

# Service to Humanity is the Highest Deed



Bhai Kahnaiyah serving water to a fallen enemy soldier

# Mission

To improve the welfare and well-being of the community.

# Objectives

To carry out and manage welfare schemes in the form of relief, financial assistance, health, education, housing or provide any other help (collectively referred to as welfare) for those requiring assistance within the Singapore Community.

The objectives of SIWEC are achieved by formulating policies relating to welfare matters in the community and spearheading their implementation and working with government and non-governmental agencies on welfare-related matters.

# Status

Sikh Welfare Council (SIWEC) is a:

- A Singapore-registered charity and an approved Institution of Public Character (IPC) since 2009.  
We help and serve all Singaporeans (i.e., not only Sikhs) and belong to the whole community (i.e., not to any individual or any one Sikh Institution).
- A full member of the National Council of Social Service (NCSS) since 2014; and we use the information provided responsibly, with due care and confidentiality, when extending our services to our beneficiaries.
- Partners with others in service.  
We work closely with other Voluntary Welfare Organisations (VWO) and government agencies to share resources, expertise, and assistance for the mutual benefit of our beneficiaries.

## SIWEC Logo

In the search for a compelling logo and motto, inspiration was sought from the Sikh faith and history. The iconic image of Bhai Kahnaiyah was chosen, with his exemplary spirit of selfless service to all humanity as motivation for SIWEC's volunteers to embrace, embody and express steadfast universal values of one humanity in their approach to sewa.

## Motto - Jan Ki Sewa Uttam Kaama

The motto "Jan Ki Sewa Uttam Kaama" (service to humanity is the highest deed) from the Gurbani exhorts SIWEC to aspire towards inclusiveness, by serving all who require assistance, going beyond its mandate to serve members of the Sikh community.

## Creed - Sarbat Da Bhalla

Our creed "Sarbat Da Bhalla" (Well Being of all Humanity) invokes the Sikh in his daily prayer (Ardas), to pray for the Almighty (Waheguru Ji) to safeguard the well-being of all of humanity, grant prosperity to all in the worldwide community, and bless the inhabitants of our planet with peace on earth.

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# Chairman's Report

Waheguru Ji Ka Khalsa  
Waheguru Ji Ki Fateh

Throughout 2021, the Covid-19 pandemic continued to affect the everyday lives and livelihoods of people everywhere, including our communities here in Singapore. The health and safe management measures eased off only during the latter part of 2021.

## Impact on Operations

With the prevailing restrictions on in-person activities throughout 2021, Team SIWEC alternated between working from home and the office, whilst continuing to engage our clients and members via telephone, virtual visits, and online channels.

Team SIWEC continued to man our 24-7 hotline and ensured responsive financial, food rations, psycho-social and emotional support was made available to all our client-families and residents in long-term care facilities.

In 2022, we continue to anticipate challenges as we transition to a level of normalcy from the pandemic towards an endemic situation.

## Leadership Renewal

Sikh Welfare Council (SIWEC) had a new Management Committee (MC) team in place in the middle of 2021 to continue the good work of our predecessors. I wish to record our collective gratitude to all members of the 12th MC for their contributions. I thank Gurdip Singh Usma Ji who led SIWEC over 3 terms between 2015 and 2021. His tenure as Chairman brought SIWEC to new heights in our continued journey towards becoming a self-sustaining and well-governed entity in the social service space in Singapore.

## Major Highlights

The most significant event in 2021 was the long overdue commemoration of our 25<sup>th</sup> Anniversary with an Appreciation Day event held in December 2021. The event was graced by our Guest of Honor, President Halimah Yacob.

SIWEC also proudly launched Theek Thak, a community mental health awareness initiative. We established a dedicated Instagram presence, produced video-content advocating on mental health, organised a virtual panel discussion, and published resource kits in both English and Punjabi for the community to use.

In this respect, I wish to acknowledge the contribution of our campaign partner and sponsor, Anglo American, for the Foundation's sponsorship through the Ambassadors for Good programme. We are grateful for the active involvement of the staff from Anglo American who worked with SIWEC volunteers to develop the mental health resource kit.

## Family Support

Family support continued to be an area of grave concern and emphasis for SIWEC in 2021 as families were adversely impacted by the pandemic. Due to the government's funding initiatives in 2020, which assisted families and individuals whose livelihoods had been affected, we did not see as high a spike in the number of families that we assisted in 2021. Notably, there was a significant increase of 18% in the amount of assistance disbursed to our client-families.

The community driven Langgar Pick-Up (LPU) programme was sustained throughout the year, providing freshly packed hot meals from the three distribution points at the Silat Road Sikh Temple, Central Sikh Temple, and Khalsa Dharmak Sabha.

SIWEC continued to support the Food for Rations programme at Eunus through the concerted efforts of our Ride2Serve volunteers and their well-wishers.

## Education Support

We continued to maintain the level of financial support for Singapore Sikh Education Foundation Punjabi Language students for books, uniform, school & examination fees, and transport costs of certain students.

## Bereavement Service

One area where the work never ceased was bereavement support, where our volunteers and staff worked tirelessly, often at short notice, to assist bereaved families to give a dignified farewell to their loved ones. Live streaming services continued to be used by families who wished to reach out to their friends and family members who could not attend at Mandai Crematorium due to the capacity restrictions.

## Eldercare/Active Ageing

Active Ageing activities for members of the Sunehri Sahelaaan and Sunehray Pal commenced with in-person sessions after April 2021 in small group sizes. Today, we have evolved the programme scheduling to include multiple groups at different time slots on 2 days in the week. Doing so exacts a greater demand

on our volunteer team's time and effort. We are truly indebted to our dedicated volunteers who engage the seniors with such warmth, love, and heartfelt compassion.

## Healthcare

We had enhanced our Healthcare Ambassador programme by hiring a full-time staff in 2017 to visit seniors in care homes, hospitals or living in their own homes, as part of our effort to provide regular moral and psycho-social support for them. Despite the various challenges posed last year due to the tightening of restrictions by the widespread of the Delta variant, a total of 74 monthly visits were conducted to engage with our 42 clients. Our staff continued to engage with the seniors through video and voice calls to enquire on their mental and physical well-being.

Our volunteers of the Sunehri Sahelaaan and Sunehray Pal groups also went the extra mile to consolidate recipes celebrating the heritage and the memories of our seniors. The book encapsulated recounts and stories of the early life of many Sunehri Sahelaaan and Sunehray Pals. The book was launched during an annual Shukrana which saw the members of the Sunehri Sahelaaan and Sunehray Pals attending a physical session after many months. The Sunehri Sahelaaan and Sunehray Pal members graciously donated all proceeds of the sale to Sikh Welfare Council. We are very thankful and appreciative of the support and kind gesture of the members and volunteers.

## Corporate Governance

SIWEC adopted the Charities Accounting Standards (CAS) for the preparation of the financial statements on 1<sup>st</sup> January 2021.

CAS, issued by the Accounting Standards Council (ASC), provides guidance on the preparation of financial statements for the Charities sector and are applicable to financial years beginning after 1<sup>st</sup> July 2011.

The financial statements for the previous years were prepared in accordance with Singapore Financial Reporting Standards (FRS).

The adoption of CAS has no material impact on the financial statements of the Council, except for the reclassification of the Bereavement Fund as a Current Liability.

## Appreciation

I would like to express our very sincere gratitude to all our Sikh Institutions who continue to support SIWEC as very important and fundamental stakeholders.



Their continued regular financial contributions in these very difficult times, despite their drop in revenues, is indeed commendable. I appeal to them to continue doing so as core stakeholders of SIWEC.

Our donors continue to form a very important base for our ability to match our annual expenditure.

To our volunteers, staff, committee members, partner agencies and service providers, I thank you for your continuing dedicated support in SIWEC's journey in serving the community.

I once again appeal to all our working brothers and sisters to make a pledge to give some financial support on a regular basis to SIWEC. Our founding father, Guru Nanak Dev Ji advocated **Das Vandh** - that we share the fruit of our labours with the less fortunate members of the wider community in the spirit of *Sarbat da Bhalla*.

We very humbly apologise to the community and beneficiaries where we may have lapsed in our services in the past.

We look forward to your continued support in the next chapter of our development as we work to support and sustain the well-being of our community as we transition to living with Covid in an endemic situation.

In the service of the community, always.

**Harmit Singh**  
Chairman,  
Sikh Welfare Council

Service to Humanity  
is the Highest Deed

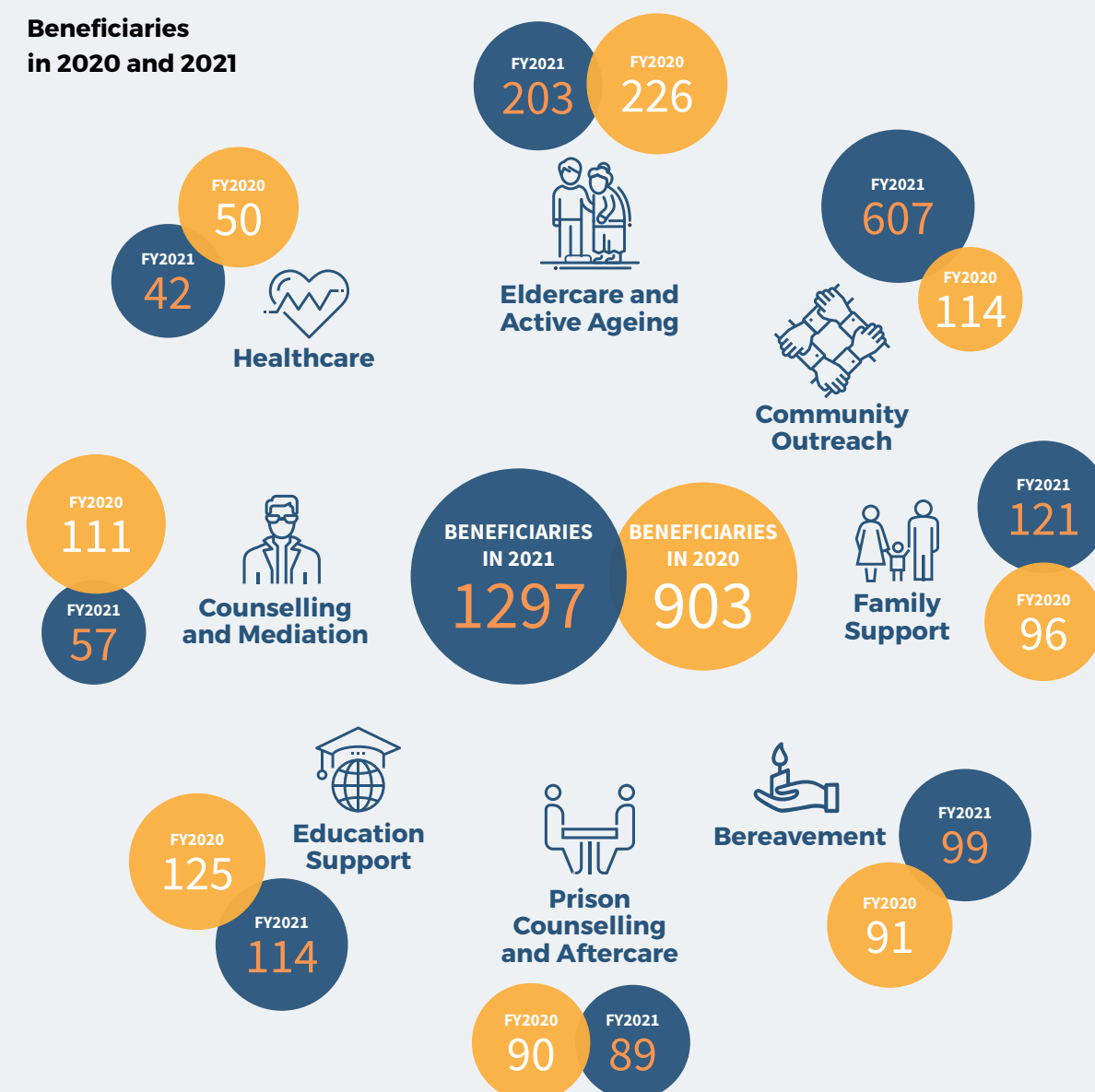
# Our Programmes and Services

## The Year at a Glance

SIWEC served and engaged with close to 1300 beneficiaries in 2021 through a diverse range of services and programmes.

This was primarily due to the launch of the online Mental Health Awareness Campaign in the latter half of the year, as well as the relaxation of the Safe Management Measures (SMMs) which allowed for small scaled in-person activities to resume in the last quarter of 2021.

### Beneficiaries in 2020 and 2021



## Services offered to various Target Groups



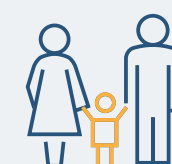
### Community

Prison Counselling and Aftercare Support  
Bereavement Support  
Health Screening  
Fundraising Events  
Outreach Activities  
Volunteer Engagement



### Youth

Financial Assistance Scheme (SSEF Punjabi School Students)  
Academic Excellence Programme  
Tuition Programme (Children of SIWEC's Client Families)  
Childrens' Homes Counselling



### Family

Financial Assistance (Client Families)  
Food on the Table (Client Families)  
Food for Rations (Ration Distribution in Eunots)  
Counselling and Mediation



### Seniors

Eldercare Activities (Sunehri Saheliaan and Sunehray Pal)  
Befriending Visits (Institutional Homes and Hospitals)  
Befriending Visits (Residence based seniors)  
Counselling and Mediation

## 24-Hour SIWEC Hotline 6299-9234

For the past 27 years, one of SIWEC's key touchpoints is our 24-hour community hotline, specifically created for the people in the community seeking immediate counselling, guidance, or assistance with bereavements. The hotline is managed by our trained and dedicated staff who are ever ready to respond at short notice.

During office hours, it provides information on our programmes and services; besides advising and referring callers to relevant government agencies or programmes run by other social service agencies (SSAs).



# YEAR IN REVIEW

## 25<sup>th</sup> Anniversary Appreciation Day

SIWEC reached its 25<sup>th</sup> year in 2020 but due to the Covid-19 pandemic, the formal commemoration was deferred to 4<sup>th</sup> December 2021.

The landmark occasion was graced by President Halimah Jacob and hosted at the Singapore Khalsa Association and the Sikh Centre. The event was also streamed LIVE over SIWEC's Facebook page and YouTube channel.

After delivering a speech congratulating SIWEC on its 25<sup>th</sup> Anniversary, President Halimah Jacob launched the first ever publication *Sarbat da Bhalla – Service to Humanity*. The comprehensive publication documents SIWEC's major milestones and achievements.



President Halimah Jacob delivering her speech at the 25<sup>th</sup> Anniversary Appreciation Day

President Halimah then presented the book copies to trustees, donors, volunteers, and staff of SIWEC, in recognition of their contribution to SIWEC's development and growth between 1995 to 2020.



President Halimah Jacob inaugurated the first ever SIWEC publication *Sarbat Da Bhalla – Service to Humanity*, which extensively documents SIWEC's major milestones and achievements



Mrs Sarjit Kaur Khosa and Mr Gurdip Singh Usma, SIWEC's Advisor, presented a memento to President Halimah Jacob, comprising the commemorative book and a recipe book curated by members of Sunehri Sahelian (Golden Girls) Active Ageing group.



SIWEC's Chairman, Mr Harmit Singh, presented a similar memento to Mr Surjit Singh Wasan at Sikh Centre



Participants at both Singapore Khalsa Association (left) and Sikh Centre (right)



## Launch of Theek Thak Mental Health Awareness Campaign

Understanding the significance of Mental Health, SIWEC launched a community mental health awareness campaign, Theek Thak, on 29<sup>th</sup> September 2021. SIWEC volunteers worked with the Anglo-American Ambassadors for Good programme to develop core components for a mental health resource kit.

Theek Thak hosted monthly Instagram Live chats with experts on a wide range of topics that are pervasive in today's society such as Anxiety and Stress in Children, Men and Mental Health, Couples and Mental Health and Art as Therapy.

The kit was made available in English and Punjabi, in hard copy at community touchpoints, and via SIWEC's online channels, to reach out to the older and younger generations.



SIWEC pioneers Mr Bhajan Singh, Dr Sorinder Singh and Mr Harmit Singh Gandhi with Janelle Matharoo (Executive Head of Trading and Origination, Anglo American) with their copies of the Theek Thak resource kit



Theek Thak virtual Panel Discussion moderated by Mr Sarabjeet Singh, SIWEC's Committee Member, with the experts

Theek Thak received good traction online and caught encouraging media interest. The new initiative was featured on Vasantham Beat's telecast on 3<sup>rd</sup> December 2021 and The Straits Times during Causes Week on 23<sup>rd</sup> December 2021.

## Causes Week 2021: Youth's death spurs new initiative to look out for one another

Causes Week, which is into its 10th iteration, runs this year from Dec 21 to 25. It shines a light on various individuals and groups, and shows how they are making a difference through their chosen causes within the community; for children and youth, in sports and arts, among others.



SIWEC's Chairman, Mr Harmit Singh, with the resource kits that address mental health concerns.



Mr Harmit Singh's, SIWEC's Chairman, interview by Vasantham Beat. He elaborated on the Theek Thak's aim to raise community awareness and provide resources on mental health.



A Homage to our Senior’s Memories

Our Eldercare programme volunteers wanted to honour the pioneer generation for their heritage and contributions. This sparked the idea of compiling recipes and anecdotes of their early years in Singapore. The volunteers worked tirelessly with the seniors in our Sunehri Saheliaan group to amass their favourite recipes and publish them.

The book, Mostly Punjabi Recipes, was launched on 28<sup>th</sup> December 2021 with complimentary copies distributed to members of the Sunehri Saheliaan and Sunehray Pal groups. The publication was priced at \$20 and the initial 500 copies printed were sold in a span of one month. A second print run of 500 copies was printed in March 2022 and is also selling out quickly.

The high volume sales is mostly attributed to the recipes in the book, which are mostly Punjabi with a few other cuisines, and the ride it takes the reader on, glimpsing into the lives of our pioneers and rekindling some of these memories. Despite the great sales, Mostly Punjabi Recipes, remains highly exclusive and is sold only in Singapore.

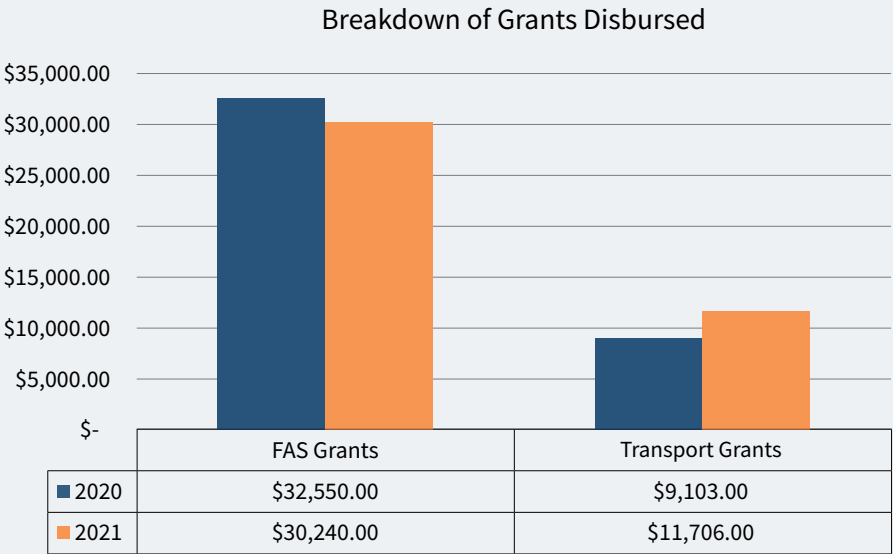


YOUTH

Financial Assistance Scheme

SIWEC collaborates with Singapore Sikh Education Foundation (SSEF) to administer the Financial Assistance Scheme (FAS) to students studying the Punjabi language. The scheme covers students from lower-income families and families living in 3-room HDB flats. Families receive a total grant of \$420 per student which covers the cost of school fees, books, uniforms, examinations, and transport costs.

SIWEC helped 72 students in 2021, disbursing a total grant of \$41,946.



Tuition Programme

One of the challenges that children from lower income families on our financial assistance programme face, is coping with their studies. SIWEC seeks to strengthen these children’s educational foundation to help them eventually pass primary 6 and progress to secondary school. SIWEC matches tutors to the children who require support and subsidizes the financial cost of tuition. We closely monitor the children’s progress by obtaining regular updates and feedback from the tutors and family members.

SIWEC also supports the educational journey of children in juvenile residential homes in Singapore.

There were 5 students in our tuition programme in 2021 as compared to 7 students in 2020.

Academic Excellence Programme (AEP)

Since 2014, SIWEC dedicated a full time Education Project Officer (EPO), who works with SSEF to identify students struggling with the mainstream subjects in primary school. The programme aims to improve the academic performance of primary school students facing issues with English, Mathematics and Science. SIWEC’s EPO works with both parents and tutors to monitor the students’ progress throughout the year.

Year	Students	Cost (\$)
2021	36	\$40,760
2020	34	\$68,646

# FAMILY

## Financial Assistance/Food on the Table

Low-income families requiring assistance firstly tap on various financial support schemes provided through government subsidies. Noting that despite such support, some families still face significant shortfalls, SIWEC supplements with assistance in the form of cash vouchers, NTUC vouchers or a combination of both.

SIWEC disbursed a total of \$110,000 to support 33 families in 2021.

All cases are reviewed after six months (or three months in some cases) to reassess the client’s financial status before adjusting or ceasing the support provided. In some instances, ad-hoc assistance is extended on a short-term basis to help families or individuals tide over a difficult period until their situation stabilises after securing employment or government subsidies.

Summary of Cases	2020	2021
Number of families as of 1 January 2021	23	27
Number of new families in 2021	13	6
Number of families graduated in 2021*	9	7
Number of families as of 31 December 2021	27	26
<b>Total number of families supported (Cash &amp; Vouchers)</b>	<b>36</b>	<b>33</b>
Monthly cost of family support (Cash & Vouchers)	\$87,790	\$110,152
Number of ad-hoc cases	20	8
Monthly cost of ad-hoc support (Cash & Vouchers)	\$1,255	\$793

## Food for Rations

As part of a collaboration with Sunlove Day Activity Centre (DAC) at Eunus since 2019, Ride2Serve (R2S) volunteers continued to deliver Food for Rations to 40 client families of Sunlove DAC.

Family Support Programme Summary	2020	2021
Number of Food for Rations families	40	40
Monthly cost of Food for Rations support	\$28,736	\$28,148

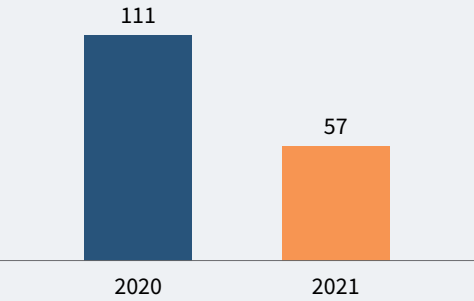
Our volunteers distributed langgar in bento boxes to families during festive occasions, such as Vesakhi or Diwali, and at various times during the pandemic, where permissible.



R2S Food for Rations distribution at Eunus was held in November 2021

## Counselling and Mediation

### Total Number of Counselling & Mediation Cases



SIWEC provides information, advice, and free in-house counselling to walk-in clients.

The Community Mediation programme by SIWEC provides a conducive and non-confrontational environment for any family seeking help to facilitate amicable resolution of family disputes of a non-financial or commercial nature. The SIWEC team engaged with 2 families in 2021.

Beyond these, SIWEC also provides information on the various community assistance schemes and subsidies available to walk-in clients.

55 in-person counselling and advice sessions were conducted in-house in 2021.

Counselling & Mediation Cases	2020	2021
Community Mediation	0	2
In-House Counselling	0	2
Counselling & Advice	43	41
Referrals to Government Agencies	54	11
Others (referral to other agencies or job referrals)	14	1

# SENIORS

## Eldercare Active Ageing Activities

SIWEC organises various activities for seniors of the Sunehri Saheliaan and Sunehray Pal groups to keep members active and engaged. We have a total of 203 seniors in the programme and 23 volunteers.

The volunteer run sessions traditionally consist of an hour of activities, such as sharing sessions, health talk, workshops, outings, followed by an hour of exercise. These programmes are greatly loved by the seniors as it gives them a chance to catch up with each other over tea after the programme.

Physical classes in modified form were held in class sizes of less than 50 participants and segregated into different groups, in compliance with prevailing safe management measures.



## Tech-Savvying our Seniors

In July 2021, SIWEC volunteers coordinated with SG Digital Office to conduct weekly digital learning classes for these seniors, with the sole aim to familiarize them with their smartphones and ensure they were able to use the application beyond just voice call and text messages.



They learnt to use applications such as WhatsApp, Zoom, Photo Scan, Health Hub and Healthy 365. The seniors were also made aware of cyber-security, given the increase in scams in Singapore. The seniors were happy to attend the sessions and picked up skills allowing them to better connect with their dear ones virtually during the COVID-19 pandemic.

The classes were held in Central Sikh Temple in small groups whilst complying with the prevailing SMMs.



A total of 10 classes were conducted on a weekly basis.

Young volunteers from Young Sikh Association (YSA) understood that language barrier was an issue for the seniors. As such, they conducted digital learning classes with 70 seniors in Punjabi.

“We offered our members the option of in-person or Zoom classes and the response was overwhelmingly in favour of in-person classes. We had comparably lower take-up of the Zoom classes. The seniors said they prefer having in-person guidance by trainers which they find more effective. We are grateful to HPB for making the step-trackers available to our participants.”

- Madam Charanjeet Kaur, Sunehri Saheliaan Coordinator



## Befriending Visits

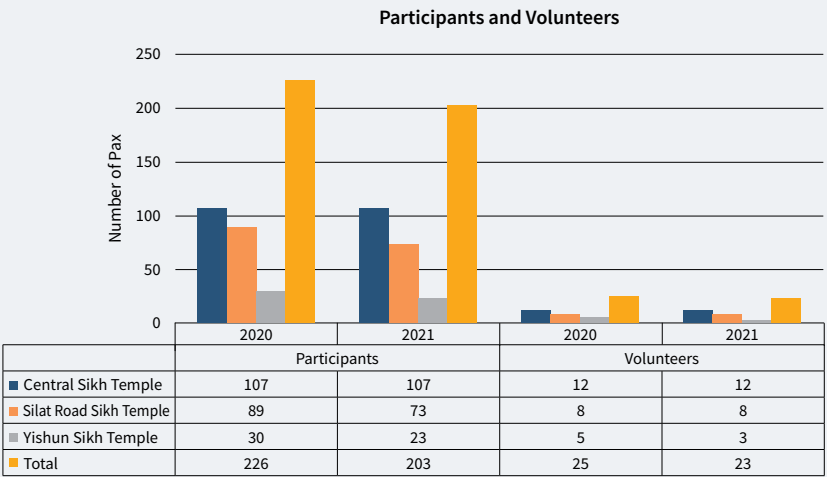
16% of Singapore’s residents are aged 65 years and above. SIWEC’s full time Healthcare Ambassador visits seniors in long-term care facilities such as community hospitals, nursing homes and those living alone at home with limited family support.

The befriending visits resumed in January 2021 but were curtailed after the Covid-19 upsurge in May 2021. Stricter rules and regulations in the institutions and hospitals limited our Healthcare Ambassador’s access to our clients. Undaunted, we are proud to highlight that seniors in institutions and residences still received 168 in-person visits. Beyond those, 718 tele and video chats were conducted to bridge the distance and to help mitigate the sense of isolation.

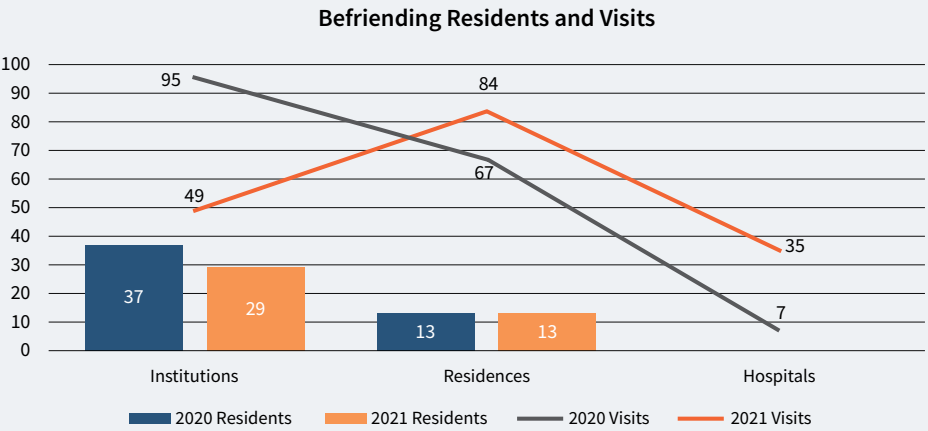
The seniors were pleased to have an empathetic friend to engage them and listen to their sharing and concerns.

“I want to thank SIWEC for visiting me for the past 7 to 8 years. When I was in the hospital for many months, they visited me. It brought me happiness to see them. Now that I am at home, they still visit me. Whenever they visit me, it feels great that someone still cares for me. I sincerely thank SIWEC and Aunty Kartar for visiting me.”

- Ms Sarina Kaur



Our seniors participating in physical exercise



718  
Tele and video  
chats



# COMMUNITY

## Prison Counselling & Aftercare

Believing in the importance of rehabilitation through spiritual guidance anchored on tenets of the Sikh faith, SIWEC coordinates counselling support to better prepare inmates for re-integration into society after their release.

Counselling sessions in 2021 resumed gradually whilst adhering to the safe-distancing and face mask measures enforced by the Singapore Prisons. However, the frequency of sessions was significantly cut back by 48% due to the onset of the Covid-19 Delta strain and the strict measures imposed by Singapore Prisons. Nevertheless, Sikh inmates continued to be engaged through worksheets and audio-based kirtan provided by SIWEC.

Apart from counselling inmates, our 18 volunteers who are overseen by SIWEC's Senior Welfare Officer, also look out and counsel ex-inmates who have been rehabilitated into the community. SIWEC noted that reoffending rates in 2017 stood at 24% and strongly believed that creating a strong support network is crucial in supporting inmates who may not necessarily have good support upon their release. As such, the Chardi Kala Chats and sessions were initiated in August 2018 with members meeting on the first Friday of every month to share stories and support each other. These activities remained mostly virtual until late 2021 when in-person contact resumed.

40

Inmates  
Counselled

102

Counselling  
Sessions

49

Aftercare  
Sessions

18

Prison  
Counselling  
Volunteers

## Bereavement Support

At SIWEC, we understand that losing a dear one is a tumultuous time for grieving families who are often unsure about logistics and processes of the last rites. SIWEC guides the bereaved families on the processes involved, assisting them with the booking of the crematorium, Gurdwara arrangements, transport and posting obituaries on our website.

SIWEC has a total of 8 volunteers, who respond on short notice, to support families with practical advice on logistics including body washing and dressing rituals, driving the community hearse, as well as providing grief support through the bereavement period.

### Obituary Updates

SIWEC also provides a free online obituary communication service on our website to alleviate the cost of obituary placements in local newspapers. We also send notifications on the obituaries posted by us to all members registered with us.

### Live Streaming

Live-streaming was first introduced in 2020 and its use remained pertinent in 2021, with 28 instances of live streaming services used by bereaved families. These services were introduced when Covid-19 first struck, which saw a restriction in the number of pax allowed in Mandai Crematorium, in addition to closed borders. Live streaming allowed family members and friends, both in Singapore and overseas, to participate virtually in the funeral proceedings and pay their last respect to their loved ones.

28

Live Stream  
Services used

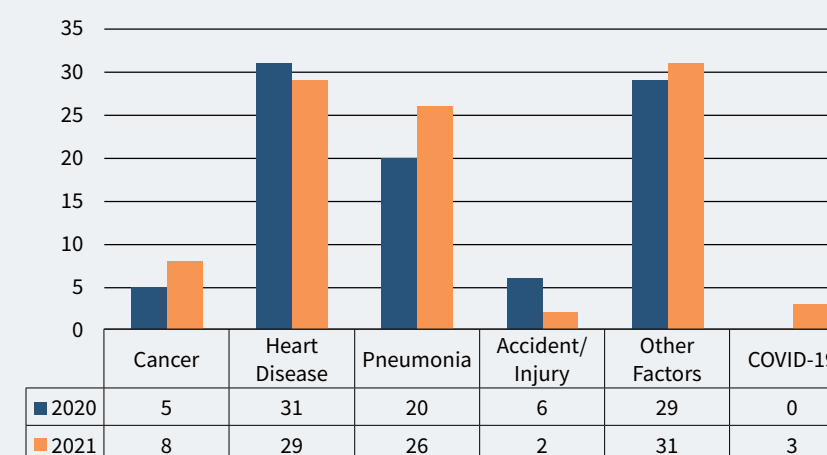
Sat Sri Akal,  
Thank you to Baldev and Karam for assisting and guiding Vinit and his family today.

Despite the short notice, you were able to quickly manage the issues and arrange the cremation for his father-in-law.

Everything went well today. Keep up the good work. Thanks.

- Close Friend of Deceased Mr Baldave Singh

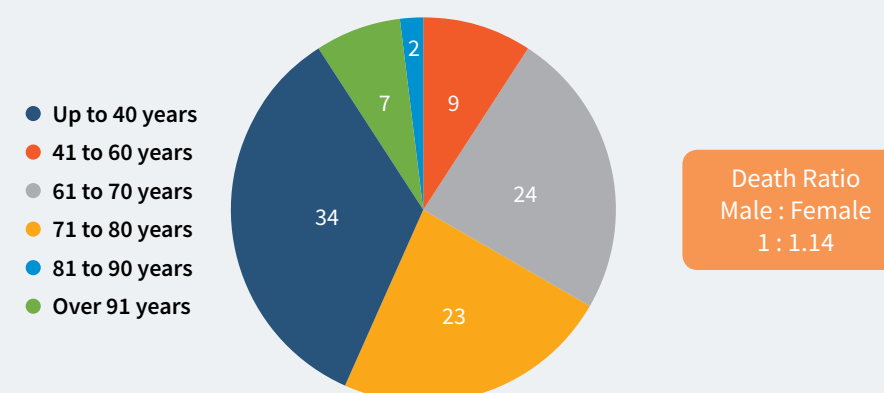
Breakdown of Death by Cause



99

Families  
supported in  
2021

Number of Death by Age (2021)



Death Ratio  
Male : Female  
1 : 1.14

Outreach Activities

SIWEC resumed in-person outreach activities in October 2021. The outreach activity took place at Gurdwara Sahib Yishun to engage with the assembled sangat and raise awareness of the programmes offered by SIWEC. The session was well received with members of the community contributing as volunteers and donating monthly contribution to SIWEC through Giro.



Team SIWEC at Gurdwara Sahib Yishun



Vice Chairman (Admin), Mr Dinesh Singh, addressing the sangat at Gurdwara Sahib Yishun

SIWEC volunteers also distributed sponsored dry rations, NTUC grocery vouchers, Hongbaos and sweetmeats from well-wishers and the Central Sikh Temple Ladies' Wing to 34 families. The items were distributed on 27<sup>th</sup> and 28<sup>th</sup> October 2021. The families were thankful and appreciative of the gesture and effort.



Ration distribution by our volunteers to community members

“Being a non-Sikh, I am grateful to SIWEC for remembering me during the festival of lights as it helps ease our difficulties during this pandemic.”  
- Madam S Bte, a grateful recipient of the items



R2S volunteers out and about at Eunus on 21<sup>st</sup> November 2021 to distribute food rations

Volunteer Management

Our dedicated volunteers continued to devote personal time and effort into organising various activities and enabling sustained outreach to engage and support our client-families. 2021 was not an easy year with the various SMMs emplaced owing to the fluctuating Covid-19 cases. However, our volunteers remained steadfast in their commitment to delivering on our Sarbat da Bhalla mission. We are heavily indebted and truly grateful for their service.

Programmes & Services	2020	2021
Family Support	3	0
Education Support	1	3
Healthcare	4	0
Eldercare & Active Ageing	25	23
Prison Counselling & Aftercare	18	18
Community Mediation & Counselling	9	9
Bereavement	8	8
Community Outreach *	-	40
Fund Raising	74	54
<b>Total</b>	<b>142</b>	<b>155</b>

SIWEC Volunteer Management Policy

SIWEC ensures that our volunteers feel safe, significant, fulfilled, and appreciated. They are treated with respect and gratitude for their contributions to SIWEC. We hope our volunteers feel a sense of achievement when volunteering with us.

Volunteer Recruitment & Training Process

All volunteers registered with SIWEC are briefed on the expectations of the respective programmes. They are also provided with the necessary tools and training which enable them to work in an effective and empathetic manner, guided by SIWEC’s commitment to cultural diversity and non-discrimination towards those who seek help.



# Corporate Governance

## Corporate Management

### Patron



**S. Kartar Singh Thakral**

### Trustees



**S. Mohinder Singh Thakral**



**S. Daljit Singh Gaggarbhana**



**S. Inderjit Singh**



**Dr Sorinder Singh**



**S Manmohan Singh Thakral**



**Sdni Jagir Kaur Brahmpura**

### Appointment of New Trustee

Sardar Inderjit Singh and Dr Sorinder Singh were appointed as Trustees of SIWEC at the Council Meeting on 17<sup>th</sup> February 2022 in recognition of their staunch support and commitment towards the mission and objectives of SIWEC.

### In Memoriam - Sardar Gurcharan Singh Narula, Sardar Mahn Singh Bajaj



**S Gurcharan Singh Narula**



**S Mahn Singh Bajaj**

We were saddened at the passing of our Founding Trustees, S Gurcharan Singh Narula and S Mahn Singh Bajaj. They had both provided unstinting support and expressed their belief in SIWEC's mission. We would like to thank them both for their selfless service and express our deepest condolences to the families for their loss.

### Council Members

The Ordinary Council Members ("owners") of SIWEC are the Sikh Institutions in Singapore and the Head of each of these institutions represents them at the Council general meetings. A general meeting of the Council Members is the highest decision-making body of SIWEC.

#### Ordinary Council Members:

Central Sikh Gurdwara Board  
Isteri Sat Sang (Central Sikh Temple)  
Khalsa Jiwan Sudhar Sabha  
Sikh Missionary Society of Malaya  
Sikh Sewaks, Singapore  
Singapore Sikh Education Foundation  
Sri Guru Singh Sabha Singapore

Gurdwara Sahib Yishun  
Khalsa Dharmak Sabha  
Pardesi Khalsa Dharmak Diwan  
Sikh Business Association  
Singapore Khalsa Association  
Sri Guru Nanak Sat Sang Sabha  
Young Sikh Association, Singapore

#### Associate Council Member:

Sikh Advisory Board

#### General Meetings of Sikh Welfare Council

The last Annual General Meeting was held on 16<sup>th</sup> June 2021 and the last Half-Yearly Council Review Meeting was held on 17<sup>th</sup> February 2022.

### Management Committee

SIWEC is governed by its Management Committee. The Management Committee members are elected by the Council members every two years in accordance to established procedures at the Annual General Meeting. Formal orientation is held for all the members.

#### Change in Management Committee

On 16<sup>th</sup> June 2021, an election was held during the Annual General Meeting and the Council members elected a new Management Committee. The election saw the return of members who served Sikh Welfare Council (SIWEC) previously, existing members and completely new members.



**Harmit Singh (Chairman)**



**Manmohan Singh (Vice Chairman - Operations)**



**Dinesh Singh (Vice Chairman - Administration)**



**Sharanjit Kaur (Secretary)**



**Inderpal Singh (Treasurer)**



**Simha Kaur Jastol (Assistant Secretary)**



**Jaspal Singh (Assistant Treasurer)**



**Albel Singh (Committee Member)**



**Harmit Singh Kawatra (Committee Member)**



**Jaspreet Singh Chhabra (Committee Member)**



**Rashminder Singh (Committee Member)**



**Sarabjeet Singh (Committee Member)**



January – May 2021

S/N	Name	Designation	Date of Appointment	Meeting Attendance
1	Gurdip Singh Usma	Chairman	June 2015	4/4
2	Manmohan Singh	Vice Chairman (Operations)	June 2019	4/4
3	Harmit Singh	Vice Chairman (Administration)	June 2019	4/4
4	Simha Kaur Jastol	Secretary	June 2019	3/4
5	Sharanjit Kaur	Assistant Secretary	June 2019	2/4
6	Sukhbir Singh	Treasurer	June 2017	4/4
7	Rashminder Singh	Assistant Treasurer	June 2019	2/4
8	Albel Singh	Committee Member	June 2015	3/4
9	Harmit Singh Kawatra	Committee Member	June 2017	3/4
10	Sarabjeet Singh	Committee Member	June 2015	2/4
11	Sarjit Kaur Khosa	Committee Members	June 2015	4/4

June – December 2021

S/N	Name	Designation	Date of Appointment	Meeting Attendance
1	Harmit Singh	Chairman	16 <sup>th</sup> June 2021	5/5
2	Manmohan Singh*	Vice Chairman (Operations)	16 <sup>th</sup> June 2021	5/5
3	Dinesh Singh	Vice Chairman (Administration)	16 <sup>th</sup> June 2021	5/5
4	Sharanjit Kaur	Secretary	16 <sup>th</sup> June 2021	4/5
5	Simha Kaur Jastol	Assistant Secretary	16 <sup>th</sup> June 2021	5/5
6	Inderpal Singh	Treasurer	16 <sup>th</sup> June 2021	5/5
7	Jaspal Singh	Assistant Treasurer	16 <sup>th</sup> June 2021	3/5
8	Albel Singh	Committee Member	16 <sup>th</sup> June 2021	5/5
9	Harmit Singh Kawatra	Committee Member	16 <sup>th</sup> June 2021	4/5
10	Jaspreet Singh Chhabra	Committee Member	16 <sup>th</sup> June 2021	5/5
11	Rashminder Singh	Committee Member	16 <sup>th</sup> June 2021	4/5
12	Sarabjeet Singh	Committee Member	16 <sup>th</sup> June 2021	2/5

\* Manmohan Singh has served more than 10 consecutive years in the SIWEC Management Committee. The Council has continued to appoint him in view of his wealth of knowledge and experience in the social service sector, which is very useful as SIWEC tries to induct younger and newer members into the Management Committee.

Internal Auditors

Amarjit Singh Khaira  
Narinder Kaur

Subcommittees

Committee	Name, Designation (January - May 2021)	Name, Designation (June - December 2021)
Clients Review	Gurdip Singh Usma, Chairman	Harmit Singh, Chairman
	Manmohan Singh, Vice Chairman (Operations)	Manmohan Singh, Vice Chairman (Operations)
	Harmit Singh, Vice Chairman (Administration)	Inderpal Singh, Treasurer
	Harmit Singh Kawatra, Committee Member	Rashminder Singh, Committee Member
Human Resource	Gurdip Singh Usma, Chairman	Harmit Singh, Chairman
	Harmit Singh, Vice Chairman (Administration)	Dinesh Singh, Vice Chairman (Administration)
	Simha Kaur Jastol, Secretary	Sharanjit Kaur, Secretary
	Sukhbir Singh, Treasurer	Inderpal Singh, Treasurer
Audit & Risk	Gurdip Singh Usma, Chairman	Harmit Singh, Chairman
	Harmit Singh, Vice Chairman (Administration)	Dinesh Singh, Vice Chairman (Administration)
	Sukhbir Singh, Treasurer	Inderpal Singh, Treasurer
	Rashminder Singh, Assistant Treasurer	Jaspal Singh, Assistant Treasurer
Programme & Services	Manmohan Singh, Vice-Chairman (Operations)	Manmohan Singh, Vice Chairman (Operations)
	Albel Singh, Committee Member	Sharanjit Kaur, Secretary
	Harmit Singh Kawatra, Committee Member	Harmit Singh Kawatra, Committee Member
	Sarjit Kaur Khosa, Committee Member	Albel Singh, Committee Member
Community Engagement		Rashminder Singh, Committee Member
	Manmohan Singh, Vice Chairman (Operations)	Harmit Singh, Chairman
	Simha Kaur Jastol, Secretary	Manmohan Singh, Vice Chairman (Operations)
	Sharanjit Kaur, Assistant Secretary	Dinesh Singh, Vice Chairman (Administration)
	Rashminder Singh, Assistant Treasurer	Rashminder Singh, Committee Member
	Sarabjeet Singh, Committee Member	

Clients Review Committee	Human Resource Committee	Programmes & Services Committee	Audit & Risk Committee	Community Engagement Committee
<p><b>Terms of Reference:</b></p> <ul style="list-style-type: none"><li>Review all new and periodic review cases on a regular basis and approve all support needed</li><li>Liaise with relevant agencies to ensure full support is provided</li><li>Review adequacy of financial support levels in line with government agencies</li><li>Review processes to identify all possible clients requiring support</li><li>Publicising availability of SIWEC and other Government support schemes to ensure all those requiring assistance are reached</li></ul>	<p><b>Terms of Reference:</b></p> <ul style="list-style-type: none"><li>Provide adequate personnel to serve the needs of SIWEC and its clients</li><li>Ensure compliance with the SIWEC Human Resource Policy</li><li>Review compensation and other human resource policies of SIWEC to be in line with National Council of Social Services Guidelines</li><li>Conduct regular performance reviews of all staff and approve all salary adjustments and bonuses</li></ul>	<p><b>Terms of Reference:</b></p> <ul style="list-style-type: none"><li><b>Counselling:</b> To provide counselling services and rehabilitation of drug addicts and inmates in our counselling program to assist them to integrate back into society</li><li><b>Education:</b> To provide financial and academic support to the students requiring help</li><li><b>Eldercare:</b> To arrange suitable programs for the elderly to lead an active lifestyle</li><li><b>Healthcare:</b> To provide for the support and care for client patients in hospitals, nursing homes through visits and regular contact</li><li><b>Bereavement:</b> To provide bereaved families with social, emotional, spiritual and financial support as needed</li></ul>	<p><b>Terms of Reference:</b></p> <ul style="list-style-type: none"><li>Ensure compliance with all internal controls and operating policy manuals in SIWEC and review their adequacy</li><li>Co-ordinate statutory audit with external auditors and review their findings</li><li>Publish the SIWEC Annual Report</li><li>Co-ordinate compliance and transparency audit with internal auditors and review their findings</li><li>Review and manage the SIWEC Risk Management Strategy; including conducting a Risk Assessment Review every 3 years</li></ul>	<p><b>Terms of Reference:</b></p> <p><b>Community Outreach:</b></p> <ul style="list-style-type: none"><li>Promotion of SIWEC activities or government bodies at various institutions as a platform for community outreach for awareness and fund raising</li><li>Organise major fund raising events</li><li>Coordinate links with relevant government or other agencies for mutually beneficial collaborations</li><li>Publish regular SIWEC newsletters and other publicity materials</li><li>Maintain regular presence on social media platforms</li></ul> <p><b>Volunteer Management:</b></p> <ul style="list-style-type: none"><li>Working with institutions and individuals to recruit and build a pool of regular volunteers</li><li>Sourcing for and arranging suitable training programs for volunteers, staff and committee members</li><li>Ensuring adequate recognition of Volunteer Services and their publicity.</li></ul>

SIWEC Staff

NAME	DESIGNATION	DATE OF APPOINTMENT	DATE OF RESIGNATION
Ranjit Singh	Manager	1 <sup>st</sup> July 2012	31 <sup>st</sup> March 2022
Baldev Singh	Senior Welfare Officer	5 <sup>th</sup> May 2015	-
Jaspreet Kaur	Senior Social Work Executive	19 <sup>th</sup> October 2015	8 <sup>th</sup> June 2021
Kartar Kaur	Healthcare Ambassador	1 <sup>st</sup> January 2017	-
Nelvinder Kaur	Senior Executive Administrative	22 <sup>nd</sup> December 2015	8 <sup>th</sup> April 2022
Karam Kaur	Social Work Executive	1 <sup>st</sup> June 2021	3 <sup>rd</sup> May 2022
Sarafeen Kaur	Programme & Communication Officer	1 <sup>st</sup> August 2019	9 <sup>th</sup> February 2022
Dilpreet Kaur	Education Project Officer	1 <sup>st</sup> June 2020	8 <sup>th</sup> October 2021
Hardave Singh	Bereavement Officer (Part-Time)	1 <sup>st</sup> January 2018	-
Bajan Kur (Polly)	Administrative Executive (Part-Time)	1 <sup>st</sup> November 2021	-



**Standing (Left to Right)**  
Baldev Singh, Nelvinder Kaur,  
Jaspreet Kaur, Ranjit Singh

**Seating (Left to Right)**  
Dilpreet Kaur, Kartar Kaur,  
Sarafeen Kaur

**Not photographed**  
Karam Kaur, Polly Kur,  
Hardave Singh

## SIWEC Policies

### Management Committee

#### Recruitment, Succession Planning and Training Policy

#### Compliance with Remuneration

1. No member of the Management Committee received any remuneration from SIWEC in 2021
2. No full-time or part-time staff member was appointed to the Management Committee in 2021
3. No staff member is a close relative of any member of the Management Committee in 2021
4. Salary scale for SIWEC staff follows the Salary Guidelines for the Social Service Sector issued by the National Council of Social Service (NCSS)
5. Gross annual salaries (including allowances) of the SIWEC Staff in 2021 were as follows:
  - a. Above \$100,000 – Nil (same as 2020)
  - b. \$75,001 to \$100,000 – Nil (same as 2020)
  - c. \$50,000 to \$75,000 – Ranjit Singh and Baldev Singh (same as 2020)
  - d. Below \$50,000 – All the remaining staff (same as 2020)
6. All staff salaries are set and approved by the Human Resource Committee. No staff member is involved in setting their own remuneration.

#### Recruitment, Succession Planning and Training

#### Reserve Policy

SIWEC's Reserve Policy is to maintain a reserve amounting to the higher of SGD 4 million or 4 years or of total operating and administrative expenses (rounded up to the nearest SGD 0.5 million).

This is to ensure that there are sufficient resources to support SIWEC activities in unforeseen circumstances; whilst ensuring that we do not focus primarily on building excessive reserves at the expense of delivering on the main welfare objectives of SIWEC.

The reserves are invested in safe investments to protect capital and generate returns.

#### Conflict of Interest Policy

Sikh Welfare Council's Conflict of Interest Policy as stipulated in the SIWEC Constitution and the Human Resource Manual is as follows:

Whenever a member of the Management Committee, Sub Committee or Staff is in any way, directly or indirectly, connected or has an interest in a transaction, project, beneficiary, employee, or any other matter to be discussed at a meeting:

- a. the member shall disclose the nature of his interest before the discussion on the matter begins;
- b. the member concerned should not participate in the vote on the matter nor count towards the quorum for that portion of the meeting;
- c. the member concerned should not participate in the discussion on the matter and should also offer to withdraw from the meeting. Any exception to allow him to continue to participate in the discussion requires a two thirds majority of the remaining members of the Management Committee present. However, even if he is allowed to participate in the discussion, he shall not participate in the vote nor the quorum for that portion of the meeting.

For the purpose of the above clause, a member of the SIWEC Management Committee, Sub-Committee or Staff is considered as being connected or having an interest in the matter if:

- a. that person being discussed is the member's child, sibling, parent, spouse, spouse's parent, spouse's sibling, grandparent, or grandchild.
- b. the member or his spouse is directly or indirectly a shareholder (excluding "less than 5%" stake in a public listed company), director, partner, agent, or key executive of a business.

- c. the member is the President, Vice President, Honorary Secretary or Honorary Treasurer of an Ordinary or Associate member of SIWEC. However, this shall only apply in connection with matters being discussed regarding that Ordinary or Associate member.

The disclosure, discussions and final decisions on the matter should be documented in the minutes of meeting. All SIWEC Management Committee members and all staff are also required to submit a confirmation of compliance to this policy annually and we confirm that all members of the Management Committee and all full-time staff have signed the declaration of compliance with this Policy as at 31 December 2021.

#### Donations

All proposals to provide any donations to any other charity or institution in Singapore are considered on a case-by-case basis and require the approval of the Management Committee.

SIWEC is not permitted to provide donations to overseas charities without the prior approval of the relevant authorities.

#### Whistle-blowing policy

SIWEC promotes an open, transparent, no-rank culture where staff are encouraged to whistle-blow on any possible organisation or staff improprieties.

SIWEC is committed to a high standard of compliance with accounting, financial reporting, internal controls, and auditing requirements and does not tolerate any malpractice, impropriety, statutory non-compliance, or wrongdoing by staff in the course of their work.

The purpose of the whistle-blowing policy is to provide and to encourage all staff to raise concerns and disclose any improper conduct within SIWEC in an appropriate way with the procedures provided in this policy without fear of retaliation and to offer protection for the whistle blower(s). It also allows SIWEC to intervene and investigate any concerns relating to improper conduct through internal channels.

Any whistle-blowing information or matters regarding staff or MC members should be directed to the Chairman and he shall determine the appropriate course of action.

Any whistle-blowing information or matters regarding the Chairman should be directed to the Vice Chairman or Secretary, and they shall collectively determine the appropriate course of action.

#### Human Resource Manual, Finance Manual and Risk Management Policy & Procedures Manual

The above manuals have been completed and contain all the SIWEC policies pertaining to:

**Human Resource Manual** - matters like recruitment, remuneration, performance management, benefits, code of conduct, grievance handling, whistle blowing, conflict of interest, etc.

**Finance Manual** – matters like accounting policies, financial procedures, financial reporting, budgeting, procurement, fund raising, bursary management, grant management, investment management, etc.

**Risk Management Policy & Procedures Manual** – matters like Risk Governance, roles and responsibilities, strategy, the Risk Management and Risk Assessment processes.

#### Corporate Governance Evaluation Review

The Internal Auditors conducted a review of SIWEC's Corporate Governance Evaluation using the Enhanced Checklist for IPCs in March 2022 and the overall score was 100%. The previous review was conducted in March 2021 and the score was 100%.

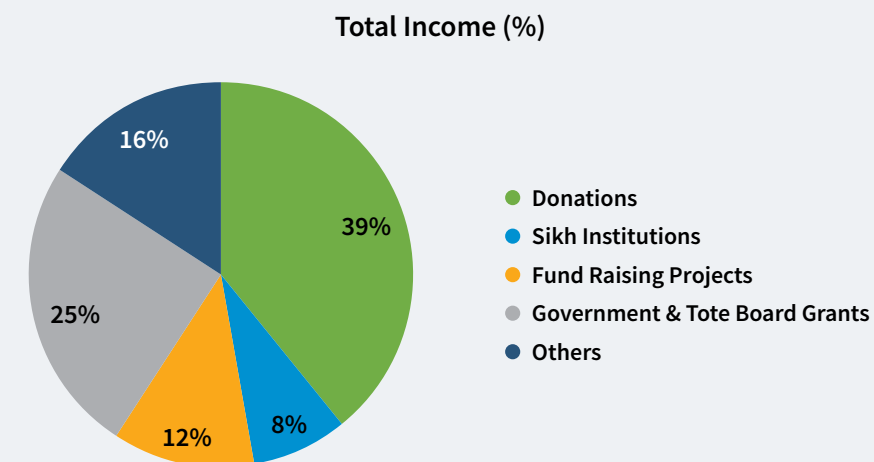


## Financial Highlights

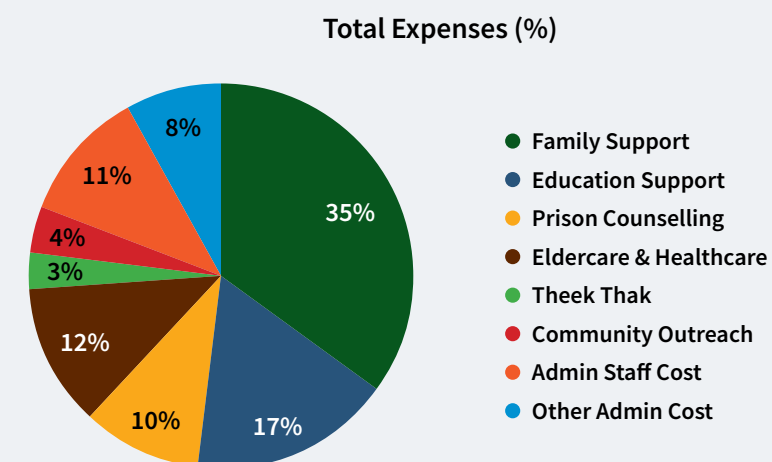
### Total Income and Expenses

	2021			2020
Sources of Income	General	Hearse	Total	Total Actual
Donations	\$319,492	-	\$319,462	\$196,467
Sikh Institutions	\$67,503	-	\$67,503	\$69,012
Fund Raising Projects	\$92,976	-	\$92,976	\$176,161
Government & Tote Board Grants	\$203,613	-	\$203,613	\$523,812
Others	\$132,078	\$18,310	\$150,388	\$64,816
<b>Total Income</b>	<b>\$815,662</b>	<b>\$18,310</b>	<b>\$833,972</b>	<b>\$1,030,268</b>
Expense Categories				
Family Support	\$252,002	-	\$252,002	\$223,738
Education Support	\$118,553	-	\$118,553	\$162,060
Prison Counselling	\$69,589	-	\$69,589	\$67,866
Eldercare & Healthcare	\$89,472	-	\$89,472	\$82,721
Mental Health Awareness Campaign (Theek Thak)	\$21,805	-	\$21,805	\$15,103
Community Outreach	\$32,070		\$32,070	
Administrative Staff Costs	\$81,154	-	\$81,154	\$89,971
Other Administrative Costs	\$55,466	\$33,713	\$89,179	\$87,790
<b>Total Expenses</b>	<b>\$720,111</b>	<b>\$33,713</b>	<b>\$753,824</b>	<b>\$729,249</b>
<b>NET SURPLUS (DEFICIT)</b>	<b>\$95,551</b>	<b>(\$15,403)</b>	<b>\$80,148</b>	<b>\$301,019</b>

### Income



### Expenses



### Reserves

The General Reserves of SIWEC as of 31 December 2021 stands at \$3,038,057 (2020: \$2,877,758). It is in compliance with our stated Reserve Policy of a maximum of \$4 million or 4-years total operating and administrative expenses, whichever higher. Approximately \$2.57 million of these Reserves are invested in Fixed Deposits with local banks. These Reserves are not restricted in any way and are not part of any Endowment or Restricted Funds.

The ratio of the General Reserves to the Annual Operating and Administrative expenses is as follows:

Total General Reserve \$3,038,057

Total Operating and Administrative Expenses \$753,825

Ratio of General Reserves to Total Annual Expenses 4.03

## Corporate Governance Evaluation Checklist

Recognising our duty to the public and our stakeholders, as a charity that has been conferred the status of an institution of public character (IPC), SIWEC is committed to complying with the following code of governance to ensure greater transparency and accountability.

S/No.	Code guideline	Code ID	Response
<b>Board Governance</b>			
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied
	Are there governing board members holding staff <sup>1</sup> appointments? (skip items 2 and 3 if “No”)		No
4	The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years.  If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity.	1.1.7	Complied
5	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied
6	The Board conducts self evaluation to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied
	Is there any governing board member who has served for more than 10 consecutive years? (skip item 7 if “No”)		Yes
7	The charity discloses in its annual report the reasons for retaining the governing board member who has served for more than 10 consecutive years.	1.1.13	Complied
8	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied
<b>Conflict Of Interest</b>			
9	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied
10	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied
<b>Strategic Planning</b>			
11	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Complied
<b>Human Resource And Volunteer Management</b>			
12	The Board approves documented human resource policies for staff.	5.1	Complied
13	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied
14	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied
	Are there volunteers serving in the charity? (skip item 15 if “No”)		Yes

15	There are volunteer management policies in place for volunteers.	5.7	Complied
<b>Financial Management And Internal Controls</b>			
16	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied
17	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied
18	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied
19	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied
20	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied
	Does the charity invest its reserves (e.g. in fixed deposits)? (skip item 21 if “No”)		Yes
21	The charity has a documented investment policy approved by the Board.	6.4.3	Complied
<b>Fundraising Practices</b>			
	Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 22 if “No”)		Yes
22	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied
	Did the charity receive donations in kind during the financial year? (skip item 23 if “No”)		Yes
<b>Disclosure And Transparency</b>			
24	The charity discloses in its annual report: i) Number of Board meetings in the financial year; and ii) the attendance of every governing board member at those meetings.	8.2	Complied
	Are governing board members remunerated for their services to the Board? (skip items 25 and 26 if “No”)		No
	Does the charity employ paid staff? (skip items 27, 28 and 29 if “No”)		Yes
27	No staff is involved in setting his own remuneration.	2.2	Complied
28	The charity discloses in its annual report — (a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity's subsidiaries) exceeding \$100,000 during the financial year; and  (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity.  The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.	8.4	Complied

29	<p>The charity discloses the number of paid staff who satisfies all of the following criteria:</p> <p>(a) the staff is a close member of the family belonging to the Executive Head or a governing board member of the charity;</p> <p>(b) the staff has received remuneration exceeding \$50,000 during the financial year.</p> <p>The information relating to the remuneration of the staff must be presented in bands of \$100,000.</p> <p>OR</p> <p>The charity discloses that there is no paid staff, close member of the family belonging to the Executive Head or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.</p>	8.5	Complied
Public Image			
30	<p>The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.</p>	9.2	Complied

CHARITY STATUS

ROS Registration No./UEN: S98SS0018L

Incorporation Date: 14<sup>th</sup> October 1995

Date Registered as a Charity: 1<sup>st</sup> January 1998

Date Approved as an IPC: 5<sup>th</sup> November 2009 (Renewal valid till 1<sup>st</sup> February 2025)

Registered Address: 2 Towner Road, Singapore 327804

Banker: DBS Bank Limited, RHB Bank Berhad

Auditor: ASENSIA Assurance

Website: [www.siwec.org](http://www.siwec.org)

Email: [info@siwec.org](mailto:info@siwec.org)

Telephone: 6299 9234

SIKH WELFARE COUNCIL  
(Registered in the Republic of Singapore under the Charities Act, Chapter 37  
and under the Societies Act, Chapter 311)  
(UEN: S98SS0018L)

ANNUAL REPORT FOR THE YEAR ENDED  
31 DECEMBER 2021



**SIKH WELFARE COUNCIL**  
**(Registered in the Republic of Singapore under the Charities Act, Chapter 37**  
**and under the Societies Act, Chapter 311)**  
**(UEN: S98SS0018L)**

**ANNUAL REPORT FOR THE YEAR ENDED**  
**31 DECEMBER 2021**

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**Sikh Welfare Council**

(Registered in the Republic of Singapore under the Charities Act, Chapter 37 and under the Societies Act, Chapter 311)

UEN: S98SS0018L

Date of establishment: 14 October 1995

**Management Committee**

Harmit Singh	Chairman
Dinesh Singh	Vice Chairman (Admin)
Manmohan Singh	Vice Chairman (Ops)
Sharanjit Kaur	Secretary
Simha Kaur	Assistant secretary
Inderpal Singh	Treasurer
Jaspal Singh	Assistant treasurer
Albel Singh	Committee Member
Jaspreet Singh	Committee Member
Rashminder Singh	Committee Member
Harmit Singh Kawatra	Committee Member

**Registered office/ Principal place of activities**

2 Towner Road  
#06-02  
Singapore 327804

**Auditors**

Asensia Assurance  
Chartered Accountants  
8 Burn Road  
#07-07 Trivex  
Singapore 369977

**Bankers**

DBS Bank Ltd  
RHB Bank Berhad

Sikh Welfare Council  
Annual ReportStatement by Office Bearers  
for the year ended 31 December 2021

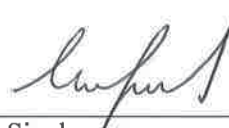
In our opinion, the accompanying statement of financial position, statement of financial activities, statement of changes in funds and statement of cash flows, together with the notes thereon are drawn up in accordance with the provisions of the constitution of the Sikh Welfare Council (the "Council") and the Charities Accounting Standards so as to give a true and fair view of the financial position of the Council as at **31 December 2021** and of the operations for the financial year then ended.

The Office Bearers have authorised these financial statements for issue on the date of this statement.

On behalf of the Sikh Welfare Council,

  
 Harmit Singh  
 Chairman

  
 Sharanjit Kaur  
 Secretary

  
 Inderpal Singh  
 Treasurer

Date: 09 May 2022  
 Singapore

## Asensia Assurance

Chartered Accountants

Registration No: - T00PF0736D

8 Burn Road #07-07 Trivex  
 Singapore 369977  
 Tel: 6334 6502 Fax: 6334 6503  
 E-mail: office@scmohan.com.sg  
 Website: www.scmohan.com.sg

**INDEPENDENT AUDITOR'S REPORT  
 TO THE MEMBERS OF  
 SIKH WELFARE COUNCIL  
 (Registered in the Republic of Singapore under the Charities Act,  
 Chapter 37 and the Societies Act, Chapter 311)  
 (UEN: S98SS0018L)**

**Report on the Audit of the Financial Statements**

**Opinion**

We have audited the financial statements of **Sikh Welfare Council** (the "Council"), which comprise the statement of financial position as at **31 December 2021**, and the statement of financial activities, statement of changes in funds and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Charities Act, Chapter 37, the Societies Act, Chapter 311 ("the Societies Act"), and other relevant regulations ("the Charities Act and Regulations") and **Charities Accounting Standards ("CAS")** so as to present fairly, in all material respects, the state of affairs of the Council as at **31 December 2021** and the results, changes in funds and cash flows of the Council for the year ended on that date.

**Basis for Opinion**

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Council in accordance with the Accounting and Corporate Regulatory Authority ("ACRA") Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities ("ACRA Code") together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Other Matter**

Recently, we were appointed as the Auditors of the Council. Another auditor reviewed the Council's financial statements for the year ended 31 December 2020 of which a report was issued on 14 April 2021 with an unqualified opinion.

**Other information**

Management is responsible for the other information. The other information comprises the Statement by Office Bearers, which is set out on page 1. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we performed, we conclude that there is a material misstatement of this other information, we are required to report the fact. We have nothing to report in this regard.

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## INDEPENDENT AUDITOR'S REPORT (CON'T) SIKH WELFARE COUNCIL

### Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the provisions of the Societies Act, the Charities Act and Regulations and CAS, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the Council's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Council or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Council's financial reporting process.

### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit 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 Council's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Council's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Council to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the management regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Asensia Assurance**

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## INDEPENDENT AUDITOR'S REPORT (CON'T) SIKH WELFARE COUNCIL

### Report on Other Legal and Regulatory Requirements

#### In our opinion:

- The accounting and other records required to be kept by the Council have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act, the Charities Act and Regulations; and
- The fund-raising appeals held during the reporting year has been carried out in accordance with Regulation 6 of the Societies Regulations issued under the Societies Act and proper accounts and other records have been kept of the fund-raising appeal.

During the course of our audit, nothing has come to our attention that causes us to believe that during the year:

- the Council has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- the Council has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.



**Asensia Assurance**  
Public Accountants and  
Chartered Accountants

Date: 09 May 2022  
Singapore



Sikh Welfare Council  
Annual ReportStatement of Financial Position  
as at 31 December 2021

	Note	2021 \$
<b>ASSETS</b>		
<b>Non current asset</b>		
Plant and equipment	3	36,087
		36,087
<b>Current assets</b>		
Other receivables	4	8,563
Cash and bank balances	5	2,998,097
		3,006,660
<b>Total assets</b>		<b>3,042,747</b>
<b>FUNDS AND LIABILITIES</b>		
<b>Unrestricted fund</b>		
Accumulated funds	6	2,973,308
<b>Designated funds</b>		
Hearse fund	7	61,749
Bereavement trust fund	8	3,000
		3,038,057
<b>Current liability</b>		
Other payables	9	4,690
		4,690
<b>Total funds and liability</b>		<b>3,042,747</b>

The notes form an integral part of and should be read in conjunction with this statement.

Sikh Welfare Council  
Annual ReportStatement of Financial Activities  
for the year ended 31 December 2021

	Note	2021
<b>Revenue</b>		
<b>Other income</b>		
<b>Less: Expenses</b>		
Cost of generating funds		
Employee benefit expenses		
Depreciation		
Other expenditure		
<b>Surplus / (deficit) for the year</b>		

	Note	2021	Unrestricted fund	Designated funds	Hearse fund	Total
			Accumulated funds			
			\$	\$	\$	\$
10		479,971	18,310			498,281
12		335,691	-			335,691
		815,662	18,310			833,972
13		617,205				617,205
14		60,792	2,052			62,844
		1,340	16,970			18,310
15		40,775	14,691			55,466
		720,112	33,713			753,825
		95,550	(15,403)			80,147

The notes form an integral part of and should be read in conjunction with this statement.

Sikh Welfare Council  
Annual ReportStatement of Changes in Funds  
for the year ended 31 December 2021

	<i>Unrestricted fund</i>	<i>Designated funds</i>		
	<i>Accumulated</i>	<i>Hearse</i>	<i>Bereavement</i>	
	<i>funds</i>	<i>fund</i>	<i>fund</i>	<i>Total</i>
	<i>\$</i>	<i>\$</i>	<i>\$</i>	<i>\$</i>
<b>Balance at 1 January 2021</b>	2,877,758	77,152	3,000	2,957,910
Surplus/ (deficit) for the year	95,550	(15,403)	-	80,147
<b>Balance at 31 December 2021</b>	<u>2,973,308</u>	<u>61,749</u>	<u>3,000</u>	<u>3,038,057</u>

The notes form an integral part of and should be read in conjunction with this statement.

Sikh Welfare Council  
Annual ReportStatement of Cash Flows  
for the year ended 31 December 2021

	<b>Note</b>	<b>2021</b>
		<b>\$</b>
<b>Operating activities</b>		
Surplus for the year		80,147
Adjustments for:		
Depreciation of plant and equipment	3	18,310
Interest income		17,874
Operating cash flows before working capital changes		116,331
Changes in operating receivables		5,218
Changes in operating payables		(22,975)
Net cash generated from operating activities		<u>98,574</u>
<b>Investing activities</b>		
Purchase of plant and equipment	3	-
Interest received		(17,874)
Net cash used in investing activities		<u>(17,874)</u>
Net increase in cash and bank balances		80,700
Cash and bank balances at beginning of year		2,917,397
Cash and bank balances at end of year	5	<u>2,998,097</u>
<b>Cash and bank balances denominated in \$ comprise of:</b>		<b>2021</b>
		<b>\$</b>
Cash in hand		900
Cash at bank		431,237
Fixed deposit		<u>2,565,960</u>
		<u>2,998,097</u>

The notes form an integral part of and should be read in conjunction with this statement.

Sikh Welfare Council  
Annual ReportNotes to the Financial Statements  
31 December 2021

These notes form an integral part and should be read in conjunction with the accompanying audited statement of financial position, statement of financial activities, statement of changes in funds and statement of cash flows.

**1. GENERAL INFORMATION**

The Sikh Welfare Council (the "Council") is registered on 14 October 1995 under the Societies Act 1966 and registered as a Charity on 01 January 1998 (UEN: S98SS0018L).

The registered office and principal place of activities of the Council is located at 2 Towner Road, #06-02 Singapore 327804.

The principal activities of the Council are to support projects and schemes that promote and carry out welfare programs for those requiring assistance in Singapore and raising funds from individual Sikhs, Sikh institutions and the general public for accomplishing the above objective.

The affairs of the Council are administered by the Management Committee in accordance with the provisions of the constitution of the Council and the provisions of the Societies Act.

The Management Committee have authorised the financial statements for issue in accordance with the date of the Statement by Office Bearers.

**2. SIGNIFICANT ACCOUNTING POLICIES****a. Basis of financial statements preparation**

The financial statements have been drawn up in accordance with the provisions of the Charities Accounting Standards.

*Adoption of Charities Accounting Standards ("CAS")*

CASs issued by the Accounting Standards Council (ASC) provide guidance on how to prepare financial statements for the Charities sector and are applicable to financial years beginning after 1 July 2011.

CAS was adopted by the Council on 1 January 2021. The financial statements for previous years were prepared in accordance with Singapore Financial Reporting Standards ("FRS"). The adoption of CAS has no material impact on the financial statements of the Council, except as disclosed in Note 19:

Sikh Welfare Council  
Annual ReportNotes to the Financial Statements  
31 December 2021*Transition in the CAS*

The Management's assessment of the impact of adopting those standards, amendments and interpretations that are relevant to the Council is set out below:

Category		Key differences to FRS
Presentation	a	Statement of financial activities (SOFA) – Replaces statement of comprehensive income
	b	3rd balance sheet is not required
	c	Statement of cash flows – only Indirect method allowed
Recognition	a	Donation and grant income is recognised in SOFA when entitlement is established
Measurement	a	Revaluation of property, plant and equipment (PPE), intangible assets and investment properties is prohibited
	b	Impairment assessment for PPE and intangible assets is not required
	c	Remove "fair value" concept in measurement of financial instruments
Disclosures	a	Additional disclosures, including loans extended to other parties

*Basis of measurement*

The financial statements have been prepared on the historical cost basis except as otherwise described in the notes below.

*Absence of comparative figures*

CAS is the first set of financial statements presented by the Council. The previous periods were prepared in accordance with Singapore Financial Reporting Standard ("FRS"). According to CAS para 565, first-time adopters are exempt from submitting a comparative figure.

It is the view of the Management Committee that providing any disclosures required by the CAS for the comparative period will not provide any economic benefits or increase costs.

The Council did not present financial statements for the previous financial year ended 31 December 2020 due to the above reasons.

*Functional and presentation currency*

These financial statements are presented in Singapore Dollar ("S\$"), which is the Council's functional currency.



Sikh Welfare Council  
Annual ReportNotes to the Financial Statements  
31 December 2021*Significant accounting estimates and judgements*

The preparation of the financial statements in conformity with CAS 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 period. Although these estimates are based on Management Committee's best knowledge of current events and actions, actual results may differ from those estimates.

The critical accounting estimates and assumptions used and area involving a high degree of judgements are described below:

*Depreciation of plant and equipment*

Plant and equipment are depreciated on a straight-line basis over their estimated useful life. Management Committee estimates the depreciation rate of plant and equipment to be within 1 to 5 years. The carrying amount of the Council plant and equipment as at 31 December 2021 is \$36,087.

Changes in the expected level of usage and technological developments could impact the economic useful life and the residual values of these assets, therefore future depreciation charges could be revised.

b. Plant and equipment

Plant and equipment are stated at cost less accumulated.

The cost of an item of plant and equipment is recognised as an asset if, and only if, it is probable that future economic benefits associated with the item will flow to the Council and the cost of the item can be measured reliably.

Depreciation is provided on monthly basis so as to write-off the cost of the assets over their estimated useful lives. The annual rates of depreciation used per annum are:

Computer	1 year
Furniture and fittings	3 years
Office equipment	3 years
Motor Vehicle (Hearse)	5 years
Renovation	5 years

Depreciated plant and equipment remain in the financial statements until no longer in use and no further depreciation is charged.

The useful lives and depreciation method are reviewed at each financial year end to ensure that the method and period of depreciation are consistent with previous estimates and the expected pattern of consumption of the future economic benefits embodied in the items of plant and equipment.

Sikh Welfare Council  
Annual ReportNotes to the Financial Statements  
31 December 2021

When an item of plant or equipment is disposed of or no future economic benefits are expected, it is de-recognised. The gain or loss on derecognition of an asset is reflected in the profit or loss in the year the asset was derecognised.

c. Other receivables*Initial recognition*

Other receivables excluding prepayments shall be initially recognised at their transaction price, excluding transaction costs, if any. Transaction costs shall be recognised as expenditure in the Statement of Financial Activities as incurred. Prepayments shall be initially recognised at the amount paid in advance for the economic resources expected to be received in the future.

*Subsequent measurement*

After initial recognition, other receivables excluding prepayments shall be measured at cost less any accumulated impairment losses. Prepayments shall be measured at the amount paid less the economic resources received or consumed during the financial period.

d. Cash and bank balances

Cash and bank balances consist of cash in hand, cash at banks and fixed deposits.

e. Funds

Council maintains two types of funds, namely;

- Accumulated funds; and
- Hearse funds.

Funds accumulated over time are also known as accumulated or unrestricted funds. Council may use such funds for capital and revenue expenditures without being subjected to any restrictions.

*Hearse funds* are funds earmarked by the Council to use such funds for both capital and revenue expenditure regarding for Hearse without having to take into account any restrictions imposed.

A **designated fund** is a general fund set aside by the Council for specific purposes or to meet future commitments. The Sikh Welfare Council has established a Bereavement Trust Fund, where individuals can set aside money for the cost of bereavement and religious services after their death.

*Restricted funds* are funds where specific conditions which are legally binding on the trustees as to how the funds should be used. The restriction has been externally imposed, usually by the person or entities providing the fund.

The Council **does not have** any restricted funds.

Sikh Welfare Council  
Annual ReportNotes to the Financial Statements  
31 December 2021f. Financial liabilities

Financial liabilities are recognised on the Council's statement of financial position when the Council becomes a party to the contractual provisions of the instrument.

Financial liabilities are classified as either financial liabilities at fair value through profit or loss or other financial liabilities. Financial liabilities are classified as at fair value through profit or loss if the financial liability is either held for trading or it is designated as such upon initial recognition.

*Other payables*

Other payables are initially measured at fair value, net of transaction costs, and are subsequently measured at amortised cost, where applicable, using the effective interest rate method, with interest expense recognised on an effective yield basis.

*Derecognition of financial liabilities*

The Council derecognises financial liabilities when, and only when, the Council's obligations are discharged, cancelled or they expire.

g. Income and expenditure recognition

*Donations* (voluntary) are recognised upon receipt and acceptance.

*Grants* and sponsorship are received from the Government of Singapore and other entities are recognised at the point of cash received.

*Job Credit Scheme* was introduced to encourage businesses to maintain jobs during the downturn. Council receives a cash grant based on the CPF contributions made to its employees. The income recognise at the point of cash received from the Government.

*Interest income* from bank deposits is accrued on a time-apportioned basis on the principle outstanding and at the rate applicable.

Income and expenditure relating to the various funds specifically set up are taken directly to these funds.

h. Expenditure recognition*Cost of generating funds*

The costs of generating funds are those attributable to generating income for the Council, other than those cost incurred in undertaking charitable activities in furtherance of the Council's object.

*Other expenditure*

Other expenditure includes the payment of any expenditure that the Council has not been able to analyse within the above-named expenditure categories.

Sikh Welfare Council  
Annual ReportNotes to the Financial Statements  
31 December 2021

All expenditures are recognised on an accrual basis.

i. Employee benefits*Defined contribution plans*

The Council contributes to the Central Provident Fund ("CPF"), a defined contribution plan regulated and managed by the Government of Singapore, which applies to the majority of the employees. The contributions are recognised as an expense in the year in which the related service is performed.

*Employee leave entitlements*

Employee entitlements to annual leave are recognised when they accrue to employees. Accrual is made, if material, for the unconsumed leave as a result of services rendered by employees up to the statement of financial position date, if any.

j. Income taxes

The Council is registered as a charity under the Charities Act and it is exempted from tax.

k. Related parties

Related parties include all of the following:

A person or a close member of that person's family is related to the Council if that person, a) has control or joint control over the Council, b) has significant influence over the Council; or c) is a governing board member, trustee or member of the key management personnel of the Council or of a parent of the Council.

An entity is related to the Council if any of the following conditions applies:

- The entity and the Council are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);
- The entity is controlled or jointly controlled by a person identified in (a); and
- A person identified in (a) has significant influence over the entity or is a governing board member, trustee or member of the key management personnel of the entity (or of a parent of the entity).

Close members of the family of a person are those family members who may be expected to influence, or be influenced by, that person in their dealings with the Council and include:

- That person's children and spouse or domestic partner;
- Children of that person's spouse or domestic partner; and
- Dependants of that person or that person's spouse or domestic partner.

The Council is managed by Management Committee elected at the General Meeting with the powers to administer, plan and manage the various activities and income of the Council.

Sikh Welfare Council  
Annual ReportNotes to the Financial Statements  
31 December 2021

The Management Committee, or people connected with them, have not received remuneration, or other benefits, from the Council for which they are responsible, or from institutions connected with the Council.

There is no claim by the Management Committee for services provided to the Council, either by reimbursement to the Management Committee or by providing the Management Committee with an allowance or by direct payment to a third party.

Key management personnel are those persons having authority and responsibility for planning, directing, and controlling the activities of Council, directly or indirectly.

1. Impairment of asset

The carrying amounts of the Council's assets are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, the asset's recoverable amount is estimated. An impairment loss is recognised whenever the carrying amount of an asset exceeds its recoverable amount. Recoverable amount is defined as the higher of value in use and net-selling price.

Impairment losses are charged to the profit or loss.

An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount or when there is an indication that the impairment loss recognised for the asset no longer exists or decreases.

An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined if no impairment loss had been recognised.

Sikh Welfare Council  
Annual ReportNotes to the Financial Statements  
31 December 2021

## 3. PLANT AND EQUIPMENT

	Computers	Furniture and fittings	Office equipment	Motor Vehicle (Hearse)	Renovation	Total
Cost	\$	\$	\$	\$	\$	\$
At 1 January 2021	22,014	10,066	9,195	84,850	16,000	142,125
Addition for the year	-	-	-	-	-	-
At 31 December 2021	22,014	10,066	9,195	84,850	16,000	142,125
Accumulated depreciation						
At 1 January 2021	22,014	10,066	9,195	35,701	10,752	87,728
Charge for the year	-	-	-	16,970	1,340	18,310
At 31 December 2021	22,014	10,066	9,195	52,671	12,092	106,038
Carrying amount						
At 31 December 2021	-	-	-	32,179	3,908	36,087



Sikh Welfare Council  
Annual ReportNotes to the Financial Statements  
31 December 2021**4. OTHER RECEIVABLES**

	2021
	\$
Accrued fixed deposit interest	7,378
Grant receivable	-
Prepayments	1,185
	<u>8,563</u>

**5. CASH AND BANK BALANCES**

	Cash in bank	Cash in hand	Total
2021	\$	\$	\$
Sikh Welfare Council	401,633	500	402,133
Hearse	29,604	400	30,004
	<u>431,237</u>	<u>900</u>	<u>432,137</u>
<u>Fixed deposits</u>			
Sikh Welfare Council	2,565,960	-	2,565,960
	<u>2,997,197</u>	<u>900</u>	<u>2,998,097</u>

Fixed deposit bear interest at an effective interest rate from 0.45% to 0.60% per annum and for tenure from 6 months to 12 months.

**6. ACCUMULATED FUNDS**

The accumulated funds represent surplus accumulated from the operations of the Council. The fund is to be applied for the Council's objectives in accordance with the constitution of the Council and is not distributable otherwise.

	2021
	\$
Balance at beginning of year	2,877,758
Surplus for the year	95,550
Balance at end of year	<u>2,973,308</u>

**7. HEARSE FUNDS**

The hearse fund was transferred from the Central Sikh Gurdwara in 2011. The Council has since then operated and maintained the hearse fund.

	2021
	\$
Balance at beginning of year	77,152
Deficit for the year	(15,403)
Balance at end of year	<u>61,749</u>

Sikh Welfare Council  
Annual ReportNotes to the Financial Statements  
31 December 2021**8. BEREAVEMENT TRUST FUND**

Sikh Welfare Council has created a Bereavement Trust Fund for Bereavement services wherein an amount is set aside by the individual for the cost to be incurred in connection with the bereavement and religious services after their demise.

There was no receipt or payment of expenses in this fund during the year.

**9. OTHER PAYABLES**

	2021
	\$
Accrued operating expenses	4,690
	<u>4,690</u>

**10. REVENUE**

	2021
	\$
<b>Accumulated Fund</b>	
Donation income	288,563
Donation from Langgar Programme	30,929
Donation from fund-raising event #	92,976
Donation from Sikh institutions	67,503
	<u>479,971</u>

	2021
	\$
<b>Hearse Fund</b>	
Donation income - Non-tax deductible	18,310
	<u>18,310</u>

**Fund-raising income and expenditure**

The council held a fund-raising event activity via an approved Giveasia platform and direct donations as follows:

	2021		
	Total proceeds from fundraising event	Total fundraising expenses	Net fundraising income
	\$	\$	\$
# Donation			
Ride 2 Serve 2020	10,125	(550)	9,575
Ride 2 Serve 2022	82,851	-	82,851
Total net discounted financial assets	<u>92,976</u>	<u>(550)</u>	<u>92,426</u>

Sikh Welfare Council  
Annual ReportNotes to the Financial Statements  
31 December 2021

The 30/70 fund-raising efficiency ratio:

$$\frac{(E + S)}{(R + S)} \times 100\% = \underline{\underline{0.59\%}}$$

E - Represents total fund-raising expenses incurred during the year.

R - Represents total proceeds from fundraising received during the year.

S - Represents total sponsorship received during the year.

**11. TAX-EXEMPT RECEIPTS**

The Council enjoys a concessionary tax treatment whereby qualifying donors are granted 2.5 times tax deduction for the donations made to the Council excluding the donation for Hearse purpose and anonymous donors.

The Institutions of a Public Character status granted to the Council for donations is for the period from 01 August 2019 to 31 January 2022 and renew until 31 January 2025.

Tax-exempt receipts issued by the Council for donations collected in 2021 is \$451,046, which is included under Donation.

**12. OTHER INCOME**

	2021 \$
<b>Accumulated Fund</b>	
Grant received for SIWEC Metal Health Campaign	9,118
Grant received from National Council of Social Services	7,080
Fixed deposit interest income	17,874
Jobs support scheme	30,435
Legacy income #	97,612
Other income	394
Singtel sponsorship scheme	660
Special employment credit	1,256
Tote Board Grants	171,262
	<u>335,691</u>

# Legacy income is the CPF donation from a well wisher.

Sikh Welfare Council  
Annual ReportNotes to the Financial Statements  
31 December 2021**13. COST OF GENERATING FUNDS**

	2021 \$
<b>Accumulated Fund</b>	
Education support programme	118,553
Eldercare and healthcare programme	89,472
Family and food support programme	252,002
Langar Outreach programme	30,928
Prison Counselling programme	69,589
Theek Thak expenses	21,805
Outreach expenses	34,856
	<u>617,205</u>

**14. EMPLOYEE BENEFITS EXPENSES**

	2021 \$
<b>Accumulated fund</b>	
Gross salary	
Remuneration to non-office bearers	52,356
CPF contributions and SDL	8,436
	<u>60,792</u>

Number of staff (under payroll) - non office bearers  
Other staff (below \$100,000)

8

	2021 \$
<b>Hearse fund</b>	
Gross salary	
Remuneration to non-office bearers	1,800
CPF contributions and SDL	252
	<u>2,052</u>

Number of staff (under payroll) - non office bearers  
Other staff (below \$100,000)

1

No employee of the Council was a member of the Management Committee during the financial year ended 31 December 2021.

There was no employee who is a close relative of any member of the management committee.

None of the management committee received any remuneration for the financial year.

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	2021
<b>Accumulated Fund</b>	\$
Accounts Fees	4,200
Audit Fees	4,350
Bank Charges - SIWEC	1,567
Consulting Fees	3,779
Equipment & Software Purchases	2,631
Insurance	2,846
Medical Expenses	477
Membership Fees (NCSS)	376
Newsletter and publications	-
Postage & Courier	206
Printing & Stationery	8,813
Sundry Expenses	959
Telephone & internet Charges	6,831
Training & Seminar Expenses	950
Transport charges	-
Website / Maintenance Fee	2,790
	<u>40,775</u>

	2021
<b>Hearse Fund</b>	\$
Bank Charges	93
Bereavement Expenses	13,081
Insurance	1,442
Vehicle maintenance	75
	<u>14,691</u>

**16. RELATED PARTY TRANSACTIONS**

In addition to the related party information disclosed elsewhere in the financial statements, the following transactions took place between the Council and related parties during the financial year at terms agreed by the parties concerned:

	2021
<b>Income</b>	\$
Donation from Langar programme	30,929
Donation from Sikh Institution	67,503
	<u>98,432</u>
<b>Cost of generating funds</b>	
Punjabi Education Support	42,946
Langar outreach programme	30,928
	<u>73,874</u>

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The Council has prescribed follow up procedures for the managing the risk and the Council has no concentration of credit risk, interest rate risk, foreign exchange risk or liquidity risk.

The Council maintains sufficient level of cash and bank balances and has continued financial support from the Council members and related institutions to meet its working capital requirements.

Excess cash is monitored and are placed with financial institutions with good credit ratings.

**18. RESERVE POLICY**

The Council should strive to maintain cash or equivalents reserves amounting to the higher of the following two amounts: -

- Four years of total operating and administrative expenses (rounded up to the nearest \$0.5 million); or
- 4 million.

**19. COMPARATIVE FIGURES**

Certain line items have been reclassified on the face of the statement of financial position and the related notes to the financial statements due to the incorrect reclassification, as shown below:

	Balance as at 31 Dec 2020	Adjustment	Balance as at 1 Jan 2021
<b>Statement of financial position</b>	\$	\$	\$
<b>Funds</b>			
Bereavement fund	-	3,000	3,000
<b>Current liability</b>			
Bereavement fund	3,000	(3,000)	-

**20. EVENTS OCCURRING AFTER THE FINANCIAL YEAR END**

There have been no events subsequent to the year end, which requires adjustment of or disclosure in the financial statements or notes thereto.



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	2021 \$
<b>Income</b>	
<i>Donation income</i>	
Donation direct to SIWEC	137,909
Donation direct to SIWEC - GIRO	113,779
Donation Sikh Institution - Individual	36,875
<i>Donation from Langar Programme</i>	
LOP Revenue	30,929
<i>Donation from fund raising events</i>	
R2S 2020	10,125
R2S 2022	82,851
<i>Donation from Sikh institutions</i>	67,503
<i>Donation for Hearse</i>	18,310
<i>Other income</i>	
Grant received for SIWEC Mental Health Campaign	9,118
Grant received from National Council of Social Services	7,080
Fixed deposit interest income	17,874
Jobs support scheme	30,435
Legendacy income	97,612
Other income	394
Singtel sponsorship scheme	660
Special employment credit	1,256
Tote Board Grants	171,262
<b>Total income</b>	<b>833,972</b>
<b>Less: expenses</b>	
<b>Costs of generating funds (Schedule 1)</b>	<b>617,205</b>
<b>Employee benefit expenses</b>	
Staffs' salaries	54,156
Staffs' CPF and SDL	8,688
<b>Depreciation</b>	<b>18,310</b>
<b>Other expenditure (Schedule 2)</b>	<b>55,466</b>
	<b>753,825</b>
<b>Surplus for the year</b>	<b>80,147</b>

The above statement does not form part of the audited statutory financial statements of the Council and is prepared solely for management purposes.

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Schedule 1	2021 \$
<b>Cost of generating funds</b>	
<i>Education support programme</i>	
Academic Excellence	40,760
Punjabi Education Support	42,946
Staffs' salaries	29,747
Staffs' CPF and SDL	5,100
<i>Eldercare and healthcare programme</i>	
Eldercare Programme	6,706
Healthcare Programme	2,970
Staffs' salaries	70,550
Staffs' CPF and SDL	9,246
<i>Family and food support programme</i>	
Adhoc Assistance to Clients	822
Family Support	41,250
Food for Ration	41,871
Food On The Table	39,740
Staffs' salaries	114,316
Staffs' CPF and SDL	14,003
<i>Langar Outreach programme</i>	
LOP Expenses	30,928
<i>Prison counselling programme</i>	
Staff's salary	60,720
Staff's CPF and SDL	8,032
Prison Counselling and aftercare	837
<i>Theek Thak expenses</i>	21,805
<i>Outreach expenses</i>	
25th Anniversary Expenses	14,834
Anniversary Book	19,472
R2S 2021 Expenses	550
	<b>617,205</b>

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## Schedule 2

2021  
\$

## Other expenditure

Accounts Fees	4,200
Audit Fees	4,350
Bank Charges	1,661
Bereavement Expenses	13,081
Consulting Fees	3,778
Equipment & Software Purchases	2,631
Insurance	4,288
Medical Expenses	477
Membership Fees (NCSS)	376
Postage & Courier	206
Printing & Stationery	8,813
Sundry Expenses	959
Telephone & internet Charges	6,831
Training & Seminar Expenses	950
Vehicle maintenance	75
Website / Maintenance Fee	2,790
	55,466

The above statement does not form part of the audited statutory financial statements of the Council and is prepared solely for management purposes.

# YOU CAN HELP AND MAKE A DIFFERENCE

## DONATIONS

A small contribution from you translates into huge benefits for the less fortunate. You can donate by:

- Making a One-off Donation
- Donating Monthly via GIRO
- A Bequest (Will) - Leave a legacy in support of SIWEC's clients
- A Memorial Donation - A thoughtful way to remember a loved one while giving support to others
- Donating Online

*Donors will be able to claim tax deduction amounting to 2.5 times the amount donated to SIWEC.*

## VOLUNTEERS

Your efforts as a SIWEC volunteer enable us to successfully run our programmes and thus make a difference to the community.

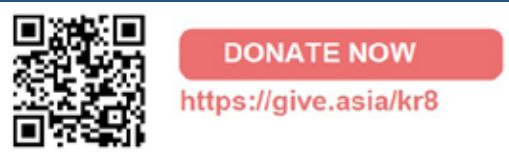
We are looking for volunteers to strengthen our services and contribute to the community at large.

To find out more, kindly contact us at [info@siwec.org](mailto:info@siwec.org) today!

## HOW CAN WELL-WISHERS DONATE ONLINE AND SUPPORT SIKH WELFARE COUNCIL?

1. PayPal Donation: <https://www.siwec.org/fundraising/donations/donate-online>
2. Other Online Platforms: <https://www.giving.sg/siwec>
3. Local Donations (SGQR CODE)

International Donations (give.asia):





# SIKH WELFARE COUNCIL

## Programmes and Services

**24-Hour Hotline:  
6299-9234**

**Financial Assistance  
and Food on the Table  
Programme**

**Hospital / Home Visits  
and Healthcare  
Ambassador Programme**

**Eldercare and Active  
Ageing Activities**

**Community Mediation and  
Counselling Programme**

**Bereavement  
Service**

**Education Support  
Programme**

**Prison Counselling and  
Aftercare Programme**

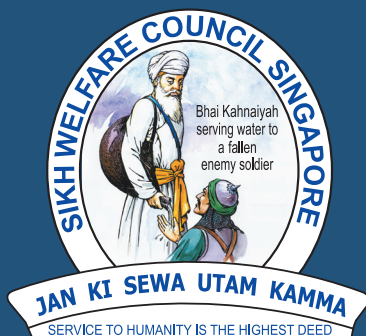
**Community  
Outreach**

**Volunteer  
Management**

## WHOM WE SERVE

**SIWEC is here to help. We serve everyone!**

If you or someone you know requires assistance or is interested in our services, please call us, e-mail us or come down to meet us at the SIWEC Office.



### Sikh Welfare Council

2 Towner Road, Singapore 327804  
Opening hours: Monday – Friday, 9am – 6pm

24-hour helpline: +65 6299 9234  
Email: [info@siwec.org](mailto:info@siwec.org)

 [www.siwec.org](http://www.siwec.org)

 [fb.com/SIWEC.SGonInstagram](https://fb.com/SIWEC.SGonInstagram)

 [@siwec.sg](https://www.instagram.com/siwec.sg)