

43 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 2018/2019

Dear Friends and Members,

- Our all-volunteer community service group is able to continue our community service all these 43 years because of the strong support and generous contribution from you. Your efforts have eased the difficulties faced by the aged and needy. A BIG THANK YOU from all of us
- We had another Volunteer Gathering over High Tea on 12 Jan 2019. This was an opportunity for us to share ideas and show our appreciation to all the 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. 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 2021. 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 needs, emergency funding and replacement for faulty appliances and furniture.

- **MEALS SCHEME:**

About 40 elderly continue to be served with meals once weekly at Toa Payoh East. This is a joint project with the community centre's volunteers.

- **MEAL DELIVERY SCHEME:**

We help to fund 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 over 40 lower-income "socially isolated" old folks living in the Henderson-Bukit Merah View area. They are unable to venture beyond their flats due to mobility issues and physical disabilities and thus they greatly look forward to the hot meals delivered to their doorsteps.

FUNDS

- Our larger donors were:

- \$50,000 and above:

- Lee Foundation

- \$10,000 to \$49,999:

- Anonymous (YJM); Anonymous (DKTB); Anonymous (SBY); Chew How Teck Foundation; Liak Teng Lit; Netherlands Charity Association and Scandinavian Women's Association

- \$1,000 to \$9,999:

- Anonymous (DJM); Anonymous (ELHY); Anonymous (LHL); Anonymous (WLCM); Amanda Leong; British Association of Singapore; Chan Kwee Cheo; Chin Ee Lin; GSM Project Creation Pte Ltd; Hans Ng Han Yang; Huang Cheau-Dyi; Huang Chen Chen; Kamal Kant s/o Chhotalal; Tan Chin Tuan Foundation; Thomas Freidel; Yap Peng Khian; Yeo Chee Kean; staff from Halliburton Singapore and a group of insurance agents from Prudential Assurance Co. Singapore Pte Ltd

- Other Contributions:

1. Cargill Group continues to have some of its staff to volunteer in our group.

2. 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.

3. Advanced Holdings Ltd has some of its staff to look after 3 of our adopted families.

4. As an update, regarding on our Chairman Lim Kok Eng's token gifts of his 2017 Birthday CD "Lim@70" to his friend, a further \$6,380 donation was raised for us – the bigger donors being Anonymous (LKE); Derrick Tan; Hans Ng Han Yang; Reza Namazie; and Tan Kai Ching (\$1000 each). Thus, total donation received to date \$106,991.12.

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 2018:				@31 Dec 2017			
<u>[A] UNRESTRICTED</u>							
<u>GENERAL FUND ACCOUNT</u>							
Income	• Unrestricted Donations	\$262,680		\$332,778			
	• Other Unrestricted Income	\$ 10,259	\$272,939	\$7,765	\$340,543		
Less	• Charity Expenses (allowances & meals for aged/needy)	\$326,393		\$331,519			
	• Operational Expenses (storage/auditfee/etc)	\$ 2,529*	\$328,922	-\$55,983#	\$ 2,498**	\$334,017	\$ 6,526
<u>[B] RESTRICTED CARE & SHARE</u>							
<u>FUND ACCOUNT</u>							
Income	• Care & Share Project Grant (restricted to new projects)	\$340,659		\$339,718	\$339,718		
Less	• New Projects funded by Care & Share	\$213,723		\$235,125			
	• Bank Charges	\$ 160	\$213,883	\$126,776	\$ 166	\$235,291	\$104,427
<u>[C] CONSOLIDATED ACCOUNTS</u>							
			SURPLUS	\$ 70,793		SURPLUS	\$110,953
				=====			=====

* 2018 Operational Expenses = 0.77% Unrestricted General Fund Account Expenditure

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

NOTE

- 1. 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 a **big deficit of \$55,983#** for Year 2018.
- The surplus of the Consolidated Accounts for Year 2018 is for the RESTRICTED Care & Share Fund Account (meant for special projects only).
- 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.

EXECUTIVE COMMITTEE - elected on 24 March 2018

(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 :
(since 2017)
- Joined 2015
 - Current Occupation: Retiree
- Hon Membership Belynda Sim
Secretary :
(since 2017)
- Joined 2003
 - Current Occupation: Self-employed

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

ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS & AGM

There were 5 Executive Committee Meetings and 1 Annual General Meeting (total 6 meetings) from March 2018 to February 2019 and attendance was as follows:

Lim Kok Eng	Viven Quek	Richard Lim	Francis Ng	Rosniati Selamat Beuerman
6 out of 6	5/6	6/6	6/6	5/6

Belynda Sim	Corine Sim	Daniel Kwek	Keane Phang	Ng Su Ran	Tan Peng Jin	Alice Tan *	Nixon Toh*
5/6	6/6	1/6	3/6	4/6	5/6	3 out of 5	3 out of 5

[*Alice & Nixon co-opted at 1st Exco Meetings, thus there were only 4 Exco meetings and 1 AGM (total 5 meetings for them to attend during the period)]

ACTIVITIES PRESENTATIONS

British Association of Singapore, Credit Industriel Et Commercial (CIC Bank Singapore Branch), Homeage.sg, Netherlands Charity Association and a group of insurance agents from Prudential Assurance Co. Singapore Pte Ltd invited us to make presentations on our activities. Our Hon Treasurer Richard Lim Teong Seng made the presentations on our behalf.

NEEDeed PROJECT

As a CSR (Corporate Social Responsibility) initiative, Maersk Line with its consultant NEEDeed gave their free service to document our processes, indentify weaknesses and suggest improvements. Heading this project's task force was our Executive Committee Member Tan Peng Jin. After completion of the consultation, he continues to monitor and fine tune the processes.

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 and 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 for their advice. Our Hon. Legal Advisor, Mr George Lim Teong Jin, PBM, SC, LLB, FSI Arb. 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
6 March 2019

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

Website: www.breadlinegroup.org

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