

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

The COVID-19 pandemic in 2020 has affected every country in the world, causing a global economic standstill. Unfortunately, in such situations, the vulnerable in society are among the most adversely affected. Our primary objective has always been to ensure that no one falls through the cracks.

In the spirit of Chardi Kala and Sarbat da Bhalla, despite daunting challenges imposed by Covid-19 restrictions, SIWEC's devoted staff and dedicated volunteers went the extra mile by adapting our service delivery modes. We embraced the use of Internet-based alternatives including 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 minimised disruption to SIWEC's operations and the delivery of essential services to support our most vulnerable clients and the community-at-large during 2020.

Family Support

Family Support became the area of gravest concern for SIWEC in 2020 as Covid-19 impacted vulnerable families through lost jobs, thereby exacerbating financial difficulties and placing added stress on individuals and families. We functioned as the community touchpoint on where to access Covid-19 grants and subsidies provided by the government, reaching out through our social media and Sikh institutions as well as through word of mouth to provide all the assistance we could deliver.

To ensure food on every table, SIWEC worked with a volunteer-led ground-up initiative "**#SGSewa**" by participating in the Gurdwara-centred Langgar Pick-Up (LPU) programme which provided cooked meals to those who needed food. In tandem, we increased support under the **Food for Ration programme**, increasing its reach from 30 to 40 families per month. This volunteer-led activity in the Eunost area is done in collaboration with the Sunlove Day Activity Centre, distributing monthly groceries to mostly non-Sikh families. In 2021, we have identified 40 eligible students in the area to receive supplies on a monthly basis. This adds to the food support provided in the blocks identified.

Education Support

We enhanced the Singapore Sikh Education Foundation (SSEF) Punjabi Language Financial Support programme to enable more students to qualify, including fully subsidising the transport cost for students on this programme. During Covid-19 circuit breaker restrictions, as home-based learning (HBL) became the norm, we saw the need to equip our Punjabi language teachers with laptops to deliver an effective learning experience for our students. SIWEC purchased 57 laptops for all Punjabi language teachers at the cost of \$51,761. This is helping not only to facilitate HBL, but also enhance their teaching capabilities using PowerPoint presentations and videos whilst harnessing available online resources.

Bereavement Service

SIWEC's Bereavement Service continues to be the perennial touchpoint with Sikh families when a loved one passes on. In view of the limits placed on family members attending funerals in 2020 due to Covid-19, we assisted in providing **Live Streaming** to enable close family and friends to follow the last-rites from their homes.

Senior Citizen Activities

The Sunehri Sahelian and Sunehray Pal group sessions had become very popular with over 200 senior citizens actively participating at Central Sikh Temple, Silat Road Sikh Temple, and Gurdwara Sahib Yishun. When physical activities were largely curtailed in 2020, our volunteers and staff continued to engage members online through video and voice-calls. The physical sessions resumed in April 2021 in smaller groups with social-distancing measures in place. Meanwhile, our volunteers have kept busy collating home-cooking recipes contributed by our seniors into a Punjabi food recipe book to be published in mid-2021.

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. Prior to Covid-19, we completed more than 60 visits per month to engage the slightly over 50 clients. The visits ceased completely during the circuit-breaker period. Our staff continued to engage these seniors

through video and voice-calls to enquire into their physical and mental well-being. The easing of restrictions in late 2020 has allowed the resumption of physical visits to some institutions. We anticipate that the frequency of visits at pre-Covid levels is only likely in late 2021 or 2022.

Corporate Governance

In 2019, we underlined our intent to document our processes and internal controls by initiating work to complete our Human Resource Manual, Finance Manual and Risk Management Manual in 2020. In 2021, we will formally document SIWEC's Operations manual. In 2020, we appointed external consultants to conduct our first Risk Assessment Review. The completed report highlighted 11 key risks faced by SIWEC. The consultants found that our existing internal controls and processes adequately covered 8 risks. For the remaining 3 risks, a schedule has been drawn-up to have them covered by the end of 2021.

SIWEC 25th Anniversary

2020 was a significant milestone for Sikh Welfare Council as we marked 25 years since our inception in 1995. We had planned to launch a coffee table book documenting SIWEC's 25-year journey at a grand 25th anniversary fund-raising dinner which was cancelled after Covid-19. The book will be launched at the deferred 25th Anniversary celebrations now planned for mid-2021.

Government & Tote Board Grants

In 2020, besides the Covid-related wage support funding from the government, SIWEC also received \$400,000 from the Bicentennial Fund. In 2021 and 2022, we intend to capitalise on the 100% Tote Board Matching Grant and other government funding that SIWEC is eligible for as a full member of NCSS and as an institution of public character (IPC).

Fund-Raising Events

SIWEC expresses our gratitude to organisers of two ground-up initiatives by volunteer groups Ride2Serve and RedDot Bhangra which both helped to raise funds in uniquely challenging circumstances in 2020.

Thank You

In closing, we express our heartfelt gratitude to all Sikh institutions, partner agencies across the social,



health and education sectors, service providers, as well as our donors, volunteers, staff, and committee members, for your dedicated support and active journey of partnership with SIWEC.

We humbly and sincerely apologise to the community and any beneficiary where we had fallen short in our service. We are committed to redoubling our efforts to serve the community better in true Chardi Kala spirit always.

We look forward to your continued support in the potentially difficult years ahead to help sustain our work in support of client families and individuals who will need assistance to cope with the challenges of a depressed economic environment in the post-COVID-19 situation in Singapore. Together, we will face the future with renewed faith to serve our clients well in the years ahead, driven forward in Chardi Kala.

In Guru Ji's Sewa

Gurdip Singh Usma
Chairman,
Sikh Welfare Council

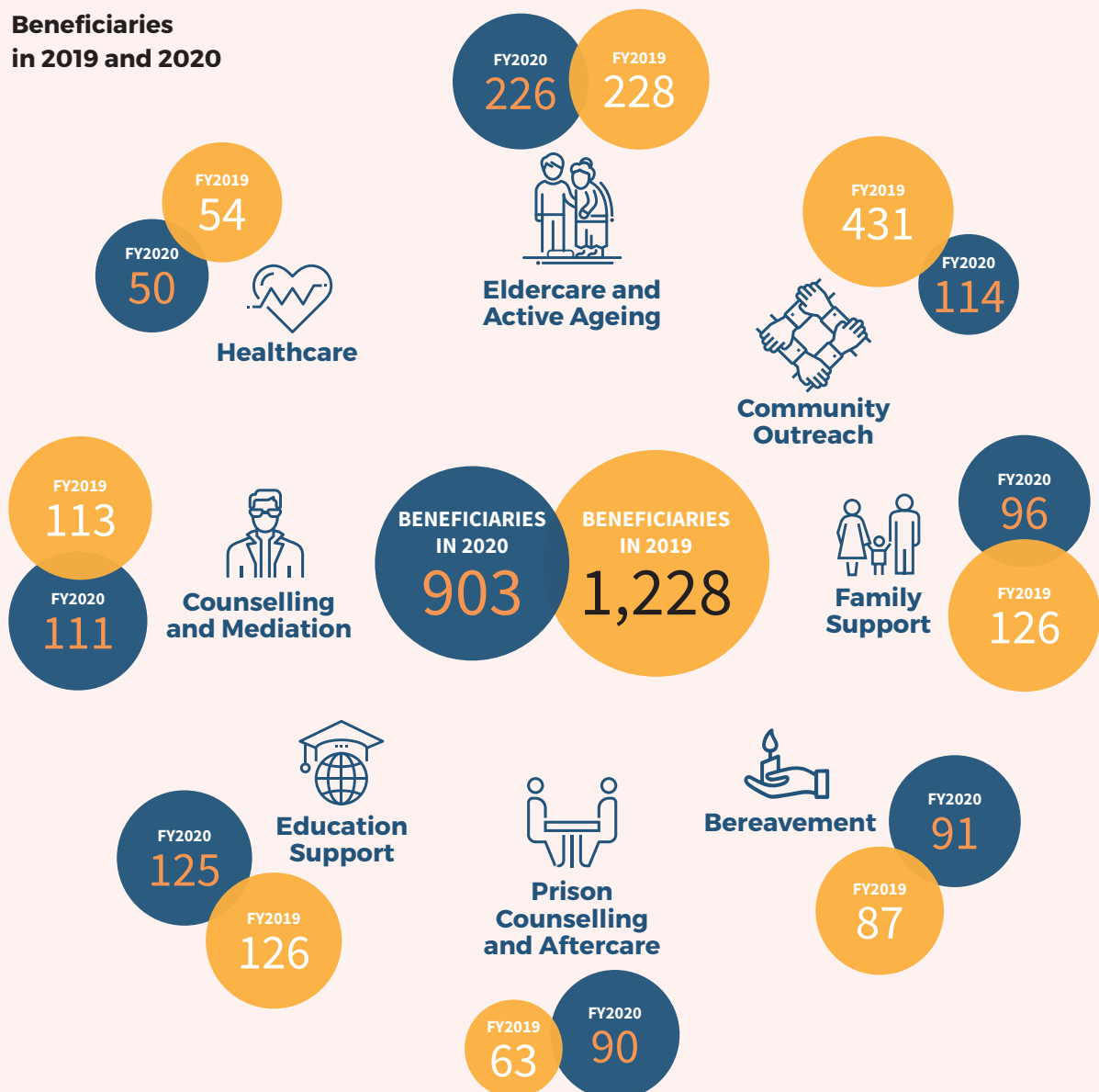
**Service to Humanity
is the Highest Deed**

Our Programmes and Services

The Year at a Glance

SIWEC served about 900 beneficiaries in 2020 through a diverse range of services and programmes. This significant drop from the annual average of about 1,200 beneficiaries served was due primarily to the Covid-19 induced disruption to our outreach and health screening activities, which usually engage large groups at community touchpoints such as our Gurdwaras.

Beneficiaries in 2019 and 2020



Services 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 touchpoints is our 24-hour community hotline, created for the 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 provides information on our programmes and services; besides advising and referring callers to relevant government agencies or programmes run by other social service agencies (SSA).

Family Support

SIWEC believes in going above and beyond to fulfil the necessities of our beneficiaries and offering assistance to Singaporean families in need of financial, food, informational and socio-emotional support.

All efforts are made to assist the families in accessing maximum assistance available from government subsidies and relevant agencies first. In cases where the family continues to face a significant shortfall despite such assistance, the amount is bridged by SIWEC either through cash or NTUC food vouchers, or a combination of both. All cases are reviewed after 6 months, to consider changes with the clients' financial situation and overall well-being before deciding to continue with the same level of assistance, to adjust or to cease assistance when financial stability is restored. In some instances, ad-hoc assistance is extended on a short-term basis to help families tide over a crisis period by assisting with immediate cash needs.

Family Support during the Pandemic

SIWEC was able to go the extra mile in 2020 to support existing clients as well as anyone else who needed help. This was largely due to the unstinting work of our pool of dedicated volunteers and well-wishers who contributed to help alleviate the worst impact of the pandemic on vulnerable families.

	Summary of Family Support Cases	2020	2019
A	Number of families as of 1st January	23	22
B	Additional families (Feb-Dec)	13	10
C	Reduction of families during the year <i>Reduction Reasons:</i> <i>(i) Clients' adult children or one of the family members started work; or</i> <i>(ii) Client was admitted to a nursing home ; or</i> <i>(iii) Client passed away.</i>	(9)	(9)
D	Number of families as of 31st December	27	23
E	Total families supported with Cash & Vouchers	36	32

Other significant ways in which family support was delivered in 2020



Food for Ration Volunteers @ Eunus

- In 2020, the Ride2Serve (R2S) group of volunteers increased the number of families receiving food rations (Food for Ration Programme) from 30 in 2019, to 40 families residing in the Eunus area. This is part of an ongoing collaboration with Sunlove Senior Day Activity Centre sustained since 2019.
- SIWEC also collaborated with #SGSewa (a volunteer-driven initiative) to distribute provisions to about 1,500 individuals each month (especially migrant students and workers) as well as families affected by unemployment after the pandemic-imposed shutdowns of schools and workplaces for 3 months during the Circuit Breaker.

- Generous donations in-kind were received by SIWEC through the NTUC's Shop and Donate Programme and distributed to SIWEC client families by our staff.
- SIWEC received generous donations of dry rations from well-wisher groups such as Sadhu Vaswani Mission Singapore and Katong Ladies which were also distributed to families needing assistance.
- We collaborated with the Langgar Outreach Programme and Langgar Pick Up Programmes run by the Gurdwaras to identify families needing cooked food. We arranged to have warm meals delivered to them daily. Whilst this started during the Circuit Breaker period, it is now a regular programme.
- Through referrals from our community network, SIWEC helped about 20 persons who had lost jobs due to Covid-19, to advise and assist them to access relevant government support grants.



"The Sikh Welfare Council Singapore has been providing my family with assistance and support. They have contributed NTUC vouchers plus \$200 via bank transfer to help us with the groceries, covering Punjabi school fees, school bus and cost of books, as well assigning volunteer tutors for my children's education needs. We thank them for having our best interest at heart and improving the welfare of the community."

- A.Kaur (36, single mother of 3 children)

Generous donations received from well-wishers and through NTUC's Shop and Donate Programme

Family Support Programme - Overall Summary	No of Families		Cost	
	2020	2019	2020	2019
Monthly Family Support (Cash & Vouchers)	36	32	\$87,790	\$83,840
Ad-Hoc Family Support Cases	20	14	\$1,255	\$2,581
"Food for Ration" Families - Monthly	40	30	\$28,736	\$15,495
"Food for Ration" Families – Sewa Day*	-	50	-	Donated
Overall total of families supported annually	96	126	\$117,781	\$101,916

We were not able to carry out the Sewa Day activity in 2020 due to COVID-19.

"I am writing to thank Sikh Welfare for all the help they have rendered to me all these years. I really appreciate what they have done to help me for all these years like groceries vouchers, monetary help when I was not working, tuition to my 2 boys, free food rations from donors when is available.

The staff has been very helpful, especially Mr Ranjit Singh and my social worker, Ms Jaspreet Kaur. She has been a very lovely person with a big heart. I can pour my problems and she listen attentively and gives advice accordingly. I am very glad and happy all these years for what she has done for me. I am very grateful to Sikh Welfare and Ms Jaspreet for being there for my boys and me when I was down with nothing."

*- Tajinder & Family
(50, single mother of 2 boys)*

Education Support

Number of Students	2020	2019
Tuition Programme	7	7
Financial Assistance Scheme (FAS)	79	75
Academic Excellence Programme (AEP)	34	40
Children's Home residents	5	4
Total Number of Students	125	126

Cost of Support	2020	2019
FAS Grants	\$32,550	\$31,500
Transport Grants	\$9,103	\$10,728
IT Support (57 Laptops for SSEF teachers)	\$51,761	-
Tuition & AEP Cost	\$68,646	\$84,151
Total Education Support Cost	\$162,060	\$126,379

Tuition Programme (Children of Financial Assistance Beneficiary Families)

SIWEC counsels all families receiving Financial Assistance to place emphasis on their children's educational achievement as one way to enable their next generation to eventually become self-sufficient. Towards this end, 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 tracked, to closely monitor and improve the students' overall well-being and progress. We also coordinate tuition for children in various juvenile residential homes to ensure their educational needs are supported.

Financial Assistance Scheme for Punjabi Language Students (SSEF & 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 have also covered the transport costs for this group of students. The annual cost of supporting 79 children in 2020 was \$41,653.



"Stepping into P6 feeling petrified and filled with fear of failing my first national exam was not a joke. Seeing my report book with borderline passes and failing my Maths and Science, was when my parents knew I needed help urgently.

Coming from a financially challenged background, my parents got help for me through the Academic Excellence Programme, with financial support from SIWEC, which changed my life drastically.

I was assigned Tutor Kayyathiri with just six months to my PSLE, and she helped me achieve wonders with my scores. Her guidance and her comprehensive tutoring techniques made me understand what she taught easily.

From failing my Maths and Science, I became a class topper. I was able to get into the Express stream and now am maintaining A1s in my secondary education. I have additionally been awarded multiple bursaries and awards such as "Most Improved Student".

- Sonalijit Kaur – aged 13 in 2020

Additional Support during Covid-19 Pandemic - Laptop Computers for Punjabi Language Teachers

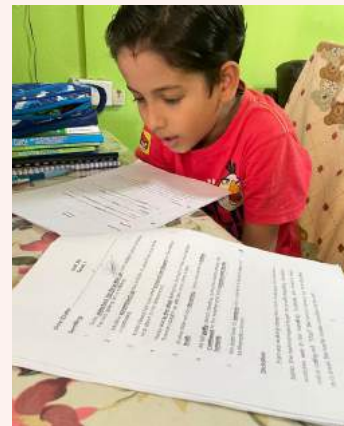
During Covid-19 circuit breaker restrictions, as home-based learning became the norm, SSEF needed to promptly equip the Punjabi teachers appropriately to adapt their classroom lessons for online delivery. The associated challenge was to create an enriching online-learning experience for students. Giving teachers the right tools was most important so SIWEC purchased 57 laptops for all Punjabi language teachers at the cost of \$51,761 to enhance their online teaching capabilities. Besides enabling home-based learning, the use of laptops has contributed to enhanced teaching effectiveness in the classroom by using PowerPoint presentations, incorporating videos and various online tools and resources available on the Internet in their teaching.



Laptops used by teachers to conduct their lessons more effectively.

Academic Excellence Programme (SSEF & SIWEC Collaboration)

The Academic Excellence Programme (AEP) started in 2014 to identify students in primary levels who were not performing well in their mainstream subjects early. The key aim was to improve the academic performance of students experiencing difficulty in English, Mathematics and Science whilst in primary school, in order to build a strong foundation before they progressed to secondary school. SIWEC's full-time Education Project Officer (EPO) works with SSEF teachers to identify such students. The role requires parent-engagement and working with assigned-tutors to track students' progress through the academic year.



"My son, Harveenpal Singh, was one of the weakest students in his class. His teacher, observing his poor grades, advised me to get help for him. That is when I came across the Academic Excellence Programme, supported by SIWEC. When I reached out to them, they assigned a tutor, Ms Kayyathiri, to us.

She has been a great support to Harveen and gradually his scores started to increase. Her dedication in clearing all his doubts showed how passionate she was in tutoring, which encouraged my son every step of the way.

SIWEC has been sponsoring Harveen's Academic Excellence Programme tuition since he was in Primary 2 and my son is now in the Express Stream in Secondary School.

We are really grateful and happy for the support SIWEC has provided our son and how it has helped change his education."

- Sukhjot Kaur

(36, mother of 2 boys)

Healthcare

Hospital & Institutional Visits

SIWEC Healthcare ambassador conducts regular visits to engage senior citizens living in senior care homes and those in hospitals across the island. The objective is to augment the care our clients receive by providing regular moral, social and psychological support as befrienders from a similar cultural-linguistic background. Our survey of the 54 elderly persons in various institutions established that 60% do not receive any family visits.

One of the unique and most anticipated features of this initiative has been the provision of freshly cooked Punjabi vegetarian meals delivered personally by a well-wisher on a weekly basis to our clients in Institutional homes.

Other meaningful ways in which we keep these lonely souls engaged includes bringing degh from Gurdwara, celebrating their birthdays, reciting Mool Mantar and providing them with Gurbani radios for their spiritual well-being.



Healthcare Ambassador Kartar Kaur in protective gear visiting clients at senior care homes in Mar 2020, just before the circuit-breaker was declared nation-wide.

Home Visits and Tele/Video Chats

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

During the Covid-19 restrictions, after visits to all hospitals and homes were curtailed, SIWEC staff resorted to using audio and video calls to keep in touch with clients to reassure them that they were not forgotten! While the number of physical visits reduced significantly in 2020, the sheer volume of audio calls and video chats have left an indelible impression on our staff, volunteers and the beneficiaries. They dearly cherish the regular contact with them despite the difficult Covid situation.



Video call catch-up session with Ishwarlal Singh during Covid-19 to check on his progress.

Befriending Visits	2020		2019	
	Residents	Visits	Residents	Visits
Institutions	37	95	38	514
Residences	13	67	9	144
Hospitals	-	7	7	107
Tele/Video Chats	-	657		
Total Visits	50	826	54	765
Average Visits Per Month		69		64

"Thank you so very much sister Kartar Ji, but I'm happy to note the staff are offering you a special privilege to visit me. Just got my phone back. Thank you, a lovely appetising meal. Sister Kartar Kaur Ji may Waheguru Ji shower his gracious blessings upon you and family."

- Ishwarlal Singh – 90, resident of Sree Narayana Home since 2018

"The pandemic sweeping the country and globe was changing the way we live. For Kartar, the SIWEC Healthcare Ambassador who cares for my 92-year-old mother, the way in which she is working has changed too. Pre-COVID-19, Kartar would visit her on alternate weeks to ensure her basic needs are met. But more importantly, she would relieve my mother of loneliness, which is the silent ailment of many elderly. Due to the isolation now required to protect the vulnerable in society, Kartar is unable to visit but has been able to telecommunicate ensuring that although she may not be able to visit physically, emotionally the needs are met. So, to Kartar and all the other welfare workers there is only one thing for me to say that is "Thank you!"

-Poli D/O Jangir Kaur



Working the mind with activities.

Eldercare & Active Ageing

Eldercare Programme (Sunehri Sahelian and Sunehray Pal)

The Eldercare Programme aims to inspire active ageing and volunteerism amongst seniors to improve their quality of life and help them maintain good mental and physical health. The diverse activities include outings, talks, workshops, and indoor exercise activities. The programme also offers seniors a platform to meet frequently and participate in mini-workshops providing new knowledge and life-skills to help them better cope with ailing health as they age.

A typical (pre-Covid) session starts with a full-body warm-up or rhythmic Zumba exercise. Participants will then attend a sharing session on current topics, a health talk or a workshop to develop their knowledge or skills. The activity segment usually ends with a laughter yoga session and singing a spiritual song before adjourning for Punjabi cha, tea-time snacks and a joyful chit chat session among peers.

The programme started with a ladies' group (Sunehri Sahelian) 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, a similar programme commenced in Gurdwara Yishun on a fairly modest scale. This saw the total number of active seniors in the programme rise to just above 200. The programme is run by a dedicated group of volunteers who have put in place a comprehensive annual programme for our seniors to enjoy.

Number of participants & volunteers at each centre		Participants		Volunteers	
Location		2020	2019	2020	2019
Central Sikh Temple		107	119	12	12
Silat Road Sikh Temple		89	83	8	8
Yishun Sikh Temple		30	26	5	3
Total		226	228	25	23

Programme Continuity during a Covid-Impacted Year

For most of 2020 after an organised February outing to Sentosa, all physical activity sessions were replaced by virtual and online sessions, with participants receiving and sharing video clips via WhatsApp to remain active and socially engaged.

In the second half of 2020, Sunehri Sahelian and Sunehray Pal volunteers and some participants attended a Smartphone workshop series spanning 12 weeks. The first class commenced on 3 August 2020 with only 12 participants allowed per class as part of Covid-19 social-distancing safety measures. In view of the overwhelming interest from the seniors, 3 consecutive series of 12-sessions classes were organized between September to November.

The Sunehri Sahelian volunteers also took the opportunity during the Covid-19 imposed downtime to undertake a project to document home-based cooking recipes from the kitchens of our senior citizens. This Punjabi food recipe book compilation will be published for distribution in the second half of 2021.



Smartphone workshops for the seniors



Online work-out sessions during COVID-19



Seniors outing to Sentosa and Ang Pao Hunt organised by the volunteers in Feb 2020

Prison Counselling and Aftercare

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

SIWEC also keeps a lookout for the well-being of the inmates' families should they require support. Presently, we support 2 families of serving and former inmates.

Special observance sessions at Prisons usually held during Vesakhi and Guru Nanak's Gurburab had to be deferred in 2020 as a result of Covid-19 restrictions and are likely to be deferred for 2021 as well.

COVID-19 Impact in 2020

Counselling sessions in 2020 in comparison with 2019 were reduced by 38% (from 339 to 211) due to Covid-19 access restrictions imposed by Prisons. However, we kept the inmates engaged through worksheets and audio-based kirtan provided through Prisons.

In 2021, our 18 counsellors have resumed engaging Sikh inmates, fully observing existing safe-distancing and face-masking measures imposed by Prisons.



SIWEC Chairman Mr Gurdip Singh Usma hosted a visit by Minister of State (Home Affairs) Dr. Muhammad Faishal at SIWEC on 18 Sept 2020.



Presentation and Discussion with Dr. Muhammad Faishal on SIWEC's Approach to Prison Counselling and Aftercare



Volunteer Mr Premjeet Singh (left) and staff Mr Baldev Singh conduct weekly counselling sessions at Prisons for Sikh inmates. In total, SIWEC has 18 active volunteer counsellors.

Prison Counselling Sessions & Volunteers	2020	2019
Inmates Counsellled	42	47
Aftercare (Drop-In & Tele-chats)	48	16
Total	90	63
Counselling Sessions @ Prisons	211	339
Prison Counselling Volunteers	18	18

"I want to say thank you to SIWEC. Please know your work is so meaningful and helping me to fight my substance addiction."

- Anonymous

Peer Support Network

Chardi Kala Chats commenced in August 2018 as a new platform in our aftercare support. These sessions, usually held on the first Friday of every month, were 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 each other mutual support in their reform and reintegration journey. Members are urged to join and engage each other via a fairly active WhatsApp chat group. In 2020, we were compelled to defer all physical meetings in view of Covid-19. However, the group continued to check-in and support each other via WhatsApp.

Counselling & Mediation

SIWEC provides in-house counselling and advice to walk-in clients. This includes clarifications on the various community assistance schemes available. Our staff also offer a listening ear on pressing issues facing each client.

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.

Notably, the fear of stigma and legitimate confidentiality concerns could deter family members from seeking mediation proactively. There were no successful mediation cases in 2020, as compared with 3 in 2019. We recognise that it takes a lot of courage and commitment for couples and families to voluntarily request for mediation to resolve a family conflict. We remain committed to providing mediation as a viable alternative to help reconcile families experiencing conflict in a non-threatening and safe intra-community setting, away from the very public legal system.

Counselling Support & Advice	2020	2019
Community Mediation	0	3
In-House Counselling and Advice:		
• Counselling & Advice	43	73
• Referrals to Government Agencies	54	32
• Others (<i>referral to other agencies or job referrals</i>)	14	5
Total	111	113

The number of clients referred to government agencies (54) was a significant increase in 2020, reflecting more people seeking assistance due to the impact of Covid-19.



Counselling is conducted in privacy, next to the SIWEC office on Level 6 of Central Sikh Temple at Towner Road.

Bereavement

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 booking the crematorium, Gurdwara arrangements, transport, obituaries, etc.

A group of dedicated volunteers regularly help SIWEC with driving the hearse, assisting the family with bathing the deceased, and other aspects of funeral-related support.



SIWEC staff with bereavement volunteers.

Live-Streaming Service to Bridge Funeral Attendance Limitations

20 funerals were live streamed in 2020

Attending funerals with the bereaved family is an important part of showing care and concern in the Sikh community. The Covid-19 circuit-breaker restrictions on participation in funerals affected many families. SIWEC assisted these families by arranging live-streaming of funerals from Mandai Crematorium, for family-members, relatives and friends who could not be there in person. Doing so enabled family members overseas who could not return to Singapore, to at least participate virtually in the last rites of their departed loved ones.

The cost of live streaming during the first few months was absorbed by all the Gurdwaras in Singapore. Our heartfelt gratitude to them for supporting an essential service which benefited the whole community. Since June, the service continued to be provided at a cost of \$400. We will continue to make the service available to all bereaved families in 2021, as long as attendance restrictions remain in-place, and when the family requests for live-streaming.



Live-Streaming from Mandai Crematorium during 2020

"Sat Sri Akal Ji.

I just wanted to compliment Madam Baljinder Kaur, who was very professional, knowledgeable, and understanding of the family's feelings. Even though she was a volunteer, she was aware of our feelings and really efficient in the way she got things done systematically. The whole process of bathing my Mom was done very gracefully and lovingly.

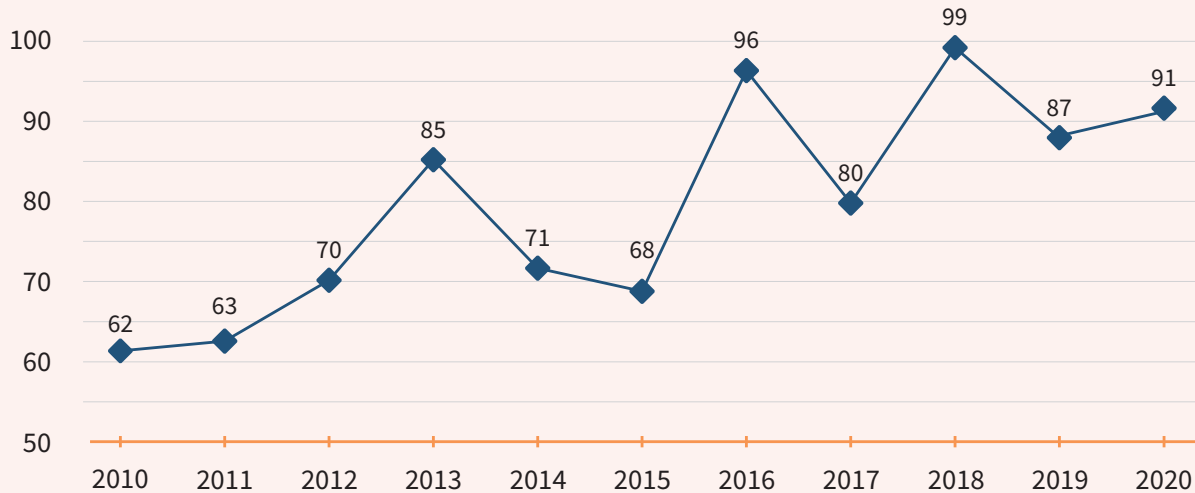
Thank you for having a wonderful counsellor like Madam Baljinder Kaur. She is definitely someone that everyone would feel very comfortable with. Her knowledge, expertise, and efficiency helped us cope with difficult situations such as these.

In addition, I also found the driver (did not get his name) very efficient. He was very helpful and went out of his way to help us during the grieving process.

I also would like to thank your staff Mr. Baldev Singh. He was very efficient and diligent in his work. His advice and guidance helped me through a difficult situation with my other family members. I would like to thank him for his professionalism and care during my stressful period."

Balbir Singh and Rita Kaur. (Son and Daughter in Law of the Late Madam Mohinder Kaur whose funeral took place on 2 March 2021)

Annual Number of Bereavements



With about 90 cremations per year, our staff and volunteers are on the average handling a funeral once every 4 days or twice per week. Notably, once in a while, we have supported three funerals in a day.

Analysis of Cause of Death

Cause	2020	2019
Cancer	5	13
Heart Disease	31	32
Pneumonia	20	25
Accident/ Injury	6	2
Other Factors	29	15
Total	91	87

Heart disease continues to be the leading cause of death amongst the Sikhs.

Analysis of Age at Death

Age	2020	2019
Up to 40 years	2	4
41 to 60 years	10	17
61 to 70 years	19	18
71 to 80 years	16	15
81 to 90 years	33	22
Over 91 years	11	11
Total	91	87
Male Average	73	68
Female Average	80	79
Overall Average	76	73

While the male-female differential in life expectancy amongst Sikhs is in line with the national trend, where females outlive males by about 8 years; the absolute life expectancy of Sikhs in 2019 and 2020 is below the national average by about 5-7 years.

Complimentary Digital Obituary Communication Service

Since December 2018, SIWEC launched a free Online Obituary Communication Service to help families save on the cost of obituary placements in local newspapers. This is an efficient and convenient channel to publish digital obituaries at no cost to the family whilst enabling the community to receive funeral notices promptly via WhatsApp and SMS.

In 2020, the service was used 39 times by bereaved families. To date, about 200 individuals have registered to receive prompt notifications of Sikh funerals. We urge more members of the community to register their mobile phone number in order to receive early notifications of all Sikh obituaries.

To receive timely notifications of all Sikh Obituaries, please send an SMS to 90956699 with the message: JOIN[Space][Your Name] e.g.: JOIN Amarjit Singh

Community Engagement

Community Outreach

SIWEC's outreach activities in 2020 were largely curtailed as a result of the closure of Gurdwaras and the low-key observance of Vesakhi and Gurburabs. There were no safe opportunities to offer free health screening to the community in 2020 as we had done over the past years.

Suicide Awareness Talk at Central Sikh Temple in October



18 participants including leaders and members representing various Sikh institutions as well as SIWEC volunteers and staff attended a talk on suicide awareness conducted by Samaritans of Singapore (SOS) in October 2020 at Central Sikh Temple.

Participants agreed on the need for SIWEC to work with community institutions on raising community mental-health awareness and knowledge on suicide prevention as areas of emphasis in our future outreach and clinical work.

Since August 2020, 20 Active Ageing programme volunteers and 76 members attended 8 smart phone workshops with 12 participants each.

Outreach Activity Participation	2020	2019
Health Screening	0	137
Talks and Workshops	114	294
Total	114	431

Covid-19 Assistance Support Outreach

Since the start of the Circuit Breaker in April 2020, SIWEC has attempted to use all available community channels to reach out to offer financial assistance and meals assistance to those who had lost their jobs due to Covid-19. Furthermore, for those eligible for government assistance, we directed them to respective government agencies to avail these government support grants. We also helped create awareness of the Covid-19 government assistance support schemes and employment opportunities available.



Volunteer Management

A Big Thank You to All Our Volunteers

Our sincere appreciation to all our volunteers in 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 Volunteers by Programmes

Programmes & Services	2020	2019
Family Support	3	3
Education Support	1	2
Healthcare	4	5
Eldercare & Active Ageing	25	23
Prison Counselling & Aftercare	18	18
Community Mediation & Counselling	9	9
Bereavement	8	8
Community Outreach	-	-
Fund Raising	74	55
Total	142	123



Active Ageing Activities Volunteers

SIWEC Volunteer Management Policy

SIWEC endeavours to ensure that volunteers working within the organisation participate in a manner that is safe, significant, fulfilling and appreciated. While volunteers carry out work assigned to them by SIWEC, they are treated with respect and with gratitude for their contribution and are made to feel a sense of achievement when volunteering with us.

Volunteer Recruitment & Training Process

All volunteers recruited by SIWEC for the various programmes are adequately briefed on the expectations and provided with the necessary tools and training required to carry out the assignments in an effective manner, guided by SIWEC's commitment to cultural diversity and non-discrimination.



Ride2Serve (R2S) volunteer family who assisted in planning, coordination, logistics, safety, fund-raising and as cheer-leading motivators as well!

Fund-Raising Activities

SIWEC collaborated with two ground-up fund-raising campaigns in 2020.

Ride2Serve 2020 raised a total sum of \$258,000 for SIWEC.

Ride2Serve (R2S) 2020 was initially planned as a 370km cycling ride from Port Dickson to Singapore. It was organised to raise funds for SIWEC, inculcate fitness and deepen friendships amongst a group of like-minded cyclists. Unfortunately, due to the emergent Covid-19 pandemic, the ride scheduled for mid-March had to be called off.

Virtual Ride 1 Oct - 30 Nov 2020, Road Ride 13 Dec 2020

Much to our riders' joy in late 2020, the organisers got creative after circuit-breaker measures were gradually relaxed. They devised a hybrid fund-raising campaign harnessing digital and online channels in late 2020, blending a virtual ride with a physical road-ride. The two-part campaign was launched virtually through November, where cyclists were given 30 days to complete a 300 km challenge using the Strava platform to record individual distances clocked at home whilst cheering and challenging each other in true sporting spirit.



On Sunday 13 December morning, 54 riders participated in the physical road-ride along central-southern and western parts of Singapore, clocking distances of nearly 100 km each.

Instead of riding in packs of 10 or 12 riders as had been the norm in pre-Covid times, R2S cyclists rode in small groups of 4 to 5, keeping to prevailing social-distancing measures for cyclists.



The Central Sikh Temple, where SIWEC is based, fittingly served as the start and endpoint for the road-ride



Lead organizer Paul L. Singh and group being flagged-off by SIWEC Chairman Mr Gurdip Singh Usma.



Observing social distancing regulations, our R2S cyclists rode in small groups.

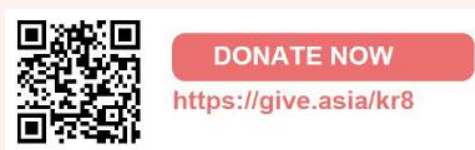


A volunteer-organised photobooth (with photo-paper sponsored by Canon Singapore) was organised for all riders to leave with a keepsake photo with SIWEC Chairman.



R2S is proudly an inclusive event regardless of age, gender, race, or ability.

Organiser Paul (Luvinderpal) Singh said, “I’m especially grateful for the tremendous fund-raising effort by all riders, event-marshals and well-wishers who donated to our fund-raising challenge. This year, our team worked with SIWEC to use more digital channels harnessing QR codes and platforms such as (GIVEasia and Giving.sg) to enable more convenient ways to donate beyond the traditional methods. Our efforts paid off as we managed to raise a total of \$250,000, excluding the matching grant from the Tote Board.



Stalwart R2S cyclist Bikar Singh proudly wearing his ride-completion medal presented by SIWEC Chairman Mr Gurdip Singh Usma at the endpoint in the basement carpark at Central Sikh Temple

RedDot Bhangra campaigned online to raise funds for SIWEC

RedDot Bhangra* identified SIWEC as beneficiary for their fundraiser in support of SG Cares Giving Week 2020. The team campaigned online diligently for a month-long period from 8 November to 8 December 2020. They raised \$4,055 through contributions by 45 ardent supporters.



3 virtual Bhangra workshops were conducted on the weekend of 4 to 6 December 2020.

23 participants got to pick up a new skill while supporting a meaningful social cause.

*RedDot Bhangra is a volunteer-run group that is dedicated to providing a platform for youth to engage with their roots and heritage through the main dance form of Punjabi culture. The multi-racial group also aims to foster understanding and harmony among diverse groups in Singapore through sharing the joy of Bhangra.

Corporate Governance

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 Manmohan Singh Thakral



Sdni Jagir Kaur Brahmpura

Appointment of new trustee

Sardarni Jagir Kaur Brahmpura (wife of S. Late Naranjan Singh Brahmpura) was appointed as a Trustee of SIWEC at the Council meeting on 16 December 2020 in recognition of her and her family's staunch support and commitment towards the mission and objectives of SIWEC.

In Memoriam - S Jagjeet Singh Sekhon



We were saddened with the passing of one of our Founding Trustees and past Chairman of SIWEC, S. Jagjeet Singh Sekhon (fondly known as JJ). He was a pillar of support not only for SIWEC but the entire Sikh Community in Singapore. While we have lost one of our staunchest supporters, JJ has left us with a rich legacy, inspiring all who have worked with him. May we all continue to be inspired by his exemplary humanity, unstinting support of those in need, his dogged enthusiasm in service of the community, and his cheerful manner with people from all walks of life. We would like to place on record our gratitude for his selfless service and express our deepest condolences to the Sekhon Family 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	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, 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 23rd June 2020 and the last Half-Yearly Council Review Meeting was held on 16th December 2020.

SIWEC Constitution

At an Extra-Ordinary General Meeting of SIWEC on 16th December 2020, the SIWEC Constitution was amended. A summary of the amendments is as follows:

1. **Chairman of SIWEC elected directly by Council at AGM**, instead of by Management Committee.
Rationale: Make Chairman’s election more responsible directly to the Council. This also avoids the need for the outgoing Chairman to attend the 1st Incoming Management Committee meeting to conduct the elections.
2. **Make powers of Council Review Meeting same as AGM and EOGM** as the same members are present.
3. **Update list of SIWEC Sub-Committees** to better reflect current needs:
Clients Review Committee
Programmes & Services Committee
Audit & Risk Committee
Volunteer Management Committee
Community Outreach Committee
4. **Add Vice Chairman – Administration in the Management Committee, make him an additional signatory and remove the option for the MC to add other signatories**, for better corporate governance.

These amendments were approved by the Commissioner of Charities on 31st December 2020 and the Registrar of Societies on 14th January 2021 and became effective as of that date.

Management Committee

Chairman

Vice Chairman (Operations)

Vice Chairman (Administration)

Secretary

Assistant Secretary

Treasurer

Assistant Treasurer

Committee Members

Gurdip Singh Usma

Manmohan Singh

Harmit Singh

Simha Kaur Jastol

Sharanjit Kaur

Sukhbir Singh

Rashminder Singh

Albel Singh

Harmit Singh Kawatra

Sarabjeet Singh

Sarjit Kaur Khosa



Standing (Left to Right) : Rashminder Singh, Sukhbir Singh, Harmit Singh, Manmohan Singh, Harmit Singh Kawatra, Albel Singh, Sarabjeet Singh

Seating (Left to Right) : Simha Kaur Jastol, Gurdip Singh Usma, Sarjit Kaur Khosa, Sharanjit Kaur

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

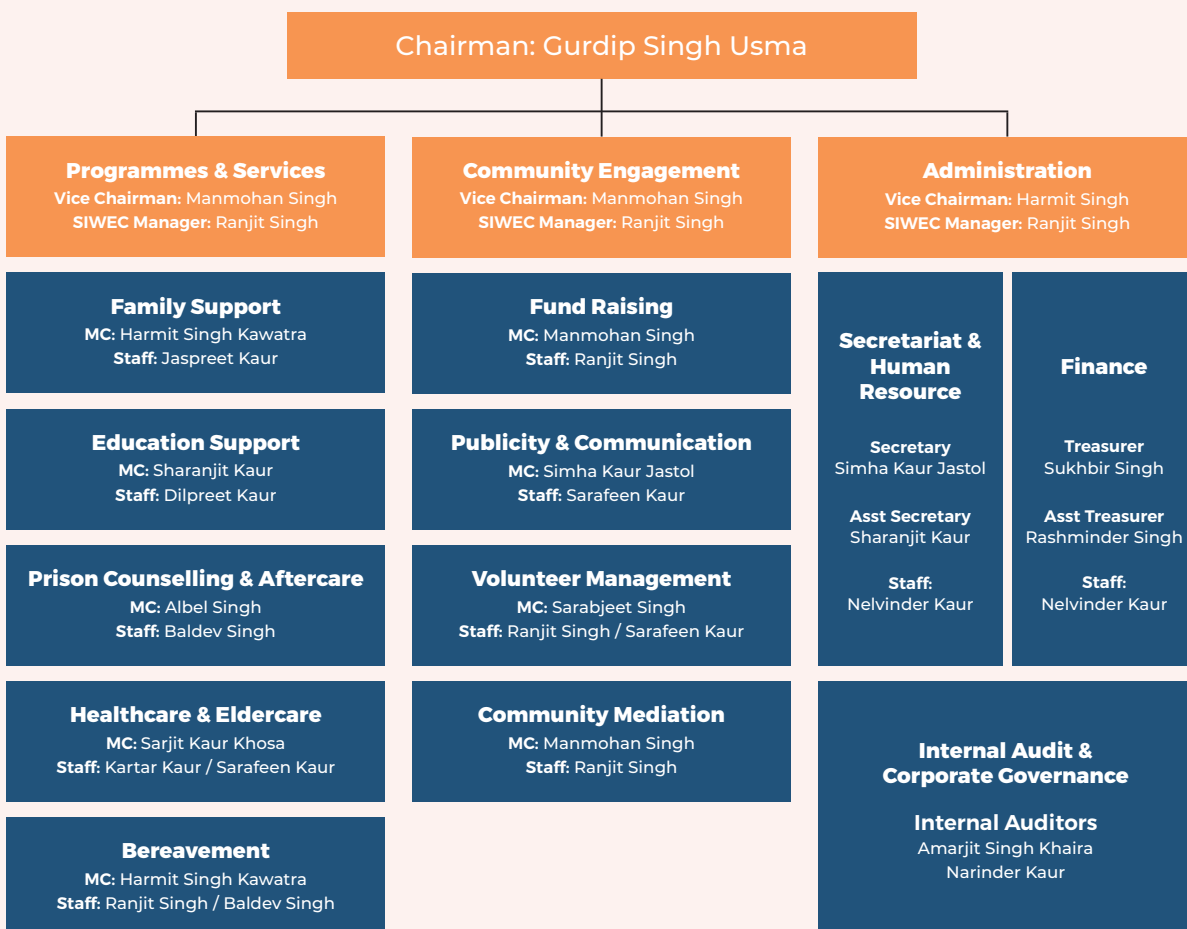
Management Committee members are elected by the Council members according to established procedures at the Annual General Meeting every two years. SIWEC holds a formal orientation programme for all its new Management Committee members which involves briefings by the manager of SIWEC (for an overview of SIWEC); and the Chairman (on terms of reference, member's responsibility, functions, and scope of the various programmes).

Management Committee Self Evaluation Policy & Procedure

The Management Committee shall conduct self-evaluation at least once every two years to assess its performance and effectiveness and adhere closely to the SIWEC Code of Conduct. The last self-evaluation was conducted in December 2020. The Management Committee also reviews its performance and effectiveness with the Council members twice a year at the Council Review Meeting and the Annual General Meeting.

Functional Responsibilities of the Management Committee members

SIKH WELFARE COUNCIL Organisation Chart 2019 - 2021

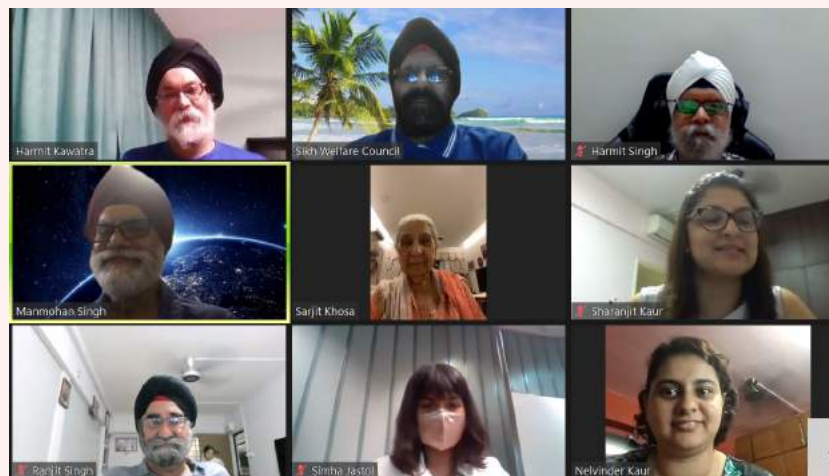


Additional Information on Management Committee

10 Management Committee (MC) meetings were held in 2020, with the required quorum met for all. Seven of these meetings were conducted virtually via Zoom due to COVID-19 restrictions.

MC Member Name Occupation	Position	Date Appointed	Date	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 (Note: 1) Retired (former Social Service Director & 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	9/10
Sharanjit Kaur Lawyer	Assistant Secretary Committee Member Secretary Assistant Secretary	June 2019 June 2017 June 2015 July 2013	Present June 2019 June 2017 June 2015	7/10
Sukhbir Singh Accountant	Treasurer	June 2017	Present	9/10
Rashminder Singh Regional Client Success Partner	Assistant Treasurer	June 2019	Present	9/10
Albel Singh Retired (former General Manager & Senior Army Officer)	Committee Member	June 2015	Present	9/10
Harmit Singh Kawatra Retired (former Geophysicist)	Committee Member	June 2017	Present	10/10
Sarabjeet Singh Education Officer	Committee Member	June 2015	Present	8/10
Sarjit Kaur Khosa Retired (former School Principal)	Committee Member	June 2015	Present	8/10

Note 1: 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.



SIWEC Management Committee Meetings were conducted virtually on Zoom due to Covid-19

Functional SIWEC Sub-Committees

Pursuant to the amendments to the SIWEC Constitution effective 14 January 2021, the following SIWEC Sub-Committees were formally set up. The Clients Review Committee, Human Resource Committee and the Audit & Risk Committee were already functional in 2020 and their composition and meetings information are provided below. The Programmes & Services Committee and Community Engagement Committee were only set up in February 2021 and as such had no meetings in 2020. They will be fully functional in 2021.

SIKH WELFARE COUNCIL Organisation Chart – Sub Committees

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

Clients Review Committee

The Clients Review Committee supports the Management Committee in the functions as per its Terms of Reference stated in the chart above:

Composition	Designation	Meeting Attendance
Gurdip Singh Usma	Chairman	10/10
Harmit Singh	Member	10/10
Manmohan Singh	Member	10/10
Harmit Singh Kawatra	Member	Joined in February 2021

Human Resource Committee

The Human Resource Committee supports the Management Committee in the functions as per its Terms of Reference stated in the chart above:

Composition	Designation	Meeting Attendance
Gurdip Singh Usma	Chairman	3/3
Harmit Singh	Member	3/3
Simha Kaur Jastol	Member	2/3
Sukhbir Singh	Member	3/3

Audit & Risk Committee

The Audit & Risk Committee supports the Management Committee in the functions as per its Terms of Reference stated in the chart above:

Composition	Designation	Meeting Attendance
Harmit Singh	Chairman	4/4
Sukhbir Singh	Member	3/4
Rashminder Singh	Member	Joined in February 2021
Gurdip Singh Usma	Member	4/4

Management Committee Recruitment, Succession Planning and Training Policy

Suitably qualified Management Committee members are duly nominated and seconded for election to serve a two-year term by the Council members. 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.

As there were no elections during the Annual General Meeting in 2020, there was no change in the members of the Management Committee from 2019 to 2020. The next elections for the new Management Committee will be held during the Annual General Meeting in 2021.

SIWEC has a policy to encourage Management Committee members to attend relevant workshops and seminars in the areas of corporate governance, fund-raising and volunteer-management as well as other specialised skills to carry out their duties competently. As far as possible, we capitalise on the VWO Capability Enhancement Fund (VCF) to subsidise members' attendance of such activities.

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 in July 2012)
Baldev Singh	Senior Welfare Officer
Jaspreet Kaur	Social Work Executive
Kartar Kaur	Healthcare Ambassador
Nelvinder Kaur	Senior Administrative Executive
Sarafeen Kaur	Programme & Communications Officer
Dilpreet Kaur	Education Project Officer (Joined in June 2020)
Hardave Singh	Bereavement Officer (Part-Time)



Standing (Left to Right)

Baldev Singh, Nelvinder Kaur,
Jaspreet Kaur, Ranjit Singh

Seating (Left to Right)

Dilpreet Kaur, Kartar Kaur,
Sarafeen Kaur

Compliance with Management Committee & Staff Remuneration Policies

1. No member of the Management Committee received any remuneration from SIWEC in 2020 or 2019.
2. No full-time or part-time staff member was appointed to the Management Committee in 2020 or 2019.
3. No staff member is a close relative of any member of the Management Committee in 2019 or 2020.
4. The salary scale for SIWEC staff follows the Salary Guidelines for the Social Service Sector issued by the National Council of Social Service.
5. The gross annual salaries (including allowances) of the SIWEC Staff in 2020 and 2019 were as follows:
 - a. Above \$100,000 – Nil (2019 – Nil)
 - b. \$75,001 to \$100,000 – Nil (2019 – Nil)
 - c. \$50,000 to \$75,000 – Ranjit Singh and Baldev Singh (same in 2019)
 - d. Below \$50,000 – All the remaining staff (same in 2019)
6. All staff salaries are set and approved by the Human Resource Committee. No staff member is involved in setting their own remuneration.

SIWEC Policies

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 2020.

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.

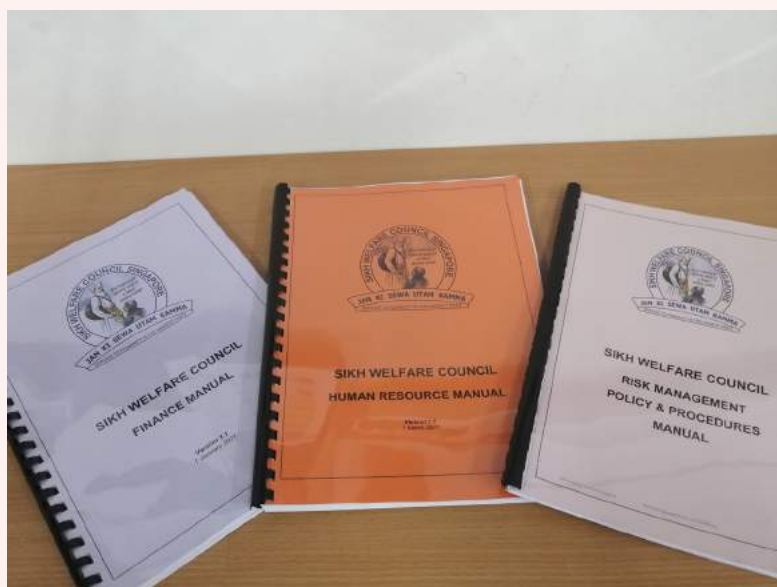
Human Resource Manual, Finance Manual and Risk Management Policy & Procedures Manual

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.



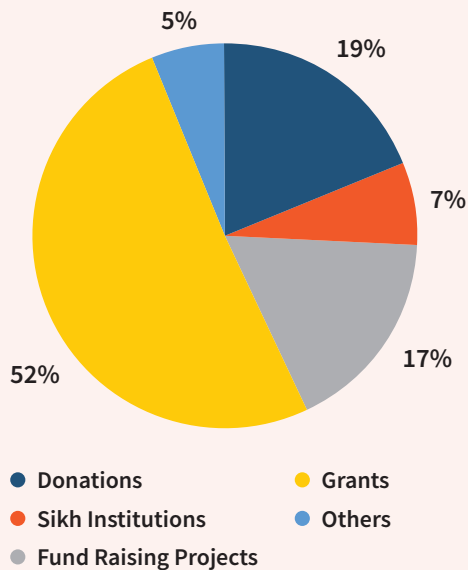
Our Policies & Procedures Manuals

Financial Highlights

Total Income and Expenses

	2020			2019
Sources of Income	General	Hearse	Total	Total Actual
Donations	\$196,467	-	\$196,467	\$179,860
Sikh Institutions	\$69,012	-	\$69,012	\$64,012
Fund Raising Projects	\$176,161	-	\$176,161	\$236,410
Government & Tote Board Grants	\$523,812	-	\$523,812	\$261,083
Others	\$46,516	\$18,300	\$64,846	\$53,498
Total Income	\$1,011,968	\$18,300	\$1,030,268	\$794,863
Expense Categories				
Family Support	\$223,738	-	\$223,738	\$204,181
Education Support	\$162,060	-	\$162,060	\$126,379
Prison Counselling	\$67,866	-	\$67,866	\$69,635
Eldercare & Healthcare	\$82,721	-	\$82,721	\$57,703
Community Outreach	\$15,103	-	\$15,103	\$19,110
Administrative Staff Costs	\$89,971	-	\$89,971	\$88,468
Other Administrative Costs	\$57,138	\$30,652	\$87,790	\$74,407
Total Expenses	\$698,597	\$30,652	\$729,249	\$639,883
NET SURPLUS (DEFICIT)	\$313,371	(\$12,352)	\$301,019	\$154,980

Income



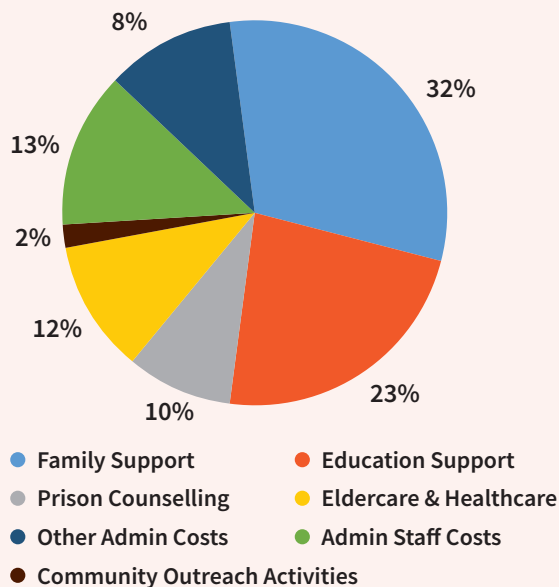
Major Funding Sources in 2020

- Received \$400,000 from the Bicentennial Community Fund (BCF)
- Received \$86,225 in government wage support grants in view of the COVID-19.
- \$250,000 was raised through the hybrid (virtual & physical) charity ride staged between November and December by our Ride2Serve volunteers. This was the major income under the Fund-Raising Projects, excluding the Tote Board Matching Grant in connection with this event.
- General donations continued with the full support of the Sikh Institutions and members of the community.

Variances from 2019 Actual

- Government and Tote Board Grants saw an increase primarily from the BCF grant of \$400,000 in 2020.
- Donations revenue saw an increase of 9% in 2020 as more donations were received due to the response to Covid-19 from the general public and members of the Sikh institutions' fund-raising efforts.

Expenses



Major Expenses in 2020

- Family Support, Education Support, Eldercare & Healthcare Programmes continue to be our largest cost categories representing about 2/3 of our total expenses.
- Family Support, Education Support, Eldercare and Healthcare saw an increase in expenditure as a result of COVID-19 related expenses. Resources were mobilised to mitigate the Covid-19 impact on these programmes.
- The Administrative Staff expenses have increased, and Other Administrative expenses reduced in 2020 compared to 2019, due to reclassification of expenses for more appropriate reflection of operations.

Administrative Cost Ratio

Our total General Administrative Expenses (excluding Hearse Expenses) for the year were 21.1% (2019: 22.4%) of Total Expenses and 14.5% (2019: 17.4%) of Total Income. These are well within the recommended guidelines of "not more than 30%" of Total Income.

Variances from 2019 Actual:

- Family support saw an increase of 9.5% as compared to 2019 due to the impact of the Covid-19 pandemic.
- Education support expenses increased primarily due to the \$51,761 spent to purchase 57 laptops for Punjabi teachers to support home-based learning necessitated by the Covid-19 circuit breaker restrictions.
- Eldercare & Healthcare Support expenditure increased as a result of the supplies purchased - masks, thermometers, sanitisers etc - all items purchased because of Covid-19.
- Other Welfare Programmes saw a reduction as a result of less activities conducted in view of Covid-19 restrictions.
- In view of the Covid-19 restrictions, SIWEC incurred additional \$8,400 expenditure in providing live-streaming of cremations during the circuit breaker period. (Note - this cost was covered by contributions from the Gurdwaras in the income section).

Net Surplus (Deficit)

Our prudence in controlling expenses and reclassification of expenditure to better match the income as well as tapping on the government support in light of Covid-19, have enabled us to continue to generate surpluses for the future.

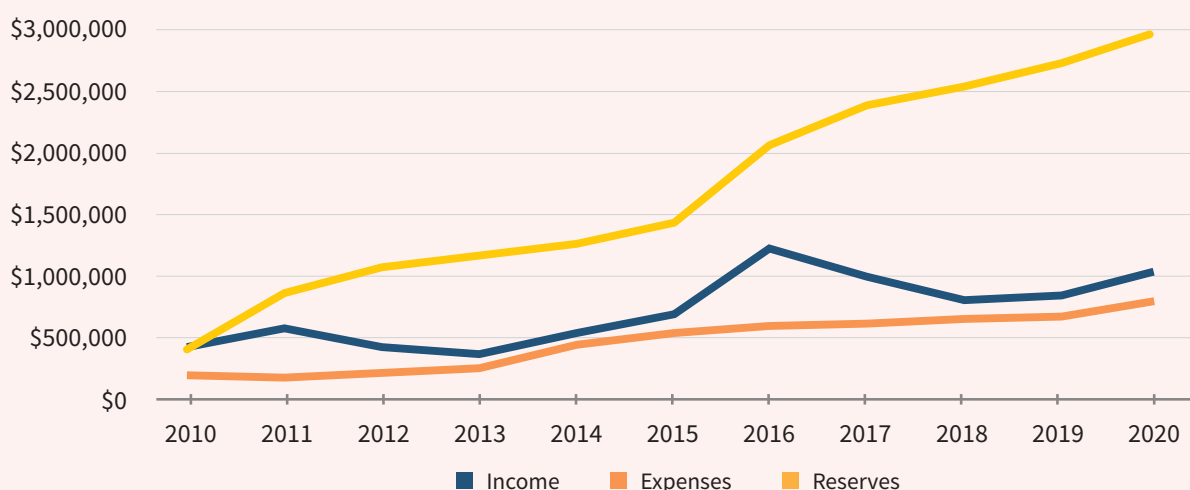
As compared with 2019, the surplus in 2020 has increased largely due to the \$400,000 BCF Grant.

SIWEC Reserves

The **General Reserves** of SIWEC as of 31 December 2020 stand at \$2,877,758 (2019: \$2,564,387). 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 \$2.65 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	\$2,877,758
Total Operating and Administrative Expenses	\$698,597
Ratio of General Reserves to Total Annual Expenses	4.12



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 and thereby have been able to build our reserves steadily for the future.

The **Hearse Reserves** of SIWEC as of 31 December 2020 stand at \$77,152 (2019: \$89,504). These Reserves are not restricted in any way and are not part of any Endowment or Restricted Funds.

Restricted Funds: Bereavement Trust Fund (\$3,000)

These Funds are provided in 2019 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. There was \$0 (2019: +\$3000) movement in the Trust Funds during the year.

These are the only restricted Funds in SIWEC, but they do not form part of the General Reserves or Hearse Reserves of SIWEC.

Corporate Governance Reviews

Corporate Governance Evaluation Review

The Internal Auditors conducted a review of the Corporate Governance Evaluation using the Enhanced Checklist for IPCs for SIWEC in March 2021 and the overall score was 100%. The previous review was done in March 2020 and the score was 93%. The detailed results of the review are shown on the following pages.

Charities Transparency Framework Review

The Internal Auditors conducted a review of the 2019 SIWEC Annual Report using the Charities Transparency Framework Checklist for IPCs in July 2020 and the overall score was 91.6%. This was the first time such a review was conducted.

Risk Assessment Review

Our external consultants, Shared Services for Charities, conducted a Risk Assessment Review of SIWEC in 2020 and the findings were that we had adequate controls for 8 of the 11 risks identified. For the remaining 3 risks, action items have been drawn up to address them in 2021.

Management Committee Self-Assessment Review

The Management Committee conducted a self-evaluation review in December 2020. The results reflected a “Very Good” performance rating. “Very Good” is the second highest rating, with “Excellent” being the highest. The 2 areas which require some improvements will be addressed in 2021. This was the first time such a review was conducted.

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.	Description	Code ID	Response
Board 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”)		Yes
7	The charity discloses in its annual report the reasons for retaining Board member(s) who have 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
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 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

The Years Ahead

The prolonged impact of the pandemic has created uncertainties since the beginning of 2020. While it makes planning more difficult, 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. We look forward to the time when we will be able to fully serve the needs of the community under near-normal circumstances, with necessary safe-guards in place.

Despite the above, some of the plans we have to achieve SIWEC's Vision and Mission in 2021 and 2022 include:

Mitigating the Impact of the Pandemic for Affected Families.

We will endeavour to reach out to all the vulnerable in the community affected by job loss, financial or psycho-emotional strain, to ensure that we continue to provide relevant help to assist in their recovery from the impact of this difficult period.

Programme Enhancements

With the experience built from running online programmes in 2020, we will assess how best we can capitalise on technology and online tools to make our programmes more easily accessible to more beneficiaries in the future. We will also review the need for additional programmes or collaborations to better plug emerging gaps in service.

Corporate Governance

Complete the undermentioned projects in accordance with the following schedule:

- SIWEC Operations Manual by December 2021
- IT Security Policy by December 2021
- Data Protection Plan & Policy by December 2021
- PDPA Compliance Review by June 2022

Government & Tote Board Grants

We hope to capitalise on the 100% Tote Board Matching Grant and other available government grants in 2021 and 2022.

Online Donation Systems

We will harness online platforms and campaigns to secure more donations to support our future work.

25th Anniversary Book Launch

We plan to launch our SIWEC 25th Anniversary Book in 2021.

SIKH WELFARE COUNCIL
(Registered in Singapore)
(Unique Entity Number: S98SS0018L)

AUDITED FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31ST DECEMBER 2020

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

SIKH WELFARE COUNCIL
(Registered in Singapore)
(Unique Entity Number: S98SS0018L)

MEMBERS OF THE MANAGEMENT COMMITTEE

<u>NAME</u>	<u>DESIGNATION</u>
GURDIP SINGH	CHAIRMAN
MANMOHAN SINGH	VICE-CHAIRMAN - OPERATIONS
HARMIT SINGH	VICE-CHAIRMAN - ADMINISTRATION
SIMHA KAUR JASTOL	SECRETARY
SHARANJIT KAUR	ASSISTANT SECRETARY
SUKHBIR SINGH	TREASURER
RASHMINDER SINGH	ASSISTANT TREASURER
ALBEL SINGH	COMMITTEE MEMBER
SARABJEET SINGH	COMMITTEE MEMBER
SARJIT KAUR KHOSA	COMMITTEE MEMBER
HARMIT SINGH KAWATRA	COMMITTEE MEMBER

REGISTERED OFFICE

2 TOWNER ROAD
SINGAPORE 327804

AUDITOR

D.ARUMUGAM & CO.
PUBLIC ACCOUNTANTS AND
CHARTERED ACCOUNTANTS OF SINGAPORE

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SIKH WELFARE COUNCIL
(Registered in Singapore)
(Unique Entity Number: S98SS0018L)

**STATEMENT BY THE MANAGEMENT COMMITTEE
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020**

We, the Management committee of **SIKH WELFARE COUNCIL** (the "Council"), are responsible for the preparation and fair presentation of the financial statements of the Council for the year ended 31 December 2020 in accordance with the provisions of the Singapore Societies Act (Cap. 311), the Singapore Charities Act (Cap. 37) and the Regulations enacted thereunder (together the "Acts"), the Council's Constitution and Singapore Financial Reporting Standards. This responsibility includes:

- (a) Devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorized use or disposition; and transactions are properly authorized and that they are recorded as necessary to permit the preparation of true and fair statements of income and expenditure (including statements of income and expenditure) and statement of financial position and to maintain accountability of assets;
- (b) Selecting and applying appropriate accounting policies;
- (c) Making accounting estimates that are reasonable in the circumstances; and
- (d) Assessing the risk of fraud and communicate to the Members of the Council on outcome of those assessments.

In our opinion,

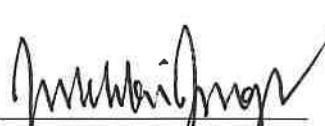
- (a) The accompanying financial statements, together with the notes thereon, are properly drawn up so as to present fairly, in all material respect, the financial position of the Council as at 31 December 2020 and of the results, changes in funds and cash flows of the activities of the Council for the financial year ended on that date; and
- (b) At the date of this statement, there are reasonable grounds to believe that the Council will be able to pay up its debts as and when they fall due.

The Management Committee has on the date of this statement; authorized these financial statements for issue.

On behalf of the Management Committee of SIKH WELFARE COUNCIL,


GURDIP SINGH
CHAIRMAN


SIMHA KAUR JASTOL
SECRETARY


SUKHBIR SINGH
TREASURER

Singapore
Dated: **14 APR 2021**

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



D. ARUMUGAM & CO.

PUBLIC ACCOUNTANTS AND
CHARTERED ACCOUNTANTS OF
SINGAPORE

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 2020, and the statement of income & expenditure (including statement of hearse fund income and expenditure), 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 Societies Act, Chapter 311 (the Societies Act), the Charities Act, Chapter 37 and other relevant regulations (the Charities Act and Regulations) and Financial Reporting Standards in Singapore (FRSs) so as to present fairly, in all material respects, the state of affairs of the Council as at 31 December 2020 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.

Responsibilities of Management Committee for the Financial Statements

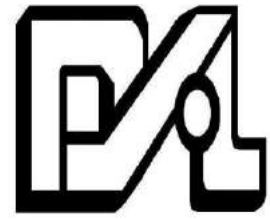
Management committee is responsible for the preparation and fair presentation of the financial statements in accordance with the provisions of the Acts and FRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management committee 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.

**INDEPENDENT AUDITOR'S
REPORT TO THE MEMBERS OF
SIKH WELFARE COUNCIL**

***(Registered under the Societies Act, Chapter
311 and Charities Act, Chapter 37, Singapore)
(Unique Entity Number: S98SS0018L)***



D. ARUMUGAM & CO.

**PUBLIC ACCOUNTANTS AND
CHARTERED ACCOUNTANTS OF
SINGAPORE**

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.

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



Report on Other Legal and Regulatory Requirements

In our opinion:

- (a) 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
- (b) the fund-raising event held during the period 1 January 2020 to 31 December 2020 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 event.

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

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

D. Arumugam & Co.

D.ARUMUGAM & CO.
Public Accountants and Chartered Accountants
Singapore

Date: 14 APR 2021

SIKH WELFARE COUNCIL
(Registered in Singapore)
(Unique Entity Number: S98SS0018L)

STATEMENT OF INCOME & EXPENDITURE
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

	Note	2020 SGD	2019 SGD
Income			
Donation income		179,293	161,127
Donation from Eldercare Programme		1,074	14,483
Donation from Langgar Programme		16,100	4,250
Donation from Fund-raising events	16	176,161	236,410
Donation from Sikh institutions	16	69,012	64,012
	4	441,640	480,282
Add: Other operating income			
Bicentennial Community Fund		400,000	-
Care & Share Grant		-	90,364
Government grants		123,812	19,655
Insurance		-	1,572
Interest income		44,858	45,970
Medical Equipment Reimbursement		1,440	-
President's Challenge		-	65,000
Sundry income		218	556
Tote Board Grant		-	86,064
		570,328	309,181
Total income		1,011,968	789,463
Less: Expenditure			
Operating expenses			
Education Support Programme	5 and 16	(162,060)	(126,379)
Eldercare and Healthcare Programme	5	(82,721)	(57,703)
Family and Food Support Programme	5	(207,638)	(200,931)
Langgar Outreach Programme	16	(16,100)	(3,250)
Prison Counselling Programme	5	(67,866)	(69,635)
		(536,385)	(457,898)

The accompanying notes form an integral part of these financial statements

SIKH WELFARE COUNCIL
(Registered in Singapore)
(Unique Entity Number: S98SS0018L)

STATEMENT OF INCOME & EXPENDITURE
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

Less: Administrative expenses

Audit fee - current year		(4,056)	(3,264)
Accounting fee		(4,200)	(3,900)
Advertisement		-	(196)
Appreciation tea expense		-	(6,607)
Bank charges		(1,764)	(2,376)
Banner & poster		-	(20)
Bereavement expenses		-	(580)
Consulting fees		(7,038)	(7,000)
Depreciation	6	(11,536)	(1,160)
Equipment & software		(2,587)	(3,192)
Insurance		(1,644)	(5,140)
Medical expenses		(307)	(510)
Newsletter & publications		(1,770)	(1,340)
Printing & stationery		(4,913)	(3,961)
Postage & courier		(166)	(204)
Administrative Salaries & Bonus	5	(78,994)	(77,778)
Administrative CPF and Other Contribution	5	(10,977)	(10,690)
Sundry expenses		(4,371)	(658)
Telephone & Internet charges		(7,723)	(5,963)
Transport charges		(199)	(315)
Training & seminar		(3,072)	(945)
Website development & maintenance		(1,792)	(1,891)
		<u>(147,109)</u>	<u>(137,690)</u>

Less: Outreach Expenses

25th Anniversary Expenses	(2,376)	-
Anniversary Book	(4,790)	-
Ride2Serve Expenses	(7,937)	(19,110)
	<u>(15,103)</u>	<u>(19,110)</u>

Total expenditure

(698,597) (614,698)

Surplus for the year

313,371 174,765

Total comprehensive income

313,371 174,765

The accompanying notes form an integral part of these financial statements

SIKH WELFARE COUNCIL
(Registered in Singapore)
(Unique Entity Number: S98SS0018L)

**STATEMENT OF HEARSE FUND INCOME & EXPENDITURE
 FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020**

	Note	2020 SGD	2019 SGD
Income			
Donations		18,300	5,400
		18,300	5,400
Less: Expenditure			
Bereavement Expenses		(8,669)	
Bank Charges		(51)	
Depreciation	6	(16,970)	(21,972)
Insurance		(1,277)	
Staff salary	5	(2,750)	(1,200)
Staff CPF	5	(381)	(177)
Vehicle maintenance		(554)	(472)
Loss on disposal of fixed assets		-	(1,364)
		(30,652)	(25,185)
Deficit for the year		(12,352)	(19,785)
Total comprehensive deficit		(12,352)	(19,785)

The accompanying notes form an integral part of these financial statements

SIKH WELFARE COUNCIL
(Registered in Singapore)
(Unique Entity Number: S98SS0018L)

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2020

	Note	2020 SGD	2019 SGD
ASSETS			
Non-current assets			
Plant & equipment	6	54,397	73,337
Cash and cash equivalents	8	-	300,000
		<u>54,397</u>	<u>373,337</u>
Current assets			
Other receivables	7	13,781	14,995
Cash and cash equivalents	8	2,917,397	2,298,700
		<u>2,931,178</u>	<u>2,313,695</u>
Total Assets		<u><u>2,985,575</u></u>	<u><u>2,687,032</u></u>
FUNDS AND LIABILITIES			
Funds			
Accumulated funds	9	2,877,758	2,564,387
Hearse fund	9	77,152	89,504
		<u>2,954,910</u>	<u>2,653,891</u>
Current liabilities			
Other payables	11	27,665	28,661
Deferred government grant	10	-	1,480
Bereavement trust fund	12	3,000	3,000
		<u>30,665</u>	<u>33,141</u>
Total Funds and Liabilities		<u><u>2,985,575</u></u>	<u><u>2,687,032</u></u>

The accompanying notes form an integral part of these financial statements

SIKH WELFARE COUNCIL
(Registered in Singapore)
(Unique Entity Number: S98SS0018L)

**STATEMENT OF CHANGES IN FUNDS
 FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020**

	Accumulated Funds SGD	Hearse Fund SGD	Total SGD
Balance at 31 December 2018	2,389,622	109,289	2,498,911
Total comprehensive income for the year	174,765	(19,785)	154,980
Balance at 31 December 2019	2,564,387	89,504	2,653,891
Total comprehensive income for the year	313,371	(12,352)	301,019
Balance at 31 December 2020	2,877,758	77,152	2,954,910

The accompanying notes form an integral part of these financial statements

SIKH WELFARE COUNCIL
(Registered in Singapore)
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STATEMENT OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

	2020 SGD	2019 SGD
Cash flows from operating activities		
Surplus/(deficit) for the year		
- Accumulated fund	313,371	174,765
- Hears fund	(12,352)	(19,785)
Adjustments for:		
Depreciation	28,506	23,132
Interest income	(44,858)	(45,970)
Loss disposal of fixed assets	-	1,364
	<u>284,667</u>	<u>133,506</u>
<u>Change in working capital:</u>		
Decrease/(increase) in other receivables	1,214	50,688
Decrease/ (increase) in accrued income	-	10,711
Increase/(decrease) in other payables	(996)	26,457
Increase/(decrease) in other trust fund	-	3,000
Increase/(decrease) in deferred government grant	<u>(1,480)</u>	<u>1,480</u>
Cash generated from operating activities	<u>283,405</u>	<u>225,842</u>
Net cash generated from operating activities	<u>283,405</u>	<u>225,842</u>
Cash flows from investing activities		
Interest income	44,858	45,120
Purchase of plant & equipment	(9,566)	(38,693)
Net cash used in investing activities	<u>35,292</u>	<u>6,427</u>
Net increase in cash and cash equivalents	318,697	232,269
Cash and cash equivalents at start of the year	2,598,700	2,366,431
Cash and cash equivalents at end of the year	<u><u>2,917,397</u></u>	<u><u>2,598,700</u></u>

The accompanying notes form an integral part of these financial statements

SIKH WELFARE COUNCIL
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

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

1. General

SIKH WELFARE COUNCIL (the "Council") is registered and domiciled in Singapore under the Singapore Societies Act, Chapter 311. The Council is also registered as a Charity under the Singapore Charities Act, Chapter 37 and is an approved Institution of Public Character in accordance with Section 37(a) of the Income Tax Act. The IPC Period is valid till 31 January 2022.

The Council's has its registered office and principal place of business at 2 TOWNER ROAD, #06-02, SINGAPORE 327804.

The principal activities of the Council are:

- (a) Supporting projects and schemes that promote and carry out welfare programs for those requiring assistance in Singapore; and
- (b) 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 financial statements of the Council for the financial year ended 31 December 2020 were authorized for issue by the management committee on the date of the Statement by the Management Committee.

2. Summary of significant accounting policies

2.1 Basis of preparation

The financial statements of the Council have been drawn up in accordance with the Societies Act, Cap. 311, the Charities Act, Cap. 37 and Singapore Financial Reporting Standards ("FRS"). The financial statements have been prepared on the historical cost basis except as disclosed in the accounting policies below.

The financial statements are presented in Singapore Dollars (\$), which is the Council's functional currency. All financial information presented in Singapore Dollars has been rounded to the nearest whole number, unless otherwise indicated.

2.2 Adoption of new and revised standards

In the current financial year, the Council has adopted all the new and revised FRSs and Interpretations of FRSs ("INT FRS") that are relevant to its operations and effective for annual periods beginning on or after 1 January 2020. The adoption of these new / revised FRSs and INT FRSs does not result in changes to the Council's accounting policies and has no material effect on the amounts reported for the current period except as disclosed in these financial statements.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

2. Summary of significant accounting policies (Continued)

2.3 Adoption of New/Revised Standards Not Effective Yet

The following are new/revised FRSs issued but not yet effective which are assessed to be relevant to the Council:

FRS issued but not yet effective	Effective for annual period beginning on or after
Amendments to FRS 116 Leases: Covid-19 – Related Rent Concessions	1 June 2020
Amendments to FRS 109 Financial Instruments, FRS 39 Financial Instruments: Recognition and Measurement, FRS 107 Financial Instruments: Disclosures, FRS 104 Insurance Contracts, FRS 116 Leases: Interest Rate Benchmark Reform– Phase 2	1 January 2021
Amendments to FRS 16 Property, Plant and Equipment: Proceeds before Intended Use	1 January 2022
Amendments to FRS 37 Provisions, Contingent Liabilities and Contingent Assets: Onerous Contracts – Cost of Fulfilling a Contract	1 January 2022
Annual Improvements to FRSs 2018-2020	1 January 2022
Amendments to FRS 1 Presentation of Financial Statements: Classification of Liabilities as Current or Non-current	1 January 2023

2.4 Plant and equipment

All items of plant and equipment are initially recorded at cost. Subsequent to recognition, plant and equipment are stated at cost less accumulated depreciation and any accumulated impairment losses. The cost of plant and equipment includes its purchase price and any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management. Dismantlement, removal or restoration costs are included as part of the cost of plant and equipment if the obligation for dismantlement, removal or restoration is incurred as a consequence of acquiring or using the plant and equipment.

Depreciation is calculated using the straight-line method to allocate depreciable amounts over their estimated useful lives. The estimated useful lives are as follows:

	<u>Useful Lives</u>
Computers	1 year
Furniture & Fittings	3 years
Office Equipment	3 years
Motor Vehicle	5 years
Renovation	5 years

The carrying values of plant and equipment are reviewed for impairment when events or changes in circumstances indicate that the carrying value may not be recoverable.

The useful lives, residual values and depreciation method are reviewed at the end of each reporting period, and adjusted prospectively, if appropriate.

An item of plant and equipment is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss on de-recognition of the asset is included in profit or loss in the year the asset is derecognized.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

2. Summary of significant accounting policies (Continued)

2.5 Impairment of non-financial assets

The Council assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, or when an annual impairment testing for an asset is required, the Council makes an estimate of the asset's recoverable amount.

An asset's recoverable amount is the higher of an asset's or cash-generating unit's fair value less costs of disposal and its value in use and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or group of assets. Where the carrying amount of an asset or cash generating unit exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount.

Impairment losses are recognised in profit or loss, except for assets that were previously revalued where the revaluation was taken to other comprehensive income. In this case, the impairment is also recognised in other comprehensive income up to the amount of any previous revaluation.

A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increase cannot exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognised previously. Such reversal is recognised in profit or loss unless the asset is measured at revalued amount, in which case the reversal is treated as a revaluation increase.

2.6 Financial Instruments

a) Financial assets

Financial assets are recognised when, and only when the entity becomes party to the contractual provisions of the instruments.

At initial recognition, the Council measures a financial asset at its fair value plus, in the case of a financial asset not at FVPL, transaction costs that are directly attributable to the acquisition of the financial asset. Transaction costs of financial assets carried at FVPL are expensed in profit or loss.

Financial assets are measured at the amount of consideration to which the Council expects to be entitled in exchange for transferring promised goods or services to a customer, excluding amounts collected on behalf of third party, if the accounts receivables do not contain a significant financing component at initial recognition.

Financial assets that are held for the collection of contractual cash flows where those cash flows represent solely payments of principal and interest are measured at amortised cost. Financial assets are measured at amortised cost using the effective interest method, less impairment. Gains and losses are recognised in profit or loss when the assets are derecognised or impaired, and through the amortisation process.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

2. Summary of significant accounting policies (Continued)

2.6 Financial Instruments (Continued)

a) Financial assets

Investments in equity instruments

On initial recognition of an investment in equity instrument that is not held for trading, the Council may irrevocably elect to present subsequent changes in fair value in other comprehensive income which will not be reclassified subsequently to profit or loss. Dividends from such investments are to be recognised in profit or loss when the Council's right to receive payments is established. For investments in equity instruments which the Council has not elected to present subsequent changes in fair value in other comprehensive income, changes in fair value are recognised in profit or loss.

Derecognition

A financial asset is derecognised where the contractual right to receive cash flows from the asset has expired. On derecognition of a financial asset in its entirety, the difference between the carrying amount and the sum of the consideration received and any cumulative gain or loss that had been recognised in other comprehensive income for debt instruments is recognised in profit or loss.

b) Financial liabilities

Initial recognition and measurement

Financial liabilities are recognised when, and only when, the Council becomes a party to the contractual provisions of the financial instrument. The Council determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at fair value plus in the case of financial liabilities not at FVPL, directly attributable transaction costs.

Subsequent measurement

After initial recognition, financial liabilities that are not carried at FVPL are subsequently measured at amortised cost using the effective interest method. Gains and losses are recognised in profit or loss when the liabilities are derecognised, and through the amortisation process.

Derecognition

A financial liability is derecognised when the obligation under the liability is discharged or cancelled or expires. On derecognition, the difference between the carrying amounts and the consideration paid is recognised in profit or loss.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

2. Summary of significant accounting policies (Continued)

2.7 Impairment of financial assets

The Council assesses at each reporting date whether there is any objective evidence that a financial asset is impaired.

Financial assets carried at amortised cost

For financial assets carried at amortised cost, the Council first assesses whether objective evidence of impairment exists individually for financial assets that are individually significant, or collectively for financial assets that are not individually significant. If the Council determines that no objective evidence of impairment exists for an individually assessed financial asset, whether significant or not, it includes the asset in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment. Assets that are individually assessed for impairment and for which an impairment loss is, or continues to be recognised are not included in a collective assessment of impairment.

If there is objective evidence that an impairment loss on financial assets carried at amortised cost has been incurred, the amount of the loss is measured as the difference between the assets's carrying amount and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate. If a loan has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate. The carrying amount of the asset is reduced through the use of an allowance account. The impairment loss is recognised in profit or loss.

When the asset becomes uncollectible, the carrying amount of impaired financial asset is reduced directly or if an amount was charged to the allowance account, the amounts charged to the allowance account are written off against the carrying amount of the financial asset.

To determine whether there is objective evidence that an impairment loss on financial assets has been incurred; the Council considers factors such as the probability of insolvency or significant financial difficulties of the debtor and default or significant delay in payments.

If, in a subsequent period, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised, the previously recognised impairment loss is reversed to the extent that the carrying amount of the asset does not exceed its amortised cost at the reversal date. The amount of reversal is recognised in profit or loss.

2.8 Cash and cash equivalents

Cash and cash equivalents comprise fixed deposits, cash at banks and cash in hand, and are subject to an insignificant risk of changes in value.

2.9 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)
- \$4 million

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

2. Summary of significant accounting policies (Continued)

2.10 Provisions

General

Provisions are recognised when the Council has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and the amount of the obligation can be estimated reliably.

Provisions are reviewed at the end of each reporting period and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of economic resources will be required to settle the obligation, the provision is reversed. If the effect of the time value of money is material, provisions are discounted using a current pre-tax rate that reflects, where appropriate, the risks specific to the liability. When discounting is used, the increase in the provision due to the passage of time is recognised as a finance cost.

2.11 Income recognition

Revenue is measured based on the consideration to which the Council expects to be entitled in exchange for transferring promised goods or services to a customer, excluding amounts collected on behalf of third parties.

Revenue is recognised when the Council satisfies a performance obligation by transferring a promised good or service to the customer, which is when the customer obtains control of the good or service. A performance obligation may be satisfied at a point in time or over time. The amount of revenue recognised is the amount allocated to the satisfied performance obligation.

i) Income from projects / event

Revenue from project / event collection are recognised as earned when the project / event has been completed. Third party project / event are recognised when the work is completed and accepted by organiser. Revenue represents net invoiced value.

ii) Donations and sponsorships

Income from donations from individuals and corporate sponsorships are accounted for when received, except for committed donations and corporate cash sponsorship that are recorded when the commitments are signed. Donations, including pledges, are recognized on receipt basis.

iii) Interest income

Interest income is recognized on a time proportion basis using the effective interest rate.

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NOTES TO THE FINANCIAL STATEMENTS
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2. Summary of significant accounting policies (Continued)

2.12 Government grants

Grants are received from the Government of Singapore and its related agencies.

Grants are recognised at their fair value where there is reasonable assurance that the grant will be received and all attaching conditions will be complied with. When the grant relates to an expense item, it is recognised as income over the year necessary to match them on a systematic basis to the costs, which it is intended to compensate. Where the grant relates to an asset, the fair value is deducted in arriving at the carrying amount of the related asset.

2.13 Employee benefits

a) Defined contribution plans

As required by the law, the Council makes contribution to the Central Provident Fund (CPF), a defined contribution pension scheme. CPF contributions are recognized as compensation expenses in the same period as employment that give rise to the contributions. These expenses are charged to profit or loss as and when they arise and are disclosed as part of staff costs.

b) Short-term employee benefits

Short-term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognized for the amount expected to be paid under short-term employee benefits, if the Council has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee, and the obligation can be estimated reliably.

c) Employee leave entitlements

Employee entitlements to annual leave are recognised as a liability when they accrue to employees. A provision is made when the estimated liability for annual leave is incurred as a result of services rendered by employees up to the reporting date.

2.14 Funds

General funds are also commonly known as accumulated or unrestricted funds. The Council is free to use such funds for both capital and revenue expenditure without having to take into account of any restrictions imposed.

2.15 Taxes

The Council is exempted from income tax under Section 106(3) of the Singapore Income Tax Act.

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NOTES TO THE FINANCIAL STATEMENTS
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2. Summary of significant accounting policies (Continued)

2.16 Related Party

A related party is a person or entity that is related to the entity which is preparing its financial statements.

A person or a close member of that person's family is related to the company if they satisfy any of the following conditions:

- i) The person has control or joint control over the company.
- ii) The person has significant influence over the company.
- iii) The person is a member of the key management personnel of the company or of a parent of the company.

An entity is related to the company if it satisfies any of the following conditions:

- i) The entity and the company are members of the same group.
- ii) The entity is an associate or joint venture of the company or vice versa.
- iii) The entity and the company are joint ventures of the same third party.
- iv) The entity or the company is a joint venture of a third party while the other is an associate of the third party.
- v) The entity is a post-employment benefit plan for the benefit of employees of either the company or an entity related to the company. If the company is itself such a plan, the sponsoring employers are also related to the company.
- vi) The entity is controlled or jointly controlled by a person identified as a related party.

3. Significant accounting judgments and estimates

3.1 Judgements made in applying accounting policies

The management committee members are of the opinion that there are no significant judgments made in applying accounting policies that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

3.2 Key sources of estimation uncertainty

The key assumptions concerning the future and other key sources of estimation uncertainty at the end of the reporting period are discussed below. The Council based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments, however, may change due to market changes or circumstances arising beyond the control of the Council.

4. Income

Included within total income is a sum of \$409,507 (2019: \$354,449) for which tax-deductible receipts were issued by the Council for donations received during the financial year, pursuant to its IPC status.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

5. Employee benefits expenses

	2020 SGD	2019 SGD
<u>Operating</u>		
Staff salaries & bonus	238,928	225,053
Staff CPF & SDL	32,505	29,499
	<u>271,433</u>	<u>254,552</u>
<u>Administrative</u>		
Staff salaries & bonus	78,994	77,778
Staff CPF & SDL	10,977	10,690
	<u>89,971</u>	<u>88,468</u>
<u>Hearse</u>		
Staff salaries & bonus	381	177
Staff CPF & SDL	2,750	1,200
	<u>3,131</u>	<u>1,377</u>
	<u>364,535</u>	<u>344,397</u>

The operating salaries are included in the Education Support Programme, Eldercare and Healthcare Programme, Family and Food Support Programme and Prison Counselling Programme.

No employee of the Council was a member of the Management Committee during the financial year ended 31 December 2020 (2019: Nil).

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

None of the Council's staff received an annual remuneration of \$100,000 and above during the Year

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020**

6. Plant and equipment

<u>Cost</u>	Computers SGD	Furniture and Fittings SGD	Office Equipment SGD	Motor Vehicle SGD	Renovation SGD	Total SGD
As at 31 December 2018	12,448	10,066	9,195	80,143	9,300	121,152
Additions	-	-	-	31,993	6,700	38,693
Disposal	-	-	-	(27,286)	-	(27,286)
As at 31 December 2019	12,448	10,066	9,195	84,850	16,000	132,559
Additions	9,566	-	-	-	-	9,566
Disposal	-	-	-	-	-	-
As at 31 December 2020	22,014	10,066	9,195	84,850	16,000	142,125
<u>Accumulated depreciation</u>						
As at 31 December 2018	12,448	9,202	8,381	22,681	9,300	62,012
Depreciation	-	432	616	21,972	112	23,132
Disposal	-	-	-	(25,922)	-	(25,922)
As at 31 December 2019	12,448	9,634	8,997	18,731	9,412	59,222
Depreciation	9,566	432	198	16,970	1,340	28,506
Disposal	-	-	-	-	-	-
As at 31 December 2020	22,014	10,066	9,195	35,701	10,752	87,728
<u>Net Book Value</u>						
As at 31 December 2020	-	-	-	49,149	5,248	54,397
As at 31 December 2019	-	432	198	66,119	6,588	73,337

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

7. Other receivables

	2020 SGD	2019 SGD
Interest on fixed deposit	12,054	9,714
Others	1,727	5,281
	<u>13,781</u>	<u>14,995</u>

8. Cash and cash equivalents

	2020 SGD	2019 SGD
Cash at bank	1,157,719	85,500
Cash in hand	900	900
Fixed deposits	<u>1,758,778</u>	<u>2,512,300</u>
	<u>2,917,397</u>	<u>2,598,700</u>
	2020 SGD	2019 SGD
<u>Non-Current</u>		
Fixed deposits	-	300,000
	<u>-</u>	<u>300,000</u>
<u>Current</u>		
Cash at bank	1,157,719	85,500
Cash in hand	900	900
Fixed deposits	<u>1,758,778</u>	<u>2,212,300</u>
	<u>2,917,397</u>	<u>2,298,700</u>
	<u>2,917,397</u>	<u>2,598,700</u>
Total cash and cash equivalents	<u>2,917,397</u>	<u>2,598,700</u>

The effective interest rates of the fixed deposits ranged from 0.65% to 2.18% (2019: 1.9% to 2.18%) per annum at the end of the reporting period. The maturity period of the fixed deposits was between 365 to 731 days (2019: 366 to 731 days).

9. Funds

a) Accumulated fund

The accumulated fund represents 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.

b) Hearse fund

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

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

10. Deferred government grant

Deferred government grant comprises of a VCF Consultancy Grant. The grant is the monies received in advance for a consultancy expense to be incurred in the subsequent year toward the improvement of the Operation and Finance Manuals of the Council.

11. Other payables and accruals

	2020 SGD	2019 SGD
Audit fee	3,200	2,729
Accounting fee	350	325
CPF payable	13,396	11,379
SSC projects	-	3,500
Student's transport	5,719	10,728
Langar Outreach Program Expenses Accrual for 2020	5,000	-
	<u>27,665</u>	<u>28,661</u>

12. 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 payment of receipt in this fund during the year.

13. Fund-raising income and expenditure

The council held a fund-raising event called 'Ride to Serve' in the year 2020.

	2020			
	Total proceeds from fund- raising event	Total sponsorship	Total fund- raising expenses	Net fund- raising income
	SGD	SGD	SGD	SGD
<u>Donations received through:</u>				
Ride to Serve				
- 2020	174,682	-	(7,937)	166,745
Total net discounted financial assets	<u>174,682</u>	<u>-</u>	<u>(7,937)</u>	<u>166,745</u>

The 30/70 fund-raising efficiency ratio:

$$\frac{(E + S)}{(R + S)} \times 100\% = \underline{\underline{4.5\%}}$$

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.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

13. Fund-raising income and expenditure (Continued)

	2019			
	Total proceeds from fund- raising event	Total sponsorship	Total fund- raising expenses	Net fund- raising income
	SGD	SGD	SGD	SGD
<u>Donations received through:</u>				
Ride to Serve				
- 2019	236,410	-	(19,110)	217,300
Total net discounted financial assets	<u>236,410</u>	<u>-</u>	<u>(19,110)</u>	<u>217,300</u>

The 30/70 fund-raising efficiency ratio:

$$\frac{(E + S)}{(R + S)} \times 100\% = \underline{\underline{8.1\%}}$$

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.

14. Financial risk management

The Council has no written risk management policy. The management committee adopts policies that seek to mitigate the risk when they arise.

a) Interest rate risk

Interest rate risk is the risk to earning and value of financial instruments caused by fluctuations in interest rates.

The Council's exposure to risk for in interest rates relates primarily to its interest-bearing bank deposits. The Council adopts a policy of constantly monitoring movements in interest rates to obtain the most favourable interest rate available in the market. Presently, the Council does not use derivative financial instruments to hedge its interest risk.

b) Currency risk

Currency risk is the risk that the value of a financial instrument will fluctuate due to changes in foreign exchange rates. The Council has limited exposure to transactions denominated in foreign currency.

c) Market price risk

Market risk is the risk that the fair value or future cash flows of the financial instrument will fluctuate because of changes in market process whether those changes are caused by factors specific to the individual security or its issuer or factors affecting all securities traded in the market. The Council does not hold any quoted or marketable financial instrument, hence, is not exposed to any movement in market prices.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

14. Financial risk management (Continued)

d) Credit risk

Credit risk is the potential loss arising from any failure by the clients or debtors to fulfill their obligations as and when these obligations fall due.

As the Council does not hold any collateral, the carrying amounts of the financial assets represent the Council's maximum exposure to credit risk. No other financial assets carry significant exposure to credit risk.

Credit risk on bank deposits is limited as these balances are placed with financial institutions which are regulated. Receivables that are neither past due nor impaired are creditworthy debtors with good collection track record with the Council. There are no classes of financial assets that are past due and/ or impaired.

The Management is of the opinion that there is no significant collection losses associated with its debtor balances as the Council has a credit policy in place and the exposure to credit risk is monitored on an ongoing basis.

e) Liquidity risk

Liquidity or funding risk is the risk that the Council will encounter difficulty in raising funds to meet commitments associated with financial instruments. The Council monitors its liquidity risk and maintains a level of cash and cash equivalents deemed adequate by management to finance the Council's operations and to mitigate the effects of fluctuations in cash flows.

Analysis of financial instruments by remaining contractual maturities

The table below summarises the maturity profile of the Council's financial asset and liabilities at the reporting date based on contractual undiscounted repayment obligations:

	2020			
	Carrying amount	Contractual cash flows	One year or less	Two to five years
	SGD	SGD	SGD	SGD
<u>Financial assets</u>				
Other receivables	13,781	13,781	13,781	-
Cash and cash equivalents	2,917,397	2,917,397	2,917,397	-
Total undiscounted financial assets	<u>2,931,178</u>	<u>2,931,178</u>	<u>2,931,178</u>	<u>-</u>
<u>Financial liabilities</u>				
Other payables	27,665	27,665	27,665	-
Bereavement trust fund	3,000	3,000	3,000	-
Total undiscounted financial liabilities	<u>30,665</u>	<u>30,665</u>	<u>30,665</u>	<u>-</u>
Total net discounted financial assets	<u>2,900,513</u>	<u>2,900,513</u>	<u>2,900,513</u>	<u>-</u>

SIKH WELFARE COUNCIL
(Registered in Singapore)
(Unique Entity Number: S98SS0018L)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

14. Financial risk management (Continued)

e) Liquidity risk (Continued)

		2019		
	Carrying amount	Contractual cash flows	One year or less	Two to five years
	SGD	SGD	SGD	SGD
<u>Financial assets</u>				
Other receivables	14,995	14,995	14,995	-
Cash and cash equivalents	2,598,700	2,598,700	2,298,700	300,000
Total undiscounted financial assets	<u>2,613,695</u>	<u>2,613,695</u>	<u>2,313,695</u>	<u>300,000</u>
<u>Financial liabilities</u>				
Other payables	28,661	28,661	28,661	-
Deferred government grant	1,480	1,480	1,480	-
Bereavement trust fund	3,000	3,000	3,000	-
Total undiscounted financial liabilities	<u>33,141</u>	<u>33,141</u>	<u>33,141</u>	<u>-</u>
Total net discounted financial assets	<u>2,580,554</u>	<u>2,580,554</u>	<u>2,280,554</u>	<u>300,000</u>

15. Fair Values

As at 31 December 2020, the carrying amount of financial assets and liabilities approximate their respective fair values due to their relative short-term maturity.

16. Related party transactions

For the purpose of these financial statements, parties are considered to be related to the Council if the Council has the ability, directly or indirectly, to control the party or exercise significant influence over the party in making financial and operating decisions, or vice versa, or where the Council and the party are subject to common control or common significant influence. Related parties may be individuals or other entities.

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 period at terms agreed by the parties concerned:

	2020 SGD	2019 SGD
Revenue		
Fund-raising Events	1,000	-
Sikh Institution Contribution	<u>69,012</u>	<u>64,012</u>
Total Revenue	<u>70,012</u>	<u>64,012</u>
Expenses		
Education Support Programme	93,414	42,228
Langar Outreach Programme	<u>16,100</u>	<u>3,250</u>
Total Expenses	<u>109,514</u>	<u>45,478</u>

17. 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.

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

Secretary

Simha Kaur Jastol

Banker

DBS Bank Limited

RHB Bank Berhad

Auditor

D Arumugam & Co.

Website

www.siwec.org

Contact Information

Ranjit Singh, Manager

Tel: +65 6299 9234

Email: info@siwec.org

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

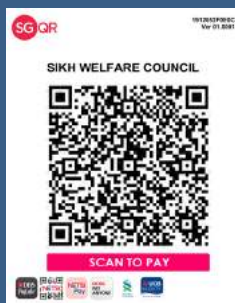
Your efforts as a SIWEC volunteer enable us to successfully run our programmes and thus make a difference to the community.

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

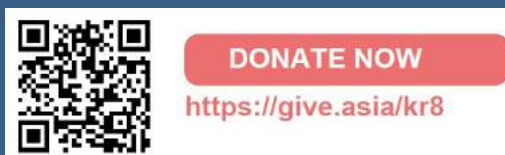
To find out more, kindly contact us at info@siwec.org today!

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

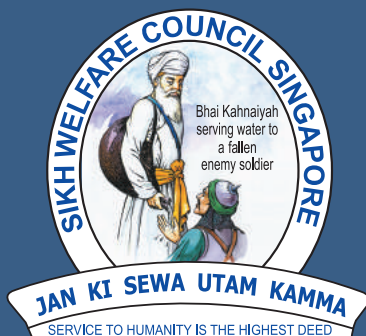
Community
Outreach

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

www.siwec.org



Like us on
Facebook

Sikh Welfare Council