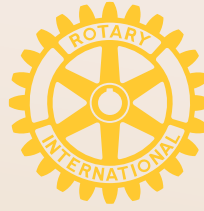


**Rotary**  
Family Service Centre  
*Service Above Self*



Rotary FSC Annual Report FY 2017/2018



GEARING UP  
FOR GROWTH

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## FINANCIAL YEAR

Unless otherwise specified, this report is applicable for the financial year ending 30 June 2018 so as to align with the financial year period adopted by Rotary International and the Foundation of Rotary Clubs (Singapore) Ltd.

## DISCLAIMER

The report is accurate at the point of printing. Should there be further updates to the report thereafter, this will be revised in the online version at **[www.rotaryfsc.org](http://www.rotaryfsc.org)**.

# ABOUT US

Rotary Family Service Centre (Rotary FSC) is a division of the Foundation of Rotary Clubs (Singapore) Ltd having been established since 1997. The Foundation of Rotary Clubs (Singapore) Ltd is part of Rotary International which is the world's first service club organization.

## OUR MOTTO

**Service Above Self**

## OUR MISSION AND VISION

**Impacting every family and individual in need through our ideal of Service Above Self**

## OUR OBJECTIVES

- **To strengthen the potential of individuals, families and groups with different concerns**
- **To provide family-oriented programmes which are responsive to the changing needs of the community**
- **To collaborate with community organizations to improve social services for persons and their families who are in need**

## OUR SHARED BELIEFS

- **Teamwork** – Supporting one another as a team in achieving our Centre's objectives
- **Respect** – Upholding the dignity, rights and worth of every individual; our clients, partners and colleagues
- **Integrity** – Adhering to the Code of Conduct and the highest standards of ethical practice
- **Professionalism** – Maintaining the highest professional standards and having positive regards for others and self
- **Client-Centredness** – Placing clients' interest as the core and priority in all matters
- **Compassion** – Understanding and love for self and others

## OUR STRATEGIC DIRECTIONS

**The Management Committee and the Staff Team of Rotary FSC are committed to drive towards:**

- Our Mission and Objectives and be Recognized as an Integral Social Service Resource in Singapore
- A Strong Family Service Centre in Supporting Individuals and Families who are facing various Challenges
- Meeting Needs of Clients through Evidence-Based Practice and Research and Growth towards Specialization
- Growing Staff Capability through Training Programmes and Structured Supervision
- Enhancing Collaboration with Key Stakeholders in Supporting the Needs of our Clients



**At Rotary FSC, our vision is to impact every family and individual in need through our ideal of "Service Above Self". The theme of our annual report this year is "Gearing Up for Growth". It expresses our commitment to build up lives and strengthen neighbourhoods in our community.**

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A key role of the FSC's Management Committee (MC) is to ensure strong governance, so that the Centre can be stable, secure, and able to withstand any challenge.

I would like to thank current and previous MC members for their pioneering work in this area. As professionals from various sectors, they have brought with them skills, knowledge and expertise that help Rotary FSC grow its operations and ensure high ethical standards at the Centre. This firm foundation sets the stage for Rotary FSC to expand its footprint, perhaps through a second FSC or to widen its scope of service to the community.

As we extend our reach in the community, it is crucial that Rotary FSC stays true to its core values of integrity, unity and humility. Our programmes are developed at a steady pace based on careful observation of what the community needs.

A good FSC is determined by the quality of its work and workmen. Our Rotary FSC is constructed around mindful planning, diligent work and perseverance. We will neither cut corners nor spare any effort to cultivate a robust Centre that can deliver help to the community.

Our MC has continually encouraged staff to find innovative solutions to different challenges. Working hand-in-hand with the MC, our staff has figured out the nuts and bolts and day-to-day running of the Centre at a pace that has kept them united and at a high morale.

Motivated by a genuine deep concern for the community, the MC keeps a constant lookout for resources that our staff can tap on for needy clients. Through the

Foundation of Rotary Clubs (S) Ltd and its various Rotary Clubs, Rotary FSC shall create opportunities for its members to volunteer or contribute to the less fortunate. At the same time, the MC will press on to foster and deepen relationships with partner agencies to seek out areas of collaboration.

In October 2018, Rotary FSC will start its transformation by renovating its existing dated premises to offer a fresh new open concept with additional spaces for staff to work with families, the elderly, and the young. By March 2019, the upgraded premises shall provide a more conducive and welcoming environment for all.

Our dedicated staff is well equipped with skills to engage people and communities. We will continue to enhance staff competencies and capabilities through training, and identify opportunities for them to upgrade, step up, and excel in their professions.

As the work gains momentum at Rotary FSC in the year ahead, we wish to thank the Ministry of Social and Family Development, National Council of Social Service and Community Chest, Singapore Totalisator Board, Foundation of Rotary Clubs (S) Ltd, the various Rotary Clubs, The Straits Times School Pocket Money Fund, community partners, and volunteers for their continued trust and support.

**Yeo Chuen Eng**

Chairman

Rotary Family Service Centre Management Committee



The Rotary FSC Management Committee (MC) consists of volunteers who are professionals from various fields, such as Human Resource, Finance, Business, Legal, Psychology, Medical and others.

The MC is further divided into four Sub-Committees, to consider key areas of development for the FSC, namely Strategic Planning, Finance, Human Resource and Services.

#### MANAGEMENT COMMITTEE:

1. Chairman  
**Mr Yeo Chuen Eng**  
*Rotary Club of Singapore West*
2. Vice-Chairman  
**Mr Li Guang Sheng**  
*Rotary Club of Shenton*
3. Honorary Secretary  
**Ms Lily Lim**  
*Independent*
4. Honorary Treasurer  
**Ms See Mee Lee**  
*Rotary Club of Singapore*
5. Member  
**Mr Henry Lim Kim Seow**  
*Rotary Club of Bukit Timah*
6. Member  
**Mr Henry Tan Kok Hiang** JP, PBM  
*Rotary Club of Singapore West*
7. Member  
**Mr Khushroo Dastur**  
*Rotary Club of Tanglin*
8. Member  
**Mr Low Hoon-Kee**  
*Independent*
9. Member  
**Dr Monica H. Walet**  
*Independent*  
*Resigned effective 13 July 2017*



10. Member  
**Ms Linda Auyong**  
*Independent*  
*Joined from 27 September 2017*

#### ADVISORS:

11. Principal Advisor  
**Dr Philbert Chin Soon Siang**  
*Rotary Club of Singapore*
12. Advisor  
**Dr Wu Dar-Ching**  
*Chairman, Foundation of Rotary Clubs (S) Ltd*  
*Rotary Club of Garden City*



**From ancient times, splendid architecture has arisen from solid foundations of rock, dreams and sheer determination. Like a landmark of great things to come, Rotary FSC stands rooted in timeless values that keep us humble and steadfast in service, even as we actively reach out to individuals and families in need. We have been gearing up for growth, girding ourselves to serve our clients even more effectively.**

.....

Even as we were finding our footing with the Code of Social Work Practice and Social Service Net in the last few years, we set our sights further afield. We have been laying the groundwork by conducting needs assessments, carrying out research, deepening our outreach, and building camaraderie with grassroots organizations so that we may identify opportunities to collaborate.

While not highly visible, these efforts form the firm base on which we can launch new initiatives. Like a worksite hoarded up when a building is under construction, Rotary FSC is a hub of activity hidden away from the public eye but growing at a steady pace. We have chosen to expand in a measured manner so that we do not lose sight on what truly matters, the well-being of our clients.

Therefore, our expansion is not rushed. Rather, it is strategic and purposeful, allowing us to keep our finger on the pulse of the community we are called to serve. Our programmes are often ground-up initiatives that reach those who need help the most. Client-centric practices position us to know when to advance. Experience teaches us the right platforms to choose.

We are able to progress steadily following this flow and rhythm due to abiding and unwavering support from our MC. They understand that the calibre and character of a social service organization is sculpted through clarity of purpose and intention.

No small need is glossed over. Our staff thirst and desire to introduce innovative intervention strategies. Never satisfied with the status quo, they are constantly testing the ground with new programmes and checking in on the responses.

We will empower our staff to do what they are passionate about and continue to ramp up their capacities and capabilities through training and leadership programmes. There will be opportunities to attend conferences and present papers in Singapore and overseas.



Participating in the Social Service Research Centre's practice-mentoring scheme has increased our expertise in research, and the information gathered has guided our programme design.

In an exploratory study on financial literacy, we learnt that our low-income clients lacked an awareness of the need to plan, set goals, and invest. In response, our Research and Development Team designed a board game called FundHEROES! to help them leave their debts behind, balance their income and expenditure, and be more financially secure in the long term.

"Service Above Self" is the core of who we are, the bedrock on which we have been raising up programmes and services that introduce stability into the lives of our clients, who strive courageously to walk out of the volatility of their circumstances.

May we continue to offer a firm helping hand so that our clients may find a sure footing to journey on despite life's struggles. We stand in anticipation of the year ahead. Just like the unveiling of a new building, our plans are unfolding before us, and the view is promising.

**Amran Jamil** *RSW*  
Executive Director  
Rotary Family Service Centre





## OUR STAFF TEAM

### From Left to Right

#### First row (Seated):

Mr Muhammad Sofian Moojimmy (Assistant Senior Social Work Executive), Ms Cheong Jia Qi (Corporate Service Associate), Ms NurulJannah Karim (Corporate Service Assistant), Ms Chey Siow Wei (Assistant Senior Social Worker), Ms Nur Hamizah Abdul Rahim (Social Work Associate), Ms Madeline Krishnasamy (Social Worker), Ms Asimah Beevi Abdul (Social Work Associate) and Ms Stephanie Lai Yoke Fong (Programme Executive)

#### Second row (Standing):

Ms Nur Farhana Harun (Social Work Associate), Mr Billy Loh Rong Shun (Assistant Senior Social Worker), Ms Celine Thoo Ee Fong (Corporate Service Manager), Mr Peter Li Zhaojie (Senior Social Worker), Mr Harry Low Teck Keong (Principal Counsellor), Mr Pierce Tay Boon Heong (Social Work Associate), Mr Amran Jamil (Executive Director), Ms Alice Koo Ngar Shan (Senior Social Worker), Ms Lim Re Har (Senior Social Worker) and Ms Sharminee Naidu Ramachandra (Senior Counsellor)

#### Not in Photo:

Ms June Leo Ching Ching (Assistant Senior Social Worker), Ms Nursuhailah Abu Samat (Social Worker), Ms Aarathanna Maria Mohan (Social Worker), Ms Cynthia Paulchamy (Programme Coordinator) and Ms Nur Atiqah Rasul (Corporate Service Associate)



### AN OVERVIEW

#### CASE WORK

At Rotary FSC, we provide support and assistance to individuals and their families by helping them develop insight into issues they struggle with; empowering them to cope better with life challenges; as well as assessing their different needs and linking them to relevant community resources. We work with a wide range of clients, including children, youth, and the elderly.

**Case Work services** provided by Social Workers, Counsellors and Social Work Associates; enable clients to gain a deeper understanding of their personal, social or emotional issues, and to work towards resolving them.

**Information and Referral services** are provided to clients who do not require Case Work services but need community resources. They are linked to organizations with services that are relevant to them and their families.

##### Types of Issues Presented in Case Work

- Marital
- Parenting / Child Management
- Financial
- Family Violence / Abuse
- Interpersonal Relationships
- Others, for example elderly-related concerns, caregiving and addictions

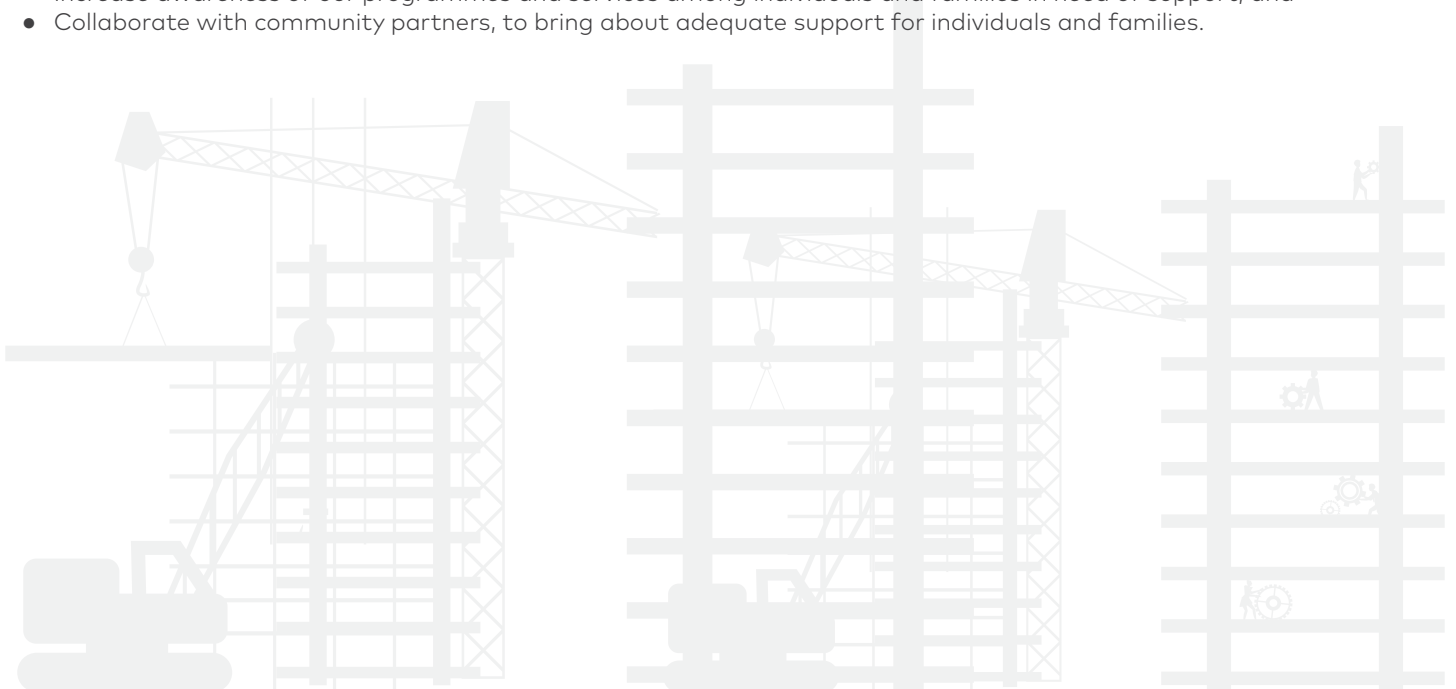
#### GROUP WORK

Our programmes are targeted at children, youth and parents as well as other specific groups. These programmes, conducted through talks, workshops and group work sessions, cater to the well-being of the individuals and families.

#### COMMUNITY WORK

##### We conduct outreach to residents and partners to:

- Increase awareness of our programmes and services among individuals and families in need of support; and
- Collaborate with community partners, to bring about adequate support for individuals and families.





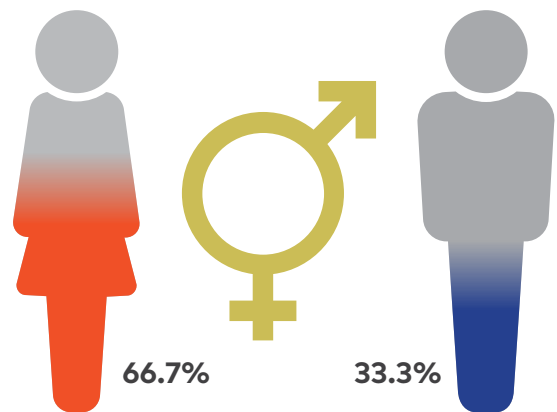
## ■ CASE WORK

Rotary FSC adopts the reporting standards required by the Ministry of Social and Family Development (MSF) and the National Council of Social Service (NCSS). The following data reflects cases managed by the FSC for the period of 1 April 2017 to 31 March 2018.



### Summary of Clientele

Rotary FSC attended to  
**517 clients**  
 requiring **Case Work** services and  
**574 clients**  
 who needed **Information and Referral** services.



### Gender Distribution

Clients who sought Case Work services were **predominantly female** at

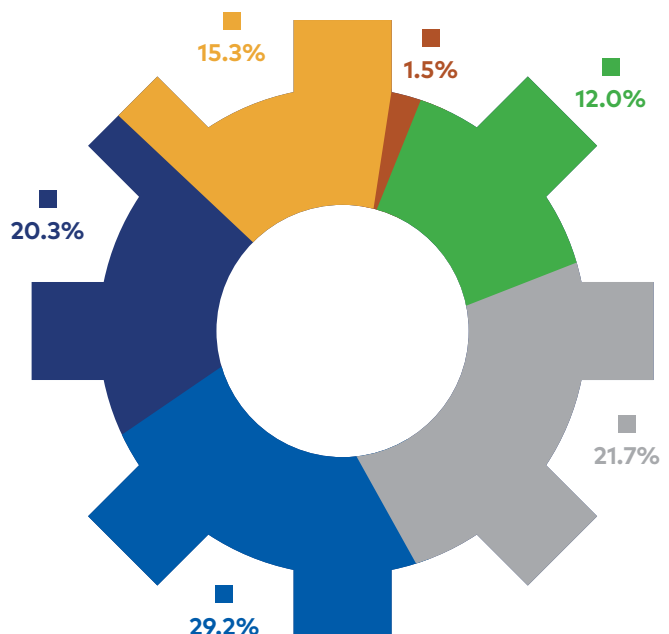
**66.7%.**

### Age Distribution

Rotary FSC clients were **mainly mature adults aged 30 to 59**

**(71.2%).**

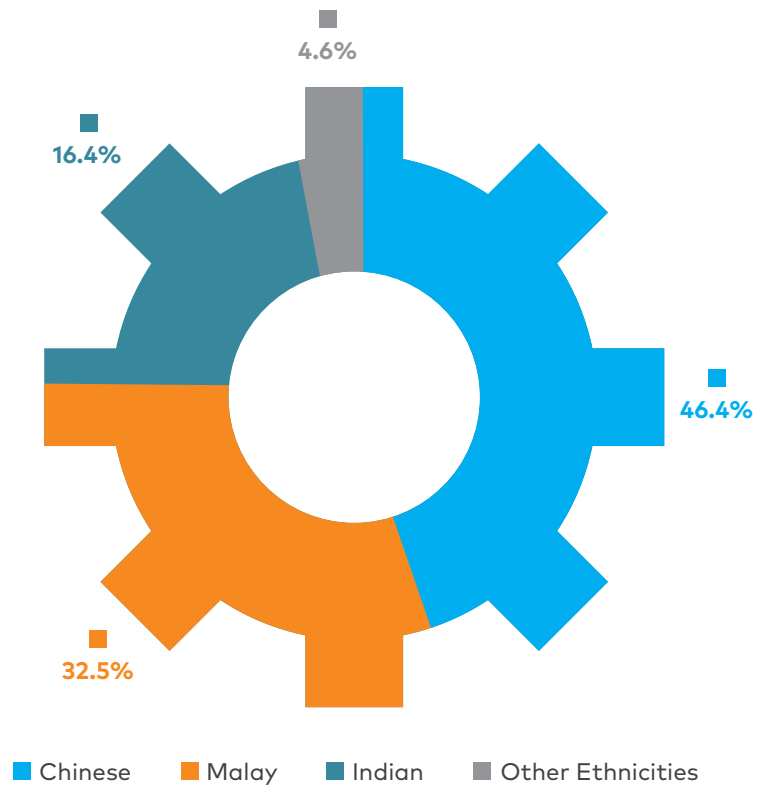
- Below 20
- 20-29
- 30-39
- 40-49
- 50-59
- 60 or over





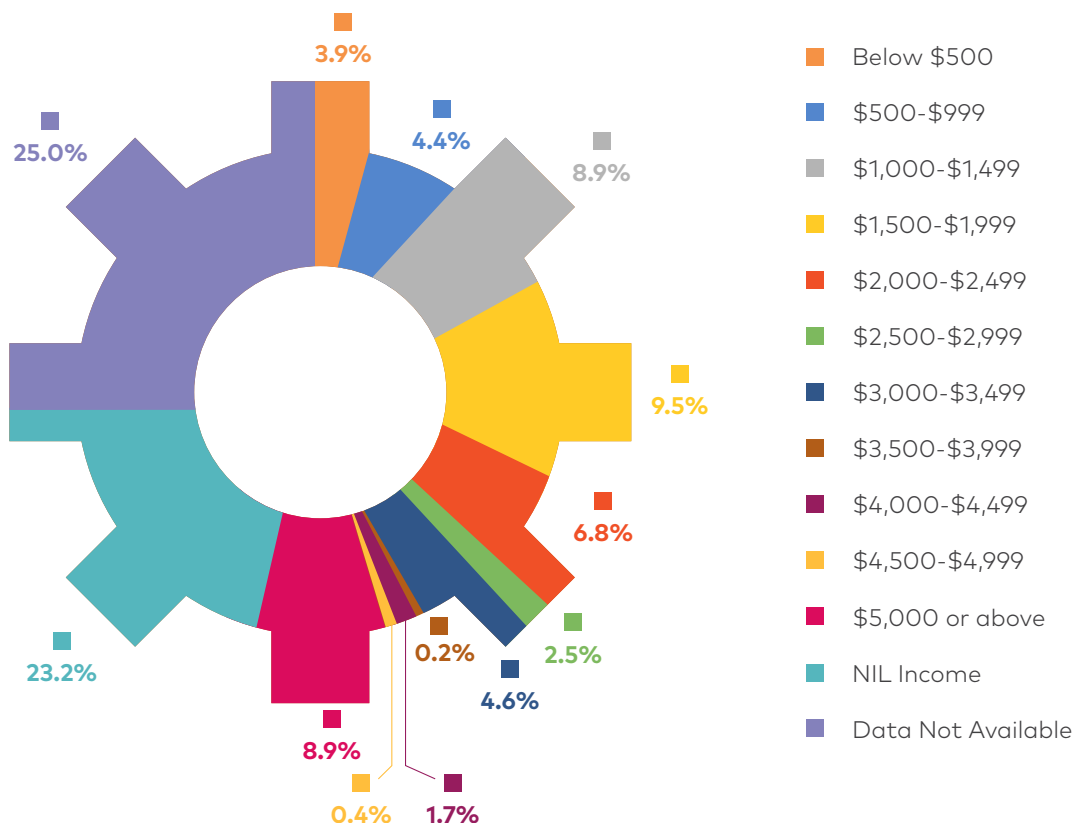
## Ethnic Distribution

Of the **517** Case Work clients, **Chinese formed the largest proportion (46.4%)**, followed by **Malays (32.5%)**, **Indians (16.4%)** and **Other Ethnicities (4.6%)**.



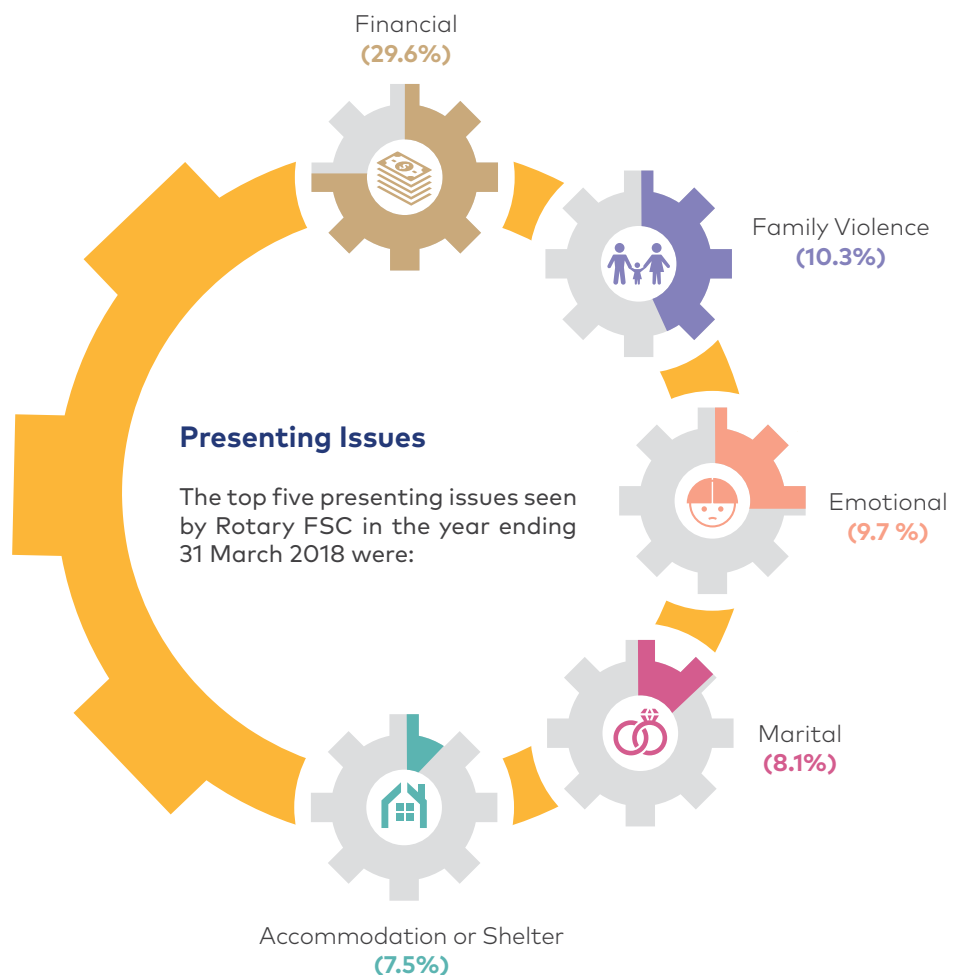
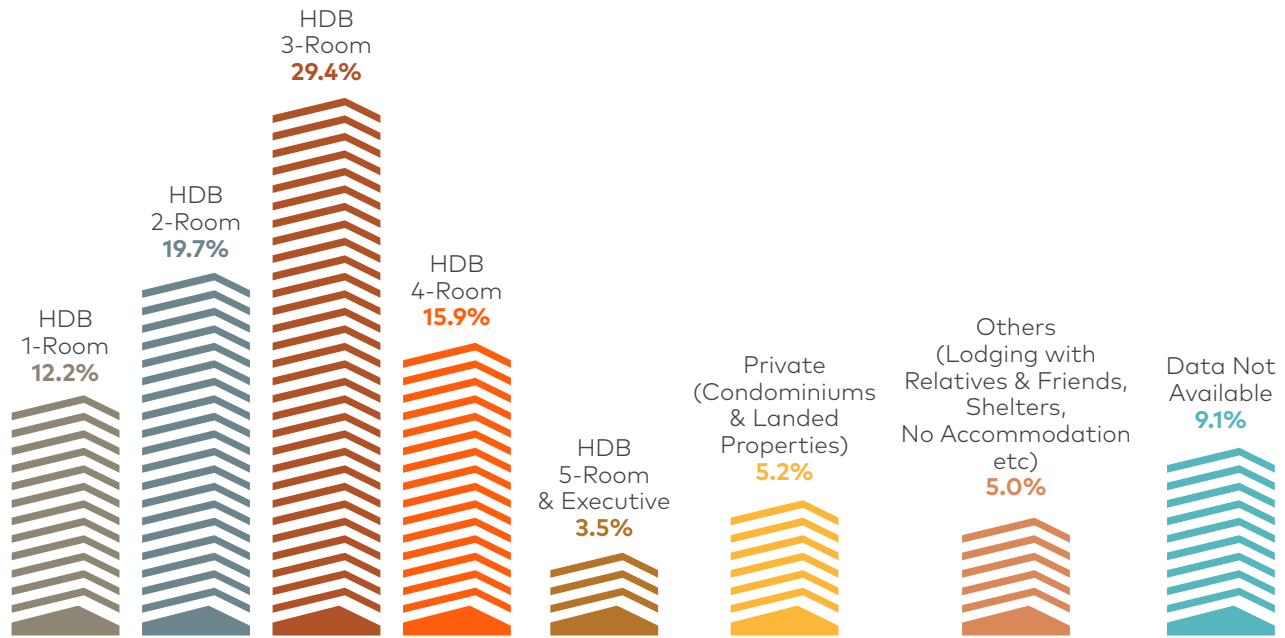
## Income Distribution

The monthly income distribution of the households ranged from no income to above \$5,000. A large percentage of the household income was unknown, as there is no requirement to assess the household income of clients using only counselling services. Amongst the household income bands, a majority of the clients had no household income (23.2%).



## Household Dwelling Type

Slightly more than 80% of the clients managed by Rotary FSC resided in HDB flats. Of which, a majority of the HDB dwellers lived in 3-room flats and smaller.





### GROUP WORK



#### Run 5M (Maintenance)

Rotary FSC's support group for single mothers, was first started in 2013. A total of six participants and 15 children attended SuperMUMS! Run 5M which was specially developed for participants of the preceding SuperMUMS! Run 5. Its key objective was to provide a platform for them to continue to meet, maintain their relationships, and support one another. It was hoped that the bonds they had established through the support group would transform into deeper and more meaningful connections as they continued in their journey as single mothers.

Held from 19 August to 18 November 2017, Run 5M consisted of monthly meet-ups with participant-led bonding activities such as movie-watching and get-togethers. As compared to previous SuperMUMS! groups, the participants of Run 5M had greater autonomy in planning for activities



*Celebrating birthdays at SuperMUMS! Run 5M*

that were suitable for them. They arranged for programmes to promote bonding among the mums and their children. In addition, they took the initiative to get organized – assigning roles and responsibilities to the group members and taking turns to contribute food for the activities.



*Children delighted with goodie bags from the SAIS teacher and students*



*Learning about cyberbullying and how to overcome it*



#### Overcoming Cyberbullying Workshop

On 22 December 2017, Rotary FSC conducted a half-day workshop titled "Overcoming Cyberbullying" for 19 primary school children. The goal of the workshop was to educate them on the different types of cyberbullying and equip them with tips to manage it effectively. Student Volunteers from the Interact Club of Stamford American International School (SAIS) provided support to Rotary FSC staff conducting the Workshop. The children were thrilled to receive Christmas goodie bags specially prepared by the students.





## Deepavali 2017, Chinese New Year 2018 & Hari Raya Aidilfitri 2018

SuperFESTIVE! is an initiative by Rotary FSC to raise funds and spread festive cheer to children, aged 7 to 14, from low-income families and disadvantaged backgrounds. Into its second year, the programme allows the children to receive a new set of clothes and shoes in preparation for the festive occasion they celebrate with their families.

At each SuperFESTIVE! session, the children and their parents/caregivers learn skills such as how to budget and set priorities through fun and interactive activities. This allows the parents/caregivers to take a step back from their daily routine to empower the children and train them to be independent. In addition, the children get the opportunity to forge closer bonds with their parents/caregivers by putting into practice what they learn together.



*Children working on their expenses slip at the Hari Raya 2018 outing*



*Listening intently to tips on how to set priorities at the Chinese New Year 2018 workshop*

More than 120 children and their families have benefited from seven runs of SuperFESTIVE! since it began – Hari Raya Aidilfitri 2016, Deepavali 2016, Chinese New Year 2017, Hari Raya Aidilfitri 2017, Deepavali 2017, Chinese New Year 2018, and Hari Raya Aidilfitri 2018.



*Fun learning activities at the Deepavali 2017 workshop*





*In the financial literacy board game, participants work towards clearing debts*



### **A Pilot Programme on Financial Literacy**

FundHEROES! is Rotary FSC's first attempt to strengthen the financial literacy of its low-income clients by using a board game. Seven clients participated in the innovative programme that took place on Saturdays from March to August 2018. Developed by Rotary FSC's Research and Development Team, the game has all participants starting off with debts and deficits. Their mission is to clear their debts, leave their assistance schemes, and attain a balance between income and expenses.

Informed by the Centre's research and needs assessment, interventions delivered through playing the board game included bite-size financial knowledge, a reflection component in every session, and support for the clients' financial management. To encourage the habit of saving, the Centre gave each participant a coin bank, and topped up the amount saved if he or she attended at least four sessions. Rotary FSC was excited by the growth of some participants, who became more conscious of their spending habits.



*A FundHEROES! game in progress*

## COMMUNITY WORK

Rotary FSC has been networking with the following agencies between 1 April 2017 and 31 March 2018:

- Social Service Office @ Clementi/Queenstown/Jurong East
- Pei Tong Primary School
- SHINE Children and Youth Services
- Casa Clementi Enrichment Programme
- NTUC First Campus
- Bukit Timah Constituency Office
- Clementi Constituency Office
- Institute of Mental Health (IMH)
- Rotary Club of Pandan Valley
- Stamford American International School Pte Ltd (SAIS)
- Agency for Integrated Care (AIC)
- Sports Care Singapore
- Employment and Employability Institute (e2i)
- National University Hospital - Assessment and Shared Care Team (NUH ASCAT)

### Clementi National Day Celebrations 2017

Rotary FSC was invited by Clementi grassroots leaders to participate in the National Day celebrations at Clementi Community Centre (CC) on the 9 August 2017. The street beside the CC was cordoned off so that residents could engage in games and activities at various booths.

Residents visited Rotary FSC's booth to learn about its programmes and services. The collaboration brought Rotary FSC and the grassroots organizations closer together in their effort to build a friendly and resilient community.



*Residents learnt more about Rotary FSC at Clementi CC's National Day celebrations*

### Clementi Residents' Committee (RC) Zone 2 Events

Rotary FSC was invited by Clementi RC Zone 2 to set up a booth at its Neighbours' Day activities and Year-End Block Party on 18 November and 30 December 2017 respectively. The goal of setting up both booths was to create an awareness of Rotary FSC among the residents and allow the Outreach and Networking Team to share about services available at the Centre. At the Year-End

Block Party, Rotary FSC gave a presentation to residents on how they can look out for one another in their neighbourhoods. Working with Clementi's grassroots leaders, Rotary FSC is doing its part to put in place building blocks for a more close-knit community.





*Reaching out to Clementi residents on Neighbours' Day*



*Residents learning more about Rotary FSC services at their Year-End Block Party*

### Meeting with Rotary Club of Jurong Town

On 3 April 2018, Rotary FSC presented the Centre's programmes and services to the members of Rotary Club of Jurong Town. The meeting aimed to foster ties and promote opportunities for collaboration between the Club and the FSC.



*(From left to right) Rotary FSC MC Member Mr Henry Lim, Rotary Club of Jurong Town President Mr Stanley Teo and Rotary FSC Executive Director Mr Amran Jamil*



*Presenting the FSC's services to Rotary Club of Jurong Town members*

### Meeting with West Coast Grassroots Leaders

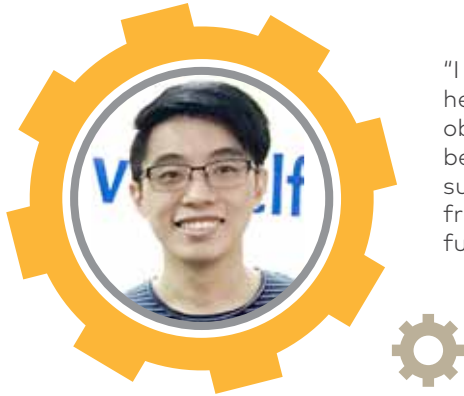
Rotary FSC met with key personnel in the West Coast Citizens' Consultative Committee (CCC) on 2 May 2018. The meeting was part of Rotary FSC's regular efforts to update community partners on its services and case profiles. During the session, West Coast grassroots leaders and Rotary FSC staff acknowledged the mutual support between their organizations and explored potential areas

of collaboration. It was identified that Rotary FSC has the expertise to train grassroots leaders with skills to assist residents and refer those who require additional resources for suitable community support. The meeting opened doors for training opportunities and increased partnership in the future.



## AN INCUBATOR FOR FUTURE HELPING PROFESSIONALS

Rotary FSC provides field placement opportunities to Social Work and Counselling students from the National University of Singapore (NUS), Singapore University of Social Sciences (SUSS) and Nanyang Polytechnic so that they may fulfill their field placement requirements. These placements play an important role in training them to be Social Workers, Social Work Associates and Counsellors when they complete their studies.



"I would like to thank Rotary FSC for the great opportunity to do my practicum here. I worked on a few cases with different presenting issues. In addition, I observed and participated in Group Work and Community Work. This gave me better insight into the roles of a Social Worker. With the help of a supportive supervisor and colleagues, my learning needs here were met. The staff were friendly and generous towards me. This valuable experience will help me in my future course of work."

**- Mr Joshua Chew Zi Jie,  
Post Graduate Diploma in Social Work, SUSS**

"My practicum at Rotary FSC provided me with many insights and every day was a day of learning for me. I learnt to apply theory to practice. I am thankful for the tremendous support and guidance of Principal Counsellor Mr Harry Low Teck Keong, as the supervision provided was very well planned. I would also like to take the chance to thank the wonderful team at Rotary FSC. They are friendly and professional. I've never felt so well supported in my learning journey and growth outside of school."

**- Ms Crystal Tan Sin Sing,  
Bachelor of Counselling, SUSS**

"My practicum at Rotary FSC was indeed an enriching and fulfilling one. Under the guidance of my supervisors, I learnt to apply Social Work theories and concepts acquired in my coursework to practice, as well as develop Case Work skills to support clients whom I had the privilege to serve. The dedication and genuine concern for clients demonstrated by the staff touched my heart and is an inspiration to me!"

**- Ms Sharon Ng Lay Pheng,  
Post Graduate Diploma in Social Work, SUSS**

"For me, doing my first placement meant a lot of uncertainty and fear in the beginning. But, these feelings soon gave way to excitement as I explored beyond my comfort zone through the many opportunities I was given at Rotary FSC. I experienced clinical and community work, and got to join the staff for various meetings and external events. I received patient guidance, encouragement and trust throughout my journey, and had the freedom to chart the direction of my learning. I was thankful to be able to give back to an agency that had done so much for me. Thank you for letting me be part of a committed, sincere and fun-loving team."

**- Ms Jessica Ho Shi Hui,  
Bachelor of Arts (major in Social Work), NUS**



"As an intern at Rotary FSC for six months, I gained a lot of experience and valuable knowledge. I was given opportunities to go for home visits, participate in team sessions, and assist in administrative matters related to Social Work. This experience allowed me to understand more about a Social Worker's duties and challenges. I would like to extend my gratitude to my field supervisor, Senior Social Worker Ms Lim Re Har, for her guidance throughout my internship, and to the wonderful Rotary FSC team for sharing their experience and imparting their knowledge to me."

**- Mr Muhammad Amin,  
Bachelor of Social Work, SUSS**



## ACTUALIZING ROTARY FSC'S SHARED BELIEFS

A working committee, DNA Seekers, was formed to cultivate Rotary FSC's shared beliefs of **T**eamwork, **R**espect, **I**ntegrity, **P**rofessionalism, **C**lient-centeredness and **C**ompassion (TRIPCC) among its staff. To integrate TRIPCC into Rotary FSC's unique spirit of serving the community, the committee developed memorabilia bearing these shared beliefs for the staff. Ultimately, the goal was to encourage them to identify with TRIPCC and create a positive corporate culture based on the shared beliefs. The DNA Seekers Working Committee was eventually re-named the Shared Beliefs Staff Working Committee.

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## TERRARIUM WORKSHOP

13 children of Rotary FSC clients attended a terrarium workshop organized by Info-Communications Media Development Authority (IMDA) at EcoPonics on 7 November 2017. The children learnt about terrariums and enjoyed a hands-on experience making one from scratch. They were happy and proud to bring their terrariums home.



*A sense of achievement with their handmade terrariums*





## BACK-TO-SCHOOL BUNDLES DISBURSEMENT 2017

SuperSTUDENTS! was launched in 2017 to provide financial support to primary and secondary school children from low-income families. It comprises three schemes: Back-to-School Bundles, Bursary Awards, and the Education Assistance Fund. On 23 November 2017, Rotary FSC held its first Back-to-School Bundles disbursement, so that the beneficiaries may be ready for their new academic year. Rotary Club of Changi fully sponsored the bundles for 33 children of Rotary FSC clients. Each bundle, worth \$100, comprised a school bag, stationery, Popular Bookstore vouchers and Bata vouchers.

Mr Ho Lik Khui, Past President of Rotary Club of Changi, graced the event as its Guest-of-Honour, to present the bundles to the recipients. He was accompanied by the Club's President, Mr Anthony Lim and Past President, Mr Stephen Tan.

"As a single mother facing housing and financial difficulties, the vouchers in this bundle go a long way in helping me save some money which I can use to buy other necessities for my family," said Mdm Normala\*.

As a beacon in the community, Rotary FSC continues to roll out relevant programmes to benefit the residents.

\*Name has been changed to protect the client's identity



*Beneficiaries with Rotary Club of Changi representatives*



*SuperSTUDENTS! Back-to-School Bundles*



*Children at Dancepointe Academy, BigBox, Jurong East*

## DANCE CAMP 2017

10 Rotary FSC clients' children, aged 8 to 15, participated in a dance camp organized by Dancepointe Academy Singapore during the year-end school holidays. Held from 28 November to 2 December 2017, the children received a sponsored outfit and performed a choreographed dance for their family members at the camp's finale. All of them had a great and memorable experience.



*Colourful and unique pottery completed by the children*

### **KIDS' WORLD 2017**

22 children from Rotary FSC attended Kids' World 2017, a camp organized by Nanyang Technological University (NTU) Welfare Services Club (Volunteer Management) during the year-end school holidays from 19 to 21 December. The children were encouraged to realize their potential and work towards their goals through activities based on the theme, "A Hero Within Me". They also participated in games involving different areas of studies and culture. While most of the programme took place in the NTU campus, the children spent a day at Thow Kwang Pottery Jungle where they learnt to make pottery. All in all, the children had an amazing time with the volunteers as well as children from other FSCs.

### **RAHMATAN LIL ALAMIN (RLA) HOME IMPROVEMENT PROJECT 2017**

Rotary FSC collaborated with Darussalam Mosque on its RLA Home Improvement Project 2017, which began in October 2017 and concluded in March 2018. In all, the project helped improve the lives of three Rotary FSC clients. The first beneficiary was an elderly lady who lives alone. As she requested for her house to be painted, staff and volunteers from Darussalam Mosque spent a day cleaning, painting, and making the environment more conducive for her to live in. The second beneficiary received a new foldable mattress. The third beneficiary received paint and painting equipment.







*Rotary FSC staff with Professor Michiko Hirata (centre)*

## HOSTING PROFESSOR MICHIKO HIRATA

On 5 January 2018, Rotary FSC was delighted to host Professor Michiko Hirata from Izumi Junior College, Japan. She interviewed Senior Social Worker Ms Lim Re Har, Programme Executive Ms Stephanie Lai Yoke Fong,

and Social Work Associate Ms Nur Hamizah Abdul Rahim on their work with children from low-income families for her research paper on child poverty.



## CHARITY IN THE PARK 2018

Community Chest invited Rotary FSC clients and their family members to Charity in the Park 2018 at Universal Studios Singapore on 20 January. 78 beneficiaries went for the event, enjoying various rides, shows and attractions. On top of that, some had the chance to participate in a race and won attractive prizes. It was a fun-filled day for them.





## SINGAPORE BUDGET 2018 MANDARIN FORUM

Rotary FSC was proud that its Principal Counsellor, Mr Harry Low Teck Keong, was invited to be a panellist on *Singapore Budget 2018 Mandarin Forum*, a special one-hour programme telecast on 23 February 2018 on Channel 8. As a representative from the social service sector, Mr Low provided input on various topics including the increase in the Goods and Services Tax (GST), challenges of an aging society, as well as automation and employment.

*From left to right:  
Mr Francis Tan Tat Teck (Economist, United Overseas Bank),  
Mr Roland Ng San Tiong (President, Singapore Chinese  
Chamber of Commerce and Industry), Ms Tung Soo Hua  
(programme host), Dr Koh Poh Koon (Senior Minister of State  
for Trade & Industry and National Development), Mdm Tan  
Seow Peer (Chairman, Tiong Bahru Community Centre  
Management Committee), Mr Heng Chee How  
(Deputy Secretary-General, National Trades Union Congress)  
and Mr Low (Principal Counsellor, Rotary FSC)*

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## HANDICRAFT WORKSHOP

DSO National Laboratories organized a handicraft workshop for the children of Rotary FSC clients on 8 February 2018. They had a great afternoon with the staff, creating and decorating photo frames together.





*A group photo with Japanese Social Workers*

## WORLD SOCIAL WORK DAY 2018 IN TOKYO, JAPAN

Rotary FSC Executive Director Mr Amran Jamil was invited to give a lecture titled "Social Work with Multicultural Families in Singapore" at the Japan Women's University in Tokyo on 10 March 2018. The event was co-hosted by the Japanese Association for the Study of International Social Work and Japanese Federation of Social Workers, in conjunction with the World Social Work Day celebrations.



*Providing insight into Social Work practice in multicultural Singapore*



## SENTOSA GIVES 2018

Sentosa Development Corporation invited 23 children from Rotary FSC to participate in its community outreach programme, Sentosa Gives 2018, on 14 March. The children had an enjoyable day visiting various Sentosa attractions such as the Sky Tower, Royal Albatross, and Maritime Experiential Museum. On top of that, they had a lot of fun bonding with each other and the volunteers. It was a memorable experience.



*At the Royal Albatross*

## HOME CLEANING AND PAINTING

A group of volunteers from Starbucks Coffee Singapore collaborated with Rotary FSC to clean and paint houses in the community on 2 and 9 June 2018. Two families were nominated based on needs identified through home visits held prior to the event. On 9 June, the volunteers made their way to the home of Mdm Lina\*, one of the nominated beneficiaries, to assist her family in their cleaning. Based on Mdm Lina's wishes, the house was given a fresh coat

of white paint. She expressed her sincere thanks to the team for the assistance rendered in time for the upcoming festive occasion.

\*Name has been changed to protect the client's identity



*Before*



*After*





*Mr Low sharing his views*

## TOP 10 SINGAPORE CHANNEL U TALK SHOW

Rotary FSC Principal Counsellor, Mr Harry Low Teck Keong, was invited to be a panellist on a new Channel U television series, *Top 10 Singapore*. He participated in two episodes, sharing insights into social issues in Singapore. The topics included "Top 10 Scams in Singapore" and "Top 10 Buying Habits of Singaporeans". The talk show was telecast at the end of July 2018.



*Rotary FSC youths at the entrance to  
The Theatre Practice's production, Four Horse Road*

## FOUR HORSE ROAD

Rotary FSC youths enjoyed a complimentary performance by The Theatre Practice under its Be My Guest programme on 20 April 2018. They watched *Four Horse Road*, a production based on historical events in Singapore. It was the youths' first interactive theatre experience, with an opportunity to visit the production sets and interact with the cast. They truly savoured the unique theatrical adventure.

## RESEARCH 1

# SINGAPORE'S STRATEGY IN DELIVERING SOCIAL SERVICES IN THE COMMUNITY: THE FSC MODEL AND ITS EVOLUTION TOWARDS EVIDENCE-BASED PRACTICE (EBP)

### Background

FSCs in Singapore play a unique role in supporting at-risk, underprivileged, and vulnerable families and individuals. In 2017, there were 47 FSCs in Singapore.

Since 2013, FSCs in Singapore have been going through major changes in the way they work. The intention for these changes, mainly initiated by the government, has been to improve professional standards to meet increasingly complex demands. However, as the FSC sector grows increasingly subsidized and standardized, are FSCs necessarily getting better at what they do?

EBP is an important aspect of the professionalization of Social Work. It has been defined as: "a process for making practice decisions in which practitioners integrate the best research evidence available with their professional expertise and with client attributes, values, preferences and circumstances." (Rubin, 2008) The goal of this study was to examine and compare the status of EBP in FSC work to its status before the changes were introduced.

### Research Method

The research was conducted from February to August 2017, using a combination of:

- literature review of documents on FSC history and policy, and
- semi-structured interviews with practitioners (respondents). A total of nine FSC workers and one placement student from four FSCs were interviewed. Among the nine workers, four were at the level of Executive Director or Centre Head, three were Supervisors, and two were Social Workers.

### Summary of Findings

At the individual level, the respondents generally observed an increase in the education level of practitioners and their awareness of the importance of EBP. However, these concepts have yet to be manifested in practice. The respondents were more confident in identifying relevant studies when conducting their own practice research.

They mostly read about practice on the Internet instead of in books and journal articles. A heavy workload has been and remains a major barrier for them.

At the agency level, it was found from the interviews that FSCs have always been collecting evidence relevant to their work. In earlier days, needs assessments were initiated to facilitate the planning of services; now evidence is collected more for reporting purposes. Some respondents view the increasing reporting requirements as a progression to EBP. But, others see it as prescriptive and overloading. Thus, it may not be helpful to EBP. Agencies also vary in their resources available to support workers in terms of training, guidance, protected time, and reduction of workload.

### Conclusion

This study aimed to compare the promotion and implementation of EBP in Singapore FSCs over time. It is found that current FSC workers are in general more attuned to the concept of EBP and more aware of the various interventions available. The macro environment is more conducive to EBP as well, with increased resources and collaboration between academics and practitioners in research particularly pertaining to local issues and needs. However, the actual implementation of EBP is still limited by the many other tasks that practitioners and the agencies need to do under the latest FSC Model. These tasks compete for their time and resources. Future evidence on FSC-Code of Social Work Practice (CSWP) effectiveness will provide a more definite answer to the queries mentioned.

Reference:

Rubin, A. (2008) *Practitioner's Guide to Using Research for Evidence-Based Practice*. Hoboken, NJ: John Wiley.

*The findings of this study were presented at the International Conference on New Perspectives for Outcome-based Evaluation and Research on Family and Children's Services organized by Department of Social Work, The Chinese University of Hong Kong, on 8 September 2017. (Read Our Staff Development Initiatives)*

*The full version of this report can be found on [www.rotaryfsc.org](http://www.rotaryfsc.org)*

## RESEARCH 2 FACTORS THAT PROMOTE HELP-SEEKING BEHAVIOURS IN WOMEN WHO HAVE EXPERIENCED SPOUSAL VIOLENCE: ROTARY FSC'S PERSPECTIVE

### Background

Family violence is a social phenomenon that adversely impacts the functioning of a family as well as the safety and well-being of its members. The most severe form of family violence can cause serious injuries or death. The Singapore government has adopted an integrated approach involving multiple agencies in the management of family violence. Rotary FSC is one of 47 FSCs in Singapore that serve as community touchpoints for individuals and families in need. The Centre sees individuals and families seeking assistance for a wide range of issues, including family violence. A client profile analysis shows that more than one third of clients who experienced family violence sought assistance on their own. This study aims to examine the factors that promote help-seeking behaviours in female clients who have experienced spousal violence. It also hopes to find out how the clients overcome barriers to seeking help in the multicultural context of Singapore.

### Research Method

This study is a qualitative research on the help-seeking behaviours of 10 female Rotary FSC clients of different ethnic backgrounds, who have experienced spousal violence. Each respondent was invited to share her experience in an in-depth semi-structured interview conducted between May and July 2017. All the respondents had experienced physical violence from their spouses. More than half had also experienced verbal/emotional and psychological violence.

### Summary of Findings

The key challenges faced by the respondents in seeking help were their belief systems, concern for their children, lack of knowledge of where to get help, and being trapped in the cycle of violence. The common factors that had promoted their help-seeking behaviours were reaching the tolerance threshold, concern for safety, and strong social support. Cultural factors seemed to discourage help-seeking behaviour in general.

### Conclusion

The findings will enhance the knowledge and practice in supporting female clients who experience spousal violence. It also provides direction for culturally sensitive initiatives that will encourage clients to reach out for help.

*The findings of this study were presented at the 24<sup>th</sup> Asia Pacific Joint Regional Social Work Conference in Shenzhen, China. (Read Our Staff Development Initiatives)*

## RESEARCH 3 UNDERSTANDING AND ENHANCING FINANCIAL LITERACY OF LOW-INCOME HOUSEHOLDS IN SINGAPORE

### Background

FSCs in Singapore serve the important purpose of supporting vulnerable families. Rotary FSC clients are mainly from low-income families with long-term financial difficulties. One common way of helping them achieve financial stability is through financial literacy programmes, which usually include education on basic financial knowledge and skills. This approach assumes that low-income families have insufficient financial literacy. As few local studies have been published on the topic, Rotary FSC decided to conduct an exploratory study on the financial literacy of its clients. This study was a collaboration between Rotary FSC and TRANS FSC (Bedok).

### Research Method

A mixed method design to collect both qualitative and quantitative data on various aspects of financial literacy was adopted. The respondents were all clients of FSCs, who were eligible for financial assistance and had school-going children. Interviews started in October 2017 at both FSCs. A target of 40 respondents was set. All 40 completed a questionnaire. 10 of them then proceeded for an in-depth interview.

### Summary of Findings

The preliminary results showed that most of the respondents used the concepts of saving and budgeting without plans and goals. They were not familiar with concepts of financial planning and goal-setting. Without planning, however, saving becomes a short-term coping strategy, and budgeting has a negative connotation – that of deprivation.

### Follow Up

Findings from the exploratory study went towards the design of a financial literacy board game for the local poor. The game requires players to make use of their knowledge of local financial resources and budgeting concepts. It is hoped that the game can address players' misconceptions of financial planning and goal-setting, provide them with locally relevant financial information, and allow them to practise their skills in a fun and rewarding way.

These findings have significant implications for Rotary FSC's daily work with low-income families. They will be discussed when Rotary FSC plans future programmes.

*This research report was presented at Social Work, Education and Social Development 2018 in Dublin, Ireland on 7 July 2018.*



## RESEARCH 4

### EQUAL CHANCES PROJECT – SURVEY ON NEEDS AND ASPIRATIONS OF FAMILIES WITH YOUNG CHILDREN LIVING IN RENTAL FLATS

#### Background

Rotary FSC is planning to run a support programme for low-income families with young children. It has been named Equal Chances Project (ECP) to reflect its mission to provide a better chance for these children to achieve in the future.

#### Research Method

To understand the target population's needs and aspirations, Rotary FSC conducted a door-to-door survey of residents in all five blocks of rental flats in Clementi. The survey took place between April and May 2018. A total of 39 interviews were completed.

#### Summary of Findings

Among all the respondents, 70% were female and 68% were Malay. Most of them were either in the age group of 20 to 29 (31%) or 30 to 39 (53%). Only 13 respondents were already known to Rotary FSC. In the survey, the respondents

were asked to indicate on a three-point scale their wishes for their children, strengths in parenting, and difficulties in parenting. A weighted score was calculated for each item to demonstrate its relative position on the scale. Respondents were also asked about what services/facilities they would like to have at Rotary FSC. The top three services/facilities identified were reading activities for children; classes to help parents support their children's learning; and a play room in the FSC for their children.

#### Follow Up

Rotary FSC plans to extend this survey to its clients before making plans for more services. The ECP is expected to start officially in 2019.



*Briefing volunteers before they set off to conduct door-to-door surveys of rental flat residents*



## CONFERENCE IN HONG KONG AND AGENCY VISITS

Principal Counsellor Mr Harry Low Teck Keong, Senior Social Worker Ms Alice Koo Ngar Shan and Assistant Senior Social Worker Ms June Leo Ching Ching visited Hong Kong from 6 to 10 September 2017 to attend the International Conference on New Perspectives for Outcome-based Evaluation and Research on Family and Children's Services at the Chinese University of Hong Kong. The conference showcased how family and children's services around the world evaluate their interventions, as well as new trends in policies related to family and children's well-being. Ms Koo presented a paper on Evidence-Based Practice (EBP) in Singapore FSCs (see *Singapore's Strategy in Delivering Social Services in the Community: The FSC Model and Its Evolution towards EBP in Our Research Projects*).



Visiting the Neighbourhood Advice-Action Council Tung Chung Integrated Services Centre



The team also visited two social service agencies during the trip. First, they called on the Neighbourhood Advice-Action Council Tung Chung Integrated Services Centre, a community-based FSC in Tung Chung that exemplifies how services can be built around solid community engagement. Second, they visited the Financial Education Centre of Hong Kong Family Welfare Association which specializes in financial literacy education in schools and for young adults. The visit provided valuable know-how that has informed the development of Rotary FSC's FundHEROES! programme.

## CONFERENCE IN SHENZHEN AND AGENCY VISITS

Senior Social Worker Ms Lim Re Har, Social Worker Ms Nursuhailah Abu Samat, and Social Work Associate Ms Nur Hamizah Abdul Rahim participated in the 24<sup>th</sup> Asia Pacific Joint Regional Social Work Conference in Shenzhen, China, from 25 to 30 September 2017. The conference with the theme, "Challenges and Responsibilities: Innovative Social Work and Sustainable Development", attracted over 300 Social Workers from more than 20 countries. Ms Lim presented on findings from a research conducted by Rotary FSC between May and July 2017 on factors contributing to help-seeking behaviours in women



who have experienced spousal violence. The research by Ms Lim and Senior Social Worker Mr Peter Li Zhaojie, was conducted through the interview of 10 female Rotary FSC clients who had experienced spousal violence (see *Factors that Promote Help-Seeking Behaviours in Women Who Have Experienced Spousal Violence: Rotary FSC's Perspective in Our Research Projects*).



In addition, the group visited two agencies in Shenzhen. Learner China, a centre that works closely with disabled children and their families, has adopted technology and equipment from other countries to integrate teaching with elements of Case Work. The teachers also use social media to regularly keep in touch with the families and provide them support. Hong Mian Communist Community Service Centre (HMCCSC), an agency that focuses on Community Work, aims to enhance residents' standard of living in the district. Similar to Singapore's model of a Community Centre and Residents' Corner, HMCCSC conducts various programmes that cater to residents' needs and interests.



## MINDFULNESS-BASED COGNITIVE THERAPY (MBCT) PROGRAMME

Rotary FSC conducted an 8-week MBCT programme for its staff from 2 October to 28 November 2017. The training was co-facilitated by Senior Social Worker Ms Lim Re Har and Specialist Adult Educator from Edge Focus, Ms Charlene Teo. The implementation of the programme was supervised by Ms Marie Johansson, Executive Director of Oxford Mindfulness Centre. Developed by Zindel Segal, Mark Williams and John Teasdale, the MBCT programme is based on Jon Kabat-Zinn's Mindfulness-Based Stress Reduction. It combines ideas of cognitive therapy with meditative practices and attitudes based on the cultivation of mindfulness.

According to research, learning mindfulness can yield several benefits for both helping professionals and their clients. The benefits include increased self-awareness, greater empathy, enhanced self-care, more self-compassion, decreased stress and anxiety, prevention of burn-out, improved counselling skills, better relationships with others (including one's clients), as well as an improved quality of life. 13 staff participated in the pilot programme to learn about different mindfulness practices as well as cognitive therapy strategies that can be integrated to their daily life and work. Staff will apply the knowledge gained from this MBCT programme to running SuperMIND! programmes for the Centre's clients and other social service professionals in the future.



*Practising mindful sitting*

## SKILLSFUTURE ADVICE (SFA) WORKSHOP

On 13 February 2018, an SFA team from the Employment and Employability Institute (e2i) conducted a 1.5-hour workshop on SkillsFuture initiatives for Rotary FSC staff to inculcate the value of lifelong learning and raise awareness on the need to plan their career and skills development. The SFA team advised the staff on suitable SkillsFuture and Adapt & Grow programmes that they can sign up for. In addition, the staff learnt how to navigate the SkillsFuture Portal and utilize their SkillsFuture Credits. The innovative workshop offered character profiling so that the staff may know how their traits relate to employment and relevant skills choices.

## NCSS SABBATICAL LEAVE (SL)



"I am grateful that I was awarded the NCSS Sabbatical Leave (SL) from 2 April to 10 June 2018. The 10-week SL, which I took on top of my maternity leave, was critical for me to smoothly adapt to motherhood. I was fortunate to be able to focus on my role as a parent and develop a deeper appreciation for the meaning of life. It has benefited both my personal and professional growth. I learnt to be more appreciative of life and respect every single one, especially those of our clients. Without the additional 10-week adjustment period, I believe that I would have been flooded with challenges as a new mother. The SL offered me good work-life balance so that I could manage my family matters first and concentrate on work once that was stabilized.

During my SL, I was granted Professional Advancement Sponsorship to learn about Neuro-Linguistic Programming (NLP). It allowed me to fully focus on grasping the subject. The experience at the NLP Global Congress and the post-congress workshop at the end of my SL helped to prepare me for my return to work. I went back recharged and ready to serve our clients better."

**- Assistant Senior Social Worker Ms Chey Siow Wei**



"I have been in the social service sector for over five years and work in the FSC setting has been increasingly demanding. The implementation of the CSWP and the launch of Social Service Net has brought about a wave of changes in the agency. This, coupled with the commencement of my Master of Social Work programme at the National University of Singapore in August 2017, meant that I needed more time and energy to manage growing demands in different areas of my life. After a discussion with my Supervisor and Executive Director, I applied for the NCSS SL from 23 October to 31 December 2017 to give me time and space to ease into my new role as a Masters student.

In the first five weeks of my SL, I concentrated on meeting the requirements of school especially in the preparation for examinations. For the rest of my SL, I spent quality time with my family when we went overseas. The SL was a much-needed break for me to rejuvenate physically and psychologically. It also provided the opportunity for me to attend to my loved ones. I am grateful to the management at Rotary FSC for their support of the leave application and to NCSS for its approval. Without the SL, it would have been much more daunting to juggle work, studies and family commitments at the same time."

- Assistant Senior Social Worker Ms June Leo Ching Ching

## PROJECT INCHOATE 2018

Assistant Senior Social Worker Ms June Leo Ching Ching wrote about her experience as a participant of Project Inchoate, a collaborative effort by MSF and AMKFSC Community Services to groom practitioners with five to eight years of experience in the social service sector into the next wave of leaders. The goal of the project, which ran from May to July 2018, was to develop influential trans-disciplinary leaders to bring the sector to greater heights through innovative and transformational strategies. It offered small group coaching opportunities by local and overseas organizations, businesses, and multi-national corporations.

"I was honoured to be taught in Singapore by chief executive officers and directors of Changi General Hospital, DBS Bank, Edible Garden City, National Library Board, SATS, and Wildlife Reserves Singapore. In Taiwan, I had to the opportunity to learn from leaders of CTBC Bank and Sinyi Realty Inc. The local and overseas learning journeys brought together and juxtaposed the hard and soft strategies that set the corporations apart from their competitors.

On one hand, the heavy emphasis on innovation and technology in local corporations reminded one of how important it is to survive, together with the constant need to stay relevant to market demands and be open to unconventional ways to yield better results. On the other hand, the preservation of traditions, art, values and

culture by the Taiwanese counterparts showed the need to stay true to one's initial dreams and rooted in the key beliefs and values that sparked those dreams in the first place. Each corporation has to craft its unique niche and identity.

Though Project Inchoate has set high expectations of the delegates' learning, it is beneficial. It allows one to learn beyond the concrete strategies of innovations. It inspires one to appreciate more deeply the perceptions, philosophies and narratives behind the strategies. I am thankful to Rotary FSC for giving me this opportunity to participate in the project to develop myself beyond clinical social work."



Ms Leo with Professor Yang Bai-Chuan, Chief Ethics Officer and Adjunct Chief Human Resources, Sinyi Realty Inc, Taiwan



Visiting an organic farm



## TEAM BUILDING ACTIVITIES

Rotary FSC held a baking class as its first team building activity for the year on 27 October 2017. It was a fun and positive way for staff to get to know one another outside the workplace. They bonded as they baked, turning their creative culinary ideas into something they can enjoy eating together.

The FSC organized a terrarium workshop as its second team building activity for the year on 6 April 2018. Teamwork and communication among staff were strengthened as they expressed their creativity in a relaxed, fun and eco-friendly atmosphere.



*Decorating cakes takes teamwork*



*Staff creating their personalized terrariums*



For the year ending 30 June 2018, Rotary FSC is grateful for volunteers who spent their valuable time and effort in supporting the Centre's activities and programmes. Some of them helped in our community needs assessment exercise. They include:

- Ms Akari Syoimura
- Ms Ashley Jiang
- Ms Aw Hui Xin
- Ms Candy Gu
- Ms Chan Ler Sin
- Ms Chin Shi Tong
- Ms Du Huiyan
- Mr Edward Lim Jun Guang
- Mr Elias Fernandez
- Ms Farah Puspitasari
- Ms Grace Guan Yaxin
- Ms Grace San
- Mr Haidar Ali Bin Mohd Noor
- Mr Haja Mohaideen Liaquat Ali Maraicar
- Ms Huang Xindi
- Mr Khoh Rong Lun
- Mdm Kok Tse Fong
- Mr Loo Wee Yeong, Arthur
- Mr Muthusamy Saravanan
- Ms Nur Julaiha Bte Johari
- Ms Nur Nadhirah Binte Abu Khalid
- Ms Seo Hyun Lee
- Mr Sim Ser Ngarn
- Ms Su Yin Win, Jessica
- Ms Sunarti Binte Abdul Samat
- Mdm Supiati Binte Selamat
- Mr Supnet Steve Jamoyo
- Mdm Tang Kah Ng, Winnie
- Mr Teo Yong Terng, Jerome
- Ms Tomie Karns
- Mr Wee Shi Yuan
- Ms Yanisa Punnarunothni
- Mr Yap Yeow Chern and family
- Ms Yim Si Tyng, Celeste
- Ms Zena Ibrahim

## REFLECTIONS FROM VOLUNTEERS

"The experience was fun and enjoyable as I got to interact with the children while their mothers went for their programme. It was a challenge to come up with innovative ways to capture and maintain the children's attention, but it was worth it! An enjoyable experience for the children would mean that they are willing to come back for the programme. When the children return for another session, it means that their mothers are able to attend the programme too, without worrying about them."

**- Mr Wee Shi Yuan,  
FundHEROES! Volunteer**

"I am very heartened that Rotary FSC is conducting this programme to help the families in the community better manage their finances. It's been a learning experience for my family and I to volunteer together at the FSC. I am humbled by the experience and happy that we can play a small part."

**- Mr Yap Yeow Chern,  
FundHEROES! Volunteer**



*A volunteer engaging children in art and craft*



### TESTIMONIALS FROM CLIENTS AND SOCIAL WORKERS

#### *A Healing Journey*

Thank you...  
Alice  
Through my healing journey,  
You guided me...  
You're a human being  
Extra ordinary.  
I thank you for my providential recovery.  
For along this journey,  
Still healing...  
I found me.  
I found my voice  
I found me  
I found my personality...  
Gently detangling, rising and glowing from within me  
It is a precious treasure  
A valuable possession  
My IDENTITY and me.  
Thank you Alice for helping me

- Mdm Noor\*

"Mdm Noor\* has been an inspiration to many people, including myself. She was courageous enough to leave an abusive relationship and start life from scratch with her two children. I was just there to be with them, and to remind her of what she set out to do when things were not going as smoothly as expected. I feel happy for her now that a lot of doors are open to her."

- Senior Social Worker Ms Alice Koo Ngar Shan

#### *A Father's Hopes and Dreams*

"It's been a few years since Ms Asimah began helping us through our hardship. She is very motivated to help our family. Just imagine how she managed to place my five children in the same school even though there were initially no slots for them. I'm very thankful for having her as our Case Worker and I hope we can still work together in future as she is the best."

- Mr Kai\*

"When Mr Kai\* first approached Rotary FSC, he had five young children at home who were taken care of by his wife. As the sole breadwinner, with little informal and formal support, he was struggling with the family's expenses. However, his main priority was to enrol his children in school. He was assessed to be determined to give his children a good education. He has a lot of hopes and dreams for his family. At the same time, his plans include simple things such as making his house feel homely. He is now determined to do so through hard work."

- Social Work Associate Ms Asimah Beevi Abdul

#### *Courage to Call for Help*

"On 26 April 2016, I met Mr Harry Low Teck Keong at Rotary FSC for counselling regarding my family problems. Harry is caring and enthusiastic. I'm very grateful and happy. After more than a year of counselling, guidance and support from him, I walked out of a painful and confusing journey. I have now started a new chapter in life. I really appreciate all the care and help he has given me. Thank you, Harry."

- Ms Hannah\*

"Despite being in great fear, Ms Hannah\* drew enough courage to call for help after suffering spousal violence and abuse for more than 20 years. Subsequently, she spent three months in a shelter with her son. Hannah completed the divorce and bought a flat for herself and her son. They have begun a new life."

- Principal Counsellor Mr Harry Low Teck Keong

\*Names have been changed to protect the clients' identity



## APPRECIATION TO FUNDERS, SPONSORS AND DONORS

Rotary FSC would like to extend its heartfelt thanks and gratitude to the following persons and organizations for their kind funding, sponsorships, donations and event invitations for the year ending 30 June 2018.

We also want to extend our sincere appreciation to donors who requested anonymity. Great care was taken to make this report as accurate as possible. We apologize if anyone was mistakenly omitted or incorrectly listed.

- Clementi CCC and INC Committee
- Clementi Community Centre
- Clementi Community Centre Youth Executive Committee (YEC)
- Clementi Zone 4 Residents' Committee
- Community Chest
- Community of Praise Baptist Church
- Dancepointe Academy Singapore
- Darussalam Mosque
- DSO National Laboratories
- Food from the Heart
- Foundation of Rotary Clubs (Singapore) Ltd
- HDB GRAINS 2017
- Info-communications Media Development Authority (IMDA)
- Interact Club of Stamford American International School Pte Ltd (SAIS)
- Interact Club of Yusof Ishak Secondary School
- Jamiyah Singapore
- Lee Foundation
- Mdm Nur Azimah Bte Abdul Karim
- Mdm Nurizan Binte Abdul Karim
- Meendum Valai Osai
- Ministry of Social and Family Development (MSF)
- Mr Abdul Rahim Bin Omar and Mdm Sabariah Binte Saal
- Mr Darren Lim
- Mr Lek Kim Ho (PBM)
- Mr Nicholas Chee
- Mr Sng Guan Soon
- Mr Tan Kah Yong
- Mr Turairaj Raghavan
- Ms Emily Ong
- Ms Gina Ang
- Ms Liang Ming Hui
- Ms Lim Wan Peng
- Ms Mandy
- Ms Maria Lim
- Ms Nurhafizah Zambri
- Ms Peggy Tan
- Ms Perlie Chu Liu Ni
- Ms Roslinda Binti Mohamad Sadri
- Ms Sarah Ong
- Ms Shirly Mayores
- Ms Susan Woo
- MSF Corporate Community Involvement Programme
- National Council of Social Service (NCSS)
- NUSS Community Care Sub-committee
- Pu Zhao Chan Si Temple
- Rotary Club of Bugis Junction
- Rotary Club of Pandan Valley
- Sentosa Development Corporation
- Singapore Red Cross
- South West Community Development Council
- Starbucks Coffee Singapore
- The Boys' Brigade Share-a-Gift 2017
- The Girls' Brigade of Fairfield Methodist School (Primary)
- The Straits Times School Pocket Money Fund
- The Theatre Practice Ltd
- Twelve Cupcakes Singapore
- Volunteer Management, Welfare Services Club of Nanyang Technological University (NTU)

## A WORD OF THANKS

We thank the following individuals, committees, and organizations for contributing to the production of this Annual Report:

- ◆ Rotary Family Service Centre Management Committee and Foundation of Rotary Clubs (Singapore) Ltd.
- ◆ The Outreach & Networking Staff Working Committee, Shared Beliefs Staff Working Committee and the Staff Engagement Staff Working Committee for the articles.
- ◆ The Outcome Management & Compliance Staff Working Committee and Research & Development Staff Working Committee for collating the statistics for analysis, checking them for accuracy, and writing the articles.
- ◆ Senior Social Worker Ms Alice Koo Ngar Shan, Senior Social Worker Ms Lim Re Har, Senior Social Worker Mr Peter Li Zhaojie and Assistant Senior Social Worker Ms June Leo Ching Ching, for conducting research and reporting the research findings.
- ◆ Staff members, clients, students, and volunteers for their article contributions.
- ◆ The Editorial Team comprising Programme Executive Ms Stephanie Lai Yoke Fong and Social Work Associate Ms Nur Hamizah Abdul Rahim for contributing articles, collating the information and materials, and coordinating the publication of this Annual Report.
- ◆ Most importantly, all Rotary FSC Staff for supporting one another in the journey to make a difference in the lives of the people in the community we serve.



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(Unique Entity No: 199300813R)****Statement by the Management Committee and Financial Statements****Reporting Year Ended 30 June 2018****RSM Chio Lim LLP**

8 Wilkie Road, #03-08  
Wilkie Edge, Singapore 228095

T +65 6533 7600

F +65 6594 7811

Audit@RSMSingapore.sg

www.RSMSingapore.sg

UEN: T09LL0008J

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## ROTARY FAMILY SERVICE CENTRE

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## **ROTARY FAMILY SERVICE CENTRE**

### **Statement by the Management Committee**

In the opinion of the Management Committee,

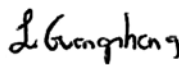
- (a) the accompanying financial statements of Rotary Family Service Centre (the "Centre") are drawn up so as to give a true and fair view of the financial position of the Centre as at 30 June 2018 and the financial activities, changes in funds and cash flow of the Centre for the reporting year then ended; and
- (b) at the date of this statement, there are reasonable grounds to believe that the Centre will be able to pay its debts as and when they fall due.

The Management Committee approved and authorised these financial statements for issue.

On Behalf of the Management Committee



.....  
Yeo Chuen Eng  
Chairman



.....  
Li Guang Sheng  
Acting Honorary Treasurer

28 September 2018



**Independent Auditor's Report to the Management Committee of  
ROTARY FAMILY SERVICE CENTRE**

**RSM Chio Lim LLP**

8 Wilkie Road, #03-08  
Wilkie Edge, Singapore 228095

T +65 6533 7600

F +65 6594 7811

**Report on the audit of the financial statements**

**Opinion**

Audit@RSMSingapore.sg

www.RSMSingapore.sg

We have audited the financial statements of Rotary Family Service Centre (the "Centre"), which comprise the statement of financial position as at 30 June 2018, and the statement of financial activities, statement of changes in funds and statement of cash flows for the reporting year then ended, and notes to the financial statement, including a summary of significant accounting policies.

Rotary Family Service Centre is a division of Foundation of Rotary Clubs (Singapore) Ltd (FRCS) and it is not a separately incorporated legal entity. The accompanying financial statements have been prepared from the records of Rotary Family Service Centre and reflect only transactions recorded therein.

In our opinion, the accompanying financial statements of the Centre are properly drawn up in accordance with the provisions of the Charities Act, Chapter 37, Financial Reporting Standards in Singapore (FRSs) and other relevant regulations (the Charities Act and Regulations) so as to give a true and fair view of the financial position of the Centre as at 30 June 2018 and of the financial activities, changes in funds and cash flows of the Centre for the reporting year ended on that date.

**Basis for opinion**

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

**Other information**

Management is responsible for the other information. The other information comprises the information included in the annual report but does not include the financial statements and our auditor's report thereon. The annual report is expected to be made available to us after the date of this auditor's report.

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 identified above when it becomes available 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.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with SSAs.

RSM Chio Lim LLP is a member of the RSM network and trades as RSM. RSM is the trading name used by the members of the RSM network. Each member of the RSM network is an independent accounting and consulting firm which practices in its own right. The RSM network is not itself a separate legal entity in any jurisdiction.

**Business Advisors to Growing Businesses**



## **Independent Auditor's Report to the Management Committee of ROTARY FAMILY SERVICE CENTRE**

**– 2 –**

### **Responsibilities of Management Committee for the financial statements**

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

In preparing the financial statements, management is responsible for assessing the Centre'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 Centre or to cease operations, or has no realistic alternative but to do so.

Management Committee is responsible for overseeing the Centre'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:

- a) 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.
- b) 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 Centre's internal control.
- c) 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 Management Committee of  
ROTARY FAMILY SERVICE CENTRE**

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**Auditor's responsibilities for the audit of the financial statements (cont'd)**

- 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 Centre'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 Centre to cease to continue as a going concern.
- e) 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.

We also provide the Management Committee with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



**Independent Auditor's Report to the Management Committee of  
ROTARY FAMILY SERVICE CENTRE**

– 4 –

**Report on other legal and regulatory requirements**

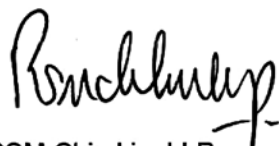
In our opinion:

- (a) The accounting and other records required to be kept by the Centre have been properly kept in accordance with the provisions of the Companies Act and, the Charities Act and Regulations.

During the course of our audit, nothing has come to our attention that causes us to believe that during the year:

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

The engagement partner on the audit resulting in this independent auditor's report is Chan Sek Wai.



RSM Chio Lim LLP  
Public Accountants and  
Chartered Accountants  
Singapore

28 September 2018

Engagement partner – effective from reporting year ended 30 June 2017



# ROTARY FAMILY SERVICE CENTRE

## Statement of Financial Activities For the Reporting Year Ended 30 June 2018

	Restricted	Restricted							
		Lee Foundation – Financial Assistance Fund \$	School Pocket Money Fund \$	FSC Comcare Fund \$	RFSC SuperStudents Fund \$	Community Chest Haze Fund \$	FSC Ramadan Bonus Fund	Sub Total \$	Total \$
Incoming Resources:									
Government grants	4	1,504,251	–	–	–	–	–	–	1,504,251
Other grants	5	562,614	–	8,107	–	–	5,400	28,927	591,541
Donations		4,990	30,443	–	–	–	–	30,443	35,433
Income from programmes		6,277	–	–	–	–	–	–	6,277
Other income	6	1,678	–	–	–	–	–	–	1,678
Total incoming resources		2,079,810	30,443	8,107	–	–	5,400	59,370	2,139,180
Resources Expended:									
Programme expenses		9,792	23,680	4,770	2,475	–	–	45,795	55,587
Depreciation	10	17,901	–	–	–	–	–	–	17,901
Operating lease expenses		15,864	–	–	–	–	–	–	15,864
Maintenance expenses		49,237	–	–	–	–	–	–	49,237
Employee benefits expenses	7	1,631,462	–	–	–	–	–	–	1,631,462
Professional fee		40,345	–	–	–	–	–	–	40,345
Other operating costs		49,636	–	–	–	–	–	–	49,636
Total resources expended		1,814,237	23,680	4,770	2,475	–	–	45,795	1,860,032
Net surplus (deficit)		265,573	6,763	3,337	(2,475)	–	5,400	13,575	279,148
Balance at 1 July 2017		2,225,048	7,067	5,203	2,475	872	–	22,337	2,247,385
Balance at 30 June 2018		2,490,621	13,830	8,540	–	872	5,400	35,912	2,526,533

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



# ROTARY FAMILY SERVICE CENTRE

## Statement of Financial Activities For the Reporting Year Ended 30 June 2017

	Restricted	Restricted						
		Lee Foundation – Financial Assistance Fund \$	School Pocket Money Fund \$	FSC Comcare Fund \$	SuperStudents Fund \$	RFSC Fund \$	Community Chest Haze Fund \$	Sub Total \$
<b>Incoming Resources:</b>								
Government grants	4	1,421,106	–	–	–	–	–	1,421,106
Other grants	5	547,258	–	–	–	11,675	–	572,853
Donations		8,429	–	–	–	2,000	–	56,215
Income from programmes		8,062	–	–	–	–	–	8,062
Other income	6	2,149	–	–	–	–	–	2,149
<b>Total incoming resources</b>		<b>1,987,004</b>	<b>45,786</b>	<b>–</b>	<b>–</b>	<b>13,675</b>	<b>–</b>	<b>2,060,385</b>
<b>Resources Expended:</b>								
Programme expenses		39,236	44,220	3,015	11,200	–	–	112,831
Depreciation	10	18,411	–	–	–	–	–	18,411
Operating lease expenses		15,864	–	–	–	–	–	15,864
Maintenance expenses		52,652	–	–	–	–	–	52,652
Employee benefits expenses	7	1,510,255	–	–	–	–	–	1,510,255
Professional fee		40,878	–	–	–	–	–	40,878
Other operating costs		39,235	–	–	–	–	–	39,235
<b>Total resources expended</b>		<b>1,716,531</b>	<b>44,220</b>	<b>3,015</b>	<b>11,200</b>	<b>–</b>	<b>–</b>	<b>1,790,126</b>
<b>Net surplus (deficit)</b>		<b>270,473</b>	<b>1,566</b>	<b>(3,015)</b>	<b>2,475</b>	<b>–</b>	<b>(214)</b>	<b>270,259</b>
<b>Balance at 1 July 2016</b>		<b>1,954,575</b>	<b>5,501</b>	<b>8,218</b>	<b>–</b>	<b>872</b>	<b>–</b>	<b>1,977,126</b>
<b>Balance at 30 June 2017</b>		<b>2,225,048</b>	<b>7,067</b>	<b>5,203</b>	<b>2,475</b>	<b>872</b>	<b>–</b>	<b>2,247,385</b>

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



## ROTARY FAMILY SERVICE CENTRE

### Statement of Financial Position As at 30 June 2018

	Notes	2018 \$	2017 \$
<b>ASSETS</b>			
<b><u>Non-current assets</u></b>			
Plant and equipment	10	22,455	32,757
<b>Total non-current assets</b>		<u>22,455</u>	<u>32,757</u>
<b><u>Current assets</u></b>			
Other receivables	11	125,472	131,828
Other assets	12	9,943	12,671
Cash and cash equivalents	13	2,593,341	2,259,474
<b>Total current assets</b>		<u>2,728,756</u>	<u>2,403,973</u>
<b>Total assets</b>		<u>2,751,211</u>	<u>2,436,730</u>
<b>FUNDS AND LIABILITIES</b>			
<b><u>Restricted funds</u></b>			
Accumulated fund for exclusive use of RFSC	14	2,490,621	2,225,048
<b><u>Other restricted funds</u></b>			
Lee Foundation – Financial Assistance Fund		7,270	6,720
School Pocket Money Fund		13,830	7,067
FSC Comcare Fund		8,540	5,203
RFSC Superstudents Fund		–	2,475
Community Chest Haze Fund		872	872
FSC Ramadan Bonus Fund		5,400	–
<b>Total other restricted funds</b>	15	<u>35,912</u>	<u>22,337</u>
<b>Total funds</b>		<u>2,526,533</u>	<u>2,247,385</u>
<b><u>Current liabilities</u></b>			
Other payables	17	224,678	189,345
<b>Total liabilities</b>		<u>224,678</u>	<u>189,345</u>
<b>Total funds and liabilities</b>		<u>2,751,211</u>	<u>2,436,730</u>

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



# ROTARY FAMILY SERVICE CENTRE

## Statement of Changes in Funds For the Reporting Year Ended 30 June 2018

	Restricted	Restricted							
		Lee Foundation – Financial Assistance Fund \$	School Pocket Money Fund \$	FSC Comcare Fund \$	RFSC SuperStudents Fund \$	Community Chest Haze Fund \$	FSC Ramadan Bonus Fund \$	Sub Total \$	Total \$
<b>Current year:</b>									
Opening balance at 1 July 2017	2,225,048	6,720	7,067	5,203	2,475	872	–	22,337	2,247,385
Net surplus (deficit)	265,573	550	6,763	3,337	(2,475)	–	5,400	13,575	279,148
Balance as at 30 June 2018	2,490,621	7,270	13,830	8,540	–	872	5,400	35,912	2,526,533
<b>Prior year:</b>									
Opening balance at 1 July 2016	1,954,575	7,960	5,501	8,218	–	872	–	22,551	1,977,126
Net surplus (deficit)	270,473	(1,240)	1,566	(3,015)	2,475	–	–	(214)	270,259
Balance as at 30 June 2017	2,225,048	6,720	7,067	5,203	2,475	872	–	22,337	2,247,385

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

## ROTARY FAMILY SERVICE CENTRE

### Statement of Cash Flows For the Reporting Year Ended 30 June 2018

	<u>2018</u> \$	<u>2017</u> \$
<b><u>Cash flows from operating activities</u></b>		
Net surplus for the reporting year	279,148	270,259
Adjustments for:		
Depreciation of plant and equipment	17,901	18,411
Interest income	(1,626)	(1,626)
Operating cash flow before changes in working capital	295,423	287,044
Other receivables	6,356	(31,662)
Other assets	2,728	1,266
Other payables	35,333	(28,609)
Cash restricted in use	(14,575)	1,214
Net cash flows from operating activities	<u>325,265</u>	<u>229,253</u>
<b><u>Cash flows from investing activities</u></b>		
Purchase of plant and equipment	(7,599)	–
Interest received	1,626	1,626
Net cash flows (used in) / from investing activities	<u>(5,973)</u>	<u>1,626</u>
<b>Net increase in cash and cash equivalents</b>	319,292	230,879
Cash and cash equivalents, cash flow statement, beginning balance	2,238,137	2,007,258
<b>Cash and cash equivalents, cash flow statement, ending balance (Note 13A)</b>	<u>2,557,429</u>	<u>2,238,137</u>

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



## **ROTARY FAMILY SERVICE CENTRE**

### **Notes to the Financial Statements 30 June 2018**

#### **1. General**

The Rotary Family Service Centre (the "Centre") is a division of Foundation of Rotary Clubs (Singapore) Ltd ("FRCS"), a foundation incorporated as a company limited by guarantee. FRCS is also a charity registered under the Charities Act, Chapter 37. It is an approved Institution of a Public Character.

The Centre is not a separately incorporated legal entity. The accompanying financial statements have been prepared from the records of the Centre and reflect only transactions recorded therein.

The financial statements are presented in Singapore dollars.

The principal activities of the Centre consist of rendering welfare services and community care.

These financial statements are authorised for issuance by the Management Committee on the date of the statement by the Management Committee.

FRCS has its registered office at 133 New Bridge Road #04-03, Chinatown Point, Singapore 059413.

The administration office and principal place of operation of the Centre is located at Block 346 Clementi Avenue 5 #01-10/32, Singapore 120346.

#### **Accounting convention**

The financial statements of the Centre as the reporting entity have been prepared in accordance with the Singapore Financial Reporting Standards ("FRS") and the related Interpretations to FRS ("INT FRS") as issued by the Singapore Accounting Standards Council. The Centre is also subject to the provisions of the Charities Act, Chapter 37. The financial statements are prepared on a going concern basis under the historical cost convention except where an FRS requires an alternative treatment (such as fair values) as disclosed where appropriate in these financial statements. The accounting policies in FRSs need not be applied when the effect of applying them is not material. The disclosures required by FRSs need not be provided if the information resulting from that disclosure is not material. Other comprehensive income comprises items of income and expense (including reclassification adjustments) that are not recognised in the income statement, as required or permitted by FRSs.

## ROTARY FAMILY SERVICE CENTRE

### 1. General (cont'd)

#### Basis of preparation of the financial statements

The preparation of financial statements in conformity with generally accepted accounting principles requires the management to make 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 reporting year. Actual results could differ from those estimates. The estimates and assumptions are reviewed on an ongoing basis. Apart from those involving estimations, management has made judgements in the process of applying the Centre's accounting policies. The areas requiring management's most difficult, subjective or complex judgements, or areas where assumptions and estimates are significant to the financial statements, are disclosed at the end of this footnote, where applicable.

### 2. Significant accounting policies and other explanatory information

#### 2A. Significant accounting policies

##### Income recognition

Income including donations, gifts and grants that provide core funding or are of general nature are recognised where there is (a) entitlement (b) certainty and (c) sufficient reliability of measurement. Such income is only deferred when: the donor specifies that the grant or donation must only be used in future accounting periods; or the donor has imposed conditions which must be met before the Centre has unconditional entitlement.

##### (a) Grants

Grants to cover a particular expenditure or programme are accounted for as incoming resources upon receipt of notification of the grant award, which normally coincides with the year when the related expenses, for which the grant is intended to cover, are incurred. A government grant is recognised at fair value when there is reasonable assurance that the conditions attaching to it will be complied with and that the grant will be received. Grants are recognised as income to match them with the related costs that they are intended to compensate.

##### (b) Donations

Income from donations are accounted for when received, except for committed donations that are recorded when the commitments are signed.

##### (c) Fund raising

Income from special fund-raising events is recognised when the event takes place.

##### (d) Interest income

Interest income is recognised on a time-proportion basis using the effective interest rate that takes into account the effective yield on the asset.

## **ROTARY FAMILY SERVICE CENTRE**

### **2. Significant accounting policies and other explanatory information (cont'd)**

#### **2A. Significant accounting policies (cont'd)**

##### **Employee benefits**

Contributions to a defined contribution retirement benefit plan are recorded as an expense as they fall due. The entity's legal or constructive obligation is limited to the amount that it is obligated to contribute to an independently administered fund (such as the Central Provident Fund in Singapore, a government managed defined contribution retirement benefit plan). For employee leave entitlement the expected cost of short-term employee benefits in the form of compensated absences is recognised in the case of accumulating compensated absences, when the employees render service that increases their entitlement to future compensated absences; and in the case of non-accumulating compensated absences, when the absences occur. A liability for bonuses is recognised where the entity is contractually obliged or where there is constructive obligation based on past practice.

##### **Income tax**

As a charity, FRCS is exempt from tax on income and gains falling within section 13(1)(zm) of the Income Tax Act to the extent that these are applied to its charitable objects. No tax charges have been imposed on FRCS and the Centre.

##### **Foreign currency transactions**

The functional currency is the Singapore dollar as it reflects the primary economic environment in which the Centre operates. Transactions in foreign currencies are recorded in the functional currency at the rates ruling at the dates of the transactions. At each end of the reporting year, recorded monetary balances and balances measured at fair value that are denominated in non-functional currencies are reported at the rates ruling at the end of the reporting year and fair value measurement dates respectively. All realised and unrealised exchange adjustment gains and losses are dealt with in statement of financial activities except when recognised in other comprehensive income and if applicable deferred in funds such as for qualifying cash flow hedges. The presentation is in the functional currency.



## ROTARY FAMILY SERVICE CENTRE

### 2. Significant accounting policies and other explanatory information (cont'd)

#### 2A. Significant accounting policies (cont'd)

##### Plant and equipment

Plant and equipment are carried at cost on initial recognition and after initial recognition at cost less any accumulated depreciation and any accumulated impairment losses. Depreciation is provided on a straight-line basis to allocate the gross carrying amounts of the assets less their residual values over their estimated useful lives of each part of an item of these assets. The annual rates of depreciation are as follows:

Renovations	-	10%
Plant and equipment	-	20% to 33%

An asset is depreciated when it is available for use until it is derecognised even if during that period the item is idle. Fully depreciated assets still in use are retained in the financial statements.

The gain or loss arising from the derecognition of an item of plant and equipment is measured as the difference between the net disposal proceeds, if any, and the carrying amount of the item and is recognised in statement of financial activities. The residual value and the useful life of an asset is reviewed at least at each end of the reporting year and, if expectations differ significantly from previous estimates, the changes are accounted for as a change in an accounting estimate, and the depreciation charge for the current and future periods are adjusted.

Cost also includes acquisition cost, borrowing cost capitalised and any cost directly attributable to bringing the asset or component to the location and condition necessary for it to be capable of operating in the manner intended by management. Subsequent costs are recognised as an asset only when it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably. All other repairs and maintenance are charged to statement of financial activities when they are incurred.

##### Leases

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased assets are classified as operating leases. For operating leases, lease payments are recognised as an expense in statement of financial activities on a straight-line basis over the term of the relevant lease unless another systematic basis is representative of the time pattern of the user's benefit, even if the payments are not on that basis. Lease incentives received are recognised in statement of financial activities as an integral part of the total lease expense.

## ROTARY FAMILY SERVICE CENTRE

### 2. Significant accounting policies and other explanatory information (cont'd)

#### 2A. Significant accounting policies (cont'd)

##### **Impairment of non-financial assets**

The carrying amount of other non-financial assets is reviewed at each end of the reporting year for indications of impairment and where an asset is impaired, it is written down through statement of financial activities to its estimated recoverable amount. The impairment loss is the excess of the carrying amount over the recoverable amount and is recognised in statement of financial activities. The recoverable amount of an asset or a cash-generating unit is the higher of its fair value less costs of disposal and its value in use. When the fair value less costs of disposal method is used, any available recent market transactions are taken into consideration. When the value in use method is adopted, in assessing the value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash flows (cash-generating units). At each end of the reporting year non-financial assets other than goodwill with impairment loss recognised in prior periods are assessed for possible reversal of the impairment. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been measured, net of depreciation or amortisation, if no impairment loss had been recognised.

##### **Financial assets**

Initial recognition, measurement and derecognition:

A financial asset is recognised on the statement of financial position when, and only when, the entity becomes a party to the contractual provisions of the instrument. The initial recognition of financial assets is at fair value normally represented by the transaction price. The transaction price for financial asset not classified at fair value through profit or loss includes the transaction costs that are directly attributable to the acquisition or issue of the financial asset. Transaction costs incurred on the acquisition or issue of financial assets classified at fair value through profit or loss are expensed immediately. The transactions are recorded at the trade date.

Irrespective of the legal form of the transactions performed, financial assets are derecognised when they pass the "substance over form" based on the derecognition test prescribed by FRS 39 relating to the transfer of risks and rewards of ownership and the transfer of control. Financial assets and financial liabilities are offset and the net amount is reported in the statement of financial position if there is currently a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, to realise the assets and settle the liabilities simultaneously.

## ROTARY FAMILY SERVICE CENTRE

### 2. Significant accounting policies and other explanatory information (cont'd)

#### 2A. Significant accounting policies (cont'd)

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

Subsequent measurement:

Subsequent measurement based on the classification of the financial assets in one of the following categories under FRS 39 is as follows:

1. Financial assets at fair value through profit or loss: As at end of the reporting year date there were no financial assets classified in this category.
2. Loans and receivables: Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. Assets that are for sale immediately or in the near term are not classified in this category. These assets are carried at amortised costs using the effective interest method (except that short-duration receivables with no stated interest rate are normally measured at original invoice amount unless the effect of imputing interest would be significant) minus any reduction (directly or through the use of an allowance account) for impairment or uncollectibility. Impairment charges are provided only when there is objective evidence that an impairment loss has been incurred as a result of one or more events that occurred after the initial recognition of the asset (a 'loss event') and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated. The methodology ensures that an impairment loss is not recognised on the initial recognition of an asset. Losses expected as a result of future events, no matter how likely, are not recognised. For impairment, the carrying amount of the asset is reduced through use of an allowance account. The amount of the loss is recognised in the statement of financial activities. An impairment loss is reversed if the reversal can be related objectively to an event occurring after the impairment loss was recognised. Typically the trade and other receivables are classified in this category.
3. Held-to-maturity financial assets: As at end of the reporting year date, there were no financial assets classified in this category.
4. Available-for-sale financial assets: As at end of the reporting year date, there were no financial assets classified in this category.

##### Cash and cash equivalents

Cash and cash equivalents include bank and cash balances, on demand deposits and any highly liquid debt instruments purchased with an original maturity of three months or less. For the statement of cash flows the item includes cash and cash equivalents less cash subject to restriction and bank overdrafts payable on demand that form an integral part of cash management.



## ROTARY FAMILY SERVICE CENTRE

### 2. Significant accounting policies and other explanatory information (cont'd)

#### 2A. Significant accounting policies (cont'd)

##### Financial liabilities

Initial recognition, measurement and derecognition:

A financial liability is recognised on the statement of financial position when, and only when, the entity becomes a party to the contractual provisions of the instrument and it is derecognised when the obligation specified in the contract is discharged or cancelled or expires. The initial recognition of financial liability is at fair value normally represented by the transaction price. The transaction price for financial liability not classified at fair value through profit or loss includes the transaction costs that are directly attributable to the acquisition or issue of the financial liability. Transaction costs incurred on the acquisition or issue of financial liability classified at fair value through profit or loss are expensed immediately. The transactions are recorded at the trade date.

Subsequent measurement:

Subsequent measurement based on the classification of the financial liabilities in one of the following two categories under FRS 39 is as follows:

1. **Liabilities at fair value through profit or loss:** Liabilities are classified in this category when they are incurred principally for the purpose of selling or repurchasing in the near term (trading liabilities) or are derivatives (except for a derivative that is a designated and effective hedging instrument) or have been classified in this category because the conditions are met to use the "fair value option" and it is used. All changes in fair value relating to liabilities at fair value through profit or loss are charged to profit or loss as incurred.
2. **Liabilities at amortised cost:** These liabilities are carried at amortised cost using the effective interest method.

##### Fair value measurement

When measuring fair value, management uses the assumptions that market participants would use when pricing the asset or liability under current market conditions, including assumptions about risk. It is a market-based measurement, not an entity-specific measurement. The entity's intention to hold an asset or to settle or otherwise fulfil a liability is not taken into account as relevant when measuring fair value. In making the fair value measurement, management determines the following: (a) the particular asset or liability being measured (these are identified and disclosed in the relevant notes below); (b) for a non-financial asset, the highest and best use of the asset and whether the asset is used in combination with other assets or on a stand-alone basis; (c) the market in which an orderly transaction would take place for the asset or liability; and (d) the appropriate valuation techniques to use when measuring fair value. The valuation techniques used maximise the use of relevant observable inputs and minimise unobservable inputs. These inputs are consistent with the inputs a market participant may use when pricing the asset or liability.

## ROTARY FAMILY SERVICE CENTRE

### 2. Significant accounting policies and other explanatory information (cont'd)

#### 2A. Significant accounting policies (cont'd)

##### Fair value measurement (cont'd)

The fair value measurements categorise the inputs used to measure fair value by using a fair value hierarchy of three levels. These are recurring fair value measurements unless stated otherwise in the relevant notes to the financial statements. Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date. Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly. Level 3 inputs are unobservable inputs for the asset or liability. The level is measured on the basis of the lowest level input that is significant to the fair value measurement in its entirety. Transfers between levels of the fair value hierarchy are deemed to have occurred at the beginning of the reporting year. If a financial instrument measured at fair value has a bid price and an ask price, the price within the bid-ask spread or mid-market pricing that is most representative of fair value in the circumstances is used to measure fair value regardless of where the input is categorised within the fair value hierarchy. If there is no market, or the markets available are not active, the fair value is established by using an acceptable valuation technique.

The carrying values of current financial instruments approximate their fair values due to the short-term maturity of these instruments and the disclosures of fair value are not made when the carrying amount of current financial instruments is a reasonable approximation of the fair value. The fair values of non-current financial instruments may not be disclosed separately unless there are significant differences at the end of the reporting year and in the event the fair values are disclosed in the relevant notes to the financial statements.

#### 2B. Other explanatory information

##### Funds

Fund balances restricted by outside sources are so indicated and are distinguished from unrestricted funds allocated to specific purposes if any by action of the Management Committee. Externally restricted funds may only be utilised in accordance with the purposes established by the source of such funds or through the terms of an appeal and are in contrast with unrestricted funds over which the Management Committee retains full control to use in achieving any of its institutional purposes. An expense resulting from the operating activities of a fund that is directly attributable to the fund is charged to that fund. Common expense if any are allocated on a reasonable basis to the funds based on a method most suitable to that common expense.

##### Provisions

A liability or provision is recognised when there is a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. A provision is made using best estimates of the amount required in settlement and where the effect of the time value of money is material, the amount recognised is the present value of the expenditures expected to be required to settle the obligation using a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increase in the provision due to passage of time is recognised as interest expense. Changes in estimates are reflected in statement of financial activities in the reporting year they occur.

## ROTARY FAMILY SERVICE CENTRE

### 2. Significant accounting policies and other explanatory information (cont'd)

#### 2C. Critical judgements, assumptions and estimation uncertainties

There were no critical judgements made in the process of applying the accounting policies that have the most significant effect on the amounts recognised in the financial statements. There were no key assumptions concerning the future, and other key sources of estimation uncertainty at the end of the reporting year, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting year.

### 3. Related party relationships and transactions

FRS 24 on related party disclosures requires the reporting entity to disclose: (a) transactions with its related parties; and (b) relationships between parents and subsidiaries irrespective of whether there have been transactions between those related parties. A party is related to a party if the party controls, or is controlled by, or can significantly influence or is significantly influenced by the other party.

A related party includes the committee members and key management of FRCS and the Centre. It also includes an entity or person that directly or indirectly controls, is controlled by, or is under common or joint control with these persons; members of the key management personnel or close members of the family of any individual referred to herein and others who have the ability to control, jointly control or significantly influence by or for which significant voting power in such entity resides with, directly or indirectly, any such individual.

All management committee members, chairman of sub-committees and staff members of the Centre are required to read and understand the conflict of interest policy in place and make full disclosure of interests, relationships and holding that could potentially result in conflict of interests. When a conflict of interest situation arises, the members or staff shall abstain from participating in the discussion, decision making and voting on the matter.

#### **3A. Related party transactions:**

There are transactions and arrangements between the reporting entity and related parties and the effects of these on the basis determined between the parties are reflected in these financial statements. The related party balances and financial guarantees if any are unsecured, without fixed repayment terms and interest or charge unless stated otherwise.

In addition to the transactions and balances disclosed elsewhere in the notes to the financial statements, this item includes the following:

Significant related party transactions:

	<u>Related party</u>	
	<u>2018</u>	<u>2017</u>
	\$	\$
Grants from FRCS	<u>20,059</u>	<u>18,948</u>



## ROTARY FAMILY SERVICE CENTRE

### 3. Related party relationships and transactions

#### **3B. Other receivables from and other payables to related parties:**

The trade transactions and the related receivables and payables balances arising from sales and purchases of goods and services are disclosed elsewhere in the notes to the financial statements.

The movements in other receivables from and other payables to related parties are as follows:

	<u>FRCS</u>	
	<u>2018</u>	<u>2017</u>
	\$	\$
<u>(Other payables) / Other receivables</u>		
Balance at beginning of the year	2,560	4,770
Amounts paid in and settlement of liabilities on behalf of the FRCS	22,953	19,948
Amounts paid out and settlement of liabilities on behalf of the Centre	(21,281)	(22,158)
Balance at end of the year	<u>4,232</u>	<u>2,560</u>
Presented in the statement of financial position as:		
Other receivables (Note 11)	5,011	6,233
Other payables (Note 17)	(779)	(3,673)
Balance at end of the year – net debit	<u>4,232</u>	<u>2,560</u>

#### **3C. Key management compensation:**

	<u>2018</u>	<u>2017</u>
Number of key management in compensation bands:		
\$100,000 to \$200,000	<u>1</u>	<u>1</u>

Key management personnel are the persons having authority and responsibility for planning, directing and controlling the activities of the Centre, directly or indirectly. The above amount for key management compensation is for the executive director of the Centre.

The members of the Management Committee are volunteers and receive no monetary remuneration for their contribution, except for reimbursement of out-of-pocket expenses, if any claimed.

## ROTARY FAMILY SERVICE CENTRE

### 4. Government grant

The grant is from the Ministry of Social and Family Development.

### 5. Other grants

	<u>2018</u> \$	<u>2017</u> \$
Grants – NCSS: Community Chest	81,855	77,374
Grants – NCSS: Tote Board Social Service Fund	401,343	378,960
Grants from FRCS	20,059	18,948
Government grants	51,302	67,558
Other grants	36,982	30,013
	<u>591,541</u>	<u>572,853</u>

### 6. Other income

	<u>2018</u> \$	<u>2017</u> \$
Interest income	1,626	1,626
Other income	52	523
	<u>1,678</u>	<u>2,149</u>

### 7. Employee benefits expense

	<u>2018</u> \$	<u>2017</u> \$
Salaries and other short-term employee benefits	1,314,550	1,200,793
Contributions to defined contribution plan	210,697	220,283
Other benefits	106,215	89,179
Total employee benefits expense	<u>1,631,462</u>	<u>1,510,255</u>

### 8. Income tax

FRCS and the Centre are exempted from tax on income and gain falling within section 13(1)(zm) of the Singapore Income Tax Act to the extent that these are applied to its charitable objects. Therefore, no provision for income tax has been made in the financial statements.

### 9. Items in the statement of financial activities

In addition to the charges and credits disclosed elsewhere in the notes to the financial statements, the statement of financial activities includes the following items:

	<u>2018</u> \$	<u>2017</u> \$
Audit fee to independent auditors	<u>8,000</u>	<u>7,000</u>

## ROTARY FAMILY SERVICE CENTRE

### 10. Plant and equipment

	<u>Renovations</u>	<u>Plant and equipment</u>	<u>Total</u>
	\$	\$	\$
<u>Cost:</u>			
At 1 July 2016	341,566	209,491	551,057
Disposals	(335,519)	(125,962)	(461,481)
At 30 June 2017	6,047	83,529	89,576
Additions	–	7,599	7,599
At 30 June 2018	6,047	91,128	97,175
<u>Accumulated depreciation:</u>			
At 1 July 2016	337,372	162,517	499,889
Depreciation for the year	605	17,806	18,411
Disposals	(335,519)	(125,962)	(461,481)
At 30 June 2017	2,458	54,361	56,819
Depreciation for the year	605	17,296	17,901
At 30 June 2018	3,063	71,657	74,720
<u>Carrying Value:</u>			
At 1 July 2016	4,194	46,974	51,168
At 30 June 2017	3,589	29,168	32,757
At 30 June 2018	2,984	19,471	22,455

### 11. Other receivables

	<u>2018</u>	<u>2017</u>
	\$	\$
Government grant receivables	100,384	104,662
Other grant receivables	20,077	20,933
FRCS (Note 3)	5,011	6,233
	<u>125,472</u>	<u>131,828</u>

### 12. Other assets

	<u>2018</u>	<u>2017</u>
	\$	\$
Deposits to secure services	3,354	3,634
Prepayments	6,589	9,037
	<u>9,943</u>	<u>12,671</u>



## ROTARY FAMILY SERVICE CENTRE

### 13. Cash and cash equivalents

	<u>2018</u>	<u>2017</u>
	\$	\$
Cash ring-fenced for exclusive use of RFSC	2,557,429	2,238,137
Cash under restricted funds (Note 15)	<u>35,912</u>	<u>21,337</u>
	<u>2,593,341</u>	<u>2,259,474</u>
Interest earning balances	<u>1,000,000</u>	<u>1,000,000</u>

The rate of interest for the cash on interest earning balances is 0.15% (2017: 0.15%) per annum.

### 13A. Cash and cash equivalents in the statement of cash flows:

	<u>2018</u>	<u>2017</u>
	\$	\$
Amount as shown above	2,593,341	2,259,474
Cash restricted in use	<u>(35,912)</u>	<u>(21,337)</u>
Cash and cash equivalents for statement of cash flows purposes at end of year	<u>2,557,429</u>	<u>2,238,137</u>

### 14. Accumulated fund

	<u>2018</u>	<u>2017</u>
	\$	\$
Accumulated fund for exclusive use of RFSC	<u>2,490,621</u>	<u>2,225,048</u>
Resources expended	1,814,237	1,716,531
Ratio of reserves to annual resources expended (times)	<u>1.37</u>	<u>1.30</u>

The accumulated fund aimed to provide financial stability and means for the development of Centre activities. The Centre intends to maintain the funds at a level sufficient for its operating needs. The management committee reviews the level of funds regularly for Centre's continuing obligations.

### 15. Restricted Funds

- (a) Lee Foundation – Financial Assistance Fund represents funds from Lee Foundation for the purpose of providing financial assistance to low-income individuals for a period of six months.
- (b) School Pocket Money Fund represents funds to assist students from low-income families with their educational expenses.
- (c) FSC Comcare Fund represents funds from the Ministry of Social and Family Development for the purpose of providing urgent financial assistance to the Centre's active clients. Assistance to clients is disbursed in the form of cash, vouchers or food rations.
- (d) RFSC SuperStudents Fund represents funds for primary and secondary school students bursary awards, education assistance fund and back to school fund.
- (e) Community Chest Haze Fund represents funds for the purpose of alleviating the haze situation by supporting programme operations and clients during the haze situation.

## ROTARY FAMILY SERVICE CENTRE

### 15. Restricted funds (cont'd)

- (f) FSC Ramadan Bonus Fund represents funds from Majlis Ugama Islam Singapura for once-off, lump-sum bonus provided to underprivileged Muslim families during the Ramadan festivities.

### 16. Columnar presentation of statement of financial position

A majority of the assets and liabilities are attributable to the Accumulated fund. All the assets of the other funds are represented by cash, with the exception of RFSC SuperStudents fund in 2017, which are represented by receivables (\$1,000) and cash, which are not material. Accordingly the Centre did not adopt a columnar presentation of its assets, liabilities and funds in the Statement of Financial Position as it was not meaningful.

### 17. Other payables

	<u>2018</u> \$	<u>2017</u> \$
Other payables and accrued liabilities	223,899	185,672
FRCS (Note 3)	<u>779</u>	<u>3,673</u>
	<u>224,678</u>	<u>189,345</u>

### 18. Financial instruments: information on financial risks

#### 18A. Categories of financial assets and liabilities

The following table categorises the carrying amount of financial assets and liabilities recorded at the end of the reporting year:

	<u>2018</u> \$	<u>2017</u> \$
<u>Financial assets:</u>		
Loans and receivables (including cash and cash equivalents)	<u>2,718,813</u>	<u>2,391,302</u>
At end of the year	<u>2,718,813</u>	<u>2,391,302</u>
<u>Financial liabilities:</u>		
Other payables measured at amortised cost	<u>224,678</u>	<u>189,345</u>
At end of the year	<u>224,678</u>	<u>189,345</u>

Further quantitative disclosures are included throughout these financial statements.

## ROTARY FAMILY SERVICE CENTRE

### 18. Financial instruments: information on financial risks (cont'd)

#### 18B. Financial risk management

The main purpose for holding or issuing financial instruments is to raise and manage the finances for the entity's operating, investing and financing activities. There are exposures to the financial risks on the financial instruments such as credit risk, liquidity risk and market risk comprising interest rate, currency risk and price risk exposures. Management has certain practices for the management of financial risks. However these are not documented in formal written documents. The following guidelines are followed: All financial risk management activities are carried out and monitored by senior management staff. All financial risk management activities are carried out following good market practices.

There have been no changes to the exposures to risk; the objectives, policies and processes for managing the risk and the methods used to measure the risk.

#### 18C. Fair values of financial instruments

The analyses of financial instruments that are measured subsequent to initial recognition at fair value, grouped into Levels 1 to 3 are disclosed in the relevant notes to the financial statements. These include the significant financial instruments stated at amortised cost and at fair value in the statement of financial position. The carrying values of current financial instruments approximate their fair values due to the short-term maturity of these instruments and the disclosures of fair value are not made when the carrying amount of current financial instruments is a reasonable approximation of the fair value.

#### 18D. Credit risk on financial assets

Financial assets that are potentially subject to concentrations of credit risk and failures by counterparties to discharge their obligations in full or in a timely manner consist principally of cash balances with banks, cash equivalents and receivables. The maximum exposure to credit risk is the fair value of the financial instruments at the end of the year. Credit risk on cash balances with banks and derivative financial instruments is limited because the counterparties are banks with acceptable credit ratings. For credit risk on receivables an ongoing credit evaluation is performed of the counter-parties' financial condition and a loss from impairment is recognised in the statement of financial activities. There is significant concentration of credit risk on receivables, as the exposure is spread over a small number of counter-parties and debtors. The Centre has policies in place to ensure that credit risk is mitigated.

Note 13 discloses the maturity of the cash and cash equivalent balances.

#### 18E. Liquidity risk – financial liabilities maturity

There are no liabilities contracted to fall due after twelve months at the end of the reporting year.

The liquidity risk refers to the difficulty in meeting obligations associated with financial liabilities that are settled by delivering cash or another financial asset. It is expected that all the liabilities will be paid at their contractual maturity. The average credit period taken to settle trade payables is about 30 days (2017: 30 days). The other payables are with short-term durations. The classification of the financial assets is shown in the statement of financial position as they may be available to meet liquidity needs and no further analysis is deemed necessary.



## ROTARY FAMILY SERVICE CENTRE

### 18. Financial instruments: information on financial risks (cont'd)

#### 18F. Interest rate risk

The interest rate risk exposure is mainly from changes in fixed interest rates and floating interest rates. The following table analyses the breakdown of the significant financial instruments by type of interest rate:

	<u>2018</u>	<u>2017</u>
	\$	\$
Financial assets:		
Fixed rates	<u>1,000,000</u>	<u>1,000,000</u>

Sensitivity analysis: The effect on pre-tax profit is not significant.

#### 18G. Foreign currency risks

There is insignificant exposure to foreign currency risk as part of its normal business.

### 19. Changes and adoption of financial reporting standards

For the current reporting year new or revised Financial Reporting Standards in Singapore and the related Interpretations to FRS ("INT FRS") were issued by the Singapore Accounting Standards Council. Those applicable to the reporting entity are listed below. These applicable new or revised standards did not require any modification of the measurement methods or the presentation in the financial statements.

<u>FRS No.</u>	<u>Title</u>
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FRS 7	Amendments to FRS 7: Disclosure Initiative
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### 20. New or amended standards in issue but not yet effective

For the future reporting years new or revised Financial Reporting Standards in Singapore and the related Interpretations to FRS ("INT FRS") were issued by the Singapore Accounting Standards Council and these will only be effective for future reporting years. Those applicable to the reporting entity for future reporting years are listed below. The transfer to the applicable new or revised standards from the effective dates is not expected to result in material adjustments to the financial position, results of operations, or cash flows for the following year.

<u>FRS No.</u>	<u>Title</u>	<u>Effective date for periods beginning on or after</u>
FRS 109	Financial Instruments	1 Jan 2018
FRS 115	Revenue from Contracts with Customers. Amendments to FRS 115: Clarifications to FRS 115 Revenue from Contracts with Customers	1 Jan 2018

## CONTACT US

Blk 346 Clementi Avenue 5  
#01-10/32 Singapore 120346  
Tel: 6779 9488 | Fax: 6776 2673  
Email: [enquiry@rotaryfsc.org](mailto:enquiry@rotaryfsc.org)

## HOW TO GET TO US

Nearest MRT Station: EW23 Clementi  
Bus Services Number: 7, 156, 184 and 282

## OUR OPERATING HOURS

Monday and Wednesday	9.00am to 6.00pm
Tuesday and Thursday	9.00am to 9.00pm
Friday	9.00am to 5.30pm

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