



Annual Report 2005

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Family Life Centre

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Comm. Health Centre

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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 Values

• People • Purpose • Passion • Personal Excellence • Prudence •

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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New Life Community Services Centre ANNUAL GENERAL MEETING 2005

• 20 March 2005 (Sunday) • 2.30 pm •
• Covenant EFC Chapel • 10, Jelapang Road •

PRESENT

Members

Lawrence Chua	President
Tan Kay Kiong	Vice-President
Gavin Mak	Hon. Treasurer
Loh Ngai Kun	Asst. Hon. Treasurer
John Lim	Board Member

Ex-Officio (Staff)

Lee Da-Win	Jin Quek
Corrie Lim	Serena Tan
Rebecca Lim	Nelson Ong
Diana Ooi	Michelle Cheong
Irene Lim	

Attendees

Chan Poh Shan	Member	Tan Seo Peng	Member
Lydia Ho	Member	Terence Tang	Member
Lee Swee Bee	Member	Edmund Chan	Observer
Joyce Lim	Member	Loh Ngai Seng	Observer
Liu Hock Choy	Member	Matthew Lo	Observer
Sim Choon Siong	Member	Georgette Lee	Observer
Rachel Chew	Member	Lynn Cheong	Observer
Soh Lea Sar	Member		

APOLOGIES

Edwin Pang	Honorary Secretary	Louis Tan	Member
Patrick Lim	Board Member	Oliver Tay	Member
Chong Kwong Siew	Member	Tee Ming Jir	Member
Barney Lau	Member	Matthew Woo	Member
Lim Hua Min	Member	Tony Yeo	Member

New Life Community Services Centre's President, Elder Lawrence Chua, presiding over the 5th Annual General Meeting (2005), called the meeting to order at 2.35 pm.

Opening Address by Senior Pastor, Covenant EFC

1. Senior Pastor Rev. Edmund Chan opened the AGM by quoting from Mathew 6:33 "But seek first the kingdom of God and his righteousness and all these things will be added unto you". He said that drawing on this verse, there were two key points that he would like to stress. Firstly, the Kingdom of God is larger than church. God had not intended his kingdom to be confined within the four walls of the church. Secondly, the Kingdom of God is anchored in the church. This refers not to the local church but the church of Jesus Christ. Therefore, New Life should see its ministry not only as being anchored in the church but also going beyond it.

In practical terms, this means that we must have a heart for the community, nation, region and the world. To achieve New Life's mission statement which states that it "seeks to enrich family and community life through empowering people", New Life must remain guided by the teachings in Mathew 6:33.

Confirmation of Minutes

2. No amendments were made to the minutes of New Life's 4th Annual General Meeting (2004), held on 29 February 2004 (Sunday). The confirmation of the minutes was proposed by Mr John Lim, and seconded by Ms Joyce Lim.

Matters Arising from 4th AGM (2004)

3. There were no matters arising from the 4th AGM (2004).

Acceptance of New Members into the Society

4. The following were accepted as new members into the Society:

(1) Guok Suan Choo	(4) Johnny Tan
(2) Vincent Quek	(5) Laura Au
(3) Loh Ngai Seng	

Election of Board Members & Office Bearers (2005 – 2007 Term)

5. Elder Lawrence Chua announced that he and Edwin Pang were stepping down as President and Honorary Secretary respectively, and proceeded to introduce incumbents John Lim and Loh Ngai Seng for the respective offices. He and Edwin, however, would remain on the Board as Board Members.
6. The following were therefore the nominees for election to the respective offices of the Society:

(1) John Lim	for the office of	President
(2) Loh Ngai Seng	for the office of	Honorary Secretary
(3) Lawrence Chua	for the office of	Board Member
(4) Edwin Pang	for the office of	Board Member

7. All nominees were subsequently elected to office unanimously by the General Meeting.

Reports

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

9. **President's Report**

9.1. Elder Lawrence Chua informed that this would be the third and his final year presenting the President's report. He felt extremely gratified that in that time, New Life had succeeded in reaching out to the community in the areas of child, family and elderly care and community health. A Youth Centre was also in the pipeline.

9.2. Elder Lawrence Chua shared briefly on how the childcare programme had made a concrete difference to someone he personally knew. He added that while not obvious, great strides had also been made in family care. He showed some slides on how the various family care programmes had successfully penetrated the Bukit Panjang community. In the area of elderly care and community health, progress has also been made. More could be achieved if we could rope in people with other skills, such as a full-time doctor but this remains work-in-progress. Elder Lawrence Chua also highlighted that, going forward, fund-raising would be a challenge as the church would also be raising funds for its new building in Woodlands.

9.3. Elder Liu Hock Choy pointed out that New Life should see itself not so much as being in direct competition with the Church for fund-raising. Due to the non-religious nature of its activities, New Life had a mandate to reach out beyond the church to the community, including non-Christians. This gave it greater scope to tap on resources outside of the church. Elder Lawrence Chua agreed. He said that, for example, he would be looking for suitable corporate sponsors in his new capacity as board member in charge of fund-raising.

10. **Centre Manager's Report**

10.1. Da-Win gave an overview of the Centre's programmes and activities.

- 10.2. He shared that childcare classes had experienced a rise in enrolment in 2004. What was particularly heartening was that enrolment actually hit 100% (97) in October and November. Three significant changes had also been effected in the course of the year: firstly, New Life had obtained a 24-month renewal for its license to run childcare classes; secondly, New Life had achieved its 100% target of trained teachers; and thirdly, 50% of parents were now paying the fees using GIRO. This would enable them to benefit from the Government's baby bonus incentives.
- 10.3. In response to John Lim's query on the dip in enrolment for the month of Dec 04, Da-Win explained that this was because parents typically take out their children from the class during this month before they transit to another stage of their education.
- 10.4. Da-Win also informed that under the School Family Education (SFE) programme, New Life had been appointed as a SFE coordinator for Fajar Secondary School in Bukit Panjang to run programmes for parents and their children (students). In total, New Life had provided 100 contact hours through its activities in 2004. Schools are a key stakeholder in our efforts to reach out to the community. New Life thus sees SFE as a valuable platform and opportunity to reach out to the community.
- 10.5. In response to a query from Member Lydia Ho as to whether New Life's programmes were financed by the school, Da-Win replied that MCYS provides funding of \$20K per year. Another option was for New Life to provide a coordinator based in the school for which MCYS would fund \$10K per year.
- 10.6. Da-Win reported that the number of patients cared for under the Home Care programme had increased from 14 to 30 in 2004. A total of 381 home visits had also been made. Furthermore, New Life was also helping to provide medical coverage at community events. This gave us the opportunity to build goodwill with grassroots organizations.
- 10.7. Although the new Youth Centre was not ready, New Life had been actively involved in organizing various programmes to reach out to young children and youth. One such example was the STEP-UP programme with Zhenghua Secondary School which provided assistance to recalcitrant youth to help them realize their full potential.
- 10.8. Da-Win informed the Meeting that construction on the Youth Centre had commenced at the beginning of March 2005. He proceeded to

show some pictures of the site. In response to Member John Lim's suggestion, he agreed that artist impressions of how the Youth Centre would eventually look could be placed on the church website.

- 10.9 Da-Win concluded by explaining the key statistical indicators summarised in his report. He reiterated that New Life would continue its satellite strategy to saturate the local community until every person in Bukit Panjang has sensed if not benefited from New Life's presence in the community. He thanked all the staff of New Life for their hard work and sacrifice over the past year.

11. Treasurer's Report

- 11.1. Mr Gavin Mak, Honorary Treasurer, presented the Statement of Accounts for FY2004, duly audited by M/s TeoFoongWongLCLoong, Certified Public Accountants.

FY2005 Budget and FY2004 Statement of Accounts

12. Mr Gavin Mak, Honorary Treasurer, presented the Proposed Budget for FY2005.
13. The acceptance of the audited Statement of Accounts for FY2004 as well as the Proposed Budget for 2005, were proposed by Mr Loh Ngai Seng and seconded by Dr Terrence Tang, and unanimously accepted by the General Meeting.

Appointment of External Auditors for FY2005

14. On behalf of the Board, Elder 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 FY2005. The nomination was accepted unanimously by the General Meeting.

The meeting was adjourned at 4.30 p.m. with Rev. Edmund Chan closing in prayer.

Recorded by
Loh Ngai Seng
Honorary Secretary (Incoming)

Approved by
Lawrence Chua
President

President's Report

John Lim Cheng Siew

HISTORY

1. 2005 was a year of tremendous blessing from God. New Life extended its services by opening the Youth Centre on 4 July 2005. Together, the youth centre and our other more established services, New Life continues to engage the community extensively with our programmes. New Life also successfully kicked off its first major fund-raising activities from outside of Covenant Evangelical Free Church by conducting a charity dinner in October 2005.

VISION AND STRATEGY FOR 2006

2. In our first five years of operation, New Life has been successful in reaching out to the community through our childcare, family life and community health services. The challenge for 2006 is to improve on quality of all our programmes and to ensure that God's love continues to be demonstrated as we serve the community. We will continue to look at more effective and efficient way to reach out to the community.
3. Nevertheless, New Life will continue to look for opportunities to extend its services. In 2006, we will explore how New Life's work can integrate with the church's work especially in Youth Services and Family Life Services. We will also look at involving the church congregation more by ensuring that our programmes can actively involve volunteers from the church to engage the community.
4. New Life will also pay more attention to programmes for the elderly in 2006. Pending approval and partnership with government agency, we will explore obtaining another HDB void deck to build our New Life Community Health Centre.

FUNDING IN THE YEARS AHEAD

5. As in previous years, revenue from New Life programmes are ploughed back into the other community work. Though so, a majority of our funds continues to come from the generous donations of the congregation of Covenant Evangelical Free Church. As the church is embarking on its Covenant 2 building project, New Life has looked for a third source of funding by raising funds from outside of the church. Led by our Past-President Elder Lawrence Chua, a Fund Raising Committee was formed in 2005. Since its formation, the Fund Raising Committee has raised S\$100,000 from its charity dinner in October 2005, and aims to raise another S\$80,000 from its Charity Golf Event in April 2006.

APPRECIATION

6. We would like to take this opportunity to record our appreciation to Covenant Evangelical Free Church Board, the Volunteers in the Fund Raising Committee as well as the congregation and its associates for both corporate and individual contributions to New Life.

7. To the staff as well as to the volunteers, I would like on behalf of the New Life Board to thank all of you for your contributions to a very successful year of operation in 2005. Without your selfless efforts and sacrifices, New Life Community Service Centre will not be as it is today.

Centre Manager's Report

Lee Da-Win

THE YEAR IN REVIEW

With the growing operations of New Life's Childcare, Family Life, Community Health and Youth Centres, 2005 saw a strengthening of New Life's HQ Office in order to adequately support frontline operations. The Finance & Human Resource Department was separated into two departments – Finance, and Human Resource (which now oversees Volunteer Management as well), for greater specialisation. The Corporate Services Department was also strengthened to provide the marketing communication, fund-raising and donor-relationship management functions.

FUND-RAISING

A significant "first" in the year was the New Life Charity Show 2005 – New Life's tenderfoot fund-raising venture outside of Covenant Evangelical Free Church. Held on 2 October 2005 (Sunday) at the YWCA Fort Canning Lodge, special guest star Phua Chu Kang turned up in his yellow boots, and entertained the more than 300 guests present, urging them repeatedly to give generously in support of New Life's cause. By the immeasurable grace of God, \$104,383 (gross)¹ was raised through this event.



¹ Of this, 80% goes to New Life's programmes serving its beneficiaries, and only 20% – well below the Ministry of Finance's cap of 30% – was used to cover the event's costs. Furthermore, the 20% for the event's cost was fully underwritten by Covenant EFC, and hence, the total sum donated by guests at the event was therefore used for serving New Life's beneficiaries.

STAFF TEAM

In 2005, New Life welcomed 10 new persons on the staff team, and also bade farewell to 7, not including 2 temporary / relief staff.

	Welcome	Farewell	Temporary / Relief Staff
HQ	Corrie Lim Sim Mui Liang Desline Toh Joanne Kerk Michelle Cheong	Ng Kim Leong Serena Tan Michelle Cheong	Adeline Ang
Childcare		Tanam Sylvia Matara K.	Low Jan Nee
Family Life	Ho Souk Heng Ivy Chan	Bin Juat Wah	
Community Health			
Youth	Amy Lee Christin Tan Cynthia Chia	Cynthia Chia	

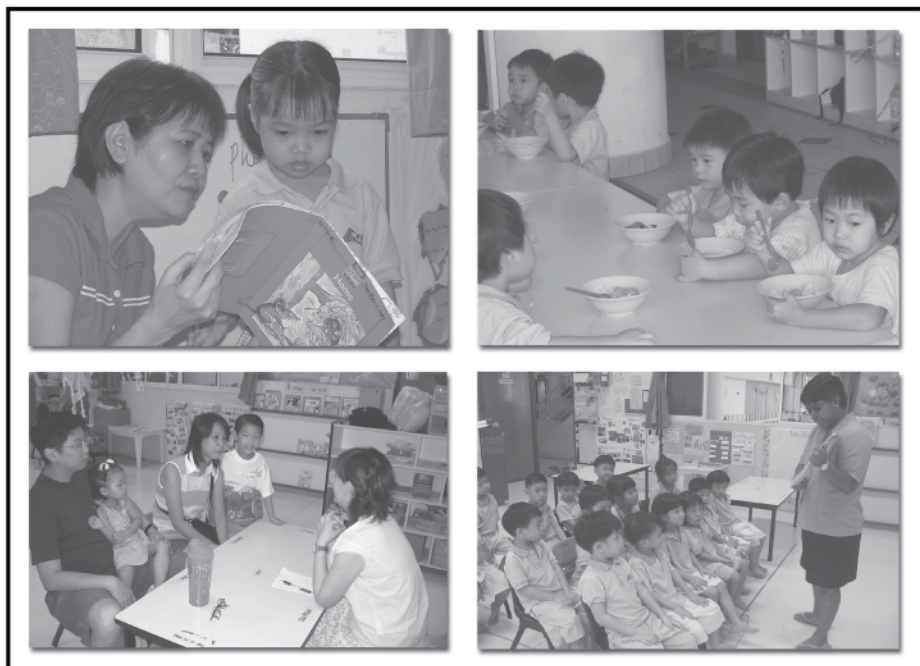
As of 31 Dec 2005, the New Life Staff Team comprised 32 employees (including relief staff), of which 3 are part-time. The headcount, in terms of actual operating strength, was therefore 30½.

NEW LIFE CHILDCARE

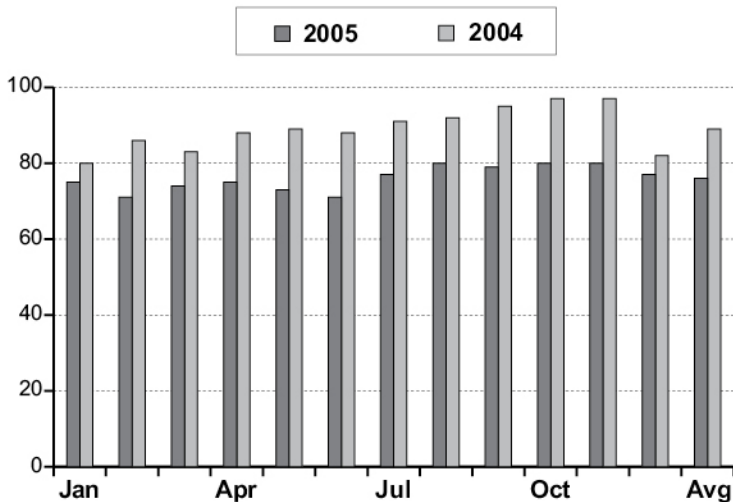
New Life Childcare continues to provide quality childcare services in Bukit Panjang, having attained in 2004 the MCYS "Gold Standard" 24-month license for its operating standard. Now into its 5th year of operations, the Childcare underwent a major review of its fundamental philosophy, strategy and objectives, in the light of the changing external environment. The drive to further and continuously raise the quality of service, now that day-to-day operations have stabilised, propelled the Childcare's management to make strategic adjustments to its purpose, vision, objectives and modus operandi, the resultant changes of which will be implemented in the course of the coming years. The Childcare's enrolment remains healthy as New Life continues to focus its programmes to inculcate Christian Values in its children.

A total of 125 children benefited from New Life Childcare's services, of which 43 were new beneficiaries. The average monthly enrolment was 76 children. While this (78%) represents a dip from the previous year's all time high (92%), it still remains slightly above the national average (74%) as well as the Bukit Panjang regional average (72%). It appears therefore that the fall in childcare enrolment may be due to external factors and New Life is working to bring about a recovery in enrolment in 2006.

New Life Childcare Detailed Monthly Enrolment, By Class (2005)							
	PG	N1	N2	K1	K2	SC	Total
Jan	4	9	22	21	19	0	75
Feb	3	9	22	20	17	0	71
Mar	5	10	23	19	17	0	74
Apr	6	10	23	19	17	0	75
May	8	10	20	18	17	0	73
Jun	7	9	20	18	17	0	71
Jul	11	11	20	18	17	0	77
Aug	11	13	20	19	17	0	80
Sep	11	13	20	18	17	0	79
Oct	11	14	20	18	17	0	80
Nov	11	14	20	18	17	0	80
Dec	2	15	17	17	26	0	77
Monthly Average	8	11	21	19	18	0	76



New Life Childcare Monthly Enrolment (Year-on-Year 2005 / 2004)



NEW LIFE FAMILY LIFE CENTRE

Moving out from temporary church premises to Block 419 Fajar Road, the Family Life Centre now enjoys the use of proper counselling facilities. More importantly, being situated in the heartlands of the community has made its services far more accessible and user-friendly, and the counselling case load has increased significantly.

Family Support

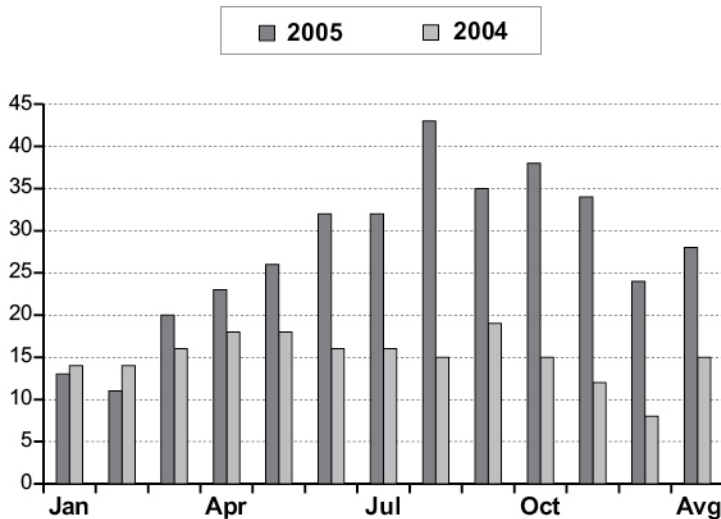
New Life supports individual and families in need through the provision of remedial intervention services comprising casework and counselling, information and referral, financial assistance and legal advice.

In total, 62 cases were managed. This excludes the "ripple effect" to indirect beneficiaries, such as family members who would no doubt have benefited from the direct beneficiaries' improved well-being, which have not yet been measured.

New Life Family Life Centre Monthly Case Load (2005)		
	Enquiries	Counselling
Jan	6	7
Feb	3	8
Mar	9	11
Apr	12	11
May	9	17
Jun	9	23
Jul	7	25
Aug	14	29
Sep	6	29
Oct	8	30
Nov	8	26
Dec	5	19
Monthly Average	8	20



**New Life Family Life Centre
Monthly Case Load (Year-on-Year 2005 / 2004)**



New Life Family Life Centre Total Case Load (2005/2004)		
	2005	2004
Cases Brought Forward from Previous Year	4	9
New Cases	58	46
Total Cases Managed	62	55
Cases Closed	(45)	(51)
Cases Carried Forward to Next Year	17	4

School Family Education Programme²

The SFE Programme aims to enhance the quality of family life by making family life education (FLE) resources easily available through providing FLE programmes and setting up a family life centre within schools. This 3-year, MCYS-funded initiative enables New Life to strategically partner with schools in the community, to achieve the joint objective of strengthening families in the community.

New Life served as the selected Service Provider for Fajar Secondary School,

² This section on the SFE Programme departs from New Life's accounting period of January 2005 to December 2005. Instead, the period of April 2005 to March 2006 is used, so as to coincide with the MCYS period of accounting.



now into the 2nd year of the programme. New doors were opened up for New Life to serve the community as Greenridge Primary School commenced the same programme in April 2005, selecting New Life as the appointed service provider.

Over this period (please see footnote 2), a total of 49 programmes – comprising parenting talks and workshops, family bonding activities, work life balance programmes and life skills training – were conducted. A total of 11,973 participants (please see footnote 3) – comprising school staff, students, and parents of students – attended these programmes and benefited directly from them.

Programme	Target Group	No. of Programmes		
		Fajar Secondary School	Greenridge Primary School	Total
Parenting Talks & Workshops	Parents	13	10	23
Family Bonding	Parents & Students	3	4	7
Work Life Balance	School Staff	2	3	5
Life Skills Training	Students	7	7	14
Total		25	24	49

Programme	Target Group	Participants ³		
		Fajar Secondary School	Greenridge Primary School	Total
Parenting Talks & Workshops	Parents	354	245	599
Family Bonding	Parents & Students	428	122	550
Work Life Balance	School Staff	430	248	678
Life Skills Training	Students	1,733	8,413	10,146
Total		2,945	9,028	11,973

NEW LIFE COMMUNITY HEALTH CENTRE

In spite of the challenges faced as a small, new start-up and amongst established industry giants in the field of home care, the Community Health Centre has gradually and consistently built up its patient load over the year, increasing its reach to patients requiring home care, without compromise to the quality of services provided to patients, their caregivers and their families.

However, the operational capacity to take on an increased patient load remains capped as New Life sorely needs the services of a full time doctor to fully exploit the opportunities available. New Life is currently studying alternative proposals to make this feasible.

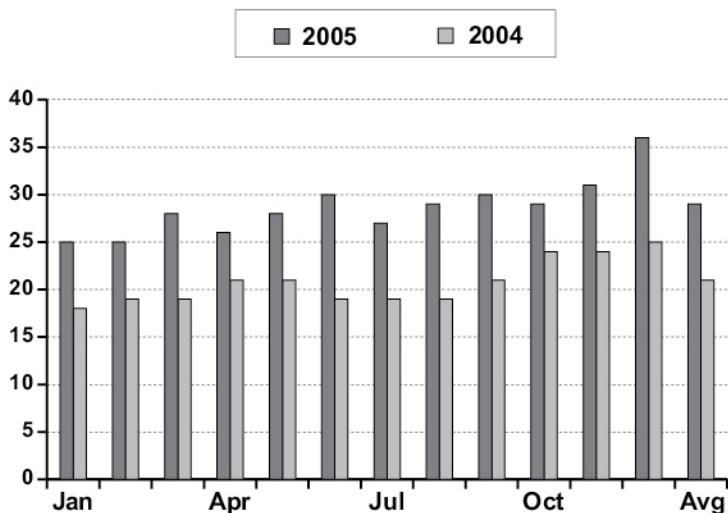
Home Care

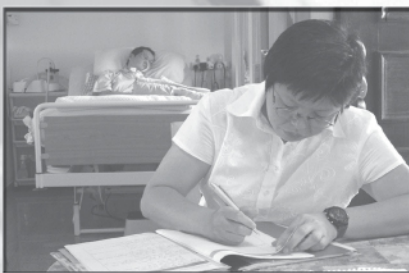
In 2005, New Life Home Care received 45 patient referrals, of which 27 were admitted as new patients. An average monthly case load of 29 patients per month was managed. As of December 2005, New Life Home Care was providing holistic care to 36 patients receiving quality home medical and home nursing services. In total, 145 home medical visits and 491 home nursing visits were made.

³ The number of participants indicated double-counts participants who have participated in more than one programme. For example, 3 different assembly talks (for all students in the school) were held on separate occasions; if the school's enrolment was 2,500, then each talk would have had 2,500 participants, and the total number of participants for all 3 talks would be 7,500.

New Life Community Health Centre Monthly Case Load (2005)			
	Patients	Patient Visits	
		Home Medical	Home Nursing
Jan	25	11	48
Feb	25	6	39
Mar	28	10	52
Apr	26	10	28
May	28	8	33
Jun	30	14	41
Jul	27	13	38
Aug	29	20	37
Sep	30	12	41
Oct	29	14	35
Nov	31	10	40
Dec	36	17	59
Monthly Average	29	12	41

**New Life Community Health Centre
Monthly Case Load (Year-on-Year 2005 / 2004)**





New Life Community Health Centre Total Case Load (2005/2004)		
	2005	2004
Cases Brought Forward from Previous Year	25	16
New Patients Admitted	27	14
Total Patients Managed	52	30
Patients Deceased	(12)	(4)
Patients Discharged	(3)	(1)
Patient Muster as at 31 December	37	25

Health Care

New Life Health Care also performed a total of 35 cases of health screening.

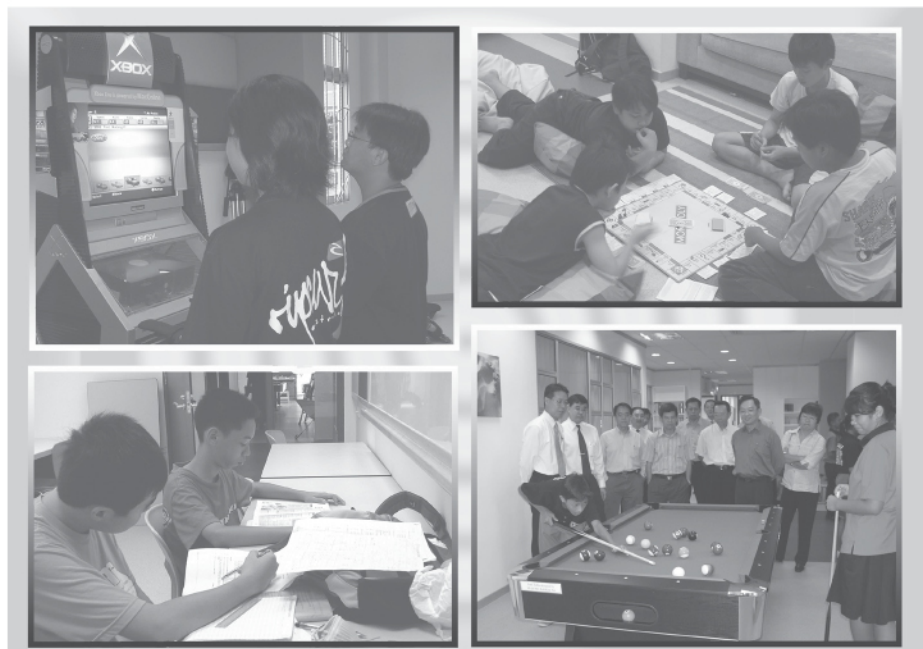
NEW LIFE YOUTH CENTRE

Youth Hub

New Life Youth Hub – the drop-in centre for youth at Block 419, Fajar Road – was completed and officially opened, in conjunction with the celebrating Youth Day, on 4 July 2005 by Member-of-Parliament for Holland-Bukit Panjang (Zhenghua) and Honorary Advisor to New Life Youth Hub, Mr Gan Kim Yong.

Built at a cost of S\$200,000, the Youth Centre aims to empower youth in Bukit Panjang through its provision of a range of services that meet their psychological and social needs as they transit from childhood to young adulthood. It intends to be an attractive alternative to the less desirable means by drawing youth into the youth hub where they can participate in gainful and healthy sport activities. In the 6 months following its opening, the Youth Hub saw membership registrations soaring past the 1,000 mark, with an average daily drop-in of about 50 youth, with each youth spending an average of about 1-2 hours per drop-in.

The Youth Hub also houses a team of 12 staff, including social workers, youth and children workers, and counsellors. Together, they provide a variety of programs and services that will benefit the children, youth and families in Bukit Panjang.





S.U.P.E.R. Kidz Club

In 2005, The S.U.P.E.R. Kidz club conducted 6 holiday programmes for the children in the community:

Services	Theme	Date	Participants
Discover Character! Day Camp	Patience	2 Jun 2005	36
Discover Character! Day Camp	Initiative	8 Sep 2005	30
Discover Character! Day Camp	Self-Control	24 Nov 2005	31
"The Toolbox" Workshop	Creative Learning	7-8 Dec 2005	30
"The Toolbox" 2 Workshop	Creative Learning	9 Dec 2005	23

A total of **150** children (includes double-counting of children who came for more than one programme) participated in these programmes and benefited directly from these programmes.

School-Based Counselling at Zhenghua Primary School

New Life continued to provide weekly school-based counselling at Zhenghua Primary School. 9 students receiving services, amounting to an aggregate of 96 hours of counselling.

STEP-UP at Zhenghua Secondary School

The STEP-UP (School social work To Empower Pupils to Utilise Potential) Programme is a MCYS-funded initiative which aims to make school social work services more accessible to pupils in schools, with special emphasis preventing students at-risk of prematurely leaving school. A 5-year programme, New Life completed its 2nd year of the STEP-UP in partnership with Zhenghua Secondary School in 2005. With the extensive coverage in terms of subject matter, target groups and varying intensity of intervention, New Life aims to simultaneously serve the different segments of the student population.

The menu of services run under the STEP-UP Programme is as follows, with the corresponding number of participants.

Services	Subject	Target Group	Sessions	Participants⁴
Assembly Talk (1)	My Big Dream	All Students	1	1,486
Assembly Talk (2)	Self-Esteem (I, Me, Myself)	All Students	1	1,486
Assembly Talk (3)	Seizing Opportunities	All Students	1	1,486
Assembly Talk (4)	Handling Peer Pressure	All Students	1	1,486
Assembly Talk (5)	BGR -- Too Close Too Soon	All Students	1	1,486
Assembly Talk (6)	Take a Good Look @ Self	All Students	1	1,486
CME Level Talk (1)	Character Building	Sec 1 Students	5	358
CME Level Talk (2)	Peer Pressure	Sec 2 Students	4	361
CME Level Talk (3)	Youth & Sexuality	Sec 3 Students	5	388
CME Level Talk (4)	Time / Stress Management	Sec 4 Students	5	288
CME Level Talk (5)	Career Preparation	Sec 5 Students	5	91

⁴ The number of participants indicated double-counts participants who have received more than one service. For example, 6 different assembly talks (for all students in the school) were held on separate occasions; if the school's enrolment was 1,486, then each talk would have had 1,486 participants, and the total number of participants for all 6 talks would be 8,916.

Services	Subject	Target Group	Sessions	Participants⁴
Group Work (1)	Stop Smoking (1 st Run)	Selected Students	10	5
Group Work (2)	Stop Smoking (2 nd Run)	Selected Students	10	7
Group Work (3)	Re:Spect (1 st Run)	Selected Students	6	6
Group Work (4)	Re:Spect (2 nd Run)	Selected Students	6	3
Group Work (5)	Back on Track (1 st Run)	Selected Students	9	5
Group Work (6)	Back on Track (2 nd Run)	Selected Students	9	8
Group Work (7)	Back on Track (3 rd Run)	Selected Students	9	5
Group Work (8)	Hide & Seek	Selected Students	4	5
Mentoring	-	Selected Students	25	16
Counselling	-	Selected Students	7	3
Total				10,465

THE YEAR AHEAD

Looking ahead, 2006 promises new challenges for New Life:

- New Life Childcare will build up the quality of its staff team, and explore new grounds for closer collaboration with primary schools in the community.
- New Life Family Life Centre will stretch its limited resources to optimise its service to the growing base of service users requiring family support, family life enrichment and school family education.
- New Life Community Health Centre will actively pursue the acquisition of external premises, moving out into the heartlands of Bukit Panjang, so as to increase the visibility and accessibility of its services to the community.
- New Life Youth staff and volunteers will strengthen outreach to youth by developing strong friendships with the youth that drop-in, so as to gradually make a greater impact on changing lives.



Mastering
Life's
Transitions

TeoFoongWongLCLoong
Certified Public Accountants

**NEW LIFE COMMUNITY SERVICES CENTRE
FINANCIAL STATEMENTS**

**FOR THE FINANCIAL YEAR ENDED
31 DECEMBER 2005**

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


STATEMENT BY PRESIDENT AND TREASURER

We, John Lim Cheng Siew and Gavin Mak Kan Yuen, being the President and Treasurer of New Life Community Services Centre (“the Centre”) respectively, do hereby, on behalf of the Board, state that in our opinion, the financial statements as set out on pages 26 to 35 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 2005 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 Board,



John Lim Cheng Siew
President



Gavin Mak Kan Yuen
Treasurer

18 March 2006

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 26 to 35 of New Life Community Services Centre ("the Centre") for the financial year ended 31 December 2005. These financial statements are the responsibility of the Board. 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 Board 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 2005 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

18 March 2006

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

STATEMENT OF INCOME AND EXPENDITURE
For the financial year ended 31 December 2005

	Note	Home care \$	NLCSC \$	Total 2005 \$	Total 2004 \$
Income					
School fee		–	449,485	449,485	520,240
Interest		–	8,727	8,727	4,513
Donations	3	–	525,523	525,523	565,978
Fund-raising income		–	104,383	104,383	–
Kidz Club		–	3,123	3,123	2,808
Government subvention		17,448	–	17,448	9,859
Government subvention (medication)		1,241	–	1,241	686
Medical supplies		12,334	–	12,334	14,426
Home medical fee		6,642	–	6,642	3,522
Nursing service fee		6,750	–	6,750	4,994
Laboratory service fee		898	–	898	4,751
Programme income - Zhenghua Primary School		–	9,675	9,675	9,900
Family life education		–	23,238	23,238	8,986
Grant from MCYS		–	15,000	15,000	12,150
Others		8,404	55,914	64,318	60,318
		53,717	1,195,068	1,248,785	1,223,131
Less expenses					
Auditors' fee		577	4,397	4,974	3,381
Depreciation	7	2,420	95,425	97,845	29,216
Staff costs	4	113,595	775,613	889,208	693,741
Medical supplies		11,720	–	11,720	9,846
Specific assistance		–	–	–	762
Fund raising expenses		–	20,565	20,565	–
Other operating expenses		5,986	174,539	180,525	157,098
		134,298	1,070,539	1,204,837	894,044
(Deficit)/surplus for the for the financial year		(80,581)	124,529	43,948	329,087

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

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

BALANCE SHEET
At 31 December 2005

	Note	2005 \$	2004 \$
Non-current asset			
Property, plant and equipment	7	258,861	44,248
Current assets			
Inventories		8,968	3,495
Sundry receivables		40,725	32,933
Fixed deposits with bank		302,512	501,011
Bank and cash balances		655,210	552,091
		1,007,415	1,089,530
Total assets		1,266,276	1,133,778
Less current liabilities			
Sundry payables	8	167,087	86,567
Net assets		1,099,189	1,047,211
Funds			
Accumulated fund	5	1,091,159	1,047,211
Family assistance fund	6	8,030	—
		1,099,189	1,047,211

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 2005

	Accumulated fund \$	Family assistance fund \$	Total \$
Balance at 1 January 2004	718,700	2,814	721,514
Surplus/(deficit) for the financial year	329,087	(3,390)	325,697
Transfer	(576)	576	–
Balance at 31 December 2004	1,047,211	–	1,047,211
Surplus for the financial year	43,948	8,030	51,978
Balance at 31 December 2005	1,091,159	8,030	1,099,189

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 2005

	2005	2004
	\$	\$
Cash flows from operating activities		
Profit before tax	43,948	329,087
Adjustments for:-		
Depreciation	97,845	29,216
Interest income	(8,727)	(4,513)
Operating cash flows before movements in working capital	133,066	353,790
Inventories	(5,473)	2,035
Receivables	(7,792)	(27,699)
Payables	80,520	(2,491)
Surplus/(deficit) in family assistance fund	8,030	(3,390)
Cash from operations	208,351	322,245
Cash flows from investing activities		
Purchase of plant and equipment	(312,458)	(22,408)
Interest received	8,727	4,513
Net cash used in investing activities	(303,731)	(17,895)
Net (decrease)/increase in cash and cash equivalents	(95,380)	304,350
Cash and cash equivalents at beginning of the year	1,053,102	748,752
Cash and cash equivalents at end of the year	957,722	1,053,102
Cash and cash equivalents comprise:-		
Bank and cash balances	655,210	552,091
Fixed deposits with banks	302,512	501,011
	957,722	1,053,102

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 2005

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, to provide homecare services and to run enrichment programs for youth. The Centre's principal place of activities is at 10, Jelapang Road, Singapore.

The Centre had 33 (2004: 27) employees at 31 December 2005.

2 Significant accounting policies

a) Basis of preparation

The financial statements have been prepared in accordance with Singapore Financial Reporting Standards ("FRS"). The financial statements have been prepared under the historical cost convention. The financial statements of the Centre are presented in Singapore dollars, which is the functional currency of the Centre.

The preparation of financial statements in conformity with FRS requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the financial year. Although these estimates are based on management's best knowledge of current events and actions, actual results may ultimately differ from those estimates. There were no significant critical accounting estimates and assumptions used.

In the current financial year, the Centre has adopted all the new and revised FRSs and Interpretations of FRS ("INT FRS") issued by the Council on Corporate Disclosure and Governance that are relevant to its operations and effective for annual periods beginning on or after 1 January 2005. The adoption of these new and revised FRSs and INT FRSs has no material effect on the financial statements.

b) **Property, plant and equipment**

Property, plant and equipment are stated at cost less accumulated depreciation and 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%
Renovation	20%
Computer	33 1/3%
Office equipment	33 1/3%
Medical equipment	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

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 the 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(m)(2)(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 Donations

Included in the donations are tax-deductible donations received of \$389,856 (2004: \$415,968).

4 Staff costs

Included in staff costs are payments to CPF of \$94,396 (2004: \$74,012).

5 Accumulated fund

	2005	2004
	\$	\$
At 1 January	1,047,211	718,700
Surplus for the financial year	43,948	329,087
Transfer to family assistance fund	-	(576)
At 31 December	1,091,159	1,047,211

6 Family assistance fund

	2005 \$	2004 \$
At 1 January	-	2,814
Payments	(3,970)	(3,390)
	(3,970)	(576)
Amount received	12,000	-
Transfer from accumulated fund	-	576
At 31 December	8,030	-

This fund is set up specifically to finance needy individuals.

7 Property, plant and equipment

	Furniture & fittings \$	Kitchen equip- ment \$	Playgroup equip- ment \$	Computer \$	Office equip- ment \$	Medical equip- ment \$	Reno- vation \$	Total \$
Cost								
At 1 Jan 2005	62,894	6,665	27,322	28,025	418	3,844	-	129,168
Additions	237,477	-	8,427	7,494	45,885	-	13,175	312,458
At 31 Dec 2005	300,371	6,665	35,749	35,519	46,303	3,844	13,175	441,626
Accumulated depreciation								
At 1 Jan 2005	40,351	5,332	21,496	16,321	139	1,281	-	84,920
Depreciation charge	59,871	1,327	7,148	10,149	15,434	1,281	2,635	97,845
At 31 Dec 2005	100,222	6,659	28,644	26,470	15,573	2,562	2,635	182,765
Depreciation for 2004	12,579	1,333	5,464	8,420	139	1,281	-	29,216
Net book value								
At 31 Dec 2005	200,149	6	7,105	9,049	30,730	1,282	10,540	258,861
At 31 Dec 2004	22,543	1,333	5,826	11,704	279	2,563	-	44,248

8 Sundry payables

	2005	2004
	\$	\$
Deposits received	38,235	36,220
School fees received in advance	3,630	2,880
Accruals	110,538	39,171
Sundry payables	10,198	1,177
CFAC	4,303	3,785
Lee Foundation	63	3,214
Sinda Fund	120	120
	167,087	86,567

9 Capital commitments

Capital commitments not provided for in the financial statements:-

	2005	2004
	\$	\$
Approved by the board but not contracted for	-	250,000

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 Board.

Foreign exchange risk

The Centre has no significant exposure to foreign exchange risk as all of its transactions are in Singapore dollars.

Credit risk

The Centre has no significant concentration of credit risk exposure.

Interest rate risk

The Centre's income and operating cash flows are substantially independent of changes in market interest rates. The Centre does not have any interest-bearing liabilities. Its exposure to market risk for changes in interest rate relates primarily to its cash and fixed deposits maintained at the banks.

Liquidity risk

The Centre Committee exercises prudent liquidity and cash flow risk management policies and aims to maintain sufficient level of liquidity and cash flows at all times.

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 2005 were authorised for issue by the Board on 18 March 2006.

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

DETAILED STATEMENT OF INCOME AND EXPENDITURE

For the financial year ended 31 December 2005

	Home Care \$	NLCSC \$	Total 2005 \$	Total 2004 \$
Income				
School fee	–	449,485	449,485	520,240
Interest	–	8,727	8,727	4,513
Donations	–	525,523	525,523	565,978
Fund raising income	–	104,383	104,383	–
Kidz Club	–	3,123	3,123	2,808
Government subvention	17,448	–	17,448	9,859
Government subvention (medication)	1,241	–	1,241	686
Medical supplies	12,334	–	12,334	14,426
Home medical fee	6,642	–	6,642	3,522
Nursing service fee	6,750	–	6,750	4,994
Laboratory service fee	898	–	898	4,751
Programme income - Zhenghua Primary School	–	9,675	9,675	9,900
Family life education	–	23,238	23,238	8,986
Grant from MCYS	–	15,000	15,000	12,150
Others	8,404	55,914	64,318	60,318
	53,717	1,195,068	1,248,785	1,223,131
Less expenses				
Advertisement	382	13,650	14,032	10,032
Auditors' remuneration	577	4,397	4,974	3,381
Bank charges	–	1,378	1,378	620
Class room expenses	–	10,500	10,500	11,431
Cleaning supplies and maintenance	–	14,984	14,984	14,631
Computer equipment	–	3,603	3,603	4,312
Counselling	–	21	21	(10)
CPF contribution	12,785	81,611	94,396	74,012
Depreciation	2,420	95,425	97,845	29,216
Donors relationship management	–	3,318	3,318	–
Family life education	–	99	99	539
Food and beverage	–	28,011	28,011	29,557
Fund raising expenses	–	20,565	20,565	–
Balance carried forward	16,164	277,562	293,726	177,721

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

DETAILED STATEMENT OF INCOME AND EXPENDITURE (cont'd)

For the financial year ended 31 December 2005

	Home Care \$	NLCSC \$	Total 2005 \$	Total 2004 \$
Balance brought forward	16,164	277,562	293,726	177,721
General expenses	53	41,066	41,119	31,619
General insurance	–	270	270	207
Gifts/Special events	–	8,844	8,844	11,008
Home medical/Nursing service expenses	13,352	–	13,352	13,248
Kidz Club	–	1,975	1,975	1,613
Kitchen utensil	–	13,092	13,092	9,569
Licence	–	120	120	420
M'ship Sub/Assn. Dues	40	100	140	283
Medication	1,241	–	1,241	648
Office supplies	411	11,270	11,681	7,521
Specific Asst to Client (medication)	–	–	–	762
Communication	1,101	8,530	9,631	6,861
Pest control	–	905	905	212
Program expense	–	2,293	2,293	1,944
Rental of container	–	998	998	443
Repair/General maintenance	–	558	558	692
Resource materials	25	922	947	5,142
Salary and bonus	98,284	673,834	772,118	592,126
SDL	165	2,779	2,944	2,138
Staff insurance	325	3,076	3,401	(3,363)
Staff medical	782	6,440	7,222	5,839
Staff training	527	3,363	3,890	22,341
Staff welfare	727	4,510	5,237	–
Toys/Games	–	53	53	943
Transport	667	2,343	3,010	3,392
Utilities	–	4,439	4,439	–
Volunteers expenses	434	1,197	1,631	715
	134,298	1,070,539	1,204,837	894,044
(Deficit)/Surplus for the financial year	(80,581)	124,529	43,948	329,087

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

Board & Board Committees

~ as of 31 December 2005 ~



New Life Board

Mr John Lim	President
Rev Tan Kay Kiong	Vice-President
Mr Loh Ngai Seng	Honorary Secretary
Mr Gavin Mak	Honorary Treasurer
Dr Loh Ngai Kun	Assistant Honorary Treasurer
Mr Lawrence Chua	Board Member
Mr Edwin Pang	Board Member
Mr Patrick Lim Kah Hock	Board Member
Mr Sim Choon Siong	Observer
Ms Tan Seo Peng	Observer
Ms Seong Koon Wah Sun	Observer
Mr Lee Da-Win	Centre Manager (Ex-Officio)

Board & Board Committees

~ as of 31 December 2005 ~

Childcare Centre Management Committee

Mr Gavin Mak	Chairman
Mr Sim Choon Siong	Vice-Chairman
Ms Betty Lee Chue Lin	Secretary
Dr Yew Woon Wah	Member
<i>Mr Lee Da-Win</i>	<i>Centre Manager (Ex-Officio)</i>
<i>Ms Jin Quek</i>	<i>Supervisor (Ex-Officio)</i>

Youth Centre Management Committee

Mr Edwin Pang	Chairman
Ms Gloria Law	Vice-Chairman
Ms Ong Hwee Leng	Secretary
Mr Kom Mun Yen	Member
Ms Koh Seok Bhee	Member
Mr Matthew Lo	Member
<i>Mr Lee Da-Win</i>	<i>Centre Manager (Ex-Officio)</i>
<i>Mr Nelson Ong</i>	<i>Manager, Youth Centre (Ex-Officio)</i>

Community Health Centre Management Committee

Dr Loh Ngai Kun	Chairman
Dr Terrence Tang	Vice-Chairman
Ms Lim Boon Chee	Secretary
Dr Louis Tan	Treasurer
Dr Eugene Lim	Member
Dr Wu Huei Yaw	Member
Mr Isaac Sia	Member
<i>Mr Lee Da-Win</i>	<i>Centre Manager (Ex-Officio)</i>
<i>Ms Diana Ooi</i>	<i>Manager, Comm Health Centre (Ex-Officio)</i>

Board & Board Committees

~ as of 31 December 2005 ~

Human Resource Committee

Mr John Lim	Chairman
Mr Loh Ngai Seng	Vice-Chairman
Ms Tan Seo Peng	Member
Mr Johnny Tan	Member
Mr Lee Da-Win	<i>Centre Manager (Ex-Officio)</i>
Ms Corrie Lim	<i>HR & Volunteer Manager (Ex-Officio)</i>

Fund-Raising Committee

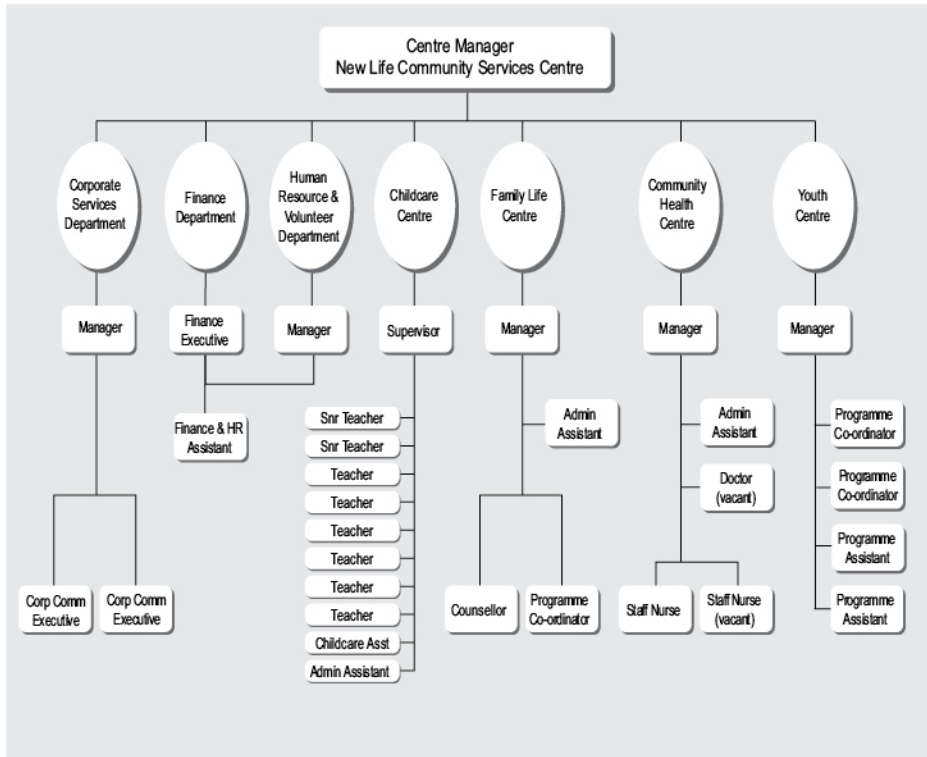
Mr Lawrence Chua	Chairman
Mr Gavin Mak	Member
Mr Patrick Lim Kah Hock	Member
Ms Seong Koon Wah Sun	Member
Mr Bob Goh	Member
Mr George Lee	Member
Mr Lee Da-Win	<i>Centre Manager (Ex-Officio)</i>
Ms Irene Lim	<i>Corp. Services Manager (Ex-Officio)</i>
Ms Sim Mui Liang	<i>Finance Executive (Ex-Officio)</i>

Youth Centre Building Committee

Mr Patrick Lim Kah Hock	Chairman
Mr John Lim	Vice-Chairman
Mr Edwin Pang	Member
Ms Gloria Law	Member
Mr Oliver Tay	Member
Mr Lee Da-Win	<i>Centre Manager (Ex-Officio)</i>
Mr Nelson Ong	<i>Manager, Youth Centre (Ex-Officio)</i>

New Life Staff Team

~ as of 31 December 2005 ~



HQ Office

Lee Da-Win	Centre Manager
Corrie Lim	Human Resource & Volunteer Manager
Sim Mui Liang	Finance Executive
Jackii Lau	Finance & Human Resource Assistant
Irene Lim	Corporate Services Manager
Desline Toh	Corporate Communications Executive
Joanne Kerk	Corporate Communications Executive

New Life Childcare

Jin Quek	Supervisor
Wong Lai Chan	Senior Teacher
Xiao Rui Hua	Senior Teacher
Julie Ng	Teacher
Shi Rui Ju	Teacher
Zhang Yun	Teacher
Cindy Chua	Teacher
Mary Woodman	Teacher
Sylvia Pereira	Teacher
Chris Lee	Teacher (<i>part-time</i>)
Choong Yee Lin	Childcare Assistant
Alicia Chang	Administrative Assistant

New Life Family Life Centre

Rebecca Lo	Manager (<i>part-time</i>)
Bin Juat Wah	Counsellor
Ivy Chan	Programme Co-ordinator
Ho Souk Heng	Programme Assistant

New Life Youth Centre

Nelson Ong	Manager
Amy Lee	Programme Co-ordinator
Christin Tan	Programme Co-ordinator
Joshua Cheng	Programme Assistant
Tricia Lim	Programme Assistant

New Life Community Health Centre

Diana Ooi	Manager
(Vacant)	Doctor
Josephine Poh	Staff Nurse
(Vacant)	Staff Nurse
Jacquelin Wee	Administrative Assistant

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 ©