



CHARIS

Caritas Humanitarian Aid &
Relief Initiatives Singapore

Strength in **HOPE**

CHARIS Annual Report 2019

1 October 2018 to 30 September 2019



About CHARIS

Caritas Humanitarian Aid & Relief Initiatives (Singapore) Ltd is the umbrella body for overseas humanitarian aid by the Archdiocese of Singapore. CHARIS was first launched as an archdiocesan body on 20 August 2010 by Emeritus Archbishop Nicholas Chia. It was incorporated as a Company Limited by Guarantee on 2 June 2017. CHARIS is part of Caritas Internationalis which is made up of over 160 Catholic relief, development and social service organisations working together to build a better world for the poor and marginalised in over 200 countries.

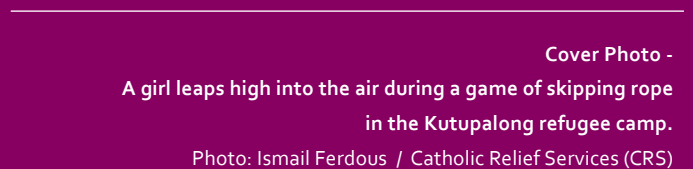
Inspired by the Catholic faith, CHARIS is the helping hand of the Church — reaching out to the poor, regardless of race or religion, to build a world based on justice and fraternal love.

Vision

To be the Catholic hub and model for proactive and timely humanitarian response in Asia and beyond.

Mission

To coordinate the Archdiocesan response to disaster and humanitarian needs in fulfilment of the Church's social mission.



Cover Photo -

A girl leaps high into the air during a game of skipping rope
in the Kutupalong refugee camp.

Photo: Ismail Ferdous / Catholic Relief Services (CRS)

And now, O Lord, what do I wait for? My hope is in you.

- Ps 39:7

Chairman's Message 4

Highlights of FY 2019 6

Compassion 8

Disaster Response 8

Capacity 12

Humanitarian Aid Fund 13

Grant Pledges 14

Connection 16

Affiliate Missions 16

CHARIS Missions 21

Catalyst 22

Affiliate + Volunteer Connect 23

Humanitarian Forum and Fair 24

Who We Are 26

Affiliates 26

Board of Directors 30

Executive Team 33

Committees 34

Partners 35

Financial Report 36



Nasrin Zannat, 22, is a dynamic facilitator with the Caritas Bangladesh Protection Team, which aims to ensure the safety, dignity and protection of families, including women and girls. Photo: Ismail Ferdous (CRS)

Chairman's Message



1 & 2: Flooding in Bihar and Assam, India caused entire streets to be submerged and numerous houses destroyed, affecting more than 2.5 million people.

Photos: Caritas India

A barrage of natural disasters has continued to afflict thousands of communities in the region this year. **Typhoon Usman in the Philippines** subsided only at the turn of the year, killing at least 156 people and affecting more than one million people in the Visayas region. A **tsunami** caused by a volcanic eruption struck the **Sunda Strait communities in Sumatra, Indonesia**, as over 400 people lost their lives. **Cyclone Fani** – the strongest cyclonic storm in 20 years – **struck India and Bangladesh**, leaving thousands suddenly homeless and without food. As the year went on, we experienced several earthquakes in Indonesia and Philippines, as well as major floods in Nepal and India, rendering thousands to lose their homes and livelihoods.

We are blessed by God's grace in Singapore to be protected from major calamities and conflicts. But as mentioned in Luke 12:48, "From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked."

We are all stewards of His grace and mercies, and we are to deliver and share what is needed to the unfortunate and afflicted. Hence, we at CHARIS are constantly in deep gratitude and appreciation for all in our Catholic community who have contributed and supported, whether it be in donations or efforts in missions and volunteering. With these blessings, we have been able to deliver speedy assistance for those affected by disasters, such as pledges of S\$50,000 to Caritas India to provide safe-drinking water and shelter for 10,000 households affected by Cyclone Fani, and S\$50,000 to Caritas Philippines for food and emergency aid to 25,000 stricken by Typhoon Usman.

In addition, we also emphasize on building up our local communities and being a catalyst to inform and inspire individuals to take up the challenge to serve. Our biennial Humanitarian Forum and Fair in June was a blessed success, where over 700 participants turned up and heard from our experienced speakers who have done good work in the humanitarian field. We are always thankful for our 21 affiliate organisations as well, who not only provide sustainable programmes and support for many in the region, but also supported in the Fair and allowed participants to get a closer understanding of what it means to serve and give to others in need.

The Annual Report is a summary of the collective efforts of all who go beyond our borders to serve in His name. I would like to graciously thank all donors, volunteers and affiliates for your dedicated contributions and prayers, and I believe that we will be able to continue reaching out not only in a physical aspect, but to reach hearts and bring glory to His name through spreading love and hope.

Yours in Christ,

Stephen Raj
Chairman, CHARIS



3: Fr. Jilson Mathew, Provincial Superior of the Vincentian Order in Kerala, India, talks to participants during HFF 2019 about how recent floods created widespread destruction and suffering for communities there, and what many organisations did to support those affected.

4: Stephen Raj introduces the CHARIS affiliates at the start of HFF 2019.

Each one must do just as he has purposed in his heart, ...

for God loves a cheerful giver.

(2 Cor 9:7-8)

Summary Financial Statement

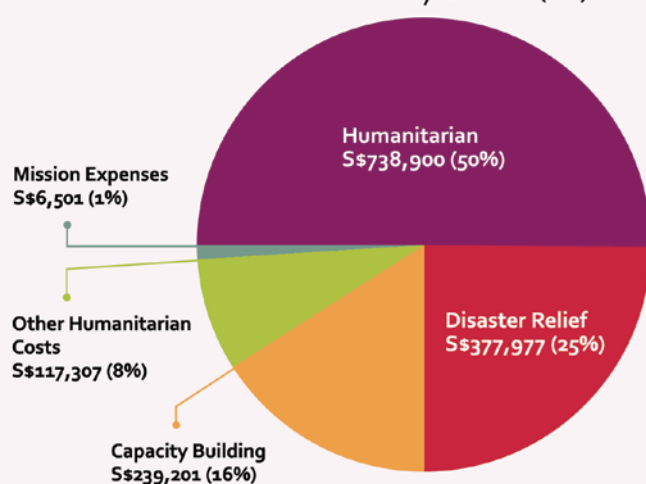
(12 month period, 1 Oct 2018 to 30 Sep 2019)

	General Fund (S\$)	Humanitarian Aid Fund (S\$)	Total (S\$)
Incoming Resources			
Donations and Grants	331,616	1,336,352	1,667,968
Other income	32,371	-	32,371
Total incoming resources	363,987	1,336,352	1,700,339
Resources Expended			
Fund-raising activities	32,902	63,254	96,156
Charitable activities	131,609	1,348,276	1,479,885
Governance and operating costs	65,386	62,711	128,097
Total resources expended	229,897	1,474,241	1,704,138
Surplus (deficit) for the year, representing total comprehensive income	134,090	-137,889	-3,799

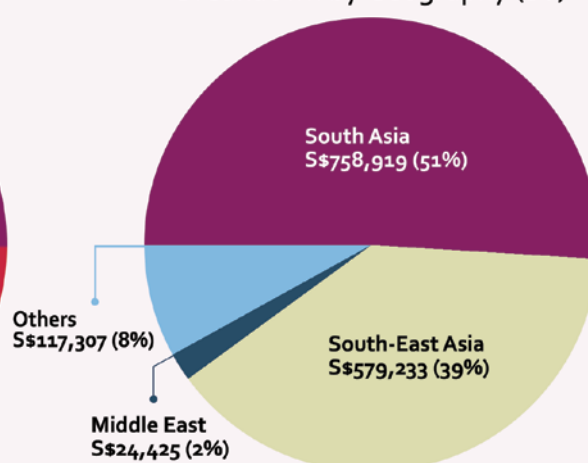
Charitable Activities 2019

Total: S\$ 1,479,885

Breakdown by Causes (S\$)



Breakdown by Geography (S\$)



Highlights of FY 2019



S\$ 500,000

was provided in collaboration with Jesuit Refugee Service (JRS) Singapore to Caritas Bangladesh in response to the Rohingya refugee crisis.



S\$ 250,000

to contribute to emergency relief and supplies for over 300,000 affected by natural disasters in Indonesia, Pakistan, and the Philippines



S\$ 143,000

to provide education and skills development for around 3,000 children and youth in Indonesia, Vietnam, Thailand and Sri Lanka.



S\$ 70,000

to help construct shelter and study centres for 260 students in Myanmar, Malaysia and the Philippines



S\$ 67,000

to improve health conditions through medical assistance, drinkable water and hygiene facilities for over 3,000 in Jerusalem, Myanmar and Sri Lanka.



Cyclone Fani ravaged parts of Odisha, India in April 2019, with almost 17,000 villages being affected. CHARIS supported Caritas India with a pledge of S\$50,000. Photo: Caritas India

COMPASSION

To engender empathy for all in need of humanitarian aid and inspire compassion grounded in the scriptures and social teachings of the Church



Cyclone Fani - India and Bangladesh

The strongest cyclonic storm in 20 years hit India and Bangladesh in April 2019, including Odisha, one of India's poorest states. 41 were killed in Odisha alone, where 5000 schools were damaged and over 1.2 million people were evacuated. Destroyed crops impacted livelihoods, while water-clogged environments caused health concerns.

CHARIS funded S\$50,000 to Caritas India to provide safe-drinking water, sanitation, hygiene, shelter and food for 10,000 affected households.

CHARIS' operational role is to coordinate the Singapore Archdiocesan response to disasters. Activities for disaster response can be viewed in three stages - Preparation, Relief, and Reconstruction.

Rohingya Refugee Crisis in Bangladesh

According to the United Nations High Commissioner for Refugees, over 742,000 refugees have fled to Bangladesh as of July 2019. The huge influx of migrants has put immense pressure on the host community and existing facilities. The Kutupalong refugee camp is one of the largest in the world, with more than 600,000 people crammed in an area just the size of 2,400 football fields. Monsoon rains and limited resources have created much uncertainty and despair.

CHARIS, in collaboration with Jesuit Refugee Service, provided S\$500,000 to Caritas Bangladesh in response to the Rohingya refugee crisis. Caritas Bangladesh currently looks after 30,000 households and 180,000 refugees in the Kutupalong refugee camp. Services include supplies, site improvements and child-friendly spaces.



Left: A villager stands in the midst of his wrecked house with his family in the back. Cyclone Fani ravaged parts of Odisha, India in April 2019.

1: A child speaks to Nasrin, a dynamic facilitator with the Caritas Bangladesh Protection Team. Child friendly spaces like this are crucial for the protection and growth of children in the camp. Photo: Ismail Ferdous (Catholic Relief Services)

2: Villagers are hard at work in constructing a temporary shelter that will be their place of dwelling.

“ When thousands entered Bangladesh, the host community just stood with them; they are also poor, but they shared what they had with them, to stay with them, to feel with them. They considered these people as their brothers and sisters.

- James Gomes
Regional Director,
Caritas Chattogram, Bangladesh

Floods in Pakistan

In April 2019, floods in Balochistan and Punjab destroyed houses and crops, killing 221 people while submerging thousands of acres of crop land and affecting livelihoods.

CHARIS provided S\$50,000 to Caritas Pakistan to provide relief supplies such as food, shelter, and support to farmers affected.



Earthquake and Tsunami in Palu, Indonesia

One of the deadliest natural disasters to hit Indonesia - a series of earthquakes and a tsunami - struck Palu, Donggala and Mamuju in Central Sulawesi, leaving 2,088 dead, 10,700 injured, 5,000 missing and 70,800 evacuated.

CHARIS gave Karina Indonesia a grant of S\$40,000 to provide logistics support and emergency support to Caritas Tanjung Karang in the second phase of emergency response.



Left top: A farmer in the midst of his devastated farmland. Floods in Pakistan have caused 221 deaths and driven thousands of people from their homes. Photo: Caritas Internationalis

Left bottom: The aftermath of the deadly earthquakes and tsunami that hit Palu, Indonesia in September 2018. Photo: Maria Josephine Wijastuti/Catholic Relief Services

Right: A submerged street after flash floods struck the Bicol region and southern Luzon in the Philippines. Photo: Caritas Philippines NASSA

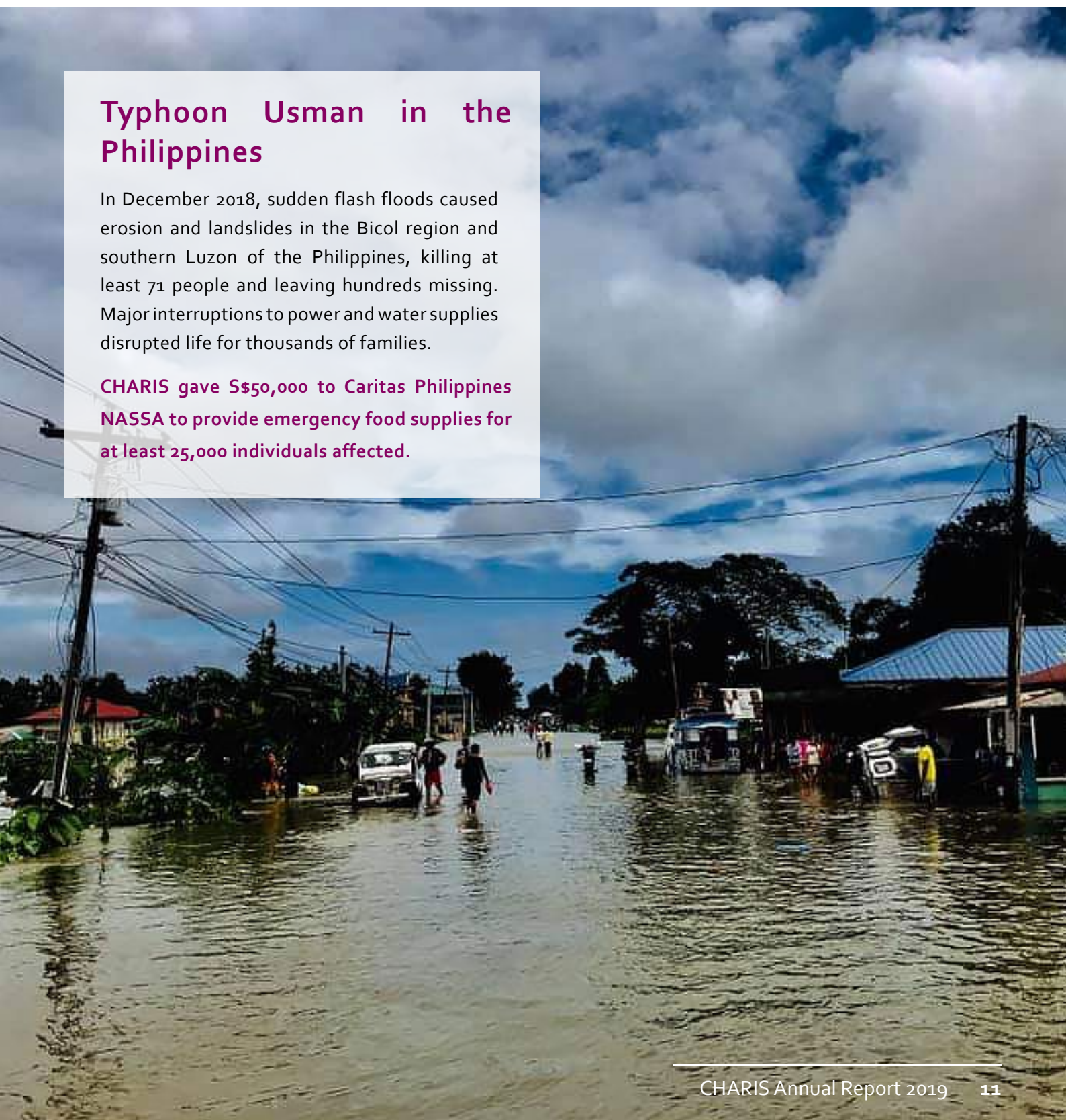
**God is our
refuge and strength,
a very present help in
trouble.**

- Ps 46:1

Typhoon Usman in the Philippines

In December 2018, sudden flash floods caused erosion and landslides in the Bicol region and southern Luzon of the Philippines, killing at least 71 people and leaving hundreds missing. Major interruptions to power and water supplies disrupted life for thousands of families.

CHARIS gave S\$50,000 to Caritas Philippines NASSA to provide emergency food supplies for at least 25,000 individuals affected.



CAPACITY

To help build the capacity and capabilities of Catholic organisations undertaking overseas humanitarian work

“My hope is that my students can go out to find jobs themselves and be self independent.

- Teacher Lek,
a native Thai educator at the Urban
Education Programme in Bangkok

Urban Education Programme - Jesuit Refugee Service (Bangkok, Thailand)

With a substantial number of refugees in Thailand, many are trapped without opportunities for legitimate employment and education, and eventually falling into desperation and illegal means of survival.

CHARIS provided S\$22,700 to Jesuit Refugee Service to fund the Urban Education Programme in Bangkok, which provides refugees with skills and language classes to improve their quality of life and reach their aspirations.



CHARIS provides and supports our affiliates and organisations in development and rehabilitation efforts through maintenance, infrastructure and education.

Humanitarian Aid Fund

The Humanitarian Aid Fund (HAF) was established to support the overseas humanitarian work of the church in Singapore. Donations to the HAF are raised from the local Catholic community.

The monies collected are used to provide grants to organisations undertaking disaster relief, humanitarian work, and for the operations of CHARIS.

CHARIS relies on direct donations, as well as appeal envelopes. These are either distributed after a disaster to all the parishes or in the annual fund-raising exercise. We continued our Fundraising theme of *Make Hope Happen* for this year.

Requests for grants for the HAF go through a rigorous grant process that includes application, evaluation, approval, disbursement, monitoring and reporting. The grant process and principles of CHARIS funding are available to all grant applicants and are published on the CHARIS website.

During the year, CHARIS approved more than **22** grant requests, amounting to a total of **S\$ 1.13mil** in grants pledged.



Left: Refugee students taking a basic graphic design course conducted by alumni of the Urban Education Programme in Bangkok, Thailand. Skills like designing a namecard or a banner can equip refugees with skills for future employment.

Right: Photos of the water tower and eventual water pumped for the Nazareth Bush School in Myanmar. CHARIS contributed S\$21,000 to provide clean water for 150 orphans in the school.

Grants

In the aim to support efforts and programmes across Asia and beyond, CHARIS provides grants to help organisations serve and improve the lives of communities in need.



Mobile Medical Team in Gaza, Palestine

Conflict and war have deteriorated the already fragile health and social system in Gaza, causing many patients seeking medical help and relief. Support is also needed for those taking care of the sick.

In April 2019, CHARIS funded S\$20,000 to Caritas Jerusalem to fund the provision of medical supplies and social assistance to affected victims in Gaza.

Construction of Water Wells in Nepal

Without proper water resources and pipes, villagers in Chayanli, Goricha were unable to access clean drinking water.

CHARIS contributed S\$23,300 to the Church of Assumption KTM to continue construction of deep water borewells for drinking water.

Water and Sanitary Facilities in Sri Lanka

Severe drought conditions have dwindled water resources, resulting in increased illnesses and unsanitary environments.

CHARIS funded S\$22,000 to Caritas SED Galle to provide safe drinking water and sanitary facilities for lower income families in Galle, Sri Lanka.

Left: A doctor examines a young patient together with his mother in Palestine. Continuous conflicts have deteriorated the health system in Gaza for many victims, including children.



Bio-charcoal Water Treatment System in Myanmar

150 orphans in the Nazareth Bush School in Myaung Mya were without proper water facilities for drinking and cooking.

CHARIS provided S\$21,000 to fund the construction of a bio-charcoal water treatment system for the Nazareth Bush School in Myanmar.

Education Programmes for Children in Vietnam

Unregulated globalization has deprived rural people of their livelihoods, forcing many to flee to cities. This results in overcrowded squatter colonies, child labour and even sexual exploitation.

In April 2019, CHARIS contributed S\$ 25,300 to the Sisters of Good Shepherd in Vietnam to fund education and welfare programmes for disadvantaged migrant children and young tribal girls.

Shelter Renovation for Street Children in the Philippines

Thousands of children roam the streets of Manila to survive, where those with disabilities are most vulnerable. There is a need for proper shelter, rehabilitation and education facilities for these children.

CHARIS funded S\$35,000 to ANAK-Tnk to renovate the St. Josephine Bakhita Home for street children with disabilities in Metro Manila, Philippines.

CONNECTION

To establish a community for CHARIS affiliates, parishes and local humanitarian organisations and to stay connected with Caritas and other regional networks

“ It is our belief that our role is not to prescribe, but to support, facilitate and journey with them to sustainability and local ownership.

- Rachel Goh
Barré volunteer

Barré

Barré spent the year supporting young adults in Vietnam in their language learning and facilitated the opening of classes for children. In view of local ownership and self-sustainability, Barré also helped these ethnic minorities in income diversification by supporting farming and livelihood initiatives.



CHARIS and its affiliates organise mission trips that provide overseas opportunities for Catholics to put their faith into action. These mission trips also help to encourage the personal formation and growth of the missionaries in overseas mission work.

Clare's Missionary

In 2019, Clare's Missionary (CM) organised 2 outreach missions to Sabah, Malaysia: "English in Camp" and "Organic Vegetables Workshop". English in Camp provides opportunities for the Malaysian students to interact with the CM volunteers using English and are challenged to dream bigger. The volunteers from CM Sabah and Labuan also continue with English lessons up to twice a month. In Singapore, CM conducts parish workshops on growing organic vegetables, manages a thrift shop to raise funds and organises evangelisation activities on Sundays for children in the neighbourhood.



iCare

iCare focuses on humanitarian work for the poor and needy in the neighbouring Riau Islands, Indonesia. In 2019, they conducted three mission trips to Rempang Batam, Tanjung Pinang, and Ruko Tua. These missions include free health checkups, dispensing of medicine, free haircuts, distribution of clothes, rations and bibles. iCare also does outreach to boarding schools to teach dental hygiene, conduct Sunday school, and also helps with painting of school premises and preparing meals for the students. This year, over 300 people benefitted from these missions.



Left: Barré volunteers spending time with children in a music and art class in Vietnam

1: Winners of Tambunan Idol Nite, a talent time contest by Clare's Missionary for students of Rumah Kanak Kanak, Toboh Tambunan, Sabah, Malaysia.

2: Dr. Mata (Eye doctor) takes down particulars from a young patient during a medical checkup conducted by iCare.

A Call to Share (ACTS)

In the past year, A Call To Share (ACTS) has been to over 10 locations across Cambodia, Myanmar, Vietnam and the Philippines with participants hailing from countries such as Australia, Mauritius, Shanghai, and the USA.



In conjunction with their partners in the various countries - the Salesian nuns, Missionaries of Charity, Jesuits Mission, Yarrumal Missionaries of Columbia and local parishes – ACTS has been instrumental in helping to improve education programmes. Their work is centred around developing infrastructure facilities, providing scholarships and upgrading knowledge and skillsets of the local teachers to help many escape the cycle of poverty. In addition, many of their outreach teams have involved local volunteers and students by providing vocational training in food management, secretarial skills and other skills.



ACTS' medical and dental teams also played a key role in our programmes by conducting field triage as well as the exchange of knowledge and training of Cambodian medical students amongst many other year-round projects.

While ACTS is primarily involved in education, medical and dental outreach programmes, their work also reaches out to those on a wider spectrum. ACTS has been involved in disaster relief efforts, clean water projects, Catechism (CGS programmes in Cambodia and Myanmar), the building of grottos and environmental awareness projects.



Canossian Daughters of Charity

The Formation of Educators (FED) programme was started in 2008 by the **Canossian Daughters of Charity (CDC)**. It aims to grow a local pool of educators to support the local church in running the many boarding houses for poor children. To date, 250 young Catholic women from the poor villages have completed a nine-month residential training programme at Canossa Home in Thanlyin where the Sisters also have a home for 23 children and a kindergarten with 40 children.

In 2019, 16 mission trips have been organised: 12 missions aimed to run enrichment courses in academic subjects, skills and the arts for the educators and children in Canossa Home; whilst there were two missions each to teach hospitality skills to the trainees at "Gate of Hope" Vocational Centre, and to conduct children's camps in the villages. All aimed to teach fun ways of learning and to build the self-confidence of the children and youth, through values and faith education.

The Canossian Sisters have initiated some small livelihood projects like making jade bead rosaries and handicrafts for sale, and are planning to earn some income by conducting training courses in sewing and cooking.



Epiphany

Epiphany organises bi-weekly trips to Rempang, Taroka and Tanjung Pinang in Indonesia to conduct their Teach&Learn programme, which is currently in its 14th year. They teach the Indonesian children the English Language. These English programmes help build their character and enable them to gain access to better job opportunities or to further their education. The day trips allow the missionaries to interact closely and grow alongside those they are serving. Training is provided to the volunteers going on the missions.

1: An ACTS medical volunteer conducts an eye check for a villager in Kampot, Cambodia.

2: Giving a high-five to a young child during a mission trip to Kampot, Cambodia.

3: ACTS volunteers doing protective works for a building in Kompong Thom, Cambodia.

4: Group activity for the educators at the Formation of Educators programme in Myanmar.

5: Students hard at work and supporting each other in Epiphany's TeachNLearn programme in the Riau islands, Indonesia.

“

Somehow I felt inadequate giving training on leadership – these girls were already leaders in their own right; running orphanages, homes and a vocational institute. It was only by God’s hand that we could adapt on the ground in delivering the lessons in a way where their creativity and innovation could shine. I actually learnt so much from them instead. Praise and thanks be to God!

- Irving Teo, member of Project Micah



1

Project Micah

In May 2019, **Project Micah** together with Sr. Angela of the Canossian Sisters in Myanmar, conducted a leadership program for 15 boarding house leaders and two postulants, which focused on self and community awareness, problem solving and communication. Participants also learned about team building and giving affirmation, and concluded by reflecting through journaling. Project Micah also organised a goodie bag giveaway for 66 children in nearby Taunggoo, where a summer camp will be run in 2020.



2

Sowers in God’s Name (SiGN)

This year, SiGN conducted a total of three mission trips to Nazareth Bush School (NBS) in MyaungMya, Myanmar; twice in December 2018 and the most recent in March 2019. The Mission team members were involved mainly in pastoral work and faith formation, in particular spending Advent with the children and celebrating Christmas with them.

SiGN will be heading up to NBS once again from 13-18 Dec 2019 to visit the children once again, as well as to check in on the water project funded by CHARIS.

For when two or three are gathered in my name, I am there among them.

- Mt 18:20

1: Participants of Project Micah’s leadership program in the midst of a teambuilding game to solve the “human knot”.

2: A group photo of the villagers and volunteers out in the open



3

CHARIS Mission Trips

CHARIS' Mission Trips are organised to assist in post-disaster reconstruction work such as house building and infrastructure support, as well as to support the humanitarian efforts of Caritas affiliates and Catholic organisations working within the region.

In April 2019, CHARIS conducted a Mission Friendship to Bantayan Island, Cebu, Philippines with six volunteers and two full-time CHARIS staff to construct two bio-sand filtration tanks in Maricaban, Santa Fe.

Together with the villagers and staff from the Cebu Archdiocesan Relief and Rehabilitation Unit (RRU), these constructed tanks will provide clean, potable water to 100 families whose homes were almost completely destroyed by Typhoon Haiyan.



4



5

“ This trip reiterated my belief that we are constantly moulded by whom God places in our lives. And once you have experienced God’s love, you will respond to it by passing it on.

- Celeste Seah

Volunteer for Mission Friendship Cebu 2019

3: Volunteers and children of the village posing for a photo while taking a break sorting rocks for the filtration filter

4: Hard at work washing gravel and sand together with the villagers and Cebu RRU staff

5: With one of the two completed bio-sand water filtration tanks situated in the centre of the village

CATALYST

To catalyse volunteer efforts and to lead, share and mobilise efforts to support humanitarian needs



CHARIS organises events and programmes to foster collaboration and a deeper desire for humanitarian work amongst our affiliates, volunteers, and the wider Church.



Affiliate + Volunteer Connect

On 20th July 2019, CHARIS organised an inaugural Affiliate + Volunteer Connect to allow prospective volunteers to speak and connect with our affiliates, and get to know more about what it means to be part of missionary work. Eight of our affiliates (namely ACTS, ANAK-Tnk, Barre, Canossian Daughters of Charity, Clare's Missionary, Epiphany, Fishing Rod Society, Focolare and Project Micah) were present to share on their experiences and the impact of their work this year.



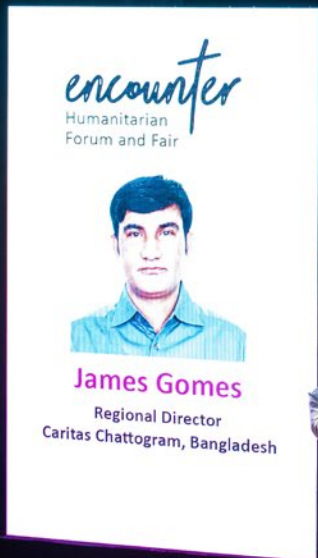
Left: Participants listening in during HFF Breakout Track 2: "The Way of the Cross of Refugees and Migrants"

Top: S. Devendran, Director for Membership, speaking to volunteers during the Affiliate + Volunteer Connect.

1 & 2: Representatives of Project Micah (1) and Epiphany (2) with their own booths to welcome volunteers.

**Declare His glory
among the nations,
His wonders among
all peoples.**

- Ps 96:3



1



encounter

Humanitarian Forum and Fair

CHARIS held the fifth instalment of the Humanitarian Forum & Fair at Catholic Junior College on 1 June 2019.

Over 700 participants heard the testimonies from a range of local and international guest speakers. They also had the opportunity to interact with our affiliates and other humanitarian organisations.

The plenary sessions, breakout tracks and exhibition booths offered the participants the opportunity to learn about the initiatives by our affiliates and partners in the Asian region and beyond.

Based on the theme, "Encounter", the HFF was a call to participants to seize every opportunity to Encounter Christ, through personally hearing and responding to the cry of the poor and marginalised, in the world around us. In doing so, each of us becomes a witness to inspire others to do likewise.

To conclude the event, His Grace, Archbishop William Goh celebrated mass and in his homily, affirmed that our mission as Catholics is to proclaim the good news to all humanity, so all may know God's unconditional love.



2

3



“ Reflections from HFF 2019

I was very touched by the two sharings in the morning: we can only do as much by ourselves, but only by the strength of God can we do a lot more. We need to lean on God.

- Dr Matthias Paul Toh

Gabriel Teo's advice to have a blank script for God to fill in His story which is not going to be about me was truly inspirational. I have never been on a mission trip, so I am definitely looking forward to the opportunity after HFF.

- Lim Yee Sim

I never knew there were so many different organisations under CHARIS - it was heartening and eye-opening to see so many groups serving communities abroad. I am also considering the possibility of doing a mission trip with my family.

- Trillion So

1: Mr James Gomes, Regional Director of Caritas Chattogram in Bangladesh, sharing about the plight of thousands of Rohingya who fled to seek refuge.

2: His Grace, Archbishop William Goh, celebrating mass.

3: Sovann Phan, a beneficiary of ACTS, shared how she benefitted from many and thanked everyone from the bottom of her heart.

4: Mr. Gabriel Teo shared about how he left a lucrative career in accounting to start the Tana River Life Foundation which helps the youths in Kenya, Africa.

5: Ms Reena Rajasvari lost her sight at the peak of her teaching career 30 years ago, but it did not deter her from serving the disabled, elderly and orphans in Malaysia.

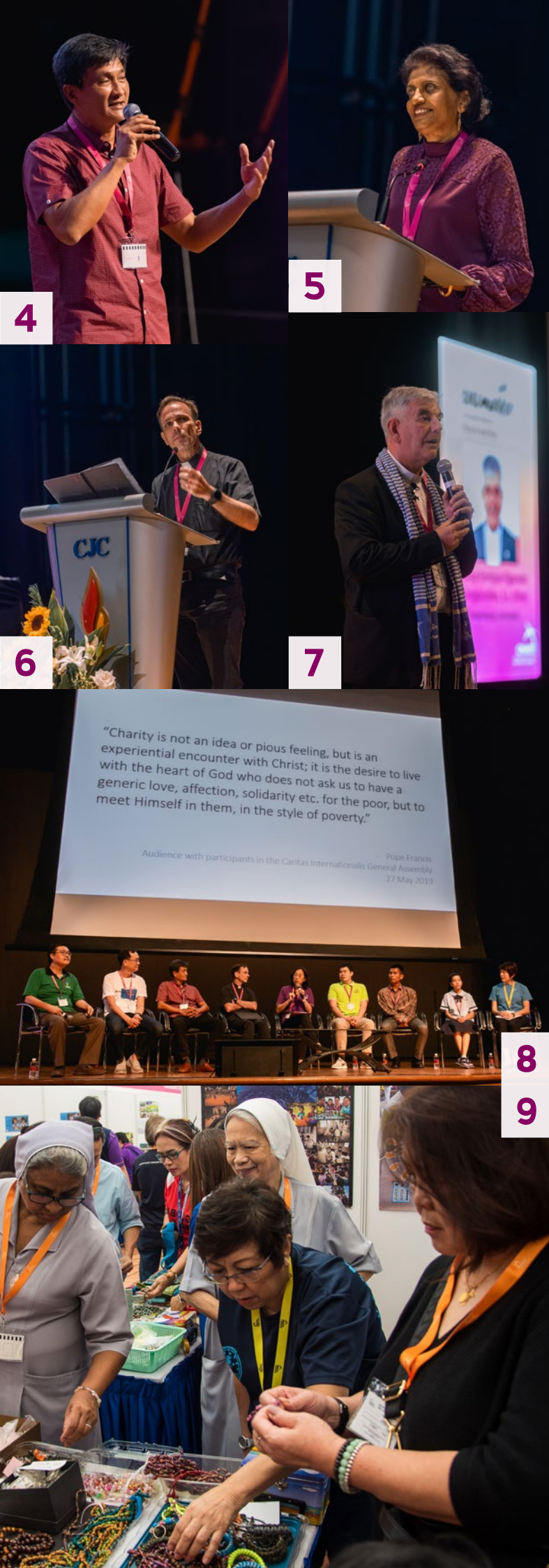
6: Fr. Matthieu Dauchez, Executive Director at ANAK-Tnk, speaks about how he helps the street and slum children of Manila.

7: Bishop Kike of Battambang shares about educating the disabled and those who suffer from poverty in Cambodia.

8: CHARIS Deputy Chairman Elizabeth Quah citing Pope Francis' quote during the breakout track "Encountering God In The Face of the Poor"

9: Rosary beads for sale at the Canossian Daughters of Charity booth during the fair

Photos: Aaron Rodrigues, Christian Eber, Fauzi Djauhari, Nicholas Chow



WHO WE ARE



Affiliates

Affiliate members are Catholic organisations and groups within the Archdiocese of Singapore, who are involved in overseas humanitarian work. There are 20 affiliates at present, and CHARIS continues its outreach to help all who are engaged in overseas humanitarian work. More information can be found on the CHARIS website.



A Call to Share (ACTS)

ACTS is a multi-parish organisation, founded with the aim of sharing our experience of Christ, our skills and resources, with the poor and needy overseas. Started in Cambodia 12 years ago, ACTS has become the largest overseas Catholic mission ministry in the Archdiocese of Singapore with missions to Myanmar, Philippines and Vietnam. ACTS runs a year-round humanitarian programme which includes disaster relief and annual advent missions with over 700 participants. ACTS collaborates with local Churches on projects such as famine relief in Africa, medical and dental missions including year-round clinics and vaccinations, food programmes, building of schools, scholarships, Catechism, building Marian grottos and water sanitation programmes.



acts29

acts29 started in 2002 with a group of Singaporean youth who went to the Payatas Dumpsite of Quezon City, Philippines. It has grown to be a community of Singaporeans and Filipinos committed to simplicity, solidarity and engaging in a mission of love. Today, acts29 builds communities and provides direct services to the areas they serve in and forms youths to transform communities.

Above: ACTS Volunteers participating in an activity with children in Kampot, Cambodia.



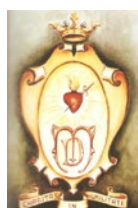
ANAK-Tnk

ANAK-Tnk is a non-profit organisation incepted in 1998, providing professional care for thousands of street and slum children, as well as scavengers and mentally disabled children in Manila, Philippines. Catering to their health, nutrition and education needs, with the goal of reconciliation with their families, ANAK-Tnk hopes to give them a second chance at life.



Barré

Barré is a voluntary group that has been working with underprivileged children in Southeast Asia since 2010. The group provided support to refugee children living on the borders of Thailand and Myanmar from 2010 to 2012. Since 2013, the group has been supporting the needs of ethnic minority children in Vietnam in areas of education, sanitation and more.



Canossian Daughters of Charity

Canossian Daughters of Charity are engaged in ministries of charity to communicate God's love through service to the poorest and bringing meaning to their lives. Their humanitarian work in Myanmar involves the formation of children and youth, training young women to be educators of children in villages and the setting up of a small vocational training centre to equip disadvantaged youth with hospitality skills so as to prepare them to find employment. They share their mission with lay associates and volunteers who draw inspiration from the Canossian spirituality.



Catholic Nurses Guild (CNG)

Catholic Nurses Guild is an association of nurses which strives to uphold nursing competence according to Christian moral principles. It fosters and promotes professional and spiritual growth of its members. CNG participates in pastoral and community programmes for the sick, handicapped and elderly. It actively supports the work of several Catholic institutions including the Catholic Aids Response Effort, the Archdiocesan Commission for the Pastoral Care of Migrants & Itinerant People (ACMI), and the free clinic in the Church of the Risen Christ.



Catholic Medical Guild (CMG)

Catholic Medical Guild is a community of healthcare professionals which aims to provide a Catholic network and fellowship for its members and to encourage the ethical practice of science and medicine. CMG provides medical doctors for local free clinics, health talks, screenings and flu vaccinations for the clergy and religious. It also encourages and supports its doctors in medical humanitarian efforts.



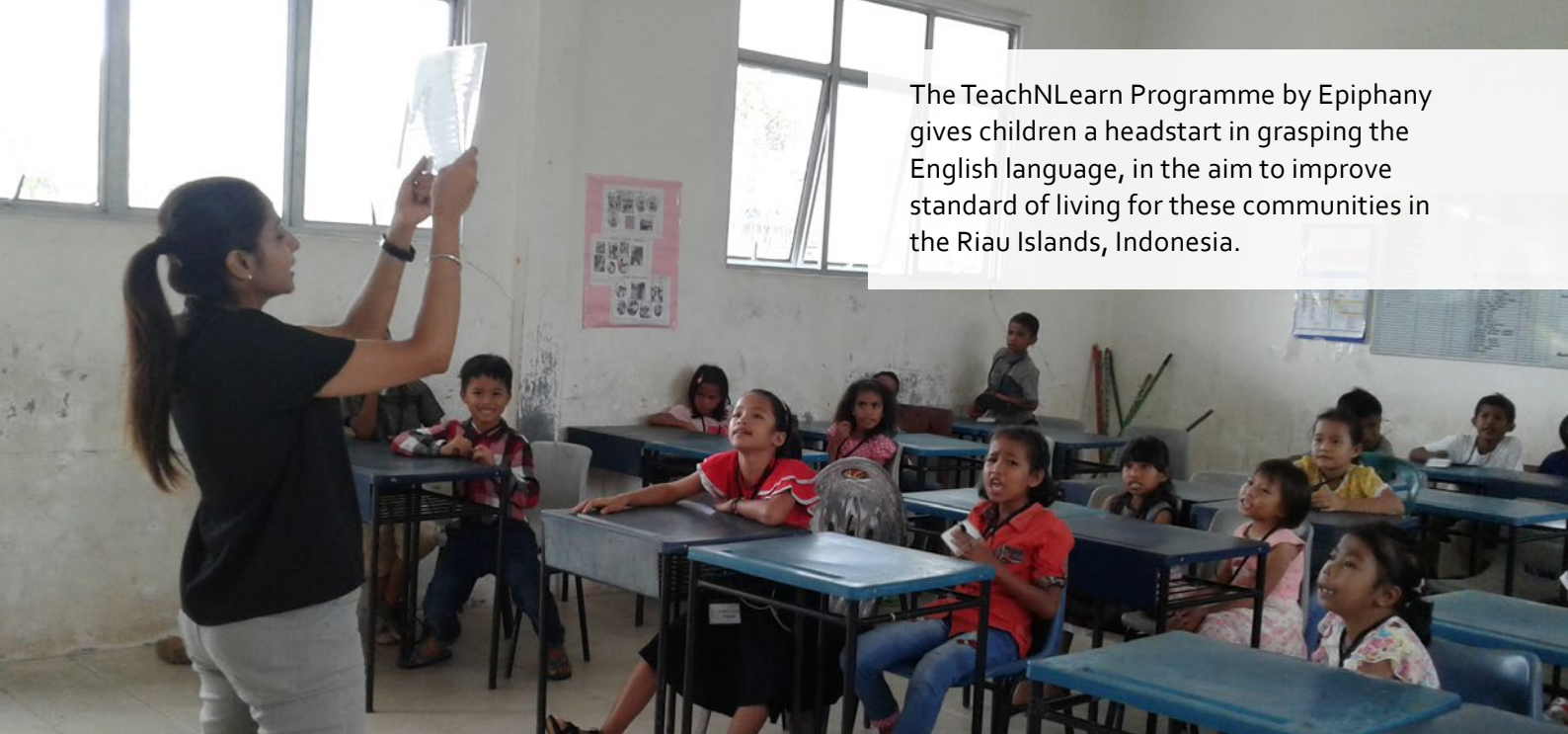
Clare's Missionary

Clare's Missionary started in 2010, and is based on the concept of Christ in the Marketplace. They embody the twin spirits of service and evangelisation through education assistance as well as Bible story classes for children on Sundays at Clare's Enrichment Corner in Yishun, while running a daily Thrift Corner to promote Care for Creation. For overseas outreach in Sabah, they collaborate with the Franciscan Sisters of the Immaculate Conception, the Kota Kinabalu Archdiocesan Human Development Commission and the Creation Justice Commission, the clergy in the Dioceses of Kota Kinabalu and Keningau with lay Catholic volunteers from Sabah and Labuan.



Couples for Christ (CFC)

Couples for Christ is a worldwide family renewal ministry that seeks to renew and build strong Christian marriages and families within the parishes where it is present. Its two-fold mission is to build both the Church of the Home and the Church of the Poor. CFC Singapore runs the Christian Life Programme in parishes and organises mission trips to facilitate family life programmes.



The TeachNLearn Programme by Epiphany gives children a headstart in grasping the English language, in the aim to improve standard of living for these communities in the Riau Islands, Indonesia.



Epiphany

Epiphany Parish Mission Group's aim is to evangelise through mission awareness among the parishioners of the Church of the Immaculate Heart of Mary (IHM). It provides aid to poor communities in the Riau Islands in Indonesia through its Teach & Learn English programme and other educational courses with the long-term aim of uplifting the standard of living of its target beneficiaries.



Father Damien Society (FDS)

Father Damien Society (FDS) is a lay apostolate social mission ministry that started in 2009 at the Blessed Sacrament Church. FDS supports needy causes in Singapore and neighbouring countries. It has served the needs of the orphans and orphanage at Rempang, Batam. FDS also supports a kindergarten at Punggor, Batam. FDS is also helping with the education of the youth in Bagong Silang, Philippines. FDS has also been working closely with SILRA, a home for rehabilitation of lepers.



Fishing Rod Society

Fishing Rod Society's main overseas project is Agape Centre, where they serve refugees from Myanmar in Kuala Lumpur, and focus on two key areas: education for the poor and comfort for the sick. As part of Agape Centre, the Zutong Refugee Catholic Learning Centre (ZRCLC) was set up in 2009 to provide a safe learning place for the Zutong refugee children whom could not be enrolled in any school in Malaysia. Today, the school has expanded its reach to include other Myanmar refugee tribes and has plans to reach out to the larger refugee community in Malaysia.



Focolare

Focolare Movement is committed, together with many other forces, to build the unity of the human family enriched by diversity. It believes that all social activities are a way for evangelisation. Focolare recently started the Goat for Goat (G4G) Project in Yogyakarta, Indonesia to alleviate poverty and improve livelihoods.



Institute for World Evangelisation - ICPE Mission

ICPE Mission is dedicated to the formation and training of Catholics so that they may become more effective evangelists. Through its community in the Philippines, it serves the poor where it provides faith formation, medical assistance, clothes, vitamin supplements, education sponsorship, small scale microfinancing projects and training that empowers and provides skills for living.



iCare

iCARE was formed by a group of Catholic Indonesians and Singaporeans from different parishes with a common purpose and passion. The group aims to care for the less fortunate, improve human rights and spread the faith in the region through actions. iCARE's mission is to focus on the poor and needy in Indonesia, providing them with free medical and dental services, bible sharing, Sunday school, conducting of Mass, distribution of rations, etc.



Jesuit Refugee Service (JRS)

Jesuit Refugee Service (JRS) is a worldwide Catholic organisation with a mission to accompany, serve and advocate on behalf of refugees and other forcibly displaced persons. JRS Singapore supports the projects of fellow JRS organisations in the Asia Pacific region. These projects include education and skills training, pastoral care, and humanitarian relief. In Singapore, JRS holds talks, prayers and exhibitions to raise awareness about refugees and human trafficking issues. JRS also provides assistance and support to refugees, asylum seekers and victims of human trafficking.



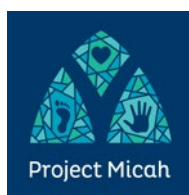
Magdalene Mission Myanmar (M3)

M3's mission is to provide basic needs and guide poor women, youths and children to find their identity, future and spirituality through education. This is so they can break out of the poverty cycle. M3 also helps with funding and volunteer management for the Formation of Educator program for women as well as the Gate of Hope vocational school for youths.



Project Kyrie

Project Kyrie believes that everyone can make a difference in the lives of others. It assists busy, kind-hearted individuals to help the less privileged in Singapore and overseas. Overseas, it caters to people in Cambodia, Indonesia, Malaysia, Thailand, Poland and Ukraine. Through projects like the feeding of people living with HIV/AIDS in India, to the rebuilding of homes, toilets, furnishing of kindergartens and supplying of Milo to children in Myanmar, Project Kyrie works with trustworthy partners on the ground whilst ensuring due diligence for busy individuals who wish to support the projects at hand.



Project Micah

In 2010, Project Micah started its mission to serve underprivileged children in orphanages in the Southern Shan state of Myanmar after a group of Singaporeans brought festive cheer to underprivileged children there. Our mission began in Taunggyi at St. Anne's orphanage to provide girls from impoverished families and orphans with food, education and lodging. Over the years we have reached out to other orphanages up north in Ho Pong, JB Gobatto, Kalaw and Pekhon to improve educational and living conditions to break the cycle of poverty. Project Micah hopes that through their works of service, the children may share the love of learning and be inspired to give back to their communities.



Sowers in God's Name (SiGN)

SiGN is a Parish based overseas mission group from the Church of St. Francis Xavier, conceived on 5th September 2009, in the year of the Parish's 50th anniversary celebrations. Since then, they have sent numerous missions to Paitan in Sabah, Malaysia in support of the Franciscan Sisters of the Immaculate Conception. In 2015, SiGN expanded its mission to Myaungmya in Myanmar to support several orphanages. To date, nine mission teams have been sent to MyaungMya, primarily helping local clergy and religious with faith formation of children from the villages, orphanages and schools.

Board of Directors



Chairman

Stephen Raj

is the General Manager, Digital Business (Asia Pacific & Japan) for UST Global, a Temasek-linked company. He has been involved in the Information Technology industry for more than 20 years and had previously worked in NTT, Accenture & Arthur Andersen. He has been actively involved in various efforts in the Archdiocese over the years and had previously served as the President of the Catholic Business Network. He worships at the Church of St. Alphonsus (Novena Church).



Deputy Chairman

Elizabeth Quah

is currently a senior healthcare administrator. She worships at the Church of the Holy Family. She has been on the CHARIS Board since 2010.



Spiritual Director

Rev Father Colin Tan, SJ

was on the first Board of Caritas for two terms as well as the Spiritual Director of the Jesuit Refugee Service (JRS). He was also the Chaplain of the Catholic Medical Guild. He has just finished his term as the Regional Superior of the Jesuits of Malaysia-Singapore Region. He has since been serving on the CHARIS Board for two terms and is currently the Spiritual Director of Catholic Business Network (CBN) and the Parish Priest of St. Ignatius Church.



Dr. Antony Ng

is the co-founder and CEO of D'Crypt Pte Ltd, building high security assurance technologies and products for discerning military, government, institutional, and worldwide MNC clients. Prior to this, Antony spent 9 years at DSO National Laboratories as a Distinguished Member of Technical Staff and Head of R&D in Advanced Electronics and Signal Processing. Antony and his wife are members of the ASEAN Board of Room to Read, a foundation addressing early childhood literacy and education for girls. He currently serves on the Management Committee of Catholic Aids Response Effort. He is a parishioner at Holy Spirit Church, and also serves as a pianist at Novena Church.



Dr. Gamaliel Tan

(till 1 June 2019)

is currently the Deputy Group CMIO NUHS / CMIO NTFGH and Director of Spine Services in Ng Teng Fong General Hospital. He also actively participates in overseas medical missions via ACTS. He hopes to contribute by leveraging on his medical knowledge and experience at work. He belongs to the parish of St Ignatius.



Deacon Clement Chen

was ordained a member of the Clergy as a Permanent Deacon in Oakland, California. He was incardinated into the Archdiocese of Singapore in 2009 and previously assigned to the Church of the Holy Family and the Church of Our Lady of Perpetual Succour. Appointed as the Archdiocesan Financial Administrator in 2013, he also serves on the Board of several Archdiocesan Commissions and on the Board of Consultors to the Archbishop as well as a Permanent Advisor to the Senate of Priests.



Dr. Jeyaraj Prema Raj

is a Hepato-Biliary, Pancreatic and Liver Transplant Surgeon. Currently he is the Head of the SingHealth-Duke NUS Transplant Centre. As a member of the Indonesian Red Cross he has participated in medical missions in Indonesia. He is passionate about Humanitarian Aid and of galvanising members of the Catholic community to render aid, to communities in need in the world, irrespective of their background. He strongly believes that as a Catholic community in Singapore, we should step outside ourselves, and in humility and service, go out to those who are in need of aid, as witness to our faith.



Debra Ker

is a partner in PricewaterhouseCoopers LLP, Singapore. She has over 17 years of experience serving public listed companies and multinationals across a wide spectrum of industries, specialising in Energy, Utilities and Mining as well as Commodity Trading. She is a parishioner at Queen of Peace.



Josephine Koh

is a Senior Partner in a law firm, Dentons Rodyk LLP, Singapore. She is a parishioner at St Francis of Assisi, and serves as a catechist journeying with the secondary students towards the Sacrament of Confirmation. She is also serving as Honorary Secretary of the Children's Aid Society of Singapore.



Karen Ho

has been in the banking industry for more than 20 years and has experience in investment banking, corporate banking and wealth management. She is currently working with UBS AG, a Swiss wealth manager as a Singapore location risk manager. She is a parishioner at St Ignatius and also serving as a catechist for Secondary Two youth.



S. Devendran

is the CEO of the Sree Narayana Mission (an IPC Charity) that runs a range of services in the eldercare sector and community programmes catering to the less privileged regardless of race, language and religion. He serves on several boards and committees including the Board of Visitors (Singapore Prison Service), Home Detention Advisory Committee 3 (Singapore Prison Service), Greenwood Primary School and the Singapore Indian Association. He serves as a lector in Church of Christ The King and as a warden in Our Lady Of Lourdes Church.



Philip Lim

is currently the Chief Executive Officer of A*ccelerate Technologies which manages all A*STAR IP through to commercialisation as well as technology maturation and productisation projects. He was formerly Brigadier General/Head Joint Logistics with the Ministry of Defence (MINDEF). He was the leading senior specialist on logistics and engineering matters. He is a parishioner of Church of HolyCross, and serves as an extra-ordinary minister of holy communion there.



Sr. Maria Lau

is the current Provincial of the Infant Jesus Sisters in Singapore. She is also the Chairperson for the Archdiocesan Catholic Council for Interreligious Dialogue (ACCIRD) and a council member of the Inter-Religious Organisation. She is a member of the Archdiocesan Commission for Catholic Schools (ACCS) and the Conference of Religious Major Superiors (Malaysia, Singapore and Brunei), as well as a trustee for the Archdiocesan Commission for the Pastoral Care of Migrants and Itinerant People (ACMI).



Thomas Low

is currently working as the VP for Consulting for Pactera, a global provider of IT Consulting and Outsourcing services. With more than 20 years of experience in the Information Technology space, he previously worked in Accenture, Sun, RedHat and DELL-EMC. Thomas had served Children's Liturgy for many years and more recently as a youth Catechist in the Church of the Holy Spirit. He worships at the Church of the Holy Spirit.



Executive Team



Executive
Antaeus Lim



Executive Director
Linus Ng



Executive
Christopher Toh



Executive
Irene Lim



Executive
Michelle Constantine



Committees

Executive Committee

Chairman: Stephen Raj
Members: Elizabeth Quah
 Fr Colin Tan
 Debra Ker
 Philip Lim

Audit and Finance Committee

Chairman: Debra Ker
Members: Cecilia Lim
 Khoo Kian Teck
 Susan Teh
 Teh Soo Wan

Disaster Response Committee

Chairman: Prema Raj Jeyaraj
Members: S. Devendran
 Jerome Teo
 John Lee
 Antaeus Lim

Fundraising Committee

Chairman: Philip Lim
Members: Karen Laserna
 Linus Koh
 S. Devendran
 Elizabeth Quah
 Irene Lim
 Christopher Toh

Grants Committee

Chairman: Karen Ho
Members: Philip Lim
 Gamaliel Tan
 Benjamin Png
 Antaeus Lim

Humanitarian Forum & Fair Committee

Chairman: Thomas Low
Advisors: Stephen Raj
 Elizabeth Quah
 Philip Lim
Members: Adrian Teo
 Amrish Vincent Nathan
 Angelica Mayo
 Antaeus Lim
 Christopher Toh
 Daryle Seah
 S. Devendran
 Errol Mascarenhas
 Francis D'Cruz
 Joy Tan
 Julian Chua
 Juliana Foo
 Keith De Souza
 Kong Li-Lian
 Linus Ng
 Michelle Constantine
 Nicholas Lim
 Raymond Chia
 Winston Beins

Membership Committee

Chairman: S. Devendran
Members: Edwin Sim
 Steven Tan
 Anand Jude Anthony
 Edmund Wong
 Christopher Toh

Mission & Outreach Committee

Chairman: Josephine Koh
Members: Dominic Lim
 Joseph Fernandez
 Antaeus Lim

Partners

As the umbrella body for overseas humanitarian work by the Singapore Catholic community, CHARIS works closely with members of the Caritas Internationalis Confederation in fulfilling its mission outreach for those in need overseas.



Caritas Internationalis (CI) is a confederation of over 160 members who are working at the grassroots in almost every country of the world. When a crisis hits, Caritas is already on the ground.

Inspired by Catholic faith, Caritas is the helping hand of the Church - reaching out to the poor, vulnerable and excluded, regardless of race and religion, to build a world based on justice and fraternal love.

CI has its headquarters in Rome, co-ordinating emergency operations, formulating development policies and advocating for a better world for everyone.

CHARIS became a member of the CI at the CI 21st General Assembly held in Rome in May 2019.

Caritas Asia (CA) is one of the seven Regional Offices under the Confederation of Caritas Internationalis (CI). It was established by the Asian MOs, with the endorsement and approval of the confederation, during the General Assembly of CI in 1999 in Rome. It currently has 25 member organisations in Asia.

The primary role of Caritas Asia is to serve and support the Member Organizations in the region in the achievement of their mission, in conformity and under the guidance of the local and universal Church, and in line with the decisions and the plans approved by the General Assembly of Caritas Internationalis. In fulfillment of this role, Caritas Asia has the responsibility to intensify interchange and mutual aid among the Member Organizations for the promotion and harmonization of their work and to achieve the goals pursued in the region by the Confederation.

Caritas Singapore is the official social mission arm of the Catholic Church in Singapore, and the umbrella body for 27 Catholic member organisations whose work touches the lives of many regardless of race or religion.

The Caritas Singapore family's work supports the poor, children, youth-at-risk, families, the incarcerated, elderly, sick, those with disabilities, migrant workers, and people with legal needs.

Their programmes and services include financial assistance, a community kitchen, residential care, shelters, counselling, palliative care, skills training etc. While their focus is in Singapore, some members of the family look into humanitarian needs overseas.

Caritas Singapore is a member of Caritas Internationalis, a global confederation of over 160 humanitarian organisations.

CHARIS is a sister organisation to Caritas Singapore.

Left: The HFF 2019 Committee and volunteers take a final group photo with His Grace, Archbishop William Goh after the successful completion of the Humanitarian Forum and Fair 2019.



FINANCIAL REPORT

Statement by Directors and
Financial Statement 37

Code of Governance and
Governance Evaluation
Checklist 59

Meetings for Board of Directors
for 2019 65

Above: Our dedicated team of volunteers in charge of counting and processing donation envelopes.

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

(A company incorporated in Singapore, limited by guarantee)
(Registration No: 201715440W)

Statement by Directors and Financial Statements

Year Ended 30 September 2019

Statement by Directors and Financial Statements

Contents	Page
Statement by Directors.....	1
Independent Auditor's Report	3
Statement of Financial Activities	6
Statement of Financial Position.....	7
Statement of Changes in Funds	8
Statement of Cash Flows	9
Notes to the Financial Statements	10

Statement by Directors

The directors of the company are pleased to present the financial statements of the company for the reporting year ended 30 September 2019.

1. Opinion of the directors

In the opinion of the directors,

- (a) the accompanying financial statements are drawn up so as to give a true and fair view of the financial position and performance of the company for the reporting year covered by the financial statements; and
- (b) at the date of the statement there are reasonable grounds to believe that the company will be able to pay its debts as and when they fall due.

The board of directors approved and authorised these financial statements for issue.

2. Directors

The directors of the company in office at the date of this statement are:

Chen Kim Hin Clement	(Appointed on 1 January 2019)
Debra Ann Ker Siok Lin (Guo Sulian)	
Devendran Selvarajoo Thevar	(Appointed on 1 January 2019)
Dorai Raj Stephen s/o Arputharaj	
Jeyaraj Prema Raj	(Appointed on 22 July 2019)
Karen Ho Chia Loon	
Khoo Kian Teck (Qiu Jiande)	
Koh Li Hia Josephine	(Appointed on 1 January 2019)
Lau Wai Leng Maria	
Lim Feng Philip	
Ng Peng Chew Antony	(Appointed on 1 January 2019)
Quah Say Chin Elizabeth Anne	
Tan Chin Hock Colin	
Thomas Low Sim Teck	(Appointed on 1 January 2019)

Under the company's constitution, every member of the company guarantees to contribute to the assets of the company such amount as may be required the sum not exceeding \$10 in the event of it being wound up. The members of the company are titular Roman Catholic Archbishop of Singapore, Ambrose Vaz and Philip Heng.

3. Directors' interests in shares and debentures

The company has no share capital and its members' liability is limited by guarantee.

Neither at the end of, nor at any time during the financial period, was the company a party to any arrangement whose objects are, or one of whose objects is, to enable the directors of the company to acquire benefits by means of the subscription to or acquisition of debentures of the company or any other body corporate.

4. Independent auditor

RSM Chio Lim LLP has expressed willingness to accept re-appointment.

On behalf of the directors

.....
Dorai Raj Stephen s/o Arputharaj
Director

28 November 2019

.....
Quah Say Chin Elizabeth Anne
Director

**Independent Auditor's Report to the Members of
CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.**

Report on the audit of the financial statements

Opinion

We have audited the accompanying financial statements of Caritas Humanitarian Aid & Relief Initiatives (Singapore) Ltd (the "company"), which comprise the statement of financial position as at 30 September 2019, and the statement of financial activities, statement of changes in funds and statement of cash flows for the reporting year then ended, and notes to the financial statements, including the significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act, Chapter 50 (the "Act"), the Charities Act, Chapter 37 and other relevant regulations (the "Charities Act and Regulations") and the Charities Accounting Standard ("CAS") so as to give a true and fair view of the financial position of the company as at 30 September 2019 and of the financial performance, changes in funds and cash flows of the company for the year ended on that date.

Basis for opinion

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the Accounting and Corporate Regulatory Authority ("ACRA") Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities ("ACRA Code") together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other information

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon. The annual report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

**Independent Auditor's Report to the Members of
CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.**

– 2 –

Responsibilities of management and directors for the financial statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Act and the financial reporting standards, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

In preparing the financial statements, management is responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

The directors' responsibilities include overseeing the company's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- a) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- b) Obtain an understanding of internal control relevant to the audit 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 company's internal control.
- c) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- d) Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.

**Independent Auditor's Report to the Members of
CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.**

– 3 –

Auditor's responsibilities for the audit of the financial statements (cont'd)

- e) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on other legal and regulatory requirements

In our opinion, the accounting and other records required to be kept by the company have been properly kept in accordance with the provisions of the Act and the Charities Act and Regulations.

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

- a) The company has not used the donation monies in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- b) The company has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.

The engagement partner on the audit resulting in this independent auditor's report is Lock Chee Wee.

Other matters

The financial statements for the period ended 30 September 2018 were audited by other independent auditor whose report dated 26 November 2018 expressed an unqualified opinion on those financial statements.

RSM Chio Lim LLP
Public Accountants and
Chartered Accountants
Singapore

28 November 2019
Effective from reporting year ended 30 September 2019

Statement of Financial Activities
Year Ended 30 September 2019

	<u>Notes</u>	<u>2019</u>			<u>02.06.2017 to 30.09.2018</u>		
		<u>General</u> <u>fund</u> \$	<u>Humanitarian</u> <u>aid fund</u> \$	<u>Total</u> \$	<u>General</u> <u>fund</u> \$	<u>Humanitarian</u> <u>aid fund</u> \$	<u>Total</u> \$
<u>Incoming resources</u>							
Fund-raising activities	4	331,616	1,331,852	1,663,468	290,610	1,031,141	1,321,751
Charitable activities	5	–	4,500	4,500	–	7,917	7,917
Interest income		24,137	–	24,137	8,815	–	8,815
Other income		8,234	–	8,234	490	–	490
Total incoming resources		363,987	1,336,352	1,700,339	299,915	1,039,058	1,338,973
<u>Resources expended</u>							
Fund-raising activities	4	(32,902)	(63,254)	(96,156)	(21,796)	(22,000)	(43,796)
Charitable activities	5	(131,609)	(1,348,276)	(1,479,885)	(87,264)	(887,407)	(974,671)
Governance and operating costs	6	(65,386)	(62,711)	(128,097)	(44,781)	(42,107)	(86,888)
Total resources expended		(229,897)	(1,474,241)	(1,704,138)	(153,841)	(951,514)	(1,105,355)
Surplus (deficit) for the year, representing total comprehensive income (loss)		134,090	(137,889)	(3,799)	146,074	87,544	233,618

The accompanying notes form an integral part of these financial statements.

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

**Statement of Financial Position
As at 30 September 2019**

	<u>Notes</u>	<u>2019</u> \$	<u>2018</u> \$
ASSETS			
<u>Non-Current assets</u>			
Plant and equipment	7	57,204	69,964
Total non-current assets		<u>57,204</u>	<u>69,964</u>
<u>Current assets</u>			
Deposits		1,500	1,500
Cash and cash equivalents	8	4,912,280	4,731,234
Total current assets		<u>4,913,780</u>	<u>4,732,734</u>
Total assets		<u>4,970,984</u>	<u>4,802,698</u>
LIABILITIES			
<u>Current liabilities</u>			
Other payables	9	813,727	641,642
Total current liabilities		<u>813,727</u>	<u>641,642</u>
Total liabilities		<u>813,727</u>	<u>641,642</u>
Net assets		<u>4,157,257</u>	<u>4,161,056</u>
FUNDS			
<u>Unrestricted fund</u>			
General fund	10	2,246,010	2,111,920
Total unrestricted fund		<u>2,246,010</u>	<u>2,111,920</u>
<u>Restricted fund</u>			
Humanitarian aid fund	10	1,911,247	2,049,136
Total restricted fund		<u>1,911,247</u>	<u>2,049,136</u>
Total funds		<u>4,157,257</u>	<u>4,161,056</u>

The accompanying notes form an integral part of these financial statements.

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

**Statement of Changes in Funds
Year Ended 30 September 2019**

	<u>General fund</u> \$	<u>Humanitarian aid fund</u> \$	<u>Total</u> \$
<u>Current year</u>			
Opening balance at 1 October 2018	2,111,920	2,049,136	4,161,056
Surplus (deficit) for the year	134,090	(137,889)	(3,799)
Closing balance at 30 September 2019	<u>2,246,010</u>	<u>1,911,247</u>	<u>4,157,257</u>
<u>Previous period</u>			
Opening balance at 2 June 2017 (Date of incorporation)	—	—	—
Transfer (Note 10)	1,965,846	1,961,592	3,927,438
Surplus for the year	146,074	87,544	233,618
Closing balance at 30 September 2018	<u>2,111,920</u>	<u>2,049,136</u>	<u>4,161,056</u>

The accompanying notes form an integral part of these financial statements.

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

Statement of Cash Flows
Year Ended 30 September 2019

	<u>2019</u>	<u>02.06.2017</u> to <u>30.09.2018</u>
	\$	\$
<u>Cash flows from operating activities</u>		
Net (deficit) surplus for the year	(3,799)	233,618
Adjustment for:		
Depreciation of property, plant and equipment	18,290	25,717
Interest income	(24,137)	(8,815)
Operating cash flows before changes in working capital	(9,646)	250,520
Non-cash donation in Humanitarian Aid & Disaster Relief supplies	–	62,361
Other receivables	–	54,420
Other assets	–	486
Other payables	172,085	274,065
Net cash flows from operating activities	<u>162,439</u>	<u>641,852</u>
<u>Cash flows from investing activities</u>		
Purchase of property, plant and equipment	(5,530)	(2,746)
Interest received	24,137	8,815
Net cash flows from investing activities	<u>18,607</u>	<u>6,069</u>
<u>Cash flows from financing activities</u>		
Transfer of funds from predecessor	–	3,927,438
Transfer of assets and liabilities from predecessor	–	155,875
Net cash flows from financing activities	<u>–</u>	<u>4,083,313</u>
Net increase cash and cash equivalents	181,046	4,731,234
Cash and cash equivalents, statement of cash flows, beginning balance	<u>4,731,234</u>	–
Cash and cash equivalents, statement of cash flows, ending balance (Note 8A)	<u><u>4,912,280</u></u>	<u><u>4,731,234</u></u>

The accompanying notes form an integral part of these financial statements.

Notes to the Financial Statements
30 September 2019

1. General

The Caritas Humanitarian Aid & Relief Initiatives (Singapore) Ltd (the “company”) is a company registered in the Republic of Singapore under the Companies Act, Chapter 50 (the “Act”). The company was incorporated on 2 June 2017 and officially commenced its activities on 1 January 2018 when the company took over the net assets and the operations of Caritas Humanitarian Aid & Relief Initiatives, Singapore, an archdiocesan body established under the Titular Roman Catholic Archbishop of Singapore.

The board of directors approved and authorised these financial statements for issue on the date of the statement by directors.

The principal objective of the company is to coordinate the archdiocesan response to disaster and humanitarian needs in fulfilment of the Roman Catholic Church’s social mission.

Each member of the company has undertaken to contribute such amounts not exceeding \$10 to the assets of the company in the event the company is wound up and the monies are required for payment of the liabilities of the company. The members of the company are titular Roman Catholic Archbishop of Singapore, Ambrose Vaz and Philip Heng. The memorandum and articles of the company restricts the use of fund monies to the furtherance of the objects of the company. They prohibit the payment of dividends to members.

The registered office is: 55 Waterloo Street, #07-02 Catholic Centre, Singapore 187954. The company is situated in Singapore.

Statement of compliance with financial reporting standards

These financial statements have been prepared in accordance with the Charities Accounting Standard (“CAS”) as issued by the Singapore Accounting Standards Council. The company is also subject to the provisions of the Charities Act, Chapter 37 and Companies Act, Chapter 50 (the “Act”).

Accounting convention

The financial statements are prepared on a going concern basis under the historical cost convention except where a financial reporting standard requires an alternative treatment (such as fair values) as disclosed where appropriate in these financial statements. The accounting policies in the financial reporting standards may not be applied when the effect of applying them is not material. The disclosures required by financial reporting standards may not be provided if the information resulting from that disclosure is not material.

Basis of preparation

The preparation of financial statements in conformity with generally accepted accounting principles requires the management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting year. Actual results could differ from those estimates. The estimates and assumptions are reviewed on an ongoing basis. Apart from those involving estimations, management has made judgements in the process of applying the entity’s accounting policies. The areas requiring management’s most difficult, subjective or complex judgements, or areas where assumptions and estimates are significant to the financial statements, are disclosed at the end of this footnote, where applicable.

2. Significant accounting policies and other explanatory information

2A. Significant accounting policies

Incoming resources

(i) Donations and sponsorships

Revenue from donations and sponsorships are accounted for when received, except for committed donations and sponsorships that are recorded when there is certainty over the amount committed by the donors and over the timing of the receipt of the donations and sponsorships. Revenue from fundraising event is recognised when the event has occurred.

(ii) Interest income

Interest income is recognised on a time-proportion basis using the effective interest rate.

(iii) Government grant

A government grant is recognised at fair value when there is reasonable assurance that the conditions attaching to it will be complied with and that the grant will be received. Grants in recognition of specific expenses are recognised as income over the periods necessary to match them with the related costs that they are intended to compensate, on a systematic basis. A grant related to depreciable assets is allocated to income over the period in which such assets are used in the project subsidised by the grant. A government grant related to assets, including non-monetary grants at fair value, is presented in the statement of financial position by setting up the grant as deferred income.

Employee benefits

Contributions to a defined contribution retirement benefit plan are recorded as an expense as they fall due. The entity's legal or constructive obligation is limited to the amount that it is obligated to contribute to an independently administered fund (such as the Central Provident Fund in Singapore, a government managed defined contribution retirement benefit plan). For employee leave entitlement, the expected cost of short-term employee benefits in the form of compensated absences is recognised in the case of accumulating compensated absences, when the employees render service that increases their entitlement to future compensated absences; and in the case of non-accumulating compensated absences, when the absences occur. A liability for bonuses is recognised where the entity is contractually obliged or where there is constructive obligation based on past practice.

Income tax

As a charity, the company is exempt from income tax on income and gains within section 13(1)(zm) of the Income Tax Act, Chapter 134 to the extent that these are applied to its charitable objects.

Property, plant and equipment

Property, plant and equipment are carried at cost on initial recognition and after initial recognition at cost less any accumulated depreciation and any accumulated impairment losses. Depreciation is provided on a straight-line method to allocate the gross carrying amounts of the assets less their residual values over their estimated useful lives of each part of an item of these assets.

2. Significant accounting policies and other explanatory information (cont'd)

2A. Significant accounting policies (cont'd)

Property, plant and equipment (cont'd)

The annual rates of depreciation are as follows:

Office equipment	- 20%
Computer equipment	- 100%
Office furniture & fittings	- 20%
Leasehold improvements	- 10%

An asset is depreciated when it is available for use until it is derecognised even if during that period the item is idle. Fully depreciated assets still in use are retained in the financial statements.

The gain or loss arising from the derecognition of an item of property, plant and equipment is recognised in profit or loss. The residual value and the useful life of an asset is reviewed at least at each end of the reporting year and, if expectations differ significantly from previous estimates, the changes are accounted for as a change in an accounting estimate, and the depreciation charge for the current and future periods are adjusted.

Cost also includes acquisition cost, borrowing cost capitalised and any cost directly attributable to bringing the asset or component to the location and condition necessary for it to be capable of operating in the manner intended by the Company. Subsequent costs are recognised as an asset only when it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably. All other repairs and maintenance are charged to profit or loss when they are incurred.

Cost includes the initial estimate of the costs of dismantling and removing the item and restoring the site on which it is located, the obligation for which an entity incurs either when the item is acquired or as a consequence of having used the item during a particular period for purposes other than to produce inventories during that period.

Operating leases

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased assets are classified as operating leases. For operating leases, lease payments are recognised as an expense in profit or loss on a straight-line basis over the term of the relevant lease unless another systematic basis is representative of the time pattern of the user's benefit, even if the payments are not on that basis. Lease incentives received are recognised in profit or loss as an integral part of the total lease expense.

Foreign currency transactions

The functional currency is the Singapore dollar as it reflects the primary economic environment in which the entity operates. Transactions in foreign currencies are recorded in the functional currency at the rates ruling at the dates of the transactions. At each end of the reporting year, recorded monetary balances and balances measured at fair value that are denominated in non-functional currencies are reported at the rates ruling at the end of the reporting year and fair value measurement dates respectively. All realised and unrealised exchange adjustment gains and losses are dealt with in profit or loss except when recognised in other comprehensive income and if applicable deferred in equity such as for qualifying cash flow hedges. The presentation is in the functional currency.

2. Significant accounting policies and other explanatory information (cont'd)

2A. Significant accounting policies (cont'd)

Cash and cash equivalents

Cash and cash equivalents include bank and cash balances, on demand deposits and any highly liquid debt instruments purchased with an original maturity of three months or less. For the statement of cash flows the item includes cash and cash equivalents less cash subject to restriction and bank overdrafts payable on demand that form an integral part of cash management.

Payables

Payables excluding accruals shall be recognised at their transaction price, excluding transaction costs, if any, both at initial recognition and at subsequent measurement. Transaction costs shall be recognised as expenditure in the statement of financial activities as incurred. Accruals shall be recognised at the best estimate of the amount payable.

2B. Other explanatory information

Funds

Fund balances restricted by outside sources are so indicated and are distinguished from unrestricted funds allocated to specific purposes, if any, by action of the management. Externally restricted funds may only be utilised in accordance with the purposes established by the source of such funds or through the terms of an appeal and are in contrast with unrestricted funds over which management retains full control to use in achieving any of its institutional purposes. An expense resulting from the operating activities of a fund that is directly attributable to the fund is charged to that fund. Common expenses, if any, are allocated on a reasonable basis to the funds based on a method most suitable to that common expense unless impractical to do so. The rates of allocation are as follows:

Allocation to funds:

General fund	50%
Humanitarian aid fund	50%

Allocation to activities:

Fund-raising activities	- 15%
Charitable activities	- 60%
Governance and operating costs	- 25%

2C. Critical judgements, assumptions and estimation uncertainties

The critical judgements made in the process of applying the accounting policies that have the most significant effect on the amounts recognised in the financial statements and the key assumptions concerning the future, and other key sources of estimation uncertainty at the end of the reporting year, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities currently or within the next reporting year are discussed below. These estimates and assumptions are periodically monitored to ensure they incorporate all relevant information available at the date when financial statements are prepared. However, this does not prevent actual figures differing from estimates.

Arrangement with A Call to Share ("ACTS"):

ACTS was established in 2006 by a small group of parishioners from the Church of Our Lady Queen of Peace in Singapore. ACTS is involved in overseas humanitarian missions and works with schools and parishes in less developed countries. With effect from 1 July 2016, ACTS, an affiliate of the company, is included under the umbrella of the Commissioner of Charities ("CoC") permit granted to the company for purposes of fund raising and grants.

2. Significant accounting policies and other explanatory information (cont'd)

2C. Critical judgements, assumptions and estimation uncertainties (cont'd)

Arrangement with A Call to Share ("ACTS"):

Funds raised and distributed by ACTS will be part of the limits of the CoC permit granted to the company. Under the arrangement, a bank account for the moneys held in trust for ACTS (Note 8) was also set up.

ACTS is autonomous. The company does not govern the financial and operational policies of ACTS and therefore, has no control over ACTS. The company does not provide any financial support to ACTS.

Donations raised by ACTS under the CoC permit are \$401,198 (2018: \$313,103), and are recorded in the separate financial statements of ACTS. Expenses incurred by ACTS during the year which was directly disbursed from the bank account held in trust by the company for ACTS (Note 8) is \$422,657 (2018: \$142,940). These expenses are recorded in the separate financial statements of ACTS.

3. Related party relationships and transactions

The financial reporting standard on related party disclosures requires the reporting entity to disclose: (a) transactions with its related parties; and (b) relationships between parents and subsidiaries irrespective of whether there have been transactions between those related parties. A party is related to a party if the party controls, or is controlled by, can significantly influence or is significantly influenced by the other party, or is a governing board member, trustee or a member of the key management personnel of the company or of the parent of the company.

A related party includes the committee members and key management of the company. It also includes an entity or person that directly or indirectly controls, is controlled by, or is under common or joint control with these persons; members of the key management personnel or close members of the family of any individual referred to herein and others who have the ability to control, jointly control or significantly influence by or for which significant voting power in such entity resides with, directly or indirectly, any such individual. Key management personnel include the Executive Director ("ED").

All members of the Board of Directors, sub-committees and staff members of the company are required to read and understand the conflict of interest policy in place and make full disclosure of interests and relationships that could potentially result in a conflict of interests. When a conflict of interest situation arises, the members or staff shall abstain from participating in the discussion, decision making and voting on the matter.

3A. Key management compensation:

	<u>2019</u>	<u>02.06.2017</u> <u>to</u> <u>30.09.2018</u>
	\$	\$
Salaries and other short-term employee benefits	<u>65,393</u>	<u>—</u>

The members of the Board of Directors and sub-committees are volunteers and receive no monetary remuneration for their contribution, except for reimbursement of out-of-pocket expenses, if any. There are no key management personnel whose annual remuneration (comprising basic salary, bonuses, allowances and employer's contributions to Central Provident Fund) exceeds \$100,000 during the year.

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

4. Fund-raising activities

		<u>02.06.2017</u> <u>to</u> <u>30.09.2018</u>
	<u>2019</u> \$	\$
<u>Incoming resources from fund-raising activities</u>		
Donations received	1,513,468	1,171,751
Grants received from Caritas Singapore Community Council	150,000	150,000
Total	<u>1,663,468</u>	<u>1,321,751</u>
<u>Expenditures for fund-raising activities</u>		
Short term employee benefits expense	39,020	18,490
Contributions to defined contribution plan	6,568	2,939
Advertising and promotion	11,580	45
Printing and stationery	10,703	239
Professional fees	4,176	6,720
Rental	5,760	4,320
Upkeep and maintenance	4,916	3,583
Depreciation	2,743	3,858
Others	10,690	3,602
Total	<u>96,156</u>	<u>43,796</u>

5. Charitable activities

		<u>02.06.2017</u> <u>to</u> <u>30.09.2018</u>
	<u>2019</u> \$	\$
<u>Incoming resources from charitable activities</u>		
Volunteers' contributions	<u>4,500</u>	<u>7,917</u>
<u>Expenditures for charitable activities</u>		
Capacity building	196,037	270,993
Disaster relief	310,000	155,334
Reconstruction and rehabilitation	—	165,588
Humanitarian	606,897	199,021
Seminars	78,632	—
Short term employee benefits expense	156,082	73,958
Contributions to defined contribution plan	26,272	11,758
Rental	23,040	17,280
Upkeep and maintenance	19,666	14,331
Professional fees	16,704	26,879
Depreciation	10,974	15,430
Others	35,581	24,099
Total	<u>1,479,885</u>	<u>974,671</u>

The expenditures for charitable activities were used for various overseas humanitarian aid and relief initiatives.

6. Governance and operating costs

	<u>2019</u>	<u>02.06.2017</u> to <u>30.09.2018</u>
	\$	\$
Short term employee benefits expense	65,034	30,816
Contributions to defined contribution plan	10,947	4,899
Professional fees	15,766	20,235
Audit fees	6,000	2,000
Rental	9,600	7,200
Upkeep and maintenance	8,194	5,971
Depreciation	4,572	6,429
Others	7,984	9,338
	<u>128,097</u>	<u>86,888</u>

The company's fund-raising efficiency ratio is 13% (2018: 11%), which meets the requirements of the 30/70 rule.

7. Plant and equipment

	<u>Office equipment</u>	<u>Computer equipment</u>	<u>Furniture & fittings</u>	<u>Leasehold improve- ments</u>	<u>Total</u>
	\$	\$	\$	\$	\$
Cost:					
At 2 June 2017 (Date of incorporation)	—	—	—	—	—
Transfer of assets	2,273	—	6,705	83,957	92,935
Additions	—	2,746	—	—	2,746
At 30 September 2018	2,273	2,746	6,705	83,957	95,681
Additions	—	5,530	—	—	5,530
At 30 September 2019	<u>2,273</u>	<u>8,276</u>	<u>6,705</u>	<u>83,957</u>	<u>101,211</u>
Accumulated depreciation:					
At 2 June 2017 (Date of incorporation)	—	—	—	—	—
Depreciation	2,273	2,746	6,705	13,993	25,717
At 30 September 2018	2,273	2,746	6,705	13,993	25,717
Depreciation	—	4,297	—	13,993	18,290
At 30 September 2019	<u>2,273</u>	<u>7,043</u>	<u>6,705</u>	<u>27,986</u>	<u>44,007</u>
Net book value:					
At 2 June 2017 (Date of incorporation)	—	—	—	—	—
At 30 September 2018	<u>—</u>	<u>—</u>	<u>—</u>	<u>69,964</u>	<u>69,964</u>
At 30 September 2019	<u>—</u>	<u>1,233</u>	<u>—</u>	<u>55,971</u>	<u>57,204</u>

8. Cash and cash equivalents

	<u>2019</u> \$	<u>2018</u> \$
Not restricted in use	725,197	559,353
Fixed deposits with financial institutions	1,532,952	1,508,815
Subtotal	<u>2,258,149</u>	<u>2,068,168</u>
Restricted in use ^(a)	1,911,247	2,049,136
Cash held in trust for ACTS ^(b)	742,884	613,930
Subtotal	<u>2,654,131</u>	<u>2,663,066</u>
Total	<u>4,912,280</u>	<u>4,731,234</u>
Fixed deposits with financial institutions Mature within 1 year	<u>1,532,952</u>	<u>1,508,815</u>

^(a) Cash and cash equivalent restricted in use is for programme recorded in restricted fund (Note 10).

^(b) The company is the umbrella body for overseas humanitarian aid by the Titular Roman Catholic Archdiocese of Singapore. With effect from 1 July 2016, A Call To Share ("ACTS"), an affiliate ⁽ⁱ⁾ of the company, was included under the Commissioner of Charities ("CoC") permit granted to the company for purposes of fund raising and grants. Funds raised and distributed by ACTS will be part of the limits of the CoC permit granted to the company. As a result of this arrangement, a bank account for the moneys held in trust for ACTS was set up.

⁽ⁱ⁾ Affiliates are defined as approved Catholic organisations and groups within the Archdiocese of Singapore who are involved in overseas humanitarian work. They are independent and not related parties to, nor an extension of the company.

The rates of interest for the cash on interest earning balances ranged between 1.5% and 1.8% (2017: 1.5%) per annum.

9. Other payables

	<u>2019</u> \$	<u>2018</u> \$
Outside parties and accrued liabilities	70,843	27,712
Others	742,884	613,930
Total	<u>813,727</u>	<u>641,642</u>

10. Fund account balances

The company was incorporated on 2 June 2017 and officially commenced its activities on 1 January 2018 when the company took over the net assets and the operations of Caritas Humanitarian Aid & Relief Initiatives, Singapore, an archdiocesan body established under the Titular Roman Catholic Archbishop of Singapore.

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

10. Fund account transactions and balances (cont'd)

	<u>General</u> <u>Fund</u> \$	<u>Humanitarian</u> <u>Aid Fund</u> \$	<u>Total</u> \$
<u>As at 30 September 2019:</u>			
Non-current assets			
Plant and equipment	57,204	–	57,204
Total non-current assets	<u>57,204</u>	<u>–</u>	<u>57,204</u>
Current assets			
Deposit	1,500	–	1,500
Cash and cash equivalents (Note 10A)	2,258,149	2,654,131	4,912,280
Total current assets	<u>2,259,649</u>	<u>2,654,131</u>	<u>4,913,780</u>
Current liabilities			
Other payables	70,843	742,884	813,727
Total current liabilities	<u>70,843</u>	<u>742,884</u>	<u>813,727</u>
Net assets	<u>2,246,010</u>	<u>1,911,247</u>	<u>4,157,257</u>
<u>As at 30 September 2018:</u>			
Non-current assets			
Plant and equipment	69,964	–	69,964
Total non-current assets	<u>69,964</u>	<u>–</u>	<u>69,964</u>
Current assets			
Deposit	1,500	–	1,500
Cash and cash equivalents (Note 10A)	2,068,168	2,663,066	4,731,234
Total current assets	<u>2,069,668</u>	<u>2,663,066</u>	<u>4,732,734</u>
Current liabilities			
Other payables	27,712	613,930	641,642
Total current liabilities	<u>27,712</u>	<u>613,930</u>	<u>641,642</u>
Net assets	<u>2,111,920</u>	<u>2,049,136</u>	<u>4,161,056</u>

10A. Humanitarian Aid Fund

	<u>2019</u> \$	<u>2018</u> \$
Common fund	1,488,112	1,367,622
Cash held in trust for ACTS	742,884	613,930
Subtotal	<u>2,230,996</u>	<u>1,981,552</u>
<u>Specific funds:</u>		
JRS Rohingya ^(a)	363,804	635,089
Others	59,331	46,425
Subtotal	<u>423,135</u>	<u>681,514</u>
Total	<u>2,654,131</u>	<u>2,663,066</u>

10A. Humanitarian Aid Fund (cont'd)

(a) The company allows Jesuit Refugee Services ("JRS"), an affiliate, to raise donations through the Commissioner of Charities ("COC") permit granted to the company, for the provision of overseas humanitarian assistance to victims of various forms of disasters, or adverse circumstances. With effect from 15 March 2019, JRS shall consolidate all funds raised and provide it to the company, to be deposited into the Humanitarian Aid Fund, as part of the funds raised by the company under the permit. During the year, donations and transfers made to this fund were \$228,715 (2018: \$635,089) and a disbursement of \$500,000 (2018: Nil) was made in support of the Rohingya refugees in Bangladesh.

11. Operating lease payment commitments – as lessee

At the end of the reporting year the total of future minimum lease payment commitments under non-cancellable operating leases are as follows:

	<u>2019</u> \$	<u>2018</u> \$
Not later than one year	38,400	38,400
Later than one year and not later than five years	<u>124,800</u>	<u>163,200</u>
Rental expenses for the year	<u>38,400</u>	<u>28,800</u>

The company has the above non-cancellable operating lease commitments in respect of office premises and staff accommodation.

12. Reserve Policy

The reserves policy of the company aims to hold adequate funds to fulfil its role as the Church's umbrella body for overseas humanitarian aid and reliefs. At the same time, as a charitable organisation, the company does not seek to hold excessive funds to provide for unknown and far future needs.

The financial needs of the company comprise of operating and programme costs, and grants to beneficiaries. The latter expenditure represents the majority of its annual expenditure and is expected to increase proportionately over the years.

The company will target a general reserve level of 3 years, taking into account that the grant making function represents the majority of its expenditure, and the lag period between member organisations' program needs and the inflow from current year's fundraising activities.

	<u>2019</u> \$	<u>2018</u> \$
Accumulated fund (Cash and cash equivalents)	<u>4,912,280</u>	<u>4,731,234</u>
Ratio of reserves to annual operating expenditure	<u>2.88</u>	<u>4.28</u>

13. Events after the end of the reporting year

Subsequent to the end of the reporting year, the company made disbursements of \$124,215 for various overseas humanitarian aid and relief initiatives.

14. Comparative figures

The financial statements for 2018 cover the reporting year from 2 June 2017 (date of incorporation) to 30 September 2018. The financial statements for 2019 cover the twelve months ended 30 September 2019.

Therefore, the comparative amounts for the Statement of financial activities, Statement of changes in funds, Statement of cash flows and related notes are not entirely comparable.

The financial statements for the year ended 30 September 2018 were audited by other independent auditor whose report dated 26 November 2018 expressed an unqualified opinion on those financial statements.

Code of Governance and Governance Evaluation Checklist

Caritas Humanitarian Aid & Relief Initiatives (Singapore) Ltd (CHARIS) is committed to maintain high standards of corporate governance.

Governance in the charity sector refers to the systems and processes for managing the overall direction, effectiveness, supervision and accountability of an organisation. In Singapore, best practices in governance are set out in the Code of Governance for Charities and Institutions of a Public Character (IPC) ("the Charity Council Code") which was first introduced by the Charity Council in 2007. The Code was refined in 2011 to provide greater clarity and relevance.

The Charity Council also launched a Governance Evaluation Checklist (GEC), designed to help charities and IPCs to self-evaluate the extent they have complied with essential guidelines in the Code of Governance for Charities and IPCs. For the purpose of this report, CHARIS provides below our completed GEC for financial year ended 30 September 2019.

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
	Board Governance			
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied	
	Are there governing board members holding staff ¹ appointments? (skip items 2 and 3 if "No")		No	
2	Staff does not chair the Board and does not comprise more than one third of the Board.	1.1.3		Not applicable

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
3	There are written job descriptions for the staff's executive functions and operational duties, which are distinct from the staff's Board role.	1.1.5		Not applicable
4	<p>"The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years.</p> <p>If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity."</p>	1.1.7	Complied	
5	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied	
6	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied	
	Conflict of Interest			

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
7	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied	
8	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied	
	Strategic Planning			
9	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Complied	
	Human Resource and Volunteer ² Management			
10	The Board approves documented human resource policies for staff.	5.1	Complied	
11	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied	
12	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied	
	Financial Management and Internal Controls			

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
13	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied	
14	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied	
15	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
16	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied	
17	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied	
	Does the charity invest its reserves (e.g. in fixed deposits)? (skip item 18 if "No")		Yes	
18	The charity has a documented investment policy approved by the Board.	6.4.3	Complied	
	Fundraising Practices			
	Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 19 if "No")		Yes	

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
19	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied	
	Did the charity receive donations in kind during the financial year? (skip item 20 if "No")		Yes	
20	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied	
	Disclosure and Transparency			
21	"The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and (b) the attendance of every governing board member at those meetings."	8.2	Complied	
	Are governing board members remunerated for their services to the Board? (skip items 22 and 23 if "No")		No	
22	No governing board member is involved in setting his own remuneration.	2.2		Not applicable
23	"The charity discloses the exact remuneration and benefits received by each governing board member in its annual report. OR The charity discloses that no governing board member is remunerated."	8.3		Not applicable

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
	Does the charity employ paid staff? (skip items 24 and 25 if "No")		Yes	
24	No staff is involved in setting his own remuneration.	2.2	Complied	
25	<p>"The charity discloses in its annual report —</p> <p>(a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity's subsidiaries) exceeding \$100,000 during the financial year; and</p> <p>(b) whether any of the 3 highest paid staff also serves as a governing board member of the charity.</p> <p>The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration."</p>	8.4	Complied	

Notes:

¹ Staff: Paid or unpaid individual who is involved in the day to day operations of the charity, e.g. an Executive Director or administrative personnel.

² Volunteer: A person who willingly serves the charity without expectation of any remuneration."

Meetings for Board of Directors for 2019

Our volunteer Board of Directors are appointed by the Archbishop of the Catholic Archdiocese of Singapore.

The table below shows the Board Meeting attendance of our Board of Directors in our financial year of 2019 (1 October 2018 to 30 September 2019).

S/N	Board Member		26 Nov 2018	28 Jan 2019	19 Mar 2019	21 May 2019	16 Jul 2019	17 Sep 2019
1	Dorai Raj Stephen s/o Arputharaj		Y	Y		Y	Y	Y
2	Quah Say Chin Elizabeth Anne			Y	Y		Y	Y
3	Lim Feng Philip		Y	Y	Y		Y	
4	Debra Ann Ker Siok Lin		Y	Y				
5	Rev Fr Colin Tan SJ			Y	Y		Y	Y
6	Dr Tan Yu-Heng Gamaliel	(ended 1/6/19)	Y	Y	Y	Y		
7	Karen Ho Chia Loon			Y	Y	Y	Y	Y
8	Sr Lau Wai Leng Maria			Y		Y		
9	Khoo Kian Teck	(ended 30/11/19)	Y	Y	Y	Y	Y	Y
10	Devendran Selvarajoo Thevar	(wef 1/1/19)		Y	Y	Y	Y	Y
11	Thomas Low Sim Teck	(wef 1/1/19)		Y	Y	Y	Y	Y
12	Deacon Chen Kim Hin Clement	(wef 1/1/19)		Y		Y		Y
13	Antony Ng Peng Chew	(wef 1/1/19)		Y	Y	Y	Y	Y
14	Koh Li Hia Josephine	(wef 1/1/19)		Y		Y	Y	Y
15	Dr Prema Raj Jeyaraj	(wef 22/7/19)				Y (Observer)	Y	Y



A BIG THANK YOU

to our all affiliates, donors, volunteers and other organisations that have supported us in doing God's great work together.

We are truly grateful and blessed by the Lord in all that we do, and pray that we can continue to Make Hope Happen for all in need.

Corporate Information

Entity Status:

The Caritas Humanitarian Aid & Relief Initiatives (Singapore) Ltd is a Company Limited by Guarantee with the Accounting and Corporate Regulatory Authority (ACRA) UEN : 201715440W and a registered charity UEN : 201715440W

Company Secretary:

Genesis Law Corporation Advocates & Solicitors
1 Coleman Street, #07-02 The Adelphi
Singapore 179803

Auditor:

RSM Chio Lim LLP
8 Wilkie Road, #03-08
Wilkie Edge
Singapore 228095

Banker:

DBS Bank
12 Marina Boulevard
DBS Asia Central, MBFC Tower 3
Singapore 018982

Office:

55 Waterloo Street
#07-02 Catholic Centre
Singapore 187954

Telephone: +65 6337 4119
Email: info@charis-singapore.org
Website: www.charis-singapore.org



- The stylised cross signifies CHARIS as a Catholic organisation.
- The cross forming an “umbrella” depicts CHARIS’ role as the umbrella body for overseas humanitarian aid by the Archdiocese of Singapore.
- The colour purple represents both the colour of suffering (used during Lent) and the “coming” of hope which we seek to bring to those suffering overseas.

“

Dear brothers and sisters,
each of us has and is “a mission on
this earth”: We are here to witness,
bless, console, raise up, and radiate
the beauty of Jesus. Have courage, ...
and let us fearlessly go forth to all!

- Pope Francis

Homily for Holy Mass for World Missions Day, 20 October 2019

www.charis-singapore.org

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