

Annual Report 2019/2020



**Loving
Heart**

Our Mission



"We make a difference to the lives we touch"

Our Vision



"We bring people together for Good by giving purpose and dignity"



Objectives

- 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.
- To encourage community bonding

Core Values

People-Centric



Trust



Mutual Respect



Commitment

Ethical Behaviour

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**2019-
2020**



**2020
& Beyond**

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Governance

LOVING HEART IS A SOCIAL SERVICE AGENCY (SSA) IN YUHUA COMMITTED TO BUILDING COMMUNITY RESILIENCE AND SOCIAL VALUES THROUGH VOLUNTEERISM.



WE ADOPT A PEOPLE-CENTRIC APPROACH TO CONNECT RESIDENTS, VOLUNTEERS, COMMUNITY AND SERVICE PROVIDERS TO CO-CREATE IMPACTFUL SOLUTIONS.

PRESIDENT'S MESSAGE

FINDING OURSELVES

Ourselves

We are not defined by our Unique Entity Number or UEN. We are defined by what we do, where we came from and what we stand for.

**By the community,
For the community,
With the community.**

The community defines us. Many projects that Loving Heart did were co-created by the community who understood the needs best and know the community assets available for the solution. This develops a strong sense of ownership and commitment. It helps that most of Loving Heart's staff live in this community. Nothing like local knowledge for success.

Building a learning organisation

We placed importance on staff development, That was only the beginning of our effort to promote lifelong learning and build learning and development capabilities. Many have been with us for a very long time and their commitment to service motivated many of us.

A Volunteer Centre

As a Volunteer Centre, we reached out to the 4 constituencies to have a better understanding of their needs. We shared with them the services that we have successfully run, and left an open invitation to tap into our expertise in areas we are good at. In reality, I foresee a sharing of ideas and collaboration as we learn from each other.

Our Work and Our Volunteers

We did not let up in our service to the community. In all areas, we saw better performance:

- 15% increase in the number of residents served;
- 98% increase in the number of regular volunteers
- More intergenerational activities jointly organised with Bold at Work; more digital literacy classes as part of lifelong learning for seniors

Our volunteers are the best. They not only provide the arms and the legs, but also the brain and the heart



The year drew to a close on a foreboding note. As of 31 March 2020, 12pm, MOH had identified 13,452 close contacts who had been quarantined. Of these, 4,713 were currently quarantined, and 8,739 completed their quarantine. The lockdown would be ending soon. How would this affect the people we serve? What lessons could we learn when we are out of this? What would life be when we could not reach out to each other? Minister Grace Fu met up with the team and volunteers to encourage us to stay positive. Perhaps the lockdown would give us opportunity to reflect on our situation as we planned for the future.

ASSOCIATE PROFESSOR TENG SU CHING
PRESIDENT

Meet The Team!

LOVING HEART BOARD COMMITTEE
APRIL 2019-MARCH 2020



A/P Teng Su Ching
President



Mr Malaiya Maran
S/O Srinivasan
Vice-President



Mr Lawrence Ng Kok Kiang
Vice-President



Mr Patrick Tan Tse
Hon. Secretary



Dr Lena Lee Siow Liing
Hon. Treasurer



Mr Sio Wei Hurng
Hon. Asst Treasurer



Dr Loke Wai Chiong
Member



Mdm Saharidah Bte Suradi
Member



Mr Chua Chin Wei Vinson
Member



Ms Sim Seo Lian Pauline
Member



Mr Desmond Chong Kok Hwee
Member



Mr Cheong Boon Leong Arthur
Member



Ms Andrea Liew Yihui
Member



A/P Lim Lee Ching
Member



Ms Suzana Binte Slemat
Member



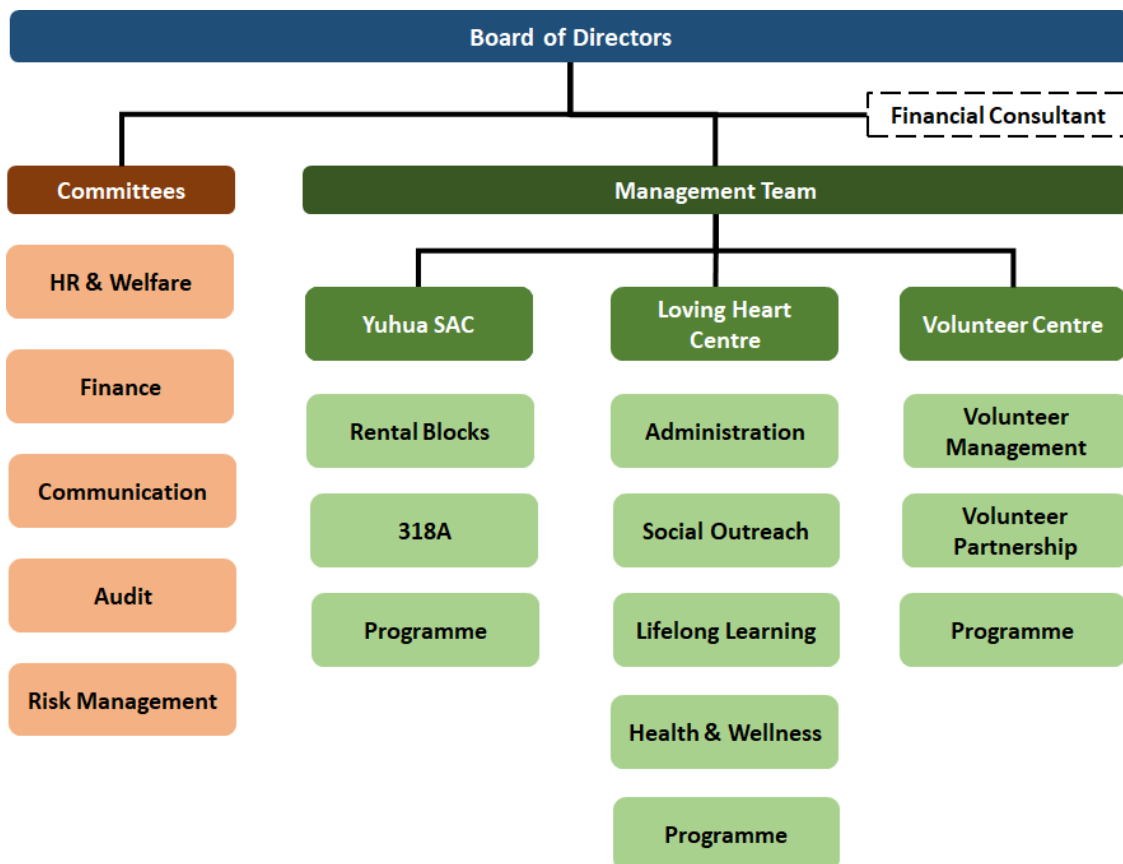
Ms Mabel Chin
Consultant

Loving Heart Board Committee

April 2019 - March 2020

No	Name	Appointment	Occupation
1.	A/P Teng Su Ching	President With effect from 01/07/2019	Associate Professor NSHD, SUSS
2.	Mr Malaiya Maran S/O Srinivasan	Vice President With effect from 01/07/2019	Managing Consultant Cimaran Consultancy
3.	Mr Lawrence Ng Kok Kiang	Vice President With effect from 01/07/2019	CEO Thye Hua Kwan Moral Society
4.	Mr Patrick Tan Tse Chia	Hon. Secretary With effect from 01/07/2019	CEO Fortis Law
5.	Dr Lena Lee Siow Ling	Hon. Treasurer With effect from 01/07/2019	Snr Assoc Director Singapore Management University
6.	Mr Sio Wei Hurng	Hon. Asst Treasurer With effect from 20 Feb 2020	Snr Assistant Director Public Utilities Board
7.	Mr Cheong Boon Leong Arthur	Member With effect from 01/07/2019	CEO Ectivise Solutions Pte Ltd
8.	Mr Chua Chin Wei Vinson	Member With effect from 01/07/2019	Director, Healthcare ST Engineering
9.	Dr Loke Wai Chiong	Member With effect from 01/07/2019	Clinical Director MOH Office for Healthcare Transformation
10.	A/P Lim Lee Ching	Member With effect from 01/07/2019	Dean NSHD, SUSS
11.	Ms Sim Seo Lian Pauline	Member With effect from 01/07/2019	Director HR Director SingResource Global Pte Ltd Haulio Pte Ltd
12.	Mr Desmond Chong Kok Hwee	Member With effect from 01/07/2019	Asia Pacific Risk Program Lead Mastercard Asia/Pacific Pte Ltd
13.	Ms Saharidah Bte Suradi	Member With effect from 01/07/2019	Retiree
14.	Ms Suzana Binte Slemat	Member With effect from 01/07/2019	Consultant Kelly Services (Singapore) Pte Ltd
15.	Ms Andrea Liew Yihui	Member With effect from 01/07/2019	Assistant Manager NTU Library's Administration & Ops
16.	Mr Jason Lee Teik Sein	Hon. Asst Secretary 01/07/2019 to 20 Feb 2020	COO Thye Hua Kwan Moral Charities

Organisation Structure



Meet The Team!

LOVING HEART AND YUHUA SAC

Loving Heart



From Left: Standing (Ong Soo Fock, Neo Kwee Leng, Simon Wong, Loh Hui Han, Chong Ko Gee, Yu Chung Wai, Seated (Liu Lin Yen, Jess Ng, Chin Nyuk Choo, Soh Lee Lee, Khloe Teo)

Yuhua SAC



From Left: Ng Siew Kim, Connie Chua, Patrick Teh, Jennifer Chen, Som Binte Alwee

Our Year in Review

APR2019/MAR2020



SERVING OUR COMMUNITY

HIGHLIGHTS OF THE YEAR



15%

INCREASE IN NUMBER OF RESIDENTS SERVED

98%

INCREASE IN NUMBER OF REGULAR VOLUNTEERS

1,200

UNIQUE RESIDENTS

700

UNIQUE VOLUNTEERS

\$1.2M

FY 2019/2020 INCOME

\$1M

FY 2019/2020 EXPENDITURE

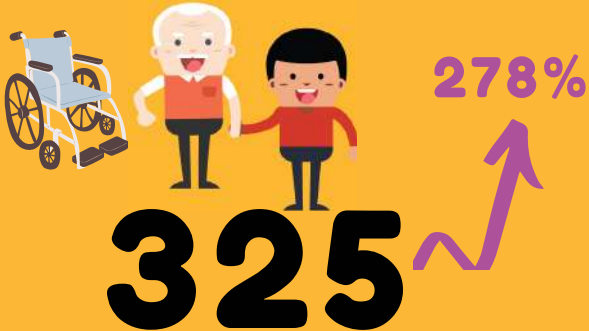


BY, FOR, WITH THE COMMUNITY



LOVING HEART WORKS WITH LOCAL RESIDENTS, BUSINESS COMMUNITY, PUBLIC AGENCIES, AND OTHER WELL-WISHERS TO CO-CREATE INCLUSIVE AND HOLISTIC PROGRAMMES AND SERVICES TO ADDRESS THE NEEDS OF THE COMMUNITY.

SOCIAL OUTREACH



VULNERABLE/ NEEDY
SERVICE-USERS SUPPORTED
VIA VARIOUS SOCIAL SERVICES

LIFELONG LEARNING



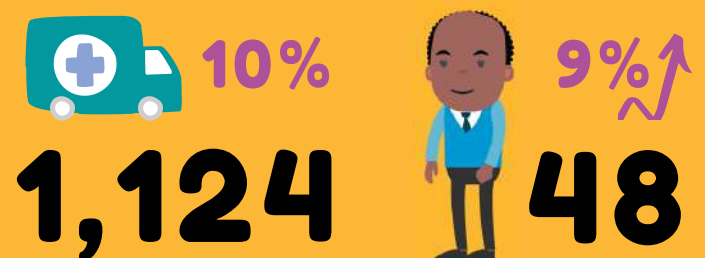
LEARNERS ADOPTED LIFELONG
AND LIFE-WIDE LEARNING
MINDSET IN THE COMMUNITY

HEALTH & WELLNESS



INDIVIDUALS INSPIRED TO
LEAD A HEALTHY LIFESTYLE

MEDICAL ESCORT & TRANSPORT



TRIPS
COMPLETED

CLIENTS SERVED
PER MONTH

VOLUNTEER CENTRE JURONG EAST TOWN



APPOINTED AS THE FIRST VOLUNTEER CENTRE BY THE SG CARES OFFICE IN NOV 2018, LOVING HEART WELCOMES ALL WHO SINCERELY WANT TO SERVE - WHETHER EPISODIC OR REGULAR. WE WANT TO GIVE EVERYONE THE OPPORTUNITY TO VOLUNTEER AND DISCOVER FOR THEMSELVES THE JOY OF VOLUNTEERING.

1,150

**VOLUNTEERING
SESSIONS**

13,200

**VOLUNTEERING
HOURS**

700

**TOTAL
VOLUNTEERS**

450

**EPISODIC
VOLUNTEERS**

250

**REGULAR
VOLUNTEERS**

YUHUA SENIOR ACTIVITY CENTRE

318A, JURONG EAST ST 31, #02-308, SINGAPORE 601318



YUHUA SAC IS A COMMUNAL SPACE FOR SENIORS TO SOCIALISE WITH THEIR PEERS AND FIND EMOTIONAL SUPPORT. AS PART OF MOH'S SENIOR CLUSTER NETWORK, THE CENTRE ALSO LOOKS AFTER SENIORS IN THE RENTAL BLOCKS.

370

SENIORS IN
TOTAL

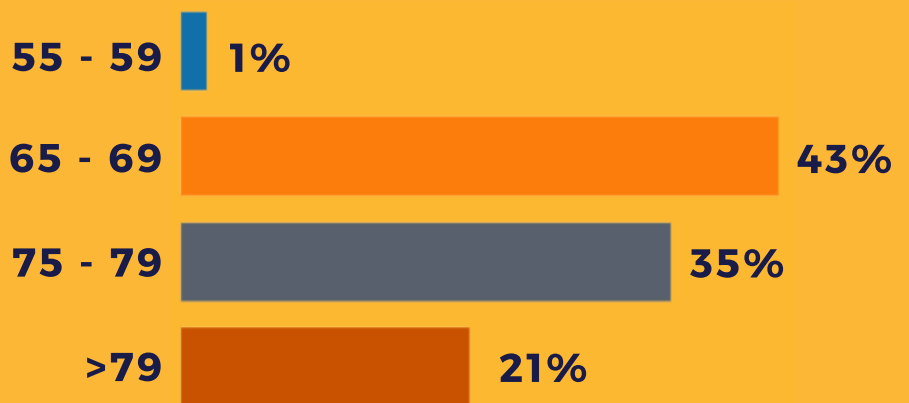
210

SENIORS IN BLOCK
373 & 374

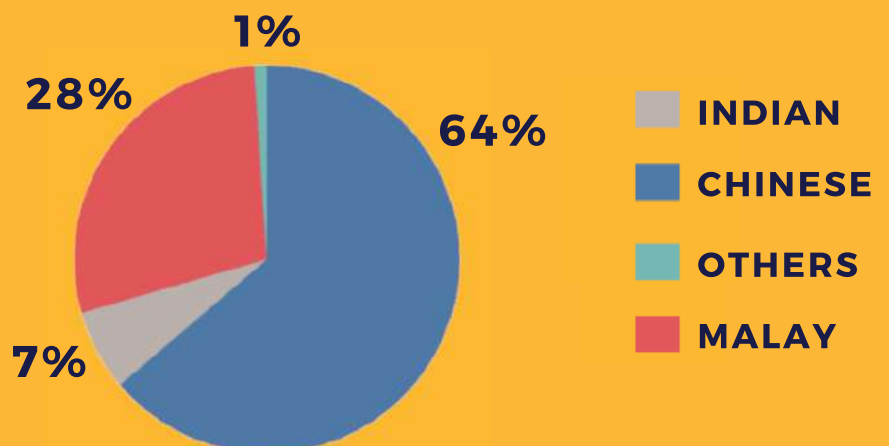
160

SENIORS IN
BLOCK 318A

ALL SENIORS BY AGE GROUP



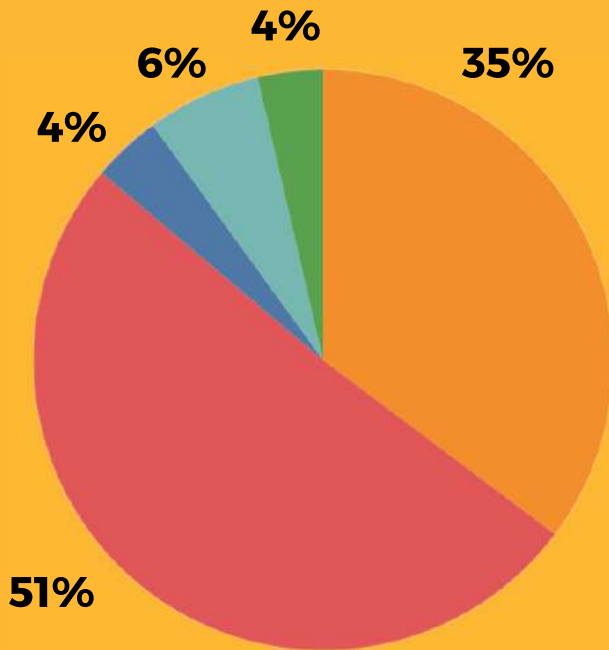
ALL SENIORS BY ETHNICITY



FINANCIAL SUMMARY

FY 2019/2020

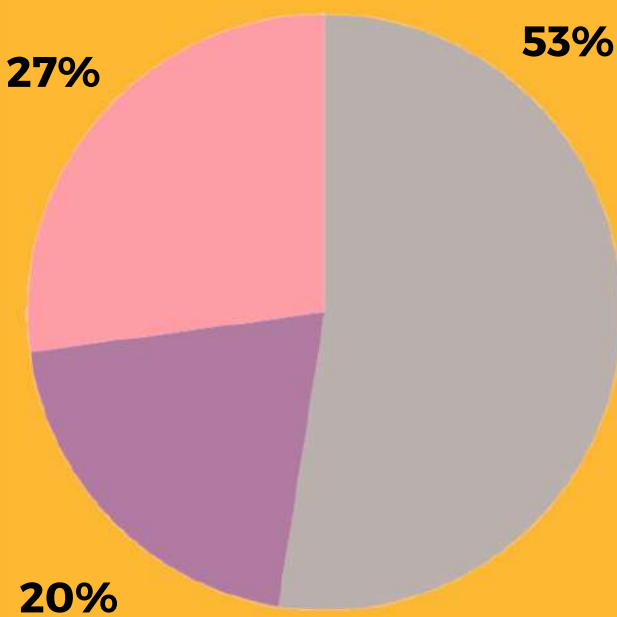
NET SURPLUS: \$200K



INCOME: \$1.2 MILLION

income grew by 26% year over year (YOY) from \$970K in FY 2019 to \$1.2M in FY 2020.

Loving Heart received increased support from Government agencies to support their activities and also donations from the public - grants improved by \$90K (17% YOY) while donations grew by \$170K (67% YOY) in FY 2019/2020.



EXPENDITURE: \$1 MILLION

Expenditure increased by 61% year over year (YOY) from \$630K in FY 2019 to \$1M in FY 2020.

Loving Hearts saw an expansion in their service scope and increase outreach to other parts of the South-West District in FY2019/2020. 4 new staff were employed for this cause, resulting in staff costs to increase by \$220K (56%).



PROGRAMMES AND SERVICES

Social Outreach

Provides Social Service for the Vulnerable and Needy

Befriending
Home Assistance
Empowering Non-Ambulatory

Lifelong Learning

Nurtures Lifelong and lifewide learning

Digital Clinic
Outdoor Learning
Enrichment Class

Health and Wellness

Inspires Healthy Living

Fitness Programme
Recreational Activity
Medical Escort and Transport





**2020 and
Beyond**



It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is most adaptable to change.

CHARLES DARWIN

"As the social sector undergoes transformation, so too should Loving Heart."

ASSOCIATE PROFESSOR TENG SU CHING
PRESIDENT

Our Plans for 2021

Technology



design and launch a digitalization plan

Health



move upstream to address the social determinants

Renewal



encourage the young to join us and the social sector

Sustainability



post-covid, needs will grow, how do we sustain our service

Lifelong Learning



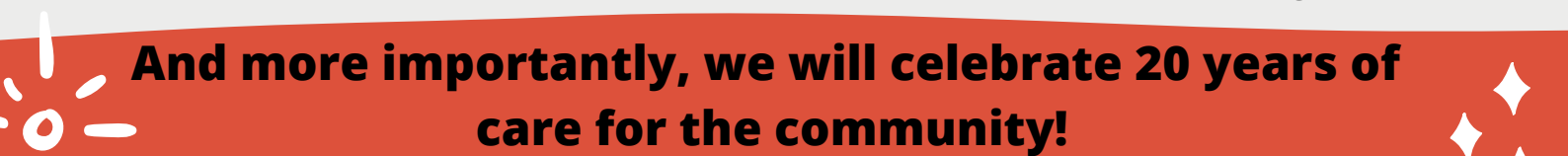
promote self-directed learning in Loving Heart and in the community

Volunteerism



strengthen the volunteer network for Social Service Agencies in Jurong East Town and promote volunteering skills and informal learning.

And more importantly, we will celebrate 20 years of care for the community!





**What is the one
thing you aspire to
do with Loving Heart
in 2021?**



CONNECT WITH US



Special thanks to official photographers Sunny and Edmund



Lovingheart.org.sg



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S600210**



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@Lovingheartsingapore



@Lovingheart_sg

Governance

BOARD MEETING ATTENDANCE
RESERVES POSITION
CONFLICT OF INTEREST
GOVERNANCE EVALUATION CHECKLIST

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

BOARD MEETING ATTENDANCE

Attendance Sheet						Mgt Mtg	AGM			
S/N	Name	Position		5/27/2020	2/20/2020	9/17/2019	9/17/2020	5/23/2019	1/8/2019	
1	A/P Teng Su Ching, BBM, JP	President		1	1	1	1	1	1	100%
2	Mr Malaiya Maran S	Vice President		1	1	1	1	1	1	100%
3	Mr Lawrence Ng	Vice President		1	0	0	0	0	1	33%
4	Mr Patrick Tan Tse Chia	Secretary		0	1	0	0	1	0	33%
5	Mr Jason Lee	Asst Secretary		0	0	0	0	1	1	33%
6	Dr Lena Lee	Treasurer		1	1	1	1	1	1	100%
7	Mr Vinson Chua	Member		1	1	1	1	0	1	83%
8	Mr Arthur Cheong, PBM	Member		1	0	0	0	1	1	50%
9	Dr Loke Wai Chiong	Member		1	1	1	1	1	0	83%
10	Ms Pauline Sim, BBM	Member		1	1	1	0	0	1	67%
11	Mr Desmond Chong	Member		0	0	0	0	0	1	17%
12	A/P Lim Lee Ching	Member		1	1	0	0	0	0	33%
13	Mdm Saharidah Binti Suradi	Member		1	1	1	1	1	1	100%
14	Ms Suzana Slemat	Member		1	0	1	1	0	1	67%
15	Andrea Liew	Observer		1	0	1	1	0	0	50%
16	Sio Wei Hurng	Observer		1	1	0	0	0	0	33%
17	Mabel Chin	Observer		1	1	0	0	1	1	67%
18	Mr Simon Wong	Centre Manager		1	1	1	1	1	1	100%
19	Mr Neo Kwee Leng	Asst Manager		1	1	1	1	1	1	100%
20	Mr Patrick Teh	Asst Manager		1	1	1	1	1	1	100%
21	Mr Loh Hui Han	Volunteer Manager		1	1	1	1	1	1	100%

A/P Teng Su Ching served as a board member for more than 10 years and as President for 6 years. She has demonstrated strong leadership, integrity, vision, and competence during her tenure. She is well respected by the residents and has earned the trust of other community leaders, as well as social sector leaders. In her tenure as President she has transformed Loving Heart. She is actively planning renewal for Loving Heart.

Maran (full name) is a strong supporter of LH. He is a grassroots leaders and provides local knowledge that helps us plan for the constituency, especially important because the work of LH is about community development

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	2020	2019	% Increase
a	Total Fund	\$ 2,373,000	\$ 1,766,000	34%
b	Restricted Fund	\$ 128,000	\$ 142,000	-10%
c	Unrestricted Fund	\$ 1,349,000	\$ 1,131,000	19%
d	Total Annual Operating Expenditure	\$ 1,024,000	\$ 635,000	61%
e	Ratio of Fund to Annual Operating Expenditure (e=c/d)	1.32	1.78	

Refer to Financial Statements FY 2019/2020- Note 24

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.

CONFLICT OF INTEREST

The policy on conflict of interest was set up for all committee members and staff of the centre to abide.

Governance Evaluation Checklist FY2019/2020

- Please do not use the 'Back' button on your browser
- All organizations are required to submit their governance evaluation checklists within 6 months of the end of their financial periods. Financial statements must be submitted before the annual report and governance evaluation checklist.
- If you have yet to submit the governance evaluation checklist for previous financial periods, please do so before making a submission for the current period.
- The Governance Evaluation Checklist is tiered according to the size of the charity and IPC status. Your response to the preliminary questions will trigger the system to retrieve a set of GEC questions which is applicable to your organisation.
- Please note that you will not be able to change the question set after a draft has been created. If a wrong set of questions has been retrieved due to incorrect response to the preliminary question, please delete the draft and click the "Edit" button to make the necessary changes.
- Maximum of 500 characters is allowed for each Explanation.

Case Number: CPGE-200508-000291
Name of Organisation: Loving Heart Multi-Service Centre
UEN No: T03SS0014A
Case Status: DRAFT
Submission Deadline: 30/09/2020
Last Updated On: 12/10/2020

Preview Governance Evaluation Checklist Submission

Please submit Financial Statement before submitting Governance Evaluation Checklist

S/No.	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
BOARD GOVERNANCE				
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied	
2	Are there governing board members holding staff* appointments?		No	

HUMAN RESOURCE AND VOLUNTEER* MANAGEMENT

14	The Board approves documented human resource policies for staff.	5.1	Complied	
15	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	
16	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied	
17	Are there volunteers serving in the charity?		Yes	
18	There are volunteer management policies in place for volunteers.	5.7	Complied	

FINANCIAL MANAGEMENT AND INTERNAL CONTROLS

19	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	
20	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied	
21	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
22	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied	
23	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied	
24	Does the charity invest its reserves (e.g. in fixed deposits)?		Yes	
25	The charity has a documented investment policy approved by the Board.	6.4.3	Not Complied	In Progress

FUNDRAISING PRACTICES

26	Did the charity receive cash donations (solicited or unsolicited) during the financial year?		Yes	
27	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied	
28	Did the charity receive donations in kind during the financial year?		Yes	
29	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied	

DISCLOSURE AND TRANSPARENCY

30	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	
31	Are governing board members remunerated for their services to the Board?		No	
34	Does the charity employ paid staff?		Yes	
35	No staff is involved in setting his own remuneration.	2.2	Complied	
36	The charity discloses in its annual report — (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 (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.	8.4	Complied	

37	The charity discloses the number of paid staff who satisfies all of the following criteria: (a) the staff is a close member of the family* belonging to the Executive Head* or a governing board member of the charity; (b) the staff has received remuneration exceeding \$50,000 during the financial year. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR 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.	8.5	Complied	
PUBLIC IMAGE				
38	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	

Declarant Details**Name of Declarant:*** WONG HEE TIEW**Role in the organisation:*** CENTRE MANAGER**ID Type:*** NRIC**Name of the Firm:*****ID No:*** XXXXXXXXXX

I declare that my charity's / IPC's governing board has approved this Governance Evaluation Checklist and authorised me to submit it on their behalf. All information given by me in this 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.

Note: This Enhanced checklist is for large charities with gross annual receipts or total expenditure of \$10 million or more and IPCs with gross annual receipts or total expenditure from \$500,000 to less than \$10 million.

Previous

Submit