



**ANNUAL REPORT 2020
FOR
FINANCIAL YEAR ENDING 31st DECEMBER 2020**

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** - President’s Challenge 2021 award
- **Jan 2020** - Best Single Parent & Elder Care Support by APAC Insider
- **Nov 2020** - President’s Volunteerism & Philanthropy awards Special Edition 2020

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's Volunteerism & Philanthropy awards - Special Edition 2020, 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 and homebase job 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 1 new centres: Blk 106 Bedok North Ave 4. In totality, SHG has helped more than 5000 beneficiaries to-date.

In 2021, SHG targets to reach out to more beneficiaries island wide. 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 have also design, implement and launch the new programs in 2020, namely:

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

It has been my privilege to serve as the SHG Chairman for the past 10 years. Looking ahead, I hope more donors and volunteers can come forward to support our cause of caring for the communities. No donation is too small with a willing heart. Let's journey together to better years.

**Yours sincerely,
Mr Alson Boo,
Chairman, SHG**

Below are the news updates from 2020 onwards

- **Jan 2020** – Best Single Parent & Elder Care Support by APAC Insider
- **Jan 2020** – Newly opened Bedok centre
 - Beneficiaries increases by 20%, currently stood at 5500 beneficiaries. (elderly and single mother increases)
 - Established sewing project for T-shirt, lady shoes, lady handbags and pushing job for single mother, and sell it on ecommerce platform
 - Computer and Mobile literacy program so traction. Digital Transformation to teach the single mother, elderly how to use apps, smart mobile, laptop, and social media. Attendant increases by 60%
 - Health worker and Health Dance – So traction, our elderly manage to learn the steps and improve in their health and personal lifestyle. Number of elderly attendances increase by 80% and Single mother by 50%
 - Financial Literacy – increase attendance rate online 80%
 - Woman Empowerment Leadership Management - increase attendance rate online 80%
 - Children Enrichment program - children results improved by 20%
 - 1st Youth Leadership sponsorship – Train 2 new youth volunteer to become our youth leader.
 - SMU Partnership 3rd years student – Provides tuition to more than 200 children
 - Secondary project and JCs - Provides tuition to more than 100 children
 - Food ration increases by 100%. More low income families and elderly seeking for foods ration.
 - St James Wealth – Making donation to support our program
 - Huawei – Social Media Adv to support our program
 - GIC involvement – Provides computer and mobile training and coaching to our beneficiaries.
 - Johnson & Johnson – Support in developing our social media engagement.
- **Nov 2020** – President's Volunteerism & Philanthropy awards Special Edition 2020

Leadership Committee

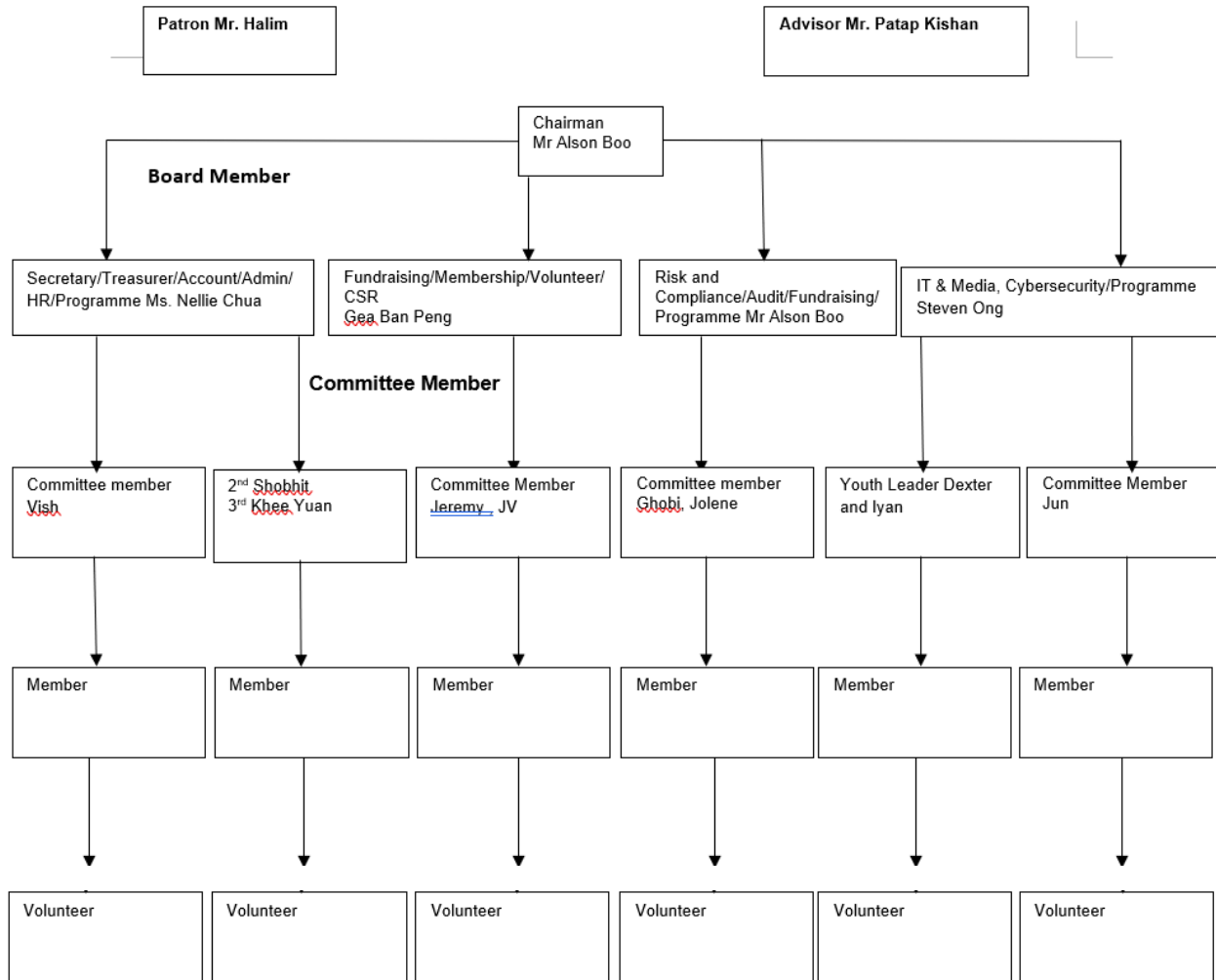
Governing Board Members/Management Committee

| Name | Designation | Date of Appointment |
|-----------------------------------|--------------|---------------------|
| Mr Alson Boo | Chairman | 16 Feb 2012 |
| Ms Nellie Chua | Board Member | 16 Feb 2016 |
| Mr Gea Ban Peng (Newly appointed) | Board Member | 1 May 2021 |
| Mr Steven Ong (Newly appointed) | Board Member | 1 May 2021 |

Advisory Council

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

Organizational Structure



Audit Committee – Ms Nellie Chua

Audit Fundraising Committee – Mr Alson Boo

Board member Steven Ong

Board member Mr Gea

Highlights of the Year

2020 has been a tough year for SHG.

Since 2019, SHG strongly encouraged its Board members and staff to attend various useful programs i.e Governance of Charities, Internal Controls and other programmes conducted by SMU, NUS, SSI, NPVC, Charity Council and other University.

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 giving.sg as its talent pipeline where it recruited board members, committee members and volunteers.

Further, the board member provides ongoing internal training to other Committee Members, Youth Leader and volunteer to ensure they are kept abreast of the latest developments in Singapore, especially in respect of Charity issues.



5000 beneficiaries from 650 families received help from SHG



70 registered members; 8 full time staff, 4 trainer volunteers; and numerous part time volunteers



Total of seven centers, with 15 different programmed.

Summary Financial Performance

- **Total Income:** \$560,736.00
- **Total Expenditure:** \$300,654.00
- Significant increase in FY2020 expenditure due to new feature addition to the financial literacy, woman empowerment leadership management, health dance, computer and mobile literacy and, children enrichment programmes.

Major Financial Transactions

The following list is non-exhaustive:

- Beneficiary Sup. (NTUC Voucher) at \$87,252.00
- Courses for the board, staff and committee at \$29,762.00
- Grant Application drafting at \$128,400.00 *For our social enterprise – Homebase Job program for our single mother. Please see our website and social media for more information.
- Salary at \$29,925.00
- Rental @ #03-07B 12 Arumugam Road at \$24,783.00

Summary Financial Performance

Social Health Growth Ltd.

STATEMENT OF FINANCIAL ACTIVITIES For the Financial Year Ended 31 December 2020

| | Note | 2020 \$ | 2019 \$ |
|---|------|----------------|---------------|
| Income from generated funds | | | |
| Voluntary income: | | | |
| Donations - tax deductible | | 467,703 | 53,695 |
| Activities for generating funds: | | | |
| Membership fee | | 7,218 | 1,501 |
| Event income | | 4,558 | 1,245 |
| Grant income | | 75,571 | 25,759 |
| Other income: | | | |
| Miscellaneous income | | 5,686 | 957 |
| | | <u>560,736</u> | <u>83,157</u> |
| Less: Cost of generating funds | | | |
| Event expenses | | - | 21,865 |
| | | - | <u>21,865</u> |
| Less: Cost of charitable activities | | | |
| Beneficiary support | | 85,209 | 19,493 |
| Donations | | 2,043 | 200 |
| | | <u>87,252</u> | <u>19,693</u> |
| Less: Governance and administrative cost | | | |
| Accounting and audit fee | | 8,240 | 3,050 |
| AGM expenses | | 71 | 551 |
| Bank charges | | 429 | 367 |
| Course fee | | 29,762 | 5,116 |
| CPF contribution | | 7,926 | 291 |
| Depreciation of plant and equipment | 4 | 9,878 | 3,562 |
| Entertainment | | 44 | 89 |
| Grant application draftings | | 128,400 | - |
| Insurance | | 2,354 | - |
| Membership & Subscription | | 712 | - |
| Office tools | | 2,904 | 1,019 |
| Other expenses | | 7,794 | 254 |
| Postage & courier | | - | 44 |
| Printing and Stationery | | 6,522 | 6,529 |
| Professional fee | | 19,413 | 2,614 |
| Refreshment | | 4,214 | 287 |
| | | <u>228,663</u> | <u>23,773</u> |
| <i>Balances brought forward to next page</i> | | | |

**Based on Audited Financial Statement*

Social Health Growth Ltd.
STATEMENT OF FINANCIAL POSITION
As at 31 December 2020

| | Note | 2020 \$ | 2019 \$ |
|----------------------------------|------|-----------------------|----------------------|
| ASSETS | | | |
| Non-current asset | | | |
| Plant and equipment | 4 | <u>15,823</u> | <u>4,399</u> |
| Current assets | | | |
| Inventories | 5 | <u>3,085</u> | <u>3,150</u> |
| Prepayments | | - | 1,400 |
| Other receivable | 6 | 4,500 | 4,500 |
| Cash and bank balances | 7 | <u>280,914</u> | <u>51,323</u> |
| | | <u>288,499</u> | <u>60,373</u> |
| Total assets | | <u><u>304,322</u></u> | <u><u>64,772</u></u> |
| LIABILITY AND FUND | | | |
| Current liability | | | |
| Other payable | 8 | <u>71,712</u> | <u>4,992</u> |
| Fund | | | |
| Accumulated fund | | <u>232,610</u> | <u>59,780</u> |
| Total liability and funds | | <u><u>304,322</u></u> | <u><u>64,772</u></u> |

Social Health Growth Ltd.
STATEMENT OF FINANCIAL ACTIVITIES
For the Financial Year Ended 31 December 2020

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Social Health Growth Ltd.
STATEMENT OF FINANCIAL ACTIVITIES
For the Financial Year Ended 31 December 2020

| | Note | 2020 \$ | 2019 \$ |
|--|------|-----------------------|-----------------------|
| Less: Governance and administrative cost | | | |
| <i>Balances carried forward from previous page</i> | | 228,663 | 23,773 |
| Rental sponsorship | | 24,783 | 14,203 |
| Repair and maintenance | | 194 | 1,850 |
| Salary | | 29,925 | 3,609 |
| Telecommunication | | 2,020 | 687 |
| Transaction fee- Giving.sg | | 269 | 1,765 |
| Transportation / Conveyance | | 10,560 | 4,194 |
| Utilities | | 1,380 | 407 |
| Website hosting | | 2,860 | - |
| | | <u>300,654</u> | <u>50,488</u> |
| Surplus/(Deficit) before taxation | | 172,830 | (8,889) |
| Less: Income tax expense | 9 | <u>-</u> | <u>-</u> |
| Surplus/(Deficit) for the financial year, representing total comprehensive income/(loss) for the financial year | | <u>172,830</u> | <u>(8,889)</u> |

Our Work: Programmes and Activities

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**
- 11. Health Worker program**
- 12. Coaching program**
- 13. Mobile Literacy**

The above programmes have achieved a breakthrough for online program between 10% to 20%. KPI of the success factor for each program are above our expected focus.

Our financial Literacy, woman empowerment, computer and mobile and children enrichment program has 80% success factor based on online test and assignment conducted by independent trainer, tutors/volunteers and CSR partners.

GIC has shared great computer and IT media knowledge to SHG's beneficiaries via its Computer Literacy and Mobile 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 Homebase and 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: add in simplegiving, give2asia, globalgiving, give.asia and giving.sg

- **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, other online social media platform and collaboration with Singapore Buddhist Welfare Services, SANA, 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 September 2021.

Governance

Board Meetings and Attendance

A total of 4 Board meetings were held in this financial year. Most board meetings were attended by the individual Board Members and its respective Committee Members.

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
 - Learning Management System
 - 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
- Focus and Plan for FY2020 as follow:
 - Design a custom CSR program project for our CSR, ESG partners with SDGs implementation. 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.

RESERVE POLICY

The SHG objective is helping people achieve. It aims to build a world class organisation dedicated to helping single mother and low income families and those with specific learning differences in Singapore.

Pursuant to the Code of Governance for Charities and IPCs Guideline 6.4.1, the Executive Committee ('EXCO') has established a Reserve Policy for the SHG to provide financial stability and the means for the development of the principal activity.

The SHG will use the reserves for the operating purposes not subject to commitments, planned expenditure and spending limits. Reserves include Unrestricted Funds. The Board reviews the amount of reserves on an annual basis that is required to ensure that it is adequate to fulfil our continuing obligations.

The SHG will build its reserves towards a level which is at least equivalent to: Total Reserves = (Total Expenditure – 70% of Government Grant – Net Fees) x 2 years.

LOANS POLICY

Any loans, donations, grants or financial assistance provided by the SHG staff or third party must be approved by the EXCO Finance Committee.

INVESTMENT POLICY

SHG has to set aside liquid funds for its normal operations. It is to maintain liquid funds equivalent to three (3) months of operational expenses and foreseeable requirements (such as capital expenditures). These funds can be held as cash in current account or one (1) month fixed deposits. The balance of its funds can be regarded as investible funds with a portion placed in fixed deposits or investment funds, and a smaller portion in bonds. As the total investible funds in SHG will vary from time to time, and taking into account the trade-off between liquidity and yield, and the yield difference at the time of investment, the portion invested fixed deposits, investment funds and bonds may shift accordingly. SHG will invest in bonds which satisfy the following guideline:

- a. Singapore dollar denominated bonds to avoid foreign exchange risks,
- b. Restricted to corporate bonds that are issued by Singapore banks or major Singapore companies linked to Temasek Holdings and bonds that are rated investment grade to minimise credit risk.
- c. Restricted to bonds with 5 years or less to maturity. Preference shares that have the above characteristics of bonds can also be considered. Investments in bonds which vary from the above guidelines must be specifically approved by the Finance Committee and EXCO.

SHG @ Work

