



Annual Report 2003

10, Jelapang Road, Singapore 677740.

Email: email@newlife.org.sg

Website: www.newlife.org.sg

HQ Office Tel: 892-7191 / Fax: 892-7181

Home Care Tel: 892-0134 / Fax: 892-7181

Childcare Tel: 892-0179 / Fax: 892-0177

Mastering
Life's
Transitions

Our Identity

New Life Community Services Centre is a not-for-profit, voluntary welfare organization, committed to serving the Bukit Panjang community. Though established by and affiliated to Covenant Evangelical Free Church, New Life is conscious of the religious sensitivities of the community and therefore, its activities are non-religious, non-evangelistic, and available to all residents.

Our Mission

New Life seeks to enrich family and community life in Bukit Panjang through empowering people to master life's transitions.

Our Vision

New Life envisions itself as a household brand name for quality social services in Bukit Panjang.

Our Purpose

As the community services arm of Covenant Evangelical Free Church, New Life provides the platform to engage the community through a wide range of social services to enrich family and community life. New Life aims to complement established community services, working hand-in-hand with community leaders and residents to serve the Bukit Panjang community regardless of race or religion, and with no strings attached.

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Matters Arising from AGM 2002 & EOGM 2002

4. Update on the Amendments to the Society's Constitution

Mr Lee Da-Win reported that, following the amendments to the Society's Constitution proposed and approved at the EOGM 2002, the Constitution had been duly amended. He briefly explained the highlights of the amendments made:

- 4.1. The renaming of the "Management Committee" as the "Board".
- 4.2. The requirement for annual membership renewal in place of "life membership".
- 4.3. The streamlining of the Board size from 16 members to 10 members.
- 4.4. The incorporation of the office of Assistant Treasurer.
- 4.5. The empowerment of the Board to co-opt persons to fill casual vacancies.
- 4.6. The empowerment of the Board to appoint sub-committees.
- 4.7. The empowerment of the Board to appoint employed staff to perform day-to-day operations.
- 4.8. The increase of petty cash float from \$1,000 to \$1,500.
- 4.9. The need for the appointment of external auditors in place of internal auditors.

5. Revision of the Proposed FY2003 Budget

Mr Lee Da-Win also reported on the following revision to the Budget for FY2003, which had earlier been proposed and accepted at the EOGM 2002:

- 5.1. The exclusion of \$54,000 proposed for the "Rental of External Premises" (for New Life's Interim 2nd Office).
- 5.2. The consequential reduction of ...
 - 5.2.1. Operating expenses from \$600K to \$546K.
 - 5.2.2. Total expenses from \$990K to \$936K.

Election of the Assistant Treasurer

6. With the constitution amended to incorporate the office of Assistant Treasurer, the Board nominated Mr Gavin Mak for election to this office. Mr Gavin Mak was unanimously elected.

Reports

7. The following reports were received by the General Meeting:

7.1. President's Report

Mr Lawrence Chua highlighted, from his written report, the critical role played by the full time New Life staff (of whom three new members had just joined in 2002) attributing the growth of New Life to them. That New Life Home Care, despite being a new player, could be admitted into the circle of MOH-approved step-down care providers, thus "rubbing shoulders" with the giants in care providers, was one such example. He expressed his thanks to all – staff and volunteers – who have worked hard to bring New Life to where it is now.

7.2. Centre Executive's Report

In summarising his written report, Mr Lee Da-Win highlighted four main themes from the Year 2002 – the Year of Launching. Firstly, the staff strength had increased, as a result of growth in the range of programmes. Secondly, a broadening of New Life's client based has occurred. Thirdly, new programme initiatives – namely the Family Life Enrichment talks, and the New Life Home Care – were launched. And lastly, a major milestone was achieved with New Life attaining NCSS membership and NCSS Central Fund membership.

7.3. "Sharing From The Heart" by the New Life Staff Team

The New Life Board and Staff reckoned, rather than having the staff team to present reports of work done, much of the data of which is already incorporated into the Centre Executive's Report, that it would perhaps be more meaningful that staff "shared from their hearts" on their challenges and aspirations with regards to the work in New Life. The following staff shared their challenges and aspirations:

- 7.3.1. Ms Jin Quek, Supervisor, New Life Childcare
- 7.3.2. Ms Bin Juat Wah, Counsellor & Programme Co-ordinator (Adult & Family Services)
- 7.3.3. Ms Diana Ool, Nursing Officer & Programme Co-ordinator (Community Health Services)
- 7.3.4. Mr Ng Kim Leong, Finance Officer

Treasurer's Report

- 8. Mr John Lim, Hon Treasurer, presented the Statement of Accounts for FY2002, duly audited by M/s TeoFoondWongLCLoong, Certified Public Accountants.
- 9. He registered a special note of thanks to the following:
 - 9.1. Covenant Evangelical Free Church, for the support that it has always been giving to New Life, especially in the waiver on rental of premises.
 - 9.2. The Management Committee and Staff Team of New Life Childcare, for the income generated by the Childcare which supports much of New Life's other activities.
 - 9.3. Centre Executive Mr Lee Da-Win and Finance Officer Mr Ng Kim Leong, for ensuring that all financial transactions are in good order and for the competent preparation of the financial statements, with which the auditors were generally very satisfied.
- 10. He also highlighted the following key observations with regards to FY2002 in comparison to FY2001:

- 10.1. An increased income of 50.6%, accruing from increased student enrolment in the childcare, as well as donations collected in December 2002.
 - 10.2. A good control of expenses despite higher level of activity, as evidenced by increased income of 50.6% vs increase expenses of 33.7%; the increase in expenses accruing from higher operating activity.
 - 10.3. Strong cash reserves from accumulated surplus, amounting to \$270,000 net (after liabilities), giving New Life the financial base to grow aggressively its programmes (Home Care and Youth Centre).
11. The audited Statement of Accounts for FY2002, proposed by Dr Louis Tan, and seconded by Ms Joyce Lim, was accepted unanimously by the General Meeting.

Proposed FY2003 Budget

12. Mr John Lim, Hon Treasurer, presented the Proposed Budget for FY2003.
13. He also highlighted the following key observations with regards to the Proposed Budget:
- 13.1. In spite of the childcare intake being saturated, the increased income from donations is likely to bring about an expected increase in income by 31.4%.
 - 13.2. An operating deficit is expected from the running of non-profitable activities (Home Care, Youth Centre and Community Services), expected to amount to \$26,480.
 - 13.3. New Life is expected to end the year with strong net cash reserve of \$190,000 despite the deficit.
14. Mr Tan Lian Seng and Dr Louis Tan queried who the "funding partner" for the youth centre was. Mr Lee Da-Win explained that the suitable candidate for this partnership had not yet been identified, as the project was still pending official approval, without which it would not be possible to approach potential funders (such as the North West Community Development Council, the National Youth Council, or even Covenant Evangelical Free Church) as details required by funders would not be available. However, for budget planning purposes, it was reckoned that a partner needed to be sought to co-fund the project.
15. Mr Patrick Lim commented that it was important to consider the long-term sustenance of the youth centre, as it would not be revenue-generating. Mr John Lim acknowledged this and reassured the General Meeting that the New Life Board carefully considers all its projects prior to approval, especially those which are deemed to be deficit-incurring, as these must be balanced well against other projects which are revenue-generating.
16. The Proposed Budget for FY2003, proposed by Mr Gavin Mak, and seconded by Dr Louis Tan, was accepted unanimously by the General Meeting.

Appointment of External Auditors for FY2003

17. On behalf of the Management Committee, Mr Lawrence Chua proposed the nomination of Certified Public Accountants **M/s TeoFoongWongLCLoong, Certified Public Accountants** for re-appointment as New Life's external auditors for FY2003. The nomination was accepted unanimously by the General Meeting.

Any Other Business

18. Society Membership

- 18.1. Dr Louis Tan enquired if the New Life Board members were the only society members of New Life. Mr Lee Da-Win replied that, of the 15 society members of New Life, 10 were Board members.
- 18.2. Dr Louis Tan suggested that the Board should not comprise the majority of the society's membership, as the Board would therefore be easily able to endorse its own decisions at General Meetings.
- 18.3. Mr Lim Hua Min also pointed out that inviting more Covenant EFC members to join as voting members of the New Life would raise the participation level of the church in New Life, thereby generating greater awareness of and a stronger sense of belonging to New Life by church members.
- 18.4. Responding to the suggestion, the General Meeting resolved to increase the society's membership appropriately.
- 18.5. Referring to the minutes of AGM 2002, Mr Lawrence Chua also added that the term "attendees" instead of "observers" should be used to describe the group of persons who were not society members of New Life who were attending the AGM.

19. On New Life being a Christian Organisation

- 19.1. Mr Lim Hua Min queried Ms Jin Quek about a passing remark that New Life is "an a-religious organisation", pointing out that New Life – being affiliated to Covenant EFC, should be a "Christian Organisation".
- 19.2. Mr Lee Da-Win clarified that what was actually meant was that New Life does not confine its services to Christians, but serves all who are in need, and does not seek to proselytize. He also highlighted that New Life is registered as a non-religious society, as it does not "conduct worshipping activities or studying any religious text pertaining to any deity or deities" [definition according to the Registry of Society]. However, New Life is also open in expressing its affiliation to Covenant EFC as, after all, New Life exists to extend the ministry of Covenant EFC, through social service to the community, via an a-religious channel.
- 19.3. Mr Lim Hua Min explained that New Life should therefore still identify itself to the public as being a Christian Organisation, in that its underlying values and beliefs are fundamentally Christian-oriented, but at the same time, refrain from evangelism and continue to serve all irrespective of race and religion and with no hidden agenda.
- 19.4. Dr Louis Tan enquired if New Life's childcare teachers were all Christians, to which Rev Tan Kay Kiong replied that this was not so; only the key personnel were.
- 19.5. Mr Tan Lian Seng queried if New Life was successful in bridging the community and the church. Mr Lee Da-Win replied that, as New Life practises

a "no-strings-attached" approach to service-delivery, such statistics are not maintained.

20. Space Constraints

- 20.1. Mr Tan Lian Seng expressed his anticipation of New Life encountering space constraints in view of its expanding programmes. He asked about the possibility of New Life putting up a bid for the adjacent plot of vacant land, should the opportunity arise.
- 20.2. Rev Tan Kay Kiong replied that the New Life Board, as well as the Covenant EFC Church Board, had deliberated extensively on this matter. It had been jointly concluded that, firstly, a "satellite-centre approach" would be more strategic to fulfilling New Life's mission and vision; and secondly, New Life did not have the financial resources to do so even if it had wanted to do so. The decision whether or not to initiate a bid should the opportunity arise, and garnering the necessary resources to do so, would therefore be the prerogative of Covenant EFC, rather than New Life.
- 20.3. Mr Lee Da-Win briefly explained the "satellite-centre approach", to which Mr Tan Lian Seng and Mr Lim Hua Min expressed that it would indeed serve New Life's strategic purposes better, and be more economical as well.

21. General Awareness of New Life in Covenant EFC

- 21.1. Mr Gavin Mak asked if more publicity would help raise the general awareness of New Life in Covenant EFC. Rev Tan Kay Kiong replied that this was already being worked out, with the endorsement by the Church Board to do so.

Vote of Thanks

22. Mr Lim Hua Min proposed a vote of thanks to President, Mr Lawrence Chua for chairing the AGM, and to all who had contributed in one way or another – as Board Members, staff or volunteers – to the growth of New Life.

The meeting was adjourned at 4.20 p.m. with Rev. Tan Kay Kiong closing the meeting with a word of prayer.

Recorded by
Lee Da-Win
Recording Secretary

Vetted by
Loh Ngai Kun
Honorary Secretary

Approved by
Lawrence Chua
President

President's Report

Lawrence Chua Kim Choon
President

HISTORY

1. This year is our fourth year of operation, having started on 2 Jan 2001 with the Childcare Centre in our Church premises. The Good Lord has tremendously blessed our efforts to the extent that with each new year, He entrusted New Life with a new and different community project. These are the projects during our four years of existence: -

(a)	Childcare	2001
(b)	Family Life Centre	2002
(c)	Community Health Centre	2003
(d)	Youth Centre	2004

PROGRAMMES

2. Though many church members tend to think New Life is expanding too fast, in reality it is not so. Rather, our expansion into new programmes or services to the community depends on God's leading. Sometimes, He closed doors like the Family Service Centre and Student Care Centre at Petir Road. At other times, He wants us to wait as, in the case of our Youth Centre. The planning and collaboration with our MP, Mr Gan Kim Yong, took place a year ago, but only in February this year, did we receive the letter of offer from HDB permitting New Life to build our Youth Centre at the void deck at Block 419, Jelapang Road. We hope to have the centre ready by the third quarter of this year.

3. Our Home Care have not made much inroads as we would like to mainly because lack of staff. Even with minimal publicity, more than 150 requests for services have received since we started operating in January 2003. With only Diana, our Nursing Officer & Programme Coordinator at the helm, New Life is currently attending to 27 patients, averaging 10 patient home nursing and 3 home medical visits per week. We sorely need the services of another Staff Nurse and full time doctor to fully exploit the opportunities available in this area of outreach to the community.

4. 2004 will be a year of consolidation for these two programmes and fine tuning the other two in response to the needs of the Bukit Panjang community.

FUNDING

5. We would like to record our appreciation to Covenant Evangelical Free Church Board and congregation for both corporate and individual contributions to New Life. To date, we have received \$171,484 – or 57% – of the 2004 target of \$300,000 through the generous giving from members of the congregation. We also know that we need to raise funds on our own to ensure no interruptions in the payment of staff salaries and funding of our programmes.

CHALLENGE FOR 2004

6. New Life has been synonymous with Covenant EFC not only in having the same logo, but also operating at the same premises. As our HQ staff base expands, we recognise the need to find additional office space (outside the church premises) not only to house them, but also to vacate the present 3rd Level office space for the church needs. All these expansion plans would incur additional expenditure. The challenge before the New Life Board in 2004 would be to seek additional funds and ensure that New Life would not be in the red.

APPRECIATION

7. For any charitable organisation; staff and volunteers play a large part in contributing towards its success. As New Life expands, invariably new staff is recruited to facilitate the work and programmes undertaken by the centre.

8. To all staff (both old and new) as well as to the volunteers, the New Life Board would like to thank all of you for contributing to a very successful year of operation in 2003. Without the selfless efforts and sacrifices from you, New Life Community Service Centre will not be as it is today.

Centre Manager's Report

Lee Da-Win
Centre Manager

The Year in Review

For New Life, 2003 was a year with much to give thanks for, as New Life had been blessed in many ways, in spite of the ravaging effects that SARS and the Iraq War had had on both the regional as well as local economies.

2003 was a Year of Strengthening, as God added to our numbers – clients, volunteers and staff. The quality of our services, as well as the range of our programmes, were also gradually strengthened as we grew.

Staff Matters

Eight new staff joined New Life in 2003:

- Irene Lim (HQ Office)
- Nelson Ong (Youth Services)
- Christine Kang (Adult & Family Services)
- Joshua Cheng (Children Services)
- Tan Wan Chiu (Community Health Services)
- Mary Woodman Jacob (Childcare)
- Sylvia Pereira (Childcare)
- Alicia Chang (Childcare)

New Life also bade farewell to two staff:

- Lydia Tan (Childcare)
- Maureen Lee (Childcare)

Two staff were promoted:

- Lee Da-Win (to Centre Manager)
- Diana Ooi (to Nurse Manager)

One staff was re-designated:

- Ng Kim Leong (to Finance Officer)

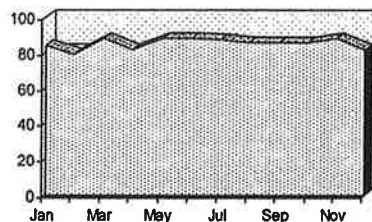
As at 31 Dec 2003, New Life's total staff strength stands at 24 staff, 2 of whom are part-time staff.

Programmes & Services

Childcare

New Life Childcare's average enrolment was 85 students per month, remaining stable, even during the period when the nation battled against SARS.

New Life Childcare Student Enrolment
(2003)



NLCC held its first Year End Concert and Graduation in the Covenant Evangelical Free Church Sanctuary on 8 Nov 2003, and this was very well-received by the parents.

Other activities include the National Day Celebration on 8 Jun 2003 during which the children put up a fashion show; an excursion to the hydroponics and game bird farm on 19 Sep 2003; and a Children's Day celebration on 30 Sep 2003, at which the teachers presented a magic show and a dance for the children.

Teacher Chua Siew Bie, Cindy successfully completed her Certificate in Preschool Teaching on 6 June 2003.

NLCC was closed from 27 Mar to 16 Apr 2003, as required by MOH and MOE, due to the national SARS outbreak. During this time, the staff returned to work for area cleaning, work planning, and in-house training. A 10% fee rebate was given to parents as a gesture of goodwill, who were, on the whole, very pleased with NLCC's management of the situation.

The Ministry of Community Development and Sports raised the bar when it distributed the "Good Practice Handbook" & the revised edition of the "Assessment of Licensing Standards" tool in October. Standards were notably raised to further improve the quality of services provided by childcares

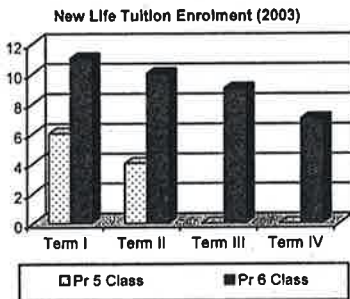
in Singapore. NLCC therefore has to put in much effort, as it aims to achieve another 2-year licence renewal in 2004.

New Life Childcare Detailed Monthly Enrolment Data (2003)						
	PG	N1	N2	K1	K2	Total
Jan	0	17	27	24	16	84
Feb	0	17	25	21	16	79
Mar	6	23	22	21	16	88
Apr	3	19	22	21	17	82
May	4	24	22	21	17	88
Jun	6	23	22	21	16	88
Jul	7	23	21	20	16	87
Aug	6	22	21	21	16	86
Sep	7	22	20	21	16	86
Oct	8	22	21	19	16	86
Nov	8	24	19	21	16	88
Dec	0	11	28	17	26	82
Mthly Avg	5	21	23	21	17	85

Children Services

New Life Tuition served a total of 17 children in the year, and was discontinued at the end of the year. With the growth in the number of private tuition agencies as well as grassroots organisations conducting tuition programmes in Bukit Panjang, New Life recognised, after serving the community in this area for three years, that its scarce

resources can be better deployed to other professional services that are currently lacking so as to better serve the learning needs of the community. New Life will therefore launch a new Learning Programme, scheduled for early 2004, to replace the tuition programme, with its target group being slow-learning children with reading difficulties.



New Life Kidz Club conducted 3 Discover Character! camps, with the aim of instilling positive character traits in children. A statistical overview of the 3 camps is as follows:

Month	Camp Theme	Partici- pants	Volunt- eers
Mar	"Gratefulness"	35	9
Sep	"Generosity"	36	8
Nov	"Orderliness"	39	14
TOT	-	110	31
AVG	-	37	10

With the consistently good response to its Discover Character! Camps, New Life will be increasing the frequency of its Discover Character! programme, to run on a monthly basis with effect from early 2004.

Accruing from earlier initiatives to partner with schools in the community, New Life has successfully engaged with Zhenghua Primary School to provide regular school social work services to its pupils. The School has engaged New Life to provide school-based counselling once a week for 3 hours, and New Life has thus far served 9 students in all.

Adult & Family Services

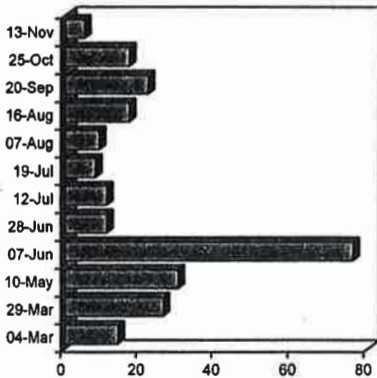
A total of 145 cases – comprising individuals 93 enquiries, 43 counselling, 4 financial assistance and 5 legal assistance cases – were attended to in 2003. Of these, 97 were residents of Bukit Panjang.

Expanding from running only Family Life Enrichment talks in 2002, New Life also ran, in 2003, 1 marriage preparation workshop and 3 parent support groups, brining the total number of FLE programmes to 12, by which 246 clients were served.

New Life's FLE Talk "Understanding Your Child's Learning Style", was the first event held jointly with the Zhenghua Division grassroots organisations on

7 June 2003. Mr. Gan Kim Yong, MP for the Holland-Bukit Panjang GRC was the Guest of the Honour.

Attendance at New Life Family Life Enrichment Programmes (2003)



A prelude to this talk, as well as another on "How To Guide your Adolescents in Sexuality Matters" were broadcast on News Radio FM 93.8's live talk show "The Living Room" on 29 May and 23 Jun 2003 respectively. Our staff Rebecca Lo and Nelson Ong together with speakers Dr. Tian Cheong Sing and CEFC staff, Mathew Lo were interviewed on the talk show. Channel NewsAsia's 6-part documentary "Love, Singapore's Style" also featured a segment of New Life's Marriage Preparation Workshop, which was featured on 16 Sep 2003.

Youth Services

With the new Programme Co-ordinator (Youth Services)

coming on staff in May 2003, New Life's youth services began preparation for the upcoming youth centre. New Life also began to offer school-based services to Zhenghua Secondary School. Besides counselling, New Life also initiated a pilot-test mentoring programme conducted several post-exam assembly talks, organised "Turn-Left-Turn-Right - a holiday-programme held on 22 Nov 2003, for the school.

New Life has also since submitted separate proposals to MCDS to run the STEP-UP programme in collaboration with Zhenghua Secondary School and the School-Family Education (SFE) Programme with Fajar Secondary School. (After note: Both applications were approved in January 2004. New Life will receive funding for these programmes amounting to approximately \$50,000 in total.)

Community Health Services

Currently relying heavily on volunteers, New Life Home Care is strongly supported by 5 volunteer doctors, 2 volunteer therapists, 2 befrienders 1 volunteer Medical Social Worker. While funds have been approved and significant effort has been made, the recruitment of a staff nurse and a part-time doctor on staff has been difficult. One of the reasons for this is that home care remains a new,

unique and hence unfamiliar field of work to many in the healthcare profession.

Nevertheless, New Life Home Care has established itself as a MOH-recognised step-down care provider, and has attended to a total of 26 patients in 2003. More details as follows:

Home Care Statistics (2003)	
Total patients	26
Active patients on register	17
Average home nursing visits per week	10
Average home medical visits per week	3
Deceased patients	7
Discharged patients	2
Referrals pending	6
Average referrals per month	4

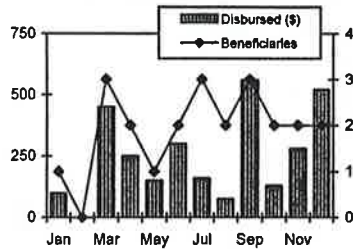
New Life Health Care also conducted 50 trial health-screening packages.

Love Singapore Fund

New Life administers the Love Singapore Fund on behalf of Covenant EFC. This is an indigenous fund raised from the sacrificial giving Covenant EFC's worshippers, for the purpose of providing short-term aid to families with financial difficulties to help them tide over a difficult period, and in so doing, visibly demonstrating the love of

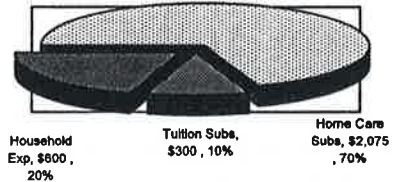
God to them with no strings attached.

Love Singapore Fund Beneficiaries and Disbursement Amounts (2002)

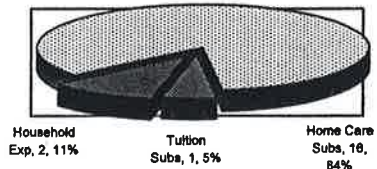


During the year, a total of \$2,975, was disbursed to 19 beneficiary individuals / families, supporting them in the form of tuition fee subsidies, home care subsidies, and household expenses.

Disbursement of Love Singapore Fund by Amount & Type of Financial Assistance (2003)



Disbursement of Love Singapore Fund by No. of Beneficiaries & Type of Financial Assistance (2003)



Special Community Projects

New Life participated actively in community projects in partnership with the grassroots organizations in the Zhenghua and Cashew Constituencies. In the "Alivel Concert" on 21 July 2003 organised by the Holland-Bukit Panjang GRC, New Life's 2 teams of volunteers provided medical coverage for the event.

On 14th Sep 2003, a team of 3 nurses, comprising staff and volunteers, supported the Senja-Cashew Community Club's Baby Show held by providing nursing input.

New Life also participated in the National Day Dinners of both constituencies held on 2 Aug 2003 at the Zhenghua Square and Fajar Secondary School respectively.

Funders & Donors

New Life gratefully acknowledges the 377 donors who had given generously to New Life in the past year. A total of 764 donations were received, amounting to a total of \$387,819.29.

New Life also thanks Covenant Evangelical Free Church for the \$120,675.00 that it has given in support of New Life's work.

Other Activities

Staff Retreat

The Annual Staff Retreat was held at Yew Mei Green on 4th & 5th September. The growing New Life staff team came together for two days, pausing from daily work routines to reflect on the themes of "Looking Back", "Looking Around" and "Looking Ahead", and gearing up to move on to greater heights.

New Life Day & Volunteer Orientation Day

On 16 Nov 2003, New Life Day was celebrated at Covenant EFC. Besides raising public awareness, New Life also took this opportunity to appreciate its currently-serving volunteers as well as to recruit new ones. To follow-through with the unexpectedly good response to the call for new volunteers, an earlier-unplanned Volunteers' Orientation Day was subsequently held on 14 Dec 2003.

eNews & The New Life News

To facilitate effective communication with New Life's supporters – donors, volunteers, intercessors, etc., a fortnightly e-newsletter, bringing short, bite-sized, news snippets of most current happenings, was launched in April. Subsequently, The New Life News – a bimonthly printed newsletter – was inaugurated in July, and has a current circulation of 1500.

Board & Staff Family Day

Originally scheduled for April 2003, New Life's Family Day for Board and Staff members and their families to get together was cancelled due to SARS.

Board Retreat

New Life organised its first Board Retreat, which was originally planned for the last quarter of 2003. However, due to the urgency of the Board's attention to the matter of the Family Service Centre (see below), the Board was unable to come together as planned. The Board Retreat was therefore postponed to 10 January 2004.

Major Milestones

Family Service Centre in Bukit Panjang

In Oct 2003, MCDS had invited all interested VWOs to submit proposals to takeover the operation of the family service centre at Block 139, Petir Road from its then-current operators. As FSC operations matched perfectly with New Life's organisational mission and modus operandi, New Life had submitted its proposal, along with about 10 other contending VWOs. However, New Life was unsuccessful in its application, and MCDS selected another more-established VWO instead.

Youth Centre

The much-awaited application to establish a community-based youth centre in Bukit Panjang – a project that has been strongly supported by our Member-of-Parliament, Mr Gan Kim Yong – was finally approved in Nov 2003. The proposed Youth Centre will be at Block 419, Fajar Road. Details for the conversion of the void deck premises are currently being worked out between New Life and the respective government authorities.

Conclusion

As New Life continues to grow, we seek at all times to remain relevant to the needs of the community that we serve, and more importantly, to be true to our calling as the social service arm of Covenant EFC that visibly demonstrates, through its good works *per se*, the love of God to the Bukit Panjang community.

TeoFoongWongLCLoong
Certified Public Accountants

**NEW LIFE COMMUNITY SERVICES CENTRE
FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
31 DECEMBER 2003**

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M A Z A R S

NEW LIFE COMMUNITY SERVICES CENTRE
(Registered in Singapore under the Societies Act)


STATEMENT BY PRESIDENT AND TREASURER

We, Chua Kim Choon and Lim Cheng Siew, being the President and Treasurer of New Life Community Services Centre ("the Centre") respectively, do hereby, on behalf of the Management Committee, state that in our opinion, the financial statements as set out on pages 3 to 10 are properly drawn up so as to give a true and fair view of the state of affairs of the Centre as at 31 December 2003 and of its income and expenditure, statement of changes in accumulated fund and specific fund and cash flows for the financial year ended on that date.

On behalf of the Management Committee,



Chua Kim Choon
President



Lim Cheng Siew
Treasurer

26 February 2004

TeoFoongWongLCLoong
Certified Public Accountants


**AUDITORS' REPORT TO THE MEMBERS OF
NEW LIFE COMMUNITY SERVICES CENTRE**
(Registered in Singapore under the Societies Act)

We have audited the financial statements set out on pages 3 to 10 of New Life Community Services Centre ("the Centre") for the financial year ended 31 December 2003. These financial statements are the responsibility of the Management Committee. Our responsibility is to express our opinion on these financial statements based on our audit.

We conducted our audit in accordance with Singapore Standards on Auditing. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the Management Committee as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion:

- i) the financial statements are properly drawn up in accordance with Singapore Financial Reporting Standards so as to give a true and fair view of the state of affairs of New Life Community Services Centre at 31 December 2003 and of the results, changes in accumulated fund and specific fund and cash flows of the Centre for the financial year ended on that date; and
- ii) the accounting and other records required by the regulations enacted under Societies Act to be kept by the Centre have been properly kept in accordance with those regulations.



TeoFoongWongLCLoong
Certified Public Accountants

26 February 2004

NEW LIFE COMMUNITY SERVICES CENTRE
(Registered in Singapore under the Societies Act)

BALANCE SHEET
At 31 December 2003

	Note	2003 \$	2002 \$
Funds			
Accumulated fund	3	718,700	328,849
Family assistance fund	4	2,814	5,789
		<u>721,514</u>	<u>334,638</u>
Non-current asset			
Property, plant and equipment	5	<u>51,056</u>	47,930
Current assets			
Inventories		5,530	3,096
Sundry receivables		5,234	12,919
Bank and cash balances		748,752	369,902
		<u>759,516</u>	<u>385,917</u>
Less current liabilities			
Sundry payables	6	89,058	74,126
Amount owing to a third party	7	-	12,865
		<u>89,058</u>	<u>86,991</u>
Net current assets		<u>670,458</u>	<u>298,926</u>
Non-current liability			
Amount owing to a third party	7	-	12,218
Net assets		<u>721,514</u>	<u>334,638</u>

The accompanying notes form an integral part of these financial statements.

NEW LIFE COMMUNITY SERVICES CENTRE
(Registered in Singapore under the Societies Act)

STATEMENT OF INCOME AND EXPENDITURE
For the financial year ended 31 December 2003

	Note	Home care \$	NLCSC \$	Total 2003 \$	Total 2002 \$
Income					
School fee		-	505,094	505,094	483,933
Interest		-	2,473	2,473	2,601
Donations	8	-	519,688	519,688	203,382
Tuition fee		-	6,450	6,450	15,234
Kidz Club		-	1,286	1,286	700
Government subvention		8,005	-	8,005	-
Government subvention (medication)		502	-	502	-
School-based work		-	5,361	5,361	-
Medical supplies		8,637	-	8,637	-
Home medical fee		3,323	-	3,323	-
Nursing service fee		3,777	-	3,777	-
Laboratory service fee		506	-	506	-
Others		2,311	56,366	58,677	14,514
		27,061	1,096,718	1,123,779	720,364
Less expenses					
Auditors' fee		-	3,000	3,000	2,500
Depreciation		-	23,468	23,468	16,705
Staff costs		50,411	509,984	560,395	413,341
Medical supplies		10,441	-	10,441	-
Specific assistance		502	-	502	-
Other operating expenses		5,721	130,402	136,123	70,456
		67,075	666,854	733,929	503,002
Deficit/surplus for the financial year		(40,014)	429,864	389,850	217,362

The accompanying notes form an integral part of these financial statements.

NEW LIFE COMMUNITY SERVICES CENTRE
(Registered in Singapore under the Societies Act)

STATEMENT OF CHANGES IN ACCUMULATED FUND AND SPECIFIC FUND
For the financial year ended 31 December 2003

	Accumulated fund \$	Family assistance fund \$	Total \$
Balance at 1 January 2002	111,487	8,701	120,188
Surplus/(deficit) for the financial year	217,362	(2,912)	214,450
Balance at 31 December 2002	328,849	5,789	334,638
Surplus/(deficit) for the financial year	389,851	(2,975)	386,876
Balance at 31 December 2003	718,700	2,814	721,514

The accompanying notes form an integral part of these financial statements.

NEW LIFE COMMUNITY SERVICES CENTRE
(Registered in Singapore under the Societies Act)

CASH FLOW STATEMENT
For the financial year ended 31 December 2003

	2003 \$	2002 \$
Cash flows from operating activities		
Profit before tax	389,851	217,362
Adjustments for:-		
Depreciation	23,468	16,705
Interest income	(2,474)	(2,601)
Operating cash flows before movements in working capital	410,845	231,466
Inventories	(2,433)	1,341
Receivables	7,685	(10,279)
Payables	14,932	(1,564)
Deficit in family assistance fund	(2,975)	(2,912)
Cash from operations	428,054	218,052
Cash flows from investing activities		
Purchase of plant and equipment	(26,594)	(4,355)
Interest received	2,473	2,601
Net cash used in investing activities	(24,121)	(1,754)
Cash flows from financing activities		
Repayment of amount owing to a third party	(25,083)	(11,571)
Net cash generated from financing activities	(25,083)	(11,571)
Net increase in cash and cash equivalents	378,850	204,727
Cash and cash equivalents at beginning of the year	369,902	165,175
Cash and cash equivalents at end of the year	748,752	369,902
Cash and cash equivalents comprise:-		
Bank and cash balances	748,752	369,902

The accompanying notes form an integral part of these financial statements.

NEW LIFE COMMUNITY SERVICES CENTRE
(Registered in Singapore under the Societies Act)

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2003

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

1 Centre information

The principal activities of the Centre are to assist and organise family development activities, to operate a childcare and to provide homecare services. The Centre's principal place of activities is at 10, Jelapang Road, Singapore.

The Centre had 24 (2002: 19) employees at 31 December 2003.

2 Significant accounting policies

a) Basis of preparation

The financial statements have been prepared in accordance with Singapore Financial Reporting Standards (FRS). In previous years, the financial statements were prepared in accordance with Singapore Statements of Accounting Standard (SAS). The transition from SAS to FRS did not result in any significant change in accounting policies and figures presented in the financial statements for financial year ended 31 December 2002.

The financial statements, expressed in Singapore currency, have been prepared under the historical cost convention.

b) Property, plant and equipment

Property, plant and equipment are stated at cost less accumulated depreciation any loss on impairment. Depreciation is calculated on a straight-line basis so as to write off the cost of the assets over their estimated economic lives at the following annual rates:

Furniture and fittings	20%
Kitchen equipment	20%
Playgroup equipment	20%
Computer	33 1/3%

c) Income recognition

Income is recognised on the following basis:-

School/Tuition fees	-	over the period of the courses
Donations	-	when received in cash
Interest	-	on a time proportion basis over the period of placement of deposits with banks
Other income	-	when received in cash

New Life Community Services Centre

d) **Defined contribution plans**

The Centre contributes to the Central Provident Fund ("CPF"), a defined contribution plan regulated and managed by the Singapore Government. The Centre's contributions to CPF are charged to the income statement in the period in which the contributions relate.

e) **Impairment of assets**

Assets are reviewed for impairment at each balance sheet date or whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. Whenever the carrying amount of an asset exceeds its recoverable amount, an impairment loss is recognised in the statement of income and expenditure or treated as a revaluation decrease for assets carried at revalued amount to the extent that the impairment loss does not exceed the amount held in the revaluation surplus for that same asset.

Reversal of impairment losses recognised in prior years is recorded when there is an indication that the impairment losses recognised for the asset no longer exist or have decreased. The reversal is recorded in statement of income and expenditure. However, the increased carrying amount of an asset due to a reversal of an impairment loss is recognised to the extent it does not exceed the carrying amount that would have been determined (net of amortisation or depreciation) had no impairment loss been recognised for that asset in prior years.

f) **Income tax**

The Centre is exempt from income tax under section 13(3)(b) of the Income Tax Act, Cap.134 provided 80% of its income is applied for charitable purposes within Singapore. No provision for income tax has been made in the financial statements.

3 **Accumulated fund**

	2003 \$	2002 \$
At 1 January	328,849	111,487
Surplus for the financial year	389,851	217,362
At 31 December	<u>718,700</u>	<u>328,849</u>

4 **Family assistance fund**

	2003 \$	2002 \$
At 1 January	5,789	8,701
Payments	(2,975)	(2,912)
At 31 December	<u>2,814</u>	<u>5,789</u>

This fund is set up specifically to finance needy individuals.

New Life Community Services Centre

5 Property, plant and equipment

	Furniture & fittings \$	Kitchen equipment \$	Playgroup equipment \$	Computers \$	Total \$
Cost					
At 1 January	42,039	6,665	26,422	5,040	80,166
Additions	14,835	-	900	10,859	26,594
At 31 December	56,874	6,665	27,322	15,899	106,760
Accumulated depreciation					
At 1 January	16,399	2,666	10,568	2,603	32,236
Depreciation charge for the year	11,373	1,333	5,463	5,299	23,468
At 31 December	27,772	3,999	16,031	7,902	55,704
Depreciation for 2002	8,408	1,333	5,284	1,680	16,705
Net book value					
At 31 December 2003	29,102	2,666	11,291	7,997	51,056
At 31 December 2002	25,640	3,999	15,854	2,437	47,930

6 Sundry payables

	2003 \$	2002 \$
Deposits received	39,930	39,790
School fees received in advance	-	7,590
Accruals	42,306	26,346
Sundry payables	1,172	400
CFAC	2,420	-
Lee Foundation	3,230	-
	89,058	74,126

7 Amount owing to third party

The amount owing to a third party, Covenant Evangelical Free Church, is unsecured, interest-free and repayable as follows:-

	2003 \$	2002 \$
Within 1 year	-	12,865
Within 2 to 3 years	-	12,218
	-	25,083

New Life Community Services Centre

8 Donations

Included in the donations are tax-deductible donations received of \$508,494 (2002: \$137,132).

9 Staff costs

Included in staff costs are payments to CPF of \$67,557 (2002: \$52,918).

10 Financial Instruments

a) Financial risk management

The Centre's activities expose it to minimal financial risks and overall risk management is carried out on an informal basis by the Management Committee.

b) Fair values

The fair values of the Centre's financial assets and liabilities approximate their carrying amounts.

11 Authorisation of financial statements

The financial statements of the Centre for the financial year ended 31 December 2003 were authorised for issue by the Management Committee on 26 February 2004.

NEW LIFE COMMUNITY SERVICES CENTRE
(Registered under the Societies Act)

DETAILED STATEMENT OF INCOME AND EXPENDITURE (cont'd)
For the financial year ended 31 December 2003

	Home care \$	NLCSC \$	Total 2003 \$	Total 2002 \$
Balance brought forward	20,740	209,329	230,069	131,782
Salary and bonus	42,623	433,654	476,277	351,612
School -Based Work	-	312	312	-
SDL	-	1,255	1,255	1,185
Service render	-	2,769	2,769	850
Staff insurance	300	2,366	2,666	1,915
Staff training	820	6,319	7,139	1,307
Communication	579	4,520	5,099	2,607
Toys/Games	-	775	775	701
Transport	2,013	753	2,766	1,108
Tuition fee	-	3,494	3,494	9,639
Volunteers expenses	-	1,308	1,308	296
	<u>67,075</u>	<u>666,854</u>	<u>733,929</u>	<u>503,002</u>
(Deficit)/surplus for the financial year	(40,014)	429,864	389,850	217,362

This statement does not form part of the audited statutory financial statements of the Centre.

Our Work

- *Developmental programmes* ... meeting needs that are common to most individuals and families advancing through their lifespan development (eg. childcare, tuition, family life enrichment).
- *Preventive programmes* ... identifying and anticipating likely problems, and equipping individuals and families at-risk to sidestep them (eg. health screening).
- *Remedial programmes* ... supporting individuals and families in their coping with and overcoming of life's challenges (eg. financial assistance, counselling, legal advice).

Our Clientele

New Life seeks to be a multi-service centre serving children, youth, adults, families, and the elderly who are primarily residents of Bukit Panjang. We want to strengthen community bonds and help to forge and uphold strong, resilient families by ...

- championing sound, moral leadership to the young
- promoting family-work life balance amongst adults
- nurturing older adults to the wholesome fullness of life

Our Funding

Covenant Evangelical Free Church supports New Life Community Services Centre with a substantial portion of New Life's funding. The remaining funds are from New Life's revenue-generating programmes and services; and from donations, freewill offerings received, as well as through indigenous fund-raising.

New Life is not a member of Community Chest.

Mastering
Life's
Transitions

New Life Community Services Centre ©

