



# New Life Community Services Centre

Annual Report 2007



# About **New Life**



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

## **Our Purpose**

As the community services arm of Covenant Evangelical Free Church, New Life, a not-for-profit, voluntary welfare organization, 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.

## **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 Core Values**

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



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# Board's Approval of Annual Report

We, John Lim Cheng Siew and Sim Choon Siong, being the Chairman and Secretary of New Life Community Services Centre respectively, do hereby, on behalf of the Board, comprising

John Lim Cheng Siew  
Chairman

Raja Segran S/O Raman  
Vice-Chairman

Sim Choon Siong  
Secretary

Tam Chee Chong  
Treasurer

Patrick Lim Kah Hock  
Assistant Treasurer

Lawrence Chua Kim Choon  
Board Member

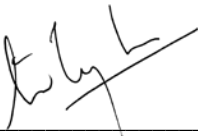
Seong Koon Wah Sun  
Board Member

Edwin Pang Thiam Chuah  
Board Member

resolve, on this date **19 April 2008**, that

the Annual Report for the financial year ended 31 Dec 2007 be and is hereby approved.

On behalf of the Board,



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John Lim Cheng Siew  
Chairman



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Sim Choon Siong  
Secretary

# Chairman's Message



## YEAR IN REVIEW

In 2007, New Life continues to experience God's abundant provisions as we journeyed to be the "Hands and Face" of Covenant EFC to the community, and to demonstrate God's love by empowering people to master life's transition.

We strengthened the foundation of New Life by measuring and improving on the quality of our programs. New Life Childcare stepped up its programs to ensure that its childcare students not

only have a quality Early Childhood education and care, but that these educations also centered on good and strong values. New Life Youth Centre continues to impress the community with quality "step-up" services. They were invited to extend its services to 2 new Schools in Bukit Panjang, in addition to the 2 schools it currently serviced. At the same time, the New Life Youth Team improved the approach of measuring its impact on the Youth through the development of a methodology to help them measure the extent of influence on the Youth.

On the leadership front, God continues to provide capable, talented and God-fearing men and women to govern New Life. At the board level, Mr Raja Segaran relinquished his position of Vice-Chairman and was succeeded by Rev Dr Chua Chung Kai. Mr Lee Da-Win who was the Centre Manager for the last 7 years decided to continue his full-time ministry in CEFC and joined the 2008 class of ETC. Diana Ooi, who was the Head of Community Health, succeeded him, with effect from 1 Jan 2008.

New Life continues to be blessed with many who believe in its mission. With the unwavering support by members of CEFC, our fund raising totaled S\$660,000 exceeding our target by 30%. This was despite a church building year, where members have already given sacrificially and generously to the general and church building fund. New Life also has its Institute of Public Character (IPC) renewed for 3 years, ensuring that the donations to New Life continue to attract double taxation relief.

## THE YEAR AHEAD

The board did a strategic review of New Life's Services and its Modus Operandi in 2007 and at Board Retreat held in early 2008. During the retreat, the board deliberated on how and where New Life was in our journey from "Good to Great" and also how to bring New Life closer towards its vision. The retreat enabled us to have an understanding that New Life needs a "Hedgehog Concept", not a goal to be the best, but an understanding of what we can be best at. New Life needs to focus and grow quality and niche services that meet the demand and needs of the community.

In 2008, New Life will continue to focus on the services that had done well in Bukit Panjang. In the Childcare services, we will continue to focus on having a distinguished curriculum that teaches Christian Values in our Childcare. We intend to grow the quality of delivery through continual investment in our training programs ensuring that our current teachers are qualified and well trained. We will continue to strengthened the team by adding teachers with passion for teaching to join our team.

Our “New Life Youth Hub” at Fajar Road continues to provide a safe and attractive alternative for youth to actively participate in meaningful and healthy programme. We will continue the emphasized on development of quality relationship with the 300 drop-in members. At the same time, we will continue to extend out reach of extending our school-based STEP-UP (School Social Work to Enhance Pupils’ Potential) programme. This MCYS–funded initiative aims to make school social work services more accessible to pupils in schools, with special emphasis on preventing students at-risk of prematurely leaving school. New Life is in its 4th year of providing this and other similarly funded programs and has extended these programs into the 5 schools in Bukit Panjang.

At the same time, we intend to grow our Community Health services beyond Bukit Panjang, into Woodlands. We will be looking into extending our New Life Home Care services to Woodlands, providing an integrated and holistic care to homebound patients and their caregivers through the Home Medical and Home Nursing services. We hope to complement these services by also providing Health education and training to the community at large, including patients and caregivers.

### **CHALLENGES AHEAD**

New Life will face many challenges in the year ahead. The success of New Life is dependant on its people. We will continue to be challenged to attract the right people with the necessary calling, competence and character to join the team in a tight labour market in Singapore. In this setting, the requirement for volunteers will continue to lend their support for New Life has never been greater.

In order to ensure that New Life is “Built To Last”, we will continue to strengthen the foundation of New Life by ensuring that the board continues to renew itself with capable, talented and God-fearing men and women. In the current regulatory climate, all charities are asked to ensure that it has proper governance in place, ensuring that funds raised in public are properly utilized for its intent. The need for proper stewardship and governance of New Life has never been greater.

For the last 7 years, New Life’s focus was to provide services to the community of Bukit Panjang. With Covenant EFC moving into Woodlands and with it’s IDMC’s vision, New Life will also need to constantly re-evaluate its mission and strategy in order to stay relevant to the long term vision of the church. The board will continue to look into the opportunities to grow our services to Woodlands as well as focusing and growing our services in Bukit Panjang.

### **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 continually be of service 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 2007.

# The New Life Board



**JOHN LIM**  
*Chairman*

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.



**RAJA SEGRAN**  
**S/O RAMAN**  
*Vice-Chairman*

Mr Raja Segrán is currently serving Covenant EFC as her Director of

Operations, a position he's been in since February 2006. He graduated with an M.Sc. in Biochemistry, and, after a stint as a University Tutor, joined the airline industry where he spent a little more than 25 years. Half of his airline career was spent in Singapore, and the other half in a variety of overseas locations, including the UK, France, Belgium, Indonesia and the Philippines. He is married to Grace, who works in corporate communications in a hospital, and they have a daughter, Elizabeth, who's doing graduate studies in the US.



**SIM CHOON SIONG**  
*Honorary Secretary*

Mr Sim Choon Siong is the Deputy Director for Entrepreneurship

Development with SPRING Singapore. He has served in the public sector for 14 years, holding positions in the National Environment Agency, Ministry of Trade and Industry and Ministry of Transport, covering areas including aviation and enterprise policies, corporate services, international relations and service quality. He holds an MA from Cambridge University and an MSc from Reading University. Choon Siong is married to Lai Yin and they are parents to three young children.



**LAWRENCE CHUA**  
*Board Member*

Mr Lawrence Chua Kim Choon 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.



**TAM CHEE CHONG**  
*Honorary 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 covers business turnaround and insolvency, major investigations, valuations, dispute resolution and litigation support and M&A Transaction Services.



**PATRICK LIM**  
*Assistant Treasurer*

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.



**SEONG KOON WAH SUN**  
*Board Member*

Ms Seong Koon Wah Sun is a consultant. She has held senior management

positions in an international Canadian bank and has served on the Council of the Singapore Shipping Association and was a marketing representative for an Asia Pacific bankers' program based in the United States. She had graduated with a Bachelor of Accountancy degree from the University of Singapore in 1979.



**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**

### *Chairman*

Mr John Lim

### *Vice-Chairman*

Mr Raja Segran (until 25.11.2007) <sup>1</sup>

Rev Dr Chua Chung Kai  
(since 1.12.2007) <sup>2</sup>

### *Secretary*

Mr Sim Choon Siong

### *Treasurer*

Mr Tam Chee Chong

### *Assistant Treasurer*

Mr Patrick Lim

### *Board Members*

Mr Lawrence Chua

Mr Edwin Pang

Ms Seong Koon Wah Sun

### *Board Observers*

Ms Tan Seo Peng

Ms Choy Wai Yin

Mr Bob Goh

Mr George Lee

Mr Kelvin Tay

## **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

## **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*

Mr Raja Segran (until 25.11.2007)

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 Patrick Lim

### **Programmes & Services Committee**

This standing committee ensures that a standard of excellence in the provision of programmes and services is upheld.

#### *Consultant, Childcare Centre*

Mr Sim Choon Siong

#### *Consultant, Family Life Centre*

(vacant)

#### *Consultant, Youth Centre*

Mr Edwin Pang

#### *Consultants, Community Health Centre*

Ms Seong Koon Wah Sun

Mr Kelvin Tay

### **Code of Governance Working Committee**

This working committee reviewed New Life's compliance with the Draft Code of Governance for Charities and IPCs, and proposed measures to further strengthen New Life's standard of governance.

#### *Chairman*

Mr Tam Chee Chong

#### *Members*

Mr Lawrence Chua

Ms Seong Koon Wah Sun

Mr Patrick Lim

Mr Edwin Pang

Mr George Lee

Mr Kelvin Tay

Mr Lee Da-Win

### **Selection Committee**

This working committee oversaw the recruitment and selection process for the new Executive Head for New Life.

#### *Chairman*

Mr John Lim

#### *Members*

Mr Raja Segran (until 25.11.2007)

Mr Tam Chee Chong

Mr Lawrence Chua

Ms Seong Koon Wah Sun

1 Mr Raja Segran, having had to relocate overseas for work reasons, voluntarily stepped down as Vice-Chairman of the New Life Board.

2 Rev Dr Chua Chung Kai was co-opted to the New Life Board as Vice-Chairman, replacing Mr Raja Segran.

# Organisation Chart



New  
Comm  
Service

## Human Resource Department

- ◆ Manpower Planning
- ◆ Recruitment & Selection
- ◆ Compensation & Benefits
- ◆ Training & Development
- ◆ Staff Welfare
- ◆ Payroll Administration
- ◆ Volunteer Management

## Finance Department

- ◆ Accounting
- ◆ Cash Flow Management
- ◆ Asset Management
- ◆ Funds Management
- ◆ Budgeting
- ◆ Taxation
- ◆ Statutory Compliance
- ◆ Internal Controls
- ◆ Corporate Governance

## Corporate Services Department

- ◆ Information Technology
- ◆ General Office Administration
- ◆ Facility Management
- ◆ Corporate Communications
- ◆ Fund-Raising Projects
- ◆ Donor Relationship Management
- ◆ Society Matters

## Child Ce

- ◆ Playgr  
Progra
- ◆ Nurse  
Progra
- ◆ Kinder  
Progra

**New Life  
Community  
Services Centre**

**Childcare  
Centre**

Group  
Programme  
Nursery  
Programme  
Mortgarden  
Programme

**Family  
Life  
Centre <sup>1</sup>**

- ◆ Family Support
- ◆ Family Life Enrichment
- ◆ School Family Education Programme @ Greenridge Primary School <sup>2</sup>

**Youth  
Centre**

- ◆ SUPER Kidz Club
- ◆ Steady Readers Programme
- ◆ Youth Hub Drop-In Centre
- ◆ STEP-UP Programme @ Zhenghua Secondary School
- ◆ STEP-UP Programme @ West Spring Secondary School
- ◆ STEP-UP Programme @ Zhenghua Primary School

**Community  
Health  
Centre**

- ◆ Home Care
- ◆ Health Care

<sup>1</sup> New Life temporarily discontinued the operations of the Family Life Centre with effect from 1.8.2007.

<sup>2</sup> The SFE Programme at Greenridge Primary School concluded on 31.3.2007.

# New Life Staff Team (as at 31 December 2007)

## MANAGEMENT STAFF



**Lee Da-Win**  
Centre Manager  
*(last day of service  
31.12.2007)*



**Diana Ooi**  
Incoming Centre  
Manager



**Corrie Lim**  
Human Resource  
Manager



**Sim Mui Liang**  
Finance Manager

## HQ OFFICE

Lee Da-Win  
*Centre Manager  
(last day of service 31.12.2007)*

Diana Ooi  
*Incoming Centre Manager*

Corrie Lim  
*Human Resource Manager*

Sim Mui Liang  
*Finance Manager*

Jackii Lau  
*Finance & Human Resource Executive*

Irene Lim  
*Corporate Services Manager*

Ivy Chan  
*Corporate Communications Executive*

Valerie Wong  
*Administrative Assistant*

## NEW LIFE COMMUNITY HEALTH CENTRE

Diana Ooi  
*Manager  
(until 31.12.2007)*

Jacquelin Wee  
*Administrative Assistant*

Josephine Poh  
*Staff Nurse  
(no pay leave since April 2007)*



**Irene Lim**  
Corporate Services  
Manager



**Jin Quek**  
Childcare Supervisor



**Nelson Ong**  
Youth Centre Manager

## NEW LIFE CHILDCARE

Jin Quek  
Supervisor

Alicia Chang  
Administrative  
Assistant

Xiao Rui Hua  
Senior Teacher

Mary Woodman  
Senior Teacher

Amy Koh  
Teacher

Cindy Chua  
Teacher

Grace Lee  
*Teacher*

Rosaline Lee  
*Teacher*

Shi Rui Ju  
*Teacher*

Zhang Yun  
*Teacher*

Choong Yee Lin  
*Assistant Teacher*

Esther Liew  
*Assistant Teacher*

## NEW LIFE YOUTH

Nelson Ong  
Manager

Dawn Ang  
Programme Co-ordinator

Joshua Cheng  
Programme Co-ordinator

Ho Souk Heng  
Programme Assistant

Ivan Chew  
Programme Assistant

Florence Chia  
Administrative Assistant

# Highlights of 2007



## JANUARY

STEP-UP programme with West Spring Secondary School

STEP-UP programme with Zhenghua Primary School

Character First! Workshop @ Zhenghua Primary School

## MARCH

3-on-3 Basketball Competition into its 3<sup>rd</sup> year

## APRIL

New Life Annual General Meeting



## JUNE

Street Soccer in its maiden year

Survival STEP Camp @ West Spring Secondary School



## JULY

5 years IPC Status awarded

## AUGUST

Steady Readers Programme  
into its 2<sup>nd</sup> year

## SEPTEMBER

Pool Competition into the 2<sup>nd</sup> year

## NOVEMBER

New Life Friends Appreciation Tea  
@ The Grassroots' Club

Childcare Year-End Concert

New Life Friends Day

Ubin Cycling Chase

## DECEMBER

Character First! Workshop on  
Discretion for kids 7-12 years old

Christmas Party @ Youth Hub





New Life Childcare nurtures wholesome children in partnership with parents.

## Enrolment

In total, 107 children (2006: 105) had used New Life Childcare's services in 2007. Of these, 49 (2006: 39) were children who had newly-enrolled during the year, while a total of 40 children (2006: 47) withdrew from the childcare. Furthermore, the children's parents also benefited directly from New Life Childcare's services, since, being relieved of child care 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 2007						
	PG	N1	N2	K1	K2	Total
Jan	1	15	22	16	15	69
Feb	3	10	20	16	15	64
Mar	5	12	21	16	15	69
Apr	5	13	22	16	16	72
May	4	13	22	15	16	69
Jun	6	15	24	14	15	74
Jul	6	16	24	14	15	75
Aug	6	16	24	14	15	75
Sep	6	17	24	14	15	76
Oct	6	17	24	14	15	76
Nov	7	18	24	14	15	78
Dec	2	12	18	23	171	72
<b>Monthly Average</b>	5	15	22	15	15	72

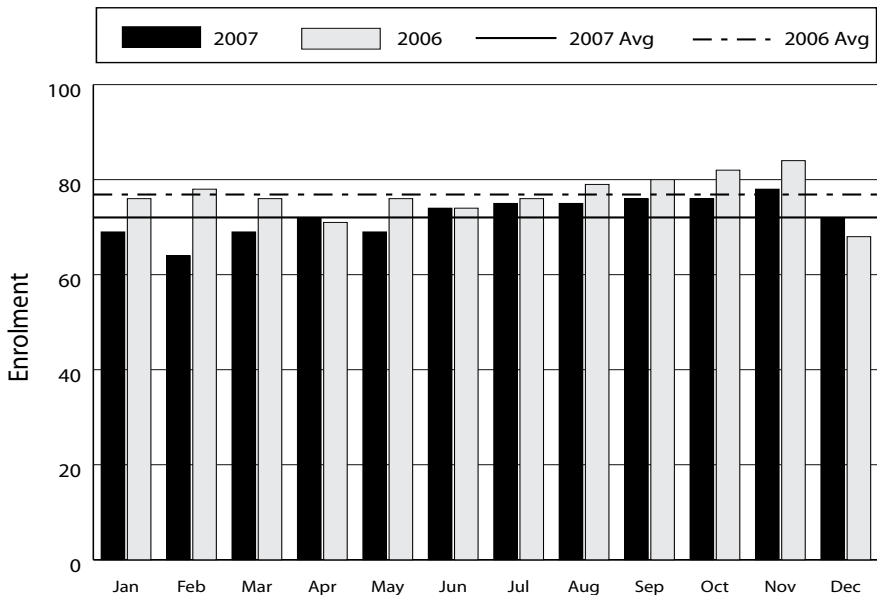
# New Life Childcare

Total Annual Enrolment 2007 / 2006		
	2007	2006
Enrolment Brought Forward from Previous Year	58	66
New Children Enrolled	49	39
<b>Total Children Enrolled</b>	<b>107</b>	<b>105</b>
Children Withdrawn	(40)	(47)
Enrolment after 31 December (children withdrawn on 31 December excluded) Carried Forward to Next Year	67	58

The maximum capacity of the Childcare is 97. During the year, the monthly enrolment ranged from 64 to 78 children per month (2006: 68 to 84). As of December 2007, there were 72 children enrolled.

The average monthly enrolment for the year was 72 children per month (2006: 77). This means that the Childcare attained an average of 74% of maximum enrolment (2006: 79%). Notably, 2007 also saw a dip in the enrolment almost every month, as compared year-on-year with 2006.

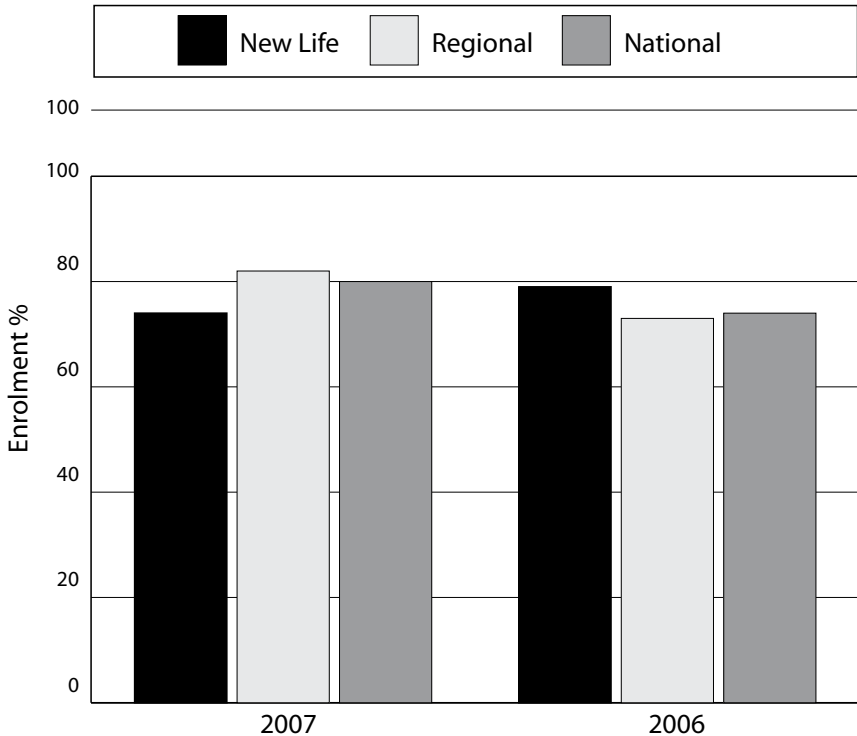
**Monthly Enrolment  
Year-on-Year 2007 /2006**



New Life Childcare's average monthly enrolment of 74% also lags behind New Life's established benchmarks. The regional average monthly enrolment of childcares in Bukit Panjang was 82%, while the national (all childcares in Singapore) average monthly enrolment was 80%. In 2006, New Life's average monthly enrolment (79%) stood slightly above regional (73%) and national (74%) averages.

The opening of a new childcare in August 2007 can only provide partial explanation for the dipping trends noted in annual average enrolment, monthly year-on-year enrolment, and lagging behind established benchmarks. Appropriate action is underway to ensure that these trends are being addressed.

**Monthly Average Enrolment  
New Life Against Benchmarks**





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 4 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 at least one of the New Life Youth staff.

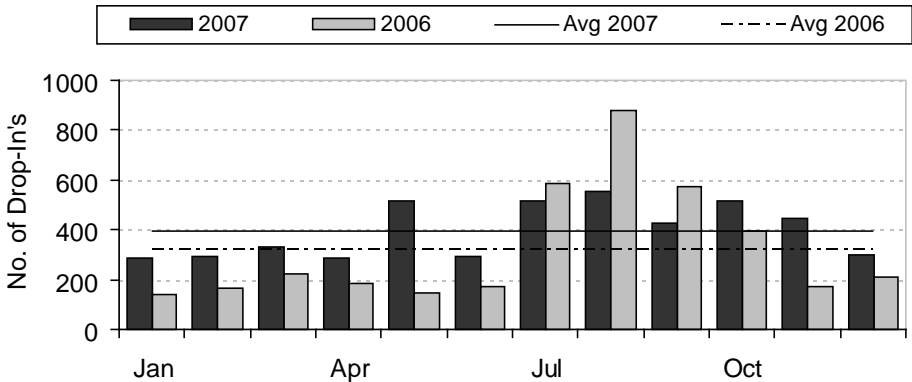
Youth are required to register as members before they are allowed to access the Youth Hub and its facilities. Memberships expire on 31 December and are renewable annually. As at 31 December 2007, the Youth Hub’s membership stood at 309 (2006: 301).

<b>Total Membership 2007 / 2006</b>		
	<b>2007</b>	<b>2006</b>
Membership Brought Forward from Previous Year	27	16
New Members Joined	186	285
Memberships Renewed	96	-
<b>Total Membership</b>	<b>309</b>	<b>301</b>
Members Left	-	-
Memberships Terminated	-	-
Membership as at 31 December	309	301

Monthly usage of the Youth Hub ranged between 286 and 551 drop-ins (2006: 142 and 877). On average, therefore, the Youth Hub saw a daily drop-in rate ranging from 14 to 28 youths. This number is optimal, given the physical capacity of the Youth Hub, as well as the staff strength of the youth workers and volunteers.

# New Life Youth

**Monthly Usage of Youth Hub by Members  
Year-on-Year 2007 / 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 sports programmes were planned during the course of the year. They were:

- the Annual 3-on-3 Basketball Competition, now into its 3<sup>rd</sup> year, on 10 March, with 20 teams of three members participating;
- a new Street Soccer Competition on 16 June, with 7 teams of four members participating
- a Pool Competition, on 15 September, with 10 participants.



More significantly, an intentional approach to relationship-building with the youth dropping in at the Youth Hub was introduced. The Youth Team had come to recognise that attracting the youth to the Hub, just so as to keep them out of harm's way, was not enough. Instead, a more pro-active goal was needed – to influence them with positive values! As such, Every youth who registered as a member of the Youth Hub was assigned to the care of one of the five staff youth workers. With every youth, the youth worker assigned would embark on a New Life-designed “12F” programme – which charts the extent of impact and development of the relationship – moving at a pace commensurate with the youth's willingness to respond. This led to strong bonds being built with several of the youth, which in turn, gave the youth workers excellent opportunities to positively influence the youth.



### **STEP-UP at Zhenghua Secondary School**

The STEP-UP (School Social Work to Enhance Pupils' Potential) Programme is a 5-Year 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. 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.

Besides completing its 4<sup>th</sup> year of STEP-UP in partnership with Zhenghua Secondary School in 2007, New Life also commenced the STEP-UP Programme at two new schools, namely Zhenghua Primary School and West Spring Secondary School. This provided New Life with two new and additional avenues to positively impact the community, partnering with these two schools to serve their student, staff and parent populations.

# New Life Youth

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

<b>STEP-UP Programme 2007 / 2006</b>					
<b>Programme</b>	<b>Target Group</b>	<b>No. of Programmes<sup>1</sup></b>		<b>No. of Participants<sup>2</sup></b>	
		<b>2007</b>	<b>2006</b>	<b>2007</b>	<b>2006</b>
<b>Zhenghua Secondary School</b>					
Assembly Talks	all students	0	1	0	1,508
Level Talks / Workshops	students of each level	2	5	72	1,508
Group Work	selected students	8	12	62	61
Mentoring	selected students	0	1		5
<b>Sub-Total</b>		<b>10</b>	<b>19</b>	<b>134</b>	<b>3,082</b>
<b>West Spring Secondary School</b>					
Workshops	parents	1	-	10	-
Group Work	selected students	12	-	103	-
Mentoring	selected students	1	-	8	-
Camp	selected students	1	-	25	-
<b>Sub-Total</b>		<b>15</b>	<b>-</b>	<b>146</b>	<b>-</b>
<b>Zhenghua Primary School</b>					
Assembly Talks	all students	8	-	8,800	-
Parenting Talks	parents	4	-	798	
Workshops	all students	6	-	2,200	-
Group Work	selected students	2	-	14	-
Counselling	selected students	1 <sup>3</sup>	-	6	-
Case Conference	All teachers	2	-	194	-
<b>Sub-Total</b>		<b>23</b>	<b>-</b>	<b>12,012</b>	<b>-</b>
<b>Grand Total</b>		<b>48</b>	<b>19</b>	<b>12,292</b>	<b>3,082</b>

1 Each programme may comprise multiple sessions.

2 The number of participants indicated double-counts participants who have received more than one service. For example, if 4 different assembly talks (for all students in the school) were held on separate occasions; and if the school's enrolment was 2,000, then each talk would have had 2,000 participants, and the total number of participants for all 4 talks would be 8,000.

3 41 counselling sessions.

In particular, New Life was challenged with the never-before opportunity to run 6 Character First! Workshops at Zhenghua Primary School – one for each level. The School, having determined that character development of its pupils is of such vital importance, had set aside a whole week at the beginning of the school year, one school day per level, to put every pupil through this programme. Effectively, this meant that class by class, every pupil of the school – 2,200 in all – underwent this 5-hour character development programme which New Life had, for many years, been running as part of its S.U.P.E.R.Kidz Club.

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

With the new avenues opened up to reach the children in the community through STEP-UP's school-based work, and with no change in its headcount, New Life Youth scaled down on its centre-based children's programmes. Only one programme – a Character First! Workshop – was conducted on 6 to 7 December. However, as can be seen from the numerous additional programmes conducted at Zhenghua Primary School under the auspices of STEP-UP, this redirection of New Life's resources has not only not diminished the opportunity to positively impact children in the community, many new programmes have instead been started, with many more children (and even their parents) benefiting.

<b>S.U.P.E.R. Kidz Club Activities 2007 / 2006</b>				
<b>Programme</b>	<b>No. of Programmes<sup>4</sup></b>		<b>No. of Participants<sup>5</sup></b>	
	<b>2007</b>	<b>2006</b>	<b>2007</b>	<b>2006</b>
Character Frist! Workshop	1	2	21	40
Children's Party	-	1	-	29
<b>Total</b>	<b>1</b>	<b>3</b>	<b>21</b>	<b>69</b>

<sup>4</sup> Each programme may comprise multiple sessions.

<sup>5</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.



## 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. Pupils handpicked by their schools are assessed for suitability by New Life, placed into small groups based on their relative reading abilities. Under close supervision and encouragement by New Life's volunteer teachers, they learn to become more effective learners, and acquire skills in reading and writing the English language, such as systematic phonics, sight word reading, comprehension, fluency, speech and writing.

<b>Steady Readers Programme 2007/2006</b>				
	<b>2007 Semester 1</b>	<b>2007 Semester 2</b>	<b>2006 Semester 1</b>	<b>2006 Semester 2</b>
Pupils joining	-	12	12	11
Pupils Completed Programme	-	10	12	10
Pupils Passing	-	10	12	10
Pupils Scoring Distinction	-	3	5	5

The programme was unable to start in the first semester due to a manpower crunch. Firstly, the Youth Centre two staff (which constitutes 40% of the Youth staff), including the staff formerly co-ordinated the Steady Readers programme, left New Life in January 2007. While the remaining staff doubled up to carry the additional load, New Life was only able to replace these two staff in March and August respectively. Secondly, there was a severe shortage of volunteers, thus seriously impairing the effectiveness of this programme, which is largely dependent on volunteers interacting closely with pupils in small groups. Nevertheless, and thankfully, the programme resumed in the second semester.



# 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.

Following a strategic review of New Life's direction for the future, the New Life's board and management decided that it would be in New Life's best interest to temporarily discontinue the programmes and services provided by the Family Life Centre. This was partly in response to staff movement of some key staff during the year, as well as plans to better consolidate New Life's range of services. The Family Life Centre's operations were therefore temporarily suspended from 1 Aug 2007 until further notice. The report as follows pertains to the Centre's operations from January to July only.

## 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, 47 (2006: 72) cases were managed in 2007 (January to July). Of these, 16 (2006: 54) were new cases opened during the year, and 42 (2006: 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.

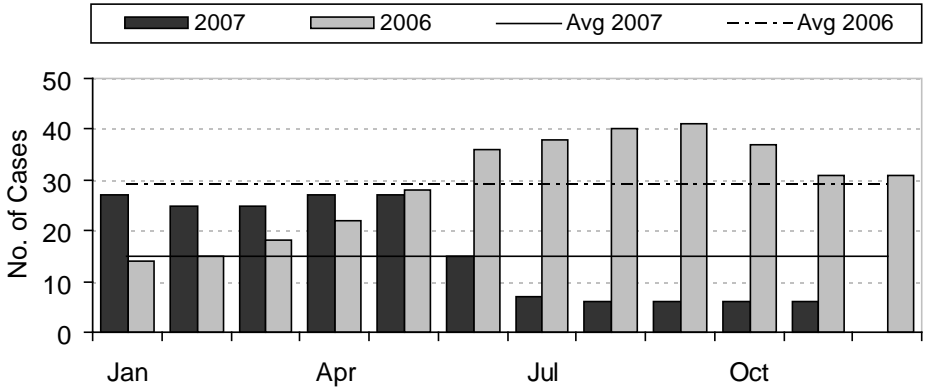
<b>Total Annual Caseload 2007 / 2006</b>		
	<b>2007 (January to July)</b>	<b>2006</b>
Cases Brought Forward from Previous Year	31	18
New Cases	16	54
<b>Total Cases Managed</b>	<b>47</b>	<b>72</b>
Cases Closed	(47)	(41)
Cases Carried Forward to Next Year	0	31

The monthly caseload ranged from 6 to 31 cases per month (2006: 14 to 41), averaging 15 cases per month (2006: 29) for the whole year. As of December 2007, there were no clients (2006: 31) receiving family support services, as all cases had been closed by then.

# New Life Family Life Centre

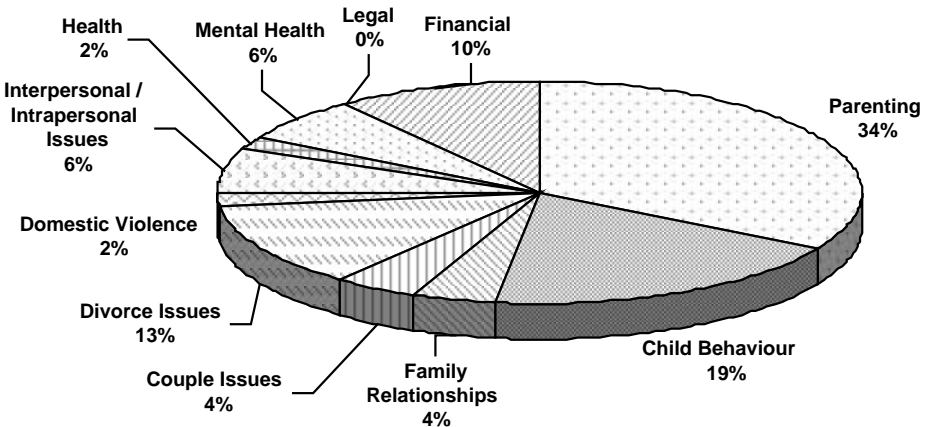
New Life was careful to ensure that no individual or family still in need of help was left unattended. Instead, every single case managed by the Centre was properly referred to other suitable individuals or organizations to continue receiving the necessary assistance, or, where no further assistance was required, terminated with proper closure.

**Monthly Caseload  
Year-on-Year 2007 / 2006**



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 dominated (43%), followed by family, couple, divorce issues and domestic violence, which together accounted for 23%.

**Distribution of Caseload by Presenting Problem  
2007**

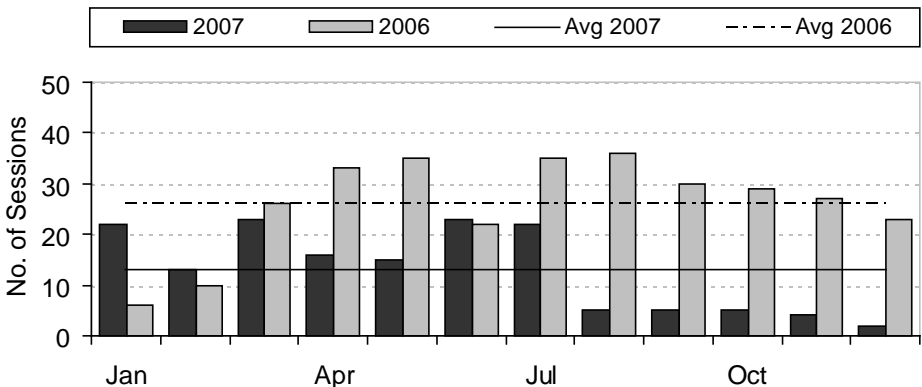


## Distribution of Caseload by Presenting Problem 2007

Most of the cases required a relatively low intensity of intervention. 47% of the total annual caseload required 2 or fewer face-to-face counselling sessions; and 82% 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 of Active Cases 2007</b>			
Level of Intensity	No. of Face-to-Face Sessions Per Case	No. of Cases	Percentage
Lowest	Nil	1	3%
	1 to 2	15	44%
	3 to 6	12	35%
	7 to 12	5	15%
Highest	13 to 20	1	3%
	TOTAL	34	100%

## Face-To-Face Sessions Per Month Year-on-Year 2007 / 2006



# New Life Family Life Centre

Face-To-Face Sessions Per Month  
Year-on-Year 2007 / 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.

### **Greenridge Primary School**

During the year (January to March only), a total of 8 programmes were conducted – comprising parenting talks and workshops, family bonding activities, work life balance programmes and life skills training. A total of 867 participants – comprising school staff, students, and parents of students – attended these programmes and benefited directly from them.

<b>School Family Education Programme at Fajar Secondary School 2007 / 2006</b>					
<b>Programme</b>	<b>Target Group</b>	<b>No. of Programmes</b>		<b>No. of Participants<sup>1</sup></b>	
		<b>2007 (Jan-Mar)</b>	<b>2006</b>	<b>2007 (Jan-Mar)</b>	<b>2006</b>
Parenting Talks & Workshops	Parents	6	10	850	784
Family Bonding	Parents & Students	1	6	15	301
Work Life Balance	School Staff	1	4	2	135
Life Skills Training	Students	0	7	0	999
<b>Total</b>		<b>8</b>	<b>27</b>	<b>867</b>	<b>2,219</b>

Upon completing the second work year (April to March) of the SFE Programme, and



# 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.

In 2007, a noticeably sharp decline is observed across the board in caseload, patient visits, and health screenings conducted. This is particularly apparent in comparison with 2006 data. However, this is no cause for alarm, as it accrues primarily from the intentional scaling down of the Community Health Centre's work, especially in the last 3 months of the year, as New Life reviewed the way ahead for the Community Health Centre.

## **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.

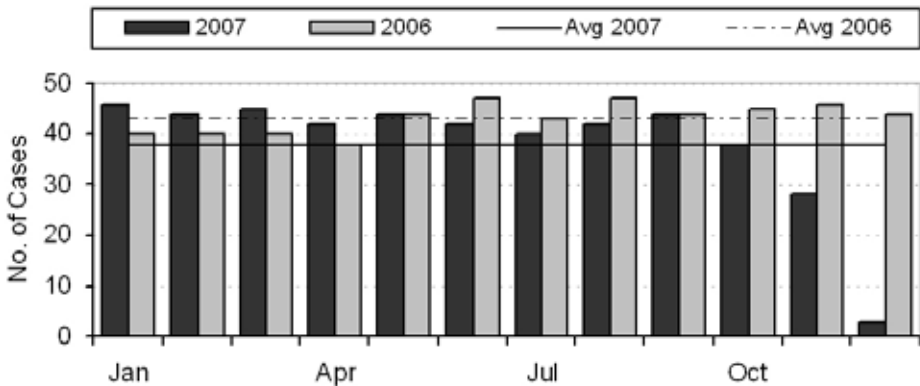
In total, 67 cases were managed in 2007. Of these, 24 were new cases opened during the year, and 64 cases were closed, 15 due to the patients having been discharged, and 49 due to the patient passing on. Each case comprises an individual patient requiring home medical and nursing care. However, besides 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.

# New Life Community Health Centre

Total Annual Caseload 2007 / 2006		
	2007	2006
Cases Brought Forward from Previous Year	43	36
New Patients Admitted	24	35
<b>Total Patients Managed</b>	<b>67</b>	<b>71</b>
Patients Deceased	(15)	(13)
Patients Discharged	(49)	(14)
Patient Muster as at 31 December / Cases Carried Forward to Next Year	3	44

The monthly caseload ranged from 3 to 46 cases per month (2006: 38 to 47), averaging 43 cases per month (2006: 29) for the whole year. A total of 31 (2006: 47) referrals for New Life's services were received, of which 24 (2006: 35) were eventually accepted for admission. As of December 2007, New Life Home Care was providing holistic care to 36 (2006: 3) patients receiving quality home medical and home nursing services.

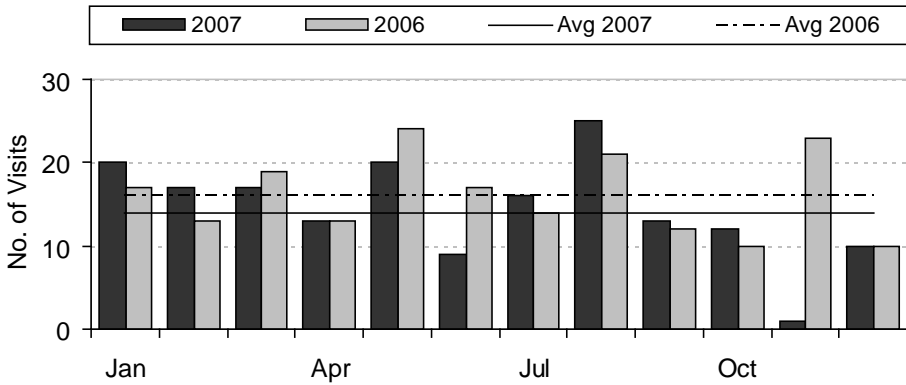
Monthly Patient Caseload  
Year-on-Year 2007 / 2006



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 2007, the monthly home medical visit count ranged from 10 to 24 visits per month (2006: 8 to 20), averaging 16 visits per month (2006: 12) for the whole year, while the monthly home nursing visit count ranged from 35 to 69 visits per month (2006: 28 to 59), averaging 51 visits per month (2006: 41) for the whole year. In total, 193 (2006: 145) home medical visits and 613 (2006: 491) home nursing visits were made during the year.



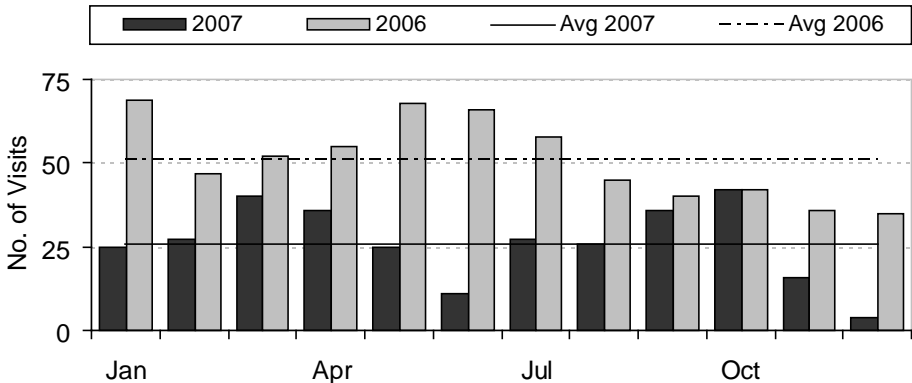
**Home Medical Visits Per Month  
Year-on-Year 2007 / 2006**



# New Life Community Health Centre



**Home Nursing Visits Per Month  
Year-on-Year 2007 / 2006**



## 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 2007, a total of 25 health screenings (2006: 44) was delivered. The number of service-users who had benefited from this service totaled xxx (2006: 38).





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47.10  
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## NEW LIFE COMMUNITY SERVICES CENTRE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED  
31 DECEMBER 2007

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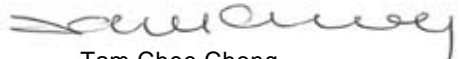
## **STATEMENT BY CHAIRMAN AND TREASURER**

We, John Lim Cheng Siew and Tam Chee Chong, being the Chairman 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 42 to 57 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 2007 and of its income and expenditure, statement of changes in accumulated fund and specific fund and cash flows for the financial year then ended.

On behalf of the Board



John Lim Cheng Siew  
Chairman



Tam Chee Chong  
Treasurer

Date 5 April 2008

## 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 42 to 57, which comprise the balance sheet as at 31 December 2007, 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.

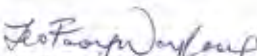
An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or 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 2007, 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

Date 5 April 2008

**STATEMENT OF INCOME AND EXPENDITURE**  
**For the financial year ended 31 December 2007**

	Note	Home care \$	NLCSC \$	Total 2007 \$	Total 2006 \$
<b>Income</b>					
School fee		–	427,930	427,930	456,560
Interest income		–	11,511	11,511	14,680
Donations	3 & 12b	100	871,257	871,357	600,779
Donation-in-kind	3 & 12b	38	110,796	110,834	106,111
Fund-raising income		–	–	–	82,122
Kidz Club		–	545	545	985
Government subvention		11,170	–	11,170	14,628
Government subvention (medication)		1,077	–	1,077	1,202
Medical supplies		14,707	–	14,707	15,058
Home medical fee		8,487	–	8,487	10,356
Nursing service fee		6,507	–	6,507	15,014
Laboratory service fee		1,387	–	1,387	930
Programme income		–	21,067	21,067	3,100
Family life education		–	2,540	2,540	12,848
Grant from MCYS		–	51,353	51,353	20,925
Gain on disposal of property, plant and equipment		–	–	–	199
Others		4,862	39,144	44,006	40,369
		<b>48,335</b>	<b>1,536,143</b>	<b>1,584,478</b>	<b>1,395,866</b>
<b>Less expenses</b>					
Depreciation	5	884	86,624	87,508	81,922
Staff costs	4 & 12c	92,992	771,455	864,447	891,463
Maintenance of land and building		–	36,669	36,669	33,993
Rental	12b	–	87,237	87,237	87,016
Utilities	12b	–	30,902	30,902	32,393
Fund raising expenses		–	–	–	14,775
Other operating expenses		22,401	131,472	153,873	133,840
		<b>116,277</b>	<b>1,144,359</b>	<b>1,260,636</b>	<b>1,275,402</b>
(Deficit)/surplus for the financial year		<b>(67,942)</b>	<b>391,784</b>	<b>323,842</b>	<b>120,464</b>

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

**BALANCE SHEET**  
**At 31 December 2007**

	Note	2007 \$	2006 \$
<b>Non-current asset</b>			
Property, plant and equipment	5	<b>134,326</b>	185,834
<b>Current assets</b>			
Inventories		<b>5,340</b>	6,365
Sundry receivables	6	<b>70,117</b>	25,011
Fixed deposits	7	<b>524,171</b>	514,817
Bank and cash balances		<b>924,109</b>	599,404
		<b>1,523,737</b>	1,145,597
<b>Total assets</b>		<b>1,658,063</b>	1,331,431
<b>Current liabilities</b>			
Sundry payables	8	<b>121,715</b>	115,758
<b>Net assets</b>		<b>1,536,348</b>	1,215,673
<b>Funds</b>			
Accumulated fund		<b>1,535,465</b>	1,211,623
Family assistance fund	9	<b>883</b>	4,050
		<b>1,536,348</b>	1,215,673

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 2007**

	Accumulated fund \$	Family assistance fund \$	Total \$
Balance at 1 January 2006	1,091,159	8,030	1,099,189
Surplus for the financial year	120,464	(3,980)	116,484
Balance at 31 December 2006	1,211,623	4,050	1,215,673
Surplus/(deficit) for the financial year	323,842	(3,167)	320,675
Balance at 31 December 2007	<b>1,535,465</b>	<b>883</b>	<b>1,536,348</b>

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

**CASH FLOW STATEMENT**  
**For the financial year ended 31 December 2007**

	2007	2006
	\$	\$
<b>Cash flows from operating activities</b>		
Profit before tax	<b>323,842</b>	120,464
Adjustments for:-		
Depreciation	<b>87,508</b>	81,922
Gain on disposal of Property, plant and equipment	–	(199)
Interest income	<b>(11,511)</b>	(14,680)
	<hr/> <b>399,839</b>	<hr/> 187,507
Operating cash flows before movements in working capital		
Inventories	<b>1,025</b>	2,603
Receivables	<b>(45,106)</b>	15,714
Payables	<b>5,957</b>	(51,329)
(Deficit)/surplus in family assistance fund	<b>(3,167)</b>	(3,980)
	<hr/> <b>358,548</b>	<hr/> 150,515
<b>Net cash from operating activities</b>		
<b>Cash flows from investing activities</b>		
Purchase of plant and equipment	<b>(36,000)</b>	(8,896)
Proceed from disposal of Property, plant and equipment	–	200
Interest received	<b>11,511</b>	14,680
	<hr/> <b>(24,489)</b>	<hr/> 5,984
<b>Net cash (used in)/from investing activities</b>		
<b>Net increase in cash and cash equivalents</b>	<b>334,059</b>	156,499
<b>Cash and cash equivalents at beginning of the year</b>	<b>1,114,221</b>	957,722
	<hr/> <b>1,448,280</b>	<hr/> 1,114,221
<b>Cash and cash equivalents at end of the year</b>		
<b>Cash and cash equivalents comprise:-</b>		
Bank and cash balances	<b>924,109</b>	599,404
Fixed deposits	<b>524,171</b>	514,817
	<hr/> <b>1,448,280</b>	<hr/> 1,114,221

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

## **NOTES TO THE FINANCIAL STATEMENTS**

### **For the financial year ended 31 December 2007**

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 judgment 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 INT FRS were issued, revised or amended but not effective:

FRS 23	Borrowing Costs
FRS 107	Financial Instruments: Disclosures
FRS 108	Operating Segments
INT FRS 111	FRS 102 – Group and Treasury Share Transactions
INT FRS 112	Service Concession Arrangements
Amendments to FRS 1	Presentation of Financial Statements on Capital Disclosure

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 a registered charity under the Charities Act and is exempted from income tax under the provisions of the Income Tax Act.

**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 \$656,042 (2006: \$486,030).

**4. Staff costs**

Included in staff costs are payments to CPF of \$97,387 (2006: \$96,186).

## 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 1.1.07	306,185	7,138	36,929	35,354	46,697	3,844	13,425	449,572
Additions	2,600	–	–	32,797	603	–	–	36,000
<b>Balance at 31.12.07</b>	<b>308,785</b>	<b>7,138</b>	<b>36,929</b>	<b>68,151</b>	<b>47,300</b>	<b>3,844</b>	<b>13,425</b>	<b>485,572</b>

### Accumulated depreciation

Balance at 1.1.07	153,625	6,754	30,745	32,315	31,137	3,842	5,320	263,738
Depreciation charge	53,329	94	2,100	13,686	15,614	–	2,685	87,508
<b>Balance at 31.12.07</b>	<b>206,954</b>	<b>6,848</b>	<b>32,845</b>	<b>46,001</b>	<b>46,751</b>	<b>3,842</b>	<b>8,005</b>	<b>351,246</b>

### Net book value

At 31.12.07	<b>101,831</b>	<b>290</b>	<b>4,084</b>	<b>22,150</b>	<b>549</b>	<b>2</b>	<b>5,420</b>	<b>134,326</b>
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	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>

### Accumulated depreciation

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>

### Net book value

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>
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**6. Sundry receivables**

	<b>2007</b>	2006
	<b>\$</b>	\$
Sundry receivables	<b>55,133</b>	10,093
Prepayments	<b>2,748</b>	4,331
Deposits	<b>2,954</b>	2,954
Grant receivables	<b>9,282</b>	7,633
	<hr/> <b>70,117</b> <hr/>	25,011

**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 1.63% to 1.85% (2006: 2.13% to 2.40%) per annum.

**8. Sundry payables**

	<b>2007</b>	2006
	<b>\$</b>	\$
Deposits received	<b>38,270</b>	30,890
School fees received in advance	<b>5,725</b>	1,615
Accrued operating expenses	<b>56,731</b>	56,226
Sundry payables	<b>20,989</b>	27,027
	<hr/> <b>121,715</b> <hr/>	115,758

**9. Family assistance fund**

This fund is set up specifically to finance needy individuals.

**10. Lease commitment**

	<b>2007</b>	2006
	<b>\$</b>	\$
Not later than one financial year	<b>3,000</b>	3,000
Later than one financial year but not later than five financial years	<b>10,500</b>	13,500
	<b>13,500</b>	16,500

**11. 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.

## **12. 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 (2006: \$82,111) for rental and \$24,000 (2006: \$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 (2006: \$106,111), 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 \$209,200 (2006: \$186,200) 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 \$19,605(2006: \$18,204).

**c) Compensation of Key Management Personnel**

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

	<b>2007</b>	2006
	<b>\$</b>	\$
Remuneration paid to key management staff (8 persons)		
- Salaries and bonuses	<b>309,706</b>	292,583
- CPF	<b>41,265</b>	38,050
	<hr/>	

Board members did not receive any remuneration for their services.

The annual remuneration of each of the key management staff falls below \$100,000.

**13. Authorisation of financial statements**

The financial statements of the Centre for the financial year ended 31 December 2007 were authorised for issue by the Board on 5 April 2008.

**DETAILED STATEMENT OF INCOME AND EXPENDITURE**  
**For the financial year ended 31 December 2007**

	Home care \$	NLCSC \$	Total 2007 \$	Total 2006 \$
<b>Income</b>				
School fee	–	427,930	427,930	456,560
Interest income	–	11,511	11,511	14,680
Donations	100	871,257	871,357	600,779
Donation in kind	38	110,796	110,834	106,111
Fund raising income	–	–	–	82,122
Kidz Club	–	545	545	985
Government subvention	11,170	–	11,170	14,628
Government subvention (medication)	1,077	–	1,077	1,202
Medical supplies	14,707	–	14,707	15,058
Home medical fee	8,487	–	8,487	10,356
Nursing service fee	6,507	–	6,507	15,014
Laboratory service fee	1,387	–	1,387	930
Programme income	–	21,067	21,067	3,100
Family life education	–	2,540	2,540	12,848
Grant from MCYS	–	51,353	51,353	20,925
Gain on disposal of property, plant and equipment	–	–	–	199
Others	4,862	39,144	44,006	40,369
	<b>48,335</b>	<b>1,536,143</b>	<b>1,584,478</b>	<b>1,395,866</b>
<b>Less expenses</b>				
Advertisement	212	46	258	104
Auditors' remuneration	578	4,928	5,506	4,864
Bank charges	–	2,259	2,259	1,316
Communication	1,218	5,514	6,732	7,364
CPF contribution	10,769	86,618	97,387	96,186
Depreciation	884	86,624	87,508	81,922
Donors relationship management	–	3,533	3,533	3,267
Family life education	–	105	105	–
Food and beverage	–	33,692	33,692	29,080
Fund raising expenses	–	–	–	14,775
General expenses	–	33,866	33,866	27,976
General insurance	–	696	696	991
Gifts/Special events	–	1,153	1,153	176
Home medical/Nursing service expenses	16,504	–	16,504	15,581
Kidz Club	–	550	550	1,090
Licence	–	444	444	362
Membership subscription/Association dues	80	–	80	40
Maintenance of land and building	–	36,669	36,669	33,993
Medication	1,077	–	1,077	1,202
<b>Balance carried forward</b>	<b>31,322</b>	<b>296,697</b>	<b>328,019</b>	<b>320,289</b>

**DETAILED STATEMENT OF INCOME AND EXPENDITURE (cont'd)**  
**For the financial year ended 31 December 2007**

	Home care \$	NLCSC \$	Total 2007 \$	Total 2006 \$
Balance brought forward	<b>31,322</b>	<b>296,697</b>	<b>328,019</b>	320,289
Public Education	120	8,664	8,784	11,578
Program expense	–	9,936	9,936	174
Rental	–	87,237	87,237	87,016
Rental of premises and equipment	–	3,180	3,180	525
Repair/General maintenance	596	5,608	6,204	3,920
Resource materials	–	6,460	6,460	5,763
Salary and bonus	79,117	658,113	737,230	767,348
SDL	206	3,005	3,211	3,679
Staff insurance	325	2,663	2,988	3,242
Staff medical	1,644	8,193	9,837	8,214
Staff training	96	7,123	7,219	9,588
Staff welfare	835	5,740	6,575	3,206
Supply and material	644	7,659	8,303	13,020
Transport	1,035	1,339	2,374	2,999
Utilities	–	30,902	30,902	32,393
Volunteers expenses	337	1,840	2,177	2,448
	<b>116,277</b>	<b>1,144,359</b>	<b>1,260,636</b>	1,275,402
(Deficit)/surplus for the financial year	<b>(67,942)</b>	<b>391,784</b>	<b>323,842</b>	120,464

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

# Additional Information

## 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.

## Cash Reserve Policy

The New Life's policy is that the cash reserve balance should not exceed 5 times of net operating expenditure. Net operating expenditure refers to the total expenditure less all means of regular income from programme fees, grants from government/NCSS or investments (donations are excluded).

New Life's Cash Reserve Balance as at 31 December 2007 represents 2.2 times of net operating expenditure (2006: 1.67 times)

## *Registered Address*

10 Jelapang Road  
Singapore 677740

## *Contact Information*

Tel: 6892-7191  
Fax: 6892-7181  
Email: email@newlife.org.sg  
Website: 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 John Teo Cheng Lok (since 2007)

**New Life Community Services Centre**

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Email: [email@newlife.org.sg](mailto:email@newlife.org.sg)

Website: [www.newlife.org.sg](http://www.newlife.org.sg)

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Email: [youth@newlife.org.sg](mailto:youth@newlife.org.sg)

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**New Life Community Health Centre**

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Singapore 677740

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Fax: 6892-7181

Email: [commhealth@newlife.org.sg](mailto:commhealth@newlife.org.sg)

**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)

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**WANT TO VOLUNTEER WITH NEW LIFE?**

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**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)



Mastering  
Life's  
Transitions