

REACH Community Services Society
Annual Report 2014



faith, hope, and love
and the greatest of
these is
love!

VISION:

**TOUCHING HEARTS,
REACHING LIVES**



MISSION:

- R**ekindling Hope
- E**nhancing Social & Emotional Well-being
- A**ssisting Personal Growth
- C**aring for the Hurting
- H**elping the Needy



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MANAGEMENT COMMITTEE

ADVISOR

Rev. Calvin Lee

PRESIDENT

Sin Lye Kuen

VICE PRESIDENT

Sia Siew Kien

HONORARY SECRETARY

Rodney Chang Lai Mun

HONORARY TREASURER

Clement Chung

COMMITTEE MEMBERS

Billy Supardi
Cham Lee Fin
Patrick Liew
Randy Leong
Sandy Low

SUB-COMMITTEES

AUDIT

Cham Lee Fin
Peter Lim

FINANCE

Clement Chung
Sia Siew Kien

FUNDRAISING

Patrick Liew
Sandy Low
Sia Siew Kien
Sin Lye Kuen

HUMAN RESOURCE

Billy Supardi
Rodney Chang

STRATEGIC & PROGRAMME PLANNING

Clement Chung
Sia Siew Kien
Sin Lye Kuen



Left to right: Sandy Low, Randy Leong, Clement Chung, Sin Lye Kuen,
Sia Siew Kien, Cham Lee Fin, Patrick Liew
Absent from photo: Billy Supardi, Rodney Chang



PRESIDENT'S MESSAGE

2014 has been a year of new beginnings for REACH Community Services Society (RCSS) on many fronts.

In addition to REACH Family Services Centre at Blk 187 Bishan Street 13 we began operation of REACH Counselling Centre at Blk 307 Shunfu Road in November 2014 and REACH Youth Powerhouse at Blk 417 at Bukit Batok West Avenue 4 in February 2015.

The additional premises in Shunfu and Bukit Batok West are significant as they allow RCSS to become a part of two new neighbourhoods and to reach out to the two new communities on a daily basis. REACH will be undertaking outreach activities in each of the neighbourhoods to reach out to families, students and schools, and working with the grassroots leaders, like-minded VWOs and other community stakeholders to touch more lives and hearts so as to make a positive difference to the communities.

As RCSS enlarges the reach and breadth of its services to the community, it was necessary that RCSS also enhance its staff management team. I am pleased to welcome on board Mr Ho Siew Cheong as the Chief Executive with effect from 1 January 2015. Siew Cheong is no stranger to RCSS having served on the Management Committee for many years before stepping down in 2013. Siew Cheong brings with him over 20 years of corporate experience with one of the largest MNCs here in addition to a deep passion to reach out and help the socially and economically challenged in Singapore.

Ms Ng Ai Ling, who has served for many years as the Executive Director of RCSS, will take on the key appointment of Clinical Director to ensure and maintain the high quality of professional services that our clients have come to expect. Ai Ling's

many years of faithful and fruitful service in the social sector will put her in good stead for the task.

2014 also saw RCSS organised its first Charity Fund-raising Dinner at Marina Mandarin Singapore on 3 September with the Minister for Social and Family Development, Mr. Chan Chun Seng as the guest of honour. The fund-raising initiative was well supported by many friends of RCSS, both old and new, for which I am most grateful. With the increase in the breadth of services, more fund raising initiatives would be necessary to support our work. I look forward to the generosity and support of the friends of RCSS so that together, we can do better, together we can do more to help those in need in our society.

Going forward, it is my prayer that RCSS will always distinguish herself as a service provider with a heart of compassion, treats the clients in every circumstance with respect and dignity, ready and willing to go the extra mile to help the clients overcome their challenges and attain personal growth and confidence.

Lastly, it remains for me to thank all volunteers, supporters and friends of RCSS for your interest, support, and involvement in the work of RCSS. I also wish to specially acknowledge the excellent work and dedication of the staff of RCSS through whom many lives have been blessed in 2014.

Together with the members of the Management Committee of RCSS, I look forward to RCSS' more fruitful and effective ministry to the community in the days ahead. Thank You.



Sin Lye Kuen
President
REACH Community Services
Society



CHIEF EXECUTIVE'S MESSAGE



Ho Siew Cheong
Chief Executive
REACH Community Services
Society

Now into her 16th year serving the Community, REACH Community Services Society (RCSS) is like an evolving teenager coming of age, discovering her strength, excited about the future, and raring to go. Her preparations have started quietly over many years prior, while learning and acquiring experience faithfully doing what she has been assigned, but it seems like we are now into a season where the caterpillar is beginning to change into a butterfly.

RCSS started with REACH Family Service Centre in Bishan, and for years we remained so. But while we were diligently serving the community around Bishan, Sin Ming and Thomson, we have been exploring other opportunities. Over time, RCSS has developed her expertise in youth work and counselling. REACH Youth and REACH Counselling were set up to develop depth in our services and outreach to definite clientele.

Seeing young delinquent lives who once lingered at the fringe being re-purposed with new found enthusiasm, wounded relationships heading towards marital breakup, family breakdowns turned around with restoration and renewal, give us the assurance that we are sending the right message to those who need it - Hope is within Reach.

We are inspired to do more as we see the growing needs. But we were still operating from one locality, Bishan. As we hired additional staff to manage the increased scope, it became progressively challenging to pack more and more people into the overcrowded Bishan premise. We managed to pack 43 staff. Nevertheless, we remained unwavering that 'Hope makes all things work'!

And then our requests for more space were hearkened. Our proposals to build a Youth Centre in Bukit Batok and a Counselling Centre in Shunfu were approved, almost simultaneously. It is just amazing how God answered our prayers with many-fold blessings. We received endorsement by Ministry of Social and Family Development, local Advisors and community stakeholders. Beyond this, many corporate partners, individual donors and volunteers extended their financial support towards the two new centres. In December 2014, we reap the fruit of their faithful support - REACH Counselling Centre at Shunfu, and in February 2015, REACH Youth Centre at Bukit Batok, which we named Powerhouse. To everyone who had supported us in this journey, thank you. Your faith in us makes our growth possible!

Towards the end of 2014, RCSS was presented with an opportunity to assume operation of an existing senior centre at Jalan Membina. This fourth centre shall be the first REACH Senior Centre.

Today, as RCSS operates four centres in different locations, we need to strengthen our capability, specifically in the area of corporate governance, organisational structure, resource management and fund-raising. Like a teenager venturing forward, RCSS will attempt new opportunities and forge her identity with purposeful dreams. Change is inevitable in the process of maturity. However, our motivation for serving shall remain committed upon one universal truth, 'For three things will last forever—faith, hope, and love—and the greatest of these is love!'



EXECUTIVE DIRECTOR'S MESSAGE

2014 has been an exciting year for RCSS, filled with expansion and growth. We began the year with good news of the Care & Share Movement where every dollar raised shall be matched dollar-for-dollar by the Government. This unexpected matching grant was very timely as we were hoping to raise a handsome amount to build two new centres in 2014. By the end of 2014, we raised close to \$1 million under the Care & Share Movement. On this note, I am exceedingly grateful to all our donors who gave charitably towards our two new ventures – REACH Counselling Centre at Shunfu and REACH Youth Powerhouse at Bukit Batok West Ave 4.

Today RCSS has three centres, each with its intentional service focus. At REACH FSC, our staff strive towards “Sharing Love, Inspiring Hope” among the needy and troubled families whom we help. As a counselling centre with emphasis for family and marital therapy, REACH Counselling endeavours towards “Celebrating Love, Embracing Growth”. Lastly, REACH Youth aims towards “Activating Strengths, Reaching Potential” among youths-at-risk.

Regardless the different locations and unique mottos, all our RCSS staff remain committed to L.O.V.E our clients:-

Listen. No matter young or old, rich or poor, well-educated or unschooled, our staff saw the unmet needs of our clients yearning to be heard. One common but important feedback we receive is “Thank you for listening to me”. The art of listening seems lost in today’s communication powered up by technology and social media. Perhaps it is the absence of the physical being of the person in the communication process. When our social workers, marriage counsellors and youth workers listen, they amplify care and respect that is much lacking in

our clients’ lives. The process of being heard and understood induces tenacity to live, to laugh and to last through the challenging moments in their lives.

Overcome. Our social workers and counsellors are trained to assist clients to overcome their problems and difficulties. Beyond problem resolution, we strive to facilitate healing of strained family relationships; reconciliation of broken trust between husbands and wives; reclamation of lost dreams within youths and recovery of joy among lonely elderly.

Validate. We validate the resilience, potentials and problem-solving abilities of our clients through our services and programmes. In all that we do, ranging from casework and counselling, groupwork, sports engagement, mentoring and activities, our core message that hope is within reach never fails to spur our clients towards attainment of desired goals and growth.

Enable. Last but not least, we enable our clients to exercise their courage to change and discover their individual potential. In doing so, we are confident that they will continue to L.O.V.E themselves, their families and bond through trials that come their ways.

Finally, I like to welcome Mr Ho Siew Cheong, the new Chief Executive for RCSS. Moving forward, under the helm of Siew Cheong’s leadership, RCSS will L.O.V.E wider and deeper to touch more hearts, reach more lives.



Ng Ai Ling
Executive Director
REACH Community Services
Society



THANK YOU TO OUR STAKEHOLDERS AND KEY PARTNERS:

ACI Singapore
Ardent Associates LLP
CapitaLand Limited
Cargill International Trading Pte Ltd
Chen Fu Ji Group of Restaurants
Higher Productions Pte Ltd
Innervate Crossfit
Korean Chamber of Commerce (KORCHAM)
PIP Holdings Pte Ltd
Provimi Singapore SportCares
Success Resources Pte Ltd
The Ascott Limited and more ...

We would also like to recognise our donors and volunteers for their tireless support.

Community Partners and Volunteers put in much love in their giving

Year 2014 had been an eventful year for REACH Community Services Society (RCSS) with the Care and Share matching grant, a national initiative in celebration of SG50. It aims to encourage Singaporeans and corporations to show care and concern through volunteerism and fund-raising. It is love that compels

individuals and organisations to render both their financial support and time in reaching out to the needy.

RCSS owes much to the enthusiasm and commitment of our partners, donors and volunteers who strive to make a difference to the lives of our beneficiaries.

Thank you for their heart of charity and belief in our work which has enabled RCSS to continue sharing love and inspiring hope to the needy families, couples, children and youths. With their steadfast support and unreserved contribution, RCSS is able to expand our operations from one centre in Bishan to three centres including Shunfu and Bukit Batok West.

Ardent Associates LLP

The 40-strong staff team of Ardent Associates LLP sponsored the cleaning materials and gave all they got to improve the living conditions of seven homes by cleaning their homes and getting rid of the clutter.



Working together to create comfortable living environments for our clients

CapitaLand Limited

20 staff members did a makeover of the study areas for the children of our client families. They cleaned, organised and bought furniture and

“Love is not patronising and charity isn’t about pity, it is about love. Charity and love are the same -- with charity you give love, so don’t just give money but reach out your hand instead.”

Mother Teresa



Fang Ning and her team during the Home Improvement Programme



Members of the staff team from Ardent Associates LLP after their HIP project

lighting so that the children can have a more conducive learning environment.

“We’re happy that REACH has helped prepare us as we take on the project. My colleagues have learnt a lot from this experience. I think they did very well. They put in a lot of effort to clean the houses and get to know the clients.”

– Terence Ng, Co-founder of Ardent Advisory LLP

“The experience was fulfilling especially after the completion of the makeover. It was made more special to know that this new study area came just in time for the teenage girl’s birthday.”

– Huang Fang Ning, Lead Branch Manager, Operation, StorHub Management Pte Ltd (wholly owned by CapitaLand Limited)



LOVE BRINGS JOY

Cargill Asia Pacific Holdings Pte Limited

Through Cargill Food Cares, a food distribution programme initiated by Cargill to provide food rations to the

low-income families RCSS reaches out to, 39 of these families have benefited from the programme.



Each packet of food ration has been lovingly packed by the staff of Cargill



All hands are on deck to ensure the consistency of the food rations

Higher Pte Ltd

REACH Youth was the selected beneficiary of AudioMob 2014, a fund-raising event organised by

Higher Pte Ltd. The staff of REACH Youth and our beneficiaries were also part of the 500-strong flash mob.



The REACH Youth team with participants of AudioMob



REACH Youth staff team celebrating at the final destination

Innervate Crossfit

REACH Youth's staff team and beneficiaries from our REACH Dragons dragon boat team were involved in Operation Broken Wing (OBW), a fund-raising event, organised by Innervate Crossfit, in collaboration with CrossFit Singapore. Their athletes and our beneficiaries raised \$13,000 altogether.



Participants working hard in the "fight for hope"

Korean Chamber of Commerce (KORCHAM)

Thanks to Mr Suh Chung-ha, Ambassador of the Republic of Korea and their Korean counterparts, Korean Chamber of Commerce of

Singapore (KORCHAM)'s annual charity golf and gala dinner raised \$30,000 to support our work.



The RCSS team with Mr Suh and his colleagues after a fruitful discussion



Cheque presentation at the 7th KOCHAM Charity Golf & Gala Dinner

Provimi Singapore Pte Ltd

Together with staff volunteers from Provimi Singapore Pte Ltd, a business unit of Cargill, 31 children from REACH had a smashing time as they maneuvered through the obstacle courses with great team spirit.



A participant and Provimi Singapore Pte Ltd staff affirming the courage of the participant.



SportCares

REACH Waterdragons Programme is supported by SportCares to engage more at-risk youths in dragon boating as a means for character development.



REACH Waterdragons gearing up for their first race at the 32nd Singapore River Regatta

Success Resources Pte Ltd

In support of the building of the two new centres, REACH Counselling Centre at Shunfu Road and REACH Youth Powerhouse at Bukit Batok West, Success Resources Pte Ltd

raised over \$65,000 through the collection of seminar fees and a charity auction of Andrew Matthews' Drawing during the National Achievers' Congress.



Raising the bids at the charity auction



The winning bidder, Mr Ernest Ho with one of Andrew Matthews' drawings

REACH Charity Fund-Raising Dinner

Under the leadership of Mr Roger Koh, Group CEO of Chen Fu Ji Group of Restaurants, a committee of volunteers that was made up of business owners and entrepreneurs planned and organised the charity dinner.

the dinner so that all the proceeds from the sale of tickets and the charity auction go to RCSS. The total amount raised through the auction sale and spontaneous donations from the over 400 guests was close to \$400,000 that night. We are also honoured to have Mr Chan Chun Sing, Minister for Social and Family Development and Second Minister for Defence to grace the event.

The generous contribution of Mr Jerome Tan, Founder of PIP Holdings Pte Ltd covered the entire cost of



Mr Chan thanking the guests for their kind support



World's fastest portrait painter, Brad Blaze with his auspicious drawings

The Ascott Limited

More than 30 of our children enjoyed their excursion to the Singapore Zoo with 38 staff from The Ascott Limited during the December school break.



Big smiles from the staff of The Ascott Limited and the beneficiaries



REACH Bursary Award

2014 marks the 5th year that RCSS is giving away the bursary award, in collaboration with Hong Kah North Community Club and Grace Assembly of God, to the students from low-income families to support their educational needs.

More than 100 students from primary to secondary schools in Bishan and Bukit Batok were given recognition for their good work and academic progress at our last REACH Bursary Award ceremony, graced by Dr Amy Khor, Local Advisor to Hong Kah North Grassroot Organisations.

The bursary recipients and their families were also treated to a plethora of activities organised by REACH Youth to give them a

glimpse of the programmes which are available to the community as part of REACH Youth's outreach efforts. Among the activities which were showcased were some of REACH Youth's sports engagement programmes including their iconic dragon boat sport, as well as new programmes like REACH Rock, a music-centric programme, and Bakerholics, a baking interest group.

The children from Programme Esperanza expressed their thanks to the sponsors and our Guest-of-Honour through their lovingly illustrated drawings. The artworks were presented to Lee Lai Mun, Honorary Secretary of the Executive Church Board, Grace Assembly of God and Dr Amy Khor.

"Thank you for selecting my son for the Bursary Award. The money came just in time. It will be used as his bus fare for the year."

- Mdm Cindy Lee

"My daughter's results have improved because of the free tuition provided by REACH. Ying Ying has been receiving the REACH Bursary Award the last few years and it has really helped us financially. I've been saving the money for her tertiary education."

- Mrs Lim

"My husband has respiratory problems and can't work full-time, so I'm the main breadwinner. The money from the Bursary has always helped my family very much."

- Mdm Zaiton



Dr Amy Khor with a proud recipients of the bursary award



Dr Amy Khor receiving a piece of artwork by children from Programme Esperanza



A token of thanks to our generous donor



A bursary recipient participating in one of the many fun-filled activities at the Bursary Award Ceremony



Project Neighbour

Project Neighbour focuses on the two objectives of the Care & Share Movement - to engage corporate partners, such as Joshua Research Consultants, Allswell Trading Pte Ltd, Network J, McDonald's Restaurants Pte Ltd and KFC Singapore to embark on our event to show care and concern. Joshua Research Consultants also encouraged their staff to take part through giving and volunteerism.

About 110 families gathered at Hong Kah North Community Club to enjoy interactive activities and "shopped" for groceries.

We were honoured to have Dr Amy Khor, Local Advisor to Hong Kah North Grassroots Organisations, to grace the event.

Joshua Research Consultants generously contributed to the groceries for a "supermarket" which

was set up for the families to "shop" for their groceries. The items which were made available to them include basic necessities like rice, noodles and oil, and even sauces.

More than 120 volunteers, young and old, were recruited from Grace Assembly of God and Joshua Research Consultants to help in the running of the event, from the manning of the different stalls at the "supermarket" and handling the registration for the families, to befriending the families and bringing them around to "buy" their food items.

About 50 volunteers also helped to distribute 70 packs of food rations to the elderly at their homes.

Informative talks on financial literacy, emotional wellness and home safety were conducted by REACH Family Service Centre, REACH Youth and Bukit Batok Neighbourhood Police Centre respectively to educate the residents.



The well-stocked "supermarket" enticing the "shoppers"



A volunteer getting the packets of rice ready for the families

Sentosa Boardwalk Bazaar

With a heart for the needy, a mother and daughter helped our beneficiaries by sponsoring the costs of production of canvas bags that featured the 8-year-old girl's drawings of the Eiffel Tower and the Marina Bay Sands, among others. The duo also helped to raise funds through the sale of these canvas bags at the Sentosa Boardwalk Bazaar, together with more than 20 students who volunteered their time to create awareness of the needs of the community and fund-raise at this event. Indeed, one is never too young to contribute back to our society.



Student volunteers who gave their time and energy to raise funds for the needy

Applauding Our Volunteers and Donors

The RCSS Appreciation Tea is an annual thanksgiving event to recognise and show our gratitude to our volunteers and donors for their tireless support. Our volunteers have sowed into the lives of the children, families, couples, at-risk youths and lonely elderly under our care. The generosity of our donors has also enabled us to run our programmes, start our new counselling and youth centres and do more for the community.

To express their gratitude for their volunteers' contributions of time, resources and outpouring of love, the children from Programme Esperanza put up an energetic K-pop inspired

dance. The guests also took home tokens of appreciation specially made by our beneficiaries from Blooms of Hope.





LOVE RENDERS

“Volunteering brings me out of my comfort zone, giving me an opportunity to work with new challenges, people and interpersonal dynamics. Being with people with different life experiences encourage me to tackle challenges from different angles. And I would like to be a good example to my kids. Volunteering is an investment in the community and in my growth as a leader. I hope that we will be able to promote goodness and improve one’s quality of life.”

- Celia Chee, volunteer

“I have been volunteering with my son for some time as I see the benefit of teaching him how to contribute back to society as a responsible citizen. He has learnt how to appreciate what he has and share with those who have lesser than he does.”

- Siong, volunteer



Guests putting in a lot of thought in the creation of their garden of wealth



Volunteers playing it up for the camera



Chief Executive, Ho Siew Cheong with the recipients of our Best Dressed Award



A big thank you to our committed volunteers and donors

REACH

FAMILY SERVICE CENTRE



"If I give away all I have, and if I deliver up my body to be burned,
but have not love, I gain nothing."



SHARING LOVE, INSPIRING HOPE

2014 speaks voluminously of our work in the community. We were unceasing in spreading our message of love and hope towards the afflicted in our community. Our three CORE services, Outreach, Casework Management and Programmes achieved new heights.

REACH FSC's outreach efforts were strengthened, resulting in 3104 enquiries (a two-fold growth from 2013) about our FSC's services and programmes. We are encouraged by the phenomenal increase – it is an affirmation of the trust and confidence the community has in REACH FSC's capabilities.

We continue to remain intentional in engaging the community, stakeholders and develop mutual collaboration. We participated intensively in Meet-The-People sessions, community and industry-led discussions to appreciate ground issues and emerging trends. We also championed a bi-monthly stakeholders' meeting where community partners (Housing & Development Board, COMNET Senior Services, Bishan Neighbourhood Police Centre, Bishan North Community Centre, Agency of Integrated Care, Institute of Mental Health, and National Healthcare Group) collaborate on multi-faceted cases in the community we serve. In these meetings, we harness various expertise and resources to resolve complex issues rising from emerging, high-risk cases within the community. Our foray into schools such as Guangyang Primary School, was also met with encouraging response, resulting in new partnership possibilities.

Our deepening engagement with the community has not only translated into a surge in awareness and collaboration but also casework. In 2014, we served 793 families through casework and

counselling service, which is a notable 7% increase from the previous year.

Through casework, we saw families struggling with multiple life stressors, many of them hidden under the presenting issue of financial difficulty. We recognised the need to have effective screening tools to sieve out the multi-layered complexities for targeted interventions. In 2014, with MSF's timely introduction of a care management tool (Family & Adult Support Tool), our FSC caseworkers began to incorporate this new tool in our training and supervision.

REACH FSC's array of programmes continues to grow in variety and participation. Our signature Programme Esperanza, a two-pronged family programme, benefitted 44 students from low-income families and their parents. Other programmes like the Home Improvement Programme, Blooms of Hope, Financial Literacy and Family Bonding Day mobilised 200 volunteers to touch more than 100 families.

REACH FSC continues to be the key service provider for the HOPE Outreach and Mentoring programme, serving needy families in Central Singapore and the North-East precinct. Our mentors work tirelessly to assist 28 low income families with young children on board the HOPE Scheme in 2014. We also journeyed with 435 families in 2014, giving hope and restoring love such that all families live out their dream of creating a better future for themselves.

In the upcoming year, our mandate is clear – to protect the vulnerable, empower the weak and enable the needy. The hallmark of REACH FSC's work shall be Sharing Love, Inspiring Hope – where every family is loved and hope is restored!



Alicia Lam
Head
REACH Family Service Centre



Through Outreach

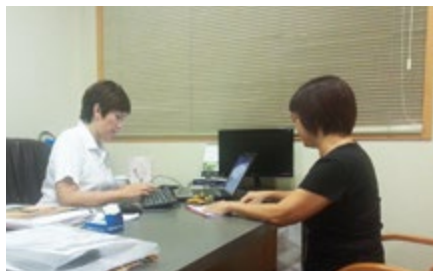
Outreach brings REACH Family Service Centre (FSC) closer to the residents and stakeholders and raise awareness of our programmes and services. We are also relentless in deepening community engagement and collaboration so that existing safe platforms can be strengthened and new avenues can be created for those in need to come forth and seek help. Our efforts have unleashed hope and have made help within reach for individuals and families. We will continue to bring this message of love and to hope every individual in this community!

“The Stakeholders Meeting is indeed a very valuable platform for various agencies to come forward to resolve challenging issues. Many of our cases usually cut across different agencies like the FSC and the Police. The stakeholders meeting that REACH FSC organises brings everyone on board and enable us to discuss on effective solutions to help residents.”

- Ms Tan Ai Ling, General Manager HDB, Bishan Branch

Weekly Outreach @ Meet-the-People Session (Bishan North)

- Residents benefitted from real-time on-site referral and immediate assistance
- A strong partnership and dialogue created between Grassroots Leaders and REACH FSC
- 51 Meet the People Sessions in 2014
- 38 on-site referrals



MP of Bishan-Toa Payoh GRC, Mrs. Josephine Teo attending to a resident at MPS

“REACH FSC has been a useful partner at our MPS sessions. We are thankful for their help, especially to residents in need of social welfare support.”

- Mr Lai Kah Seng, an MPS volunteer

Stakeholders Meetings

- Synergy of expertise and resources to help the needy in the community
- Case conferences for 45 complex cases



Forming a close alliance: Stakeholders Meeting involving Housing Development Board, COMNET Senior Services, Bishan Neighbourhood Police Centre, Bishan North Community Centre, Agency of Integrated Care, Institute of Mental Health, and National Healthcare Group



Stakeholders Appreciation Lunch 2014

Needs Assessment

- Going from door-to-door to survey needs
- 404 households were interviewed
- 11 families received prompt help from REACH FSC
- Many residents were assured help is within their reach



Going from door-to-door to conduct needs assessment

Town Hall Meeting (Bishan East Zone 3 and 4)

- Meeting residents at Blk 182 Bishan St 13
- Listening to residents' needs





LOVE PENETRATES

Bishan-Toa Payoh GRC Bursary Award Ceremony

- Introducing REACH FSC's programmes and services
- More than 1,000 residents learnt about REACH FSC



Outreach @ Schools

- We partnered with Guangyang Primary School's student care provider, AlphaJoy, to offer programmes to their students
- Established network with school counsellors in 8 schools



Outreach Team with Mr Spencer Tan of AlphaJoy Student Care



Outreach @ Guangyang Primary School: FSC Outreach Team with School Counselor Chan May Yi (left)

Marketplace Outreach

- Initiated in 2013 to engage neighbourhood stalls and vendors as our "Hope Advocates"
- 78 vendors in Bishan and Shunfu learnt about REACH FSC
- Collaborated with Love Florist, one of the community vendors to distribute roses to the residents for Parents' Day



REACH FSC's collaboration with Love Florist for Parents' Day

REACH Family Ambassador Programme

- Seeks to recreate the "kampong spirit" among residents living in the same block
- Mobilises residents to volunteer as REACH Family Ambassadors in their blocks to identify and refer needy neighbours to REACH FSC for help



Family Ambassador Programme Outreach



Family Ambassadors distributing goodie bags




"AlphaJoy has been working with REACH FSC to ensure that students from disadvantaged backgrounds receive the care they need. We are excited to explore other ways to deepen our partnership so that more students can benefit."
– Mr Spencer Tan, AlphaJoy Student Care Centre

"It is our joy to be able to serve as a family unit with REACH Community Services Society and we hope to do more and touch more lives!"
– The Aw Yong Family



Through Casework & Counselling

REACH FSC's dedicated team of professional social workers and counsellors provide comprehensive Casework and Counselling services (C&C) to help and support individuals and families through their life challenges. 2014 saw REACH FSC working towards the integration of the Code of Social Work Practice (CSWP), an industry-wide initiative by the Ministry of Social and Family Development (MSF), with internal work processes and assessment tools, to deliver the best care for all our clients.

 **2605**
GENERAL INFORMATION PROVIDED

 **3104**
INFORMATION AND REFERRAL ENQUIRIES

 **499**
CASEWORK AND COUNSELLING INTAKES

Information and Referral

Our Information & Referral Service responds to individuals and families who approach the FSC through phone, walk-in, email or referral from other agencies. We provide relevant information, follow up through casework and counselling, or link them to resources and relevant community agencies.

In 2014

- 3,104 enquiries, twice as many as the previous year
 - This is a direct result of the intensive outreach undertaken by REACH FSC to create greater community awareness of the services and programmes offered by us
- Higher number of referrals from community partners
 - A product of our deepening engagement and collaboration with our stakeholders and partners

61% Registered for Casework & Counselling
28% Received Consultation
4% External Referral
7% Uncontactable

- 2,605 of the enquiries received relevant information
- 499 of them were followed up with FSC's casework and counselling services
 - 306 (61%) registered as new C&C clients
 - 139 (28%) received one-time consultation with social workers

Casework & Counselling

REACH FSC attended to a total of 793 clients who required Casework and Counselling services in 2014, a notable 7% increase compared to the previous year.

	2014	2013
Number of cases in Jan	487	422
Number of new/re-opened cases	306	318
Number of closed cases	401	253
Number of cases at Dec	392	487
Total number of cases handled	793	740

Presenting Problems of New Cases

3 Highest Presenting Problems

 **95 (31%)**
FINANCIAL ISSUES

 **37 (12%)**
MARITAL ISSUES

 **27 (9%)**
PARENTING ISSUES

23 (8%) Family Conflict
20 (7%) Housing/Shelter
17 (5%) Elderly Issues
17 (5%) Family Violence
17 (5%) Mental Health
17 (5%) Others
15 (5%) Interpersonal
12 (4%) Employment/Career
8 (3%) Youth
1 (1%) Gambling



LOVE PERSEVERES

Profile of New Cases

Gender



MALE
115
(38%)



FEMALE
191
(62%)

Ethnicity

CHINESE
219
(72%)

MALAY
39
(13%)

INDIAN
37
(12%)

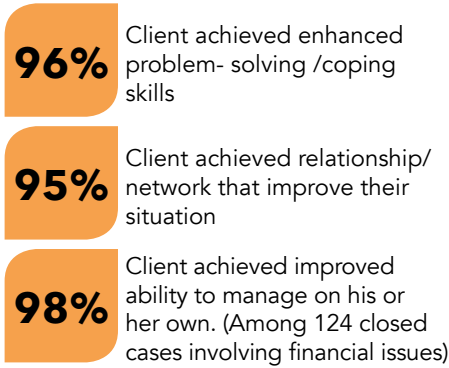
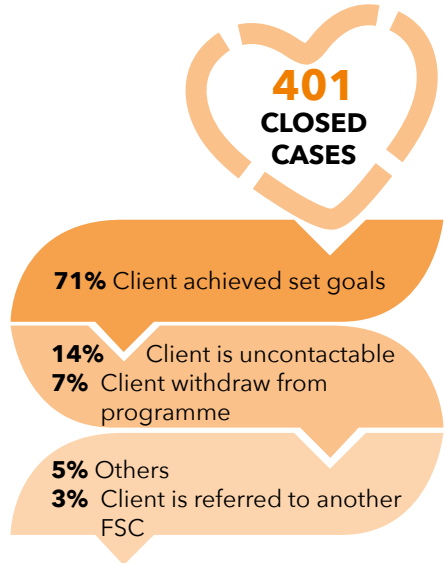
OTHERS
11
(3%)

Marital Status

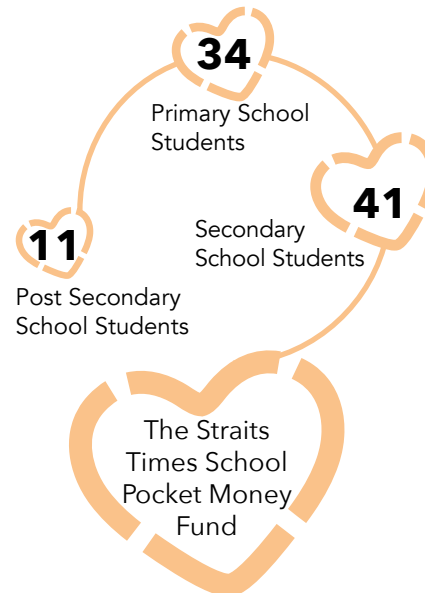
Married	167	55%
Single	66	22%
Divorced	33	10%
Widowed	28	9%
Separated	12	4%

Closed Cases

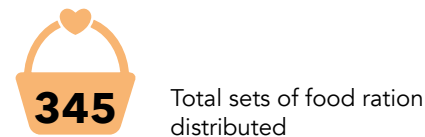
Out of the 401 closed cases in 2014, 71% of the clients successfully achieved their goals before closure.



Love Provides Through Financial Assistance for Low Income Families



181	low-income families received grocery vouchers
90	families received interim financial assistance
32	families received ComCare fund
39	families received groceries donated by Cargill Food Cares



Love Protects Through Family Violence Mandated Counselling Programme

REACH FSC is appointed by MSF to offer Family Violence Mandated Counselling Programme. The staff are certified as Family Violence counsellors to help clients stop their violent behavior against their loved ones.



Tanglin Regional Family Violence Work Group (FVWG)

Since May 2014, REACH FSC assumed leadership to lead the Tanglin Regional FVWG. In 2014, the FVWG organised 'Unveil the Queen in You' workshop.

- Through this workshop,**
- The FVWG raised awareness of family violence in the community,
 - 15 women were taught self-protection techniques to cope with domestic stress, and
 - 18 children were taught about "Good Touch and Bad Touch" to heighten their awareness of potential abuse



Through Family Support Programmes

Love is a verb expressed in action, and a powerful driving force behind the care of every individual that enters the doors of REACH Family Service Centre. Our Family Support Programmes aim to reach out to every facet of the family unit and takes a holistic approach in supporting the needs of our clients. The range of programmes offered are designed to meet the varying needs of each person in their life stage, ultimately imparting new skills, strengthening family bonds, and enhancing the social well-being of every individual. Through the Family Support Programme, we hope that our participants will be transformed and be inspired to serve their community.



Secondary school participants working with mentors

Programme Esperanza: Children Support Group

- Focuses on a well-rounded development of children from less privileged families involving
 - 29 Primary school students
 - 15 Secondary school students
 - Over 40 volunteer mentors from Anglo-Chinese School Independent, Hwa Chong Junior College, Nanyang Girls High School, and National University of Singapore
 - In education, character building and the inculcation of moral values among the young ones. The volunteers helped these students to achieve academic progress and enhance their self-esteem and a sense of responsibility



Primary school children applying methods of 'How to Make Friends' in Zippy's Friends Programme

"Since the day my kids joined PE, their grades are getting better and better. They have more confidence in themselves, doing their homework on their own with minimum supervision and they apply whatever they learnt from PE at home and at school. They will use the mathematical system or technique they learnt from their tutor when doing their Math homework. As their mother, I get to learn from them too! Thank you, REACH FSC."

- Norhidayu, parent

"Even though we may not be much of help to the mentees in terms of their actual academics, what we hope to at least achieve is to be able to cultivate a love for learning from others, through interaction with their peers, as well as mentors. By engaging the children, we can see their growth in terms of character and in the way they overcome their problems in different situations.

- Poh Pei Ling, volunteer mentor



Primary school children participating in Zippy's Friends Programme



Programme Esperanza: Blooms of Hope (BOH) Parents Support Group

- Our continuous effort to help parents become even better parents
- 20 interactive parenting sessions over a period of 10 months at REACH FSC, Bishan and Serangoon Community Clubs
- Many parents felt that the sessions were an empowering experience
- They learnt the art of positive parenting which emphasises unconditional love and acceptance of their child's strengths and needs

"I benefitted from the parenting talks but I am still trying to apply what the counsellor has suggested, and will try to be more understanding and be a friend to my daughter."

- Rabiah, parent of PE participant (Secondary)



Parents intensely engaged in a session on positive parenting

Blooms of Hope (BOH)

BOH has evolved from a training ground into a place where 12 ladies have successfully co-created a safe and loving environment of learning, social support and personal growth.

- Initiated as a project for women from low-income families with difficulty securing employment
- Under the patient guidance of our 3 volunteer trainers, they
 - Gained leadership skills through lesson planning and teaching
- The ladies strengthened social skills and networks through sharing and caring



Overseeing floral decoration for a wedding



Blooms of Hope teaching the elderly at Golden Jasmine ECON Healthcare Centre

- Expanded their knowledge through financial management workshops
- Built self-confidence through successful sales events

Home Improvement Programme (HIP)

- The purpose of HIP is to improve the living conditions of low income families
- A total of eight families benefitted from HIP in 2014
- These beneficiaries, with the help of volunteers, improved their existing living environments. In doing so, they co-create a new home furnished by the love and acts of service by the volunteers
- Volunteers who made these dream homes possible include
 - 30 students and three teachers from the Raffles Leadership Institute
 - 40 staff from Ardent Advisory LLP
 - 20 staff from CapitaLand Limited



Fixing a bed frame for a beneficiary

"Since I joined Blooms of Hope, I'm really, really happy and I'm more confident, because so many friends have helped me learn how to speak English. The volunteer teachers also never give up in teaching me. If I don't understand what is going on during the lesson, they always show me and teach me like family does."

- Rolly Sophanti, participant

"HIP makes life easier for me. The place is less cluttered now and more organised. It is also more accessible for me to move around (in my wheelchair). I am grateful and I really appreciate their altruism as the volunteers have been of tremendous help."

- Mr James



A fresh coat of paint for the door!



Family Bonding Day 2014

- 82 beneficiaries (217 adults and 87 children) from REACH FSC, REACH Counselling and REACH Youth participated enthusiastically in the Family Bonding Day
- 116 dedicated volunteers helped these families to play and bond through various games



Family members stood like the flamingos for one minute

"I was happy and enjoyed it with my family"
– Amirah, participant

"Excellent, very friendly and helpful volunteers"
– Cheng, participant

"The games have been fun and we learnt how to communicate with one another to complete the stations."
– Fiona, participant

Financial Literacy Programme

- 42 participants faced hard-hitting questions on financial priority and planning
- They learnt together in family teams to budget and manage their savings and expenses with guidance from over 20 volunteers
- Provident Centre of Financial Education also conducted another workshop to deepen their knowledge and skills



A family team working out their expenses with the volunteers

"We were the first team to finish the games. My mother, sister and I focused and worked together as a team to solve the clues."
– Zaki, participant

"Thank you REACH FSC for inviting teachers to teach us in the workshop. I have learnt the many ways CPF is useful to me, and how to make wise decisions in any risky investments. Thank you."

– Bee Leng, participant

School Holiday Programmes Visit to Singapore Science Centre with ST Kinetics

During the year-end school holiday, more than 20 staff volunteers from ST Kinetics devoted a day with REACH beneficiaries at the Science Centre Singapore. The outing proved to

be educational and fun for the 28 children. Many of the volunteers too enjoyed the curiosity of the kids and found the experience unforgettable.



ST Kinetic staff with REACH FSC beneficiaries



LOVE BUILDS UP

My Singapore 2014: Moments of Love Charity Concert for President's Challenge 2014, performed by Lorraine Tan and Friends

As a beneficiary of President's Challenge 2014, six families from REACH were invited to watch a remarkable concert led by Singapore singer/songwriter Lorraine Tan, whose 'My Singapore Project' aims to inspire and bring people together to contribute to the less fortunate through music and art. The families also had a rare opportunity to meet and chat with President Tony Tan before the concert.



REACH FSC beneficiaries speaking with President Tony Tan Keng Yam

Sentosa Gives 2014

30 children from REACH had a fun-filled day at Sentosa Development Corporation's annual charity initiative, Sentosa Gives 2014, during the September school holiday. They enjoyed complimentary visits and rides at the various island attractions, such as the Butterfly Park and Insect Kingdom, Sentosa 4D AdventureLand, Tiger Sky Tower, the Singapore Cable Car and the Underwater World Singapore.



The children discovering more about nature's inhabitants at the Butterfly Park and Insect Kingdom

Grant-A-Wish X11 by NUS Students' Community Service Club (NUS CSC)

20 beneficiaries enjoyed a day of carnival games and activities and had their Christmas gift wishes granted by NUS CSC.



One of the activities at the GAW XII Carnival – Personalised Badge Making

Christmas Luncheon at Orchard Hotel (a collaboration with ComChest)

Over 30 children and their families feasted and received gifts at a Christmas luncheon organised by Orchard Hotel, and several of the children gamely sold Christmas ornaments for charity



All dressed up and getting ready to sell Christmas tree ornaments for charity



Through Home Ownership Plus Education (HOPE) Scheme

- An outreach initiative to promote awareness of the HOPE Scheme to eligible, low-income families with young children

HOPE Outreach Programme

In 2014, REACH helped 28 eligible families within the Central and Northeast regions of Singapore to apply for the HOPE Scheme



HOPE applications in 2014



Outreaching to the public

HOPE Mentoring

- In 2014, we helped 435 families currently on the HOPE Scheme
- Through our sessions, we aid these couples to
 - Take up life-long learning and skills upgrading
 - Improve their employability and be financially self-reliant



HOPE Groupwork

- We also conducted 3 groupwork programmes as follows:

Dealing with Exams Stress	The Good And Bad Days of Parenting	PowerWord Kidz (A nationwide reading programme in collaboration with the National Library Board)
<ul style="list-style-type: none"> • The parents learnt relaxation techniques for better stress management for themselves and their children • Helped parents find social support during examination period 	<ul style="list-style-type: none"> • The parents learnt to adopt appropriate parenting styles to enhance their relationship with their children 	<ul style="list-style-type: none"> • 9 children learnt to read through interactive coaching by the volunteers • The children's confidence in public speaking was boosted during a skit performance during an event organised by NUS CSC

"My children really enjoyed the activities! We look forward to more."
– Casper, parent.

"She is now able to read, spell, illustrate a story which is a good thing."
– Nurhayati, parent



Children exploring their options and planning their route



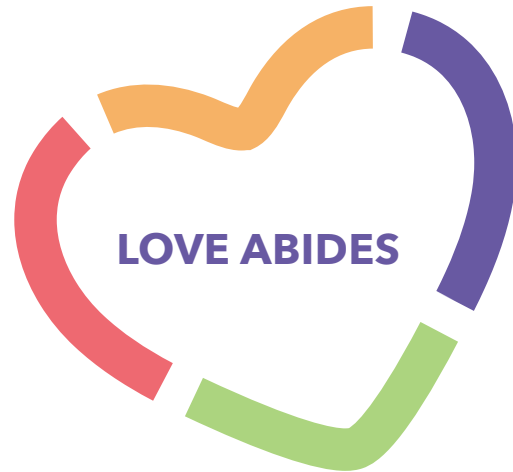
Children overcoming the treetop obstacle together



The dedicated volunteers with the children from PowerWord Kidz

REACH

COUNSELLING



"Love bears all things, believes all things,
hopes all things, endures all things. Love never ends."



Chang-Goh Song Eng
Head
REACH Counselling

Shunfu - here we come!!

This surely must be the hallmark of REACH Counselling in 2014. A much cherished, hoped-for dream is now a reality. The team's belief and perseverance have paid off. A sense of achievement, mission and joy carries us into Shunfu as we joined the community. Needless to say, this would not have been possible without the kind support of the Shunfu residents and the Grassroots Adviser, Mr Hri Kumar, Member of Parliament for Bishan-Toa Payoh GRC.

REACH Counselling has crossed a significant milestone with a place to call our own – REACH Counselling Centre. This centre will be the safe haven where passions are ignited, love is celebrated, trust is restored and growth is commended. "Celebrating Love and Embracing Growth" among couples and within families become our key focus.

With the support of the Ministry of Social and Family Development (MSF), we have been empowered to expand our capacity to serve individuals and couples facing relational issues, particularly marital. We are inspired to make every possible effort to promote our counselling service and programmes to residents around Shunfu as well as individuals and couples beyond.

In 2014, the REACH Counselling team counselled a total of 272 clients. Like previous years, we saw

an increase in the number of new clients (ie, 152 new cases in 2014) coming forward for help. We also witnessed how 23 couples attempted to heal and recover from emotional injuries caused by marital infidelity. 48 fellow professionals, currently working with emotionally distressed couples, are appreciative of the professional seminar on Torn Asunder Affair Recovery Programme organised by REACH Counselling. They have commended us for training practitioners in this specialised area.

Moving forward, with the new centre and support from MSF and community stakeholders, we will strive to build strength and growth in every individual who walks through our door. Our aim is for each person, couple and family to feel empowered and hopeful to manage life's transitions and losses triumphantly.

As Carl Jung suggests, all humans tend towards individuation and wholeness. Counselling and its slew of complementary programmes pave the way for authentic, alive and fulfilled individuals. We aim for nothing short of 'Wholeness – Who we are, what we can be; the achievement of our greatest human potential and the humanising of society. We're filled with pride and joy that Shunfu will be where this change in influencing the Singapore society will begin.

May this encapsulate the call and core of REACH Counselling as we make our home in Shunfu!



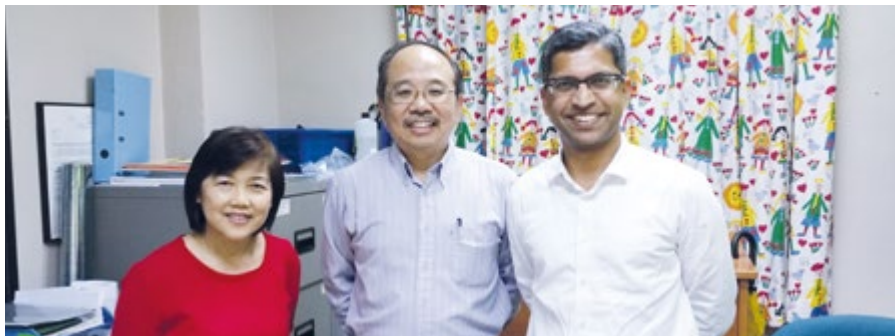
Launching Into New Territory

REACH Counselling Centre

REACH Counselling provides counselling services to individuals, couples and families, and have been specialising in marital and affair recovery work. With more dedicated resources at Blk. 307 Shunfu Road, REACH Counselling is positioned to cope with the projected increase in marital counselling. This definitely helps us better serve fellow professionals and the community. REACH Counselling's role as a leader in training professionals in the area of affair recovery is thus enhanced.

"I am pleased to welcome REACH Counselling at Shunfu. REACH Community Services Society has been a strong supporter of the Bishan – Toa Payoh community for many years, and has helped many of our residents. It provides what is sorely lacking in our society – people who will listen and help us work through our personal issues. This is especially important at points of change and stress – youths transitioning to adulthood or couples embarking on the journey of marriage. It is everyone's ultimate goal to lead happy, healthy lives, and REACH is there to make that more attainable for all."

- Hri Kumar,
Member of Parliament,
Bishan-Toa Payoh GRC



Mr. Hri Kumar with Chang-Goh Song Eng and Ho Siew Cheong

Through Information, Consultation & Counselling Information & Consultation (I & C)

- 202 clients were served in 2014
- Interestingly, the top three presenting problems mirrored a similar pattern to that of 2013
- Love is the factor which has propelled our clients to step out of their comfort zones to seek help for their most private and precious relationships
- REACH Counselling has indeed found its niche in responding to couples and their need for marital support and counselling.

Presenting Problems	Total Intake 2014		2013
Pre-marital relationship	30	15%	13%
Marital relationship	55	27%	39%
Extra-marital affair	57	28%	23%
Family /interpersonal issues	21	11%	9%
Stress, anxiety, depression or anger	19	9%	9%
Psychosocial-emotional or relational difficulties/ personal growth	20	10%	7%
Total	202	100%	100%

Outcome of I & C	2014	2013
Opened as a new case	152	147
Information given	22	73
External referral	4	11
Client is not contactable/ declined counselling	24	16
Total	202	252

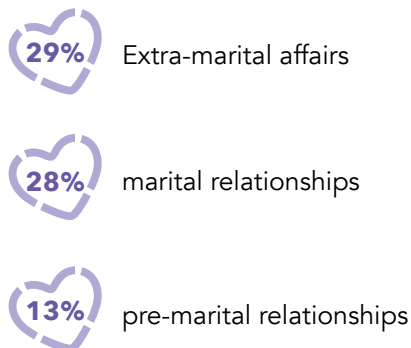


Counselling

The lower traffic flow in I&C does not result in a reduction in new cases (152) and total cases (272) served in counselling. Just as significantly, the total sessions handled in 2014 increase by 39% as compared with 2013.

	2014	2013
Cases as at start	120	105
New cases	152	147
Closed cases	215	132
Cases as at end	57	120
Cases handled in year	272	252
Total sessions	1,161	838

The top 3 presenting problems are consistent: Extra-marital affairs (29%), marital relationships (28%) and pre-marital relationships (13%). Infidelity cases have also increased by 6% as compared to 2013. Couples are more open and forthcoming to receive help for this supposedly, behind closed-door private matter. REACH Counselling is recognised as a safe place to seek help and support for such confidential issues.



Presenting Problems	Total Cases 2014	2013	2013
Pre-marital relationship	19	13%	13%
Marital relationship	43	28%	39%
Extra-marital affair	44	29%	23%
Family /interpersonal issues	16	11%	9%
Stress, anxiety, depression or anger	14	9%	9%
Psychosocial-emotional or relational difficulties/ personal growth	16	10%	7%
Total	152	100%	100%

Profile of New Clients

- Profile of new clients
 - Couples in their 30s
 - Married for five to nine years
 - Working professionals with one or two young children
- This agrees with research that shows couples at this life stage dip drastically in marital satisfaction as they strive to do their best at work and home
- The juggling act invariably results in individual fatigue,

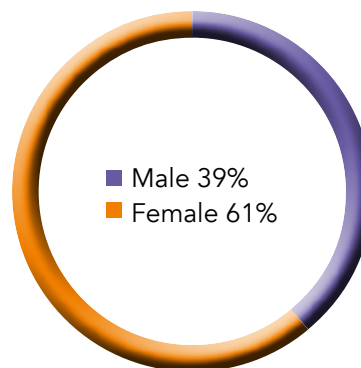
couple distancing and lack of communication, and rising tensions and conflicts

- Spouses cope by unwittingly seeking external sources of comfort and distraction in a third party

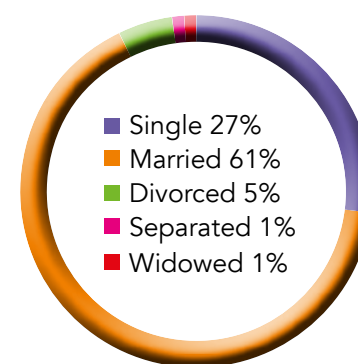
REACH Counselling renders support to these couples, and other individuals by creating communities of group support so that clients and potential service users can get timely aid. An ounce of prevention is always better than a ton of cure.

Clients' Profile

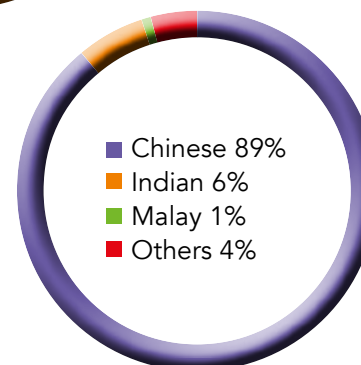
Gender



Marital Status



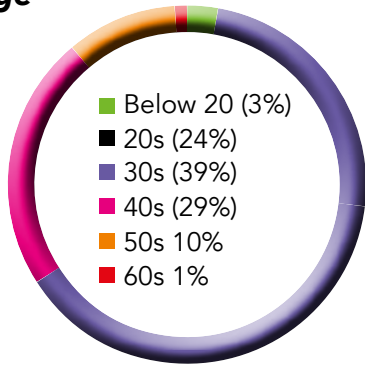
Race



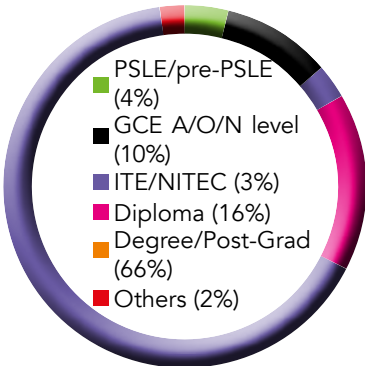


Clients' Profile

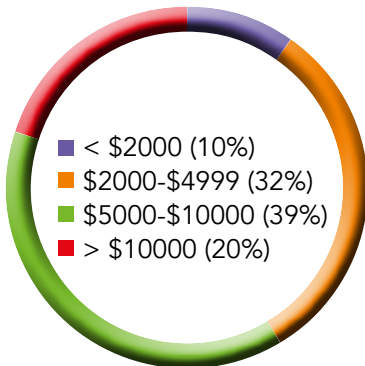
Age



Qualification



Monthly Household Income



Case closure - Outcome

Client achieves set goals	137	64%
Client withdraws from counselling	47	21%
Client is uncontactable	10	5%
Others	21	10%
Total	215	100%

To Stay or To Leave

52-year-old Sally struggled long and hard. She is torn between leaving things as status quo (she and her husband had stayed apart for 5 months) and mending her childless 7-year marriage by convincing her husband to work on his personal problems. It has been a marriage on the edge, alternating between his angry outbursts and the intolerable silent treatment, all because of overflows from the children that he had from his first marriage. At least, that was how she viewed it. Personality wise, they cannot be more different – she is proactive, believes that nothing is impossible and that there is a solution to every problem. He, in her opinion, is a die-hard pessimist and depressive person who will not take the initiative to resolve

problems. She firmly believes that if she could get her husband to work on his problems with his children, their marital issues will be resolved.

During the sessions, the counsellor was completely attuned to Sally's ambivalence, disappointment and dilemma. Sally felt heard, not judged and was comfortable to share. Sally, a strong and smart lady who seems to know how to manage problems in her life, had been stumped by the issues in her relationship with her husband.

She teared as she spoke about the pain of seeing the marriage she has so painstakingly built with her husband come to an end. The counsellor's reflections on Sally's struggles and pain resonated with unspoken thoughts and emotions.

This helped the client to reach into the inner recesses of her heart.

Although Sally was cognitively aware that she cannot change her husband, it appeared that she was able to "know" it in her heart and accept it emotionally during the second session. The trust and safety the counsellor has built with Sally seemed to have unlocked something in the client. That shift caused the client to be at peace with her decision to forgo her expectations and continue to stay apart from her husband for now.

It is our hope that the love for her husband and commitment to keep her marriage, the very things which has propelled her to seek help, will result in a reconciliation with her spouse in time to come.



Through REACH Counselling Programmes

Torn Asunder (TA) Affair Recovery Programme

- Factors contributing to the couples' success in affair recovery
 - The betraying party is willing to stop contact with the third party
 - Both parties are committed to attend the sessions together.
- Couples are prepared to examine both their contributions to the deterioration of the marriage

Couples who have benefitted from TA Programme	23
Professional Seminar: Torn Asunder Affair Recovery Programme	48 professionals
Torn Asunder Professional Practice Group	14 professionals

"I find the training very enriching. The model introduced was quite different from what I was used to and the approach was

very directive. The role-playing was very useful for us to clarify issues and to practice the skills. There's definitely a need to train specialists in this area, and I think REACH Counselling is in the right direction. It's commendable to build up practitioners in the right direction, from a trainer's point of view. With the current trend of divorce, there'll be a big demand for this kind of professional services in helping marriages and families."

- Jagajit, SINDA

- Dr Esther Tan, UniSIM

"There is absolutely a need for an agency to be training professionals. The issue of extra-marital affairs always comes out very strongly, even when dealing with family violence cases, so it'll be very beneficial for social workers and counsellors to be trained in tackling this area by a specialised agency."

Love Perseveres and Triumphs

Henry and I were married in 2006. All was well until 2010 when we had difficulty conceiving. Henry was increasingly frustrated as he wanted to allow conception to happen naturally while I wanted to explore the different fertility treatments available. Although he was reluctant, he obliged to my requests. I became too preoccupied with the fertility process to realise that he had become withdrawn and there was a lack of communication between us.

After three failed IUIs, I conceived naturally in June 2014, much to my delight. However my joy was short-lived. I had received a phone call from a lady when I was about two months pregnant. She turned out to be Henry's Chinese mistress, who wanted to inform me of their two-year affair and that they have a six-month-old son. I was in shock, that the man I trusted could betray and hurt me in this manner. When confronted, Henry admitted to the affair and was remorseful. He agreed to leave her and their child in a bid to save our marriage. I was devastated. But for the sake of my unborn child, I decided to give Henry a second chance as I wanted my child to have a complete family.

We wanted to seek professional help and came across the Torn Asunder (TA) programme by REACH Counselling. We liked that the programme provides a structure to help us address issues and specific factors that led to the infidelity and map out a recovery process with the aim of rebuilding trust. We had hourly sessions with a TA-certified counsellor on a weekly basis.

Through the programme, we discovered that our marital style was a conflict-avoiding one and communication was evidently lacking in our relationship. I found out to my surprise that I was a poor listener and only wanted to dominate conversations, while Henry who's naturally more reserved, subsequently talked less. With this revelation, I realised that I had contributed to the breakdown of our marriage as well. To make our marriage work, Henry agreed to make an effort to communicate more with me. The monologue and dialogue sessions were helpful in teaching us how to communicate more effectively.

Another topic we felt was useful was discovering the parental influence in our marriage. Mine was a family filled with support and love from both parents while Henry came from a family where his mother played more of a supporting role to his father. What Henry didn't realise



was how these patterns predisposed our marriage to infidelity.

As part of the recovery process, we were each required to prepare a forgiveness letter. Henry had to prepare an affair forgiveness letter and we both had to prepare forgiveness letters which address the factors each of us contributed to the breakdown of our marriage. We had to indicate if we were able to forgive, or that we would need time to work on the forgiveness process for each contributing factor. This allowed us to admit our shortcomings on record and provide accountability when we review the letters later in our marriage.

Although it has only been six months since the revelation of the affair and I have yet to forgive Henry fully for his infidelity, this programme has given me the confidence that my marriage with Henry can work out. Through these sessions, I was able to understand Henry better and the factors that led to the infidelity. I was also able to understand myself and my contributions to the marital breakdown. We are currently working on rebuilding trust and reconnecting with each other in the TA programme. It is a long journey towards complete reconciliation and forgiveness, but we are hopeful that our marriage can work out if we apply the concepts learnt during the TA programme.

One, Two, Three or Six? Marriage Preparation Programme (MPP)

REACH Counselling believes that marital dissatisfaction and dissolution can indeed be prevented, when couples are equipped to “start right, stay strong” in marriage. With this optimistic view, our doors are always open for soon-to-wed and newly-wed couples who would like to acquire the knowledge and skills expedient to a marriage of a lifetime.

- One, Two, Three or Six? Marriage Preparation Programme (MPP) is supported by MSF
- 75 couples have been equipped with the “marriage toolkit” and the four key principles of Commitment, Communication, Conflict Management and Community
- The profile of these MPP clients include remarrying couples, transnational couples and minor

“We’ve communicated more on topics we seldom talked about and have a deeper understanding of each other’s behaviours.”

- William Peh and Stella Ng

- couples (aged between 18 and 21)
- After MPP, couples who needed more support are followed up via counselling services
- Moving forward, we will be using PREPARE-ENRICH Inventory, an online customised programme to help our clients gain more insights on themselves and their partners

A marriage that overcomes life’s many storms and seasons must be deeply grounded on love. “Love never gives up, never loses faith, is always hopeful and endures through every circumstance”, says the Good Book. When couples hold firmly to their labour of love and puts into practice what they have learned in MPP, a lifelong marriage becomes not just a possibility, but a reality.

“MPP provides sufficient insights as well as experiences sharing that has impacted my relationship well and I believe it will continue to bring us further in life.”

- Tan Liang Zhong and
Francesca Tan



All set for their group MPP



Group activity - learning to share and listen

“The sessions helped us in identifying the areas of communication where we were weaker in and also helped us in learning how to bridge these areas. No doubt, we will slip from time to time but now we know how to listen, respond and vocalise in a constructive way that builds up our relationship. We entered the program full of negative feelings but ‘graduate’ feeling hopeful about our future together.”

- Oscar John and Joy



Love - The Motivation To Start Right

26-year-old Lian came for counselling with a presenting issue of "stress and anxiety arising from her relationship with her boyfriend". She shared that she and her 30-year-old boyfriend, Ivan, have been in courtship for five years and they intended to get married in 2015. They have purchased a new HDB flat and renovations have been completed. HDB is expecting the couple to register their marriage within the stipulated time frame. Lian expressed that she and her boyfriend have recurrent disagreements, which led to her frequent angry outbursts. Ivan told her that he finds her unbearable and wants to break up with her. He is willing to re-sell their flat back to HDB. In the first session, Lian acknowledged that she has a bad temper. He has occasionally threatened to quit their relationship though they would patch things up eventually. To mend their relationship, she has signed up for an anger management course with a private hospital.

Ivan learnt about Lian's counselling sessions and expressed that he would like to attend one session

to share his feelings and hurts. In the session, he expressed his love for Lian but fears that if they proceed to wed, they may end up in a divorce within a short time because of Lian's temper.

Lian continued with individual sessions with the counsellor, and worked on her family-of-origin issues. After the fifth session, she was pleased to inform the counsellor that Ivan had noticed her change. He felt they could try to work on their relationship by attending pre-marital counselling to work on their issues together. Four such sessions were held. The couple diligently and conscientiously worked on communication and conflict management skills. They were both able to acknowledge their contributions to the problem. They also discovered how their families-of-origin shaped their value and belief systems. At the last session, Ivan affirmed his love for Lian. He attested that their case was professionally handled, and felt the counsellor "has gone the extra mile to counsel them".

REACH Counselling is proud to have helped yet another couple to set the foundation for the marriage to stay strong over the long haul.

Through Talks & Workshops

REACH Counselling had put together their marriages. These activities are also instrumental in growing communities of support. talks and workshops throughout the year to help couples grow in their love for each other and strengthen

Long Live Your Marriage - NACLI	65 attendees
Private Property (My One and Only): Keys to a Lasting Marriage	126 attendees
Citrus Lifestyle Bridal Exhibition: Sexual Intimacy & Conflict Management	30 attendees
Find Your Way Home	150 attendees
Blissful Outdoor Wedding Show: Seeing Eye to Aye & Make Love Not Sex	70 attendees
MBTI talk: Living Together, Worlds Apart	28 attendees
Kandang Kerbau Hospital: Growing Old, Growing Cold? In marriage	100 attendees



Dave Carder giving the keys to a lasting marriage



The importance of being earnest, especially during the MBTI test



“The Private Property talk

highlighted some issues and dangers we can look out for in our everyday lives. We’ve two young kids and are very busy with our work and family lives. This talk is a good refresher to our pre-marital course.

- Jason and Grace,
married for five years

There’s a stigma associated with attending marriage seminars. But I realise that, just as athletes train to get better and better, these seminars are trainings for me to continue my way with my spouse and soulmate, so that we can run the race well and effectively. A marriage is precious and you’d want to protect it. When you protect your marriage, you protect your spouse, your family, yourself, your children, even your finances and career. When every couple does that, communities and nations are transformed.”

- Gurmit & Melissa Singh,
married for 20 years



Men know how to express love too!



Couples came together to Celebrate Love @ Shunfu



REACH Counselling’s presence at BOWS to help couples to start right, stay strong

REACH YOUTH



“Love is patient and kind; love does not envy or boast; it is not arrogant or rude. It does not insist on its own way; it is not irritable or resentful; it does not rejoice at wrongdoing, but rejoices with the truth.”



ACTIVATING STRENGTHS, REACHING POTENTIAL

愛, the traditional Chinese character for love consists of a heart (心) inside of "acceptance" (受) denotes graciousness. It can also be interpreted as a hand offering one's heart to another hand.

The above interpretation of love is truly representative of how REACH Youth has reached out to individuals, families and communities with our programmes and services. The REACH Youth team stands united and holds fast to the belief that when we sow into their lives, we will see transformation.

2014 has truly been a year of serving youths beyond the central region with new outreach at Bukit Batok in anticipation of a new youth centre. At Bishan, the team continued to help 80 at-risk youths and families under Enhanced STEP UP and Streetwise Programme. We saw an increasing number of youths who did not meet the referral criteria for Enhanced STEP UP and Streetwise but needed help. The team started to offer counselling services to these youths and their parents.

As we increase in scope and focus, we definitely need more resources in terms of finances and partners to support our intended growth plan. It's heartening to report that SportCares has embarked on this journey to expand our REACH Dragons Programme to more youths from residential settings. We are also very grateful to work closely with Dr Amy Khor, Local Advisor to Hong Kah

North GROs, and her leaders to collaborate with us in engaging the community. Two such events are our Project Neighbour and REACH Bursary Award cum Mentoring Programme where we aid close to 160 low-income families at Bukit Batok West.

2014 was also a year of strategising and positioning ourselves to operate from Bishan and Bukit Batok from 2015 onwards. After thorough review, we envisage our new centre, REACH Youth Powerhouse, to be, "Activating Strengths, Reaching Potential" among young people. The centre will guide young people to discover their hidden strengths and reach their potential. We aim to expose the young person to new alternatives and perspectives through our programmes and services. Our strategy is to bring together community partners with the similar goal to transform these young people. This is truly an exciting journey where both professionals and community stakeholders come together to influence our next generation.

Moving ahead, I look forward to embrace a bigger challenge of operating from two locations, synergising ideas and resources, and serving even more diverse communities and needs. As we extend out our hearts genuinely to meet these needs and challenges, I believe that the honour and privilege of witnessing these transformations first-hand will definitely keep us on track!



Joe Chan
Head
REACH Youth



Venturing Into New Communities REACH Youth Powerhouse

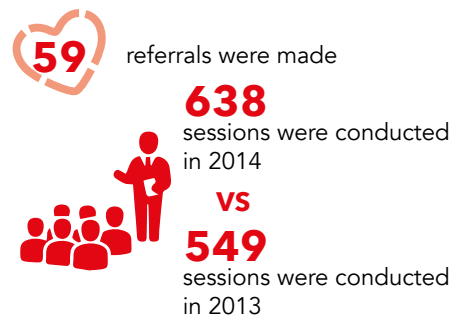
REACH Youth extends its presence to the west with its new centre for teens and kins at Blk 417 Bukit Batok West, while helping its work with the schools and community in Bishan. Armed with the mission to help youths activate their strengths and reach their potential, REACH Youth desires to ignite the “kampong spirit” by gathering the community to come alongside the youths in their character development.



“I am pleased to welcome REACH Community Services Society to Hong Kah North. REACH Youth Powerhouse at Blk 417 can play an active role in rallying and supporting children, youths and families in the community to help foster strong family and community bonds. Offering a wide variety of interesting services and programmes ranging from outdoor sports, music and arts for youths to parenting programmes and parent activity groups for parents, I believe REACH can engage them to learn useful life skills and build strong relationships. I look forward to working with REACH to positively impact the lives of our youths and families in Hong Kah North.”

- Dr Amy Khor,
Local Advisor to Hong Kah North GROs

Through Casework and Counselling Enhanced STEP UP (ESU)



There’s a 14% increase in the number of sessions conducted compared to 2013

- REACH Youth also reached out to 5 new schools outside of Bishan – Bartley Secondary School, First Toa Payoh Secondary School, Bukit Batok Secondary School, Yusof Ishak Secondary School and Yuhua Secondary School
- The sessions gave the youths space to share their struggles, be themselves and find the strength to be the best they can be

Finding Strength In Adversity

Roy’s attendance in school began deteriorating when he was in Secondary Three. He shared that he was emotionally affected by the conflict between his parents and spent most of the days sleeping, in the hope that the days would pass faster. Roy also shared that he felt helpless and insignificant as he did not feel loved by his family. He did not know how to seek help for the emotional distress he was facing as he felt no one could help him.

Roy started on the programme about 6 months before his ‘N’ Level examinations and began seeing his REACH Youth caseworker regularly. During the sessions, Roy felt that he was given a safe space to share his thoughts and feelings and this helped him to become psychologically stronger in dealing with his emotions and problems.

Roy revealed that his caseworker was “the friend I never had who spurred me on”. He managed to successfully complete his ‘N’ Level examinations and learnt to embrace his emotions and be more accepting of the situation he is in.



Streetwise Programme

21 referrals were made



616

sessions were conducted in 2014

- The youths were also exposed to places and activities which they would not have gone on their own like visits to exhibitions, camps, kayaking and overseas community service trips
- These programmes aid in their holistic development
- REACH Youth also did well in an audit conducted by Ministry of Social and Family Development in 2014, affirming our quality service to our clients.

REACH Youth Counselling

- A new initiative by REACH Youth
- It was birthed out of a desire to reach youths facing emotional and relational difficulties as we see the rising trend in this area
- It also hopes to provide support and empower parents with more coping strategies

Love Affirms

Jane had been feeling down for a long time because of her friendship issues in school. Hence her worried mother called up REACH Youth, hoping to get someone to talk to her daughter. After a few sessions, Jane's mother observed that Jane was happier and was more able to not take her friends' and teachers' opinions of her personally. Jane sorted out some of her thoughts and gained confidence through the sessions and her family's support. After a few sessions, Jane told her mother she was managing well. Jane's mother is grateful for the effective counselling.

The Transforming Power of Love

When Peter first came to REACH Youth with his mother, she was so distressed that she broke down in tears. She did not know what else she could do. Peter was a bright and obedient boy during his primary school days but after hanging out with some peers who have association with gangs, he picked up smoking, started using vulgarities, stayed out late and lied to his parents. This broke his parents' hearts and landed him in the Streetwise Programme.

Change was difficult and there were times when Peter was tempted to fall back to his old ways. It also took some time for his mother to trust him again because of the lies he had told. Family sessions became a place where conflicts were resolved. Peter felt his parents "learnt how to show love and care instead of scolding him" and discovered "the value of spending time with the family instead of looking for trouble". Individual sessions taught Peter to choose friends wisely, find a clear goal in life and how his shortcomings shape his life. Peter realised "he shouldn't make choices based on instinct but to consider how they will affect those around him". This is pivotal for Peter's change as this has helped him to think about his parents and his own future whenever he's tempted to make bad decisions.

Peter is now preparing for his 'O' Level examinations. His mother expressed her thanks to REACH Youth. "Peter has been studying hard and spending more time with the family. He is also more open in his communication and sharing. He says he likes his life now. He focuses on his studies, goes to the gym and is giving up smoking. He also shares with me his thoughts and vision for his future", says Peter's mother.



Through School Social Work Programmes

DaZhong Primary School's Peer Support Programme

- Younger students were mentored and given academic support by older students and volunteers to build positive peer relationships, self-control and integrity
- The students presented a skit at the Rollout Community Policing System (COPS) and Community Guardians, a collaboration with Bukit Batok Bukit Batok Neighbourhood Police Centre

- Their smattering of short phrases in Chinese dialects, Mandarin, and Malay, fun games and lively spirits brought smiles to the faces of the elderly residents
- The students were pleasantly surprised by the warm welcome they had received which spurred them on to conduct their programme more enthusiastically
- The students and staff left the home with a sense of accomplishment and meaning, and a renewed purpose to do more for the community

Crest Secondary School Community Service Project

- A group of students served the residents Bukit Batok Home for the Aged by giving up something precious – their time

REACH Dodgeball STRIKE Programme

- Together with the support of Dodgeball Association of Singapore, the programme adopted the acronym STRIKE which represents Spirit,

- Teamwork, Respect, Individual Strength, Knowledge and Effort
- REACH Youth worked with Bartley Secondary School and Bukit Batok Secondary School in the implementation of this STRIKE programme in their schools
- Through the STRIKE programme, the students became more aware of their strengths and weaknesses
- School staff were especially encouraged by the significant improvement in the students' attendance and peer relationships
- Many students gained self-confidence from learning dodgeball
- A team from Bartley Secondary School became the youth dodgeball champions at the Beach Games 2014 organised by U Sport

- An entire Secondary 4 Normal Technical class from Bartley Secondary School became motivated in their studies and did well to secure a place in the Institute of Technical Education
- This sealed our commitment to expand our outreach to more schools so that their students will strike goals for their lives

Collaboration with Bishan Neighbourhood Police Centre

- REACH Dodgeball STRIKE Programme was also conducted for Bishan Neighborhood Police Centre to engage students from the schools in bid to keep them away from negative activities
- Some participants have become avid dodgeball players and stayed out of trouble



Crestians playing a game of Rummy with the elderly at Bukit Batok Home for the Aged



Crestians playing card games with residents at Bukit Batok Home for the Aged



The winning team at the Beach Games 2014



Through Sports Engagement Programmes



REACH Kayaking

- Six students from Delta Senior School learnt a new skill
- The students learnt various techniques in kayaking and were taught various values such as independence, perseverance, communication and teamwork
- 10 volunteers helped them in their social interaction with others over eight sessions

“After the 8 sessions, I could see improvement in my students’ speech and the way they relate to people in their daily lives.”
 – Mr Seah Sin Chye a Social Worker from Delta Senior School

“I would like to personally thank the volunteers who keep coming down every Saturday to befriend us and take care of us when we’re on the kayak. I am happy that I have learnt the skill of kayaking. I’ve also made many friends in the process.”

– Keith, participant



REACH Dodgeball

- REACH Dodgeball teamed up with Singapore Dodgeball Association to launch REACH Dodgeball STRIKE Programme in schools
- Team Igniters clinched the championship at the NTUC Income 2014 Beach Dodgeball under-23 category
- REACH Dodgeball collaborated with T-Net to establish Geylang West Community Club (CC) as our home ground
- REACH Dodgeball also organised our own competition at Geylang West CC to rally 5 different teams for healthy competition

“Volunteering with REACH Kayaking had been a meaningful experience. It has provided me the opportunity to impact lives with the skills I had while learning about the true meaning of grit and determination from the passionate students of Delta Senior School.”

– Brandon Lim, volunteer

“Coming to REACH Dodgeball helped me lead a healthy lifestyle by not smoking or hanging out with the wrong kind of friends. REACH Dodgeball has become my second family.”
 – Azri, the captain of Team Igniters

“I’m glad to be part of REACH Dodgeball. If I weren’t in the team, I will be at home lazing around and watching television programmes. It helped me get out of my house to exercise and meet new friends.”
 – Zareena, Team Divergent

“REACH Dodgeball has taught me how to socialise with other members of the team and how to interact with members from other teams.”
 – Shah, Team Divergent



Rafting up for a photo at Kallang River



A volunteer teaching a kayaking technique



REACH dodgeballers in action



The REACH Dodgeball family



LOVE MOTIVATES



REACH United

- REACH United garnered like-minded youths to come together to enjoy soccer on both a recreational and competitive level
- The team grew from 10 players in January 2014 to 60 players by August 2014
- They participated in Ace League organised by Student Care Services and won champion for U15 category. They were the runner-up in the REACH Crazy Football event U18 category
- Youths built positive social relationships among their peers and realised the importance of determination and patience in life pursuit



The Champions of the Ace League

One youth who has benefitted from the activities in REACH United is Ramana, a Secondary 4 student from St. Gabriel's Secondary School. When asked about what he has learnt from being a part of REACH United, Ramana shared that he has learnt how to better manage his time and to be more responsible. Additionally, his exposure to a wide range of different personalities within the team has aided him in knowing how to interact with others.

When Ramana first joined the team, he mentioned that he felt a little left out as many of the boys already had their own cliques. However, this did not stop him from working hard during training and adopting a friendly attitude towards others. His perseverance in befriending his team paid off when he gained acceptance from his fellow team mates.

Through the hard work and perseverance of the team, Ramana was fortunate to be able to lift the champion trophy at the Ace League. He shared that this victory has enabled him to realise the importance of working with his team and taught him to appreciate the differences in others. Looking forward, Ramana hopes to improve on his football and interpersonal skills in the coming season. At the same time, he aspires to do well in his new academic year.



REACH Dragons getting ready to compete in Singapore River Regatta 2014



REACH Dragons

- Great exposure for the new team members at the People's Association (PA) Paddle Fest 2014, the first race of the season
- The team secured the 3rd prize for the open 10-mixed and men categories

Dragon Boat Events	Achievement
<i>PA Paddle Fest</i>	<ul style="list-style-type: none"> • 2nd for PA 10 Men Opens category • 2nd for the 10 Crew opens Inter – Business Houses & Clubs category • 1st & 2nd & 3rd for PA T-Net 10 crew categories
<i>Bukit Batok East CSC Dragonboat Challenge PaddleFest</i>	<ul style="list-style-type: none"> • 4th for All – Stars Mixed (Opens) category • 4th for Inter – Generational Category • 5th for Novice category
<i>Singapore Dragon Boat Festival</i>	<ul style="list-style-type: none"> • 1st for PA 10 Crew Mixed category • 2nd for PA 10 Men category
<i>SAVA Sprints International</i>	<ul style="list-style-type: none"> • 4th in the 20 Men Opens category • 4th in the 20 crew Mixed Opens category
<i>Singapore River Regatta</i>	<ul style="list-style-type: none"> • 3rd prize for the 10 People Mixed category
<i>35th Penang International Dragon Boat Festival</i>	<ul style="list-style-type: none"> • 1st prize for the 10 Men 200m category • 2nd prize for the 100m Men Sprint category



- REACH Dragons competed with local and international teams at the SAVA Sprints International race and came in 4th
- The team's excellent performance at the different races earned them a sponsored trip to Penang to compete in the 35th Penang International Dragon Boat Festival and emerged as champions

REACH Waterdragons Programme

- A sports programme supported by SportCares
- The youths from Singapore Boy's Hostel and Dayspring Residential Treatment Centre became a part of REACH Dragons under this programme
- The intention was for these youths to appreciate teamwork, develop practical life-skills, and widen their social support networks
- The youth embarked on the challenge to train with others to compete in the Singapore River Regatta Race



REACH Waterdragons at their first race

"I felt sad that many of the children are living in poverty and I feel like I shouldn't always complain about trivial things."

– a 15-year-old participant

"I felt happy when I played with the children and I'm thankful for the childhood I had in Singapore."

– a 15-year-old participant

"I learnt I should be contented with what I have. Life would be easier because I would be less frustrated with the things in my life. I will not complain about what I do not have and focus on being thankful for what I have instead."

– a 15-year-old participant

Footprints Expedition 2014

- The overseas community service learning project started by REACH Youth
- A team of 20 at-risk youths and youth mentors went to serve the children and families in Karimun, Indonesia for three days
- They improved the living conditions for four Indonesian families – repainting their houses and upgrading one house physically
- The team also laid new vinyl tiles in a kindergarten and conducted English lessons for the children
- Precious friendships were forged among the youths, sharing valuable experiences about contentment



Team picture after painting the house

REACH Power Up Mentoring Programme

- This a new initiative under REACH Youth to reach out to needy families in Bukit Batok
- Besides receiving the REACH Bursary Award in December 2014, 50 students and their families have committed to be part of the REACH Power Up Mentoring Programme for the following year
- In 2015, REACH Youth will mentor these students at the new Youth Centre at Blk 417 Bukit Batok West



Getting to know the children through some games

REACH
COMMUNITY
SERVICES SOCIETY



FINANCIAL REPORT

2014



REACH Community Services Society
(Registered under the Societies Act, Chapter 311)
(Incorporated in the Republic of Singapore)
(Unique Entity No. S98SS0144L)

**Annual Report for the financial year ended
31 December 2014**

REACH Community Services Society
(Registered under Societies Act, Chapter 311)

Annual Report
For the financial year ended 31 December 2014

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REACH COMMUNITY SERVICES SOCIETY

STATEMENT BY THE MANAGEMENT COMMITTEE

For the financial year ended 31 December 2014

We, **Sin Lye Kuen** and **Chung Beng Kwong** on behalf of the Management Committee, do state that in our opinion, the financial statements set out on pages 4 to 23 are drawn up so as to give a true and fair view of the state of affairs of the Society as at 31 December 2014 and the results, changes in funds and cash flows of the Society for the financial year ended on that date.

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

On behalf of the Management Committee

SIN LYE KUEN
President

CHUNG BENG KWONG
Honorary Treasurer

**Independent Auditor's Report to the Members of
REACH Community Services Society**

Report on the Financial Statements

We have audited the accompanying financial statements of REACH Community Services Society (the "Society") which comprise the balance sheet as at 31 December 2014, and the statement of comprehensive income, statement of changes in funds and statement of cash flows for the financial year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Societies Act, Chapter 311 (the "Act") and Singapore Financial Reporting Standards, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair profit and loss accounts and balance sheets and to maintain accountability of assets.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Singapore Standards on Auditing. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the financial statements that give a true and fair view 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Singapore
28 MAR 2015



**Independent Auditor's Report to the Members of
REACH Community Services Society
(Continued)**

Opinion

In our opinion, the financial statements are properly drawn up in accordance with the provisions of the Act and Singapore Financial Reporting Standards so as to give a true and fair view of the state of affairs of the Society as at 31 December 2014, and of the results, changes in funds and cash flows of the Society for the financial year then ended on that date.

Report on other Legal and Regulatory Requirements

In our opinion, the accounting and other records required by the Act to be kept by the Society have been properly kept in accordance with the provisions of the Act.

Nexia TS Public Accounting Corporation
Public Accountants and Chartered Accountants

Singapore

28 MAR 2015

REACH COMMUNITY SERVICES SOCIETY

BALANCE SHEET

As at 31 December 2014

	Note	2014 S\$	2013 S\$
ASSETS			
Current assets			
Cash and cash equivalents	3	4,599,262	3,775,067
Prepayments and receivables	4	207,959	149,924
Deposits		3,787	2,289
		<u>4,811,008</u>	<u>3,927,280</u>
Non-current assets			
Renovation and equipment	5	659,543	57,308
TOTAL ASSETS		<u>5,470,551</u>	<u>3,984,588</u>
LIABILITIES AND FUNDS			
Current liabilities			
Trade and other payables	6	694,690	301,126
Funds			
Accumulated surplus – unrestricted funds	13	2,318,622	3,533,462
Family Service Centre reserve	13	2,311,406	-
Renovation and construction fund	13	-	150,000
Asset capitalisation reserve	13	145,833	-
		<u>4,775,861</u>	<u>3,683,462</u>
TOTAL LIABILITIES AND FUNDS		<u>5,470,551</u>	<u>3,984,588</u>

The accompanying notes form an integral part of these financial statements.



REACH COMMUNITY SERVICES SOCIETY

STATEMENT OF COMPREHENSIVE INCOME

For the financial year ended 31 December 2014

	Note	2014 S\$	2013 S\$ (restated)
Income	7	4,098,748	2,723,178
Programme expenses	8	(2,187,380)	(1,895,397)
Corporate support staff costs	9	(492,351)	(360,917)
Other operating expenses	10	(322,451)	(201,307)
		<u>(3,002,182)</u>	<u>(2,457,621)</u>
Surplus for the year		1,096,566	265,557
Other comprehensive (loss)/income:			
- Depreciation charged to asset capitalisation reserve		(4,167)	-
- Receipt of renovation and construction fund		-	50,000
Total comprehensive income		1,092,399	315,557
Surplus for the year attributable to:			
Family Service Centre reserve		348,148	-
Accumulated surplus – unrestricted funds		748,418	265,557
		<u>1,096,566</u>	<u>265,557</u>

The accompanying notes form an integral part of these financial statements.



REACH COMMUNITY SERVICES SOCIETY

STATEMENT OF CHANGES IN FUNDS

For the financial year ended 31 December 2014

	Note	Accumulated surplus – unrestricted funds	Restricted Funds			Total
			Family service centre reserve	Renovation and construction fund	Asset capitalisation reserve	
		S\$	S\$	S\$	S\$	S\$
2014						
Balance at 1 January 2014		3,533,462	-	150,000	-	3,683,462
Transfer between reserves	13	(1,963,258)	1,963,258	-	-	-
Renovation cost of REACH counselling centre funded by renovation and construction fund capitalised as asset capitalisation reserve	13	-	-	(150,000)	150,000	-
Total comprehensive income		748,418	348,148	-	(4,167)	1,092,399
Balance at 31 December 2014		2,318,622	2,311,406	-	145,833	4,775,861
2013						
Balance at 1 January 2013		3,267,905	-	100,000	-	3,367,905
Total comprehensive income		265,557	-	50,000	-	315,557
Balance at 31 December 2013		3,533,462	-	150,000	-	3,683,462



REACH COMMUNITY SERVICES SOCIETY

STATEMENT OF CASH FLOWS

For the financial year ended 31 December 2014

	Note	2014 S\$	2013 S\$
Cash flows from operating activities			
Surplus for the year		1,096,566	265,557
Adjustments for:			
- Depreciation charges	5	32,486	31,260
- Interest income		(32,320)	(40,096)
- Loss on disposal of equipment		1,137	-
		1,097,869	256,721
Changes in working capital			
- Donation and other receivables		(58,035)	(18,762)
- Deposits		(1,498)	(289)
- Trade and other payables	6	393,564	63,360
Cash generated from operations		1,431,900	301,030
Cash flows from investing activities			
Interest received		32,320	40,096
Receipt of building fund		-	50,000
Purchase of equipment	5	(640,025)	(25,085)
Net cash (used in)/ provided by investing activities		(607,705)	65,011
Net increase in cash and cash equivalents		824,195	366,041
Cash and cash equivalents at beginning of the year		3,775,067	3,409,026
Cash and cash equivalents at end of the year		4,599,262	3,775,067

REACH COMMUNITY SERVICES SOCIETY

NOTES TO FINANCIAL STATEMENTS

For the financial year ended 31 December 2014

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

1. General information

REACH Community Services Society (the "Society") is a Society registered and domiciled in the Republic of Singapore. The registered office is located at 355, Tanglin Road, Singapore 247960. The principal place of operations is located at 187, Bishan Street 13, #01-475, Singapore 570187.

The Society is registered under the Societies Act, Chapter 311 since 1998. The objectives of the Society are to impact lives by:

- Rekindling Hope;
- Enhancing Social and Emotional well-being;
- Assisting Personal Growth;
- Caring for the Hurting; and
- Helping the Needy.

The financial statements were authorised for issue in accordance with resolution of the Management Committee on 28 March 2015.

2. Significant accounting policies

2.1 Basis of preparation

The financial statements have been prepared in accordance with Singapore Financial Reporting Standards ("FRS") under the historical cost convention, except as disclosed in the accounting policies below.

The preparation of these financial statements in conformity with FRS requires management to exercise its judgement in the process of applying the Society's accounting policies. It also requires the use of certain critical accounting estimates and assumptions.

Estimates, assumptions and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. There are no areas involving higher degree of judgement or complexity, or areas where estimates and assumptions are significant and critical to the financial statements.

Interpretations and amendments to published standards effective in 2014

On 1 January 2014, the Society adopted the new or amended FRS and Interpretations to FRS ("INT FRS") that are mandatory for application from that date. Changes to the Society's accounting policies have been made as required, in accordance with the transitional provisions in the respective FRS and INT FRS.

The adoption of these new or amended FRS and INT FRS did not result in substantial changes to the Society's accounting policies and had no material effect on the amounts reported for the current or prior financial years.



REACH COMMUNITY SERVICES SOCIETY

NOTES TO FINANCIAL STATEMENTS

For the financial year ended 31 December 2014

2. Significant accounting policies (continued)

2.2 Functional and presentation currency

Items included in the financial statements of the Society are measured using the currency of the primary economic environment in which the Society operates (functional currency). The financial statements are presented in Singapore Dollars (S\$), which is the Society's functional currency.

2.3 Renovation and equipment

Renovation and equipment are recognised at cost less accumulated depreciation and accumulated impairment losses.

Subsequent expenditure relating to renovation and equipment that has already been recognised is added to the carrying amount of the asset only when it is probable that future economic benefits associated with the item will flow to the Society and the cost of the item can be measured reliably.

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	3 years
Furniture, fittings and office equipment	5 years
Renovation	3 years

Fully depreciated assets are retained in the accounts until they are no longer in use.

The residual values, estimated useful lives and depreciation method of equipment are reviewed, and adjusted as appropriate, at each balance sheet date. The effects of any revision are recognised in profit or loss when the changes arise.

On disposal of an item of renovation and equipment, the difference between the net disposal proceeds and its carrying amount is taken to profit or loss.

2.4 Financial assets

Financial assets are recognised on the balance sheet when, and only when, the Society becomes a party to the contractual provisions of the financial instrument.

When financial assets are recognised initially, they are measured at fair value, plus directly attributable transactions costs. The Society determines the classification of its financial assets after initial recognition and, where allowed and appropriate, re-evaluates this designation at each financial year-end.

Non-derivative financial assets with fixed or determinable payments that are not quoted in an active market are classified as loans and receivables. Such assets are carried at amortised cost using the effective interest rate method. Gains and losses are recognised in profit or loss when the loans and receivables are derecognised or impaired, as well as through the amortisation process.

The Society assesses at each balance sheet date whether there is objective evidence that a financial asset or a group of financial assets is impaired. Impairment losses are recognised in profit or loss.

REACH COMMUNITY SERVICES SOCIETY

NOTES TO FINANCIAL STATEMENTS

For the financial year ended 31 December 2014

2. Significant accounting policies (continued)

2.4 Financial assets (continued)

A financial asset is de-recognised when the contractual right to receive cash flows from the asset is expired. On de-recognition 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 has been recognised directly in equity is recognised in profit or loss.

2.5 Cash and cash equivalents

Cash and cash equivalents comprise cash balances, cash at banks and unpledged fixed deposits with financial institutions which are subject to an insignificant risk of changes in value.

2.6 Financial liabilities

The Society classifies its financial liabilities as financial liabilities at amortised cost.

Financial liabilities are recognised on the balance sheet when, and only when, the Society becomes a party to the contractual provisions of the financial instruments and are recognised initially at fair value, plus, directly attributable transactions costs.

Subsequent to initial recognition, financial liabilities are measured at amortised cost using the effective interest rate method. A financial liability is derecognised when the obligation under the liability is extinguished.

2.7 Trade and other payables

Trade and other payables represent liabilities for goods and services provided to the Society prior to the end of financial year which are unpaid.

Trade and other payables are initially measured at fair value and are subsequently measured at amortised cost using the effective interest rate method.

The carrying amounts of trade and other payables are assumed to approximate their fair value at the reporting date.

2.8 Provisions

Provisions are recognised when the Society has a present obligation (legal or constructive) where, 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 a reliable estimate can be made of the amount of obligation.



REACH COMMUNITY SERVICES SOCIETY

NOTES TO FINANCIAL STATEMENTS

For the financial year ended 31 December 2014

2. Significant accounting policies (continued)

2.9 Income recognition

Donations and other charitable contributions are recognised when received or when the donation is formally expressed either in writing or through electronic means.

Interest income is recognised on a time proportion basis, taking account of the principal outstanding and the effective interest rate applicable.

Revenue from rendering of services such as counselling and marriage preparation workshops, conduct of youth programmes, is recognised when services are rendered.

Government subventions comprise government or quasi government funding and grants for the programmes run by the Society. These are recognised as income according to the terms of the funding agreements, on an accrual basis when there is reasonable assurance that the grant will be received and the Society will comply with all attached conditions.

2.10 Impairment of non-financial assets

Renovation and equipment are reviewed for impairment whenever there is any objective evidence or indication that these assets may be impaired.

For the purpose of impairment testing of the assets, the recoverable amount (i.e. the higher of the fair value less cost to sell and the value-in-use) is determined on an individual asset basis unless the asset does not generate cash flows that are largely independent of those from other assets. If this is the case, the recoverable amount is determined for the cash-generating unit ("CGU") to which the asset belongs. If the recoverable amount of the asset (or CGU) is estimated to be less than its carrying amount, the carrying amount of the asset (or CGU) is reduced to its recoverable amount. The difference between the carrying amount and recoverable amount is recognised as an impairment loss in profit or loss.

An impairment loss for an asset is reversed if, and 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. The carrying amount of the asset is increased to its revised recoverable amount, provided that this amount does not exceed the carrying amount that would have been determined (net of accumulated depreciation) had no impairment loss been recognised for the asset in prior years. A reversal of impairment loss for an asset is recognised in profit or loss.

2.11 Employee compensation

Defined contribution plans

The Society's contributions to defined contribution plans are recognised as employee compensation expense when the contributions are due, unless they can be capitalised as an asset.

REACH COMMUNITY SERVICES SOCIETY

NOTES TO FINANCIAL STATEMENTS

For the financial year ended 31 December 2014

2. Significant accounting policies (continued)

2.11 Employee compensation (continued)

Employee leave entitlement

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

2.12 Operating leases

Lease of assets in which a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases.

Payments made under operating leases are taken to profit or loss on a straight-line basis over the period of the lease.

2.13 Allocation of corporate support costs

Corporate support costs comprise staff costs and overheads relating to general management, human resource, finance and administration, donors and volunteers management, community partnership and corporate communication functions. These support costs are allocated to charitable activities, based on the headcount of the core programmes.

2.14 Taxation

The Society is registered as a charity under the Charities Act and is exempted from income tax under Section 13(1)(ZM) of Income Tax Act, Chapter 134.

3. Cash and cash equivalents

	2014 S\$	2013 S\$
Cash at bank and on hand	941,444	1,414,306
Short-term bank deposits	3,657,818	2,350,761
	<u>4,599,262</u>	<u>3,775,067</u>

4. Prepayments and receivables

	2014 S\$	2013 S\$
Prepayments	58,266	-
Donation receivables	1,255	29,379
Funding receivables	129,829	72,499
Other receivables	18,609	48,046
	<u>207,959</u>	<u>149,924</u>



REACH COMMUNITY SERVICES SOCIETY

NOTES TO FINANCIAL STATEMENTS

For the financial year ended 31 December 2014

5. Renovation and equipment

	Computers	Furniture, fittings and office equipment	Renovation	Renovation in progress	Total
	S\$	S\$	S\$	S\$	S\$
2014					
Cost					
Beginning of financial year	65,846	132,329	300,645	-	498,820
Additions	56,928	33,121	307,825	242,151	640,025
Disposals	-	(11,056)	-	-	(11,056)
End of financial year	122,774	154,394	608,470	242,151	1,127,789
Accumulated depreciation					
Beginning of financial year	46,734	94,134	300,644	-	441,512
Depreciation charges	13,346	14,755	8,552	-	36,653
Disposals	-	(9,919)	-	-	(9,919)
End of financial year	60,080	98,970	309,196	-	468,246
Net book value					
End of financial year	62,694	55,424	299,274	242,151	659,543

During financial year, the following 2 building renovation projects were undertaken:

- (a) REACH Counselling Centre at Blk 307, Shunfu Road #01-137, Singapore 570307 which was completed in December 2014.
- (b) The renovation in progress referred to REACH Youth Powerhouse at Blk 417, Bukit Batok West Avenue 4, Singapore 650417 which was in-progress as at 31 December 2014 and was completed in February 2015.

	Computers	Furniture, fittings and office equipment	Renovation	Total
	S\$	S\$	S\$	S\$
2013				
Cost				
Beginning of financial year	56,730	116,710	300,645	474,085
Additions	9,116	15,969	-	25,085
Disposals	-	(350)	-	(350)
End of financial year	65,846	132,329	300,645	498,820
Accumulated depreciation				
Beginning of financial year	28,632	81,326	300,644	410,602
Depreciation charges	18,102	13,158	-	31,260
Disposals	-	(350)	-	(350)
End of financial year	46,734	94,134	300,644	441,512
Net book value				
End of financial year	19,112	38,195	1	57,308

REACH COMMUNITY SERVICES SOCIETY

NOTES TO FINANCIAL STATEMENTS

For the financial year ended 31 December 2014

5. Renovation and equipment (continued)

Depreciation is charged to:

	2014	2013
	S\$	S\$
Comprehensive income	32,466	31,260
Asset capitalisation reserve (Note 13)	4,167	-
	<u>36,653</u>	<u>31,260</u>

6. Trade and other payables

	2014	2013
	S\$	S\$
Provision for staff performance bonus	251,700	114,109
Contributions to Central Provident Fund	109,001	118,943
Provision for unutilised paid leave	23,123	20,529
Capital expenditures	288,838	-
Others	22,028	47,545
	<u>694,690</u>	<u>301,126</u>

7. Income

	2014	2013
	S\$	S\$
Tax deductible donations	1,150,522	431,688
Non tax deductible donations	128,037	6,594
FSC funding from MSF	888,380	773,760
FSC funding from Tote Board	692,936	575,973
FSC funding from Community Chest	177,676	182,258
Other funding from MSF	506,455	430,749
Other funding from Tote Board	17,046	14,613
Other funding from NCSS	53,668	51,435
Care and Share matching grant	166,307	-
Other grants	48,917	9,232
Programme revenue	226,248	198,480
Interest income from short-term bank deposits	32,320	40,096
Other income	10,236	8,320
Total Income	<u>4,098,748</u>	<u>2,723,178</u>

Legend:

FSC : Family Service Centre
 MSF : Ministry of Social and Family Development
 NCSS : National Council of Social Services
 Tote Board : Singapore Totalisator Board Social Service Fund



REACH COMMUNITY SERVICES SOCIETY

NOTES TO FINANCIAL STATEMENTS

For the financial year ended 31 December 2014

8. Programme expenses

	2014 S\$	2013 S\$ (restated)
Programme-related staff salaries and bonus	1,852,557	1,415,895
Society's contribution to Central Provident Fund	234,436	199,565
Direct programme costs	300,387	279,937
	<u>2,187,380</u>	<u>1,895,397</u>

9. Corporate support staff salaries and bonus

	2014 S\$	2013 S\$ (restated)
Staff salaries and bonus	437,879	319,850
Society's contribution to Central Provident Fund	54,472	41,067
	<u>492,351</u>	<u>360,917</u>

10. Other Operating Expenses

	2014 S\$	2013 S\$ (restated)
Staff benefits and training	64,647	38,991
Fund raising expenses	66,314	-
Other operating overheads	159,004	131,056
Depreciation	32,486	31,260
	<u>322,451</u>	<u>201,307</u>

11. Related party transactions

Key management personnel compensation is as follows:

	2014 S\$	2013 S\$
Staff salaries and bonus	505,496	399,302
Society's contribution to Central Provident Fund	63,618	44,422
	<u>569,114</u>	<u>443,724</u>

Number of key management personnel

	<u>6</u>	<u>4</u>
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The annual remuneration of the key management personnel is as follows:

	Number of staff	
	2014	2013
Annual remuneration		
- Less than \$100,000	2	1
- More than \$100,000 but less than \$200,000	4	3

REACH COMMUNITY SERVICES SOCIETY

NOTES TO FINANCIAL STATEMENTS

For the financial year ended 31 December 2014

12. Operating lease commitments – where the Society is a lessee

The Society leases copier machine from non-related party under non-cancellable operating lease agreements.

The future minimum lease payables under non-cancellable operating lease contracted for at the balance sheet date but not recognised as liabilities, are as follows:

	2014 S\$	2013 S\$
Not later than one year	2,616	2,616
Between one and five years	10,464	5,777
	<u>13,080</u>	<u>8,393</u>

13. Funds and reserves

The Society's funds as at the balance sheet date are as follows:

<i>Unrestricted funds:</i>	2014 S\$	2013 S\$
Accumulated surplus		
Balance at beginning of the year	3,533,462	3,267,905
Transfer between reserves	(1,963,258)	-
Add surplus/(deficit) for the year	748,418	265,557
Balance at end of the year	<u>2,318,622</u>	<u>3,533,462</u>
Reserves ratio	<u>2.24</u>	<u>1.56</u>

The Society's current reserve policy is to try to maintain an accumulated surplus (unrestricted funds) of an amount equivalent to at least 2 years of its annual operating expenditure. This is to enable the future expansion of the scope of services of the Society as well as to enhance financial stability.

<i>Restricted funds and reserve:</i>	2014 S\$	2013 S\$
Family Service Centre reserve		
Balance at beginning of the year	-	-
Transfer between reserves	1,963,258	-
Add surplus for the year	348,148	-
Balance at end of the year	<u>2,311,406</u>	<u>-</u>
Reserves ratio	<u>1.17</u>	<u>-</u>

The Family Service Centre (FSC) reserve is restricted for the operations of the Family Service Centre programme, for the benefit of its intended clients. In keeping with the funder/donor's intent use of monies, the FSC reserve will not be transferred out of the programme for other purposes.



REACH COMMUNITY SERVICES SOCIETY

NOTES TO FINANCIAL STATEMENTS

For the financial year ended 31 December 2014

13. Funds and reserves (continued)

	2014 S\$	2013 S\$
Renovation and construction fund		
Balance at beginning of the year	150,000	100,000
Add : Fund donation received	-	50,000
Less : Transfer to asset capitalisation reserve	(150,000)	-
Balance at end of the year	<u>-</u>	<u>150,000</u>

The Renovation and construction fund was set up for the building of new centres for the expansion of activities and services provided by the Society. REACH Counselling centre was completed in December 2014.

	2014 S\$	2013 S\$
Asset capitalisation reserve		
Balance at beginning of the year	-	-
Add : Transfer from renovation and construction fund	150,000	-
Less : Depreciation (Note 5)	(4,167)	-
Balance at end of the year	<u>145,833</u>	<u>-</u>

The Asset capitalisation reserve represents the portion of the construction costs of the REACH counselling centre that was funded by the renovation and construction fund which was collected for such purpose.

As the REACH counselling centre depreciates over the years, a portion of the depreciation that is funded by the renovation and construction fund is charged directly to the Asset Capitalisation reserves, until the building is fully depreciated.

14. Fund raising appeal

During the financial year, the Society did not conduct any fund raising appeal, which requires disclosure in accordance with Charities (Fund-Raising Appeals) (Amendment) Regulations 2008.



REACH COMMUNITY SERVICES SOCIETY

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 December 2014

15. Segment information

2014	REACH Family Service Centre S\$	REACH Counselling S\$	REACH Youth S\$	Corporate Support S\$	Total RCSS S\$
Income					
Tax deductible donations	36,480	-	17,661	1,096,381	1,150,522
Non tax deductible donations	-	20	43,000	85,017	128,037
Government Subvention					
FSC funding from MSF	888,380	-	-	-	888,380
FSC funding from Tote Board	692,936	-	-	-	692,936
FSC funding from Community Chest	177,676	-	-	-	177,676
Other funding from MSF	377,764	-	128,691	-	506,455
Other funding from Tote Board	17,046	-	-	-	17,046
Other funding from NCSS	53,668	-	-	-	53,668
Care and Share matching grant	-	-	-	166,307	166,307
Other grants	10,045	1,571	4,738	32,563	48,917
Programme revenue	53,816	133,706	37,853	873	226,248
Other income	7,996	-	2,240	32,320	42,556
Total income	2,315,807	135,297	234,183	1,413,461	4,098,748
Expenses					
Staff salaries and bonus	1,205,734	113,176	333,647	437,879	2,090,436
Employers' contribution to CPF	134,985	46,563	52,888	54,472	288,908
Direct programme costs	182,241	31,155	66,871	20,120	300,387
Staff benefits and training	28,608	12,212	15,307	8,520	64,647
Fund raising expenses	-	-	28	66,286	66,314
Other operating overheads	75,665	32,961	29,148	21,230	159,004
Allocated corporate support costs	313,261	104,420	104,420	(522,101)	-
Depreciation	27,164	5,204	118	-	32,486
Total expenses	1,967,658	345,691	602,427	86,406	3,002,182



REACH COMMUNITY SERVICES SOCIETY

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 December 2014

15. Segment information (continued)

	REACH Family Service Centre S\$	REACH Counselling S\$	REACH Youth S\$	Corporate Support S\$	Total RCSS S\$
2014 (continued)					
Surplus / (Deficit)	348,149	(210,394)	(368,244)	1,327,055	1,096,566



REACH COMMUNITY SERVICES SOCIETY

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 December 2014

15. Segment information (continued)

2013	REACH Family Service Centre S\$	REACH Counselling S\$	REACH Youth S\$	Corporate Support S\$	Total RCSS S\$
Income					
Tax deductible donations	2,550	50,000	51,580	327,558	431,688
Non tax deductible donations	300	-	180	6,114	6,594
Government Subvention					
FSC funding from MSF	773,760	-	-	-	773,760
FSC funding from Tote Board	575,973	-	-	-	575,973
FSC funding from Community Chest	182,258	-	-	-	182,258
Other funding from MSF	336,994	-	93,755	-	430,749
Other funding from Tote Board	14,613	-	-	-	14,613
Other funding from NCSS	51,435	-	-	-	51,435
Care and Share matching grant	-	-	-	-	-
Other grants	1,820	-	1,760	5,652	9,232
Programme revenue	38,571	123,841	36,048	-	198,460
Other income	8,320	-	-	40,096	48,416
Total income	1,986,594	173,841	183,323	379,420	2,723,178
Expenses					
Staff salaries and bonus	896,915	317,366	201,614	319,850	1,735,745
Employers' contribution to CPF	123,293	43,620	32,652	41,067	240,632
Direct programme costs	110,176	27,068	42,803	99,890	279,937
Staff benefits and training	18,194	9,615	2,883	8,299	38,991
Fund raising expenses	-	-	-	-	-
Other operating overheads	48,247	11,107	57,160	14,542	131,056
Allocated corporate support costs	220,952	46,051	69,774	(336,777)	-
Depreciation	31,260	-	-	-	31,260
Total expenses	1,449,037	454,827	406,886	146,871	2,457,621



REACH COMMUNITY SERVICES SOCIETY

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 December 2014

15. Segment information (continued)

2013 (continued)	REACH Family Service Centre S\$	REACH Counselling S\$	REACH Youth S\$	Corporate Support S\$	Total RCSS S\$
Surplus / (Deficit)	537,557	(280,986)	(223,563)	232,549	265,557



REACH COMMUNITY SERVICES SOCIETY

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2014

16. Financial instruments

(i) Categories of financial instruments

	2014 S\$	2013 S\$
Loans and receivables	4,748,955	3,924,991
Financial liabilities at amortised cost	694,690	301,126

(ii) Financial risk management

The main risks arising from the Society's financial instruments are liquidity risk, interest rate risk and credit risk. The policies for managing each of these risks are summarised as follows:

(a) **Liquidity risk**

Liquidity risk is the risk the Society is unable to meet its cash flow obligations as and when they fall due.

Prudent liquidity risk management includes monitoring and maintaining a level of cash and bank balances deemed adequate by the Society to finance its operations and mitigate the effects of fluctuations in cash flows.

All its financial liabilities are current.

(b) **Interest rate risk**

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

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

At the balance sheet date, if the bank deposits interest rate increased/decreased by 10%, with all other variables being held constant, the surplus of the Society will increase/decrease by \$3,232 (2013: \$4,010).

(c) **Credit risk**

Credit risk refers to the risk that counterparty will default on its contractual obligations resulting in financial loss to the Society. The major classes of financial assets of the Society are cash and cash equivalents, donation and other receivables and deposits. Society manages this risk by monitoring credit ratings and limiting the aggregate financial exposure to any individual counterparty. The Management Committee places its cash and fixed deposits with reputable banks and financial institutions.

REACH COMMUNITY SERVICES SOCIETY

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2014

16. Financial instruments (continued)

(ii) Financial risk management (continued)

(c) **Credit risk (continued)**

As at the end of the financial year, there is no significant concentration of credit risk.

There is no class of financial assets that is past due and/or impaired.

17. Reclassification of expenses

The Society changed the classification of certain expenses to better reflect the specific nature of the amounts and for better comparability to current year's classification. As a result of the reclassifications, the amount of certain expenses presented in the preceding year's financial statements were also affected.

The effects on expenses are reflected in the statement of comprehensive income and certain notes to the financial statements as follows:

	Balance as previously reported S\$	Prior year Adjustments / reclassifications S\$	Balance as restated S\$
Financial year ended 31 December 2013			
Programme expenses			
Programme-related staff salaries and bonus	1,166,811	249,084	1,415,895
Society's contribution to CPF	170,933	28,632	199,565
Corporate support staff salaries and bonus			
Staff salaries and bonus	568,934	(249,084)	319,850
Society's contribution to CPF	69,699	(28,632)	41,067
Staff training and other welfare	38,991	(38,991)	-
Other operating expense			
Staff benefits and training	-	38,991	38,991

As the above reclassification of expenses do not have any impact on the balance sheet, the balance sheet as at the beginning of the preceding year has not been presented.

18. New or revised accounting Standards and Interpretations

Certain new accounting standards and amendments to existing standards that have been published are mandatory for accounting periods beginning on or after 1 January 2015. The Society does not expect that adoption of these accounting standards will have a material impact on the Society's financial statement.

FAITHFUL FUNDERS



DYNAMIC DONORS

ACI Singapore
Cargill International Trading Pte Ltd
Chen Fu Ji Group of Restaurants
Higher Pte Ltd
Innervate Crossfit

Joshua Research Consultant
The Korean Chamber of Commerce in Singapore (KORCHAM)
PIP Holdings Pte Ltd
Success Resources Pte Ltd

INDIVIDUAL DONORS WHO HAVE SUPPORTED US WITHOUT FAIL THROUGHOUT THE YEARS

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All Grassroots Organisations from Hong Kah North SMC
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Singapore Dragonboat Association
SportCares
SSO Toa Payoh
The Ascott Limited
The Boys' Brigade in Singapore

ALL OTHER FSCS, SCHOOLS AND VWOS WHOM WE HAVE WORKED WITH IN 2014



REACH Community Services Society

Block 187 Bishan Street 13 #01-475, Singapore 570187

Tel : +65 6252 2566 Email: contact@reach.org.sg www.reach.org.sg