

# LOVING HEART MULTI-SERVICE CENTRE

## ANNUAL REPORT

FOR THE FINANCIAL YEAR  
ENDED 31 MAR 2019



[HTTP://WWW.LOVINGHEART.ORG.SG/](http://www.lovingheart.org.sg/)

# FY 2018/19



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# ABOUT US

Loving Heart Multi-Service Centre (LHMSC) was registered as a charity under the Charities Act Chapter 37) since 26/06/2000 and was accorded IPC (Institution of a Public Character) status from 01/02/2018 To 31/10/2019.

Unique Entity Number (UEN):	T03SS0014A
Operating Address:	210 Jurong East Street 21 #01-389 Singapore 600210
Auditor:	Fiducia LLP
Banker:	Malayan Banking Berhad & United Overseas Bank

## OBJECTIVE

- To provide social services to families, elderly residents and any needy person living in the South West District in Singapore.
- To build mutually beneficial partnerships for the benefit of the community and enable the more able to help the less able.
- To create shared experiences to bring people together.

## VISION

- We make a difference to the lives we touch.

## MISSION

- We bring people together for Good by giving purpose and dignity.

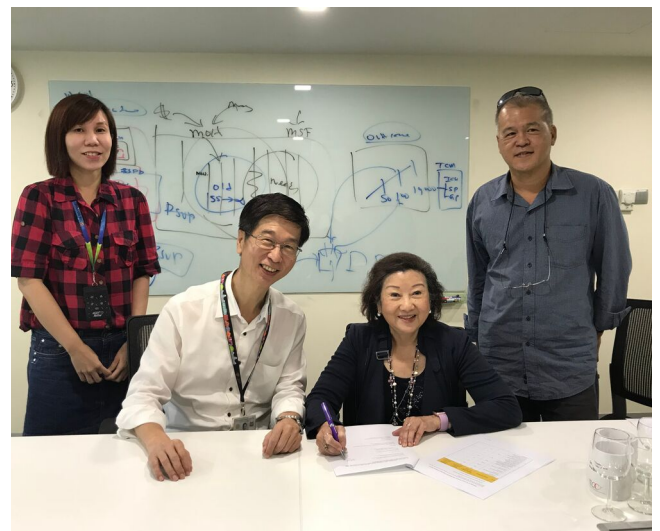
## VALUE

- People at the Centre
- Mutual Respect
- Trust
- Commitment
- Ethical Behaviour

# A WORD FROM THE BOARD PRESIDENT

2018 -2019 was an eventful year and saw the beginning of a new phase of life for Loving Heart Multi-Service Centre. We participated in The Volunteer Resource Optimization (VRO) Consultancy Project supported by NCSS as part of SG Cares movement. The aim was to help us build capacity for volunteer management and move us up the value chain in the creation of volunteer opportunities.

We were appointed a Volunteer Centre, one of the 2 VCs in MCCY's pilot scheme. We take this honour with humility and gratitude to be given the opportunity to contribute to a greater good. A volunteer manager and assistant came with the VC project, and this gives us the resources to better plan our expansion in which volunteers play an important part.



Signing of MOU with SG Cares

We had our first volunteer appreciation night during which we shared our work plans and expansion plans. There was great excitement among our various supporters and stakeholders.

With changing times, there are changing needs among both beneficiaries and volunteers who want to find purpose and meaning in their service. To serve our constituents, namely families, elderly and needy, we expanded our scope of service and set up clusters led by volunteers who bring their skills and knowledge to the job. The clusters are health, care & support, befriending, active ageing, volunteer management, technology and data analytics. Through these clusters we will introduce new services and programmes.



Our key services remained the Medical Escort and Transport services (MET), Befriending such as YPSG and socio-recreational programmes at the drop-in Senior Activities Centre. All did well. We planned to expand our MET services with the demographic shift.

People development and lifelong learning among volunteers and staff were critical to our success as an organization. The culture of learning was what we wanted to foster both among our staff and volunteers, and among the elderly as the world around them digitalized.

Our success was in no small part due to our strategic partners, such as the grassroots organisations - the RCs, NCs and CCC- and our tri-sector partners MCCY, THKMS, NTFGH, NUHS, BOLD, SWCDC, HPB and AIC. A large part of it was undoubtedly due to our unselfish volunteers whom we treasure. My greatest gratitude goes to the Board members, who quietly worked behind the scene, and the staff of LHMSC who were caught up in the fast pace of change, but who gallantly hanged on because we knew we were doing good.

We are, after all, loving hearts.

Thank you all.



**ASSOC PROF. TENG SU CHING**  
BOARD PRESIDENT



# BOARD COMMITTEE

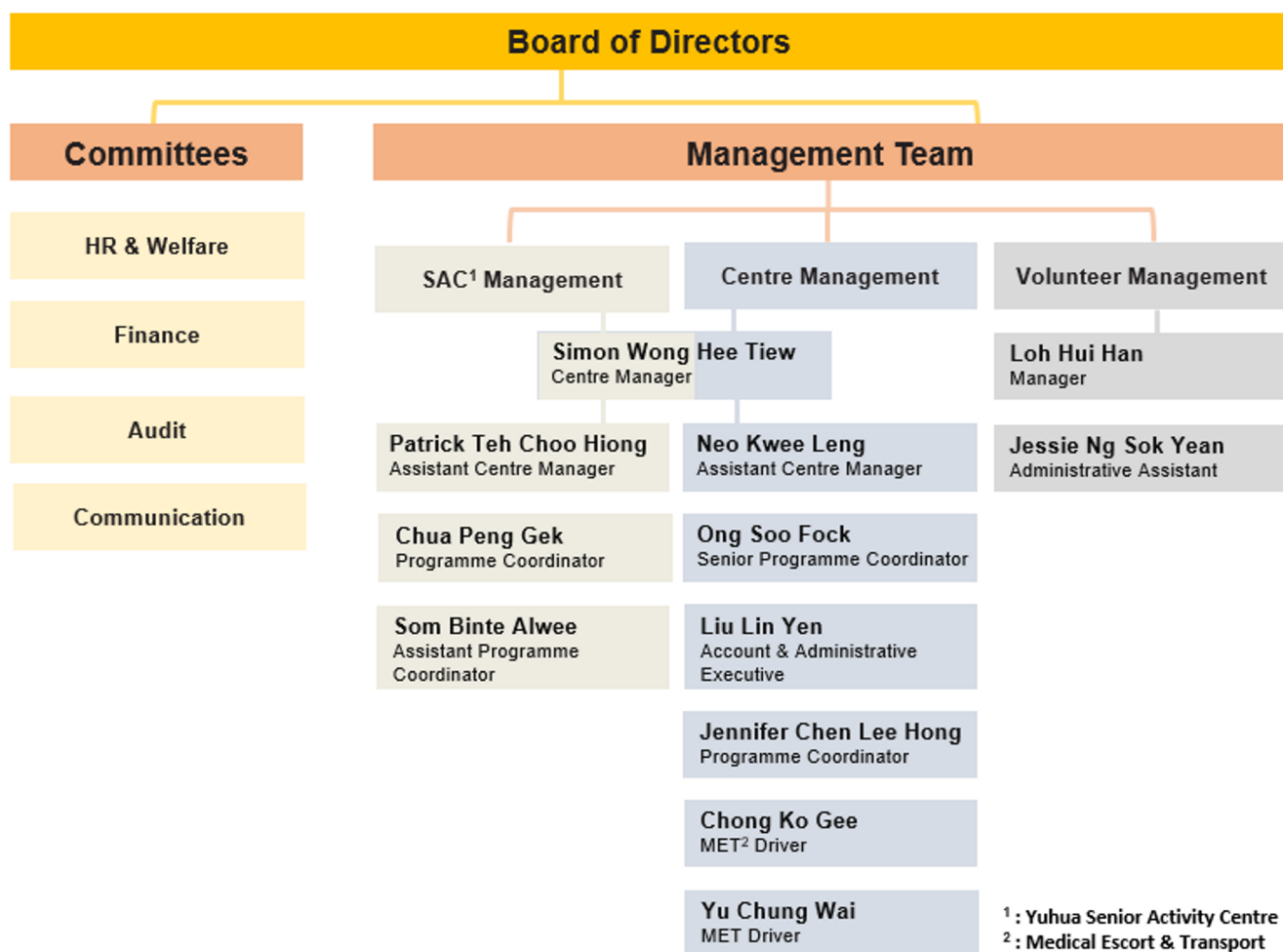
No	Name	Appointment	Occupation
1.	<b>A/P Teng Su Ching</b> With effect from 01/07/2017	<b>President</b>	<b>Director</b> CET, SUSS
2.	<b>Mr Malaiya Maran S/O Srinivasan</b> With effect from 01/07/2017	<b>Vice President</b>	<b>Managing Consultant,</b> Cimaran Consultancy
3.	<b>Mr Lawrence Ng Kok Kiang</b> With effect from 01/07/2017	<b>Vice President</b>	<b>CEO</b> Thye Hua Kwan Moral Society
4.	<b>Mr Patrick Tan Tse Chia</b> With effect from 01/07/2017	<b>Hon. Secretary</b>	<b>CEO</b> Fortis Law
5.	<b>Mr Jason Lee Teik Sein</b> With effect from 01/07/2017	<b>Hon. Asst Secretary</b>	<b>COO</b> Thye Hua Kwan Moral Charities
6.	<b>Dr Lena Lee Siow Ling</b> With effect from 01/07/2017	<b>Hon. Treasurer</b>	<b>Snr Assoc Director</b> Corporate Service, SMU
7.	<b>Mr Cheong Boon Leong Arthur</b> With effect from 01/07/2017	<b>Member</b>	<b>CEO</b> Ectivise Solutions Pte Ltd
8.	<b>Mr Chua Chin Wei Vinson</b> With effect from 01/07/2017	<b>Member</b>	<b>Director</b> ST Engineering Electronics
9.	<b>Dr Loke Wai Chiong</b> With effect from 01/07/2017	<b>Member</b>	<b>Partner</b> Deloitte SEA
10.	<b>A/P Lim Lee Ching</b> With effect from 30/08/2018	<b>Member</b>	<b>Vice Dean</b> NSHD, SUSS
11.	<b>Ms Sim Seo Lian Pauline</b> With effect from 01/07/2017	<b>Member</b>	<b>Director</b> SingResource Global Pte Ltd
12.	<b>Mr Desmond Chong Kok Hwee</b> With effect from 30/08/2018	<b>Member</b>	<b>Senior Consultant</b> Mastercard Asia/Pacific Pte Ltd
13.	<b>Ms Saharidah Bte Suradi</b> With effect from 30/08/2018	<b>Member</b>	<b>Retiree</b>
14.	<b>Ms Suzana Binte Slemat</b> With effect from 30/08/2018	<b>Member</b>	<b>Student</b>





# Organisation Chart

Meet the dedicated team of Loving Heart Multi-Service Centre



Hui Han

Simon

Lin Yen

Jessie

Soo Fock

Kwee Leng

# Highlight of the Year

1,039



beneficiaries served across 3 domains of services

82



vulnerable/needly residents touched via social outreach

629



individuals inspired into healthy living

510



learners embraced lifelong learning

338K



net surplus

126



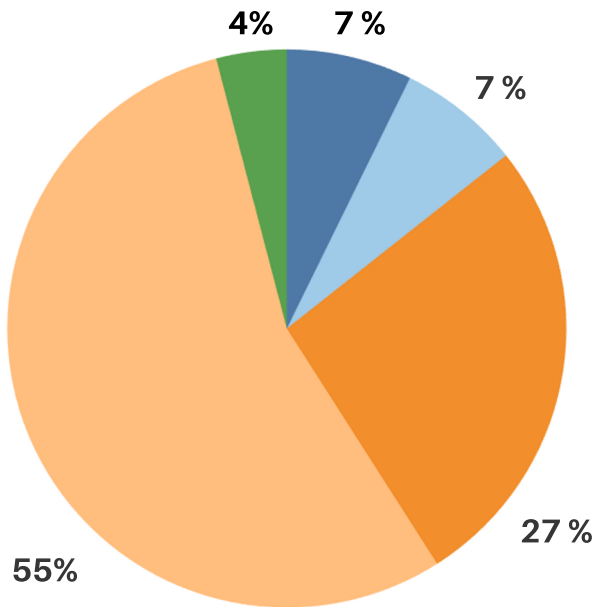
regular volunteers served at least 24 hours over 4 times a year,



# Financial Summary

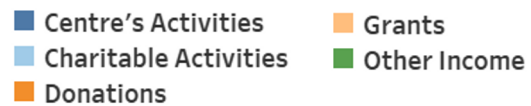
FY 2018/19

**INCOME: \$972,645**



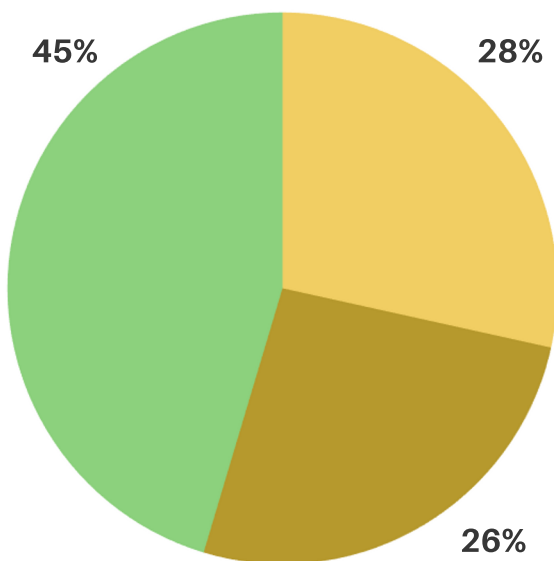
**LHMSC's income rose by 57% year over year (YOY) to \$972,645 in FY 2019.**

- The leap was attributed to an increase in donations - \$251,534 and grants received - \$60,723.



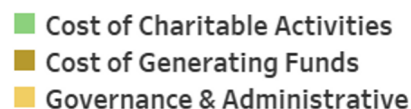
FY 2018/19

**EXPENDITURE: \$634,673**



**LHMSC's expenditure surge by 16% year over year (YOY) to \$634,673 in FY 2019.**

- The surge was contributed by a 21% increase in Cost of Charitable Activities, particularly on the cost of staff as new staff joined the team.



Refer to Financial Statements FY 2018/19

**FY 2018/19  
NET SURPLUS: \$337,972**

# LOVING HEART MULTI-SERVICE CENTRE'S SERVICES

1.

Social  
Outreach

“Provides Social Service for  
the Vulnerable & Needy”

- Befriending.
- Home Assistance.
- Empowering Non-Ambulatory.

2.

Lifelong  
Learning

“Nurtures Lifelong &  
Life-wide Learning”

- Digital Clinic.
- Outdoor Learning.
- Enrichment Class.

3.

Health &  
Wellness

“Inspires Healthy Living”

- Fitness Programme.
- Recreational Activity.
- Medical Escort & Transport.





# SOCIAL OUTREACH

LHMSC aims to improve the quality of life of vulnerable seniors and needy families by providing social services and assistance.

82

Service Users  
touched in  
FY 2018/19



## BEFRIENDING: YUHUA PEER SUPPORT GROUP

Volunteer befrienders conduct monthly house visits to vulnerable seniors/needy families to provide an emotional outlet and keep them engaged within the community.



## HOME ASSISTANCE

Volunteers assist vulnerable seniors/needy families with ad-hoc home maintenance work to improve their living condition.



## EMPOWERING NON-AMBULATORY

Volunteers facilitate weekly exercises for non-ambulatory seniors to empower and encourage them to step out of the house.

Volunteers also assist and guide non-ambulatory seniors for outdoor tours organised by LHMSC.

# LIFELONG LEARNING

LHMSC endeavors to nurture lifelong & life-wide learning mindset in the community.

510

Active Learners  
nurtured in  
FY 2018/19



## DIGITAL CLINIC

LHMSC organise monthly digital clinics to mentor individuals with queries on smart technologies.

These clinics endeavor to help seniors embrace technology.

## OUTDOOR LEARNING

LHMSC plans for monthly outdoor learning at places of interest.

The objective is to encourage individuals to practice using smart technologies.



## ENRICHMENT CLASS

LHMSC is a learning centre in the neighbourhood and provides an avenue for individuals who are interested in self-upgrading to sign up for daily enrichment classes.



# HEALTH & WELLNESS

LHMSC aspires to inspire healthy living.



## FITNESS PROGRAMME

To promote healthy living in the community, LHMSC conducts daily morning exercises and designed an elderly-friendly gym for members to keep fit.



**629**  
Members Inspired  
into Healthy Living  
in FY 2018/19



## RECREATIONAL ACTIVITY

LHMSC serves as a drop-in centre for members to mingle and make new friends through recreational activities such as karaoke sessions.

## MEDICAL ESCORT & TRANSPORT

LHMSC assists non-ambulant seniors with medical appointments by providing transportation services and regular volunteers to accompany throughout the whole medical journey.

**44**  
Clients Served  
Per Month

**1,019**  
Trips Completed

# YUHUA SENIOR ACTIVITY CENTRE

318A, Jurong East St 31, #02-308, Singapore 601318

Yuhua SAC is an organisation under LHMSC and is headed by Asst Manager Patrick Teh and his team.

The centre conducts activities such as karaoke, Rummy-O and exercise sessions to keep the elderly engaged. It's also a communal space for the elderly to socialise with their peers and find emotional support.

As part of MOH's Senior Cluster Network, Yuhua SAC looks after seniors in rental blocks around the area.

Since 1 Jul 2018, Yuhua SAC has fulfilled MOH's new set of KPIs and overperformed for the period Apr 2018 - Mar 2019.



**212** Seniors in Service Cluster

**100%**  
Weekly Visit to  
Frail/Home-  
Bounded Seniors

**89%**  
Active Outreach

**100%**  
Data Accuracy



# LHMSC AS A VOLUNTEER CENTRE

Since Nov 2018



In November 2018, LHMSC became the first Volunteer Centre (VC) appointed by SG Cares Office, Ministry of Culture, Community and Youth (MCCY). Empowerment as a VC enables LHMSC to build up its volunteer management capabilities, develop partnerships with other community organisations and volunteer groups, as well as expand the suite of existing services to meet the community's needs.



**126** regular volunteers served at least 24 hours over 4 times in FY 2018/19



# BOARD MEETINGS & ATTENDANCE

No	Name	% of Attendances
1.	<b>A/P Teng Su Ching*</b> President	100%
2.	<b>Mr Malaiya Maran S/O Srinivasan</b> Vice President	75%
3.	<b>Mr Lawrence Ng Kok Kiang</b> Vice President	50%
4.	<b>Mr Patrick Tan Tse Chia</b> Hon. Secretary	50%
5.	<b>Mr Jason Lee Teik Sein</b> Hon. Asst Secretary	50%
6.	<b>Dr Lena Lee Siow Ling</b> Hon. Treasurer	75%
7.	<b>Mr Cheong Boon Leong Arthur</b> Member	75%
8.	<b>Mr Chua Chin Wei Vinson</b> Member	50%
9.	<b>Dr Loke Wai Chiong</b> Member	50%
10.	<b>A/P Lim Lee Ching</b> Member	50%
11.	<b>Ms Sim Seo Lian Pauline</b> Member	75%
12.	<b>Mr Desmond Chong Kok Hwee</b> Member	50%
13.	<b>Ms Saharidah Bte Suradi</b> Member	75%
14.	<b>Ms Suzana Binte Slemat</b> Member	50%

A/P Teng Su Ching served as a board member for more than 10 years and as President for 4 years. She has demonstrated strong leadership, integrity, vision, ability, and competence during her tenure.

She is well respected by the residents and has earned the trust of other community leaders.

The board committee fully supports her appointment as President and believed that she's the right person to bring LHMSC to a greater height.

# RESERVES POSITION

The reserves that the Management Committee has set aside to provide financial stability and the means for development of LHMSC's principal activities. The centre intends to establish the reserve at a level equivalent to 2 years of operating expenditure through increasing awareness of the activities, seeking more private and corporate and fund raising efforts.

No	Item	2019	2018
A.	Total Funds	\$1,273,000	\$935,000
B.	Restricted Funds	\$142,000	\$127,000
C.	Unrestricted Funds*	\$1,131,000	\$808,000
D.	Total Annual Operating Expenditure*	\$635,000	\$547,000
E.	Ratio of Funds to Annual Operating Expenditure (E= C/D)	1.78	1.48

Refer to Financial Statements FY 2018/19 - Note 23

## REMUNERATION OF STAFF

LHMSC does not have staff receiving more than \$100,000 in annual remuneration.

LHMSC has not paid staff, who are close members of the family of the Executive Head or Board members, who each receives total remuneration of more than \$50,000 during the year.

# GOVERNANCE EVALUATION CHECKLIST FY 2018/19

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
<b>Board Governance</b>				
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied	
	Are there governing board members holding staff <sup>1</sup> appointments? (skip items 2 and 3 if "No")		No	
2	Staff does not chair the Board and does not comprise more than one third of the Board.	1.1.3		
3	There are written job descriptions for the staff's executive functions and operational duties, which are distinct from the staff's Board role.	1.1.5		
4	The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years.  If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity.	1.1.7	Complied	
5	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied	
6	The Board conducts self evaluation to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied	
	Is there any governing board member who has served for more than 10 consecutive years? (skip item 7 if "No")		Yes	
7	The charity discloses in its annual report the reasons for retaining the governing board member who has served for more than 10 consecutive years.	1.1.13	Complied	
8	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied	
<b>Conflict of Interest</b>				
9	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied	
10	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied	



<b>Strategic Planning</b>				
11	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Complied	
<b>Human Resource and Volunteer<sup>2</sup> Management</b>				
12	The Board approves documented human resource policies for staff.	5.1	Complied	
13	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied	
14	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied	
	Are there volunteers serving in the charity? (skip item 15 if "No")		Yes	
15	There are volunteer management policies in place for volunteers.	5.7	Complied	
<b>Financial Management and Internal Controls</b>				
16	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied	
17	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied	
18	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
19	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied	
20	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied	
	Does the charity invest its reserves (e.g. in fixed deposits)? (skip item 21 if "No")		Yes	
21	The charity has a documented investment policy approved by the Board.	6.4.3	Not Complied	In Progress
<b>Fundraising Practices</b>				
	Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 22 if "No")		Yes	
22	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied	
	Did the charity receive donations in kind during the financial year? (skip item 23 if "No")		Yes	
23	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied	
<b>Disclosure and Transparency</b>				
24	The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and (b) the attendance of every governing board member at those meetings.	8.2	Complied	
	Are governing board members remunerated for their services to the Board? (skip items 25 and 26 if "No")		No	
25	No governing board member is involved in setting his own remuneration.	2.2		

26	<p>The charity discloses the exact remuneration and benefits received by each governing board member in its annual report.</p> <p>OR</p> <p>The charity discloses that no governing board member is remunerated.</p>	8.3		
	Does the charity employ paid staff? (skip items 27, 28 and 29 if "No")		Yes	
27	No staff is involved in setting his own remuneration.	2.2	Complied	
28	<p>The charity discloses in its annual report —</p> <p>(a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity's subsidiaries) exceeding \$100,000 during the financial year; and</p> <p>(b) whether any of the 3 highest paid staff also serves as a governing board member of the charity.</p> <p>The information relating to the remuneration of the staff must be presented in bands of \$100,000.</p> <p>OR</p> <p>The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.</p>	8.4	Complied	
29	<p>The charity discloses the number of paid staff who satisfies all of the following criteria:</p> <p>(a) the staff is a close member of the family<sup>3</sup> belonging to the Executive Head<sup>4</sup> or a governing board member of the charity;</p> <p>(b) the staff has received remuneration exceeding \$50,000 during the financial year.</p> <p>The information relating to the remuneration of the staff must be presented in bands of \$100,000.</p> <p>OR</p> <p>The charity discloses that there is no paid staff, being a close member of the family belonging to the Executive Head or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.</p>	8.5	Complied	
<b>Public Image</b>				
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	
<b>Declaration</b>				
	<p><b>Name:</b> Simon Wong Hee Tiew</p> <p><b>Email:</b> Swong38@lovingheartmsc.org</p> <p><b>Contact:</b> 9817 9171</p> <p><b>Designation:</b> Centre Manager</p>			
<input checked="" type="checkbox"/>	I declare that my charity's / IPC's governing Board has approved this Governance Evaluation Checklist and authorised me to submit on its behalf. All information given by me in this checklist submission is true to the best of my knowledge and I have not wilfully suppressed any material fact. The full responsibility for providing accurate and updated checklist information will rest with my charity's / IPC's governing Board.			

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## **LOVING HEART MULTI-SERVICE CENTRE**

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 [WWW.LOVINGHEART.ORG.SG](http://WWW.LOVINGHEART.ORG.SG)

 [WWW.FACEBOOK.COM/LOVINGHEARTMSC](http://WWW.FACEBOOK.COM/LOVINGHEARTMSC)