



ComCare

**Annual
Report
FY2009**

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Message from Chairperson, ComCare Supervisory Committee



Established in 2005, ComCare provides financial assistance for the needy in Singapore and serves as a springboard to help these individuals achieve self-reliance. Over the past five years, ComCare has become a robust social safety net for needy Singaporeans. A range of schemes under ComCare provides assistance to low-income Singaporeans. There are also ComCare programmes that empower the community to do more to help those in need.

Singapore's economy went into a severe recession in the third quarter of 2008 due to the financial market fallout in the United States. The full impact of the recession was felt by many quarters in Singapore at the start of 2009. The Government introduced the Jobs Credit Scheme to encourage businesses to preserve jobs for Singaporeans, and launched the Skills Programme for Upgrading and Resilience (SPUR) to allow Singaporeans to upgrade their skills to help them stay employed or seek re-employment. The Government also enhanced the Workfare Income Supplement Scheme, which provides temporary wage top-ups for older low-wage workers, to encourage them to find work or remain employed.

The Ministry of Community Development, Youth and Sports also rolled out several initiatives to help needy Singaporeans cope during the difficult economic times. We introduced greater flexibility to the ComCare Work Support Programme to help families affected by the economic downturn. We also extended the length of assistance rendered under the Work Support Programme from 6 months to 12 months.

The allowance rates for the Public Assistance Scheme were raised in April 2009. We also increased the pre-school fee subsidies under the Centre-based Financial Assistance Scheme for Childcare and the Kindergarten Financial Assistance Scheme in July 2009. To allow Grassroots Organisations to provide immediate relief to needy residents, the Citizens' Consultative Committee ComCare Fund was topped up, bringing the total amount available for disbursements to \$7 million per year for FY2009 and FY2010.

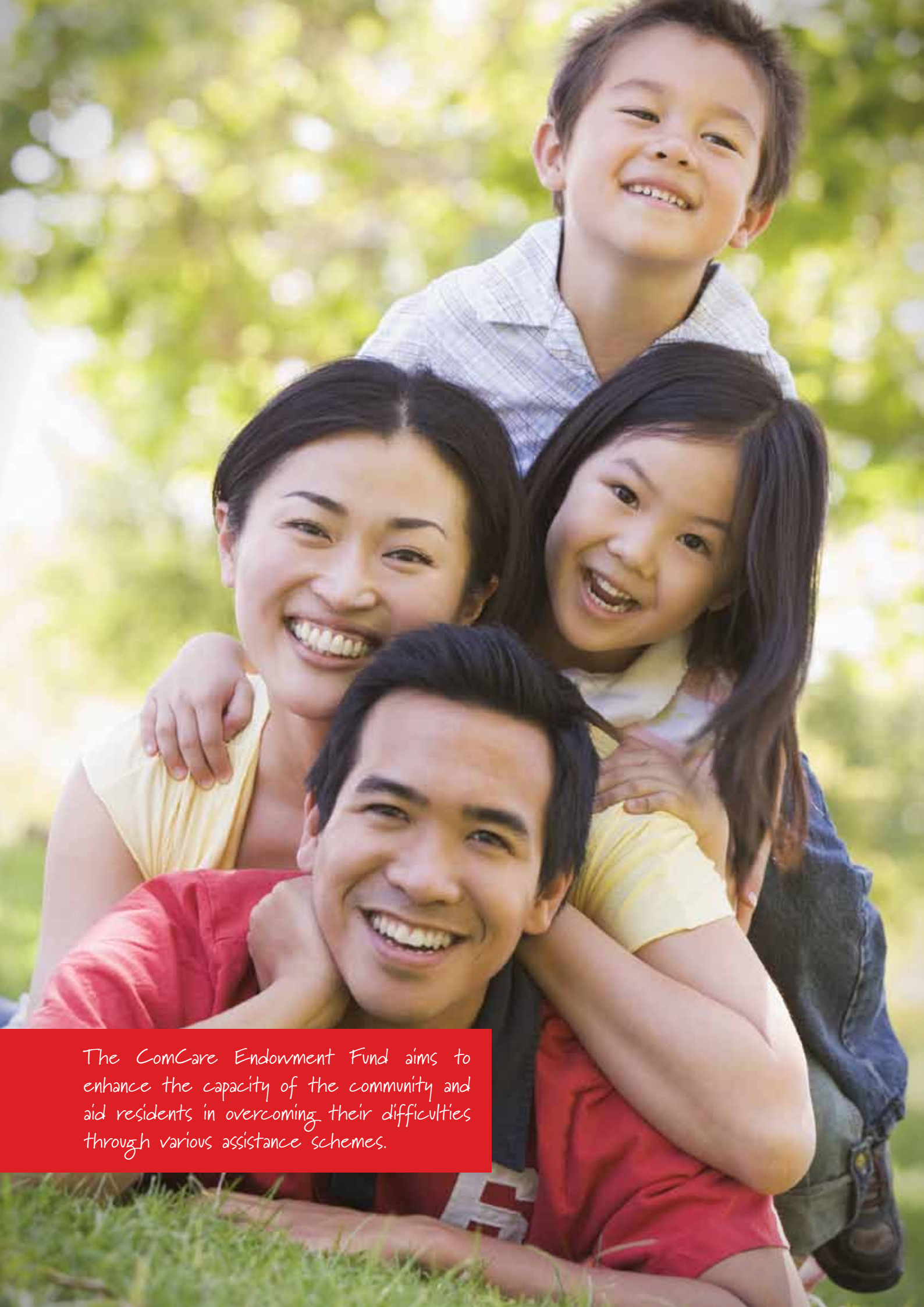
Although the economy has improved in the first half of 2010, we will continue to watch out for vulnerable Singaporeans who might need help. We continually reflect and consider how ComCare can do better in helping individuals and families work towards self-reliance. We will strengthen efforts and collaborations among key social service delivery partners and work closely with our partners to ensure that those who are in need will receive adequate and timely help.

A handwritten signature in black ink, appearing to be 'tym' or similar, written in a cursive style.

Mrs Yu-Foo Yee Shoon

*Minister of State for Community Development, Youth and Sports
Chairperson of the ComCare Supervisory Committee*

July 2010



The ComCare Endowment Fund aims to enhance the capacity of the community and aid residents in overcoming their difficulties through various assistance schemes.

Community Care Endowment Fund

The Community Care Endowment Fund (“ComCare Fund”) was launched by Prime Minister Lee Hsien Loong on 28 June 2005 to provide a sustainable source of funds to run social assistance programmes to help needy Singaporeans. The intention, as laid down by the Prime Minister during the launch, was to *“do more to help those who are left behind and cannot cope, yet [we must] not encourage a welfare mentality”*. These principles undergird the delivery of social assistance under ComCare.

1. The ComCare Fund was established under the Community Care Endowment Fund Act 2005. The objectives of the Fund are to:
 - a. provide assistance to Singapore citizens and permanent residents of Singapore and their family members living in Singapore who are in financial or other difficulties to enable them to:
 - i. attain sufficient income to meet their basic needs;
 - ii. address the development issues faced by their children;
 - iii. facilitate their integration into society; and
 - b. develop programmes to enhance the capacity of the community to undertake the objectives set out above.

2. ComCare aims to achieve the following:

More Help For The Needy	Social assistance policies and schemes are continually reviewed and refined to better help needy Singaporeans and their families to be self-reliant.
Greater Decentralisation And More Helping Hands	Help is brought closer to home with community, grassroots and voluntary welfare organisations, including the Community Development Councils, Citizens’ Consultative Committees and Family Service Centres acting as key contact points for those who need help.
A System To Render More Flexibility In Giving Help Where It Is Needed	Assistance to the needy is flexible, and takes into consideration the special circumstances faced by needy Singaporeans and their families.
Simplified And Streamlined Assistance	Assistance schemes are streamlined, with the process for obtaining help made simpler and more efficient.

3. The ComCare Fund came into operation on 24 October 2005. The Fund started out with an initial capital of \$250 million from the Government. The Government made periodic top-ups to the fund over the last 5 years - \$246.6 million in February 2006; \$100 million in July 2006 and \$200 million in April 2008. As at 31 March 2010, there was a balance of \$814.8 million in the ComCare Fund.
4. The interest income generated from the ComCare Fund is used to fund ComCare programmes. During Financial Year (FY) 2009, a total of \$66 million was disbursed to the public under various ComCare programmes. Of this, \$32.9 million was funded by the interest income. The balance amount was supplemented through the budget of the Ministry of Community Development, Youth and Sports.

ComCare Structure



- CDC: Community Development Council
- VWO: Voluntary Welfare Organisation

- GRO: Grassroots Organisation
- FSC: Family Service Centre

1. The ComCare Supervisory Committee was set up under the Community Care Endowment Fund Act to oversee the administration and the use of the ComCare Fund. The Minister of State for Community Development, Youth and Sports chairs the Supervisory Committee. The ComCare Supervisory Committee coordinates and monitors all ComCare programmes while the Committee of Management, chaired by the Deputy Secretary of MCYS, implements the decisions of the Supervisory Committee. Members of the ComCare Supervisory Committee include the Mayors, the Advisers to Grassroots Organisations, the Chief Executive Officer of the National Council of Social Service, the Chief Executive Director of the People's Association and prominent leaders of various social service organisations.
2. The Community Development Councils are key partners in delivering ComCare programmes. They provide community, social and employment assistance services, as well as facilitate the ComCare Local Networks, which bring together various service providers at the district level (e.g. Family Service Centres, Voluntary Welfare Organisations, Grassroots Organisations) for a more coordinated approach in the delivery of assistance services to the needy.

ComCare Pillars & Schemes

1. ComCare schemes and programmes are grouped under four key pillars, each targeting a specific client group. The four pillars are:

ComCare SelfReliance	Helps the needy with their basic living expenses, and to achieve self-reliance
ComCare Grow	Helps the children from needy families with their developmental needs
ComCare EnAble	Helps the needy who require long-term assistance (e.g. needy elderly and disabled persons) to integrate into the community
Supporting the Community	Empowers the community to do more for the needy in their midst

2. The ComCare schemes under each pillar are shown below:

ComCare Nationwide Financial Assistance Schemes			Supporting the Community
ComCare SelfReliance	ComCare Grow	ComCare EnAble	
Work Support (WS) programme	Centre-Based Financial Assistance Scheme for Childcare (CFAC)	Public Assistance (PA)	ComCare Enterprise Fund (CEF)
ComCare Transitions (CCT)	Kindergarten Financial Assistance Scheme (KiFAS)		ComCare Social Support Projects Fund (CSPF)
	Student Care Fee Assistance (SCFA)		Citizens' Consultative Committee (CCC)
	Healthy Start Programme (HSP)		ComCare Fund (CCF)
			ComCare Local Networks (CLNs)
			ComCare Call

Highlights & Achievements of ComCare (FY05-08)

Milestones	
2005	ComCare was launched by Prime Minister Lee Hsien Loong. The ComCare schemes include the Public Assistance (PA) scheme, ComCare Social Projects Fund (CSPF), ComCare Enterprise Fund (CEF), and Citizens' Consultative Committee (CCC) ComCare Fund (CCF).
2006	The Work Support (WS) Programme was introduced in July 2006 to support the unemployed or those in low-paying jobs.
	The Centre-based Financial Assurances Scheme for Childcare (CFAC) was tightened to focus on mothers who were working or looking for work.
	A Start-up Grant was introduced for needy children who were on the Kindergarten Financial Assistance Scheme (KIFAS).
	Nine ComCare Local Networks (CLNs) were set up by the five Community Development Councils (CDCs).
2007	ComCare Call (1800 222 0000) was launched in January 2008 to provide an accessible touch point for needy Singaporeans who do not know where to go for help. This 24-hour service operates in the four main languages as well as some Chinese dialects.
	Public Assistance (PA) allowance rates were increased from \$260 to \$290 per month for a single-person household.

Milestones

2008

ComCare Transitions (CCT) scheme was launched to provide medium-term financial assistance to those who are temporarily unable to work and who do not qualify for the PA scheme.

The eligibility criteria of the PA scheme were revised to include needy individuals whose children are unable to provide them with adequate support because they have their own families to care for and have household incomes of less than \$1,000 per month. The PA allowance rates were increased from \$290 to \$330 per month for a single-person household with effect from 5 May 2008.

The eligibility criteria for KiFAS and CFAC were expanded in July 2008 to include families with monthly household income up to \$1,800. KiFAS was also extended to nursery programmes.

From 1 January 2009, CFAC subsidies were extended to beyond the fourth child for eligible low-income families. Eligible children receive the same CFAC subsidy rate that was previously provided to only the first and second child in the family.

The WS Programme was enhanced in February 2009 to provide greater flexibility to help families affected by the economic downturn. The maximum length of assistance rendered under WS Programme was extended from 6 months to 12 months.

Enhancements/New Initiatives in FY09

ComCare EnAble

The PA allowance rates were increased from 1 April 2009 from \$330 to \$360 per month for a single elderly. Additional assistance of up to \$130 per child per month was also given to children in families helped under the PA scheme.

ComCare Grow

From 1 July 2009, subsidies under CFAC and KiFAS schemes were increased. A low-income family with monthly household income of \$1,500 may receive 95% in childcare subsidies, subject to a dollar cap.

Supporting the Community

The CCC ComCare Fund was topped up by \$1.5 million over 2 years, bringing the total amount available for disbursements to \$7 million per year for FY2009 and FY2010.

Engaging ComCare Community Partners: Briefings to Grassroots Leaders (GRLs) on Social Safety Net

In November 2009, MCYS, together with the Peoples' Association, organised 3 half-day briefings to give GRLs an overview of the social safety net beyond ComCare. CDCs, Singapore Workforce Development Agency (WDA), Ministry of Manpower (MOM), Housing Development Board (HDB), Ministry of Health (MOH), Institute of Mental Health (IMH), and Changi General Hospital (CGH) were invited to share on relevant topics ranging from Workfare, HDB's housing schemes to help the low-income, to community-based mental health programmes. The 3 briefing sessions were attended by a total of 430 GRLs from all 84 Divisions. MCYS received encouraging feedback from the GRLs who found the sessions very useful.

Training for CDC Social Assistance officers

In January 2009, a survey was carried out among CDC Social Assistance (SA) officers on their needs to deliver social assistance at the ground. By June 2009, a structured training roadmap targeted at newly recruited and existing entry level Social Assistance (SA) officers was implemented. These SA officers underwent a series of customised training courses to acquire identified core skills in customer service, case management, financial literacy, counselling and self-care. Since then, over 150 new and existing staff had undertaken various milestone courses under the training roadmap. Feedback from staff were very positive as they found the course content relevant to their work.



ComCare Statistics FY09

25,200

cases receiving assistance
under ComCare as at
31 March 2010

\$66 million

disbursed in
FY2009

1. The number of individuals and households who were helped through ComCare schemes have increased over the years since its inception, as seen in Figure 1. As at the end of FY2009, there were about 25,200 cases receiving assistance under ComCare.
2. In FY2009, a total of \$66 million was disbursed to the public under ComCare. Figure 2 shows the increasing disbursements under ComCare from FY2006 to FY2009.

Figure 1: Number of cases receiving assistance under ComCare as at end financial year from FY2006 to FY2009

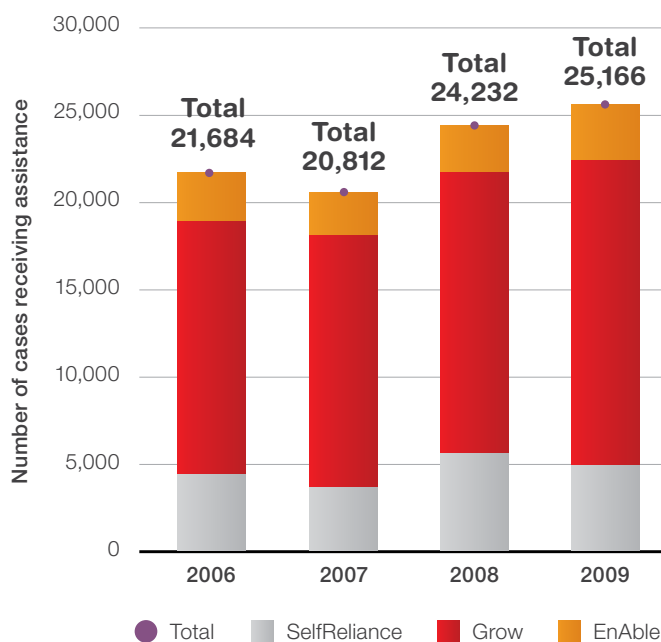
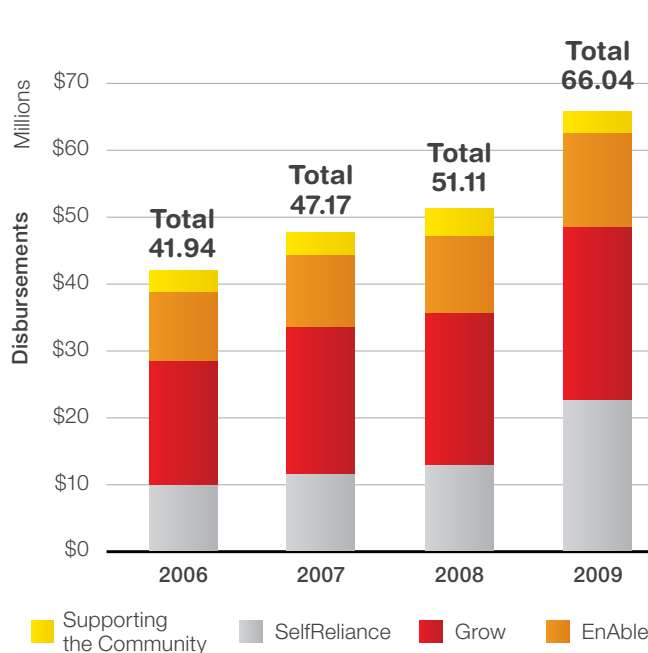


Figure 2: Disbursements under ComCare from FY2006 to FY2009





The Schemes under ComCare SelfReliance provide assistance to help individuals and households tide over turbulent periods. ComCare also aims to help these households work towards achieving self-reliance.

Under the ComCare SelfReliance pillar, the Work Support (WS) Programme and the ComCare Transitions (CCT) scheme help low-income individuals and families with employment assistance and basic living expenses, and to achieve self-reliance.

Work Support (WS)

3,200

households receiving Work Support assistance as at 31 March 2010

\$16 million

disbursed in FY2009

1. The WS Programme was launched in July 2006. The scheme provides help to families who are prepared to do their part to achieve self-reliance, but need assistance to tide over a difficult period. Depending on the household's situation, one or more of the following assistance may be provided:
 - a. Rent, utilities, and/or service and conservancy charges vouchers
 - b. Monthly cash grant to meet basic needs
 - c. Training grant for approved courses
 - d. Educational assistance
 - e. Medical assistance
 - f. Job assistance.Assistance is rendered for a duration ranging from a few months up to a maximum of 24 months, depending on the needs of the household.
2. The WS Programme comprises of 2 tracks for household with at least one work-capable member:
 - a. Work Support Employment (WSE) offers short-term assistance (up to 12 months) for households without any working member.
 - b. Work Support Self Reliance (WSSR) offers longer-term assistance (up to 24 months) for households with at least one-working member to help them upgrade their skills to get better jobs.
3. Figures 3 and 4 show the number of households receiving assistance under WS and the amounts disbursed in the last 3 financial years. The amount disbursed under WS Programme increased in FY2009 due to more assistance provided during the economic recession. Although the number of WSP households in FY2009 was relatively lower compared to previous years, the amount disbursed for this scheme peaked in FY2009 as a result of several temporary enhancements introduced to WSP. In response to the economic downturn, the maximum length of assistance rendered under WSP was extended from 6 months to 12 months for those who needed a longer period of help while they upgrade their skills and find a job. Families who fell marginally beyond the eligibility criteria for Work Support were also assisted if they were genuinely in need.
4. About 75% of households who graduated from the Work Support (Self-Reliance) programme in FY2009 achieved self-reliance, defined as having a household income that equaled or exceeded their household expenditure. This is an improvement compared to the 54% in FY2008. In addition, 73% of Work Support households seeking employment in FY2009 were placed in jobs. This was an improvement from the 66% placement rate in FY2008.

Helping a family achieve self-reliance

Mdm Haslinah*, aged 36 years, is a divorcee with a 4-year-old son. She sold her matrimonial home after her divorce and stayed with her sister. Mdm Haslinah was unemployed when she first sought the CDC's help for her financial difficulties.

The CDC helped Mdm Haslinah under the WS programme. The cash assistance enabled Mdm Haslinah to contribute to her sister's household in return for the latter's help in taking care of her son. Mdm Haslinah also tapped on the employment assistance provided under the WS Programme and found a job.

Mdm Haslinah is currently working as an administrative assistant earning \$1,300 per month. With her new-found job, Mdm Haslinah now rents a room with her son. She has also placed her son in a child care centre with assistance from the Centre-based Financial Assistance Scheme for Childcare (CFAC).

*Names are changed to protect the confidentiality of the individuals.

Figure 3: Number of households receiving assistance under WS Programme as at end financial year from FY2007 to FY2009

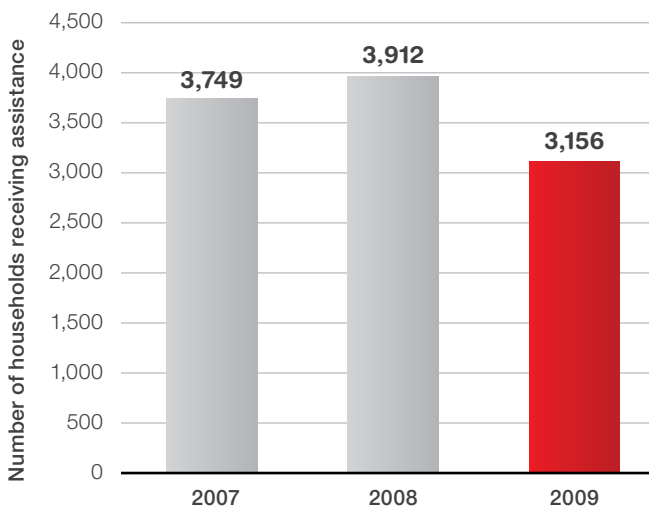
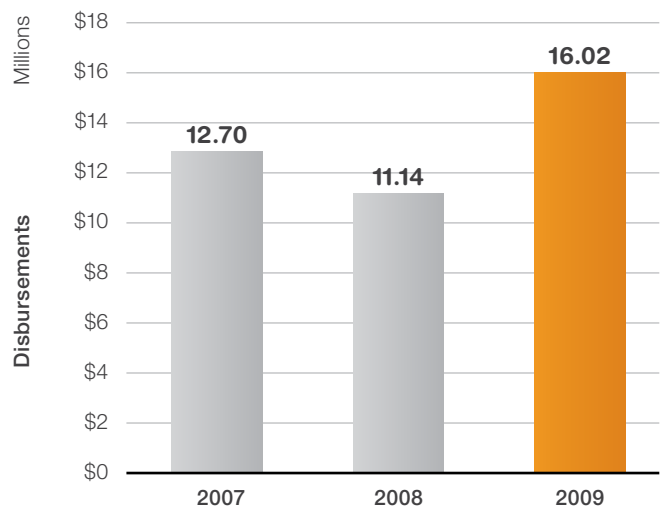


Figure 4: Disbursements under WS Programme from FY2007 to FY2009



ComCare Transitions (CCT)

2,300

households receiving CCT assistance as at 31 March 2010

\$8 million

disbursed in FY2009

5. Launched on 1 July 2008, the CCT Scheme provides medium-term help to those who are temporarily unable to work either due to illness or unfavorable family circumstances. Depending on the household's situation, one or more of the following types of assistance may be provided:
- Rent, utilities, and/or Service and Conservancy Charges (S&CC) vouchers
 - Monthly cash grant to meet basic needs
 - Educational assistance
 - Medical assistance.

The period of assistance varies according to the unique circumstances of each family.

6. Figures 5 and 6 show the number of households receiving assistance under CCT and the amounts disbursed for the last 2 financial years. There was an increase in the number of households receiving assistance and amount disbursed in FY2009 compared to the preceding financial year.

Providing help for those who are temporarily unable to work

Mdm Tan* has two children aged 9 and 11 years. Her husband suffered from heart and lung problems and had undergone surgery. Mdm Tan was also unable to work due to medical reasons. Mdm Tan's mother, who was working as a food stall holder earning \$600 per month, supported the whole family.

The CDC placed the family under the CCT scheme from June 2009. The financial assistance received helped Mdm Tan pay for her family's basic living expenses. This has eased her financial burdens tremendously.

*Names are changed to protect the confidentiality of the individuals.

Figure 5: Number of households receiving assistance under CCT as at end financial year in FY2008 to FY2009

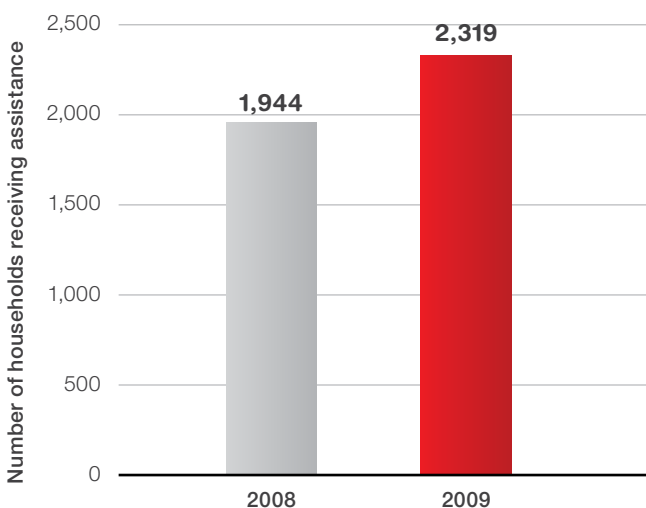
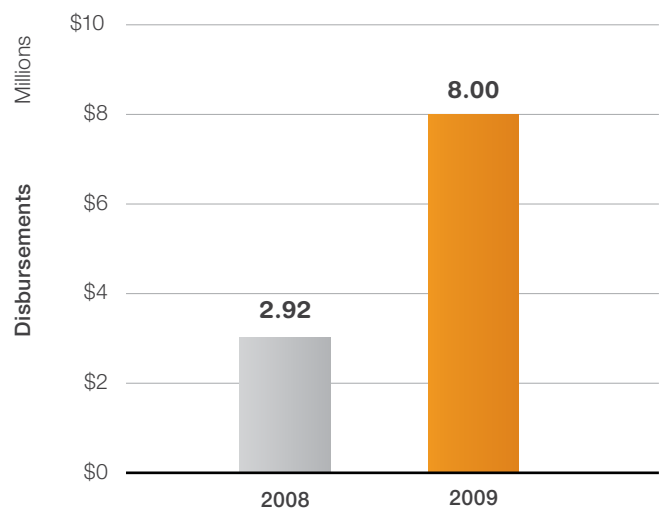
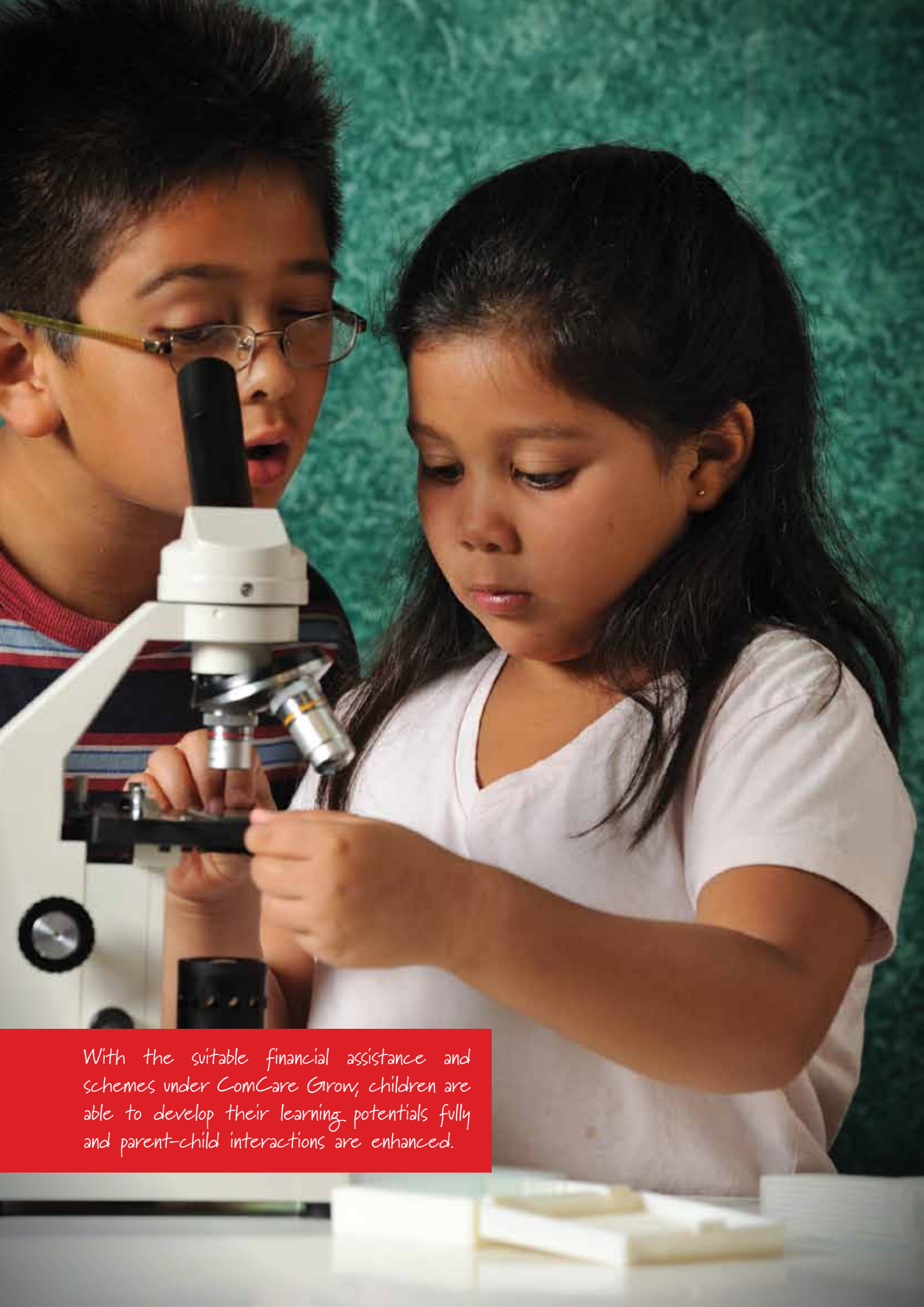


Figure 6: Disbursements under CCT in FY2008 to FY2009





With the suitable financial assistance and schemes under ComCare Grow, children are able to develop their learning potentials fully and parent-child interactions are enhanced.

There are four schemes under ComCare Grow – the Centre-based Financial Assistance Scheme for Childcare (CFAC), the Kindergarten Financial Assistance Scheme (KiFAS), the Student Care Fee Assistance (SCFA), and the Healthy Start Programme (HSP).

Centre-Based Financial Assistance Scheme for Childcare (CFAC)

3,200

children receiving CFAC assistance as at 31 March 2010

\$10 million

disbursed in FY2009

- CFAC provides monthly childcare fee subsidies for children aged below 7 years from low-income families with working mothers. The subsidy is given in addition to the universal government child care subsidy. The subsidy rates under CFAC are shown in Table 1.

Table 1: CFAC subsidy rates

Monthly Household Income	Maximum subsidy per month per child
≤ \$1,000	Up to \$340
\$1,001 - \$1,500	Up to \$300
\$1,501 - \$1,800	Up to \$200

- Figures 7 and 8 show the number of children receiving assistance under CFAC and the amounts disbursed from FY2006 to FY2009. There was an increase in the number of children receiving assistance under CFAC and the amount disbursed in FY2009.

Helping mothers go out to work

Mdm Lopez*, aged 21, could not work as she had to take care of her children, aged two years and four years. Her husband was the sole breadwinner earning about \$900 a month.

When Mdm Lopez decided to seek employment, the CDC assisted her with childcare subsidies under CFAC. With her two children placed in a childcare centre, Mdm Lopez was able to find a job as a delivery assistant. The family's household income increased to \$1,400 per month.

*Names are changed to protect the confidentiality of the individuals.

Figure 7: Number of children receiving assistance under CFAC as at end financial year in FY2006 to FY2009

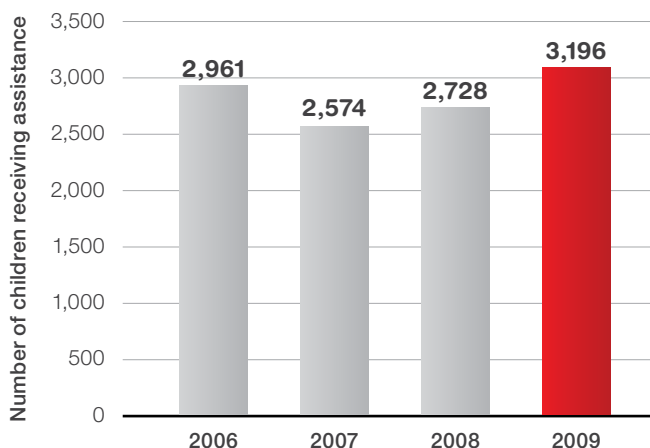
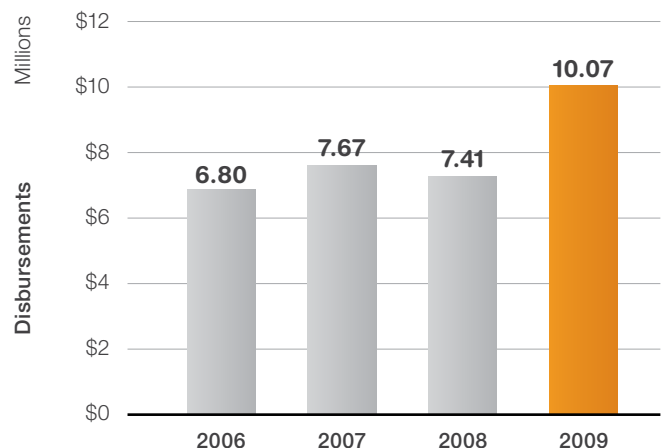


Figure 8: Disbursements under CFAC in FY2006 to FY2009



Kindergarten Financial Assistance Scheme (KiFAS)

7,200

children receiving KiFAS assistance as at 31 March 2010

\$9 million

disbursed in FY2009

- KiFAS provides monthly kindergarten/nursery fee subsidies for children from low-income families attending eligible, non-profit kindergartens. The subsidy rates for KiFAS are shown in Table 2.

Table 2: KiFAS subsidy rates

Monthly Household Income	Maximum subsidy per month per child	
≤ \$1,000	Kindergarten	Up to \$98
	Nursery	Up to \$75
\$1,001 - \$1,500	Kindergarten	Up to \$95
	Nursery	Up to \$75
\$1,501 - \$1,800	Kindergarten	Up to \$90
	Nursery	Up to \$70

- Figures 9 and 10 show the number of children receiving assistance under KiFAS and the amounts disbursed in FY2006 to FY2009. There was an increase in KiFAS disbursements in FY2009.

Maximising developmental opportunities for children

Mdm Gopal*, aged 38, has 3 school-going children. Her husband is the sole breadwinner working as a general worker. Her youngest child is attending kindergarten and receives KiFAS subsidies. The KiFAS Start-up Grant also helped to pay for her youngest child's other kindergarten expenses.

During the economic downturn, her husband's income was reduced from \$1,000 to \$800 per month. The CDC helped Mdm Gopal apply for a higher KiFAS subsidy rate. With the increase in fee subsidies, Mdm Gopal paid only \$2 per month for her child's kindergarten fees.

KiFAS subsidies have lightened the family's financial load and ensured that the child continues to receive pre-school education even though the family was affected by the downturn.

*Names are changed to protect the confidentiality of the individuals.

Figure 9: Number of children receiving assistance under KiFAS as at end financial year in FY2006 to FY2009

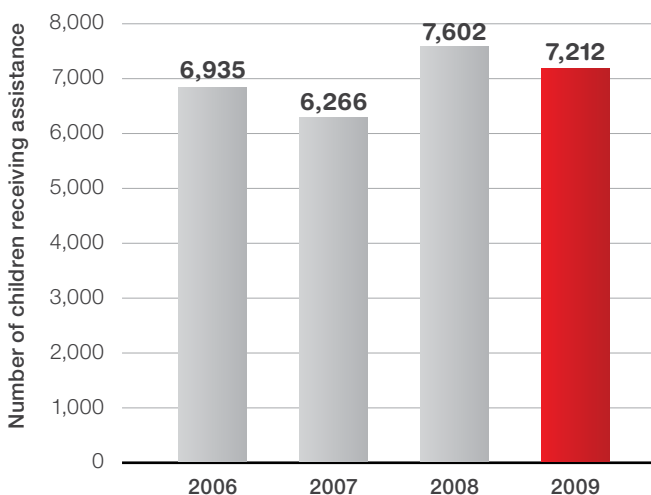
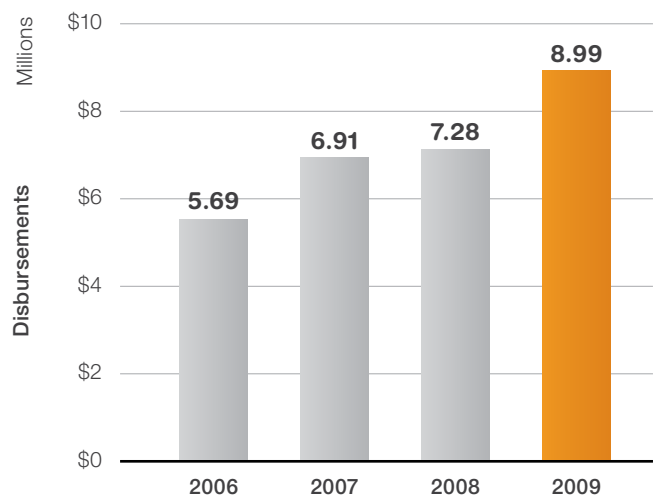


Figure 10: Disbursements under KiFAS in FY2006 to FY2009



Student Care Fee Assistance (SCFA)

5,300

children receiving SCFA assistance as at 31 March 2010

\$4 million

disbursed in FY2009

5. SCFA provides monthly fee subsidies for children aged between 7 and 14 years from low-income families to attend Student Care Centres (SCCs), which provide before- and after-school care for school-going children. The subsidy rates for SCFA are shown in Table 3.

Table 3: SCFA subsidy rates

Monthly Household Income	Maximum subsidy per month per child	
	Regular SCCs	Special SCCs*
≤ \$1,500	\$180	\$379
\$1,501 - \$2,000	\$120	\$256
\$2,001 - \$2,500	\$60	\$133

* Special SCCs provide before-and-after school care to children with special needs.

6. Figures 11 and 12 show the number of children receiving assistance under SCFA and the amounts disbursed from FY2006 to FY2009. There was an increase in the number of children receiving SCFA help as at end FY2009 compared to FY2008.

Healthy Start Programme (HSP)

7. HSP is a developmental programme that provides early intervention for infants and pre-school children from high risk families. It focuses on nurturing the parent and child, by providing intensive support to these families at the earliest possible point.

8. The objectives of HSP are:

- To provide optimal child development opportunities so that 'at risk' children can reach their full learning potential;
- To enhance parent-child interaction and positive parenting;
- To strengthen family functioning to improve family stability and link families to community resources.

9. \$0.9 million was disbursed to HSP families and agencies in FY2009, with about 1,100 children receiving assistance as at 31 March 2010.

Figure 11: Number of children receiving assistance under SCFA as at end financial year in FY2006 to FY2009

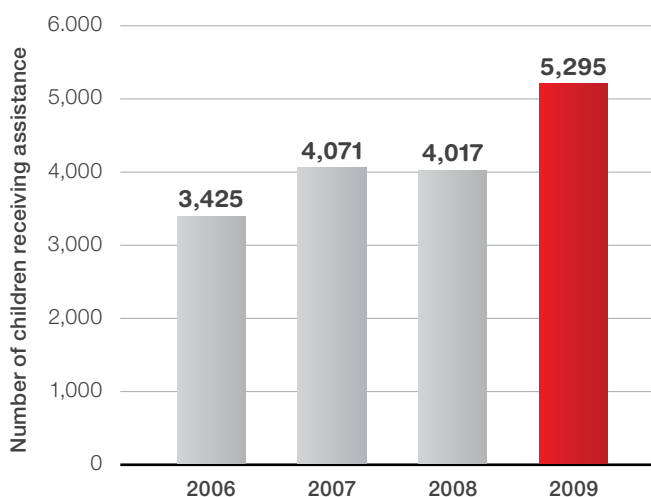
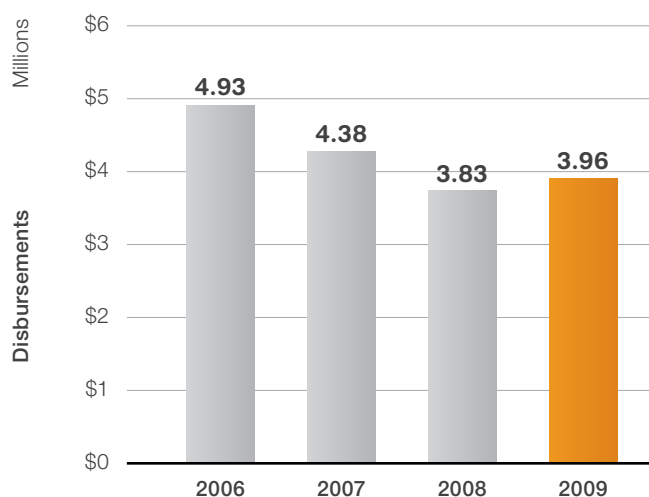
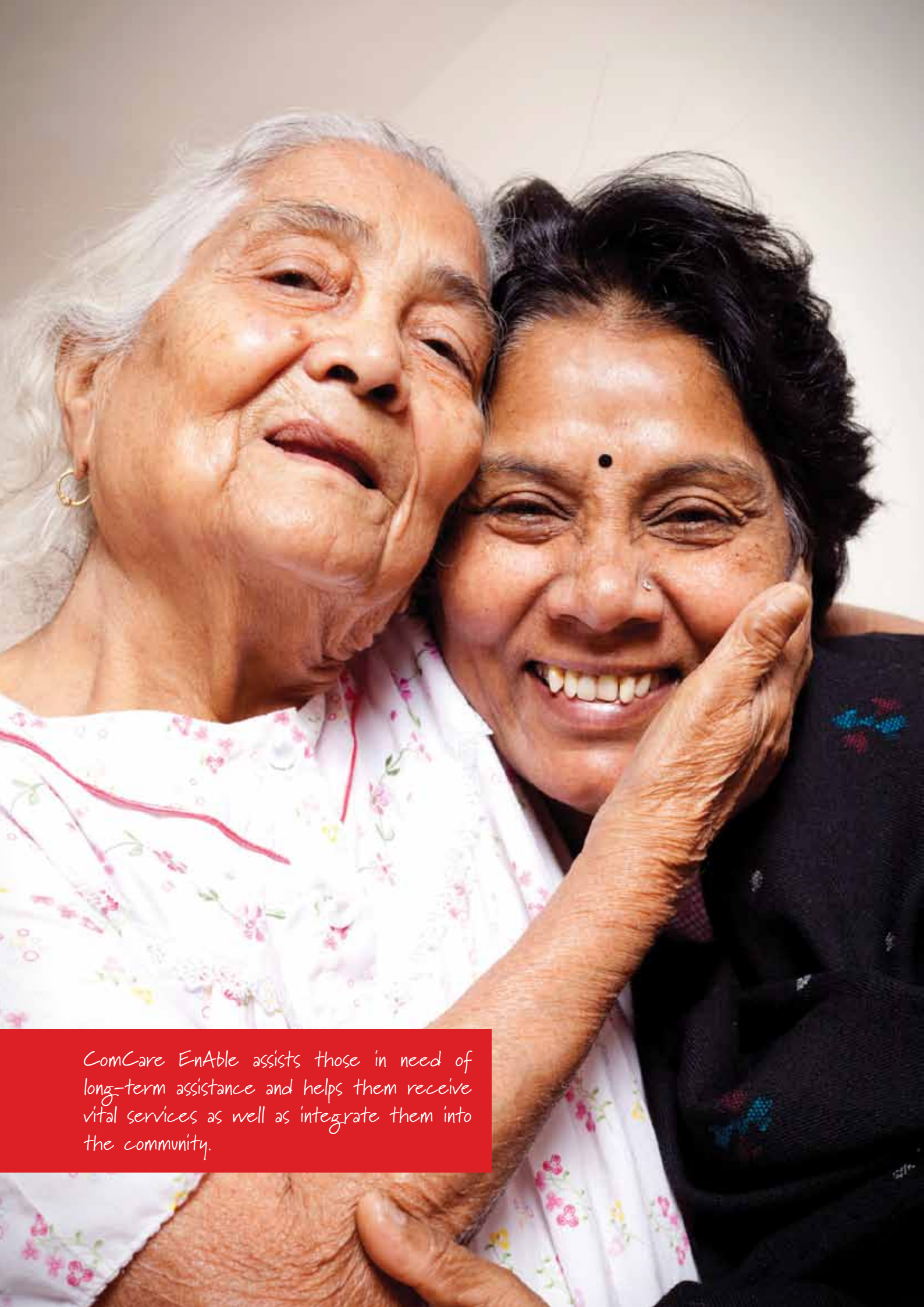


Figure 12: Disbursements under SCFA in FY2006 to FY2009





ComCare EnAble assists those in need of long-term assistance and helps them receive vital services as well as integrate them into the community.

Help the needy who require longterm assistance (e.g. needy elderly and disabled persons) to integrate into the community

Public Assistance (PA)

2,930 households receiving assistance under PA scheme as at 31 March 2010	\$14 million disbursed in FY2009
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1. The PA scheme provides assistance to those who are unable to work due to old age, illness or disability and have no means of subsistence. They have little or no family support.
2. PA scheme provides the following assistance:
 - a. Monthly cash grants to meet basic needs (PA allowance)
 - b. Free treatment at polyclinics and government/restructured hospitals
 - c. Subsidy for HDB rental flats
 - d. Utilities, and Service and Conservancy Charges (S&CC) rebates
 - e. Assistance for children’s school expenses
 - f. Additional community support from Voluntary Welfare Organisations.

3. Figures 13 and 14 show the number of households receiving assistance under the PA scheme and the amounts disbursed from FY2006 to FY2009. There was an increase in the disbursement for PA in FY2009 due to the increased PA allowance rates. Starting 1 April 2009, the PA monthly allowance rate for a 1-person household increased from \$330 to \$360.

Assurance for those who are unable to work and/or have little or no family support

Mdm Siti*, aged 83, is currently staying in a 1-room HDB rental flat with her daughter, who is a divorcee. Mdm Siti does not have any savings and receives limited support from her daughter, aged 64. Her daughter receives a CPF payout of about \$300 a month and is unable to work due to her age and health.

With help from the Public Assistance scheme, Mdm Siti is able to cope with her monthly expenses. She receives free treatment in polyclinics and government/restructured hospitals and a monthly cash grant. In addition, Mdm Siti also receives regular support from other organisations such as the Islamic Religious Council of Singapore (MUIS).

*Names are changed to protect the confidentiality of the individuals.

Figure 13: Number of households receiving assistance under PA as at end financial year in FY2006 to FY2009

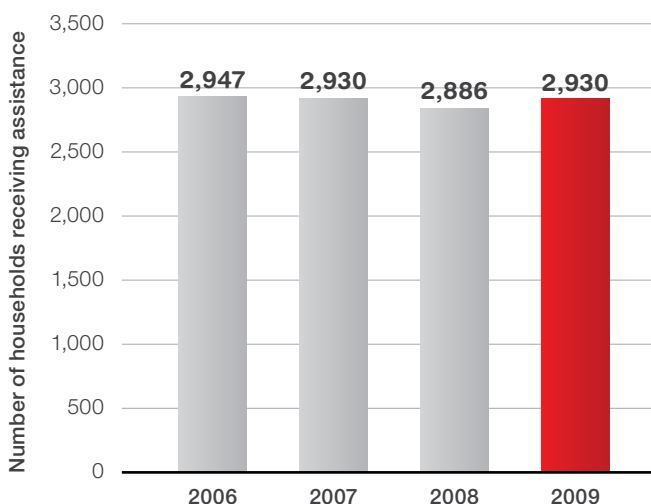
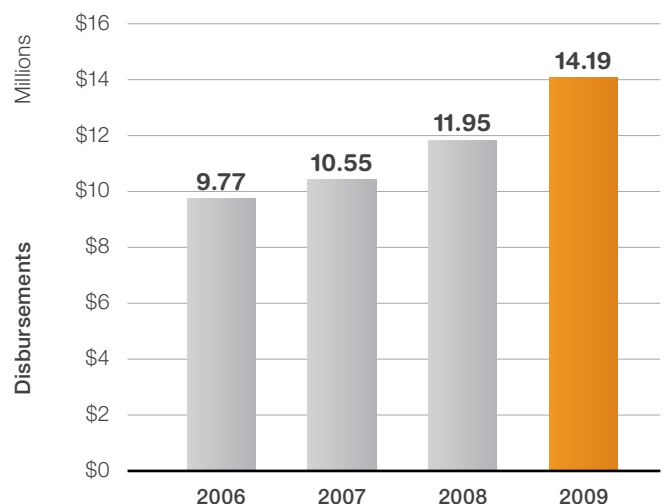


Figure 14: Disbursements under PA in FY2006 to FY2009



ComCare Local Networks

North East CDC

Launch of \$1million community partnership and Cheque Presentation of North East Lunch Box Fund.



North West CDC

Rice that Binds, Cranes @ North West rallied over 40,000 individuals in paper cranes folding exercise to raise 70,000 kilogrammes of Songhe Rice that benefited over 6,000 needy families in the North West District.



South West CDC

South West District Mayor, Dr Amy Khor and Mr Arthur Fong, Adviser to Clementi GROs, talking to an elderly resident enjoying a free make-over by Cosmoprof Academy at the launch of South West ComCare Local Network's Adopt-A-Rental-Block @ Clementi Division on 10 February 2010. The programme to mobilise community and corporate partners to uplift the lives of vulnerable elderly residing at rental blocks has engaged 15 private corporations and seven schools to organise over 30 befriending and healthcare-related activities for over 1,000 vulnerable elderly residents since its launch in 2007.



Central Singapore CDC

Central Singapore CDC ComCare Local Network's Walk-A-Mile "poverty simulation" exercise launched on 27 Feb 2010 aimed to raise empathy and awareness of the issues needy individuals and families face in their everyday lives.



South East CDC

'How can we share resources?' The participants ponder this question at a South East CDC ComCare Local Network workshop held on 25 February 2010

Supporting the Community

Empowering the community to do more for the needy in their midst

1. Under the Supporting the Community pillar, ComCare provides support to various groups in the community to empower them to help the needy in Singapore.
2. The Citizens Consultative Committee ComCare Fund (CCC-CCF) provides urgent and temporary assistance to needy individuals in the form of cash, vouchers or food rations. The ComCare Social Projects Fund (CSPF) and the ComCare Enterprise Fund (CEF) provide seed funding for social projects and social enterprises respectively initiated by the community.

ComCare Enterprise Fund (CEF)

3. The CEF provides seed funding for sustainable new social enterprises that train and/or employ needy, disadvantaged Singaporeans. This includes persons with disabilities, persons recovering from psychiatric illness, ex-offenders, former drug abusers, youths at-risk, chronically unemployed individuals and low-income Singaporeans from families with multiple problems. \$0.2 million was disbursed under CEF in FY2009 to 4 social enterprises.

Print on Demand

A CEF-funded social enterprise



Set up in September 2009, Print on Demand (POD) is a social enterprise that specialises in printing and graphic design. POD's aim is to improve the quality of life and enhance the self-reliance of

persons with physical disabilities through employment and vocational training opportunities. POD currently employs 3 staff with a range of physical disabilities to assist in graphic design, packing and other back-end tasks. The owner's philosophy is never to say 'NO' to a customer, but to be resourceful in finding solutions, for instance, in finding temporary staff to field urgent orders. POD has also created an environment where staff's special needs are supported through a buddy system. POD has demonstrated the need for social enterprises to have both the right aptitude for business as well as a strong social mission.

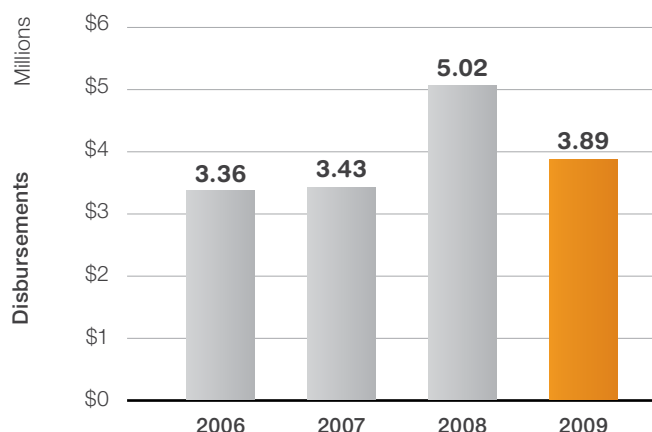
ComCare Social Support Projects Fund (CSPF)

4. The CSPF provides seed funding for pilot programmes identified by the community to meet service gaps or emerging needs for those in need. It funds up to 50% of the total cost of the project for a maximum of 3 years. The projects can be initiated by Voluntary Welfare Organisations (VWOs), self-help groups, the Community Development Councils (CDCs) or Grassroots Organisations (GROs). In FY2009, \$0.5 million was disbursed to help fund 4 pilot projects.

Citizens' Consultative Committee (CCC) ComCare Fund (CCF)

5. The CCF provides funding for needy residents who require urgent short-term financial assistance. The Fund was created in recognition of the important role that grassroots organisations play in helping needy residents. The CCCs can use the fund to help needy residents in different ways according to the needs of their residents.
6. In FY2009, the government topped up CCF by \$1.5 million over 2 years. This brought the total CCF to \$7 million per year for FY2009 and FY2010. More disbursements were given under CCF in FY2009 due to the downturn.
7. Figure 15 shows the amounts disbursed under Supporting the Community pillar in FY2006 to FY2009.

Figure 15: Disbursements under Supporting the Community Pillar from FY2006 to FY2009



Supporting the Community

ComCare Call

8. The ComCare Call provides a 24-hour, toll-free service to provide information on help available for Singaporeans seeking financial assistance. This 24/7 service operates in the four main languages as well as some common Chinese dialects and connects needy Singaporeans to relevant help agencies.
9. For FY2009, ComCare Call attended to 24,500 calls mainly seeking financial assistance, social services help, and employment assistance.

ComCare Local Networks (CLN)

10. In line with the Many Helping Hands approach, the CDCs, VWOs and GROs need to work together to help the needy in their communities. In order to further strengthen the level of collaboration and coordination amongst these social service agencies, ComCare set up ComCare Local Networks (CLNs). CLNs give these agencies a platform to share best practices and ideas on how to assist the needy in their districts more effectively.
11. There are currently 9 CLNs. In FY2009, these CLNs organised various networking meetings with their partners and held outreach events to collaborate, share best practices, and refine existing referral protocols.

Concluding Remarks

MCYS would like to thank ComCare community partners for their hard work and support in helping needy individuals and families in Singapore. The downturn had seen them demonstrating flexibility and responding quickly to the needs of the low-income families.

With the support of our partners and the community, we will continue to work together to help more low-income families and individuals in our midst.

Financial Statements
For ComCare
Endowment Fund
FY2009

MINISTRY OF COMMUNITY DEVELOPMENT, YOUTH AND SPORTS

**COMMUNITY CARE ENDOWMENT FUND
(COMCARE FUND)
(Established in Singapore)**

**FINANCIAL STATEMENTS FOR THE FINANCIAL
YEAR ENDED 31 MARCH 2010**

**MINISTRY OF COMMUNITY DEVELOPMENT, YOUTH AND SPORTS
COMMUNITY CARE ENDOWMENT FUND (COMCARE FUND)**

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MINISTRY OF COMMUNITY DEVELOPMENT, YOUTH AND SPORTS
COMMUNITY CARE ENDOWMENT FUND
Incorporated in the Republic of Singapore

Statement By Management

In the opinion of the Management, the accompanying financial statements are drawn up in accordance with the provisions of the Community Care Endowment Fund Act 2005 (the "Act") so as to give a true and fair view of the state of affairs of the Community Care Endowment Fund for the financial year ended 31 March 2010.



NIAM CHIANG MENG
Permanent Secretary
Ministry of Community Development
Youth and Sports



CHOO LEE SEE (MRS)
Director – ComCare and Social Support Division
Ministry of Community Development
Youth and Sports

Date: 11 May 2010



INDEPENDENT AUDITOR'S REPORT

**TO THE MINISTRY OF COMMUNITY DEVELOPMENT, YOUTH AND SPORTS ON COMMUNITY CARE
ENDOWMENT FUND**

We have audited the accompanying financial statements of the Community Care Endowment Fund, which comprise the statement of financial position as at 31 March 2010, and the receipts and expenditure statement and other explanatory notes.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the provisions of the Community Care Endowment Fund Act 2005 (the "Act"). This responsibility includes:

- (a) 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 receipts and expenditure accounts and statement of financial position and to maintain accountability of assets.
- (b) selecting and applying appropriate accounting policies; and
- (c) making accounting estimates that are reasonable in the circumstances.

The Community Care Endowment Fund's policy is to prepare the financial statements on the cash receipts and disbursements basis. On this basis, revenue is recognised when received rather than when earned and expenses are recognised when paid rather than when incurred.

Auditor's 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 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 judgment, 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 entity's preparation and fair presentation of the financial statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, 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,

- (a) the financial statements of Community Care Endowment Fund are properly drawn up in accordance with the provisions of the Community Care Endowment Fund Act 2005 (the "Act"), and on the basis sets out in the preceding paragraph, present fairly, in all material aspects, the state of affairs of the Community Care Endowment Fund as at 31 March 2010 and the receipts and expenditure of the Community Care Endowment Fund for the year ended on that date;
- (b) the accounting and other records required by the Act to be kept by the Community Care Endowment Fund have been properly kept in accordance with the provisions of the Act; and
- (c) the receipts, expenditure and investment of monies and the acquisition and disposal of assets by the Community Care Endowment Fund have been in accordance with the provisions of the Act.


GEETHA A & ASSOCIATES
PUBLIC ACCOUNTANTS AND
CERTIFIED PUBLIC ACCOUNTANTS
Singapore
Date: 11 May 2010

**MINISTRY OF COMMUNITY DEVELOPMENT, YOUTH AND SPORTS
COMMUNITY CARE ENDOWMENT FUND**

Incorporated in the Republic of Singapore

Statement of Financial Position

As At 31 March 2010

	NOTE	01.04.2009 to 31.03.2010 S\$	01.04.2008 to 31.03.2009 S\$
Accumulated surplus		<u>814,792,127</u>	<u>815,460,473</u>
Total Surplus		814,792,127	815,460,473
Represented By:			
Balance held by Accountant-General	5	<u>814,792,127</u>	<u>815,460,473</u>
Total Assets		<u>814,792,127</u>	<u>815,460,473</u>

*The annexed notes form an integral part of and
should be read in conjunction with these financial statements.*

**MINISTRY OF COMMUNITY DEVELOPMENT, YOUTH AND SPORTS
COMMUNITY CARE ENDOWMENT FUND**

Incorporated in the Republic of Singapore

Receipts And Expenditure Statement

For Financial Year Ended 31 March 2010

	NOTE	01.04.2009 to 31.03.2010 <u>S\$</u>	01.04.2008 to 31.03.2009 <u>S\$</u>
RECEIPTS			
Capital Contribution from the Government		-	200,000,000
Donation		965	223
Income from investments		32,210,689	34,034,902
		32,211,654	234,035,125
EXPENDITURE			
Grants to Organisations	3	<u>32,880,000</u>	<u>28,143,960</u>
(Deficit) / Surplus for the year		(668,346)	205,891,165
Accumulated Surplus brought forward		<u>815,460,473</u>	<u>609,569,308</u>
Accumulated Surplus carried forward		<u>814,792,127</u>	<u>815,460,473</u>

*The annexed notes form an integral part of and
should be read in conjunction with these financial statements.*

**MINISTRY OF COMMUNITY DEVELOPMENT, YOUTH AND SPORTS
COMMUNITY CARE ENDOWMENT FUND**

Incorporated in the Republic of Singapore

NOTES TO FINANCIAL STATEMENTS FOR FINANCIAL YEAR ENDED 31 MARCH 2010

1. General

The Community Care Endowment Fund (“the Fund”) is established in Singapore and the financial statements are expressed in Singapore dollars. The address of the Ministry of Community Development, Youth and Sports’ (“the Ministry”) principal place of activity is:

Ministry of Community Development, Youth and Sports
512 Thomson Road
MCYS Building
Singapore 298136

The Fund is set up by the Singapore Government (“Government”) under the Community Care Endowment Fund Act 2005 (“Act”) for the purpose of:

- (a) providing assistance to citizens and permanent residents of Singapore and their family members living in Singapore who are in financial or other difficulties to enable them to:
 - (i) attain sufficient income to meet their basic needs;
 - (ii) address the development issues faced by their children;
 - (iii) facilitate their integration into society; and
- (b) developing programmes to enhance the capacity of community to undertake the foregoing objects set out in a (i), (ii) and (iii).

The Fund came into operation on 24 October 2005. The fund has an initial capital injection of \$250,000,000 from the Government, and a further \$246,641,688 following the termination of the Community Assistance Fund in February 2006. On 25 July 2006, another \$100,000,000 was injected as capital money into the Fund by the Government and on 25 April 2008 another \$200,000,000 was injected as capital money into the Fund by the Government. The Government may make further payments of capital money into the Fund from time to time.

Only income earned from the Fund will be used.

The Fund is deemed to be a Government Fund for the purposes of any written law in Singapore.

MINISTRY OF COMMUNITY DEVELOPMENT, YOUTH AND SPORTS
COMMUNITY CARE ENDOWMENT FUND
Incorporated in the Republic of Singapore

NOTES TO FINANCIAL STATEMENTS FOR FINANCIAL YEAR ENDED 31 MARCH 2010

2. Significant Accounting Policy

Basis of accounting

The financial statements are expressed in Singapore dollars.

In line with the Government's accounting policy, the cash basis of accounting is adopted. On this basis, receipts are recognised when received rather than earned and expenses are recognised when paid rather than when incurred.

3. Grants Disbursed

During the financial year, the Fund made grants for the following programmes:

Programmes	01.04.2009 to 31.03.2010 <u>S\$</u>	01.04.2008 to 31.03.2009 <u>S\$</u>
Public Assistance Scheme (PAS)	-	2,394,180
Kindergarten Financial Assistance Scheme (KIFAS)	4,004,600	1,836,500
ComCare Transition (CCT)	8,569,600	5,886,390
Student Care Fee Assistance Scheme (SCFA)	1,050,000	3,118,500
Centre-based Financial Assistance Scheme for Childcare (CFAC)	2,443,400	7,033,210
Special Grant (SG)	807,500	691,600
Work Support Plus	106,000	-
Work Support Self- Reliance (WSSR)	8,346,200	4,613,380
Work Support Employment (WSE)	<u>7,552,700</u>	<u>2,570,200</u>
Total Grants Disbursed	<u>32,880,000</u>	<u>28,143,960</u>

**MINISTRY OF COMMUNITY DEVELOPMENT, YOUTH AND SPORTS
COMMUNITY CARE ENDOWMENT FUND**

Incorporated in the Republic of Singapore

NOTES TO FINANCIAL STATEMENTS FOR FINANCIAL YEAR ENDED 31 MARCH 2010

4. Excess of receipts over expenditure at the end of the financial year

	Notes	01.04.2009 to 31.03.2010 <u>S\$</u>	01.04.2008 to 31.03.2009 <u>S\$</u>
Capital contribution from the Government	(a)	550,000,000	550,000,000
Transfer from Community Assistance Fund	(b)	246,641,688	246,641,688
Net income from investments	(c)	18,149,251	18,818,562
Donations		1,188	223
		<u>814,792,127</u>	<u>815,460,473</u>

- (a) The capital contribution from the Government relates to capital money paid into the Fund by the Government. Under Section 5(4) of the Act, this amount shall not be used for any purposes other than for investment.
- (b) The transfer from Community Assistance Fund relates to the balance of monies injected in February 2006 as capital money to the Fund upon the termination of the Community Assistance Fund. Under Section 5(4) of the Act, this amount shall not be used for any purposes other than for investment.
- (c) This relates to investment income earned on the Fund balance. The net investment income is arrived at after deducting grants made and other expenses as approved under the Act.

	01.04.2009 to 31.03.2010 <u>S\$</u>	01.04.2008 to 31.03.2009 <u>S\$</u>
Net income from investments	18,149,251	18,818,562
Past reserves protected (d)	(4,727,013)	(4,727,013)
Net income from investments available for expenditure (e)	<u>13,422,238</u>	<u>14,091,549</u>

NOTES TO FINANCIAL STATEMENTS FOR FINANCIAL YEAR ENDED 31 MARCH 2010

4. Excess of receipts over expenditure at the end of the financial year (Continued)

- (d) The balance shown relates to reserves which are protected as a result of Government requirements.

Investment income earned from the Fund previously will be protected when there is a change-over in government. This would ensure that the present government would spend only what it has earned in its term of office.

- (e) The income from investments available for distribution represents investment income earned on the fund balance. The net income from investments is arrived at after deducting expenditure including:

- grants given to individuals or families through organisations;
- grants given to organisations to carry out programmes consistent with the objects of the Fund;
- such other purposes consistent with the objects of the Fund; and
- all expenses incurred in connection with the administration of the Fund as approved under the Act.

5. Funds with Accountant-General

This represents funds held by the Accountant-General on behalf of the Fund.

The Fund is allocated an investment income at the rate of 3.95% (FY08:4.3%) per annum.

6. Authorisation of Financial Statements

The financial statements were authorised for issue by the Ministry of Community Development, Youth and Sports on 11 May 2010.

7. Events Occurring After Statement of Financial Position Date

Subsequent to the financial year end, the endowment interest rate was decreased from 3.95% to 3.72% for FY10 for the funds held by the Accountant-General.

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MCYS

Ministry of Community Development,
Youth and Sports

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