

ANNUAL REPORT

2016

Caregivers Alliance
Limited



caregivers alliance
— limited —

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CHAIRMAN'S MESSAGE

Silenced by stigma and prejudice, mental health issues have traditionally been swept under the carpet. Kept within the sea of shame at home, the issues are viewed in extremes - even as moral failings by society and employers in Asia. This is also reflected in differential levels of treatment, support of, and priority in healthcare generally, and specifically, private insurance coverage.

It is very encouraging that the Singapore government has initiated the 5 year Community Mental Health Master Plan in 2017 which recognizes both the challenges and resources needed in public healthcare and aged care settings. The collaboration between Ministry of Health and Ministry of Social and Family Development to strengthen integrated health and social care services in the community – and the additional scope and partnerships facilitated through the Agency for Integrated Care continue to be progressive steps in addressing the rising numbers and needs of Singaporeans with mental health conditions - through the medical and allied health professionals.

However, behind each individual who suffers and requires care, are caregivers. Caregivers whose needs silently and patiently go unrecognized. Caregivers whom themselves are often confused, lost and discouraged, and need better knowledge, understanding and support to build resilience – to cope.

Since the inception of CAL in 2011, with the ongoing support of our three founding members, BinjaiTree, Caregivers Association of the Mentally Ill, and the Singapore Anglican Community Services, our founding Chairman Mr Keith Chua and Executive Director Dr Sally Thio, and team, CAL has through advocacy and public discourse continuously raised the needs of caregivers and mental health issues.



CHAIRMAN'S MESSAGE

Caregivers Alliance Limited (CAL) has walked the talk by enabling positive impact touching over 6000 caregivers through the basic services, including the signature Caregivers-to-Caregivers Education Program (C2C). This includes in total 619 in 2016, a 38% increase from 2015 as CAL has rapidly expanded last year to reach out to different zones at partner hospitals, and additional partnerships being extended through 2017. It has also leveraged outreach and impact through pioneering programs with grassroots organisations.

It is heartening to see the needs of caregivers now recognized by the Government, Community Partners and Public Health institutions, with CAL often acknowledged as a leading example in bridging this gap.

With the acceleration in CAL's capacity, and reach geographically throughout Singapore over 2016 and 2017, we aim to be an integral and collaborative partner, complementing the Community Mental Health Master Plan.

Having the privilege of serving as CAL's new Chairman, I hope to be able to build upon the good foundation established under Keith's stewardship. With the continuing support of our expanded Board, commitment of staff in the CAL family, Caregiver Leader Volunteers, and generous donors, CAL is poised to sustain, strengthen and extend relationships and build trust with our partners and agencies, in order to deliver more together for our community.

Chew Sutat



FORMER CHAIRMAN'S MESSAGE

Appropriate support for caregivers will continue to remain an area of focus in Singapore as growing awareness of caregiver needs increases. Caregiving is an issue that will most likely confront each one of us at some time in our lives.

Caregivers Alliance Limited (CAL) under the guidance of Executive Director, Dr Sally Thio and her team has reached out to an increasingly pool of caregivers for persons with Mental Health Issues.

With the continuing support of the three founding members, BinjaiTree, Caregivers Association of the Mentally Ill and Singapore Anglican Community Services, we envision that CAL will see increasing involvement in a range of caregiver issues. Our public discourse in 2016 included workshops helmed by mental health specialists from the United States, public engagement at national events and increased outreach through CAL's three programmes with the addition of three CSCs at partner hospitals, KTPH, NTFGH and TTSH.

Going forward, we expect to see further growth in our three programmes. We will be working closely with partners and stakeholders to create increased awareness of our programmes and services. Each year's funds are effectively used to grow our programmes and create new channels of communication to help us with public outreach in our C2C programmes, CSCs and ITS. Relationships and engagements with our caregivers and partners must effectively carry our message of support for caregiving and further our next chapters of engagement. With the growth in programmes will come the need to go further to increase advocacy in areas where there may be gaps in the Service Sector in financial issues, care options and in the Corporate Sector in private insurance coverage.

We are planning for increasing work collaborations in 2017 with major healthcare providers such as hospitals, partners in the government and public and private sector service providers, beneficiaries and caregivers. By working with partners, CAL engages

The public through three basic services that support Caregivers' of persons with mental health conditions:

- The Caregivers-to-Caregivers Education Programme (C2C): A group training course for caregivers.
- The Caregivers Support Centre (CSC): An outreach centre located at the Institute of Mental Health (IMH)
- Individual Training and Support (ITS): Training and support for individual caregivers in their own home.

This will be my final year as Chairman with CAL. It has been a wonderful privilege to have been entrusted and engaged with forming this service. We started with a small team and an equally small founding Board. We found out rather quickly that there was much we could do in the support for Caregivers. During these initial years we were fortunate to secure funding support to extend our services. We started in shared premises and eventually obtained suitable longer term premises. The executive team was also expanded as our work increased. Our Board was also enlarged to bring in the necessary leadership and expertise to guide the work of CAL.

The founding members and the Board have unanimously appointed our Vice-Chairman Mr Chew Sutat to helm and guide CAL as Chairman from 1 January 2017. I am confident Sutat will provide excellent leadership for the work of CAL in continuing to meet the evolving needs of caregivers for persons with mental health issues.

As CAL continues to partner and collaborate with relevant stakeholders, we hope that the work of supporting caregivers will enable a better quality of life for persons with mental health issues. Mental health issues will be a key area for adequate support to be channelled in the coming years. It affects persons of all ages and will evolve as we head toward the changing demographics in our society.

In closing may I also thank all who have contributed toward the work of CAL and look forward to this continuing partnership in a much needed area of support in our community.

Keith Chua

BOARD OF DIRECTORS

Chew Sutat
Board Chairman



Ching Hon Siong
Vice Chairman



Anita Fam, JP, BBM, PBM
Chairman,
Nominations & Human Resource Committee



Alan Goei
Director



Mary Kwan
Chairman,
Fundraising and Communications Committee



Lim Jen Howe
Chairman, Audit Committee



Elaine Teo
Director



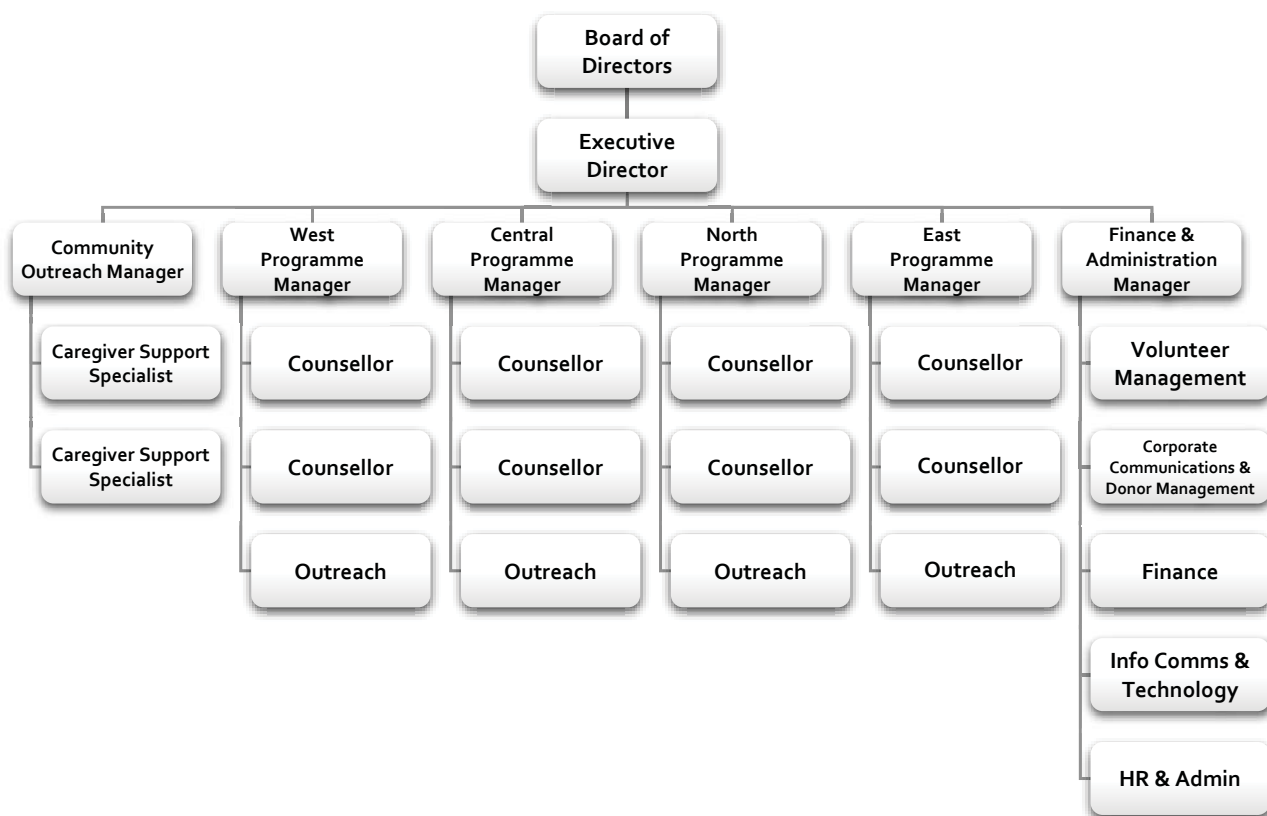
Wong Kok Yee
Director



Dr Swapna Kamal Verma
Chairman,
Programmes and Services Committee



STAFF ORGANISATION CHART



PROGRAMMES & SERVICES

CAREGIVERS

SUPPORT CENTRE (CSC)

Located in the lobby of the Institute of Mental Health (IMH), the the Caregivers Support Centre (CSC) is an outreach station and welcome centre for caregivers to connect with CAL staff for information and initial support. From its opening in December 2013 until end-2016, CAL reached out to 3,535 caregivers through CSC.



The CSC is staffed during office hours by CAL's counsellors and trained caregiver support specialists, who reach out to caregivers in the lobby, canteen and clinic B of IMH. CAL's counsellors are also present in the Emergency Room to engage with caregivers who may be in distress.

The Work of Outreach at CSC

CAL defines 'outreach' as when someone who is previously unaware of CAL's services becomes informed due to the efforts of either a CAL staff member or a CAL volunteer. This is CAL's first stage of engagement with caregivers.

Caregivers may ask for more information about specific services for themselves or for their loved ones. Some caregivers may also ask for personal counselling to deal with their caregiving challenges. CAL will give them relevant information, refer to them to relevant services and/or register them on a CAL programme.

Expanding CSC to Other Hospitals

2016 was an exciting year as CAL expanded its outreach activities to the Central and Western zones of Singapore. CAL was able to establish CSC teams at Tan Tock Seng Hospital (TTSH), Ng Teng Fong General Hospital (NTFGH) and Khoo Teck Puat Hospital (KTPH). To support these expansion plans, CAL received significant additional funding from its inaugural charity dinner in March 2016. CAL was also able to build its capacity through a series of trainings held during the entire month of May 2016 by a US-based consultancy, Resilience Inc.

2016 outreach figures by hospital:

	IMH	TTSH	NTFGH	KTPH
Outreach	1,111	291	194	221
Information & Referral	1,153	297	113	205

CAREGIVER-TO-CAREGIVER

EDUCATION PROGRAMME (C2C)

The Caregivers-to-Caregivers (C2C) Education Programme is CAL's flagship programme. Started in 2012, the main programme objectives are to:

- Provide information on mental illness and the process of recovery
- Empower caregivers to more effectively help their loved ones, using knowledge and skills taught through experiential learning
- Provide a supportive space for caregivers to express often intense emotions inherent in caregiving
- Identify and grow the pool of caregiver leaders who are willing to volunteer their services in various capacities with CAL

Trainers of the C2C programme are caregivers with first-hand experience in caring for loved ones with mental health challenges. Because of this, C2C trainers are able to empathise with participants and share valuable insights to inspire hope.

The C2C programme design and content aims to provide a holistic experience that develops caregivers personally in terms of their:

- **Cognitive development:** Caregivers gain knowledge on mental illness and learn effective caregiving skills.
- **Emotional healing:** Caregivers realise that they are not alone in this challenging life journey as they receive and give support to each other. They learn to talk about their painful feelings, and in so doing, allow their emotions to heal.
- **Personal growth:** Caregivers discover their own strengths, which they can leverage to transcend their suffering, to derive meaning in their difficult situation and come to appreciate greater purpose for their lives. Thanks to this transformative experience, many caregivers are often moved to give back by becoming volunteers at CAL.



CAREGIVER-TO-CAREGIVER

EDUCATION PROGRAMME (C2C)

Besides the flagship 12-week version of the C2C Programme, CAL has also developed a 1-session workshop, as well as a modular version to give more flexibility to those caregivers who are unable to attend the full 12-week programme.

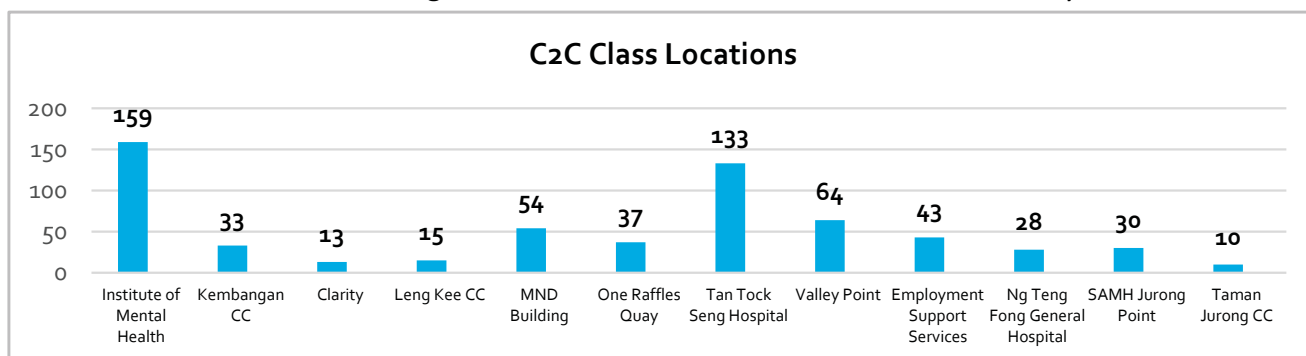
Number of participants by C2C programme for 2016 :

No. of participants by C2C Programme	North-East	Central	West	Total
C2C One-session Workshop	445	234	180	859
C2C Modular Training	67	69	68	204
C2C 12-week Programme	333	148	138	619
TOTAL	845	451 [^]	386 [^]	1,682

[^] Central and West Zones started on 1 April 2016

In the effort to increase convenience for caregivers across geographies, the 12-week C2C classes are conducted year-round and at different locations across Singapore.

Locations and number of caregivers who attended the 12-week C2C classes by location:



CAREGIVER-TO-CAREGIVER

EDUCATION PROGRAMME (C2C)

At the end of every C2C training, caregivers are asked to complete an evaluation form, which helps us understand how the caregivers are coping, how they have benefitted from the C2C training and the quality of the programme.

Aggregated results of C2C evaluations for 2016:

- 93% said they have better understanding of mental health conditions, the causes and symptoms
- 92% said they can better understand and support my loved one
- 78% said they are better able to cope with their loved one's symptoms and behaviours
- 79% said they know how to respond when their loved one goes through a relapse
- 88% said they are better able to cope with their emotions in their own journey of recovery
- 89% said they are better able to care for themselves as caregivers
- 89% said they are better able to cope with their caregiving needs

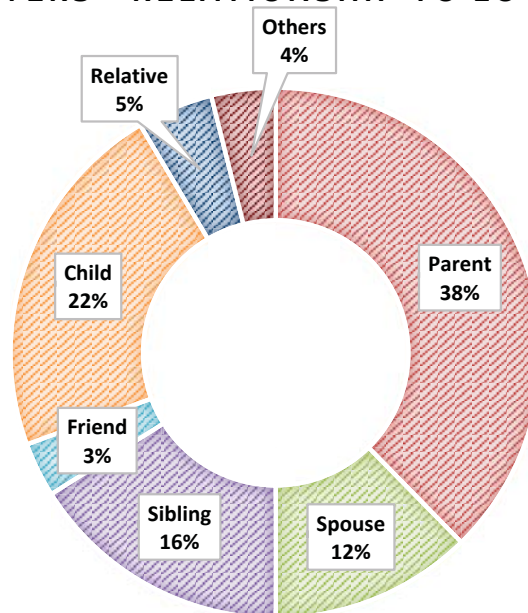
As an additional service to C2C participants, CAL organises ad hoc talks and workshops on specific topics. In 2016, topics included:

- Understanding and responding to students' mental health needs
- The Resilient Caregiver
- Caregiving – How to Cope
- Relieving the Caregiver
- Mental Health Talk
- Depression Workshop
- Workshop on Resilience
- Stress & Caregiver Burden
- Stand up Against Stigma
- Behavioural Healthcare Crisis

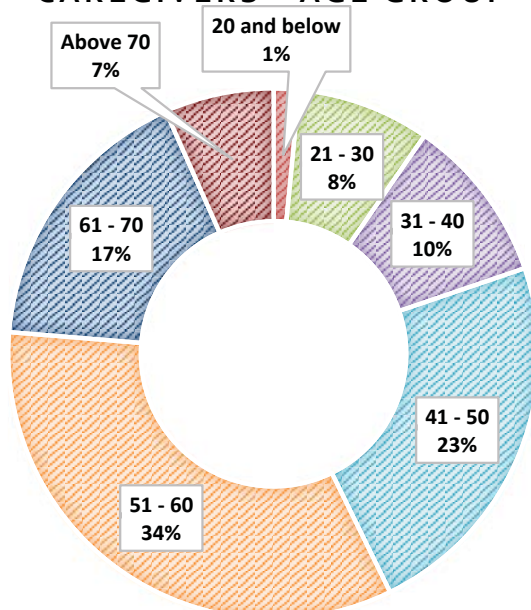
Demographics of Caregivers and Loved Ones

The following charts reflects the demographics of our caregivers and loved ones in CAL's database.

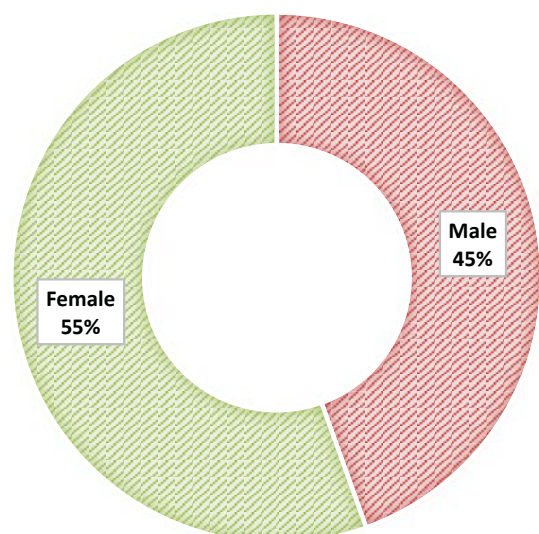
CAREGIVERS - RELATIONSHIP TO LOVED ONE



CAREGIVERS - AGE GROUP

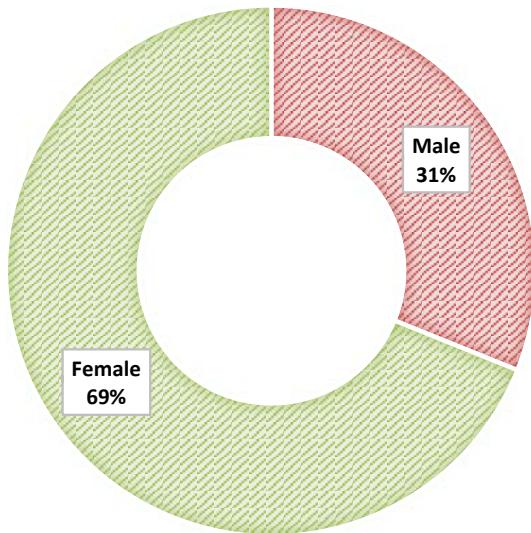


GENDER OF LOVED ONES

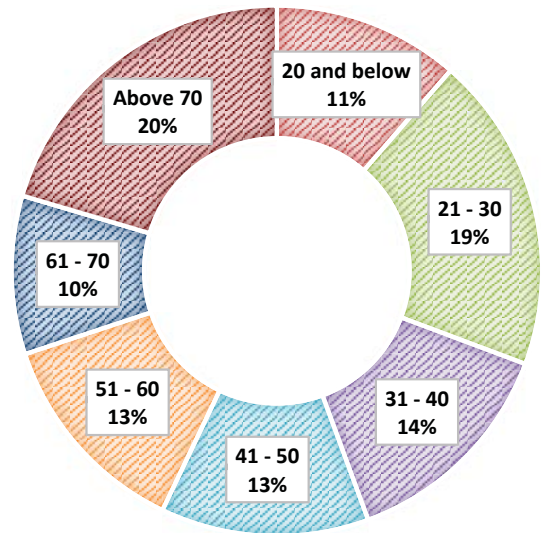


Demographics of Caregivers and Loved Ones

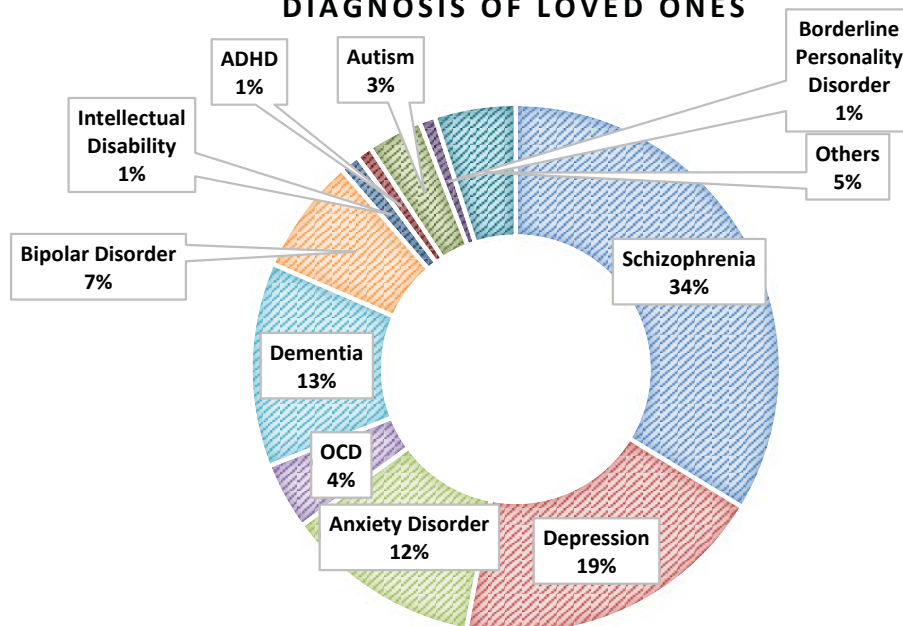
CAREGIVERS - GENDER



AGE GROUP OF LOVED ONES



DIAGNOSIS OF LOVED ONES



Individual Training & Support Programme (ITS)



CAL's Individual Training and Support (ITS) Programme began in April 2015, in order to fill a service gap for caregivers unable to attend the 12-week C2C education programme. It includes both face-to-face meetings and Careline Calls, which are short 10-min phone calls, as a way of showing care and concern to our caregivers.

Caregivers receiving ITS are often those juggling full-time work and caregiving. Some of them may be on the verge of burn-out, or even battling the onset of mental health issues themselves.

Caregivers in the ITS Programme are individually coached by a volunteer Caregiver Support Specialists (CSS), who have completed CAL's 12-week C2C Programme, as well as special CSS training. For more challenging cases or for caregivers in crisis, staff counsellors are always on hand to provide extra support and counselling.

The ITS Programme aims to:

- **Provide 'upstream' training:** skills training with a focus on empowerment and crisis prevention
- **Reach caregivers where they are:** provide training and emotional support to caregivers who are unable to attend C2C classes
- Increase awareness of caregiving at the community level: send the message that caring for persons with mental health challenges is everybody's business

Number of caregivers receiving the ITS Programme in 2016 :

ITS	Total
# of new cases	381
# of Active Careline Calls	374

MEDIA COVERAGE

BY MR HSIEH FU HUA IN STRAITS TIMES, FEB 10, 2016

The 13th of September last year began as an ordinary day.

I woke up at 6am and walked my 14-year-old dog, Don. As usual, when we reached the condo, I let him off the leash to let him canter around the compound.

Behind me, a huge SUV came fast up the driveway. It rolled over Don, barely 5m from where I stood. The driver said he didn't see him. My dog was crushed under his wheels right in front of my eyes.

I had to rescue Don from under the car and he died in my arms. Shortly thereafter, I took him to the vet to be cremated. What I had witnessed was etched in my mind and those images kept playing in my head. I decided to see a psychiatrist.

It wasn't my first experience of seeing a psychiatrist. In 2011, I signed up for psychotherapy at the Institute of Mental Health (IMH). For about a year and a half, I went for weekly sessions at IMH. I did it because of my children. Both of them, at different points, suffered from depression.

I wished to learn, at first hand, the dynamics at play when a mentally unwell person is under treatment. I had consulted a psychiatrist friend and he encouraged me, saying that this would be worthwhile for anyone. However, being mindful of public perception, he gently redirected me to a polyclinic, which would have left no trace (as compared to an IMH record).

But I insisted on going to the IMH; I wished to step inside the shoes of someone undergoing treatment there. I went through about 40 sessions altogether.

This extended period of therapy was indeed an enriching time. It primed me for my efforts to support mental health at Caregivers Alliance (CAL), an organisation that provides training and support for caregivers of persons with mental illness.

Through it, I learnt new things about the mind, the self and what it means to be mentally unwell.

A key lesson is that each one of us has a "mental construct". We think we are whole, buttressed by our beliefs and experiences. We feel safe and secure in this familiar, comfortable self-construct. However, when I was undergoing therapy with the psychiatrist who helped me to peel myself open bit by bit, I discovered the hollowness of how we see ourselves.

MEDIA COVERAGE

BY MR HSIEH FU HUA IN STRAITS TIMES, FEB 10, 2016

Mental illness carries a stigma in our society. A person who has mental illness is seen as someone who is weak. I can't say that I didn't used to have this way of thinking, especially before my own personal experience of therapy and caregiving. What I have learnt is that life exerts its pressures on all of us and this puts a lot of strain on our mental health.

The feeling is not unlike the renovation of a home. You knock down a wall here, a wall there, leaving a mess. That was how it was undergoing psychotherapy. I felt unsettled, uncomfortable and less self-assured, even though I am, by nature, a confident person.

Through this journey, I began to appreciate better one's inner core of being. I see this as our "natural self". In modern times especially, we have lost our natural self. Bit by bit, we construct an edifice, a construct which we mistake as the self. A person who builds his or her confidence on such a mental construct is like someone who believes in the safety of a house built on sand.

Don's death was traumatic. After I got home from the vet, I said to myself: "Let me dissolve this grief and anger." Because of my practice of meditation, I knew that I needed to break out of that trap of feelings and images.

Your mind can go into a cul-de-sac with ugly flashbacks, with anger. That's how the mind functions. But when the bad memories keep coming back, do you know how to stop this from recurring so that it doesn't go into a loop and you are trapped in it?

I think that's where my meditation practice helped. It's not about suppressing the bad thoughts. Rather, when they come, you let them ease away rather than becoming prey to an endless traumatic replay. You can come to peace with it if you can release yourself from the trauma.

We tend to think of peace as a condition that we strive towards or when the setting is right. But my experiences have shown me that you can find peace if you tap into that special store inside you. Peace of mind, being at ease with who we are: these are all critical to enjoying a better quality of life, in preserving and sustaining healthy friendships and relationships.

As a caregiver, I learnt early on that the expectations we have of others neglect the other person's needs. Even if we mean well, the truth is that we have acted selfishly, without enough care for the other.

MEDIA COVERAGE

BY MR HSIEH FU HUA IN STRAITS TIMES, FEB 10, 2016

CAL focuses on caregiver training, teaching them how to accommodate and not impose their will. When we say the word "caregiver", our most instinctive response is to think of the person who is ill, the one who needs to be cared for. The caregiver is often a neglected figure, and this, in fact, can have detrimental effects on the quality of care that he or she is able to provide. The caregiver has to be fully at peace with his or her situation in order to be able to perform his or her role with love and patience.

Mental illness carries a stigma in our society. A person who has mental illness is seen as someone who is weak. I can't say that I didn't use to have this way of thinking, especially before my own personal experience of therapy and caregiving. What I have learnt is that life exerts its pressures on all of us and this puts a lot of strain on our mental health.

Soon after I became CEO at the Singapore Exchange, I had to restructure the company. It was a period of great stress for the staff.

The restructuring had to be done, but I also recognised that we should provide support during this difficult time. It's important that as much as you make demands on those who work for you, you are also tending to their frailties and limitations.

A counselling service for staff was set up. Three counsellors were available by appointment, any day of the week. At first, not many people took up the service. But eventually, after people got comfortable with the idea, I was told the counsellors were fully booked.

Support for a healthy state of mind is increasingly important as jobs exert great demands on us. Most people work very long hours and under stress, carrying the burdens of the day home with them.

Mental health issues have conventionally been seen as relevant only to those who have been diagnosed with mental disorders. Yet my journey in understanding the mind has allowed me to see that a healthy mind is not a natural given state for anyone.

And this, I feel, is something that we have to open ourselves to understanding.

The writer is a co-founder of Caregivers Alliance Ltd (CAL) and president of the National Council of Social Service (NCSS). He wrote this piece with Ms Yeo Wei Wei, an author, for a publication by CAL in conjunction with an fund-raising event. A version of this article appeared in the print edition of The Straits Times on February 10, 2016, with the headline 'A healthy mind isn't a given for anyone'.

EVENT HIGHLIGHTS

CHARITY DINNER 2016



March 2016 was an exciting time. CAL held its first Charity Dinner and Auction at One Farrer Hotel on 12th March 2016. Minister for Health, Mr. Gan Kim Yong graced the occasion as Guest of Honour.

The fine-dining experience with a menu specially curated by Chef Emmanuel Stroobant was complemented with a unique and extremely innovative musical performance by the Teng Ensemble. Celebrity Hossan Leong, who has selected CAL as his charity of choice, was the Master of Ceremonies for the evening.

The successful evening which kicked off with cocktails and a silent auction by professional auctioneer Mr Quek Chin Yeow of Sotheby's Asia raised S\$ 900,000 which was matched by the National Council of Social Services' Care & Share Movement.

EVENT HIGHLIGHTS

2016

“Let’s Talk Mental Health”

Dr Any Yong Guan held his audience captive as he shared “Let’s Talk Mental Health” – Stand Up Against Stigma” on 9 April 2016 at the Ministry of National Development Auditorium.



CAL Annual Lunch

On 7 May 2016, CAL held its annual lunch at the Qian Xi Restaurant to honour and appreciate the contributions of its dedicated volunteers. 160 attendees that comprised of caregivers, their loved ones as well as community friends and partners, enjoyed a delicious eight-course meal. Dr. Lori Ashcraft and Mr. Chris Martin, who are mental health consultants from the US-based consultancy Resilience Inc., and the CEO of Ng Teng Fong General Hospital, Mr. Foo Hee Jug, also attended the event.

Dr. Ashcraft and Mr. Martin have both recovered from mental illness. They gave a short talk on resilience by developing gratitude as a mind-set using various exercises.

In addition, several caregivers spoke about their journey and expressed how CAL has changed the way they felt and related to their loved one for the better. The youngest presenter was 21-year-old Hidayah who shared her experiences of caring for her brother.

A song that had its origins as a poem written by a caregiver was performed by CAL staff members; Joy Wee and Brenda Koay. Brenda sang while Joy, who is a person-in-recovery, came out of her comfort zone to play the keyboard for a full audience.

28 certificates of appreciation and NTUC vouchers were given out to the active volunteers who have come forward with passion and commitment to serve under the banner of CAL as Caregiver Leaders.



EVENT HIGHLIGHTS

2016

Resilience Training Workshop for Peers

May 2016 was a month of training and upgrading at CAL. Two trainers from Resilience Inc., USA, Mr. Chris W. Martin and Dr. Lori Ashcraft were engaged to conduct a full month of training. Chris and Lori have been working together for the past 12 years in behavioural healthcare, specialising in programmes for persons-in-recovery from mental health issues (peers) and training peers to engage other peers in distress. They have extensive experience as professionals having worked in the mental health community in the US, and also as peers who recovered from mental health issues themselves.



They stressed resilience, and trained attendees how to bounce back after undergoing tough life situations.



Peer Employment Resilience Learning (PERL) course

Many caregivers benefitted from Chris and Lori's Family Resilience Learning (FRL) workshop while peer leaders from partner mental health organisations such as the Institute of Mental Health, Club HEAL, Singapore Association for Mental Health and Singapore Anglican Community Services learned a lot from a four-day Peer Employment Resilience Learning (PERL) course. The latter saw a vibrant and dynamic class of peers and mental health professionals coming together to learn about securing and sustaining jobs for people in recovery in the dynamic workforce in Singapore.

EVENT HIGHLIGHTS

2016



Singapore Mental Health Conference 2016

The Singapore Mental Health Conference, organized on 27 – 28 May 2016 by the Institute of Mental Health (IMH), the Agency for Integrated Care (AIC), the Health Promotion Board (HPB) and the National Council of Social Services (NCSS), invited CAL among other Volunteer Welfare Organizations (VWOs) to participate.

The conference was held at the Singapore Expo Max Atria where CAL had the opportunity to promote its services and reach out to caregivers as well as mental health professionals through their booth at the conference. A few organisations expressed their interest in collaborating with CAL to support the needs of their caregivers.

The event was successful in spreading CAL's role in supporting caregivers and the need to empower and shift perspectives of caregivers in Singapore.



The National Day Observation Ceremony

The National Day Observation Ceremony on 9 August 2016 is an annual commemorative event organised by Kampung Kembangan Community Club. For the first time in 2016, CAL was invited to be part of their celebrations.

CAL participated in the event with 5 caregivers who carried out community outreach, engagement and publicity for CAL and its services. In addition, caregivers and persons-in-recovery manned booths to market their handcrafted goods and demonstrate the functionality of a terrarium.

EVENT HIGHLIGHTS

2016



The First Kembangan Caregiver-to-Caregiver Class

The first Kampung Kembangan Community Club C2C class graduated on 20 August 2016. The ceremony was attended by the Citizens' Consultative Committee Chairman Professor Teoh. In his speech, he reaffirmed Kembangan CC's commitment to CAL's C2C cause and was encouraged by our support from heartlanders.



MOU with JurongHealth RHS

Caregivers Alliance Limited signed a Memorandum of Understanding with JurongHealth Services Pte. Ltd. on 31 August 2016 with the aim of bringing enhanced care services to the community living in the western region of Singapore.

EVENT HIGHLIGHTS

2016

Caregiver-to-Caregiver Class Graduation

51 caregivers graduated from the C2C classes which commenced on 3 September 2016 at the Hougang Care Centre (HCC) and the Institute of Mental Health (IMH).



Heathy Minds, Happy Lives

Member of Parliament of Ang Mo Kio Group Representation Constituency, Mr Darryl David, CAL Chairman Mr Keith Chua, CAL counsellor Dexter Yeng and Caregiver Volunteer Alice Loo were at “Healthy Minds, Happy Lives”, an event organized by SACS at Ci Yuan Community Centre on 3 September 2016. The event saw close to 200 participants.



The First Taman Jurong Caregiver-to-Caregiver (C2C) Class

Taman Jurong Community Centre (TJCC) saw its first C2C English class start on 19 September 2016 led by Ms Brenda Koay. This is an exciting development for CAL because the last time CAL had activities in the area was in 2013 with three C2C classes in Bukit Batok East Community Club.



EVENT HIGHLIGHTS

2016



World Mental Health Day Walkathon

A collaboration with IMH, AIC, NCSS and other VWOs, CAL Board, Staff and Caregivers participated in a Walkathon on 8 October 2016 along Orchard Road. This event was part of the series of activities organised as part of the World Mental Health Day – Stamping Out Stigma Against Mental Illness.



“Depression and Suicide” Talk at Ng Teng Fong General Hospital (NTFGH)

On 22 October 2016, CAL organised a public talk on Depression and Suicide at the NTFGH. 230 hospital staff benefitted from talks by a psychiatrist and caregivers. Award winning author, Ms Danielle Lim showcased her new work *The Sound of Sch: A Mental Breakdown. A Life Journey*, a moving book about the journey of a caregiver and a person-in-recovery.

EVENT HIGHLIGHTS

2016



Activities at Ng Teng Fong General Hospital (NTFGH)

CAL conducted information sessions for 3 NTFH teams, to share about CAL's work and presence in NTFGH. We discussed how these teams can collaborate with us and we will continue to reach out to other departments in NTFGH.

Two new Caregiver-to-Caregiver (C2C) training classes were started in NTFGH on 11th August. At the combined graduation on 29 October 2016, Caregivers shared how C2C provided with a safe space for them to share and make new friends who are on similar journeys.

In total, we ran 6 events at NTFGH between August to October with many more to come in 2017.



Mental Health Awareness Workshop

In the effort to increase public awareness and understanding of mental illness and the difficult journey that caregivers go through, CAL held three mental health talks at various religious organisations between August and October. A total of 184 participants attended the talks. A talk at Mt Carmel Bible Presbyterian Church, caregivers shared their personal stories. CAL held another talk in Chinese at the Singapore Soka Association (SSA) through the Agency for Integrated Care (AIC) and with increased awareness, CAL will hold a second talk at SSA.

EVENT HIGHLIGHTS

2016



“The Resilient Caregiver” Mental Health Awareness Workshop at Khoo Teck Puat Hospital (KTPH)

CAL started operations at KTPH two times a week from September. In two months, we were able to reach out to about 100 caregivers. On 22 November 2016, a mini-workshop on “The Resilient Caregiver” was conducted for nurses and caregivers from the Geriatric Outpatient Clinic at the KTPH Learning Centre by Programme Manager Judy Koh. Participants learned how to assess their own levels of psychological fatigue and how to improve resilience.



Charity Bazaar at Deutsche Bank

Singing talents were discovered amongst some staff and caregivers as they performed 3 Christmas songs at the annual Deutsche Bank Christmas Charity Bazaar on 2 Dec 2016 at One Raffles Quay.

ACKNOWLEDGEMENTS

Thank you for your continuous support.

Founders



BinjaiTree



Singapore Anglican
Community Services



Caregivers Association
of the Mentally Ill

Partners



Agency for Integrated Care



Community Chest



Institute of Mental Health



Khoo Teck Puat Hospital



National Council of Social Service



Ng Teng Fong General Hospital



Singapore Association for
Mental Health



Tan Tock Seng Hospital



Tote Board

ACKNOWLEDGEMENTS

Corporates & Foundations

250,000 – 170,000



Community Foundation of Singapore



Deutsche Bank AG Singapore



Tan Chin Tuan Foundation

90,000 – 30,000

Chen Su Lan Trust

Chen Su Lan Trust



Capital International, Inc



Asia Brokers Asset Managers Charity Ltd

20,000 – 16,000



United Overseas Bank Limited



Hock Tong Bee Pte Ltd

Retail Investments Pte Ltd

10,000



GKG Investment Holdings Pte Ltd



Duet Design Pte Ltd

ACKNOWLEDGEMENTS

Our Donors who contributed above \$1,000

Adam Jason Levinson

Alan Goei

Anastasia Chao

Anders Magnus Bockers

Andreas Handayanto

Ang Hao Yao

Anita Beacroft

Anita Fam

Antoine Alfred Firmenich

Anu Chandaria

April Lee

Benjamin Ng

Chan Chia Lin

Charles Monney

Chew Sutat

Christina Leong

Christina Lien

Christina Ong

Chua Hong Choon

Chua Siew Eng

Clarinda Tjia

Clifford Cheah

David Chin

David Pearson

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Evy Susanna Sjarif

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Mary Kwan

Mia Kakaanpaeae Monney

Nicholas Chan

Ong Chin Yew

Prem Manjooran

Raymundo A Yu Jr

Rebecca Lim

Rebecca Woo

Richard Ray & Lauren Nijkerk

Rizvan Baig

Teng Ngiek Lian

Thomas Wolf

Timothy Chia

Timothy Lynch

Tina Lee

Victoria Enger

Watanan Petersik

Wisanggeni Lauw

BOARD MEETING ATTENDANCE

2016

DIRECTORS	NUMBER OF MEETINGS	ATTENDANCE	REMARKS
Chew Sutat	5	5	
Ching Hon Siong	5	5	
Chua Tiang Choon, Keith	5	5	
Anita Fam	5	4	
Alan Goei	4	3	Appointed on 26 Feb 2016
Mary Kwan	5	4	
Lim Jen Howe	5	5	
Benjamin Ng	1	1	Resigned on 26 Feb 2016
Dr Swapna Kamal Verma	5	4	

CORPORATE GOVERNANCE

S/n	Description	Code ID	Response
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 (<u>or equivalent, e.g. Finance Committee Chairman</u>).	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 and communicated to its members and the public.	3.1.1	Complied
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”)		Yes
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 financial statements, Board members and executive management.	8.1	Complied
Remuneration			
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
Staff Remuneration			
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

MANAGEMENT

The company's reserve position for financial year ended 31 December 2016 is as follows:

		2016	2015	Increase / (Decrease)
		S\$'000	S\$'000	%
A	Unrestricted fund			
	General Fund	1,812	1,009	79.58
B	Restricted or designated funds			
	Restricted funds	1,376	1,404	(1.99)
C	Endowment fund	0	0	0
D	Total funds	3,188	2,413	32.12
E	Total annual operating expenditure	1,473	992	48.49
F	Ratio of funds to annual operating expenditure (A/E)	1.23	1.02	

Reference:

C. An endowment fund consists of assets, funds or properties, which are held in perpetuity, which produce annual income flow for a company to spend as grants.

D. Total funds include unrestricted, restricted / designated and endowment funds.

E. Total annual operating expenditure includes expenses related to cost of charitable activities and governance and other operating and administrative expenditure.

The reserve of the Company provides financial stability and the means for the development of the Company's activities. The Board of Directors intends to maintain the reserves at a level sufficient for its operating needs. The Company reviews the level of reserves regularly for the Company's continuing obligations.

CONFLICT OF INTEREST POLICY

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.

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.

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 can influence 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).

CONFLICT OF INTEREST POLICY

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.

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.

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.

FINANCIAL REPORT

CAREGIVERS ALLIANCE LIMITED

[UEN: 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 2016

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Statement of Financial Position	7
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Statement of Cash Flows	9
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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
F: (65) 6725.8161

DIRECTORS' STATEMENT

The directors present their statement to the members together with the audited financial statements of the Company for the financial year ended 31 December 2016.

In the opinion of the Directors,

- a) the financial statements as set out on pages 6 to 23 are drawn up so as to give a true and fair view of the financial position of the Company at 31 December 2016, and of the financial performance, 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.

Directors

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

Ching Hon Siong
Kwan Sin Han Mary
Lim Jen Howe
Fam Siu Ping Anita
Swapna Kamal Verma
Chew Sutat
Goei Beng Kiong Alan
Wong Kok Yee (appointed on 18 January 2017)
Marie Elaine Teo (appointed on 01 February 2017)

Arrangements to enable directors to acquire shares and/or debentures

Neither at the end of nor at any time during the financial year was the Company a party to any arrangement whose object was 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.

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 of Singapore, has expressed its willingness to accept re-appointment.

On behalf of the Board of Directors,


Chew Sutat
Director


Ching Hon Siong
Director

Singapore, 29 MAY 2017

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

[UEN: 201131617N]

[IPC No. IPC000784]

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

[Incorporated in the Republic of Singapore]

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of **Caregivers Alliance Limited** (the "Company"), which comprise the statement of financial position as at 31 December 2016, and statement of financial activities, statement of changes in funds and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act, Chapter 50 (the "Companies Act"), the Charities Act, Chapter 37 and other relevant regulations (the "Charities Act and Regulations") and Charities Accounting Standard in Singapore ("CAS") so as to give a true and fair view of the financial position of the Company as at 31 December 2016 and of the financial performance, changes in funds and cash flows of the Company for the 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 Company 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 Directors' statement set out on page 2, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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

[UEN: 201131617N]

[IPC No. IPC000784]

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

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

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

Those charged with governance comprises the directors. Their responsibilities include overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

Suhaimi Salleh & Associates

Public Accountants and
Chartered Accountants of Singapore

71 Ubi Crescent, #08-01
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(Cont'd)

Independent auditor's report to the members of:

CAREGIVERS ALLIANCE LIMITED

[UEN: 201131617N]

[IPC No. IPC000784]

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Auditor's Responsibilities for the Audit of the Financial Statements (Cont'd)

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company'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 Company 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 Company have been properly kept in accordance with the provisions of the Companies Act, and the Charities Act and Regulations.

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

- (a) the Company 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 Company has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.



Suhaimi Salleh & Associates

Public Accountants and
Chartered Accountants

Singapore, 29 MAY 2017

Partner-in-charge: Lee Choon Keat
PAB No.: 01721

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016**

	Unrestricted Fund S\$	Restricted Funds S\$	2016 Total S\$	2015 Total S\$
INCOME				
Income from generated funds				
Voluntary income	408,483	1,300,643	1,709,126	1,970,495
Activities for generating funds	527,423		527,423	416,054
Income from charitable activities	-	8,385	8,385	3,000
Investment income	2,621	-	2,621	-
TOTAL INCOME	938,527	1,309,028	2,247,555	2,389,549
LESS: EXPENDITURE				
Costs of generating funds	69,917		69,917	
Costs of charitable activities		1,330,763	1,330,763	927,937
Governance costs	65,850	6,587	72,437	64,481
TOTAL EXPENDITURE	135,767	1,337,350	1,473,117	992,418
NET INCOME/(EXPENDITURE) FOR THE YEAR	802,760	(28,322)	774,438	1,397,131

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

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2016

	Note	2016 S\$	2015 S\$
ASSETS			
Current assets			
Cash and cash equivalents	5	2,933,909	2,071,926
Other receivables	6	9,691	22,780
		<u>2,943,600</u>	<u>2,094,706</u>
Non-current asset			
Property, plant and equipment	7	<u>251,333</u>	<u>326,500</u>
Total assets		<u>3,194,933</u>	<u>2,421,206</u>
LIABILITIES			
Current liability			
Other payables		<u>7,254</u>	<u>7,965</u>
Total liabilities		<u>7,254</u>	<u>7,965</u>
NET ASSETS		<u>3,187,679</u>	<u>2,413,241</u>
Unrestricted Fund			
General Fund		<u>1,812,173</u>	<u>1,009,413</u>
Restricted Funds			
Asset Capitalisation Reserve	9	144,207	-
Care and Share Fund	10	103,042	401,660
C2C Fund	11	449,966	567,940
CSC Fund	12	400,997	352,385
ITS Fund	13	66,845	81,843
CSC West Fund	14	40,139	-
CSC Central Fund	15	35,855	-
C2C West Fund	16	38,137	-
ITS West Fund	17	96,318	-
		<u>1,375,506</u>	<u>1,403,828</u>
TOTAL FUNDS		<u>3,187,679</u>	<u>2,413,241</u>

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

STATEMENT OF CHANGES IN FUNDS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016

	Note	Balance at beginning of year S\$	Net income/ (expenditure) for the year S\$	Transfers to/ (from) S\$	Balance at end of year S\$
2016					
Unrestricted Fund					
General Fund		1,009,413	802,760	-	1,812,173
Restricted Funds					
Asset Capitalisation Reserve	9	-	-	144,207	144,207
Care and Share Fund	10	401,660	(154,411)	(144,207)	103,042
C2C Fund	11	567,940	(117,974)	-	449,966
CSC Fund	12	352,385	48,612	-	400,997
ITS Fund	13	81,843	(14,998)	-	66,845
CSC West Fund	14	-	40,139	-	40,139
CSC Central Fund	15	-	35,855	-	35,855
C2C West Fund	16	-	38,137	-	38,137
ITS West Fund	17	-	96,318	-	96,318
		1,403,828	(28,322)	-	1,375,506
Total Funds		2,413,241	774,438	-	3,187,679

	Note	Balance at beginning of year S\$	Net income for the year S\$	Transfers to/ (from) S\$	Balance at end of year S\$
2015					
Unrestricted Fund					
General Fund		358,206	643,578	7,629	1,009,413
Restricted Funds					
Care and Share Fund	10	1,146	571,639	(171,125)	401,660
C2C Fund	11	477,223	24,166	66,551	567,940
CSC Fund	12	179,535	75,905	96,945	352,385
ITS Fund	13	-	81,843	-	81,843
		657,904	753,553	(7,629)	1,403,828
Total Funds		1,016,110	1,397,131	-	2,413,241

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

STATEMENT OF CASH FLOWS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016

	Note	2016 S\$	2015 S\$
Cash flows from operating activities			
Net income for the year		774,438	1,397,131
Adjustments for:			
- Interest income		(2,621)	-
- Depreciation of property, plant and equipment	7	90,855	76,374
Operating cash flow before working capital changes		862,672	1,473,505
Changes in operating assets and liabilities			
- Other receivables		13,089	(4,608)
- Other payables		(711)	(3,666)
Net cash generated by operating activities		<u>875,050</u>	<u>1,465,231</u>
Cash flows from investing activity			
Interest income		2,621	-
Purchases of property, plant and equipment	7	(15,688)	(363,575)
Net cash used in investing activity		<u>(13,067)</u>	<u>(363,575)</u>
Net increase in cash and cash equivalents		861,983	1,101,656
Cash and cash equivalents at beginning of financial year		2,071,926	970,270
Cash and cash equivalents at end of financial year	5	<u>2,933,909</u>	<u>2,071,926</u>
Cash and cash equivalents comprise:			
Cash on hand		181	500
Cash at bank		733,728	2,071,426
Fixed deposits		2,200,000	-
	5	<u>2,933,909</u>	<u>2,071,926</u>

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016

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 of persons with mental health issues 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 advocate on behalf of caregivers of persons with mental health issues 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 in Singapore ("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 judgment 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 Income recognition

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.

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.

2.3 Expenditures recognition

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.

2. Significant accounting policies (Cont'd)**2.3 Expenditures recognition (Cont'd)****i) Classification (Cont'd)****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.

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.

2.4 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. Significant accounting policies (Cont'd)

2.5 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.

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.

2.6 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.

2.7 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.

2.8 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.

2.9 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. Significant accounting policies (Cont'd)

2.10 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.

2.11 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.

2.12 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.

2.13 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.

2.14 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 of a parent of the Company;

2. Significant accounting policies (Cont'd)**2.15 Related parties (Cont'd)**

- (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) One entity is a joint venture of a third entity and the other entity is an associate of the third entity;
 - (v) 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 is itself such a plan, the sponsoring employers are also related to the Company;
 - (vi) The entity is controlled or jointly controlled by a person identified in (a);
 - (vii) A 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)
 - (viii) The entity, or any member of a group of which it is a part, provides key management personnel services to the reporting entity or to the parent of the reporting 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 accounting estimates and assumptions

The Company makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates and assumptions 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.

3.1.1 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.

3.2 Critical judgements in applying the entity's accounting policies

The key assumptions concerning the future and other key sources of estimation uncertainty at the financial year end, 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.

3.2.1 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.

4. Detailed Statement of Financial Activities

		Unrestricted Fund	Restricted Funds									2016	2015
	Note	General Fund S\$	Asset Capitalisation Reserve S\$	Care and Share Fund S\$	C2C Fund S\$	CSC Fund S\$	ITS Fund S\$	CSC West Fund S\$	CSC Ctrl Fund S\$	C2C West Fund S\$	ITS West Fund S\$	Total S\$	Total S\$
INCOME													
Income from generated funds													
Voluntary income													
Care and Share grant		-	-	132,666	-	-	-	-	-	-	-	132,666	811,738
Contributions from participants		-	-	-	10,672	-	-	-	-	-	-	10,672	5,327
Donations	18	408,483	-	-	15,000	15,000	25,000	-	-	-	-	463,483	311,271
Grants from NCSS		-	-	-	-	-	-	-	-	-	-	-	-
Tote Board Social Service Fund		-	-	-	229,074	249,508	186,860	-	-	-	-	665,442	830,429
Community Chest		-	-	-	-	-	-	80,785	80,785	121,178	124,715	407,463	-
Other income		-	-	-	29,400	-	-	-	-	-	-	29,400	11,730
		<u>408,483</u>	<u>-</u>	<u>132,666</u>	<u>284,146</u>	<u>264,508</u>	<u>211,860</u>	<u>80,785</u>	<u>80,785</u>	<u>121,178</u>	<u>124,715</u>	<u>1,709,126</u>	<u>1,970,495</u>
Activities for generating funds													
Donations from charity dinner	18	<u>527,423</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>527,423</u>	<u>416,054</u>
Income from charitable activities													
Income from events		<u>-</u>	<u>-</u>	<u>-</u>	<u>8,385</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>8,385</u>	<u>3,000</u>
Investment income													
Interest income		<u>2,621</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,621</u>	<u>-</u>
TOTAL INCOME		<u>938,527</u>	<u>-</u>	<u>132,666</u>	<u>292,531</u>	<u>264,508</u>	<u>211,860</u>	<u>80,785</u>	<u>80,785</u>	<u>121,178</u>	<u>124,715</u>	<u>2,247,555</u>	<u>2,389,549</u>
LESS: EXPENDITURE													
Costs of generating funds													
Charity dinner expenses		<u>69,917</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>69,917</u>	<u>-</u>
Costs of charitable activities													
Caregivers training & related expenses		<u>-</u>	<u>-</u>	<u>-</u>	<u>25,941</u>	<u>-</u>	<u>220</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>26,161</u>	<u>22,529</u>
Depreciation		<u>-</u>	<u>-</u>	<u>52,866</u>	<u>32,627</u>	<u>5,362</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>90,855</u>	<u>76,374</u>
Employer's CPF contribution and SDL		<u>-</u>	<u>-</u>	<u>7,920</u>	<u>42,737</u>	<u>28,678</u>	<u>31,341</u>	<u>7,147</u>	<u>6,900</u>	<u>8,102</u>	<u>4,540</u>	<u>137,365</u>	<u>89,164</u>
Insurance		<u>-</u>	<u>-</u>	<u>-</u>	<u>868</u>	<u>403</u>	<u>727</u>	<u>135</u>	<u>135</u>	<u>270</u>	<u>-</u>	<u>2,538</u>	<u>1,926</u>
Professional fee		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>820</u>
Publicity & marketing events		<u>-</u>	<u>-</u>	<u>-</u>	<u>523</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>523</u>	<u>15,394</u>
Staff benefits		<u>-</u>	<u>-</u>	<u>-</u>	<u>1,429</u>	<u>618</u>	<u>902</u>	<u>253</u>	<u>-</u>	<u>421</u>	<u>126</u>	<u>3,749</u>	<u>4,069</u>
Staff salaries & bonus		<u>-</u>	<u>-</u>	<u>166,451</u>	<u>231,784</u>	<u>164,070</u>	<u>182,589</u>	<u>30,861</u>	<u>35,437</u>	<u>68,791</u>	<u>22,190</u>	<u>902,173</u>	<u>608,999</u>
Staff training		<u>-</u>	<u>-</u>	<u>46,293</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>46,293</u>	<u>10,949</u>
Telecommunication expenses		<u>-</u>	<u>-</u>	<u>600</u>	<u>7,658</u>	<u>3,825</u>	<u>2,163</u>	<u>450</u>	<u>950</u>	<u>1,645</u>	<u>300</u>	<u>17,591</u>	<u>14,277</u>
Tenancy and service charge		<u>-</u>	<u>-</u>	<u>-</u>	<u>31,224</u>	<u>655</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>31,879</u>	<u>29,184</u>
Balance carried forward		<u>-</u>	<u>-</u>	<u>274,130</u>	<u>374,791</u>	<u>203,611</u>	<u>217,942</u>	<u>38,846</u>	<u>43,422</u>	<u>79,229</u>	<u>27,156</u>	<u>1,259,127</u>	<u>873,685</u>

4. Detailed Statement of Financial Activities (Cont'd)

	Unrestricted Fund	Restricted Funds									2016	2015
	General Fund	Asset Capitalisation Reserve	Care and Share Fund	C2C Fund	CSC Fund	ITS Fund	CSC West Fund	CSC Ctrl Fund	C2C West Fund	ITS West Fund	Total	Total
Note	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$
LESS: EXPENDITURE (CONT'D)												
Costs of charitable activities (cont'd)												
Balance carried forward	-	-	274,130	374,791	203,611	217,942	38,846	43,422	79,229	27,156	1,259,127	873,685
Transport expenses	-	-	2,400	10,821	7,959	8,650	1,800	1,499	3,600	1,200	37,929	24,316
Utilities	-	-	-	8,004	963	-	-	-	-	-	8,967	8,017
Other operating expenses	-	-	3,960	16,889	3,363	266	-	9	212	41	24,740	21,919
	-	-	280,490	410,505	215,896	226,858	40,646	44,930	83,041	28,397	1,330,763	927,937
Governance costs												
Audit fee	5,800	-	-	-	-	-	-	-	-	-	5,800	6,800
Employer's CPF contribution and SDL	4,884	-	-	-	-	-	-	-	-	-	4,884	5,703
Insurance	3,385	-	-	-	-	-	-	-	-	-	3,385	3,019
Membership and subscription fees	7,865	-	-	-	-	-	-	-	-	-	7,865	2,712
Professional fees	1,200	-	-	-	-	-	-	-	-	-	1,200	1,221
Rental of equipment	4,494	-	-	-	-	-	-	-	-	-	4,494	4,494
Staff benefits	750	-	-	-	-	-	-	-	-	-	750	412
Staff salaries & bonus	29,305	-	5,142	-	-	-	-	-	-	-	34,447	36,529
Staff training	-	-	1,445	-	-	-	-	-	-	-	1,445	484
Telecommunication expenses	300	-	-	-	-	-	-	-	-	-	300	330
Transport expenses	1,214	-	-	-	-	-	-	-	-	-	1,214	1,320
Other operating expenses	6,653	-	-	-	-	-	-	-	-	-	6,653	1,457
	65,850	-	6,587	-	-	-	-	-	-	-	72,437	64,481
TOTAL EXPENDITURE	135,767	-	287,077	410,505	215,896	226,858	40,646	44,930	83,041	28,397	1,473,117	992,418
NET INCOME/(EXPENDITURE) FOR THE YEAR	802,760	-	(154,411)	(117,974)	48,612	(14,998)	40,139	35,855	38,137	96,318	774,438	1,397,131
TRANSFERS BETWEEN FUNDS												
Transfer to/ (from) funds	10 -	144,207	(144,207)	-	-	-	-	-	-	-	-	-
NET MOVEMENT IN FUNDS	802,760	144,207	(298,618)	(117,974)	48,612	(14,998)	40,139	35,855	38,137	96,318	774,438	1,397,131
TOTAL FUNDS BROUGHT FORWARD	1,009,413	-	401,660	567,940	352,385	81,843	-	-	-	-	2,413,241	1,016,110
TOTAL FUNDS CARRIED FORWARD	1,812,173	144,207	103,042	449,966	400,997	66,845	40,139	35,855	38,137	96,318	3,187,679	2,413,241

5. Cash and cash equivalents

	2016 S\$	2015 S\$
Cash on hand	181	500
Cash at bank	733,728	2,071,426
Fixed deposits	2,200,000	-
	<u>2,933,909</u>	<u>2,071,926</u>

Fixed deposits at the reporting date have tenures ranging from 9 months to 12 months (2015: Nil) and have interest rates ranging from 0.90% to 1.15% (2015: Nil) per annum.

Fixed deposits are included as cash and cash equivalents as these can be readily converted into cash without incurring significant penalty.

As at reporting date, the maturity dates of the fixed deposits fall:

	2016 S\$	2015 S\$
Within 12 months	<u>2,200,000</u>	<u>-</u>

6. Other receivables

	2016 S\$	2015 S\$
Other receivables	-	418
Deposits	7,773	12,774
Prepayments	1,918	9,588
	<u>9,691</u>	<u>22,780</u>

7. Property, plant and equipment

	Balance at beginning of year S\$	Additions S\$	Disposals S\$	Balance at end of year S\$
2016 Cost				
Computers	53,781	6,561	(841)	59,501
Renovation	338,550	9,127	-	347,677
Furniture and fixtures	11,675	-	-	11,675
Office equipment	16,021	-	-	16,021
	<u>420,027</u>	<u>15,688</u>	<u>(841)</u>	<u>434,874</u>
	Balance at beginning of year S\$	Depreciation charge S\$	Disposals S\$	Balance at end of year S\$
Accumulated depreciation				
Computers	16,531	16,998	(841)	32,688
Renovation	66,620	68,318	-	134,938
Furniture and fixtures	7,005	2,335	-	9,340
Office equipment	3,371	3,204	-	6,575
	<u>93,527</u>	<u>90,855</u>	<u>(841)</u>	<u>183,541</u>

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

	Balance at beginning of year S\$			Balance at end of year S\$
2016 (Cont'd)				
Net book value				
Computers	37,250			26,813
Renovation	271,930			212,739
Furniture and fixtures	4,670			2,335
Office equipment	12,650			9,446
	<u>326,500</u>			<u>251,333</u>
	Balance at beginning of year S\$	Additions S\$	Disposals S\$	Balance at end of year S\$
2015				
Cost				
Computers	13,459	40,322	-	53,781
Renovation	29,138	309,412	-	338,550
Furniture and fixtures	11,675	-	-	11,675
Office equipment	2,180	13,841	-	16,021
	<u>56,452</u>	<u>363,575</u>	<u>-</u>	<u>420,027</u>
	Balance at beginning of year S\$	Depreciation charge S\$	Disposals S\$	Balance at end of year S\$
Accumulated depreciation				
Computers	5,911	10,620	-	16,531
Renovation	5,906	60,714	-	66,620
Furniture and fixtures	4,670	2,335	-	7,005
Office equipment	666	2,705	-	3,371
	<u>17,153</u>	<u>76,374</u>	<u>-</u>	<u>93,527</u>
	Balance at beginning of year S\$			Balance at end of year S\$
Net book value				
Computers	7,548			37,250
Renovation	23,232			271,930
Furniture and fixtures	7,005			4,670
Office equipment	1,514			12,650
	<u>39,299</u>			<u>326,500</u>

8. 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.

9. Asset Capitalisation Reserve (Restricted)

This represents the net book value of plant and equipment purchased using Care and Share funding. It was transferred from the Care and Share Fund at the end of the financial year. In subsequent years, the reserve will be amortised by charging of depreciation of the balance of the cost of the plant and equipment purchased (see note 10).

10. 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.

At the end of the financial year, the net book value amounting to S\$144,207 for plant and equipment purchased using Care and Share funding was transferred to Asset Capitalisation Reserve (see note 9).

11. C2C Fund (Restricted)

C2C Fund refers to the fund for a group of programmes to provide group training and support to caregivers of persons with mental health issues. It includes the company's signature 12-week Caregiver-to-Caregiver Education Programme, 1-session Mental Health Workshop and Modular Training.

12. 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 health issues for support, referral and counselling. Outreach locations include the Institute of Mental Health, general hospitals and polyclinics, corporations, grassroots organisations, faith-based organisations and other social service organisations.

13. ITS Fund (Restricted)

ITS Fund refers to the fund for Individual Training & Support Programme that provides training and support to caregivers who are not able to attend regular training on an individual basis to help them cope with their unique caregiving problems.

14. CSC West (Restricted)

CSC West Fund refers to the fund for the Caregivers Support Centre Programme where our staff reach out to caregivers of persons with mental health issues for support, referral and counselling in the West region of Singapore. Outreach locations include the general hospitals and polyclinics, corporations, grassroots organisations, faith-based organisations and other social service organisations.

15. CSC Central (Restricted)

CSC Central Fund refers to the fund for the Caregivers Support Centre Programme where our staff reach out to caregivers of persons with mental health issues for support, referral and counselling in the Central region of Singapore. Outreach locations include the general hospitals and polyclinics, corporations, grassroots organisations, faith-based organisations and other social service organisations.

16. C2C West (Restricted)

C2C West Fund refers to the fund for a group of programmes to provide group training and support to caregivers of persons with mental health issues in the West region of Singapore. It includes the company's signature 12-week Caregiver-to-Caregiver Education Programme, 1-session Mental Health Workshop and Modular Training.

17. ITS West (Restricted)

ITS West Fund refers to the fund for Individual Training & Support Programme in the West region of Singapore that provides training and support to caregivers who are not able to attend regular training on an individual basis to help them cope with their unique caregiving problems.

18. Donations

	Note	2016 S\$	2015 S\$
Tax exempt donations		748,650	652,571
Non-tax exempt donations		242,256	74,754
		<u>990,906</u>	<u>727,325</u>
The donations were classified as follows:			
• Voluntary income	4	463,483	311,271
• Income from activities for generating funds	4	527,423	416,054
		<u>990,906</u>	<u>727,325</u>

19. Staff costs

Included in the expenses expended are the following staff costs:

	2016 S\$	2015 S\$
Staff salaries & bonus	936,620	645,528
Employer's CPF contribution and SDL	142,249	94,867
Telecommunication and transport expenses	49,061	33,935
	<u>1,127,930</u>	<u>774,330</u>
The staff costs were allocated as follows:		
• Costs of charitable activities	1,087,099	730,448
• Governance costs	40,831	43,882
	<u>1,127,930</u>	<u>774,330</u>

20. Related party transactions

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

	2016 S\$	2015 S\$
Salaries and other short-term employee benefits	112,834	105,932
Post-employment benefits – contribution to CPF	6,242	5,706
	<u>119,076</u>	<u>111,638</u>
 <u>Number of executive in remuneration bands</u>		
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 2016 and 31 December 2015.

21. Operating lease commitments

At the reporting date, the Company has commitments for future minimum lease payments under non-cancellable operating leases as follows:

	2016 S\$	2015 S\$
Not later than one year	36,932	37,336
Later than one year but not later than five years	69,170	106,102
	<u>106,102</u>	<u>143,438</u>

22. Financial instruments

The financial assets and liabilities of the Company as at the financial reporting date are as follows:

	2016 S\$	2015 S\$
<u>Financial assets</u>		
- Cash and cash equivalents	2,933,909	2,071,926
- Other receivables	7,773	13,192
	<u>2,941,682</u>	<u>2,085,118</u>
<u>Financial liabilities</u>		
- Other payables	<u>7,254</u>	<u>7,965</u>

23. Financial risk management

The Company is exposed to financial risks arising from its operations and the use of financial instruments. The key financial risk is liquidity risk. The Board of Directors reviews and agrees policies and procedures for the management of this risk, which is executed by the directors.

The following sections provide details regarding the Company's exposure to this risk:

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 minimise the liquidity risk.

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

	Within one year S\$	Later than one year but not later than five years S\$	Total S\$
2016			
<u>Financial assets</u>			
Cash and cash equivalents	2,933,909	-	2,933,909
Other receivables (excluding prepayments)	7,773	-	7,773
	<u>2,941,682</u>	<u>-</u>	<u>2,941,682</u>
<u>Financial liabilities</u>			
Other payables	<u>(7,254)</u>	<u>-</u>	<u>(7,254)</u>
Net financial assets	<u>2,934,428</u>	<u>-</u>	<u>2,934,428</u>

23. Financial risk management (Cont'd)Liquidity risk (Cont'd)

	Within one year S\$	Later than one year but not later than five years S\$	Total S\$
2015			
Financial assets			
Cash and cash equivalents	2,071,926	-	2,071,926
Other receivables (excluding prepayments)	13,192	-	13,192
	<u>2,085,118</u>	<u>-</u>	<u>2,085,118</u>
Financial liabilities			
Other payables	(7,965)	-	(7,965)
	<u>(7,965)</u>	<u>-</u>	<u>(7,965)</u>
Net financial assets	<u>2,077,153</u>	<u>-</u>	<u>2,077,153</u>

24. Reserve position and 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.

25. Comparative figures

Certain reclassifications have been made to the prior year's financial statements to enhance comparability with the current year's financial statements.

	As previously reported S\$	Reclassification S\$	As restated S\$
2015			
Statement of Financial Activities			
Income from generated funds			
Voluntary income			
Contributions from participants	-	5,327	5,327
Income from charitable activities			
Fees	8,327	(8,327)	-
Income from events	-	3,000	3,000
	<u>8,327</u>	<u>-</u>	<u>8,327</u>

26. Authorisation of financial statements

These financial statements were authorised for issue in accordance with a resolution of the directors on 29 MAY 2017