



A Journey in Faith

Two decades of community service and societal love
Bishan Home Annual Report 2018

OUR VISION

To make Bishan Home the Home of choice in providing outstanding holistic and compassionate Christian care in a conducive family environment that is reassuring and encouraging.

OUR MISSION

To shower Christian love in a wholesome Christian environment to enable the intellectually disabled residents and Day Activity Centre Clients in Bishan Home to receive compassionate Christian care and to lead a quality life to the maximum of their capabilities.

OUR QUALITY STATEMENT

Through continual improvement , Bishan Home strives to provide holistic care and to develop the life skills of our residents and Day Activity Centre clients in order for them to lead meaningful lives.

BISHAN HOME FOR THE INTELLECTUALLY DISABLED

Society Registration No: 2045/2007

Institution of Public Character (IPC) Number: IPC000210

Charity Registration Number: T07SS0102D

Unique Entity Number: T07SS0102D

Bishan Home was declared open by then Deputy Prime Minister Lee Hsien Loong on 25th September 1999 and started operations the following month. The Home is a joint effort between the Ministry of Social and Family Development (MSF) and Bible-Presbyterian Welfare Services.

When Bishan Home first started, the Home was registered under the Bible Presbyterian Welfare Services umbrella. In 2007 the Home was registered as a separate Society and obtained Charity and Institution of Public Character (IPC) status in its own right. Bishan Home is also a member of the National Council of Social Services. From an initial population of slightly over 20 residents, the Home is now near full capacity of 132 residents. In addition to our residential program, the Home also runs a Day Activity Centre (DAC).

The Home introduced its DAC program in 1999 as a social service in response to appeals from desperate parents in the surrounding neighbourhood for such a program. Initially, the program did not receive any government funding. It was only in 2005 that the Home applied to National Council of Social Services (NCSS) to fund both the DAC Program and its expansion. Expansion works to the DAC were completed in 2007 and as of 2018, the DAC has 25 clients.

Chairman's Message

Not to be served, but to serve



Twenty years ago, we began this journey, a journey to serve the intellectually disabled community in Singapore. What began as a collaboration between the Ministry of Social and Family Development and Bible- Presbyterian Welfare Services has now blossomed into a work that continues to this day; at the heart of this work is our commitment to enable our residents and DAC clients to live as independent and meaningful a life as possible.

Through the years, we have worked closely with various community partners; the Ministry of Social and Family Development in developing training programs to engage our residents; volunteers from all walks of life to bring joy and laughter to our residents. With the partnerships we have forged, we are able to provide holistic care for our residents, giving them opportunities that they would not have seen on their own. Our residents have participated in the Special Olympics as well as the Purple Parade; some of them have taken up painting as a way of expression. All of these we could not do without the help of our community partners.

I would also like to take the opportunity to recognize, and to thank the staff of Bishan Home. Our staff are the backbone of the organization; without them, the Home would not be able to function. But it is not merely a job for them; their love for our residents makes Bishan Home truly a Home for our residents. Some of our staff have served the home since its inception; others have served a few short years; all have contributed immensely to the running of the Home.

The Home will continue to see many challenges, with one of the key ones being the aging profile of our residents. As our residents age, their profile and care needs will change as well, bringing the Home greater challenges. The changing regulatory landscape also presents a different set of issues for the Home to face.

I am proud, as Chairman of the Home, to have witnessed what the Home has become over the last two decades, and I am confident that the Home will be able to navigate the challenges ahead. As the words on our logo state: "Not to be served, but to serve...", the Home will continue to serve the residents and DAC clients of Bishan Home with all of God's love.

Caregiving Report

During the period April 2017 to March 2018, there were some Admissions into Residential & Day Activity Centre Program as well as Discharges:

Admissions:

5 residents were admitted into the Residential Program

3 DAC clients were admitted into the DAC Program

Discharges from Residential Program:

There were 5 residents who were discharged and transferred into Nursing Home placement due to the higher level of nursing care needed to manage their complex medical conditions and behavioural issues.

One resident, who had a severe stroke, passed away in May 2018. She had underlying medical condition of high blood pressure and brain aneurysm.

Discharge from DAC Program:

There was 1 DAC client of high functioning ability who was discharged as her family members were able to look after her at home.

Current Resident Profile

No. of residents below 50 years old	=	52
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Total no. of residents aged 50 years old & above	=	71
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Breakdown of residents above 50 years old is as below:

No. of residents aged 50 to 54 years old	=	18
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No. of residents aged 55 to 59 years old	=	30
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No. of residents aged 60 years old & above	=	23
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As more residents age beyond 55 years old, we face great challenges both in providing geriatric care to them as well as attending to their multiple medical appointments at the specialist clinics and polyclinics. We face challenges getting adequate support from residents' families to assist in medical escort as their parents have either passed on or are no longer able to assist. The elderly parents even find it difficult to visit the residents in the Home.

Family visits decline sharply as either parents have passed on, have aged, siblings' health deteriorate or they are usually busy with their own families and work commitment. Now, caregivers increasingly face the need to give more physical support to the residents' declining daily activities of living (particularly hygiene, toileting, feeding and ambulation) too, besides managing their medical and behavioural problems.

Caregiving Report (cont'd)

Challenging Issues faced by Caregivers:

As residents age, they are facing issues that we also see in the general ageing population. This is contributed by poor general health, vision and judgement., together with lower limb weakness

Referrals to Emergency Dept for acute medical conditions increase.

There was an increase in no. of residents referred to the Emergency Department of hospitals for various acute medical conditions – recurrence of fits, heart conditions, stroke, pneumonia and chest infections, swallowing difficulties, head injuries due to falls or residents' behavioural issues, and referrals were also made to IMH for severe violent behavioural problems.

Total no. of referrals made quarterly is shown below:

(This includes repeat referrals for the same resident for recurrence of the same medical condition)

From Apr 2017 to Jun 2017 = 25

From Jul 2017 to Sep 2017 = 34

From Oct 2017 to Dec 2018 = 35

From Jan 2018 to Mar 2018 = 35

From the figures above, an average of cases referred to Emergency Department has been rising steadily from 8 cases to 12 cases by end of the year.

Declining ADL ability and Motor Skills for Clients & Emotional Support for them

More of the ageing residents needed more physical assistance in activities of daily living (ADL), including ambulation, feeding and hygiene care. They also required more emotional support as visits from families were reduced. We received donations to purchase mobility aids like the sara-steady and hygiene chair to aid caregivers in transferring them safely for their toileting needs.

Declining Cognitive Level in Clients

Residents' cognitive level declined rapidly as they aged. They have more significant deficits in reasoning, understanding on safety and danger, functioning and adaptive skills as compared before. They develop slower learning abilities or do not show interest in learning now. They have more difficulty in comprehending and following instructions.

With this significant deficit, caregiving staff have to spend a longer time attending to their daily ADL and emotional needs. Even with procedures explained before engaging the residents, the caregivers still face a great challenge to get cooperation from the residents to complete a task within a specified time frame.

Programs & Festive Activities for Clients

Residents participated in a diversified skills training program throughout the year. The programs were tailored to be engaging and meaningful and at the same time fun and fulfilling.

These included:

Art therapy – 2 classes (elementary & intermediate) could coach up to about 20 residents and another class for 6 day activity clients. Per class lasts 2 hours. Their art pieces were also sent for competition. We are proud to announce that one of the art pieces from a day activity client won the 3rd prize in a Young Adults category in VSA Art competition that is held annually for people with disabilities. His art piece was entitled “*I’m Possible*”.



Chinese Painting – 6 residents participate in this class. This class has been on-going for several years and is led by a regular volunteer and her dedicated team. Some of their final paintings were packaged and presented to volunteers as tokens of appreciation for their commitment and dedication for years of voluntary service.

Sewing – 10 residents participate in this weekly session. Each session lasts 2 hours. Their sewing craft pieces include cushions, bags, pouches.

Hydroponics – About 5-10 residents are involved in the harvesting and sale of vegetables.



Computer Class



Activities of Daily Living Skills – Above 90% of the residents participate in ADL skills, mainly ambulation, personal hygiene like hand washing.



Social Skills - suitable clients are selected for community integration outings, learning to take public transport and learning to make simple purchases.

Learning how to weave with Volunteers



Hydro pool – clients are encouraged to participate in the hydro pool sessions. It is also fun time for them in hot weather.



All residents joined in the festive celebrations for Chinese New Year, National Day, Mid-Autumn Festival and Christmas. Staff performed their dance items to entertain the residents and DAC clients.



Collaborations with Other Health Care Organizations

SATA - Doctor-On-Wheels

A medical doctor comes in quarterly to assess the residents' conditions and prescribe treatment if needed. 60 residents participate in this program.

IMH - Telehealth Clinic

This is held on a monthly basis and each 2 ½ hour session, is able to accommodate up to 10 patients. Medicines will be ready within the next 2 days for collection. For severe behavioural or uncontrolled psychiatric conditions, the residents will be referred to IMH clinic for evaluation of their conditions.

AWWA – Physiotherapy Support

A registered physiotherapist comes in at least 3 full days to supervise the PT aides in their delivery of physiotherapy services to the residents and day activity centre clients.

There are plans to include occupational therapy service to the residents and day activity centre clients. The occupational therapist could also conduct sensory sessions for the residents with underlying issues.

Mt Alvernia Outreach Clinic (MAOC)

MAOC is a community outreach initiative by Mt Alvernia Hospital. It provides medical service and dental service to them at a nominal cost. The residents with blue CHAS card or Medical Fee Exemption Card get to enjoy free medical services.

MAOC also provided free Influenza Vaccination for all the residents and the Southern Hemisphere vaccines were given out in April 2018.

Ling Kwang Home Dental Clinic – free weekly dental service for residents

This dental service is extended to residents for many years. Dedicated volunteer dentists follow up with the residents' oral health. Simple procedures like assessing the oral health, scaling & polishing, extraction of teeth for non-complicated cases are done in the clinic.

Influenza Vaccination:

Influenza vaccination is recommended to all residents and staff. This is an annual exercise to prevent or reduce cases of influenza. The percentage of the residents who received the Influenza vaccination was about 80% and most of the direct caregivers received the influenza vaccination too.



Behaviour Management Program:

- The behaviour management team members work together to analyse the function of the different behaviours displayed by the residents. They work out a strategic plan and monitor the results of the behaviour intervention plans.

Below are the team members in the Behaviour Management Program for the year 2017. Since then, there have been additional members into the program



Staff Training & Workshop:

Standard First Aid Certification (SFA)



No of caregivers who have obtained the SFA cert = 60%

CPR + AED Certification

No of caregivers who have obtained the CPR+AED cert = 30%

Food Hygiene

All kitchen cooks and kitchen helpers have obtained the Food Hygiene certification

Patient Safety

We encourage caregivers to attend courses on Patient Safety conducted by internal professionals or courses provided by external healthcare organizations

Infection Control

Infection Control Nurse shared their knowledge with the nurses and caregivers on Infection Control, proper use of disinfectants, hand hygiene, use of Personal Protective Equipment and on Multi-resistant Organisms.



Introduction to Intellectual Disability (for newly joined staff)

Newly joined staff are briefed on understanding about Intellectual disability and communication with them.

Audits:

There are continual audits throughout the year to ensure that the minimum standards of care are delivered to the residents. These include:

Board of Visitors (BOV) from MSF

Regular visits from the BOV to Bishan Home look into the residents' needs, facilities, environment. Operational problems are highlighted to them and they will give the relevant advice accordingly.

Licence audit from MSF

This is a yearly audit and the audit covers several domains to ensure the minimum standards of care is delivered to the residents. The domains include Resident Well-being, Management of the Home, Resident Management, Protection of Residents, Incident Management, Staff Management, Volunteer Management and Physical Management.

ISO

The ISO certification is to ensure that we comply to the ISO quality management standards. It also serves as a check on our organisation's processes through constant feedback and continual improvement.

Training

Training Outcome for the period from April 2017 to March 2018 for Residential and DAC services.



Figure 1

Activities in Daily Living (ADL) training outcomes have (see figure 1) shown that 73% of residential clients and 69% of DAC clients gain independence in performing at least one new activity in an ADL domain respectively.

Community Living Skills (CLS) training outcomes have (see figure 1) shown that 56% of residential clients and 65% of DAC clients gain independence in performing at least one new activity in a CLS domain respectively



Community Living skills



Afternoon stroll at Bishan Canal



Shopping at a bookstore



Taking public transport & a trip to the library



Computer lessons for DAC clients

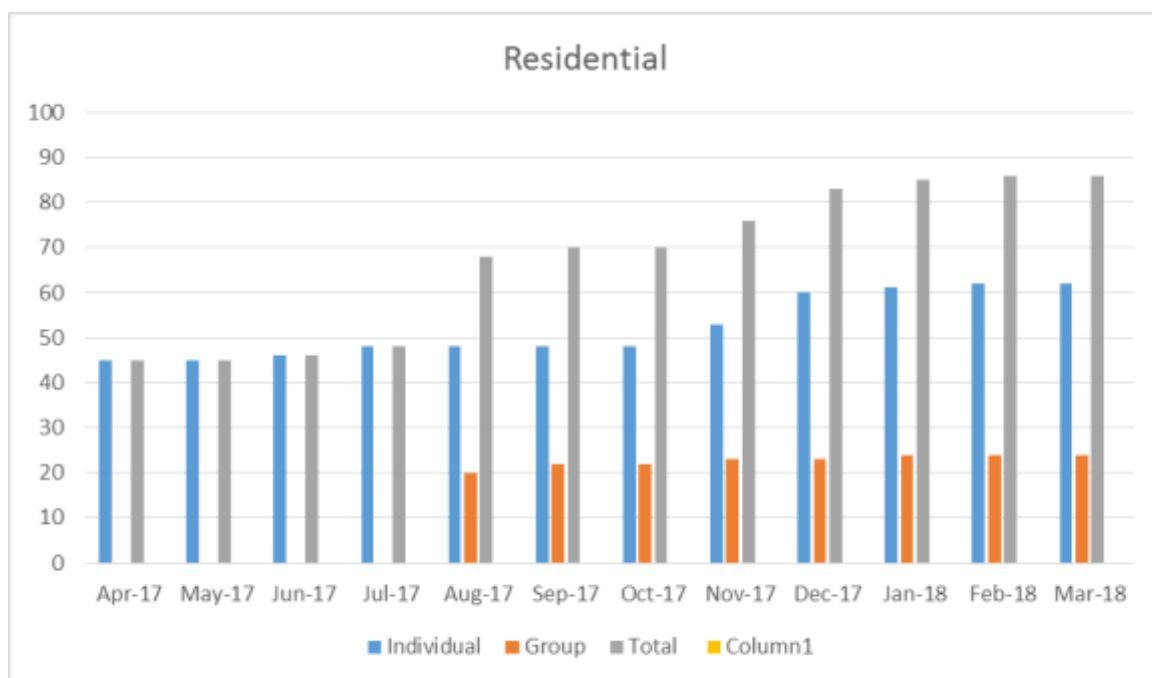


Physiotherapy Department

Our primary role in Bishan Home is to keep the residents engaged in activities that will keep them physically active, mentally alert and help them to be independent in their activities of daily living.

As it is our goal that residents stay functionally mobile as possible the Therapy Department conducts various interventions.

RESIDENTIAL



Some milestones

> August 2017 = commencement of Mass exercise program for 20-25 selected high function residents to participate in ROM/stretching/walking exercise in MPH. Divided into two groups and each group is scheduled to participate twice a week.

> Individual therapy program for residents requiring therapy intervention. A one on one therapy session that focuses on a residents' physical dysfunction. Their exercise goal may be for strengthening, range of motion, stretching, ambulation, balance and coordination.

Or it may be a sensory session for those residents that have been found during their assessment that would benefit with this intervention.

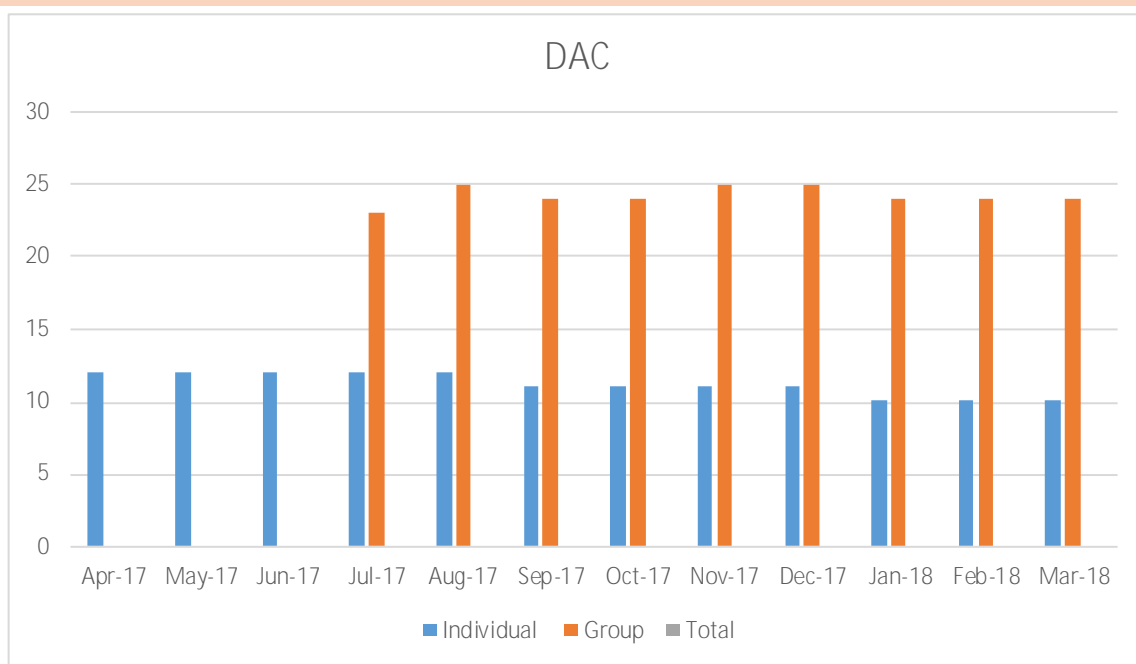
> A total of 86 residents are seen and treated for both individual and group therapy.

> Acute cases such as muscle pain, swelling and fracture were also referred to PT Department and treated accordingly.

DAC

> July 2017 = commencement of new Group therapy activities for DAC clients planned by PT Gowri.

> DAC Clients were able to participate in Group and Endurance activity.



> Total of 10 DAC clients were seen and treated for individual therapy.

January 2018= in an agreement to engage the DAC clients in more physical activity, the Therapy Department and DAC staff started an Endurance activity out to Bishan Canal.

The DAC clients are able to go to the exercise park and enjoy a leisurely walk and have social interaction with the people and pets walking past.



Social Work

The VWO Transport Subsidies aims to benefit PWDs attending our Day Activity Centre. Transport subsidies for 14 DAC clients were processed on a monthly basis.

CHAS cards help to ease part of the medical expenses incurred with medical follow-ups at GPs. To date, a total of 93 CHAS cards (blue and orange) has been successfully processed.

Staff from Social Work Office also assisted families with Medical Fee Exemption Card (MFEC) applications. To date, we have a total of 104 residents with MFEC cards. 16 residents do not meet the criteria of MFEC application.

Employment of Psychologist

There are plans to hire a psychologist in Bishan Home. A Psychologist at Bishan Home would serve the primary goal of decreasing the frequency and severity of challenging behaviours, ultimately increasing the Quality of Life of the residents/clients at our Home.

In addition, the Psychologist would also be able to provide skills training and professional support to help our staff in developing effective behaviour management plans.

19th Anniversary 2017

An annual major event of BHID, Bishan Home celebrated our 19th Anniversary Day on 14th October 2017 at the multi-purpose hall at Bishan Home.

The theme for this event was “Appreciation of Volunteers” where we took the opportunity to celebrate and thank our volunteers for their continuous support to Bishan Home and our residents for the past 19 long years! A crowd of about 200 people turned up for this event which included our residents, guests, volunteers and staff.



Our guests enjoyed the musical performance by The Right Angle, a busking group of 3 performers who entertained the crowd with their eclectic and wide set of repertoire of songs.

There was also a live band performances by Cactus Rose Band, which was a 7 piece mixed disability band comprising of a drummer with Developmental Disabilities, a bassist with Multiple Disabilities, a keyboardist with Visual Impairment, a second keyboardist with Autism, a percussionist with intellectual disability and a guitarist and a vocalist with Visual Impairment.



It was indeed a successful event through the joint-effort of the Organizing Committee and the effort of every staff at Bishan Home.

Community Partnership

4155

Volunteers
Served residents of
Bishan Home and
DAC Clients

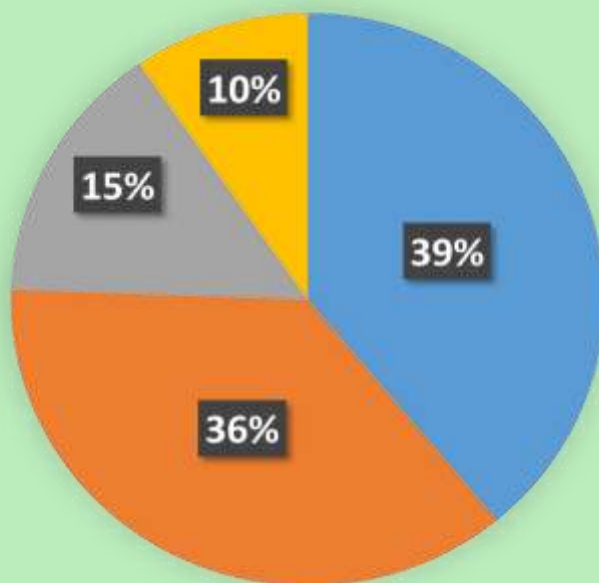


9136.5

Hours
Time spent by volunteers
in Bishan Home



GROUP VOLUNTEERS



- Interest Group
- School
- Corporate
- Organisation/ Society

Bishan Home is grateful to host volunteers from all walks of life, serving both our residents and DAC clients with their precious time. Apart from the staff, volunteers have always been one of the key supporting pillars for the Home, bringing joy and laughter constantly to our residents and DAC clients. From feeding our residents, to befriending them, to taking care of our garden and to the creation of beautiful murals to liven up the Home, we appreciate the service and treasure this relationship with all our volunteers.

Since November 2015, Bishan Home has been supporting and collaborating with the MSF's Community Service Order (CSO) program to engage CSO youths. The program aims to inculcate a sense of responsibility and service by allowing them to volunteer and serve those less fortunate. These youths are placed in our Home where they assist our nursing aides with our training programs, help our housekeepers in keeping the home clean and befriend our residents.

A total of 4 CSO youths were placed with BHID.

HIGHLIGHTS OF COMMUNITY PARTNERSHIP

Event: **Performance by Faith Music**

Date: **4 April 2017**

On 4th April 2017, we had a mini concert from the VIB Band from Faith Music Centre. The band had prepared a series of our residents' favorite tunes to perform at Bishan Home.

During the programme, the members of the VIB Band were very interactive and engaging. They had mini tambourines given out to the audience and encouraged them to sing along to the songs. Our residents and staffs had a lot of fun singing and moving along to the songs.

As a member of the Singapore Centre for Social Enterprise (raiSE), one of Faith Music Centre's social mission is to equip Persons with Disabilities (PWDs) learners with music proficiencies so that they are able to earn an income and allowances through corporate, social and public performances. VIB Band is supported by the Lifelong Learning Council to propagate through music that it is never too old to learn and never too late to start learning!



Event: **Gardens by the Bay outing with Ngee Ann Polytechnic Lecturers/Students**

Date: **11 May 2017**

A group of teachers and students from Ngee Ann Polytechnic organised an outing trip for our residents to Gardens by the Bay. Upon arrival, our residents were treated to tasty muffins and bananas brought by the volunteers. After having their fill, our residents along with the volunteers then proceeded on to tour the Flower Dome and Cloud Dome

The theme during our visit was Tulipmania Inspired *by Van Gogh*. The flower dome was fully decorated with endless tulips of different colours, the sight was indeed breath-taking. Our residents, so intrigued by the tulips, were constantly exclaiming, “beautiful” and “pretty” while pointing to the tulips. Many of the residents would even initiate and asked the volunteers to take photos of them. When taking the photos, they would also pull the volunteers in for a shot as well.

Next, our residents and volunteers headed off to the Cloud Dome where they were greeted by the magnificent waterfall at the entrance. Some of our residents even reached out their arms to try and catch the water droplets that splattered off the waterfall. When they felt the droplets landed on their arms, they would then excitedly show it off to their volunteer partners while laughing and brushing the moisture off.

Despite having to walk long distances to cover the attractions, our residents were too busy immersing themselves in the beauty of the flowers to feel tired from walking. Our residents just could not stop smiling at the beautiful and colourful flowers there.



Event: **Taiwanese volunteers from IACW**

Date: **2-3 August 2017**

IAVE Taiwan was founded in 2001 as the representative Organization of International Association for Volunteer Effort (IAVE) in Taiwan.

From 2 – 3 August 2017, a group of 6 Taiwanese youth volunteers from IAVE Taiwan volunteered at Bishan Home. These volunteers were on their first overseas volunteering expedition to Indonesia and Singapore. Their first stop was a children’s home in Batam, Indonesia before coming to Bishan Home.

During the two days of volunteering, the youth volunteers joined our DAC clients in their daily morning class. They lent their hands in cooking class where they air-fried some handmade dumplings. After that, they did some simple exercises with our clients by passing around big gym balls. After getting to know our clients better, the volunteers prepared some simple and fun activities for our clients. They played games like throwing hoops and knocking down of tins.

The smiles on our clients' faces were proof that it was definitely an enjoyable session with the volunteers. Although the volunteers were young, the patience and compassion they showed towards our clients was definitely admirable and commendable!



Event: **Qian Hu Fish Farm with Singapore Customs**

Date: **30 August 2017**

On 30 August 2017, our residents went on a field trip to Qian Hu Fish Farm with volunteers from Singapore Customs!

Upon reaching the fish farm, our residents were first treated to delicious mini chocolate cakes and mini tubs of smooth creamy ice cream. After that, they were each given a mini fish tank which they decorated with the volunteers. Arming themselves with the decorated mini fish tanks on their left and mini handy fish nets on their right, our residents and volunteers proceeded to the specially designed Long Kang in the fish farm for a fishing session.

It was a feat catching the agile fishes in the pond, they had to practice patience and endurance while they waited to net the quick fishes. Loud cheers and laughter resounded each time a fish was caught! After the short but rewarding fishing session, we were brought around Qian Hu Fish Farm for a short tour which showcased many different types of fishes in all shapes and sizes.



The fun filled day ended with huge smiles hung upon our residents' faces as they held onto their very own mini fish tanks while they left the fish farm as souvenirs from this wonderful trip.

Event: Upper Pierce Reservoir Outing with UPS volunteers

Date: 22 September 2017

On 22nd September 2017, our Residents buddied up with the volunteers from UPS on a leisure trip to the scenic Upper Pierce Reservoir.

Upon arrival, we found a nice cosy picnic spot for ourselves. Settling down on the grass patch and facing the peaceful waters, our residents and volunteers enjoyed a delicious tea-break together. The volunteers took part in helping to feed our residents with their tea-break. After finishing the scrumptious snacks, they took some time to explore the area before coming back together to play some mini games.

They played “passing the parcel” where they had to pass the parcel until the music stops. If the music were to stop, the resident where the parcel stops at will have to do a small forfeit together with the volunteers. The forfeit involves the volunteer introducing the resident.

After that, they took a short walk down the reservoir where they enjoyed the cool breeze and the breath-taking scenery.



Event: Singapore Customs Wall Painting Project 2017

Date: 30 September 2017

On 30 September 2017, 10 Singapore Customs volunteers were involved in a Mural painting project from 8.30 – 1.30pm. Prior the painting day, Artist Sha from FYRE FLAME and Singapore Customs organizers came to Bishan Home for brainstorming on the possible mural designs.

4 Walls were selected for the mural painting: Level 1 Ramp Area, NB1, 2 & 3 Entrance respectively. Eventually, Sunflower design was decided as it represented happiness. In addition, Bishan Home's slogan “Serving with Faith, A Journey Together” was painted on Level 1 Ramp wall.

On the actual event day, with the guidance of the Artist Sha, our Customs' volunteers painted beautiful Sunflower Murals on the respective walls. Many residents, staff and visitors feedback that the mural painting was well-done as it beautified and brightened the whole Home.



Event: Visit from Singapore Police Force, Bishan NPC Tanglin Division

Date: 12 December 2017

As part of Bishan NPC's continuous effort in discharging societal responsibility, the police officers organized a talk for our residents and staff to inculcate awareness of online scams.

After the talk, the police officers also took some time to have a short interaction session with our residents. Our residents had an enjoyable time chatting and colouring with the police officers. Special thanks to those officers involved in the housekeeping chores that put in all the hard work to keep all our fans in the dining area super clean.

The entire session ended with our residents enjoying a delicious lunch treat from Bishan NPC.



Event: **Visit by chefs from PARKROYAL**

Date: **14 December 2017**

Executive Chef Mr Kelvin Cheah and his team from PARKROYAL came to Bishan Home on 14 December 2017 to celebrate Christmas early.

We were told that Executive Chef Mr Kelvin and his team had to start working as early as 4am to prepare all the yummylicious buffet that was delivered to Bishan Home. In addition, all the volunteers took their initiative to help our nurses in distributing the food and feeding our residents.

The highlight of the event was when the SANTA CLAUS mascot appeared! Our residents and staff clapped and cheered loudly to welcome Santa and they were enthusiastically taking candid shots with Santa.

The event ended with an Apron Presentation by Executive Assistant Manager, Ms Belinda Quek. Aprons were presented to our Kitchen staff as a token of appreciation for all their hard work in the kitchen. Overall, it was indeed a memorable afternoon.



Event: **Wee Nam Kee Chicken Rice with BHID nurses and staff**

Wee Nam Kee Chicken Rice sponsored our residents and staff to dinner treat at Marina Square Wee Nam Kee for Christmas festive season last year December 2017 on four different occasions:

- 7 December 2017 – 19 pax
- 11 December 2017 – 18 pax
- 13 December 2017 – 23 pax
- 20 December 2017 – 19 pax

This was the 2nd year we were invited to Wee Nam Kee Chicken Rice restaurant by Mr Wee Liang Lian (Director). Our residents and staff enjoyed the chicken rice and barley drink served to them. After a nice meal, our residents and staff went to the shopping mall's atrium to take photographs with the Christmas decorations.

They also enjoyed the MacDonald French fries, apple pie and ice cream at the Waterfront nearby Esplanade mall. The event ended with a group photo of the iconic Marina Bay Sands building.



Event: **Free hair-cut by Mr Toshiyuki Yanaka**

Date: **Every Friday afternoons (on-going)**

A group of volunteers from Aderans Singapore Pte Ltd has recently volunteered at Bishan Home to provide weekly professional haircuts for our residents and staff. The haircuts are done by Japanese volunteer, Mr Toshiyuki Yanaka, who was trained professionally in USA, with the rest of the volunteers provided assistance to him and clearing up the place after the haircut sessions.

During the haircut sessions, Mr Toshiyuki Yanaka is always very patient and gentle to our residents. This gained him much popularity amongst our residents and they always look forward to see him coming down every Friday. Apart from his gentleness, our residents and staff were full of praise for Mr Toshiyuki Yanaka for his fantastic haircutting skills as well.



Event: **Volunteers from Land Transport Authority- Spring Cleaning at DAC**

Date: **19 January 2018**

On 19th January 2018, volunteers from Land Transport Authority (LTA) came down and lent a hand in spring cleaning our Day Activity Centre in preparation of the upcoming Lunar New Year. Armed with face masks and gloves, the volunteers were not afraid to get dirty while cleaning up. They were very careful and detailed in cleaning every single corner of our DAC. They made sure that not a spot was missed. After hours of sweat and hard work, our DAC was finally dusted and dirt-free!



Event: **SAFRA CSC and MINDS Youth Group Chinese New Year Celebration**

Date: **18 February 2018**

On the third day of Lunar New Year, volunteers from SAFRA Community Service Club and MINDS Youth Group took a break from visiting their relatives to bring cheer to our residents.

It was an amazing Sunday morning where the volunteers sang many songs of the festive season and jammed out with our residents. After which, the volunteers prepared and taught our residents to make New Year lanterns to spruce up our place. They also did some colouring of the Lunar New Year themed drawings before ending off the session. The heartwarming session and the festive joy shared with our residents would not have been possible without these dedicated volunteers.



Event: Singapore Polytechnic Staff Chinese New Year Celebration

Date: 27 February 2018

Before the end of Lunar New Year, we were joined by student and staff volunteers from Singapore Polytechnic and Singapore Polytechnic Lion Dance!

The team performed an exciting lion dance performance for our residents where they showcased some impressive tricks and stunts. They also presented to our Head of Home a plate of oranges plated as 旺. The word “旺” signifies prosperity and also homophonic to the sound of dog barking for the year of dog!

After the lion dance performance, the staff volunteers proceeded on with many fun activities with our residents. They prepared a photo booth where the volunteers helped our residents put on makeup and dressed in traditional costumes before taking a Polaroid photo. Other than that, they also made many Lunar New Year “Ang Bao fishes” with our residents which later adorned our hall.

The amazing session to end off the celebrations for the Lunar New Year would not have been possible without the efforts from the student and staff volunteers from Singapore Polytechnic and Singapore Polytechnic Lion Dance Team!



Financial Highlights

For the financial year ended 31 March 2018 (“FY2018”), Bishan Home for the Intellectually Disabled (“the Home”) reported income of S\$4.26m and expenditure of S\$3.41m from its operations, resulting in a net operating surplus of \$0.84m.

The net operating surplus for FY2017 was a marginal 3.75% lower than that of the previous financial year. This was due to a small 4% increase in operating expenses compared a slightly lower increase of 2.4% in operating income.

Operating income was affected by changes in the following income sources:

A 90.32% increase in donations received as the Home was one of the beneficiaries of the charity golf tournament organized by the National Service Resort and Country Club. In addition, the Home received some donations for specific capital expenditure as well as to offset increasing nursing supplies expenditure.

Investment income earned in FY2018 decreased by 39.21% compared to that earned in FY2017 as the Home held its Fixed Deposits for tenures extending beyond 12 months in order to earn higher interest rates. These Fixed Deposits will mature in FY2019.

All other income sources held steady in FY2018.

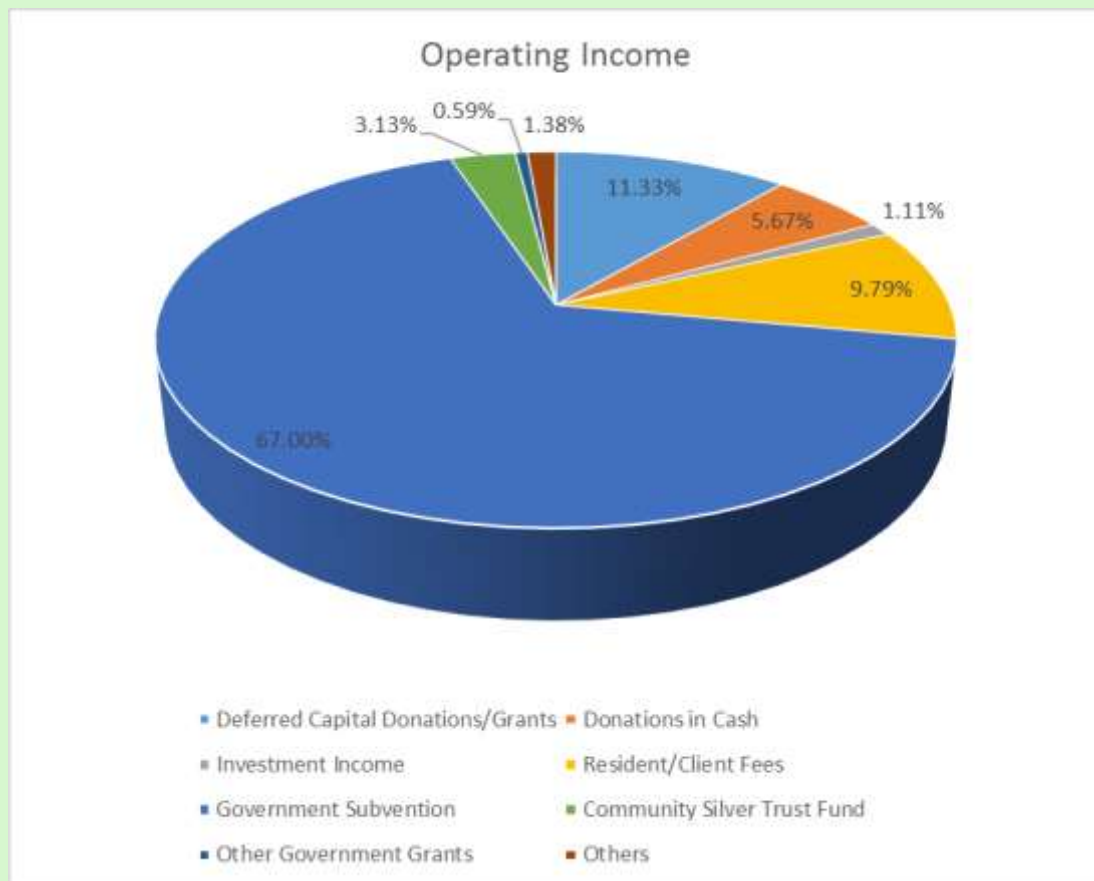
With regard to the operating expenditure of the Home, the Home continued to exercise tight control over its expenses. Nevertheless, the following expenses increased in FY2018:

Staff costs increased by 7.11% as the care duties of the Home are now more labour-intensive due to the increasing care needs of ageing beneficiaries.

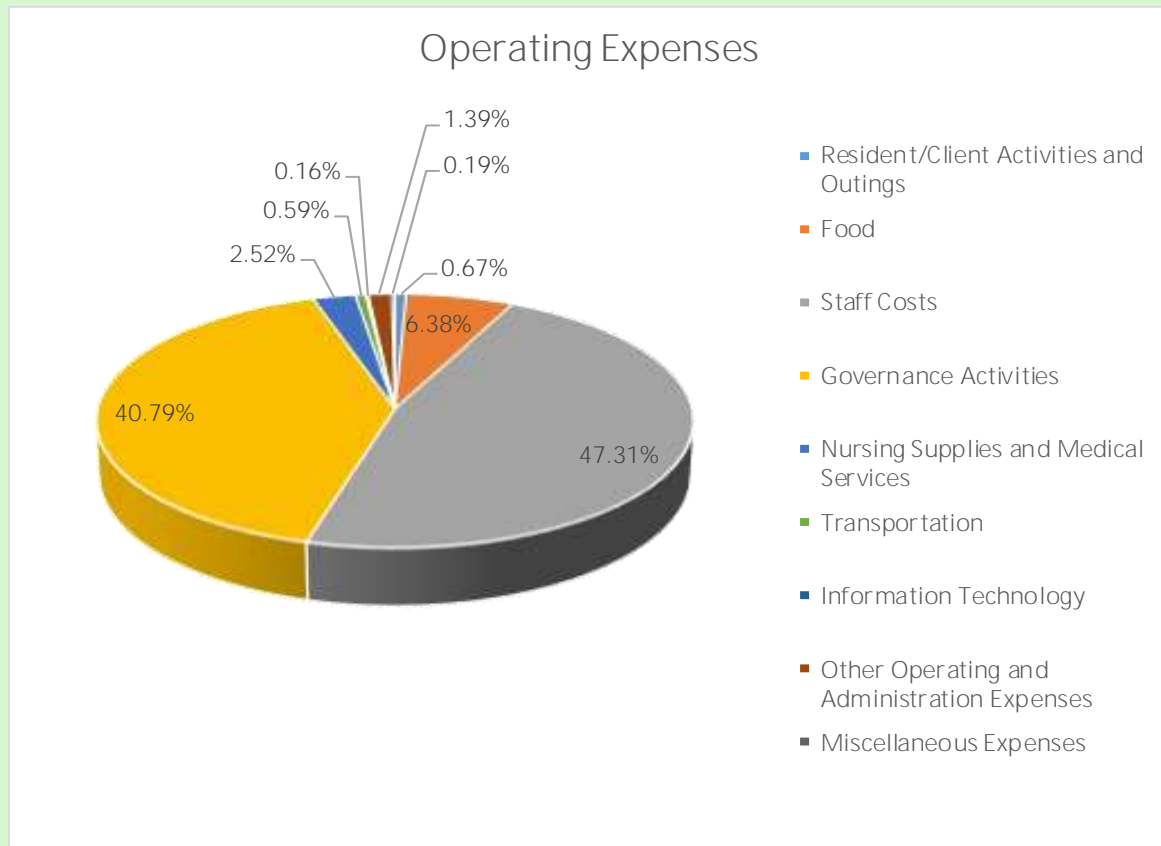
Professional Fees increased by 11.98% as the Home spent more on therapy services especially for ageing residents in order for them to maintain their mobility and independence.

Nursing Supplies and Medical Expenses continued on an upward trend, increasing by 11.48% as ageing beneficiaries required more nursing and medical care.

The challenges ahead for the Home continue to arise from the changing care needs of ageing beneficiaries and their caregivers as well as the ageing facilities of the Home. In the coming years, the Home will continue to focus on increasing capability in caring for ageing beneficiaries and improving the facilities of the Home.



	%	2018	2017
<u>Operating Income</u>			
Deferred Capital Donations/Grants	11.33%	481,997	498,895
Donations in Cash	5.67%	241,209	126,740
Investment Income	1.11%	47,149	77,557
Resident/Client Fees	9.79%	416,726	420,913
Government Subvention	67.00%	2,850,959	2,809,999
Community Silver Trust Fund	3.13%	133,289	130,953
Other Government Grants	0.59%	25,106	23,917
Others	1.38%	58,639	65,781
		4,255,074	4,154,755



	%	2018	2017
<u>Operating Expenses</u>			
Resident/Client Activities and Outings	0.67%	22,740	20,763
Food	6.38%	217,778	227,240
Staff Costs	47.31%	1,615,065	1,507,871
Governance Activities	40.79%	1,392,307	1,337,158
Nursing Supplies and Medical Services	2.52%	86,144	77,274
Transportation	0.59%	20,139	21,612
Information Technology	0.16%	5,471	1,582
Other Operating and Administration Expenses	1.39%	47,341	78,039
Miscellaneous Expenses	0.19%	6,531	8,892
		<u>3,413,516</u>	<u>3,280,431</u>

Donors

Organisation

BNL Services Pte Ltd

Global Mascot Pte Ltd

Kuo Chuan Presbyterian Secondary School

Rhapsody Concept Pte Ltd

Sumitomo Corporation Asia & Oceania Pte Ltd

Individual

Andy Kwek

Chan Wai Fen

Chen Ta Hsin

Chong Chun Hon

Dianne Tong

Goh Tock Yong

Ho Ji-Min Gabriel

Jesper Lim Chin Yiong

Koh Chan Guan

Kok Poh Lian

Lee Tiow Yong

Lee Wei Kheong, Edward

Leong Quor Meng

Lim Kee Sian

Lin Simin

Ma Jiaying

Mahendran s/o Minisamy

Neo Chew Por

Ng Poh Hwee

Ong Keong Soon

Sim Kwang Meng

Sng Han Heng

Soh Chee King

Teo Kim Heng

Toh Eng Tiah

William Wong Chee Tat

Wong Ngan Man

**BISHAN HOME FOR THE INTELLECTUALLY DISABLED
(UEN: T07SS0102D)**

**AUDITED FINANCIAL STATEMENTS AND
OTHER FINANCIAL INFORMATION
FOR THE YEAR ENDED 31 MARCH 2018**

BISHAN HOME FOR THE INTELLECTUALLY DISABLED
(UEN: T07SS0102D)

BOARD OF DIRECTORS

<u>Name</u>	<u>Position on Board</u>
LAU WAH MING	HONORARY CHAIRMAN
ANGELINA CHUA SIANG KEE	HONORARY VICE-CHAIRMAN
LOH MUN FEI	HONORARY SECRETARY
DR VIVIEN TAN HUI LING	HONORARY ASSISTANT SECRETARY
FOO SAY CHIANG	HONORARY TREASURER
POH LYE HENG	HONORARY ASSISTANT TREASURER
DR GOH BOON CHER	HONORARY DIRECTOR
DR YANG SIK HORNG	HONORARY DIRECTOR
SUNIL GLADSON PETER	HONORARY DIRECTOR

BISHAN HOME FOR THE INTELLECTUALLY DISABLED
(UEN: T07SS0102D)

REGISTERED OFFICE

6 Bishan Street 13
Singapore 579798

AUDITOR

KRESTON DAVID YEUNG PAC
128A Tanjong Pagar Road
Singapore 088535

BANKERS

DBS Bank Ltd
Standard Chartered Bank (Singapore) Limited
Hong Leong Finance Limited
Oversea-Chinese Banking Corporation Limited

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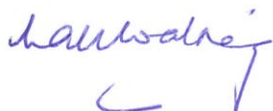
BISHAN HOME FOR THE INTELLECTUALLY DISABLED
(UEN: T07SS0102D)

STATEMENT BY THE BOARD OF DIRECTORS

In the opinion of the Board of Directors,

- (a) the financial statements of Bishan Home for the Intellectually Disabled (the "Home") set out on page 5 to 27 are properly drawn up in accordance with the provisions of the Societies Act, Cap. 311, Charities Act, Cap. 37 and other relevant regulations and Singapore Financial Reporting Standards, so as to present fairly, in all material respects, of the state of affairs of the Home as at 31 March 2018 and the results, changes in funds and cash flows of the Home for the year ended on that date;
- (b) at the date of this statement, there are reasonable grounds to believe that the Home will be able to pay its debts as and when they fall due.

On behalf of the Board of Directors,



LAU WAH MING
Honorary Chairman



FOO SAY CHIANG
Honorary Treasurer

Singapore, **13 SEP 2018**



**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
BISHAN HOME FOR THE INTELLECTUALLY DISABLED (UEN: T07SS0102D)**

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Bishan Home for the Intellectually Disabled (the "Home"), which comprise the statement of financial position of the Home as at 31 March 2018, the statement of profit or loss and other comprehensive income, statement of changes in funds and statement of cash flows of the Home 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 Societies Act, Cap. 311 (the Societies Act), the Charities Act, Cap. 37 and other relevant regulations (the Charities Act and Regulations) and Financial Reporting Standards in Singapore (FRSs) so as to present fairly, in all material respects, the state of affairs of the Home as at 31 March 2018 and the results, changes in funds and cash flows of the Home 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 Home 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 Statement by the Board of Directors (set out on page 1) and the information included in the Annual Report, but does not include the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do 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 when it becomes available 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. When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with SSAs.



**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
BISHAN HOME FOR THE INTELLECTUALLY DISABLED (UEN: T07SS0102D)**
(Continued)

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of financial statements in accordance with the provisions of the Societies Act, Charities Act and Regulations and FRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Home'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 Home or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Home'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 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 Home's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.



**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
BISHAN HOME FOR THE INTELLECTUALLY DISABLED (UEN: T07SS0102D)**
(Continued)

Auditor's Responsibilities for the Audit of the Financial Statements (Continued)

- 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 Home'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 Home 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 those charged with governance 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.

Report on Other Legal and Regulatory Requirements

In our opinion, the accounting and other records required to be kept by the Home have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act and the Charities Act and Regulations.

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

- (a) the Home has not used the donation monies in accordance with the objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- (b) the Home has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.

KRESTON DAVID YEUNG PAC
Public Accountants and
Chartered Accountants

Singapore, **13 SEP 2018**

KRESTON DAVID YEUNG PAC (UEN: 200717891W)

A public accounting corporation incorporated with limited liability and a member of **Kreston International**

128A Tanjong Pagar Road, Singapore 088535

Tel: 6223 7979 Fax: 6222 7979

BISHAN HOME FOR THE INTELLECTUALLY DISABLED
(UEN: T07SS0102D)

STATEMENT OF FINANCIAL POSITION
As at 31 March 2018

	Note	2018 S\$	2017 S\$
ASSETS			
Non-current asset			
Property, plant and equipment	3	3,630,256	4,057,232
Current assets			
Programme fees in arrears	4	14,160	16,908
Other receivables		1,302	4,832
Deposits		5,820	5,919
Prepayments		11,053	13,333
Cash and bank balances	6	8,178,617	7,431,636
Total current assets		8,210,952	7,472,628
Total assets		11,841,208	11,529,860
FUNDS AND LIABILITIES			
<u>Unrestricted Fund</u>			
General fund		237,174	237,174
<u>Restricted Funds</u>			
General fund		7,237,600	6,396,057
Sinking fund		400,000	400,000
Deferred capital donations/grants	7	3,369,756	3,772,464
Deferred capital grant - CST	8	119,899	133,618
Community silver trust	9	7,981	171,840
Total funds		11,372,410	11,111,153
Current liabilities			
Government grant payables	5	78,374	31,037
Other payables	10	217,563	209,582
Accruals for operating expenses		88,981	92,753
Programme fees received in advance		7,740	9,315
Programme deposits held for residents		62,680	63,040
Admission deposits held for DAC clients		13,460	12,980
Total current liabilities		468,798	418,707
Total funds and liabilities		11,841,208	11,529,860

The notes set out on pages 10 to 27 form an integral part of and should be read in conjunction with this set of financial statements.

BISHAN HOME FOR THE INTELLECTUALLY DISABLED
(UEN: T07SS0102D)

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the financial year ended 31 March 2018

		Unrestricted	Restricted Funds				2018
		Fund	Day				Total
		General	Residential	Activity	Community	Capital	
		Fund	Home	Centre	Silver Trust	Donation	
Note		S\$	S\$	S\$	S\$	S\$	S\$
Incoming resources							
Income resources from generated funds:							
Voluntary income							
Deferred capital donations/grants	7	-	-	-	-	437,708	437,708
Deferred capital grant - CST	8	-	-	-	44,289	-	44,289
Community silver trust	9	-	-	-	133,289	-	133,289
Donations received	11	-	240,972	237	-	-	241,209
Investment income	12	-	47,149	-	-	-	47,149
VWO Transport Subsidy		-	-	25,106	-	-	25,106
Income resources from charitable activities:							
Programme fees		-	301,809	-	-	-	301,809
Daycare collection		-	-	71,071	-	-	71,071
Government subvention grants		-	2,625,350	225,609	-	-	2,850,959
Transport income		-	-	17,381	-	-	17,381
Sundry income		-	20,741	5,724	-	-	26,465
Other incoming resources		-	56,524	2,115	-	-	58,639
Total income resources		-	3,292,545	347,243	177,578	437,708	4,255,074
Less: Resources expended							
Charitable activities expenses:							
Activities and outings	13	-	9,598	170	-	12,972	22,740
Food and marketing		-	209,160	8,618	-	-	217,778
Staff costs		-	1,447,786	152,463	14,816	-	1,615,065
Nursing supplies and medical services		-	83,550	2,594	-	-	86,144
Transportation		-	6,184	13,955	-	-	20,139
Information technology		-	924	53	4,494	-	5,471
Miscellaneous expenses		-	5,168	1,363	-	-	6,531
Total charitable activities expenses		-	1,762,370	179,216	19,310	12,972	1,973,868
Governance costs	14	-	731,468	69,921	161,393	429,525	1,392,307
Other operating and administration expenses	15	-	40,632	5,018	1,691	-	47,341
Total resources expended		-	(2,534,470)	(254,155)	(182,394)	(442,497)	(3,413,516)
Net income resources/(expended) before other gains and losses		-	758,075	93,088	(4,816)	(4,789)	841,558
Less: Other recognised loss							
Loss on disposal of property, plant and equipment		-	(15)	-	-	-	(15)
Net surplus/(deficit) and total comprehensive income for the year		-	758,060	93,088	(4,816)	(4,789)	841,543

The notes set out on pages 10 to 27 form an integral part of and should be read in conjunction with this set of financial statements.

BISHAN HOME FOR THE INTELLECTUALLY DISABLED
(UEN: T07SS0102D)

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the financial year ended 31 March 2018

	Note	Restricted Funds				2017
		Residential Home	Day Activity Centre	Community Silver Trust	Capital Donation	Total
		S\$	S\$	S\$	S\$	S\$
Incoming resources						
Income resources from generated funds:						
Voluntary income						
Deferred capital donations/grants	7	-	-	-	458,099	458,099
Deferred capital grant - CST	8	-	-	40,796	-	40,796
Community silver trust	9	-	-	130,953	-	130,953
Donations received	11	126,503	237	-	-	126,740
Investment income	12	77,557	-	-	-	77,557
VWO Transport Subsidy		-	23,917	-	-	23,917
Income resources from charitable activities:						
Programme fees		307,440	-	-	-	307,440
Daycare collection		-	67,049	-	-	67,049
Government subvention grants		2,620,173	189,826	-	-	2,809,999
Transport income		-	16,841	-	-	16,841
Sundry income		21,401	8,182	-	-	29,583
Other incoming resources		63,769	2,012	-	-	65,781
Total income resources		3,216,843	308,064	171,749	458,099	4,154,755
Less: Resources expended						
Charitable activities expenses:						
Activities and outings	13	11,164	779	-	8,820	20,763
Food and marketing		219,021	8,219	-	-	227,240
Staff costs		1,326,543	162,486	18,842	-	1,507,871
Nursing supplies and medical services		74,959	2,315	-	-	77,274
Transportation		7,211	14,401	-	-	21,612
Information technology		905	677	-	-	1,582
Miscellaneous expenses		7,440	1,452	-	-	8,892
Total charitable activities expenses		1,647,243	190,329	18,842	8,820	1,865,234
Governance costs	14	668,664	62,128	157,988	448,378	1,337,158
Other operating and administration expenses	15	73,502	3,900	-	637	78,039
Total resources expended		(2,389,409)	(256,357)	(176,830)	(457,835)	(3,280,431)
Net income resources/(expended) before other gains and losses		827,434	51,707	(5,081)	264	874,324
Less: Other recognised loss						
Property, plant and equipment written off		(46)	-	-	-	(46)
Net surplus/(deficit) and total comprehensive income for the year		827,388	51,707	(5,081)	264	874,278

The notes set out on pages 10 to 27 form an integral part of and should be read in conjunction with this set of financial statements.

BISHAN HOME FOR THE INTELLECTUALLY DISABLED
(UEN: T07SS0102D)

STATEMENT OF CHANGES IN FUNDS
For the year ended 31 March 2018

	Unrestricted Fund	Restricted Funds									
		General Fund									
		Residential Home	Day Activity Centre	Community Silver Trust	Capital Donation	Sinking Fund	Deferred Capital Donation/ Grants	Deferred Capital Grant - CST	Community Silver Trust	Total	
	SS	SS	SS	SS	SS	SS	SS	SS	SS	SS	
Balance as at 01.04.2016	237,174	5,301,815	112,448	72,576	34,940	400,000	4,181,275	150,274	118,318	10,608,820	
Additions for the year	-	-	-	-	-	-	49,288	-	208,615	257,903	
- Government grants	-	-	-	-	-	-	-	24,140	(24,140)	-	
Transfer during the year	-	-	-	-	-	-	(458,099)	(40,796)	(130,953)	(629,848)	
Amortisation/Utilisation for the year	-	-	-	-	-	-	-	-	-	-	
Net surplus/(deficit) and total comprehensive income for the year	-	827,388	51,707	(5,081)	264	-	-	-	-	874,278	
Balance as at 31.03.2017/01.04.2017	237,174	6,129,203	164,155	67,495	35,204	400,000	3,772,464	133,618	171,840	11,111,153	
Additions for the year	-	-	-	-	-	-	15,000	-	-	15,000	
- Tax-exempt cash donation	-	-	-	-	-	-	20,000	-	-	20,000	
- Non tax-exempt cash donation	-	-	-	-	-	-	-	-	-	-	
Transfer during the year	-	-	-	-	-	-	-	30,570	(30,570)	-	
Amortisation/Utilisation for the year	-	-	-	-	-	-	(437,708)	(44,289)	(133,289)	(615,286)	
Net surplus/(deficit) and total comprehensive income for the year	-	758,060	93,088	(4,816)	(4,789)	-	-	-	-	841,543	
Balance as at 31.03.2018	237,174	6,887,263	257,243	62,679	30,415	400,000	3,369,756	119,899	7,981	11,372,410	
							(Note 7)	(Note 8)	(Note 9)		

The notes set out on pages 10 to 27 form an integral part of and should be read in conjunction with this set of financial statements.

BISHAN HOME FOR THE INTELLECTUALLY DISABLED
(UEN: T07SS0102D)

STATEMENT OF CASH FLOWS
For the year ended 31 March 2018

	Note	2018 S\$	2017 S\$
Cash flows from operating activities			
Net surplus for the year		841,543	874,278
Adjustments for:-			
Allowance for credit losses	15	10,842	12,578
Allowance for credit losses written back	15	(7,534)	(2,676)
Deferred capital donations/grants	7	(437,708)	(458,099)
Deferred capital grant - CST	8	(44,289)	(40,796)
Community silver trust fund	9	(133,289)	(130,953)
Depreciation of property, plant and equipment		516,795	541,236
Property, plant and equipment written off		15	46
Interest income		(47,149)	(77,557)
Operating surplus before working fund changes		699,226	718,057
Changes in working fund:-			
Decrease in other receivables		5,349	3,386
Increase in other payables		50,091	37,407
Net cash generated from operating activities		754,666	758,850
Cash flows from investing activities			
Purchase of property, plant and equipment		(89,834)	(149,630)
Increase in long-term fixed deposits		(1,547,024)	(77,430)
Interest received		47,149	77,557
Net cash used in investing activities		(1,589,709)	(149,503)
Cash flows from financing activities			
Capital donations received	7	35,000	49,288
Community silver trust fund received	9	-	208,615
Net cash generated from financing activities		35,000	257,903
Net (decrease)/increase in cash and cash equivalents		(800,043)	867,250
Cash and cash equivalents at beginning of year		2,128,748	1,261,498
Cash and cash equivalents at end of year	6	1,328,705	2,128,748

The notes set out on pages 10 to 27 form an integral part of and should be read in conjunction with this set of financial statements.

**BISHAN HOME FOR THE INTELLECTUALLY DISABLED
(UEN: T07SS0102D)**

NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

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

1. GENERAL

Bishan Home for the Intellectually Disabled (the “Home”) is registered in Singapore under the Societies Act, Cap 311. The Society is also registered as a charity under the Singapore Charities Act, Cap 37 with effect from 1 August 2007. The Society has been conferred the Institution of a Public Character (IPC) status until 31 March 2019.

The principal activities of the Home are to provide a place of residence and care for the intellectually disabled.

The registered office and principal place of the Home is located at 6 Bishan Street 13, Singapore 579798.

The financial statements of the Home are presented in Singapore dollar (SGD or S\$).

2. SIGNIFICANT ACCOUNTING POLICIES

a) Basis of Preparation

The financial statements of the Home have been prepared in accordance with the historical cost convention, except as disclosed in the accounting policies below, and are drawn up in accordance Singapore Financial Reporting Standards (“FRS”) including its Interpretations.

In the current financial year, the Home has adopted all the new and revised FRS and Interpretations of FRS (“INT FRS”) that are relevant to its operations and effective for the annual periods beginning on or after 1 April 2017. The adoptions of these new/revised FRSs and INT FRSs have no material effect on the financial statements.

b) Significant Accounting Estimates and Judgements

Estimates and assumptions concerning the future and judgements are made in the preparation of the financial statements. They affect the application of the Home’s accounting policies, reported amounts of assets, liabilities, income and expense and disclosures made. They are assessed on an on-going basis and are based on experience and relevant factors, including expectations of future events that are believed to be reasonable under the circumstances.

**BISHAN HOME FOR THE INTELLECTUALLY DISABLED
(UEN: T07SS0102D)**

NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

2. SIGNIFICANT ACCOUNTING POLICIES (Continued)

b) Significant Accounting Estimates and Judgements (Continued)

The critical accounting estimates and assumptions used and areas involving a high degree of judgement are described below.

Critical assumptions used and accounting estimates in applying accounting policies

Useful lives of property, plant and equipment

As described in Note 2(d), the Home reviews the estimated useful lives of property, plant and equipment at the end of each annual reporting period. The estimated useful lives reflect the management's estimation of the periods that the Home intends to derive future economic benefits from the use of the Home's property, plant and equipment. Changes in the expected level of usage and technological development could impact the economic useful lives and the residual values of these assets, therefore future depreciation charges could be revised.

The carrying amount of property, plant and equipment at the end of the reporting period are disclosed in Note 3 to the financial statements.

Critical judgements made in applying accounting policies

In the process of applying the entity's accounting policies, management had made the following judgements that have the most significant effect on the amounts recognised in the financial statements.

Allowance for credit losses

Allowance for credit losses of the Home is based on an evaluation of the collectibility of receivables. A considerable amount of judgement is required in assessing the ultimate realisation of these receivables, including their current creditworthiness, past collection history of each resident and ongoing dealings with them. If the financial conditions of the counterparties with which the Home contracted were to deteriorate, resulting in an impairment of their ability to make payments, additional allowance may be required.

Impairment of property, plant and equipment

The Home assesses annually whether property, plant and equipment have any indication of impairment in accordance with the accounting policy. The recoverable amounts of property, plant and equipment have been determined based on value-in-use calculations. These calculations require the use of judgement and estimates.

BISHAN HOME FOR THE INTELLECTUALLY DISABLED
(UEN: T07SS0102D)

NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

2. SIGNIFICANT ACCOUNTING POLICIES (Continued)

c) Foreign Currency

Functional and presentation currency

Items included in the financial statements of the Home are measured using the currency of the primary economic environment in which the Home operates (“functional currency”). The financial statements of the Home are presented in Singapore dollar, which is the Home’s functional currency.

Transactions and balances

Transactions in foreign currencies are measured and recorded in Singapore dollar at the exchange rate in effect at the date of transactions. At the end of each reporting period, recorded foreign currency monetary items are adjusted to reflect the rate at the end of the reporting period. All realised and unrealised differences are taken to profit or loss.

d) Property, Plant and Equipment

All items of property, plant and equipment are initially recorded at cost. The cost of an item of property, plant and equipment is recognised as an asset if, and only if, it is probable that future economic benefits associated with the item will flow to the Home and the cost of the item can be measured reliably.

Subsequent to initial recognition, property, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses.

Depreciation is calculated on a straight-line method so as to write off the costs over the estimated useful lives of property, plant and equipment as follows: -

Leasehold property	30 years
Motor vehicles	10 years
Renovation	10 years
Furniture and fittings	5 – 10 years
Equipment	5 years
Herbs and spice garden	5 years
Computers	3 years

The carrying values of property, plant and equipment are reviewed for impairment when events or changes in circumstances indicate that the carrying value may not be recoverable.

The residual values, useful lives and depreciation method are reviewed at each financial year-end, and adjusted prospectively, if appropriate.

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on derecognition of the asset is included in profit or loss in the year the asset is derecognised.

**BISHAN HOME FOR THE INTELLECTUALLY DISABLED
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NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

2. SIGNIFICANT ACCOUNTING POLICIES (Continued)

e) Impairment of Non-Financial Assets

The Home assesses at the end of each reporting period whether there is any indication that an asset may be impaired. If any indication exists, or when an annual impairment assessment for an asset is required, the Home 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 to sell 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. When 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. In assessing value in use, the estimated future cash flows expected to be generated by the asset are discounted to their present value.

Impairment losses are recognised in profit or loss in those expense categories consistent with the function of the impaired asset, 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.

An assessment is made at the end of each reporting period as to whether there is any indication that previously recognised impairment losses may no longer exist or may have decreased. If such indication exists, the Home estimates the asset's or cash-generating unit's recoverable amount. 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 reversal is recognised in profit or loss unless the asset is measured at revalued amount, in which case the reversal is treated as a revaluation increase.

f) Financial Assets

Initial recognition and measurement

Financial assets are recognised on the statement of financial position when, and only when, the Home becomes a party to the contractual provisions of the financial instrument. The Home determines the classification of its financial assets at initial recognition.

When financial assets are recognised initially, they are measured at fair value, plus directly attributable transaction costs.

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NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

2. SIGNIFICANT ACCOUNTING POLICIES (Continued)

f) Financial Assets (Continued)

Subsequent measurement

Loans and receivables

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

Derecognition

A financial asset is derecognised where the contractual right to receive cash flows from the asset has expired. On derecognition of a financial asset in its entirety, the difference between the carrying amount and the sum of the consideration received is recognised in profit or loss.

All regular way purchases and sales of financial assets are recognised or derecognised on the trade date, i.e the date that the Home commits to purchase or sell the asset. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the period generally established by regulation or convention in the marketplace concerned.

g) Impairment of Financial Assets

The Home assesses at the end of each reporting period whether there is any objective evidence that a financial asset is impaired.

Financial assets carried at amortised cost

For financial assets carried at amortised cost, the Home first assesses individually 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 Home 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 loss is, or continues to be recognised are not included in a collective assessment of impairment.

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NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

2. SIGNIFICANT ACCOUNTING POLICIES (Continued)

g) Impairment of Financial Assets (Continued)

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 profit or loss.

When the asset becomes uncollectible, the carrying amount of impaired financial assets 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.

To determine whether there is objective evidence that an impairment loss on financial assets has been incurred, the Home considers 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 profit or loss.

h) Cash and Cash Equivalents

Cash and cash equivalents are defined as cash in hand, cash at bank and short-term fixed deposits which form part of the Home's cash management that are readily convertible to known amounts of cash and are subject to an insignificant risk of changes in value.

i) Capital Donations/Grants

Donations/grants received for property, plant and equipment are credited to designated funds. These donations/grants are amortised to profit or loss over the estimated useful life of the related property, plant and equipment on a straight-line basis (Note 2 (d)).

j) Sinking Fund

The sinking fund is a designated fund set aside by the Home to finance major repair activities of the Home as and when necessary.

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NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

2. SIGNIFICANT ACCOUNTING POLICIES (Continued)

k) Financial Liabilities

Initial recognition and measurement

Financial liabilities are recognised on the statement of financial position when, and only when, the Home becomes a party to the contractual provisions of the financial instrument. The Home determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at fair value, plus, directly attributable transaction costs.

Subsequent measurement

After initial recognition, financial liabilities are subsequently measured at amortised cost using the effective interest method. Gains and losses are recognised in profit or loss when the liabilities are derecognised, and through the amortisation process.

Derecognition

A financial liability is derecognised when the obligation under the liability is discharged, cancelled or expires. When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognised in profit or loss.

l) Revenue Recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Home and the revenue can be measured reliably. Revenue is measured at the fair value of consideration received or receivable.

Revenue is recognised on the following basis:-

- (i) Income from programme is accounted for on an accrual basis.
- (ii) Donations are recognised when monies are received and the right to receive the amount is certain.
- (iii) Recurrent funds are taken up on accrual basis. Based on the funding principles, accruals are accounted for any over/under funding payable to/from the Government.
- (iv) Interest is recognised using the effective interest method.

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NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

2. SIGNIFICANT ACCOUNTING POLICIES (Continued)

m) Government Subvention

Government subvention is recoverable from the Ministry of Social and Family Development (MSF) when there is reasonable assurance that the conditions attaching to it will be complied with and the subvention will be received.

Government subvention in the form of recurrent funds is recognised as income in the year in which the related activities are performed.

n) Key Management Personnel

Key management personnel of the Home are those persons having authority and responsibility for planning, directing and controlling the activities of the Home. The members of the Board of Directors, Head of Home, matron and accountant are considered as key management personnel.

o) Employee Benefits

Defined Contribution Plans

As required by law, the Home makes contributions to the state pension scheme, the Central Provident Fund (CPF). CPF contributions are recognised as compensation expense in the same period as the employment that gives rise to the contribution.

Employee Leave Entitlement

Employee entitlement to annual leave is recognised when it accrues to employees. An accrual is made for the estimated liability for leave as a result of services rendered by employees up to the end of the reporting period.

p) Provisions

Provisions are recognised when the Home has a present obligation (legal or constructive) as a result of past events, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Provisions are reviewed at the end of each reporting period and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of economic resources will be required to settle the obligation, the provision is reversed. If the effect of the time value of money is material, provisions are discounted using a current pre-tax rate that reflects, where appropriate, the risks specific to the liability. When discounting is used, the increase in the provision due to the passage of time is recognised as a finance cost.

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NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

2. SIGNIFICANT ACCOUNTING POLICIES (Continued)

q) Contingencies

A contingent liability is:-

- (a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Home; or
- (b) a present obligation that arises from past events but is not recognised because:
 - i) It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
 - ii) The amount of the obligation cannot be measured with sufficient reliability.

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Home.

Contingent liabilities and assets are not recognised on the statement of financial position of the Home.

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NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

3. PROPERTY, PLANT AND EQUIPMENT

<u>Cost</u>	<u>Leasehold property</u> S\$	<u>Motor vehicles</u> S\$	<u>Computers</u> S\$	<u>Equipment</u> S\$	<u>Furniture and fittings</u> S\$	<u>Renovation</u> S\$	<u>Spice garden</u> S\$	<u>Total</u> S\$
At 01.04.2016	8,220,293	178,878	82,925	709,266	406,157	1,859,848	34,168	11,491,535
Additions	-	-	26,300	64,096	3,500	45,119	10,615	149,630
Disposal	-	-	-	(15,176)	(2,654)	-	-	(17,830)
At 31.03.2017/01.04.2017	8,220,293	178,878	109,225	758,186	407,003	1,904,967	44,783	11,623,335
Additions	-	-	23,080	59,393	7,361	-	-	89,834
Disposal	-	-	(1,388)	(42,421)	(20,586)	-	-	(64,395)
At 31.03.2018	8,220,293	178,878	130,917	775,158	393,778	1,904,967	44,783	11,648,774
<u>Accumulated depreciation</u>								
At 01.04.2016	5,042,950	52,588	73,283	599,265	324,007	918,106	32,452	7,042,651
Charge for the year	274,010	17,488	11,576	47,389	28,701	159,457	2,615	541,236
Disposal	-	-	-	(15,176)	(2,608)	-	-	(17,784)
At 31.03.2017/01.04.2017	5,316,960	70,076	84,859	631,478	350,100	1,077,563	35,067	7,566,103
Charge for the year	274,010	17,488	11,655	51,637	22,384	136,806	2,815	516,795
Disposal	-	-	(1,388)	(42,421)	(20,571)	-	-	(64,380)
At 31.03.2018	5,590,970	87,564	95,126	640,694	351,913	1,214,369	37,882	8,018,518
<u>Net book value</u>								
At 31.03.2018	2,629,323	91,314	35,791	134,464	41,865	690,598	6,901	3,630,256
At 31.03.2017	2,903,333	108,802	24,366	126,708	56,903	827,404	9,716	4,057,232

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NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

4. PROGRAMME FEES IN ARREARS

	2018 S\$	2017 S\$
Programme fees in arrears	67,310	66,750
Less: Allowance account for credit losses	<u>(53,150)</u>	<u>(49,842)</u>
	<u>14,160</u>	<u>16,908</u>
<u>Movements of allowance account for credit losses</u>		
Balance at beginning of year	49,842	39,940
Allowance for credit losses (Note 15)	10,842	12,578
Allowance for credit losses written back (Note 15)	<u>(7,534)</u>	<u>(2,676)</u>
Balance at end of year	<u>53,150</u>	<u>49,842</u>

Programme fees receivables are due within 30 days which are billed on a monthly basis.

The Home does not charge any interest, unless otherwise stated. Programme fees in arrears include an amount of S\$9,040 (2017: S\$10,543) which is past due at the end of the reporting period but not impaired.

The table below is an aging analysis of programme fees in arrears as at the end of the reporting period:-

	Gross 2018 S\$	Allowance for credit losses 2018 S\$	Gross 2017 S\$	Allowance for credit losses 2017 S\$
Not past due	5,955	(835)	7,400	(1,035)
Past due: -				
- 1 to 30 days	2,985	(835)	3,993	(1,035)
- 31 to 60 days	2,115	(835)	2,435	(1,035)
- Over 60 days	56,255	(50,645)	52,922	(46,737)
	<u>61,355</u>	<u>(52,315)</u>	<u>59,350</u>	<u>(48,807)</u>
	<u>67,310</u>	<u>(53,150)</u>	<u>66,750</u>	<u>(49,842)</u>

5. GOVERNMENT GRANT PAYABLES

These represent over funding from MSF.

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NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

6. CASH AND BANK BALANCES

	2018	2017
	S\$	S\$
Cash in hand	3,752	10,399
Cash at bank	1,324,953	2,118,349
Fixed deposits	<u>6,849,912</u>	<u>5,302,888</u>
Cash and bank balances	8,178,617	7,431,636
Less: Fixed deposit with maturity more than 3 months	<u>(6,849,912)</u>	<u>(5,302,888)</u>
Cash and cash equivalents	<u>1,328,705</u>	<u>2,128,748</u>

The fixed deposits are placed with reputable financial institutions for varying periods from 364 days to 18 month (2017: 12 to 18 month) tenures depending on the immediate cash requirement of the Home and earn interest at rates ranging from 1.25% to 1.45% (2017: ranged from 1.25% to 1.7%) per annum.

7. DEFERRED CAPITAL DONATIONS/GRANTS

	2018	2017
	S\$	S\$
Balance at beginning of year	3,772,464	4,181,275
Donations/Grants received during the year	<u>35,000</u>	<u>49,288</u>
	3,807,464	4,230,563
Less: Amortisation to profit or loss		
- Leasehold property	274,010	274,010
- Other plant and equipment	163,698	184,089
	<u>(437,708)</u>	<u>(458,099)</u>
Balance at end of year	<u>3,369,756</u>	<u>3,772,464</u>

8. DEFERRED CAPITAL GRANT – CST

Balance at beginning of year	133,618	150,274
Add/(Less): Transfer from Community Silver Trust (Note 9)	30,570	24,140
Less: Amortisation to profit or loss	<u>(44,289)</u>	<u>(40,796)</u>
Balance at end of year	<u>119,899</u>	<u>133,618</u>

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NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

9. COMMUNITY SILVER TRUST

	2018	2017
	S\$	S\$
Balance at beginning of year	171,840	118,318
Add: Receipts	-	208,615
Less: Transfer to profit or loss	(133,289)	(130,953)
(Less)/Add: Transfer to deferred capital grant - CST (Note 8)	(30,570)	(24,140)
Balance at end of year	7,981	171,840

The Community Silver Trust Fund was set up by the government to enhance and expand the services of Social Service Organisations (“SSO’s”) in the intermediate and long-term care sectors. This fund is a dollar-for-dollar donation matching grant from the government to increase the capacity and capabilities of the Home by adding approved equipment and innovative projects and programmes. With effect from financial year 2014, eligible SSO’s are allowed to utilise the CST matching grants for recurrent operating expenses, subject to a threshold determined based on up to 40% of eligible donations received in the preceding financial year. The amount received will be amortised to profit or loss in the year the related expenditure is incurred.

10. OTHER PAYABLES

	2018	2017
	S\$	S\$
Sundry creditors	44,969	51,840
Staff saving	21,700	20,000
Cash held for residents	90,251	82,961
Advance from residents for medical expenses	53,143	47,281
Advance for purchase of materials to be used by volunteers	7,500	7,500
	217,563	209,582

11. DONATIONS RECEIVED

Tax exempt donations	219,087	105,687
Non-tax exempt donations	22,122	21,053
	241,209	126,740

All donations have been collected in respect of the Home’s services.

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NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

12. INVESTMENT INCOME

	2018	2017
	S\$	S\$
Bank interest income	125	127
Fixed deposits income	47,024	77,430
	<u>47,149</u>	<u>77,557</u>

13. STAFF COSTS

Salaries and wages	1,055,035	965,076
Bonuses	169,345	163,761
CPF contribution	94,795	84,406
Foreign worker levy	233,414	220,903
Recruitment fee	11,976	9,132
Training fee	16,331	19,575
Staff welfare	33,110	45,018
Uniform	1,059	-
	<u>1,615,065</u>	<u>1,507,871</u>

14. GOVERNANCE COSTS

Administrative staff costs:-		
- Salaries and wages	369,635	325,904
- Bonuses	64,512	52,943
- CPF contribution	59,288	51,630
Auditor's remuneration	10,786	10,267
Depreciation of property, plant and equipment	516,795	541,236
General maintenance expenses	90,940	80,076
Insurances	20,776	17,815
Professional fee	98,323	87,807
Property maintenance	4,685	6,085
Registration fee	376	-
Telecommunication	7,580	5,774
Utilities	148,611	157,621
	<u>1,392,307</u>	<u>1,337,158</u>

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NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

15. OTHER OPERATING AND ADMINISTRATION EXPENSES

	2018 S\$	2017 S\$
Allowance for credit losses (Note 4)	10,842	12,578
Allowance of credit losses written back (Note 4)	(7,534)	(2,676)
Mattresses and bed linen	129	3,920
Rental of equipment	3,122	2,931
Anniversary celebration	7,101	10,812
Bank charges	735	1,119
Non-capitalised assets	15,545	24,771
Printing and stationery	7,003	6,114
Publicity	5,382	8,025
Refreshment	2,401	2,533
Other operating expenses	2,615	7,912
	<u>47,341</u>	<u>78,039</u>

16. TAXATION

The Home is registered as a charity under the Singapore Charities Act and is exempted from income tax under the provisions of the Singapore Income Tax Act, Cap. 134. No provision for taxation has been made in the Home's financial statements.

17. ANNUAL REMUNERATION OF KEY MANAGEMENT PERSONNEL

	2018 S\$	2017 S\$
Key management personnel compensation:-		
- Salaries and bonuses	311,910	280,375
- CPF contribution	32,403	29,726
	<u>344,313</u>	<u>310,101</u>

Key management personnel (comprises Head of Home, matron and accountant) compensation for the year are included in staff costs (Note 13) and governance costs (Note 14).

Number of key management personnel in remuneration bands: -

	<u>Total number of management staff</u>	
	2018	2017
- Above S\$50,000 to S\$100,000	4	2
- Above S\$100,000 to S\$150,000	-	1

No compensation is made to any member of the Board of Directors of the Home as their appointments are honorary.

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NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

18. FINANCIAL RISK MANAGEMENT AND OBJECTIVES

The Home does not have written risk management policies and guidelines which set out its tolerance for risk and its general risk management philosophy. To mitigate any financial risk exposures or losses, the Home may adopt the appropriate measures including the use of other financial instruments as and when necessary.

Credit Risk

Credit risk refers to the risk that a counterparty will default on its contractual obligations resulting in financial loss to the Home. The Home has adopted the policy of only dealing with creditworthy counterparties as a means of mitigating the risk of financial loss from defaults. The Home does not expect to incur material credit losses on its financial assets.

The Home has no significant concentrations of credit risk.

Financial assets that are neither past due nor impaired

Receivables that are neither past due nor impaired are creditworthy debtors. Cash and cash equivalents that are neither past due nor impaired are placed with reputable financial institutions licenced by the Monetary Authority of Singapore.

Financial assets that are either past due and/or impaired

Information regarding financial assets that are either past due and/or impaired is disclosed in Note 4 to the financial statements.

Foreign Currency Risk

The Home is not exposed to foreign currency risk as all of its transactions are denominated in Singapore dollars.

Interest Rate Risk

Interest rate risk is the risk that the fair value or future cash flows of the Home's financial instruments will fluctuate because of changes in market interest rates. The Home's interest rate exposure relates primarily to its investment portfolio in fixed deposits which carry fixed interest rate. As at the end of the reporting period, the Home is not significantly exposed to interest rate risk.

Sensitivity analysis is not performed as the impact to the financial statements is insignificant.

Liquidity Risk

The Home monitors and maintains a level of cash and cash equivalents deemed adequate by the management to finance the Home's operations and mitigate the effect of any unexpected fluctuations in cash flows. The maturity profile of the Home's financial liabilities is within the period of the next 12 months after the end of the reporting period.

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NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

19. CAPITAL MANAGEMENT AND RESERVE POLICY

The Programme is closely monitored to ensure that there is sufficient reserve to support its programmes and activities on an on-going basis. The Management constantly assesses its reserve adequacy and explores ways to maximise existing resources.

The provision of reserves fund is to ensure the sustainability of the Home's programmes and continuity of its services to its beneficiaries in the contingency that it incurs an operating deficit in any year.

The following table sets out the Home's reserve position as at the end of the reporting period:-

	2018 S\$	2017 S\$
Unrestricted general fund (*Reserves)	237,174	237,174
Ratio of *Reserves to total operating expenditure	0.07 : 1	0.07 : 1

The Home's policy is to aim to build its reserves to at least one time of its total annual operating expenditure. This conservative policy is necessitated by the need to provide a buffer in the face of anticipated fall in revenue against likely cost increases due to inflationary and/or market pressures. Revenue is expected to decline within the next few years as the Home is currently operating at virtually full resident capacity and increasing inability/difficulty in collecting programme fees from ageing parents. 89% (2017: 85%) of the Home's residents are aged 40 years and above. The Board annually reviews the amount of reserves that are required to ensure that they are adequate to fulfill the Home's continuing obligations.

Drawdown on reserves is strictly subject to the approval of the Board of Directors.

The Home reduced its reserve target from three times its total annual operating expenditure to one time as the majority of its funds are restricted to specific programs and unrestricted reserves are only derived from donations given for general use.

20. CATEGORIES OF FINANCIAL INSTRUMENTS

The following table sets out the Home's financial assets and financial liabilities as at the end of the reporting period:-

	2018 S\$	2017 S\$
<u>Financial Assets</u>		
Loans and receivables: -		
Programme fees in arrears	14,160	16,908
Other receivables and deposits	7,122	10,751
Cash and bank balances	8,178,617	7,431,636
Total financial assets	8,199,899	7,459,295

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NOTES TO THE FINANCIAL STATEMENTS – 31 MARCH 2018

20. CATEGORIES OF FINANCIAL INSTRUMENTS (Continued)

	2018	2017
	S\$	S\$
<u>Financial Liabilities</u>		
At amortised cost: -		
Accruals and other payables	306,544	302,335
Government grant payables	78,374	31,037
Deposits received	76,140	76,020
Total financial liabilities	461,058	409,392

21. FAIR VALUE

The carrying amounts of financial assets and financial liabilities are recorded in the financial statements at their approximate fair values, determined in accordance with the accounting policies disclosed in Note 2 to the financial statements.

22. NEW OR REVISED ACCOUNTING STANDARDS AND INTERPRETATIONS

Certain new accounting standards, amendments and interpretations to existing standards have been published that are mandatory for accounting periods beginning on or after 1 April 2018. Except for FRS 109, the Home expect that the adoption of the other standards will have no material impact on the financial statements in the period of initial application. The nature of the impending changes in accounting policy on adoption of FRS 109 are described below.

FRS 109: Financial Instruments

FRS 109 introduces new requirements for classification and measurement of financial assets, impairment of financial assets and hedge accounting. Financial assets are classified according to their contractual cash flow characteristics and the business model under which they are held. The impairment requirements in FRS 109 are based on an expected credit loss model and replace the FRS 39 incurred loss model. Adopting the expected credit losses requirements will require the Home to make changes to its current systems and processes.

FRS109 is effective for annual periods beginning on or after 1 January 2018 with early application permitted. Retrospective application is required, but comparative information is not compulsory. The Home is currently assessing the impact of FRS 109 and plans to adopt the standard on the required effective date.

23. AUTHORISATION OF FINANCIAL STATEMENTS

The Board of Directors of the Home approved and authorised these financial statements for issue on 13 September 2018.