



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*

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

About Us

Breadline Group is a social service agency established in 1975 and is run solely by volunteers with no paid staff.

Breadline operate with minimal overheads from members' homes so that the funds we raise can go directly to the families in need. We are proud to share that our annual running cost has consistently stayed around or even below 1% of annual turnover.

Our work centres on providing support from different financial assistance initiatives that helps the beneficiaries navigate through their challenges in life. With our Family Adoption Scheme, our volunteers visit the adopted families each month to provide them with a pillar of support and help them gain greater independence in their life. Most of the families adopted were the aged with multiple health issues and have difficulties in coping with their daily lives.

Funding for Breadline comes entirely from individuals, foundations, corporations and fund raising projects. As a low cost charity, donors can donate with confidence as any amount donated is put in good use and goes directly to the beneficiaries.

Family Adoption Scheme

About 160 aged and needy individuals and families continue to receive monthly financial assistance from us. Our close to 100 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.

Executive Committee Report 2022/2023

Dear Friends and Members,

Our deepest appreciation to all our volunteers, donors, commercial and social service partners for your unstinting and generous support to our all-volunteer group. Without you, we would not have been able to continue our community service all these many years.

Your efforts have helped to ease the difficulties faced by the aged and needy.

WE DEPEND ON YOUR DONATIONS TO FUND OUR FAMILY ADOPTION SCHEME. The bulk of our expenditure goes toward funding this project. 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 the aged and needy families.

Our reserves were greatly depleted over the past few years as Covid restrictions meant that many fund raising efforts had to be curtailed. If not for the \$400,000 BiCentennial Matching Grant in 2021 we would have been in serious financial situation as we had been running deficits for the Family Adoption Scheme over the previous 3 years.

As it is, we have ended 2022 with a deficit of over \$124,000. The full audited accounts will be available at <https://breadlinegroup.org/financial-information/>

Breadline had gone on board the Giving.sg website as at 27 Oct 2022. This gives us another avenue to receive donations from our supporters and members of the public.

SUMMARY OF INCOME & EXPENDITURE for the year ended 31 Dec 2022

<u>Income</u>	<u>2022</u>	<u>2021</u>
Donations	306,063	252,246
Interest income	1,122	1,083
Singapore BiCentennial Matching Grant	-	400,000
Membership Fees	72	70
Other Income	1,785	131,457
Total Income	309,042	784,856
<u>Expenditure</u>	<u>2022</u>	<u>2021</u>
Charitable activities	427,800	435,348
Other resources expended	5,547	3,966
Total expenditure	433,347	489,420
Nett (outgoing)/incoming resources	(124,305)	291,470

* 2022 Operational Expenses = 1.2% of total expenditure

** 2021 Operational Expenses = 0.08% of total expenditure

EXECUTIVE COMMITTEE - elected on 26 March 2022

Chairman (since 1979)	Lim Kok Eng, PBM - 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 (since 2021)	Daniel Kwek Thiam Buck - Joined 2008. Had been Hon Treasurer, Executive Committee Member. - Current Occupation: Retiree
Hon Treasurer (since 2021)	Francis Ng Choon Hiang - Joined 2012. Had been Executive Committee Member, Hon Secretary and Hon Treasurer. - Current Occupation: Senior Manager
Hon Secretary (since 2019)	Richard Lim Teong Seng, PBM - Founding member 1975. Had been Executive Committee Member, Hon Treasurer & Vice-Chairman & Chairman - Current Occupation: Retiree - Current Board positions in other organisations: - Vice Chairperson, CASE Endowment Fund Governing Board, Consumers Association of Singapore.
Assistant Hon. Secretary (since 2020)	Viven Quek Miew Ching - Joined 2006. Had been Executive Committee Member Current Occupation: Self Employed
Hon Membership Secretary (since 2018)	Belynda Sim Chee Hwee - Joined 2003. Had been Executive Committee Member - Current Occupation: Self-employed

Members: Corine Sim Poh Gek, Ng Su Ran, Tan Peng Jin, Rosniati Selamat Beuerman, Anne Hoh, Nixon Toh Yew Peng (co-opted on 21 May 2022).

The Committee is mindful that with good corporate governance practice guidelines, we should look into the renewal of the Committee. However, with a small membership base of 36, we have difficulty in getting new blood to sit on the Committee. This is the reason why many serve on the Committee for more than 10 years. We are on the lookout for dedicated and passionate new members to rejuvenate the Committee. We would like to state that the current Committee has served with great passion and dedication over the years.

ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS, AGM & SGM

Due to Covid-19 restrictions, all meetings were held via video conferencing. During the term of the current committee members there were 5 Executive Committee Meetings, 1 Special General and 1 Annual General Meeting (total 7 meetings) from March 2022 to February 2023 and attendance from current committee members was as follows:

Lim Kok Eng	Francis Ng	Daniel Kwek	Richard Lim	Viven Quek	Belynda Sim
7 out of 7	7/7	7/7	7/7	7/7	6/7

Corine Sim	Nixon Toh (co-opted)	Ng Su Ran	Tan Peng Jin	Anne Hoh	Rosniati Selamat Beuerman
7/7	6/7	5/7	7/7	1/7	4/7

FUNDS

- Our larger donors from Mar 2022 to Feb 2023 were:
 - \$10,000 to \$49,999:
Cargill Asia Pacific Holdings Pte Ltd, Chew How Teck Foundation, Clifford Chance Pte Ltd, Netherlands Charity Association, Tan Chin Tuan Foundation, Yeoman Capital Management Pte Ltd, and several anonymous donors.
 - \$1,000 to \$9,999:
Cargill Asia Pacific Treasury Ltd, Chen Wei Ching, Chu Wee Peng, Corob Pte Ltd, Huayng Cheau-Dyi, Huang Chen Chen, Hashtag Interactive Pte Ltd, Koh Liang Wee, Pablo IT Singapore Pte Ltd, Pearly Yap Kwee Choo, Raymond Clement, Shaw Kar Foong Virginia, Tan Chee Yee, Tan Chi Tse Samuel, Tan Chuan Wei Jonathan, Tan Kim Ping, Tan Sai Siong, Vincent Yan Kong Fatt, Yap Peng Khian, Yeo Chee Kean Kenneth, and several anonymous donors.
- Other Contributions:
 - Cargill Group continues to raise funds and encourage its staff to volunteer in our group. Even after leaving the company, many of the ex-Cargill staff continue to look after the Breadline families under their care.
 - Advanced Holdings Ltd – staff from the Company are looking after 2 Breadline families.
 - Clifford Chance continues its annual Christmas Gift Project where they raise funds to buy grocery vouchers and for their staff to deliver them to 20 Breadline families during Christmas.
 - Volunteers from the Netherlands Charity Association together with the staff, students and their parents of the Hollandse School sponsored, purchased, packed and delivered Christmas Gift packages for 50 families under the care of Breadline.

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

Chairman
Breadline Group
7 March 2023

ACKNOWLEDGEMENT

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. 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. Our volunteers, supporters, and many others for their invaluable services.

APPENDIX 1

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

- 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.
- 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).
- 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

Main objective is to assist the aged and/or needy

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

Bankers: 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 EXEMPT