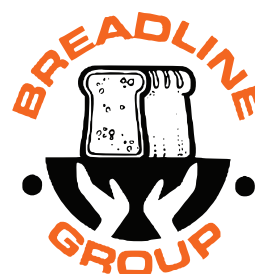


**44 years of  
Community  
Service  
for the  
aged and needy**

## **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 2019/2020**

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*Dear Friends and Members,*

- *We have been able to continue our community service all these years due to the strong support and generous contributions from all volunteers, donors, commercial and Social Service partners, and supporters.*

*Your efforts have helped to ease the difficulties faced by the aged and needy. A BIG THANK YOU from all of us.*

### **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 polyclinics and also by the social workers from the various Family Service Centres and other Social Service Agencies.*

- **CARE & SHARE PROJECT:**

*We continue to give additional aid to needy individuals and families who qualify under the Care and Share Project. Families were given a Festive Bonus for 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 continue to help fund the "Healthy Hot Happy Meal" project of Henderson Dawson Citizens' Consultative Committee, whose volunteers prepare and deliver nourishing soup and food every Sunday to over 40 low-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 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:  
*Cargill International Trading Pte Ltd; Chew How Teck Foundation; Estate of Windle Ian Peter; Netherlands Charity Association and several anonymous donors.*
  - \$1,000 to \$9,999:  
*Amanda Leong; British Association of Singapore; Chan Kwee Cheo; Chin Ee Lin; Hans Ng Han Yang; Ho Bee Foundation; Huang Cheau-Dyi; Huang Chen Chen; Kamal Kant s/o Chhotalal; Lim Kok Eng; Ng Choon Hiang; Ong Sioe Hong; Pearlyn Yap Kwee Cheo; Tan Chin Tuan Foundation; Vincent Yan Kong Fatt; Yap Peng Khian; Yeo Chee Kean; staff from Halliburton Singapore; insurance agents from Prudential Assurance Co. Singapore Pte Ltd and several anonymous donors.*
  
- Other Contributions:
  1. *Bicentennial Community Fund for IPC charities was set up in 2019 by the Singapore Government to commemorate the Bicentennial anniversary of Singapore. All donations received from 1<sup>st</sup> April 2019 to 31<sup>st</sup> March 2020 will be topped up on a one for one basis up to a maximum of \$400,000 per IPC. Chairman Lim Kok Eng sent an appeal to his friends and has so far raised \$37,700. The larger donors were Anonymous and Tang Wee Loke who donated \$10,000 each; Global Rub Pte Ltd \$5,000; Chen Wei Ching and Ho Bee Foundation \$2,000 each; and \$1,000 each from Chan Kok Siong; Daniel Teo Teng How; Derrick Tan Song Chay; Michael J Coleman; Michael Kang Tong Peng; Oei Hong Bie and Teo Lang Lang Jean.*
  2. *Cargill Group continues to donate and encourages its staff to volunteer in our group. Cargill volunteers look after 8 Breadline families.*
  3. *Clifford Chance Pte Ltd continues its Christmas Gift Project which has been ongoing since 2010. Funds were raised and staff purchased, wrapped and delivered Christmas gifts and grocery vouchers to children and families of 30 adopted families in our group*
  4. *Advanced Holdings Ltd has some of its staff to look after 2 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 2019:			@31 Dec 2018	
	Sub total	Total	Sub total	Total
<b><u>[A] UNRESTRICTED GENERAL FUND ACCOUNT</u></b>				
Income • Tax Exempt Donations	251,419		236,450	
• Non Tax Exempt Donations	1,892		26,230	
• Other Income	7,290		6,427	
• Write back of accruals	900	261,501	3,760	272,867
Less • Charity Expenses (Support for aged/need)	-365,445		-326,393	
• Operational Expenses (storage/audit fee, etc)	-2,616*	-368,061	-2,529**	-328,922
<b><u>Surplus / Deficit</u></b>		<b><u>-\$106,560</u></b>		<b><u>-\$55,983</u></b>
<b><u>[B] RESTRICTED CARE &amp; SHARE FUND ACCOUNT</u></b>				
Income • Care & Share Project Grant & Interest Income	2,048	2,048	340,659	340,659
Less • Approved Projects	- 237,477		-213,723	
• Bank Charges	- 254	-237,731	-160	-213,883
<b><u>Surplus / Deficit</u></b>		<b><u>-\$235,683</u></b>		<b><u>\$126,776</u></b>

\* 2019 Operational Expenses = 0.7% Unrestricted General Fund Expenditure

\*\* 2018 Operational Expenses = 0.7% of Unrestricted General Fund Expenditure

**NOTE**

- 1. WE DEPEND ON YOUR DONATIONS TO FUND OUR FAMILY ADOPTION SCHEME.**  
The bulk of our expenditure goes toward funding this project and for FY 2019 we had run a large deficit of \$106,560 which was taken from our reserves. We would need your support to carry on our work of helping the aged and needy. Should we be unable to raise sufficient funds, we may need to cut down our support for needy families.
- 2. 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. The project will end on 31<sup>st</sup> March 2021 but at current rate we will run out of funds well before this date.
- 3. The full audited accounts will be available at <https://breadlinegroup.org/publications-category/executive-committee-report/>**

**EXECUTIVE COMMITTEE** - elected on 16 March 2019

( 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*  
*Occupation: Retiree*  
*Current Board positions in other organisations: Member, Board of Management, Rubber Trade Association of Singapore*

*Previous Board positions in other organisations: Member, Board of Trustees, ISEAS – Yusof Ishak Institute; Member, Board of Directors, Singapore Armed Forces Care Fund; Member, SGX Rubber Committee & SGX SICOM Panel of Arbitrators; Board Member, Singapore Council of Social Service & National Council of Social Service; Management Committee Member, Silver Jubilee Fund & 25<sup>th</sup> Anniversary Endowment Fund; 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 :** *Francis Ng Choon Hiang*  
(since 2019) *- Joined 2012. Has been Executive Committee Member, Hon Secretary and Hon Treasurer.*  
*- Current Occupation: Senior Manager*

**Hon Treasurer :** *Daniel Kwek Thiam Buck*  
(since 2019) *- Joined 2008. Has been Executive Committee Member.*  
*- Current Occupation: Executive Vice President*

**Hon Secretary :** *Richard Lim Teong Seng, PBM*  
(since 2019) *- 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 Assistant Treasurer and is on the Board of Trustees*

**Assistant** *Rosniati Selamat Beuerman*  
**Hon. Secretary :** *- Joined 2015. Has been Executive Committee Member*  
(since 2017) *- Current Occupation: Retiree*

**Hon Membership** *Belynda Sim Chee Hwee*  
**Secretary** *- Joined 2003. Has been Executive Committee Member*  
(Since 2018): *- Current Occupation: Self-employed*

**Members:** *Corine Sim Poh Gek, Nixon Toh Yew Peng, Ng Su Ran, Tan Peng Jin and Viven Quek Miew Ching.*

### **ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS & AGM**

*There were 5 Executive Committee Meetings and 1 Annual General Meeting (total 6 meetings) from March 2019 to February 2020 and attendance was as follows:*

<i>Lim Kok Eng</i>	<i>Francis Ng</i>	<i>Daniel Kwek</i>	<i>Richard Lim</i>	<i>Rosniati Selamat Beurman</i>	<i>Belynda Sim</i>
<i>3 out of 6</i>	<i>4/6</i>	<i>5/6</i>	<i>6/6</i>	<i>4/6</i>	<i>6/6</i>

<i>Corine Sim</i>	<i>Nixon Toh</i>	<i>Ng Su Ran</i>	<i>Tan Peng Jin</i>	<i>Viven Quek</i>
<i>5/6</i>	<i>5/6</i>	<i>5/6</i>	<i>5/6</i>	<i>5/6</i>

### **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**  
1 March 2020*

**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 who have completed a one year term 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).*
  - *We recognize the need for Board renewal but with a limited membership strength we face challenges in renewing the Board. Nevertheless we are continually looking out for new blood.*
  - *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. UEN S75SS0039G*

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

*Website: [www.breadlinegroup.org](http://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