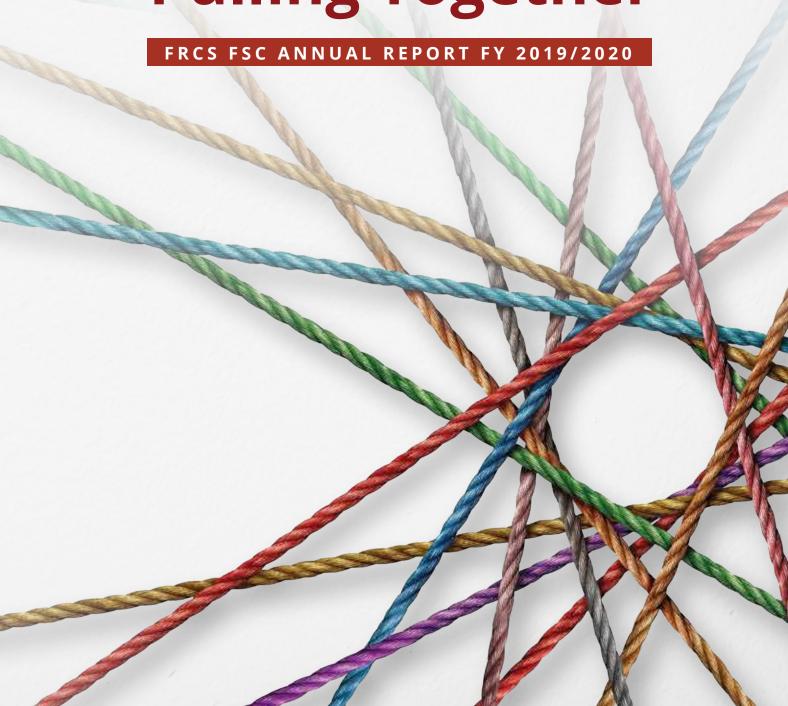


Foundation of Rotary Clubs Singapore

Pulling Together



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FINANCIAL YEAR

Unless otherwise specified, this report is applicable for the financial year ending 30 June 2020 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.frcsfsc.sg.

ABOUT US

Established in 1997, Foundation of Rotary Clubs Singapore Family Service Centre (FRCS FSC) is a division of the Foundation of Rotary Clubs (Singapore) Ltd, which is part of Rotary International, the first service club organization in the world. Previously named Rotary FSC, the centre was rebranded as FRCS FSC in January 2020, to align itself with its parent 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 regard 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 FRCS 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



OUR CHAIRMAN'S MESSAGE



Pulling Together

This has been a memorable year as we rallied to face the many challenges encountered by our clients.

2019 ended on a high note when we celebrated our Open House and Community Carnival at the newly renovated Clementi office in October. Our Rotary Family Service Centre (Rotary FSC) was officially rebranded in January 2020 as Foundation of Rotary Clubs Singapore Family Service Centre (FRCS FSC) to align with our parent organization, the Foundation of Rotary Clubs (Singapore) Ltd (FRCS). We had also established a new branch office in West Coast in February 2020 that was scheduled to be launched the following month.

When the COVID-19 health crisis hit in early February 2020, many of our plans were derailed. We had to postpone the official launch of our West Coast branch office, tackle a new landscape of guidelines and directives on safe distancing, and break into smaller teams to work from home. All this impacted our service delivery. It forced us to take a few steps back, adapt, and consider different paths to forge ahead. Fortunately, our robust relationships working as Team FSC have made us resilient and saw us pulling through together.

Maneuvering Changes

Whether it was working from Clementi or West Coast, our staff were united in their resolve to help clients make the transition and adapt to changes on how they receive aid or assistance. Even when the staff had to work from home during the Circuit Breaker period, they came up with creative ways to stay connected with clients, working tirelessly to communicate and assure them that they were not alone during such challenging times. Client interests always came first. With safety considerations in place, staff were able to persevere and be tenacious in their roles to serve their clients, either in person, through phone calls, or via various online apps.

A "Can Do!" spirit was evident throughout, with staff delivering food rations, conducting home visits, offering online counselling, or holding virtual meetings with partner organizations. They embodied our motto: "Service Above Self".

The Centre's Management Committee (MC) was always on hand to support our staff. Prior to the COVID-19 crisis, the MC in collaboration with the Centre Management and staff, had decided to incorporate an enhanced IT system in the Clementi office renovations. Timely and invaluable, the system allowed staff to work from home securely during the Circuit Breaker, adopt online tools to communicate and bond, continue to conduct training and meetings, and discuss cases for the benefit of our clients.

We walked the talk and changed.

Staying United

Our ability to weather the pandemic depends on how strong and united we can be. So far, staff has remained steadfast.

Even before safe distancing measures, West Coast residents were already familiar with us at Clementi. As we move closer to them with a team at West Coast branch, staff are able to quickly connect with them and carry out work to serve them. With an already good rapport with West Coast grassroots leaders, we continue to receive referrals and assistance to carry on with our work unhindered.

Despite having to postpone the launch of the branch, we shall press on to establish our presence in West Coast and look forward to its official opening. Proudly bearing a new name - FRCS FSC - at Clementi and West Coast, we plan to face each day with fresh perspectives, happy to engage with more clients in the community.

As always, we wish to thank FRCS and all Rotary Clubs in Singapore, Ministry of Social and Family Development, National Council of Social Service, Lee Foundation, The Straits Times School Pocket Money Fund, Singapore Totalisator Board, and volunteers for faithfully supporting FRCS FSC, amidst uncertainties of the COVID-19 crisis.

Yeo Chuen Eng

Chairman

FRCS FSC Management Committee

OUR MANAGEMENT COMMITTEE

The FRCS FSC Management Committee (MC) consists of volunteers who are professionals from various fields, such as Human Resource, Finance, Business, Legal, Social Work, 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.

ADVISER



Principal Adviser **Dr Philbert Chin Soon Siang**Chairman, Foundation of Rotary Clubs (Singapore) Ltd

Rotary Club of Singapore

MANAGEMENT COMMITTEE



Chairman

Mr Yeo Chuen Eng

Rotary Club of Singapore West



Vice-Chairman

Mr Li Guang Sheng
Rotary Club of Shenton



Honorary Secretary

Ms Lily Lim

Independent



Honorary Treasurer

Ms Angela Chin

Rotary Club of Singapore East



Member **Mr Henry Lim Kim Seow** Rotary Club of Bukit Timah



Member **Mr Khushroo Dastur** Rotary Club of Tanglin



Member
Mr Troy H. Engle
Rotary Club of Singapore North



Member
Mr Low Hoon-Kee
Independent



Member

Ms Linda Auyong
Independent

OUR STAFF TEAM



Mr Peter Li Zhaojie Senior Social Worker



Ms Celine Thoo Ee Fong Corporate Service Manager



Mr Amran Jamil Executive Director



Ms Stephanie Lai Yoke Fong Community Partnership Executive



Ms Nursuhailah Abu Samat Social Worker



Mr Harry Low Teck KeongPrincipal Counsellor



Ms June Leo Ching Ching Senior Social Worker



Ms Sharminee Naidu Ramachandra Senior Counsellor



Ms Asimah Beevi Abdul Social Worker



Mr Joshua Loh Zhun Yin Social Work Executive



Mr Mohamed Azman As'at Senior Social Worker



Ms Madeline Krishnasamy Social Worker



Ms Hairun Nisha Hasamohideen Corporate Service Assistant



Ms Chey Siow Wei Assistant Senior Social Worker



Ms Nur Hamizah Abdul Rahim Social Worker



Ms Lim Shi Yan Social Worker



Ms Nur Farhana Harun Social Work Associate



Ms Rejab Fatimah Abu Yamani Corporate Service Assistant



Mr Muhammad Sofian Moojimmy Assistant Senior Social Worker



Ms Alice Koo Ngar Shan Senior Social Worker



Ms Zulayqha Zulkifli Social Work Associate



Mr Billy Loh Rong Shun Assistant Senior Social Worker



Mr Muhammad Khalifah Nazir Mohd Ali Community Partnership Assistant



Ms Aarathanna Maria Mohan Social Worker



Ms Nur Atiqah Rasul Corporate Service Associate

CASE WORK

At FRCS FSC, we provide support and assistance to individuals and their families by helping them develop insight on 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, couples, parents, and the elderly.

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

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

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.

GROUP WORK

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

COMMUNITY WORK

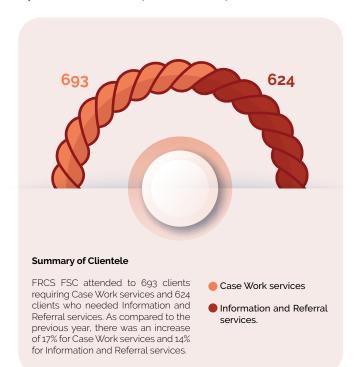
We conduct outreach to residents and organizations in the community to:

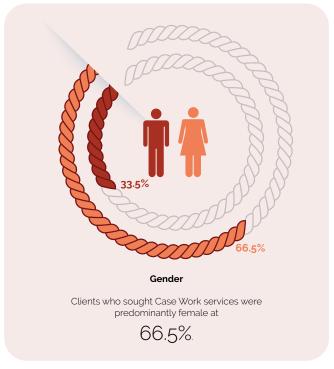
- Increase awareness of our programmes and services among individuals and families in need of support; and
- Collaborate with community partners, to bring about adequate support for individuals and families.

OUR SERVICES

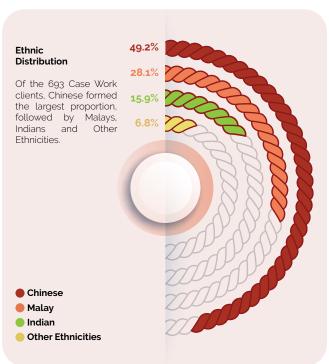
CASE WORK

FRCS FSC adopts the reporting standards as 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 2019 to 31 March 2020.



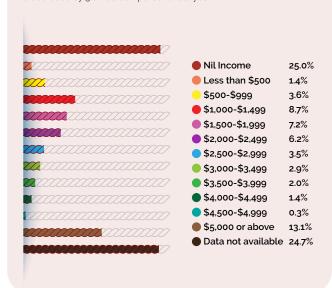


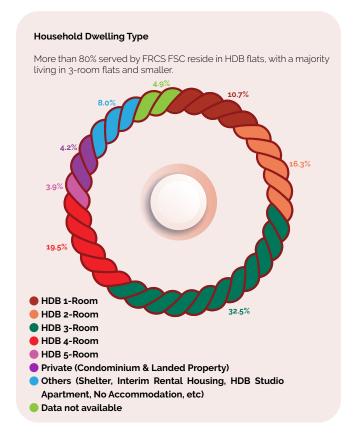




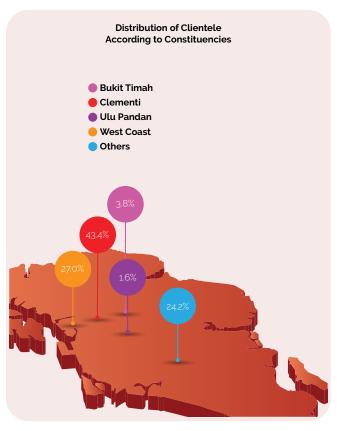
Income Distribution

The monthly income distribution of the households ranged from no income to above \$5,000. Approximately the income for a quarter of the households was unknown, as there was no requirement to assess the household income of clients seeking only counselling services. Amongst the household income bands, a quarter of the total number of clients seen at the FSC had reported no household income (25,0%), a decrease by 5,0% as compared to last year.





Presenting Issues The top five presenting issues seen by FRCS FSC in the year ending 31 March 2020 were: Financial (26.4%) Emotional (10.8%) Accommodation or Shelter (8.7%) Spousal Violence (7.7%)



OUR SERVICES

COMMUNITY WORK

FRCS FSC networked with the following agencies between 1 April 2019 and 31 March 2020:

- Agency for Integrated Care (Jurong Satellite)
- AMKFSC Community Services Ltd (COMNET Senior Service)
- Association for Persons with Special Needs
- Chinese Development Assistance Council
- Clementi CARE Network
- Clementi Grassroots Organizations
- Clementi Neighbourhood Police Centre
- Family Justice Courts
- Health Promotion Board
- Image Mission Ltd
- Indian Activity Executive Committee, Bukit Batok Constituency
- Muslim Converts' Association of Singapore (Darul Argam Singapore)
- National Addictions Management Service
- Ngee Ann Polytechnic
- NUS High School of Mathematics and Science

- Rotary Club of Marina City
- Rotary Club of Pandan Valley
- Rotary Club of Singapore
- Rotary Club of Suntec City
- Rotary E-Club of 3310
- SG Cares Community @ Queenstown and Clementi
- SHINE Children and Youth Services (Clementi)
- Singapore Anti-Narcotics Association
- Singapore Hospice Council
- Social Service Office @ Clementi/Jurong East/Queenstown
- South West Community Development Council
- Special Needs Trust Company Limited
- Temasek Polytechnic
- West Coast Grassroots Organizations

As part of Community Work, FRCS FSC engages stakeholders through networking meetings and community events such as roadshows to outreach to members of public.

Hosting NUS High School of Mathematics and Science Students

On 6 January 2020, FRCS FSC hosted 10 students and a member of staff from the school for a sharing session on services offered by the Centre. Additionally, the session allowed the FSC and school to generate ideas on projects that they can co-organize to benefit the community.



Sharing ideas for a community project

Sharing on FSC Services at Lions Befrienders Senior Activity Centre (SAC)

On 15 January 2020, FRCS FSC was invited by Lions Befrienders SAC to conduct a sharing at its premises at Block 366 Clementi Avenue 2 on the FSC services. To help the seniors better understand the sharing, Assistant Senior Social Workers, Ms Chey Siow Wei and Mr Muhammad Sofian Moojimmy, worked together to present the content in English, Mandarin and Malay. The 25 participants were keen to find out about types of support available for their family members and how they can connect with the FSC. As the FSC and SAC have clients in common, the organizations were keen to collaborate so that they can respond with prompt assistance and support to those needing help. To facilitate this, the FSC will inform the SAC of clients residing in the blocks of rental flats under the latter's care. By doing so, the SAC will be able to notify the FSC more quickly if any client needs help.



(Standing, from left) Ms Chey and Mr Muhammad Sofian sharing about FSC services to seniors

Networking with Clementi Neigbourhood Police Centre (NPC)

FRCS FSC warmly welcomed the Commanding Officer of Clementi NPC and his team from the Community Policing Unit for a tour of its newly opened West Coach branch on 25 March 2020. The session provided an opportunity for the FSC and the police to foster an even closer partnership and a more seamless work process.



FSC staff and Clementi NPC officers

OUR SERVICES

Roadshows @ Grassroots Events

West Coast Health Carnival: FRCS FSC set up a booth at the health carnival on 14 July 2019 for residents to find out more about its services. More than 150 residents came to the booth and were happy to learn that the FSC would be setting up a branch office at Block 702 West Coast Road. Adviser to West Coast GRC Grassroots Organizations (GROs), Mr S. Iswaran, visited the booth and acknowledged the efforts of the Centre in supporting the socio-health and well-being of the community.



Helping residents know FRCS FSC services



FSC staff and placement students with Mr S. Iswaran (right) and West Coast Citizens' Consultative Committee Chairman Mr Andrew Chua (left)

Clementi Health Carnival: FRCS FSC engaged with individuals, families with young children and seniors at the health carnival on 7 September 2019. The Rotary Wheel, an outreach kit developed by the Centre, was a hit with residents who visited the booth. Besides showcasing FSC services, the staff also had an opportunity to give a talk on the Parent-Child Link initiative and volunteering opportunities to support vulnerable and disadvantaged families in the community.



Using a roadshow kit to introduce FRCS FSC services to residents



Clementi Grassroots Adviser Dr Tan Wu Meng (second from right) with the FRCS FSC team

Clementi Zone 2 Residents' Committee Get-Together:

FRCS FSC participated in the get-together on 8 December 2019 at the void deck of Block 343 Clementi Avenue 5. At the event, the FSC reached out to about 150 residents who engaged in interactive activities and received information on its services.



Engaging residents with interactive psycho-educational activities

Engagement with Bukit Gombak GROs

Over the year, FRCS FSC worked closely with Bukit Gombak GROs as part of the development of eldercare and caregivers services at Goodview Gardens under the ambit of Foundation of Rotary Clubs (Singapore) Ltd (FRCS).

Community Needs Assessment: Over five days in July 2019, FRCS FSC conducted a community needs assessment exercise of seniors and caregivers residing at Goodview Gardens in Bukit Batok West Avenue 5. Organized to gain a better understanding of their concerns, needs and interests, the survey was also carried out to publicize a new multi-service centre to be opened in their community at Block 386 Bukit Batok West Avenue 5. To be managed by FRCS, the FRCS Eldercare and Caregivers Centre (FRCS ECC) will provide programmes and services for seniors and their caregivers, developed based on information collected from the survey. The FSC is grateful for the support of staff and volunteers from Bukit Gombak GROs, Rotary Club of Queenstown, Rotaract Club of Bukit Gombak and National University of Singapore to make the exercise a success.

A summary of the findings can be found in the Our Research Projects section of this Annual Report.



Briefing FSC staff and volunteers on conducting the survey among the residents





Volunteers interviewing residents at their homes and in the playground at Goodview Gardens

OUR SERVICES

Breakfast Gathering at Goodview Gardens: Setting up a booth at a breakfast gathering organized by Goodview Gardens Residents' Committee (RC) on 1 September 2019, FRCS FSC created awareness among its residents that FRCS Eldercare and Caregivers Centre (FRCS ECC) will be established in their neighbourhood.







Bukit Gombak Grassroots Adviser Ms Low Yen Ling (centre) with Rotarians and FSC staff

Financial Talks at Grassroots Breakfast Events: FRCS FSC was invited by South West Community Development Council to conduct financial management talks and set up booths at Breakfast with Residents events organized by Keat Hong Axis-Colours RC and Bukit Gombak Vista RC on 14 and 21 December 2019 respectively. Graced by Adviser to Choa Chu Kang GRC GROs (Bukit Gombak), Ms Low Yen Ling, the events saw more than 150 residents, a majority of them seniors, participating in the talks.



FSC staff generating awareness of FRCS ECC at the Keat Hong Axis-Colours RC event



FSC staff and Ms Low (centre) at the FRCS ECC outreach booth at the Bukit Gombak Vista RC event





Sharing financial management tips with residents at the Grassroots Breakfast Events

Chinese New Year Lunch Gathering: Senior Social Worker Mr Peter Li Zhaojie and Community Partnership Assistant Mr Muhammad Khalifah Nazir Mohd Ali attended a Chinese New Year lunch organized by Bukit Gombak GROs at Hillview Community Centre on 1 February 2020. The event, graced by Bukit Gombak Grassroots Adviser Ms Low Yen Ling, provided a wonderful opportunity for FRCS FSC staff to interact with representatives from various community agencies serving the Bukit Gombak-Hillview community. Potential avenues for partnership with FRCS FSC and FRCS ECC were also explored.



Networking with grassroots leaders and community stakeholders

HELPING PROFESSIONALS NETWORKING SESSION ON MINDFULNESS

On 4 July 2019, FRCS FSC Social Workers, placement students and a group of seven other helping professionals passionate about practicing mindfulness at work and in daily life, came together to explore ways to deepen practices, teach skills, as well as promote its practice among their clientele groups and in the community. The networking session comprised a discussion and exercise on mindfulness practices, sharing of experiences, presentation of special projects on mindfulness, and updates in the field.



Nurturing skills and interest in the practice of mindfulness

FRCS FSC OPEN HOUSE AND COMMUNITY CARNIVAL 2019

On 5 October 2019, the Centre welcomed residents and community stakeholders to its Open House and Community Carnival with the theme of "Nurturing Partnerships, Strengthening Communities", inviting them into its newly renovated premises at Clementi. Serving the community from the same location since it opened in 1997, the FSC revealed the transformed space, taking the opportunity to showcase its services and latest initiatives.

Over 500 residents came with their families to bond over various carnival activities such as games, balloon sculpting, henna painting, and caricature drawing. Enjoying a wide spread of food and beverages, the participants also captured precious moments at the photo booth. Guided tours of the FSC premises, talks on marital issues and mindfulness, and a storytelling session for children were offered too.

Adviser to Jurong GRC GROs (Clementi), Dr Tan Wu Meng, graced the occasion by presenting *SuperSTUDENTS!* bursaries to 13 children of FRCS FSC beneficiaries. This was the second time *SuperSTUDENTS!* bursaries were given out since the Group Work programme was launched by the Centre in 2017. Additionally, Dr Tan presented tokens of appreciation to volunteers of the Centre and its community stakeholders. Dr Tan also launched Parent-Child Link (PCL), the latest initiative of the Centre. Offering home-based interventions that include reading and structured play time, PCL provides opportunities for disadvantaged families with young children to identify and develop their potential and strengths.

The Open House and Community Carnival was a great success, thanks to support from the residents, Clementi Zone 2 Residents' Committee Drumming Interest Group, Clementi Community Centre, South West Community Development Council, ITE College West, Ophthalmology Nurses Chapter of Singapore Nurses Association, Singapore National Eye Centre, PCF Sparkletots Preschool@Clementi, Starbucks Coffee Singapore, and many other community stakeholders that had taken the time to attend the event.



Dr Tan delivering a speech to the residents



Sharing about services at the newly renovated centre



Dr Tan (right) launching PCL with FRCS FSC beneficiaries, volunteer and FSC Chairman



Residents playing games at various booths

CAREER TALK AT CLEMENTI TOWN SECONDARY SCHOOL (CTSS)

FRCS FSC was invited to share about Social Work as a profession at the CTSS Career Festival for its Secondary 3 students on 17 October 2019. In addition to speaking on what it takes to be a Social Worker, Senior Social Worker Mr Mohamed Azman As'at and Social Worker Ms Asimah Beevi Abdul shared about their experiences and challenges faced in working with individuals and families in the FSC setting.





Ms Asimah sharing on a Social Worker's challenges

Capturing the moment with CTSS students

PARTNERSHIP WITH ANDERSON SERANGOON JUNIOR COLLEGE (ASRJC)

In continuation to the partnership formed between FRCS FSC and ASRJC after the school's career symposium on 22 May 2019, the Centre was invited to provide work attachment or job shadowing opportunities for Year 1 students. Offered from 18 to 29 November 2019 as part of the school's iExperience programme, the attachment gave two ASRJC students a taste of being a Social Worker in the community setting. With Senior Social Worker Mr Mohamed Azman As'at and Assistant Senior Worker Mr Billy Loh Rong Shun as their supervisors., the students had the opportunity to observe Case Work sessions and go into the community to publicize an upcoming talk. Hopefully, the attachment experience will spur them on to pursue a career in the social services sector.



Mr Mohamed Azman (centre) and ASRJC students on a work attachment



ASRJC students publicizing an event

FAMILY VIOLENCE WORKSHOP

On 21 November 2019, the Clementi Family Violence Working Group (FVWG) organized a public workshop at FRCS FSC, to raise awareness of issues on family violence in the community, improve support to families experiencing violence, and strengthen capabilities in the social service sector to respond to such issues. Social Worker Ms Madeline Krishnasamy shared tips on effective ways to support those affected by family violence. Members of the public were encouraged to do their part to put a stop to the occurrence of family violence in the community.





Raising awareness on family violence

CORPORATE TEAM BUILDING ACTIVITY

As a corporate team building activity, FRCS FSC held an art jamming session cum Deepavali celebration for its staff on 1 November 2019. Before the start of the art jamming, the staff had fun participating in Deepavali-themed games sharing a meal together. Besides allowing the staff to appreciate diverse cultures within the agency, the activities strengthened team camaraderie. Through guided facilitation, the staff created three canvas art pieces which have been displayed in the newly opened West Coast branch office.



Team building by creating art pieces together

NEW BRANCH OFFICE AT WEST COAST

For 23 years, FRCS FSC has been providing services to residents living in Clementi and West Coast. To meet an increasing number of service users and attend to the needs of the community even more effectively, FRCS FSC was granted a space at Block 702 West Coast Road with the renovation funded by the Ministry of Social and Family Development (MSF).

In February 2020, the FSC started operations at the new West Coast branch, which boasts an open concept office and a well-stocked pantry for service-users. With a modern look, the waiting area optimizes the floor space to include a children's play area, a computer station, and a mini pantry for service users. Besides four counselling rooms, there are two adjoining activity rooms which are divided by a folding door. When opened up, the activity rooms can accommodate up to 40 participants for talks and workshops



The newly revealed West Coast branch office



Activity Room



Counselling Room



Furniture and toys, sponsored by Rotary Club of Singapore East, at the children's play area



MEDIA ENGAGEMENT

Talkshow on Oli 96.8FM

On 12 September 2019, two Case Workers from FRCS FSC went on *Vanakkam Singai*, the morning breakfast live show of MediaCorp Tamil language radio channel, Oli 96.8FM, to share their insights on family-related concerns in the Indian community and raise public awareness of the FSC. It was a pleasant experience for Senior Counsellor Ms Sharminee Naidu Ramachandra and Social Worker Ms Madeline Krishnasamy who offered their professional viewpoints and responded to queries from callers during the show. Additionally, they provided information on services offered by the FSC and resources available to address the issues discussed. Being on the show was a good opportunity for the Centre to create an awareness among the Indian community on topics such as parenting, family violence, marital issues, mental health, and financial support.



 $Ms\ Madeline\ (second\ from\ left)\ and\ Ms\ Sharminee\ (second\ from\ right)\ with\ the\ DJs\ at\ Oli\ 96.8FM\ radio\ station$

Interview by MediaCorp Suria

Senior Social Worker Mr Mohamed Azman As'at was featured in an interview on *Detik*, a current affairs programme on Malay television channel Suria on 18 October 2019. The interview was arranged following a series of postings on the SG Nasi Lemak Telegram account in which undesirable content on the social media platform was easily accessible to children and youths. Covering topics such as how parents can better monitor their children's online activities, Mr Mohamed Azman also spoke on the negative impact that objectionable websites and online platforms can have on individuals and families. Additionally, he explained how social media can expose children and youths to negative and undesirable influences.



 ${\rm Mr\ Mohamed\ Azman\ sharing\ on\ } {\it Detik}$

Podcast Interview

On 15 November 2019, Senior Social Worker Mr. Mohamed Azman As'at and Social Worker Ms Nur Hamizah Abdul Rahim were featured on ScratchCast, a Spotify podcast series by Scratch Bakeshop that discusses various topics including social issues. In the interview conducted by the founder of Scratch Bakeshop and its staff, Mr Mohamed Azman and Ms Nur Hamizah shared about the FSC services and programmes, issues that the Centre typically manages, roles of the Social Workers and Counsellors, and the multi-faceted challenges they face working with the individuals and families. A platform to dispel myths and stereotypes often associated with the helping profession, the podcast ended with an encouragement for listeners needing support and assistance to contact a FSC or Social Service Office near them.



Mr Mani (second from left) and Ms Julia (second from right) from Scratch Bakeshop, reaching listeners through Spotify

Interview at SPH Radio

Principal Counsellor Mr Harry Low Teck Keong went on SPH Radio Mandarin language channel Hao 96.3FM for a live interview on 16 March 2020 to share strategies on managing bullying in schools. The interview was arranged in light of a news report that a fearful primary school girl hid in the toilet for her meals during recess time because she was bullied at school. Mr Low shared his thoughts on building a culture to and eliminate identify bullying behaviour in schools. In addition, he spoke on developing an environment in which no bully can cover up his or her wrongdoing.



Mr Low (second from left) with 96.3 ${\it Hao}$ FM DJs

COLLABORATION WITH ROTARY CLUBS

Rotary Children's Christmas Bash 2019

FRCS FSC 26 beneficiaries attended the annual Rotary Children's Christmas Bash organized by Rotary District 3310 Community Service Committee and NUSS Community Care Sub-Committee on 7 December 2019. Treated to an array of activities such as games and crafting cupcakes out of towels, the children also received goodie bags given out by Santa Claus at the end of the event.



Beneficiaries with gifts from Rotarians

Christmas Party 2019

30 FRCS FSC beneficiaries took part in a Christmas Party organized by the Fellowship Committee of Foundation of Rotary Clubs (Singapore) Ltd on 21 December 2019. Held at the Activity Wing of the FSC, the party was packed with fun and games for the families that came. They were treated to a scrumptious buffet lunch, and gifted with a box of unique confectionery.



Receiving a gift with yummy confectionery



FRCS FSC beneficiaries with Rotarians

AN INCUBATOR FOR FUTURE HELPING PROFESSIONALS

FRCS FSC provides field placement opportunities to Social Work and Counselling students from National University of Singapore (NUS) and Singapore University of Social Sciences (SUSS) so that they may fulfil their field placement requirements. These placements play an important role in training them to be Social Workers and Counsellors when they graduate. In addition, the Centre takes on interns from Nanyang Polytechnic (NYP) as part of their training to be Social Work Associates. This year, the Centre took in for the first time, students from The Chinese University of Hong Kong (CUHK). As a result of enhanced use of space after renovations in 2019, the Centre is now able to provide more placement opportunities.

"My time at FRCS FSC was extremely eye-opening and enriching. I was given many opportunities which I navigated with my supportive supervisor and colleagues. Through these opportunities, I could better appreciate the systemic and holistic approaches practiced in Social Work. On top of working with clients, I participated in many community outreach activities, case conferences within the organization, and inter-agency discussions. At the end of my placement, I realized that what I had imagined to be a very daunting journey was made manageable with such opportunities, coupled with the warm advice and guidance of people around me at the Centre. I also gained deeper insight into the Social Work landscape and intentional thought processes that go into working with clients and the community. I am immensely grateful that I had my placement at FRCS FSC, and to have learned from and participated in a team that is so fun-loving, passionate, and sincere in all it does."



Ms Alyssa Ng Chu Xuan Bachelor of Social Work, NUS



Mr Luo Chen Master of Social Science (Social Work), CUHK

"As a student from CUHK, my overseas placement at FRCS FSC was busy, fun, fruitful, and memorable. I had substantial exposure to Case Work of a varied clientele, programmes with creative ideas, various meetings with community stakeholders, and many thought-provoking internal events. There was so much to learn from the agency that I had to curb my curiosity at times to concentrate on my principal assignments! Admittedly, Singapore meant a totally new context for me, but the support and trust so generously offered by the colleagues turned challenges into valuable opportunities for growth. Working in the Centre offered me a true sense of diversity and inclusion. I remain grateful for my supervisor's effort to invest in my growth, as well as the warmth and care from my colleagues."

"My internship journey with FRCS FSC was a memorable experience. Despite the challenges faced, I constantly received support from the staff. The culture of open communication among the staff members is very encouraging and allows interns like me to adapt to the environment easily. I am grateful to be given the opportunity to work with a diverse group of clients. It gave me greater understanding of FSC work. I am thankful to all the staff at FRCS FSC. I also want to say a special thanks to the three beautiful ladies at the Corporate Service Department – Ms Nur Atiqah Rasul, Ms Hairun Nisha Hasamohideen and Ms NurulJannah Karim, for making my learning journey even more lovely. Moreover, I am thankful to my supervisor, Social Worker Ms Madeline Krishnasamy, for her patience and continual guidance."



Ms Thaiyibah Mohd Noordeen Bachelor of Social Work, SUSS



Ms Faith Chan Si Hui Diploma in Social Sciences (Social Work), NYP

"Looking back at the past two months in FRCS FSC, I find myself unable to truly capture the full experience in a short write-up. However, if I had to be succinct, I would liken the experience to working in a vegetable farm! At FRCS FSC, I got to witness firsthand how my various colleagues or 'farmers' tended their gardens. In school, the theory of Social Work is taught. But, at FRCS FSC, I was able to see how different farmers tended their plants -some opted to get their hands in the soil and work the ground, others preferred a silent nurturing of their seedlings. This helped kickstart the deep reflective process of what kind of Social Worker I would like to be upon entering the field. My colleagues never shied away from answering my slew of questions and always strove to create the most conducive learning environment. From offering personal stories, reflections and genuine supervision sessions, to allowing a mere student to participate in house visits and Case Work sessions, FRCS FSC was like a garden filled with warm sunshine and streams of spring water, and this allowed me -a young seedling, to grow!"

The following students also completed their field placement or internship at FRCS FSC:

- Ms Charley Wong Sau King, Master of Social Science (Social Work), CUHK
- Ms Josephine Chua Seok Hoon, Master in Social Work, SUSS
- Ms Nur Ameera Mohammad Noryazi, Bachelor of Social Work, SUSS
- Ms Siti Nadzirah Abdul Rashid, Bachelor of Social Work, SUSS
- Ms Joey Kiang Ann Xu, Graduate Diploma in Social Work, SUSS
- · Mr Joshua Loh Zhun Yin, Graduate Diploma in Social Work, SUSS
- Ms Christy Lua Po Lan, Graduate Diploma in Social Work, SUSS
- Ms Jacelyn Loh Liang Nee, Diploma in Social Sciences (Social Work), NYP

AGENCY REBRANDING

Established in 1997, Rotary Family Service Centre rebranded as Foundation of Rotary Clubs (Singapore) Family Service Centre (FRCS FSC) along with a new logo, with effect from January 2020. With this rebranding and change of logo, FRCS FSC now carries a name that is more closely aligned to the current brand identity of FRCS, its parent organization.

PULLING TOGETHER: CIRCUIT BREAKER AND COVID-19 CRISIS

Embracing Changes

With the social service landscape encountering major changes during the COVID-19 crisis and the nationwide Circuit Breaker (CB) period from 7 April to 1 June 2020, FRCS FSC felt the impact too. To ensure minimal disruption to service delivery, the Centre had to embrace changes and make the necessary adjustments. During the CB period, the FSC had to close both the main office in Clementi and the branch office in West Coast, with all staff working from home.

Despite a sudden change in the work environment, the staff continued to actively engage clients via the phone and through online platforms such as Zoom, Webex and WhatsApp. As conducting the usual face-to-face counselling sessions in the office was no longer possible, online counselling was made available. After the CB period, the FSC resumed operations with a split team arrangement at both offices. Staff working from home continued to support clients and link them to community resources.

"Everyone at FRCS FSC used this opportunity to pull together and walk alongside the community"

- Corporate Service Associate Ms Nur Atigah Rasul



Going the Extra Mile

Due to the need to practice safe distancing, face-to-face meetings were minimal. Nonetheless, Case Workers conducted essential home visits for situations that were deemed high risk if follow-up was not done on a timely basis. During the initial phase of the CB, staff went the extra mile by delivering food rations and financial assistance to individuals and families in need. Doing so, the Centre was able to dispense money from the Straits Times School Pocket Money Fund to children under its care. Subsequently, the Centre engaged a logistics company to deliver the food rations. This arrangement is expected to be maintained as long as safe distancing is required.

Standing in Solidarity

When Singapore was challenged by the COVID-19 crisis and underwent the CB period, anxieties abound on the uncertainties ahead. Nevertheless, everyone at the Centre used this opportunity to pull together to walk this journey alongside the community. This was achieved through fostering closer partnerships with community stakeholders such as social service agencies, self-help groups, GROs, volunteers, and the public. With support from MSF, the organizations weathered the crisis in unity, supporting the residents through the difficult time.

Although it still remains uncertain when the crisis will be safely over, the Centre believes that every cloud has a silver lining as its management and staff continue to stand shoulder to shoulder, in solidarity, with the community.





Senior Social Worker Mr Mohamed Azman delivering food rations to beneficiaries in April 2020





Staff standing in solidarity

OUR RESEARCH PROJECTS

SINGAPORE'S EXPERIENCE IN DEVELOPING AND IMPLEMENTING AN EARLY INTERVENTION PROGRAMME FOR LOW-INCOME AND DISADVANTAGED FAMILIES WITH YOUNG CHILDREN

Background

FRCS FSC began developing its very first early intervention programme, Equal Chances Project (ECP), in 2017. Utilizing Social Work strategies and informed by latest research on early intervention, ECP strived to provide opportunities for low-income and disadvantaged families with young children to identify and develop their potential and strengths, regardless of constraints or stressors that they were experiencing. Rebranded as Parent-Child Link (PCL), the programme was officially launched by Clementi Grassroots Adviser Dr Tan Wu Meng at the FRCS FSC Open House and Community Carnival on 5 October 2019.

Objectives

To tailor the intervention to better serve the needs of the local community, the FSC team with a group of trained volunteers conducted a community survey on the perceived needs of the target families.

Research Method

The Centre recruited and trained volunteers to help with the survey. FSC staff and volunteers went to five blocks of rental flats, where a high proportion of residents were low-income families, to conduct a door-to-door survey. A total of 59 families were successfully interviewed in the process.

Summary of Findings

Results from the survey pointed out that families were most concerned about their children's health, education and bonding with the family. Most families interviewed showed interest in activities that support a child's learning. It showed that families experiencing stress share similar hopes and aspirations as the overall population, and they are equally concerned about their children's learning and overall development.

Conclusion

Based on the survey results and literature review (Marshall & Watt, 1999; Watson & Tully, 2008), the FSC has been developing a multi-pronged approach in both ECP and PCL to include home-based programmes, parenting work, and intensive case management, so as to strengthen parent-child interaction and quality of care. The Centre hopes that these interventions will improve the children's developmental outcomes and school readiness.

References:

- 1. Marshall, J. & Watt, P. (1999). Child Behaviour Problems: A Literature Review of its Size and Nature and Prevention Interventions. Perth, Western Australia: Interagency Commission on Children's Futures.
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This study was presented at the "25th Asia-Pacific Joint Regional Social Work Conference" in Bengaluru, India from 18 to 21 September 2019.

THE GAME CHANGER: POVERTY REDUCTION IN A LESS PAINFUL WAY

Background

Social Work and poverty are inevitably intertwined. Whether offered by governments, public or social service agencies, poverty alleviation and reduction interventions that focus on meeting basic material needs, academic aids and cash transfers are aplenty. Engulfed by myriad social assistance schemes, low-income families are at times sustained in poverty rather than out of poverty; putting them in a state of prolonged learned helplessness. Hence, poverty eradication remains challenging and painful for both the helper and the helped. Through research and planning, FRCS FSC developed a financial management board game called *FundHEROES!* to deliver poverty reduction intervention in a fun way and bridge the gap in services aimed at poverty alleviation. Simulating financial crises and opportunities for low-income families, the board game creates a platform for players to drill in on their decision making and money management skills. By getting the players to test out different financial management strategies in a safe and fun manner, the board game offered them a simulated environment to face life's challenges and opportunities. Furthermore, it showed promise that skills learnt through the game can be transferred to real life.

Objectives

The objectives of *FundHEROES!* are to offer effective anti-poverty intervention via increased financial literacy through 1) increasing knowledge on budgeting concepts and resources in the community, including government schemes, predatory lending practices, and skills training resources, and 2) increasing skills in calculating and analyzing income and expenses, as well as planning participants' finances through goal-setting and strategizing.

Research Method

The board game *FundHEROES!* was designed based on findings from quantitative and qualitative research by the FSC Social Work practitioners, which was conducted in consultation with academics from the National University of Singapore. Thereafter, the Social Work practitioners used the *FundHEROES!* as an intervention tool in a Group Work programme for low-income families, alongside a psychoeducation component developed to complement the board game.

Seven participants from low-income families were recruited for the *FundHEROES!* Group Work programme. They formed a closed group, which ran for six Saturdays over a span of three months. In a closed group, recruitment of participants is carried out at the start of the programme. Participants are accepted based on a set of criteria so that the group comprises individuals of similar profiles. No additional participants are allowed to join the group midway. Each session comprised three hours of which two hours were dedicated to playing the game, 30 minutes to psychoeducation, and 30 minutes to a session evaluation.

To help the transfer of learning from the game to real life, participants were tasked to track their monthly income and expenses for three months. During this period, they were also encouraged to start saving. To cultivate the new habit of saving, the programme matched the amount they saved dollar-for-dollar.

The outcome of the pilot run of the *FundHEROES!* Group Work programme was evaluated through preand post-tests, personal journaling and progress reports, saving amounts, a focus group discussion, and a follow-up meeting with each of the participants one month after completing the programme. An unscheduled check-in with three participants by their Case Workers was also conducted a year after the end of the programme.

OUR RESEARCH PROJECTS

Summary of Findings

Through observation and measurements of findings, it was found that the intervention achieved more than the goal of imparting financial knowledge, social resources, as well as budgeting and decision-making skills. While pre- and post-tests showed a 100% increase in financial knowledge among the participants, it was also found that *FundHEROES!* elicited motivational changes and paradigm shifts to produce real behavioural changes in the players.

Early findings from the pilot test with the seven participants from low-income families showed positive mindset and behavioural changes in the players and their family members (non-participants) in as little as four sessions. This was observable by the changes in the way they spoke and behaved while playing the board game and after that. One participant shared that there were changes in personal spending, as well as in the children's spending. Though the children were not part of the pilot programme, they made less demands on non-essential items. Another participant shared that her adult children (non-participants) started recording their income and expenses for a holistic view of the household expenses.

A casual check-in with three participants by Case Workers a year after the programme ended, showed that all of them remembered the concepts learnt from the board game. They were also actively applying the concepts in life. Two participants changed from not working or being in part-time employment to full-time employment, while the other participant continued to track her income and expenses for better budgeting. A Case Worker reported that *FundHEROES!* managed to motivate a participant to take action on her financial difficulties in a shorter time than in the years she had with the latter.

Overall, most *FundHEROES!* participants wanted a follow-up programme. Some wanted to attend the same programme again to consolidate learnings, while others wanted a financial literacy programme at a higher level to help them in debt management. Some indicated interest in an alumni group to play the game and socialize with one another. Participants also expressed interest in a 1-on-1 financial counselling programme to help them deal with their unique challenges.

Conclusion

FundHEROES! has shown potential for positive mindset and behavioural changes in a short span of three months in as little as four gaming sessions. Financial literacy learnt from the programme was retained even after a year it created real impact in the lives of the participants, indicating that the intervention was effective and positively delivered through gamification. Its impact was also extended to family members of the participants, without them being in the programme. Contrary to research that shows that financial literacy is ineffective as an anti-poverty intervention, early findings of FundHEROES! show that it is helpful. More runs of FundHEROES! need to be conducted for conclusive outcomes of its positive impact.

Having adopted an Evidence-Informed Practice, the developers of *FundHEROES!* will continue to expand and develop the board game and programme. Current developmental plans include a revamp of the design of the board game as well as the development of a junior version. A revamp of the design of *FundHEROES!* was carried out with the help of student interns from Nanyang Polytechnic and National University of Singapore, while placement students from The Chinese University of Hong Kong, Nanyang Polytechnic and Singapore University of Social Sciences did the early development of *FundHEROES! Junior.* A version 2 programme of *FundHEROES!* can also be developed to impart a higher level of financial literacy, incorporating financial coaching services for individuals. Digital gamification of *FundHEROES!* can also be developed.

An abstract for this study was accepted for oral presentation at the "5th International Conference on Practice Research" in Melbourne, Australia 25 to 27 May 2020. Unfortunately, the Conference was cancelled due to the COVID-19 pandemic.





Inter-Ministerial Directors and Clementi SSO staff trying out the board game

STUDY ON THE ELDERCARE AND CAREGIVERS PROJECT AT GOODVIEW GARDENS, BUKIT GOMBAK

Background

The United Nations projected that 47% of the total population in Singapore will be 65 years old and above by 2050, up from 16% in 2017. Likewise, the number of caregivers is also expected to grow over the years, from an 210,800 in 2004 (Tan, 2018). Singapore is feeling the effects of an ageing population with increasing demand for eldercare services.

Objectives

Under the Foundation of Rotary Clubs (Singapore) Ltd, a team from FRCS FSC was tasked to look into the feasibility of establishing FRCS Eldercare and Caregivers Centre (FRCS ECC) at Goodview Gardens, Bukit Gombak. The goal of FRCS ECC would be to offer holistic intervention by promoting wellness, nurturing social-bonding, and supporting seniors and their caregivers in the neighbourhood. To be conveniently located in the heart of the Bukit Gombak community, FRCS ECC would be able to serve the needs of the seniors, family caregivers, as well as their family members. In addition, it would allow them easy access to community and professional services, through partnerships with the social service and healthcare sectors, as well as GROs and residents.

Research Method

Preliminary research methods involved gathering of community feedback, a visit to an eldercare centre, and a review of journal and newspaper articles for an overview of the demographic trends, needs of seniors and their caregivers, and service gaps in Singapore. In addition, FRCS FSC worked closely with the Ministry of Health and GROs to better identify and understand demographic trends, needs of seniors and their caregivers, and service gaps at Goodview Gardens.

OUR RESEARCH PROJECTS

FRCS FSC further conducted a community needs assessment of Goodview Gardens over five days in July 2019 by using a questionnaire to gather feedback from its residents. The door-to-door survey method yielded responses from more than 100 seniors and their caregivers.

Summary of Findings

Seniors and caregivers who participated in the survey indicated their needs and preferred suite of programmes and services. In addition, they highlighted the types of services that could enhance their overall well-being and provide opportunities to be connected with their community. For example, the survey findings revealed that 70% of the seniors were keen to learn more about health-related topics as they suffer from at least one chronic health condition. The other 30% were interested in financial-related topics to develop a better understanding of managing high medical costs associated with chronic conditions.

The survey findings also showed that caregivers wanted to increase their knowledge on health and financial topics. In addition, caregivers wanted to have support groups and self-care services.

Conclusion

It was concluded that there was a need for an eldercare and caregivers centre in Goodview Gardens. Not only could the seniors express a need for educational programmes, their caregivers were able to indicate that they wanted support groups. Hence, it was feasible for FRCS to set up the eldercare and caregivers centre in the community. Once completed, the multi-service centre will be managed by FRCS. To effectively cater to the seniors and their caregivers, the Centre will implement suitable programmes and services developed based on analysis of the information collected from the survey.

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- 3. Tan, P. L. (2018). Dual Burdens of Care: "Sandwiched Couples" in East Asia. Journal of Aging and Health, 30(10), 1574–1594. https://doi.org/10.1177/0898264318796061
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- 6. https://www.straitstimes.com/singapore/study-on-caregivers-and-the-support-they-need
- 7. https://www.straitstimes.com/singapore/activities-and-friends-keep-seniors-happy-up-to-a-point

An abstract for this study was accepted for an oral presentation at the "Joint World Conference on Social Work Education and Social Development" in Rimini, Italy scheduled to be held in June 2020. However, the event was postponed to a later date due to the COVID-19 pandemic.

9TH INTERNATIONAL CONFERENCE ON SOCIAL WORK IN HEALTH AND MENTAL HEALTH

Senior Social Worker Ms Lim Re Har and Social Worker Ms Madeline Krishnasamy participated in the conference held in York, United Kingdom from 21 to 27 July 2019. They presented a research paper titled A Study on Impact of Learning and Practicing Mindfulness-Based Cognitive Therapy (MBCT) on Social Workers' Mental Well-Being in Singapore. The conference provided a platform for the FRCS FSC staff to learn from an international community of professionals on their ideas and concepts applied in working with families and individuals.

The research paper, A Study on Impact of Learning and Practicing MBCT on Social Workers' Mental Wellbeing in Singapore, was published in Rotary FSC Annual Report FY 2018/2019.







Social service representatives from Singapore at the conference

25th ASIA PACIFIC JOINT REGIONAL SOCIAL WORK CONFERENCE

Executive Director Mr Amran Jamil and Senior Social Worker Mr Mohamed Azman As'at attended the conference held in Bengaluru, India, from 18 to 21 September 2019. On the first day of the conference, Mr Mohamed Azman presented a paper titled *Singapore's Experience in Developing and Implementing an Early Intervention Programme for Low-Income and Disadvantaged Families with Young Children* to 21 participants from across the Asia Pacific region. During the presentation, he shared on the experience of piloting the Parent-Child Link initiative at FRCS FSC and its programme evaluation.

The paper, Singapore's Experience in Developing and Implementing an Early Intervention Programme for Low-Income and Disadvantaged Families with Young Children, can be found in the Our Research Projects section of this Annual Report.



 $\operatorname{Mr}\operatorname{Amran}$ (right) and $\operatorname{Mr}\operatorname{Mohamed}\operatorname{Azman}$ at the conference in India



 Mr Mohamed Azman with Social Work practitioners from the Asia Pacific region

OUR STAFF DEVELOPMENT INITIATIVES

NATIONAL COUNCIL OF SOCIAL SERVICE SABBATICAL LEAVE (SL) SCHEME

"During my SL from 10 February to 19 April 2020, I learnt to value the time I have with my loved ones, and appreciate the support and encouragement that they have constantly given me in my work and other pursuits. Through sessions of self-reflection, I learnt the importance of self-care by giving myself space to unwind and work through my anxieties about work, family, and studies. I am grateful to my organization for this opportunity to take up the SL Scheme. I encourage my colleagues and other social service professionals to take this up, as I believe it can provide them with an excellent avenue to care for their mental well-being. Additionally, it can also to provide them the time and space to work on areas they would have missed out on due to busy commitments at work and home."

- Social Worker Ms Madeline Krishnasamy

STAFF PROFESSIONAL DEVELOPMENT

In line with its Agency Value Proposition, FRCS FSC has been supporting members of its staff to pursue their professional development offering partial or full sponsorship of their studies. This year, the Centre granted training sponsorships and leave support to the following staff:

- Corporate Service Manager Ms Celine Thoo Ee Fong Master of Business Administration, Murdoch University
- Social Worker Ms Madeline Krishnasamy Master of Social Work, SUSS
- Social Work Associate Ms Nur Farhana Harun Bachelor of Social Work, SUSS (Final Year)
- Community Partnership Assistant Mr Muhammad Khalifah Nazir Mohd Ali Bachelor of Social Work, SUSS (Professional Conversion Programme by National Council of Social Service, Workforce Singapore and SUSS)
- Social Worker Ms Asimah Beevi Abdul Graduate Certificate and Diploma in Counselling, Swinburne University of Technology

ACKNOWLEDGEMENTS

TESTIMONIALS FROM CLIENTS AND SOCIAL WORKERS

A Valuable Presence

"FRCS FSC has helped my family in various ways, from providing us food rations and assistance with our household groceries to listening and supporting us emotionally. I would like to thank Assistant Senior Social Worker Ms Chey Siow Wei for helping my family and being a very good listener. She calmed us down when we were troubled with financial issues. She is also very friendly, and it made us feel comfortable talking to her. She has been a valuable presence in our life and a great help in easing our concerns."

- Mdm Francesca*

"It was not easy for Mdm Francesca's* family, especially her children at that tender age, to face the challenges at home. Despite their family circumstances, I am glad that the children have grown physically and mentally in a healthy manner with their parents' love and care. As the eldest daughter matures, I am heartened to see that she has gained confidence and is now able to assist her parents when dealing with different agencies for their family needs. I believe Mdm Francesca and the family will be able to overcome any obstacle with their resilience and determination."

- Assistant Senior Social Worker Ms Chey Siow Wei

Motivation to Fight On

"I have been with Social Work Associate Ms Nur Farhana Harun for about two years. She has been my trusted confidante, motivating and encouraging me to fight on. When I was down and wanted to give up hope, she continued to support me and uplifted my spirits. She is a friendly person, always ready and willing to assist me when I am in need. Thank you, Ms Farhana, for standing by me, comforting me, and giving me all the moral support that I need. May God bless you and your family."

- Mdm Noor*

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

ACKNOWLEDGEMENTS

"As a Case Worker, it was a wonderful learning journey for me to come alongside Mdm Noor* as she dealt with setbacks and adversities. I admire her resilience. She was able to bounce back stronger than before. The values that Mdm Noor upholds are admirable and she deserves to be commended and praised."

- Social Work Associate Ms Nur Farhana Harun

Pacing and Paving the Way

"From the first time I met Assistant Senior Social Worker Mr Muhammad Sofian Moojimmy, I have never doubted him. Before that, however, I had always thought that a Social Worker or Counsellor would not be able to help me as much as a Psychologist or Psychiatrist because of his or her training and approaches. My former thoughts of 'he would not be able to help me much' have changed drastically since I started working with Mr Muhammad Sofian a year ago. He listened patiently to details. The advice he gave me was sincere and heartfelt. I could feel his deep sense of empathy. He has given me so much positive thoughts. He has also motivated me so that I can be capable of handling my situation and relating to my son. I am really grateful to have met him in my life and thankful to whomever assigned him to my case."

- Ms Amy*

"It was a privilege to work with Ms Amy* and her family in the face of their challenges, and to explore ways to improve their situation. Aside from a Social Worker's knowledge, skills and experience, I believe that empathy and sincerity are essential in exemplifying care and professionalism towards a client. These are key ingredients for an effective partnership between the client and Social Worker. Leveraging on this working relationship, Ms Amy gained motivation and confidence to tap on her strengths to better her life and that of her loved ones."

- Assistant Senior Social Worker Mr Muhammad Sofian Moojimmy

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

OUR VOLUNTEERS

For the year ending 30 June 2020, FRCS FSC sincerely thanks the volunteers who spent their valuable time and effort in supporting the activities and programmes at the Centre.

Mr Aaron Rosario Jeyaraj	Ms Leung Sau Yee
Ms Amelia Tan Shuyi	Mr Lim Ye Sheng
Ms Ang Ke Yun Dayna	Ms Loo Hui Qin
Ms Ang Lee Lee	Mr Loo Wee Yeong Arthur
Mr Brandon Cheong	Ms Low Li Xuan
Mr Chan Jun Qi	Ms Mathinivedha D/O Neviliappan
Ms Chan Ler Sin	Mr Melvin Ng
Ms Chen Jinglei Abby	Mr Neil Gupta
Ms Chin Ruey Amanda	Ms Ng Chu Xuan Alyssa
Ms Chua Shin Er	Ms Ng Jia Ying
Ms Chua Wee Leng Jacqueline	Ms Ng Yi En
Ms Daphne Cheong	Ms Nicole Ng Ning Xuan
Mr David Thamboo	Mr Ong Ching Siang
Mdm Gina Juan-Lee	Ms Rachel Ho
Ms Goh Yi Feng	Mr Richard Chandra
Mr Haja Mohaideen Liaquat Ali Maraicar	Mr Sanford Chee
Ms Harini	Ms Seah Heng Yong
Ms Heng Zi Yi Nicole	Mr Sean Lee Zhi Jie
Ms Hoo Xin Ying	Ms Shaw Qi Xuan
Mr lan Lim Zhengjie	Mr Sim Tiao Han Leonard
Ms Jass Ku	Ms Sylvia Sim Yan Mei
Mr Jeric Yim Jun Kang	Mr Tan Qiu Yuan
Mr Jeyan Nadarajah	Mr Teo Pok Zin
Mr Kenneth Koh	Ms Ting Zhen Ning Sarah
Mr Kevin Lee	Ms Wong Si Jing Joelle
Mdm Khoo Boon Swee Caren	Ms Xiao Qiting Ivy
Mr Koh Qikang	Ms Yong Xue Min Grace
Ms Kylie Kong Yen Li	Mdm Zhong Ming Bella
Ms Leow Yi Hong	Volunteers from Starbucks Coffee Singapore

ACKNOWLEDGEMENTS

APPRECIATION TO PARTNERS, FUNDERS, SPONSORS AND DONORS

FRCS FSC would like to extend its heartfelt thanks and gratitude to the following persons and organizations for their kind collaboration, funding, sponsorships, donations and event invitations for the year ending 30 June 2020.

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.

Agency for Integrated Care	Ms Janice Leong
Bukit Gombak Citizens' Consultative Committee and Grassroots Organizations	Ms Jasmine Lim
Bukit Timah Citizens' Consultative Committee, Community Development and Welfare Fund and Grassroots Organizations	Ms Julie Yap
Clementi Citizens' Consultative Committee and Grassroots Organizations	Ms Juliet Lim
Clementi Women's Executive Committee	Ms Katija
Clementi Zone 2 Residents' Committee	Ms Lim Weilin
Community Chest	Ms Maila Canmungay
Engineering Good	Ms Mong Ghee
Food from the Heart	Ms Sandra Chan
Foundation of Rotary Clubs (Singapore) Ltd	Ms See Tho Mun Yee
FRCS Fellowship Committee	Ms Sylvia Lim
HDB GRAINS 2019	Ms Tan Hai Peng
Interact Club of Yusof Ishak Secondary School	Ms Vallarie Tng
Jamiyah Singapore	Ms Violet Ng
Lee Foundation	Ms YL Tan
Lighting Hearts Lighting Homes	National Council of Social Service
Majlis Ugama Islam Singapura	National University of Singapore
Mdm Lek Lee Tiang	New Hope Singapore Volunteers
Ministry of Health	NUSS Community Care Sub-committee
Ministry of Social and Family Development	Project Stable Staples, Bringing Love to Every Single Soul
Mr Alan and Friends	Rotaract Club of Bukit Gombak
Mr Aziz Sarnap	Rotary Club of Queenstown
Mr Christopher Cheong	Rotary Club of Singapore East
Mr Chung Shaw Perng	School of Business, Singapore Polytechnic

Mr Clifford Cheng	School of Humanities and Social Sciences, Ngee Ann Polytechnic
Mr Gabriel	Singapore National Eye Centre
Mr Mohamed Ali Bin Rashid	Singapore Red Cross
Mr William Pang and Ms Ming Ghee	South West Community Development Council
Mrs Cherie Choong	Sree Ramar Temple
Mrs Kelly Marshall	Tan Chin Tuan Foundation
Ms Adline Thong	The Boys' Brigade Share-a-Gift 2019
Ms Afiqah Hanaffi	The NeighbourAid Movement
Ms Ang Soh Chin	The Straits Times School Pocket Money Fund
Ms Arvinna Lee	Ulu Pandan Citizens' Consultative Committee and Grassroots Organizations
Ms Chelsea Lim	West Coast Citizens' Consultative Committee and Grassroots Organizations
Ms Chen Tiya	West Coast Green Residents' Committee

A WORD OF THANKS

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

- FRCS FSC Management Committee and Foundation of Rotary Clubs (Singapore) Ltd.
- The Outreach & Networking Staff Working Committee and Staff Engagement Staff Working Committee for the articles.
- The Research & Development Staff Working Committee for collating the statistics for analysis, checking them for accuracy, and writing the articles.
- Senior Social Workers Ms Alice Koo Ngar Shan, Ms June Leo Ching Ching, Mr Peter Li Zhaojie and Assistant Senior Social Worker Mr Muhammad Sofian Moojimmy for conducting research and reporting the research findings.
- Staff members, clients and placement students for their article contributions.
- The Editorial Team comprising Community Partnership Executive Ms Stephanie Lai Yoke Fong, Social Workers Ms Nursuhailah Abu Samat and Ms Nur Hamizah Abdul Rahim and Community Partnership Assistant Mr Muhammad Khalifah Nazir Mohd Ali for contributing articles, collating the information and materials, and coordinating the publication of this Annual Report.
- Most importantly, all FRCS FSC Staff for supporting one another in the journey to make a difference in the lives of the people in the community we serve.





FOUNDATION OF ROTARY CLUBS SINGAPORE (FRCS) FAMILY SERVICE CENTRE

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Statement by the Management Committee and Financial Statements

Reporting Year Ended 30 June 2020

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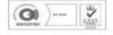
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Statement by the Management Committee and Financial Statements

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FOUNDATION OF ROTARY CLUBS SINGAPORE (FRCS) FAMILY SERVICE CENTRE

Statement by the Management Committee

In the opinion of the Management Committee,

- (a) the accompanying financial statements of Foundation of Rotary Clubs Singapore (FRCS) 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 2020 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

3 November 2020

Angela Chin Honorary Treasurer





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Independent Auditor's Report to the Management Committee of FOUNDATION OF ROTARY CLUBS SINGAPORE (FRCS) FAMILY SERVICE CENTRE

Report on the audit of the financial statements

Opinion

We have audited the accompanying financial statements of Foundation of Rotary Clubs Singapore (FRCS) Family Service Centre (the "Centre"), which comprise the statement of financial position as at 30 June 2020, 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 the significant accounting policies.

Foundation of Rotary Clubs Singapore (FRCS) 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 Foundation of Rotary Clubs Singapore (FRCS) 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 Companies Act, Chapter 50 (the "Companies Act"), the Charities Act, Chapter 37 and other relevant regulations (the "Charities Act and Regulations") and the Singapore Financial Reporting Standards ("SFRS") so as to give a true and fair view of the financial position of the Centre as at 30 June 2020 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.

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Independent Auditor's Report to the Management Committee of FOUNDATION OF ROTARY CLUBS SINGAPORE (FRCS) FAMILY SERVICE CENTRE

Other information (cont'd)

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.

Responsibilities of management and the 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 the financial reporting standards, 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.

The 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.

Independent Auditor's Report to the Management Committee of FOUNDATION OF ROTARY CLUBS SINGAPORE (FRCS) FAMILY SERVICE CENTRE

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

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 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.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on other legal and regulatory requirements

In our opinion, the accounting and other records required 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:

- 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 Tan Wei Ling.

Rom CHO LIM LEP

RSM Chio Lim LLP Public Accountants and Chartered Accountants Singapore

3 November 2020

Engagement partner - effective from reporting year ended 30 June 2020



FOUNDATION OF ROTARY CLUBS SINGAPORE (FRCS) FAMILY SERVICE CENTRE

Statement of Financial Activities Reporting Year Ended 30 June 2020

		Unrestricted		Restricted							
	<u>Notes</u>	Accumulated Fund (a) S	Lee Foundation - Financial Assistance Fund S	School Pocket Money Fund S		RFSC SuperStudents Fund S	Community Chest Haze Fund S	FSC Ramadan Bonus Fund \$	MSF – Cyclical Maintenance <u>Fund</u> S	Sub Total \$	<u>Total</u> \$
Incoming Resources:		•	•	•	٧	*	*	•	*	*	*
Government grants	4	1,872,132	-	-	19,691	-	_	12,000	219,530	251,221	2,123,353
Other grants	5	831,473	20,050	-	-	-	-	_	_	20,050	851,523
Donations		5,620	_	31,650	-	_	-	_	-	31,650	37,270
Income from programmes		6,591	-	-	-	-	-	-	-	-	6,591
Other miscellaneous income	6	13,089	-	-	-	-	-	-	-	-	13,089
Total incoming resources		2,728,905	20,050	31,650	19,691	-	-	12,000	219,530	302,921	3,031,826
Resources Expended:											
Programme expenses		36,836	27,000	25,660	7,280	1,000	346	6,000	-	67,286	104,122
Depreciation of plant and equipment	9	54,338	-	-	-	-	-	-	30,396	30,396	84,734
Depreciation of right-of-use assets	10	14,075	-	-	-	-	-	-	-	-	14,075
Rental expenses		7,290	-	-	-	-	-	-	-	-	7,290
Maintenance expenses		63,887	-	-	-	-	-	-	-	-	63,887
Employee benefits expenses	8	1,809,621	-	-	-	-	-	-	-	-	1,809,621
Professional fees		20,541	-	-	-	-	-	-	-	-	20,541
Other operating costs		82,152	-	-	-	-	-	-	-	-	82,152
Interest expense on lease liabilities		489	-	-	-	-	-	-	-	-	489
Total resources expended		2,089,229	27,000	25,660	7,280	1,000	346	6,000	30,396	97,682	2,186,911
Net surplus / (deficit)		639,676	(6,950)	5,990	12,411	(1,000)	(346)	6,000	189,134	205,239	844,915
Balance at 1 July 2019		2,384,724	11,350	8,770	(141)	1,000	872	-	189,341	211,192	2,595,916
Balance at 30 June 2020		3,024,400	4,400	14,760	12,270	-	526	6,000	378,475	416,431	3,440,831

⁽a) Accumulated fund is for the exclusive use by the Centre.

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

Statement of Financial Activities Reporting Year Ended 30 June 2019

		Unrestricted				Restrict	ed				
	Notes	Accumulated Fund (a)	Lee Foundation – Financial Assistance Fund	School Pocket Money Fund	FSC Comcare Fund	RFSC SuperStudents Fund	Community Chest Haze Fund	FSC Ramadan Bonus Fund	MSF – Cyclical Maintenance Fund	Sub Total	<u>Total</u>
		\$	\$	\$	-\$	\$	\$	\$	\$	\$	\$
Incoming Resources:											
Government grants	4	1,450,771	-	-	-	-	-	-	226,360	226,360	1,677,131
Other grants	5	528,233	26,500	-	-	-	-	-	-	26,500	554,733
Donations		350	-	17,980	-	1,000	-	-	-	18,980	19,330
Income from programmes		7,524	-	-	-	-	-	-	-	-	7,524
Other miscellaneous income	6	2,440		-	-	-	-	-			2,440
Total incoming resources		1,989,318	26,500	17,980	-	1,000	-	-	226,360	271,840	2,261,158
Resources Expended:											
Programme expenses		15,399	22,420	23,040	8,681	-	-	5,400	-	59,541	74,940
Depreciation of plant and equipment	9	25,230	-	-	-	-	-	-	4,855	4,855	30,085
Rental expenses		15,864	-	-	-	-	-	-	-	-	15,864
Maintenance expenses		59,981	-	-	-	-	-	-	-	-	59,981
Employee benefits expenses	8	1,863,362	-	-	-	-	-	-	-	-	1,863,362
Professional fees		16,970	-	-	-	-	-	-	32,164	32,164	49,134
Other losses	7	2,380	-	-	-	-	-	-	-	-	2,380
Other operating costs		96.029	-	-	-	-	-	-	-	-	96,029
Total resources expended		2,095,215	22,420	23,040	8,681	-	-	5,400	37,019	96,560	2,191,775
Net (deficit) / surplus		(105,897)	4,080	(5,060)	(8,681)	1,000	-	(5,400)	189,341	175,280	69,383
Balance at 1 July 2018		2,490,621	7,270	13,830	8,540	-	872	5,400	-	35,912	2,526,533
Balance at 30 June 2019		2,384,724	11,350	8,770	(141)	1,000	872	-	189,341	211,192	2,595,916

⁽a) Accumulated fund is for the exclusive use by the Centre.

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

FOUNDATION OF ROTARY CLUBS SINGAPORE (FRCS) FAMILY SERVICE CENTRE

Statement of Financial Position As at 30 June 2020

	<u>Notes</u>	2020 \$	2019 \$
ASSETS		*	*
Non-current assets			
Plant and equipment	9	627,428	657,428
Right-of-use assets	10	57,797	
Total non-current assets		685,225	657,428
Current assets			
Other receivables	11	295,006	419,192
Other assets	12	36,746	11,775
Cash and cash equivalents	13	2,853,051	1,829,881
Total current assets		3,184,803	2,260,848
Total assets		3,870,028	2,918,276
FUNDS AND LIABILITIES			
Restricted funds			
Accumulated fund for exclusive use of FRCS FSC	14	3,024,400	2,384,724
		0,027,700	2,001,121
Other restricted funds			
Lee Foundation – Financial Assistance Fund		4,400	11,350
School Pocket Money Fund		14,760	8,770
FSC Comcare Fund		12,270	(141)
RFSC Superstudents Fund		_	1,000
Community Chest Haze Fund		526	872
FSC Ramadan Bonus Fund		6,000	_
MSF – Cyclical Maintenance Fund		378,475	189,341
Total other restricted funds	15	416,431	211,192
Total funds		3,440,831	2,595,916
Non-current liabilities			
Lease liabilities, non-current	17	28,887	
Current liabilities			
Lease liabilities, current	17	29,120	_
Other payables	18	255,491	322,360
Other liabilities	19	115,699	022,000
Total current liabilities		400,310	322,360
Total liabilities		429,197	322,360
Total funds and liabilities		3,870,028	2,918,276
I VIAI IMIMO AIIM HAVIILIUO		3,070,020	2,310,270

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

Statement of Changes in Funds Reporting Year Ended 30 June 2020

	Unrestricted	Restricted								
Current year:	Accumulated Fund	Lee Foundation - Financial Assistance Fund \$	School Pocket Money <u>Fund</u> \$	FSC Comcare Fund \$	RFSC SuperStudents Fund \$	Community Chest Haze Fund \$	FSC Ramadan Bonus <u>Fund</u> \$	MSF – Cyclical Maintenance Fund \$	Sub Total \$	Total \$
Opening balance at 1 July 2019 Net surplus / (deficit)	2,384,724 639,676	11,350 (6,950)	8,770 5,990	(141) 12,411	1,000 (1,000)	872 (346)	6,000	189,341 189,134	211,192 205,239	2,595,916 844,915
Balance as at 30 June 2020	3,024,400	4,400	14,760	12,270	-	526	6,000	378,475	416,431	3,440,831
Prior year:										
Opening balance at 1 July 2018	2,490,621	7,270	13,830	8,540	-	872	5,400	-	35,912	2,526,533
Net surplus / (deficit)	(105,897)	4,080	(5,060)	(8,681)	1,000	-	(5,400)	189,341	175,280	69,383
Balance as at 30 June 2019	2,384,724	11,350	8,770	(141)	1,000	872	-	189,341	211,192	2,595,916

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

FOUNDATION OF ROTARY CLUBS SINGAPORE (FRCS) FAMILY SERVICE CENTRE

Statement of Cash Flows Reporting Year Ended 30 June 2020

	2020 \$	2019 \$
Cash flows from operating activities		Ф
Net surplus for the reporting year	844,915	69,383
Adjustments for:	044,010	00,000
Loss on disposal of plant and equipment	_	2,380
Depreciation of plant and equipment	84,734	30,085
	14,075	30,003
Depreciation of right-of-use assets	489	_
Interest expense on lease liabilities		(1.624)
Interest income	(11,192)	(1,624)
Operating cash flow before changes in working capital	933,021	100,224
Other receivables	124,186	(293,720)
Other assets	(24,971)	(1,832)
Other payables	(66,869)	18,916
Other liabilities	115,699	_
Cash restricted in use	(16,105)	14,061
Net cash flows from / (used in) operating activities	1,064,961	(162,351)
Cash flows from investing activities		
Purchase of plant and equipment	(54,734)	(588,672)
Interest income received	11,192	1,624
Net cash flows used in investing activities	(43,542)	(587,048)
Cash flows from financing activities		
	(13,865)	_
Lease liabilities – principal portion paid	(489)	_
Interest expense paid		
Net cash flows used in financing activities	(14,354)	
Net increase / (decrease) in cash and cash equivalents	1,007,065	(749,399)
Cash and cash equivalents, beginning balance	1,808,030	2,557,429
Cash and cash equivalents, ending balance (Note 13A)	2,815,095	1,808,030

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

Notes to the Financial Statements 30 June 2020

General

The Foundation of Rotary Clubs Singapore (FRCS) 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 under the Companies Act, Chapter 50. FRCS is also a charity registered under the Charities Act, Cap 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 Dollar.

These financial statements are authorised for issuance by the Management Committee on the date of the statement by the Management Committee. The directors of FRCS have the power to amend and reissue the financial statements.

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

The registered office of FRCS is located at 111 North Bridge Road #06-33, Peninsula Plaza, Singapore 179098. FRCS is situated in Singapore.

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

The Centre operates a branch office located at 702 West Coast Road #01-347, Singapore 120702.

The Centre underwent a rebranding in early 2020. The name of the Centre is changed from Rotary Family Service Centre to Foundation of Rotary Clubs Singapore (FRCS) Family Service Centre ("FRCS FSC") to be closely aligned with that of the parent organisation, Foundation of Rotary Clubs (Singapore) Ltd.

Statement of compliance with financial reporting standards

These financial statements have been prepared in accordance with the Singapore Financial Reporting Standards ("SFRS") and the related interpretations to SFRS ("INT SFRS") as issued by the Singapore Accounting Standards Council. They are in compliance with the provisions of the Companies Act, Chapter 50.

Accounting convention

The financial statements are prepared on a going concern basis under the historical cost convention except where a financial reporting standard requires an alternative treatment (such as fair values) as disclosed where appropriate in these financial statements. The accounting policies in the financial reporting standards may not be applied when the effect of applying them is not material. The disclosures required by financial reporting standards may not be provided if the information resulting from that disclosure is not material.



FOUNDATION OF ROTARY CLUBS SINGAPORE (FRCS) 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 in Note 2C below, where applicable.

Covid-19 pandemic and the aftermath

The Covid-19 pandemic and the aftermath of the pandemic globally forced to suspend or limit business operations during the reporting year and the aftermath is expected for the unforeseeable period ahead. Measures were taken by the governments to contain the spread of Covid-19, including travels, social distancing and closure of non-essential services. This resulted in an economic slowdown, which have adversely impacted on the business of the Centre. The economic uncertainties have created questions about the uncertainties relating to the impairment or recoverability of certain assets (including impairment allowances for inventories and receivables) and the completeness or valuation of certain assets and liabilities reflected in these financial statements. An assessment was made by management whether for the current reporting year there were any indications that these assets and liabilities may be impacted adversely. If any such indication of uncertainties existed, an estimate was made of the realisable amount and or fair value of the relevant assets and the completeness of the liabilities (which balances are more fully disclosed in the relevant notes to these financial statements). The recoverability of the assets and the ability of the Centre to maintain or pay its debts as they mature are dependent to a large extent on the efficacy of the fiscal and other measures undertaken by Singapore and the affected countries overseas to successfully meet those economic challenges. As the pandemic continues to progress and evolve, it is extremely challenging to predict the full extent and duration of its impact on the Centre's operations.

2. Significant accounting policies and other explanatory information

2A. Significant accounting policies

Incoming resources

(a) Income from programmes

The financial reporting standard on revenue from contracts with customers establishes a five-step model to account for revenue arising from contracts with customers. Revenue is recognised at an amount that reflects the consideration to which the entity expects to be entitled in exchange for transferring goods or services to a customer (which excludes estimates of variable consideration that are subject to constraints, such as right of return exists, trade discounts, volume rebates and changes to the transaction price arising from modifications), net of any related sales taxes and excluding any amounts collected on behalf of third parties. An asset (goods or services) is transferred when or as the customer obtains control of that asset. As a practical expedient the effects of any significant financing component is not adjusted if the payment for the good or service will be within one year.

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

2A. Significant accounting policies (cont'd)

Incoming resources (cont'd)

(a) Income from programmes (cont'd)

The revenue amount is the fair value of the consideration received or receivable from the gross inflow of economic benefits during the year arising from the course of the ordinary activities of the Centre and it is shown net of related tax and subsidies.

Income from programmes that are of short duration is recognised at a point in time when the services are completed.

(b) 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.

(c) Donations

Income from donation and corporate sponsorships are recognised at a point in time when received, except for committed donations and corporate sponsorship that are recorded when there is certainty over the amount committed by the donors, and the Centre had fulfilled all conditions related to the donations and sponsorships. Such income is only deferred and recognised over time when: the donor specifies that the grant or donation must only be used in future accounting periods; or donor has imposed conditions when must be met before the Society has unconditional entitlement.

(d) Income from fund-raising projects

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

(e) Interest income

Interest revenue is recognised on a time-proportion basis using the effective interest rate method.

Donations in kind

Donations in kind are included in the statement of financial activities based on an estimate of the fair value at the date of the receipt of the gift of the non-monetary asset or the grant of a right to the monetary asset. The gift is recognised if the amount of the gift can be measured reliably and there is no uncertainty that it will be received. No value is ascribed to volunteer services.

FOUNDATION OF ROTARY CLUBS SINGAPORE (FRCS) 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.

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 profit or loss. The presentation is in the functional currency.

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 during the reporting year.

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.

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 centre and the cost of the item can be measured reliably. All other repairs and maintenance are charged to profit or loss when they are incurred.

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%

Furniture 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.

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

2A. Significant accounting policies (cont'd)

Plant and equipment (cont'd)

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.

The gain or loss arising from the derecognition of an item of plant and equipment is recognised in profit or loss.

Right-of-use-assets

The right-of-use-assets are accounted and presented as if they were owned such as plant and equipment. The annual rates of depreciation are as follows:

Office premise - Over the terms of lease that are 14.40%

Equipment - 10% to 50%

Leases

A lease is a contract, or part of a contract, that conveys the right to use an asset (the underlying asset) for a period of time in exchange for consideration. A right-of-use asset is capitalised in the statement of financial position, measured at the present value of the unavoidable future lease payments to be made over the lease term. A liability corresponding to the capitalised lease is also recognised, adjusted for lease prepayments, lease incentives received, initial direct costs incurred and an estimate of any future restoration, removal or dismantling costs. The right-to-use asset is depreciated over the earlier of the end of the useful life of the right-of-use asset or the end of the lease term and an interest expense on the recognised lease liability (included in finance costs). Short-term leases of 12 months or less and leases of low-value assets (such as personal computers and small office equipment) where an accounting policy choice exists under the lease standard whereby the lease payments are expensed to profit or loss as incurred on a straight line basis over the remaining lease term.

Impairment of non-financial assets

The carrying amount of 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 profit or loss to its estimated recoverable amount. The impairment loss is the excess of the carrying amount over the recoverable amount and is recognised in profit or loss. 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 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, if no impairment loss had been recognised.

FOUNDATION OF ROTARY CLUBS SINGAPORE (FRCS) FAMILY SERVICE CENTRE

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

2A. Significant accounting policies (cont'd)

Financial instruments

Recognition and derecognition of financial instruments:

A financial asset or a financial liability is recognised in the statement of financial position when, and only when, the entity becomes party to the contractual provisions of the instrument. All other financial instruments (including regular-way purchases and sales of financial assets) are recognised and derecognised, as applicable, using trade date accounting or settlement date accounting. At initial recognition the financial asset or financial liability is measured at its fair value plus or minus, in the case of a financial asset or financial liability not at fair value through profit or loss, transaction costs that are directly attributable to the acquisition or issue of the financial asset or financial liability. A financial asset is derecognised when the contractual rights to the cash flows from the financial asset expire or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the financial asset are transferred or in which the centre neither transfers nor retains substantially all of the risks and rewards of ownership and it does not retain control of the financial asset. A financial liability is removed from the statement of financial position when, and only when, it is extinguished, that is, when the obligation specified in the contract is discharged or cancelled or expires.

Classification and measurement of financial assets:

- 1. Financial asset classified as measured at amortised cost: A financial asset is measured at amortised cost if it meets both of the following conditions and is not designated as at fair value through profit or loss (FVTPL), that is (a) the asset is held within a business model whose objective is to hold assets to collect contractual cash flows; and (b) the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Typically other receivables, bank and cash balances are classified in this category.
- Financial asset that is a debt asset instrument classified as measured at fair value through other comprehensive income (FVTOCI): There were no financial assets classified in this category at reporting year end date.
- Financial asset that is an equity investment classified as measured at fair value through other comprehensive income (FVTOCI): There were no financial assets classified in this category at reporting year end date.
- Financial asset classified as measured at fair value through profit or loss (FVTPL):
 There were no financial assets classified in this category at reporting year end date.

Classification and measurement of financial liabilities:

Financial liabilities are classified as at fair value through profit or loss (FVTPL) in either of the following circumstances: (1) the liabilities are managed, evaluated and reported internally on a fair value basis; or (2) the designation eliminates or significantly reduces an accounting mismatch that would otherwise arise. All other financial liabilities are carried at amortised cost using the effective interest method. Reclassification of any financial liability is not permitted.

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

2A. Significant accounting policies (cont'd)

Cash and cash equivalents

Cash and cash equivalents include bank and cash balances, and on demand deposits. For the statement of cash flows the item includes cash and cash equivalents less cash subject to restriction, if any.

Fair value measurement

The fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. When measuring the fair value of an asset or a liability, market observable data to the extent possible is used. If the fair value of an asset or a liability is not directly observable, an estimate is made using valuation techniques that maximise the use of relevant observable inputs and minimise the use of unobservable inputs (eg by use of the market comparable approach that reflects recent transaction prices for similar items, discounted cash flow analysis, or option pricing models refined to reflect the issuer's specific circumstances). Inputs used are consistent with the characteristics of the asset / liability that market participants would take into account. 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.

Fair values are categorised into different levels in a fair value hierarchy based on the degree to which the inputs to the measurement are observable and the significance of the inputs to the fair value measurement in its entirety: Level 1 fair value measurements are those derived from quoted prices (unadjusted) in active markets for identical assets or liabilities. Level 2 fair value measurements are those derived from inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (ie as prices) or indirectly (ie derived from prices). Level 3 fair value measurements are those derived from valuation techniques that include inputs for the asset or liability that are not based on observable market data (unobservable inputs). Transfers between levels of the fair value hierarchy are recognised at the end of the reporting period during which the change occurred.

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.

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

2B. Other explanatory information (cont'd)

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 pretax 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.

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

The financial reporting standard on related party disclosures requires the Centre 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 Management 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 FRCS and 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.

Deleted seeks

3. Related party relationships and transactions (cont'd)

3A. Related party transactions

There are transactions and arrangements between the Centre and its 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 transfer of resources, services or obligations 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:

	Related	party
	2020	2019
	\$	\$
Grants from FRCS	24,806	19,341
Key management compensation		
	2020	2040

3B.

	2020	2019
Number of key management in compensation bands:		
\$100,000 to \$200,000	1	1

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.

There are no paid staff who are close members of the family of the FRCS and the Centre, and whose remuneration each exceeds \$50,000 during the reporting year.

3C. Other receivables from FRCS

FRCS			
2020	2019		
4	9		
5,518	4,232		
50 000 000 000 00 00 00 00 00 00 00 00 0	2020 0000 2020 0000		
207,837	19,341		
990000000000000000000000000000000000000	100000000000000000000000000000000000000		
(23,935)	(18,055)		
189,420	5,518		
	2020 \$ 5,518 207,837 (23,935)		

4. Government grants

The grants are from the Ministry of Social and Family Development.

Total employee benefits expense

FOUNDATION OF ROTARY CLUBS SINGAPORE (FRCS) FAMILY SERVICE CENTRE

5.	Other grants		
		<u>2020</u> \$	<u>2019</u> \$
	Grants – NCSS: Community Chest Grants – NCSS: Tote Board Social Service Fund Grants from FRCS Other miscellaneous grants Job support scheme	99,224 496,113 24,806 71,187 160,193 851,523	77,331 386,664 19,341 71,397 ————————————————————————————————————
6.	Other miscellaneous income	2020 \$	2019 \$
	Interest income – banks Other income	11,192 1,897 13,089	1,624 816 2,440
7.	Other losses	2020 \$	<u>2019</u> \$
	Loss on disposal of plant and equipment		2,380
8.	Employee benefits expense	2020 \$	2019 \$
	Salaries and other short-term employee benefits Contributions to defined contribution plan Other benefits	1,479,754 236,911 92,956	1,489,404 240,782 133,176

1,809,621

1,863,362

9. Plant and equipment

rant and equipment	Furniture and			
	Renovations	equipment	Total	
	\$	\$	\$	
Cost:				
At 1 July 2018	6,047	91,128	97,175	
Additions	601,396	66,042	667,438	
Disposals	(6,047)	_	(6,047)	
At 30 June 2019	601,396	157,170	758,566	
Additions		54,734	54,734	
At 30 June 2020	601,396	211,904	813,300	
Accumulated depreciation:				
At 1 July 2018	3,063	71,657	74,720	
Depreciation for the year	17,332	12,753	30,085	
Disposals	(3,667)	_	(3,667)	
At 30 June 2019	16,728	84,410	101,138	
Depreciation for the year	60,140	24,594	84,734	
At 30 June 2020	76,868	109,004	185,872	
Carrying value:				
At 1 July 2018	2,984	19,471	22,455	
At 30 June 2019	584,668	72,760	657,428	
At 30 June 2020	524,528	102,900	627,428	

10. Right-of-use assets

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	Office premise \$	Equipment \$	Total \$
At 30 June 2019	_	_	_
Impact on due to adoption of FRS 116 (Note 21)	_	12,088	12,088
At 1 July 2019 - restated	_	12,088	12,088
Additions	50,865	8,919	59,784
At 30 June 2020	50,865	21,007	71,872
Accumulated depreciation: At 30 June 2019 and 1 July 2019 - restated Depreciation for the year At 30 June 2020	7,139 7,139	6,936 6,936	14,075 14,075
<u>Carrying value:</u> At 30 June 2019 At 30 June 2020	43,726	_ 14,071	_ 57,797

The lease is for the Centre's office premise and equipment. The right-of-use assets for operating leases in existence at 1 July 2019 do not include initial direct costs.

Management has elected to measure right-of-use assets at the amount of the lease liability on adoption.

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10. Right-of-use assets (cont'd)

There are restrictions or covenants imposed by the leases to sublet the asset to another party. The right-of-use asset can only be used by the lessee. Unless permitted by the owner, the lease prohibits from selling or pledging the underlying leased assets as security. Typically the leases are either non-cancellable or may only be cancelled by incurring a substantive termination fee. For leases over properties, the leases require those properties in a good state of repair and return the properties in their original condition at the end of the lease. Insurance, and maintenance fees on right-of-use assets are usually required under the lease contracts.

Other information about the leasing activities relating to the right-to-use assets as at the reporting year end are summarised as follows:

	Number of right-to-use assets Remaining term	Office premise 1 2 years	Equipment 2 1 to 4.5 years
11.	Other receivables	<u>2020</u> \$	2019 \$
	Outside parties FRCS (Note 3) Government grant receivables Other grant receivables	11,224 189,420 94,362 295,006	5,518 303,306 110,368 419,192

Other receivables are normally with no fixed terms and therefore there is no maturity.

Other receivables shown above are subject to the expected credit loss model under the financial reporting standard on financial instruments. Other receivables which can be graded as low risk individually are considered to have low credit risk. At the end of the first reporting period a loss allowance is recognised at an amount equal to 12 month expected credit losses because there has not been a significant increase in credit risk since initial recognition. No loss allowance is necessary as at the end of the reporting year.

At each subsequent reporting date, an evaluation is made whether there is a significant change in credit risk by comparing the debtor's credit risk at initial recognition (based on the original, unmodified cash flows) with the credit risk at the reporting date (based on the modified cash flows). Adjustment to the loss allowance is made for any increase or decrease in credit risk.

12.	Other assets		
		<u>2020</u> \$	<u>2019</u> \$
	Deposits to secure services Prepayments	5,250 31,496 36,746	1,984 9,791 11,775
13.	Cash and cash equivalents	<u>2020</u> \$	<u>2019</u> \$
	Cash ring-fenced for exclusive use of FRCS FSC Cash under restricted funds (Note 15)	2,815,095 37,956 2,853,051	1,808,030 21,851 1,829,881
	Interest earning balances	1,000,000	1,000,000
	The rate of interest for the cash on interest earning balan annum.	nces is 1.35% (20	0.15%) per
13A.	Cash and cash equivalents in the statement of cash flow	vs.	
		2020 \$	2019 \$
	Amount as shown above Cash restricted in use Cash and cash equivalents for statement of	2,853,051 (37,956)	1,829,881 (21,851)
	cash flows purposes at end of year	2,815,095	1,808,030
14.	Accumulated fund		
		<u>2020</u> \$	<u>2019</u> \$
	Accumulated fund for exclusive use of FRCS FSC	3,024,400	2,384,724
	Resources expended Ratio of reserves to annual resources expended (times)	2,089,229 1.45	2,095,215 1.14

The accumulated fund aims to provide financial stability and means for the development of the Centre's 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 the Centre's continuing obligations.

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Restricted funds

- (a) Lee Foundation Financial Assistance Fund represents fund from the 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 fund to assist students from low-income families with their educational expenses.
- (c) FSC Comcare Fund represents fund 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 fund for primary and secondary school students bursary awards, education assistance fund and back to school fund.
- (e) Community Chest Haze Fund represents fund for the purpose of alleviating the haze situation by supporting programme operations and clients during the haze situation.
- (f) FSC Ramadan Bonus Fund represents fund from Majlis Ugama Islam Singapura for onceoff, lump-sum bonus provided to underprivileged Muslim families during the Ramadan festivities.
- (g) MSF Cyclical Maintenance Fund represents fund from the Ministry of Social and Family Development for cyclical maintenance works.

16. Categorisation of fund account balances

	Unrestricted				Rest	ricted				
		Lee								
		Foundation –		F00	DE00		FSC	MSF -		
	Accumulated	Financial Assistance	School Pocket	FSC	RFSC SuperStudents	Community	Ramadan Bonus	cyclical maintenance	Sub	
	Fund	Fund	Money Fund	Fund	Fund	Chest Haze Fund	Fund	Fund	Total	Total
2020	\$	\$	\$	S	\$	\$	\$	\$	\$	Total \$
Assets	*	*	*	•	*	*	*	*	*	*
Non-current assets										
Plant and equipment	248,953	-	-	-	-	-	-	378,475	378,475	627,428
Right-of-use assets	57,797	_	-	-	-	-	-	_		57,797
Total non-current assets	306,750	-	-	-	-	-	-	378,475	378,475	685,225
Current assets										****
Other receivables	295,006	-	-	-	-	-	-	-	-	295,006
Other assets	36,746	4 400	44.700	10 070	-	526	6.000	-	27.056	36,746
Cash and cash equivalents Total current assets	2,815,095	4,400	14,760	12,270		526	6,000		37,956	2,853,051
Total current assets	3,146,847	4,400	14,760	12,270		320	0,000		37,956	3,184,803
Total assets	3,453,597	4,400	14,760	12,270	_	526	6,000	378,475	416,431	3,870,028
Total assets	0,400,001		14,700	12,210		320	0,000	310,413	110,401	3,010,020
Liabilities										
Non-current liabilities										
Lease liabilities	28,887	_	_	_	_	_	_	_	_	28,887
Edddd llabilladd	20,001									20,001
Current liabilities										
Lease liabilities	29,120									
Other payables	255,491	_	_	_	_	_	_	_	_	255,491
Other liabilities	115,699	_	_	_	_	_	_	_	_	116,206
Total current liabilities	400,310		_	_			_	_		371,697
	100,010									0/1/00/
Total liabilities	429,197	_	_	_	_	_	_	_	_	429,197
- +	120,101									.20,107
Net assets	3,024,400	4,400	14,760	12,270	-	526	6,000	378,475	416,431	3,440,831

FOUNDATION OF ROTARY CLUBS SINGAPORE (FRCS) FAMILY SERVICE CENTRE

16. Categorisation of fund account balances (cont'd)

	Unrestricted	Restricted								
2019 Assets	Accumulated Fund \$	Lee Foundation – Financial Assistance Fund \$	School Pocket Money Fund \$		RFSC SuperStudents Fund \$	Community Chest Haze Fund \$	FSC Ramadan Bonus <u>Fund</u> \$	MSF – cyclical maintenance Fund \$	Sub Total	Total \$
Non-current assets										
Plant and equipment	468,087			-				189,341	189,341	657,428
Current assets										
Other receivables	419,192	-	-	-	-	-	-	-	-	419,192
Other assets	11,775	-	-	-	-	-	-	-	-	11,775
Cash and cash equivalents	1,808,030	11,350	8,770	(141)	1,000	872	-	-	21,851	_1,829,881
Total current assets	2,238,997	11,350	8.770	(141)	1,000	872	-	-	21,851	2,260,848
Total assets	2,707,084	11,350	8,770	(141)	1,000	872	_	189,341	211,192	2,918,276
Liabilities Current liabilities										
Other payables	322,360		-	-	-	_	_	-		322,360
Net assets	2,384,724	11,350	8,770	(141)	1,000	872	_	189,341	211,192	2,595,916

17. Lease Liabilities

Lease liabilities are presented in the statement of financial position as follows:-	<u>2020</u> \$
Lease liabilities, current Lease liabilities, non-current	29,120 28,887 58,007
Movements of lease liabilities for the reporting year are as follows:	2020 \$
Balance at beginning of the year	_
Impact of adoption of SFRS 116 (Note 21)	12,088
Balance at beginning of the year - restated	12,088
Addition	59,784
Accretion of interest	489
Lease payments – principal portion paid	(13,865)
Interest expense paid	(489)
Balance at end of reporting year	58,007

The new standard on leases has been applied using the modified retrospective transition approach. Therefore no comparative amounts for the year ended 30 June 2019 are presented.

The lease liability above does not include the short-term leases of less than 12 months and leases of low-value underlying assets. Variable lease payments which do not depend on an index or a rate or based on a percentage of revenue are not included from the initial measurement of the lease liability and the right-to-use assets. The right-to-use assets are disclosed in Note 10.

On transition to the new standard on leases the weighted average incremental borrowing rate applied to lease liabilities recognised was 1.72% per annum. The right-of-use asset and lease liability before the date of initial application are measured at the same amounts as under the new standard.

Reconciliation of lease commitments and lease liability at the date of initial application:

	<u>2020</u> \$
Operating lease commitments as at 30 June 2019 Discounted during incremental borrowing rate	12,288 (200)
Total lease liabilities recognised at 1 July 2019	12,088

A summary of the maturity analysis of lease liabilities that shows the remaining contractual maturities is as follows:

	Minimum payments	Finance charges	Present <u>value</u>
2020	\$	\$	\$
Minimum lease payments payable:			
Not later than one year	29,844	724	29,120
Between 1 and 3 years	29,260	373	28,887
Total	59,104	1,097	58,007

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17. Lease liabilities (cont'd)

Total cash outflow for leases for the year ended 30 June 2020 are shown in the statement of cash flows.

Subsequent to initial measurement, the liability will be reduced for payments made and increased for interest. It is re-measured to reflect any reassessment or modification, or if there are changes to in-substance fixed payments. When the lease liability is re-measured, the corresponding adjustment is reflected in the right-of-use asset, or profit and loss if the right-of-use asset is already reduced to zero.

There were no future cash outflows to which the lessee is potentially exposed that are not reflected in the measurement of lease liabilities above. At reporting year date there were no commitments on leases which had not yet commenced.

Other disclosures on leases:

Apart from the disclosures made in other Notes to the financial statements, amounts relating to leases include the following:

	2020 \$
Expense relating to short-term leases included in resources expended	7,290

The total for lease liabilities and the average effective borrowing rate per year is disclosed above. The fair value (Level 2) is a reasonable approximation of the carrying amount.

18.	Other payables	<u>2020</u> \$	2019 \$
	Other payables and accrued liabilities	255,491	322,360
19.	Other liabilities	2020 \$	<u>2019</u> \$
	Deferred grant	115,699	

Deferred grant relates to the estimated payout under the Jobs Support Scheme that the Centre is expecting to receive subsequent to the reporting year end. The Jobs Support Scheme is introduced by the government under the Stabilisation and Support Package that was announced in the Budget 2020. The purpose of the scheme is to provide wage support to employers to help them retain local employees during the period of economic uncertainty due to the coronavirus (Covid-19) outbreak.

20. Financial instruments: information on financial risks

20A. 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:

	2020 \$	<u>2019</u> \$
<u>Financial assets:</u> At amortised cost	3,148,057	2,249,073
<u>Financial liabilities:</u> At amortised cost	313,498	322,360

Further quantitative disclosures are included throughout these financial statements.

20B. Financial risk management

The main purpose for holding or issuing financial instruments is to raise and manage the finances for the Centre'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.

20C. 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.

20D. 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. These arise principally from cash balances with banks, cash equivalents and receivables. The maximum exposure to credit risk is the total of the fair value of the financial assets at the end of the reporting year. Credit risk on cash balances with banks is limited because the counter-parties are entities with acceptable credit ratings. For expected credit losses (ECL) on financial assets, the three-stage approach in the financial reporting standard on financial instruments is used to measure the impairment allowance. Under this approach the financial assets move through the three stages as their credit quality changes. However, a simplified approach is permitted by the financial reporting standards on financial instruments for financial assets that do not have a significant financing component, such as trade receivables. On initial recognition, a day-1 loss is recorded equal to the 12 month ECL (or lifetime ECL for trade receivables), unless the assets are considered credit impaired.

FOUNDATION OF ROTARY CLUBS SINGAPORE (FRCS) FAMILY SERVICE CENTRE

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

20D. Credit risk on financial assets (cont'd)

Cash and cash equivalents are also subject to the impairment requirements of the standard on financial instruments. There was no identified impairment loss.

20E. Liquidity risk - financial liabilities maturity analysis

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 (2019: 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.

The following table analyses the non-derivative financial liabilities by their remaining contractual maturity (contractual undiscounted cash flows):

Non-derivative financial liabilities:

	Less than <u>1 year</u> \$	<u>1 – 3 years</u> \$	<u>Total</u> \$
2020	*	*	-
Gross lease liabilities	29,844	29,260	59,104
Other payables	255,491	_	255,491
At end of the year	285,335	29,260	314,595
2019 Other payables	322,360	_	322,360

The above amounts disclosed in the maturity analysis are the contractual undiscounted cash flows and such undiscounted cash flows differ from the amount included in the statement of financial position. When the counterparty has a choice of when an amount is paid, the liability is included on the basis of the earliest date on which it can be required to pay.

20F. Interest rate risk

Interest rate risk arises on interest-bearing financial instruments recognised in the statement of financial position.

The following table analyses the breakdown of the significant financial instruments by type of interest rate:

	2020 \$	2019 \$
Financial assets with interest:		
Fixed rates	_1,000,000_	1,000,000

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

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

20G. Foreign currency risks

Foreign exchange risk arises on financial instruments that are denominated in a foreign currency, ie in a currency other than the functional currency in which they are measured. For the purpose of this financial reporting standard on financial instruments: disclosures, currency risk does not arise from financial instruments that are non-monetary items or from financial instruments denominated in the functional currency.

The Centre is not exposed to significant foreign currency risk.

21. Changes and adoption of financial reporting standards

For the current reporting year new or revised financial reporting standards were issued by the Singapore Accounting Standards Council. Those applicable to the Centre are listed below. Adoption of the applicable new or revised standards has resulted in some changes in the detailed application of the accounting policies and some modifications to financial statements presentation and measurement as disclosed below.

SFRS No.	<u>Title</u>
SFRS 116	Leases (and Leases - Illustrative Examples & Amendments to Guidance on Other Standards)
SFRS 23	Improvements (2017) – Amendments: Borrowing Costs

SFRS 116 Leases:

The financial reporting standard on leases is effective for annual periods beginning on or after 1 January 2019 and it supersedes the previous reporting standard and the related interpretations on leases. For the lessee almost all leases are brought onto the statements of financial position under a single model (except leases of less than 12 months and leases of low-value assets), eliminating the distinction between operating and finance leases. Thus, the Centre has recognised a right-of-use asset and a corresponding liability in respect of all these leases (unless they qualify for low value or short-term leases) which might have a material impact on the amounts recognised in the financial statements. The amount by which each financial statement line item is impacted (debits / credits) in the current reporting year 2020 by the application of the new standard on leases are disclosed in Notes 10 and 17 to the financial statements. The Centre elected to apply the modified retrospective approach for this standard new standard on leases. Under the modified retrospective approach the comparative Information is not restated and therefore there is no presentation of a third column for the statement of financial position.

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22. New or amended standards in issue but not yet effective

For the future reporting years certain new or revised financial reporting standards were issued by the Singapore Accounting Standards Council and these will only be effective for future reporting years. Those applicable to the Centre 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 any significant modification of the measurement methods or the presentation in the financial statements for the following year from the known or reasonably estimable information relevant to assessing the possible impact that application of the new or revised standards may have on the Centre's financial statements in the period of initial application.

SFRS No.	<u>Title</u>	Effective date for periods beginning on or after
SFRS 1 and 8	Definition of Material – Amendments to SFRS 1 and 8	1 January 2020
	The Conceptual Framework for Financial Reporting	1 January 2020
SFRS 116	Amendment to FRS 116: COVID-19 Related Rent	1 June 2020
	Concessions	
SFRS 1	Amendment to SFRS 1: Amendment of Liabilities as	1 January 2023
	Current or Non-current	



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