



TOGETHER:

Taking Flight &
Reaching Greater Heights
ANNUAL REPORT 2016

- 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.

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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

PROFILE



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 at 2015 the DAC has 24 clients.

CHAIRMAN'S MESSAGE



We have featured the humble origami paper crane on our 18th year, to symbolize Bishan Home's efforts in trying to enable our residents and Day Activity Centre clients to develop the skills and capabilities to better integrate in Singapore society.

Just like in the art of origami, where the paper crane is the stepping stone to create more complex origami designs; Bishan Home's therapy and learning programmes seek to encourage its less abled residents and clients to take their tentative steps to develop skills for daily functions. We achieve this aim through encouragement, confidence - building and targeted strengthening of physical capabilities.

In volunteer management, we emphasize engagement; our aim is for both volunteers and residents to gain from the experience. Our objective is to make our residents aware that there are people who care and are prepared

to befriend them. Through interaction with our residents, our volunteers will better appreciate that people with disabilities need the care and comfort of friends. Volunteers are enriched through their experience at the Home and this leads them to encourage others to volunteer, at the Home or in similar care Ministry. This has beneficial spin-offs for the community.

The Home collaborates with external organisations and volunteer groups to enrich the programs we offer. We have a trained and certified music therapist who uses music to calm our lower-functioning residents. We are also collaborating with Very Special Arts to work on our art therapy. Through art therapy, we will be able to allow our higher-functioning residents to have a greater awareness and appreciation of their surroundings, as well as providing a venue for them to express themselves. Our residents' artworks have been given as tokens

CHAIRMAN'S MESSAGE



He hath made
everything beautiful
in its time.

Ecclesiastes 3 : 11

of appreciation and we have held an internal art exhibition to showcase the works of our residents.

The ageing of our residents presents unique challenges for us. They are beginning to exhibit obvious mobility issues involving their lower and upper limbs. In addition, we are also seeing cases of early dementia. These changes mean we must review our training programs in the home, with a greater emphasis on therapy, both physical and cognitive, to keep their bodies healthy and their minds active.

To this end, we have altered our training program to incorporate more aspects of physiotherapy. We are working together with the Asian Women's Welfare Association (AWWA) to improve our therapy services, particularly looking at the walking patterns and movements of our residents. We have worked with AWWA to

build a therapy profile of our residents, enabling us to focus our therapy more effectively, as well as to plan for the future so as to mitigate the mobility issues we are facing. We also have collaborations in the pipeline with both Singapore Polytechnic and Engineering for Good; these help us utilise technology in our efforts to arrest the degradation of our residents. These efforts will enable our residents to live a meaningful and purposeful life, even as they age.

Bishan Home will continue to improve its care ministry. We will be up-grading our ISO 9001 certification to the latest version: ISO 9001:2015 in two years; this will enhance risk assessment for all our activities. We are sending our staff on courses that refresh and update their first aid skills, including knowing how to use the Automated External Defibrillator. With these skills, we hope to be able to meet new challenges that may await us in the future.

YEAR IN RETROSPECT

LIST OF EVENTS

Flu inoculation for Residents/Staff

Bishan Home residents and staff underwent a flu inoculation exercise. Although some of our residents (and staff) did have some apprehensions about the injections, we were able to complete the task without too much fuss, thanks to the help of our volunteer doctors. We were able to inoculate almost all of our staff and residents in two sessions.

Donation of New Wheelchair Van by Rotary District 3310

Bishan Home worked together with Rotary District 3310, the Rotary Club of Garden City, the Rotary Club of Marina City, the Rotary Club of Singapore East, the Rotary Club of Serangoon Gardens Orchard and the Foundation of Rotary Clubs (Singapore) Ltd to provide a new wheelchair van for our Day Activity Centre Clients.

The brand new van is able to take three wheelchair clients as well as staff and other passengers, compared to the capacity of 2 wheelchairs and no other staff for our previous wheelchair van. This will allow us to not only bring more wheelchair clients out, but to also transport more Bishan Home staff along with them in the same vehicle, saving time and effort.

The Rotary Club members also joined Bishan Home in an early Christmas celebration, where they were regaled with performances by the Bishan Home choir and staff respectively.

VSA Exhibition

Bishan Home held an art exhibition in Jan 2016 where we showcased the art works of residents in our Multi-Purpose Hall. The exhibition, titled Portraits! A Visual Arts Exhibition was a joint collaboration between Bishan Home, Very Special Arts, ATLAS Productions and students from Republic Polytechnic.

Having started in 2013, Very Special Arts has held a weekly arts program with residents and DAC clients of Bishan Home. The exhibition was the culmination of the years of hard work by our residents. Each painting on display held a brief explanation of the creative process behind the creation, as well as the resident's motivations and thoughts behind the artwork.

Purple Parade

The Purple Parade is a movement that supports the inclusion, and celebrates the abilities of persons with special needs. This year marks Bishan Home's 4th year in joining this meaningful event.

We managed to gather a group of individual and corporate volunteers to bring 20 residents for the parade, where we were part of the Young Men's Christian Association (YMCA) marching contingent. Our residents enjoyed the memorable performances by other groups, as well as the food and game booths located on the venue grounds.

Chingay Parade

Our residents, DAC clients together with their families and Bishan Home staff had a front row seat at the 44th Annual Chingay Parade, the largest street performance and float parade in Asia. They were dazzled by the immense floating displays and exciting performances showcasing the best that Asia had to offer. It was indeed a memorable outing for our residents and DAC clients.

YEAR IN RETROSPECT



Flu inoculation for Residents/Staff



Donation of New Wheelchair Van
by Rotary District 3310



VSA Exhibition



Chingay Parade



Purple Parade

CAREGIVING

PROGRAMS AND FESTIVE ACTIVITIES:

1. Music Therapy
 - 10 residents and 2 DAC clients benefit from this program conducted by a Music Therapist.
2. Art Therapy
 - 15 residents and 8 DAC clients participated in this program during the first half of the year.
 - sessions to be resumed some time in Sep 2016.
3. Chinese Painting by an experienced volunteer
 - 5 residents participated and will review to recruit more residents.
4. Sewing by experienced volunteers
 - 15 residents enjoy the weekly sessions.



5. Zumba Dance

- Conducted by an experienced Zumba dance instructor. Dance steps are tailored to meet the clients' ability to cope. About 15 residents enjoy and look forward to this weekly class. Residents also have performed on stage in a few events in Bishan Home.



6. Hydroponics

- Students from neighbourhood schools volunteer in the hydroponics garden and the garden enjoyed a few harvests per year.

7. ADL & CLS classes

- Most of the residents and DAC clients participate in the ADL & CLS classes to achieve certain milestones to meet the projected goals.

CAREGIVING

8. Outings

- Outings with volunteer groups from corporate organizations and other community partners are carried out throughout the whole year, except the months that are interrupted due to the haze and very hot weather.



9. Festive Celebrations

- All clients and staff celebrated the significant festivals in the year, including National Day SG50 celebration, Mid-Autumn Festival, Christmas and Chinese New Year.



RESIDENTS' AGEING AND MEDICAL ISSUES:

- As the residents age and catch up with multiple medical conditions that require geriatric nursing care or with terminal illness, a Meet-the-Family session will be arranged to prepare families to transit their loved ones to the Nursing Home or for palliative care.
- Residents with behavioural issues are referred to the Behaviour Modification Program. For clients with aggressive or severe behaviours beyond our capability to manage, we will seek IMH professionals' assistance to further manage.

COLLABORATIONS WITH OTHER HEALTH CARE ORGANIZATIONS:

1. IMH Virtual Clinic & MSF-IMH Behavioural Modification Program
2. AWWA Therapy
3. Ling Kwang Home Dental Clinic
4. SATA Doctor-On-Wheels



CAREGIVING

To work towards healthy lifestyle for our staff and residents, we are checking out from Health Promotion Board to have advice on suitable Fitness Programs.

AUDITS:

1. On-site Assurance Audit by MSF officers in Jan 2016 to audit our service standards in residents' programs was with good result and no negative issues mentioned.
2. ISO External Audit was held in May 2016 and some observations were drawn up to improve the work processes.
3. Board of Visitors continue to come in quarterly to review the Home's standard in the care of the Residents. The auditors also gave suggestions on improving the facilities and overall setting.

STAFF TRAINING:

1. First Aid Course
 - 39 direct caregivers and 8 support staff attended and passed the First Aid Course run by Singapore Red Cross.
2. CPR + AED
 - 20 direct caregivers obtained the CPR+AED certification.
 - Client Assessment Training allows standardized assessment for each clients' needs - 80% of the direct caregivers have attended this training.
3. Telegeriatric Training
 - 4 senior staff received training organized by IMH & KTPH



CAREGIVING

4. SSI Higher Diploma in Social Service
 - The trainer will be signing a 2-year bond upon completion of the course run by SSI, the training arm of NCSS.
5. Ad-hoc talks and workshops conducted by volunteer professionals are held throughout the year eg Management of Seizures, Dental Hygiene, Management of Clients with Swallowing Difficulties.

OTHERS:

1. Flu vaccination was administered between May to July 2015 to more than 100 residents and 60 staff. Bishan Home bore the cost of the whole exercise and it was administered by volunteer doctors.
2. Pneumococcal vaccination was given in Feb 2016 to 113 residents and being administered by volunteer doctors.



3. Residents continue to receive family support as seen in the no. of residents brought home during the CNY period. 32% of the residents went for overnight home leave to celebrate CNY with families and relatives and another 44% of them have families bringing them out for the reunion meal or visited by them.
4. First staff bonding outing outside Singapore was held in Kukup chalet and all the staff enjoyed the trip very much. The staff will be treated to Bintan this year in recognition and appreciation of their dedication and hard work.



“Like any multi-stepped task that requires patience and diligence, the end result of one’s hard work is a reward well-earned and enjoyed.”





EXERCISE DEPARTMENT

ANNUAL REPORT FOR EXERCISE DEPARTMENT

During the Financial year April 2015 to March 2016, the exercise department had maintained steady progress and also has continued with the regular therapy exercise protocols. Both the Residents and DAC clients have benefitted from our therapy program. The assessment and documentation processes were reviewed further, and treatment goals were revised.



Functional Independence being our main goal we are happy to share changes that have been seen in our residents for this past year. One such example is one of our residents learned the use of adapted environment/aids and has become independent in feeding.



Therapy can help residents to have good posture, so as to prevent further postural damage cause to the upper and lower back. In the picture, one of our residents demonstrates proper posture while engaging in some fine motor skill exercises. Some other simple adaptive strategies to improve posture include rolling a towel and placing it on the back of the chair to maintain the arches, which can change and influence the overall sitting posture preventing further scoliosis.



Our residents continue to enjoy the Group therapy activities which has helped them maintain their current level of function

EXERCISE DEPARTMENT

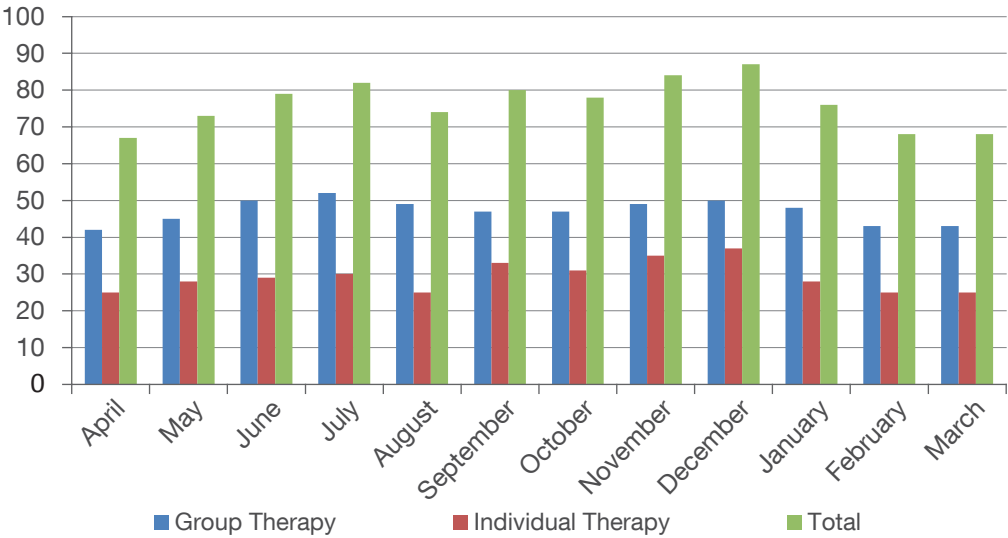


Fig. 1

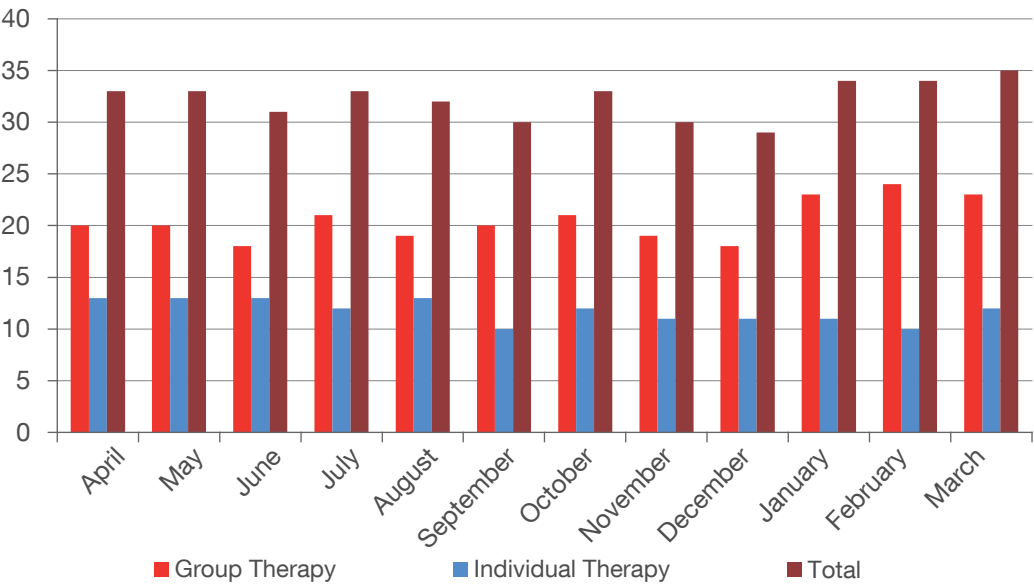
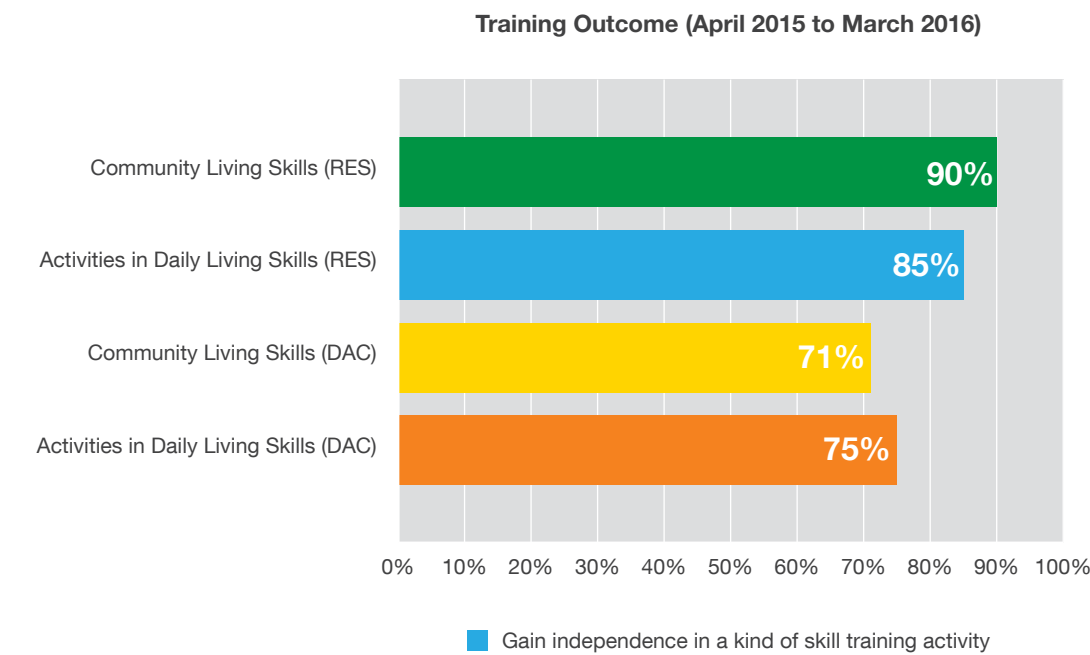


Fig. 2

The graph represents that on an average about 35 residents (Fig 1) and 13 DAC clients were seen for the individual therapy program. The department also served about 50 residents and 13 clients were included for the Group therapy program. The department also continued to serve the residents with acute injuries.

TRAINING AND DEVELOPMENT

ACTIVITIES IN DAILY LIVING SKILLS AND COMMUNITY LIVING SKILLS TRAINING OUTCOMES FOR THE PERIOD FROM APRIL 2015 TO MARCH 2016



Activities in Daily Living (ADL) training outcomes for both residential clients and DAC clients (see figure 1) showed that 85% of residential clients and 75% of DAC clients gain independence in performing at least one new activity in an ADL domain respectively.

Community Living Skills (CLS) training outcomes for both residential clients and DAC clients (see figure 1) showed that 90% of residential clients and 71% of DAC clients gain independence in performing at least one new activity in a CLS domain respectively

INTRODUCTION OF PICTURE COMMUNICATION SYSTEM



TRAINING AND DEVELOPMENT

SUCCESS STORY OF A DAC CLIENT WITH BEHAVIORAL ISSUES:

A Senior Clinical Psychologist (IMH), Psychiatrist (IMH), Occupational Therapist (IMH), DAC training officers and direct caregivers were people involved in providing support for Mr. X in planning a behaviour modification strategy. The team did some on site assessments at the DAC and the client's home to better understand the client.

Based on the assessment outcomes, the team recommended some behaviour management strategies for reducing the frequency of aggressive behaviour. These strategies include (1) picture cards to help the client cope with transitions at the DAC, (2) attending a half-day DAC programme 3 days a week to allow the client ample rest and to reduce the frequency of tantrums, (3) occupational therapy sessions at IMH, and (4) medical adjustment.

MUSIC THERAPY

Mr. X has made some good progress; he has met his goal of reduced frequency of aggression in November 2015. His mother has expressed she is happy with the improvement. Through partnership and collaboration between family, DAC and community agencies such as IMH, effective intervention and support can be developed to help families better cope with an adult with intellectual disability, as well as to help our clients move towards a better quality of life.



TRAINING AND DEVELOPMENT

ART PIECES BY RESIDENTS AND DAC CLIENTS



Muhammad Zaini
Debbie and Me



Koh Seow Huat
I Drew the Sun



Cheong Fanny
Love



Toh Siew Mui
Pearls and Diamonds



Sun Ru Xia
Me



Alex Koh
Shapes of my Mind



Chan Kwok Weng
Mixed Media on Canvas



Yip Seng Hong
In my Universe

VSA EXHIBITION



TRAINING AND DEVELOPMENT

TRAINING ACTIVITIES 2016



Work Therapy Training



Food Preparation



Cookie Baking



Gardening

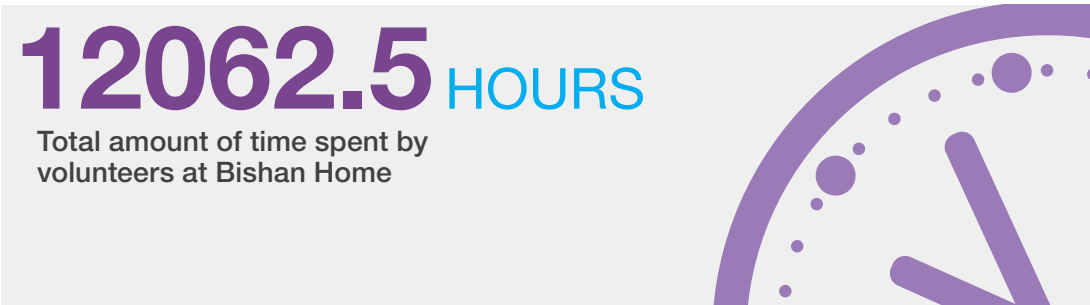


Painting

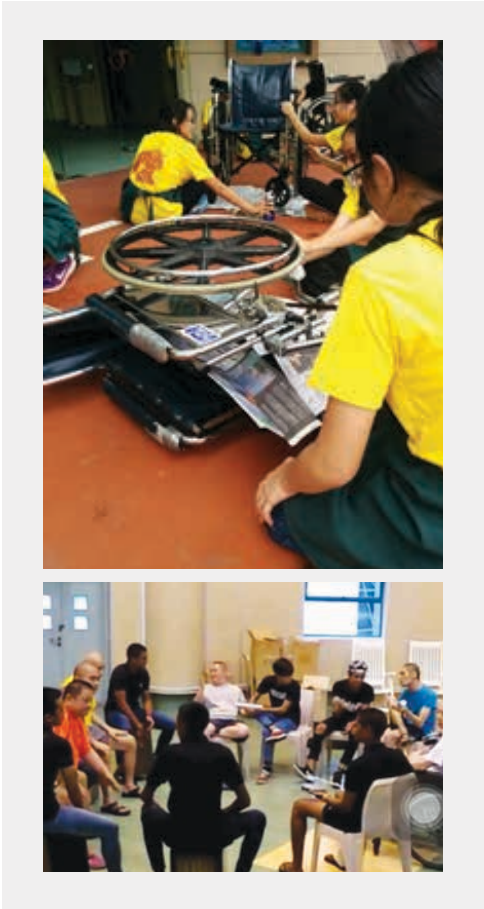
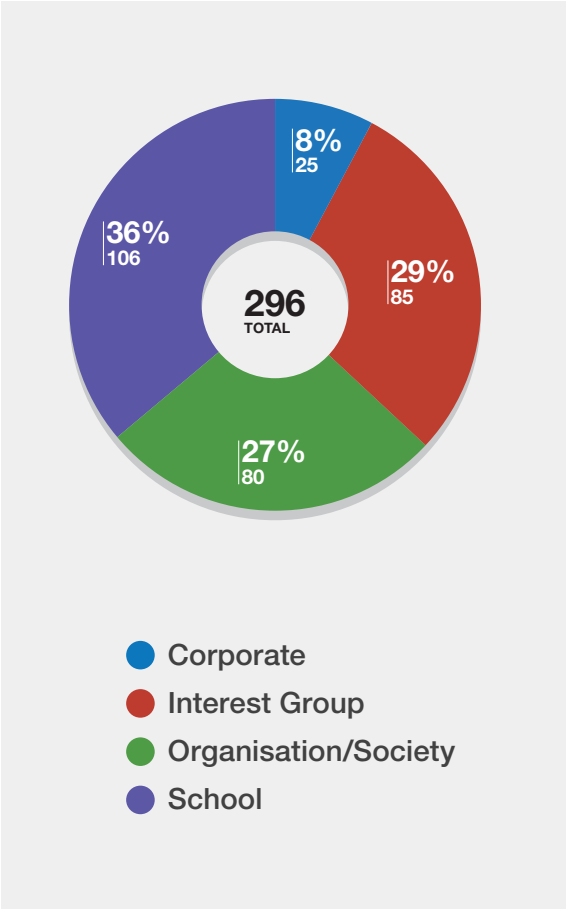


Learn Self Feeding

SOCIAL WORK & COMMUNITY PARTNERSHIP



GROUP VOLUNTEERS FOR FY 2015



SOCIAL WORK & COMMUNITY PARTNERSHIP

For FY 2016, the focus will be on our Volunteers as key partners to provide a wider range of programmes and activities for our residents to experience or develop their skills. At Bishan Home, we are really thankful that many volunteers supported us in the various events and activities. Through their engagement, our residents will be encouraged, enable and enriched as they are made more socially aware of what they can experience and achieve.

One of our first programs spearheaded by our volunteers alone, our sewing class has expanded tremendously in the past year. We have a group of dedicated volunteers that come together weekly to teach a class of 15 residents and clients to create handicraft such as pillow cases, bags and other craft items. We even initiated 3 sessions of knitting class hosted by an external vendor to better equip volunteers with new skills to help our residents more.

In the pipeline is our gardening makeover project. We will continue to collaborate with students from St Joseph's institution to harvest plant crops together with our residents. Hampton Pre-School also supported us by allowing us to set up a booth to sell our vegetables to the parents of the children attending the school. We have also recruited a group of volunteers who expressed great interest in gardening and they are also willing to invest their time to beautify our garden. In the long run, they will generate fresh ideas and knowledge to make our community garden an interesting place for our residents and clients.



Next is our Very Special Arts (VSA) first arts exhibition, it was made possible on 8th Jan 2016. It was a collaboration with ATLAS Productions. As a team, these students planned and executed the workshops where the artworks were created and also managed the exhibition. The exhibition involved student of VSA (residents and DAC clients) and their family members. A total of 50 people were invited for this mini showcase. A 2nd exhibition was held in VSA gallery on 23rd May 2016.

We also have a dedicated volunteer who conducts Chinese art Painting classes. The efforts of both art therapy were also used as anniversary gifts. Music therapy is another area we are working on. Currently we have a qualified music therapist to help our low functioning residents and clients to restore, maintain or improving their social and emotional wellbeing. We will be working to expand these therapy programs with help and contributions from these volunteers.

Lastly, we are blessed with more regular corporate partners supporting our cause. We have planned an outing in July 2016 for Singapore Customs and a sponsored lunch in January 2017. They will also help us with our anniversary in October. Next is Wells Fargo Bank, employees are sent to Bishan Home for a monthly activity together with our PT department to assist our PT aides for



SOCIAL WORK & COMMUNITY PARTNERSHIP



group exercise therapy with our residents. Lastly, EM Services employees participate in monthly interactions and gardening work together with our residents.

COLLABORATION WITH TRYBE-SINGAPORE GIRLS HOME-BOWEN SECONDARY IN 2015/2016

Trybe is another VWO that facilitates programs which are purposefully designed to create positive learning outcomes for the youth. One of their main program is to plan service learning programs for youths in Singapore. From March to July, Bishan Home collaborated with Trybe for several community outreach programs which they trained youths to plan community service program and facilitate their own activity plans for the beneficiaries.

On 13 March, Trybe engaged Singapore Girls' Home youths to invite 6 residents down to participate in activities such arts & music and games planned by the girls. These youths showed great sense of leadership skills as they mentored our residents in each of the activities with patience and professionalism.

In April and July, Bowen Secondary school students partnered with Bishan Home for their Values in Action (VIA) program and the students were mentored by Trybe. The main aim of this VIA program was to instil values, knowledge and skills in students to be a responsible citizen who can contribute meaningfully to the community.

On 17 April, Bowen Secondary librarians invited 10 residents to their school library. Residents participated in origami crafts, karaoke and ball games. At the end of the interactive session, the librarians presented hand-made goodie bags for our residents to keep their momentum going.

On 24 July, Bowen Secondary NCC boys came to Bishan Home to interact with 40 residents in the MPH. As well as engaging residents with arts and craft, the boys also performed their marching routine, receiving a raucous response from our residents.

Lastly on 7 August, Bowen Secondary invited 5 residents and staffs to attend a sit-down charity lunch in celebration for "Bowen Gives Back SG50 National Day" event. The event was filled with fun and excitement as the nation celebrated SG50. We were honoured to be presented with "Outstanding Partner Award" for our partnership with Bowen Secondary students.



COLLABORATION WITH VOLUNTEERS FROM FAIRPRICE

For the past few years, Bishan Home has collaborated with FairPrice for Y-Green Finger project. However, this annual year, FairPrice was involved in a wide series of programs with Bishan Home.

***Work Therapy Outing

On 13 April 2015, FairPrice volunteers brought our work therapy residents for a shopping outing at Junction 8. This outing was a reward and recognition for our work therapy residents. The FairPrice volunteers and residents visited the J8 FairPrice and the volunteers guided our residents to purchase food with the money given. After shopping, they gathered at the roof top for a mini picnic and interaction session.

Instead of taking catered transport back to Bishan Home, the volunteers brought our residents to take public bus transport. These are valuable community living skills. It was indeed an enriching experience for our residents.

SOCIAL WORK & COMMUNITY PARTNERSHIP

***Hydroponics Planting

On 21 May 2015, FairPrice volunteers participated in our in-house Hydroponics planting. They planted Bayam seedlings together with our residents. The vegetables was eventually sold to Bishan neighbourhoods/ kindergartens to raise awareness of Intellectual disability.

***FairPrice Founder's Day Shopping Activity & Donation

On 31 July 2015, FairPrice celebrated their Founder's Day. In conjunction with celebration of SG 50, Bishan Home was one of the charities selected out of 5 charities organization in Singapore to receive \$13,850 FairPrice vouchers donation. 4 residents were also invited to join a shopping activity at Tanjong Pagar Plaza FairPrice with the NTUC Sec-Gen Mr Chan Chun Sing, FairPrice senior management and staff.

COLLABORATION WITH REPAIR KOPITIAM AND NANYANG GIRLS HIGH

Repair Kopitiam is a project powered by Sustainable Living Lab with the support of South-West Community Development Council and the National Environment Agency. It is an initiative to bring the community together to repair so as to combat the throw-away culture for a sustainable world as the buy-and-throw-away culture is prevalent in our society.

Repair-For-Good programme is part of the Nanyang Girls' Community Education programme that will culminate to a Service Day at the beneficiary of their choice. The main objective of the programme is to learn and develop repair and life skills as well as to engage with the community through the application of these repair and making skills. As such, Repair Kopitiam partnered with Nanyang Girls High for this community programme.

On 4th and 7th March 2016, volunteers were briefed on the dos and don'ts in the Home. Students were divided into 5 different groups to do various daily living activities together with the residents. This is to allow the students to

interact with our residents and understand their needs. The students are then tasked to get to know our residents' likes and dislikes. A reflection session and a repair plan session wrapped up the activities for the day.

On 8th March 2016, the students returned with various tools to help us in repairing work of our current wheelchairs. Students were tasked to do a diagnosis and list down various spoiled parts which needs to be replaced. The students assisted to tighten the screws, oiling and anti-rust the wheelchairs.

COMMUNITY SERVICE ORDER PROGRAM

From mid November 2015 to late December, Bishan Home collaborated with Ministry of Social and Family Development (MSF) to engage CSO probationers. 9 CSO probationers attended Cajon lesson taught by a Cajon instructor @ Bishan Home.

A cajón is nominally a six sided, box-shaped percussion instrument originally from Peru, played by slapping the front or rear faces (generally thin plywood) with the hands, fingers, or sometimes various implements such as brushes, mallets, or sticks.

Then, these 9 CSO probationers taught 9 of our Bishan Home residents for 4 days consecutively, each session 2 hours. On 10 December 2015, the probationers and our residents put up a performance for all Bishan Home staffs and residents. There were simple games played e.g. musical chair and performance e.g. singing by the probationers and cajon by both residents and the probationers.



FINANCIAL HIGHLIGHTS

For the financial year ended 31 March 2016 ("FY2016"), Bishan Home for the Intellectually Disabled ("the Home") reported income of S\$4.15m and expenditure of S\$3.20m from its operations, resulting in a net operating surplus of \$0.95m.

The net operating surplus for FY2016 was 7.98% higher than that of the previous financial year. This was the result of an increase in operating income of 6.35% compared to a slower increase in operating expenses of 5.88% compared to the year ended 31 March 2015.

The increase in operating income was derived from the following income sources:

1. An overall increase in Government Subvention. This was due mostly to an increase in per resident/Day Activity Centre ("DAC") client norm cost although there was also a small increase in the number of residents qualifying for higher subsidy rates.
2. An increase in the donations received by the Home as the Home actively canvassed for donations from community partners to fund the purchase of a wheelchair van for use by the Home's Day Activity Centre. Donations were also boosted by the government's decision to increase the tax deduction from 250% to 300% for qualifying donations made in 2015, in line with the nation's SG50 celebrations.
3. The government funding initiative which was started in July 2014 to subsidise transport costs for Day Activity Centre clients under the Voluntary Welfare Organisation ("VWO") Transport Subsidy Scheme came into effect for the first full financial year.

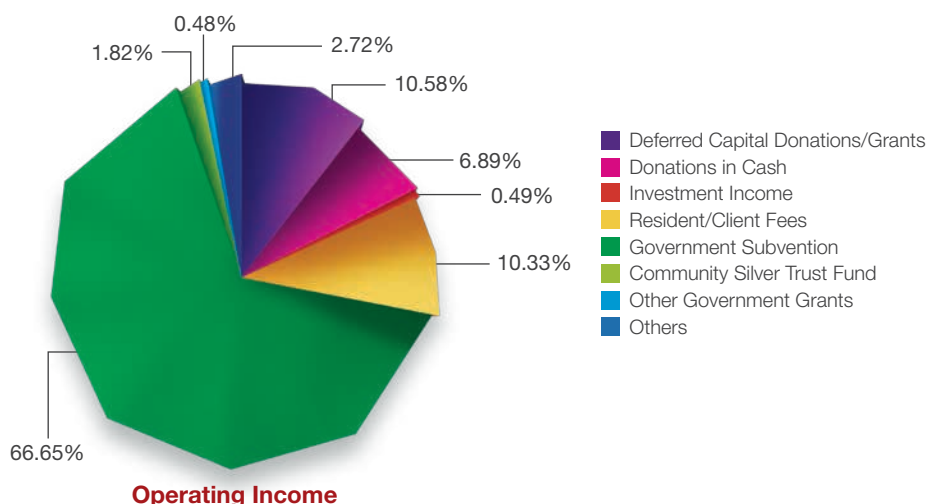
With regard to the operating expenditure of the Home, expenses increased especially in the following areas as the Home sought to improve its service delivery:

1. As a follow up to the Home's drive started in 2014 to improve its residents' nutrition, the Home increased its purchase of a wider variety of healthier cooking ingredients. This resulted in higher food costs.
2. Nursing supplies purchases had to be increased as greater nursing care was required to care for residents as they aged and developed more medical conditions.
3. Staff salaries increased as job demands increased and to enable staff to cope with inflationary pressures.

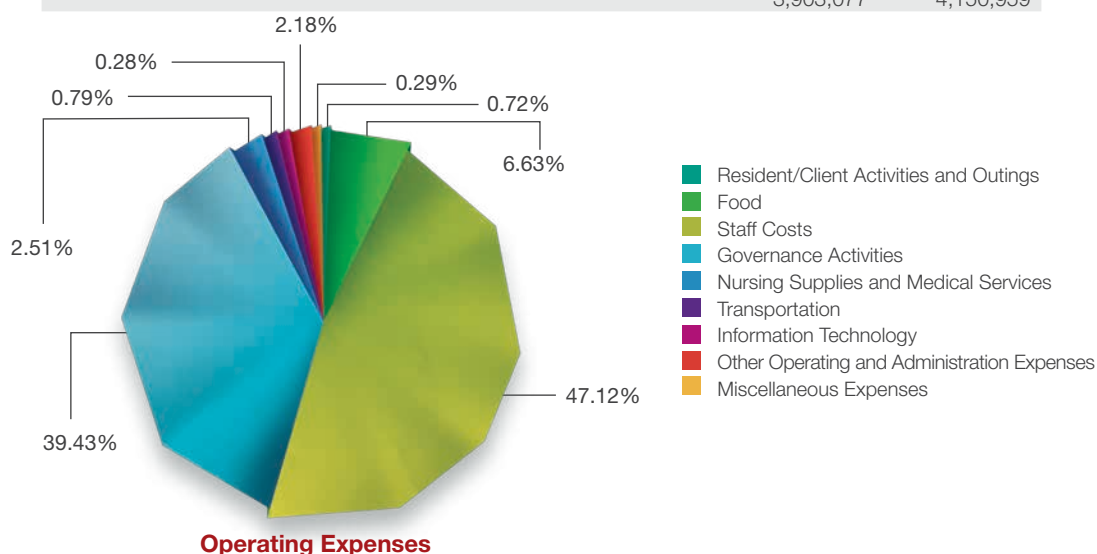
Overall, the Home performed satisfactorily in the financial aspect with sufficient funds raised for current expenditure and to build reserves to be used in future as the economy is expected to weaken in the next financial year. Cost control also remained tight.



FINANCIAL HIGHLIGHTS



Operating Income	2015	2016
Deferred Capital Donations/Grants	448,876	439,428
Donations in Cash	190,130	286,055
Investment Income	34,127	20,623
Resident/Client Fees	444,435	429,181
Government Subvention	2,513,563	2,766,774
Community Silver Trust Fund	194,272	75,921
Other Government Grants	20,894	19,971
Others	56,780	113,006
	3,903,077	4,150,959



Operating Expenses	2015	2016
Resident/Client Activities and Outings	31,215	23,164
Food	170,662	212,269
Staff Costs	1,482,445	1,507,508
Governance Activities	1,161,761	1,261,837
Nursing Supplies and Medical Services	66,080	80,476
Transportation	22,688	25,559
Information Technology	9,716	9,241
Other Operating and Administration Expenses	68,574	69,951
Miscellaneous Expenses	8,730	9,422
	3,021,871	3,199,427

DONORS

Organisations

Beca Carter Hollings & Ferner (SEA) Pte Ltd
 Eduventure Holdings Pte Ltd
 Global Mascot Pte Ltd
 Hong Kong Baptist University Christian Choir
 JP Freight Solution
 Kuo Chuan Presbyterian Secondary School
 Sumitomo Corporation Asia & Oceania Pte Ltd

Individuals

Abigail Low Xiu Jun
 Andy Kwek
 Arumugam Meganathan
 Auw Chor Cheng
 Chew Kean Lim
 Chong Chun Hon
 Choong Siew Ching
 Dr Ansgar Cheng Chi Chung
 Goh Tock Yong Kelvin
 Jesper Lim Chin Yiong
 Koh Chan Guan
 Koh Meng Leng
 Kwek Wei Lun, Calvin
 Lee Jiunn Shan, Vincent
 Lee Pai Leng
 Lee Shulian
 Lee Wei Kheong, Edward
 Lee Yin Lin, Cheryl
 Lee Zi Qi Chloe
 Leong Quor Meng
 Leong Wai Loon Adrian
 Lim Kee Sian
 Lim Yanzi
 Ling Khoon Lin

Lo Ming Chee
 Low Gek Kim
 Ma Jiaying
 Mahendran s/o Minisamy
 Maureen Khoo
 Ng Kah Gui
 Ng Poh Hwee
 Ng Yew Who
 Peh Kok Heng
 Sim Kia Seng
 Sng Han Heng
 Soh Chee King
 Stephen Samuel
 Theodore Ng
 Toh Eng Tiah
 Ullas Thippur Puttaswamy
 Wee Lily
 Wong Ngan Man
 Wong Tshun Wah

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STATEMENT BY THE BOARD OF DIRECTORS

In the opinion of the Board of Directors, the financial statements of Bishan Home for the Intellectually Disabled (the “Home”) set out on page 4 to 27 are properly drawn up, so as to give a true and fair view of the financial position of the Home as at 31 March 2016 and the financial performance of the operations, changes in funds and cash flows of the Home for the year ended on that date.

On behalf of the Board of Directors,



Mr. Lau Wah Ming
Hon. Chairman



Dr Oswald Goh Miah Kiang
Hon. Treasurer

Singapore, **30 AUG 2016**

INDEPENDENT AUDITOR'S REPORT

To the Members of Bishan Home for the Intellectually Disabled (UEN: T07SS0102D)

Report on the Financial Statements

We have audited the accompanying financial statements of Bishan Home for the Intellectually Disabled (the “Home”), which comprise the statement of financial position as at 31 March 2016, and 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 a summary of significant accounting policies and other explanatory notes as set out on pages 4 to 27.

Management's Responsibility for the Financial Statements

The Board of Directors of the Home (the “Board”) is responsible for the preparation of financial statements that give a true and fair view in accordance with the provision of the Charities Act, Cap. 37, the Societies Act, Cap. 311 and Singapore Financial Reporting Standards, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

Auditors' Responsibility

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

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Home's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Home's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Directors, as well as evaluating the overall presentation of the financial statements.

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

Opinion

In our opinion, the financial statements of the Home are properly drawn up in accordance with the provisions of the Charities Act, Cap. 37, Societies Act, Cap. 311 and Singapore Financial Reporting Standards so as to give a true and fair view of the financial position of the Home as at 31 March 2016 and the financial performance, changes in funds and cash flows of the Home for the year ended on that date.

INDEPENDENT AUDITOR'S REPORT


To the Members of Bishan Home for the Intellectually Disabled (UEN: T07SS0102D)

Report on Other Legal and Regulatory Requirements

In our opinion, the accounting and other records required by the above regulations to be kept by the Home have been properly kept in accordance with the regulations.

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

- (a) the use of the donation monies was not in accordance with the objectives of the Home as required under regulation 16 of the Charities (Institutions of a Public Character) Regulations; and
- (b) the Home has not complied with the requirements of regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.



KRESTON DAVID YEUNG PAC
Public Accountants and
Chartered Accountants

Singapore, **30 AUG 2016**

STATEMENT OF FINANCIAL POSITION

As at 31 March 2016

	Note	2016 S\$	2015 S\$
ASSETS			
Non-current asset			
Property, plant and equipment	3	4,448,884	4,345,496
Current assets			
Programme fees in arrears	4	15,008	11,865
Government grant receivables	5	12,896	102,131
Other receivables		4,962	2,275
Deposits		10,344	4,917
Prepayments		11,070	9,017
Cash and bank balances	6	6,486,956	5,546,244
Total current assets		6,541,236	5,676,449
Total assets		10,990,120	10,021,945
FUNDS AND LIABILITIES			
<u>Unrestricted Fund</u>			
General fund		237,174	-
<u>Restricted Funds</u>			
General fund		5,521,779	4,818,728
Sinking fund		400,000	400,000
Deferred capital donation	7	4,181,275	4,082,703
Deferred capital grant - Herbs and Spice Garden	8	-	400
Deferred capital grant - CST	9	150,274	194,801
Community silver trust	10	118,318	149,712
Total funds		10,608,820	9,646,344
Current liabilities			
Other payables	11	201,148	179,763
Accruals for operating expenses		95,792	107,588
Programme fees received in advance		9,740	9,410
Programme deposits held for residents		62,140	64,940
Admission deposits held for DAC clients		12,480	13,900
Total current liabilities		381,300	375,601
Total funds and liabilities		10,990,120	10,021,945

The notes set out on pages 9 to 27 form an integral part of and should be read in conjunction with this set of financial statements.

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the financial year ended 31 March 2016

		Unrestricted Fund	Restricted Funds				2016
	Note	General Fund S\$	Residential Home S\$	Day Activity Centre S\$	Community Silver Trust S\$	Capital Donation S\$	Total S\$
Incoming resources							
Income resources from generated funds:							
Voluntary income							
Deferred capital donations/grants	7	-	-	-	-	439,028	439,028
Deferred capital grant - herbs and spice garden	8	-	-	-	-	400	400
Deferred capital grant - CST	9	-	-	-	37,037	-	37,037
Community silver trust	10	-	-	-	38,884	-	38,884
Donations received	12	237,174	38,668	-	-	10,213	286,055
Investment income	13	-	20,623	-	-	-	20,623
VWO Transport Subsidy		-	-	19,971	-	-	19,971
Income resources from charitable activities:							
Programme fees		-	312,360	-	-	-	312,360
Daycare collection		-	-	71,456	-	-	71,456
Government subvention grants		-	2,579,424	187,350	-	-	2,766,774
Transport income		-	-	18,011	-	-	18,011
Sundry income		-	21,500	5,854	-	-	27,354
Other incoming resources		-	113,006	-	-	-	113,006
Total income resources		237,174	3,085,581	302,642	75,921	449,641	4,150,959
Less: Resources expended							
Charitable activities expenses:							
Activities and outings	14	-	13,292	4,702	5,170	-	23,164
Food and marketing		-	204,414	7,855	-	-	212,269
Staff costs		-	1,306,031	180,490	20,987	-	1,507,508
Nursing supplies and medical services		-	78,028	2,448	-	-	80,476
Transportation		-	8,766	16,793	-	-	25,559
Information technology		-	8,508	733	-	-	9,241
Miscellaneous expenses		-	7,305	2,117	-	-	9,422
Total charitable activities expenses		-	1,626,344	215,138	26,157	-	1,867,639
Governance costs	15	-	666,664	59,578	87,326	448,269	1,261,837
Other operating and administration expenses	16	-	66,131	3,820	-	-	69,951
Total resources expended		-	(2,359,139)	(278,536)	(113,483)	(448,269)	(3,199,427)
Net income resources/(expended) before other gains and losses		237,174	726,442	24,106	(37,562)	1,372	951,532
Less: Other recognised loss							
Loss on disposal of property, plant and equipment		-	(11,307)	-	-	-	(11,307)
Net surplus/(deficit) and total comprehensive income for the year		237,174	715,135	24,106	(37,562)	1,372	940,225

The notes set out on pages 9 to 27 form an integral part of and should be read in conjunction with this set of financial statements.

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the financial year ended 31 March 2016

		Restricted Funds				2015
		Residential Home	Day Activity Centre	Community Silver Trust	Capital Donation	Total
	Note	S\$	S\$	S\$	S\$	S\$
Incoming resources						
Income resources from generated funds:						
Voluntary income						
Deferred capital donations/grants	7	-	-	-	448,376	448,376
Deferred capital grant - herbs and spice garden	8	-	-	-	500	500
Deferred capital grant - CST	9	-	-	20,417	-	20,417
Community silver trust	10	-	-	173,855	-	173,855
Donations received	12	190,130	-	-	-	190,130
Investment income	13	34,127	-	-	-	34,127
VWO Transport Subsidy		-	20,454	-	-	20,454
Other government grant		440	-	-	-	440
Income resources from charitable activities:						
Programme fees		313,642	-	-	-	313,642
Daycare collection		-	83,835	-	-	83,835
Government subvention grants		2,313,545	200,018	-	-	2,513,563
Transport income		-	18,870	-	-	18,870
Sundry income		21,200	6,888	-	-	28,088
Other incoming resources		56,780	-	-	-	56,780
Total income resources		2,929,864	330,065	194,272	448,876	3,903,077
Less: Resources expended						
Charitable activities expenses:						
Activities and outings	14	21,582	4,852	4,781	-	31,215
Food and marketing		160,221	10,441	-	-	170,662
Staff costs		1,324,009	152,674	5,762	-	1,482,445
Nursing supplies and medical services		53,756	12,324	-	-	66,080
Transportation		6,982	15,706	-	-	22,688
Information technology		7,933	1,783	-	-	9,716
Miscellaneous expenses		8,306	424	-	-	8,730
Total charitable activities expenses		1,582,789	198,204	10,543	-	1,791,536
Governance costs	15	437,405	100,336	182,391	441,629	1,161,761
Other operating and administration expenses	16	52,761	9,393	6,420	-	68,574
Total resources expended		(2,072,955)	(307,933)	(199,354)	(441,629)	(3,021,871)
Net income resources/(expended) before other gains and losses		856,909	22,132	(5,082)	7,247	881,206
Less: Other recognised loss						
Plant and equipment written off		(156)	-	-	-	(156)
Net surplus/(deficit) and total comprehensive income for the year		856,753	22,132	(5,082)	7,247	881,050

The notes set out on pages 9 to 27 form an integral part of and should be read in conjunction with this set of financial statements.

STATEMENT OF CHANGES IN FUNDS

For the financial year ended 31 March 2016

Unrestricted Fund	Restricted Funds										
	General Fund					Deferred Capital					
	General Fund S\$	Residential Home S\$	Day Activity Centre S\$	Community Silver Trust S\$	Capital Donation S\$	Sinking Fund S\$	Deferred Capital Donation/ Grants S\$	Deferred Capital Donation - Herbs and Spice Garden S\$	Community Silver Trust S\$	Deferred Capital Grant - CST S\$	Total S\$
Balance as at 01.04.2014	-	3,729,927	66,210	115,220	26,321	400,000	4,477,179	900	55,570	30,746	8,902,073
Additions for the year	-	-	-	-	-	-	35,415	-	452,469	-	487,884
- Government grants	-	-	-	-	-	-	18,485	-	-	-	18,485
- Tax-exempt cash donation	-	-	-	-	-	-	-	-	-	-	-
Transfer during the year	-	-	-	-	-	-	-	-	(184,472)	184,472	-
Amortisation/Utilisation for the year	-	-	-	-	-	-	(448,376)	(500)	(173,855)	(20,417)	(643,148)
Net surplus/(deficit) and total comprehensive income for the year	-	856,753	22,132	(5,082)	7,247	-	-	-	-	-	881,050
Balance as at 31.03.2015/01.04.2015	-	4,586,680	88,342	110,138	33,568	400,000	4,082,703	400	149,712	194,801	9,646,344
Additions for the year	-	-	-	-	-	-	464,033	-	-	-	464,033
- Government grants	-	-	-	-	-	-	14,480	-	-	-	14,480
- Tax-exempt cash donation	-	-	-	-	-	-	59,087	-	-	-	59,087
- Non tax-exempt cash donation	-	-	-	-	-	-	-	-	-	-	-
Transfer during the year	-	-	-	-	-	-	-	-	7,490	(7,490)	-
Amortisation/Utilisation for the year	-	-	-	-	-	-	(439,028)	(400)	(38,884)	(37,037)	(515,349)
Net surplus/(deficit) and total comprehensive income for the year	237,174	715,135	24,106	(37,562)	1,372	-	-	-	-	-	940,225
Balance as at 31.03.2016	237,174	5,301,815	112,448	72,576	34,940	400,000	4,181,275	-	118,318	150,274	10,608,820
							(Note 7)				

(Note 7)

The notes set out on pages 9 to 27 form an integral part of and should be read in conjunction with this set of financial statements.

STATEMENT OF CASH FLOWS

For the financial year ended 31 March 2016

	Note	2016 S\$	2015 S\$
Cash flows from operating activities			
Net surplus for the year		940,225	881,050
Adjustments for:-			
Allowance for credit losses	16	10,680	5,930
Allowance for credit losses written back	16	(2,690)	(4,900)
Deferred capital donations/grants	7	(439,028)	(448,376)
Deferred capital grant - herbs and spice garden	8	(400)	(500)
Deferred capital grant - CST	9	(37,037)	(20,417)
Community silver trust fund	10	(38,884)	(173,855)
Depreciation of property, plant and equipment		513,940	495,033
Loss on disposal of Property, plant and equipment		11,307	-
Property, plant and equipment written off		-	156
Interest income		(20,623)	(34,127)
Operating surplus before working fund changes		937,490	699,994
Changes in working fund:-			
Decrease/(Increase) in other receivables		67,935	(90,150)
Increase in accruals and other payables		5,699	73,754
Net cash generated from operating activities		1,011,124	683,598
Cash flows from investing activities			
Purchase of property, plant and equipment		(630,635)	(237,329)
Proceeds from disposal of property, plant and equipment		2,000	-
(Increase)/decrease in fixed deposits		(3,814,158)	1,988,700
Interest received		20,623	34,127
Net cash (used)/generated from investing activities		(4,422,170)	1,785,498
Cash flows from financing activities			
Capital donations received	7	537,600	53,900
Community silver trust received	10	-	452,469
Net cash generated from financing activities		537,600	506,369
Net (decrease)/ increase in cash and cash equivalents		(2,873,446)	2,975,465
Cash and cash equivalents at beginning of year		4,134,944	1,159,479
Cash and cash equivalents at end of year	6	1,261,498	4,134,944

The notes set out on pages 9 to 27 form an integral part of and should be read in conjunction with this set of financial statements.

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

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 Intitution 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 dollars (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 2015. 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.

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

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.

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

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 dollars, which is the Home’s functional currency.

Transactions and balances

Transactions in foreign currencies are measured and recorded in Singapore dollars 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.

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

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.

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

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.

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

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 company 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.

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

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 expired. 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 fees 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.

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

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 chief executive officer, the 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.

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

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.

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

3. PROPERTY, PLANT AND EQUIPMENT

	Leasehold property S\$	Motor vehicles S\$	Computers S\$	Equipment S\$	Furniture and fittings S\$	Renovation S\$	Spice garden S\$	Herbs & S\$	Total S\$
<u>Cost</u>									
At 01.04.2014	8,220,293	150,379	62,836	622,837	345,452	1,264,771	34,168	10,700,736	
Additions	-	-	16,180	89,926	54,488	76,735	-	237,329	
Written-off	-	-	3,909	(13,910)	-	(1,100)	-	(11,101)	
At 31.03.2015/01.04.2015	8,220,293	150,379	82,925	698,853	399,940	1,340,406	34,168	10,926,964	
Additions	-	69,287	-	21,640	20,266	519,442	-	630,635	
Disposal	-	(40,788)	-	(11,227)	(14,049)	-	-	(66,064)	
At 31.03.2016	8,220,293	178,878	82,925	709,266	406,157	1,859,848	34,168	11,491,535	
<u>Accumulated depreciation</u>									
At 01.04.2014	4,494,930	49,266	54,814	534,549	277,277	656,300	30,244	6,097,380	
Charge for the year	274,010	14,638	6,500	53,333	26,346	119,102	1,104	495,033	
Written-off	-	-	3,909	(13,910)	-	(944)	-	(10,945)	
At 31.03.2015/01.04.2015	4,768,940	63,904	65,223	573,972	303,623	774,458	31,348	6,581,468	
Charge for the year	274,010	16,165	8,060	36,520	34,433	143,648	1,104	513,940	
Disposal	-	(27,481)	-	(11,227)	(14,049)	-	-	(52,757)	
At 31.03.2016	5,042,950	52,588	73,283	599,265	324,007	918,106	32,452	7,042,651	
<u>Net book value</u>									
At 31.03.2016	3,177,343	126,290	9,642	110,001	82,150	941,742	1,716	4,448,884	
At 31.03.2015	3,451,353	86,475	17,702	124,881	96,317	565,948	2,820	4,345,496	

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

4. PROGRAMME FEES IN ARREARS

	2016 S\$	2015 S\$
Programme fees in arrears	54,948	43,815
Less: Allowance for credit losses	(39,940)	(31,950)
	<u>15,008</u>	<u>11,865</u>
<u>Movements of allowance for credit losses</u>		
Balance at beginning of year	31,950	30,920
Allowance for credit losses (Note 16)	10,680	5,930
Allowance for credit losses written back (Note 16)	(2,690)	(4,900)
Balance at end of year	<u>39,940</u>	<u>31,950</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\$9,178 (2015: S\$5,825) 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 2016 S\$	Allowance for credit losses 2016 S\$	Gross 2015 S\$	Allowance for credit losses 2015 S\$
Not past due	6,735	(905)	6,725	(685)
Past due: -				
- 1 to 30 days	3,080	(905)	3,420	(685)
- 31 to 60 days	3,998	(905)	2,525	(685)
- Over 60 days	41,135	(37,225)	31,145	(29,895)
	<u>48,213</u>	<u>(39,035)</u>	<u>37,090</u>	<u>(31,265)</u>
	<u>54,948</u>	<u>(39,940)</u>	<u>43,815</u>	<u>(31,950)</u>

5. GOVERNMENT GRANT RECEIVABLES

This represents under funding from MSF. The amount is currently being assessed by MSF and will be finalised subsequent to the financial year.

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

6. CASH AND BANK BALANCES

	2016 S\$	2015 S\$
Cash on hand	3,723	5,183
Cash at bank	1,257,775	4,129,761
Fixed deposits	<u>5,225,458</u>	<u>1,411,300</u>
Cash and bank balances	6,486,956	5,546,244
Less: Fixed deposit with maturity more than 3 months	<u>(5,225,458)</u>	<u>(1,411,300)</u>
Cash and cash equivalents	<u>1,261,498</u>	<u>4,134,944</u>

The fixed deposits are placed with reputable financial institutions for varying periods of between 3 to 36 month (2015: 3 to 36 month) tenures depending on the immediate cash requirement of the Home and earns interest at rates ranging from 1.34% to 2.5% (2015: ranged from 1.1% to 1.7%) per annum.

7. DEFERRED CAPITAL DONATIONS/GRANTS

	2016 S\$	2015 S\$
Balance at beginning of year	4,082,703	4,477,179
Donations/Grants received during the year	<u>537,600</u>	<u>53,900</u>
	4,620,303	4,531,079
Less: Amortisation to profit or loss		
- Leasehold property	274,010	274,010
- Other plant and equipment	165,018	174,366
	<u>(439,028)</u>	<u>(448,376)</u>
Balance at end of year	<u>4,181,275</u>	<u>4,082,703</u>

8. DEFERRED CAPITAL GRANT – HERBS AND SPICE GARDEN

	2016 S\$	2015 S\$
Balance at beginning of year	400	900
Less: Amortisation to profit or loss (page 5)	<u>(400)</u>	<u>(500)</u>
Balance at end of year	<u>-</u>	<u>400</u>

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

9. DEFERRED CAPITAL GRANT – CST

	2016 S\$	2015 S\$
Balance at beginning of year	194,801	30,746
Add: Transfer from Community Silver Trust (Note 10)	(7,490)	184,472
Less: Amortisation to profit or loss (page 5)	<u>(37,037)</u>	<u>(20,417)</u>
Balance at end of year	<u>150,274</u>	<u>194,801</u>

10. COMMUNITY SILVER TRUST

	2016 S\$	2015 S\$
Balance at beginning of year	149,712	55,570
Add: Receipts	-	452,469
Less: Transfer to profit or loss (page 5&6)	(38,884)	(173,855)
Less: Transfer to deferred capital grant - CST (Note 9)	<u>7,490</u>	<u>(184,472)</u>
Balance at end of year	<u>118,318</u>	<u>149,712</u>

The Community Silver Trust Fund was set up by the government to enhance and expand the services of Voluntary Welfare Organisations (“VWOS”) 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 of the Home by adding approved equipment and innovative projects and programmes. With effect from financial year 2014, eligible VWOS 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.

11. OTHER PAYABLES

Sundry creditors	50,877	53,012
Staff saving	23,050	20,800
Cash held for residents	75,987	65,615
Advance from residents for medical expenses	43,734	40,336
Advance for purchase of materials to be used by volunteers	<u>7,500</u>	<u>-</u>
	<u>201,148</u>	<u>179,763</u>

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

12. DONATIONS RECEIVED

	2016 S\$	2015 S\$
Tax-exempt donations	228,744	160,370
Non-tax-exempt donations	<u>57,311</u>	<u>29,760</u>
	<u>286,055</u>	<u>190,130</u>

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

Tax-exempt and non-tax exempt cash donations for designated purchases of S\$14,480 and S\$59,087 respectively (2015: S\$18,485 Tax-exempt) are reflected in the Deferred Capital Donation Fund account.

13. INVESTMENT INCOME

	2016 S\$	2015 S\$
Bank interest income	131	225
Fixed deposit income	<u>20,492</u>	<u>33,902</u>
	<u>20,623</u>	<u>34,127</u>

14. STAFF COSTS

Salaries and wages	955,195	948,578
Bonuses	186,202	187,617
CPF contribution	92,099	87,344
Foreign worker levy	210,901	209,454
Recruitment fee	9,364	6,276
Training fee	21,531	5,765
Staff welfare	20,196	37,141
Uniform	<u>12,020</u>	<u>270</u>
	<u>1,507,508</u>	<u>1,482,445</u>

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

15. GOVERNANCE COSTS

	2016	2015
	S\$	S\$
Administrative staff costs:-		
- Salaries and wages	301,722	253,224
- Bonuses	54,138	39,556
- CPF contribution	49,781	39,473
Auditors' remuneration	11,234	8,056
Depreciation of property, plant and equipment	513,940	495,033
General maintenance expenses	70,881	78,407
Insurances	18,624	22,336
Professional fee	70,437	61,446
Property maintenance	9,980	1,741
Registration fee	1,348	376
Telecommunication	8,219	7,587
Utilities	151,533	154,526
	<u>1,261,837</u>	<u>1,161,761</u>

16. OTHER OPERATING AND ADMINISTRATION EXPENSES

	2016	2015
	S\$	S\$
Allowance for credit losses (Note 4)	10,680	5,930
Allowance of credit losses written back (Note 4)	(2,690)	(4,900)
Mattresses and bed linen	4,400	2,613
Rental of equipment	3,215	1,637
Anniversary celebration	(200)	8,780
Bank charges	1,108	1,099
Non-capitalised assets	30,894	33,619
Printing and stationery	7,108	7,267
Publicity	2,755	5,136
Refreshment	3,430	2,599
Other operating expenses	9,251	4,794
	<u>69,951</u>	<u>68,574</u>

17. 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.

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

18. ANNUAL REMUNERATION OF KEY MANAGEMENT PERSONNEL

	2016	2015
	S\$	S\$
Key management personnel compensation:-		
- Salaries and bonuses	260,130	246,380
- CPF contribution	28,268	24,507
	<u>288,398</u>	<u>270,887</u>

Key management personnel compensation for the year are included in staff costs (Note 14) and governance costs (Note 15).

Number of key management personnel in remuneration bands: -

	<u>Total number of management staff</u>	
	2016	2015
- Above S\$50,000 to S\$100,000	2	2
- Above S\$100,000 to S\$150,000	<u>1</u>	<u>1</u>

Key management personnel comprises the chief executive officer, the matron and accountant.

19. 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

Trade 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.

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

19. FINANCIAL RISK MANAGEMENT AND OBJECTIVES (Continued)

Credit Risk (Continued)

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 at 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.

20. 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.

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

20. CAPITAL MANAGEMENT AND RESERVE POLICY (Continued)

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

	2016 S\$	2015 S\$
Unrestricted general fund (*Reserves)	237,174	-
Ratio of *Reserves to total operating expenditure	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. 85% (2015: 80.2%) 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.

21. 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:-

	2016 S\$	2015 S\$
<u>Financial Assets</u>		
Loans and receivables: -		
Programme fees in arrears	15,008	11,865
Government grant receivables	12,896	102,131
Other receivables and deposits	15,306	7,192
Cash and bank balances	6,486,956	5,546,244
Total financial assets	6,530,166	5,667,432

NOTES TO THE FINANCIAL STATEMENTS

31 March 2016

21. CATEGORIES OF FINANCIAL INSTRUMENTS (Continued)

	2016	2015
	S\$	S\$
<u>Financial Liabilities</u>		
At amortised cost: -		
Accruals and other payables	296,940	287,351
Programme fees received in advance	9,740	9,410
Deposits received	74,620	78,840
Total financial liabilities	<u>381,300</u>	<u>375,601</u>

22. 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.

23. 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 2016. The Home does not expect that adoption of these accounting standards or interpretations will have a material impact on the Home's financial statements.

24. AUTHORISATION OF FINANCIAL STATEMENTS

The financial statements of the Home for the financial year ended 31 March 2016 are authorised for issue in accordance with a resolution of the Board of Directors dated on 30 August 2016.

CONFLICT OF INTEREST POLICY

All Board Members, and Staff Members of Bishan Home are required to read and understand the Conflict of Interest Policy set by the Home, and are to acknowledge that they have understood the policy, and that he/she will fully disclose to the Board any relationships, interests or holdings that may result in a potential conflict of interest.

If a situation where a conflict of interest arises between the Home and himself/herself, the Board or Staff member with the conflict of interest is required to make a disclosure. He/she will be excluded from any discussion or decision making pertaining to this matter.



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