

SIKH WELFARE COUNCIL

Singapore

Annual Report 2017

JAN KI SEWA UTTAM KAMMA
(Service to Humanity is the Highest Deed)

Overview

- Sikh Welfare Council (SIWEC) is a Singapore Registered **Institute of Public Character (IPC)**. As such, we do not only help SIKHS but ALL Singaporeans.
- We are a full-member of the **National Council of Social Services (NCSS)** and this helps us access to full NCSS/Comcare database for all benefits accorded to all beneficiaries and improves evaluation time.
- SIWEC does not belong to any individual or Sikh Institution, it belongs to the whole community.
- There is a greater need now for Welfare services in Singapore today due to the ageing population and economical/social challenges faced by the youth.
- In view of the above, there has been an increase in the number of programmes / services we are providing.
- We work very closely with other VWO's (AWWA, ASHRAM) and government agencies (SSO's, FSC's, SINDA, MSF) to tap in on their resources and expertise and optimize assistance for our beneficiaries.

**We are manning a 24 hour Emergency Hotline
for the Community**

Our Mission

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

The objectives of SIWEC are achieved via the following initiatives:

- Formulating policies relating to welfare matters in the community and spearheading their implementation;
- Working with government and non-government agencies on welfare-related matters.

Our Members

Our members (owners) comprise the following Sikh Institutions:

Ordinary Members

Central Sikh Gurdwara Board
Gurdwara Sahib Yishun
Isteri Sat Sang (Central Sikh Temple)
Khalsa Dharmak Sabha
Khalsa Jiwan Sudhar Sabha
Paradesi Khalsa Dharmak Diwan
Sikh Missionary Society of Malaya
Sikh Business Association
Sikh Sewaks, Singapore
Singapore Khalsa Association
Singapore Sikh Education Foundation
Sri Guru Nanak Sat Sang Sabha
Sri Guru Singh Sabha Singapore
Young Sikh Association

Associate Member

Sikh Advisory Board

Corporate Management

PATRON

S. Kartar Singh Thakral

TRUSTEES

S. Mohinder Singh Thakral
S. Daljit Singh Gagganbhana
S. Manmohan Singh Thakral
S. Gurcharan Singh Narula
S. Mann Singh Bajaj
S. Jagjit Singh Sekhon

MANAGEMENT COMMITTEE

SIWEC Management Committee members during the year were as follows:

Position	Name
Chairman	Gurdip Singh Usma
Vice Chairman	Manmohan Singh
Secretary	Harmit Singh
Asst Secretary	Harjit Kaur
Treasurer	Sukhbir Singh
Asst Treasurer	Amritpal Singh
<i>Committee Members:</i>	
Eldercare / Healthcare	Sarjit Kaur Khosa
Prison Counselling & Aftercare	Albel Singh
Family Support Services	Harmit Singh Khwatra
Outreach / Volunteers	Sarabjeet Singh
Education Excellence	Sharanjit Kaur

There were 9 Management Committee meetings during the year and there was the required quorum at all meetings.

The Annual Council Review Meeting of the Council was held on 23rd January 2018 and the last Annual General Meeting was held on 8th June 2017.

INTERNAL AUDITORS

SIWEC Internal Auditors during the year were:

Inderpal Singh
Hernek Singh

SIWEC Reserve Policy

Sikh Welfare Council should strive to maintain cash or equivalent reserves amounting to the higher of the following two amounts:

1. Three (3) years of total operating and administrative expenses (rounded up to the nearest SGD 0.5 million), or
2. SGD 3 (Three) million.

Conflict of Interest Policy

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

1. 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.
2. 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.
3. The disclosure, discussions and final decisions on the matter should be documented in the minutes of meeting.


All members of the SIWEC Management Committee and members of SIWEC Staff have signed a written confirmation of compliance with the above Policy for the year ended 31 December 2017.

SIWEC Services

An overview of the various services provided by Sikh Welfare Council during the year is grouped into the following categories:

- Family Support Services
- Education Support Services
- Eldercare & Healthcare Services
- Prison Counselling & Aftercare Services
- Family Bereavement Services (*Non IPC Activity with separate bank account and uses non tax-exempt receipt book*)
- Community Mediation Services
- Community Outreach Activities

Family Support Services

FAMILY SUPPORT SUMMARY OF CASES AS AT MAY 2018 			
ASSISTANCE	YTD 2018	2017	2016
A. Number of Families at the start of the period	23	20	16
B. Additions of families during the Period	6	7	8
C. Reductions of families during the Period	4	4	4
• Client now supported by Children		1	1
• Client started working		1	1
• Spouse / Children started working	1	2	1
• Admitted to Nursing Home			
• Non Compliance with SIWEC Rules			
• Deceased			
• Migrated / Referred Out			
• Other factors (supported by government)	3		
D. Number of Families at the end of the period	25	23	20

FAMILY SUPPORT MONTHLY ASSISTANCE TO CLIENTS



ASSISTANCE	No. of Clients	Year to Date 2018		2017	2016
		FA	FR		
Financial Only	4	\$4,500		\$6,800	\$9,000
Ration Only	6		\$5,370	\$8,810	\$5,560
Financial & Ration	15	\$14,300	\$13,600	\$75,720	\$70,530
Ad-Hoc Financial	1	\$ 60		\$ 120	\$ 0
Sub-Total		\$18,860	\$18,970		
Overall Total	26	\$37,830		\$91,450	\$85,090

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FAMILY SUPPORT AD-HOC CASES



S/N	Type	Year To Date 2018		2017	2016
		Local	Foreign	Total	Total
1	Mediation with Employers	0	0	1	1
2	Mediation with Families	0	0	3	1
3	Counselling & Advice	6	0	41	11
4	Referral to Govt Agencies	5	0	23	9
5	Others	2	0	10	17
	TOTAL	13	0	81	39

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Other Family Support Services



Some of the areas SIWEC assisted included:

- Working with SSO's to find jobs for client or their spouse /child
- Mediation to help reconcile families
- General Counselling
- Improvement of furnishings in homes
- Cleaning / Maintaining homes
- Befriending

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Education Support Services

EDUCATION SUPPORT Academic Excellence Programme



- Improve children's performance in schools, particularly English, Mathematics, and Science.
- Partnership with Singapore Sikh Education Foundation (SSEF).
- We have an Education Project Officer.
- Children in Primary 1 to 6 who need help have been identified and are being helped in the areas of:
 - Tuition for children
 - Assistance to families
 - Counselling
- Currently, we have 42 students.



EDUCATION SUPPORT

Financial Assistance For Punjabi Education



- Supporting \$400 per student for school fees, books and uniforms has increased to \$420 with effect 2017.
- Students living in 3-bedroom were also rendered assistance. Out of 82 students in 2018, 17 were living in 3-bedroom or lower.
- Financial support given till date since 2014:

Year	2018	2017	2016	2015	2014
Amount	\$34,440	\$42,840	\$33,600	\$32,400	\$43,200

- Holistic approach being adopted to determine if these students and their families need additional help.

EDUCATION SUPPORT

Support for Children in Homes



Chen Su Lan Methodist Children's Home

- 1 Sikh child currently in the home
- SIWEC provides social support.
- Student Graduated and is in ITE.



Melrose Home Children's Aid Society

- 2 Sikh children currently in the home
- SIWEC has arranged for a tutor to assist them in Punjabi language.



Singapore Boy Home (Boon Lay)

- 1 Sikh youth currently in the home
- SIWEC is providing Punjabi tuition and social support



SIWEC Secretariat staff keep in constant contact with the children/social workers to tend to the socio-emotional needs of the child.

Eldercare & Healthcare Services

ELDERCARE SENIOR CITIZEN ACTIVITIES SUNEHERI SAHELIAAN / SUNEHRAY PAL



**LADIES: @ CST – STARTED IN 2014
CURRENT YEAR 111 PARTICIPANTS**

**MIXED: @ SRST / SC – STARTED IN 2015
CURRENT YEAR 84 PARTICIPANTS**



ELDERCARE SENIOR CITIZEN ACTIVITIES SUNEHERI SAHELIAAN / SUNEHRAY PAL



Aimed at providing seniors with a medium to meet and embark on mini-workshops, which empower them with skills that may help them cope with their ailing health. These mini-workshops are divided between other leisurely activities and outings. Examples of activities are:

- Health talks
- Flower arrangement classes
- Talks on legal issues
- Cooking classes
- Talks on the new pioneer generation scheme
- Visit to the Zoo, Malaysia (Machap & Batu Pahat Gurudwara)
- English speaking program for those unable to speak whereas for those who can speak English, they have games session.
- Exercises conducted by Health Promotion Board

ELDERCARE & SENIOR CITIZEN ACTIVITIES



Name of Talk/Workshops
Diabetic Health Ambassador by National Healthcare Group
Lady Sikh Warriors by Dr Jaswinder Singh
Talk on Downfall of Sarkar-E-Khalsa by Apinder Singh
Talk on Diabetes by Dr Tan Yong Seng
'Forget Us Not' on Dementia by Mr. Ivan Loke
Diet and Osteoporosis by Nutritionist Mdm Teo
'Nurture Your Mind Program (4 sessions)
Talk on Incontinence by Tasneem (Ladies Only)
Talk on Sikh Emblem by Apinder Singh
The painful and unstable knee by Haris Mohamed (TTSH)
Osteoporosis, The Silent Killer by Tan Tock Seng Hospital
Simple Health Happiness Tips by C P Oberai

PARLIAMENTARY SECRETARY VISIT

MR AMRIN AMIN, MINISTRY OF HEALTH AND HOME AFFAIRS
(12TH APRIL 2018)



SENIOR CITIZEN ACTIVITIES

SENIORS TEACHING THE YOUNG ONES HOW TO MAKE PEDEES



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HEALTHCARE AMBASSADOR PROGRAMME



Our Objective

- To provide patients & their families with guidance in obtaining assistance from various health agencies
- To provide moral & emotional support
- To provide spiritual support.

Creating Awareness

- SIWEC has written to all hospitals and stay in homes to inform them about our services.
- All institutions are encouraged to make periodic announcement during their programmes to alert the public of our services

SIWEC staff visits them bi-weekly.

HEALTHCARE NUMBER OF VISITS



Visits	Year to Date 2018	2017	2018
Visits to Institutions	202	402	192
Visits to Residences	71	117	68
Visits to Hospitals	38	127	57
Thye Hua Kwan Home	36	45	0
Total	347	691	317
Average Per Month	69	57	26

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HEALTHCARE SIKHS IN WELFARE HOMES



Welfare Homes	No. of Residents	Admission Year	Age	Medical Conditions	Temple	Family Visit		Remarks
						Yes	No	
Acacia Home	1	2016	56	Loss of Eye Sight	Yishun	x		Weekly Visits
	4	Unknown	60	Destitute	Yishun	x		Occasionally
Angsana Home		Unknown	55	Destitute	PKDD	x		Occasionally
		Unknown	54	Destitute	KDS		x	
		Unknown	47	Destitute	KDS		x	
Banyan Village	3	Unknown	65	Destitute	Yishun	x		Occasionally
		Unknown	49	Destitute	SGSS	x		Occasionally
		Unknown	45-50	Destitute	SGSS	x		Occasionally
Bukit Batok Home for the Aged	2	1997	45	Mentally Impaired	SGSS		x	
		2015	75	Destitute	KDS		x	
	4	2008	65	Mentally Impaired	SGSS		x	NA
Jamiyah Home		2009	63	Obese	CST	x		Monthly
		2016	80	Multiple Medical Issues	SGSS	x		Monthly
		2018	57	Destitute	CST		x	Trsf from Angsana
	6		69	Anger Management	SGSS		x	
Institute of Mental Health			76	Destitute	CST		x	
			65	Depression	SGSS		x	
			58	Destitute	SRST		x	
		2018	58	Destitute	-		x	
		2012	58	Destitute & Mentally Impaired	CST		x	Trsf from MWH
Total								

Welfare Home - For the care and rehabilitation of destitute persons.

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HEALTHCARE SIKHS IN NURSING HOMES



Nursing Homes	No. of Residents	Admission Year	Age	Medical Conditions	Temple	Family Visit		Remarks
						Yes	No	
Ju Eng Home For Senior Citizens	2	2010	73	Polio	SGSS	x		NA
		2016	97	ADL Dependent / Old age	SGSS	x		Monthly
	4	2012	85	Rheumatoid Arthritis	Yishun	x		Transferred from SNH
				No Information Available		x		Day Care
Kwong Wai Shu Hospital				No Information Available		x		Day Care
				No Information Available		x		Day Care
				No Information Available		x		Day Care
Orange Valley (Changi)	1							No consent by family
Orange Valley (Marsiling)	1		76	Dementia		x		Occasionally
Ren Ci Community Hospital (TTSH)	1	2005	39	Mentally & Physically Disabled	SGSS	x		
Ren Ci Nursing Home (Ang Mo Kio)	2	2013	86	ADL Dependent/ Old age	KDS	x		Only phone calls by grand-daughter
			85	Physically Challenged	SGSS			
United Medicare Centre @ TP	1	2016	59	Alcoholic / Family Issues	SGSS	x		
United Medicare Centre @ Queensway	1		87	Diabetic - Amputee				
Society for the Aged	3	2001	79	Dementia	PKDD	x		
		2014	68	Dementia	SGSS	x		
		2015	86	Dementia	CST	x		
St Andrews Nursing Home (Buangkok)	2		58	Dementia				
			58	Dementia				
Salvation Army Peacehaven	1	2015	77	Alzheimer Disease	KDS	x		
Total				19				

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HEALTHCARE SIKHS IN INTELLECTUALLY DISABLED HOMES



Welfare Homes	No. of Residents	Admission Year	Age	Medical Conditions	Temple	Family Visit		Remarks
						Yes	No	
Moral Welfare Home	2	1998	54	Speech Impairment	SRST		x	
		2010	57	Mentally Impaired	SRST		x	
Bishan Home for the Intellectually Disabled	1		49	Intellectually Disabled	KDS	x		Once a month
Total				3				

Welfare Home: - For the care and rehabilitation of destitute persons.

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HEALTHCARE SIKHS IN THEIR OWN HOMES



S/N	Residence Homes	Age	Medical Conditions	Temple	Family Visit		Reason for Visit
					Yes	No	
1	Female	54	Amputee	NA	x		Emotional Support
2	Female	66	Mentally Challenged			x	Emotional Support
3	Female	63	Multiple Medical Issues	NA		x	Emotional Support
4	Female	61	Blind	NA		x	Emotional Support
5	Male	65+	Dementia/ Depression			x	Emotional Support
6	Female	81	Dementia/ Depression	PKDD	x		Emotional Support
7	Female	76	Dementia	KDS		x	Emotional Support
8	Female	81	Cancer			x	Emotional Support
9	Male	86	Amputee	NA		x	Emotional Support
10	Female	79	Dementia			x	Emotional Support
11	Female	57	Mentally & Physically Challenged	NA		x	Emotional Support
12	Male	84	Depression due to Loneliness	SRT		x	Emotional Support
13	Female	56	Chronic Depression/ Medical Issues	SGSS	x		Emotional Support
14	Female	90	Living Alone	KATONG	x		Emotional Support
Total				14			
Overall Total				55			

- Punjabi Food weekly by a well wisher.
- Degh is brought for clients on every visit.
- Birthdays are celebrated with the clients
- For 2018, we are embarking on Mool Mantar and Gurmantar with the clients before the start of sessions.

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Prison Counselling & Aftercare Services

Prisons/ Counselling and Aftercare Programme



This program focuses on the following activities:

While in Prison

- Provide spiritual and rehabilitative counselling to inmates.
- Address the needs of the inmates.

Post Release

- Assist in finding meaningful employment through organisations like SCORE/SACA.
- Follow up counselling.
- Collaboration with aftercare associations like THE ASHRAM.

Counsellors meet inmates on a weekly / fortnightly basis.



Prisons/Counselling and Aftercare Programme



- Employed full-time Counsellor
- Focus for 2018/2019
 - ☐ Ongoing weekly counselling sessions
 - ☐ Counseling for families of inmates
 - ☐ Befriending/Aftercare
- Events at the Prison Annually
 - ☐ Vesakhi celebrations
 - ☐ Guru Nanak Dev Ji's birthday celebrations



SIWEC is supporting as a befriender (16yrs old)

Date of Release is end Nov 2018.



REHABILITATION & AFTERCARE SESSIONS



	Year to Date 2018	2017	2016
Number of Counsellors	18	18	19
Counselling Sessions	154	317	356
Inmates	46	47	50

Increase in counselling sessions:

1. More Counselling Sessions were given in both men and women prisons
2. Increase in counselling volunteers
3. Prison Counsellor conduct pre-release sessions on weekdays.

Family Bereavement Services (Non IPC)

SIWEC's Family Bereavement Services are not part of our IPC as it is confined to the Sikh Community and not secular in nature. All Bereavement income uses non-tax exempt receipts and expenses for this activity are paid out a separate non tax exempt bank account.

Family Bereavement Services



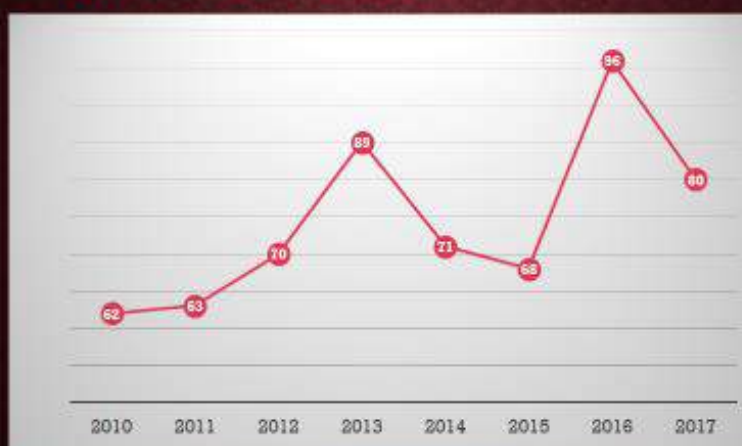
SIWEC Guides Families in:

- Booking of the crematorium
- Arrange for the hearse and driver
- Assisting with obituaries
- Making transport arrangements for condolers
- Assisting in bathing the body
- Booking the Gurdwara for prayers
- Providing follow up grief counseling
- Foreign persons – repatriation assistance



SIWEC WILL ONLY SUPPORT SIKH FUNERALS RITES

Family Bereavement Supported Cases



YTD 2018
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SIWEC not only tries to support the family during bereavement but also tries to help them save their cost.

SIWEC will only perform Sikh Funeral Rites.

BEREAVEMENTS CREMATION ANALYSIS



S/N	Gurdwara	2018 "Gender" Analysis			2018 "Day" Analysis		
		Male	Female	Total	Weekday	Weekend	Total
1	Central Sikh Temple	3	6	9	8	1	9
2	Silat Road Sikh Temple	1	2	3	3	0	3
3	Khalsa Dharmak Sabha	5	5	10	5	5	10
4	Sri Guru Singh Sabha	3	4	7	5	2	7
5	Pardesi Khalsa	3	3	6	5	1	6
6	Gurdwara Katong	4	3	7	4	3	7
7	Gurdwara Yishun	0	5	5	3	2	5
	TOTAL	19	28	47	33	14	47

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BEREAVEMENTS AGE ANALYSIS



S/N	Age	Year To Date 2018			2017			2016
		Male	Female	Total	Male	Female	Total	Total
1	Up to 40 years	0	0	0	5	1	6	5
2	41 to 60 years	8	6	14	13	2	15	18
3	61 to 70 years	1	4	5	9	4	13	14
4	71 to 80 years	2	5	7	6	10	16	18
5	81 to 90 years	5	9	14	8	12	20	28
6	Over 91 years	3	4	7	4	6	10	13
	Average	71	75	73	66	78	69	74
	TOTAL	19	28	47	45	35	80	96

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BEREAVEMENTS CAUSE ANALYSIS



	Cause	Year To Date 2018			2017			2016
		Male	Female	Total	Male	Female	Total	Total
1	Cancer	2	7	9	7	1	8	11
2	Heart Disease	6	6	12	19	8	27	25
3	Pneumonia	5	10	15	7	8	15	19
4	Accident/ Injury	0	0	0	2	6	8	4
5	No Certificate	3	5	8	4	5	9	15
6	Others	3	0	3	6	7	13	22
	TOTAL	19	28	47	45	35	80	96

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Community Mediation Services

COMMUNITY MEDIATION (CM)



- Training was conducted by Lawyer Ms. Reena Kalpana Singh in February – April 2017
- Currently, 9 mediators are qualified to take on cases.
- S. Karpal Singh Mehli will be the first point of contact for any such cases.
- Certificate of attendance where presented to those who have attended either 2 sessions.

S/N	Type	YTD 2018		2017
		Local	Foreign	Total
1	Community Mediation	3	0	3
	TOTAL	3	0	3



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SIKH WELFARE COUNCIL OVERALL CLIENTS SUMMARY



S/N	Programs	Year to Date 2018	2017	2016
1	Financial Assistance	27	31	24
2	Children Home	4	3	3
3	In House – Counselling	13	78	39
4	Community Mediation	3	3	NA
5	SIWEC Tuition Program	23	19	14
6	Academic Excellence Program	19	28	18
7	MOE – FAS Students	83	102	84
8	Prison Counselling	47	48	50
9	Senior Citizens Program	195	160	122
10	Bereavement Services	47	80	96
11	Healthcare – Institutional Homes	42	40	27
12	Healthcare – Residence	14	11	8
13	Health Screening	199	287	121
14	Talks and Workshops	111	65	95
	TOTAL	827	988	701

Community Outreach Activities

SIWEC Outreach Activities 2017

Throughout the year, SIWEC has been presenting our programmes to the Sangat in the Gurdwaras / Sikh Institutions.



Description	No of Attendees	Location	Dates
Diabetic Healthcare Ambassador Course for Eldercare Volunteer	15	CST	4, 9 & 18 Jan 2017
Vesakhi Celebration Outreach @ Prison Visit	49	Changi Prison	4 & 18 April 2017
Vesakhi Outreach Activity - Pioneer Generation Booth & NKF Screening	150	CST	12 April 2017
NAMS Talk on Substance Abuse	10	SRST	2 July 2017
Eye Check by Singapore Women's Association	152	SRST	22 October 2017
Booth by Pioneer Generation Advisors	27	SRST	22 October 2017
Guru Nanak Gurpurab Outreach Activity	39	CST	2-4 Nov 2017
Community Health Screening	50	CST	3 Nov 2017
Gurpurab Celebration Outreach @ Prison Visit	49	Changi Prison	8 & 15 Nov 2017

Other SIWEC Activities



Some of the activities conducted by SIWEC that benefitted the society at large include:

These included Welfare/Health days that encompassed:

- talks on writing of wills
- making a Lasting power of attorney (LPA)
- Coping with Arthritis and a myriad of health checks.
- Talk On Medshield life
- Talk on benefits of Pioneer Generation. Talk on Benefits of the Pioneer Generation
- AED/ CPR Training Session (06th June 2018 & 12th June 2018)

Planning another 3-4 activities this year.

New SIWEC Activities



Clinic Sessions by Volunteer Doctor

Event: Orthopedic Clinic
Date: Every Tuesday
Time: 4:00pm - 5:00pm
Venue: Central Sikh Temple, Level 1

S/N	Date of Sessions
1	19 June 18
2	17 July 18
3	28 August 18
4	25 September 18
5	16 October 18
6	20 November 18

SIKH WELFARE COUNCIL RIDE FOR CHARITY (RFC) 2018



Harmony on Wheels/ RFC 2018

Date of Event: 23rd March 2018 – 26th March 2018

Start Point: Central Sikh Temple on 23rd March 2018

End Point: Sri Guru Singh Sabha on 26th March 2018

Last Training was 10th March 2018.



Amount raised: S\$110,813.55

Thank You Dinner - Well received

Date: 28th April 2018

Time: 6:30pm onwards


Venue: Singapore Khalsa Association (4th Floor)



Financial Review & Corporate Governance

Below is an overview of the Audited Financial Statements for Sikh Welfare Council for the year ended 31 December 2017 as compared to prior year and the Budget.

The Signed Audited Financial Statements are available separately.



AUDITED INCOME & EXPENDITURE 2017					
	2017			2016	
INCOME	IPC	BUDGET	Hearse	IPC	Hearse
Tax Exempt Receipt Income	\$424,751	\$429,000		\$417,771	
Other Income / Grants	\$501,614	\$271,000	\$6,100	\$726,546	\$7,400
TOTAL INCOME	\$926,365	\$700,000	\$6,100	\$1,144,317	\$7,400
EXPENSES					
Operating Expenses	\$443,926	\$558,000	\$8,762	\$399,812	\$7,276
Administrative Expenses	\$127,258	\$142,000		\$140,539	
TOTAL EXPENSES	\$579,946	\$700,000	\$8,762	\$547,627	\$7,276
SURPLUS / (DEFICIT)	\$355,181	\$0	(\$2,662)	\$603,966	\$124

OPERATING EXPENSES ANALYSIS 2017



	2017		2016
SUPPORT SERVICES	ACTUAL	BUDGET	ACTUAL
Family Support	\$139,541	\$145,000	\$126,233
Education Support	\$161,004	\$195,000	\$103,190
Eldercare & Healthcare	\$38,814	\$43,200	\$16,169
Bereavement Services	\$64,647	\$70,000	\$63,074
Prison Counselling	\$31,484	\$35,000	\$31,446
RFC Fund Raising Sharing	-	\$59,000	\$50,548
Other Welfare Costs	\$8,436	\$10,800	\$9,152
TOTAL EXPENSES	\$443,926	\$558,000	\$399,812

Sikh Welfare Council Financial Performance 2010 to 2017



SIWEC Admin Expenses %



Computations based on the Charity's Act and the FRS (Financial Reporting Standards) classification of welfare expenditure.

Conclusion:

At 15%, SIWEC is in the middle percentile group.

SIKH WELFARE COUNCIL GIRO DONATIONS



Description	No of Donors	2018		2017		2016	
		May 2018	YTD	No	S\$	No	S\$
Institutions	4	\$4,001	\$20,005	4	\$45,512	3	\$9,012
Existing Individuals	282	\$9,138	\$45,699	282	\$110,482	281	\$105,793
Total	286	\$13,139	\$65,704	286	\$155,994	284	\$114,805

SIKH WELFARE COUNCIL CORPORATE GOVERNANCE



INTERNAL AUDIT

Internal audit completed in April 2018

Score was 86% in 2018 VS 76% in 2017 audit

Most of the shortcomings were in:

- Strategic Planning Process
- Risk Management Systems

IPC STATUS

IPC Renewal done in July 2017 for 24 months.

Need to ensure filing done on timely basis.

CONFLICT OF INTEREST POLICY

Compliance with Conflict of Interest Policy confirmed by all Management Committee Members and Staff for 2017.

Will be done on an annual basis.

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**Waheguru Ji Ka Khalsa
Waheguru Ji Ki Fateh**



**A BIG THANK YOU TO ALL INSTITUTIONS
FOR YOUR GREAT SUPPORT**

