



Rebuilding **Lives** Together



Annual Report
2019/2020



Ex-offenders have already paid their dues and yet, are not seen as equals to the rest of the population. This drives my work, as I am able to make a difference in their lives – be it through a listening ear or a referral to other social service agencies to meet their basic needs.

– Hamdan, Case Manager

Our **Vision**

Well integrated ex-offenders contributing in a caring society that embodies the spirit of second chances.

Our **Mission**

As an exemplary organisation in the aftercare sector, SACA is committed to:

Empowering

ex-offenders to take ownership of their own transformation and facilitating their reintegration into society by mobilising them, their families and the public.

Fostering a change

in the mind-set of both ex-offenders and society to enable ex-offenders achieve their fundamental life goals and needs.

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All the names of clients within these pages have been changed to protect their privacy.



Being alone can be scary but
**my counsellor is my
helping hand.**

**All we need is support,
we can do and achieve
anything with support.
Just don't give up.**

– A 63-year-old client of SACA, who has committed to a new drug-free path after 16 incarcerations. SACA's social worker helped him to understand the importance of good mental health and to seek treatment for mental health conditions. He has been drug-free for 1.5 years, is a lot more mentally and emotionally resilient, and is committed to rebuilding his life one step at a time.

Message from the Chairman

In times of peril, mortal men arise to do great deeds. This was what we saw among the medical professionals and other frontline staff battling Covid-19, the coronavirus outbreak that has gripped the world, roiled financial markets, battered world economies and killed more than half a million and counting. Examples



of our national reserves to support businesses and individuals.

Everyone plays a part

Beyond the spectre of death shines through a stirring camaraderie and bond among all who call this red dot home. We may be small, we may lack natural resources, but we do not lack

The cause of the ex-offender is sometimes not immediately apparent or justified. We believe that if someone makes a mistake, he pays for it, and it is only right. But what happens after that? What happens to the family members around him or her – the innocent child, the elderly parent, the overloaded spouse traumatised by the offending behaviour, incarceration and oftentimes poverty, overwork and the loss of hope? Who helps the ex-offender when he is released from prison? What happens if he has also a prison in his own heart that he struggles to leave?

Scottish author and poet George MacDonald once said, “The things that come out of a man are they that defile him, and to get rid of them a man must go into himself, be a convict, and scrub the floor of his cell.”

Of fresh chances and hope

The ex-offender and his or her family deserve a chance to rebuild their lives. If I may say, it is the better path, for them and for society, to lessen the cost of reoffending and to reintegrate them as productive members of society.

This is the work of the Singapore After-Care Association (SACA) – what

Rebuilding lives together, one at a time

//
We may be small, we may lack natural resources, but we do not lack pluck, resilience and hope.

of dedication and sacrifice abound: Doctors and nurses screening and treating patients, Singapore Police Force and Singapore Armed Forces officers and others meticulously contact tracing to identify sources of infections, volunteers signing up to help at foreign worker dormitories, Singaporeans selflessly travelling with other citizens to bring them safely home, cleaners disinfecting public spaces, and the list goes on and on.

Our gratitude to them for their dedication and sacrifice is great. The groundswell of support and appreciation has been tremendous with gestures like the nationwide clapping and singing of the song Home, meal and care pack deliveries, notes of encouragement, and contributions to numerous help funds and projects. The government has also weighed in heavily with an unprecedented drawdown of

pluck, resilience and hope. People from all walks of life have joined hands to encourage each other and work together towards the sanctity and safety of Singapore.

In the same way, hundreds of charities and social service agencies in Singapore have been labouring towards various causes, uplifting and empowering the underprivileged and strengthening the fabric of society.

we fervently believe in and dedicate our lives to. As our member, funder, sponsor, volunteer or partner in this work, we know you believe in this cause as well. Thank you for your much valued support and contributions.

“ We want to come alongside them to assist where we can, to reintegrate, rebuild, re-empower, restore. ”

In this financial year 2019/2020, our staff and pool of over 260 volunteers have worked with some 1,200 clients and trained over 400 people through five main programmes that span case management and counselling to education, research and training. In the pages of this report, you will read more about our work and stories. Particularly encouraging is the testimony of a 63-year-old client who has committed to a new drug-free path after no less than 16 incarcerations. There is hope for everyone, and we seek to help all we can.

Clichéd as it may sound, it is very true that we could not have done this work without you. We seek your continued support and partnership as we look towards our 65th anniversary next year in 2021.

It is my sincere hope and belief that SACA will continue to respond to new learnings and opportunities to develop programmes that will better empower the ex-offender to “scrub the floor” of his “cell”.

In saying this, I do not mean to imply that the human dignity of the ex-offender is somewhat lesser. We are all human with our own frailties, our own “cells”. Perhaps the ex-offender made a mistake or mistakes that we have managed to avoid. All the more, we want to come alongside them to assist where we can, to reintegrate, rebuild, re-empower, restore.

And so, we do our part in a specialised area to strengthen and build the fabric of Singapore society. For the love of our country and neighbour, we serve.

Hope is ever present.

Jeffrey ES Beh

Governance Overview

Patron

The Honourable the Chief Justice
Sundaresh Menon

Executive Committee FY2019/2020

Chairman

Mr Jeffrey ES Beh
(Attended 3/4 Board meetings)

Vice-Chairman

Mr Lakshmanan s/o Seenivasakan (2/4)

Hon Secretary

Ms Jennifer Marie (2/4)

Asst Hon Secretary

Mr Ong Hian Sun (2/4)

Hon Treasurer

Mr Roy Neighbour (3/4)

Asst Hon Treasurer

Mr K Achuthappa (3/4)

Members

Mr Joseph Chia Hock Song (0/4)

Dr Prem Kumar Nair (4/4)

AP Lim Lee Ching (3/4)

Mr Rockey Francisco Jr (4/4)

Mr Graham Dare* (2/3)

Representative from Ministry of Home Affairs

Singapore Prison Service

Ms Valerie Chiang

**Elected to the Board with effect from August 2019.*

Staff Committee

Chairman

Mr Jeffrey ES Beh

Members

Mr Lakshmanan s/o Seenivasakan

Ms Jennifer Marie

Mr Roy Neighbour

Mr Ong Hian Sun

Education Committee

Chairman

Mr Lakshmanan s/o Seenivasakan

Members

Mr Leong Sow Phong

Mr K Achuthappa

Mr Prem Kumar

Trustees of the Association's premises

The trustees of the Association's premises at 81 Dunlop Street, Singapore 209408 are Mr Sowaran Singh and Mr Bala Reddy.

Honorary Auditor

K S Ng & Co, Certified Public Accountants, continued to play the role of SACA's honorary auditor during FY2019/2020.

The executive committee records its appreciation to Dr K S Ng, Mr Ng Yong Yi and staff for their kind contribution and support for SACA.

Conflict of interest policy

Whenever a member of the executive committee has in any way, directly or indirectly, an interest in a transaction or project or other matter to be discussed at a meeting, the member shall disclose the nature of his interest before the discussion on the matter begins.

The member concerned should offer to withdraw from the meeting and not participate in the discussion or vote on the matter. The executive committee shall decide if this should be accepted.

Reserves policy

The Association ensures that it maintains sufficient reserves in supporting its primary operations and programmes. The management monitors the Association’s cash flow

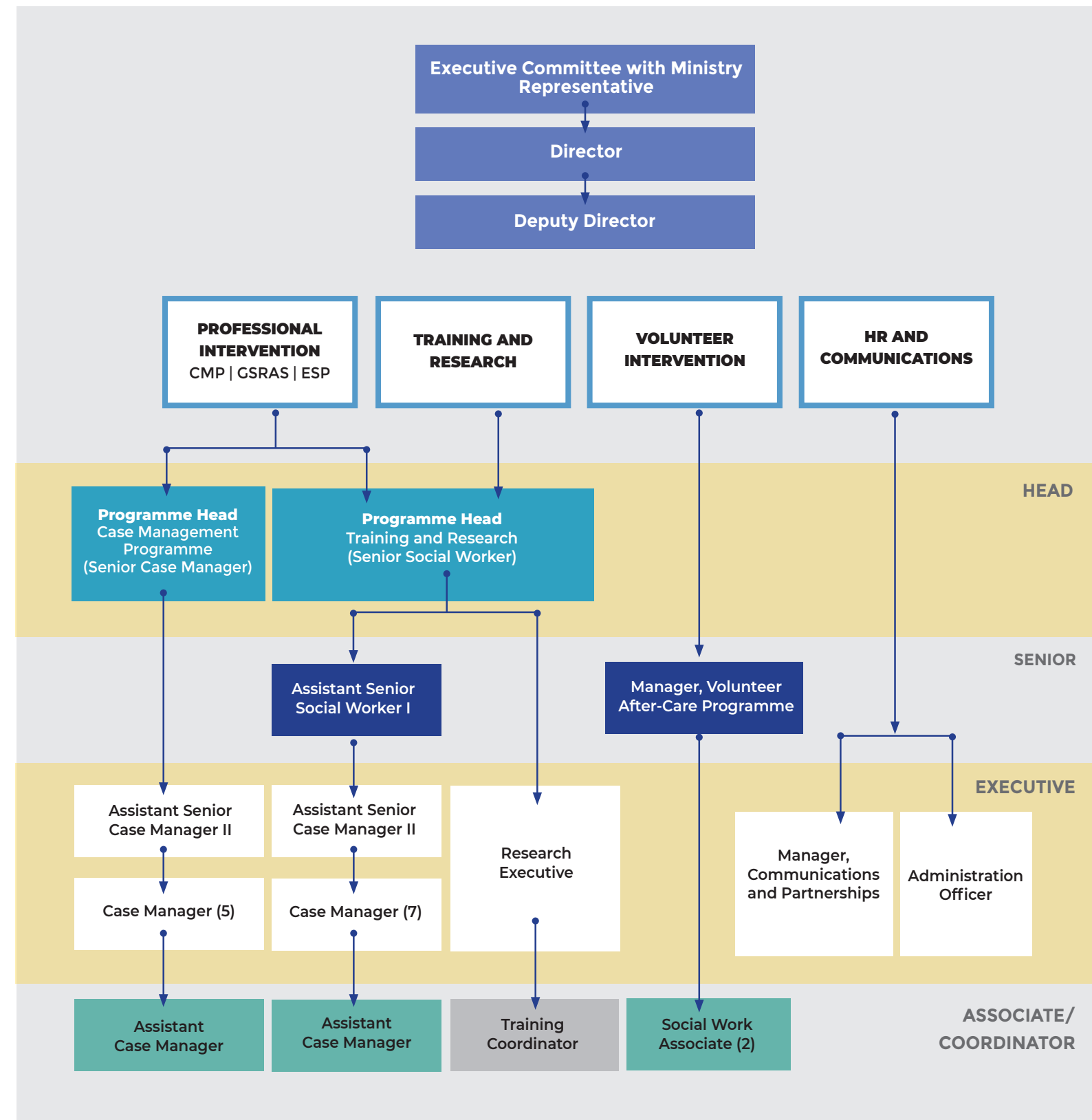
and overall liquidity position on a regular basis, taking into consideration the prevailing and projected income and expenditure, and other financial obligations, including projected capital expenditure.

The Association is not subject to an externally imposed reserves requirement.

Board composition

The Association’s executive committee comprises members who are new as well as those who have served for more than 10 consecutive years. The Association believes that the latter possess a keen understanding of the history and culture of the organisation, and continue to be an asset to drive the organisation forward.

Organisation Chart



Key Statistics at a Glance

in FY2019/2020

63

years in operation



28 dedicated staff

A core member of the **CARE Network**

who coordinate aftercare interventions for ex-offenders and their families

Total people reached: **1,853**



Total clients:

(worked with long-term)

1,186



Total people trained: **439**



Volunteers Serving: **266**



2 research papers completed:

- Volunteers in corrections: Profiles and training needs
- To leave or not to leave: Factors that motivate an aftercare worker to stay in, or to leave, the sector (undergraduate research)

Total instances of **Assistance and Contact Points:**

8,382



Types of assistance and contact points:

- Providing information and referrals
- External sessions and home visits
- Counselling (individual/family)
- Education support
- Employment
- Food rations
- Financial assistance
- Accommodation
- Others, such as befriending, support groups, community events, etc.

The Whacky and (we think) **Wonderful** Staff



HAPPIEST WITH CHEESE AND SOME **CHAI**

Cheese is my silly 12-year-old shih tzu. My favourite days are spent sippin' some chai by his side.

- Anakha Pillay, **Case Manager**



MOST LIKELY TO USE SUPERLATIVES LIKE **'AMAZING'**

Older but not jaded, bright-eyed and bushy-tailed for all the seemingly inconsequential things in life.

- Chua Chin Leong, **Social Worker**



MOST LIKELY TO HAVE A DRAWER **FULL OF SNACKS**

Food is life and sharing is always caring.

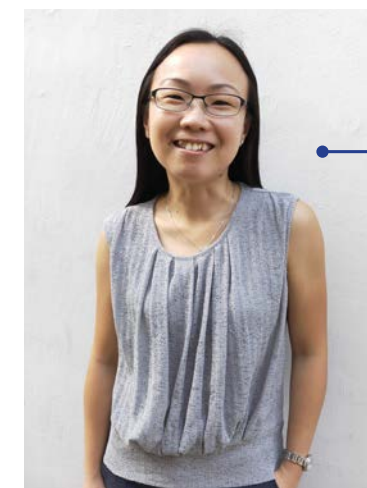
- Noraishikin Binte Ismail
Manager, Volunteer Aftercare Programme



MOST ~~RABID~~... **DEVOTED FOOTBALL FAN**

I'm most likely to suffer acute withdrawal symptoms if the English Premier League doesn't resume soon.

- Prem Kumar,
Director



MOST LIKELY **AMBASSADOR** FOR LIFELONG LEARNING AND COFFEE

Coffee and learning energise me! A cuppa in the morning, afternoon and evening keep me happy. From learning languages and how to play music to taking up courses to develop myself professionally, these are what I enjoy doing. :-)

- Goh Guat Tiang
Programme Head, Training & Research (Senior Social Worker)



MOST LIKELY **EATING CAI PNG** AGAIN

Call me boring, but I love a good *cai png* (economy rice)! Pumpkin and steamed egg are my favourite dishes.

- Claris Wah
Case Manager

COFFEE, TEA (BECAUSE **'TEH'**) OR ME?

I take twice as long to type out my name because autocorrect loves to tell me that my surname is wrong. Anything Hello Kitty-related makes me happy. I think I am good at puns, do you?

- Charmaine Teh,
Social Worker



GREATEST LOVER OF GIRAFFES AND **LARGE-SIZED** BUBBLE TEAS

I'm a "tiny" 150cm risktaker who didn't turn out quite as tall as the things I love.

- Janene Kirthini Dhevarajulu
Case Manager



MOST GENEROUS WITH HER **MEGA-WATT** SMILE

Smiles are free, so give them all away!

- Lydia Binte Jamil
Social Work Associate



MOST DIRECTIONALLY CHALLENGED

Life without Google Maps or GPS would be a nightmare because even with them, I still lose my way. A 10-minute drive once became a 25-minute route as, even with the GPS on, I still managed to miss a few turnings.

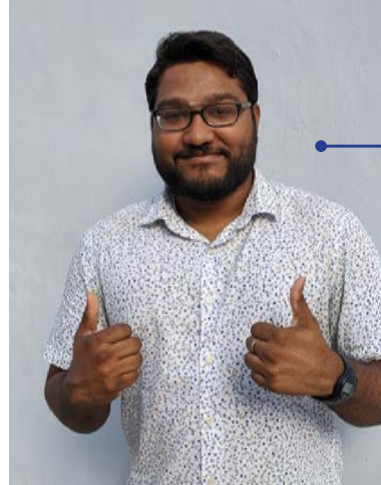
- Kristine Lim
Assistant Senior Case Manager

MOST LIKELY TO TRAVEL THE WORLD



I love to see beautiful places and marvel at God's creation.

- Jess Choo
Administration Officer



- Devananthnan, Intern and volunteer

MOST LIKELY TO USE LATIN AS A MOTTO

Non nobis solum nati sumus (Latin for "Not for ourselves alone are we born"). As an intern and volunteer of SACA, I am constantly given the opportunity to support and journey with our clients, which reminds me of how our contributions are meaningful for those who need it.

HIGHEST AFFINITY WITH NATURE

Nature connects me to life and the sound of ocean waves is my stress relief. It can match my moods: On a bad day, it calms me, and on a good day, it motivates me.

- Lin Mingjie
Deputy Director (Senior Social Worker)



MOST LIKELY TO EAT YONG TAU FOO

I can have *yong tau foo* every day, but no fishballs please!

- Yeo Jia Ying
Research Executive



MOST IN LOVE WITH FISH SOUP AND TEH SIEW DAI

These work well for me every time I need some comfort food at work.

- Nicole Lee, Case Manager



MOST LIKELY TO BE HEALTHY AND FIT

Working out makes me happy. I would normally go to the gym at 6am before I start my hectic day in SACA. If not, I'll hit the gym at 11pm, rain or shine.

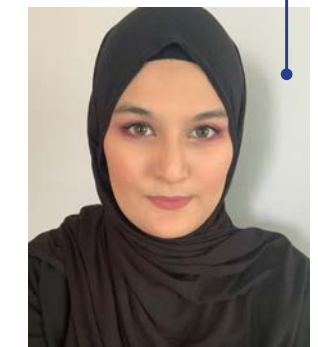
- Mira Zulkifli, Social Worker



MOST LIKELY TO HAVE A CUP OF COFFEE ON HAND

Coffee is the answer. Morning, noon, night, just give me a cuppa!

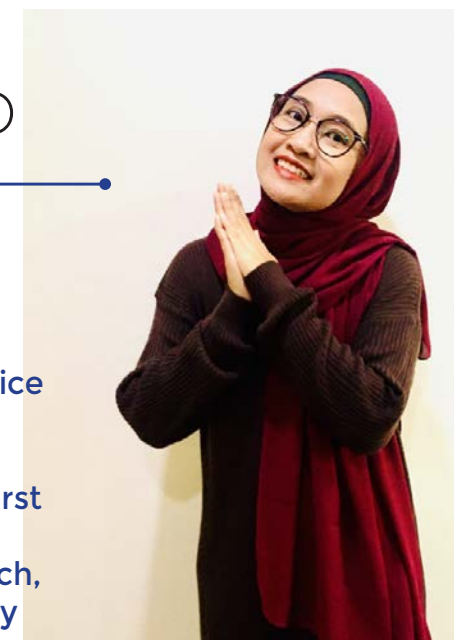
- Khairunnisa Binte Nasir
Assistant Senior Case Manager



LEAST LIKELY TO BE FOUND NEAR A CREEPING THING

Creepy crawlies in the office seem to find me friendly, but I am not! I will do anything to save myself first and leave my colleagues behind whenever Mr Roach, Lizzie or Minnie wanna say hello. They may not appear often but once is more than enough.

- Roziawati Binte Ibrahim
Assistant Senior Social Worker

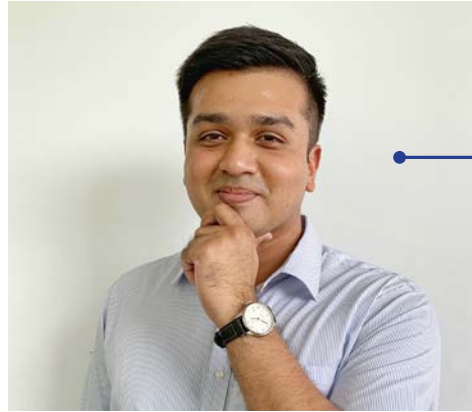


MOST LIKELY TO 'HEART' YOUR SMILES

I love it when people smile, for smiles are the start to a healthy heart.

- Kylie Li, Case Manager





MOST CRAZY ABOUT FRIED RICE

Fried rice for breakfast, lunch and dinner, I won't ever get sick of it!

- Muhammad Hamdan Bin Yacob Patel
Case Manager

MOST COPIOUS TEA DRINKER

Behind every successful woman is a substantial amount of tea. I can drink tea all day, every day.

- Humayra M N,
Social Worker



MOST LIKELY TO FREEZE IN A PHOTO OR SPEECH

It's one of life's ironies: I can take nice photos of others and write speeches for them, but I can't do it for myself.

- Karon Ng, **Communications & Partnerships Manager**

MOST LIKELY TO RESCUE A DOG OR CAT

I love animals, follow many #instapets accounts, and always wanted to adopt a dog or cat... or both.

- Raina Lim
Social Work Associate



MOST LIKELY TO BE A GOOD 'LIGHT BULB'

I never allow my colleagues to be lonely and I light up their lives with positive vibes.

- Anita Zahra Velar
Case Manager

Always be like a sunflower. People have described my personality as a sunflower: warm, approachable, cheerful and positive.

- Monica Ma
Programme Coordinator



MOST LIKELY TO REMIND YOU OF A SUNFLOWER



MOST LIKELY TO BE A HERMIT

I am the happiest when I am alone and curled up with a book. Reading invigorates me and provides me with a sense of peace.

- Punithavalli d/o Gunasegaran
Head, Case Management Programme (Senior Case Manager)



MOST LIKELY TO IGNORE HER HAIRSTYLE AT WORK

I'm that one person in the office with a bad hair day, every day.

- Siti Hairin Binte Mohd Rahman
Case Manager



MOST LIKELY TO BE A PHILOSOPHER

We are all like a tiny puzzle piece in this game of life. I'm just glad I can be in a career that connects one another and serve humanity in my own way.

- Siti Mulyana Binte Abdul Rahman
Assistant Case Manager



MOST LIKELY TO BE HEARD LAUGHING

I have the loudest and most infectious laughter, and you'll probably hear my laughter before you see me. I am easily amused by anything, from cute cats to lame jokes. Laughter is definitely the best medicine!

- Nur Syafawati Yazid
Assistant Case Manager

Donors and Sponsors

Individuals

1. Achuthappa s/o Kothandaraman
2. Adam Nakhoda
3. Amir Singh
4. Ang Daniel
5. Barberousse Philippe
6. Bavaani Vindan
7. Bay Boon Teck Marvin
8. Beh Eng Siew
9. Chan Wai Keong
10. Cheng Howe Ming Winston
11. Cheok Wei Ling (Shi Weiling)
12. Chew Tze Leng
13. Chia S Arul LLC
14. Chia See Kim Angela Sharon
15. Chin Khee Siong
16. Chin Siew Cheng
17. Chinniah Kunnasagaran
18. Chng Hwee Hong
19. Choi Lai Kuen Adeline
20. Choo Kenneth
21. Chow Tha-Liang Samuel
22. Chua Lee Ming
23. Dalbir Kaur
24. Don Jacob Huber
25. Dr Ong Yong Wan
26. Eileenette So Tiong
27. Farhanah Bte Mohamed Amin
28. Foo Chek Nam
29. Giam Lay Eng Marcellina
30. Gn Hongzhen Joel
31. Guardino James Samuel
32. Ha Yeong Sheng
33. Halima Bel Bachir
34. Hamidah Ibrahim
35. Hau Elvie Ang Tacuboy
36. He Fan
37. Ho Cheow Kuang John
38. Irma Felicia Hardjasatya
39. Jasbendar Kaur
40. Jayanthi Jaganathan
41. Jeya Gowrie d/o Arumathurai
42. Jogesh s/o Kantilal Doshi
43. Juliet Fenendees
44. Kamalambigai Ponnampalam
45. Kan Shuk Weng
46. Klughertz Jonathan Raphael Richard
47. Koh Sok Sang
48. Kwek Tze Hern, Kevin
49. Lakshamanan s/o Seenivasakan
50. The late Mdm Loke Lock Yoo (in memoriam)
51. Lau Wing Yum
52. Lee Keng Hoon
53. Lee Ker Shing
54. Lee May Fen Frances
55. Leong Kui Yiu James
56. Leong Sow Phong
57. Liang Siew Yin Stella
58. Lim Huey Yuee
59. Lim Hwei Chen
60. Lim Lay Keng
61. Lim May Leng
62. Lim Sara
63. Lim Teck Chai Danny
64. Lim Yiru Celine
65. Loo Kuen Feng
66. Low Meng Huat
67. Lye Kit Ying
68. Maih Lau Ying @ Mah Lan Ying
69. Mak Siew Yin
70. Mary Doris Gnanaraj
71. May Hui
72. Mesenas May Lucia
73. Mohamed Anis
74. Nazimah Bte Syed Mohamed
75. Ng Jie Wei
76. Ng Kar Meng
77. Nisa d/o Raja Sekaran
78. Noraishikin Binte Ismail
79. Nur Aqilah Binte Mohd Kasim
80. Nur Diyanah Binte Razali
81. Ong Chen Wui
82. Ong Chin Rhu
83. Ong Hian Sun
84. Ong Joseph
85. Pancha Varanam s/o Govindaraju
86. Pang Ai Chee Felicia

87. Papinder Kaur
88. Phoo Meng Teck
89. Poh Lay Koon
90. Prasakthi d/o Allagoo
91. Prem Kumar
92. Dr Prem Kumar Nair
93. Quek Hoon Gek
94. Rajaseharan Surendren
95. Ramasamy Dhinakaran
96. Rockey Francisco Junior
97. Roy Grenville Neighbour
98. Sai Ram Nilgiri
99. Saif Haq
100. Satish s/o Appoo
101. Seah Chi Ling
102. See Kee Oon
103. Seet Chor Hoon
104. Shahman Prushuathamun
105. Shie Yong Lee
106. Sim Hui Fen, Pauline
107. Sim Hui Ying, Yvonne
108. Siti Rohana Binte Hamson
109. Siva Shanmugam
110. Soh Lay Horng
111. Soh Tze Bian
112. Suriyacala Jennifer Marie
113. Tan Angeline
114. Tan Christopher
115. Tan Eng Keong
116. Tan Huan Tiow
117. Tan Li Ching Jill

118. Tan Li Kiang
119. Tan Loke Yong Luke
120. Tan P L Phyllis
121. Tan Shirley
122. Tan Tze Kiang
123. Tan Yong Kiang
124. Tang Poh Ing
125. Tay Woan Fen Constance
126. Teh Ah Seok
127. Teo Guan Kee
128. Teo Huisen Sonia
129. Teo Pheck Hiang Teresa
130. Teo Weng Kuan Eugene
131. Teo Yi En Shawn
132. Teoh Lay San
133. Tham Tong Kong
134. Thevendran Senkodan
135. Thian Yee Sze
136. Vaitheswaran Nageswaran
137. Wong Keen Onn
138. Wong Kok Weng
139. Wong Li Ling Karen
140. Wong Thai Chuan
141. Wong Ying Yong
142. Woo Wei Hao Kenneth
143. Yap Bee Hoon
144. Yeo Khee Eng

Organisations

1. Bethany Emmanuel Church
2. Burda Singapore
3. CS Tay Foods
4. DBS Bank
5. Far East Organization
6. Hindu Endowments Board
7. Ho Bee Foundation
8. Hong Leong Foundation
9. Hwa Chong Institution
10. Isaac Manasseh Meyer Trust Fund
11. Lee Foundation Singapore
12. National Council of Social Service (NCSS)
13. Ng Kim Suan Foundation
14. NTUC FairPrice Foundation
15. Paya Lebar Methodist Church
16. Prime Car Rental & Taxi Services
17. Singapore Corporation of Rehabilitative Enterprises (SCORE)
18. Singapore Airlines
19. STSKF
20. Tan Chin Tuan Foundation
21. Yellow Ribbon Fund
22. YMCA of Singapore

In appreciation of the generous financial support



Members of SACA

April 2019 to March 2020

Life members

1. Mr Abdul Rahim B Jalil
2. Mr Adnan Abdullah
3. Mr Amir Singh
4. Mr Ang Kheng Leng
5. Mr Arul Selvamalar
6. Mr Bala Reddy
7. Ms Baljit Kaur Nijar
8. Mr Beh E S, Jeffrey
9. Mr Bobby S Kappen
10. Mr Chen Saii Lih, Patrick
11. Mr Cheng, Winston
12. Ms Cheong Wai Leng, Kristine
13. Mr Chia Hock Song, Joseph
14. Mr Chin Kim Tham, Desmond
15. AP Choo, Hyekyung
16. Mr Chow Chee Kin
17. Mr Chua Poh Heng, Jordan
18. Mr Devadas Emmanuel Devapragasam
19. Mr Don Jacob Huber
20. Mr Edgar Troxler
21. Mr Edmond Pereira
22. Mr Edwin Thompson
23. Ms Goh Meibo Guilini, Grace
24. Ms Goh Kui Hwa
25. Mr Goh Sin Chan
26. Mdm Goh Suat Cheng
27. Mr Hamidul Haq
28. Mr Hamzah Moosa
29. Mr Ho Beng Guan
30. Ms Huen Suling, Joyce
31. Mr Ismail Ibrahim
32. Ms Jasbendar Kaur
33. Dr Jasmine S Chan
34. Mr Jaswant Singh
35. Ms Jennifer Marie
36. Mr K Achuthappa
37. Mr K C Vijayan
38. Ms Kamala Ponnampalam
39. Mr Kandasamy Chandra Kumar
40. Ms Khong Phui Sheong, Eileen
41. Mr Khoo Kim Leng, David
42. Mr Khoo Oon Soo
43. Ms Koh Chai Yim
44. Mr Kong Sui Khian, Richard
45. Mr Koshy, Thomas
46. Ms Lau Bo Chu, Janet
47. Mr Lau Wing Yum
48. Mr Lakshmanan s/o Seenivasakann
49. Mr Lee Bian Tian
50. Ms Lee, Christine
51. Ms Lee Kwai Sem
52. Ms Lee Liang Chian
53. Ms Lee May Fen, Frances
54. Mrs Lee Poh Choo
55. Mr Lee Sing Lit
56. Mrs Leu Li Lin
57. Mr Lim Aeng Cheng, Charles
58. Mr Lim Beng Huat, James
59. Mr Lim Han Boon
60. Mr Lim Kah Keng
61. AP Lim Lee Ching
62. Mr Lim Peck Guan
63. Ms Low Chui Hong
64. Mr Low Hwee Huang
65. Ms Low Lee Kiang, Jasmine
66. Mr M P H Rubin
67. Mr Masadi Masdawi
68. Mr Mathavan Devadas
69. Mrs May Hui

Members of SACA

70. Mr Mohammad Tariq s/o Samsudeen
71. Mr Muhammad Hidhir B A Majid
72. Ms Murugappa Chettiar Sundaravalli
73. AP Nafis Muhamad Hanif
74. Mr Narajen Singh
75. Mr Narayasamy s/o Gobal
76. Mr Ng Cheng Thiam
77. Mr Ng Royston
78. Mdm Noorani Binti Mohd Sood
79. Ms Norul Huda Rashid
80. Mr Ong Hian Sun
81. Mr Ong Kar Imm
82. Mr Ooi Keng Hock, Roy
83. Mr P O Ram
84. Mr P Siva Shanmugam
85. Mr Pattabiran Nagarajan
86. Ms Peh Cheng Hong
87. Mdm Phang Seok Sieng
88. Mr Poh Geok Ek
89. Dr Prem Kumar Nair
90. Dr R D Gangatharan
91. Ms R K Rani
92. Mrs Roberta Lyn Balagopal
93. Mr Roy Neighbour
94. Mr S Surenthiraraj
95. Ms Saraswathi Raja Krishnan
96. Mdm Saroja d/o Kanthasamy
97. Mr Shahiran Bin Abdul Rahman
98. Mr Shahril Bin Abdul Ghani
99. Mr Shaiful Bahari B Sidi
100. Mr Sirish Kumar
101. Mdm Shie Yong Lee
102. Dr Sim Boon Wee Timothy
103. Mr Sowaran Singh
104. Mrs Tai, Mable
105. Mr Tan Boon Teck
106. Mr Tan Ho Ping
107. Mr Tan Hock Yam
108. Mr Tan Hye Teck, Richard
109. Dr Tan Ngoh Tiong
110. Mr Tan Siong Thye
111. Mdm Tang Lai Hong
112. Mr Tang Soong Jing Stanley
113. AP Teng Su Ching
114. Mr Teo Tze Fang
115. Mr Thevendran Senkoda
116. Mr Toh Han Li
117. Mr Toh Hoe Kok, Francis
118. Mr Tseng, Francis
119. Ms V R Cary
120. Mr Vinod Balagopal
121. Ms Wang Lan Jee, Janet
122. Mr Wong Cheng Liang
123. Mr Wong Kok Chin
124. Mr Wong Kok Weng
125. Ms Wong Kum Foong, Ada
126. Mrs Wong Rita
127. Mr Wong Seng Yoong, Jason
128. Mrs Yang Chiou Chyn

Ordinary members

1. Mr Rockey Francisco Junior
2. Mr Graham R Dare

Volunteers of SACA

1. Mr Abdul Rahiman Mohamed Ilyas
2. Mr Abulaizi S/O Mohd Noohu
3. Mr Adnan Abdullah
4. Mr Ajith Isaac Amrithraj
5. Mr Alagasamy Raju Subramaniam
6. Mr Amir Singh
7. Mr Andrew Veale
8. Ms Ang Eu Eng Alice
9. Ms Ang Siak Luang, Molly
10. Mr Ang Soon Teck, Alan
11. Mr Anil Kiran Nair
12. Ms Anisha Joseph
13. Mr Anthony Lawrence
14. Mr Anthony Samy Francis Xavier
15. Ms Arulselvi D/O S. Selvaraju
16. Mr Arumugam Kaliappan
17. Mr Au Wan Leung Allan
18. Ms Balbir Kaur D/O Sawaran Singh
19. Ms Baljit Kaur
20. Mr Bobby S Kappen
21. Mr Chan Chun Wai William
22. Ms Chan Ho Ling Karen
23. Mr Chan Kok Mun
24. Ms Chan Lay Eng Pamela
25. Mr Chan Lim Sing Ephraim
26. Mr Chan Pen Mun Charlie
27. Ms Charlotte Kelly Tarn Lai Wan
28. Ms Chauhan Seema
29. Mr Chaw Wey Ter Victor
30. Mr Chee Chay Wah Ivan
31. Ms Chee Xiang Yun
32. Ms Chen Dun Lin Christina
33. Ms Chen Zihui
34. Ms Cheng Bing Lin Agnes
35. Mr Cheng Chi Fai Jeffrey
36. Ms Cheng Hwee Kiang Serene
37. Ms Cheong Keh Sing
38. Ms Cheong Kim Phong Irene Bernadette
39. Ms Cheow Kwan Foon Rachel
40. Mr Chern Chian Keng
41. Mr Chew Beng Hoe Jimmy
42. Mr Chia Heng Wah Eric
43. Ms Chieng Hoe Ming Angel
44. Ms Chin Siew Kian (Jessica)
45. Mr Choi Hon Kuan Gregory
46. Ms Choi Lai Kuen Adeline
47. Ms Chong Guan Hong Alice
48. Mr Chong Kum Yuen Jeffery
49. Ms Chong Lee Lee
50. Ms Chong Lee Nam
51. Mr Chow Chee Wah James
52. Ms Christina Phillips
53. Mr Chu Sam
54. Ms Chua Aik Whee Hannah
55. Ms Chua Anne
56. Ms Chua Kim Noy Audrey
57. Mr Chua Lee Kheng Francis
58. Ms Chua Lian Kiok Jane
59. Ms Chuah Ee Hsuan Karen
60. Mr Dean Sharms
61. Mr Devanantthan S/O Ragupathi
62. Mr Don Jacob Huber
63. Mr Dsvickram
64. Mr Fang Tau Kin Ricky
65. Ms Farah Bte Saud Marie
66. Ms Fiorina Rayen
67. Ms Fong Poh Yoke (Audrey)
68. Mr Fong Weng Sun Peter Vincent
69. Ms Foo Yee Lian
70. Mr Francis Ng Koon Chuan
71. Mr Gan Su Keng (Peter)
72. Ms Gayathri D/O Sivamoorthiran
73. Ms Geraldine Ng Shi Hui
74. Ms Goh Heng Gek (Clara Endo)
75. Ms Goh Kui Hwa
76. Ms Goh Siew Geok
77. Mr Hansan Ng
78. Ms Hariati Binte Adam
79. Mr Hirman Abdullah
80. Mr Ho Cheow Kuang John
81. Mr Ho Siew Kwong Phillip
82. Mr Ho Wai Keong
83. Ms Hoon Wei Ching Agnes

Volunteers of SACA

84. Mr Ivan Goh Yiau Meng
85. Ms Jacqueline Clare Bryant Phillips
86. Mr James Stephen Foo Fang Boon
87. Ms Jan Lee Su-Lynn
88. Ms Jasbeer Kaur D/O Kishen Singh
89. Ms Jeanie Eliza Sulaiman
90. Ms Jee Kee Neo Dolly Chew
91. Mr Jeswant Singh Bondal
92. Mr Joseph Rozario
93. Mr K. Jay Seilan
94. Ms Kartina Bte Abu Samah
95. Mr Kashruzzaman Quddus
96. Ms Kelly Ann
97. Mr Kelvin Demetris Booth
98. Ms Khong Phui Sheong Eileen
99. Mr Khoo Shee Fei
100. Ms Kirti Parakash Dodani
101. Mr Kishor Kumar A V
102. Ms Koh Sok Sang Julie
103. Ms Komathi D/O Thiruppathivasan
104. Mr Krishnamoorthy Karthikeyan
105. Mr Kwok Pui Sum Royal
106. Mr Lam Sze Chun
107. Ms Lau Bo Chu Janet
108. Ms Lau Lay Koon Jessica
109. Ms Lau Yan Yong Christina
110. Ms Lee Chin Gong Jenny
111. Ms Lee Hui Lan Winnie
112. Ms Lee Jing
113. Mr Lee Keen Mun
114. Ms Lee Kim Poh Esther
115. Ms Lee Li Ngoh Pamela
116. Ms Lee Li Song Sharon
117. Ms Lee Li Xin
118. Ms Lee Liang Chian
119. Ms Lee Ling Shun
120. Mr Lee Min Loong Ronald
121. Mr Lee Ping Hang Jonathan
122. Mr Lee Sung Ho
123. Mr Lee Yeow Khim Raymond
124. Mr Leo Joseph
125. Ms Leong Peggy
126. Mr Leow How Phing
127. Ms Leow Siew Luang Jennifer
128. Ms Letitia Lew Xin Yun
129. Ms Leung Rui Fang
130. Ms Lim Heng Ling Linda
131. Mr Lim Hock Beng
132. Mr Lim Jian Xiang
133. Ms Lim Julie
134. Ms Lim June Lee
135. Mr Lim Kah Keng
136. Mr Lim Kian Kok (Leonard)
137. Ms Lim Lee Cheng
138. Ms Lim Siong Susan
139. Mr Loh Chee Wah David
140. Ms Lok Siew Lian
141. Mr Low Chun Hock Teddy
142. Ms Low Lee Kiang Jasmine
143. Ms Low Mui Gek Joy-Chloe
144. Ms Lui Cheng Hong Gloria
145. Ms Lye Hen Fong Nancy
146. Ms Ma Poh Ling Monica
147. Mr Marcus Yan Xia
148. Ms Margaret Maragathavalli Santhana Francis
149. Ms Marshal Gayathri Rebecca
150. Mr Mathavan Nair S/O Mukunan Nair
151. Ms May Hui
152. Ms Mehurunnisa Bte Nasarudeen
153. Mr Michael David Slater
154. Ms Mimi Marhaini Masri
155. Mr Mohamad Farid Bin Mohd Nor
156. Mr Mohammad Fauzy Bin Yahya
157. Mr Mohammed Tariq S/O Samsudeen
158. Mr Mun Kok Shing
159. Ms Murugappa Chettiar Sundaravalli
160. Ms Nadiah Farhanah Bte Mohamed
161. Ms Natasha Yang Jia Yun
162. Ms Nazreen Bee Binte Nazir
163. Ms Ng Bao Lin Paulyne
164. Ms Ng Pek Hoon Eileen
165. Mr Nilgiri Sai Ram
166. Ms Norlia Binte Mohamed Saad
167. Ms Nur Diyanah Yusoff
168. Ms Nurfara Binte Pawzi
169. Ms Nurshifa Binte Hanif
170. Mr Ong Eng Chuan Andrew
171. Ms Ong Lay Hoon Mary Anne Lynda
172. Ms Ong Lee Wee (Nicole)
173. Mr Ow Yong Hoa Leon
174. Ms P Chitra
175. Ms Parameswari Thandayuthapani
176. Ms Pearline Tan Gwee Guat
177. Ms Phua Kim Lian Pamela
178. Ms Png Yoke Hoon
179. Ms Poh Hwee Hian
180. Ms Pritam Kaur D/O Muktiar Singh
181. Ms Punithavathi D/O Elengovan
182. Ms Quay Lay Peng Jennifer
183. Ms Radha Chowdhuri
184. Mr Rahamathulla Maideen Abdul Kader
185. Mr Rahul Jain Ravindra
186. Mr Rajesh Mondal
187. Ms Rama Nair Geetha
188. Mr Ramasamy Subramaniam
189. Mr Ramesh Chidambar Dixit
190. Mr Ramli Bin Abdullah
191. Ms Rani D/O Ram H. Khoobchandani
192. Mr Ray Amit
193. Mr Raymund Magimairaj Francis
194. Ms Rita Wong
195. Mr Robert Brian Pollack
196. Ms S Vimala
197. Ms Saloni Marut Dave
198. Ms Saminah Bte Keedal
199. Ms Saraswathi Raja Krishnan
200. Mr Saravanan S/O Renganathan
201. Ms Sathu Anadavalli
202. Ms Seah Chew Peng
203. Ms Seet Chor Hoon
204. Mr Seet Poh
205. Ms Shakila D/O Mohd Abdul Latif
206. Mr Shantosh
207. Mr Shepherdson Percival Joseph
208. Mr Siew Kai Kong Raymond
209. Ms Sim Boon Gek (Christine)
210. Ms Sim Chuai Shun Emily
211. Ms Sivashankari D/O Ilangovan
212. Ms Sobana K Damoo
213. Ms Soh Poh Hiong Alicia
214. Mr Soh Yan Lee Andy
215. Mr Soon Min Hian
216. Ms St Rukkumani
217. Ms Stephanie Marilyn Martin
218. Ms Tan Ai Ping
219. Mr Tan Keng Seng (Derek)
220. Ms Tan Lay Choo Cathy
221. Ms Tan Leng Hong
222. Ms Tan Sock Heng Samantha
223. Mr Tan Sze Tze William
224. Mr Tan Tzyy Jong
225. Mr Tan Wai Hong Alvin
226. Ms Tan Wei Pey
227. Ms Tan Woon Tsi Zoe
228. Ms Tang Ai Ai
229. Ms Tang Jia Le Esther
230. Mr Tay Chuan Seng
231. Mr Tay Hwee Boon
232. Ms Te Pei Lin Paulyn
233. Mr Tee Kai Peng
234. Ms Teo Chye Lan Josephine
235. Mr Teo Peck Sim Clement
236. Mr Teo Yong Ming Yonvin
237. Ms Tham Stoney
238. Mr Tian Nyong Jan Thomas
239. Ms Triwina Wahyudi
240. Mr Troxler Edgar
241. Ms Valerie Lim Zi Yan
242. Ms Vhaney
243. Ms Vickineswarie D/O Jagadharan
244. Mr Vidianand Das Panicker
245. Ms Vijayalakshme Rajulupati
246. Mr Vincent Felix Soosai Raj
247. Mr Vinod Balagopal
248. Ms Vinodhini D/O Kalai Selvan
249. Mr Vivek Anand S/O Lakshmanan
250. Ms Wang Mei Kui Shane
251. Ms Wee Szu
252. Mr William Pyle
253. Ms Winnie Nio Kwee Kiow
254. Ms Wu Xiang Mei
255. Ms Wu Yan
256. Mr Xie Yao Yu
257. Mr Yam Hai Law Dave
258. Mr Yam Wai Kwong
259. Ms Yap Bee Hoon Clara
260. Mr Yap Soon Kwee (Josemaria Miguel)
261. Ms Yashaswi
262. Mr Yeo Cheng Hock Alvin
263. Mr Yeo Kian Teong Alex
264. Ms Yong Pagit
265. Mr Yong Shou Pin
266. Mr Yu Yan Liang

Walking the journey together

“

The **impact** created by the actions of an individual, more often than not, has a **ripple effect** and is felt by other parties.

– A reflection of an inmate in an essay competition.

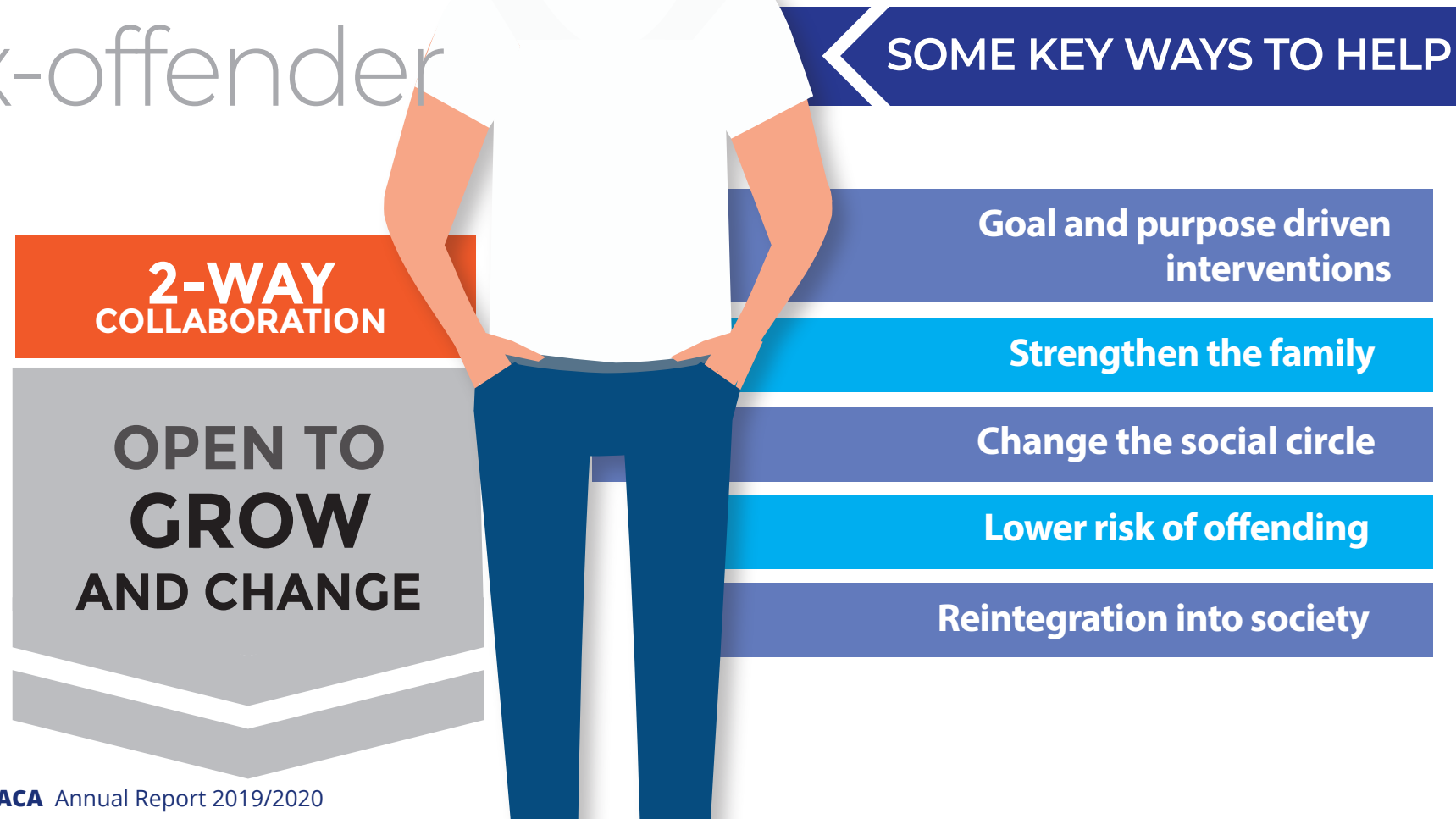
The Work of SACA



Working together: Ex-offender and SACA case manager



Ex-offender



EXTEND SUPPORT
2-WAY COLLABORATION

Case Manager



CMP

- Case management
 - › Identify and address rehabilitation needs
 - › Coordinate social support services
 - › Counselling
 - › Follow up with the family

VAP

- Befriending
- family-connect @ State Courts initiative
- Helping children of incarcerated mothers through IIMAC

ESP

- Case management
 - › Identify rehabilitation needs
 - › Counselling
 - › Follow up with the family
- Financial support
 - › School and course fees
 - › Allowance
- Motivation and learning support
 - › Creative writing competition
 - › Support group sessions at the prison school
 - › Other workshops and activities
 - › Tuition for exams

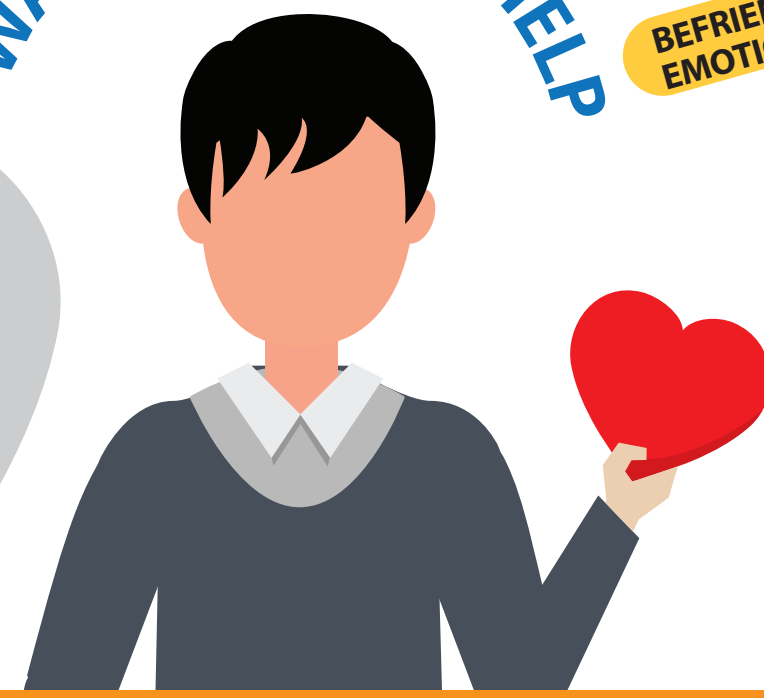
GSRAS

- Phone hotline and walk-ins
 - › case management services
 - › information and referral services
 - › counselling
 - › employment assistance and other help
- Court-Directed Pre-Sentence Protocol (CPSP)
 - › case management services
 - › counselling
 - › external sessions and home visits
 - › community events

Training and Research

- Planning and review of courses to upskill volunteers in offender rehabilitation work
 - › Managing agent for the Development Framework for Offender Rehabilitation Personnel by Singapore Prison Service
- Research into the challenges and needs in the aftercare sector
 - › In collaboration with the CARE Network

SACA takes a holistic approach in helping



Working together with other parties

Various social service agencies

- Other charities
- Family service centres
- Social service offices
- Singapore Anti-Narcotics Association
- Industrial & Services Co-operative Society Ltd
- Yellow Ribbon Fund

Government agencies

- Singapore Prison Service
- State Courts
- National Council of Social Services
- Singapore Corporation of Rehabilitative Enterprises (rebranded as Yellow Ribbon Singapore from 1 May 2020)

Donors and sponsors

- Foundations
- Corporations
- Individuals

Volunteers

- Befriending
- Case work
- Para-counselling
- Photography, videography, design, admin and other support

Over more than six decades since 1956, the Singapore After-Care Association (SACA) has focused on anticipating and responding to the emerging needs in the area of aftercare for ex-offenders and their families.

Presently, its dedicated team of social service professionals organise services for ex-offenders and their families in the areas of daily needs, employment, self-improvement, education, skills upgrading and family cohesion through interventions like case management, counselling, advocacy, training and research. It has also nurtured a passionate group of volunteers who devote time and energy to befriending and helping ex-offenders and their families.

Case management

A mandatory, structured service for offenders,



Overview of SACA programmes



organising support services and guidance on practical living and criminogenic needs, as well as counselling services; regular contact is also made with the client's family.

- Case Management Programme (CMP) in conjunction with the Singapore Prison Service

Reintegration assistance

Coordination of services for clients who approach SACA for help or for those directed to SACA by the State Courts to work on the underlying issues driving offending behaviour.

- Good Samaritan Reintegration Assistance Scheme (GSRAS)
 - » Walk- or call-ins and referrals

- » Court-Directed Pre-Sentence Protocol (CPSP)

Education support

Facilitates the education and training goals of ex-offenders through measures like goal planning, counselling, application for bursaries and work skills training.

- Education Support Programme (ESP)
 - » Case management
 - » Funding support, for example, Lee Foundation Education Assistance Scheme (LFEAS) and Skills Upgrading Scheme (SUS)
 - » Motivation and learning support, such as creative writing competition, free tuition and workshops

Social support through volunteers

Where SACA's volunteers befriend ex-offenders and provide support to their families, including the vulnerable children of incarcerated mothers.

- Volunteer After-Care Programme (VAP)
 - » Befriending Programme
 - » Initiative for Incarcerated Mothers and Affected Children (IIMAC)
 - » family-connect @ State Courts

Training and research

An equipping function to address gaps in the sector as well as identify emerging trends to increase relevance and effectiveness.

- Volunteer training
- Staff training
- Research studies, literature review and presentations at conferences and seminars

Case Management Programme

Through the Case Management Programme (CMP) since January 2015, SACA has been providing case management and counselling services to offenders serving the tail end of their sentences.

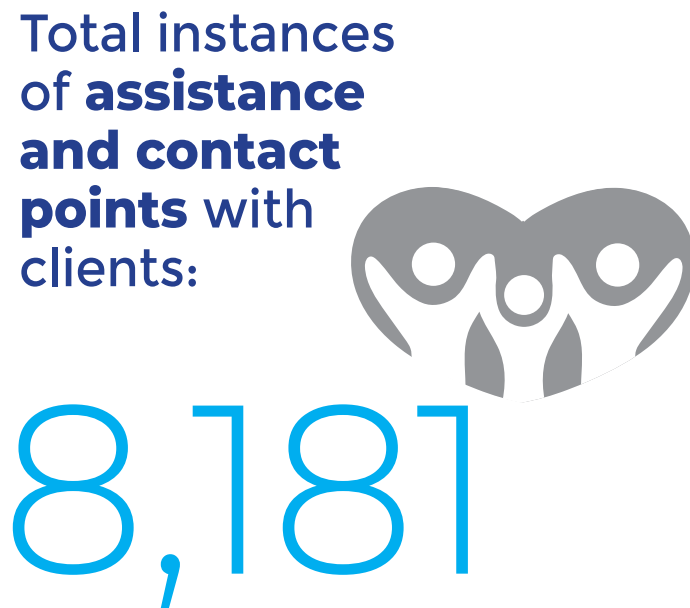
The work with offenders, whom we see as our clients, is carried out in line with the Singapore Prison Service's mandatory Community-Based Programmes (CBP). The engagement with clients typically

starts two months before their emplacement or release from prison and continues while they are undergoing CBP, which could entail the residential scheme, work release scheme or day release scheme.

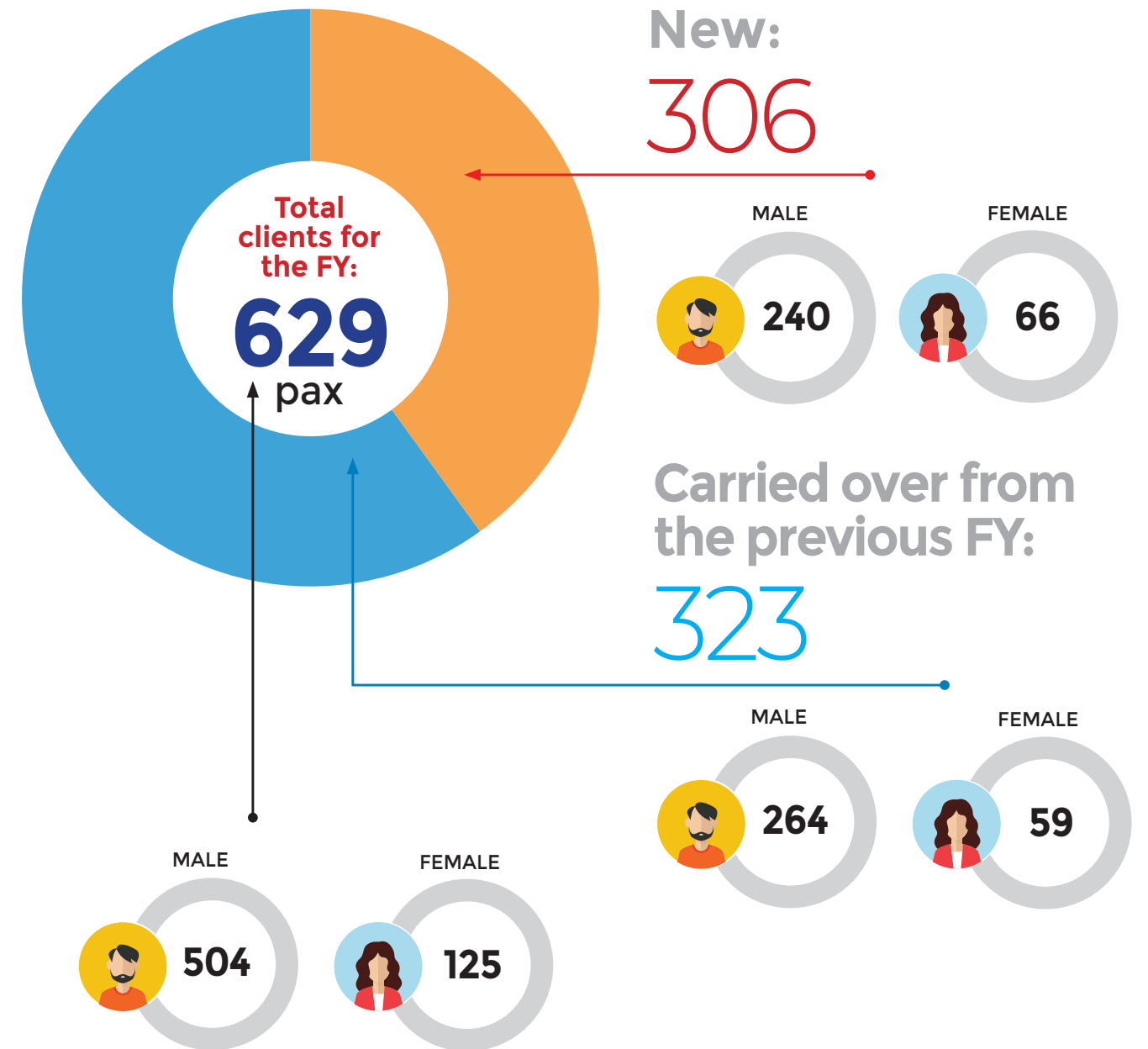
For up to 14 months, SACA caseworkers walk with clients, and their families, as they reintegrate into the community. This includes monthly sessions to work through

issues like housing, financial management, employment, addiction, building healthier relationships and shaping a positive lifestyle.

Based on experience, the first few months of reintegration is vital. We use evidence-based counselling approaches such as motivational interviewing and relapse prevention techniques to support our clients in achieving long-term, sustainable change.



CMP clients



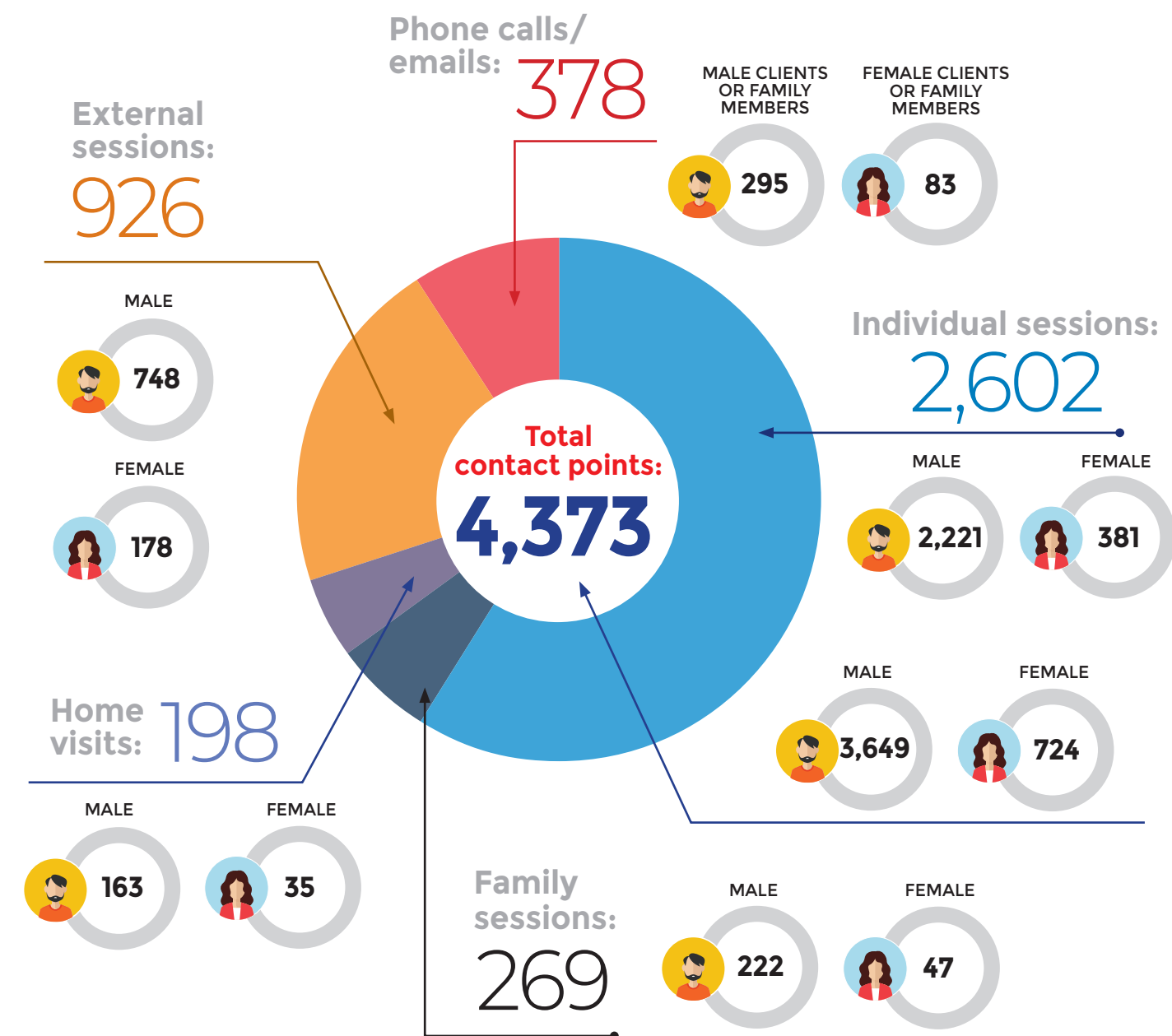
New development:

Fresh long-term contract with more focus on families

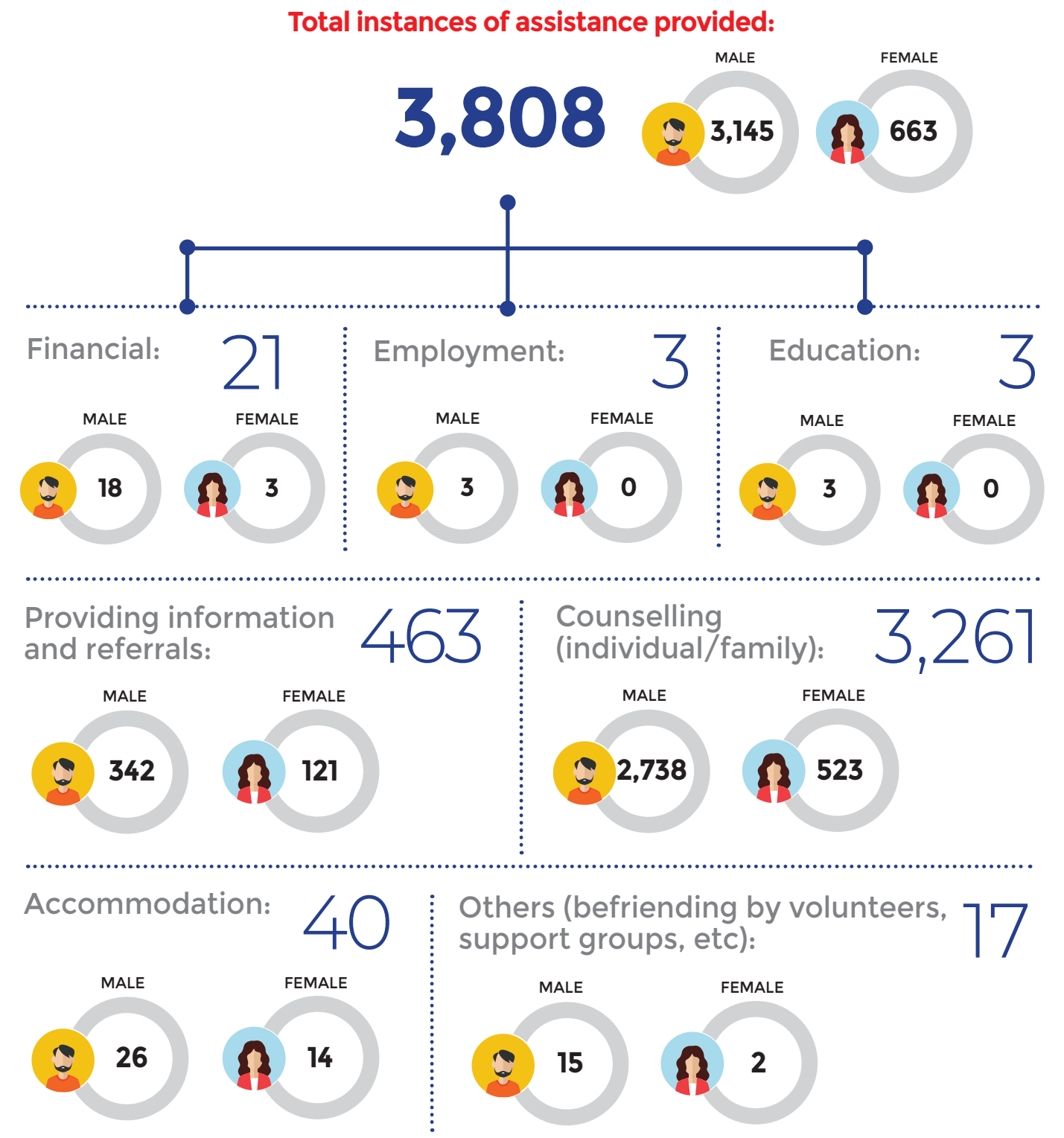
The Ministry of Home Affairs has awarded SACA a new case management services contract, which will run for several years. It

encompasses the essence of the CMP and an added opportunity to engage families more often.

Contact points with clients



Types of assistance



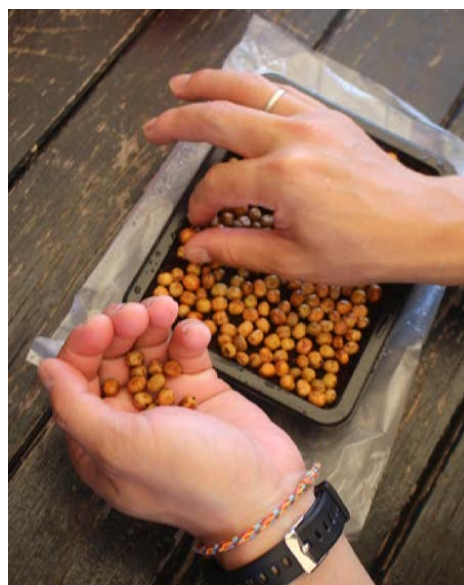
Events for Clients

SACA clients bonded with their families while they spent a relaxing day at Kin Yan Agrotech, a wheatgrass and mushroom farm, learning about different species of plants, flowers and fungi. The farm even provided do-it-yourself wheatgrass growing kits which the clients brought back home.

Held on 7 Apr 2019, involving 20 clients and 67 family members, the visit was part of SACA's annual community service event to introduce therapeutic activities to clients. In addition to the fun bonding activities at the farm, the clients appreciated the opportunity to interact with other recovering ex-offenders.



Community service event: Kin Yan farm tour



Facilitated discussions through interactive theatre

Using drama as a platform to explore themes close to the hearts of clients, SACA helped 11 clients to process their perspectives and feelings on issues like family communication, parenting and conflict resolution. The Interactive Forum Theatre workshop was held on 29 September 2019, in collaboration with Asiawerkz Communications.

There was first a short play followed by a time of sharing from clients. They were also invited to join the actors in re-enacting some scenes from the play in line with their ideas on improving family relationships.





I believe I am a better person now, and will continue to be a better person than I was before for the rest of my life.

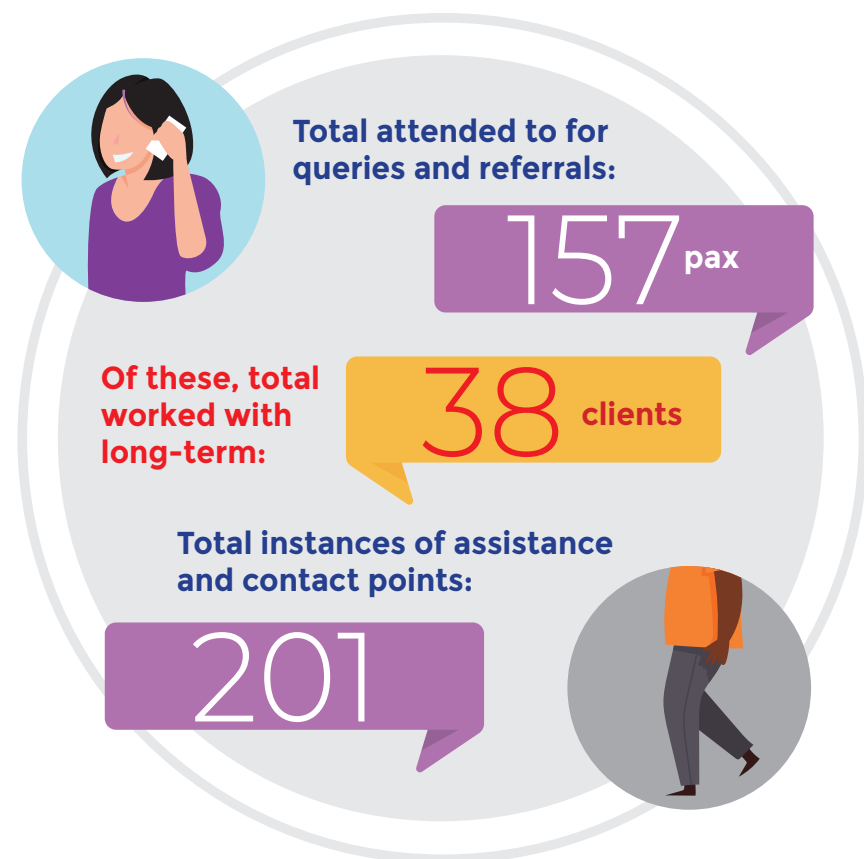
– A reflection of an inmate in an essay competition.

Good Samaritan Reintegration Assistance Scheme

SACA provides support under the Good Samaritan Reintegration Assistance Scheme (GSRAS) for those who:

- seek help on their own initiative through walk-ins and call-ins
- are referred by the State Courts under the Court Directed Pre-Sentence Protocol (CPSP)
 - » for holistic work on the underlying roots of offending behaviour.

The Far East Organisation has been helping to fund this programme since 2018.



Walk-ins and call-ins

SACA staff take pains to maintain on-call services throughout the year for ex-offenders who need help via:

- a phone hotline during working hours with no interruptions for lunch
- a walk-in service during working hours and Wednesday nights.

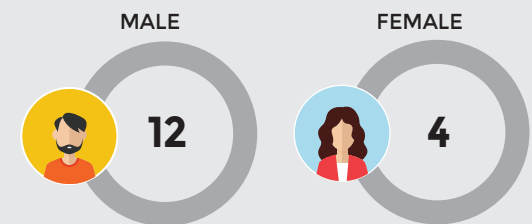
Support provided includes:

- case management services
 - » identify reintegration goals
 - » coordinate social support services
 - » counselling
 - » follow up with the family
- information and referral services
 - » provision of information on relevant social support schemes
 - » referral to various agencies
- employment assistance and other help.

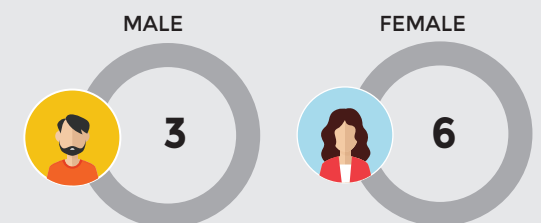


Those who received case management services (became clients)

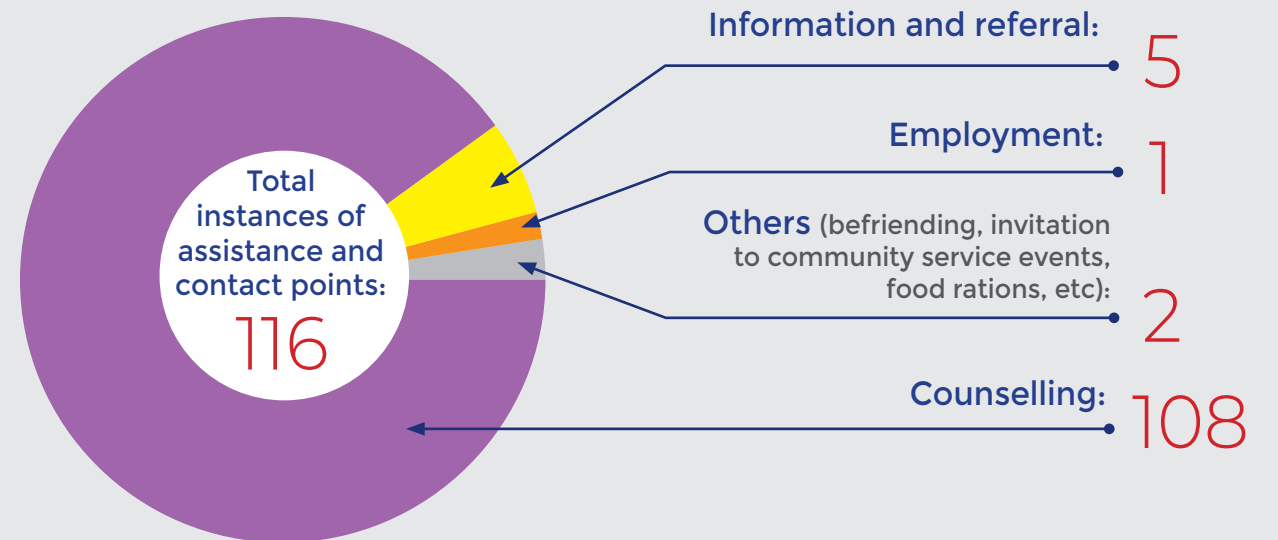
New: 16



Carried over from the previous FY: 9



Types of assistance and contact points



Court-Directed Pre-Sentence Protocol (CPSP)

Targeted interventions may sometimes be more effective than a pure punitive approach in reducing offending behaviour.

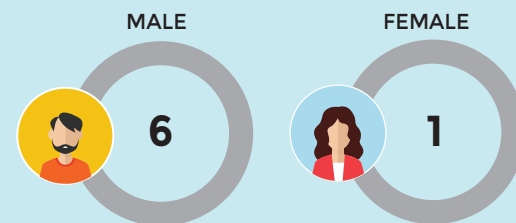
Therefore since 2016, under CPSP which spans six to nine months, the State Courts has been directing offenders suitable for mandatory rehabilitation work to SACA and other agencies like the National Addictions Management Service (NAMS).

Clients placed on the CPSP programme tend to have underlying mental health and alcohol related issues that lead to the offending behaviours.

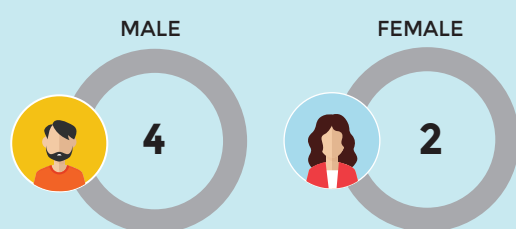
Total referred for pre-assessment: 14

Total who received case management services (became CPSP clients): 13

New: 7



Carried over from the previous FY: 6



Most of them successfully complete the rehabilitation work on their underlying issues and stop the offending behaviours.

SACA received 14 referrals under CPSP, of which 7 clients were placed on the programme.

Support provided includes:

- case management services
 - » identify reintegration goals
 - » coordinate social support services
 - » counselling
 - » follow up with the family
- counselling
- external sessions and home visits
- community events.

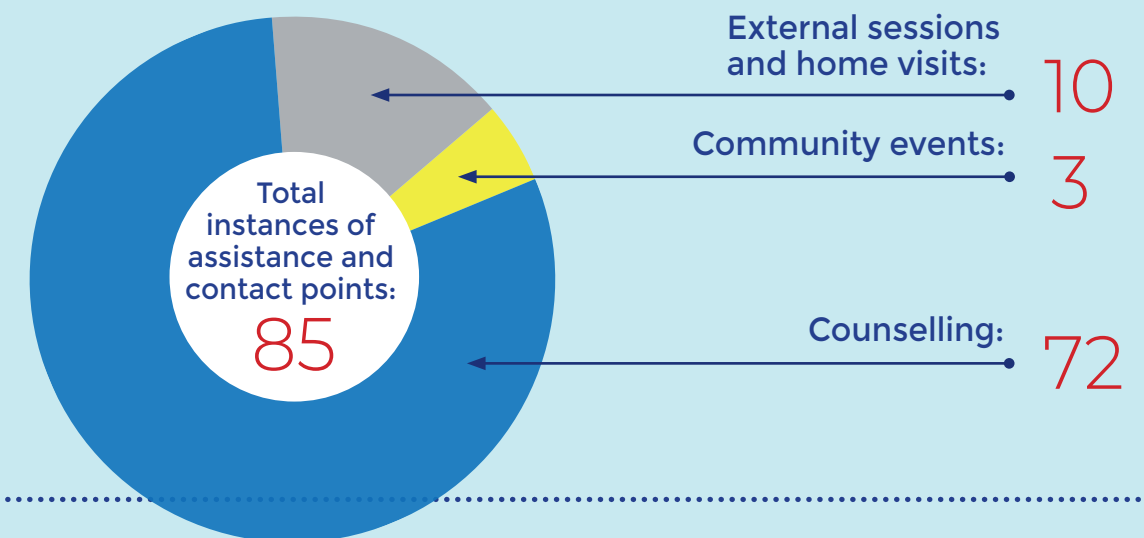
I want to become a better person and make an effort because everyone (the judge, SACA, NAMS) are willing to spend their time and energy helping me.

– Sean, 59, a driver who was addicted to alcohol and had a strained relationship with his family. During the CPSP programme, Sean worked to get back on talking terms with his family and also successfully stayed off alcohol. He currently remains as a client of SACA for further support.

It is a 2nd chance, instead of being in jail where I will just waste time and not learn anything.

– Donny, 45, a retail assistant, who was addicted to alcohol and convicted of theft. He successfully completed the case management programme with SACA and overcame a 30-year dependency on alcohol.

Types of assistance and contact points





“

**Love will
bring us home**

**Throughout all this drama
and chaos, my parents
stoically **stood by me** and
my wife. I know what it must
have cost them to do that.**

*– A reflection of an inmate
in an essay competition;
he used to dislike how his
parents were very strict.*

Many ex-offenders see the importance of education but struggle with time and financial limitations. They worry too over their ability to even study well, especially the adults who have stopped formal education for years. The older ones struggle with the added anxiety of facing and mixing with young people in school – Can they fit in? Will they stumble and keep stumbling?

SACA started providing funding support in 2003 to help ex-offenders in the pursuit of their educational goals. There are now three main areas of assistance provided through the Education Support Programme (ESP):

- **Case management**
 - » Identify rehabilitation needs
 - » Counselling
 - » Follow up with the family

- **Financial support**
 - » School and course fees: academic track and skills upgrading
 - » Allowance
 - » Through the Lee Foundation Education Assistance Scheme (LFEAS), Skills Upgrading Scheme (SUS) and MILK Fund
- **Motivation and learning support**
 - » Creative Writing Competition (CWC)
 - » Support group sessions at the prison school
 - » Other workshops and activities
 - » Builds a social support network
 - » Includes self-discovery, goal setting and career planning
 - » Tuition for exams

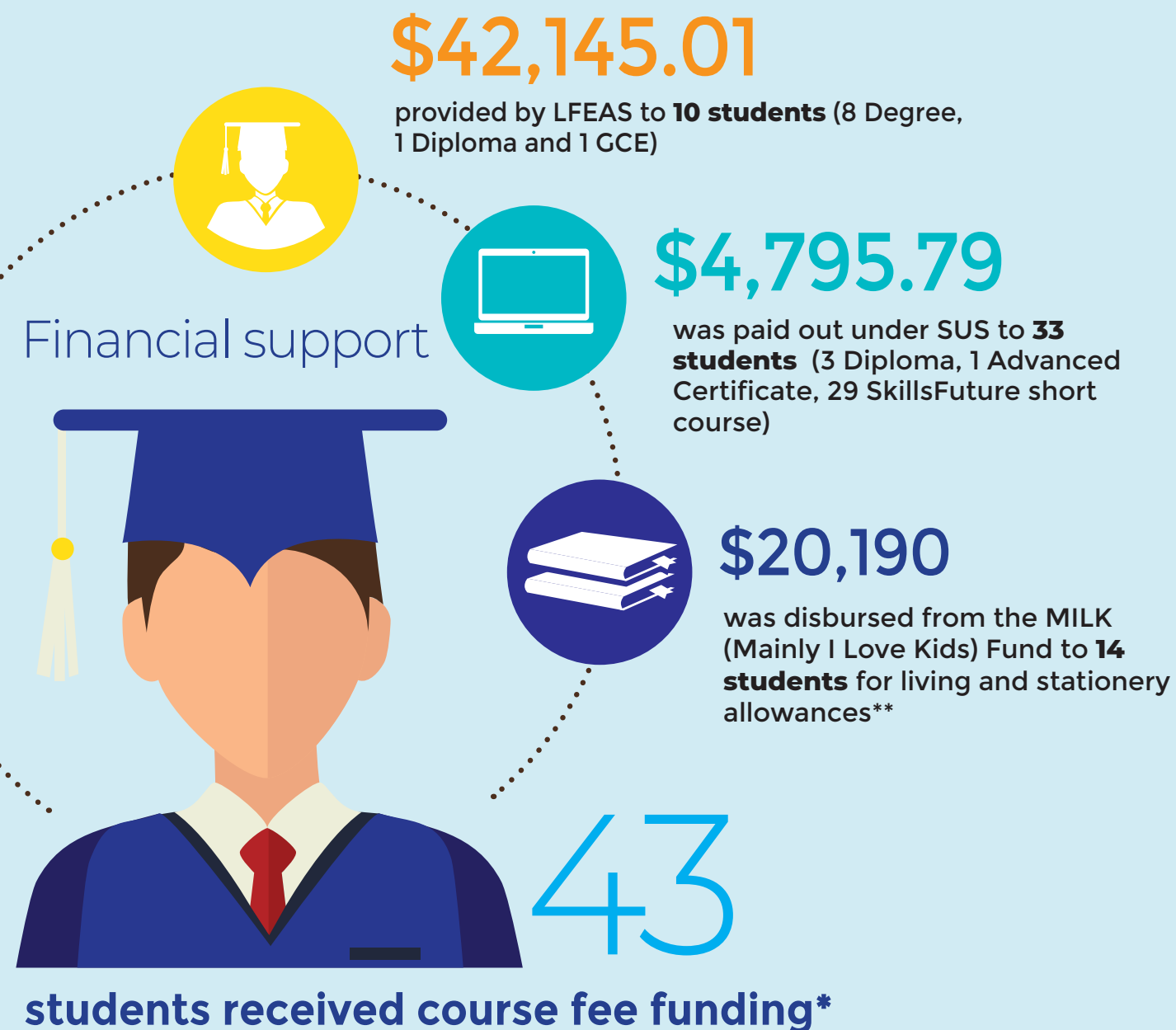
Total no. of students **assisted:**

51



Total no. of students **reached:**

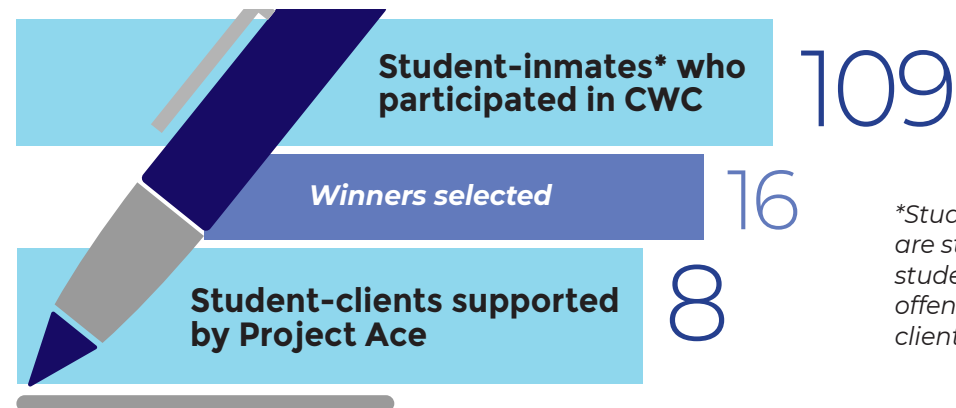
160



*The Education Committee reviews each request. Funding is provided up to a certain percentage of the full fees.

**Many students struggle to juggle between their studies and work to pay the bills.

Motivation and learning support



*Student-inmates are offenders who are studying in prison school, whereas student-clients are offenders or ex-offenders who are studying and also clients of SACA.

New Developments in the Skills Upgrading Scheme (SUS)

Reaching out to more

In January 2020, SACA extended SUS to young ex-offenders from the Reformatory Training Centre (RTC) to attend a two-day SkillsFuture for Digital Workplace course with full sponsorship and transport allowance provided. The initiative aims to prepare student-clients for the workplace by equipping them with foundational digital skills and a knowledge of various digital platforms and daily living tools like PayNow, QR Code, social media platforms and cybersecurity.

RTC provides a structured rehabilitative regiment for those between 14 and 21 years old. Through SUS, they now have the option to sign up for the course

after they are emplaced on community-based programmes and before they start work or school.

More partnerships with training providers

SACA also reached out to more training providers to explore partnerships in this area. Through a new collaboration with Singapore Polytechnic PACE Academy, a SkillsFuture for Digital Workplace course was launched, customised specifically for ex-offenders in order to facilitate more targeted learning and growth. The sessions commenced after April 2020.

Background

SACA launched SUS in 2019 to provide financial and casework support for

adult ex-offenders pursuing skills-based and vocational courses from accredited training organisations comprising:

- WSQ Approved Training Organisations (ATO)
- WSQ Approved Training Organisation-Private Education Institutions (ATO-PEI)
- Continuing Education and Training (CET) Centres.

SUS complements LFEAS, which provides financial support and casework services for students who are pursuing academic education.

Looking ahead, SACA will conduct regular training needs assessments with clients and ex-offenders to identify potential training gaps and to customise a range of courses that will be beneficial to them in the journey of reintegration.

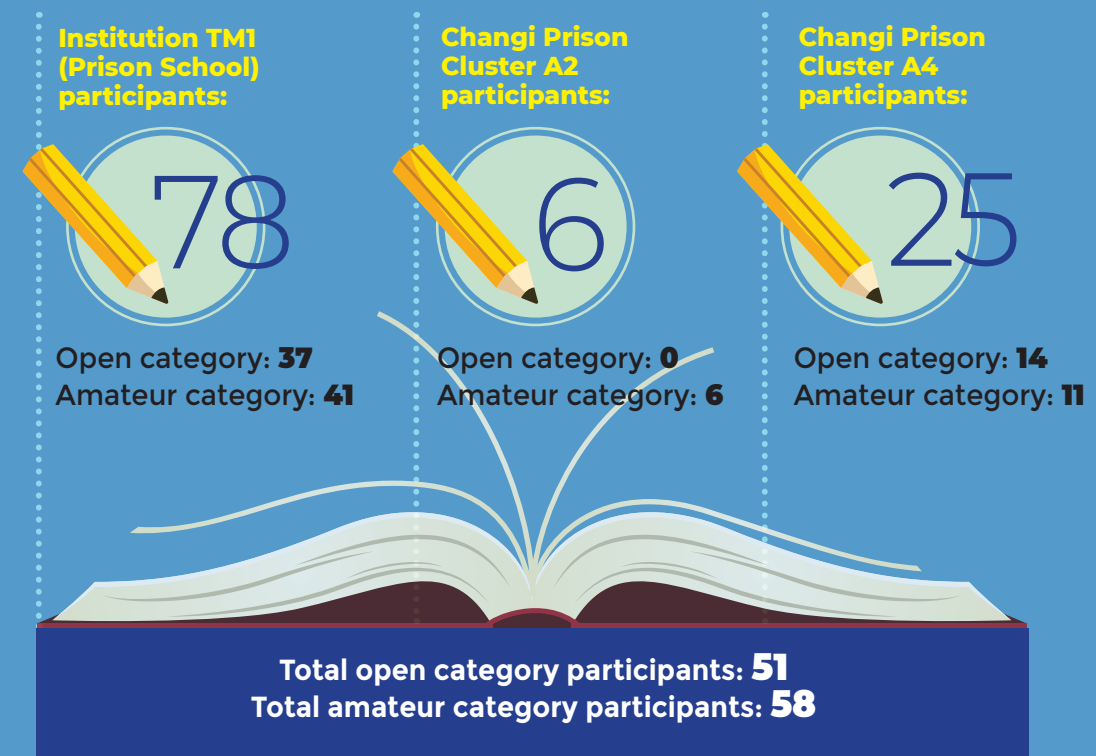
Creative Writing Competition (CWC) 2019

CWC 2019 was held on 26 and 27 June at various prison locations: Institution TM1 (Prison School) at Tanah Merah Besar Road with 78 participants, Changi Prison Cluster A4 with 25 participants and Changi Prison Cluster A2 with six participants. Themed “Reflections through

narrative writing”, the competition resulted in 16 winners selected by prison school teachers and voluntary external judges from 109 student-inmates’ entries.

NTUC vouchers, worth \$50 to \$350, were presented to the family members of the winners.

Started in 2010, CWC serves as a platform for student-inmates to reflect on and express their experiences through writing. Self-reflection is a tool often used to foster growth and behaviour change.



“ Every day is a chance to be better.

- Peter, 47 years old and married with 4 children, is a part-time Diploma in Film and Television (Production) student at the Singapore Media Academy. He believes in lifelong learning and wants to be a good role model for his children.

Project Ace (Achieving Change through Education)

Student-inmates often find it hard to keep their focus on their studies upon release from prison. Suddenly, daily living is no longer regulated and structured, and the pressures of regular life bear down on them with full force – financial, familial and social.

Project Ace works with those who are released a few months before their GCE-level examinations to help them sustain the motivation to study and sit for their examinations.

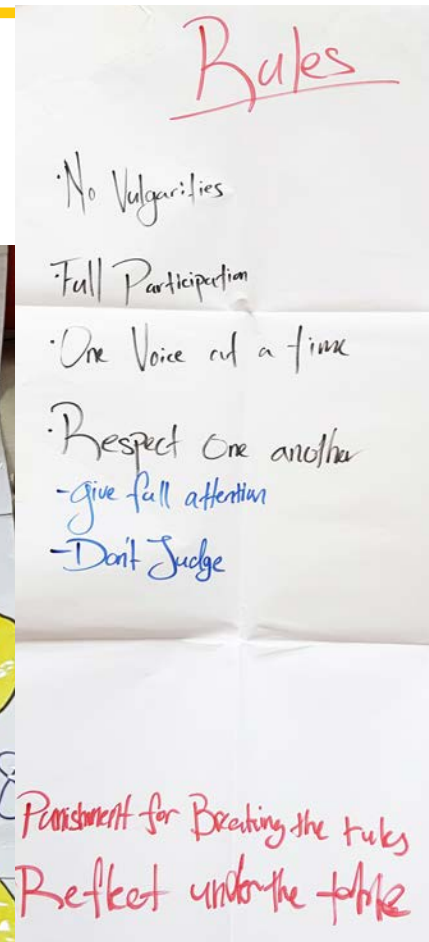
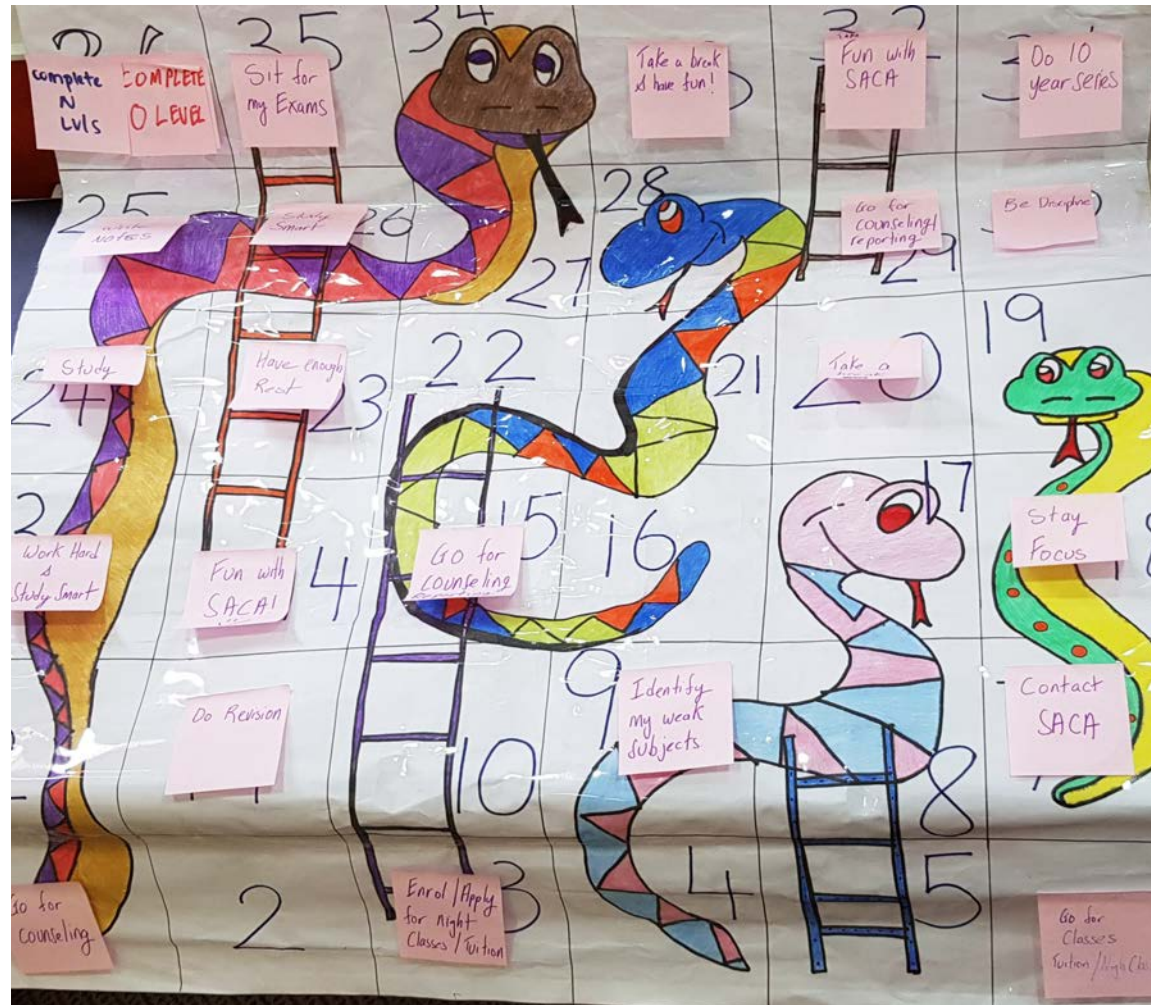
Student-clients on this programme receive help to identify reintegration challenges, develop coping strategies and set goals for their education and career. Part of this involves an oftentimes painful process of self-discovery in terms of their values, goals, strengths and limitations.

In addition, SACA arranges free tuition sessions and peer support to encourage student-clients in the last leg of their studies before the examinations. The free tuition was provided by a volunteer tutor who held weekly classes for three GCE N- and O-level student-clients from September to November 2019.

Support group sessions at prison school under Project Ace

Self-discovery and goal setting

15 APRIL 2019



“To make my life a great and meaningful one, I must first, dare to dream. Then continue to believe, strive towards and protect it.

– Eric, a 32-year-old photographer with a few public exhibitions under his belt and a full-time degree student in Fine Arts at the Nanyang Technological University. He hopes to pursue a career in teaching photography after completing his studies in end 2020.

Time out – under the table?
The students developed and owned the rules and punishment for breaking the rules.

Game of life

Using a game of snakes and ladders, SACA case managers worked with the students to identify potential reintegration challenges as well as the strengths and support that could help them achieve their education or career goals.

Education and career discovery

22 APRIL 2019



The game plan
An understanding of the self and personal values was increased through the questions in the action cards of the game.

Battle royale @ Hyperforce Paintball Singapore

29 SEPTEMBER 2019

Fourteen student-clients and ESP graduates bonded over a fierce battle with paintballs that also honed their communication and leadership skills. The day started off with a hearty breakfast, followed by a briefing before the war cries rang out across the field dotted with obstacles. Takeaways from the experience were discussed over lunch and many shared how they learnt to think strategically and as a team.



You will always miss 100 percent of the shots that you don't take.

- Aaron, aged 43 and married with 3 children, is studying for a part-time diploma in Business Practice (International Supply Chain Management) at Ngee Ann Polytechnic. He is pushing himself towards his goals despite juggling the demands of work, family and school. After graduating from the diploma programme in April 2020, he intends to take another shot at his dreams by starting on a degree programme.



Good experiential learning opportunities, while the sharing sessions by ex-students were helpful and really motivating.



Career discovery workshop by Young NTUC

13 APRIL 2019

Volunteer career coaches from Young NTUC conducted SACA's first career discovery workshop with seven student-clients and ESP graduates. SACA often invites graduates to attend current ESP events to inspire and support student-clients in their educational journey.

Through the use of a "Points-of-You" tool, the coaches helped the student-clients discover more about their personal values and beliefs, and consider the impact on their education and careers. The discussions continued over snacks and drinks before everyone called it a day.



Our gratitude

Thank you cards were given to the Young NTUC team and volunteer career coaches.

I like the meditation. The atmosphere was calming and therapeutic and it helped with reflection.

Stretching for the long haul
SACA joined in the annual Yellow Ribbon Run, together with seven student-clients, where President Halimah Yacob was the guest of honour. The marathon symbolises how one goes the distance with courage and determination to unlock the "second prison" and pave the way to acceptance for ex-offenders.



Year-end wrap up

21 DECEMBER 2019

Human bingo, crossword puzzles, an escape room and "time capsule" letters were all part of a year-end event for 10 student-clients and ESP graduates!

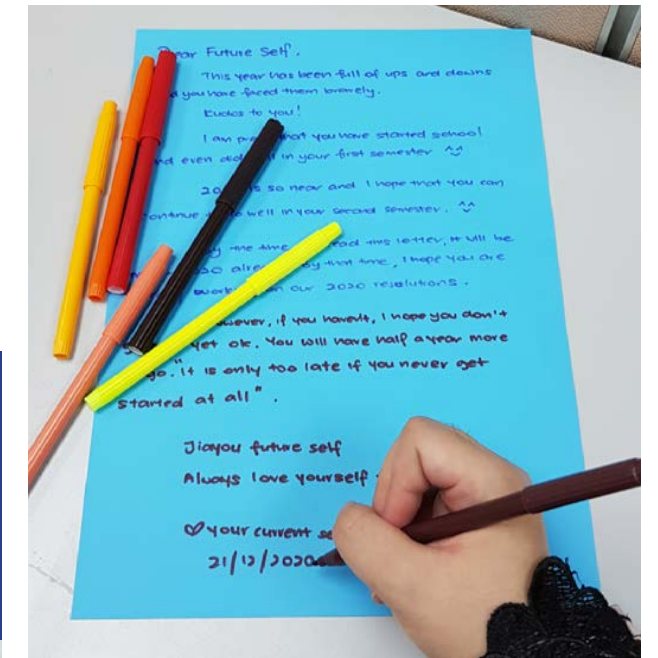


Human bingo

An ice-breaker, this game warmed everyone up for the day with similarities identified, like a mutual love for movies, babies and coffee.

Letter to my future self

Student-clients wrote letters to their future selves, reflecting on their achievements in 2019 as well as setting goals for 2020. SACA mailed these letters to the student-clients in mid-2020 to serve as a reminder and motivation for them to keep working towards their goals.



Interesting to see how everyone brainstormed together to solve the puzzles.



Let's solve this puzzle together

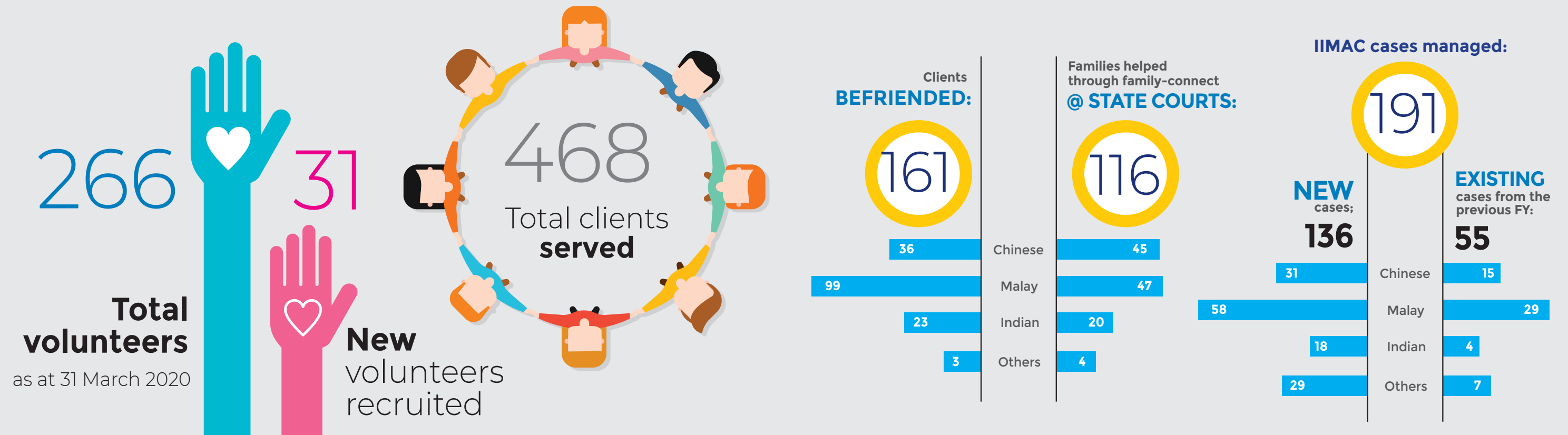
The first group which completed the puzzle voluntarily helped the second group with theirs.



Working alongside
**like-minded
colleagues** who believe
in the good in clients
brings the reminder that
I am not alone amid the
challenges.

– Kylie, Case Manager

Volunteer After-Care Programme



The impact of SACA is multiplied through the tireless efforts of our volunteers, who work directly with our clients. In 2019 alone, we had four volunteers who marked 15 years of service with us and five volunteers who marked 20 years of service!

These members of the public serve under the Volunteer After-Care Programme (VAP), which

trains, engages and deploys a growing pool of volunteers in three key areas:

- Befriending ex-offenders to help them transition smoothly back into the community
- Providing emotional support and information on community resources and prison processes through the family-

connect @ State Courts initiative

- Helping affected families under the Initiative for Incarcerated Mothers and Affected Children (IIMAC)

In support of the volunteers, SACA provides training and a closed Facebook group for mutual sharing and encouragement, arranges study visits and other activities.

Befriending programme

A listening ear and caring, respectful gestures all go a long way in empowering an ex-offender to overcome the challenges they face. SACA focuses its trained volunteer pool on this area, particularly for clients with little or no family support.

The programme typically starts four months before a SACA client is released from prison and continues on for up to six months after that.

The befriending programme has been ongoing for over two decades since 1997, and is not mandatory for clients. Its success can be seen in its longevity and the many clients who voluntarily ask to enrol in the programme.

New development: Interest-based befriending

SACA co-piloted the Prisons-initiated interest-based befriending in May 2019 as a way for befrienders and clients to build rapport through a shared interest or activity. The first such group involved 16 female clients and 11 SACA volunteer befrienders who met for monthly decoupage (a form of craftwork) sessions over three months in prison. After that, the befrienders and clients continued to meet one-on-one for the duration of the programme.

“Because of the craft sessions, I was able to break the ice with the clients and get to know them better.”

- Nazreen, a volunteer befriender

Helping children and caregivers through IIMAC

Meant for children below the age of 16 with incarcerated mothers, IIMAC volunteers identify the support that the children and their caregivers may need and make arrangements to channel the support to them.

This typically involves home visits to assess the level of care provided to the children as well as the available

resources that caregivers have to care for the children. Based on the assessment, the IIMAC team facilitates referrals to relevant social service agencies and support schemes.

IIMAC volunteers are equipped by SACA through workshops and mentoring to help them serve the families better. The workshops provide an understanding on the life-span development of an individual and the available community resources that can help these families.



family-connect @ State Courts

• Via a booth at State Courts, from 10am to 12.30pm, Mondays to Wednesdays

A collaboration with the State Courts since 2017, this project extends emotional support and practical help to families when their loved ones are sentenced to imprisonment at the court.

Our volunteers are equipped with knowledge on the various community resources available as well as prison processes, and are trained to assist the families in navigating these areas.

family-connect @ State Courts

10am to 12.30pm
Mondays to Wednesdays

 A circular graphic containing the text 'family-connect @ State Courts' in white on a blue background. Below the text is a small icon of a classical building with columns. Underneath is an illustration of a woman in a purple suit sitting in a chair, talking to a group of people. One man is standing and talking to a woman who is sitting on a green sofa and looking distressed. A clock icon is positioned at the bottom left of the circle, next to the text '10am to 12.30pm Mondays to Wednesdays'.

Case study

After Jenny, a mother of five children, was incarcerated, her children had to live with their grandmother, aunt, uncle and seven children. This meant that 15 people were living in the same house.

SACA volunteers who visited the family found that Jenny’s two oldest children were displaying behavioural issues such as smoking, theft and poor results and conduct in school. The three younger children were not told that their mother

was imprisoned and one of them wondered if she had abandoned them.

Through the interventions of SACA volunteers and staff, the aunt agreed to explain Jenny’s absence to the children and to have the five children referred to a social service agency for help to process their mother’s absence and guide them in their conduct and studies.

Study visit to We Care Community Services

The visit on 20 June 2019 provided an insightful overview of the agency's services and increased the SACA volunteers' understanding of addictions and interventions for addictions.



Volunteers Appreciation Night 2019

Themed "Superheroes Assemble", SACA's appreciation night for volunteers was held at the Holiday Inn Singapore Orchard City Centre on 18 October 2019. Together with guests from State Courts, Singapore Prison Service and Singapore Corporation of Rehabilitative Enterprises (SCORE), our volunteers were the VIPs at the event graced by SACA's Patron, The Honourable the Chief Justice Sundaresh Menon.

In addition to a sumptuous dinner, everyone had fun with the props at the photo booth, a best-dressed competition and stand-up comedic acts by local social media star Hirzi Zulkiflie and circus duo the Annoying Brothers. Appreciation awards were presented to volunteers too.

The night was SACA's way of showing its heartfelt appreciation to the volunteers for their hard work, dedication and unwavering support.

Awards for volunteers

					
Outstanding Volunteer Award*	Merit Award**	20-Year Service Award	15-Year Service Award	10-Year Service Award	5-Year Service Award
Eric Chia Heng Wah	Triwina Wahyudi Mehurunnisa Bte Nasarudeen	Baljit Kaur Eileen Khong Phui Sheong Lim Kah Keng Nilgiri Sai Ram Clara Yap Bee Hoon	Andrew Ong Eng Chuan Poh Hwee Hian Joseph Rozario Komathi D/O Thiruppathivasan	Angel Chieng Hoe Ming Goh Kui Hwa Julie Koh Sok Sang Jessica Lau Lay Koon Pearline Tan Gwee Guat Jennifer Quay Lay Peng Seet Chor Hoon Tay Chuan Seng Xie Yao Yu	Anisha Joseph Leow How Phing Joy-Chloe Low Mui Gek
<small>*The award seeks to recognise that one very special individual whose passion and dedication shines as an example to all.</small>	<small>**The award recognises volunteers who have made contributions above and beyond the call of duty within the organisation.</small>				



Volunteers Appreciation Night 2019





“

Choices
are vital in one's life.
There's a price for
every choice we make.

*– A reflection of an
inmate in an essay
competition.*



SACA's training and research arm partners the Singapore Prison Service (SPS) and Community Action for the Rehabilitation of Ex-offenders (CARE) Network to grow the abilities of volunteers in the prisons and rehabilitation sector, and foster the adoption of evidence-based practice. The work covers two main areas:

- Planning and review of courses to upskill volunteers in offender rehabilitation work
 - » Since 2014
 - » Managing agent for the Development Framework for Offender Rehabilitation Personnel by SPS
- Research into the challenges and needs in the aftercare sector
 - » Since 2015
 - » In collaboration with the CARE Network

Training in collaboration with SPS



New development: Focus on in-depth work

In an effort to allocate resources more effectively in 2020, SACA will focus on in-depth upskilling work with volunteers through the developmental prison trainings while SPS will take over the basic prison training and YRCP training.

“ Treat any befriender as a whole person. He is much more than the offence he has committed. Cut him the same slack as I would for a friend. ”

– Chan Wai Keong, a 57-year-old REACH Youth Service volunteer, who attended the Befriending Skills for the Offender Population DPT course.

New development: e-Learning course with university

A new e-learning course on the Risk-Need-Responsivity model, which is a popular evidence-based approach used in offender rehabilitation work in various countries, will be rolled out in 2020. This model emphasises

three principles to consider in assessment and treatment to lower reoffending behaviour: the offender's risk level, his criminogenic needs and specific factors impacting his responsiveness to treatment.

A partnership between SACA and the Singapore University of Social Sciences, this project with its e-learning format will enable more volunteers to benefit from the training.



Hungry for training

The DPT courses tend to be very popular, for example more than 100 volunteers signed up for a course with a class size of 35. As a result, all DPT courses were at maximum capacity for the financial year.

Employee training and development

Apart from the work to grow the capabilities and knowledge-base of the correctional sector, SACA also proactively invests in the development and wellness of the staff, our most valuable assets.

Staff involved in casework are provided regular individual and group supervision, and over the year, the staff also attended the following courses and seminars:

Casework and counselling

1. 6th Asia-Pacific Behavioural and Addictions Medicine (APBAM) 2019 Conference
2. CARE Network Seminar
3. Certificate in Supervision for the Social Service (Basic)
4. Group Clinical Supervision – monthly sessions

5. Introduction to Acceptance and Commitment Therapy (ACT) with Adults
6. Leadership Milestone Program – Lead Self
7. Mental Illness and Family
8. Oogachaga Professional Training Workshops 2020
9. Relate Happiness to Self-Care at Work for Performance
10. Self-Care from the Inside Out
11. SOS – Unifying Communities; Strengthening Hope Conference 2019



12. Suicide Intervention Skills Workshop
13. Supporting Clients in Their Trauma Recovery
14. Together Against Stigma Conference 2019 (TAS)

Others

1. International Fundraising Congress (IFC) Pop Ups
2. Introduction to Report Writing for Social Service Practitioners (SSPS)
3. Media Management Course

Research contributions to the aftercare sector

Research study Volunteers in corrections: Profiles and training needs

Involving 44 active volunteers from 12 agencies, this study examined the profiles, motivations and training needs of active volunteers. Insights were gained into the development of volunteer programmes; the targeted recruitment, selection and training of volunteers; and the recognition of their efforts. The report was submitted to the CARE Network and published in the SACA website.

Profile of volunteers

The study's findings showed that volunteers in the correctional sector tend to be:

- highly agreeable – an overall kindness, sense of altruism and interest in helping people
- conscientious – goal-oriented and thoughtful.

“The courses give a good grounding framework for all volunteers in SACA. As lay counsellors, we can better understand how clients experience addictions in their minds, the effects of drugs on them, and also manage challenging behaviour when confronted.”

– Francis Xavier, a 67-year-old SACA volunteer who has benefited from the DPT courses.

These values complement their experience and training to be non-judgmental, empathic, and also to deal with problems through positive coping methods such as planning, positive reframing and acceptance.

Motivations to volunteer
SACA's researchers categorised the motivations uncovered into the following themes:

- interest in giving back to society
- satisfaction derived from volunteering
- contribution of skills

- increased awareness for the cause
- wanting to be a source of support.

In terms of retention, the participants shared that it was important to have:

- a community where they can seek support
- engagement between staff and volunteers
- self-motivation.

Training needs

Two broad ideas emerged from the research:

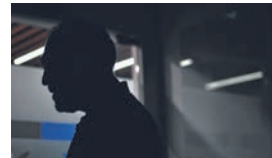
- the training was useful when it enabled the volunteers to learn relevant skills and knowledge to interact with and help clients

70-year-old has served eight prison stints for drug offences

Fahbin Koh

Two divorces and eight stints in prison. That is what John's (not his real name) life of crime has cost him. He has been in and out of prison since 1970, all for drug offences.

John was first jailed for a year in 1970 when he was 21. The 70-year-old, who is twice divorced and has been married to his current wife since 1994, remained in jail over a new leaf after his last jail stint ended in 2017. PHOTOS: JEFFREY JARVIS



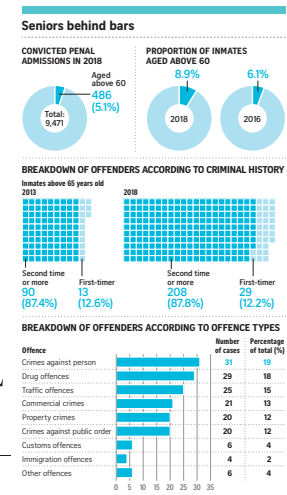
John was first jailed for a year in 1970 when he was 21. The 70-year-old, who is twice divorced and has been married to his current wife since 1994, remained in jail over a new leaf after his last jail stint ended in 2017. PHOTOS: JEFFREY JARVIS

John now works as a cleaner in an office building, earning about S\$3,000 a month. He has worked there for over two years.

John said it takes a lot of discipline and self-control to stay away from drugs, but he knows he can do it as long as he occupies his time with healthy activities.

OLD, FRAIL ... AND A CRIMINAL

Number of seniors jailed has risen over last six years, with upward trend mirroring that in other countries



Cara Wong and Fahbin Koh

By the time he was sent to prison in 2010 for drug offences, Peter (not his real name) had already been in and out of prison at least eight times. He was 65 years old at the time, and, by his estimate, one of the oldest in the Changi Prison block.

John was first jailed for a year in 1970 when he was 21. The 70-year-old, who is twice divorced and has been married to his current wife since 1994, remained in jail over a new leaf after his last jail stint ended in 2017. PHOTOS: JEFFREY JARVIS

John now works as a cleaner in an office building, earning about S\$3,000 a month. He has worked there for over two years.

John said it takes a lot of discipline and self-control to stay away from drugs, but he knows he can do it as long as he occupies his time with healthy activities.

Almost nine in 10, or 87.4 per cent, of last year's prison population aged above 60 had been admitted to the Singapore Prison Service's (SPS) statistics.

The top three crimes committed by those aged above 60 were causing hurt, drug-related offences and traffic offences, according to the State Courts' and SPS statistics for last year.

Figures last year showed that 19 per cent had committed crimes against persons, with another 18 per cent committing at least one drug-related offence.

WHY TURN TO CRIME?

For seniors who have spent time behind bars, experts and researchers said, factors such as social isolation and financial difficulties might have driven them back to a life of crime.

Some older criminals also have limited social support systems because their many years of crime have strained family relationships, said researchers from the Singapore Older Care Association (SOCA).

Some of their families may have long given up on them after they've spent so many years in prison, said SACA's head of research and training, Mr Ibrahim Abdul Kadir.

Supporting undergraduate research

A student from the National University of Singapore undertook a final-year research project with the support of SACA. Titled "To leave or not to leave: Factors that motivate an aftercare worker to stay in, or to leave,

experience and criminal record, and experts. For those with little to no skills, the cleaning industry may go to place for the elderly ex-offenders. However, some are not able to work as cleaners due to medical conditions.

John said it takes a lot of discipline and self-control to stay away from drugs, but he knows he can do it as long as he occupies his time with healthy activities.

the sector", the study showed that interactions between personal, familial, organisational and cultural factors motivated an aftercare worker's decision.

The findings help organisations and leaders to understand the challenges that aftercare staff face and the ways to better support their growth and longevity in the sector.

Sharing the learnings with the public

SACA's research findings on the "Reintegration Needs and Challenges Faced by Elderly Ex-Offenders" were reported in the national broadsheet The Straits Times in June 2019, thus reaching the general public and raising societal awareness of rehabilitation work. Together with the article, a video interview with the research team was published online.



Family fun in the sun

Nearly 200 people gathered at Adventure Cove Waterpark on 14 July 2019 for a day of games and water escapades. SACA organises a family day annually for clients and families to spend quality time together in a relaxed environment. Among them were 20 volunteers from State Courts who helped with the logistics and interacted with the participants.



Creating ripples of change: A stage play on mistakes and forgiveness

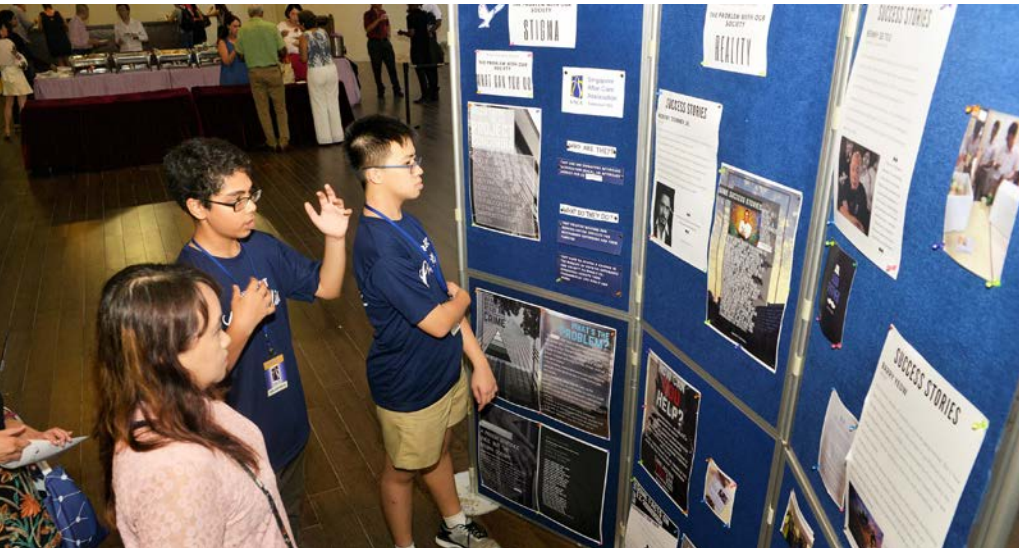


In celebration of the CARE Network's 20th anniversary, Nanyang Polytechnic (NYP) collaborated with SACA to stage a theatrical drama *Ripples* on Saturday, 18 January 2020. The event was graced by President Halimah Jacob as the guest of honour, and served as a way to appreciate the tireless professionals and volunteers working towards the reintegration and rehabilitation of ex-offenders.

The play, put up by second year students from the School of Social Sciences at NYP, explored the journey of four individuals who came together to bring about change in a neighbourhood with rising tensions.

Through a series of encounters, the challenges facing ex-offenders and social service workers were highlighted. By the end of the night, the community in the neighbourhood grew more accepting of ex-offenders and others who have made mistakes and missteps in their lives.





A heartening endgame: Fundraising charity film screening raises over \$200K



It takes a community to overcome the odds. Just as the Avengers worked together to defeat their nemesis Thanos, SACA's donors, sponsors, volunteers and staff pulled together to raise some \$220,000 for the work of SACA at the charity film screening of Avengers: Endgame on 24 April 2019.

More than 850 guests spent the evening with SACA, filling up three halls at GV Grand, Great World City. The guest of honour was Mr Amrin Amin, Senior Parliamentary Secretary

for the Ministry of Home Affairs and Ministry of Health, and the main sponsors were Singapore Airlines, GIC, Singapore Telecommunications, Singapore Totalisator Board and DBS Bank.

Each guest took home a goodie bag with items generously donated by Singapore Pools, Singapore Airlines, GIC, Central Narcotics Bureau and SCORE. There was even an exhibition on ex-offender rehabilitation by Hwa Chong Institution students, who also helped to sell out an entire hall of seats.



Teambuilding and Welfare

Even as SACA staff work hard to help as many clients as they can, it is important that they practise self-care and bond as a team as well. A group of staff organises a few small events each year where SACA folks let their hair down and get to know each other better.

Instead of counselling or coordinating social support services for clients, SACA staff channelled their inner chef and learned loads along the way to whip up various culinary masterpieces for high tea. They were at the Chantilly Culinary Studio on 18 April 2019 for a Bake & Dine High Tea Challenge.

Each team was assigned two recipes to work on, juggling time, space and heat to complete their baking assignments on time. Then it was time



to savour the sweetness, literally, of their labour and enjoy high tea together as a staff family.



Baking up a storm



Year-end party

Right on the last day of 2019, we wrapped up a fulfilling year at the Singapore Botanic Gardens with brunch, a gift exchange and games such as "Guess My Drawn Idioms" and "Werewolf".

Day out with underprivileged children

We were delighted to spend a meaningful day on 6 September 2019 at the indoor games and activities location SuperPark Singapore with children from Sunbeam Place @ Children's Society, a residential home for children who had been neglected or abused.

Excitement shone on the children's faces and their teachers told us that

they were too excited to even eat breakfast! After playing to their hearts' content, the children received another treat with McDonald's and ice cream all round.

We ended the event with our hearts full, pleased and humbled that we had the privilege of putting such happy smiles on the faces of the children that day.



Teambuilding and Welfare



Celebrating racial diversity

Ethnic attires, full bellies and raucous laughs marked our Racial Harmony Day celebration in July, complete with a sumptuous lunch spread of multicultural dishes and the classic Singaporean movie Army Daze.



**A wise person
should have
money in their
head, but not in
their heart.**

– Jonathan Swift



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SINGAPORE AFTER-CARE ASSOCIATION

STATEMENT BY MEMBERS OF THE MANAGEMENT COMMITTEE For the financial year ended 31 March 2020

The management committee is pleased to present the statement to the members with the audited financial statements of the Association for the financial year ended 31 March 2020.

1. Opinion of the management committee

In the opinion of the management committee,

- (i) the financial statements of the Association are drawn up so as to give a true and fair view of the financial positions of the Association as at 31 March 2020 and the financial performance of the business, changes in equity and cash flows of the Association for the financial year then ended on that date, and
- (ii) at the date of this statement, there are reasonable grounds to believe that the Association will be able to pay its debts as and when they fall due.

On behalf of the management committee,



Jeffrey E.S. Beh
Chairman



Ong Hian Sun
Honorary Treasurer



Jennifer Marie
Honorary Secretary

13 August 2020

K. S. NG & CO
Chartered Accountants of Singapore

22 Lorong 21A Geylang #08-02
Prosper Industrial Building Singapore 388431

INDEPENDENT AUDITORS' REPORT To The Members of Singapore After-Care Association

Report on the Financial Statements

We have audited the financial statements of Singapore After-Care (the Association), which comprise the statement of financial position as at 31 March 2020, and the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Singapore Charities Act (Chapter 37), the Societies Act (Chapter 311) and Financial Reporting Standards in Singapore (FRSs) so as to give a true and fair view of the financial position of the Association as at 31 March 2020 and of the financial performance, changes in equity and cash flows of the Association for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with Singapore Standards on Auditing (SSAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report.

We are independent of the Association in accordance with the Accounting and Corporate Regulatory Authority (ACRA) Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities (ACRA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code.

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

Other Information

Management is responsible for the other information. The other information comprises the Directors' Statement but does not include the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and we do not and will not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed on the other information that we obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

K. S. NG & CO
Chartered Accountants of Singapore

22 Lorong 21A Geylang #08-02
Prosper Industrial Building Singapore 388431

INDEPENDENT AUDITORS' REPORT To The Members of Singapore After-Care Association

Responsibilities of Management Committee 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 Act and FRSs, 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 financial statements and to maintain accountability of assets.

In preparing the financial statements, management is responsible for assessing the Association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Association or to cease operations, or has no realistic alternative but to do so.

The management committee's responsibilities include overseeing the Association's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Association's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Association to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

K. S. NG & CO
Chartered Accountants of Singapore

22 Lorong 21A Geylang #08-02
Prosper Industrial Building Singapore 388431

INDEPENDENT AUDITORS' REPORT
To The Members of Singapore After-Care Association

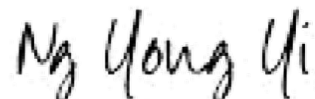
Report on Other Legal and Regulatory Requirements

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

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

- (a) the Association has not used the donation moneys in accordance with its objectives as required under regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- (b) the Association has not complied with the requirements of regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.

The engagement partner on the audit resulting in this independent auditor's report is Ng Yong Yi.



K. S. NG & CO
Public Accountants and
Chartered Accountants
Singapore

13 August 2020

SINGAPORE AFTER-CARE ASSOCIATION

INCOME & EXPENDITURE STATEMENT
For the financial year ended 31 March 2020

	Note	2020 SGD	2019 SGD
INCOME			
Unrestricted funds	4,6	590,465	690,396
Restricted funds			
Voluntary income	4,6	1,627,930	1,359,852
Investment income	4,6	84	82
EXPENDITURE			
Unrestricted funds			
Cost of generating voluntary income	5,7	(4,581)	
Cost of fund generating activities	5,7	(17,744)	(18,968)
Governance cost	5,7	(375,871)	(354,259)
Restricted funds			
Cost of generating voluntary income	5,7	(142,770)	(88,411)
Governance cost	5,7	(1,320,838)	(1,311,497)
Surplus transferred to accumulated funds		356,675	277,195
Allocation of surplus			
Unrestricted funds	5,7	192,269	317,169
Restricted funds	5,7	164,406	(39,974)
Total surplus		356,675	277,195

The accompanying notes form an integral part of these financial statements

SINGAPORE AFTER-CARE ASSOCIATION

STATEMENT OF COMPREHENSIVE INCOME

For the financial year ended 31 March 2020

	Note	2020 SGD	2019 SGD
Surplus For The Year		356,675	277,195
Other Comprehensive Income		-	-
Other Comprehensive Income, Net of Tax		-	-
Total Comprehensive Income For The Year		356,675	277,195

The accompanying notes form an integral part of these financial statements

SINGAPORE AFTER-CARE ASSOCIATION

STATEMENT OF FINANCIAL POSITION

As at 31 March 2020

	Note	2020 SGD	2019 SGD
ASSETS			
Non-current assets			
Property, plant and equipment	10	500,688	515,231
Total non-current assets		500,688	515,231
Current assets			
Trade and other receivables	11	119,870	221,534
Prepayments		2,103	15,772
Cash and cash equivalents	12	1,511,727	999,179
Total current assets		1,633,700	1,236,485
Total assets		2,134,388	1,751,716
FUNDS AND LIABILITIES			
FUND			
Unrestricted funds			
General fund	8	860,473	676,521
Restricted funds			
Volunteer After-Care Programme	8	315,825	307,849
Training & research	8	303,444	242,171
Case Management	8	211,049	77,272
Good Samaritan Reintegration Assistance Scheme (Formerly named as Ex-Offender Assistance Scheme)	8	64,458	78,562
Education Support Programme	8	32,151	32,670
Financial Assistance Fund	8	1,510	-
Lee Foundation Education Assistance Scheme	8	-	37,280
MILK Back-to-School Allowance Programme	8	41,455	57,975
General Education Fund	8	108,861	72,251
Total fund		1,939,226	1,582,551
Current liabilities			
Trade and other payables	13	38,927	39,715
Contract liabilities	14	45,000	129,450
Deferred government grant	15	111,235	-
Total current liabilities		195,162	169,165
Total liabilities		195,162	169,165
Total fund and liabilities		2,134,388	1,751,716

The accompanying notes form an integral part of these financial statements

SINGAPORE AFTER-CARE ASSOCIATION

STATEMENT OF CHANGES IN ACCUMULATED FUNDS

For the financial year ended 31 March 2020

	Note	Unrestricted Funds SGD	Restricted Funds SGD	Total Funds SGD
Association				
2019				
Beginning of financial year		359,800	945,556	1,305,356
Surplus/(Deficit) for the year		317,169	(39,974)	277,195
Transfer of funds		(448)	448	-
End of financial year		676,521	906,030	1,582,551
2020				
Beginning of financial year		676,521	906,030	1,582,551
Surplus/(Deficit) for the year		192,269	164,406	356,675
Transfer of funds		(8,317)	8,317	-
End of financial year		860,473	1,078,753	1,939,226

The accompanying notes form an integral part of these financial statements

SINGAPORE AFTER-CARE ASSOCIATION

STATEMENT OF CASH FLOWS

For the financial year ended 31 March 2020

	2020 SGD	2019 SGD
Surplus/(Deficit) before tax	356,675	277,195
Adjustments for		
Depreciation expense	29,885	26,604
Total adjustments	29,885	26,604
Operating cash flows before changes in working capital	386,560	303,799
Changes in working capital		
Trade and other receivables	101,664	(33,858)
Prepayment	13,669	
Trade and other payables	(788)	(5,296)
Contract liabilities	26,785	(100,550)
Total changes in working capital	141,330	(139,704)
Cash flows from operations	527,890	164,095
Net cash flows from operating activities	527,890	164,095
Cash flows from investing activities		
Purchase of property, plant & equipment	(15,342)	(3,313)
Net cash flows (used in) investing activities	(15,342)	(3,313)
Cash flows from financing activities		
Fixed deposit pledged	(74,488)	(512)
Net cash flows (used in) financing activities	(74,488)	(512)
Net increase in cash and cash equivalents	438,060	160,270
Cash and cash equivalents		
Beginning balance	923,677	763,407
Ending balance	1,361,737	923,677

The accompanying notes form an integral part of these financial statements

SINGAPORE AFTER-CARE ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2020

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

1. Association information

Singapore After-Care Association (SACA) is an Association incorporated and domiciled in Singapore.

The registered office and principal place of activities of Singapore After-Care Association is located at 81 Dunlop Street Singapore 209408.

The objectives of the Association are to provide for the welfare, rehabilitation and counselling services of discharged prisoners after their release.

2. Significant accounting policies**2.1 Basis of preparation**

These financial statements have been prepared in accordance with Singapore Financial Reporting Standards ("FRS").

The financial statements have been prepared under the historical cost convention, except as disclosed in the accounting policies below.

The financial statements are presented in Singapore Dollars.

2.2 Changes in accounting policies

The accounting policies adopted are consistent with those of the previous financial year except in the current financial year, the Association has adopted all the new and revised FRS and Interpretations of FRS ("INT FRS") that are mandatory for application for the financial year.

The adoption of these new or amended FRS and INT FRS did not result in substantial changes to the Company's accounting policies and had no material effect on the financial performance or position of the Company.

2.3 Standards issued but not effective

The Association has not adopted the following FRS and INT FRS that have been issued but not yet effective.

	Effective for annual periods beginning on or after
FRS 117 Insurance Contracts	1 January 2021
Amendments	
Amendments to References to the Conceptual Framework in FRS Standards	1 January 2020
Amendments to FRS 1 and FRS 8: Definition of Material	1 January 2020
Amendments to FRS 103: Definition of a Business	1 January 2020
Amendments to FRS 109, FRS 39 and FRS 107 Interest Rate Benchmark Reform	1 January 2020

SINGAPORE AFTER-CARE ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2020

Improvements to FRSs

Improvements to FRSs (March 2018)

1 January 2019

The management committee expect that the adoption of the FRS and INT FRS above will have no material impact on the financial statements in the period of initial application.

2.4 Property, plant and equipment

All items of property, plant and equipment are initially recorded at cost. Subsequent to recognition, property, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses.

Depreciation of an asset begins when it is available for use and is computed on a straight-line basis over the estimated useful life of the asset as follows:

Building	30 years
Furniture & fittings	10 years
Office equipment	10 years
Renovation	10 years
Computer & Peripherals	3 years

The residual value, useful life and depreciation method are reviewed at each financial year end, and adjusted prospectively, if appropriate.

2.5 Impairment of non-financial assets

The Association assesses at each financial year end whether this is an indication that an asset may be impaired. If any indication exists, or when an annual impairment testing for an asset is required, the Association makes an estimate of the asset's recoverable amount.

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

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

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

SINGAPORE AFTER-CARE ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2020

2.6 Financial instruments

(a) Financial assets

Initial recognition and measurement

Financial assets are recognised when, and only when, the Association becomes a party to the contractual provisions of the financial instrument.

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

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

Subsequent measurement**Investments in debt instruments**

Subsequent measurement of debt instruments depends on the Association's business model for managing the asset and the contractual cash flow characteristics of the asset. The three measurement categories for classification of debt instruments are:

(i) Amortised cost

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

(ii) Fair value through other comprehensive income (FVOCI)

Financial assets that are held for collection of contractual cash flows and for selling the financial assets, where the asset's cash flows represent solely payment of payments and interest, are measured at FVOCI. Financial assets measured at FVOCI are subsequently measured at fair value. Any gains or losses from changes in fair value of the financial assets are recognised in other comprehensive income, except for impairment losses, foreign exchange gains and losses and interest calculated using the effective interest method are recognised in profit or loss. The cumulative gain or loss previously recognised in other comprehensive income is reclassified from equity to profit or loss as a reclassification adjustment when the financial asset is de-recognised.

(iii) Fair value through profit or loss

Assets that do not meet the criteria for amortised cost or FVOCI are measured at fair value through profit or loss. A gain or loss on a debt instruments that is subsequently measured at fair value through profit or loss and is not part of a hedging relationship is recognised in profit or loss in the period in which it arises.

SINGAPORE AFTER-CARE ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2020

Investments in equity instruments

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

Derivatives

Derivatives are initially recognised at fair value on the date a derivative contract is entered into and are subsequently remeasured to their fair value at the end of each reporting period. Changes in fair value of derivatives are recognised in profit or loss.

De-recognition

A financial asset is derecognised when the contractual right to receive cash flows from the asset has 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 had been recognised in other comprehensive income for debt instruments is recognised in profit or loss.

(b) Financial liabilities

Initial recognition and measurement

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

All financial liabilities are recognised initially at fair value plus in the case of financial liabilities not at fair value through profit or loss, directly attributable transaction cost.

Subsequent measurement

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

De-recognition

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

2.7 Impairment of financial assets

The Association recognises an allowance for expected credit losses (ECLs) for all debt instruments not held at fair value through profit or loss and financial guarantee contracts. ECLs are based on the difference between the contractual cash flows due in accordance with the contract and all the cash flows that the Association expects to receive, discounted at an approximation of the original effective interest rate. The expected cash flows will include cash flows from the sale of collateral held or other credit enhancements that are integral to the contractual terms.

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NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2020

ECLs are recognised in two stages. For credit exposures for which there has not been a significant increase in credit risk since initial recognition, ECLs are provided for credit losses that result from default events there are possible within the next 12-months (a 12-month ECL). For those credit exposures for which there has been a significant increase in credit risk since initial recognition, a loss allowance is recognised for credit losses expected over the remaining life of the exposure, irrespective of timing of the default (A lifetime ECL).

For trade receivables and contract assets, the Association applies a simplified approach in calculating ECLs. Therefore, the Association does not track changes in credit risk, but instead recognises a loss allowance based on ECLs at each reporting date. The Association has established a provision matrix that is based on its historical credit loss experience, adjusted for forward-looking factors specific to the debtors and the economic environment.

For debt instruments at fair value through OCI, the Association applies the low credit risk simplification. At every reporting date, the Association evaluates whether the debt instrument is considered to have low credit risk using all reasonable and supportable information that is available without undue cost or effort. In making that evaluation, the Association reassesses the internal credit rating of the debt instrument. In addition, the Association considers that there has been a significant increase in credit risk when the contractual payments are more than 30 days past due.

The Association considers a financial asset in default when contractual payments are 90 days past due. However, in certain cases, the Association may also consider a financial asset to be in default when internal or external information indicates that the Association is unlikely to receive the outstanding contractual amounts in full before taking into account any credit enhancements held by the Association. A financial asset is written off when there is no reasonable expectation of recovering the contractual cash flows.

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

(a) Financial assets carried at amortised cost

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

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

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

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NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2020

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

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

(b) Financial assets carried at cost

If there is objective evidence (such as significant adverse changes in the business environment where the issuer operates, probability of insolvency or significant financial difficulties of the issuer) that an impairment loss on financial assets carried at cost has been incurred, the amount of loss is measured as the difference between the asset's carrying amount and the present of estimated future cash flows discounted at the current market rate of return for a similar financial asset. Such impairment losses are not reversed in subsequent periods.

(c) Available-for sale financial assets

In the case of equity investments classified as available-for-sale, objective evidence of impairment include (i) significant financial difficulty of the issuer or obligor, (ii) information about significant changes with an adverse effect that have taken place in the technological, market, economic or legal environment in which the issuer operates, and indicates that the cost of the investment in equity instruments may not be recovered; and (iii) a significant or prolonged decline in the fair value of the investment below its costs.

If an available-for-sale financial asset is impaired, an amount comprising the difference between its acquisition cost (net of any principal repayment and amortisation) and its current fair value, less any impairment loss previously recognised in the income statement, is transferred from other comprehensive income and recognised in the income statement. Reversals of impairment losses in respect of equity instruments are not recognised in the income statement; increase in their fair value after impairment are recognised directly in other comprehensive income.

In the case of debt instruments classified as available-for-sale, impairment is assessed based on the same criteria as financial assets carried at amortised cost. However, the amount recorded for impairment is the cumulative loss measured as the difference between the amortised cost and the current fair value, less any impairment loss on that investment previously recognised in profit or loss. Future interest income continues to be accrued based on the reduced carrying amount of the asset, using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss. The interest income is recorded as part of finance income. If, in a subsequent year, the fair value of a debt instrument increases and the increases can be objectively related to an event occurring after the impairment loss was recognised in profit or loss, the impairment loss is reversed in the income statement.

2.8 Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits, and short-term, highly liquid investments that are readily convertible to known amount of cash and which are subject to an insignificant risk of changes in value. These also include bank overdrafts that form an integral part of the Association's cash management.

SINGAPORE AFTER-CARE ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2020

2.9 Government grant

Government grants are recognised when there is reasonable assurance that the grant will be received and all attaching conditions will be complied with. Where the grant relates to an asset, the fair value is recognised as deferred capital grant on the statement of financial position and is amortised to income statement over the expected useful life of the relevant asset by equal annual instalments.

Where loans or similar assistance are provided by governments or related institutions with an interest rate below the current applicable market rate, the effect of this favourable interest is regarded as additional government grant.

2.10 Leases

These accounting policies are applied on and after the initial application date of FRS 116:

The Association assesses at contract inception whether a contract is, or contains, a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

(a) As lessee

The Association applies a single recognition and measurement approach for all leases, except for short-term leases and leases of low-value assets. The Association recognises lease liabilities representing the obligations to make lease payments and right-of-use assets representing the right to use the underlying leased assets.

Right-of-use assets

The Association recognises right-of-use assets at the commencement date of the lease (i.e. the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities. The cost of right-of-use assets includes the amount of lease liabilities recognised, initial direct costs incurred, and lease payments made at or before the commencement date less any lease incentives received. Right-of-use assets are depreciated on a straight-line basis over the shorter of the lease term and the estimated useful lives of the assets.

If ownership of the leased asset transfers to the Association at the end of the lease term or the cost reflects the exercise of a purchase option, depreciation is calculated using the estimated useful life of the asset. The right-of-use assets are also subject to impairment.

The Association's right-of-use assets are presented within property, plant and equipment.

Lease liabilities

At the commencement date of the lease, the Association recognises lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include fixed payments (including in-substance fixed payments) less any lease incentives receivable, variable lease payments that depend on an index or a rate, and amounts expected to be paid under residual value guarantees. The lease payments also include the exercise price of a purchase option reasonably certain to be exercised by the Association and payments of penalties for terminating the lease, if the

SINGAPORE AFTER-CARE ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2020

lease term reflects the Association exercising the option to terminate. Variable lease payments that do not depend on an index or a rate are recognised as expenses (unless they are incurred to produce inventories) in the period in which the event or condition that triggers the payment occurs.

In calculating the present value of lease payments, the Association uses its incremental borrowing rate at the lease commencement date because the interest rate implicit in the lease is not readily determinable. After the commencement date, the amount of lease liabilities is increased to reflect the accretion of interest and reduced for the lease payments made. In addition, the carrying amount of lease liabilities is remeasured if there is a modification, a change in the lease term, a change in the lease payments (e.g. changes to future payments resulting from a change in an index or rate used to determine such lease payments) or a change in the assessment of an option to purchase the underlying asset.

The Association's lease liabilities are included in borrowings.

Short-term leases and leases of low-value assets

The Association applies the short-term lease recognition exemption to its short-term leases of machinery (i.e. those leases that have a lease term of 12 months or less from the commencement date and do not contain a purchase option). It also applies the lease of low-value assets recognition exemption to leases of office equipment that are considered to be low value. Lease payments on short-term leases and leases of low value assets are recognised as expense on a straight-line basis over the lease term.

Leases in which the Association does not transfer substantially all the risks and rewards incidental to ownership of an asset are classified as operating leases. Rental income arising from operating leases on the Association's investment properties is accounted for on a straight-line basis over the lease terms. Initial direct costs incurred in negotiating and arranging an operating lease are added to the carrying amount of the leased asset and recognised over the lease term on the same basis as rental income. Contingent rents are recognised as revenue in the period in which they are earned.

(b) As lessor

Leases in which the Association does not transfer substantially all the risks and rewards incidental to ownership of an asset are classified as operating leases. Rental income arising from operating leases on the Association's investment properties is accounted for on a straight-line basis over the lease terms. Initial direct costs incurred in negotiating and arranging an operating lease are added to the carrying amount of the leased asset and recognised over the lease term on the same basis as rental income. Contingent rents are recognised as revenue in the period in which they are earned.

These accounting policies are applied before the initial application date of FRS 116.

(c) As lessee - Operating lease

Leases where substantially all risks and rewards incidental to ownership are retained by the lessors are classified as operating leases. Payments made under operating leases (Net of any incentives received from the lessors) are recognised in profit or loss on a straight-line basis over the period of the lease.

Contingent rents are recognised as an expense in the income statement when incurred.

(d) As lessor - Operating lease

Leases where the Association retains substantially all risks and rewards incidental to ownership are classified as operating leases. Rental income from operating leases (net

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For the financial year ended 31 March 2020

of any incentives given to the lessees) is recognised in profit or loss on a straight-line basis over the lease term.

Initial direct costs incurred by the Association in negotiating and arranging operating leases are added to the carrying amount of the leased assets and recognised as an expense in profit or loss over the lease term on the same basis as the lease income.

Contingent rents are recognised as income in profit or losses when earned.

2.11 Revenue

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

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

Membership subscription

Income from membership subscription is accounted for as income in the year to which they relate.

Programme fees

Income from programme fees are recognised on an actual basis over the duration of the programme.

Interest income

Interest income is recognised using the effective interest method.

Rental income

Rental income from operating leases (net of any incentives given to the lessees) is recognised on a straight-line basis over the lease term.

Donations

Income from donations are recognised upon the receipt of the donation in the year to which they relate.

Grants

Income from grants are recognised on an actual basis over the duration of the programme.

SINGAPORE AFTER-CARE ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2020

2.12 Employee benefits

Employee benefits are recognised as an expense, unless the cost qualifies to be capitalised as an asset.

Defined contribution plans

Defined contribution plans are post-employment benefit plans under which the Association pays fixed contribution into separate entities such as the Central Provident Fund on a mandatory, contractual or voluntary basis. The Association has no further payment obligations once the contributions have been paid.

2.13 Accumulated funds

Fund balances restricted by outside sources are so indicated and are distinguished from unrestricted funds allocated to specific purposes, if any action of the management. Externally restricted funds may only be utilised in accordance with the purposes established by the source of such funds or through the terms of an appeal and are in contrast with unrestricted funds over which management retains full control to use in achieving any of its institutional purpose. An expense resulting from the operating activities of a fund is charged to that fund. Common expenses, if any, are allocated on a reasonable basis to the funds based on a method most suited to that common expense.

3. Critical accounting judgements, 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 significant assumptions or estimates made at the financial year end that have a significant risk of resulting in a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

SINGAPORE AFTER-CARE ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 March 2020

4. Detailed revenue for 2020

	Unrestricted fund	Restricted Fund									
	General fund	Volunteer After-Care Programme	Training & Research	Case Management	Good Samaritan Reintegration Assistance Scheme	Education Support Programme	Financial Assistance Fund	Lee Foundation Education Scheme	Milk Back to School Allowance Programme	General Education Fund	Total Restricted Fund
	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD
2020											
INCOME											
Voluntary income											
Prison Funding	-	228,008	-	790,844	-	-	-	-	-	-	1,018,852
Prison Funding – After-Care Professionalisation	-	-	202,956	-	-	-	-	-	-	-	202,956
NCSS Funding – Salary Support	-	15,000	-	-	-	-	-	-	-	-	15,000
NCSS Funding – VCF Grant	-	90	-	270	-	-	-	-	-	-	360
NCSS Funding – Care & Share Matching Grant	175,999	-	-	-	-	-	-	-	-	-	-
NCSS Funding – Charity Support Fund	30,000	20,000	-	-	-	-	-	-	-	-	20,000
SCORE Funding	-	-	40,000	-	-	-	-	-	-	-	40,000
SCORE Funding – Projects	4,581	-	-	-	-	-	-	-	-	-	-
Yellow Ribbon Funding	-	-	-	-	-	-	3,762	-	-	-	3,762
Designed Project Donation											
Tax Deductible Donation											
Volunteer After-Care Programme Fund	-	129,000	-	-	-	-	-	-	-	-	129,000
Good Samaritan Reintegration Assistance Scheme	-	-	-	-	60,000	-	-	-	-	-	60,000
Education Support Programme Funding	-	-	-	-	-	95,000	-	-	-	-	95,000
General Education Fund-SACA A/C 2	-	-	-	-	-	-	-	-	-	43,000	43,000
General Donation	73,747	-	-	-	-	-	-	-	-	-	-
Non-Tax-Deductible Donation											
General Donation	42,646	-	-	-	-	-	-	-	-	-	-
Singapore Telecom Subsidy	660	-	-	-	-	-	-	-	-	-	-
Total Voluntary income	327,633	392,098	242,956	791,114	60,000	95,000	3,762			43,000	1,627,930
Fund Generating Activities											
Tax Deductible Donation											
SACA Charity Film Preview	169,220	-	-	-	-	-	-	-	-	-	-
Non-Tax-Deductible Donation											
SACA Charity Film Preview	48,892	-	-	-	-	-	-	-	-	-	-
Total Fund Generating Activities	218,112										
Investment income											
Interest earned on Fixed Deposit	1,112	-	-	-	-	-	-	-	-	-	-
Investment Income – SACA A/C 2	-	-	-	-	-	-	-	84	-	-	84
Total Investment income	1,112							84			84
Other income											
Rental of premises	500	-	-	-	-	-	-	-	-	-	-
Membership fees	40	-	-	-	-	-	-	-	-	-	-
Wage Credit Scheme	43,068	-	-	-	-	-	-	-	-	-	-
Total Other income	43,608										
TOTAL INCOME	590,465	392,098	242,956	791,114	60,000	95,000	3,762	84		43,000	1,628,014

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5. Detailed expenditure for 2020

	Unrestricted fund	Restricted Fund									Total Restricted Fund
	General fund	Volunteer After-Care Programme	Training & Research	Case Management	Good Samaritan Reintegration Assistance Scheme	Education Support Programme	Financial Assistance Fund	Lee Foundation Education Scheme	Milk Back to School Allowance Programme	General Education Fund	
	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD	
2020											
EXPENDITURE											
Costs of generating voluntary income											
CM Expenses	-	-	-	1,418	-	-	-	-	-	-	1,418
Education Support Services	-	-	-	-	-	2,808	-	-	-	-	2,808
Milk Back to School Allowance	-	-	-	-	-	-	-	-	16,520	-	16,520
General Education Fund Scheme	-	-	-	-	-	-	-	-	-	6,390	6,390
Lee Foundation Education Assistance Scheme	-	-	-	-	-	-	-	45,587	-	-	45,587
Aftercare Professionalisation Scheme	-	-	30,852	-	-	-	-	-	-	-	30,852
Financial Assistance Fund – cash aid	-	-	-	-	-	-	384	-	-	-	384
YRF – Emergency Fund Disbursements	-	-	-	-	-	-	1,868	-	-	-	1,868
Holiday Programme	-	-	-	4,228	-	-	-	-	-	-	4,228
SACA – NYP Drama	4,581	-	-	-	-	-	-	-	-	-	-
Volunteer Development & Recognition											
VAP Expenses	-	5,451	-	-	-	-	-	-	-	-	5,451
SACA Appreciation Nite	-	27,264	-	-	-	-	-	-	-	-	27,264
Total costs of generating voluntary income	4,581	32,715	30,852	5,646	-	2,808	2,252	45,587	16,520	6,390	142,770
Costs of fund generating activities											
SACA Charity Film Preview	17,554	-	-	-	-	-	-	-	-	-	-
Online donation portal fees	190	-	-	-	-	-	-	-	-	-	-
Total costs of fund generating activities	17,744	-	-	-	-	-	-	-	-	-	-
Governance costs											
Audit fee	2,500	-	-	-	-	-	-	-	-	-	-
Bank charges	1,244	-	-	-	-	-	-	-	-	-	-
Miscellaneous bank charges – SACA	-	-	-	-	-	-	-	94	-	-	94
Depreciation	29,885	-	-	-	-	-	-	-	-	-	-
Insurance	2,743	-	-	-	-	-	-	-	-	-	-
Public education & awareness	3,877	-	-	-	-	-	-	-	-	-	-
Printing of annual reports	7,199	-	-	-	-	-	-	-	-	-	-
Repair & replacement of equipment											
- maintenance of land & building	17,597	-	-	-	-	-	-	-	-	-	-
- maintenance of equipment	8,250	-	-	-	-	-	-	-	-	-	-
Rental of equipment	5,394	-	-	-	-	-	-	-	-	-	-
Supplies & materials	3,967	-	-	-	-	-	-	-	-	-	-
Salaries, bonuses & CPF	266,577	338,900	145,581	615,625	68,650	89,727	-	-	-	-	1,258,483
Staff welfare & training											
- Staff benefits	6,149	1,714	771	3,131	256	516	-	-	-	-	6,388
- Staff training & development	392	2,588	920	13,147	3,136	705	-	-	-	-	20,496
Subscription fees	139	-	-	-	-	-	-	-	-	-	-
Communications	7,129	-	-	-	-	-	-	-	-	-	-
Transport expenses	3,420	7,855	3,509	17,506	1,800	1,575	-	-	-	-	32,245
Utilities	9,359	-	-	-	-	-	-	-	-	-	-
Staff Communication Allowance	50	350	50	2,282	262	188	-	-	-	-	3,132
Total Governance costs	375,871	351,407	150,831	651,691	74,104	92,711	-	94	-	-	1,320,838
TOTAL EXPENDITURE	398,196	384,122	181,683	657,337	74,104	95,519	2,252	45,681	16,520	6,390	1,463,608
Surplus / (Deficit) for the year	192,269	7,976	61,273	133,777	(14,104)	(519)	1,510	(45,597)	(16,520)	36,610	164,406

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6. Detailed revenue for 2019

2019	Unrestricted fund	Restricted Fund									Total Restricted Fund SGD
	General fund SGD	Volunteer After-Care Programme SGD	Training & Research SGD	Case Management SGD	Good Samaritan Reintegration Assistance Scheme (Note 1) SGD	Education Support Programme SGD	Financial Assistance Fund SGD	Lee Foundation Education Scheme SGD	Milk Back to School Allowance Programme SGD	General Education Fund SGD	
INCOME											
Voluntary income											
Prison Funding	-	158,066	-	776,105	-	-	-	-	-	-	934,171
NCSS Funding – SAO Claim Grant for VAP	-	10,000	-	-	-	-	-	-	-	-	10,000
NCSS Funding – Care & Share Matching Grant	251,009	-	-	-	-	-	-	-	-	-	-
SCORE Funding	-	-	57,400	-	-	-	-	-	-	-	57,400
Designed Project Donation											
Tax Deductible Donation											
Volunteer After-Care Programme Fund	-	145,281	-	-	-	-	-	-	-	-	145,281
Case Management Funding	-	-	-	30,000	-	-	-	-	-	-	30,000
Good Samaritan Reintegration Assistance Scheme	-	-	-	-	60,000	-	-	-	-	-	60,000
Education Support Programme Funding	-	-	-	-	-	90,000	-	-	-	-	90,000
General Education Fund-SACA A/C 2	-	-	-	-	-	-	-	-	-	33,000	33,000
General Donation	77,435	-	-	-	-	-	-	-	-	-	-
Non-Tax-Deductible Donation											
General Donation	44,640	-	-	-	-	-	-	-	-	-	-
Public Education & Awareness Funding	24,950	-	-	-	-	-	-	-	-	-	-
Singapore Telecom Subsidy	660	-	-	-	-	-	-	-	-	-	-
Total Voluntary income	398,694	313,347	57,400	806,105	60,000	90,000	-	-	-	33,000	1,359,852
Fund Generating Activities											
Tax Deductible Donation											
SACA Charity Film Preview	200,169	-	-	-	-	-	-	-	-	-	-
Non-Tax-Deductible Donation											
SACA Charity Film Preview	80,516	-	-	-	-	-	-	-	-	-	-
Total Fund Generating Activities	280,685	-	-	-	-	-	-	-	-	-	-
Investment income											
Interest earned on Fixed Deposit	636	-	-	-	-	-	-	-	-	-	-
Investment Income – SACA A/C 2	-	-	-	-	-	-	-	82	-	-	82
Total Investment income	636	-	-	-	-	-	-	82	-	-	82
Other income											
Rental of premises	6,800	-	-	-	-	-	-	-	-	-	-
Membership fees	218	-	-	-	-	-	-	-	-	-	-
Temporary Employment Credit	3,363	-	-	-	-	-	-	-	-	-	-
Total Other income	10,381	-	-	-	-	-	-	-	-	-	-
TOTAL INCOME	690,396	313,347	57,400	806,105	60,000	90,000	-	82	-	33,000	1,359,934

Note 1: Good Samaritan Reintegration Assistance Scheme formerly known as Ex-Offender Assistance Scheme

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7. Detailed expenditure for 2019

	Unrestricted fund	Restricted Fund									
	General fund	Volunteer After-Care Programme	Training & Research	Case Management	Good Samaritan Reintegration Assistance Scheme	Education Support Programme	Financial Assistance Fund	Lee Foundation Education Scheme	Milk Back to School Allowance Programme	General Education Fund	Total Restricted Fund
	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD
2019											
EXPENDITURE											
Costs of generating voluntary income											
CM Expenses	-	-	-	744	-	-	-	-	-	-	744
Education Support Services	-	-	-	-	-	3,036	-	-	-	-	3,036
Milk Back to School Allowance	-	-	-	-	-	-	-	-	8,140	-	8,140
General Education Fund Scheme	-	-	-	-	-	-	-	-	-	355	355
Lee Foundation Education Assistance Scheme	-	-	-	-	-	-	-	22,588	-	-	22,588
Aftercare Professionalisation Scheme	-	-	16,680	-	-	-	-	-	-	-	16,680
Financial Assistance Fund – cash aid	-	-	-	-	-	-	1,062	-	-	-	1,062
YRF – Emergency Fund Disbursements	-	-	-	-	-	-	696	-	-	-	696
Holiday Programme	-	-	-	3,690	-	-	-	-	-	-	3,690
Volunteer Development & Recognition											
VAP Expenses	-	2,511	-	-	-	-	-	-	-	-	2,511
SACA Appreciation Nite	-	28,909	-	-	-	-	-	-	-	-	28,909
Total costs of generating voluntary income	-	31,420	16,680	4,434	-	3,036	1,758	22,588	8,140	355	88,411
Costs of fund generating activities											
SACA Charity Film Preview	18,867	-	-	-	-	-	-	-	-	-	-
Online donation portal fees	101	-	-	-	-	-	-	-	-	-	-
Total costs of fund generating activities	18,968	-	-	-	-	-	-	-	-	-	-
Governance costs											
Audit fee	2,500	-	-	-	-	-	-	-	-	-	-
Bank charges	254	-	-	-	-	-	-	-	-	-	-
Miscellaneous bank charges – SACA	-	-	-	-	-	-	-	74	-	-	74
Depreciation	26,604	-	-	-	-	-	-	-	-	-	-
Insurance	2,798	-	-	-	-	-	-	-	-	-	-
Public education & awareness	4,607	-	-	-	-	-	-	-	-	-	-
Printing of annual reports	5,904	-	-	-	-	-	-	-	-	-	-
Professional and legal fees	1,605	-	-	-	-	-	-	-	-	-	-
Repair & replacement of equipment											
- maintenance of land & building	17,685	-	-	-	-	-	-	-	-	-	-
- maintenance of equipment	4,348	-	-	-	-	-	-	-	-	-	-
Rental of equipment	5,463	-	-	-	-	-	-	-	-	-	-
Supplies & materials	4,083	-	-	-	-	-	-	-	-	-	-
Salaries, bonuses & CPF	255,857	284,115	134,367	678,741	62,950	80,529	-	-	-	-	1,240,702
Staff welfare & training											
- Staff benefits	4,847	1,468	750	2,631	316	174	-	-	-	-	5,339
- Staff training & development	-	2,252	2,269	22,705	1,749	1,455	-	-	-	-	30,430
Subscription fees	139	-	-	-	-	-	-	-	-	-	-
Communications	6,222	-	-	-	-	-	-	-	-	-	-
Transport expenses	3,763	7,295	3,735	20,322	1,800	1,800	-	-	-	-	34,952
Utilities	7,580	-	-	-	-	-	-	-	-	-	-
Total Governance costs	354,259	295,130	141,121	724,399	66,815	83,958	-	74	-	-	1,311,497
TOTAL EXPENDITURE	373,227	326,550	157,801	728,833	66,815	86,994	1,758	22,662	8,140	355	1,399,908
Surplus / (Deficit) for the year	317,169	(13,203)	(100,401)	77,272	(6,815)	3,006	(1,758)	(22,580)	(8,140)	32,645	(39,974)

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8. Detailed changes in accumulated funds

	Unrestricted fund	Restricted Fund									
	General fund	Volunteer After-Care Programme	Training & Research	Case Management	Good Samaritan Reintegration Assistance Scheme	Education Support Programme	Financial Assistance Fund	Lee Foundation Education Scheme	Milk Back to School Allowance Programme	General Education Fund	Total Restricted Fund
	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD	SGD
2019											
Balance as at the beginning of financial year	359,800	321,052	342,572	-	85,379	29,664	1,309	59,859	66,115	39,606	945,556
Surplus / (deficit) for the year	317,169	(13,203)	(100,401)	77,272	(6,817)	3,006	(1,757)	(22,579)	(8,140)	36,245	(39,974)
Transfer of funds	(448)	-	-	-	-	-	448	-	-	-	448
Balance as at the end of financial year	676,521	307,849	242,171	77,272	78,562	32,670	-	37,280	57,975	72,251	906,030
2020											
Balance as at the beginning of financial year	676,521	307,849	242,171	77,272	78,562	32,670	-	37,280	57,975	72,251	906,030
Surplus / (deficit) for the year	192,269	7,976	61,273	133,777	(14,104)	(519)	1,510	(45,597)	(16,520)	36,610	164,406
Transfer of funds	(8,317)	-	-	-	-	-	-	8,317	-	-	8,317
Balance as at the end of financial year	860,473	315,825	303,444	211,049	64,458	32,151	1,510	-	41,455	108,861	1,078,753

Note 1: Good Samaritan Reintegration Assistance Scheme formerly known as Ex-Offender Assistance Scheme

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9. Income tax expense

Singapore After-Care Association is a registered IPC. From YA 2008, registered charities enjoy automatic income tax exemption under section 13(1)(zm) of the Income Tax Act. They do not need to file income tax returns.

10. Property, plant and equipment

	Buildings SGD	Furniture & fittings SGD	Office equipment SGD	Renovation SGD	Total SGD
Cost					
2019					
Beginning of financial year	535,070	72,847	30,346	15,711	653,974
Additions	-	3,095	218	-	3,313
End of financial year	535,070	75,942	30,564	15,711	657,287
2020					
Beginning of financial year	535,070	75,942	30,564	15,711	657,287
Additions	-	3,151	12,191	-	15,342
End of financial year	535,070	79,093	42,755	15,711	672,629
Accumulated Depreciation					
2019					
Beginning of financial year	35,671	37,169	27,862	14,750	115,452
Depreciations	17,836	7,580	708	480	26,604
End of financial year	53,507	44,749	28,570	15,230	142,056
2020					
Beginning of financial year	53,507	44,749	28,570	15,230	142,056
Depreciations	17,836	7,871	3,697	481	29,885
End of financial year	71,343	52,620	32,267	15,711	171,941
Net carrying amount at end of financial year					
2018	499,399	35,678	2,484	961	538,522
2019	481,563	31,193	1,994	481	515,231
2020	463,727	26,473	10,488	-	500,688

11. Trade and other receivables

	2020 SGD	2019 SGD
Grants receivables	119,710	221,474
Deposits	160	60
	<u>119,870</u>	<u>221,534</u>

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12. Cash and cash equivalents

	2020 SGD	2019 SGD
Cash at bank and on hand	1,361,737	923,677
Fixed deposits pledged	149,990	75,502
Cash and cash equivalents	<u>1,511,727</u>	<u>999,179</u>

Cash at bank earns interest at floating rates based on daily bank deposit rates.

Fixed deposit is made for a period of 2 years and earns interests at the respective deposit rate. Interest on bank deposit is 0.55% per annum.

For the purpose of cash flow statements, cash and cash equivalents comprise of the following:

	2020 SGD	2019 SGD
Cash and short-term deposits (as above)	1,511,727	999,179
Less: Fixed deposits pledged	(149,990)	(75,502)
Cash and cash equivalents	<u>1,361,737</u>	<u>923,677</u>

The fixed deposits were pledged to the bank as securities for banking facilities.

13. Trade and other payables

	2020 SGD	2019 SGD
Accrued operating expenses	<u>38,927</u>	<u>39,715</u>

Reconciliation of liabilities arising from financing activities

	Fixed deposit pledged (Note 12) SGD	Total SGD
2019		
Beginning of financial year	(74,990)	(74,990)
Changes in fixed deposit pledged	(512)	(538)
End of financial year	<u>(75,502)</u>	<u>(74,990)</u>
2020		
Beginning of financial year	(75,502)	(75,502)
Changes in fixed deposit pledged	(74,488)	(74,488)
End of financial year	<u>(149,990)</u>	<u>(149,990)</u>

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14. Contract liabilities

	2020 SGD	2019 SGD	2018 SGD
Deferred revenue	45,000	129,450	230,000
	2020 SGD	2019 SGD	2018 SGD
Revenue recognised in current period that was included in contract liability balance at the beginning of the period - Deferred revenue	129,450	230,000	281,000

15. Deferred government grant

	2020 SGD	2019 SGD
Deferred government grant	111,235	-

16. Commitments

Operating lease commitments - as a Lessee

Future minimum rental payable under non-cancellable operating leases at end of the financial year are as follows:

	2019 SGD
Within one year	3,724
Between one to five years	7,923
	11,647

Operating lease commitments - as a Lessor

Future minimum rental receivable under non-cancellable operating leases at end of the financial year are as follows:

	2019 SGD
Within one year	500

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17. Related party transactions

Compensation of key management personnel

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

Key management personnel of the Association are those persons having the authority and responsibility for planning, directing and controlling the activities of the Association. The management committee and the senior management officers are considered as key management personnel of the Association.

	2020 SGD	2019 SGD
Salaries and bonuses	419,572	389,591
Central Provident Fund contributions	58,247	55,464
Other short-term benefits	7,332	7,200
	485,151	452,255

The Association has no paid staff who are close members of the family of the Chairman or Executive Committee.

Number of key management in remuneration bands

	2020 SGD	2019 SGD
S\$50,001 to S\$100,000	4	4
Below or equal to S\$50,000	2	1
	6	5

18. Financial instruments by category

The carrying amount of the different categories of financial instruments is as follows:

	2020 SGD	2019 SGD
Trade and other receivables	119,870	221,474
Cash and cash equivalents	1,511,727	999,179
Total financial assets carried at amortised cost	1,631,597	1,220,653
Trade and other payables	38,927	39,715
Total financial liabilities carried at amortised cost	38,927	39,715

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19. Fair value of assets and liabilities

Assets and liabilities measured at fair value

There are no financial instruments carried at fair value.

Fair value of financial instruments that are not carried at fair value and whose carrying amount are not reasonable approximation of fair value

There are no financial instruments not carried at fair value and whose carrying amount are not approximation of fair value.

Fair value of financial instruments whose carrying amount are reasonable approximation of fair value

Cash and cash equivalents, grants/income receivables and other payables
The carrying amounts of these balances approximate their fair values due to the short-term nature of these balances.

20. Financial risk management

20.1 Objectives and policies

The Association is exposed to financial risks arising from its operations and the use of financial instruments. The key financial risks include credit risk and liquidity risk. The Association is not subject to any foreign currency risk, interest rate risk and market price risk. The board of directors reviews and agrees the policies and procedures for the management of these risks which are executed by the Management.

It is, and has been throughout the current and previous financial year, the Association's policy that no derivatives shall be undertaken except for the use as hedging instruments where appropriate and cost efficient. The Association do not apply hedge accounting.

The following sections provide details regarding the Association's exposure to the above mentioned financial risks and the objectives, policies and processes for the management of these risks.

There has been no change to the Association's exposure to these financial risks or the manner in which it manages and measures the risks.

20.2 Credit risk

Credit risk is the risk of loss that may arise on outstanding financial instruments should a counter party default on its obligations. The Association's exposure to credit risk arises primarily from trade and other receivables. For other financial assets, the Association minimise credit risk by dealing exclusively with high credit rating counterparties.

The Association's objective is to seek continual revenue growth while minimising losses incurred due to increased credit risk exposure. The Association only trades with recognised and creditworthy third party. Receivables balances are monitored on an on-going basis with the result that the Association's exposure to bad debt is not significant.

The Association uses a provision matrix to measure the lifetime expected credit loss allowance for trade receivables and contract assets.

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In measuring the expected credit losses, trade receivables and contract assets are grouped based on shared credit risk characteristics and days past due. The contract assets relate to unbilled work in progress, which have substantially the same risk characteristics as the trade receivables for the same type of contracts. The Association has therefore concluded that the expected loss rates for trade receivables are a reasonable approximation of the loss rates for the contract assets.

In calculating the expected credit loss rates, the Association considers historical loss rates for each category of customers and adjusts to reflect current and forward-looking macroeconomic factors affecting the ability of the customers to settle the receivables.

Trade receivables and contract assets are written off when there is no reasonable expectation of recovery, such as a debtor failing to engage in a repayment plan with the Association. The Association considers a financial asset as in default if the counterparty fails to make contractual payments within 90 days when they fall due, and writes off the financial asset when a debtor fails to make contractual payments greater than 120 days past due. Where receivables are written off, the Association continues to engage in enforcement activity to attempt to recover the receivables due. Where recoveries are made, these are recognised in profit or loss.

Credit risk exposure

The Association's credit exposure is concentrated in Singapore and the Association operates in a single business segment.

Other receivables

The Association assessed the latest performance and financial position of the counterparties, adjusted for the outlook of the industry in which the counterparties operate in, and concluded that there has been no significant increase in the credit risk since the initial recognition of the financial assets. Accordingly, the Association measured the impairment loss allowance using 12-month ECL and determined that the ECL is insignificant.

20.3 Liquidity Risk

Liquidity risk is the risk that the Association will encounter difficulty in meeting financial obligations due to shortage of funds. The Association's exposure to liquidity risk arises primarily from mismatches of the maturities of financial assets and liabilities. The Association's objective is to maintain a balance between continuity of funding and flexibility.

To manage liquidity risk, the Association monitors its net operating cash flow by reviewing its working capital requirements regularly, and maintains an adequate level of cash and cash equivalents. At the end of the financial year, assets held by the Association for managing liquidity risk included cash and short-term deposits.

Analysis of financial instruments by remaining contractual maturities

All financial liabilities are due within one year and the contractual cash flows equals the carrying amount.

20.4 Foreign Currency Risk

The Association is not subjected to any foreign currency risk as all financial assets and financial liabilities are denominated in SGD.

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

20.5 Interest rate risk

The Association has insignificant financial assets or liabilities that are exposed to interest rate risk.

20.6 Market price risk

The Association has insignificant exposure to equity price risk.

21. Authorisation of financial statements for issue

The financial statements of Singapore After-Care Association (UEN: S61SS0083L) for the financial year ended 31 March 2020 were authorised for issue in accordance with a resolution of the management committee on 13 August 2020.



Through my research work into the aftercare sector in Singapore, I hope to create some long-term impact in moving towards more evidence-based practice to help the clients and their families.

– Jia Ying, Research Executive

Rebuilding **Lives** Together



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