

*Marking
the first*

5

years...

ComCare

Annual Report FY2010



CONTENTS

- 01 | Message from Chairperson, ComCare Supervisory Committee
- 02 | Community Care Endowment Fund
- 04 | ComCare Structure
- 05 | ComCare Pillars & Programmes
- 06 | The 5th Anniversary of ComCare
- 08 | Highlights and Achievements of ComCare (FY05-10)
- 10 | FY2010 Highlights
- 11 | ComCare SelfReliance
- 14 | ComCare GROW
- 18 | ComCare EnAble
- 20 | Supporting the Community
- 27 | ComCare Statistics
- 34 | Financial Statements

p6/7 *feature story*

ComCare celebrated its 5th Anniversary with an Appreciation Lunch cum Inaugural Seminar on 2 December 2010





Message from
Chairperson,
ComCare Supervisory Committee

Established in 2005, ComCare provides financial assistance to those who are unable to look after themselves and their loved ones, and to help low-income and needy Singaporeans get back on their feet. In helping these families, ComCare provides for the building of a stable home environment, skills development and training of the parents for sustained employment, and support for children to go to school so that they can continue to receive the education they need for their future.

2010 marks the 5th Anniversary of ComCare. Since its inception, ComCare has assisted more than 190,000 cases. For the Financial Year 2010, \$61 million was disbursed to needy families under the various schemes. More flexibility was also put in place to help families in need. For example, the Public Assistance (PA) scheme was made more flexible to allow elderly persons with CPF payouts less than the PA allowance rate to be eligible for PA.

ComCare also supports the community who wants to lend a hand to help the needy. The Many Helping Hands have been growing in numbers. A total of 9 ComCare Local Networks (CLNs) have been set up to facilitate collaborations among partners providing assistance to the needy. The membership has grown from about 500 partner agencies when CLNs first started in Financial Year 2006, to more than 1,000 partner agencies as at end of March 2011.

The growth of the Many Helping Hands augurs well for our society. It demonstrates the compassion of our people and their willingness to help one another. Whilst family is the building block of our society, the Many Helping Hands are the social glue that binds us together as a nation.

Globalisation is, however, rapidly changing the landscape of our economy and the fabric of our society. Coupled with an ageing population, smaller and less extended families, low fertility rate and rising singlehood, the needs of displaced individuals and dysfunctional families will increase in complexity. In the next phase of ComCare, we will need to further streamline and strengthen our social safety net to focus on providing early and holistic assistance to needy families. This will require us to exercise greater flexibility in the delivery of our social assistance and to work even more closely with other government agencies and the Many Helping Hands to help needy families manage their housing, training, employment, children's education and health issues. We should also focus more on integrating various services for the needy, so that we can cut red tape, avoid duplications and plug service gaps.

I wish to thank all our ComCare partners for their support and commitment. We will continue to strengthen our collaborations with them to ensure that our social safety net remains strong, relevant and effective in our journey ahead.

A handwritten signature in black ink, which appears to read 'Halimah'.

Mdm Halimah Yacob

*Minister of State for Community Development,
Youth and Sports*

Chairperson of the ComCare Supervisory Committee

July 2011

Community Care Endowment Fund

The Community Care Endowment Fund (ComCare Fund) was launched by Prime Minister Lee Hsien Loong on 28 June 2005 as a sustainable source of funds to provide social assistance to needy Singaporeans. The interest income generated from the ComCare Fund is used to fund ComCare programmes.



The ComCare Fund, established under the Community Care Endowment Fund Act, has the following objectives:

- a. To provide 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
- b. To develop programmes to enhance the capacity of the community to undertake the objectives set out above.



The ComCare Fund started with an initial capital of \$250 million from the Government. The Government made periodic top-ups to the Fund over the last 5 years. As at 31 March 2011, there was a balance of \$811.4 million in the ComCare Fund. In May 2011, the fund received a \$500 million top-up.

During Financial Year (FY) 2010, a total of \$61 million was disbursed to needy families under various ComCare programmes. Of this, \$33.7 million was funded by the ComCare Fund interest income. The balance amount was funded through the budget of the Ministry of Community Development, Youth and Sports (MCYS).

As at 31 March 2011, about 20,300 families were receiving assistance under the national ComCare programmes.

ComCare Structure

Members:

The Mayors of the Community Development Councils, 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.

Supervisory Committee

The ComCare Supervisory Committee oversees the administration and the use of the ComCare Fund to support ComCare programmes. The Minister of State for MCYS chairs the Supervisory Committee.

Members:

The General Managers of the Community Development Councils, Ministry representatives, the Deputy Chief Executive Officer of the National Council of Social Service, the Deputy Chief Executive and Directors of the People's Association and leaders of various social service organisations.

Committee of Management

The Committee of Management, chaired by the Deputy Secretary of MCYS, implements the decisions of the Supervisory Committee.

ComCare Local Networks

The Community Development Councils are key partners in delivering ComCare programmes to needy Singaporeans and their families. Other key partners include Family Service Centres, Voluntary Welfare Organisations and Grassroots Organisations.

CDC

The ComCare Local Networks provide the platform for service providers to collaborate and share ideas on how to better deliver help to the needy.



CDC: Community Development Council
GRO: Grassroots Organisation

VWO: Voluntary Welfare Organisation
FSC: Family Service Centre

ComCare Pillars & Programmes

ComCare programmes are grouped under four key pillars, each targeting a specific client group.

COMCARE FINANCIAL ASSISTANCE SCHEMES				SUPPORTING THE COMMUNITY
ComCare Pillar	ComCare SelfReliance	ComCare GROW	ComCare EnAble	
Objectives	To develop self-reliant individuals and families	To help children from low-income families realize their potential and break out of the cycle of poverty	To help those who are not able to work to integrate into the community through formal and informal networks	To support the community in helping the needy
ComCare Programmes	Work Support Programme ComCare Transitions	Centre-Based Financial Assistance Scheme for ChildCare Kindergarten Financial Assistance Scheme Student Care Fee Assistance Healthy Start Programme	Public Assistance	ComCare Enterprise Fund ComCare Social Support Projects Fund Citizens' Consultative Committee (CCC) ComCare Fund ComCare Local Networks ComCare Call



The *5*th Anniversary
of ComCare



ComCare marked its 5th Anniversary with an Appreciation Lunch cum Inaugural ComCare Seminar on 2 December 2010. MCYS hosted lunch for about 420 guests from the Community Development Councils, Voluntary Welfare Organisations and Grassroots Organisations in recognition of their contributions in helping needy families and individuals. Guests were treated to a percussion performance by a group of energetic young residents of the Andrew & Grace Home and a dance performance by the Woodlands Employment Development Centre from the Movement for the Intellectually Disabled of Singapore. Product offerings from social enterprises Mother and Child Project, Print on Demand and SENSE (By Mendaki) Suri Enterprise were also on display during the event.

“Through ComCare, we pull together the efforts of many different segments of society to help the needy and disadvantaged Singaporeans. We channel the assistance through the CDCs, through the VWOs and through the GROs. Many of you who have been involved in this process are here today and you have helped us to develop innovative ways to help the needy. Because we have had this ComCare scheme as an umbrella under which many different mechanisms can be developed, it has led to a flowering of community ideas...”



In his speech, Prime Minister Lee Hsien Loong acknowledged the significant progress of ComCare since its launch five years ago. He recognised that ComCare has pulled together the efforts of many different segments of society to help the needy and disadvantaged Singaporeans. He commended the Community Development Councils, Voluntary Welfare Organisations and Grassroots Organisations for their efforts in ensuring that those who truly deserve social assistance receive appropriate help and encouragement to be self-reliant. Looking ahead, he urged various ComCare stakeholders to continue to work together to build a more compassionate and resilient society.



The inaugural ComCare Seminar was held on the same day with the theme “Resilient Individuals, Supportive Families & Caring Communities”. Eight overseas and local speakers shared their experiences and insights on initiatives and approaches to effectively strengthen individual and family resilience. Examples of how communities can be empowered to take the lead in helping the needy were also showcased. The Seminar attracted 220 participants.

Let's take a look at ComCare's milestones over the past 5 years....

Highlights & Achievements

of ComCare (FY05-10)

FY2005

Launch of ComCare



FY2006

9 ComCare Local Networks were set up



Photo source: The Straits Times © Singapore Press Holdings Ltd. Resized and cropped from original photo. Reprinted with permission.Δ

Work Support Programme was introduced

FY2007

Public Assistance (PA) allowance rate increased
Rate for 1-person household raised from \$260 to \$290 per month



 **1800-222 0000**
Call Us. We Care.

Launch of ComCare Call

FY2008

Work Support Programme's assistance duration extended from 6 to 12 months

CFAC fee subsidies extended beyond 4th child in the family

CFAC/KiFAS household income criterion raised from \$1,500 to \$1,800



PA criteria refined to include needy elderly with poor children

PA allowance rate raised from \$290 to \$330 per month (for 1-person household)

ComCare Transitions Scheme launched

FY2009

CCC ComCare Fund topped up by \$1.5 million over 2 years

CFAC/KiFAS fee subsidies increased



Photo source: The Straits Times © Singapore Press Holdings Ltd. Resized and cropped from original photo. Reprinted with permission.Δ

PA allowance rate increased from \$330 to \$360 per month (for 1-person household)
Additional assistance for children in PA families — \$130 per child per month

FY2010

ComCare 5th Anniversary Appreciation Lunch and Seminar



Photo source: The Straits Times © Singapore Press Holdings Ltd. Resized and cropped from original photo. Reprinted with permission.Δ

PA criteria refined to include needy elderly receiving CPF payouts lower than PA rate



FY2010

Highlights

HELPING MORE NEEDY SINGAPOREANS

The Public Assistance scheme is extended to needy Singaporeans who, despite receiving a small CPF payout every month, still need additional help for their day-to-day needs.

SUPPORTING SOCIAL ENTERPRISES

The Social Enterprise Development Centre was launched by the Social Enterprise Association to provide consultancy and business support to social enterprises at all stages of development.

LAUDING CARING EMPLOYERS

To recognize socially responsible enterprises which provide employment for the disadvantaged, the Caring Employer Award was launched in conjunction with Singapore Compact's CSR Awards in Oct 2010. Thai Express Pte Ltd was crowned the winner.



Help the needy with their basic living expenses, and to achieve self-reliance

ComCare SelfReliance

As a long-term effort towards self-reliance, the Work Support Programme and the ComCare Transitions scheme help low-income families meet some of their day-to-day needs while they seek to improve their jobs and household income.



Work Support

2,312

households receiving assistance as at 31 March 2011

\$8.5 million

disbursed in FY2010



The Work Support Programme helps needy, low-income families meet their basic needs, while the work-capable adults in these families find work or get better jobs. The objective is to help the families become financially independent through work.

When Mr Effendi first lost his job, his family had to rely on the small income of his wife, Mdm Salina who worked as a part-time teacher. With less than \$1,000 a month, they had to pay their monthly housing instalment, household bills, loans, food and other needs including taking care of their 11-month old baby. "I was lucky my mother-in-law helped us out. But I know that as the household head, I need to get a job fast and take care of my family", Mr Effendi had said.

Mr Effendi went to the Central Singapore CDC to apply for financial and employment assistance. The CDC placed him on the Work Support Programme which helps low-income families become self-reliant and financially independent through work. The programme provides employment services, such as job search and job matching, career counselling and training. Mr Effendi worked closely with his Career Consultant who helped him secure a number of job interviews. He also attended a forklift training course which was heavily subsidised (90% of the course fees was subsidised while the training allowance was used to offset the remaining 10%), and after a month, he obtained his license. The CDC also provided his family with vouchers to help him pay for utilities every month.

Mr Effendi and his family were on the programme for two months before he got a job as a warehouse supervisor. With a combined income of \$2,400 per month, and equipped with budgeting skills, Mr Effendi and his wife can better manage the family's needs.

** Names are changed as requested by the family*

ComCare Transitions

2,402

households receiving assistance as at 31 March 2011

\$8.2 million

disbursed in FY2010



Mr Seet (extreme left) with his parents

ComCare Transitions was introduced in 2008 to provide medium-term financial assistance to people who are unable to work for an extended period of time. This includes persons with chronic health conditions, caregivers of young children or other family members, and who are financially needy with little or no family support.

A client who benefited from the ComCare Transitions scheme was Mr Seet Hoon Thye. Mr Seet was certified medically unfit to work for a year due to a health condition. He lives with his parents and twin brother, Hoon Peng. Hoon Peng is an odd-job worker helping out at a hawker stall selling vegetarian food. Although he was the family's sole breadwinner, his income was not enough to support the family. They had arrears in their utilities and service and conservancy charges.

When Mr Seet and his family approached the South East CDC for financial assistance, they were placed on the ComCare Transitions scheme. They received \$400 in cash assistance every month and additional help for their rental and utility charges. Coupled with additional local assistance from the CDC, the family was able to make ends meet. These helped to alleviate Mr Seet and his family's financial stress. Assistance for the family was periodically reviewed to ensure that they received the necessary help based on their situation.

*Help the children from
needy families with their
developmental needs*

ComCare

GROW

There are four programmes under ComCare GROW – the Centre-based Financial Assistance Scheme for Childcare, the Kindergarten Financial Assistance Scheme, the Student Care Fee Assistance Scheme, and the Healthy Start Programme. These programmes help children from needy families with their developmental needs and enable their parents to go out to work to move the whole family towards self-reliance.



Centre-based Financial Assistance Scheme for Childcare (CFAC)



3,014

children receiving
assistance as
at 31 March 2011

**\$12.3
million**

disbursed in FY2010

CFAC enables low-income parents with young children to go out to work and gives the children access to developmental opportunities in registered childcare centres. The scheme provides monthly childcare fee subsidies for children aged below 7 years from low-income families with working mothers. This is in addition to the universal government child care subsidy. The CFAC subsidy per month ranges from \$200 to \$340, depending on the monthly household income¹.

Helping mothers go out to work

Mdm Beevi has three children aged 4 to 15 years old in childcare, primary school and secondary school. Her husband used to be the sole breadwinner working as a delivery assistant earning a monthly income of about \$1,000. With assistance under CFAC, Mdm Beevi was able to place her youngest child in a childcare centre. This allowed Mdm Beevi to find a job and work full-time as a production operator. With both Mdm Beevi and her husband working, their household income increased and this greatly reduced the family's financial burden.

¹ From April 2011, CFAC was enhanced with higher subsidies and made available to families with monthly household income up to \$3,500.

Kindergarten Financial Assistance Scheme (KiFAS)



Mdm Roslinda with her daughter who has benefitted from the KiFAS scheme.

6,462

children receiving
assistance as
at 31 March 2011

**\$9.3
million**

disbursed in FY2010

KiFAS provides monthly kindergarten/nursery fee subsidies for children from low-income families attending eligible, non-profit kindergartens. Families receive subsidies of up to \$98 per month, depending on the household income and whether the child is attending kindergarten or nursery classes².

Maximising developmental opportunities for children

- Mdm Roslinda has four children aged 6 to 16 years. Her husband works as a security officer.
- Mdm Roslinda has just completed a 9-month skills upgrading course and received an Advanced Certificate in Retail. With this improved qualification, she is currently seeking employment to supplement the family's income.

- Her youngest child was placed in kindergarten and received KiFAS subsidy for her kindergarten fees. This helped reduce the family's financial burden and enabled her child to attend preschool before starting primary school. Mdm Roslinda joined the Parent Support Group for the kindergarten as a way to contribute back to the community.
-

² From April 2011, KiFAS was enhanced with higher subsidies and made available to families with monthly household income up to \$3,500.

Student Care Fee Assistance

2,170

children receiving
assistance as
at 31 March 2011

\$5.5
million

disbursed in FY2010

This scheme provides monthly fee subsidies for children aged between 7 and 14 years from low-income families to attend student care centres while their parents are at work. Parents receive subsidies ranging from \$60 to \$180 per month depending on the household income.



Healthy Start Programme

1,013

children receiving
assistance as
at 31 March 2011

\$0.6
million

disbursed in FY2010

The Healthy Start Programme is a developmental programme that provides early intervention for infants and pre-school children from low-income high-risk families. Families receive help to enhance their parenting skills and parent-child interactions.



The programme also provides assistance for preschool education and family counselling.

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

ComCare

EnAble



Public Assistance

2,942

households receiving assistance as at 31 March 2011

\$13 million

disbursed in FY2010

The Public Assistance (PA) scheme provides help to needy Singaporeans who are not able to work due to old age, illness or disability, have limited financial means to sustain basic living, and have no or very little family support. It is meant for the most needy in Singapore.

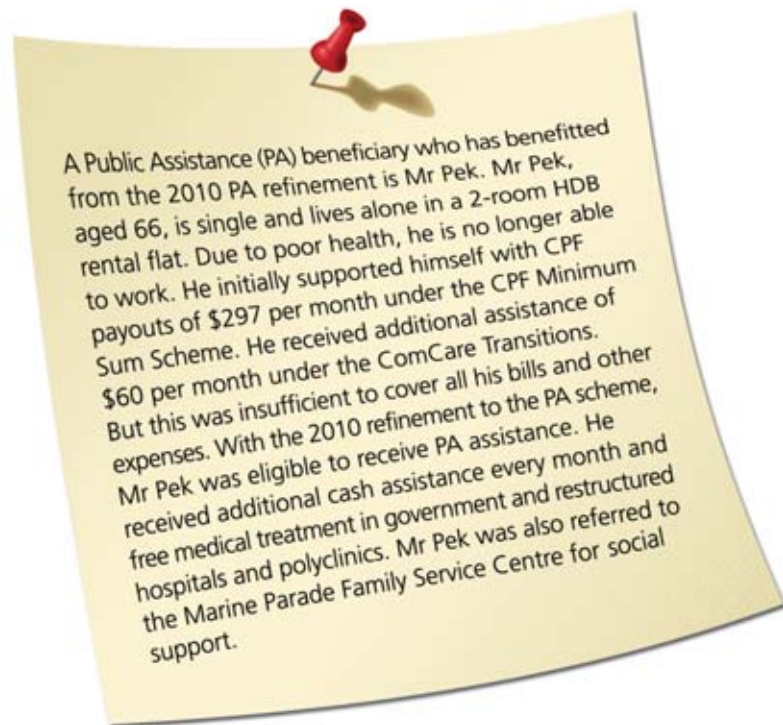
Over the years, the monthly PA allowance rates have been increased, and the eligibility criteria enhanced.

REFINEMENTS TO THE PA SCHEME

Refinements to eligibility criteria		Include Needy Elderly with poor children	Additional assistance of \$130 per child for families with children	Persons receiving monthly CPF payouts lower than PA rate can be eligible if all other criteria are met
PA Rate for 1-person household	\$290	\$330	\$360	\$360
	FY2007	FY2008	FY2009	FY2010 ³



Mr Pek became eligible for Public Assistance Scheme, after the 2010 refinements to the criteria.



³ From April 2011, the PA rate for a single adult is \$400 per month.

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



Supporting the Community

ComCare provides support to various community agencies to empower the community to help the needy in Singapore.

ComCare Enterprise Fund



The ComCare Enterprise Fund (CEF) provides seed funding for social enterprises which employ the disadvantaged in the community. 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. \$0.48 million was disbursed under CEF in FY2010 to 4 social enterprises.

Social Lab Ltd - a CEF-funded Social Enterprise



A social enterprise initiative of Ngee Ann Polytechnic, Social Lab Ltd runs Dialogue in the Dark Singapore, a facility that provides meaningful employment opportunities for the visually impaired in Singapore. The concept for Dialogue in the Dark originated in Germany, and aims to educate sighted visitors about how it would feel to be visually impaired. Visitors would be led by visually impaired guides to experience everyday life situations in complete darkness. Dialogue in the Dark Singapore currently employs 17 blind guides. It is unique amongst Dialogue in the Dark facilities worldwide in its focus on providing educational programmes for local school students.

Citizens' Consultative Committee (CCC) ComCare Fund

21,232

cases received CCF
assistance in FY2010

\$3
million

disbursed in FY2010

The CCC ComCare Fund was created in recognition of the important role that grassroots organisations play in helping needy residents. It provides flexibility to Grassroots Advisers in the disbursement of quick financial assistance to meet residents' urgent needs.

ComCare Call



ComCare
Call



1800-222 0000

Call Us. We Care.

The ComCare Call provides a 24-hour, toll-free service to direct the needy, or good samaritans who want to help the needy, to appropriate agencies for social assistance. This 24/7 service is manned by customer service executives who are conversant in the four official languages as well as common Chinese dialects.

In FY2010, ComCare Call attended to 24,353 calls. The majority of these callers sought financial assistance, social services help, and employment assistance.



ComCare Local Networks

In line with the Many Helping Hands approach, the CDCs, VWOs and GROs need to work together to help the needy in their communities. ComCare Local Networks (CLNs) were set up in 2006 to strengthen the level of collaboration and coordination amongst these social service agencies. CLNs serve as a platform for grassroots organisations, VWOs and CDCs in a locality to work together to help ensure that the needy do not fall through the cracks.

There are currently 9 CLNs. These CLNs organised various networking meetings with their partners and held outreach events to collaborate, share best practices, and refine existing referral protocols.

ComCare Local Networks

FY2010 *Highlights*



Some **400 underprivileged children and their caregivers** were invited to a Christmas carnival held on 16 Dec 2010 at *SCAPE. The event organiser StarHub, presented **a donation of \$100,000** from its Sparks Fund to the **Central Singapore CDC Nurture Programme** — a literacy programme that caters to children aged 4 to 12 from low-income families.



Contribute @ North West, which was launched on 1 November 2010, raised **300 food ration packs** worth **\$10,000** packed by primary six students. Students in the North West district raised another **50,000 cans** of canned food during the one month campaign. The canned foods collected were matched by canned foods from Lee Foundation's cash donation. The food ration packs were given to needy residents.



The launch of the **SAFE & Bright Homes @ South West** on 16 January 2011 aimed to bring **cheer and "brightness"**, to the homes of 1,000 needy families and vulnerable elderly living in 3-room flats.

The energy saving light bulbs and energy efficient table lamps were co-sponsored by Philips Singapore.



North East CLN launched the enhanced School Kit Fund on 20 December 2010 to equip children from needy families with **resources to facilitate their learning in schools.**

North East CDC works closely with the Family Service Centres to identify needy students who would benefit from this assistance during the year.



SMRT Gift of Mobility @ South East, introduced in September 2010, supports needy residents who require **point-to-point transport service** to attend their medical appointments.



In Appreciation...

MCYS would like to extend our gratitude to our ComCare community partners for their hard work and support in helping needy individuals and families in Singapore.

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.

ComCare Statistics FY2010

Figure 1

Number of cases receiving ComCare assistance as at end financial year⁴ (FY2006 to FY2010)

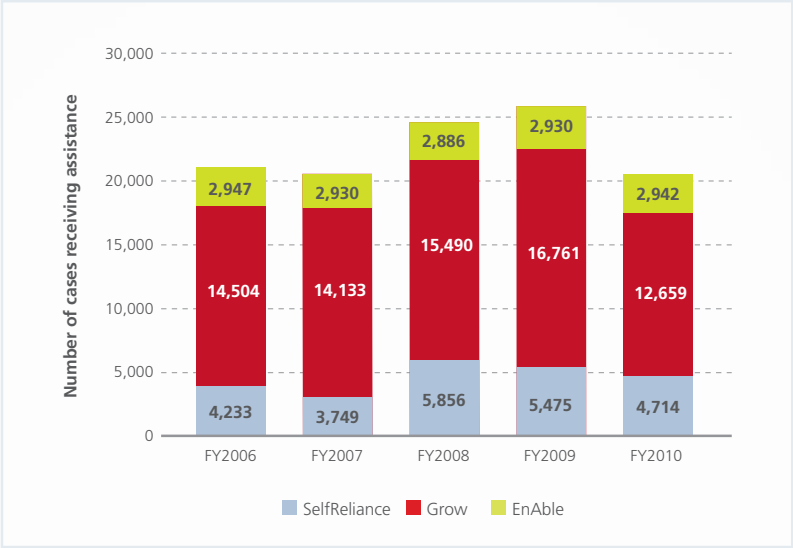
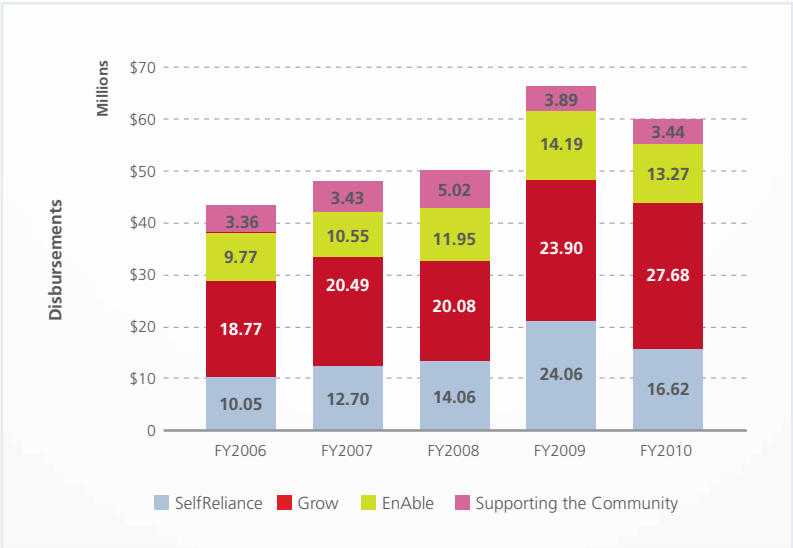


Figure 2

ComCare Disbursements (FY2006 to FY2010)



⁴ The financial year starts from 1 April of one year to 31 March the following year.

Work Support Programme

Figures 3 and 4 show the number of households receiving assistance and the disbursements in the past 5 financial years. The number of recipients and disbursement in FY2010 were lower compared to 2009 due to the economic recovery. Cases were on the scheme for a shorter period as they could secure employment more easily.

78% of Work Support households seeking employment in FY2010 were placed in jobs. This was an improvement from the 75% placement rate in FY2009.

Figure 3

Number of households receiving assistance as at end financial year (FY2006 to FY2010)

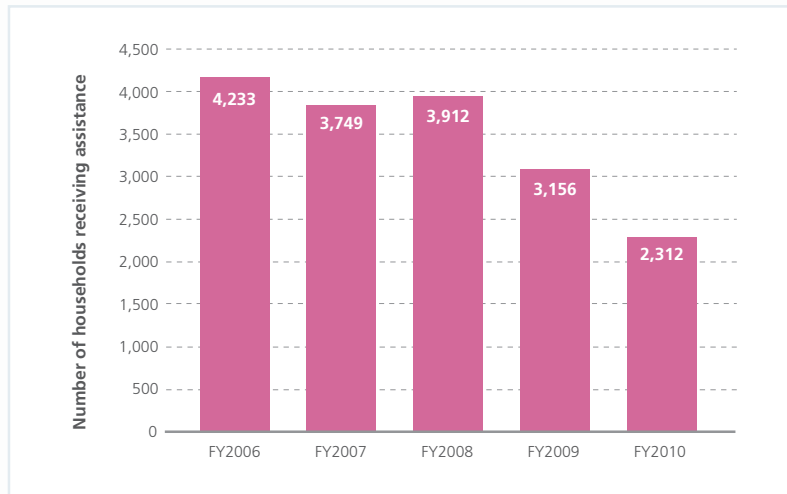


Figure 4

Disbursements (FY2006 to FY2010)



ComCare Transitions

Figures 5 and 6 show the number of households receiving assistance under ComCare Transitions and the amounts disbursed for the last 3 financial years⁵.

Figure 5

Number of households receiving assistance as at end financial year (FY2008 to FY2010)

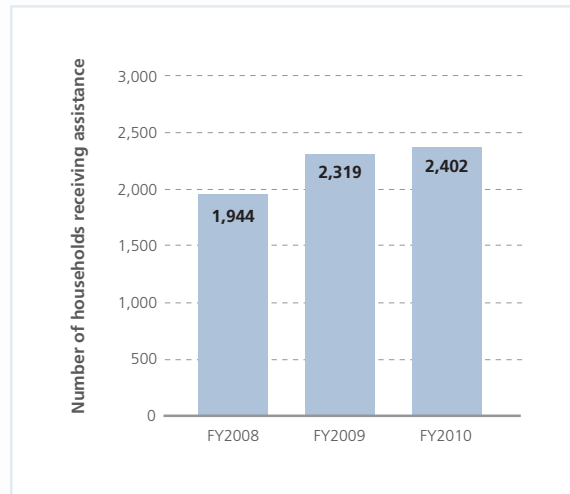


Figure 6

Disbursements (FY2008 to FY2010)



⁵ The ComCare Transitions scheme started in July 2008.

Centre-Based Financial Assistance for Childcare (CFAC)

Figures 7 and 8 show the number of children receiving assistance under CFAC and the amounts disbursed from FY2006 to FY2010. The number of beneficiaries dropped by 5.7% from 3,196 in FY2009 to 3,014 in FY2010, whereas disbursement increased by \$2.21 million in the same period. The higher disbursement in FY2010 can be attributed to the full impact of enhancements to CFAC in FY2009 where CFAC subsidies were increased and extended beyond the 4th child for eligible low income families.

Figure 7

Number of children receiving assistance
as at end financial year (FY2006 to FY2010)

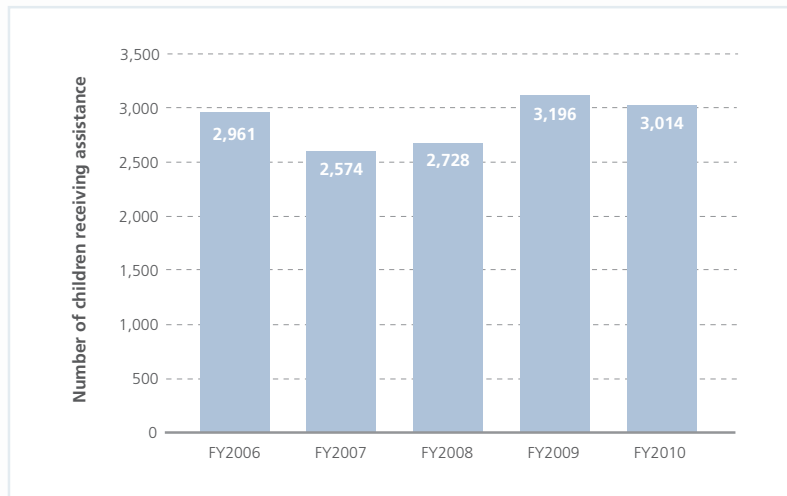
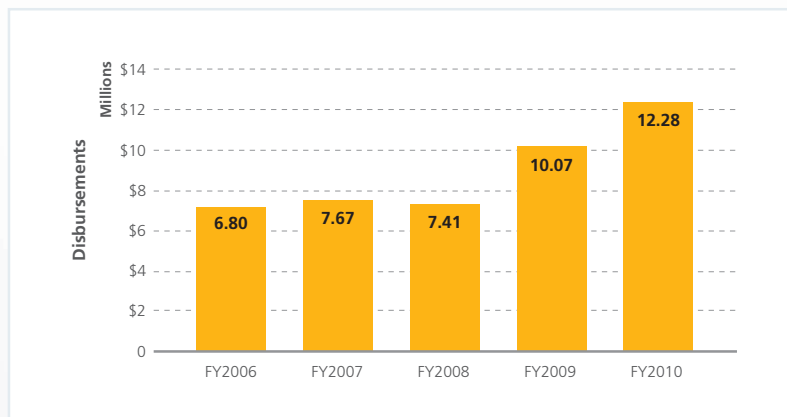


Figure 8

Disbursements (FY2006 to FY2010)



Kindergarten Financial Assistance Scheme (KiFAS)

Figures 9 and 10 show the number of children receiving assistance under KiFAS and the amounts disbursed from FY2006 to FY2010. There was an increase in KiFAS disbursements in FY2010, attributed to the full impact of enhancements to KiFAS in FY2009 where there was an increase in subsidies for lower income families.

Figure 9

Number of children receiving assistance as at end financial year (FY2006 to FY2010)

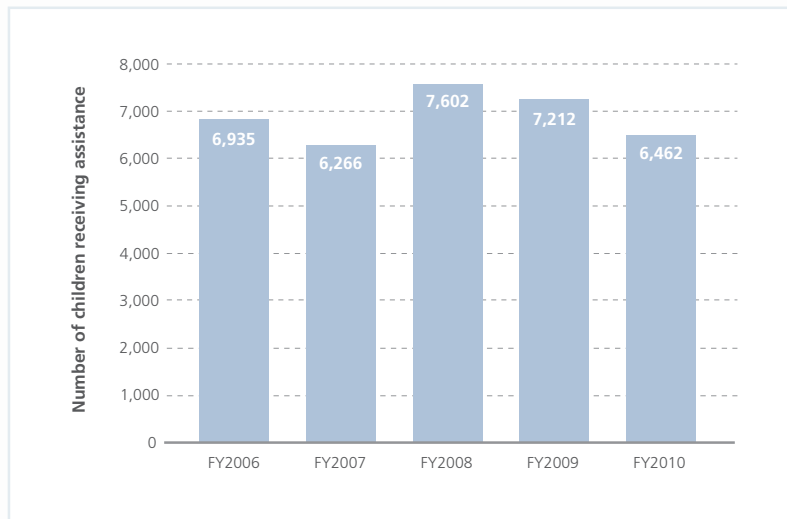
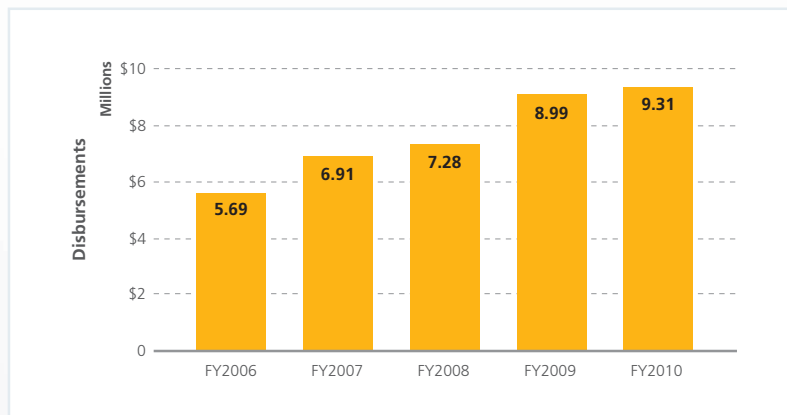


Figure 10

Disbursements (FY2006 to FY2010)



Public Assistance Scheme

Figures 11 and 12 show the number of households receiving assistance under the Public Assistance scheme and the amounts disbursed from FY2006 to FY2010. The number of cases has remained stable over the years.

Figure 11

Number of households receiving assistance as at end financial year (FY2006 to FY2010)

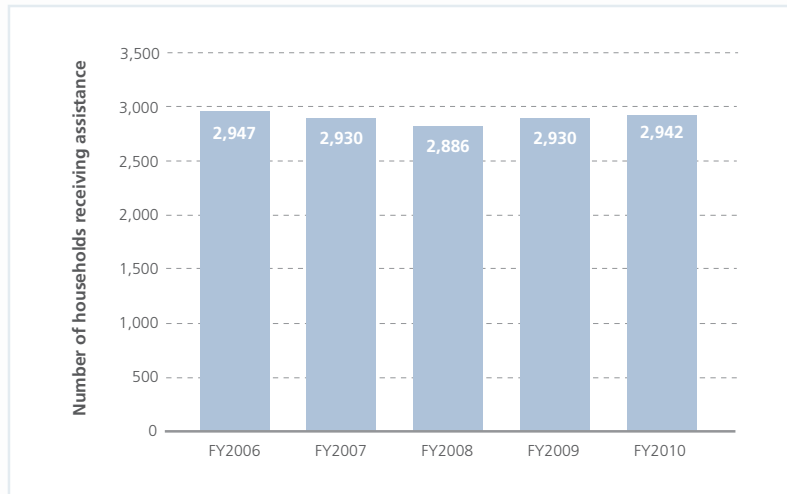
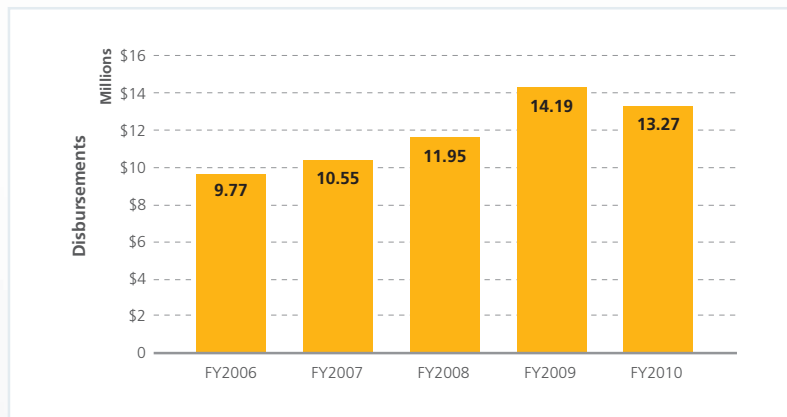


Figure 12

Disbursements (FY2006 to FY2010)



Due to system enhancements, some scheduled April 2010 payments were brought forward to March 2010 (FY2009), thus resulting in a drop in disbursements in FY2010.

Supporting the Community – Citizens’ Consultative Committee (CCC) ComCare Fund, ComCare Social Support Projects Fund & ComCare Enterprise Fund

Figure 13 shows the amounts disbursed under the Supporting the Community pillar from FY2006 to FY2010. This includes disbursements from the Citizens’ Consultative Committee (CCC) ComCare Fund, ComCare Social Support Projects Fund and the ComCare Enterprise Fund.

Figure 13

Disbursements under Supporting the Community Pillar
(FY2006 to FY2010)



Financial Statements for ComCare Endowment Fund FY 2010

MINISTRY OF COMMUNITY DEVELOPMENT,
YOUTH AND SPORTS

COMCARE ENDOWMENT FUND
COMCARE FUND
(Established in Singapore)

FINANCIAL STATEMENTS FOR
FINANCIAL YEAR ENDED 31 MARCH 2011

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

CONTENTS	<u>Page</u>
STATEMENT BY MANAGEMENT	36
AUDITOR'S REPORT	37
STATEMENT OF FINANCIAL POSITION	38
RECEIPTS AND EXPENDITURE STATEMENT	39
NOTES TO THE FINANCIAL STATEMENTS	40

**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 2011.



CHAN HENG KEE (MR)

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: 12 May 2011



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 2011, 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 2011 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

GEETHA A & ASSOCIATES
PUBLIC ACCOUNTANTS AND
CERTIFIED PUBLIC ACCOUNTANTS

Singapore

Date: 12 May 2011

**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 2011

	NOTE	01.04.2010 to 31.03.2011 S\$	01.04.2009 to 31.03.2010 S\$
Accumulated surplus		<u>811,423,854</u>	<u>814,792,127</u>
Total Surplus		811,423,854	814,792,127
Represented By:			
Balance held by Accountant-General		<u>811,423,854</u>	<u>814,792,127</u>
Total Assets		<u>811,423,854</u>	<u>814,792,127</u>

**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 2011**

	NOTE	01.04.2010 to 31.03.2011 <u>S\$</u>	01.04.2009 to 31.03.2010 <u>S\$</u>
RECEIPTS			
Capital Contribution from the Government		-	-
Donation		5,860	965
Income from investments		30,310,267	32,210,689
		30,316,127	32,211,654
EXPENDITURE			
Grants to Organisations	3	33,684,400	32,880,000
(Deficit) / Surplus for the year		(3,368,273)	(668,346)
Accumulated Surplus brought forward		814,792,127	815,460,473
Accumulated Surplus carried forward		811,423,854	814,792,127

**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 2011

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 2011

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	01.04.2010 to 31.03.2011 S\$	01.04.2009 to 31.03.2010 S\$
Kindergarten Financial Assistance Scheme (KIFAS)	2,496,900	4,004,600
ComCare Transition (CCT)	8,079,200	8,569,600
Student Care Fee Assistance Scheme (SCFA)	4,560,200	1,050,000
Centre-based Financial Assistance Scheme for Childcare (CFAC)	10,575,700	2,443,400
Special Grant (SG)	756,100	807,500
Work Support Plus	-	106,000
Work Support Self- Reliance (WSSR)	4,535,700	8,346,200
Work Support Employment (WSE)	2,680,600	7,552,700
Total Grants Disbursed	33,684,400	32,880,000

**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 2011

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

	Notes	01.04.2010 to 31.03.2011 <u>S\$</u>	01.04.2009 to 31.03.2010 <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)	14,775,118	18,149,251
Donations		7,048	1,188
		<u>811,423,854</u>	<u>814,792,127</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.

	01.04.2010 to 31.03.2011 <u>S\$</u>	01.04.2009 to 31.03.2010 <u>S\$</u>
Net income from investments	14,775,118	18,149,251
Past reserves protected (d)	<u>(4,727,013)</u>	<u>(4,727,013)</u>
Net income from investments available for expenditure (e)	<u>10,048,105</u>	<u>13,422,238</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 2011

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 3.72% (FY09:3.95%) per annum.

6. Authorisation of Financial Statements

The financial statements were authorised for issue by the Ministry of Community Development, Youth and Sports on 12 May 2011.

7. Events Occurring After Statement of Financial Position Date

Subsequent to the financial year end, the endowment interest rate was decreased from 3.72% to 3.44% for FY11 for the funds held by the Accountant-General.

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MCYS

Ministry of Community Development,
Youth and Sports

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