



**COMPASSION FUND LTD
ANNUAL REPORT
FY2015 - 2016**

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1. CHAIRMAN'S MESSAGE

Warm greetings from Compassion Fund Ltd ("Compassion Fund").

FY2015-2016 was focused on expanding our assistance and widening our service boundaries to meet the critical needs of more beneficiaries. By working closely with the families who seek our support, Compassion Fund is able to actively meet the needs of families with young, elderly or infirm dependents, through the provision of financial aid, food and transport vouchers as well as casework. We have continued to steadily increase our outreach to community agencies to raise awareness of Compassion Fund through engaging community partners to refer families in need. In this year, we have helped 51 families in crisis with full range of services and extended financial support to 33 existing beneficiaries. We visited some 26 families to disburse food and transport vouchers, and referred them for appropriate support within the community when they do not meet our criteria for financial assistance.

Through greater engagement of our donors and volunteers, we have also been able to provide extended support to our beneficiaries who require longer term help. In January 2016, we began disbursing the Student Assistance Fund (SAF) to 12 families benefiting 23 students who have exhausted all means of assistance to support their education needs. We intensified our outreach efforts this year with the aim of increasing the community's awareness of Compassion Fund and to refer families in need.

In May 2015, 46 schools, 24 PAP Community Foundations Kindergartens, 5 Police Divisional Headquarters and 9 Corporates, and in March 2016, 29 schools, 18 PAP Community Foundations Kindergartens, 3 Police Divisional Headquarters and 7 Corporates participated in our annual fundraising event, Share-A-Meal. On this day, everyone is encouraged to "share a meal" with the less privileged, by putting a small sum equivalent to what they would spend on one meal into the Share-A-Meal donation tins. Share-A-Meal is honoured to have the continued support of the Singapore Police Force with 5 of their Divisions helping to label, distribute, collect and count approximately a total of 1668 collection tins island wide. This will be the 12th year that the Singapore Police Force had supported us and I would like to convey my heartfelt gratitude to them.

We also thank the schools and community partners for referring students whose families are in crisis to us and for the wonderful partnerships built through these years. It is only through the strong partnerships built that enables Compassion Fund to achieve its twin objectives of reaching out to help more families in crisis, and also nurturing the spirit of compassion amongst students.

My sincere thanks also go to my team of dedicated directors who give their valuable efforts and time. Lastly, we would not have been able to make such a huge impact and difference if not for the valuable contributions of our donors and volunteers and for this, we are immensely grateful.

Thank you for believing in us and supporting us in our vision of reaching out to help families in crisis. Compassion Fund could not go far without your support.

A handwritten signature in black ink, appearing to read 'Chia Chiu Leng', with a long horizontal stroke extending from the bottom of the signature.

Mrs Campos- Chia Chiu Leng
Chairman

2. COMPASSION FUND

Compassion Fund was established in April 2006 as a programme under MILK (Mainly I Love Kids) Fund. It was subsequently set up as an independent charity organisation in March 2009.

Compassion Fund is a crisis response fund that helps students from low-income families in crisis. The crisis may be a result of the death, sudden major illness or accident of a family member.

Without assistance and support, such families in crisis are at risk of declining into poverty and developing chronic family problems, with a detrimental impact on the lives of the children. As a result, we aim to give early and timely assistance to these families before situations spiral out of hand.

Our Vision

Compassion Fund supports and uplifts vulnerable children and their families in crisis, to avert family disintegration and a decline into poverty.

Our Mission

Working through schools and community partners, Compassion Fund responds promptly to vulnerable children whose families are in crisis due to death, illness or accident. We provide interim financial assistance and support while linking them to resources in the community.

We also engage schools to create a caring, compassionate community that believes in 'students helping students'.

Our Values and Principles

We believe that:

- To make a difference in the life of a child faced with a family crisis, we have to help the family remain together and stay afloat at this critical juncture in their lives. Assistance must therefore be prompt and timely.
- By educating students about helping other students, it encourages them to develop a sense of compassion for the less fortunate amongst them.
- By empowering teachers, counselors, and social workers, they can identify and render immediate assistance to students facing a sudden family crisis, through access to a ready source of support.

Who Compassion Fund helps

We give support to students from kindergartens and MOE schools – primary, secondary, and tertiary institutions. In particular, students and families who are currently not receiving any support from other agencies.

How Compassion Fund helps

- We give early and timely assistance to students whose families are in crisis, to prevent the crisis from causing them to spiral into poverty or develop other chronic family problems.
- We co-ordinate help efforts and support by linking them to other community resources to help students and their families ride over the crisis.
- We empower school teachers, principals and counsellors to identify and help students facing family crises through access to a ready source of support.
- We encourage students to help fellow students, helping them understand that every small act of giving makes a difference.

How Compassion Fund is funded

Compassion Fund is primarily funded by a nationwide fundraising campaign, "Share-A-Meal" which involves schools and corporations. Compassion Fund is also supported by donations from the public.

How Compassion Fund functions

Teachers and principals apply on behalf of:

- Students who are Singaporeans or Permanent Residents; and
- Students in Primary, Secondary and Tertiary levels in mainstream schools and
- Kindergartens; and
- Students or family members who are in any of the following crises – death, accident, sudden illness etc. Retrenchment and imprisonment in the family is not a criterion for consideration for financial assistance

Compassion Fund case workers will then conduct home visits for needs assessment for financial and other support recommendations.

3. STATUTORY INFORMATION

Compassion Fund Limited:

UEN. 200904371Z

Incorporated as a company limited by guarantee on 11 March 2009

Registered as Charity since 28 August 2009

Registered as IPC since 28 August 2009 (IPC registration number: IPC000676)

Full member of National Council of Social Service since ??2015

Registered office and Principal place of office:

4 Shenton Way #17-01 SGX Centre 2 Singapore 068807

Operational office:

1 Lorong 2 Toa Payoh, #02-08 Yellow Pages Building, Singapore 319637

Banker:

Oversea-Chinese Banking Corporation Limited, Ubi Branch

Blk 302 Ubi Ave 1 #01-59/63 Singapore 400302

Independent Auditor:

Baker Tilly TFW LLP

600 North Bridge Road #05-01 Parkview Square, Singapore 188778

Office Bearers:

Chia Chiu Leng, Chairman (from 2013 to current)

Yeo Hui Hong, Vice-Chairman (from 2011 to current)

Chan Wai Ming, Treasurer (from 2013 to current)

Claudia Teo Kwee Yee, Company Secretary (from 2009 to current)

Directors:

Chan Wai Ming (since 19 Apr 2011)

Chia Chiu Leng (since 9 November 2012)

Chitty Ramanathan Parvathi (since 12 March 2014)

Kay Mary Taylor (since 11 March 2010)

Low Aik Meng (since 12 March 2014)

Ng Wee Chew (9 November 2012 – 12 August 2015)

Ranganayaki d/o K. Thangavelu (since 1 April 2009)

Sheryn-Kaye von Senden (since 31 March 2009)

Tan Shau En (2 April 2013 – 1 May 2016))

Yeo Hui Hong (since 31 March 2009)

Peng Hai Ying (12 March 2014 - 16 March 2015)

Lim Kam Ming (20 September 2014 - 2 March 2015)

4. HISTORY AND MILESTONES

Over the years, we have reached these milestones:

- **April 2006 – March 2007:** 64 applications (47 families helped)
- **April 2007 – March 2008:** 31 applications (24 families helped)
- **April 2008 – March 2009:** 31 applications (23 families helped)
- **April 2009 – March 2010:** 29 applications (23 families helped)
- **April 2010 – March 2011:** 109 applications (86 families helped)
- **April 2011 – March 2012:** 97 applications (73 families helped)
- **April 2012 – March 2013:** 127 applications (62 families helped)
- **April 2013 – March 2014:** 77 applications (61 families helped)
- **April 2014 – March 2015:** 96 applications (72 families helped)
- **April 2015 – March 2016:** 63 applications (51 families helped)
- **April 2015 – March 2016:** 33 reviewed applications (33 families helped)

*School participation in Share-A-Meal:

- **2006:** 92 schools
- **2007:** 112 schools
- **2008:** 78 schools
- **2009:** 59 schools
- **2010:** 62 schools
- **2011:** 51 schools
- **2012:** 72 schools
- **2013:** 44 schools
- **2014:** 46 schools
- **2015:** 46 schools
- **2016:** 29 schools

5. REVIEW OF YEAR APRIL 2015 - MARCH 2016

Staffing

We have two full-time administrators managing the operation of Compassion Fund.

Applications and Beneficiary Profile

For the period of 1 April 2015 - 31 March 2016, a total of 63 new applications were received. Of the 63 cases, **51** families were assisted. In addition, 33 current beneficiaries were reviewed and approved for further assistance. In total, 84 families were assisted (with home visits, financial assistance and/or referrals).

Application profile:

A breakdown of the 63 new applications is as follows:-

Referred by:

Pre and Primary Schools	0
Secondary Schools	14
Tertiary Schools	24
Other community agencies	2
Review cases	23
Total	63

Beneficiary profile:

A breakdown of our 51 beneficiary families is as follows:-

Children (≤25)	103
Adults	53
Total person	156

Chinese	19
Malay	20
Indian	10
Others	2
Total family	51

Fundraising Event – Share-A-Meal 2015/2016

In May 2015, 46 schools, 24 PAP Community Foundations Kindergartens, 5 Police Divisional Headquarters and 9 Corporates participated in our annual fundraising event, Share-A-Meal. In March 2016, 29 schools, 18 PAP Community Foundations Kindergartens, 3 Police Divisional Headquarters and 7 Corporates participated. On this day, everyone is encouraged to “share a meal” with the less privileged, by putting a small sum equivalent to what they would spend on one meal into the Share-A-Meal donation tins.

For both events this financial year, Share-A-Meal is privileged to have the continued kind support of the Singapore Police Force with 5 of their Divisions helping to label, distribute, collect and count approximately 1668 collection tins islandwide. This massive effort was once again spearheaded by the Ang Mo Kio Police Division, who counts 2015 and 2016 as their 11th and 12th year of volunteerism. With the kind support from partners and donors, a net total of S\$174,046.70 was raised from both events.

6. REVIEW OF FINANCIAL STATE

Compassion Fund Ltd recorded a surplus of \$752,335 for the financial year ended 31 March 2016. Income of \$1,128,734 consisted of donation in cash, sponsorship-in-kind, other income and Care & Share matching grant. Total expenditure amounted to \$376,399 consisted of fundraising cost (\$38,696), governance cost (\$17,666) and charitable activities (\$320,037). Of

the total charitable activities, \$296,672 were programme expenditure supported by the Care & Share matching grant.

See enclosed audited financial statements FY2015-2016.

Disbursement Policy

Since Compassion Fund disburses funds during a crisis period, the duration of assistance is short-term and typically up to six months. For longer-term assistance, the Compassion Fund case worker will work with the volunteers, schools and families to develop a more holistic support beyond the financial respite made possible by Compassion Fund. Compassion Fund is responsible for the expedient disbursement of the money to the beneficiaries. Disbursement will be deposited into the bank account of the beneficiaries.

7. FUTURE PLANS AND COMMITMENTS

Two Year Activity Plan (2016-2018)

- Focused partnership with new schools and new community agencies to increase awareness of Compassion Fund and to reach out to students whose families are in crisis.
- To strengthen partnership with other community resources to increase outreach and support to clients in need.
- Enhance services to clients through partnerships with VWOs (E.g. volunteers and befriending services) and new assistance schemes.

8. ACKNOWLEDGEMENTS

We are thankful to each and every donor/supporter, whose contributions go a long way in helping students of the families in crisis.

Donors & Supporters:

Anderson Junior College	PCF Eunos Blk 122
Anderson Primary School	PCF Nee Soon Central Blk 738
Ang Mo Kio Secondary School	PCF Pasir Ris East Blk 412
Anglo-Chinese School (Junior)	PCF Punggol Central Blk 208 (CC)
Anglo-Chinese School (Primary)	PCF Punggol West Blk 602
Asia Sleep Centre	PCF Sengkang West Blk 303A
Beatty Secondary School	PCF Serangoon Blk 226
Bedok Town Secondary School	PCF Sparkletots Bukit Batok East (Blk 271)
Boon Lay Secondary School	Childcare Centre
Bukit Batok Secondary School	PCF Sparkletots Tampines West (Blk 942)
Bukit View Primary School	PCF Tampines Blk 890A
Catholic Junior College	PCF Tampines Changkat Blk 318
Cerebos Pacific Limited	PCF Tampines East Blk 261
CHIJ Our Lady Queen of Peace	PCF Tampines East Blk 358
Chongzheng Primary School	PCF Tampines East Blk 385
Clementi Town Secondary	PCF Tampines North Blk 483
Clementi Town Secondary School	PCF Tampines West Blk 140
CLUB 21	PCF Tampines West Blk 887
COMO Hotels & Resorts	PCF Tampines West Blk 938
Damai Primary School	PCF Tampines West Blk 942

Deyi Secondary School	PCF Telok Blangah Blk 44
East Spring Primary School	PCF Toa Payoh Central Blk 146A
Gan Eng Seng Secondary School	PCF Toa Payoh Central Blk 97
Global Yellow Pages Limited	Phillips66
Greenwood Primary School	Phillips66 Trading Pte Ltd
Hong Kah Secondary	Pioneer Junior College
Horizon Primary School	Poi Ching School
Innova Primary School	Quantedge Capital Pte Ltd
Julius Baer & Co.Ltd	Queenstown Primary School
Jurongville Secondary School	Raffles Institution
Kinderland Kindergarten (CCK)	Republic Polytechnic
Kushis Beauty Bridal Services	Riverside Secondary School
Lakeside Primary School	Rulang Primary School
Nano Equipment Pte Ltd	Shuqun Secondary School
Nanyang Girls' High School	Si Ling Primary School
National Institute of Education	Siglap Secondary School
Naval Base Primary School	Singapore Chinese Girls' Secondary
North Spring Primary School	Singapore Police Force E Division - Tanglin
Pacific Star Group	Singapore Police Force F Division - Ang Mo Kio
Pacific Star Holdings	Singapore Police Force G Division - Bedok
Pasir Ris Secondary School	Singapore Police Coast Guard
Pathlight School	Singapore Airport Police Division
Pathlight School (Campus 1)	St Anthony's Primary School
Paya Lebar Methodist Girls' Secondary School	St Margaret's Secondary School
PCF Ayer Rajah-West Coast Blk 48	Telok Kurau Primary School
PCF Bukit Batok East Blk 271	Three60 Degrees
PCF Bukit Gombak Blk 512	Xingnan Primary School
PCF Bukit Purmei Blk 108	Yangzheng Primary School
PCF Canberra Blk 487	Yu Neng Primary School
PCF Changi Simei Blk 131	Yumin Primary School

There are many other donors whose contributions have gone a long way in helping the families that Compassion Fund supports. We are unable to mention all of them in this space, but we convey our heartfelt thanks and gratitude for your faith in Compassion Fund's work.

9. CHARITY COUNCIL – GOVERNANCE EVALUATION CHECKLIST FY2014-2015

Compassion Fund complied with 23 out of 23 applicable guidelines of the Code of Governance for Charities and Institutions of a Public Character (2011). The governance evaluation checklist is printed below:

No.	Code Description	Code ID	Compliance	Explanation (if the Code guideline is not complied to or not applicable)
	BOARD GOVERNANCE			
A	Are there Board members holding staff appointments? (Skip items 1 and 2 if "No")		No	
1	If the governing instrument permits staff to become Board members, they should comprise not more than one-third of the Board.	1.1.2		
2	Staff does not chair the Board.	1.1.2		
3	There is a maximum limit of four consecutive years for the Treasurer position (or equivalent, e.g. Finance Committee Chairman).	1.1.6	Complied	
4	The Board has an audit committee (or designated Board members) with documented terms of reference.	1.2.1	Complied	
5	The Board meets regularly with a quorum of at least one-third or at least three members, whichever is greater (or as required by the governing instrument).	1.3.1	Complied	
	CONFLICT OF INTEREST			
6	There are documented procedures for Board members and staff to declare actual or potential conflicts of interest to the Board.	2.1	Complied	
7	Board members do not vote or participate in decision-making on matters where they have a conflict of interest.	2.4	Complied	
	STRATEGIC PLANNING			
8	The Board reviews and approves the vision and mission of the charity. They are documented and communicated to its members and the public.	3.1.1	Complied	
9	The Board approves and reviews a strategic plan for the charity to ensure that the activities are in line with its objectives.	3.2.2	Complied	

No.	Code Description	Code ID	Compliance	Explanation (if the Code guideline is not complied to or not applicable)
	HUMAN RESOURCE MANAGEMENT			
10	The Board approves documented human resource policies for staff.	5.1	Complied	
11	There are systems for regular supervision, appraisal and professional development of staff.	5.6	Complied	
	FINANCIAL MANAGEMENT AND CONTROLS			
12	The Board ensures internal control systems for financial matters are in place with documented procedures.	6.1.2	Complied	
13	The Board ensures reviews on the charity's controls, processes, key programmes and events.	6.1.3	Complied	
14	The Board approves an annual budget for the charity's plans and regularly monitors its expenditure.	6.2.1	Complied	
15	The charity discloses its reserves policy in the annual report.	6.4.1	Complied	
B	Does the charity invest its reserves? (Skip item 16 if "No")		Yes	
16	The charity invests its reserves in accordance with an investment policy approved by the Board. It obtains advice from qualified professional advisors, if deemed necessary by the Board.	6.4.3	Complied	
	FUNDRAISING PRACTICES			
17	Donations collected are properly recorded and promptly deposited by the charity.	7.2.2	Complied	
	DISCLOSURE AND TRANSPARENCY			
18	The charity makes available to its stakeholders an annual report that includes information on its programmes, activities, audited financial statements, Board members and executive management.	8.1	Complied	
C	Are Board members remunerated for their Board services? (Skip items 19 and 20 if "No")		No	
19	No Board member is involved in setting his or her own remuneration.	2.2		

No.	Code Description	Code ID	Compliance	Explanation (if the Code guideline is not complied to or not applicable)
20	The charity discloses the exact remuneration and benefits received by each Board member in the annual report.	8.2		
D	Does the charity employ paid staff? (Skip items 21 and 22 if "No")		Yes	
21	No staff is involved in setting his or her own remuneration.	2.2	Complied	
22	The charity discloses in its annual report the annual remuneration of its three highest paid staff who each receives remuneration exceeding \$100,000, in bands of \$100,000. If none of its top three highest paid staff receives more than \$100,000 in annual remuneration each, the charity discloses this fact.	8.3	Complied	In FY2015-2016, none of the staff received more than \$100k each in annual remuneration.
	PUBLIC IMAGE			
23	The charity accurately portrays its image to its members, donors and the public.	9.1	Complied	