

42 years of
Community Service
for the
aged and needy



THE BREADLINE GROUP

Member of The National Council of Social Service
Registered under Societies Act & Charities Act
UEN: S75SS0039G

Patrons: Mrs Jek Yuen Thong
Mrs S. Dhanabalan
Dr Sheryn Mah Bow Tan
Dr Seetha Shanmugam

EXECUTIVE COMMITTEE REPORT 2017/2018

Dear Friends and Members,

- Our all-volunteer community service group is able to continue our service all these 42 years because of your strong support and generous contribution. A BIG THANK YOU from the aged and needy whom you are helping to make their lives more meaningful.
- We had a Volunteer Gathering over High Tea on 11 Nov 2017. This was an opportunity for us to share ideas and show our appreciation to all volunteers who contribute so much of their time and efforts.

COMMUNITY SERVICE

- **FAMILY ADOPTION SCHEME:**

About 200 aged and needy families continue to receive monthly financial assistance from us. Our volunteers visit many of these families on a monthly basis and, where required, provide them with some emotional support. Many of these cases are referred to us by the medical social workers from the various hospitals and also by the social workers from the various Family Service Centres and other VWOs.

- **CARE & SHARE PROJECT:**

In celebration of Singapore 50th Anniversary in 2015, the Government launched a new project "Care and Share" and matched donations raised by us during a 16-month period from 1 Dec 2014 to 31 Mar 2016 at a ratio of 1.25 to 1. This new Care and Share Project fund can only be used for any new prescribed projects (not existing ones) that we may have from 2015 to 31 Mar 2019. Drawing from this grant, we started giving Festive Bonus to our adopted families during Chinese New Year, Hari Raya Puasa, Deepavali and Christmas, as well as for educational need, emergency funding and asset replacement.

- **MEALS SCHEME:**

About 100 elderly continue to be served with meals once weekly at Toa Payoh East and thrice weekly at Telok Ayer Hong Lim Green. This is a joint project with the community centres' volunteers.

- **MEAL DELIVERY SCHEME:**

We co-support the new "Healthy Hot Happy Meal" project of Henderson Dawson Citizens' Consultative Committee, whose volunteers themselves prepare and deliver nourishing soup and food every Sunday to 40 lower-income "socially isolated" old folks living in the Henderson-Bukit Merah View area. Due to their physical or mental disabilities, these elderlies are unable to venture beyond their flats and thus meals delivered to their doorsteps would really make their day.

FUNDS

- Our larger donors were:
 - \$50,000 and above:
Lee Foundation
 - \$10,000 to \$49,999:
Anonymous (K); Anonymous (YJM); Chew How Teck Foundation; Daniel Kwek Thiam Buck; and Netherlands Charity Association
 - \$1,000 to \$9,999:
Anonymous (DJM); British Association of Singapore; Chan Kwee Cheo; Chin Ee Lin; Edward Lee Hing Yun; Eric Tan Poh Lee; Ho Kai Weng; Huang Cheau-Dyi; Huang Chen Chen; Kamal Kant s/o Chhotalal; Lim Hong Lian; Pearly Yap Kwee Choo; Tan Chin Tuan Foundation; Tan Kim Ping; Winifred Low Choo Moi; Yap Peng Khian; and Yeo Chee Kean
- Other Contributions:
 1. Our Chairman Lim Kok Eng celebrated his 70th Birthday by once again home-recording his own CD "Lim@70" as token gifts for his friends, many of whom responded to his appeal for donation to our group. His generous friends donated \$100,611.12. The larger donors were: Anonymous – LYS (\$50,000) / Tang Wee Loke (\$10,000) / Anonymous – KS (\$5,000) / Ho Bee Foundation (\$3,000) / Anonymous-SD; Chen Wei Ching Vincent; Global Rub Pte Ltd; SRA Trading (S) Pte Ltd (\$2,000 each) / Anonymous-GYB; Chan Kok Siong; Daniel Teo Tong How; Develop Trading Co Pte Ltd; Emily Goh Guek Cheng; Eric Teng Heng Chew; Erwin Rubber Pte Ltd; Frances Cheang Chin Neo; Michael J Coleman; Michael Kang Tiong Peng; Oei Hong Bie; Vincent Yan (\$1,000 each).
 2. Mount Carmel Bible-Presbyterian Church selected us for its church project of havng its volunteers to distribute vouchers, totaling \$30,000, to 50 adopted families of ours for 3 months. This was facilitated mainly through the effort of our executive committee member, Ms Corine Sim Poh Gek.
 3. Our executive committee member, Ms Ng Su Ran, raised \$16,000 from sale of items donated by a client of her company.
 4. Cargill Group continues to have some of its staff to volunteer in our group. Cargill International Trading Pte Ltd donated \$13,000.
 5. The Halliburton Giving Choices, USA made a 10% top-up to the donations from their staff and remitted a total of \$2,318.38 to us.
 6. Clifford Chance Pte Ltd continues to have some of its staff to volunteer in our group and its staff gave Christmas gifts to children of 20 adopted families in our group and also vouchers to these 20 families.
 7. Scandinavian Women's Association continues to look after 3 of our adopted families.
 8. Advanced Holdings Ltd have some of its staff to look after 3 of our adopted families.

To these supportive and generous benefactors, as well as all the many other donors, we thank you for your generous donations and contributions.

SUMMARY OF INCOME & EXPENDITURE

Year ended 31 December 2017:				@31 Dec 2016		
<u>[A] UNRESTRICTED</u>						
<u>GENERAL FUND ACCOUNT</u>						
Income	• Unrestricted Donations	\$332,778		\$265,375		
	• Other Unrestricted Income	<u>\$7,765</u>	\$340,543	<u>\$ 20,107</u>	\$285,482	
Less	• Charity Expenses (allowances & meals for aged/need)	\$331,519		\$322,052		
	• Operational Expenses (storage/auditfee/etc)	<u>\$ 2,498*</u>	<u>\$334,017</u>	<u>\$ 2,229**</u>	<u>\$324,281</u>	-\$38,799
<u>[B] RESTRICTED CARE & SHARE</u>						
<u>FUND ACCOUNT</u>						
Income	• Care & Share Project Grant (restricted to new projects)	\$339,718	\$339,718	\$ 92,371	\$ 92,371	
Less	• New Projects funded by Care & Share	\$235,125		\$145,454		
	• Bank Charges	<u>\$ 166</u>	<u>\$235,291</u>	<u>\$ 123</u>	<u>\$145,577</u>	-\$53,206
<u>[C] CONSOLIDATED ACCOUNTS</u>						
			SURPLUS \$110,953 =====		DEFICIT	-\$92,005 =====

* 2017 Operational Expenses = 0.75% of Unrestricted General Fund Account Expenditure

** 2016 Operational Expenses = 0.69% of Unrestricted General Fund Account Expenditure

NOTE

1. The GOVERNMENT GRANT FOR CARE & SHARE PROJECT CANNOT BE USED FOR EXISTING PROJECTS. The grant can only be used for capability and capacity building and new social service projects. We tap on this grant for projects like Festive Bonus (given to our adopted families during Chinese New Year, Hari Raya Puasa, Deepavali and Christmas), educational need, emergency funding and asset replacement.
2. WE STILL DEPEND ON YOUR DONATIONS FOR OUR FAMILY ADOPTION SCHEME, which needs the most funding. This can be seen from the above Summary that funding of our Family Adoption Scheme was from the Unrestricted General Fund Account, which had only a very small surplus of \$6,526 # for Year 2017.
3. Most of the larger surplus of the Consolidated Accounts for Year 2017 is for the RESTRICTED Care & Share Fund Account (meant for special projects only).

EXECUTIVE COMMITTEE - elected on 25 March 2017

(As required for reasons of governance, extra information is provided for office bearers)

- Chairman :** Lim Kok Eng, PBM
(since 1979)
- Founding member 1975. Has been Executive Committee Member, Asst Hon Secretary & Hon Secretary
 - Current Occupation: Senior Manager
 - Currently: Member, Board of Trustees, ISEAS – Yusof Ishak Institute (formerly Institute of Southeast Asian Studies) / Member, Board of Directors, Singapore Armed Forces Care Fund / Member, Board of Management, Rubber Trade Association of Singapore/Member, SGX Rubber Committee / Member, SGX SICOM Panel of Arbitrators
 - Previously: Board Member, Singapore Council of Social Service & National Council of Social Service / Management Committee Member, Silver Jubilee Fund & 25th Anniversary Endowment Fund / Member, Committee on Community Based Programmes for the Aged of the Advisory Council on the Aged / Chairman, First Toa Payoh Primary School Advisory Committee
 - Director of Island Investment Co Pte Ltd, South Asia Shipping Co Pte Ltd, Lotus Sanctuary Pte Ltd, Regional Rubber Trading Co Pte Ltd, Firwood Investments Pte Ltd, Joneswick Pte Ltd, Cyber Ventures Pte Ltd, Kallang Warehousing Co Pte Ltd, GB Warehousing Co Pte Ltd, Knowledge Two Investment Pte Ltd, Tropical Warehousing Co Pte Ltd & SE Alliance Management Pte Ltd
- Vice-Chairman :** Viven Quek Miew Ching
(since 2015)
- Joined 2006. Has been Executive Committee Member, Hon Treasurer & Hon Secretary
 - Current Occupation: Social Worker
- Hon Treasurer :** Richard Lim Teong Seng, PBM
(since 2017)
- Founding member 1975. Has been Executive Committee Member, Hon Treasurer & Vice-Chairman & Chairman
 - Current Occupation: Retiree
 - On the Board of Consumers Association of Singapore since 1992. Currently serves as its Treasurer and is on the Board of Trustees
- Hon Secretary :** Francis Ng Choon Hiang
(since 2017)
- Joined 2012. Has been Executive Committee Member.
 - Current Occupation: Senior Manager
- Assistant** Rosniati Selamat Beuerman
Hon. Secretary : - Joined 2015
(since 2017) - Current Occupation: Retiree
- Hon Membership** Phyllis Teo Gim Tin
Secretary : - Joined 2013
(since 2014) - Current Occupation: Retiree

Members: Belynda Sim Chee Hwee; Corine Sim Poh Gek; Nixon Toh Yew Peng, Ng Su Ran, Tan Peng Jin; and Alice Tan Bee Eng, PBM, and Daniel Kwek Thiam Buck (both co-opted)

ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS

There were 5 Executive Committee Meetings from March 2017 to February 2018 and attendance was as follows:

<i>Lim Kok Eng</i>	<i>Viven Quek</i>	<i>Richard Lim</i>	<i>Francis Ng</i>	<i>Rosniati Selamat Beuerman</i>	<i>Phyllis Teo</i>	-
4	5	5	5	4	1	
<i>Belynda Sim</i>	<i>Corine Sim</i>	<i>Nixon Toh</i>	<i>Ng Su Ran</i>	<i>Tan Peng Jin</i>	<i>Alice Tan *</i>	<i>Daniel Kwek*</i>
4	5	4	4	5	2 out of 4	3 out of 4

(* Alice & Daniel co-opted at 1st Exco Meetings, thus there were only 4 meetings for them during the period)

ACTIVITIES PRESENTATIONS

Halliburton Far East Pte Ltd, Mount Carmel Bible-Presbyterian Church and Netherlands Charity Association's new board members invited us to make presentations on our activities. Our Hon Treasurer Richard Lim Teong Seng made the presentations on our behalf.

APPRECIATION & AWARD

- Long serving volunteer Mrs Kamala Naban, had stepped down as a member of our Family Advisory Committee. We thank and appreciate her expertise and advice given in the deliberation and decision on applications for financial assistance.
- The National Council of Social Service has awarded a 5-year Long Service Certificate to our executive committee member Tan Peng Jin for community service rendered.

ACKNOWLEDGEMENTS

Our Patrons, Mrs Jek Yuen Thong, Mrs S. Dhanabalan, Dr Sheryn Mah Bow Tan and Dr Seetha Shanmugam for their support. The National Council of Social Service for its support. Our Hon. Advisor, Mrs Joyce Fung Yong Siang; our Family Advisory Committee Members Mrs Joyce Fung Yong Siang, Ms Marziyana Abdul Rahman, Mr Richard Lim Teong Seng, PBM, Ms Viven Quek Miew Ching and Ms Dorothy Tan; Hashcom Pte Ltd for continuing to maintain and sponsor our website; the media; our volunteers; and the many others for their invaluable services.



Chairman
The Breadline Group
1 March 2018

ATTACHMENT: APPENDIX 1 on Statement of Policy and Basic Group Information

APPENDIX 1

• **STATEMENT on POLICY relating to MANAGEMENT, AVOIDANCE OF CONFLICT OF INTEREST AND RESERVES**

1. - Our Executive Committee (EXCO) ensures that stakeholders' interests are protected and accountability is being practiced. The constitution and minutes of meetings are the written documents of operation.
 - As an Institution of a Public Character (IPC), we will abide with the IPC requirements.
 - The EXCO itself manages and conducts the affairs of the Group as we are an all-volunteer charity without any staff. Only members can be elected or co-opted into our EXCO. Our EXCO must meet at least once every 3 months. (During the term under review, our EXCO met bi-monthly). Urgent matters are discussed/decided via telephone &/or e-mail and ratified at the next EXCO meeting.
No EXCO member shall receive any profit, salary or emolument from our Group or from any transaction. (Since formation, none has received any of the said).
 - Our EXCO is supported by the Family Advisory Committee (FAC) to ensure that there is professional expertise in the vetting of applications for aid and to facilitate decision-making. Our FAC comprises experienced members and/or social workers who volunteer their services.
2. - EXCO members are to declare conflicts of interest to the EXCO and are not to participate in nor vote on such matters. (We have no such material transactions for or required for supplies, services, premises, etc. There is also no related party transaction nor commercial third-party arrangement).
3. - To keep a maximum of 3 years' estimated expenses as reserves.

• **BASIC GROUP INFORMATION**

Registered as a Society on 14 November 1975 under the Societies Act (Cap.262) and as a Charity on 21 January 1984 under the Charities Act 1982. Reg. No. UEN S75SS0039G

Registered address: 303 Shunfu Rd #03-57 Singapore 570303

Main objective is to assist the aged and/or needy

Membership is open to anyone, regardless of age, sex, race or religion

Bankers : Citibank Singapore Ltd and DBS Bank Ltd

Hon. Legal Advisor: George Lim Teong Jin, PBM, SC, LLB, FSI Arb

Auditors: Robert Tan Partners PAC

IPC status granted by Ministry of Social and Family Development

Donations are tax exempted

Website: www.breadlinegroup.org