

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:

- Singapore-registered charity and an approved Institution of a 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).
- Full member of the National Council of Social Services (NCSS) since 2014; and
We use the information provided responsibly, with due care and confidentiality, when extending our services to our clients.
- Partner with others in service.
We work closely with like-minded Voluntary Welfare Organisations (VWO) and government agencies to share resources, expertise, and assistance for the benefit of our clients.

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 Message

Sikh Welfare Council (SIWEC) was established 25 years ago in 1995 and received its IPC status in 2009. We feel it is an opportune time for us to go one notch higher in the areas of improving its transparency, accountability and corporate governance and start publishing formal Annual Reports, which will help the community understand the operations of SIWEC, its various programmes for the beneficiaries, its financial highlights and its corporate structure.

Over the past few years, SIWEC has focused on improving our on-going programmes and developing new ones in response to and anticipation of emerging needs. Our primary objective has always been to ensure that no one falls through the cracks. Some of our new initiatives include:

Family Support

Initiated the "Food for Ration Programme" which distributes monthly groceries to 30 (mostly non-Sikh) families in the Eunosa area. This is a volunteer-led ground-up initiative in collaboration with the Sunlove Senior Activity Centre.

Education Support

Enhanced the Singapore Sikh Education Foundation (SSEF) Punjabi Language Financial Support programme to enable more students to qualify. We have also started to fully subsidize the transport cost for students on this programme.

Community Mediation

Community Mediation was started to help resolve family conflicts in a more amicable manner than resorting to potentially costly and acrimonious legal processes.

Healthcare

Enhanced our Healthcare Ambassador programme by hiring a full-time staff to visit senior citizens living in senior care homes, hospitals or living in their own homes, by providing regular moral and psychosocial support. We conduct more than 60 visits per month to engage the 54 clients on the programme.

Senior Citizen Activities

Enhanced the Senior Citizens' "Sunehri Sahelaa" and "Sunehray Pal" programmes with a diverse range of talks and visits to more places of interest besides initiating the programme at Gurdwara Yishun. More than 200 senior citizens are actively participating in this programme.

Bereavement Service

This continues to be the hallmark of SIWEC services and during the year, we acquired a new hearse with the financial contribution of all the Gurdwaras. In early 2020, in view of the COVID-19 restrictions on number of family members who can attend funerals, we have started providing "Live Streaming" services for family and friends to see from their homes.

Corporate Governance

In our effort to enhance internal controls and corporate governance, we have prepared a formal Human Resource Manual and a Financial Policies Manual in 2019. We plan to have our Risk Management Strategy completed in 2020.

2020 is a significant milestone for Sikh Welfare Council as it marks 25 years since SIWEC's inception. We plan to launch a coffee table book documenting SIWEC's first 25-year journey in the service of humanity, at the 25th Anniversary Dinner to be held in late 2020.

The COVID-19 pandemic in early 2020 has affected almost every country in the world, causing a global economic standstill as almost two-thirds of humanity experienced a full or partial lockdown. Unfortunately, in such situations, the less privileged and vulnerable in society are among the most adversely affected.

In such times, the ability of social service organisations like Sikh Welfare Council to provide continued service is hampered by the extensive circuit breaker measures as social distancing requirements prevent our staff and volunteers from directly interacting and engaging our clients with a human touch, as they had done in the past.

In the spirit of Chardikala and Sarbat Da Bhalla, SIWEC has endeavoured to go the extra mile by adapting our service delivery modes. We have embraced the use of Internet-based alternatives such as video calls and social media channels to reach out to our clients while conducting remote formal meetings, with partners and between the operations and management teams. This has helped minimize disruption in SIWEC's ability to run operations and deliver essential services to support our most vulnerable beneficiaries and the community at-large.

As we move into 2020, our plans to further enhance SIWEC's impact include:

Programme Enhancements

With the experience built from running online programmes during COVID-19, we will assess how we can better harness technology to make our programmes available to more beneficiaries in the future.

Government and Tote Board Grants

In addition to our own fund-raising efforts in 2020, we intend to capitalise on the 40% Tote Board Matching Grant in 2020 and the One-for-One Bicentennial Fund Grant, which we hope to receive in the second half of the year.



Online Donation Systems

We plan to harness more online platforms to attract donations in support of our programmes.

We would like to sincerely apologise to the community and any beneficiary where we have fallen short in our services in the past. We would especially like to say a big thank you to all Sikh institutions, service providers, partner agencies across the social, health and education sectors, as well as our donors, volunteers, staff and committee members, for your dedicated support and active journey of partnership with SIWEC.

We look forward to your continued support in the years ahead to help sustain our work in support of client families and individuals who will need a helping hand to navigate the challenges of coping with a depressed economic environment in a post-COVID-19 situation in Singapore.

In Guru Ji's Seva,

Gurdip Singh Usma
Chairman,
Sikh Welfare Council

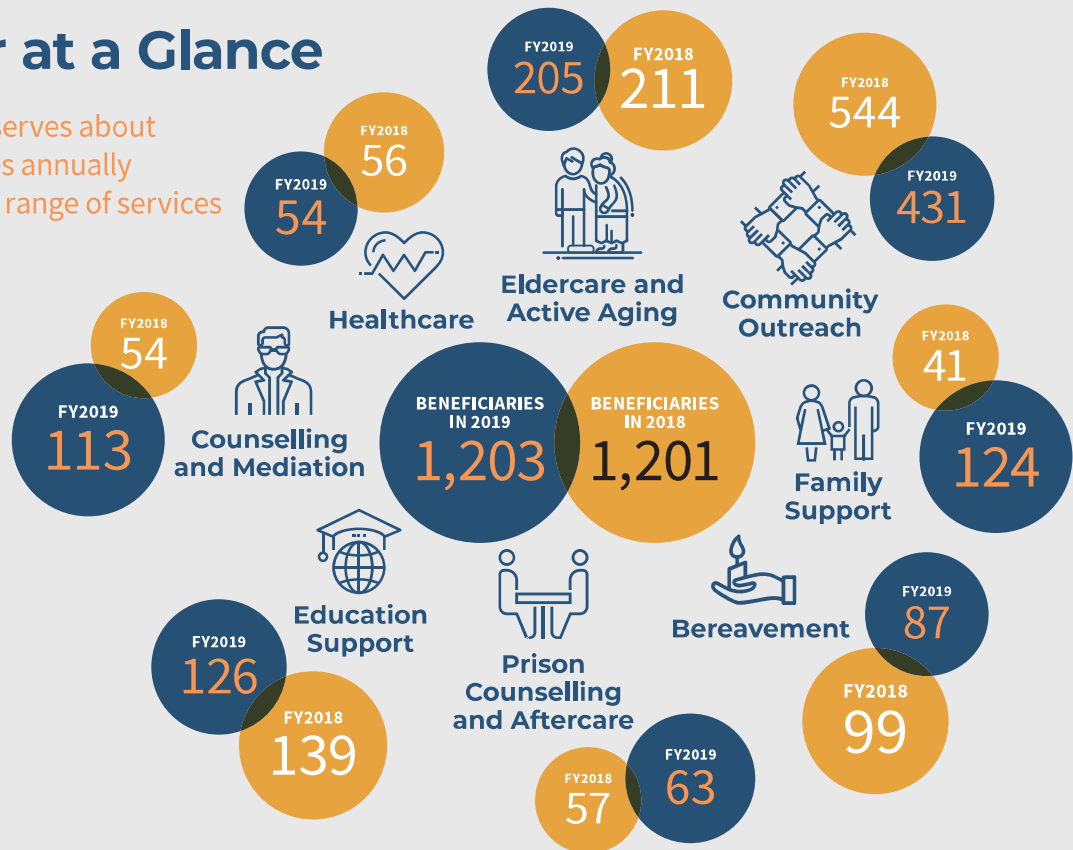
Service to Humanity
is the Highest Deed

Our Services and Programmes

The Year at a Glance

SIWEC presently serves about 1,200 beneficiaries annually through a diverse range of services and programmes

Beneficiaries in 2018 and 2019:



These are offered to various target groups:



Community

- Ration Distribution
- Counselling and Mediation
- Prison Visits and Aftercare
- Health Screening
- Bereavement
- Outreach Activities
- Fundraising Events



Youth

- Financial Assistance Scheme (SSEF and SIWEC)
- Academic Excellence Programme (SIWEC and SSEF)
- Tuition Programme for Children of SIWEC Clients
- Children's Homes
- Counselling



Family

- Financial Assistance
- Food on the Table
- Food for Rations (Ration Distribution in Eunós)
- Counselling and Mediation



Seniors

- Eldercare Activities
- Befriending Visits @ Institutional Homes
- Befriending Visits to Residence-based seniors
- Counselling

**24-Hour
SIWEC Hotline**
6299-9234

For the past 25 years, one of SIWEC's key welfare services is our 24-hour community hotline, created for people in the community seeking immediate counselling, guidance or assistance with bereavements. The hotline is supported by our trained and dedicated staff who are always ready to respond at short notice.

During office hours, it also serves as an information and referral service on SIWEC's programmes and services, as well as other community services.

Family Support Programme

SIWEC believes in going above and beyond to fulfil the necessities of our beneficiaries and offering additional support. Through our **Financial Assistance and Food on the Table Programme**, we assess and provide required assistance to Singaporean families in need of financial, food, informational and socio-emotional support.

All efforts are made to assist the families access maximum assistance available from government subsidies and other agencies. In cases where the family continues to face a significant shortfall despite these assistance, the shortfall is then provided by SIWEC either in cash or NTUC food vouchers, or a combination of the two. All cases are reviewed after 6 months, to keep abreast with the clients' situation. Ad-hoc assistance is provided on a short-term basis to help families tide over a crisis period by assisting with immediate cash needs.



Food for Ration Volunteers

During 2019, the Ride to Serve (R2S) cyclists group launched a new initiative to distribute food rations (Food for Ration Programme) to support 30 families residing in the Eunos area. This is a collaboration with the Sunlove Senior Day Activity Centre.

SIWEC has recently registered with NTUC's Shop and Donate Programme, an online giving platform where members of the public help fulfil a social service agency's grocery wish-list, for distribution to its client-families.

Summary of Family Support Cases		2019	2018
A	Number of families in January	22	23
B	Additional Families joining during the year	8	9
C	Reduction of families during the year <i>Reasons, either:</i> 1. One of the family members got a job, or 2. Client now supported by adult children, or 3. Client is admitted to nursing home or deceased.	(9)	(10)
D	Number of families in December	21	22
E	Total families supported with Cash and Vouchers	30	32

"After paying my bills and loans with my salary, I hardly had anything left to last till the next pay day. The \$100 cash that I get from SIWEC helps with my transport and other ad-hoc expenses. The \$200 NTUC vouchers have helped me get food for my children without having to worry about saving money for my household expenses or feeding my children. The help from SIWEC has really helped me to take care of my home and my children."

Kiranjit Kaur

Family Support Programme	No of Families		Cost	
	2019	2018	2019	2018
Monthly Family Support (Cash and Vouchers)	30	32	\$83,690	\$89,860
Ad-Hoc Family Support Cases	14	9	\$1,197	\$2,728
"Food for Ration" Families - Monthly	30	-	\$15,458	-
"Food for Ration" Families – Sewa Day	50	-	Donated	Donated
Overall number of families supported annually	124	41	\$100,345	\$92,588

Education Support Programme

Tuition Programme (Children of Financial Assistance Beneficiary Families)

SIWEC counsels all our Financial Assistance families to place emphasis on their children's educational achievement as one way to enable their next generation to eventually become self-sufficient. Towards this, we help to find tutors and pay for the cost of the tuition for these children, to help them succeed. Feedback from tutors and family members is regularly sought by SIWEC, to closely monitor and improve the students' overall well-being. We also provide tuition to children in various Homes to ensure they keep abreast with their education whilst in physical confines.

Financial Assistance Scheme for Punjabi (SSEF and SIWEC Collaboration)

SIWEC works with Singapore Sikh Education Foundation to administer the Financial Assistance Scheme (FAS) for Punjabi education to students from lower income families and those living in 3-room HDB flats. The \$420 grant per student covers the cost of school fees, books, examination fees and uniforms. Since 2019, we also cover the transport costs of this group of students. The annual cost of supporting 75 children in 2019 was \$42,228.

Academic Excellence Programme (SSEF and SIWEC Collaboration)

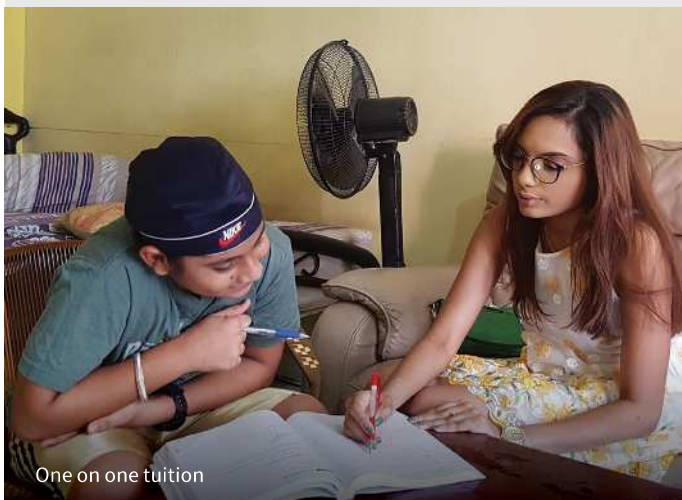
The Academic Excellence Programme (AEP) was started in 2014 to identify students in primary levels who were not performing well in their mainstream subjects. They are given guidance to build a strong academic learning base. The key aim is to improve the academic performance of these students in English, Mathematics and Science whilst in primary school, in order to build a strong foundation before they progress to secondary school. SIWEC's full-time Education Project Officer works with SSEF teachers to identify the students and engage their parents, besides working with tutors to track the students' progress.

"I am very grateful to SIWEC for providing a dedicated tutor like Kayyathiri, who not only helps me with academic needs but also with my personal peer issues. She has been tutoring me throughout my primary school education journey. My mother supports her advice when given. She has boosted my confidence to tackle difficult subjects like Mathematics which I used to shy away from."

Sonalijit Kaur

No. of Students	2019	2018
Tuition Programme	7	18
Financial Assistance Scheme (FAS)	75	82
Academic Excellence Programme (AEP)	40	36
Children's Home	4	3
Total Students	126	139

Education Support Grants	2019	2018
FAS Grants	\$31,500	\$34,400
Transport Grants	\$10,728	-
Tuition and AEP Cost	\$84,151	\$92,798
Total Education Support	\$126,379	\$127,198



One on one tuition



Group tuition class

Healthcare Service

Hospital and Institutional Visits

SIWEC Healthcare ambassadors conduct regular visits to engage senior citizens living in senior care homes and those in hospitals. The objective is to provide regular moral, social and psychological support.

One of the unique and most anticipated features of this initiative is the provision of Punjabi meals (delivered personally by a well-wisher on a weekly basis to those in institutional homes) that clients usually do not get at the institutions. A survey of the 54 elderly persons in various institutions found that 60% do not have any family members visiting them.

Other meaningful ways in which we engage these precious neglected souls include:

- Bringing Degh for clients on every visit
- Celebrating birthdays with the clients
- Reciting Mool Mantar and Gurmantar with all clients
- Distributing Gurbani Radios to all residents who can use them

Home Visits

Our befriending home-visits initiative seeks to mitigate the sense of isolation that the less ambulant and living alone would experience. SIWEC staff and volunteers befriend these individuals and visit at least twice a month to keep them connected with the community.

“A very uplifting visit! Whenever you visit, I feel there is ONE GOD FOR ALL and he cares for us through Sister Kartar Kaur and the SIWEC Staff. Shabash Ji.”

Ishwar Lal



Befriending Visits	2019		2018	
	Residents	Visits	Residents	Visits
Visits to Institutions	38	514	45	437
Visits to Residences	9	144	11	135
Visits to Hospitals	7	107	-	87
Total	54	765	56	659
Average Visits Per Month		64		55

“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 joy and 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 Auntie Kartar for visiting me”

Sarina Kaur

Eldercare and Active Aging Activities

Eldercare Programme (Sunehri Saheliaan and Sunehray Pal)

The Eldercare Programme aims to inspire active ageing and volunteerism amongst seniors while improving their quality of life and helping them stay healthy. The activities include outings, talks, workshops and indoor exercise activities. It also offers the seniors a platform to meet frequently and participate in mini-workshops that provide new knowledge and life-skills to help them better cope with ailing health as they age.

A typical session will start with a full body warm-up or rhythmic Zumba exercise. Participants will then attend a sharing session on current topics or a health talk or a workshop to develop their knowledge or skills. It usually ends with a laughter yoga session and singing a spiritual song before ending with Punjabi cha tea-time snacks and a joyful chit chat session with their peers.

The programme first started with a ladies' group (Sunehri Saheliaan) at Central Sikh Temple in 2014. In 2015, it was expanded with a mixed group comprising men and ladies (Sunehrey Pal) at the Silat Road Sikh Temple. In 2019, we started a similar programme in Gurdwara Yishun on a fairly modest scale. This saw the total number of active seniors in the programme to just above 200. The Programme is run by a dedicated group of volunteers who have put in place a comprehensive annual programme for the seniors to enjoy.

In 2019, the Programme included a Free Orthopaedic Clinics for seniors at Central Sikh Temple, run by Dr. Gurpal Singh.

Location	Participants		Volunteers	
	2019	2018	2019	2018
Central Sikh Temple	107	99	12	11
Silat Road Sikh Temple	75	82	8	9
Yishun Sikh Temple	23	30	3	5
Total	205	211	23	25



Seniors enjoying handicraft activities



Work-out sessions



Seniors on an outing

Prison Counselling and Aftercare Service

The Prisons Counselling and Aftercare Programme provides counselling and rehabilitation to the inmates; seeking to help prepare them to integrate back into society upon release.

Special observance sessions are held during Vesakhi and Guru Nanak's Gurburab annually with kirtan when chanay langgar is served with parshad to Sikh inmates.

SIWEC also keeps a lookout for the well-being of the inmates' families should they require support.

During the 6-month period before release, SIWEC works with HEB-Ashram (co-funded by Hindu Endowment Board and Central Sikh Gurdwara Board) and other halfway houses to engage all Sikh inmates with job-placements. Where necessary, the team also follows

through on other issues such as arranging referrals with specific agencies.

Chardi Kala Chats were started in August 2018 as a new platform in our aftercare support. These sessions, usually held on the first Friday of every month, provide the first step in our quest to seed the formation of an informal peer-support network among former inmates. Participants exchange tips on reform in the spirit of Chardi Kala by offering mutual support in their reform and reintegration journey.



Our Prison Counselling Volunteers



Prison Counsellors Training Session

	2019	2018
Inmates Counselling	47	49
Prison Counselling Sessions	339	352
Aftercare Beneficiaries	16	8
Prison Counselling Volunteers	18	19

"Thank you SIWEC for helping me and giving guidance through the difficult times. I have big plans for the future. Recovery is the gateway to a new life and the process of fixing myself, think positive action and say I can do this."

Anonymous

Counselling and Mediation Programme



Community Mediation Volunteers

SIWEC provides In-house Counselling and advice to walk-in clients. This includes clarifications on the various community assistance available. Our staff also offer a listening ear on the most pressing issues facing each client. In 2019, this number doubled, highlighting the enhanced awareness and use of SIWEC's service.

The Community Mediation programme offers a non-confrontational option for any family seeking to voluntarily access this avenue. A conducive setting is provided to help resolve family disputes by working towards a mutually agreeable amicable outcome for both parties.

No. of Clients	2019	2018
Community Mediation	3	5
In-House Counselling and Advice:		
<i>Counselling and Advice</i>	73	35
<i>Referrals to Government Agencies</i>	32	12
<i>Others</i>	5	2
Total	113	54

"Things have improved in our daily lives and we believe that if individuals do not tap on this service, they will never know the outcome."

Anonymous

Bereavement Service

This is one of SIWEC's hallmark services for the community. The initial period after losing a family member or a dear friend is a painful one for the family or an individual. During this period SIWEC provides families social, emotional, spiritual, and financial support. For all Sikh funerals, a SIWEC representative will assist the family with the booking of the crematorium, Gurdwara arrangements, transport, obituaries, etc.



Bereavement Volunteers with the Community hearse

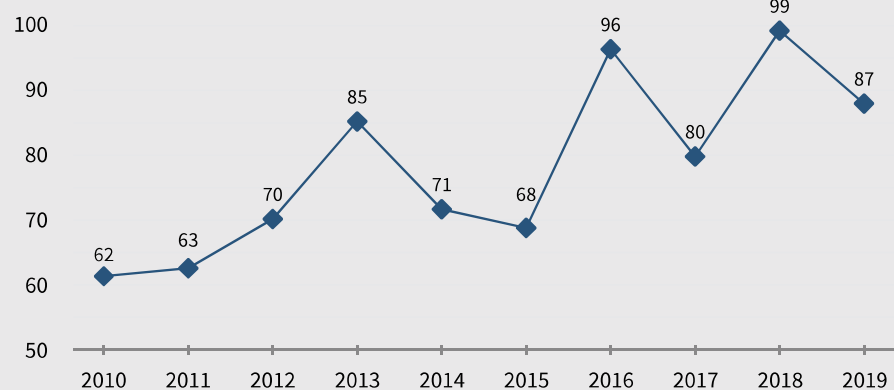
"Our heartfelt appreciation and thanks to Veerji Karam and Bhenji Kartar for being with us in our hour of need. Veerji drove the hearse while Bhenji assisted and guided us on the bathing rites for my mother. We were heartbroken, shocked and deeply saddened by the sudden demise of our mother and were not in a position to emotionally and mentally carry out our mother's last rites without their kindness and compassion. They treated us as their own. We feel that they have performed the highest noble act possible in a religion. We are grateful for all their assistance and thank SIWEC for providing thoughtful assistance to bereaved families."

Family of Madam Dalip Kaur w/o Gurbachan Singh

In 2018, all the Gurdwaras agreed to replace the 15-year old hearse and contributed \$10,000 each towards the replacement cost. A new hearse was purchased and has been in service since February 2019.

A group of dedicated volunteers regularly help SIWEC with driving the hearse, bathing the deceased body and other funeral-related services.

Annual Number of Bereavements



Obituary Communication

To save the cost of obituaries in the local newspapers, SIWEC launched a free Online Obituary Service in December 2018. This offers a very efficient and convenient channel to publish obituaries for the community to receive such notices promptly.

Everyone is encouraged to register to receive these notifications on a timely basis by sending a SMS to 90956699 with the message: JOIN [Your Name]

Analysis of Age at Death

Age	2019	2018
Up to 40 years	4	1
41 to 60 years	17	22
61 to 70 years	18	13
71 to 80 years	15	20
81 to 90 years	22	27
Over 91 years	11	16
Total	87	99
Average Male Age	68	71
Average Female Age	79	78
Average Overall Age	73	74

Analysis of Cause of Death

Cause	2019	2018
Cancer	13	13
Heart Disease	32	30
Pneumonia	25	35
Accident/ Injury	2	3
Others Factors	15	18
Total	87	99

Community Outreach Activities

SIWEC's outreach activities in 2019 included the following:

- Talks at Gurdwaras to update the community on our programmes and activities
- Health Talks to boost health awareness
- Health Screening conducted at community touch-points such as the Sikh Gurdwaras. These sessions are often held during major events such as Gurpurab, Vesakhi or Bhai Maharaj Singh Anniversary when more seniors are present.
- Talks on Skills for Life
- Workshop with Tsao Foundation on Diabetes Management
- Advanced Care Planning Workshop with Jamiyah Staff
- Interactions with members of other faith-based welfare organisations to share and learn from each other.
- Educational talks which encourage community members to cope positively during challenging phases of life with the support of prominent volunteer doctors, such as Dr. Gurpal Singh, who extend their medical advice extensively to all individuals in hopes of helping more members of the public.
- National Day Celebrations with seniors at Kwong Wai Shu Hospital

No. of Clients	2019	2018
Health Screening	137	433
Talks and Workshops	294	111
Total	431	544

Our Distinguished Visitors



Visit to SIWEC and Central Sikh Temple by Master Hsin Tao. He is renowned internationally for having established the Museum of World Religions (MWR) in Taipei. On his 70th birthday, he chose seven organisations to receive \$10,000 each. SIWEC was one of the chosen beneficiaries.

Health Screening



Eye check-up at Silat Road Sikh Temple



Health Promotion Board Talk on "Stroke Awareness"



Health Screening at Central Sikh Temple



Talk by SIWEC Manager at Central Sikh Temple to update the community on the various SIWEC programmes and the financial position of the Council



We were joined by Singapore Police Force (SPF) members for an outreach client visit on 30 June 2019. We accompanied some home-bound seniors to the Yishun Sikh Temple to spend quality time and distribute goodie bags.

Major Events

SIWEC hosted three major events in 2019:

SIWEC Appreciation Tea 2019

24 February 2019

SIWEC Appreciation Tea was held in recognition of and to express appreciation to all our volunteers, regular donors, and partner organisations. During the event, SIWEC presented certificates of recognition to our long-service volunteers, and certificates of appreciation to our partner organisations. The highlight of the afternoon was the sharing by volunteers who reflected on their personal journey of growth and learning. Activities to develop comradeship amongst volunteers and community partners were also conducted.



Bonding activity to build comradeship



Long Service Volunteer Awards presented by Senior Parliamentary Secretary, Home Affairs and Health, Amrin Amin

Sewa Day 2019

10 August 2019

To commemorate the 550th Birthday of Guru Nanak Dev Ji, SIWEC came together with Singapore Sikh Sewaks (SSS), Young Sikh Association (YSA) and Singapore Sikh Education Foundation (SSEF) to spend time with 50 families. This was done in collaboration with the Marine Parade Family Service Centre, to clean their houses and distribute food rations to them.

SSEF Students cleaning homes on Sewa Day



All volunteers and SSEF teachers with Guest-of-Honour, Speaker of Parliament, Mr Tan Chuan Jin.



Ride to Serve 2019

16 – 17 March 2019

Ride to Serve (R2S) 2019 (formerly known as Ride for Charity) was a 2-day 270km cycling event from Malacca to Singapore. It was organised to fortify relationships and promote fitness while fund-raising to benefit disadvantaged families. The R2S 2019 participants included various age groups, from 4-year-olds in the support crew to 77-year-old riders. **R2S 2019 raised over \$300,000**, after including the special 40% grant from Tote Board, which was extended in conjunction with the Board's 40th anniversary celebrations. SIWEC was pleased to have a guest rider, Jagwinder Singh from Punjab, India, riding with us. Born without full arms, he rode with great speed, spirit and stamina, impressing fellow riders who were mostly in awe of his fitness and grit.



Ride to Serve cyclists set for flag-off at the start point – Gurdwara Sahib Malacca



Jubilant riders doing the Bhangra at the end-point at SKA

Our Volunteers

A Big Thank You to All Our Volunteers

Our sincere thanks to all our volunteers in the various activities. SIWEC relies heavily on the unpaid work of these volunteers and values their contribution highly. SIWEC is heavily indebted to all its volunteers doing selfless service. There is no way for SIWEC to undertake our activities without the support of our community of dedicated volunteers.

SIWEC endeavours to ensure that volunteers working within the organisation participate in a manner that is safe, significant and fulfilling. All volunteers are treated with respect and with gratitude for their contribution.

SIWEC Volunteers

Services and Programmes	2019	2018
Family Support	3	1
Education Support	2	6
Healthcare	5	1
Eldercare and Active Aging	23	25
Prison Counselling and Aftercare	18	19
Community and Mediation	9	9
Bereavement	8	8
Community Outreach	-	1
Fund Raising	55	60
Total	123	130

Sign Up as a Volunteer!

SIWEC is always looking for volunteers to strengthen its services and welcomes you to contribute to make a difference to the life of an individual or the community at large!

To find out more, kindly contact us at info@siwec.org.



Senior Citizen Activities Volunteer Team

Corporate Management

Patron



S. Kartar Singh Thakral

Trustees



S. Mohinder Singh Thakral



S. Daljit Singh Gaggarbhana



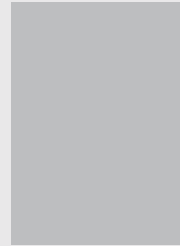
S. Gurcharan Singh Narula



S. Mahn Singh Bajaj



S. Jagjit Singh Sekhon



S. Manmohan Singh Thakral

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
Gurdwara Sahib Yishun
Isteri Sat Sang (Central Sikh Temple)
Khalsa Dharmak Sabha
Khalsa Jiwan Sudhar Sabha
Pardesi 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, Singapore

Associate Council Member:

Sikh Advisory Board

General Meetings of Sikh Welfare Council

The last Annual General Meeting of Sikh Welfare Council was held on 3 June 2019 and the last Half-Yearly Council Review Meeting was held on 18 December 2019.

Management Committee

Chairman

Gurdip Singh Usma

Vice Chairman (Operations)

Manmohan Singh

Vice Chairman (Administration)

Harmit Singh

Secretary

Simha Kaur Jastol

Assistant Secretary

Sharanjit Kaur

Treasurer

Sukhbir Singh

Assistant Treasurer

Rashminder Singh

Committee Members

Albel Singh

Harmit Singh Khwatra

Sarabjeet Singh

Sarjit Kaur Khosa



Standing (Left to Right):

Rashminder Singh, Sukhbir Singh, Harmit Singh, Manmohan Singh, Albel Singh, Harmit Singh Kawatra

Seating (Left to Right):

Simha Kaur Jastol, Gurdip Singh Usma, Sarjit Kaur Khosa, Sharanjit Kaur

Absent:

Sarabjeet Singh

Internal Auditors

Amarjit Singh Khaira

Narinder Kaur

Role of Management Committee

SIWEC is governed by its Management Committee. As part of its role, the Management Committee:

- Approves the budget for the financial year and monitors expenditure against budget
- Regularly monitors the progress of the programmes
- Taps on grants and funding from the government
- Formulates policies relating to welfare matters in the community and spearheads their implementation
- Works with government and non-governmental agencies on welfare related matters

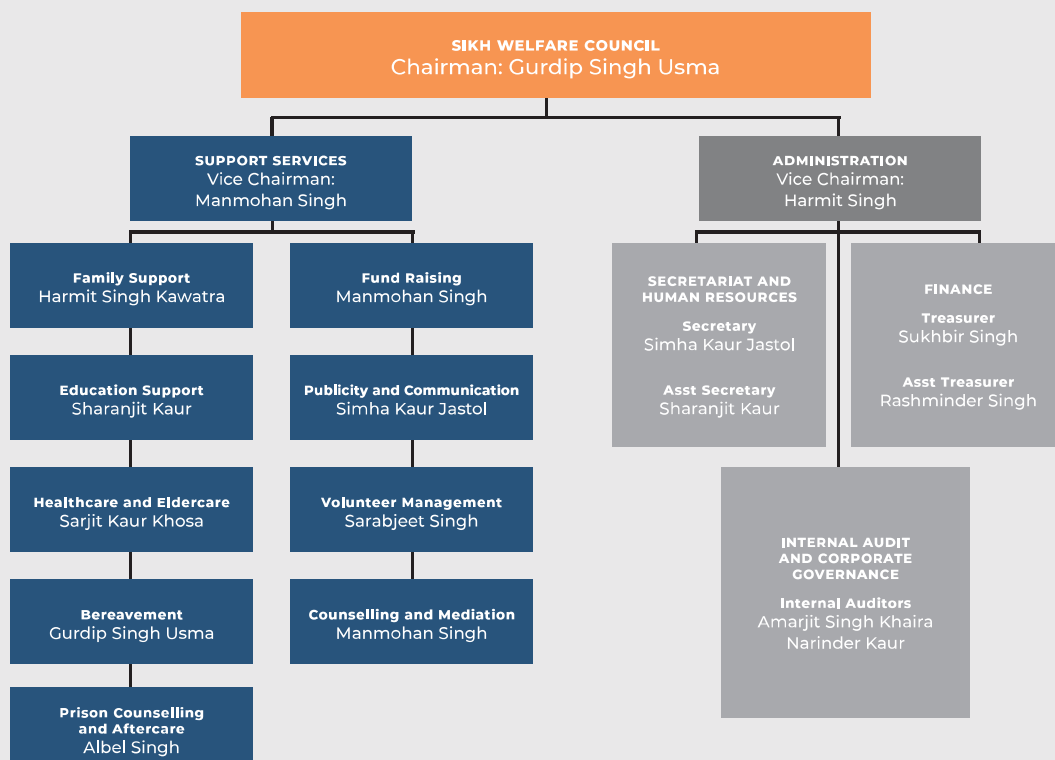
Management Committee members are elected according to established procedures at the Annual General Meeting every two years. SIWEC holds a formal orientation programme for all its new Management Committee members which involves briefings by the manager of SIWEC (for an overview of SIWEC); and the Chairman (on terms of reference, member's responsibility, functions and scope of the various programmes). The Management Committee conducts regular self-evaluation to assess its performance and effectiveness and adheres closely to the SIWEC Code of Conduct.

Executive Committee

The Executive Committee supports the Management Committee in the functions as per its Terms of Reference shown on the right:

Committee <i>Terms of Reference</i>	Composition	Designation	Meeting Attendance
Executive Committee <i>Terms of Reference:</i> <ul style="list-style-type: none"> • Handles all human resource matters • Approves all family support cases • Attends to any urgent matters 	Gurdip Singh Usma	Chairman	10/10
	Harmit Singh	Member	10/10
	Manmohan Singh	Member	10/10
	Simha Kaur Jastol	Member	4/5
	Sukhbir Singh	Member	7/10

Functional Responsibilities of the Management Committee members



Additional Information on Management Committee

10 Management Committee (MC) meetings were held in 2019, with the required quorum met for all.

MC Member Name Occupation	Position	Date Appointed	Date Up To	MC Meeting Attendance
Gurdip Singh Usma Adjunct Faculty, SMU (former CEO)	Chairman Vice Chairman Assistant Secretary Committee Member	June 2015 October 2009 June 2009 November 1995	Present April 2011 October 2009 November 2000	10/10
Manmohan Singh Retired (former Social Service Director and Senior Army Officer)	Vice-Chairman (Ops) Vice-Chairman Committee Member	June 2019 June 2015 October 2009	Present June 2019 June 2015	10/10
Harmit Singh Retired (former Businessman)	Vice-Chairman (Admin) Secretary Treasurer	June 2019 June 2017 June 2013	Present June 2019 June 2017	10/10
Simha Kaur Jastol Marcomms Strategist Lead	Secretary	June 2019	Present	5/5
Sharanjit Kaur Lawyer	Assistant Secretary Committee Member Secretary Assistant Secretary	June 2019 June 2017 June 2015 June 2013	Present June 2019 June 2017 June 2015	7/10
Sukhbir Singh Accountant	Treasurer	June 2017	Present	7/10
Rashminder Singh Regional Client Success Partner	Assistant Treasurer	June 2019	Present	2/5
Albel Singh Retired (former General Manager and Senior Army Officer)	Committee Member	June 2015	Present	4/10
Harmit Singh Kawatra Retired (former Geophysicist)	Committee Member	June 2017	Present	9/10
Sarabjeet Singh Education Officer	Committee Member	June 2015	Present	6/10
Sarjit Kaur Khosa Retired (former School Principal)	Committee Member	June 2015	Present	7/10
Amritpal Singh Randhawa Engineer	Committee Member Assistant Treasurer	June 2017 June 2015	June 2019 June 2017	2/5
Harjit Kaur Trainer	Assistant Secretary Committee Member	June 2017 June 2015	June 2019 June 2017	1/5

Succession Planning Policy

Since obtaining IPC Status, SIWEC has endeavoured to practice self-renewal and succession planning. The Constitution restricts any office-bearer from serving more than 3 terms (6 years) as Chairman and more than 2 consecutive terms (4 years) as Treasurer or Assistant Treasurer. For the other positions, we review and balance between inducting new and younger members, diversity of experience across the Management Committee, as well as the ability of volunteers to commit the time to serve actively.

In line with our leadership renewal goal, we extend a very warm welcome to Simha Kaur Jastol and Rashminder Singh who have volunteered to serve on the Management Committee from June 2019.

We would also like to express our heartfelt thanks to Amritpal Singh Randhawa and Harjit Kaur, who stepped down in June 2019, for their years of dedicated service with the Management Committee.

Operations Staff Team

SIWEC's operations team comprises 7 full-time and 1 part-time staff. Led by a Manager, the team is assisted by groups of volunteers to run various programmes and services. Guidance is provided by the Management Committee, who each oversee specific areas of responsibility.

Staff Member	Designation
Ranjit Singh (Former Army 1 st Warrant Officer)	Manager (Appointed July 2012)
Baldev Singh	Senior Welfare Officer
Jaspreet Kaur	Social Work Executive
Kartar Kaur	Healthcare Ambassador
Nelvinder Kaur	Senior Admin Executive
Sarafeen Kaur	Publication and Communications Officer (Appointed August 2019)
Krishnaswamy Badri Narayanan	Education Project Officer
Hardave Singh	Bereavement Officer (Part-Time)



**Standing
(Left to Right)**

K. Badri, Nelvinder Kaur, Jaspreet Kaur, Baldev Singh

**Seating
(Left to Right)**

Kartar Kaur, Ranjit Singh, Sarafeen Kaur

Compliance with Management Committee and Staff Remuneration Policies

No member of the Management Committee received any remuneration from SIWEC.

No full-time or part-time staff member was appointed to the Management Committee and no one received more than \$100,000 each in annual remuneration during 2019 or 2018.

No staff member is a close relative of any member of the Management Committee or anyone who has received remuneration exceeding \$50,000 during the financial year.

All Staff members have signed a declaration of full compliance with SIWEC Conflict of Interest Policy as specified in the SIWEC Constitution and our Human Resource Policy Manual.

All staff salaries are set and approved by the Executive Committee.

SIWEC Policies

Reserve Policy

SIWEC strives to maintain cash or equivalent reserves amounting to the higher of the following two amounts:

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

They are also required to submit a confirmation of compliance 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 2019.

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.

Corporate Governance Review Results

The results of the Corporate Governance review are shown on pg. 30 and 31.

- a. Management Committee's response to Point 19's Non-Compliance: Risk management is in progress and will be finalised in the later part of 2020.
- b. Overall Score: The last Corporate Governance review was conducted by the Internal Auditors in March 2020 with an overall score of 93% (Previous February 2019 score: 80%).

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.

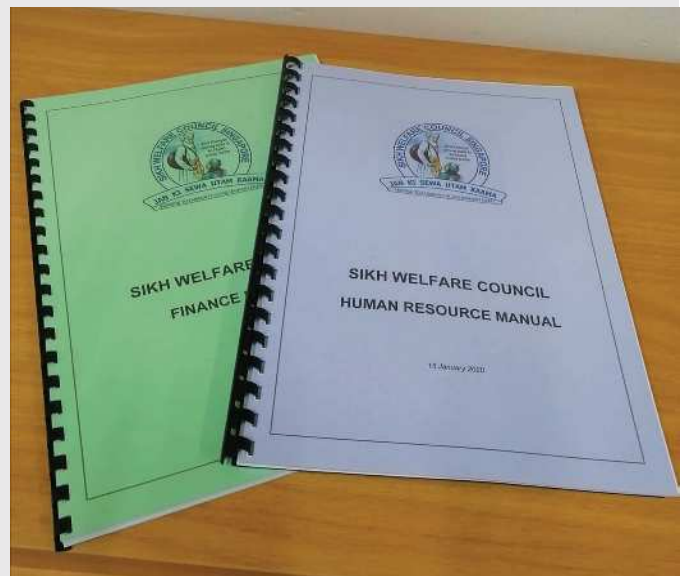
Any whistle-blowing information or matters regarding the Chairman should be directed to the Vice Chairman or Secretary, and they shall collectively determine the appropriate course of action.

Human Resource Manual and Finance Manual

The above manuals were completed in 2019 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.

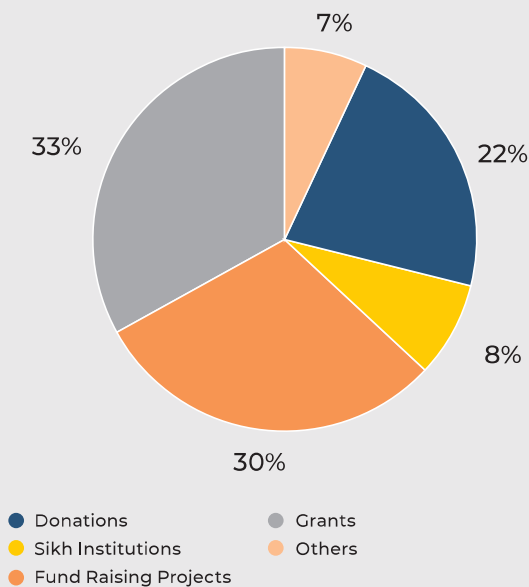


Financial Highlights

Total Income and Expenses

	2019			2018
Sources of Income	General	Hearse	Total	Total
Donations	\$179,860	–	\$179,860	\$221,475
Sikh Institutions	\$64,012	–	\$64,012	\$72,512
Fund Raising Projects	\$236,410	–	\$236,410	\$168,237
Government and Tote Board Grants	\$261,083	–	\$261,083	\$221,369
Others	\$48,098	\$5,400	\$53,498	\$132,916
Total Income	\$789,463	\$5,400	\$794,863	\$816,509
Expense Categories				
Family Support	\$198,350	–	\$198,350	\$173,719
Education Support	\$126,379	–	\$126,379	\$127,198
Prison Counselling	\$69,635	–	\$69,635	\$40,033
Eldercare and Healthcare	\$57,703	–	\$57,703	\$68,696
Sun Love Home Support	\$0	–	\$0	\$41,250
Other Welfare Programmes	\$24,941	–	\$24,941	\$26,683
Administrative Staff Costs	\$88,468	–	\$88,468	\$85,194
Other Administrative Costs	\$49,222	\$25,185	\$74,407	\$46,439
Total Expenses	\$614,698	\$25,185	\$639,883	\$609,212
NET SURPLUS (DEFICIT)	\$174,765	(\$19,785)	\$154,980	\$207,297

Income



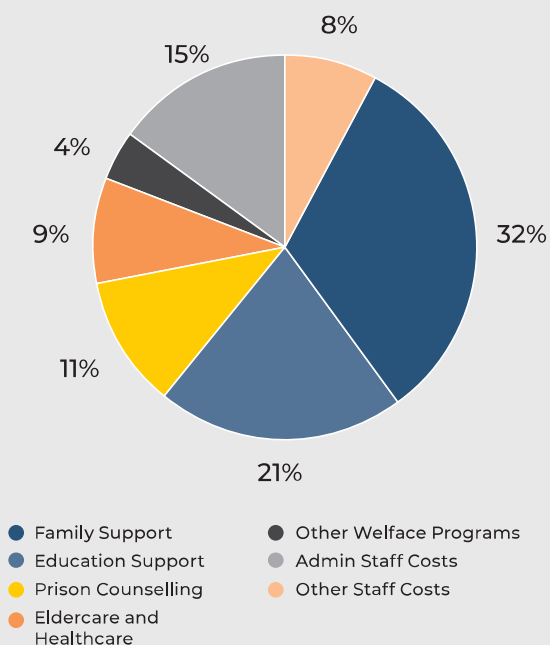
Major Funding Sources in 2019:

- We raised approx. \$325,000 from our Cycling Ride to Malacca; including 40% Tote Board Matching Grant.
- We recognised the final \$90,364 of the \$1.49 million Care and Share Grant we have been receiving since 2016.
- We received \$65,000 for the President's Challenge in support of the Academic Excellence Programme.
- Work life grant of \$28,000 was approved in 2019. It will be disbursed in two tranches in the next two years.
- A grant of \$14,160 has been approved for the improvement of our Internal Control Systems and Documentation of our Processes. This will be disbursed over 2 years in 2019 and 2020.

Variances from 2018 Actual:

- Other Income in 2018 included one-time \$70,000 contributions from the Gurdwaras for the purchase of a new hearse.
- Donations Income reduced in 2019 as more donations were directed at the Fund-Raising Projects in place of regular donations.

Expenses



The level of expenses for 2019 was very similar to 2018 and the largest funded programmes continue to be the Family Support Programme and the Education Support Programme, which represent more than 50% of our total expenses.

Our total General Administrative Expenses (excluding Hearse Expenses) for the year were 22.4% (2018: 20.4%) of Total Expenses and 17.4% (2018: 16.3%) of Total Income, which are well within the recommended guidelines of "not more than 30%" of Total Income.

Variances from 2018 Actual:

- The Prison Counselling, Eldercare and Healthcare and Other Welfare Costs variations were due to the reclassification of some expenses into the more appropriate categories.
- 30% of the 2018 Cycling Fund Raising event was shared with Sun Love Home. This was discontinued in 2019.
- The deficit in the Hearse Account was due to the depreciation of the new hearse acquired in 2019.

Net Surplus (Deficit)

Our prudence in controlling expenses within controlled levels of the income for that year have enabled us to continue to generate surpluses for the future.

As compared with 2018, the surplus in 2019 was down due to the one-time \$70,000 collection in 2018 for the hearse, as mentioned above.

General Reserves

The General Reserves of SIWEC as at 31st December 2019 stand at \$2,563,533 (2018: \$2,389,622); relative to our guideline's maximum of \$3 million. It represents about 4 years of total operating and administrative expenses. Approx. \$2.5 million of these Reserves are invested in Fixed Deposits. These Reserves are not restricted in any way and are not part of any Endowment or Restricted Funds.

Hearse Reserves

The Hearse Reserves of SIWEC as at 31st December 2019 stand at \$90,358 (2018: \$109,289).

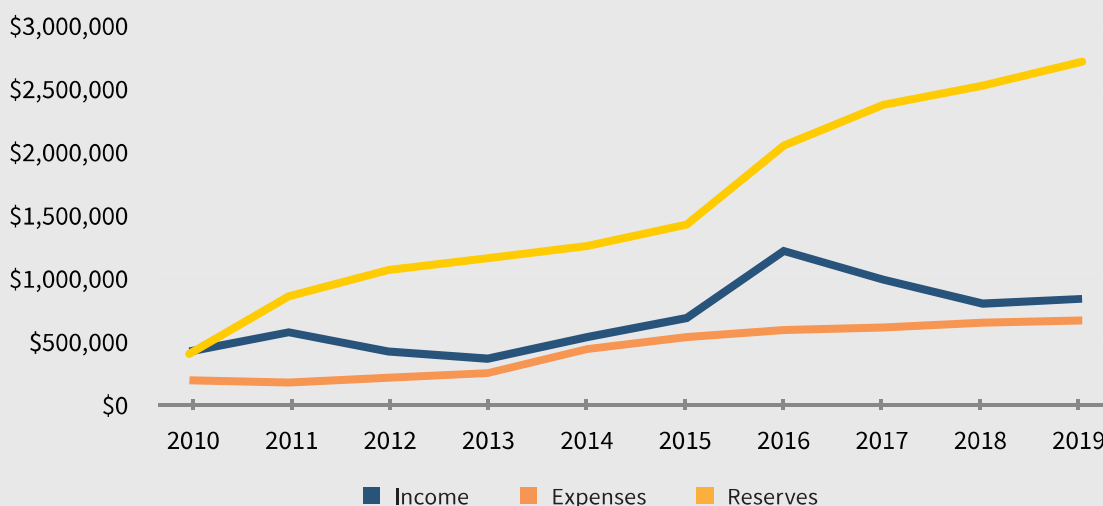
These Reserves are not restricted in any way and are not part of any Endowment or Restricted Funds.

Restricted Funds: Benevolent Funds (\$3,000)

These Funds are provided by the named individuals and maintained by SIWEC to be used for their funeral, prayers and related expenses at the time of their passing away. These are the only restricted Funds in SIWEC, but they do not form part of the General Reserves or Hearse Reserves of SIWEC.

10 Year Financial Performance

Over the past 10 years, we have been able to prudently control our expenses within each year's income and have not had to tap on our reserves. We have therefore built up our reserves for the future.



Audited Financial Statements

The Statements of Income and Expenditure, Financial Position, Changes in Funds, and Cashflows, as extracted from the audited financial statements for the year ended 31st December 2019 are attached at the end of this Annual Report.

The complete audited financial statements of SIWEC are available on our website at www.siwec.org.



The Year Ahead

The COVID-19 situation has created a lot of uncertainties in 2020 and it makes planning very difficult, but we will continue to serve our beneficiaries in the best possible way we can. We all hope that together we will overcome this pandemic and pull through these difficult times and look forward to the times again when we will be able to serve the needs of the community under normal circumstances. Despite the above, some of the plans we have for 2020 include:

COVID-19

We will endeavour to reach out to all the vulnerable in the community affected by COVID-19 (job loss, financial loss, etc) to ensure that we provide all the help they need during and after this difficult period.

Online Donation Systems

We plan on moving more on to online platforms to harness donations to support the programmes we have.

Programme Enhancements

With the experience built on running online programmes during COVID-19, we will assess how we can capitalize on such technology to make our programmes available to more beneficiaries in the future.

25th Anniversary Celebrations

We plan on having a dinner in conjunction with our 25th Anniversary celebrations later in the year (subject to COVID-19 restrictions) and at that time, we will also launch a coffee table book to document our first 25 years journey.

Corporate Governance

Complete the Risk Management Strategy implementation.

Government and Tote Board Grants

We hope to capitalise on the 40% Tote Board Matching Grant in 2020 and the One-for-One Bicentennial Fund Grant, which we hope to receive in the second half of the year.

Corporate Governance

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

S/No.	Description	Code ID	Response
Board of Governance			
1	Induction and orientation are provided to incoming Board members on joining the Board.	1.1.2	Complied
	Are there Board members holding staff appointments? (Skip items 2 and 3 if “No”)		No
4	There is a maximum limit of four consecutive years for the Treasurer position (or equivalent, e.g. Finance Committee Chairman or person on Board responsible for overseeing the finances of the charity). Should the charity not have an appointed Board member, it will be taken that the Chairman oversees the finances.	1.1.7	Complied
5	All Board members submit themselves for re-nomination and re-appointment , at least once every three years.	1.1.8	Complied
6	The Board conducts regular self-evaluation to assess its performance and effectiveness once per term or every three years, whichever is shorter.	1.1.12	Complied
	Are there Board member(s) who have served for more than 10 consecutive years? (Skip item 7 if “No”)		No
8	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied
Conflict of Interest			
9	There are documented procedures for Board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied
10	Board members do not vote or participate in decision-making on matters where they have a conflict of interest.	2.4	Complied
Strategic Planning			
11	The Board periodically reviews and approves the strategic plan for the charity to ensure that the activities are in line with its objectives.	3.2.2	Complied
Human Resource And Volunteer Management			
12	The Board approves documented human resource policies for staff.	5.1	Complied
13	There is a documented Code of Conduct for 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?		Yes
15	There are volunteer management policies in place for volunteers	5.7	Complied

Financial Management And Internal Controls

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, regularly monitor and review the charity's key risks .	6.1.4	Not complied
20	The Board approves an annual budget for the charity's plans and regularly monitors its expenditure.	6.2.1	Complied
	Does the charity invest its reserves (e.g. in fixed deposits)?		Yes
21	The charity has a documented investment policy approved by the Board.	6.4.3	Complied

Fundraising Practices

	Did the charity receive cash donations (solicited or unsolicited) during the financial year?		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?		Yes
23	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied

Disclosure And Transparency

24	The charity discloses in its annual report: i) Number of Board meetings in the year; and ii) Individual Board member's attendance.	8.2	Complied
	Are Board members remunerated for their Board services? (Skip items 25 and 26 if "No")		No
	Does the charity employ paid staff?		Yes
27	No staff is involved in setting his or her own remuneration.	2.2	Complied
28	The charity discloses in its annual report: i) The total annual remuneration (including any remuneration received in its subsidiaries), for each of its three highest paid staff , who each receives remuneration exceeding \$100,000 , in bands of \$100,000; and ii) If any of the three highest paid staff also serves on the Board of the charity. OR The charity discloses that none of its staff receives more than \$100,000 in annual remuneration each.	8.4	Complied
29	The charity discloses the number of paid staff who are close members of the family of the Executive Head or Board Members, who each receives remuneration exceeding \$50,000 during the year, in bands of \$100,000. OR The charity discloses that there is no paid staff who are close members of the family of the Executive Head or Board Member, who receives more than \$50,000 during the year.	8.5	Complied

Public Image

30	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Complied
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SIKH WELFARE COUNCIL
(Registered in Singapore)
(Unique Entity Number: S98SS0018L)

FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31ST DECEMBER 2019

D.ARUMUGAM & CO.
Public Accountants and
Chartered Accountants of Singapore
190 Middle Road
#10-03 Fortune Centre
Singapore 188979

**STATEMENT OF INCOME & EXPENDITURE
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019**

	2019 SGD	2018 SGD
Income		
Donation income	161,127	211,620
Donation from Eldercare Programme	14,483	8,304
Donation from Langgar Programme	4,250	1,551
Donation from Fund-raising events	236,410	146,918
Donation from Sikh institutions	64,012	72,512
	<u>480,282</u>	<u>440,905</u>
Add: Other operating income		
Care & Share Grant	90,364	167,342
Government grants	19,655	27,600
Interest income	45,970	29,160
Insurance	1,572	25,718
Ride for Charity	-	21,319
Sundry income	556	1,854
Tote Board Grant	86,064	26,427
President's Challenge	65,000	-
	<u>309,181</u>	<u>299,420</u>
Total income	<u>789,463</u>	<u>740,325</u>
Less: Expenditure		
Operating expenses		
Education Support Programme	(126,379)	(127,198)
Eldercare and Healthcare Programme	(57,703)	(40,033)
Family and Food Support Programme	(198,350)	(173,719)
Langgar Outreach Programme	(3,250)	(1,550)
Prison Counselling Programme	(69,635)	(68,696)
Refurbishing of homes	(1,404)	-
Ride for Charity expenses	(19,110)	(21,370)
Sunlove financial support	-	(41,250)
Welfare expense	(1,177)	(3,763)
	<u>(477,008)</u>	<u>(477,579)</u>

The accompanying notes form an integral part of these financial statements

**STATEMENT OF INCOME & EXPENDITURE
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019**

	2019 SGD	2018 SGD
Less: Administrative expenses		
Audit fee - current year	(3,264)	(3,264)
Audit fee - prior year	-	(3,122)
Accounting fee	(3,900)	(3,900)
Advertisement	(196)	-
Appreciation tea expense	(6,607)	-
Bank charges	(2,376)	(1,456)
Banner & poster	(20)	-
Bereavement expenses	(580)	-
Communication charges	(5,963)	(5,272)
Consulting fees	(7,000)	-
Depreciation	(1,160)	(1,241)
Equipment & software	(3,192)	(548)
Insurance	(5,140)	(3,175)
Printing & stationery	(3,961)	(8,666)
Postage & courier	(204)	(583)
Staff CPF/SDL	(10,690)	(11,326)
Staff salaries	(77,778)	(73,868)
Sundry expenses	(658)	(510)
Transport charges	(315)	(136)
Website development & maintenance	(1,891)	(1,505)
Training & seminar	(945)	(920)
Medical expenses	(510)	(427)
Newsletter & publications	(1,340)	(760)
	<u>(137,690)</u>	<u>(120,679)</u>
Total expenditure	<u>(614,698)</u>	<u>(598,258)</u>
Surplus for the year	174,765	142,067
Other comprehensive income	-	-
Total comprehensive income	<u><u>174,765</u></u>	<u><u>142,067</u></u>

The accompanying notes form an integral part of these financial statements

**STATEMENT OF HEARSE FUND INCOME & EXPENDITURE
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019**

	2019 SGD	2018 SGD
Income		
Donations	<u>5,400</u>	<u>76,184</u>
	5,400	76,184
Less: Expenditure		
Depreciation	(21,972)	(7,219)
Staff CPF	(177)	(353)
Staff salary	(1,200)	(2,550)
Vehicle maintenance	(472)	(832)
Loss on disposal of fixed assets	(1,364)	-
	<u>(25,185)</u>	<u>(10,954)</u>
Surplus/(deficit) for the year	(19,785)	65,230
Other comprehensive income	-	-
	<u>-</u>	<u>-</u>
Total comprehensive income	<u><u>(19,785)</u></u>	<u><u>65,230</u></u>

The accompanying notes form an integral part of these financial statements

**STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2019**

	2019 SGD	2018 SGD
ASSETS		
Non-current assets		
Plant & equipment	73,337	59,140
Cash and cash equivalents	300,000	-
	<u>373,337</u>	<u>59,140</u>
Current assets		
Other receivables	14,995	65,683
Accrued income	-	10,711
Cash and cash equivalents	2,298,700	2,366,431
	<u>2,313,695</u>	<u>2,442,825</u>
Total Assets	<u>2,687,032</u>	<u>2,501,965</u>
FUNDS AND LIABILITIES		
Funds		
Accumulated funds	2,563,533	2,389,622
Hearse fund	90,358	109,289
	<u>2,653,891</u>	<u>2,498,911</u>
Non-current liabilities		
Deferred government grant	-	-
	<u>-</u>	<u>-</u>
Current liabilities		
Other payables	28,661	3,054
Deferred government grant	1,480	-
Bereavement trust fund	3,000	-
	<u>33,141</u>	<u>3,054</u>
Total Funds and Liabilities	<u>2,687,032</u>	<u>2,501,965</u>

The accompanying notes form an integral part of these financial statements

**STATEMENT OF CHANGES IN FUNDS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019**

	Accumulated Funds SGD	Hearse Fund SGD	Total SGD
Balance as at 31 December 2017	2,247,555	44,059	2,291,614
Total comprehensive income for the year	<u>142,067</u>	<u>65,230</u>	<u>207,297</u>
Balance at 31 December 2018	2,389,622	109,289	2,498,911
Total comprehensive income for the year	<u>174,765</u>	<u>(19,785)</u>	<u>154,980</u>
Balance at 31 December 2019	<u><u>2,564,387</u></u>	<u><u>89,504</u></u>	<u><u>2,653,891</u></u>

The accompanying notes form an integral part of these financial statements

**STATEMENT OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019**

	2019 SGD	2018 SGD
Cash flows from operating activities		
Surplus/(deficit) for the year		
- Accumulated fund	174,765	105,610
- Hearse fund	(19,785)	68,133
Adjustments for:		
Depreciation	23,132	8,460
Interest income	(45,970)	(29,160)
Loss disposal of fixed assets	<u>1,364</u>	<u>-</u>
	133,506	153,043
<u>Change in working capital:</u>		
Decrease/(increase) in other receivables	50,688	(39,259)
Decrease/ (increase) in accrued income	10,711	-
Increase/(decrease) in other payables	26,457	(14,170)
Increase/(decrease) in other trust fund	3,000	2,000
Increase/(decrease) in deferred government grant	<u>1,480</u>	<u>(108,583)</u>
Cash generate used in operations	<u>225,842</u>	<u>(6,969)</u>
Net cash used in operating activities	<u>225,842</u>	<u>(6,969)</u>
Cash flows from investing activities		
Purchase of plant & equipment	<u>(38,693)</u>	<u>(54,152)</u>
Net cash used in investing activities	<u>(38,693)</u>	<u>(54,152)</u>
Cash flows from financing activities		
Interest income	<u>45,120</u>	<u>29,160</u>
Net cash generated from financing activities	<u>45,120</u>	<u>29,160</u>
Net decrease in cash and cash equivalents	232,269	(31,961)
Cash and cash equivalents at start of the year	2,366,431	2,398,392
Cash and cash equivalents at end of the year	<u><u>2,598,700</u></u>	<u><u>2,366,431</u></u>

The accompanying notes form an integral part of these financial statements

Corporate Information

ROS Registration Number:

S98SS0018L

Incorporation Date:

14 October 1995

Registered Address:

2 Towner Road, Singapore 327804

Date Registered As A Charity

01 January 1998

Date Approved as an IPC

05 November 2009

(last renewal valid till 31 January 2022)

Chairman

Gurdip Singh Usma

Honorary Secretaries

Simha Kaur Jastol and Sharanjit Kaur

Banker

DBS Bank Limited

Auditor

D Arumugam and Co.

Website

www.siwec.org

Contact Information

Ranjit Singh, Manager

Tel: +65 6299 9234

Email: info@siwec.org

OUR SERVICES

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

Financial Assistance
and Food on the Table
Programme

Academic Excellence
and Education Support
Programme

Hospital / Home Visits
and Healthcare Ambassador
Programme

Eldercare and Active
Aging Activities

Prison Counselling and
Aftercare Programme

Community Mediation and
Counselling Programme

Bereavement
Service

Community Outreach
Activities

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

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 today!

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
www.siwec.org



Sikh Welfare Council