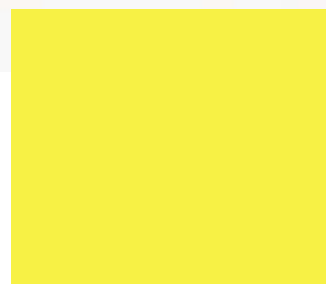




caregivers alliance
— limited —

Annual Report 2014



Caregivers Alliance Limited

491B River Valley Road, #04-04 Valley Point Office Tower, Singapore 248373. Tel: 64604400 Visit us at www.cal.org.sg

Vision, Mission and Objectives

Vision

To improve the lives of family members and caregivers of persons with mental illness.

Mission

Empower Caregivers through

- 🌀 Education
- 🌀 Outreach
- 🌀 Support
- 🌀 Referral
- 🌀 Advocacy

Objectives

- 🌀 **Identify and provide training to caregivers** regarding mental illness and the care of their loved ones through quality training and support.
- 🌀 **Identify and develop caregiver leaders** who are able to provide training and support to other caregivers.
- 🌀 **Raise awareness and enlighten community members** through outreach efforts promoting CAL and services available.
- 🌀 **Advocate on behalf of caregivers of persons with mental illness** in order to improve the system, remove stigma, ensure system accountability and strengthen our mental health support network.

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Chairman's Message



Although Caregivers Alliance Limited (CAL) is a relatively new VWO, thanks to the drive and commitment of Dr Sally Thio and her team, CAL quickly moved into action to serve the growing needs of caregivers for persons with mental illness. CAL was also fortunate to have support from key agencies and partners including NCSS, IMH and other related VWOs. The general funding structure for VWO services covers the person with mental illness but often this may leave limited funding for the wider group affected by health and disability issues – and one group in particular are the caregivers. I am enheartened that our government and grant makers and foundations have recognised the growing needs for caregivers and, in recent years, have taken steps to help this group in various ways.



At CAL, we must give credit to our dynamic team of passionate and committed caregiver leaders. They have become both role models and have also helped and supported other caregivers.

Our caregiver leaders encourage us by their testimonies of how they have overcome their challenges and by being an inspiration for many other caregivers. CAL is grateful for the many volunteers who give time to help and support other caregivers. I do feel that all of us also need to hear from those caregivers who have struggled and have still not been able to cope. I am concerned that there are many out there, with whom we have not yet been able to connect, who are truly in need of help and support but may not be finding suitable solutions.

The groups I am particularly concerned about today in Singapore include:

- Lower income individuals and families with mental health issues. The key needs would likely be finances and possibly lack of understanding of mental health issues.
- Families who are still caught in the stigma associated with mental illness, hence preventing full access to the help and support available.
- Single parent families where there is already a fundamental challenge in the family unit.
- With the increasing detection of mental health issues amongst children and teens and the availability of early intervention, there is an increasing need to educate parents so that they are willing to access help early.

In order to help the caregivers who may not be coping, we must be able to uncover their needs and to find ways to address and help resolve these issues. Our initial intent in setting up a presence at IMH has been to reach out to caregivers, in particular those who are new to caring for someone with mental illness. The large numbers who have responded, seem to support the need for this initiative and we will work on how best to provide supporting services to this group. At the community level, there may also be a role for CAL in identifying and monitoring residents need help in mental health issues. We would be willing to see how we can respond.

Together we can all contribute toward the building of an increasingly inclusive society and a better home for all in Singapore.



About Caregivers Alliance Limited

Caregivers Alliance Limited (CAL) is the sole professional non-profit organisation in Singapore dedicated to meeting the needs of families and caregivers of persons with mental illness. CAL was formed in October 2011 but started operations in April 2012 and received IPC status in July 2012. Our founding members are Singapore Anglican Community Services, Caregivers' Association of the Mentally Ill and BinjaiTree Limited.

CAL has a team of dedicated staff, caregivers and volunteers who together reaches out to caregivers and provides services to meet caregivers' needs.

CAL provides three basic services that support caregivers of persons with mental illness:

- 🌀 The Caregivers-to-Caregivers Education Programme (C2C) – a free group training course for Caregivers.
- 🌀 The Caregivers Support Centre (CSC) – an outreach centre located at IMH.
- 🌀 Individual Training and Support (ITS) – training and support for individual Caregivers at their own home.

Because we have the ability to recruit new caregivers and increase the coverage and penetration of our network, we have the potential to grow with increasing demand. New relationships with caregivers create opportunities for CAL to offer incremental services.



Board of Directors



(Left to Right)

Anita Fam, BBM, PBM | Director

Dr Sally Thio | Executive Director

Benjamin Ng Heok Seng | Finance Director

Chua Tiang Choon Keith | Board Chairman & Chairman,
Appointment/Nomination Committee

Lim Jen Howe | Chairman of Audit Committee

Mary Kwan | Chairman, Fundraising and Communications Committee

DR Swapna Kamal Verma | Chairman, Programmes and Services Committee

Ching Hon Siong | Director

Staff



(Back row)

Ms Judy Koh | Programme Manager
Ms Brenda Koay | Counsellor
Ms Joy Wee | Intern
Ms Valerie Liu | Intern
Dr Sally Thio | Executive Director
Ms Chong Yuh Fen | Counsellor
Ms Yin Feng | Counsellor

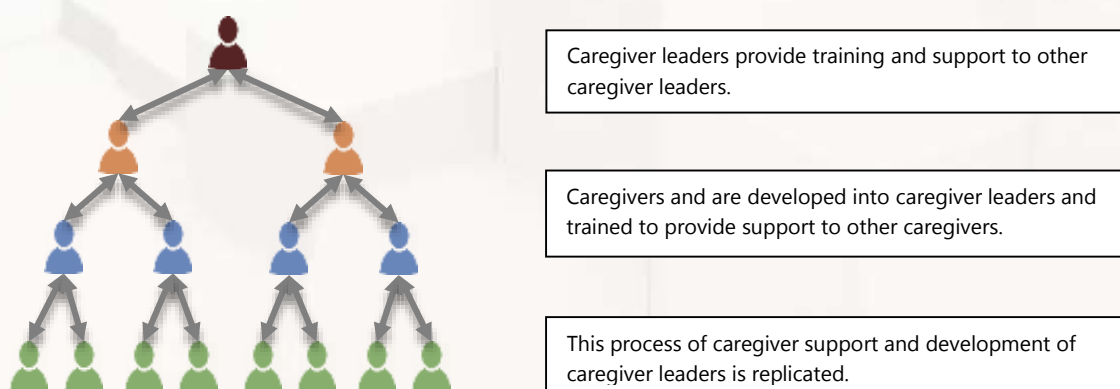
(Front row)

Ms Eunice Quek | Programme Manager
Mr Jared Goh | Volunteer/Admin Manager
Mr Shen Zichao | Caregiver Support Specialist
Ms Teri See | Information, Communications & Technology Executive
Mr Steven See | HR/Finance Executive
Mr Kelvin Ng | Intern

CAL's Service Model

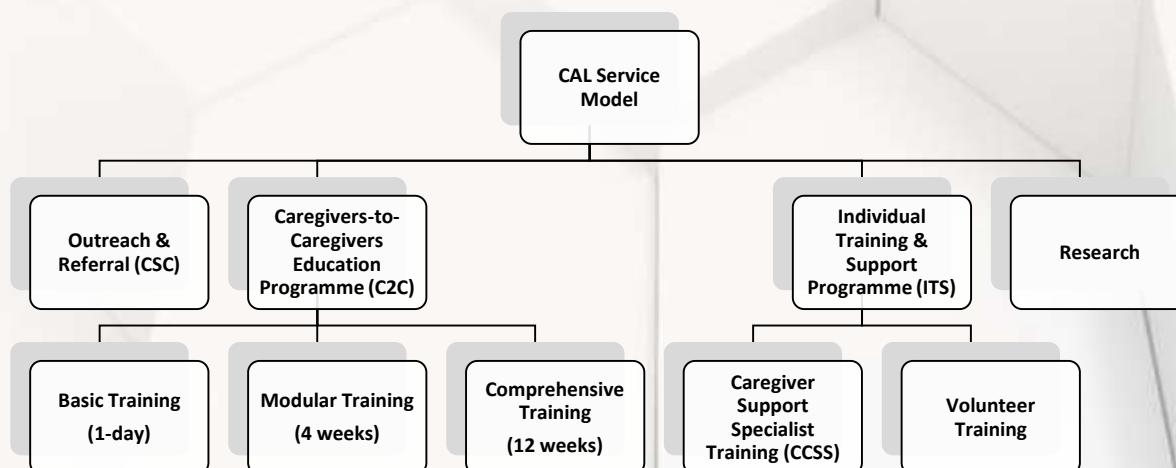
CAL focuses on meeting the needs of caregivers of persons with mental illness by developing caregiver leaders and volunteers to offer training and support.

The needs of caregivers are varied and numerous, depending on professionals alone is not enough. There needs to be a strong collaboration between caregiver leaders, professionals and community volunteers to create a stronger network of peer support for caregivers. This approach is encapsulated in the diagram below.



CAL works on developing a network of passionate caregivers and community volunteers into volunteer caregiver leaders who are able to meet the needs of other caregivers.

Caregiver leaders provide the first line of support to other caregivers. Professional oversight is provided to these volunteers as a form of continual support and empowerment. Where caregivers face complex issues beyond the capability of the volunteer caregiver leaders, professional intervention will be provided. The key for CAL in meeting the needs of caregivers is the supportive relationships built up among caregivers.



Programmes and Services

Caregivers-to-Caregivers Education Programme (C2C)

The Caregivers-to-Caregivers (C2C) Education Programme is the flagship programme of CAL. Started in 2012, it has 2 aims:

- To provide training and to meet the emotional needs of caregivers through formal training, peer support and continuous education.
- To build the capabilities of potential caregiver leaders in training skills, to train others in caregiving for persons with mental illness. Trained caregiver leaders will be equipped to conduct the CAL C2C Education Programme, or to lead the CAL Peer Support Groups.

The C2C Education Programme was adapted from The National Association for the Mentally Ill (NAMI) Family-to-Family Education Course (F2F Education Course) in the US. Studies of the F2F Education Course in 1998 and 2000 indicated that participants felt significantly more empowered in the community, in their family, and with the service system than they did prior to attending the programme. They also experienced less displeasure and worry about their ill family member. The benefits were sustained even after 6 months.



Typical psychoeducation programmes conducted by mental health service providers are taught by health care professionals.

In contrast, C2C Education Programmes are taught by Caregiver Leaders who

themselves have gone through caregiving journeys, hence making greater impact on other caregiver participants.

The C2C Education Programmes include 3 main areas of content:

🌀 Experiential Learning on Mental Illness

The course covers information on mental illness, through experiential learning so that they can better empathize with the plights of their loved ones.

🌀 Skills Training Workshops

Caregivers learn through skills training and empathy workshops to better understand and cope with their loved ones' mental illness and to acquire strategies on how to handling crisis or relapses. They also learn how to journey with their loved ones in the recovery process.

🌀 Personal Emotional Healing

Caregivers get to understand that they themselves are going through the journey of recovery. They gain insight and understanding of their own emotional needs and how to care for themselves. Through the sharing of experiences and stories, they learn from each other about how to cope and that they are not alone.

Caregivers Peer Support

A range of support services for caregivers complements CAL's education programmes. While education programmes equip caregivers with the necessary knowledge and skills to cope with their loved ones suffering from mental illness, caregivers often require additional ongoing support. CAL's support services include:

🌀 Warmline calls

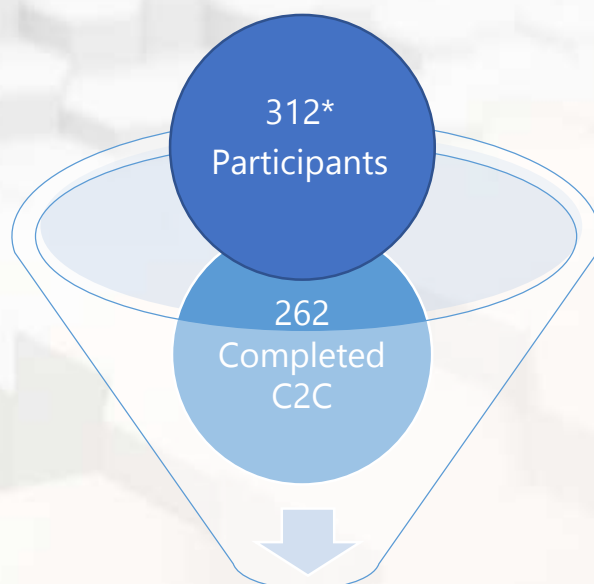
Caregiver Support Leaders will provide non-emergency, non-crisis support and referral service by phone to caregivers of persons with mental illness

🌀 Counselling

CAL staff will provide counselling to caregivers on a needs basis.

🌀 Befriending Service

Caregiver Leaders build reliable friendships with caregivers who may be socially isolated.



84% participants completed C2C training

Services	2014
No. of warm-line calls	1962
New Caregivers contacted by CAL	980
Information & referral services provided	565
Caregivers who attended C2C	312
Caregivers who completed C2C	262
Caregivers befriended	276
Caregivers who felt supported	237

Based on data collected from C2C Classes 2014

Venue	2014
Hougang Care Centre	77
Simei Care Centre	10
Cheng San CC	28
Tiong Bahru	12
City Square Mall	78
Teck Ghee (Grassroots)	16
Pasir Ris	11
People's Bible Church	20
Community Foundation	10
Total	262*

*Including Teck Ghee – Grassroots leaders

Chart 1 C2C Caregivers Age Group

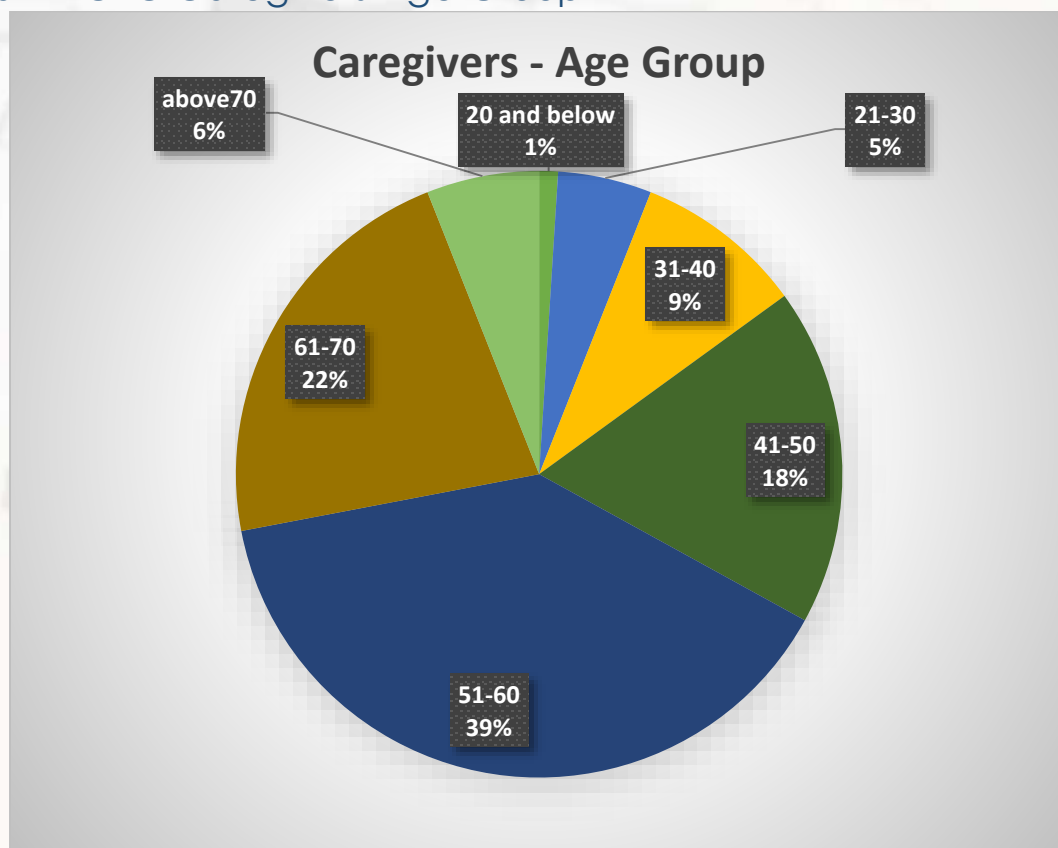


Chart 2 C2C Caregivers' Relationship to Loved One

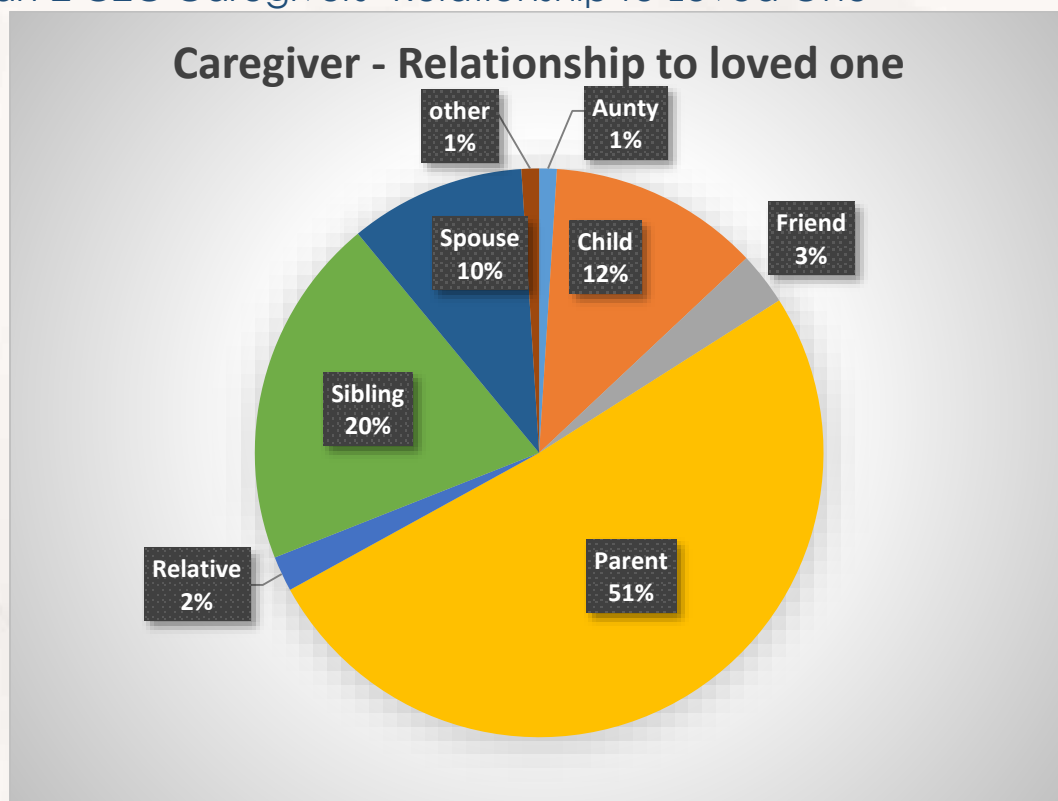


Chart 3 C2C Caregivers ~ Diagnosis of Loved One

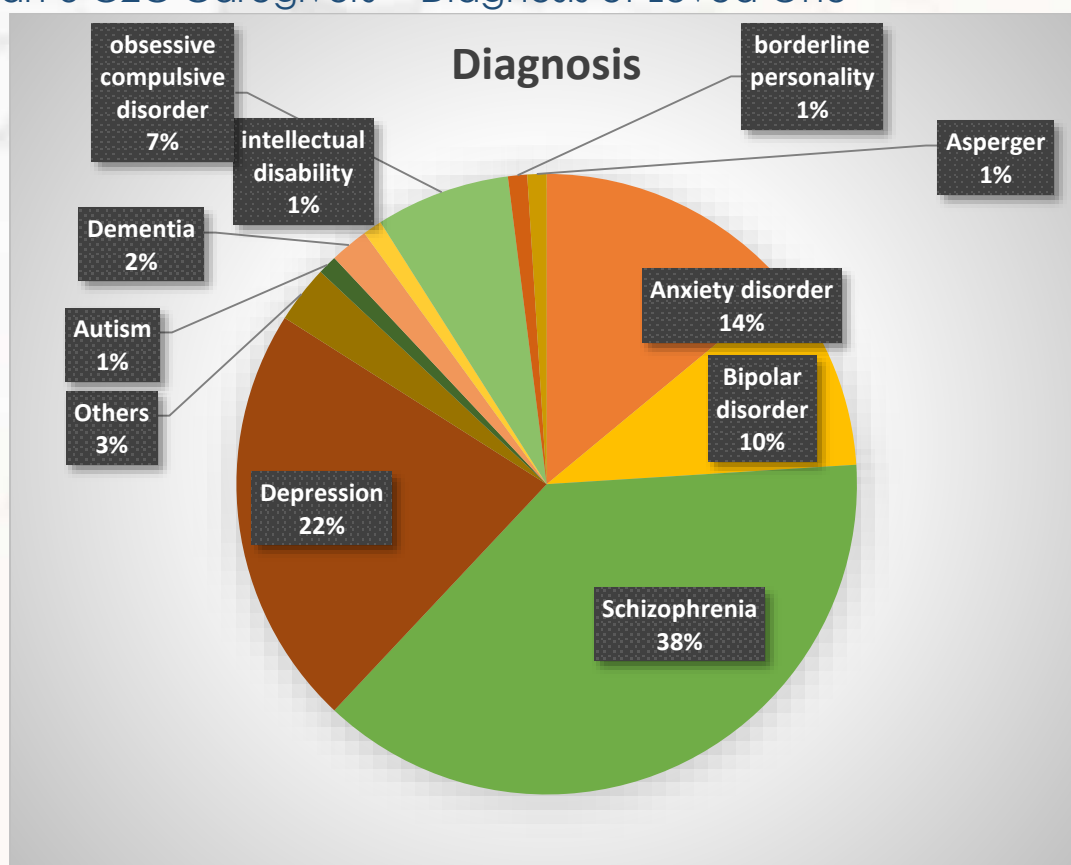
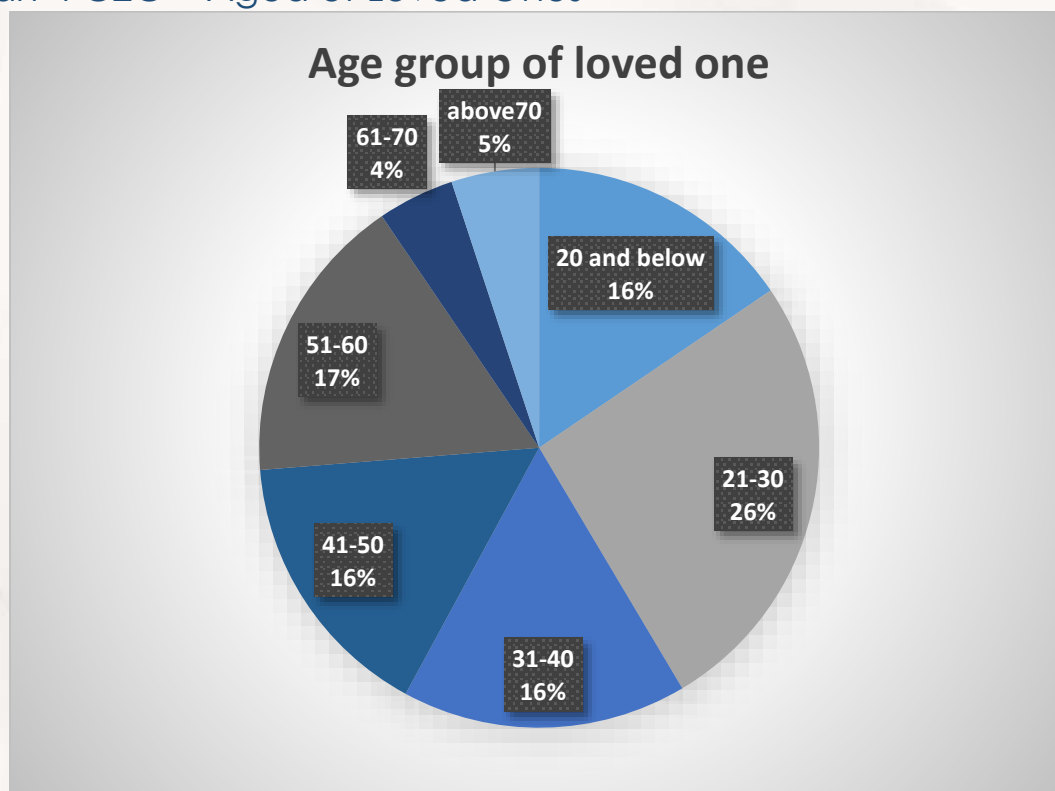


Chart 4 C2C ~ Aged of Loved Ones



Caregivers Support Centre (CSC)

Caregivers of persons with mental illness face tremendous stress in providing care for persons with mental illness. In order to reach out to more caregivers, there have been many discussions between IMH and CAL to explore ways to improve outreach and support for caregivers. The end result was the setting up of the Caregivers Support Centre (CSC). IMH provided a room for CAL at the main lobby just outside IMH Outpatient Clinic B.



With visibility and easy access to caregivers, the CSC is a welcome centre for caregivers to drop by and connect with CAL staff for counselling and support. The CSC also provides an Information and Referral service which helps caregivers access correct information, make informed decisions and select services most appropriate for their circumstances.

The CSC is manned by professional counsellors, trained caregiver support specialists and volunteer caregiver leaders during normal working hours. The counsellors and caregiver support specialists reach out to the caregivers who are located within IMH premises, including Clinic B, the pharmacy, canteen and other public areas in IMH.



In 2014, CSC reached out to 1,730 caregivers. CAL provided individualized services and support according to their needs. Doubling as a resource centre, CSC has on hand a variety of brochures on social services related to mental health. Caregivers may also be linked to other agencies

and community resources as needed. In 2014, CSC provided information and referral services to 1,232 caregivers. Counselling sessions were extended to 93 caregivers and over 90% of caregivers expressed satisfaction with the counselling service.

Services	2014
No. of caregivers outreached to	1,730
Information & referral services provided	1,232
No. of counselling sessions provided	93

Chart 1 – Monthly Outreach Figures for 2014

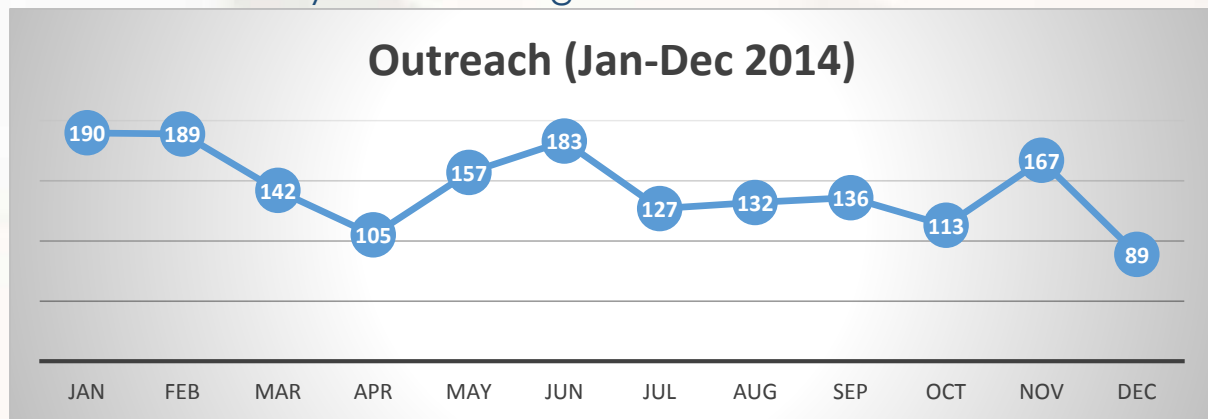


Chart 2 – Geographic Location of Caregivers Reached at CSC

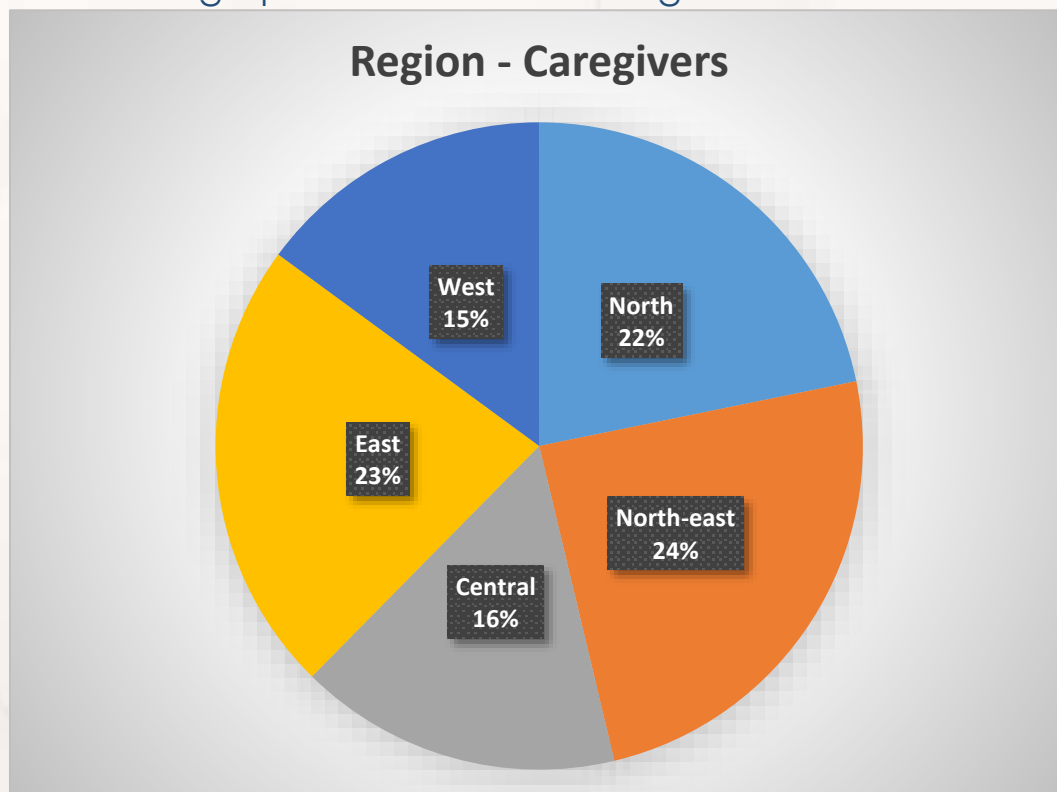


Chart 3 – Age of Caregivers Reached at CSC

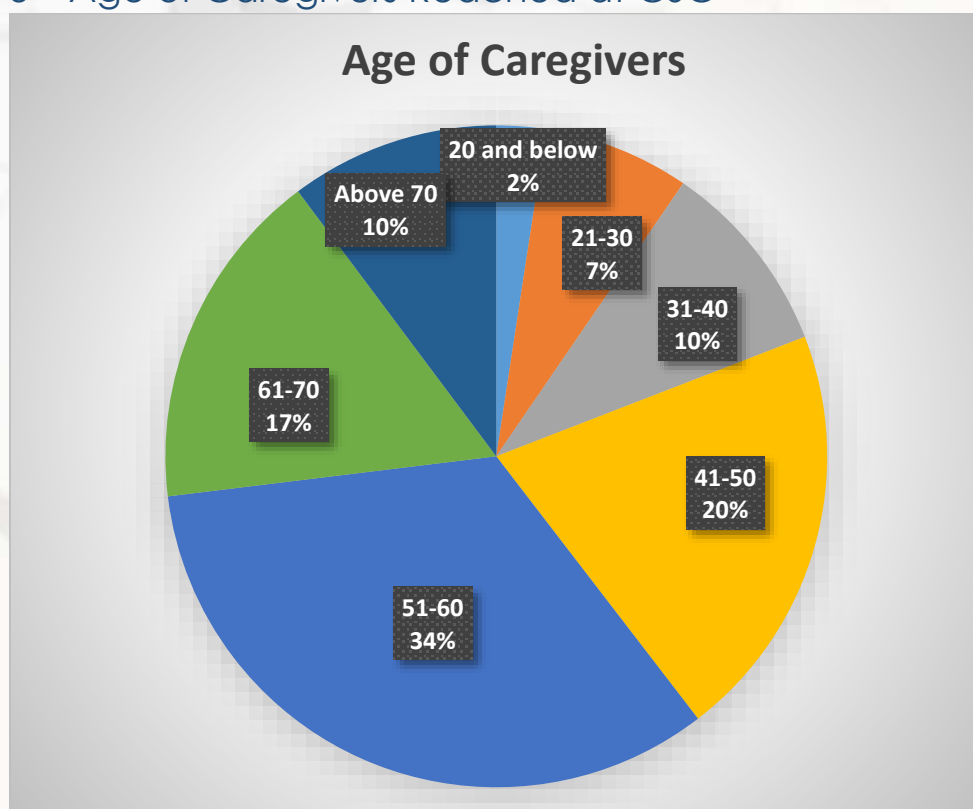


Chart 4 – Age of Loved Ones Related to Caregivers Reached at CSC

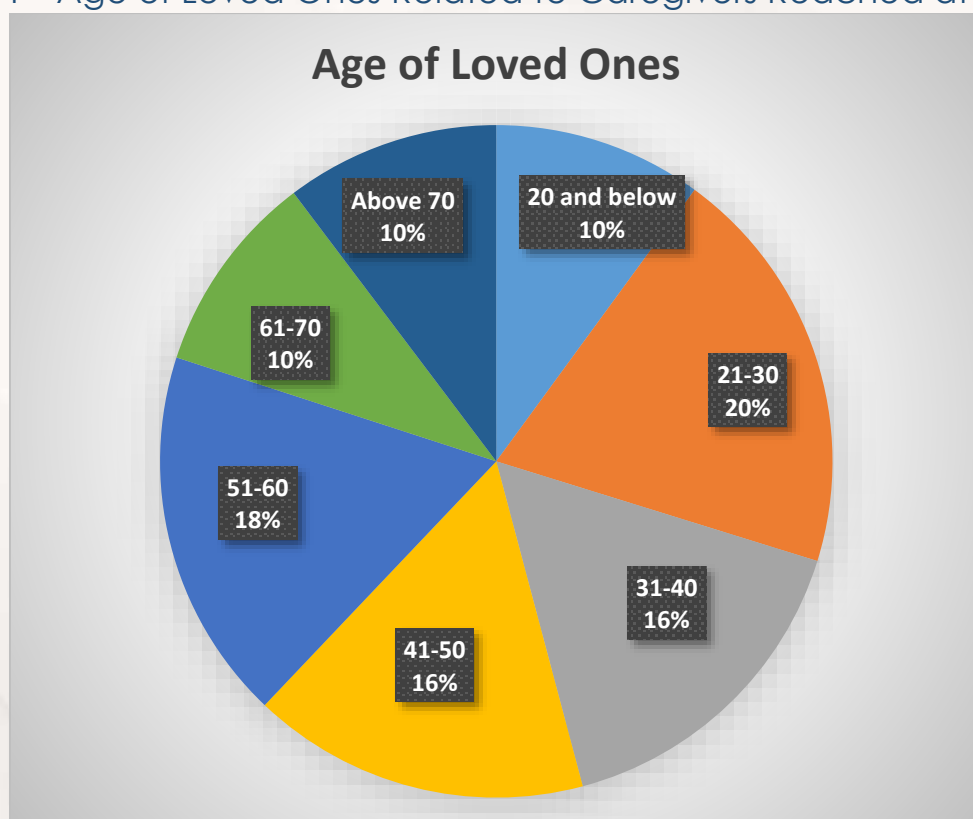


Chart 5 – Relationship to Loved Ones of Caregivers Reached at CSC

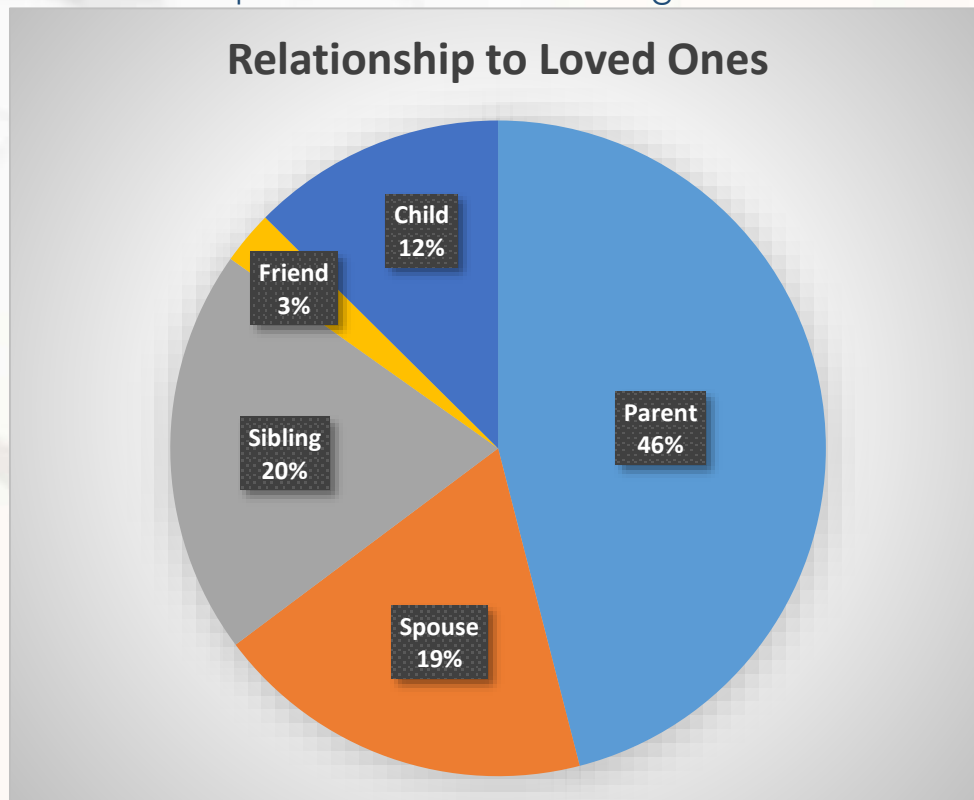
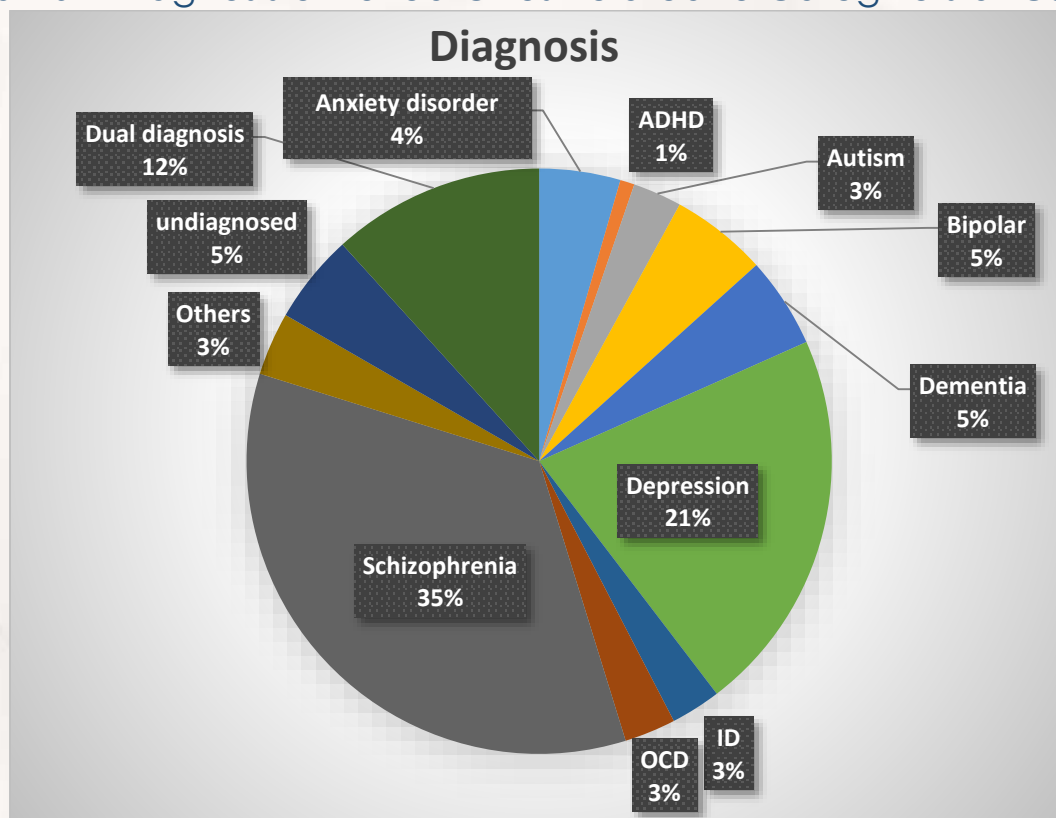


Chart 6 – Diagnosis of Loved Ones Related to Caregivers at CSC



Caregivers Support Groups

Caring for persons with mental illness is a long journey and Caregivers often express the need for ongoing emotional support and to connect with other Caregivers who can truly understand what they are going through. Caregivers require on-going support even if they have been enrolled in the C2C programme. To meet this need, CAL organises Caregivers into small support groups based on their relationship to their loved ones, where group members can meet monthly to share experiences and give each other support.



Events and Activities

Events / Conferences / Visits

Date of Event	Event/Conference/Visit	Description
22 Feb 2014	Caregivers Annual Lunch	An appreciation lunch to thank caregiver leaders and staff
15 Mar 2014	Public Talk	Talk on Crisis, Suicide and Intervention
1 Apr 2014	Visit to CSC	Visitors from ComChest and NCSS paid a visit to CSC to better understand the services provided at CSC
10 May 2014	Public Talk	Part 1 by DR Ang Yong Guan on Medication and Side Effects
5 Jul 2014	Public Talk	Part 2 by DR Ang Yong Guan on Medication and Side Effects
2 Aug 2014	Annual Conference	Conference entitled "Building an Inclusive Society" involving NCSS, IMH and overseas consultant, caregivers and the public
4 – 9 Aug 2014	Training	Certified Caregiver Support Specialist Training conducted by overseas consultant to staff and caregiver leaders
9 Aug 2014	Training	Rehabilitation Skills for Caregivers training
11 Oct 2014	World Mental Health Day Event	Staff and Caregiver Leaders set up a booth at SACS HQ (Hougang) to publicise CAL and its services
12 Oct 2014	World Mental Health Day Event	Staff and Caregiver Leaders set up booths at Woodlands and Hougang to publicise CAL and its services
18 Oct 2014	World Mental Health Day Event	Caregiver Leaders set up a booth at the Singapore Mental Health Conference Bazaar
2 Nov 2014	Carnival	Staff and Caregiver Leaders participated in the "Healthy Minds Happy Lives" carnival at Jurong
14 Nov 2014	CIFA 4th Regional Symposium	CAL participated in the Wofoo 3A Asian Award for Advancing Well-Being in Shanghai as a Top 8 Finalist
15 Nov 2014	Purple Parade	Staff and Caregiver Leaders participated in the annual Purple Parade held at Hong Lim Park

Staff Activities

Date of Event	Activity	Description
21 Jun 2014	Caregivers Outing	Staff, Caregiver Leaders and Loved Ones visited River Safari
22 Aug 2014	Staff Outing	Staff explored the HSBC TreeTop Walk at Macritchie
12 Dec 2014	Staff Outing	Staff sweated it out by conquering the Southern Ridges

CAL's Annual Family Lunch Gathering – 22 February 2014

This is an annual event that should not be missed. About 150 guests, mainly caregivers and their loved ones, service partners, board members and staff attended the event. Besides the great food that was served, a caregiver leader entertained the guests with a few touching songs on love and care. Touching videos of caregivers' journeys with their loved ones inspired everyone present. Certificate and vouchers were also presented by CAL's Chairman Keith Chua to caregiver leaders who have been actively volunteering their time with CAL. Without these caregiver leaders, CAL would not have been able to provide its services effectively and successfully. Thank you Caregiver Leaders!



Public Talk

“Crisis / Suicide Prevention and Intervention” - 15 Mar 2014



The bilingual talk on Crisis / Suicide prevention and intervention was held at City Square Mall, attracting more than 100 attendees, the majority of whom were caregivers. Speakers included Mrs Tan Yoke Yin, deputy director for

Volunteer Management Recruitment and Training, and Ms Wong Poh Ping, a clinical psychologist for SOS client management who shared about suicide prevention. CAL staff also took the opportunity to share Wellness Recovery Action Plan (WRAP) with the Caregivers so that they can encourage their loved ones to maintain wellness during their recovery journey.

Caregivers Support Centre Welcome Visitors – 2 May 2014

CSC received visitors from NCSS and Community Chest on 2 May 2014. Eunice Quek, Programme Manager of CAL, gave a brief orientation about Caregivers Support Centre and the services the centre provides to caregivers in need.



Management of Symptoms and Side Effects of Medication for Mental Illness (Part 1) – 10 May 2014

Dr Ang Yong Guan gave a bilingual talk on 'Management of Symptoms and Side Effects of Medication for Mental Illnesses' on 10th May at City Square Mall. It received an overwhelming response with 130 participants. Many caregivers had so many questions on this topic that they eagerly welcomed a follow up session.



Management of Symptoms and Side Effects of Medication for Mood Disorders & Anxiety Disorders (Part 2) - 5 July 2014



Dr Ang Yong Guan gave his Part 2 of the "Management of Symptoms and Side Effects of Medication" talk on 5 Jul 2014 at the MND Complex Annexe A Auditorium. Many caregivers looked forward to the talk which drew a tremendous response of 180 participants. In his usual jovial and fun style, Dr Ang's bilingual message was well received by the participants.

Caregivers Annual Conference

Building an Inclusive Society – 2 Aug 2014

The Role of Caregivers in Engaging our Loved Ones in Meaningful Contributions

The passion of caregivers to improve lives for their loved ones sparked off the need for a conference to gather feedback from lived experiences of caregivers who are struggling with everyday living and emotional stresses. Last year, a dedicated team of caregiver leaders came together to air their views of what needs to be changed to build an inclusive society. The strategy is to follow up this year with responses from respective authorities who are supportive of the movement towards an inclusive society that looks into the needs of persons with mental illness. We were proud to have with us at this conference, Mdm. Halimah Yacob, Speaker of Parliament and advisor to NCSS, A/Professor Daniel Fung, Chairman of IMH Medical Board, Ms Tanya Maitland, Assistant Director from NCSS, and Mr Keith Chua, Chairman of CAL to address the issues raised.



Caregiver Leader, Margaret Ong highlighted key strategies to build an inclusive society for persons with mental illness. Madam Halimah shared her concerns for persons with mental illness. She welcomed the

Medishield Life which will cover claims related to mental illness. Ms. Tanya Maitland, Assistant Director for Mental Health Services shared with the audience that NCSS is launching an initiative named Project H.I.R.E. (Help Integrated Recovering Persons with Mental Illness through Employment). A key initiative will be an annual employment forum. A/Prof Daniel Fung shared that at the heart of everything is of course, the patient. "For a long time in psychiatry and mental healthcare, we focused just on the patient and forget that they actually have caregivers, they have families and people that they relate with." IMH collaborates with CAL to set up a booth outside the IMH B Clinic so that the caregivers who accompany patients to IMH can get support before or after their IMH visit.

Training

Continuing Education – 4 to 9 Aug 2014

During the first week of Aug 2014, CAL was privileged to have Ms Diane Brewer, a Psychiatric Rehabilitation Trainer and Consultant from the USA to conduct 2 training courses for staff and caregivers. The Certified Caregivers Support Specialist (CCSS) course benefitted 16 caregivers and 94% of the participants expressed that the training met or exceeded their expectations. The Rehabilitation Skills for Caregivers training course equipped more than 50 participants and caregivers with basic understanding of rehabilitation skills.



Certified Caregiver Support Specialist (CCSS) Training - 4 to 9 August 2014

Caregivers of persons with mental illness face tremendous emotional burdens in providing for the practical needs of their loved ones, and in dealing with a sense of loss due to their loved ones' mental illness. As a result of their caregiving burden, there are caregivers who may already be facing burn-out, and require individualised support. CAL thus offered a new Certified Caregiver Support Specialist (CCSS) programme to train support specialists to provide individual support to the caregivers in the community based on a sustainable model. The CCSS training programme was conducted over 5 week nights and followed by an examination.

The training covered the following topics:

- 🌀 Ethics and boundaries of a Caregiver Support Specialist
- 🌀 Crisis response
- 🌀 Engagement and communication skills
- 🌀 Recognising strengths
- 🌀 Stages of change
- 🌀 Coping strategies
- 🌀 Strategies for problem solving
- 🌀 Strategies for self-care
- 🌀 Strategies for developing readiness for change

A total of 16 caregiver leaders benefited and graduated from the course. CAL launched a pilot run of the CCSS to reach out to a few caregivers in need. The experience learnt from the pilot will enable CAL to better offer its services to caregivers in need.

Rehabilitation Skills for the Caregiver Training – 9 Aug 2014

Although it was the National Day holiday, a group of 50 caregivers still came to attend the Rehabilitation Skills for Caregiver training conducted by Ms Diane Brewer at City Square Mall on 9 Aug 2014. The training covered the following topics:

- 🌀 Understanding psychiatric rehabilitation principles in the context of caregiving
- 🌀 Connecting skills
- 🌀 Stages of change / recovery
- 🌀 Partnering in the work of change
- 🌀 Naming and celebrating successes

World Mental Health Day Events

CAL staff and caregiver leaders collaborated in a few World Mental Health Day related events organised by various organisations.



SACS Organised Event at Hougang 1 Mall – 11 Oct 2014

CAL participated to help raise awareness about our services to the public. This event was fun-filled with games, performances, talks, exhibition booths and health screening.



Silver Ribbon Event at Woodlands – 12 Oct 2014

Silver Ribbon Singapore presented World Mental Health Day at Woodlands Galaxy Community Club. Activities include mental health talks, booth exhibition and performances.



Singapore Mental Health Conference – 18 Oct 2014

Organised by AIC, IMH, HPB, NCSS and SSI.

Overseas consultant, Lori Ashcraft and CAL's ED, Sally Thio presented on Recovery Journey of Caregivers at the conference. Caregiver Leaders Nelson Lo and Margaret Ong shared their testimonies as well.



In commemoration of World Mental Health Week, Jurong Spring Division organised

"Healthy Minds Happy Lives" Carnival – 2 Nov 2014

Event helps educate residence the importance of a healthy mind.

CIFA 4th Regional Symposium Award 2014

13 to 15 November 2014

In early 2014, NCSS invited CAL to participate in the Wofoo 3A project organised by the Consortium of Institutes on Family in the Asian Region (CIFA). CAL submitted its flagship Caregiver-to-Caregiver (C2C) Education Programme and CAL entered the semi-finals from a



total of 39 submissions. As part of the semi-finals, a video conference was conducted for CAL to present in more details to the competition judges from Hong Kong, Korea and Singapore. The presentation impressed the judges further and CAL entered the finals of top 8 submissions. The final adjudication of the submissions was conducted in the East China University of Science and Technology in Shanghai, China, as part of the CIFA 4th Regional Symposium from 13 to 15 Nov 2014. CAL was very honoured to win the outstanding award for participating in the Wofoo 3A project. CAL was the only team in Singapore to have entered the finals.



The experience with the Wofoo 3A project has allowed CAL to understand how other project teams in Asia have innovatively support families in need. It also reinforces the idea that sharing of knowledge gained and exchanging of experience in our respective sectors is useful and necessary.

Winning the award has inspired staff to even strive harder as we roll out a new support programme that will have caregiver and community volunteers going into the community to provide emotional support and training to caregivers and families who are in need.



Purple Parade – 15 Nov 2014



Staff and caregiver leaders participated in the annual Purple Parade organised by Autism Association Singapore, Autism Resource Centre (Singapore), Central Singapore CDC, National Council of Social Service, SG Enable and Very Special Art Singapore.

Starting at Hong Lim Park on 15 Nov 2014, staff and caregivers dressed in purple to support the inclusion and celebrates the abilities of persons with special needs.

Caregivers' Outing to River Safari – 21 Jun 2014

It was a rare outing for staff, caregivers and their loved ones. On 21 Jun 2014, the group of 36 visited the River Safari at Mandai. It was heart-warming to see so many caregivers and their loved ones exploring the River Safari together. Many sea creatures were spotted, including many smiles as well. Thumbs up to the caregivers and loved ones!





CAL Staff Outing – HSBC TreeTop Walk – 22 Aug 2014

It was a nice sunny afternoon. Having worked hard in August to organise the annual conference and caregiver training sessions, the CAL team decided to sweat it out by doing a trek to the HSBC TreeTop Walk at MacRitchie on 22 Aug 2014. The team set off at Venus Drive enthusiastically and managed to reach the TreeTop Walk within an hour. The return journey was a bigger loop but the team completed it with ease. After trekking a distance of over 5 km, everyone finished the day with a nice cool drink at a nearby hawker centre. It was a great workout indeed, and staff asked for more!

CAL Staff Outing – Southern Ridges Trek – 12 Dec 2014



The staff outing started with a bowling challenge at Safra ~ Mount Faber. Staff pitched their bowling skills against each other, and had fun flaunting our inferior skills with many bowls going into the drain. After lunch, the team began their trek at the foot of Mount Faber Park. It was a slow start for some as there was only one direction to go – UP! The trek brought us across Henderson Waves Bridge (the highest pedestrian bridge in Singapore) to Telok Blangah Hill Park, along the Forest Walk before crossing the Alexandra Arch to the Hort Park. After a short break at Hort Park, the team pushed on up to the Canopy Walk at Kent Ridge Park to enjoy a breath-taking view of the area. It was a great day of fun and exercise for the team.



Financial Report

Caregivers Alliance Limited

Unique Entity Number	: 201131617N
Address	: 491B River Valley Road #04-04 Valley Point Office Tower Singapore 248373
Auditors	: Suhaimi Salleh & Associates 1 Goldhill Plaza #03-35 Podium Block Singapore 308899
Banker	: OCBC Bank

CAREGIVERS ALLIANCE LIMITED

[Unique Entity No. 201131617N]

[IPC No. IPC000784]

[A company limited by guarantee and not
having share capital]

[Incorporated in the Republic of Singapore]

AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2014

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Suhaimi Salleh & Associates

(UEN: S88PF0247L)

Public Accountants and

Chartered Accountants of Singapore

71 Ubi Crescent, #08-01

Excalibur Centre, Singapore 408571

T: (65) 6846.8376

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DIRECTORS' REPORT

The directors present their report to the members together with the audited financial statements for the financial year ended 31 December 2014.

Directors

The directors in office at the date of this report are as follows:

Chua Tiang Choon, Keith
Benjamin Ng Heok Seng
Ching Hon Siong
Kwan Sin Han Mary
Lim Jen Howe
Fam Siu Ping Anita
Swapna Kamal Verma

Arrangements to enable directors to acquire benefits

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

Directors' contractual benefits

Except as disclosed in the financial statements, since the end of the previous financial year, no director has received or become entitled to receive a benefit by reason of a contract made by the Company or a related corporation with the director or with a firm of which he is a member, or with a company in which he has a substantial financial interest.

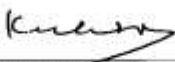
Other matters

As the Company is limited by guarantee, matters relating to interest in shares, debentures or share options are not applicable.

Independent auditor

The independent auditor, Messrs. Suhaimi Salleh & Associates, Public Accountants and Chartered Accountants Singapore, has expressed its willingness to accept re-appointment.

On behalf of the Board of Directors,


Chua Tiang Choon, Keith
Director


Benjamin Ng Heok Seng
Director

Singapore, 24 JUN 2015

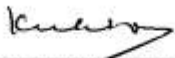
STATEMENT BY DIRECTORS

In the opinion of the directors,

- a) the financial statements as set out on pages 6 to 25 are drawn up so as to give a true and fair view of the state of affairs of the Company as at 31 December 2014, the results of its financial activities, changes in funds and cash flows of the Company for the financial year then ended; and
- b) at the date of this statement, there are reasonable grounds to believe that the Company will be able to pay its debts as and when they fall due.

The Board of Directors authorized these financial statements for issue on **24 JUN 2015**

On behalf of the Board of Directors,


Chua Tiang Choo, Keith
Director


Benjamin Ng Heok Seng
Director

Singapore, **24 JUN 2015**

Suhaimi Salleh & Associates

Public Accountants and
Chartered Accountants of Singapore

71 Ubi Crescent, #08-01
Excalibur Centre, Singapore 408571
T: (65) 6846.8376
F: (65) 6725.8161

Independent auditor's report to the members of:

CAREGIVERS ALLIANCE LIMITED

[Unique Entity No. 201131617N]
[IPC No. IPC000784]
[A company limited by guarantee and not having share capital]
[Incorporated in the Republic of Singapore]

REPORT ON THE FINANCIAL STATEMENTS

We have audited the accompanying financial statements of **CAREGIVERS ALLIANCE LIMITED** (the "Company") as set out on pages 6 to 25, which comprise the statement of financial position as at 31 December 2014, the statement of financial activities, the statement of changes in funds and the statement of cash flows for the financial year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Singapore Companies Act, Charities Act (Chapter 37) and Charities Accounting Standard, 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 statement of financial activities and statement of position and to maintain accountability of assets.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Singapore Standards on Auditing. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal controls relevant to the entity's preparation of the financial statements that give a true and fair view 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 entity's internal controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Suhaimi Salleh & Associates

Public Accountants and
Chartered Accountants of Singapore

71 Ubi Crescent, #08-01
Excalibur Centre, Singapore 408571
T: (65) 6846.8376
F: (65) 6725.8161

(CONT'D)

Independent auditor's report to the members of:

CAREGIVERS ALLIANCE LIMITED

[Unique Entity No. 201131617N]
[IPC No. IPC000784]
[A company limited by guarantee and not having share capital]
[Incorporated in the Republic of Singapore]

Opinion

In our opinion, the financial statements are properly drawn up in accordance with the provisions of the Singapore Companies Act, Charities Act (Chapter 37) and Charities Accounting Standard so as to give a true and fair view of the state of affairs of the Company as at 31 December 2014, and the results, changes in funds and cash flows of the Company for the financial year ended on that date.

Report on Other Legal and Regulatory Requirements

In our opinion, the accounting and other records required by the Act to be kept by the Company have been properly kept in accordance with the provisions of the Act.

During the course of our audit, nothing has come to our attention that the 30% cap mentioned in Regulation 15(1) of the Charities Act, Cap. 37 (Institutions of a Public Character) Regulations 2007 and as amended by Charities (Institutions of a Public Character) (Amendments) Regulations 2008 has been exceeded.

During the course of our audit, nothing has come to our attention that donation moneys are used for disbursements other than those in accordance with the objectives of the Company.



Suhaimi Salleh & Associates
Public Accountants and
Chartered Accountants of
Singapore, 24 JUN 2015

Partner-in-charge: Ong Lien Wan
PAB No.: 01360

STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2014

	Note	Unrestricted Fund		Restricted Funds			2014	2013
		General Fund S\$	Care and Share Fund S\$	C2C Fund S\$	CSC Fund S\$	Total S\$	Total S\$	Total S\$
INCOME								
Voluntary income								
Donations		438,409	-	350,000	250,000	1,038,409	84,155	
Grants		-	1,146	229,985	210,373	441,504	309,781	
Special employment credit		-	-	3,231	738	3,969	1,764	
		438,409	1,146	583,216	461,111	1,483,882	395,700	
Income from charitable activities								
Fees		-	-	16,496	-	16,496	11,388	
		-	-	16,496	-	16,496	11,388	
TOTAL INCOME		438,409	1,146	599,712	461,111	1,500,378	407,088	

STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2014 (Cont'd)

	Note	Unrestricted Fund			Restricted Funds		2014		2013	
		General Fund S\$	Care and Share Fund S\$	C2C Fund S\$	CSC Fund S\$	Total S\$	Total S\$	Total S\$	Total S\$	Total S\$
LESS: EXPENDITURE										
Cost of charitable activities										
Annual lunch		-	-	3,964	-	3,964	3,964	-	-	-
Caregivers leaders expenses		-	-	11,059	3,358	14,417	14,417	9,919	9,919	9,919
Caregivers training expenses		-	-	7,982	-	7,982	7,982	5,266	5,266	5,266
Conference expenses		-	-	6,736	-	6,736	6,736	270	270	270
Depreciation		-	-	1,334	7,954	9,288	9,288	7,865	7,865	7,865
Employer's CPF contribution and SDL		-	-	22,641	36,764	59,405	59,405	20,839	20,839	20,839
Event expenses		-	-	9,281	-	9,281	9,281	9,042	9,042	9,042
Foreign worker levy		-	-	2,442	-	2,442	2,442	-	-	-
Gifts		-	-	-	107	107	107	139	139	139
Hospitality/networking		-	-	-	-	-	-	80	80	80
Insurance		-	-	869	544	1,413	1,413	-	-	-
Internship expenses		-	-	8,152	4,830	12,982	12,982	3,400	3,400	3,400
Meals & refreshment		-	-	654	138	792	792	37	37	37
Minor equipment		-	-	1,346	346	1,692	1,692	-	-	-
Miscellaneous expenses		-	-	482	59	541	541	491	491	491
Printing, stationery & postage		-	-	3,889	1,155	5,044	5,044	5,267	5,267	5,267
Property, plant and equipment write off		-	-	-	-	-	-	2,157	2,157	2,157
Publicity & promotion		-	-	-	-	-	-	3,113	3,113	3,113
Recruitment expenses		-	-	-	-	-	-	290	290	290
Rental of premises		-	-	-	655	655	655	-	-	-
Repair & maintenance		-	-	284	83	367	367	-	-	-
Staff bonus		-	-	26,984	28,526	55,510	55,510	27,158	27,158	27,158
Staff medical and dental expenses		-	-	620	1,089	1,709	1,709	706	706	706
Staff salaries		-	-	142,054	209,756	351,810	351,810	133,453	133,453	133,453
Staff training		-	-	716	248	964	964	655	655	655
Staff welfare		-	-	260	227	487	487	167	167	167
Telecommunication expenses		-	-	2,268	4,552	6,820	6,820	1,742	1,742	1,742
Balance carried forward		-	-	254,017	300,391	554,408	554,408	232,056	232,056	232,056

Suhaimi Salleh & Associates, Public Accountants and Chartered Accountants of Singapore

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STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2014 (Cont'd)

	Note	Unrestricted Fund		Restricted Funds		2014		2013	
		General Fund S\$	Care and Share Fund S\$	C2C Fund S\$	CSC Fund S\$	Total S\$	Total S\$	Total S\$	Total S\$
LESS: EXPENDITURE									
Cost of charitable activities									
Balance brought forward		-	-	254,017	300,391	554,408	232,056		
Transport expenses		-	-	5,824	10,096	15,920	6,224		
Utilities		-	-	25	961	986	-		
Volunteer expenses		-	-	157	240	397	942		
		-	-	260,023	311,688	571,711	239,222		
Governance and other administrative costs									
Accounting fee		-	-	-	-	-	-	10,100	
Audit fee		3,500	-	-	-	3,500	2,800	91	
Bank charges & interest expense		122	-	-	-	122	-	9,383	
Employer's CPF contribution and SDL		5,779	-	-	-	5,779	3,338	254	
Insurance		3,730	-	-	-	3,730	-	-	
Legal and tax fees		-	-	-	-	-	199	-	
Meals & refreshment		199	-	-	-	199	513	125	
Membership and subscription fees		513	-	-	-	513	881	-	
Minor equipments		881	-	-	-	881	591	-	
Printing, stationery & postage		591	-	-	-	591	-	11,520	
Professional fees		-	-	-	-	-	556	-	
Recruitment expenses		556	-	-	-	556	4,494	-	
Rental of equipment		4,494	-	-	-	4,494	9	-	
Repair & maintenance		9	-	-	-	9	1,284	1,712	
Secretarial fees		1,284	-	-	-	1,284	7,629	13,865	
Staff bonus		7,629	-	-	-	7,629	259	-	
Staff medical and dental expenses		259	-	-	-	259	39,606	71,270	
Staff salaries		39,606	-	-	-	39,606	176	-	
Staff training		176	-	-	-	176	110	-	
Staff welfare		110	-	-	-	110	-	-	
Balance carried forward		69,438	-	-	-	69,438	124,458	-	

STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2014 (Cont'd)

	Unrestricted Fund	Care and Share Fund	Restricted Funds	2014	2013
	General Fund S\$	Share Fund S\$	C2C Fund S\$	CSC Fund S\$	Total S\$
LESS: EXPENDITURE					
Governance and other administrative costs					
Balance brought forward	69,438	-	-	-	124,458
Telecommunication expenses	840	-	-	-	2,057
Transport expenses	3,350	-	-	-	1,438
Web design & hosting	6,575	-	-	-	-
	80,203	-	-	-	127,953
TOTAL EXPENDITURE	80,203	-	260,023	311,688	367,175
NET INCOME FOR THE YEAR	358,206	1,146	339,689	149,423	39,913
TOTAL FUNDS BROUGHT FORWARD	-	-	137,534	30,112	127,733
TOTAL FUNDS CARRIED FORWARD	358,206	1,146	477,223	179,535	1,016,110

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

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2014

	Note	2014 S\$	2013 S\$
ASSETS			
Current assets			
Cash and cash equivalents	4	970,270	149,686
Other receivables	5	18,172	1,868
		<u>988,442</u>	<u>151,554</u>
Non-current assets			
Property, plant and equipment	6	<u>39,299</u>	<u>26,547</u>
Total assets		<u>1,027,741</u>	<u>178,101</u>
LIABILITIES			
Current liabilities			
Other payables		<u>11,631</u>	<u>10,455</u>
Total liabilities		<u>11,631</u>	<u>10,455</u>
NET ASSETS		<u>1,016,110</u>	<u>167,646</u>
Unrestricted Funds			
General Fund		<u>358,206</u>	<u>-</u>
Restricted Funds			
Care and Share Fund	8	1,146	-
C2C Fund	9	477,223	137,534
CSC Fund	10	179,535	30,112
		<u>657,904</u>	<u>167,646</u>
TOTAL FUNDS		<u>1,016,110</u>	<u>167,646</u>

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

STATEMENT OF CHANGES IN FUNDS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2014

	Note	Balance at beginning of year S\$	Net income for the year S\$	Balance at end of year S\$
2014				
Unrestricted Funds				
General Fund		-	358,206	358,206
Restricted Funds				
Care and Share Fund	8	-	1,146	1,146
C2C Fund	9	137,534	339,689	477,223
CSC Fund	10	30,112	149,423	179,535
		<u>167,646</u>	<u>490,258</u>	<u>657,904</u>
Total Funds		<u>167,646</u>	<u>848,464</u>	<u>1,016,110</u>
	Note	Balance at beginning of year S\$	Net income for the year S\$	Balance at end of year S\$
2013				
Unrestricted Funds				
General Fund		-	-	-
Designated Funds				
Care and Share Fund	8	-	-	-
C2C Fund	9	127,733	9,801	137,534
CSC Fund	10	-	30,112	30,112
		<u>127,733</u>	<u>39,913</u>	<u>167,646</u>
Total Funds		<u>127,733</u>	<u>39,913</u>	<u>167,646</u>

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

STATEMENT OF CASH FLOWS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2014

	Note	2014 S\$	2013 S\$
Cash flows from operating activities			
Net income for the year		848,464	39,913
Adjustments for:			
- Depreciation of property, plant and equipment	6	9,288	7,865
Operating cash flow before working capital changes		857,752	47,778
Changes in operating assets and liabilities			
- Other receivables		(16,304)	(268)
- Other payables		1,176	4,254
Cash generated from operations		842,624	51,764
Income tax paid		-	(966)
Net cash provided by operating activities		<u>842,624</u>	<u>50,798</u>
Cash flows from investing activities			
Purchases of property, plant and equipment	6	(22,040)	(34,412)
Net cash used in investing activities		<u>(22,040)</u>	<u>(34,412)</u>
Net increase in cash and cash equivalents		820,584	16,386
Cash and cash equivalents at beginning of financial year		149,686	133,300
Cash and cash equivalents at end of financial year	4	<u>970,270</u>	<u>149,686</u>
Cash and cash equivalents comprise:			
Cash in hand		404	251
Cash at bank		969,866	149,435
		<u>970,270</u>	<u>149,686</u>

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2014

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

1. General information

The Company is incorporated and domiciled in Singapore. The address of its registered office is located at 491B River Valley Road, #04-04, Valley Point Office Tower, Singapore 248373.

It is a charity registered under the Charities Act (Chapter 37) since 31 July 2012. The Company has been accorded an Institution of Public Character ('IPC') status for the period from 15 April 2015 to 30 April 2017.

The principal activities of the Company are:

- (i) To outreach and provide training to caregivers regarding mental illness and the care of their loved ones through quality training and support;
- (ii) To identify and develop caregiver leaders who are able to provide training and support to other caregivers;
- (iii) To raise awareness and enlighten community members through outreach efforts promoting the Company and its services; and
- (iv) To advocate on behalf of caregivers of persons with mental illness in order to improve the system, remove stigma, ensure system accountability and strengthen mental health support network.

There have been no significant changes in the nature of these activities during the financial year.

These financial statements are presented in Singapore Dollar, which is the Company's functional currency.

2. Significant accounting policies

2.1 Basis of preparation

These financial statements have been prepared in accordance with the provisions of the Companies Act, Charities Act (Chapter 37) and Charities Accounting Standard ("CAS"). The financial statements have been prepared under the historical cost convention except as described in the accounting policies below.

The preparation of financial statements in conformity with CAS requires management to exercise its judgement in the process of applying the Company's accounting policies. It also requires the use of certain critical accounting estimates and assumptions. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in Note 3.

2. Significant accounting policies (Cont'd)

2.2 Property, plant and equipment

Property, plant and equipment are stated at cost less accumulated depreciation if any. All items of property, plant and equipment are initially recorded at cost.

The initial cost of property, plant and equipment comprises its purchase price, including import duties and non-refundable purchase taxes and any directly attributable costs of bringing the asset to its working condition and location for its intended use. Any trade discounts and rebates are deducted in arriving at purchase price. Expenditure incurred after the property, plant and equipment have been put into operation, such as repairs and maintenance and overhaul costs, is normally charged to the statement of financial activities the year in which the costs are incurred. In situations where it can be clearly demonstrated that the expenditure has resulted in an increase in the future economic benefits expected to be obtained from the use of an item of property, plant and equipment beyond its originally assessed standard of performance, the expenditure is capitalised as an additional cost of property, plant and equipment.

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

Computers	3 years
Renovation	5 years
Furniture and fixtures	5 years
Office equipment	5 years

Assets held under finance leases are depreciated over their expected useful lives on the same basis as owned assets or, where shorter, the term of the relevant lease.

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

Fully depreciated assets still in use are retained in the financial statements.

2.3 Financial assets

Financial assets are recognised on the statement of financial position when, and only when, the Company becomes a party to the contractual provisions of the financial instrument.

Investments in financial assets are initially recognised at the transaction price excluding transaction costs, if any, which shall be recognised as expenditure immediately in the statement of financial activities. Subsequent to the initial measurement, investments in financial assets are measured at cost less any accumulated impairment losses.

Impairment of financial assets

At the end of each reporting period, financial assets are assessed for any objective evidence of impairment. If there is objective evidence of impairment, an impairment loss is recognised immediately in the statement of financial activities.

2. Significant accounting policies (Cont'd)

2.3 Financial assets (Cont'd)

Reversal of impairment loss

If, in a subsequent period, the amount of an impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised, the previously recognised impairment loss will be reversed. Any reversal however shall not exceed what the carrying amount would have been had the impairment not been recognised previously. The reversed amount shall be recognised in the statement of financial activities immediately.

2.4 Other receivables

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

Subsequent to initial recognition, other receivables excluding prepayments are measured at cost less any accumulated impairment losses. Prepayments are measured at the amount paid less the economic resources received or consumed during the financial period.

2.5 Financial liabilities

Financial liabilities are recognised as soon as there is a present legal or constructive obligation to the expenditure. Liabilities arise when there is a present obligation to make a transfer of value to another party as a result of past transaction or event.

2.6 Other payables

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

2.7 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash at bank and short term deposits, highly liquid investments that are readily convertible to known amounts of cash which are subject to insignificant risk to changes in value.

2.8 Operating lease

Leases are classified as operating lease when the lessor effectively retains substantially all the risks and benefits of ownership of the leasing term. Operating lease payments are recognised as expenses in the statement of financial activities on a straight-line basis over the lease term.

The aggregate benefit of incentives provided by the lessor is recognised as a reduction of rental expense over the lease term on a straight-line basis.

2. Significant accounting policies (Cont'd)

2.9 Contingencies

Contingent liabilities are not recognised in the financial statements. They are disclosed unless the possibility of an outflow of resources embodying economic benefits is remote. A contingent asset is not recognised in the financial statements but disclosed when an inflow of economic benefit is probable.

2.10 Provisions for liabilities and charges

Provisions are recognised only when a present obligation (legal or constructive) exists as a result of a past event, it is probable that a transfer of economic benefits in settlement will be required, and the amount of the obligation can be estimated reliably. The amount of provision recognised is the best estimate of the expenditure required to settle the obligation at the reporting date. The best estimate of the expenditure required to settle the obligation is the amount that would rationally be paid to settle the obligation at the reporting date or to transfer it to a third party.

2.11 Events after the reporting date

Post period-end events that provide additional information about the Company's position at the reporting date (adjusting events) are reflected in the financial statements. Post period-end events that are not adjusting events are disclosed in the notes to the financial statements when material.

2.12 Recognition of income

Income is recognised in the statement of financial activities when the effects of a transaction or other event result in an increase in the Company's net assets. Income is recognised when the following three factors are met:

i) Entitlement

The Company has control over the rights or other access to the resource, enabling the Company to determine its future application.

ii) Certainty

It is probable that the income will be received; and

iii) Measurement

The amount of the income can be measured by the Company with sufficient reliability.

2. Significant accounting policies (Cont'd)

2.12 Recognition of income (Cont'd)

The following specific recognition criteria must also be met before income is recognised:

i) Donations

Revenue from donations of individuals and corporate sponsorship are accounted when received, except for committed donations and corporate cash sponsorship that are recorded when the commitments are signed.

ii) Grants

Grants are recognised when there is reasonable assurance that the grant will be received and all conditions attached to it have been complied with.

iii) Fees

Revenue is recognised once the service is rendered to the customer which generally coincides with their acceptance on an accrual basis.

2.13 Expenditures

Expenditures are recognised in the statement of financial activities once the goods or services have been delivered or rendered. Expenditure on performance-related grants are recognised to the extent the specified service or goods have been provided. Expenditures in the statement of financial activities are classified under the costs of generating funds, costs of charitable activities and governance costs.

i) Classification

Costs of generating funds

All cost associated with generating income from all sources other than from undertaking charitable activities are included under costs of generating funds.

Costs of charitable activities

All resources applied in undertaking activities to meet the Company's charitable objectives are classified under costs of charitable activities.

Governance costs

Costs incurred in respect of governance arrangements which relate to the general running of the Company, activities that provide the governance infrastructure, which allows the Company to operate, and to generate the information required for public accountability and costs incurred in relation to strategic planning processes that contribute to future development of the Company are classified under governance costs.

2. Significant accounting policies (Cont'd)

2.13 Expenditures (Cont'd)

ii) Allocation of costs

Where appropriate, expenditures which are specifically identifiable to each cost classification are allocated directly to the type of costs incurred. Where apportionment between each costs classification is necessary, the following apportionment bases are applied, where appropriate:

- Usage
- Per capita i.e. on the number of people employed within an activity;
- Floor area occupied by an activity; and
- On time basis.

2.14 Employee benefits

i) Pensions and other past employment benefits

The Company makes contributions to the Central Provident Fund Scheme in Singapore, a defined contribution pension scheme. These contributions are recognised as an expense in the year in which the related service is performed.

ii) Employee leave entitlement

Employee entitlements to annual leave are recognised when they accrue to employees. A provision is made for the estimated liability for leave as a result of services rendered by employees up to the reporting date.

2.15 Related parties

A related party is defined as follows:

- a) A person or a close member of that person's family is related to the Company if that person:
 - i) Has control or joint control over the Company;
 - ii) Has significant influence over the Company; or
 - iii) Is a member of the key management personnel of the Company or the parent Company.
- b) An entity is related to the Company if any of the following conditions applies:
 - i) The entity and the Company are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);
 - ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);
 - iii) Both entities are joint ventures of the same third party;
 - iv) The entity is a post-employment benefit plan for the benefit of employees of either the Company or an entity related to the Company. If the Company itself is under such a plan, the sponsoring employers are also related to the Company;
 - v) The entity is controlled or jointly controlled by a person identified in (a);
 - vi) The person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

3. Critical accounting estimates, assumptions and judgements

Estimates, assumptions and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

3.1 Critical judgements in applying the entity's accounting policies

The key assumptions concerning the future and other key sources of estimation uncertainty at the statement of financial position date, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year, are discussed below.

Estimated useful lives of property, plant and equipment

The Company reviews annually the estimated useful lives of property, plant and equipment based on factors such as business plans and strategies, expected level of usage and future technological developments. It is possible that future results of operations could be materially affected by changes in these estimates brought about by changes in the factors mentioned.

Allowance for impairment of receivables

The Company reviews the adequacy of allowance for impairment of receivables at each closing by reference to the ageing analysis of receivables, and evaluates the risks of collection according to the credit standing and collection history of individual donor. If there are indications that the financial position of a donor has deteriorated resulting in an adverse assessment of his risk profile, an appropriate amount of allowance will be provided.

Impairment of property, plant and equipment

Property, plant and equipment are reviewed for impairment whenever there is any indication that the assets are impaired. If any such indication exists, the recoverable amount (i.e. higher of the fair value less cost to sell and value in use) of the assets is estimated to determine the impairment loss. The key assumptions for the value in use calculation are those regarding the growth rates, and expected change to selling price and direct costs during the year and a suitable discount rate.

4. Cash and cash equivalents

	2014 S\$	2013 S\$
Cash in hand	404	251
Cash at bank	<u>969,866</u>	<u>149,435</u>
	<u>970,270</u>	<u>149,686</u>

At the statement of financial position date, the carrying amounts of cash and cash equivalents approximated their fair values.

5. Other receivables

	2014 S\$	2013 S\$
Other receivables	1,300	-
Deposits	12,673	378
Prepayments	4,199	1,490
	<u>18,172</u>	<u>1,868</u>

At the date of the statement of financial position, the carrying amounts of other receivables approximated their fair value.

6. Property, plant and equipment

	Balance at beginning of year S\$	Additions S\$	Disposals S\$	Balance at end of year S\$
2014				
Cost				
Computers	7,369	6,090	-	13,459
Renovation	14,138	15,000	-	29,138
Furniture and fixtures	11,675	-	-	11,675
Office equipment	1,230	950	-	2,180
	<u>34,412</u>	<u>22,040</u>	<u>-</u>	<u>56,452</u>

	Balance at beginning of year S\$	Depreciation charge S\$	Disposals S\$	Balance at end of Year S\$
Accumulated depreciation				
Computers	2,456	3,455	-	5,911
Renovation	2,828	3,078	-	5,906
Furniture and fixtures	2,335	2,335	-	4,670
Office equipment	246	420	-	666
	<u>7,865</u>	<u>9,288</u>	<u>-</u>	<u>17,153</u>

	Balance at beginning of year S\$	Balance at end of Year S\$
Net book value		
Computers	4,913	7,548
Renovation	11,310	23,232
Furniture and fixtures	9,340	7,005
Office equipment	984	1,514
	<u>26,547</u>	<u>39,299</u>

6. Property, plant and equipment (Cont'd)

	Balance at beginning of year S\$	Additions S\$	Disposals S\$	Balance at end of year S\$
2013				
Cost				
Computers	-	7,369	-	7,369
Renovation	-	14,138	-	14,138
Furniture and fixtures	-	11,675	-	11,675
Office equipment	-	1,230	-	1,230
	-	<u>34,412</u>	-	<u>34,412</u>
	Balance at beginning of year S\$	Depreciation charge S\$	Disposals S\$	Balance at end of year S\$
Accumulated depreciation				
Computers	-	2,456	-	2,456
Renovation	-	2,828	-	2,828
Furniture and fixtures	-	2,335	-	2,335
Office equipment	-	246	-	246
	-	<u>7,865</u>	-	<u>7,865</u>
	Balance at beginning of year S\$			Balance at end of Year S\$
Net book value				
Computers	-			4,913
Renovation	-			11,310
Furniture and fixtures	-			9,340
Office equipment	-			984
	-			<u>26,547</u>

7. Income tax

The Company is a charity registered under the Charities Act since 31 July 2012. Consequently, the income of the Company is exempted from tax under the provisions of Section 13 of the Income Tax Act Cap. 134.

8. Care and Share Fund (Restricted)

Care and Share Fund accounts for matching grants received from the Singapore Government under its Care & Share Programme. It is a restricted fund under the Programme and should be used for the Company's capability and capacity building, new programmes and enhancements and expansion. Also up to 20% of the grants received can be used for the Company's critical existing needs.

9. C2C Fund (Restricted)

C2C Fund refers to fund for a group of programmes to provide group training and support to caregivers of persons with mental illness. It includes the Company's signature Caregivers-to-Caregivers Education Programme, its supporting services and Caregivers Support Group Meetings.

10. CSC Fund (Restricted)

CSC Fund refers to the fund for the Caregivers Support Centre Programme where our staff reach out to caregivers of persons with mental illness for support, referral and counselling. Outreach locations include the Institute of Mental Health, hospitals and polyclinics providing psychiatric medical care facilities where caregivers bring their loved ones to.

11. Staff costs

Included in the expenses expended are the following staff costs:

	2014 S\$	2013 S\$
Staff salaries	391,416	204,723
Staff bonus	63,139	41,023
Transportation and phone allowances	24,858	9,579
Employer's CPF contribution, SDL and FWL	67,626	30,222
	<u>547,039</u>	<u>285,547</u>

The staff costs were allocated as follows:

• Costs of charitable activities	494,025	191,029
• Governance and other administrative costs	53,014	94,518
	<u>547,039</u>	<u>285,547</u>

12. Related party transactions

The following transactions took place between the Company and related parties during the financial year at terms agreed between the parties:

	2014 S\$	2013 S\$
Cash donations from directors	14,349	12,000
Cash donations from founder members	400,000	-
Cash donations from key management personnel	1,000	-
Fees received from members for the provision of training services	<u>397</u>	<u>-</u>

12. Related party transactions (Cont'd)

The remuneration of key management personnel during the financial year was as follows:

	2014 S\$	2013 S\$
Salaries and other short-term employee benefits	102,542	98,355
Post-employment benefits – contribution to CPF	4,941	4,966
	<u>107,483</u>	<u>103,321</u>

	2014 Number of key personnel	2013 Number of key personnel
No. of executive of the Company in remuneration bands:		
Above S\$100,000	<u>1</u>	<u>1</u>

None of the directors have received any form of remuneration and benefits from the Company for both financial years ended 31 December 2014 and 31 December 2013.

13. Commitments

(a) Capital commitment

Renovation on #04-04, Valley Point situated at 491 River Valley Road contracted for at the statement of financial position date but not recognised in the financial statements is as follows:-

	2014 S\$	2013 S\$
Property, plant and equipment – Renovation	<u>289,170</u>	<u>-</u>

(b) Operating lease commitments – where the Company is a lessee

The Company leases under operating lease agreements from non-related parties. The leases have varying terms, escalation clauses and renewal rights.

	2014 S\$	2013 S\$
Not later than one year	34,082	5,712
Later than one year but not later than five years	<u>139,750</u>	<u>17,710</u>
	<u>173,832</u>	<u>23,422</u>

14. Financial instruments and financial risk management

14.1 Categories of financial instruments

The following table set out the financial instruments as at the reporting date:

	2014 S\$	2013 S\$
Financial assets		
Cash and cash equivalents	970,270	149,686
Other receivables (excluding prepayments)	13,973	378
	<u>984,243</u>	<u>150,064</u>
Financial liabilities		
Other payables	<u>11,631</u>	<u>10,455</u>

14.2 Financial risk management policies and objectives

The Company is exposed to financial risks arising from its operations and the use of financial instruments. The key financial risks include interest rate risk and liquidity risk. The Board of Directors reviews and agrees policies and procedures for the management of these risks, which are executed by the directors. The Company does not apply hedge accounting.

The following sections provide details regarding the Company's exposure to these risks:

Interest rate risk

The Company is exposed to interest rate risk through the impact of rate changes on interest bearing assets and liabilities. The interest bearing assets comprise bank balances which are short-term in nature. Any short-term fluctuation in interest rates will not significantly affect the Company. No sensitivity analysis is prepared as the Company does not expect any material effect on the Company's profit or loss arising from the effects of reasonably possible changes in interest rates on interest-bearing financial instruments at the end of the reporting period.

Liquidity risk

Liquidity risk is the risk that the Company will encounter difficulty in meeting financial obligations due to the shortage of funds. The Company's exposure to liquidity risk arises primarily from mismatches of the maturities of the financial assets and liabilities. The company adopts prudent liquidity risk management by maintaining sufficient cash and cash equivalents to finance its activities and minimize the liquidity risk.

14. Financial instruments and financial risk management (Cont'd)

Analysis of financial instruments by remaining contractual maturities

The table below summarizes the maturity profile of the Company's financial assets and liabilities at the reporting date based on contractual undiscounted repayment obligations.

	2014			2013		
	One year or less	One to five years	Total	One year or less	One to five years	Total
Financial assets	S\$	S\$	S\$	S\$	S\$	S\$
Cash and cash equivalents	970,270	-	970,270	149,686	-	149,686
Other receivables (excluding prepayments)	13,973	-	13,973	378	-	378
Total undiscounted financial assets	984,243	-	984,243	150,064	-	150,064
Financial liabilities						
Other payables	11,631	-	11,631	10,455	-	10,455
Total undiscounted financial liabilities	11,631	-	11,631	10,455	-	10,455
Total net undiscounted financial assets	972,612	-	972,612	139,609	-	139,609

15. Fund management policy

The primary objective of the Company is to ensure it maintains sufficient cash in order to support its activities. Available cash is deployed primarily to cover operational requirements.

16. Authorisation of financial statements

These financial statements were authorised for issue in accordance with a resolution of the directors on

24 JUN 2015

Acknowledgements

Thank you for your continuous support

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Agency for Integrated Care
Angliss Singapore Pte Ltd
Bakery Laboratory Pte Ltd
Ben Foods (S) Pte Ltd
Big Foot Logistic Pte Ltd
Binjai Tree
Caregivers' Association of the Mentally Ill
Chen Su Lan Trust
Community Foundation of Singapore
Delta Pacific Foods Pte Ltd
Ethan K Pte Ltd
Fresh Cafe Distributors
Hai Sia Seafood Pte Ltd
Institute of Mental Health
Kim Lee Pastry House
Lee Say Poultry Industrial
Leefon Frozen Food Trading
Lim Kian Seng Food Supplier Pte Ltd
Metropolitan Fishery Group Pte Ltd
National Council of Social Service
Phoon Huat & Co Pte Ltd
Singapore Anglican Community Services
Singapore Association for Mental Health
SymAsia Singapore Fund - Jia Foundation
Tan Chin Tuan Foundation
The Seafood Company Pte Ltd
The Silent Foundation
Toteboard

Adeline Kwok Siok Peng
Andy Lim
Anita Fam
Benjamin Ng
Bertrand Wee
Bob Kwan
Christopher Wong
Cindy Tan
Elaine Kim
Esther Loo
Ho Jian Ming
Jeremy Lim Fung Yen
Lin Ngin Lian
Lin Wei Daniel
Margaret Ong
Ngo Jinshen Denys
Ong Zhi Ming Paul Christopher
Rebekah Lin
Sally Thio
Tan Kay Kheng
Thang Chang King
Toh Xiao Ling
Wong Kok Yee
Yap Chin Chin



Corporate Governance

S/n	Description	Code ID	Response	Reasons for Non-Compliance
Board Governance				
A	Are there Board Members holding staff appointments? (Skip items 1 and 2 if "No").		No	
1	If the governing instrument permits staff to become Board members, they should comprise not more than one-third of the Board.	1.1.2	Not Applicable	
2	Staff does not chair the Board.	1.1.2	Not Applicable	
3	There is a maximum limit of four consecutive years for the Treasurer position (or equivalent, e.g. Finance Committee Chairman).	1.1.6	Complied	
4	The Board has an audit committee (or designated Board members) with documented terms of reference).	1.2.1	Complied	
5	The Board meets regularly with a quorum of at least one-third or at least three members, whichever is greater (or as required by the governing instrument).	1.3.1	Complied	
Conflict of Interest				
6	There are documented procedures for Board members and staff to declare actual or potential conflicts of interest to the Board.	2.1	Complied	
7	Board members do not vote or participate in decision-making on matters where they have a conflict of interest.	2.4	Complied	
Strategic Planning				
8.	The Board reviews and approves the vision and mission of the charity. They have documented	3.1.1	Complied	

	and communicated to its members and the public.			
9	The Board approves and reviews a strategic plan for the charity to ensure that the activities are in line with its objectives.	3.2.2	Complied	
Human Resource Management				
10	The Board approves documented human resource policies for staff.	5.1	Complied	
11	There are systems for regular supervision, appraisal and professional development of staff.	5.6	Complied	
Financial Management and Controls				
12	The Board ensures internal control systems for financial matters are in place with documented procedures.	6.1.2	Complied	
13	The Board ensures reviews on the charity's control, processes, key programmes and events.	6.1.3	Complied	
14	The Board approves an annual budget for the charity's plans and regularly monitors its expenditure.	6.2.1	Complied	
15	The charity discloses its reserve policy in the annual report.	6.4.1	Complied	
B	Does the charity invest its reserves? (Skip item 16 if "No")		No	
16	The charity invests its reserves in accordance with an investment policy approved by the Board. It obtains advice from qualified professional advisors, if deemed necessary by the Board.	6.4.3	Not Applicable	
Fundraising Practices				
17	Donations collected are properly recorded and promptly deposited by the charity.	7.2.2	Complied	
Disclosure and Transparency				
18	The charity makes available to its stakeholders an annual report that includes information on its programmes, activities, audited	8.1	Complied	

	financial statements, Board members and executive management.			
C	Are Board members remunerated for their Board services? (Skip items 19 and 20 if "No")		No	
19	No Board member is involved in setting his or her own remuneration.	2.2	Not applicable	
20	The charity discloses the exact remuneration and benefits received by each Board member in the annual report.	8.2	Not applicable	
D	Does the charity employ paid staff? (Skip items 21 and 22 if "No")		Yes	
21	No staff is involved in setting his or her own remuneration.	2.2	Complied	
22	The charity discloses in its annual report the annual remuneration of its three highest paid staff who each receives remuneration exceeding \$100,000, in bands of \$100,000. If none of its top three highest paid staff receives more than \$100,000 in annual remuneration each, the charity reveals this fact.	8.3	Complied	
Public Image				
23	The charity accurately portrays its image to its members, donors and the public.	9.1	Complied	

Reserves Position and Policy

The company's reserve position for financial year ended 31 December 2014 is as follows:

		2014	2013	Increase/ (Decrease)
		S\$	S\$	%
A	Unrestricted Funds			
	General Fund	358,206	-	N/A
B	Restricted Funds			
	Care and Share Fund	1,146	-	N/A
	C2C Fund	477,223	137,534	246.99
	CSC Fund	179,535	30,112	496.22
C	Total Funds	1,016,110	167,646	506.10
D	Total Annual Operating Expenditure	651,914	367,175	77.55
E	Ratio of Funds to Annual Operating Expenditure (C/D)	1.56	0.46	239.13

Reference:

C. Total Funds includes unrestricted and restricted funds.

D. Total Annual Operating Expenditure includes expenses related to Cost of Charitable Activities and Governance and Other Operating and Administration expenses.

The Company's accumulated reserves stood at \$1,016,110 as at 31 December 2014 (31 December 2013: \$167,646). This amount represents the unrestricted and restricted funds available to the Company. The Company receives funds on an annual basis, and it also plans the activities and operating expenditure annually in advance. In determining the level of reserves required, the Board of Directors of the Company takes into account forecasted expenditure based on planned initiatives and programmes and expected future donations. The reserves provide the Company with financial stability and enable it to commit and fulfil its obligations for activities which may be on-going for more than one financial year. The Board of Directors of the Company regularly reviews the amount of reserves to ensure they are adequate to meet continuing obligations.

Utilisation of reserves is based on approved plans and is determined by the Board of Directors of the Company.

Conflict of Interest Policy

1. PURPOSE

CAL (hereinafter 'the Organisation') is a non-profit Organisation. Consequently, there exists between CAL and its employees and the public a fiduciary duty, which carries with it a broad and unbending duty of loyalty and fidelity. All employees have the responsibility of administering the dealings of the Organisation honestly and prudently, and of exercising their best care, skill, and judgment for the sole benefit of the Organisation.

All employees shall exercise the utmost good faith in all transactions involved in their duties, and they shall not use their positions with the Organisation or knowledge gained there from for their personal benefit. There shall be no vested or personal interest or interest of third parties. The interests of the Organisation must be the first priority in all decisions and actions.

2. PERSONS CONCERNED

This statement is directed not only to Board Members and directors, but to all employees who can influence the actions of the Organisation. For example, this would include all who make purchasing decisions, and anyone who has proprietary information concerning the Organisation.

3. AREAS IN WHICH CONFLICT MAY ARISE

The following non-exclusive examples of Conflicts of interest may arise in the relations of the employees with any of the following third parties:

- Persons and Organisations supplying goods and services to the Organisation;
- Persons and Organisations from whom the Organisation leases property and equipment;
- Persons and Organisations with whom CAL is dealing or planning to deal in connection with the gift, purchase or sale of goods and services, securities, or other property;
- Competing or affiliated Organisations;
- Donors and others supporting the Organisation;
- Agencies, Organisations and associations which affect the operations of CAL;
- Family members, friends, and other employees; and

- Recruitment of an employee with close relationship (i.e. those who are more than acquaintances)

4. NATURE OF CONFLICTING INTEREST

A conflicting interest may be defined as an interest, direct or indirect, with any persons or organisations mentioned in the above examples. Such an interest might arise through:

- Owning stock or holding debt or other proprietary interests in any third party dealing with the Organisation;
- Holding office, serving on the board, participating in management, or being otherwise employed (or formerly employed) with any third party dealing with the Organisation;
- Receiving remuneration for services with respect to individual transactions involving the Organisation; and
- Using the Organisation's resources or good will for other than the Organisation approved activities, programs, and purposes.

5. INTERPRETATION OF THIS STATEMENT OF POLICY:

The areas of conflicting interest listed in Section 3, and the relations in those areas which may give rise to conflict listed in Section 4, are not exhaustive. Conflicts might arise in other areas or through other relations. It is assumed that the employees will recognise such areas and relation by analogy.

The fact that one of the interests described in Section 4 exists does not necessarily mean that a conflict exists, or that the conflict, if it exists, is material enough to be of practical importance, or if material, that upon full disclosure of all relevant facts and circumstances it is necessarily adverse to the interests of the Organisation.

However, it is the policy of the board that the existence of any of the interests described in Section 4 shall be disclosed before any transaction is consummated. It shall be the continuing responsibility of the employees to scrutinise their transactions and outside business interests and relationships for potential conflicts and to immediately make such disclosures.

CAL or a duly constituted committee thereof shall determine whether a conflict exists and in the case of an existing conflict, whether the contemplated transaction may be authorised as just, fair, and reasonable to

the Organisation. The decision of the Organisation or a duly constituted committee thereof on these matters will rest in their sole discretion, and their concern must be the welfare of the Organisation and the advancement of its purpose.

6. DISCLOSURE POLICY AND PROCEDURE:

Transactions with parties with whom a conflict in interest exists may be undertaken only if all of the following are observed:

- a. That conflict in interest is fully disclosed;
- b. The employee with the conflict of interest is excluded from the discussion and approval of such transaction;
- c. A competitive bid or comparable valuation exists; and
- d. The Organisation or a duly constituted committee thereof has determined that the transaction is in the best interest of the Organisation.