

New Life Community Services Centre

# Annual Report 2006



# About New Life

serving the community  
quality social services  
empowering people  
passion  
enrich family & community life

## **Our Identity**

*New Life Community Services Centre is a not-for-profit, voluntary welfare organisation, committed to serving the 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 demonstrate God's love by empowering people to master life's transitions.*

## **Our Vision**

*New Life envisions itself as a household brand name for quality social services.*

## **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 community regardless of race or religion, and with no strings attached.*

## Contents

- 01 Board's Approval of Annual Report
- 02 President's Message
- 04 The New Life Board
- 06 Board Committees
- 08 Organisation Chart
- 10 New Life Staff Team
- 12 Highlights of 2006
- 15 New Life Childcare
- 21 New Life Youth
- 29 New Life Family Life Centre
- 35 New Life Community Health Centre
- 41 Fund-Raising
- 43 Financial Statements
- 64 Additional Information
- 65 Corporate Data
- 66 Contact Information





new

Aunties Club

New Life

how much do you know?  
**100 pts!**  
**win**  
lucky draw away  
dip prizes...



# Board's Approval of Annual Report

We, John Lim Cheng Siew and Loh Ngai Seng, being the President and Secretary of New Life Community Services Centre respectively, do hereby, on behalf of the Board, comprising

John Lim Cheng Siew  
*President*

Tan Kay Kiong  
*Vice-President*

Loh Ngai Seng  
*Secretary*

Tam Chee Chong  
*Treasurer*

Sim Choong Siong  
*Assistant Treasurer*

Lawrence Chua Kim Choon  
*Board Member*

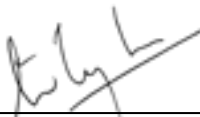
Patrick Lim Kah Hock  
*Board Member*

Edwin Pang Thiam Chuah  
*Board Member*

resolve, on this date 7 April 2007, that

the Annual Report for the financial year ended 31 Dec 2006 be and is hereby approved.

On behalf of the Board,



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John Lim Cheng Siew  
President



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Loh Ngai Seng  
Secretary

# President's Message

## Year In Review

2006 marked the 6<sup>th</sup> year of operations for New Life. It was another year of blessing as God's faithfulness continued to see us growing from strength to strength. In our first five years of operation, New Life had been successful in reaching out to the Bukit Panjang community through the variety of programmes and services delivered by our Childcare, Family Life, Youth and Community Health Centres. 2006 was a year where New Life set on a journey to improve on the quality of all our programmes and to ensure that God's love continues to be demonstrated as we serve the community. While the first five years was a focus on extending our reach to the community, 2006 was a year that we started our journey to strengthen the foundation of New Life to enable us to "Build To Last".

## Focus For 2007

In 2007, we will continue to strengthen the foundation of New Life. One of the keys is to ensure that board renewal in New Life continues. In a year where charity continues to be closely scrutinised for how funds are raised and used, as well as how programmes are run, the need for capable, talented and God-fearing men and women to govern New Life has never been greater. This year, we hope that more volunteers will continue to lend their support for New Life.

For the last 6 years, New Life's mission had focused on providing services to the community of Bukit Panjang. With Covenant Evangelical Free Church (EFC) moving into Woodlands and with its IDMC's vision, New Life will also need to re-evaluate its mission and strategy in order to stay relevant to the long term vision of the church. A long-term steering committee has been set-up to look into these opportunities.

The needs of the poor and the elderly in Singapore were highlighted in the media recently. As Parliament debates on the amount of help that the Government should be providing, it is clear that the burden needs to be shared by the community. In past years, New Life had successfully worked with government ministries to establish its Youth Centre and Community Health Centre. In 2007, we foresee the continual need to work closely with them to complement their services.

## Funding Needs Of New Life

Besides committed staff and volunteers, the potential of New Life has been capped by the need for funding. As in previous years, any revenue generated from New Life's

programmes and services continued to be ploughed back into its services. In spite of this, the majority of the funding continued to come from the generous donations of the members of Covenant EFC. As Covenant EFC embarks on the Woodlands project, one of the key challenges of New Life is to continue to raise funds from outside the church. In the past years, substantial revenue had been raised from New Life's charity dinner (2005) and charity golf (2006) events. Looking ahead, we will continue to evaluate the feasibility of having similar events to supplement our funding.

### **Appreciation**

New Life will never be where it is today if not for the support of the Covenant EFC Board and Congregation. We want to record our thanks for their generous and unwavering support, thus enabling us to continue to be of service to the community.

I would also like to thank all the volunteers of New Life for taking their time to lend their support, as well as the staff of New Life, for their selfless effort and sacrifice to another successful year of operations in 2006.



John Lim Cheng Siew  
President  
New Life Board



# The New Life Board

## JOHN LIM

*President*

Mr John Lim is currently a Regional Manager at Chevron International. Prior to this, John was General Manager of a subsidiary of Keppel Corporation. An SAF Merit scholar, he has held various leadership positions in the Republic of Singapore Navy. He graduated from University of Manchester Institute of Science and Technology (UMIST) with First Class honours in Engineering (Electrical and Electronics), and holds an MBA, with Distinction from Manchester Business School.

## TAN KAY KIONG

*Vice-President*

Rev Tan Kay Kiong, with 10 years of family life enrichment experience, is a certified Taylor-Johnson Temperament Analysis and Prepare/Enrich Administrator, and actively involved in marriage and parenthood preparation, training and counselling. In 1999, he completed an 11-week full-time

professional attachment with the George Hull Centre for Children and Families (Toronto, Canada), which is accredited by the Ontario Association of Children's Mental Health Centres. He was one of two handpicked candidates in the pioneer cohort, receiving a fully-funded Ministry of Community Development, Youth and Sports (MCYS) scholarship for the Diploma in Family Life Education programme of the Academy for Human Development and Edith Cowan University (Perth, Australia).

## LOH NGAI SENG

*Secretary*

Mr Loh Ngai Seng graduated with a BSc (First Class) degree from Imperial College, University of London and also holds an MBA from the Wharton School, University of Pennsylvania. In the course of his public service career, he has held appointments in the Ministry of Defence, Ministry of Education and, currently, Ministry of Home Affairs

where he is Senior Director, Homefront Security, and has dealt with human resource development, education master planning and raising Emergency Preparedness in grassroots organisations. He was also a member of the Board of Directors of The Esplanade from November 2003 – November 2005.

## TAM CHEE CHONG

*Treasurer*

Mr Tam Chee Chong is a Partner in Deloitte & Touche Singapore, where he heads the Financial Advisory Services practice. A Chartered Accountant with the Institute of Chartered Accountants in England & Wales, he is a Practising Accountant with ICPAS, where he currently serves as Deputy Chairman of the Insolvency Practice Committee. He is also a member of The Complaints & Disciplinary Panel of the ACRA. With more than 20 years experience in corporate and financial advisory, his expertise



*From left to right:*  
Edwin Pang, Tam Chee Chong, Patrick Lim, Sim Choon Siong,  
Loh Ngai Seng, John Lim, Tan Kay Kiong, Lawrence Chua

covers business turnaround and insolvency, major investigations, valuations, dispute resolution and litigation support and M&A Transaction Services.

### **SIM CHOON SIONG**

*Assistant Treasurer*

Mr Sim Choon Siong is a Deputy Director (Research and Enterprise Division) with the Ministry of Trade and Industry. He has served in the public sector for 12 years, holding positions in the Ministry of Transport and National Environment Agency, covering areas including research, corporate services, international relations, service quality and aviation policy. He holds an MA from Cambridge University and an MSc from Reading University.

### **LAWRENCE CHUA**

*Board Member*

Mr Chua Kim Choon, Lawrence, is an Assistant Manager attached to the Elections Department of the Prime Minister's Office. A Founding Elder of Covenant Evangelical

Free Church, his immense board experience spans more than 2 decades, serving in a voluntary capacity since 1978 in various roles of Secretary, Treasurer, Deacon, Elder, and Chairman. He is also the Founding President of New Life Community Services Centre.

### **PATRICK LIM**

*Board Member*

Mr Patrick Lim holds a Chemical Engineering degree from the National University of Singapore and an MBA from Imperial College, United Kingdom. Presently he is the Area Manager in an American MNC in charge of their polymers business in Asia-Pacific. His career in the chemical industry since 1990 has honed him into a seasoned traveller to various countries within the region.

### **EDWIN PANG**

*Board Member*

Mr Edwin Pang is Assistant Director (Youth Development) at the National Trades Union Congress (NTUC). He was

previously Head (Grassroots Outreach) and Senior Lecturer at the National Community Leadership Institute of the People's Association, and a former journalist and marketing communications consultant. An Arts and Social Sciences graduate of the National University of Singapore, he is in his final term at the S. Rajaratnam School of International Studies in Nanyang Technological University pursuing a masters degree in strategic studies and a post-graduate certificate in counterterrorism. Edwin also volunteers in community service. He has served as a voluntary police officer and is a grassroots leader with the Kg Ubi-Kembangan Citizens' Consultative Committee.



# Board Committees

## **New Life Board**

### *President \**

Mr John Lim

### *Vice-President \**

Rev Tan Kay Kiong

### *Secretary*

Mr Loh Ngai Seng

### *Treasurer*

Mr Tam Chee Chong

### *Assistant Treasurer*

Mr Sim Choon Siong

### *Board Members*

Mr Lawrence Chua

Mr Patrick Lim

Mr Edwin Pang

### *Board Observers*

Ms Seong Koon Wah Sun

Ms Tan Seo Peng

Mr Chia Ko Wen

## **Long-Term Steering Committee**

This standing committee steers New Life into the future, ensuring uncompromising preservation of its core purpose, while concurrently stimulating change to keep abreast of times.

### *Chairman*

Mr John Lim

### *Vice-Chairman*

Mr Patrick Lim

### *Members*

Rev Tan Kay Kiong

Mr Loh Ngai Seng

Mr Tam Chee Chong

Mr Edwin Pang

Mr Chia Ko Wen

## **Human Resource Committee**

This standing committee governs all policy matters pertaining to New Life's human resource.

### *Chairman*

Mr John Lim

### *Vice-Chairman*

Mr Sim Choon Siong

### *Members*

Rev Tan Kay Kiong

Mr Johnny Tan

Ms Tan Seo Peng

Mr Lee Da-Win

Ms Corrie Lim

### **Fund-Raising Committee**

This standing committee governs all policy matters pertaining to New Life's fund-raising.

#### *Chairman*

Mr Loh Ngai Seng

#### *Vice-Chairman*

Mr Lawrence Chua

#### *Members*

Mr Tam Chee Chong

Mr Patrick Lim

Ms Seong Koon Wah Sun

Mr Lee Da-Win

Ms Irene Lim

Ms Sim Mui Liang

### **Charity Golf Organising Committee**

This working committee organised the New Life Charity Golf 2006 fund-raising event held on 28 April 2006.

#### *Chairman*

Ms Seong Koon Wah Sun

#### *Vice-Chairman*

Mr Lawrence Chua

#### *Members*

Mr Tam Chee Chong

Mr John Chin

Mr Peter Wan

Mr K. C. Loh

Mr Lee Da-Win

Ms Irene Lim

Ms Sim Mui Liang

Ms Joanne Kerk

### **Centre Consultants**

These board members serve as champions for their respective centres on the board and as advisors to the respective centre heads, ensuring that a standard of excellence in the provision of programmes and services is upheld.

#### *Consultant, Childcare Centre*

Mr Sim Choon Siong

#### *Consultant, Youth Centre*

Mr Edwin Pang

#### *Consultant, Family Life Centre*

Rev Tan Kay Kiong

#### *Consultant, Community Health Centre*

Mr Chia Ko Wen

\* With the proposed amendments to New Life's constitution having been approved by the relevant authorities, the offices of "President" and "Vice-President" will be redesignated as "Chairman" and "Vice-Chairman" respectively with effect from New Life's AGM 2007 on 22 April 2007.

# New Life Community Services Centre



## New Life Community Services Centre

### Childcare Centre

- Playgroup Programme
- Nursery Programme
- Kindergarten Programme

### Family Life Centre

- Family Support
- Family Life Enrichment
- School Family Education Programme @ Fajar Secondary School (until 31.3.2006 only)
- School Family Education Programme @ Greenridge Primary School <sup>1</sup>

### Youth Centre <sup>2</sup>

- SUPER Kidz Club
- Steady Readers Programme
- Youth Hub Drop-In Centre
- STEP-UP Programme @ Zhenghua Secondary School
- School Social Work @ Zhenghua Primary School <sup>3</sup>

### Community Health Centre

- Home Care
- Health Care

<sup>1</sup> Subsequent to the reporting period of this Annual Report, the SFE Programme at Greenridge Primary School was concluded on 31.3.2007.

<sup>2</sup> Subsequent to the reporting period of this Annual Report, the Youth Centre commenced the STEP-UP Programme at two new schools, namely Zhenghua Primary School and West Spring Secondary School, with effect from 1.1.2007.

<sup>3</sup> The school social work programme at Zhenghua Primary School was assimilated as a programme component of the STEP-UP Programme at the School, with effect from 1.1.2007.

# New Life Staff Team (as at 31 December 2006)

## MANAGEMENT STAFF



**Lee Da-Win**  
Centre Manager



**Sim Mui Liang**  
Finance Manager



**Corrie Lim**  
Human Resource Manager



**Irene Lim**  
Corporate Services Manager

### HQ Office

**Lee Da-Win**  
*Centre Manager*

**Corrie Lim**  
*Human Resource Manager*

**Sim Mui Liang**  
*Finance Manager*

**Jackii Lau**  
*Finance & Human Resource  
Assistant*

**Irene Lim**  
*Corporate Services Manager*

**Valerie Wong**  
*Administrative Assistant*

**Adeline Ang**  
*Corporate Communications  
Executive*

### New Life Childcare

**Jin Quek**  
*Supervisor*

**Alicia Chang**  
*Administrative Assistant*

**Xiao Rui Hua**  
*Senior Teacher*

**Mary Woodman**  
*Senior Teacher*

**Cindy Chua**  
*Teacher*

**Gladys Tan**  
*Teacher*

**Grace Lee**  
*Teacher*

**Rosaline Lee**  
*Teacher*

**Shi Rui Ju**  
*Teacher*

**Wong Lai Chan**  
*Teacher*

**Zhang Yun**  
*Teacher*

**Choong Yee Lin**  
*Assistant Teacher*

**Esther Liew**  
*Assistant Teacher*



**Jin Quek**  
Childcare Supervisor



**Nelson Ong**  
Youth Centre Manager



**Diana Ooi**  
Community Health Centre Manager



**Rebecca Lo**  
Family Life Centre Manager

### **New Life Youth**

**Nelson Ong**  
*Manager*

**Joshua Cheng**  
*Programme Co-ordinator*

**Christin Tan**  
*Programme Co-ordinator*

**Tricia Lim**  
*Programme Assistant*

**Ho Souk Heng**  
*Programme Assistant*

### **New Life Community Health Centre**

**Diana Ooi**  
*Manager*

**Jacquelin Wee**  
*Administrative Assistant*

**Josephine Poh**  
*Staff Nurse*

### **New Life Family Life Centre**

**Rebecca Lo**  
*Manager*

**Sherlene Wan**  
*Counsellor*

**Ivy Chan**  
*Programme Co-ordinator*

# Highlights of 2006

## JANUARY

STEP-UP programme with Zhenghua Secondary School soaring into the 3<sup>rd</sup> year

Counselling Work with Zhenghua Primary School rolling into the 4<sup>th</sup> year

## MARCH

3-on-3 Basketball Competition bouncing into the 2<sup>nd</sup> year

Steady Readers Programme (Pilot Project) launched

## APRIL

New Life Charity Golf @ Warren Golf & Country Club

School Family Education programme with Greenridge Secondary School into its 2<sup>nd</sup> year

School Family Education programme with Fajar Secondary School concluded after 2 years

## MAY

New Life Annual General Meeting



## JUNE

Character First! workshop on Punctuality for kids 7-12 aged years old

## SEPTEMBER

Pool Competition in its maiden year

## NOVEMBER

24-month Childcare Licence awarded

Childcare Year-End Concert

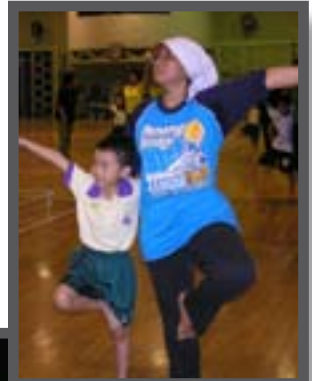
New Life Friends Appreciation Tea @ Potter's Cafe

New Life Friends Day

## DECEMBER

Character First! workshop on Resourcefulness for kids 7-12 aged years old

Children's Party





Joe is having his first holiday.  
He loves the seaside and going away.

New Life Childcare nurtures wholesome children in partnership with parents.

## Enrolment

In total, 115 children (2005: 118) had used New Life Childcare's services in 2006. Of these, 39 (2005: 43) were children who had newly-enrolled during the year, while a total of 47 children (2005: 42) withdrew from the Childcare. Furthermore, the children's parents also benefited directly from New Life Childcare's services, since, being relieved of childcare responsibilities during the day, they have the complete peace of mind while at work or attending to other responsibilities requiring their attention. They, as well as other family members who, by "ripple effect" have benefited indirectly as a result of their children being cared for in New Life Childcare, have not been included in the measurement of positive impact.

Monthly Enrolment, By Class 2006						
	PG	N1	N2	K1	K2	Total
Jan	2	19	17	17	21	76
Feb	4	19	18	16	21	78
Mar	3	20	17	16	20	76
Apr	3	18	15	15	20	71
May	4	21	16	15	20	76
Jun	4	18	16	16	20	74
Jul	5	19	15	17	20	76
Aug	5	20	15	17	22	79
Sep	6	19	17	17	21	80
Oct	7	20	16	17	22	82
Nov	9	19	16	18	22	84
Dec	1	13	17	16	21	68
<b>Monthly Average</b>	4	19	16	16	21	77

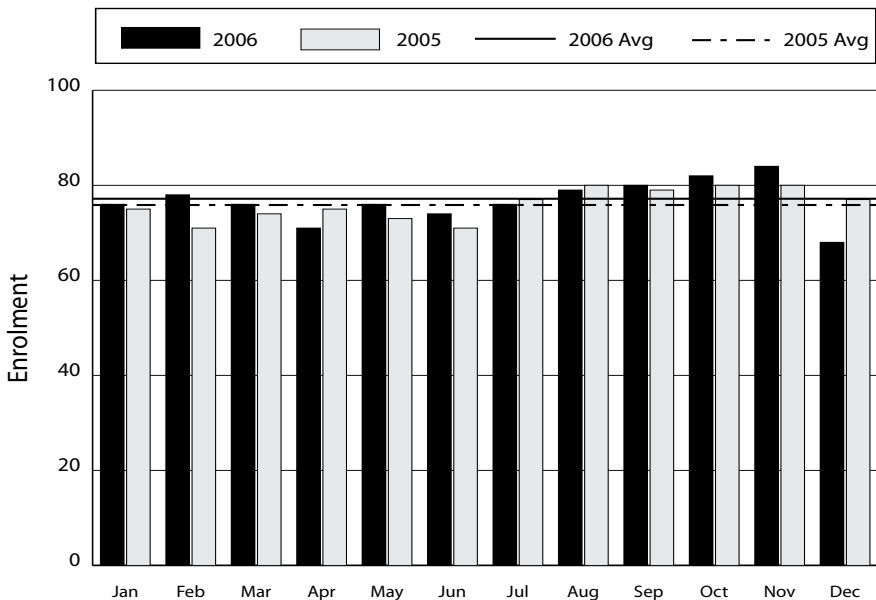
# New Life Childcare

Total Annual Enrolment 2006 / 2005		
	2006	2005
Enrolment Brought Forward from Previous Year	76	75
New Children Enrolled	39	43
<b>Total Children Enrolled</b>	<b>115</b>	<b>118</b>
Children Withdrawn	(47)	(42)
Enrolment as at 31 December Carried Forward to Next Year	68	76

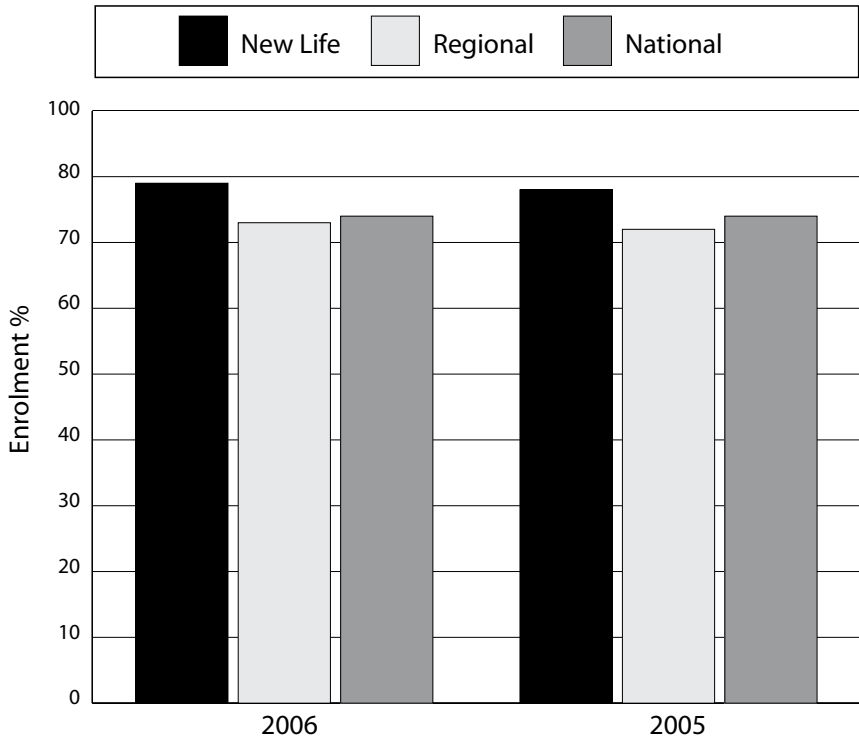
The maximum capacity of the Childcare is 97. During the year, the monthly enrolment ranged from 68 to 84 children per month (2005: 71 to 80). As of December 2006, there were 68 children enrolled.

The average monthly enrolment for the year was 77 children per month (2005: 76). This means that the Childcare attained an average of 79% of maximum enrolment (2005: 78%). While the average enrolment has remained somewhat constant with 2005, it should be noted that a rather significant dent in the enrolment was experienced in December, with a large K2 class graduating from the Childcare.

**Monthly Enrolment  
Year-on-Year 2006 / 2005**



### Monthly Average Enrolment New Life Against Benchmarks



It is also noteworthy that New Life Childcare's average monthly enrolment of 79% has managed to slightly better New Life's established benchmarks. The regional average monthly enrolment of childcare centres in Bukit Panjang was 73%, while the national (all childcare centres in Singapore) average monthly enrolment was 74%.



# New Life Childcare

## Events and Activities

Several excursions were conducted during the year. On 19 May, the children visited the Singapore Zoo. This visit had been postponed from April due to the Hand, Foot and Mouth Disease (HFMD) prevalent during that period. Subsequently, on 13 and 15 September, the children visited the Singapore Science Centre. On 19 July, the K1 and K2 classes also watched “Beauty and The Beast”, a musical drama performed by Bukit Panjang High School at the Victoria Theatre.

In the months from April to May, outdoor play and gross motor activities had to be suspended as a precautionary measure, due to reports of the HFMD outbreak at various childcare centres. Teachers performed daily temperature taking and regular visual checks of the children during this period of heightened precaution, and the vigilance of the staff successfully kept the HFMD at bay.

Celebrating National Day on 8 August, New Life Childcare organised a special “Games Day”. The involvement of parents was encouraging, as 12 parents responded to the invitation by coming to participate in the games conducted.

A fun fair was held on 29 September, for the first time in the history of New Life Childcare. This was in celebration of Children’s Day, with ideas of games and other entertainment for children entirely mooted by the Childcare’s teachers.





In November, 12 families whose children were from the K2 cohort in 2005 came together for a time of catching up. Although just a simple and casual get-together, this should nonetheless count as New Life Childcare's first "alumni" meeting! Besides heartily reminiscing the past, some parents also asked if New Life would consider extending its services to provide before and after school care for primary school-aged children.

As with the annual tradition, 18 November marked the majestic close of the year with the Childcare's Year-End Concert. A significant first in 2006 was the in-house production of New Life Childcare's first yearbook, which was distributed and received by many an impressed parent at the Concert. Mr Raja Segran, Director of Operations for Covenant EFC, was the Guest-of-Honour.

### **License Renewal**

The license renewal in November, too, gave the Childcare reason for exuberant year-end celebration. This routine exercise, mandatory for all childcare centres to ensure that minimum standards of care are met, requires that childcare centres be evaluated by MCYS upon expiry of their operating license. This evaluation of the Childcare's standards will determine if it should receive a 6-month, 12-month or 24-month license renewal.

For the 4<sup>th</sup> consecutive license renewal, New Life Childcare was presented with the prestigious 24-month license to operate from January 2007 to December 2008. More significantly, this independent validation by MCYS, the government regulatory authority, testifies of New Life's commendable "gold-standard" of quality service and excellence.



New Life Youth empowers young people to master the challenges of growth and development, by giving moral leadership within an environment that affirms the individual – strengthening character, identity and resilience, while also promoting strong bonds with family and community. To do so, New Life Youth operates 5 programmes targeted at empowering the children and youth in the community.

## Youth Hub

New Life Youth Hub – the drop-in centre for youth at Block 419, Fajar Road – provides a safe and attractive alternative for youth to actively participate in meaningful and healthy programmes, rather than engaging in socially negative activities with undesirable company. Hence, youths are invited to drop-in at the Youth Hub, where they are free to use the available facilities, under the supervision and care of the New Life Youth staff.

Youth are required to register as members before they are allowed to access the Youth Hub and its facilities. Memberships expire on 31 December and are renewable annually. As at 31 December 2006, the Youth Hub's membership stood at 301 (2005: 963). Of these, 285 youth had either renewed their membership or joined as new members during the course of the year.

<b>Total Membership 2006 / 2005</b>		
	<b>2006</b>	<b>2005</b>
Membership Brought Forward from Previous Year	16	Nil
New Members Joined	285	963
Memberships Renewed		Nil
<b>Total Membership</b>	<b>301</b>	<b>963</b>
Members Left	-	-
Memberships Terminated	-	-
Membership as at 31 December / Carried Forward to Next Year	301	963 <sup>1</sup>

Two main reasons account for the huge drop in membership in 2006 and the previous year.

Firstly, a membership fee was introduced with the membership renewal in 2006. Prior to that, registration since the Youth Hub's opening in July 2005 had been free as part

<sup>1</sup> This number supersedes and rectifies the estimate of "soaring past the 1,000 mark" as reported in New Life's Annual Report 2005 (p. 18). This earlier estimate for 2005 was largely due to inconsistencies in the data collection process. As New Life Youth Hub was opened in 2005, this is deemed to be a teething problem faced by New Life during that period, which has since been corrected. New Life apologises for the error.

# New Life Youth

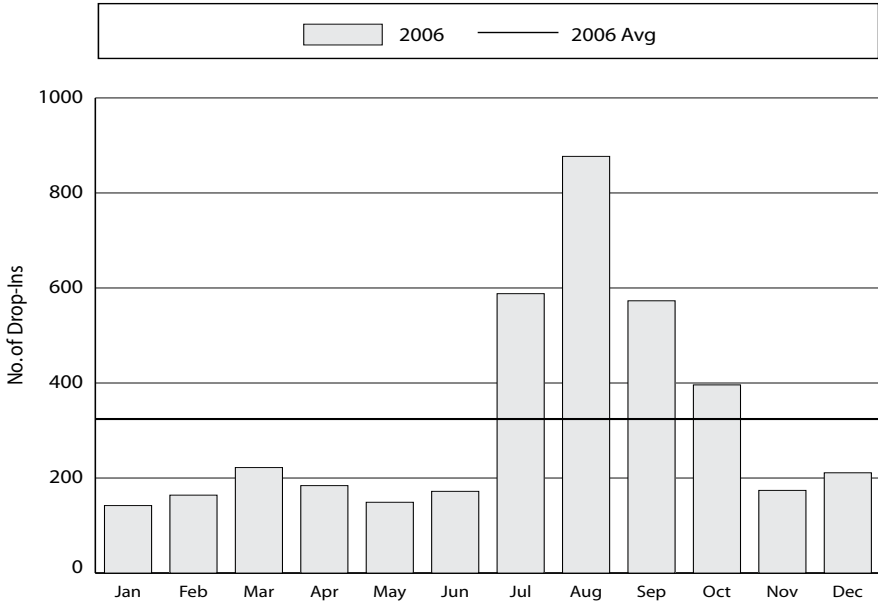
of the publicity campaign. With twofold objectives to strengthen the sense of ownership and responsibility amongst members, as well as the deliberate intention to streamline membership so as to best utilise New Life Youth's limited manpower, space, facilities and other resources, an annual membership fee of \$5 – touted as costing less than a meal at McDonalds – was introduced. New Life is of the view that the value of membership far exceeds the cost of the annual fee, and that youths should not find this amount to be unaffordable.

Secondly, as the Youth Hub was opened in 2005, the novelty factor was particularly strong, further enhanced by the widely-publicised opening ceremony. Many community youth were attracted to joining the first dedicated hang-out place for youth that was open to the public, or at least curious to find out what it was about. This may have worn out in 2006. The apparent drop in membership should therefore not be too alarming.

Monthly usage of the Youth Hub ranged between 142 drop-ins (January) and 877 (August). On average, therefore, the Youth Hub saw a daily drop-in rate ranging from 7 youths to 44 youths. This volume of drop-ins has been very conducive to relationship-building between New Life and the youth dropping in. New Life believes this to be the critical factor in successfully influencing the youth positively, and has therefore ensured that every youth member has had one youth staff assigned to care for them. Some strong relationships have been built, and staff members have had the opportunity to counsel youth on matters relating, amongst others, to gang involvement, self-injurious behaviour and boy-girl relationships including pre-marital sex.



## Monthly Usage of Youth Hub by Members 2006



Besides the facilities available for members to drop-in and use at the Youth Hub and the ongoing effort to build relationships with the youth, various programmes were planned during the course of the year. This includes the Annual 3-on-3 Basketball Competition on 18 March, this year into its 3<sup>rd</sup> year, which saw 20 teams of three members participating, and a Pool Competition on 9 September with 20 participants. In addition, an X-Box gaming competition had been planned for June and a Mount Ophir expedition for December, but these did not actualise due to limited response.

Having been in operation for only 18 months, New Life is therefore still learning from the trends observed and experience accumulated as to how to better operate the Youth Hub to optimally impact youth in the community.

### **STEP-UP<sup>2</sup> at Zhenghua Secondary School**

The STEP-UP (School Social Work to Enhance Pupils' 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

<sup>2</sup> Subsequent to the reporting period of this Annual Report, the Youth Centre commenced the STEP-UP Programme at two new schools, namely Zhenghua Primary School and West Spring Secondary School, with effect from 1.1.2007.

# New Life Youth

leaving school. A 5-year programme, New Life completed its 3<sup>rd</sup> year of STEP-UP in partnership with Zhenghua Secondary School in 2006. 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.

STEP-UP Programme at Zhenghua Secondary School 2006 / 2005					
Programme	Target Group	No. of Programmes <sup>3</sup>		No. of Participants <sup>4</sup>	
		2006	2005	2006	2005
Assembly Talks	all students	1	6	1,508	8,916
CME Level Talks	students of each level	5	5	1,508	1,486
Group Work	selected students	12	8	61	63
Mentoring	selected students	1	1	5	16
<b>Total</b>		<b>19</b>	<b>19</b>	<b>3,082</b>	<b>10,481</b>

The apparently significant fall in the number of participants from 2005 to 2006 is due to the limitation in statistical definitions. The number of assembly talks – determined by the school, not New Life – was significantly reduced. As explained in the relevant footnote, the same students are double-counted for every assembly talk they participate in, and hence, with 6 assembly talks conducted in 2005 and only 1 in 2006, the number of participants in 2005 was 6 times that of 2006.



<sup>3</sup> Each programme may comprise multiple sessions.

<sup>4</sup> 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.



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

In 2006, The S.U.P.E.R. Kidz Club conducted 5 activities (2005: 6) for the children in the community. A total of 69 (2005: 150) children participated in these programmes and benefited directly from these programmes.

<b>S.U.P.E.R. Kidz Club Activities 2006 / 2005</b>				
<b>Programme</b>	<b>No. of Programmes<sup>5</sup></b>		<b>No. of Participants<sup>6</sup></b>	
	<b>2006</b>	<b>2005</b>	<b>2006</b>	<b>2005</b>
Discover Character! Day Camp	2	3	40	97
“The Toolbox” Workshop	-	1	-	30
“The Toolbox 2” Workshop	-	1	-	23
Children’s Party	1	-	29	-
<b>Total</b>	<b>3</b>	<b>5</b>	<b>69</b>	<b>150</b>

Despite the enhanced attempts – both pro-active as well as remedial – to publicise the programmes, New Life has observed a downward trend in the participation of community children in the S.U.P.E.R. Kidz Club activities. New Life is looking into what may have to be done differently to ensure that the Kidz Club remains relevant to the needs of the community.

<sup>5</sup> Each programme may comprise multiple sessions.

<sup>6</sup> The number of participants indicated double-counts participants who have attended more than one programme. For example, the same child who attended both Discover Character! Day Camps as well as the Children’s Party would have been counted as one participant in each of the three programmes. In total, therefore, the same child would have been counted as 3 participants.

# New Life Youth

## School-Based Counselling at Zhenghua Primary School

New Life continued to provide weekly school-based counselling at Zhenghua Primary School. 10 students (2005: 9) were referred by the school to receive New Life's services, amounting to an aggregate of 108 hours (2005: 96) of counselling.

## Steady Readers Programme

New Life's Steady Readers Programme aims to help children whose basic literacy skills have fallen significantly behind their age, thereby requiring substantial assistance and learning support. Run in collaboration with Greenridge Primary School, pupils handpicked by the school are further assessed for suitability by New Life and placed into small groups. Under close supervision by New Life's volunteer teachers, they learn to become more effective learners, and acquire skills in reading and writing the English language.

In the first semester (March to June), the 12 pupils participating in this pilot project attended lessons at the New Life Youth Hub twice a week. Placed into small groups based on their relative reading abilities, they were taught systematic phonics, sight word reading, comprehension, fluency, speech and writing under the close supervision and encouragement of one volunteer teacher per group of three pupils.





After ten weeks, the end-of-semester assessment conducted to ascertain the effectiveness of the programme found all 12 pupils to have passed, 5 scoring distinctions. 11 of them, joined by 1 new pupil, progressed to the second semester (July to September) with the weaker pupils given more help, and stronger pupils motivated to move up to the next reading level in the curriculum. The 2<sup>nd</sup> semester's end-of-semester assessment found 11 pupils to have passed, again with 5 scoring distinctions. The last pupil was absent for the assessment.

While pleased with the initial results, New Life continues to refine the Steady Readers Programme so that eventually, more pupils can be helped in this way.



# New Life Family Life Centre

New Life Family Life Centre supports individuals and families in mastering their life transitions by building resilience through strengthening their resources in coping with and overcoming life's challenges, thereby enriching personal lives, marriages and parenthood as they achieve personal growth and work-life balance.

## 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.

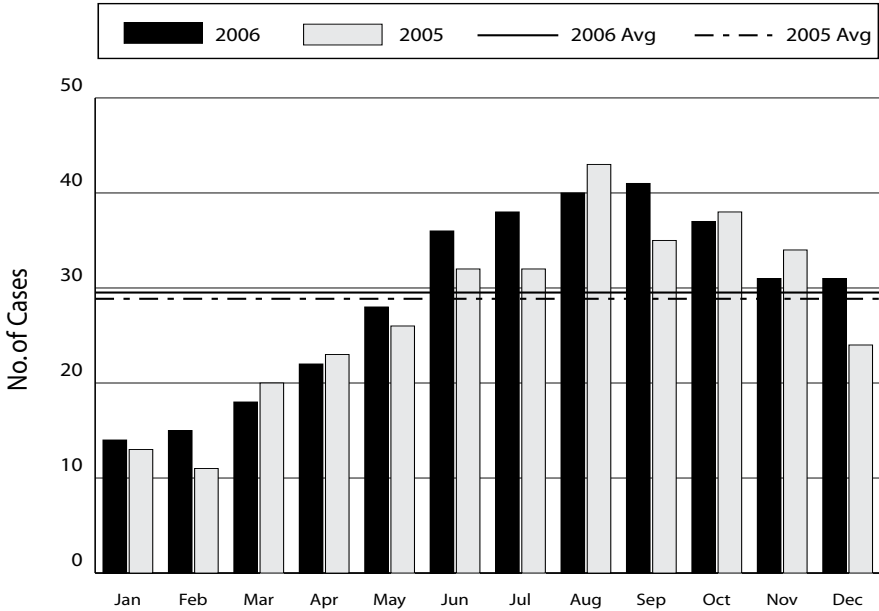
In total, 72 cases were managed within the year. Of these, 54 were new cases opened during the year, and 41 cases were closed. Each case comprises an individual client or a family seeking help. However, besides the direct clients that received New Life's services, there is also the acknowledged "ripple effect" to indirect beneficiaries, such as family members who would also have benefited as a result of the direct beneficiaries' improved well-being. These indirect beneficiaries have not been included in the measurement of positive impact.

<b>Total Annual Caseload 2006 / 2005</b>		
	<b>2006</b>	<b>2005</b>
Cases Brought Forward from Previous Year	18	4
New Cases	54	58
<b>Total Cases Managed</b>	<b>72</b>	<b>62</b>
Cases Closed	(41)	(44)
Cases Carried Forward to Next Year	31	18

The monthly caseload ranged from 14 to 41 cases per month (2005: 11 to 43), averaging 29 cases per month (2005: 28) for the whole year. It should be noted that the caseload in 2005 was borne by a counselling headcount of 1.5 (ie. 1 part-time and 1 full time staff), while in 2006, the counselling headcount was only 0.5 (ie. 1 part-time staff only). Hence, while the comparative caseload between 2005 and 2006 appears to have increased only somewhat, it can be reasonably inferred that productivity had in fact increased by at least threefold.

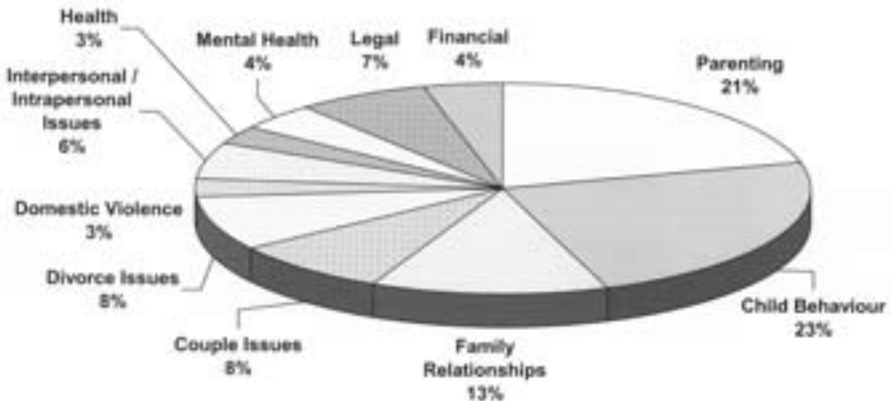
# New Life Family Life Centre

**Monthly Caseload  
Year-on-Year 2006 /2005**



The variety and distribution of presenting problems for which help was sought are presented in the chart below. Clearly, parenting and children’s behavioural issues dominate (44%), followed by family, couple, divorce issues and domestic violence, which together account for 32%.

**Distribution of Caseload by Presenting Problem  
2006**



Most of the cases required a relatively low intensity of intervention. 57% of the total annual caseload required 2 or fewer face-to-face counselling sessions; and 76% required 6 or fewer face-to-face counselling sessions. However, this analysis excludes help provided to clients via telephone counselling, as well as casework intervention and/or information and referral services by means of written or telephone communication with the client and/or external parties. Such help provided, while not specifically accounted for in this analysis, is of no less importance in the overall assistance rendered to individuals and families in need, and should not be disregarded.

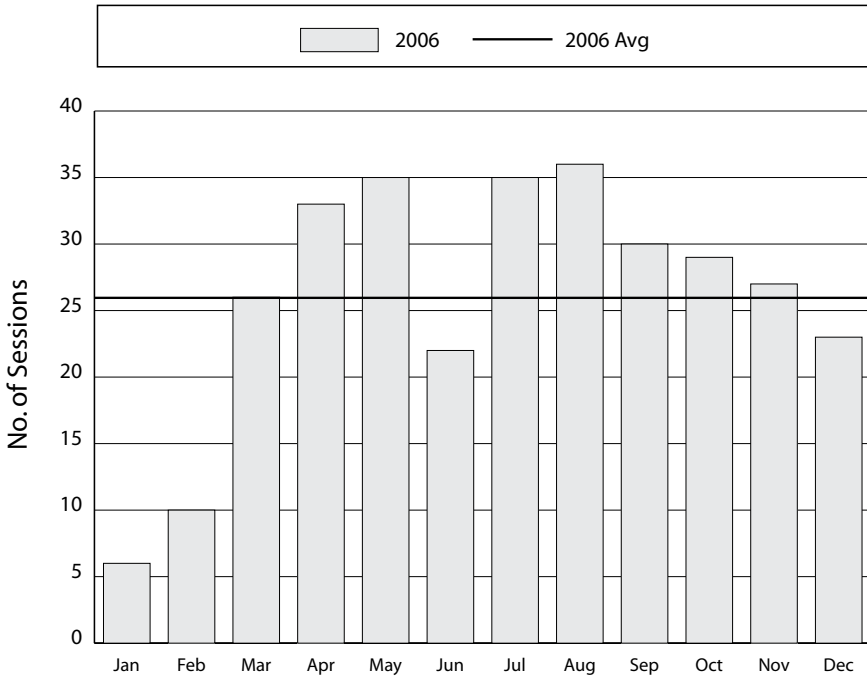
<b>Intensity of Intervention 2006</b>			
<b>Level of Intensity</b>	<b>No. of Face-to-Face Sessions Per Case</b>	<b>No. of Cases</b>	<b>Percentage</b>
Lowest	Nil	9 *	13%
	1 to 2	32	44%
	3 to 6	14	19%
	7 to 12	10	14%
Highest	13 to 20	7	10%
	TOTAL	72	100%



\* These are inactive cases brought forward from previous year, subsequently closed in current year without any face-to-face sessions held.

# New Life Family Life Centre

Face-To-Face Sessions Per Month  
2006



## School Family Education Programme

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.

### *Fajar Secondary School*

During the first 3 months of the year, 7 programmes were conducted – comprising parenting talks and workshops for parents; and life skills training for students. A total of 240 participants<sup>1</sup> attended these programmes and benefited directly from them.

<b>School Family Education Programme at Fajar Secondary School 2006 / 2005</b>					
<b>Programme</b>	<b>Target Group</b>	<b>No. of Programmes</b>		<b>No. of Participants<sup>1</sup></b>	
		<b>2006<sup>2</sup></b>	<b>2005</b>	<b>2006<sup>2</sup></b>	<b>2005</b>
Parenting Talks & Workshops	Parents	4	13	98	354
Family Bonding	Parents & Students	-	3	-	428
Work Life Balance	School Staff	-	2	-	430
Life Skills Training	Students	3	7	142	1,733
<b>Total</b>		<b>7</b>	<b>25</b>	<b>240</b>	<b>2,945</b>

Upon completing the 2<sup>nd</sup> year of the SFE Programme, and upon mutual agreement with the School, New Life ceased to be the Service Provider to Fajar Secondary School on 31 March 2006.

### **Greenridge Primary School<sup>3</sup>**

During the year, a total of 27 programmes were conducted – comprising parenting talks and workshops, family bonding activities, work life balance programmes and life skills training. A total of 2,219 participants<sup>1</sup> – comprising school staff, students, and parents of students – attended these programmes and benefited directly from them.

<b>School Family Education Programme at Greenridge Primary School 2006 / 2005</b>					
<b>Programme</b>	<b>Target Group</b>	<b>No. of Programmes</b>		<b>No. of Participants<sup>1</sup></b>	
		<b>2006</b>	<b>2005</b>	<b>2006</b>	<b>2005</b>
Parenting Talks & Workshops	Parents	10	10	784	245
Family Bonding	Parents & Students	6	4	301	122
Work Life Balance	School Staff	4	3	135	248
Life Skills Training	Students	7	7	999	8,413
<b>Total</b>		<b>27</b>	<b>24</b>	<b>2,219</b>	<b>9,028</b>

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

2 Year 2006 figures reflect a 3-month period from 1 January to 31 March 2006 only; Year 2005 figures reflect a 12-month period from 1 January to 31 December 2005.

3 Upon completing the second year of the programme, and upon mutual agreement with the School, New Life ceased to be the Service Provider to Greenridge Primary School in the SFE Programme on 31 March 2007.



# New Life Community Health Centre

As part of Singapore's seamless health care delivery system meeting the multi-faceted needs of Singapore's ageing society, New Life Community Health Centre delivers a holistic community health service, empowering individuals to master life's transitions through a healthy ageing process. To achieve this, the Centre operates New Life Home Care and New Life Health Care.

## New Life Home Care

New Life Home Care provides an integrated and holistic care to homebound patients and their caregivers through the Home Medical and Home Nursing services. New Life Home Care doctors and nurses visit patients at home to closely assess, manage and monitor their health and medical condition. New Life Home Care aids in the functional, financial and social assessment for integrated and holistic care, and determines a care plan for patients that involves continual assessment of health and medical condition, procedures, and the education and training of patients and caregivers.

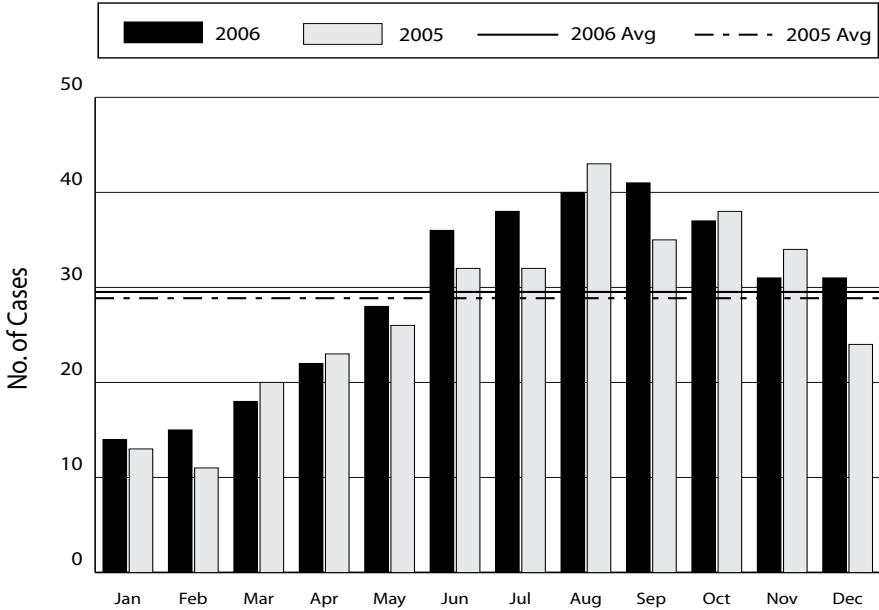
In total, 71 cases were managed in 2006. Of these, 35 were new cases opened during the year, and 27 cases were closed, 14 due to the patients having been discharged, and 13 due to the patients passing on. Each case comprises an individual patient requiring home medical and nursing care. However, besides the direct clients that received New Life's services, there is also the acknowledged "ripple effect" to indirect beneficiaries, especially the patient's main caregiver, as well as other family members who would also have benefited as a result of the direct beneficiaries' improved well-being. These indirect beneficiaries have not been included in the measurement of positive impact.

<b>Total Annual Caseload 2006 / 2005</b>		
	<b>2006</b>	<b>2005</b>
Cases Brought Forward from Previous Year	36	24
New Patients Admitted	35	27
<b>Total Patients Managed</b>	<b>71</b>	<b>51</b>
Patients Deceased	(13)	(12)
Patients Discharged	(14)	(3)
Patient Muster as at 31 December / Cases Carried Forward to Next Year	44	36

The monthly caseload ranged from 38 to 47 cases per month (2005: 25 to 36), averaging 43 cases per month (2005: 29) for the whole year. A total of 47 (2005: 45) referrals for New Life's services were received, of which 35 (2005: 27) were eventually accepted for admission. As of December 2006, New Life Home Care was providing holistic care to 44 (2005: 36) patients receiving quality home medical and home nursing services.

# New Life Community Health Centre

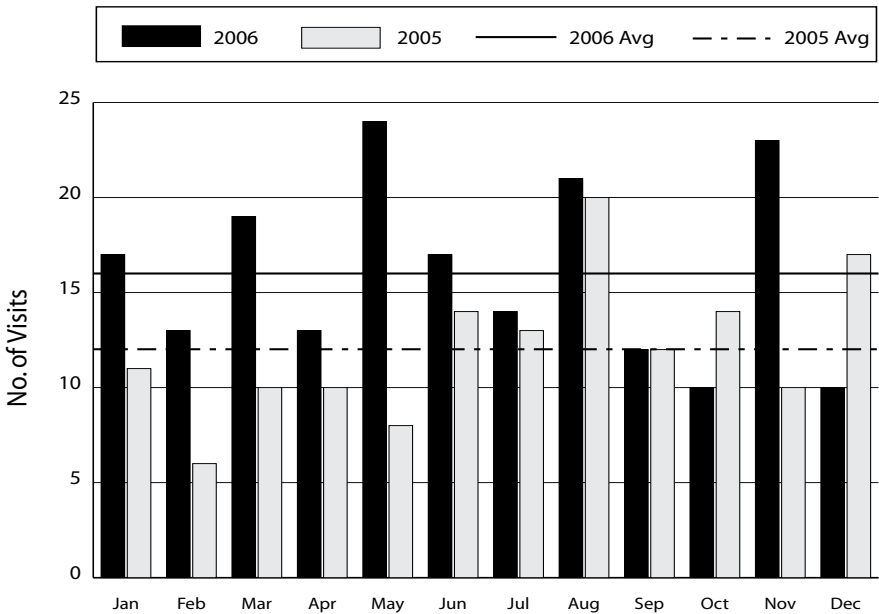
**Monthly Patient Caseload  
Year-on-Year 2006 /2005**



However, the number of home visits made serves as a more accurate unit of measurement of New Life Home Care’s service-delivery capacity. In 2006, the monthly home medical visit count ranged from 10 to 24 visits per month (2005: 8 to 20), averaging 16 visits per month (2005: 12) for the whole year, while the monthly home nursing visit count ranged from 35 to 69 visits per month (2005: 28 to 59), averaging 51 visits per month (2005: 41) for the whole year. In total, 193 (2005: 145) home medical visits and 613 (2005: 491) home nursing visits were made during the year.

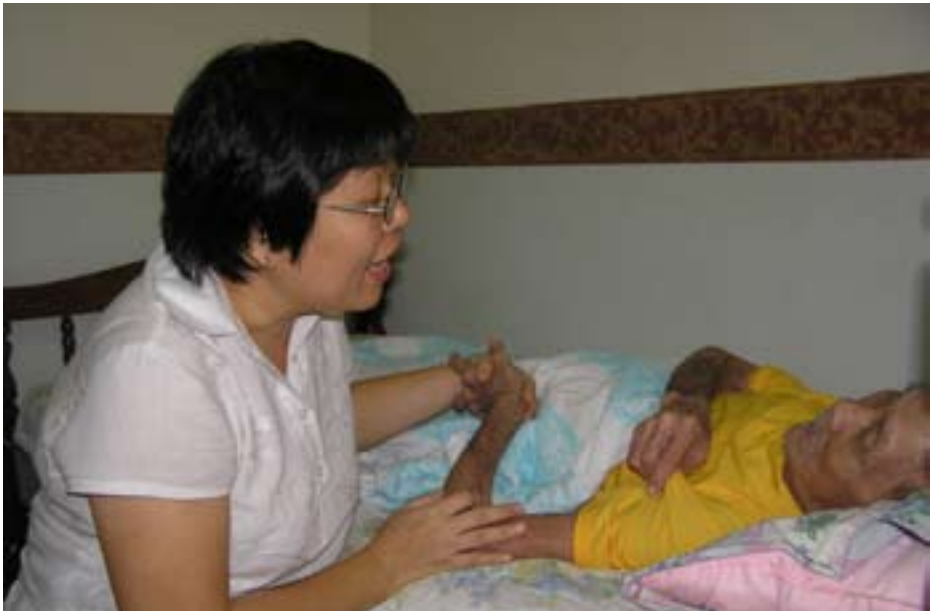
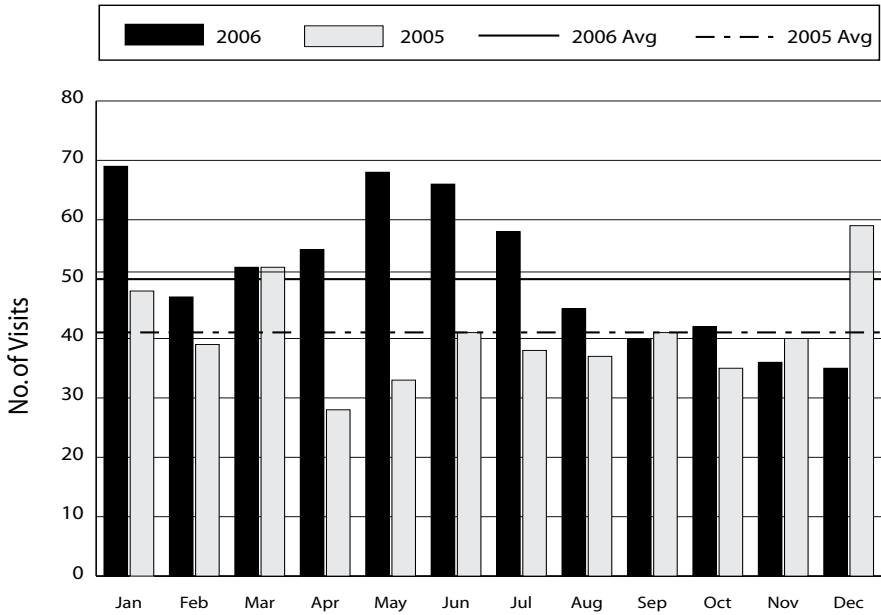


**Home Medical Visits Per Month  
Year-on-Year 2006 /2005**



# New Life Community Health Centre

**Home Nursing Visits Per Month  
Year-on-Year 2006 /2005**





### **New Life Health Care**

New Life Health Care aims to promote community-based health awareness, education and resource through the provision of health talks, health screening and health campaigns. In 2006, a total of 44 health screenings (2005: 35) was delivered. The number of service-users who had benefited from this service totalled 38 (2005: 30).



## **New Life Charity Golf 2006**

Held at the Warren Golf and Country Club on 28 April, New Life Charity Golf saw 102 participating golfers swinging for a good cause in support of New Life.

Following an afternoon on the fairways, New Life hosted a 6-course dinner reception at the Yan Palace Restaurant in appreciation of the participating golfers, donors and sponsors. New Life is grateful to Dr Teo Ho Pin, Mayor of North West District, who graced the dinner as Guest-of-Honour, taking precious time out amidst intense campaigning for the then-upcoming General Elections.

A total of \$82,121.70 (gross) was raised from the event and its spin-off activities. Fund-raising expenditure on the event amounted to \$14,775.40. The nett sum raised was therefore \$67,346.30. The Fund-Raising Efficiency Ratio was therefore 17% (excluding sponsorship) and 18% (including sponsorship). This means that only \$0.18 cents per dollar donated went into the expenses of the event itself, while the remaining \$0.82 went to funding the programmes and services for beneficiaries. This is well below the mandatory cap of 30% prescribed by the Income Tax (Approved Institutions of a Public Character) Regulations 2004.

New Life's original fund-raising target for 2006 stood at \$100,000 (nett). This amount was required, in addition to another \$400,000 from non-fund-related donations budgeted, for the overall funding of New Life's programmes and services. Having raised \$67,346 (nett) from this event, it was originally intended that another fund-raising event be held in 2006. However, this subsequently turned out to be unnecessary, as the generosity of New Life's donors fuelled healthy donations (unrelated to fund-raising) to sufficiently meet New Life's overall income projections.

New Life is deeply indebted to the generous donors, sponsors and well-wishers, who have supported the New Life Charity Golf event to make it a success. But our gratitude transcends the event. New Life further acknowledges and thanks all donors who have given bigheartedly before, after and independently of the Charity Golf event, supporting the work throughout the year.



## NEW LIFE COMMUNITY SERVICES CENTRE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED  
31 DECEMBER 2006

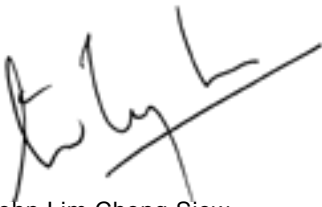
### CONTENTS

Statement by President & Treasurer .....	44
Auditors' Report.....	45
Statement of Income & Expenditure.....	46
Balance Sheet .....	47
Statement of Changes in Accumulated Fund & Specific Fund .....	48
Cash Flow Statement .....	49
Notes to the Financial Statements.....	50
Detailed Statement of Income & Expenditure.....	62

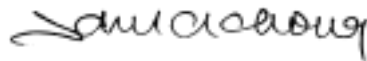
## **STATEMENT BY PRESIDENT AND TREASURER**

We, John Lim Cheng Siew and Tam Chee Chong, 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 46 to 61 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 2006 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



Tam Chee Chong  
Treasurer

7 April 2007

## AUDITORS' REPORT TO THE MEMBERS OF NEW LIFE COMMUNITY SERVICES CENTRE

(Registered in Singapore under the Societies Act)

We have audited the accompanying financial statements of New Life Community Services Centre as set out on pages 46 to 61, which comprise the balance sheet as at 31 December 2006, the statement of income and expenditure, statement of changes in accumulated fund and specific fund and cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

### *Board's Responsibility for the Financial Statements*

The Board is responsible for the preparation and fair presentation of these financial statements in accordance with Singapore Financial Reporting Standards. This responsibility includes: designing, implementing and maintaining internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

### *Auditors' Responsibility*

Our responsibility is to express an 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 comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

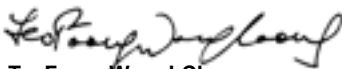
An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal controls relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by Board, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### *Opinion*

In our opinion,

- (a) 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 as at 31 December 2006, 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
- (b) the accounting and other records required by the regulations enacted under the Societies Act to be kept by the Society have been properly kept in accordance with these regulations.



**TeoFoongWongLCLoong**  
Certified Public Accountants

7 April 2007

**STATEMENT OF INCOME AND EXPENDITURE**  
**For the financial year ended 31 December 2006**

	Note	Home care \$	NLCSC \$	Total 2006 \$	Total 2005 \$
<b>Income</b>					
School fee		–	456,560	456,560	449,485
Interest income		–	14,680	14,680	8,727
Donations	3 & 14b	757	600,022	600,779	525,523
Donation-in-kind	3&14b	–	106,111	106,111	102,487
Fund-raising income		–	82,122	82,122	104,383
Kidz Club		–	985	985	3,123
Government subvention		14,628	–	14,628	17,448
Government subvention (medication)		1,202	–	1,202	1,241
Medical supplies		15,058	–	15,058	12,334
Home medical fee		10,356	–	10,356	6,642
Nursing service fee		15,014	–	15,014	6,750
Laboratory service fee		930	–	930	898
Programme income - Zhenghua Primary School		–	3,100	3,100	9,675
Family life education		–	12,848	12,848	23,238
Grant from MCYS		–	20,925	20,925	15,000
Gain on disposal of property, plant and equipment		–	199	199	–
Others		8,011	32,358	40,369	64,318
		<b>65,956</b>	<b>1,329,910</b>	<b>1,395,866</b>	<b>1,351,272</b>
<b>Less expenses</b>					
Depreciation	5	2,582	79,340	81,922	97,845
Staff costs	4 & 14c	100,549	790,914	891,463	889,208
Maintenance of land and building		20	33,973	33,993	28,981
Rental	14b	–	87,016	87,016	79,485
Utilities	14b	–	32,393	32,393	28,439
Fund raising expenses		–	14,775	14,775	20,565
Other operating expenses		19,326	114,514	133,840	162,801
		<b>122,477</b>	<b>1,152,925</b>	<b>1,275,402</b>	<b>1,307,324</b>
<b>(Deficit)/surplus for the financial year</b>	<b>9</b>	<b>(56,521)</b>	<b>176,985</b>	<b>120,464</b>	<b>43,948</b>

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

**BALANCE SHEET**  
**At 31 December 2006**

	Note	2006 \$	2005 \$
<b>Non-current asset</b>			
Property, plant and equipment	5	<b>185,834</b>	258,861
<hr/>			
<b>Current assets</b>			
Inventories		<b>6,365</b>	8,968
Sundry receivables	6	<b>25,011</b>	40,725
Fixed deposits	7	<b>514,817</b>	302,512
Bank and cash balances		<b>599,404</b>	655,210
<hr/>			
		<b>1,145,597</b>	1,007,415
<hr/>			
<b>Total assets</b>		<b>1,331,431</b>	1,266,276
<hr/>			
<b>Current liabilities</b>			
Sundry payables	8	<b>115,758</b>	167,087
<hr/>			
<b>Net assets</b>		<b>1,215,673</b>	1,099,189
<hr/>			
<b>Funds</b>			
Accumulated fund	9	<b>1,211,623</b>	1,091,159
Family assistance fund	10	<b>4,050</b>	8,030
<hr/>			
		<b>1,215,673</b>	1,099,189
<hr/>			

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

**STATEMENT OF CHANGES IN ACCUMULATED FUND AND  
SPECIFIC FUND**  
**For the financial year ended 31 December 2006**

	Accumulated fund \$	Family assistance fund \$	Total \$
Balance at 1 January 2005	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
Surplus/(deficit) for the financial year	120,464	(3,980)	116,484
Balance at 31 December 2006	<b>1,211,623</b>	<b>4,050</b>	<b>1,215,673</b>

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

**CASH FLOW STATEMENT**  
**For the financial year ended 31 December 2006**

	<b>2006</b>	<b>2005</b>
	<b>\$</b>	<b>\$</b>
<b>Cash flows from operating activities</b>		
Profit before tax	<b>120,464</b>	43,948
Adjustments for:-		
Depreciation	<b>81,922</b>	97,845
Gain on disposal of Property, plant and equipment	<b>(199)</b>	-
Interest income	<b>(14,680)</b>	(8,727)
Operating cash flows before movements in working capital	<b>187,507</b>	133,066
Inventories	<b>2,603</b>	(5,473)
Receivables	<b>15,714</b>	(7,792)
Payables	<b>(51,329)</b>	80,520
(Deficit)/surplus in family assistance fund	<b>(3,980)</b>	8,030
<b>Net cash from operating activities</b>	<b>150,515</b>	208,351
<b>Cash flows from investing activities</b>		
Purchase of plant and equipment	<b>(8,896)</b>	(312,458)
Proceed from disposal of Property, plant and equipment	<b>200</b>	-
Interest received	<b>14,680</b>	8,727
<b>Net cash from/(used in) investing activities</b>	<b>5,984</b>	(303,731)
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>156,499</b>	(95,380)
<b>Cash and cash equivalents at beginning of the year</b>	<b>957,722</b>	1,053,102
<b>Cash and cash equivalents at end of the year</b>	<b>1,114,221</b>	957,722
<b>Cash and cash equivalents comprise:-</b>		
Bank and cash balances	<b>599,404</b>	655,210
Fixed deposits with banks	<b>514,817</b>	302,512
	<b>1,114,221</b>	957,722

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

## **NOTES TO THE FINANCIAL STATEMENTS**

### **For the financial year ended 31 December 2006**

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 677740.

#### **2. Significant accounting policies**

##### **a) Basis of preparation**

The financial statements, expressed in Singapore dollars, which is the Centre's functional currency, have been prepared in accordance with Singapore Financial Reporting Standards ("FRS"). The financial statements have been prepared under the historical cost convention except as disclosed in the accounting policies below.

The preparation of financial statements in conformity with FRS requires management to exercise its judgement in applying the Centre's accounting policies. It also 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 are no critical accounting estimates and assumptions used that are significant to the financial statements, and are involving a higher degree of judgement or complexity.

The notional amounts of current financial assets and liabilities approximate their respective fair values due to the relatively short-term maturity of these financial instruments.

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 during the financial year. The adoption of these new/revised FRSs and INT FRSs has no material effect on the financial statements.

At the date of the balance sheet, the following FRSs and Interpretations of FRS ("INT FRS") were issued, revised or amended but not effective:

FRS 40	Investment Property
FRS 107	Financial Instruments: Disclosures and amendments to FRS 1
INT FRS 107	Applying the Restatement Approach under FRS 29 Financial Reporting in Hyperinflationary Economies
INT FRS 108	Scope of FRS 102
INT FRS 109	Reassessment of Embedded Derivatives
INT FRS 110	Interim Financial Reporting and Impairment
Amendments to FRS 1	Presentation of Financial Statements on Capital Disclosure
Amendments to FRS 104	Insurance Contracts on financial guarantee contracts

The Centre anticipates that the adoption of these FRSs and INT FRSs (where applicable) in future periods will have no material impact on the financial statements.

#### **b) Income recognition**

Income is recognised on the following basis:-

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

#### **c) Property, plant and equipment**

Property, plant and equipment are stated at cost less accumulated depreciation and any impairment loss. 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%

Fully depreciated assets are retained in the financial statements until they are no longer in use.

**d) Inventories**

Inventories (comprising uniforms, mattress covers and T-shirts) are stated at the lower of cost and net realisable value. Cost is determined on a first-in, first-out basis. Net realisable value is the estimated selling price in the ordinary course of business, less the costs of completion and selling expenses.

**e) Impairment of non-financial assets**

At each balance sheet date, the Centre reviews the carrying amounts of its non-financial assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). Where it is not possible to estimate the recoverable amount of an individual asset, the Centre estimates the recoverable amount of the cash-generating unit to which the asset belongs.

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

If the recoverable amount of an asset (or cash-generating unit) is estimated to be less than its carrying amount, the carrying amount of the asset (cash-generating unit) is reduced to its recoverable amount. An impairment loss is recognised immediately in the statement of income and expenditure, unless the relevant asset is carried at a revalued amount, in which case the impairment loss is treated as a revaluation decrease.

Where an impairment loss subsequently reverses, the carrying amount

of the asset (cash-generating unit) is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset (cash-generating unit) in prior years. A reversal of an impairment loss is recognised immediately in the profit and loss statement, unless the relevant asset is carried at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase.

**f) Income Tax**

The Centre is exempt from income tax under Section 13M 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.

**g) Sundry payables**

Payables are initially measured at fair value, and subsequently measured at amortised cost using the effective interest rate method.

**h) Leases**

*Operating leases*

Leases where a significant portion of the risk and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating lease (net of any incentives received from the lessor) are taken to the income statement on a straight-line basis over the period of the lease.

When an operating lease is terminated before the lease period has expired, any payment required to be made to the lessor by way of penalty is recognised as an expenses in the period in which termination takes place.

**i) Provisions**

Provisions are recognised when the Centre has a legal or constructive obligation as a result of past events, it is probable that an outflow of resources will be required to settle the obligation and a reliable estimate of the amount can be made. Where the Centre expects a provision to be reimbursed, for example under an insurance contract, the reimbursement is recognised as a separate asset but only when the reimbursement is virtually certain.

**j) Employee benefits**

*Defined contribution plans*

Compensation under the state pension scheme to the Central Provident Fund ("CPF") are recognised as compensation expense in the same period as the employment that gives rise to the contribution.

*Employee leave entitlement*

Employee entitlements to annual leave are recognised when they accrue to employees. A provision is made for the estimated liability for annual leave as a result of services rendered by employees up to the balance sheet date.

**k) Cash and cash equivalents**

Cash and cash equivalents are stated in the balance sheet at cost. For the purposes of the cash flow statement, cash and cash equivalents comprise cash on hand, bank balances and deposits held at call with banks.

**3. Donations**

Included in the donations are tax-deductible donations received of \$486,030 (2005: \$389,856).

**4. Staff costs**

Included in staff costs are payments to CPF of \$96,186 (2005: \$94,396).

**5. Property, plant and equipment**

	Furniture & fittings \$	Kitchen equip- ment \$	Playgroup equip- ment \$	Computer \$	Office equip- ment \$	Medical equip- ment \$	Renov- ation \$	Total \$
<b>Cost</b>								
Balance at 1.1.06	300,371	6,665	35,749	35,519	46,303	3,844	13,175	441,626
Additions	5,814	473	1,180	785	394	–	250	8,896
Disposal	–	–	–	(950)	–	–	–	(950)
<b>Balance at 31.12.06</b>	<b>306,185</b>	<b>7,138</b>	<b>36,929</b>	<b>35,354</b>	<b>46,697</b>	<b>3,844</b>	<b>13,425</b>	<b>449,572</b>
<b>Accumulated depreciation</b>								
Balance at 1.1.06	100,222	6,659	28,644	26,470	15,573	2,562	2,635	182,765
Depreciation charge	53,403	95	2,101	6,794	15,564	1,280	2,685	81,922
Disposal	–	–	–	(949)	–	–	–	(949)
<b>Balance at 31.12.06</b>	<b>153,625</b>	<b>6,754</b>	<b>30,745</b>	<b>32,315</b>	<b>31,137</b>	<b>3,842</b>	<b>5,320</b>	<b>263,738</b>
<b>Net book value</b> At 31.12.06	<b>152,560</b>	<b>384</b>	<b>6,184</b>	<b>3,039</b>	<b>15,560</b>	<b>2</b>	<b>8,105</b>	<b>185,834</b>
<b>Cost</b>								
Balance at 1.1.05	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
<b>Balance at 31.12.05</b>	<b>300,371</b>	<b>6,665</b>	<b>35,749</b>	<b>35,519</b>	<b>46,303</b>	<b>3,844</b>	<b>13,175</b>	<b>441,626</b>
<b>Accumulated depreciation</b>								
Balance at 1.1.05	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
<b>Balance at 31.12.05</b>	<b>100,222</b>	<b>6,659</b>	<b>28,644</b>	<b>26,470</b>	<b>15,573</b>	<b>2,562</b>	<b>2,635</b>	<b>182,765</b>
<b>Net book value</b> At 31.12.05	<b>200,149</b>	<b>6</b>	<b>7,105</b>	<b>9,049</b>	<b>30,730</b>	<b>1,282</b>	<b>10,540</b>	<b>258,861</b>

**6. Sundry receivables**

	<b>2006</b>	2005
	\$	\$
Sundry receivables	<b>10,093</b>	4,511
Prepayments	<b>4,331</b>	3,912
Deposits	<b>2,954</b>	2,460
Grant receivables	<b>7,633</b>	29,842
	<b>25,011</b>	40,725

**7. Fixed deposits**

The fixed deposits are placed with the banks and mature varying from one to three months period. The weighted average effective interest rate of these deposits was 2.13% to 2.40% (2005: 1.65% to 2.75%) per annum.

**8. Sundry payables**

	<b>2006</b>	2005
	\$	\$
Deposits received	<b>30,890</b>	38,235
School fees received in advance	<b>1,615</b>	3,630
Accruals	<b>56,226</b>	110,538
Sundry payables	<b>20,536</b>	10,198
CFAC	<b>6,240</b>	4,303
Lee Foundation	—	63
Sinda Fund	<b>251</b>	120
	<b>115,758</b>	167,087

9. **Accumulated fund**

	<b>2006</b>	<b>2005</b>
	\$	\$
At 1 January	<b>1,091,159</b>	1,047,211
Surplus for the financial year	<b>120,464</b>	43,948
	<b>1,211,623</b>	1,091,159
At 31 December	<b>1,211,623</b>	1,091,159

10. **Family assistance fund**

	<b>2006</b>	<b>2005</b>
	\$	\$
At 1 January	<b>8,030</b>	–
Payments	<b>(3,980)</b>	(3,970)
	<b>4,050</b>	(3,970)
Amount received	–	12,000
	<b>4,050</b>	12,000
At 31 December	<b>4,050</b>	8,030

This fund is set up specifically to finance needy individuals.

11. **Lease commitment**

	2006 \$	2005 \$
Not later than one financial year	3,000	–
Later than one financial year but not later than five financial years	13,500	–
	<hr/> <b>16,500</b> <hr/>	–

12. **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 Board 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 carrying amount of the financial assets and financial liabilities recorded in the financial statements of the Centre approximates their fair values.

13. **Comparative figures**

Certain reclassifications to the prior year's income statement have been made to enhance comparability with the current year's financial statements.

In FY 2005, donation-in-kind of \$102,487 received from Covenant Evangelical Free Church and the corresponding rental expense and utilities charged by Covenant Evangelical Free Church of \$78,487 and \$24,000, respectively were not shown as income and expenses of the Centre. These have no impact on the Centre's surplus for that year. For comparative purpose, the above items were restated as follows:

	As previously reported \$	As restated/ reclassified \$
(i) <i>Income</i>		
Donation-in-kind*	–	102,487
<i>Expenses</i>		
Rental	(998)	(79,485)
Utilities	(4,439)	(28,439)
(ii) <i>Expenses</i>		
Maintenance of land and building	–	(28,981)
Other operating expenses	(191,782)	(162,801)

**14. Related party disclosures**

**a) Related parties**

The Centre is the social outreach arm of Covenant Evangelical Free Church.

**b) Transactions with related parties**

*Rental and Utilities*

The Centre used the premises of Covenant Evangelical Free Church for its day-to-day operations. The Centre was charged \$82,111 (2005: \$78,487) for rental and \$24,000 (2005: \$24,000) for utilities by Covenant Evangelical Free Church. The value of rental and utilities was mutually-agreed upon and detailed in a Memorandum of Understanding between the two entities, which is renewable annually.

*Donation-In-Kind*

The Centre received from Covenant Evangelical Free Church a donation-in-kind of \$106,111, (2005: \$102,487) the value being the equivalent of rental and utilities due to Covenant Evangelical Free Church. The value of the donation-in-kind was mutually-agreed upon and detailed in a Memorandum of Understanding between the two entities, which is renewable annually.

*Cash Grant*

The Centre received a cash grant of \$186,200 (2005: \$165,150) from Covenant Evangelical Free Church, in support of the Centre's work and this is recorded as donation.

*Shared Services*

The Centre procured various services jointly with Covenant Evangelical Free Church on a cost-sharing basis. This arrangement enabled both entities to enjoy savings from reduced cost, as compared to both entities procuring similar services separately. These cost-shared services include photocopying, cleaning, security and pest control, and, in total, the Centre's share was \$18,204 (2005: Nil).

**c) Compensation of Key Management Personnel**

Included in the expenditure on salary and bonus are compensation paid to key management personnel as follows:

	<b>2006</b>	2005
	<b>\$</b>	\$
Remuneration paid to key management staff (8 persons)		
- Salaries and bonuses	<b>292,583</b>	249,587
- CPF	<b>38,050</b>	32,457
	<hr/>	

Board members did not receive any remuneration for their services.

**15. Authorisation of financial statements**

The financial statements of the Centre for the financial year ended 31 December 2006 were authorised for issue by the Board on 7 April 2007.

**DETAILED STATEMENT OF INCOME AND EXPENDITURE**  
**For the financial year ended 31 December 2006**

	Home care \$	NLCSC \$	Total 2006 \$	Total 2005 \$
<b>Income</b>				
School fee	–	456,560	456,560	449,485
Interest income	–	14,680	14,680	8,727
Donations	757	600,022	600,779	525,523
Donation in kind	–	106,111	106,111	102,487
Fund raising income	–	82,122	82,122	104,383
Kidz Club	–	985	985	3,123
Government subvention	14,628	–	14,628	17,448
Government subvention (medication)	1,202	–	1,202	1,241
Medical supplies	15,058	–	15,058	12,334
Home medical fee	10,356	–	10,356	6,642
Nursing service fee	15,014	–	15,014	6,750
Laboratory service fee	930	–	930	898
Programme income - Zhenghua Primary School	–	3,100	3,100	9,675
Family life education	–	12,848	12,848	23,238
Grant from MCYS	–	20,925	20,925	15,000
Gain on disposal of property, plant and equipment	–	199	199	–
Others	8,011	32,358	40,369	64,318
	<b>65,956</b>	<b>1,329,910</b>	<b>1,395,866</b>	<b>1,351,272</b>
<b>Less expenses</b>				
Advertisement	–	104	104	272
Auditors' remuneration	578	4,286	4,864	4,974
Bank charges	–	1,316	1,316	1,378
Communication	1,126	6,238	7,364	9,631
Counselling	–	–	–	21
CPF contribution	11,614	84,572	96,186	94,396
Depreciation	2,582	79,340	81,922	97,845
Donors relationship management	–	3,267	3,267	3,318
Family life education	–	–	–	99
Food and beverage	–	29,080	29,080	28,011
Fund raising expenses	–	14,775	14,775	20,565
General expenses	107	27,869	27,976	41,119
Balance carried forward	<b>16,007</b>	<b>250,847</b>	<b>266,854</b>	<b>301,629</b>

**DETAILED STATEMENT OF INCOME AND EXPENDITURE (cont'd)**  
**For the financial year ended 31 December 2006**

	Home care \$	NLCSC \$	Total 2006 \$	Total 2005 \$
Balance brought forward	16,007	250,847	266,854	301,629
General insurance	–	991	991	270
Gifts/Special events	–	176	176	8,844
Home medical/Nursing service expenses	15,581	–	15,581	13,352
Kidz Club	–	1,090	1,090	1,975
Licence	–	362	362	120
Membership subscription/Association dues	40	–	40	140
Maintenance of land and building	20	33,973	33,993	28,981
Medication	1,202	–	1,202	1,241
Public Education	–	11,578	11,578	13,760
Program expense	–	174	174	2,293
Rental	–	87,016	87,016	79,485
Rental of premises and equipment	–	525	525	–
Repair/General maintenance	64	3,856	3,920	4,161
Resource materials	23	5,740	5,763	11,500
Salary and bonus	86,705	680,643	767,348	772,118
SDL	175	3,504	3,679	2,944
Staff insurance	326	2,916	3,242	3,401
Staff medical	1,295	6,919	8,214	7,222
Staff training	222	9,366	9,588	3,890
Staff welfare	212	2,994	3,206	5,237
Supply and material	133	12,887	13,020	11,681
Transport	417	2,582	2,999	3,010
Utilities	–	32,393	32,393	28,439
Volunteers expenses	55	2,393	2,448	1,631
	<b>122,477</b>	<b>1,152,925</b>	<b>1,275,402</b>	<b>1,307,324</b>
<b>(Deficit)/surplus for the financial year</b>	<b>(56,521)</b>	<b>176,985</b>	<b>120,464</b>	<b>43,948</b>

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

## **Conflict Of Interests Policy**

In compliance with the Income Tax Act (Chapter 134), Income Tax (Approved Institutions Of A Public Character) (Amendment) Regulations 2006, Regulation 7 Paragraph 1A, New Life, being an approved institution of a public character, is required to disclose its policy relating to the management and avoidance of conflicts of interest.

New Life's conflict of interests policy is based on and adapted (with permission) from the sample provided to member VWOs by the National Council of Social Service. It is based on the principle that New Life integrity of serving for public trust and community good, rather than personal gain, must be upheld at all costs. The policy is applicable to New Life's board members, members of committees established by the board, staff and volunteers. It specifically addresses, for example, contract with vendors, other organisations that have dealings with New Life, joint ventures, employment of staff who are related, remuneration for voluntary service, and staff as board members. The above list, however, is non-exhaustive, and, in any other situations or matters whereby an actual, potential or perceived conflict of interest is or may be encountered, affected parties are to adhere to the general principles stipulated therein, and to act accordingly.

For details of the policy, please refer to [www.newlife.org.sg/files/COI-Policy.pdf](http://www.newlife.org.sg/files/COI-Policy.pdf)

## **Guidelines For Best Practices Of IPCs**

The New Life Board is of the view that, to the best of its knowledge, New Life is in general compliance with the Guidelines for Best Practices for Institutions of a Public Character issued by the National Council of Social Services.

## *Registered Address*

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## *Contact Information*

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Email: [email@newlife.org.sg](mailto:email@newlife.org.sg)  
Website: [www.newlife.org.sg](http://www.newlife.org.sg)

New Life Community Services Centre is:

- **a Registered Society**  
registered under The Societies Act on **3 Mar 2000**  
Registration No.: **305/99 WEL**
- **a Registered Charity**  
registered under The Charities Act on **13 Aug 2001**  
Registration No.: **1518**
- **a Full Member**  
of the National Council of Social Service since **16 Sep 2002**
- **an Institution of a Public Character**  
under the sector administration of  
the National Council of Social Service since **18 Nov 2002**  
Reference No.: **2002-122 NLC**

## **Auditors**

TeoFoongWongLCLoong  
Certified Public Accountants  
15 Beach Road #03-10 Beach Centre  
Singapore 189677

## **Audit Partner**

Mr Lim Poh Suan (until 2006)  
Mr John Teo Cheng Lok (since 2007)

**New Life Community Services Centre**

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Want to volunteer with New Life?  
Email: [volunteer@newlife.org.sg](mailto:volunteer@newlife.org.sg)

Want to make a donation to New Life?  
Tel: 6892-8100

Want to make an online donation to New Life?  
Website: [www.newlife.org.sg](http://www.newlife.org.sg)

Want to consider a career in New Life?  
Website: [www.newlife.org.sg/job.htm](http://www.newlife.org.sg/job.htm)  
Email: [hr@newlife.org.sg](mailto:hr@newlife.org.sg)



A close-up photograph of a hand holding a pen, with the pen tip pointing towards the top right. The background is a bright blue sky with scattered white clouds. The lighting is soft and natural, suggesting an outdoor setting.

Mastering  
Life's  
Transitions