



New Life Community Services Centre

Annual Report 2009

Building the Next. Generation

Our Vision

Love the Community for Christ.

Our Mission

New Life seeks to demonstrate God's love by empowering people to master life's transitions.

Our Purpose

New Life Community Services Centre is the social service arm of Covenant Evangelical Free Church (CEFC). It is a not-for-profit voluntary welfare organisation, committed to serve the community in building the young through our core services – New Life Childcare, New Life Children and New Life Youth. We aim to complement fellow service providers, working hand in hand with community leaders, institutions and residents to serve the community, regardless of race, religion and with no strings attached.

Our Core Values

- People Centred
- Purpose Focused
- Passion Driven
- Personal Excellence Modelled
- Prudence Guided

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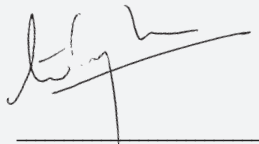
Board's Approval of Annual Report

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

John Lim Cheng Siew <i>Chairman</i>	Lawrence Chua Kim Choon <i>Board Member</i>
Chua Chung Kai <i>Vice-Chairman</i>	Tam Chee Chong <i>Board Member</i>
Partrick Lim Kah Hock <i>Secretary</i>	George Lee Kwee Seng <i>Board Member</i>
Seong Koon Wah Sun <i>Treasurer</i>	Cheah Sin Hean <i>Board Member</i>
Sim Choon Siong <i>Assistant Treasurer</i>	Lim Ting Yin <i>Board Member</i>

resolve, on this date 17 April 2009, that the Annual Report for the financial year ended 31 Dec 2009 be and is hereby approved.

On behalf of the Board,



John Lim Cheng Siew
Chairman



Patrick Lim Kah Hock
Secretary

Chairman's Message

by John Lim

Loving the Community for Christ

2009 has been a milestone for New Life. After the board re-affirmed our long-term vision of "Loving the Community for Christ" and embraced the new focus of "redeeming the next generation for Christ" in 2008, New Life was reorganized in 2009 to realise this new vision and focus. It was the year where we put our plans into action, building the foundation to love our community for Christ. By the grace of God, He has knitted the hearts of the board, staff, volunteers, partners and donors together, so that we are all working in unity towards the goal.

New Beginnings

Youth

New Life has made several breakthroughs in 2009. Since the establishment of the second Covenant Evangelical Free Church (CEFC) location at Woodlands in 2008, New Life has been charged with the mission to be Covenant's face and hands in that community. In September 2009, the foyer of Woodlands CEFC was developed into a space for youth activity and used twice a week. Recognizing the need in the neighbourhood, the team felt that a youth hub would bless the young people in the area. New Life embarked on a partnership with the grassroots in Woodlands for a dedicated youth centre. The team's effort was rewarded when the Member of Parliament for Sembawang GRC, Dr Mohamad Maliki Bin Osman endorsed New Life Youth's plan for a new Youth hub in Admiralty. The approval for this hub is in process

and we hope to complete the building of this hub in 2011.

Children

New Life Children work was launched as a separate department in December 2008 in recognition of its unique contribution to the community. New Life Children continued to break new grounds in Bukit Panjang in 2009. Not only did the number of participants in their successful Steady Readers programme tripled, a new Kids Champ Club launched in 2009 immediately attracted up to 25 students. In addition, the Member of Parliament for Holland-Bukit Timah GRC, Mr Liang Eng Hwa, has endorsed the building of New Life's first Students Care Centre at Block 507 in Bukit Panjang. The building of this centre is in progress and is targeted to be operational by the end of 2010.

Childcare

New Life Childcare was given a fresh look when its premises within the church were renovated with the help of a generous government subsidy for cyclical maintenance of its facilities. The enrolment has averaged above 90% of capacity in 2009. It is a testimony of the good work done by the staff of New Life Childcare.

Project Love

Apart from the focus on the Youth and Children, New Life continues to serve the needy in the community with Project Love. Project Love is a direct financial aid initiative that allows New Life to reach deeper into families and homes of the most needy, and provide the stability

required for every child in the community to succeed. Up to the end of 2009, the Project Love Committee approved more than \$26,000 for disbursement to applicants.

Trusting in the Lord for 2010

God has blessed New Life's work in 2009. This year, we will continue to trust God to provide New Life with wisdom and deepen the foundations that it has build over the last nine years. One recommendation from the Board retreat in January 2010 is the way New Life can measure its progress through 3 Cs - 1) Connection with the community 2) Change in families and individuals 3) Contribution to society by the beneficiaries. It is hoped that through its work, New Life will connect with as many people as possible in the community and drive change in their lives. As a result of the love and changed lives, those helped will be motivated to volunteer and give back to the community.

New Life Childcare will not only revamp its curriculum, it will also extend its engagement with the parents through its parenting talks and other activities. New Life Children will expand its work in the successful Steady Reader's programme and Kid's Champ Club at the same time. New Life Youth will augment its successful School-Based work to Enhance STEP-UP which targets At-Risk-Youth as well as looking into enhancing their developmental work in the Youth Hub.

The building and completion of the two premises in Bukit Panjang and Woodlands

will trim New Life's reserves. We will continue to trust God for the provision of \$1.38 million for 2010 and the provision of new staff to run the new centres.

Thanksgiving

In conclusion, I would like to thank the leadership and congregation of CEFC for their generous giving of \$1.31 million through donations to New Life in 2009. This contribution is a strong endorsement and great encouragement to all in New Life that we are doing God's work and moving in His direction. I will also like to thank the New Life's Board, staff, volunteers, partners and donors for their unwavering commitment and selfless sacrifice to enable a successful 2009.



Centre Manager's Report

by **Diana Ooi**

2009 was a year of breakthroughs and building new fundamentals to fulfil New Life's fresh focus on building the next generation. These fundamentals were: our alignment with Covenant Evangelical Free Church (CEFC), our resource base, our service leadership, and our partnerships with the community.

1 Alignment

Task: Identity defines purpose. As the face and hands of CEFC, New Life is the bridge for the church to pour its resources of people, passion and provisions to make our community a better place.

Thanksgiving: In 2009, New Life reaffirmed this identity by moving in tandem with CEFC which established a worship centre in Woodlands. We began youth work there through collaboration with Christ Church Secondary School and birthed The Foyer youth drop-in, which was inaugurated with a community-wide Sports Challenge.

Timeline: Looking ahead, New Life will strengthen this alignment so that we become the platform for every church member to love the community for Christ by praying, partnering, providing financially, or participating as volunteers with us.

2 Resources

Task: Without the twin resource engines of our donors and volunteers, New Life's work would be severely limited. For New Life to be adequately resourced for growth, we have to build systems to effectively employ volunteer time, and to communicate with donors to build their conviction in New Life's mission and confidence in our work.

Thanksgiving: Donors

In 2009, donation receipts amounted to \$1.31 million. This far surpassed our target of \$700,000 and even exceeded 2008's record giving. Other heartening indicators observed in 2009 were:

- The highest number of donors in a year since 2003,
- The second consecutive year that the number of new donors went up since 2003,
- Higher average giving per donor, and
- Greater regularity of donations.

More important than the giving, we see a greater sense of stakeholding within the CEFC congregation. It shows that our consistent efforts to connect with donors at all levels have refreshed the conviction by which donors give. To me, this generous financial provision is God's clear affirmation for New Life to continue and expand its work.

Thanksgiving: Volunteers

In 2009, we also saw many come forward to volunteer with more than 1,200 volunteer hours clocked. This reflects the



increased sense of ownership by the CEFC congregation, who make up 80% of our volunteer base.

In 2009, we put in place a basic system to recruit, screen, orientate, train, deploy and sustain our volunteers. This resulted in more committed, better prepared volunteers who are aligned with New Life's vision and mission.

Timeline: Looking ahead, frameworks need to be established so that New Life becomes "staff-led, volunteer-driven". Our connection with donors also needs to be deepened so that donors are kept well informed of how their giving makes a difference. With these, we will be able to fulfil our identity as the bridge through which CEFC demonstrates God's love to our community.

3 Service Leadership

Task: We aspire to provide a full range of professional services to build the next generation. For our services to mature in depth and scope, it is critical that we have leaders who are able to shape futures.

Thanksgiving: In 2009, we saw younger staff take up leadership. The new Children's Services led by Dawn Ang has developed programmes that filled a gap for children aged 7 – 12, and engaged more children than before. Our new youth work in Woodlands is functionally led by Eric Sng, a new youth worker under the Youth Manager's supervision.

Timeline: To raise leaders, our recruitment will continue to focus on calling, character and competence in potential staff. Current staff will be challenged to reach their full potential through greater responsibilities and close guidance from senior staff.

4 Partnerships

Task: New Life is but one of many like-minded groups serving the community. We seek to synergise with grassroots organisations, social service providers, schools and government bodies to multiply our impact towards common goals.

Thanksgiving: In 2009, we are grateful for the support from local MPs in our facilities building projects both in Woodlands and Bukit Panjang. We are also grateful for strong partnership with schools such as Greenridge Primary, Zhenghua Primary, and West Spring Secondary, and Christ Church Secondary. Our youth work in Woodlands enjoyed the support of social service partners such as Youth Guidance Outreach Services (YGOS), Crossroad Youth Centre (Care Corner Admiralty), and YMCA Project Bridge.

Timeline: In 2010 and beyond, we seek to deepen partnerships and complement the strengths of existing social service providers, local authorities and educational institutions.

Conclusion

Many voices have sounded the alarm that we are losing our young people culturally, socially and morally. Others may say that the future is already lost. I believe the cause of reclaiming the young for a positive and purposeful life is not yet lost. Working together with many helping hands, New Life will commit its utmost to building the next generation.

"It's not the dream of a lifetime, it's the dream that takes a lifetime."

John C Maxwell

The New Life Board

CHAIRMAN

Mr John Lim Cheng Siew is currently a Regional Manager for Asia Pacific at an Oil and Gas Supermajor. Prior to this, John was the General Manager of a subsidiary of Keppel Corporation. An SAF Overseas Merit Scholar, he has held various leadership positions in the Republic of Singapore Navy. He graduated from the University of Manchester with First Class Honours in Engineering (Electrical and Electronics), and holds an MBA with Distinction from Manchester Business School. John brings significant experience in management, operations, strategic planning, human resource as well as various aspects of organizational development.

VICE-CHAIRMAN

Rev Dr Chua Chung Kai is a medical doctor by training, graduating from the National University of Singapore in 1989. He has been serving as a pastor in Covenant Evangelical Free Church for the last 15 years. He holds a Masters Degree from the Singapore Bible College and was ordained with the Evangelical Free Church of Singapore in 2004. He is presently serving as an Associate Pastor in the Senior Pastor's office overseeing Prayer, Equipping, Worship and the Small Groups in Woodlands Centre as well as the Community Services arm of the church. He is married to Tina and they have three children, John, Joel and Joanne.

SECRETARY

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 at an American MNC, in charge of their polymers

business in the Asia-Pacific. He has served as a lay leader in various sub-committees in CEFC and New Life. He served as the Assistant Treasurer prior to his current appointment as the Honorary Secretary of New Life Community Services Centre.

TREASURER

Ms Seong Koon Wah Sun is the Managing Director & Team Head of Global Shipping Singapore Office, Asia Pacific of UniCredit Bank AG. She sits on the Council of the Singapore Shipping Association and chairs their Young Executives Group. She has held senior management positions in an international Canadian bank and was a marketing representative for an Asia-Pacific bankers' programme based in the United States. She is also a non-executive director of Love The World Soul Rock Bistro and Bar. She holds a Bachelor of Accountancy Degree from the National University of Singapore.

ASSISTANT TREASURER

Mr Sim Choon Siong is the Director for Entrepreneurship Development at SPRING Singapore. He has served in the public sector for over 15 years, holding positions in the National Environment Agency, the Ministry of Trade and Industry, and the Ministry of Transport, covering areas such as aviation and enterprise policies, corporate services, international relations and service quality. He holds an MA from Cambridge University and an MSc from Reading University.

BOARD MEMBERS

Mr Lawrence Chua Kim Choon is a retired civil servant. He is currently reemployed as an Assistant Manager in the Elections Department of the Prime Minister's Office. A Founding Elder of Covenant

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

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

Mr George Lee Kwee Seng is a retiree. He was in the airline industry serving in

various positions both in the head office as well as overseas, and in the latter as the General Manager in the Philippines and Italy. His last appointment was with an airport handling company in its airlines catering unit. He holds a Bachelor of Science Degree with Honours from the National University of Singapore.

Mr Cheah Sin Hean is the Group Executive Director of Goodrich Global Pte Ltd, a company that supplies interior furnishings. His past experience included 3 years as a Quantity Surveyor in the Public Works Department, 9 years as a Project Manager with property developers and 20 years in Goodrich Global. He graduated with a Bachelor of Science Degree (Building) with Honours from the National University of Singapore.

Ms Lim Ting Yin holds a Law Degree from the National University of Singapore and a Teaching in Higher Education Certificate (UK). She has worked in the legal profession as a practising lawyer, an in-house counsel and a legal educator.



Seated (L to R): Patrick Lim, Chua Chung Kai, John Lim, Sim Choon Siong
Standing (L to R): Lawrence Chua, Lim Ting Yin, Seong Koon Wah Sun, George Lee, Cheah Sin Hean
Not present: Tam Chee Chong

Board Committees | as at 31 December 2009

New Life Board

Chairman

Mr John Lim Cheng Siew

Secretary

Mr Patrick Lim Kah Hock

Assistant Treasurer

Mr Sim Choon Siong

Vice-Chairman

Rev Dr Chua Chung Kai

Treasurer

Ms Seong Koon Wah Sun

Board Members

Mr Lawrence Chua Kim Choon

Mr Tam Chee Chong

Mr George Lee Kwee Seng

Mr Cheah Sin Hean

Ms Lim Ting Yin

Strategy & Programmes Committee

This committee oversees the strategic direction of New Life, ensuring the uncompromising preservation of its core purpose, and a standard of excellence in the provision of programmes and services.

Chairman

Mr John Lim Cheng Siew

Members

Rev Dr Chua Chung Kai

Mr Patrick Lim Kah Hock

Mr Sim Choon Siong

Ms Diana Ooi Poh Tin (staff)

Human Resource Committee

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

Chairman

Mr Sim Choon Siong

Members

Rev Dr Chua Chung Kai

Mr Johnny Tan Cheow Hock

Mr John Lim Cheng Siew

Ms Diana Ooi Poh Tin (staff)

Ms Corrie Lim Siew Lan (staff)

Audit & Governance Committee

This committee reviews New Life's compliance to the Code of Governance for Charities and IPCs, and proposes measures to strengthen New Life's standard of governance.

Chairman

Mr Lawrence Chua Kim Choon

Members

Ms Lim Ting Yin

Mr George Lee Kwee Seng

Mr Eddie Tan Cheng Soo

Finance and Investment Committee

This committee oversees the reserve policies, financial controls and processes of New Life.

Chairman

Ms Seong Koon Wah Sun

Members

Mr Sim Choon Siong
Mr Sim Teow Hong
Mr Tam Chee Chong
Mr Clement Chung Beng Kwong (staff)

Fund-Raising Committee

This committee determines New Life's fund-raising strategies and activities.

Chairman

Mr Patrick Lim Kah Hock

Members

Mr Cheah Sin Hean
Mr Eddie Tan Cheng Soo
Mr Kelvin Ng Kah Heng (staff)

Nominations Committee

This committee nominates and ensures the development of board members and observers.

Chairman

Rev Dr Chua Chung Kai

Members

Mr John Lim Cheng Siew
Mr Lawrence Chua Kim Choon
Ms Diana Ooi Poh Tin (staff)

Building Committee

This committee oversees building and renovation projects in New Life.

Chairman

Mr Cheah Sin Hean

Members

Ms Lim Ting Yin
Mr George Lee Kwee Seng
Ms Irene Lim Choon Sim (staff)

Project Love Committee

This committee oversees Project Love and approves on behalf of the New Life Board the monies disbursed to beneficiaries.

Chairman

Mr Patrick Lim Kah Hock

Members

Mr Sim Choon Siong
Mr Eddie Tan Cheng Soo
Mr Sim Teow Hong
Mr Tan Jeanne Kirk
Mr Kelvin Ng Kah Heng (staff)

Organisation Chart

New Life Community Services Centre

SUPPORT

Corporate Services

- Publications, Communications and Events
- Planning and Service Development
- Donor and Volunteer Management
- Projects and Fundraising

Operations

- Office Administration
- Information Technology
- Building and Facilities
- Society Matters

Finance

- Strategic Planning & Decision Support
- Transactional & Operational Finance
- Governance, Risk and Compliance

Human Resource

- Manpower Planning
- Learning, Growth and Development
- Compensation and Benefits

SERVICES

Bukit Panjang

Childcare

- Playgroup
- Nursery
- Kindergarten
- Enrichment
- Parent Support

Children

School-Based

- School Family Education (ZHPS)
- Good Friends (mentoring programme)

Hub-Based

- Kids Champ Club
- Steady Readers
- Events

Community-Based

- Community Children's Events

Youth

School-Based

- STEP-UP (WSSS)
- TOP (WSSS)

Hub-Based

- Drop-in
- Service Learning
- Excursions

Community-Based

- Sports Competition
- Game Time

Woodlands

Youth

School-Based

- SFE (ChrSS)

Hub-Based

- Drop-in (The Foyer)

Community-Based

- Sports Competition (tchoukball)

Our Human Resource Philosophy

New Life believes that people are our greatest assets and that “God’s work, done in God’s way, will never lack God’s resources” (Hudson Taylor). We therefore emphasise on recruiting the right people, placing them in the right positions, and focusing on staff growth and development. In our recruitment, we look for individuals with a clear sense of calling, are mature in character, possess the right competencies for the job, has a chemistry with New Life in our mission and vision, and has the capacity to take on the responsibilities required.

2009 in Summary

Our average headcount in 2009 was 31 persons, although we had budgeted for 36 positions. This was due to staff movement and our stringent screening to ensure we identify those who are truly called to serve the community.

We are grateful for the recruitment of our first social worker since 2006 to handle Project Love. We are also grateful that while our Finance Manager and Corporate Services Manager positions were vacant, executives stepped up and adequately fulfilled the responsibilities entrusted them.



New Life Management Team

Seated (L to R): Clement Chung, Diana Ooi, Nelson Ong

Standing (L to R): Irene Lim, Dawn Ang, Kelvin Ng, Corrie Lim, Yvonne Lee

HQ Office

Diana Ooi
Centre Manager

Kelvin Ng
Corporate Services
Manager

Irene Lim
Administrator (Operations)

Clement Chung
Finance Manager

Corrie Lim
Human Resource Manager

Amy Tan (to 31-12-09)
Corporate Services
Executive

Victor Yeo
Corporate Services
Executive

Jackii Lau
Finance Executive

Tess Hng
Social Worker

Sylvia Nguyen
Administrative Assistant

Alicia Chang
Finance and HR Assistant

New Life Childcare

Yvonne Lee
Childcare Supervisor

Xiao Rui Hua
Senior Teacher

Deborath Lim
Senior Teacher

Jacqueline Wee
Administrative Assistant

Cindy Chua
Teacher

Shi Rui Ju
Teacher

Zhang Yun (to 31-12-09)
Teacher

Choong Yee Lin
Teacher

Grace Lee
Teacher

Hannah Ho
Teacher

Rachel Teo
Teacher

Esther Liew
Assistant Teacher

New Life Children

Dawn Ang
Senior Programme
Executive (Acting Head)

Faith Wong
Programme Assistant

New Life Youth

Nelson Ong
Youth Manager

Joshua Cheng
Programme Coordinator

Shirley Lim
Programme Coordinator

Eric Sng
Programme Coordinator

Benny Lim
Programme Coordinator

Florence Chia
Administrative Assistant

Highlights Of 2009



In-house cooked food for Childcare

Feb

New Life Childcare Enriched

In-house Cooked Food and two new enrichment classes were introduced, for a more rounded, healthier growth for our children.

Apr

Woodlands Residents Support Youth Hub

Over 90% of residents surveyed supported the proposal for a new Youth Hub at Blk 540 Woodlands Drive 16.



Woodlands Residents Survey



Steady Readers Graduation



Youths Summit Mt Ophir

May

Parents Attend Steady Readers' Graduation

For the first time, parents joined the celebration as 17 children from the Steady Readers' programme graduated with a short drama performed for parents, volunteers and friends.

Jun

First Overseas Learning Exposure at Mt Ophir

New Life for the first time sent a six-man youth team led by a staff and volunteers for a youth Overseas Learning Exposure trip to Mt Ophir.

Jul

Project Love Launched

A financial assistance casework scheme, Project Love was launched to render direct financial aid to families and undertake casework to strengthen families helped.

NCSS Focused Review

The National Council of Social Service conducted a focused review of the regulatory compliance of Institutions of a Public Character (IPCs). New Life was found to have a high level of compliance and no major control issues.

Sep

MP Endorses Woodlands Youth Hub

Mr Maliki bin Osman, Member of Parliament for Sembawang GRC, gave his endorsement for New Life's proposed Youth Hub at Blk 540 Woodlands Drive 16.

Woodlands Youth Drop-in Opens with Sports Challenge

The first New Life event in the Woodlands community was the Sports Challenge. More than 80 youths participated in basketball and street soccer competitions and were introduced to The Foyer, New Life's interim youth drop-in at Woodlands.

Oct

Childcare Renovations Begins

MCYS-funded cyclical maintenance of childcare premises began. Facilities such as the playground, toilet, classrooms, kitchen, and security features were upgraded and a sick bay added, to enhance children's learning.

In-Principle Approval Given for Students Care Centre

New Life's application for the development of a Students Care Centre at Blk 507 Jelapang Road was given in-principle approval by MCYS and HDB.

Kindergarten Visits Primary School

New Life Childcare had its first collaborative project with a nearby primary school (Greenridge Primary). Our K2 got a taste of what primary school life is like in this first ever visit to a primary school.



Nov

Launch of Kids Champ Club

A new hub-based children's programme under the Children's Services was launched. This character-focused fortnightly mentoring programme saw an immediate take-up rate that went beyond expectations.

Nurturing wholesome children in partnership with parents.

New Life Childcare was established in 2001 to provide quality childcare services that serve the needs of both children and their families. We believe that each child is a unique individual, who grows and develops skills through exploring within an educational and play-based curriculum. We believe that parents are the primary caregivers and seek to partner parents for the wholesome development of each child.

2009 in Review

In 2009, New Life Childcare continued to enjoy a healthy enrolment despite the implementation of a fee increase for the first time since our inception. Significant initiatives were launched in the area of health and safety, partnership with parents and curriculum. Upgrading of the premises was also undertaken with the support of government subvention for Cyclical Maintenance. In all, 2009 was a fruitful year for New Life Childcare.



Enrolment

Demand for places in New Life Childcare remained strong in 2009, with a long waiting list for places.

New enrolments and total enrolment for the year fell in 2009 as compared to 2008 because new children were not accepted in place of children graduating at the end of the year. This was due to renovations on the premises being carried out in November and December.

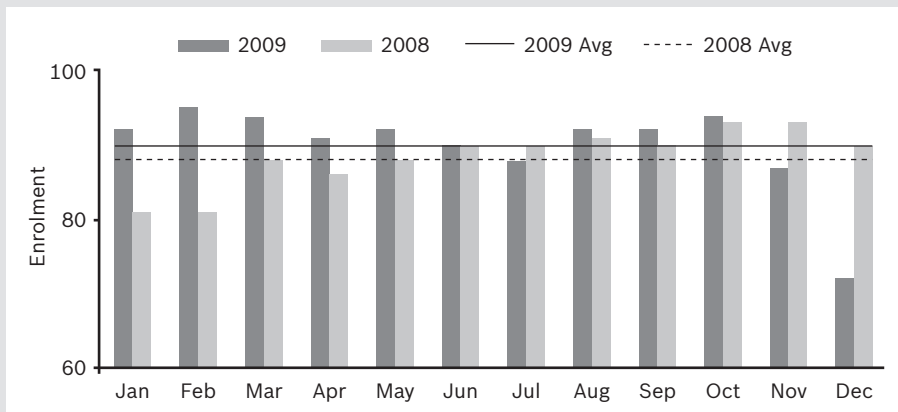
Despite this decline, average monthly enrolment and capacity utilisation increased slightly from 2008. Monthly enrolment in 2009 ranged from 72 to 95 children (2008: 81 to 93). The average monthly enrolment stood at 90 (2008: 88), representing 93% of our capacity of 97 (2008: 90%).

There was therefore a slight increase in average monthly enrolment despite the suspension of new enrolments at year's end, showing that demand had remained strong through the year.

Total Annual Enrolment 2008/2009	2009	2008
Enrolment brought forward from previous year	82	67
New Children Enrolled	26	55
Total Children Enrolled	108	122
Children graduated as of 31 Dec	23	14
Children Withdrawn as of 31 Dec	22	26
Enrolment after 31 Dec carried forward to next year	63	82

2009 Monthly Enrolment by Class												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
PG	6	8	7	7	8	7	6	8	7	7	7	7
N1	12	13	14	12	12	11	11	12	14	16	16	14
N2	29	29	29	28	28	28	27	28	27	27	26	26
K1	22	22	21	21	21	21	21	21	21	21	21	20
K2	23	23	23	23	23	23	23	23	23	23	17	5
Total	92	95	94	91	92	90	88	92	92	94	87	72

Monthly Enrolment Year-on-Year 2008/2009

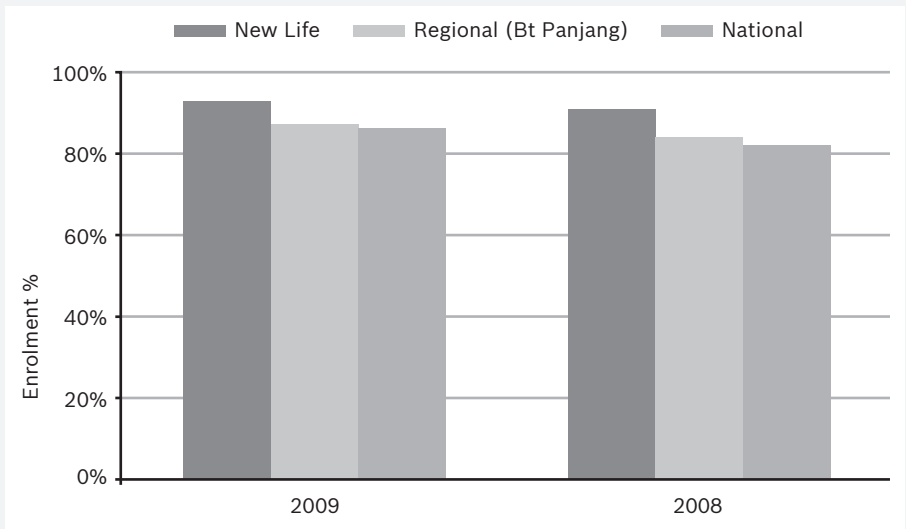


New Life Average Monthly Enrolment	2009	2008
Average Monthly Enrolment	90	88
Capacity Utilisation (97 places)	93%	91%

New Life Childcare continued to enjoy a higher utilisation of capacity (93%, 2008: 90%) as compared with our benchmarks of surrounding childcare centres in Bukit Panjang (87%, 2008: 84%) and all of Singapore (86%, 2008: 82%)



Average Monthly Enrolment as Percentage of Capacity New Life against Regional and National Benchmarks



Fee Increase

New Life Childcare's fees had not changed since its inception in 2000. However, cost increases due to inflation, increases in salary, utilities and GST have all made this position unviable. After much deliberation, the New Life Board decided to increase its fees across all classes from April 2009.

The actual increase for the large majority the children was \$180, a 48% increase. To cushion the impact of the increase during the uncertain economic climate of 2009, New Life provided an \$80 subsidy for all Singaporean children from April to December 2009. Thus the full increase was not felt by most parents until 1 Jan 2010. Due to increased government subsidies, the difference in net fees between July 2008 and January 2010 amounted to \$30 for the majority.

That fees remain acceptable was evidenced by the continuing high enrolment and long waiting list for places in New Life Childcare throughout 2009. Anecdotally, parents have also expressed that fees are reasonable as compared to other centres. Nevertheless, those with financial difficulties were not turned away, but referred to Project Love for assistance. Three children were referred to Project Love in 2009.

Health and Safety Measures Implemented

New Life Childcare switched from catered food to in-house cooked food in 2009 so as to be able to manage the consumption of salt and oil by the children. Although this led to greater logistical and administrative costs, we are now better able to ensure a healthy diet for our children.

Clearer physical boundaries were set up for the safety and security of children. This also resulted in a more conducive environment for children's learning. Parents would now drop-off and pick up their children from designated points instead of bringing them into the classrooms, a practice which was often disruptive to lessons.

Partnership with Parents

In line with our desire to more actively partner parents in their parenting journey, New Life Childcare conducted its first parenting workshop for parents of K2 children on 15 March 2009. Five families attended to learn parenting tips.

We have also increased parent-teacher meetings to two times a year and implemented a monthly class newsletter from October. The class teacher would use the newsletter to summarise for parents what had taken place in the month and what to expect in the next month, as well as to add feedback and comments for individual children.

Curriculum

More field trips were conducted in 2009, the most significant of which was the K2s' visit to Greenridge Primary School. This is the first visit in partnership with Greendridge and the aim of the visit was to give children a taste of primary school life so as to be better prepared for Primary school.

Cyclical Maintenance

As a voluntary welfare organisation, we are eligible to tap on funds provided by the Ministry of Community Development, Youth and Sports (MCYS) for maintenance



of the premises after five years of operations. MCYS subsidises up to 90% of renovation costs.

The funds were approved in 2009 and were used for upgrading our facilities to enhance children's learning. Facilities upgraded included the children's toilet, playground, added washing points, our kitchen, classroom flooring, as well as a new sick bay.

Looking Ahead – 2010 and Beyond

We will continue to strive for a healthy environment. In 2010, we aim to obtain

certification as a healthy childcare centre and to have a dietician review our menu. Hygiene will also be emphasised to our children.

Our curriculum quality would be revised and upgraded, incorporating Christian values into programmes. Staff quality would also be improved by ensuring that all teachers have at least a Diploma in Early Childhood Education.

Partnership with parents will be emphasised with greater involvement of parents in programmes through parenting workshops, parent-teacher meetings and parents' visits.

New Life Children

To love children by
mentoring them
to become
character
champions.

New Life Children was established in December 2008 to fill the lack of a specialized children's service in Bukit Panjang. New Life Children sees that a child's character will determine the life path in future and seeks to provide mentors to engage and train children in resilience.



2009 in Review

2009 was the first year of New Life Children. It was a year of envisioning the future and trying out new things. The department's mission statement was crafted and the service structure fixed according to school-based, hub-based and community-based programmes. All our programmes are currently located in Bukit Panjang only.

The department started by taking over two programmes which had been kept under the Youth Services since 2004: Hub-based Steady Readers and school-based STEP-UP at Zhenghua Primary School. The department also launched a new hub-based programme, Kids Champ Club in November 2009. There were no community-based programmes planned for 2009.



Despite being understaffed¹ throughout 2009, most of our programme targets were met. For hub-based programmes, Steady Readers grew from 6 to the targeted number of 40 children. Although the launch of Kids Champ Club was delayed by five months due to insufficient manpower, it surpassed its target of 30 registered children.

On the school-based front, the department completed the STEP-UP and SFE² commitments already established by the Youth Services in 2008. Again the programmes planned were delivered despite shortage of staff.

These achievements were possible due to the growth of our volunteer base from only 14 volunteers in December 2008 to 54 volunteers in December 2009. Without volunteers, New Life Children would not have been able to reach its goals in 2009.

School-Based

New Life Children worked with Zhenghua Primary School under two government-funded programmes – STEP-UP and SFE².

New Life Children conducted 3 programmes under STEP-UP for Zhenghua Primary: a Character Workshop on Graciousness, a Leadership Workshop and a mentoring group work *Student Mentoring Scheme* (SMS).

The Character Workshop reached all the primary 1s & 2s and the Leadership Workshop reached student leaders in P3 – P6 on the topic of servant leadership.

SMS comprised 25 weekly sessions one hour each. It is based on a '5F's framework – Favourites, Family, Friends, Feelings and Future. 16 children with behavioural problems were referred by the school,

¹ Three staff were needed but the department began with only one staff in January and saw only one other addition in April.

² See glossary for explanation of terms.

and the teachers reported that those regular at the sessions have had behavioural improvement.

In addition, New Life Children produced a 75-page Character Curriculum Manual for Zhenghua Primary School. This Curriculum focused on leadership and is for teachers to implement. New Life also trained teachers on the use of this Curriculum.

STEP-UP Programme at Zhenghua Primary School

Date	Workshops	Volunteers	Participants
26.03.2009	Character Workshop on Graciousness	18	565 pupils
05.08.2009	Leadership Workshop	7	176 pupils
Feb to Oct	SMS (25 sessions)	-	16 pupils
29.12.2009	CiA Teachers' Training	-	82 teachers

New Life Children had hoped to coach parents in mentoring their children through the SFE programme. Although this was not achieved due to our lack of sufficient expertise, the programme gave New Life the opportunity to engage the parents as well as staff of Zhenghua Primary School.

School Family Education at Zhenghua Primary School

Date / Period	Programme	Target Participants	No of Sessions	No of Participants
Apr – Dec	Parenting Talks (e.g. Wellness & Stress management, positive parenting tips & parenting styles etc)	Parents	8	957
Apr – Dec	Character Talks	Students	11	2033
27 April	Assembly Talk: Bullying	Students	1	2033
29 May	Hike/a/ton: Bonding and Fundraising	School Staff	1	82
14 Sept	Assembly Talk: Stress Management	Students	1	2033
Jul – Sep (Weekly)	Parenting workshop: Parenting with Confidence small group workshops	Parents	6	15
17 Nov	Appreciation for parents cum graduation event	Parents	1	250



Hub-Based

New Life's Hub-based programmes were Steady Readers and Kids Champ Club.

Steady Readers aims to equip children in basic English literacy through an intentional coaching relationship. This rebuilds diminished confidence in children so that they are less vulnerable to those who may exploit their need for affirmation.

Steady Readers had three runs, one of which was conducted in Zhenghua Primary School under STEP-UP funding. Its enrolment has trebled over last year. This was possible due to the increase in the number of volunteers available for this work.

Steady Readers Programme Enrolment 2008 / 2009

	2008		2009		
	Semester 1	Semester 2	Semester 1	Semester 2	Sch-Based
Total Enrolled	6	6	17	13*	15
Passed	6	6	15	12	7
Passed with Distinction	2	2	5	5	6
Volunteers	2	3	11	10	4

* Includes 5 repeat students.

The Kids Champ Club was conceived to emphasise character development in children through mentoring relationships. We believe character gives a moral compass that guides children in making right decisions in the future, and thereby increasing their resilience as teenagers.



The launch of Kids Champ Club was delayed from June due to the lack of staff. However when it was launched in November, the number of children who signed up exceeded expectations and we were able to meet our target for the year.

Kids Champ Club Enrolment Enrolment 2009	
Registered	40
Average Attendance Nov / Dec	25
Volunteers	5

Looking Ahead at 2010

In 2010, New Life Children will further establish both the Hub-based and School-based platforms. Additionally, we will also begin to engage children in Bukit Panjang through the Community-based platform.

School-based

New Life Children will continue to provide quality social services to school and establish connections with new schools. We plan to connect with three other schools and establish a partnership with one other primary school in Bukit Panjang.

We will begin on a new programme, Enhanced STEP-UP as the current STEP-UP model has expired. A new mentoring programme tailored to children, the Good Friend Programme, has been written to replace the SMS.

Hub-based

In our hub-based work, we plan to increase our capacity and reach to children and their parents in both the Steady Readers and Kids Champ Club programmes.

Community-based

A community children's event targeting 300 children will be held to introduce New Life to the stakeholders, parents and community in Bukit Panjang. We hope to collaborate with grassroots organisations and other community leaders in this project.

New Life Youth

Building character
and developing resilience
in youths through
life's
transforming
purpose.

New Life Youth was established in mid-2003, offering school-based youth work. The hub-based platform was subsequently added with the opening of a youth drop-in centre at Blk 419 Fajar Road in 2005. Community-based work such as sports events grew out of the hub-based work. New Life Youth now offers a full range of services, engaging youths with the mission of building character and developing resilience through life's transforming purpose.





2009 in Review

2009 saw two significant milestones for New Life Youth: both a subtraction and an addition.

The subtraction represents the re-establishment of Children's Services in December 2008 as a full department. Children's programmes had been carried out under the umbrella of New Life Youth since 2004, and so 2009 saw New Life Youth focusing purely on serving youths aged 12 – 18 for the first time in five years.

The addition represents New Life Youth spearheading New Life's services in Woodlands. In mitotic fashion, New Life Youth began to replicate itself with the beginnings of school-based, hub-based and community-based work in Woodlands.

Youth Work in Woodlands

New Life Youth's work in Woodlands began on the school-based platform as a provider of family life programmes to Christ Church Secondary School under the auspices of the School-Family Education (SFE). Our partnership with Christ Church Secondary allowed New Life to establish a service beachhead in Woodlands and connect with many students, parents and teachers within a short span of time.

On our community-based platform, New Life Youth held its inaugural Woodlands sports competition on 5th September 2009. This saw some 80 youths from the Woodlands community participating in basketball and soccer tournaments.



Youth Work in Bukit Panjang

The event was possible only with the partnership from like-minded community agencies such as Youth Guidance Outreach Services (YGOS), Project Bridge (by YMCA), Crossroad Youth Centre (a project of Care Corner FSC Admiralty) and Ace the Place Community Centre @ Admiralty.

The same sports competition also served as an opening introduction to The Foyer, New Life's interim drop-in centre at 90 Woodlands Drive 16, on the premises of Covenant Evangelical Free Church, to which New Life is affiliated. The Foyer is our Hub-based platform and it has seen a steady stream of 5 – 15 youths coming to enjoy the games and connection with the youth workers.

School-based work at Bukit Panjang continued with STEP-UP for selected students in West Spring Secondary School for the second year running.

Our Youth Hub at Bukit Panjang continues to see a regular stream of youths coming in on weekday afternoons. Youth workers and volunteers continue to mentor new and old youths, raise up leaders amongst the youths and organise projects and outings for youths to contribute meaningfully.

In the Community-based work, 2009 saw larger turnouts of the participants in street-soccer challenge. Many more joined in through the workers' youth engagement on their homeground.



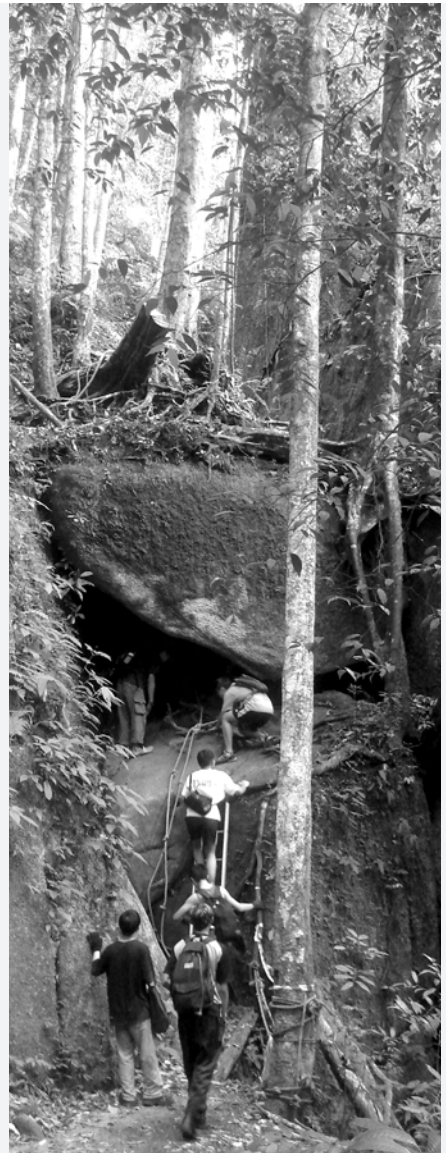
Looking Ahead

School-Based Work

Having concluded its pilot run, STEP-UP will be re-launched as Enhanced STEP-UP from 2010. New Life is looking to work with West Spring Secondary and Greenridge Secondary on this new programme.

Hub-Based Work

Our priority in Hub-Based work is to see the new youth hub built in Woodlands to serve the needs of youths at Woodlands by fourth quarter of 2010. The next priority is to fine-tune our mentoring programmes and materials.



Community Based Work

A new sport, tchoukball, will be added to the repertoire of youth workers' skills to engage and mentor youths through sports.

Youth Hub Membership 2009 / 2008

	2008	2009
Total Membership as at 31 December	273	245

School Family Education at Christ Church Secondary School

Date / Period	Programme	Target Participants	No of Sessions	No of Participants
May	I Believe I Can FLY	Selected Classes	1	120
May	Learning is FUN	Selected Class	1	40
Aug to Sep	Parenting w Confidence	Parents	6	14
Jun to Sep	LiFE Programme	Students	12	30
Aug to Nov	Café QC	Parents	3	10
Nov	Family Focus	Teachers	2	100

STEP-UP at West Spring Secondary School

Date / Period	Programme	No of Sessions	No of Students
Jan to Mar	Parenting with Confidence	3 runs of 6 sessions	26 parents
July to Aug	Project Mentoring	3 runs on 6 sessions	21
9-11 Sep	Initial D Camp	3D2N	36



Woodlands The Foyer Activities

Date / Period	Programme	No of Sessions	No of Youths
Sep	Sports Challenge	1	80
Sep to Nov	Wii Games & Table Tennis	--	15
Nov 7 & 14	Up-North Tchoukball League	2	61
Dec	Paintball Games	1	6

Bt Panjang Youth Hub Activities

Date / Period	Programme	No of Sessions	No of Youths
Mar	Outing to MacRitchie	1	15
July	Outing to West Coast Park	1	20
Dec	Amazing Race @ Esplanade	1	15
Jun & Nov	Service-Learning Projects	2	9
Mar	3on3 Basketball Challenge	1	32
Jun	4 a side Street Soccer Challenge	1	65



Project Love

To ensure that no child is deprived of basic education or subsistence needs due to financial hardship.

Project Love is New Life's direct financial assistance scheme to ensure that no child is deprived of basic education due to financial hardship. Launched in July 2009 with a seed fund of \$30,000, Project Love complements existing strategies for children and youth-centred programmes by reaching family units rather than individuals.



2009 in Review

2009 was Project Love's pilot phase of operation. During this period, our aim was to gauge the needs and refine the assessment, approval and disbursement structure in anticipation of higher number of cases if direct financial aid were to become a permanent service pathway for New Life's mission.

Project Love's current focus on basic education is premised on a belief that inter-generational poverty cycles are perpetuated when children are unable to access educational opportunities. Project love is driven to equalize access to educational opportunities by addressing key disabling factors such as family conflicts, child discouragement and the lack of basic communication with institutions due to language difficulties.

Applications as at end 2009

No of Applications	43
Families Represented	23
Approved Applications	42
Amount Approved	\$26,126.60

¹ Amount approved will be disbursed over a period of time, not necessarily within the same year. \$5,594 were disbursed as at 31 Dec 2009.

Up to end of 2009, 43 applications on behalf of a child or youth were made to Project Love. These represented 23 family units. All applications were approved except one which was withdrawn. In 2009, the Project Love Committee approved a total of \$26,126.60 for disbursement to the 42 approved applications¹. The high proportion of cases approved was because the cases were referred by social service agencies which had already thoroughly assessed them to be eligible according to Project Love guidelines.

Looking Ahead

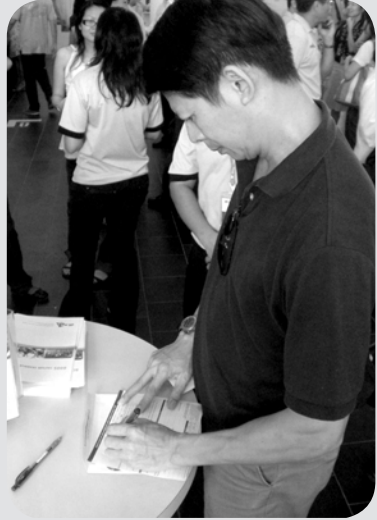
The focus of Project Love on basic education will be reviewed in view of the numerous financial assistance schemes already available in Singapore for families unable to afford basic education. However, there are also gaps which people may fall through in our existing social support networks. Thus Project Love needs to find that balance of focus for 2010 and beyond.



Donor and Volunteer Management

New Life's Twin Resource Engines

Donations and Volunteers are New Life's Twin Resource Engines. Without these friends supporting New Life, our work would be greatly limited.

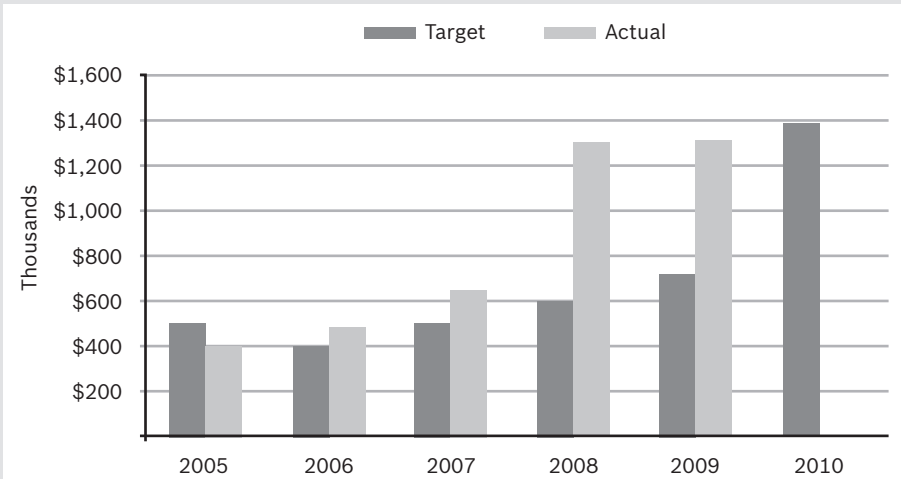


Donor Management

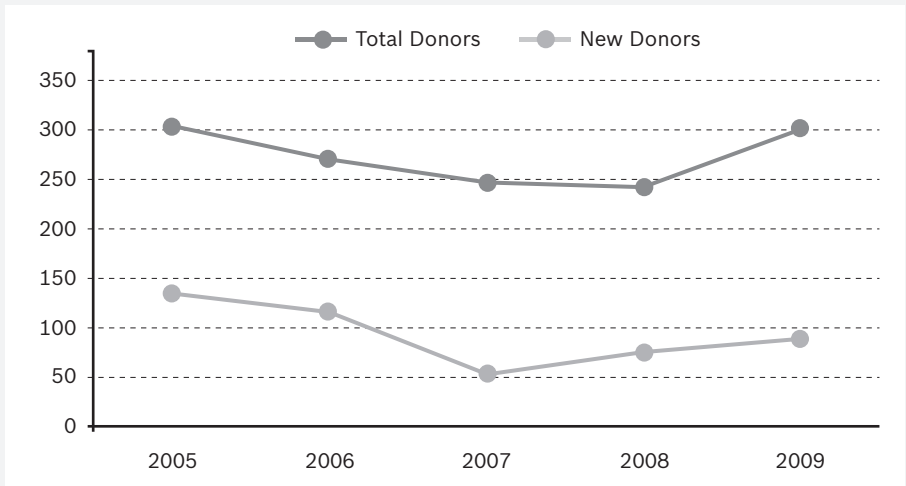
New Life received \$1.31 million in tax-deductible donations in 2009. This is excluding a cash grant of \$308,850 received from Covenant EFC. The numbers of new donors and total donors continued to increase in 2009.

We are grateful for the generous provision and encouraged that our stakeholders believe in demonstrating God's love through New Life. Our target for 2010 reflects our faith that God is calling for New Life to deepen and broaden its work of loving the community for Christ and will continue to supply the resources to do so.

Tax-Deductible Donations Received



Number of Donors



Volunteer Management

New Life had 89 registered volunteers in 2009. The breakdown of volunteers by services is as follows:

Childcare Pool	7
Children Services Pool	41
Youth Services Pool	13
Corporate Services Pool	3
Specialised Volunteers	5
Ad-Hoc Resource Pool	20
Total Volunteers at end of 2009	89

In 2009, volunteers were generally deployed on an ad-hoc basis for workshops, camps and events. The exceptions were the Steady Readers teachers, who are committed to teach once or twice weekly over four months; and the Youth Hub Befrienders, who regularly connect with youths.



New Life Community Services Centre **FINANCIAL STATEMENTS**

FOR THE FINANCIAL YEAR ENDED
31 DECEMBER 2009

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STATEMENT BY CHAIRMAN AND TREASURER

We, John Lim Cheng Siew and Seong Koon Wah Sun, being the Chairman and Treasurer of New Life Community Services Centre (the “Society”) respectively, do hereby, on behalf of the Board, state that in our opinion, the financial statements as set out on pages 41 to 56 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 the Society as at 31 December 2009 and of its results, 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



Seong Koon Wah Sun
Treasurer

13 March 2010

New Life Community Services Centre

(Registered in Singapore under the Societies Act)

INDEPENDENT AUDITOR'S 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 41 to 56, which comprise the balance sheet as at 31 December 2009, the statement of comprehensive income, statement of changes in accumulated fund and specific fund and statement of cash flows 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.

Auditor's 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 the 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 the Society as at 31 December 2009, and of the results, changes in accumulated fund and specific fund and cash flows of the Society for the financial year ended on that date;
- (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;
- (c) the Society has complied with the requirements of regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations 2007; and
- (d) the use of donation money is in accordance with the objectives of the Society.



Teo Foong Wong L C Loong
Public Accountants and
Certified Public Accountants
Singapore

13 March 2010

STATEMENT OF COMPREHENSIVE INCOME

For the financial year ended 31 December 2009

	Note	2009 \$	2008 \$
Income			
School fee		615,128	513,875
Interest income		8,159	7,553
Donations	3 & 11a	1,620,960	1,577,915
Donation-in-kind	3 & 11a	108,092	106,111
Kidz Club		78	-
Medical supplies		-	4,522
Programme income		23,025	17,432
Grant from Ministry of Community Development, Youth and Sports (MCYS)		83,651	49,799
Grant from job credit scheme		76,002	-
Grant from National Council of Social Service (NCSS)		15,495	-
Others		83,689	52,257
		2,634,279	2,329,464
Less expenses			
Depreciation	5	72,625	68,423
Staff costs	4 & 11b	955,166	845,139
Maintenance of land and building		48,378	37,205
Property, plant and equipment written off		2,782	-
Rental of equipment		3,210	3,210
Rental	11a	87,440	87,440
Utilities	11a	31,239	32,425
Other expenses		243,250	154,771
		1,444,090	1,228,613
Surplus for the financial year		1,190,189	1,100,851
<i>Other fund:</i>			
Net deficit for Family assistance fund		-	(600)
Total comprehensive income for the year		1,190,189	1,100,251

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

New Life Community Services Centre

(Registered in Singapore under the Societies Act)

BALANCE SHEET

At 31 December 2009

	Note	2009 \$	2008 \$
Non-current asset			
Property, plant and equipment	5	20,664	72,447
Current assets			
Inventories		26,710	12,559
Sundry receivables	6	97,887	73,731
Fixed deposits	7	1,532,232	529,457
Bank and cash balances		2,238,403	2,075,076
		3,895,232	2,690,823
Total assets			
		3,915,896	2,763,270
Current liabilities			
Sundry payables	8	89,108	126,671
Net assets			
		3,826,788	2,636,599
Funds			
Accumulated fund		3,826,505	2,636,316
Family assistance fund	9	283	283
		3,826,788	2,636,599

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 2009

	Accumulated fund \$	Family assistance fund \$	Total \$
Balance at 1 January 2008	1,535,465	883	1,536,348
Total comprehensive income for the year	1,100,851	(600)	1,100,251
Balance at 31 December 2008	2,636,316	283	2,636,599
Total comprehensive income for the year	1,190,189	–	1,190,189
Balance at 31 December 2009	3,826,505	283	3,826,788

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

New Life Community Services Centre

(Registered in Singapore under the Societies Act)

STATEMENT OF CASH FLOWS

For the financial year ended 31 December 2009

	2009 \$	2008 \$
Cash flows from operating activities		
Surplus before tax	1,190,189	1,100,851
Adjustments for:-		
Depreciation	72,625	68,423
Property, plant and equipment written-off	2,782	-
Interest income	(8,159)	(7,553)
Operating cash flows before movements in working capital	1,257,437	1,161,721
Inventories	(14,151)	(7,219)
Receivables	(24,156)	(3,614)
Payables	(37,563)	4,956
Deficit in family assistance fund	-	(600)
Net cash from operating activities	1,181,567	1,155,244
Cash flows from investing activities		
Purchase of plant and equipment	(23,624)	(6,544)
Interest received	8,159	7,553
Net cash (used in)/from investing activities	(15,465)	1,009
Net increase in cash and cash equivalents	1,166,102	1,156,253
Cash and cash equivalents at beginning of the year	2,604,533	1,448,280
Cash and cash equivalents at end of the year	3,770,635	2,604,533
Cash and cash equivalents comprise:-		
Bank and cash balances	2,238,403	2,075,076
Fixed deposits	1,532,232	529,457
	3,770,635	2,604,533

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

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 December 2009

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

1. General information

The principal activities of the Society are to assist and organise family development activities, to operate a childcare and to run enrichment programs for youth. The Society'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 Society'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 Society'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 carrying amounts of fixed deposits and bank and cash balances, sundry receivables and payables and provisions approximate their respective fair values due to the relatively short-term maturity of these financial instruments.

In the current financial year, the Society has adopted all the new and revised FRSs and Interpretations of FRS (“INT FRS”) that are relevant to its operations and effective during the financial year. The adoption of these new/revised FRS and INT FRS has no material effect on the financial statements except for the adoption of the following new or revised FRS which are relevant to the Society.

FRS 1 (revised) Presentation of financial statements

The revised FRS 1 requires an entity to present, in a statement of changes in accumulated fund and specific fund, all owner changes in fund. All non-owner changes in fund (ie comprehensive income) are required to be presented in one statement of comprehensive income or in two statements (a separate income statement and a statement of comprehensive income). Components of comprehensive income are not permitted to be presented in the statement of changes in accumulated fund and specific fund. The Society has chosen to adopt the former alternative.

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

FRS 27	Consolidated and Separate Financial Statements
FRS 103	Business Combinations
INT FRS 117	Distributions of Non-cash Assets to Owners
INT FRS 118	Transfers of Assets from Customers
Amendments to FRS 32	Classification of Rights Issues
Amendments to FRS 39	Financial Instruments: Recognition and Measurement
	– Eligible Hedged Items
Amendments to FRS 101	Additional Exemptions for First-time Adopters
Amendments to FRS 102	Group Cash-settled Share-based Payment Transactions
Amendments to FRS 105	Non-Current Assets Held for Sale and Discontinued Operations
Improvements to FRSs 2009	

The Society anticipates that the adoption of these FRS and INT FRS (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 income	- on a time proportion basis over the period of placement of deposits with banks
Other income	- when received in cash
MCYS/NCSS Funding	- on accrual basis

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%

On disposal of a property, plant and equipment, the difference between the net disposal proceeds and its carrying amount is taken to income and expenditure.

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

New Life Community Services Centre

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 Society 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 Society 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 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 income 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) 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.

g) Income Tax

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

h) **Financial assets**

Classification

The Society classifies its financial assets according to the purpose for which the assets were acquired. Management determines the classification of its financial assets at initial recognition and re-evaluates this designation at every reporting date. The Society's only financial assets are loans and receivables.

Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. They are included in current assets, except those maturing later than 12 months after the balance sheet date which are classified as non-current assets. Loans and receivables are classified within "sundry receivables", "fixed deposits" and "bank and cash balance" on the balance sheet.

Recognition and derecognition

Regular purchases and sales of financial assets are recognised on trade-date – the date on which the Society commits to purchase or sell the asset. Financial assets are derecognised when the rights to receive cash flows from the financial assets have expired or have been transferred and the Society has transferred substantially all risks and rewards of ownership.

On disposal of a financial asset, the difference between the net sale proceeds and its carrying amount is recognised in the income and expenditure.

Initial measurement

Loans and receivables are initially recognised at fair value plus transaction costs.

Subsequent measurement

Loans and receivables are carried at amortised cost using the effective interest method.

Impairment

The Society assesses at each balance sheet date whether there is objective evidence that a financial asset or a group of financial assets is impaired.

Loans and receivables

An allowance for impairment of loans and receivables, including other receivables, is recognised when there is objective evidence that the Society will not be able to collect all amounts due according to the original terms of the receivables.

Significant financial difficulties of the debtor, probability that the debtor will enter bankruptcy or financial reorganisation, and default or delinquency in payments are considered indicators that the receivable is impaired. The amount of the allowance is the difference between the asset's carrying amount and the present value of estimated future cash flows, discounted at the original effective interest rate.

i) Financial liabilities

Financial liabilities include sundry payables. Financial liabilities are recognised on the balance sheet when, and only when, the Society becomes a party to the contractual provisions of the financial instrument. Financial liabilities are initially recognised at fair value plus directly attributable transaction costs and subsequently measured at amortised cost using the effective interest method.

j) Leases

Operating leases

Leases where a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) are taken to the statement of comprehensive income 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 expense in the period in which termination takes place.

k) Provisions

Provisions are recognised when the Society 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 Society 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.

l) Employee benefits

Defined contribution plans

Defined contribution plans are post-employment benefit plans under which the Society pays fixed contributions into separate entities such as the Central Provident Fund, and will have no legal or constructive obligation to pay further contributions if any of the funds do not hold sufficient assets to pay all employee benefits relating to employee service in current or preceding year. Contributions to national pension schemes are recognised as an expense in the period in which the related service is performed.

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.

3. Donations

Included in the donations are tax-deductible donations received of \$1,312,110 (2008: \$1,308,665).

4. Staff costs

	2009	2008
	\$	\$
Salaries and bonus	819,904	720,889
CPF	110,767	97,557
Other staff benefits	24,495	26,693
	955,166	845,139

New Life Community Services Centre

(Registered in Singapore under the Societies Act)

5. Property, plant and equipment

	Furniture & fittings \$	Kitchen equip- ment \$	Playgroup equip- ment \$	Com- puter \$	Office equip- ment \$	Medical equip- ment \$	Renov- ation \$	Total \$
2009								
Cost								
Balance at 1.1.09	310,723	7,138	37,629	71,752	47,605	3,844	13,425	492,116
Additions	2,070	–	–	19,817	1,405	–	332	23,624
Written-off	(17,484)	(5,634)	(32,234)	(4,242)	(865)	(3,844)	–	(64,303)
Balance at 31.12.09	295,309	1,504	5,395	87,327	48,145	–	13,757	451,437
Accumulated depreciation								
Balance at 1.1.09	257,709	6,943	34,906	58,394	47,185	3,842	10,690	419,669
Depreciation charge	49,375	57	994	18,721	727	–	2,751	72,625
Written-off	(16,550)	(5,553)	(30,516)	(4,241)	(819)	(3,842)	–	(61,521)
Balance at 31.12.09	290,534	1,447	5,384	72,874	47,093	–	13,441	430,773
Net book value								
At 31.12.09	4,775	57	11	14,453	1,052	–	316	20,664
2008								
Cost								
Balance at 1.1.08	308,785	7,138	36,929	68,151	47,300	3,844	13,425	485,572
Additions	1,938	–	700	3,601	305	–	–	6,544
Balance at 31.12.08	310,723	7,138	37,629	71,752	47,605	3,844	13,425	492,116
Accumulated depreciation								
Balance at 1.1.08	206,954	6,848	32,845	46,001	46,751	3,842	8,005	351,246
Depreciation charge	50,755	95	2,061	12,393	434	–	2,685	68,423
Balance at 31.12.08	257,709	6,943	34,906	58,394	47,185	3,842	10,690	419,669
Net book value								
At 31.12.08	53,014	195	2,723	13,358	420	2	2,735	72,447

6. **Sundry receivables**

	2009	2008
	\$	\$
Sundry receivables	74,511	63,669
Prepayments	11,792	3,241
Deposits	4,384	1,804
Grant receivables	7,200	5,017
	97,887	73,731

7. **Fixed deposits**

The fixed deposits are placed with the banks and mature varying from one to nine (2008: one to three) months period. The weighted average effective interest rate of these deposits was 0.15% to 0.75% (2008: 0.33% to 1.85%) per annum.

8. **Sundry payables**

	2009	2008
	\$	\$
Deposits received	34,450	47,265
School fees received in advance	7,709	4,200
Accrued operating expenses	29,724	56,114
Sundry payables	17,225	19092
	89,108	126,671

9. **Family assistance fund**

This fund is set up specifically to finance needy individuals.

10. **Lease commitment**

	2009	2008
	\$	\$
Not later than one financial year	3,000	3,000
Later than one financial year but not later than five financial years	6,000	7,500
	9,000	10,500

11. Related party disclosures

a) Related parties

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

Rental and Utilities

The Society used the premises of Covenant Evangelical Free Church for its day-to-day operations. The Society was charged \$82,111 (2008: \$82,111) for rental and \$24,000 (2008: \$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 Society received from Covenant Evangelical Free Church a donation-in-kind of \$106,111 (2008: \$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 Society received a cash grant of \$308,850 (2008: \$269,250) from Covenant Evangelical Free Church, in support of the Society's work and this is recorded as donation.

Shared Services

The Society 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 Society's share was \$21,780 (2008: \$24,114).

b) Compensation of Key Management Personnel

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

	2009	2008
	\$	\$
Remuneration paid to key management staff 6 persons (2008: 6 persons)		
- Salaries and bonuses	231,700	246,235
- CPF	29,448	33,238
	<hr/>	<hr/>

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

Board members did not receive any remuneration for their services.

12. Financial instruments

a) Categories of financial instruments

The financial instruments as at the balance sheet date are:-

	2009	2008
	\$	\$
<i>Financial assets</i>		
Loans and receivables (including cash and cash equivalents)	3,856,730	2,675,023
	<hr/>	<hr/>
<i>Financial liabilities</i>		
At amortised costs	68,864	111,954
	<hr/>	<hr/>

b) Financial risk management

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

Credit risk

Credit risk is the risk of loss that may arise on outstanding financial instruments should a counterparty default on its obligations. The Society's exposure to credit risk arises primarily from cash and cash equivalents and sundry receivables.

The Society's significant concentration of credit risk exposure relates mainly to its cash and cash equivalents. The maximum exposure to credit risk is represented by the carrying value of each class of financial assets recognised in the balance sheet.

Interest rate risk

The Society's exposure to the risk of changes in interest rates arises mainly from the bank balances and fixed deposits placed with financial institutions. For interest income from the fixed deposits, the Society managed the interest rate risks by placing fixed deposits with reputable financial institutions on varying maturities and interest rate terms. The sensitivity analysis for changes in interest rate is not disclosed as the effect on the statement of comprehensive income is not significant.

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.
New Life Community Services Centre

c) Fair values of financial instruments

The carrying amounts of the financial assets and financial liabilities recorded in the financial statements of the Society approximate their fair values.

13. Fund management

The Society's objectives when managing its funds are to safeguard and to maintain adequate working capital to continue as going concern and to develop its principal activities over the longer term through the fees received from students and significant support in various form of government funding, subsidy and donations.

14. Authorisation of financial statements

The financial statements of the Society for the financial year ended 31 December 2009 were authorised for issue by the Board on 13 March 2010.

DETAILED STATEMENT OF INCOME AND EXPENDITURE

For the financial year ended 31 December 2009

	2009 \$	2008 \$
Income		
School fee	615,128	513,875
Interest income	8,159	7,553
Donations	1,620,960	1,577,915
Donation in kind	108,092	106,111
Kidz Club	78	-
Medical supplies	-	4,522
Programme income	23,025	17,432
Grant from MCYS	83,651	49,799
Grant from job credit scheme	76,002	-
Grant from NCSS	15,495	-
Others	83,689	52,257
	2,634,279	2,329,464
Less expenses		
Depreciation	72,625	68,423
Staff costs		
Salary and bonus	819,904	720,889
CPF contribution	110,767	97,557
SDL	2,021	2,945
Staff insurance	4,678	4,547
Staff medical	9,797	9,181
Staff training	5,714	8,412
Staff welfare	2,285	1,608
Maintenance of land and building	48,378	37,205
Property, plant and equipment written-off	2,782	-
Rental of equipment	3,210	3,210
Rental	87,440	87,440
Utilities	31,239	32,425
Other expenses		
Advertisement	377	154
Auditor's remuneration	4,815	5,564
Bank charges	3,239	3,746
Communication	6,097	5,911
Donors relationship management	3,416	8,045
Food and beverage	29,712	33,852
General expenses	66,296	40,514
General insurance	882	742
Special events	12,790	867
Kidz club	599	21
Licence/annual fees	5,846	483
Medication	-	5,575
Public education	12,722	10,392
Professional fees	7,472	-
Programme expense	51,160	9,832
Project Love	5,594	-
Repair/general maintenance	7,195	8,004
Resource materials	3,759	8,898
Supply and material	16,193	9,299
Transport	839	611
Volunteers expenses	4,247	2,261
	1,444,090	1,228,613
Surplus for the financial year	1,190,189	1,100,851

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

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 <http://www.newlife.org.sg/articles/84/COI-Policy.pdf>

Code of Governance For Charities and IPCs

The New Life Board is of the view that, to the best of its knowledge, New Life is in general compliance with the Code of Governance for Charities & Institutions of a Public Character (IPCs) issued by the Charity Council.

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 2009 represents 2.65 times of total operating expenditure (2008: 2.14 times).

Glossary of Programmes

STEP-UP

School Social Work To Empower Pupils to Utilise their Potential (STEP-UP) is a programme funded by the Ministry of Community Development, Youth and Sports (MCYS) to build social and emotional resilience in students so as to enable them to better cope with growing-up issues and maximise their schooling experiences.

Schools utilise STEP-UP funds to purchase services from appointed voluntary welfare organisations (VWOs), one of which is New Life. STEP-UP was a 5-year pilot project from 2004-2009. It will be replaced by Enhanced STEP-UP.

New Life services involved:

New Life Children
New Life Youth

2009 Service Partners:

Zhenghua Primary School
West Spring Secondary School

Enhanced STEP-UP

Enhanced STEP-UP is the successor to STEP-UP (see above). It begins in 2010 with similar objectives and funding model. The difference is that it is focused on reducing school drop-outs through intensive casework and counselling supplemented by family and group work. New Life has been appointed by MCYS as an Enhanced STEP-UP service provider to schools.

New Life services involved:

New Life Children
New Life Youth

2010 Service Partners to be confirmed

SFE

School-Family Education (SFE) is an MCYS initiative to provide family life education in schools. It equips parents with effective parenting skills and trains them to be facilitators, helps school staff to enhance family life, and provides students with life skills training. New Life is an SFE service provider.

New Life services involved:

New Life Children
New Life Youth

2009 Service Partners:

Zhenghua Primary School
Christ Church Secondary School

Corporate Data

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**

Unique Entity No.: **T00SS0057E**

- **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**

Auditor

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

Audit Partner

Mr Foong Daw Ching

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New Life Children

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New Life Youth

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Tel: 6892 4419
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Email: youth@newlife.org.sg

Volunteer with New Life

Call: 6892 4366
Email to volunteer@newlife.org.sg

Donate to New Life

Call: 6892 8127
Email to donate@newlife.org.sg

Career with New Life

Email: hr@newlife.org.sg
Website: www.newlife.org.sg/job.htm