



## 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*

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

### EXECUTIVE COMMITTEE REPORT 2020/2021

---

Dear Friends and Members,

- With your support and generous contribution we have been able to continue our community service all these many years. Thank you to all volunteers, donors, commercial and Social Service partners, and supporters for helping our all-volunteer group.

Your efforts have helped to ease the difficulties faced by the aged and needy. This is especially during this Covid-19 pandemic when donations dropped due to business restrictions and job losses.

#### COMMUNITY SERVICE

- **FAMILY ADOPTION SCHEME:**

About 200 aged and needy individuals and families continue to receive monthly financial assistance from us. Our volunteers visit many of them 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. They were given Festive Bonuses for Chinese New Year, Hari Raya Puasa and Christmas, as well as for educational needs, emergency funding and replacement for faulty appliances and furniture. The Care & Share fund will be fully utilised by the first quarter of 2021 and the various aid projects will be assessed and continuation will be based on an urgent needs basis as we will have to tap on our General Funding for this.

- **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 from Mar 2020 to Feb 2021 were:
  - \$10,000 to \$49,999:  
Chew How Teck Foundation, Daniel Kwek Thiam Buck; Netherlands Charity Association; and an anonymous donor.
  - \$1,000 to \$9,999:  
Benevity, CAF America; Chan Kwee Cheo; Chen Wei Ching; Chin Ee Lin; Eng Sok Hui; General Insurance Association of Singapore; Hans Ng Han Yang; Ho Hwee Mien; Huang Cheau-Dyi; Huang Chen Chen; Raymond Clement; Stephenson Harwood LLP; Tan Chet Yoke; Tan Chin Tuan Foundation; Tan Kai Ching; Teo Lang Lang Jean; The Courage Fund Ltd; TMRW Pte Ltd; Tony Ho; Victoria School Class of 69; Yap Peck Khian; Yeo Chee Kean; Yong Kim Moi and several anonymous donors.
- Other Contributions:
  1. Cargill Group continues to encourage its staff to volunteer in our group. Cargill volunteers look after 8 Breadline families.
  2. Clifford Chance Pte Ltd's Christmas Gift Project which has been ongoing since 2010 was stopped due to the Covid-19 pandemic which discouraged visits to vulnerable families. In its place \$10,000 was raised and donated to Breadline.
  3. 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 2020:			@31 Dec 2019		
	Sub total	Total		Sub total	Total
<b><u>[A] UNRESTRICTED</u></b>					
<b><u>GENERAL FUND ACCOUNT</u></b>					
Income • Tax Exempt Donations	238,636			251,419	
• Non Tax Exempt Donations	37,349			1,892	
• Other Income	11,970			7,290	
• Write back of accruals		287,636		900	261,501
Less • Charity Expenses				-365,445	
(Support for aged/needy)	-360,642				
• Operational Expenses	-3,022			-2,616*	-368,061
(storage/audit fee, etc)		-363,664			
<b><u>Surplus / Deficit</u></b>		<b><u>-76,028</u></b>			<b><u>-\$106,560</u></b>
<b><u>[B] RESTRICTED CARE &amp; SHARE</u></b>					
<b><u>FUND ACCOUNT</u></b>					
Income • Care & Share Project				2,048	2,048
Grant & Interest Income					
Less • Approved Projects	-175,814			- 237,477	
• Operational Expenses	-650			- 254	-237,731
<b><u>Surplus / Deficit</u></b>		<b><u>-176,464</u></b>			<b><u>-\$235,683</u></b>

\* 2020 Operational Expenses = 1% Unrestricted General Fund Expenditure

\*\* 2019 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 2020 we had run a large deficit of \$76,028 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, and Christmas), educational need, emergency funding and asset replacement. The funding for this project will be fully utilised by 1<sup>st</sup> quarter of 2021.

**3. The full audited accounts will be available at <https://breadlinegroup.org/publications-category/executive-committee-report/>**

**EXECUTIVE COMMITTEE** - elected on 28 March 2020

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

- Chairman :** Lim Kok Eng, PBM  
(since 1979)
- Founding member 1975. Had been Executive Committee Member, Asst Hon Secretary & Hon Secretary
  - Current Occupation: Retiree
  - Current Board positions in other organisations: Member, Board of Management, Rubber Trade Association of Singapore
- Vice-Chairman :** Francis Ng Choon Hiang  
(since 2019)
- Joined 2012. Had been Executive Committee Member, Hon Secretary and Hon Treasurer.
  - Current Occupation: Senior Manager
- Hon Treasurer :** Daniel Kwek Thiam Buck  
(since 2019)
- Joined 2008. Had been Executive Committee Member.
  - Current Occupation: Executive Vice President
- Hon Secretary :** Richard Lim Teong Seng, PBM  
(since 2019)
- Founding member 1975. Had been Executive Committee Member, Hon Treasurer & Vice-Chairman & Chairman
  - Current Occupation: Retiree
  - Current Board positions in other organisations: - Assistant Treasurer and member of the Board of Trustees, Consumers Association of Singapore. Board Member since 1992.
- Assistant Hon. Secretary :** Alice Tan Bee Eng, PBM  
(wef Mar 2020)
- Joined 1979. Had been Executive Committee Member, Hon Membership Secretary, Hon Secretary and Vice Chairman.
  - Current Occupation: Co-Ordinator
  - Current Board positions in other organisations: Vice Chairman, Telok Blangah View Residents' Committee
- Hon Membership Secretary** Belynda Sim Chee Hwee  
(Since 2018):
- Joined 2003. Had been Executive Committee Member
  - 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**

Due to Covid-19 restrictions, all meetings were held via video conferencing. There were 5 Executive Committee Meetings and 1 Annual General Meeting (total 6 meetings) from March 2020 to February 2021 and attendance was as follows:

Lim Kok Eng	Francis Ng	Daniel Kwek	Richard Lim	Alice Tan Bee Eng	Belynda Sim
6 out of 6	6/6	5/6	6/6	3/6	6/6

Corine Sim	Nixon Toh	Ng Su Ran	Tan Peng Jin	Viven Quek
6/6	6/6	4/6	6/6	6/6

## **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 (till 5<sup>th</sup> Mar 2021) and our Family Advisory Committee Members Mrs Joyce Fung Yong Siang (till 5<sup>th</sup> Mar 2021), 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, BBM, SC, LLB, FSI Arb. Our auditors, CA.sg PAC for their advice, guidance and facilitating our virtual meetings via Microsoft Teams. The media, our volunteers, and the many others for their invaluable services.

## **IN MEMORIAM**

Mrs Joyce Fung Yong Siang, our dear Hon Advisor since our founding in 1975, passed away peacefully on 5<sup>th</sup> March 2021 at the age of 96 years.

She was an inspiration and role model to us.

After graduating from Raffles College and a short lecturing stint there, she became a Medical Social Worker at Singapore General Hospital and retired as a Senior Medical Social Worker. In recognition of her distinguished social service she was awarded the Inaugural Social Workers' Day Special Tribute for pioneering efforts in Social Work in 2006 and the Ministry of Community Development, Youth and Sports' Long Service Awards (30 year service in 2007 and 35 year service in 2011).



Chairman

**The Breadline Group**

7 March 2021

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



• **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, due to Covid-19 restrictions, physical meetings were deferred but urgent decisions were made with approvals via emails and What'sApp messages). 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, BBM, SC, LLB, FSI Arb

Auditors: CA.sg PAC

IPC status granted by Ministry of Social and Family Development

DONATIONS ARE TAX EXEMPTED