



**ANNUAL REPORT
FOR
FINANCIAL YEAR ENDING 31st DECEMBER 2019**

Social Health Growth Ltd

社会健康成长学会



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About Us

OUR VISION/OBJECTIVE

To help parents and underprivileged families to grow their children into healthy and contributing members of the society.

OUR MISSION

SOCIAL

To understand social inclusion and emphasize the significance of social belonging across communities, race and creed in Singapore.

HEALTH

To support and promote physical, emotional and mental wellbeing of single parent, unwed mothers and their children.

GROWTH

To uplift and support single parent and unwed mothers to grow as mature individuals; to instil financial independence leading to better future for them and their family members.

Our logo depicts a mother and child in her embrace, in the shape of a heart, S – Social, H – Health, and G - Growth. In Symbol “G”, the stemming vines and flora reaching upwards, determines the organisation’s strength to reach further and beyond our values and capacity.

The three (3) flora icons, signify the execution of our core values through our mind, heart and physical actions: Commitment, Teamwork, Trust and Care.

Overview of Charity

Social Health Growth Ltd (“SHG”) was established on 16 February 2012 following extensive research done by Chairman Mr. Alson Boo. His sole purpose is to improve the socio-economic conditions of unwed and/or single mothers in our community,- who were mostly left alone to fight their daily battles.

Block 91 Henderson Resident Committee (RC) Centre was the first venue that SHG launched its pilot programs. Due to the increase in demand from unwed and/or single mothers in other areas, SHG decided to extend its reach to Yishun in October 2013, Commonwealth Crescent in November 2013, Bedok in January 2014, Jalan Kayu in June 2014, Circuit Road and Jalan Bukit Merah in June 2015.

Lastly, SHG was formally registered as a Charity under the Charities Act (Chapter 37) in 2017.

Organization Milestones

- **Mid 2017** - Registered as a full-fledged Charity Organisation
- **Aug 2017** - Obtained NCSS membership
- **Jun 2018** - Registered as an Institute of Public Character (“IPC”)
- **Feb 2019** - Achieved President’s Awards (Winner)

Unique Registration Number

(UEN):

201203801G

Registered Address:

200 Jalan Sultan, #03-17 Textile
Centre Singapore 199018

Welcome Message from Chairman



SHG has come a long way. Established since 2012, the organization has experienced a lot of financial hardships for its programs and volunteers. SHG received the President Award in 2019 which helped to bring the organization to another level, along with COC and NCSS as its guiding principles.

SHG has also set up a new Committee which will be able to support the community in the healthcare arena.

In 2019, we introduced Computer Literacy as a new program. SHG collaborated with Government Investment Corporation (“GIC”) where GIC’s volunteers assist and guide single parent and/or unwed mothers, including underprivileged children. The mothers were taught the technical know-how of operating MS Word, MS Excel and etc. while the children attended tuition classes taught by our professional tutors. GIC also sponsored SHG with MS surface book tablet for learning. GIC’s program sessions benefited our beneficiaries tremendously leading to impressive progress in their computer literacy knowledge. Some SMEs have also employed our beneficiaries’ mothers to work from home - thanks to the computer literacy program session conducted by GIC. Further, GIC was also awarded the MDIC award for making great contribution and social impact to the community. SHG aims to establish more Corporate Social Responsibility Partnership with Small Medium Enterprises and Multi-national Corporations to establish an Ecosystem and optimize the welfare for its beneficiaries.

Statistically, SHG has shown a 50% increase in membership; a steady 80% programme engagement and consistent donations at above 80%. SHG also established 4 new centres: Circuit Road Zone E at Block 90, Queenstown Community Club, Punggol 21 Community Club, Nee Soon South Community Club. In totality, SHG has helped more than 4800 beneficiaries to-date.

In 2020, SHG targets to reach out to more beneficiaries islandwide. SHG also targets to establish strong partnership with other social enterprises, government agencies and grassroots leaders to reach out to more underprivileged beneficiaries who need support. As a result, we intend to design, implement and launch the new programs in 2020, namely:

- Smart Mobile Digital Program
- Youth Leadership Program
- Cybersecurity program
- EMBA program

Last but not least, I sincerely hope that more donors and volunteers will come forward to support our cause. No donation is too small as it's the heart that matters the most!

Regards,
Mr Alson Boo, Chairman
SHG

Leadership Committee

Governing Board Members/Management Committee

Name	Designation	Date of Appointment
Mr Alson Boo	Chairman/CEO	16 Feb 2012
Ms Nellie Chua	Board Member	16 Feb 2016
Ms Jasline Ong	Board Member	16 Feb 2016
Ms Maggie Cheang	Board Member	16 Feb 2016
Mr Alex Song	Board Member	16 Feb 2015
Mr Bhavesh	Board Member	16 Feb 2017
Mr Issac Ahmad	Board Member	16 Feb 2017

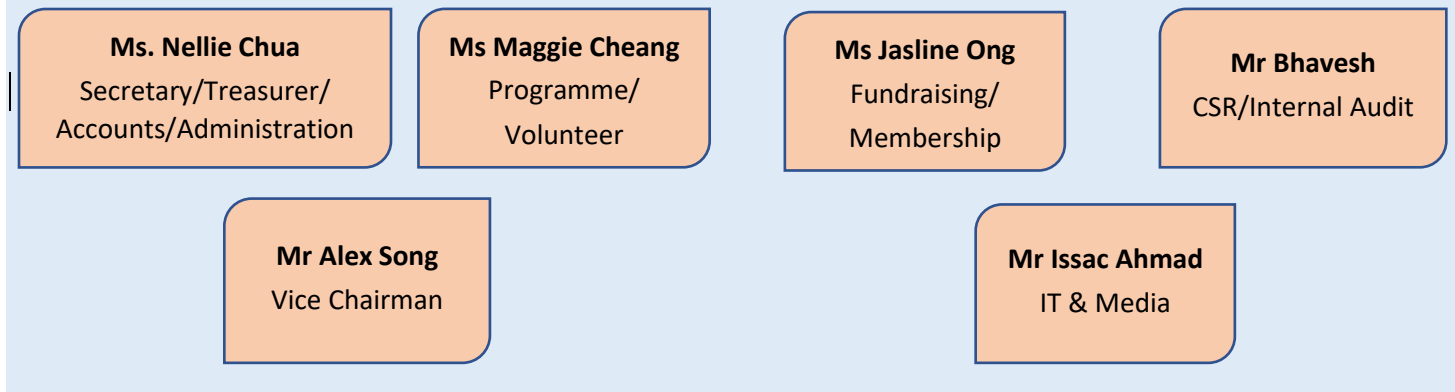
Advisory Council

Name	Designation	Date of Appointment
Pratap Kishan	Advisor to the board	16 Feb 2016
Halim	Patron to the org	16 Feb 2015

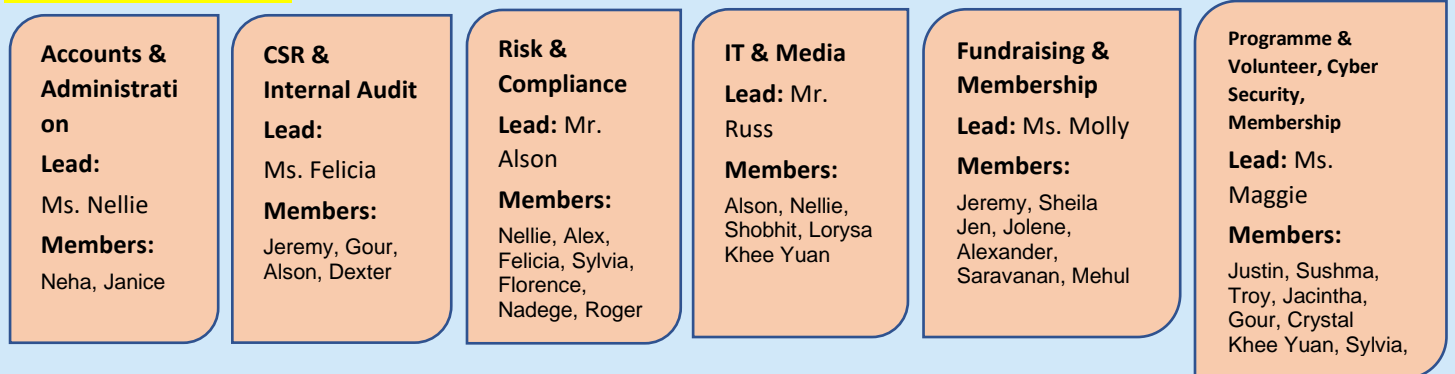
Organizational Structure (Existing)



Board Members



Committee & Members



Members (~ 60 registered Members)

Volunteers (~ 3 Part/Full time volunteers)

Highlights of the Year

2019 has been a successful year for SHG as we obtained President's Award in February 2019.

Since 2017, SHG strongly encouraged its Board members to attend various useful programs i.e Governance of Charities, Internal Controls and other programmes conducted by SSI, NPVC and the Charity Council.

SHG also finalized its Committee Members' roles and outlined their responsibilities. This is definitely in line with SHG's talent management and succession planning project. SHG used CNPL's platform and giving.sg as its talent pipeline where it recruited board members, committee members and volunteers.

Further, Mr. Alson Boo provides ongoing internal training to other Board and Committee Members to ensure they are kept abreast of the latest developments in Singapore, especially in respect of Charity issues.



4890 beneficiaries from 500 families received help from SHG



60 registered members; 3 full time volunteers; and numerous part time volunteers



Total of five centres, with two new centres conducting 13 different programmes.

Summary Financial Performance

- **Total Income:** \$87,157.00
- **Total Expenditure:** \$92,046.00
- Significant increase in FY2019 expenditure due to new feature addition to the children enrichment programmes.

Major Financial Transactions

The following list is non-exhaustive:

- Beneficiary Sup. (NTUC Voucher) at \$16,850.00
- Children Enrichment Programme at \$19,899.94
- Rental @ #03-07B 12 Arumugam Road at \$10,532.18

Summary Financial Performance

Social Health Growth Ltd.

STATEMENT OF FINANCIAL ACTIVITIES For the Financial Year Ended 31 December 2019

	Note	2019 *	2018
		\$	\$ (Restated)
Income from generated funds			
Voluntary income:			
Donations - tax deductible		53,695	8,010
Donations - non tax deductible		-	24,339
Activities for generating funds:			
Membership fee		1,501	1,303
Event income		1,245	7,157
Grant income		25,759	5,647
Fundraising income		-	3,504
Other income:			
Miscellaneous income		957	-
		<u>83,157</u>	<u>49,960</u>
Less: Cost of generating funds			
Event expenses		21,865	3,167
Fundraising expenses		-	669
		<u>21,865</u>	<u>3,836</u>
Less: Cost of charitable activities			
Beneficiary support		19,493	30,451
Donations		200	1,070
		<u>19,693</u>	<u>31,521</u>
Less: Governance and administrative cost			
Accounting and audit fee		3,050	2,880
AGM expenses		551	-
Bank charges		367	199
Course fee		5,116	903
CPF contribution		291	-
Depreciation of plant and equipment	4	3,562	535
Entertainment		89	-
Membership & Subscription		-	976
Office tools		1,019	-
Other expenses		254	276
Postage & courier		44	-
Printing and Stationery		6,529	4,598
Professional fee		2,614	-
Refreshment		287	57
Balances brought forward to next page		<u>23,773</u>	<u>10,424</u>

*Based on Audited Financial Statement

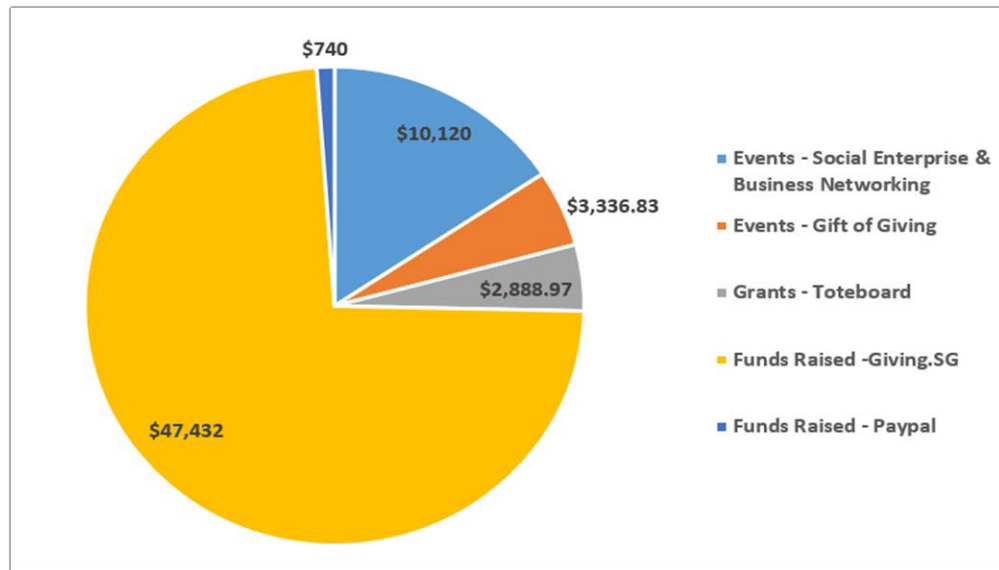
Social Health Growth Ltd.
STATEMENT OF FINANCIAL POSITION
As at 31 December 2019

	Note	2019 \$	2018 \$ (Restated)	2017 \$ (Restated)
ASSETS				
Non-current asset				
Plant and equipment	4	4,399	2,675	-
Current assets				
Inventories	5	3,150	-	18,718
Prepayments		1,400	-	-
Other receivable	6	4,500	4,504	16,647
Cash and bank balances	7	51,323	64,820	37,127
		<u>60,373</u>	<u>69,324</u>	<u>72,492</u>
Total assets		<u>64,772</u>	<u>71,999</u>	<u>72,492</u>
LIABILITY AND FUND				
Current liability				
Other payables	8	4,992	3,330	2,000
Fund				
Accumulated fund		59,780	68,669	70,492
Total liability and funds		<u>64,772</u>	<u>71,999</u>	<u>72,492</u>

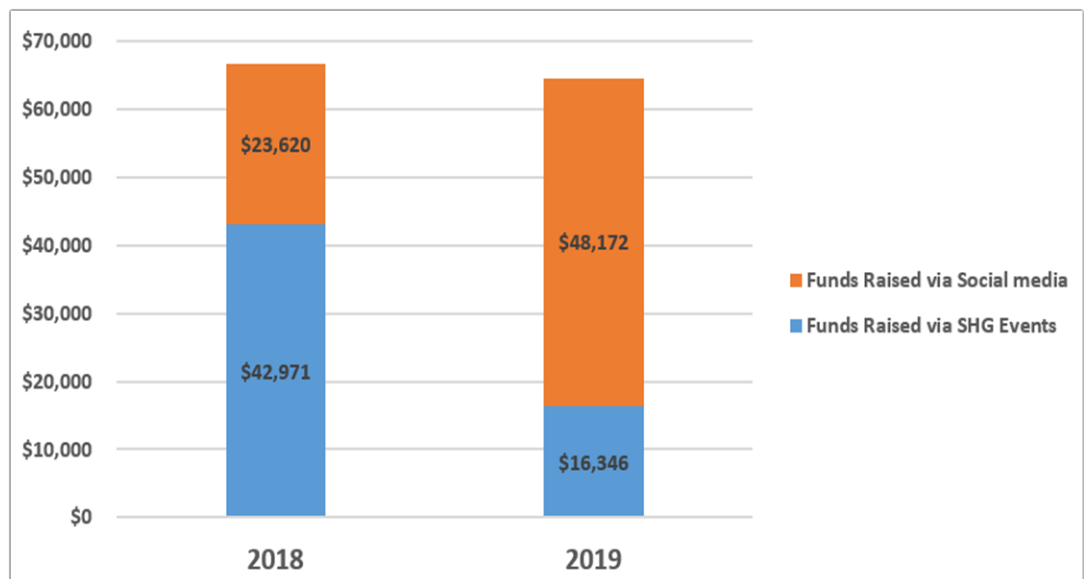
Social Health Growth Ltd.
STATEMENT OF FINANCIAL ACTIVITIES
For the Financial Year Ended 31 December 2019

	Note	2019 \$	2018 \$ (Restated)
Less: Governance and administrative cost			
<i>Balances carried forward from previous page</i>		23,773	10,424
Rental sponsorship		14,203	4,800
Repair and maintenance		1,850	-
Salary		3,609	-
Tax & filing fee		-	510
Telecommunication		687	-
Transaction fee- Giving.sg		1,765	194
Transportation / Conveyance		4,194	498
Utilities		407	-
		<u>50,488</u>	<u>16,426</u>
Deficit before taxation		<u>(8,889)</u>	<u>(1,823)</u>
Less: Income tax expense	9	-	-
Deficit for the financial year, representing total comprehensive loss for the financial year		<u>(8,889)</u>	<u>(1,823)</u>

- **Fund Raising FY'19**

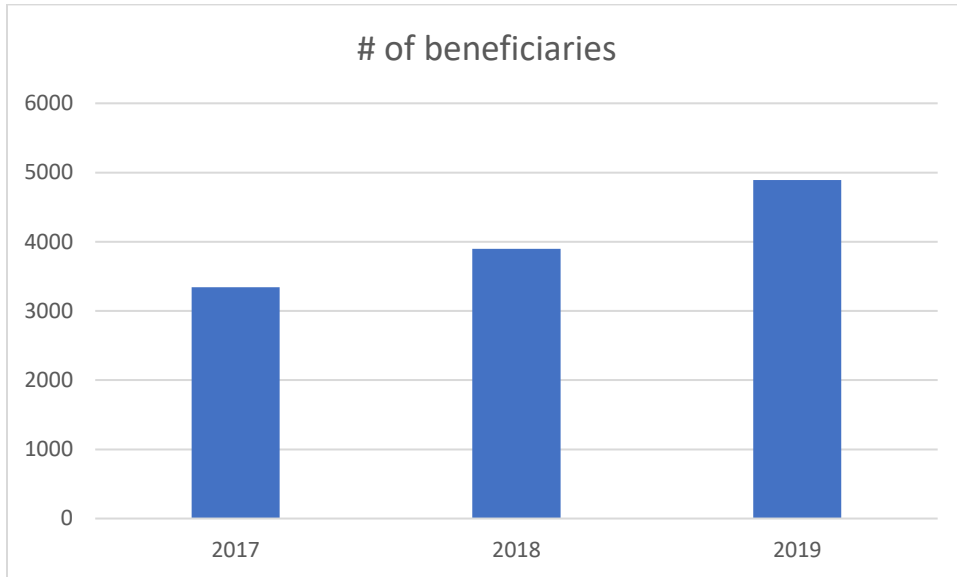


- **Fund Raising Trend**

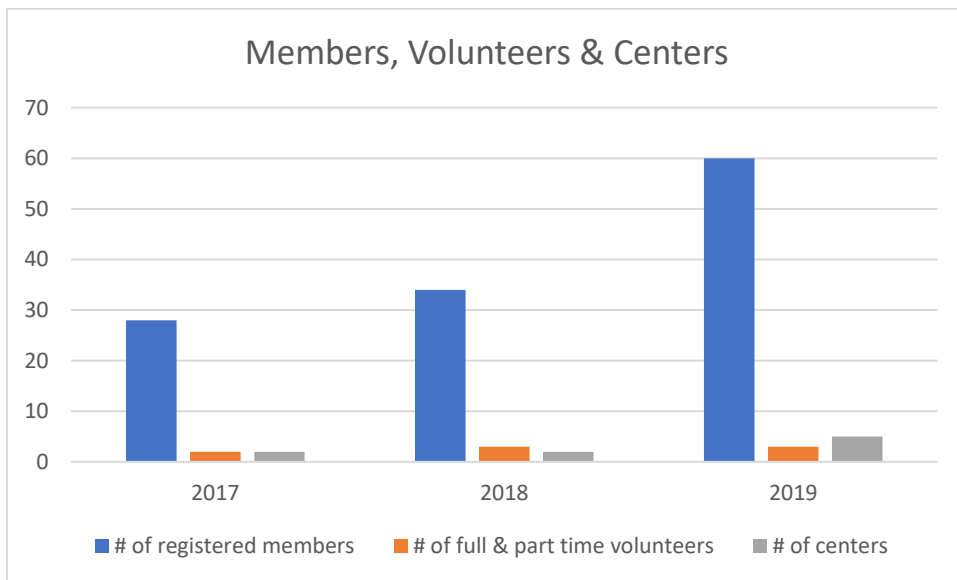


Our Growth Story

- **4890** beneficiaries supported across **13** programs operated by 11 community partners



- Started with just one centre, SHG is currently running programmes across **5 centres** that are managed by **7 registered members** and three full time volunteers.



Our Work: Programmes and Activities

Launch of SHG Signature Programme

The following section presents the various initiatives launched and currently maintained by SHG.

- **September 2012** – Launch of Financial Literacy program at Block 91 Henderson Road, Resident’s Committee Centre.
- **September 2012** - Children Enrichment Programme
- **October 2012** - Diapers, Milk Power and Food Ration Exercise
- **October 2018** – Women Empowerment & Leadership Management

SHG Ongoing Programmes

- 1. Financial Literacy**
- 2. Children Enrichment**
- 3. Women Empowerment Leadership Management**
- 4. Computer Literacy**
- 5. Job Creation**
- 6. Diaper and Milk Powder Rationing**
- 7. Youth Leadership financial literacy with SMU**
- 8. Elderly Health Dance Exercise**
- 9. English and Chinese Language**
- 10. Food Rationing**

The above programmes have achieved a breakthrough between 20% to 50%. KPI of the success factor for each program are above our expected focus.

Our financial Literacy and children enrichment program has 130% success factor based on in-house test conducted by independent tutors/volunteers and CSR partners.

GIC has shared great computer and IT media knowledge to SHG's beneficiaries via its Computer Literacy Programs. Beneficiaries have also shown significant improvement since its inception.

Our partnership with SMU's youth leadership program in financial literacy is one key program that will allow SHG to identify, train and groom potential youth leaders who will continue SHG's legacy and future goals.

Some notable highlights include the significant increase in Job Placement within Small Medium Enterprises where numerous mothers were able to get a job. SHG will reach out to more SMEs to optimize beneficiary's opportunity for new job placements.

Other SHG's activities include:

- **Saturday house visit** – once every 2 months
- **Bi-annual social networking night** – ad hoc planning
- **Yearly fund-raising event** – 2 or 3 planned events per year
- **Fund raising** on social media sites like Giving.sg, SHG's website and collaboration with Singapore Buddhist Welfare Services and Thye Hua Kwan (Tanjong Pagar).

The Year Ahead

SHG's future plans

- **Mobile Program for Elderly-** Scheduled to commence in February 2020 with GIC's support. The program is conducted to allow elderly to be able to navigate smartphone technology easily.
- **Cyber Security program - Scheduled** to launch in 2020. This program is still at research stage. We intend to ensure 360 review for cyber security policy for SHG in relation to data storage (membership) and to develop ideas for curriculum.

Fundraising events planned,

- Tentative launch date on 1st week of September 2020 themed as **“International Business Philanthropy Appreciation Night”**.

Governance

Board Meetings and Attendance

A total of 7 Board meetings were held in this financial year. Most board meetings were attended by the individual Board Members and its respective Committee Members.

The Annual General Meeting is scheduled to take place on 22nd February 2020.

IT & Media Committee:

- Committee was formed to design a **digital roadmap** for SHG to keep in tandem with change in technology to reach out to more beneficiaries.
- Many new ideas were presented, and some points were near to finalization:
 - Point-of-Sale (“POS”) using QR Code: Walk in POS for fundraising using QRSG code
 - POS and Payment Gateway using credit card in SHG website
 - Increase digital outreach to Donors for fund raising

- Web site optimization, Search engine optimization and how to proceed with digital marketing

Risk & Compliance Committee:

- Committee was announced to review existing policy guidelines for **Individual and Corporate Membership** and suggest new changes.
- A detailed guideline was prepared by the Committee which will be discussed in upcoming Board meetings for approvals.
- **Individual membership Policy**
 - To define the scope for volunteers and individual members, and to outline the decision-making process to enroll an individual member or volunteer.
 - It details the process to select and confirm Individual membership
- **Corporate membership Policy**
 - To clearly define the scope of sponsorship (in 4 categories Bronze, Silver, Gold & Platinum - Each with varying sponsorship amounts and benefits) and corporate membership.
 - The policy also details the process to select and confirm the sponsorship and corporate membership.
 - The main differences between sponsorship and corporate member lie in the sponsorship amounts as well as the terms of collaboration between the party and SHG.
- Considering our current dependency on digital technology and complex regulations on Personal Data Protection Acts, **Cyber Security Policy** was introduced for the first time in SHG.
- This policy outlines guidelines and provisions for preserving the security of SHG's data and technology infrastructure.
- Key measures planned
 - Creating more awareness for identifying & safe guarding Personal Data for beneficiaries, SHG board and committee members and volunteers
 - Educating all parties on protecting personal devices used for data collection, keeping emails safe, managing passwords properly, transferring data securely, reporting and auditing of security breaches.

CSR & Internal Audit Committee:

- CSR and Internal Audit Committee has been created with the following objectives:
 - Instill public awareness on SHG's existence and potential corporate social responsibility collaboration opportunities to bring better value to beneficiaries
 - Establish internal audit policies and control matrices to strengthen stakeholders' confidence in SHG as an IPC
- Few highlights for FY2019 as follow:
 - Solidify the composition of CSR and Internal audit committee which consist of 6 members.
 - Adopt a customized approach by preparing a meeting presentation to potential CSR partners to tailor the CSR program to their need – to ensure we provide sufficient publicity coverage for our CSR partners and at the same time to optimize the potential contribution / benefits for our SHG beneficiaries.
 - Close collaboration with fundraising committee to address the fundraising exercise under 2 approaches:
 - (i) To contact existing CSR partners that we have worked with previously for collaboration opportunities.
 - (ii) Research and target new CSR partners under specialized industry with regional presence for collaboration opportunities
 - (iii) Creation of custom-made accessories / gift as token of appreciation to the donors or CSR partners.
- Focus and Plan for FY2020 as follow:
 - Internal Audit policies & Internal control matrix – to be completed by Q1 of FY20
 - Implementation of Internal Control based on Matrix created Starting from Q2 of FY20
 - Design a custom CSR program project for our CSR partners. We will design a presentation deck and meeting to optimize the benefit for both CSR partners and SHG beneficiaries.

Disclosure of Remuneration and Benefits received by Board Members

No Board members were remunerated for their Board services in the financial year.

SHG @ Work



