

IGNITING LOVE, ENKINDLING HOPE

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CHARIS Annual Report 2021
1 October 2020 to 30 September 2021

About

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.

Purpose

As one Body in Christ, to **inspire**, **unite** and **enable** the Catholic Community in Singapore, to love and serve our neighbours in the region through humanitarian aid and disaster response.

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Chairman's Message



Food distribution by the Daughters of Mary Help of Christians, in Boeung Tamok, Phnom Penh, Cambodia.

"Igniting Love, Enkindling Hope". The chosen theme for CHARIS' Annual Report 2021 reflects the events that have taken place over the past year.

We saw how the COVID-19 situation developed locally this year, with our neighbouring countries experiencing similar trends, but on a larger scale. Many of them struggled to contain the spread and lighten the increasing pressure on their healthcare system.

Moreover, our Southeast Asian neighbours like Vietnam, Cambodia, and the Philippines even experienced up to a total of 13 consecutive tropical cyclones during their monsoon season. This further exacerbated their situation as many properties were devastated and many livelihoods were lost. Many people were left vulnerable.

Further from our shores, there were also crises

that saw the cry for humanitarian aid and support like the Gaza strip conflict and the ousting of the Afghan government by Taliban forces. The latter resulted in the displacement of millions of Afghans fleeing their homes for security.

For us here in Singapore, we are blessed to have had no natural disasters. Even though there were inconveniences with the COVID-19 restriction measures imposed, we did not experience extremities like a shortage of food.

Responding to our Catholic call as social missionaries, the CHARIS community comprising donors, member organisations and volunteers, united together to offer aid to local organisations on the ground who were providing immediate relief to the people affected by the disasters in Vietnam, Cambodia, and the Philippines.

At the height of the dire circumstances brought about by the COVID-19 pandemic, we also extended our support to our brothers and sisters in India and Nepal. It is in such times as these that we see the solidarity of people united in the faith for the good of others.

Despite massive challenges in fundraising this year due to the COVID-19 situation, when we made an appeal for the India COVID-19 Response, many of you contributed generously, allowing us to raise more than four times the originally targeted amount. On behalf of all of us at CHARIS, we'd like to offer a Big Thank You to you!

The Archdiocese of Singapore celebrates 200 years of the Catholic faith in Singapore this year. True to the zeal of the missionaries who brought the faith to us, the two sister organisations for local and overseas missions, Caritas Singapore and CHARIS, held a joint event celebrating the missionary call of all Catholics. The "Ignitus! Social Mission with Love" series of events that comprised 13 micro-events held by member

organisations from CHARIS and Caritas Singapore, culminating in the main event in September, drew over 800 participants. It was an event that saw the sharing of testimonies of the faith and a plethora of insights from various thought leaders and experienced practitioners who have been serving Christ in the poor and needy. Stories from our beneficiaries further edified the sacrifices of our missionaries. It is truly more blessed to give than to receive.

For CHARIS to be a part of the igniting and enkindling of faith, hope, and love in the lives of our overseas brothers and sisters is truly a privilege for us as it fulfils the purpose of CHARIS – to be able to inspire, unite, and enable the Catholic community in Singapore to love and serve our neighbours in the region.

The transformations that we have witnessed in the personal lives of our missionaries, beneficiaries, and in their communities serve as important reflections for our community here in Singapore as we continue to develop our aspirations of becoming a missionary and evangelising Church, carrying the light of faith to everyone we meet. As missionary disciples of Christ, we celebrate all missionaries far and wide.

Regardless of what the future brings, the CHARIS community will always serve our overseas brethren, especially in their most vulnerable moments, igniting love wherever we go and enkindling hope in whatever we do.

We look forward to the coming year as borders start reopening, allowing us more opportunities to help those most in need in the region. We look forward to your continued support to CHARIS to enable us to help communities rebuild their lives.



Yours in Christ,

Stephen Raj
Chairman, CHARIS

Key Highlights

FY2021 Highlights



COVID-19

140,000 People / S\$ 1,404,000

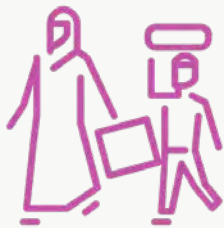
Aid was channelled to various countries that are afflicted by COVID-19, providing emergency food and hygiene supplies, supporting healthcare facilities, and supplying medical equipment like oxygen cylinders and concentrators.



DISASTER RELIEF

16,000 People / S\$ 240,000

Funds were pledged for emergency relief and humanitarian aid to support and reconstruct the lives of people who have been affected or displaced by disasters such as typhoons, floods, and humanitarian crises.



HUMANITARIAN AID

10,000 People / S\$ 106,000

Disbursements for the relief of humanitarian causes helped to improve the lives of refugees in Malaysia and Bangladesh and other causes such as promoting feminine health in India and building a sustainable livelihood in Malaysia.



CAPACITY BUILDING

2,000 People / S\$ 100,000

To uplift lives and communities, improvements to infrastructure, schools, and shelters were among the projects supported in Myanmar, Thailand, and Vietnam to better support education, skills building, and mission work.

Summary Financial Statement

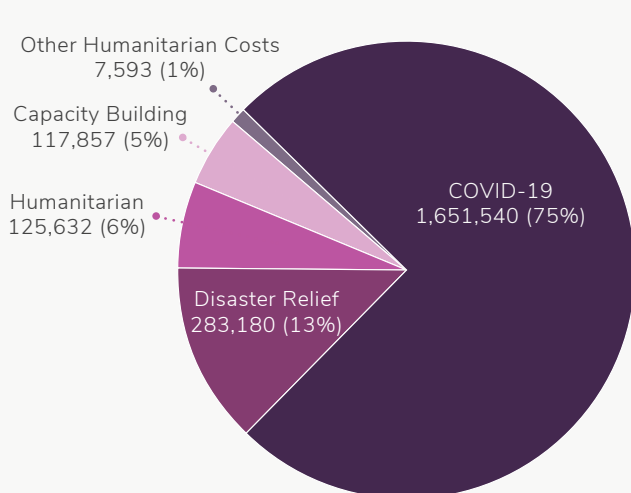
For the year ended 30 September 2021

	General Fund (S\$)	Humanitarian Aid Fund (S\$)	Total (S\$)
Incoming Resources			
Donations and Grants	512,875	2,250,885	2,763,760
Other income	52,276	50	52,326
Total incoming resources	565,151	2,250,935	2,816,086
Resources Expended			
Fund-raising activities	(41,675)	(82,329)	(124,004)
Charitable activities	(166,701)	(2,019,100)	(2,185,801)
Governance and operating costs	(87,231)	(84,511)	(171,742)
Total resources expended	(295,607)	(2,185,940)	(2,481,547)
Surplus (deficit) for the year, representing total comprehensive income	269,544	64,995	334,539

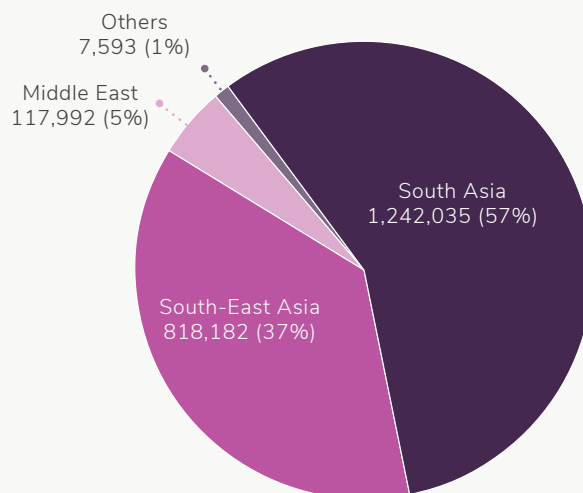
Charitable Activities 2021

Total: S\$ 2,185,801*

Breakdown by Causes (S\$)



Breakdown by Geography (S\$)



***Note:** Donation and charitable expenditure cited in this report cover the period 1 October 2020 - 30 September 2021. Staff and support costs of S\$333,295 are included. For more information, please refer to the financial report on page 39.

Key Highlights

Inspire

To inspire the Catholic community towards the social mission of the Church, grounded in compassion, empathy, and fraternal love.



George Yeo (right) and Teresa Mok (left), at Ignitus! Social Mission with Love, during the keynote address, "Putting the individual at the heart of our Social Mission".

“

*In the same way, let your light shine before others,
so that they may see your good works and give glory to
your Father who is in heaven.*

- Matthew 5:16

”

Ignitus! Social Mission with Love

An official event of:
CATHOLIC200SG
IGNITE AND SHINE WITH FAITH



Ignitus! Social Mission with Love conference is an official event of the Catholic200SG celebrations and was held on 4 September 2021, jointly organised by Caritas Singapore and CHARIS. This year's theme focused on igniting the desire for every individual to answer the call to bring the mercy and love of God to others.

Highlights of the main event included a plenary segment, theological reflection, keynote address, and four separate breakout tracks, featuring esteemed speakers such as Archbishop William Goh, Alex Yam, George Yeo, in addition to representatives from member organisations and parishes.



In the sharing of their personal experiences, the speakers emphasized the need for Christian charity, which puts Love at the heart of social mission. Through the sessions, participants were encouraged as one Church to continue the mission in restoring the lives of the poor and suffering to their full dignity, as persons made in the image and likeness of God. In respective mission fields, every individual is called to radiate the love and compassion of Christ, to offer the gift of faith to the lives of those we encounter.



Drawing on individual passions in their service, the speakers shared their personal stories in discerning the call and the importance of remaining open to God's will in their service. Through living out the good news of the Gospel as God's instruments, both speakers and participants were reminded of the call to be missionaries in their daily lives, sharing their gifts and bringing the love of Christ to others.

Ignitus! Micro-Events

An official event of:
CATHOLIC2020SG
IGNITE AND SHINE WITH FAITH

Leading up to the main event of Ignitus! Social Mission with Love, the member organisations of both Caritas Singapore and CHARIS held a series of micro-events.



Panellists at the Q&A segment of the Go Light Your World forum 2021.

Go Light Your World

The Go Light Your World forum by Catholic Architectural Guild gathered missionaries who have brought their light in their own ways, both big and small, into diverse fields in the world today. Their missionary zeal and joy of service highlighted the need of sharing our testimonies and experiences of Christ to build a vibrant, evangelising, and missionary Church. Each of us is called to be missionaries to share Christ's love and be the light of the world.



Willcyn from Epiphany sharing about the Teach n Learn programme in Indonesia.

Epiphany Teach n Learn Story

In Teach n Learn Story – Bringing God's love to Riau Islands, volunteers from Epiphany shared their mission trip experiences and its impact on their faith journeys. The love of Christ was truly made present through the experiences of lay missionaries as they also shared how they brought God's love to the local communities in Indonesia, through the teaching of English to less privileged students.



Image shared by Clare's Missionary on a past mission trip in bringing solar light and food relief to the villages.

Christ in the Marketplace

Clare's Missionary began with a group of lay Catholics who desired to make Christ present in the marketplace by putting themselves at the service of others. In Christ in the Marketplace, they shared their joy of service in simplicity and how greatly inspiring it has been for them to make Christ known and loved. Their service has been filled with a deeper sense of joy and fulfilment as they witness the transformation of the lives of those in their neighbourhood as well as overseas.



Snippets of JRS' work with asylum seekers and refugees.

Building an Inclusive World

Building an Inclusive World explores the services that Jesuit Refugee Service (JRS) provides to increase dignity, resilience, and build a sense of purpose for refugees. With the call to build a more inclusive world that empowers and does not exploit, the LEAP@JRS programme is an education and community-building initiative in which individuals and businesses are enabled to create life-changing opportunities for refugees and forcibly displaced communities in the region.

Other Catholic200SG Initiatives

Celebrating
CATHOLIC200SG
IGNITE AND SHINE WITH FAITH

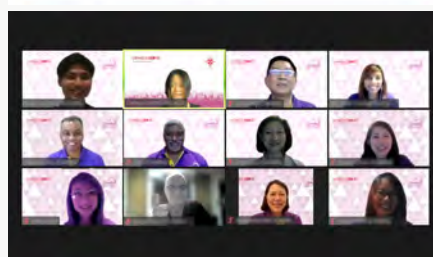
The year-long celebration for the 200 years of the Catholic faith in Singapore invites all Catholics to renew their faith through activities, events, and reflections. Apart from the events held, CHARIS also participated in other initiatives.



A Pledge to Encounter

During this year of celebrations, we are called to reflect on our past and deepen our faith through penance and sacrifice. A Pledge to Encounter is a joint initiative with Catholic200SG, through which we seek to bring hope to our neighbours by being in solidarity and praying for them.

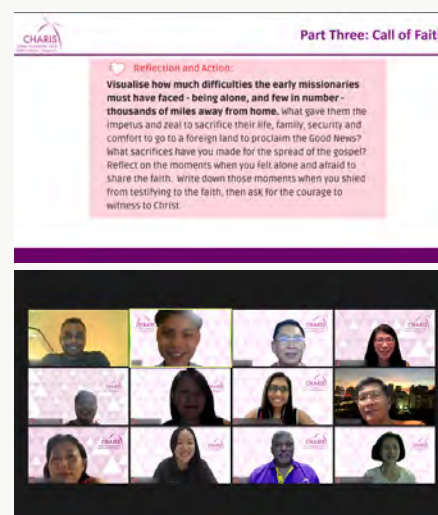
The initiative allows for people to take up one of seven sacrifices, each offering a unique personal experience and provides a glimpse into the daily struggles of our overseas beneficiaries through the month-long journey. Themes such as the lack of water, shelter, or resources were explored.



Intercessory Prayer

The Catholic200SG intercessory prayer was launched with the intention of praying for the 200th anniversary celebrations of the Catholic Faith in Singapore, that God's love and grace may ignite our hearts and lead us to a new era of faith, so that we may be a more vibrant, evangelising, and missionary Church.

Each week starting from January 2021, Catholic organisations and communities took turns leading a prayer session. On 6 July 2021, approximately 160 attendees, led by the Board of Directors and staff of CHARIS, came together to pray the Holy Rosary and intercede for the Catholic200SG celebration.



Collective Discernment

With the celebration of the 200th anniversary of the Catholic Faith in Singapore, all Catholics are invited to contemplate the past with gratitude, reflect on the role of our faith in the present situation of the Church, and discern how we can best respond to the Call of God.

Following the exercise crafted by His Grace, Archbishop William Goh, CHARIS participated and took the opportunity to discern its purpose in the Church. We conducted the discernment exercise in two sessions, including all the Board of Directors and staff coming together to pray and share in the faith.

A Step Beyond Series

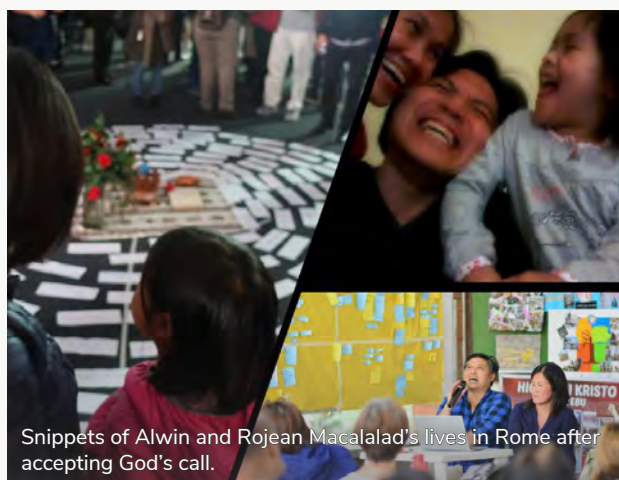
A Step Beyond is a series of sharings on overseas humanitarian aid. In the past year, we have heard from three groups with varying experiences and perspectives.



Images shared by Ben Freeborn provides insight into life as a missionary on Lesbos island.

It'll Never be Noble Enough

Ben Freeborn shared his experience as a missionary in Moria Camp, on Lesbos island in Greece. He witnessed first-hand the complexities, hardships, dangers, and struggles migrants face as individuals at the mercy of a complex geopolitical situation. In helping to re-construct the living areas for refugees, Ben experienced a purification of his service. He was able to recognise that service was not so much about self-gratification from helping others, but about being part of the community to edify and build up others, at the same time allowing oneself to be served. He began to see God in the service amongst the refugees and in their hospitality towards him.



Snippets of Alwin and Rojean Macalalad's lives in Rome after accepting God's call.

A Calling of Voices

Alwin and Rojean Macalalad struggled to accept the call to head the Secretariat of the World Christian Life Community (CLC) in Rome. The appointment was for five years, but they just had their first child, Alwin was beginning a new job, and Rojean had begun applications to further her studies. Their openness to God's call and docility to His voice overcame their struggle to understand God's Will for them. Using their formation and experience from their time with Jesuit Volunteers Philippines, Alwin and Rojean were able to identify the voice of God throughout their journey as workers in His vineyard – in Italy or the Philippines.



Fr. Matthieu Dauchez concluding the session by telling the audience about God's healing for the children.

Children of God: Healing through Resilience and Hope

Fr. Matthieu Dauchez elaborated on ANAK-Tnk's five programs developed to meet the needs of the most vulnerable in Manila. These included those who live in squatter settlements and slums, and those abandoned by their families like street children, youth, young adults with special needs, and the elderly. Rico A. Dayag, a full-time staff for almost 18 years, then shared real-life stories from the children and the staff. He gave insight into the challenges both the children and the staff experienced, but also shared that he has seen the hand of God work to heal, nurture, and transform the lives of all in the association.



Thud Chee interacting with the attendees during the dialogue segment of the workshop, which was held at the Catholic Centre.

Biochar Workshop

Chan Thud Chee, a parishioner of the Church of St Francis Xavier, and the deputy chairperson of Sowers in God's Name (SiGN), conducted a workshop on the biochar water filter technology, currently used by the Nazareth Bush School in Myuangmya, Myanmar. The mission in Myanmar began six years ago to provide Fr. Benjamin Eihsu with a sustainable solution in accessing drinking water at the orphanages he had set up. The 130 children from the Nazareth Bush School, aged between 6 – 18 years old, previously had to obtain contaminated water stored in a cement tank, for their daily needs.

The biochar filtration concept was the key highlight of the talk due to its simplicity in addressing chemical pollution in water – a common problem that developing countries face.

It is part of a water system that consists of a

huge water tank that stores water from the ground, powered by solar energy harnessed from a few solar panels. The water then goes through three types of filtrations in three different barrels. The first is filled with gravel to remove big solids. The second contains sand with a biofilm that is formed over time for organic waste neutralisation. And finally the third, carrying biochar to detoxify synthetic wastes like fertilisers and pesticides, before emptying into the last barrel for storage and use.

In the design and development of the filtration system, Thud Chee and the missionaries took into consideration the durability of the materials used and the self-sustenance of the community using it. Solar panels are a cheap and more reliable long-term alternative to petrol-driven engines. The materials used to construct the system were also sourced from local suppliers.

Key Highlights

Unite

To unite the Catholic community, parishes, and member organisations for action towards answering the call of the poor, and to be in unity with the Caritas and other regional networks.



Volunteers and the local community of Khulna, Bangladesh, uniting to protect the embankment after Cyclone Yaas. Image: Caritas Bangladesh

“ Now the full number of those who believed were of one heart and soul, and no one said that any of the things that belonged to him was his own, but they had everything in common. ”
- Acts 4:32



Missions

CHARIS and our member organisations 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.

However, due to the COVID-19 pandemic, all mission trips have been postponed till further notice to safeguard our member organisations, beneficiaries and volunteers. Through supporting our member organisations and overseas beneficiaries, CHARIS continues to strive in being a beacon of love and in bringing the light of Christ to others beyond our shores.

An archive image of missionaries during a mission trip to Romblon, Philippines, in 2016.

Outreach

During these challenging times, CHARIS and our member organisations have continued our outreach to the communities that we serve. Drawing on new and innovative ways, we have continued our support to overseas beneficiaries, empowering and sharing the love of Christ beyond our shores.



Volunteer of AHW's Project Care distributing food to destitute in the city of Vijayawada, in Andhra Pradesh state in India.

Agape Human Wellness

Agape Human Wellness is a Singapore-based charity committed to supporting children, youth, special groups of low-income families, and impoverished communities regardless of race, language or religion.

Project Joy, launched in 2019, has been providing monthly groceries and educational support for 20 needy girls from Joy of Heaven Home. Starting in 2020, food rations, water filters, solar lights, blankets, and pillows were provided for 30 poor families in the Odripalem village, India on an ongoing basis. Financial assistance for the construction of a Home for the residents of Joy of Heaven home also began in the same year and is ongoing.

Project Care, launched from May to June 2021, saw to the provision of daily meals for 120 homeless destitute elderly, sick, and disabled.

Clare's Missionary

Clare's Missionary collaborates with the Franciscan Sisters of the Immaculate Conception, Sabah, (FSIC), the clergy, the Archdiocese Creation Justice Commission of Kota Kinabalu, and Caritas Kota Kinabalu together with lay members and volunteers from Sabah and Labuan. In August 2021, an organic vegetable farm and eco-café were set up in Sabah to serve retreatants and sustain workers during this time of the COVID-19 pandemic in Sabah.

To further serve and support the Sabahans, Clare's Missionary provided food packages for the parishes of the Archdiocese of Kota Kinabalu affected by COVID-19. Face masks were also handmade and distributed to rural communities. Online rosary prayers were also conducted with participants from the Franciscan family.



Existing kitchen at PACE BENE Retreat Centre in Sabah converted to an eco-café named "Cafe Laudato Si".



Paulus, a beneficiary of CMD who graduated this year with a nursing degree.

Cahaya Masa Depan

A large part of Cahaya Masa Depan (CMD)'s focus is on the empowerment of underprivileged students from the Riau islands through the financial and moral support of their higher education studies. This allows them to have a chance to break out of the poverty cycle.

Within the year, three new students were supported, of whom, two are in high school, and one is in university to become a teacher. Two students have also graduated, one with a nursing degree, and the other with a maritime engineering degree.

CMD was also able to distribute food packages to a couple of families in Bintan and Batam who were facing difficulties due to the ongoing COVID-19 pandemic.

Canossian Daughters of Charity

The Canossian Daughters of Charity manage the Canossa Home in Myanmar. Since the schools are closed due to the pandemic, Sr. Angela and her team of educators began home-schooling the children, including lessons conducted via zoom by volunteers in Singapore. Summer programmes, catechism lessons, English, Poetry and Phonics classes were all creatively conducted for the children and educators using means of technology as well. The training programme for the 13th batch of village teachers is also underway, and they will graduate in December to teach in the villages.

Rosary sessions were also conducted twice a month to pray for peace and well-being for the suffering people in Myanmar.



Faith Education by Sr. Angela to the 13th batch of village educators.

“

*No one has ever seen God; if we love one another,
God abides in us and his love is perfected in us.*

- 1 John 4:12

”



Checking on the 300 oxygen cylinders before they were sent to Caritas India for use in hospitals and treatment centres for patients with COVID-19 who require oxygen supplementation.



Humanitarian Aid Fund

The CHARIS Humanitarian Aid Fund (HAF) was established to support the overseas humanitarian work of the church in Singapore. It enables CHARIS to provide humanitarian assistance beyond just victims of natural disasters to all other forms of crises, adverse circumstances or humanitarian needs that may occur overseas.

Donations to the CHARIS HAF are used to provide grants to organisations undertaking disaster relief and humanitarian work. Humanitarian situations cover natural disasters and other adverse circumstances faced by the poor and needy, especially in developing countries in the region. These include funding for food, medical aid, and shelter for immediate relief as well as the long-term support of those displaced and in need.

Requests for grants for the CHARIS HAF go through a rigorous grant process that includes evaluation, due diligence, 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. The stringent process ensures proper accountability and usage of funds. CHARIS also favours high impact projects, which are able to provide measurable outcomes that change lives in enduring ways.

Emergency Appeals undergo an expedited process to respond quickly to all kinds of emergencies from an earthquake or typhoon to famine or pandemic or a refugee crisis. These appeals will enable individuals to rebuild livelihoods, provide clean drinking water, basic sanitation services, and hygiene items.

During the year, CHARIS approved more than **50 grant requests**, amounting to a total of **S\$1.85M** in grants pledged.

Key Highlights

Enable

To enable Catholic individuals, communities, and organisations undertaking overseas humanitarian work through empowerment and capacity building.



“

*And let us consider how to stir up one another to love
and good works,
- Hebrews 10:24*

”

Disaster Response

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.



House devastated by Typhoon Goni.
Image: Caritas Philippines/NASSA

Typhoon Goni, Philippines

Super Typhoon Goni (locally known as Rolly), made its first landfall in the Philippines, on 1 November 2020. The world's most powerful Typhoon in 2020 held maximum wind speeds of up to 280km per hour, affecting 1.9 million people in eight of the country's 17 regions and leaving an estimated 845,000 people in dire need of assistance. Massive damage to agriculture and infrastructure was also recorded.

CHARIS pledged S\$75,000 in funds to support Caritas Philippines/NASSA to provide immediate assistance to victims affected by Typhoon Goni in the provinces of Catanduanes and Albay, Philippines.



Visiting households after the cyclone to assess aid required.
Image: Caritas Bangladesh

Cyclone Yaas, Bangladesh

Cyclone Yaas crossed the west coast of Bangladesh on the evening of 26 May 2021, breaking embankments and flooding surrounding areas. The people were still struggling to recover from Cyclone Amphan which struck a year before, many livelihoods have remained severely affected as agricultural lands, livestock, and poultry have been washed away. Fresh water and sanitation facilities have been submerged and remain inaccessible.

CHARIS has pledged S\$30,000 to support Caritas Bangladesh to implement a seven-month response that aims to ensure access to food, daily necessities, shelter materials, and sanitation facilities.



Refugees at the Afghanistan-Pakistan border.
Image: Caritas Pakistan

Afghan Crisis, Pakistan

The worsening security situation in Afghanistan has caused the flight of new Afghan refugees to Iran and Pakistan, many of them women and children. Having left behind all their belongings in Afghanistan, these refugees are in dire need of help, especially in the sector of food security and access to water, sanitation, and hygiene.

CHARIS has pledged S\$50,000 to support Caritas Pakistan in their efforts to provide immediate assistance to Afghan refugees in Pakistan through the provision of food packages, shelter kits, non-food items, and hygiene kits aimed at improving the living conditions of affected refugee households.

COVID-19



Gaza

S\$70,000 to support the provision of healthcare relief, emergency food, and social services to Palestine refugees in the Gaza Strip.

Nepal



S\$60,000 to improve the quality of healthcare with the distribution of oxygen cylinders and concentrators, blankets, beds, medical equipment, medicines, and isolation kits to hospitals and the poor and needy.

India



S\$902,000 to set up healthcare facilities, and to provide oxygen cylinders, concentrators, emergency food, and supplies for local hospitals and over 54,000 beneficiaries.



Oxygen cylinders and ventilators were sent to India via Singapore Red Cross.

Fundraising

Nearing the end of April 2021, the second wave of COVID-19 struck India. The surge in infections sparked a humanitarian crisis. The healthcare system was overwhelmed, and there was a severe shortage of medical oxygen and facilities. The people were dying and in urgent need of aid.

In response, CHARIS decided to fundraise to support partners like Caritas India and Singapore Red Cross. During the exercise, the outpouring of compassion from Catholics in Singapore raised **S\$1.39M**, allowing more people to be reached by the aid rendered.

A solidarity mass was also held for this intention.

Due to the ongoing COVID-19 pandemic, there are dire humanitarian needs across the world that require prompt relief and aid. During these times, CHARIS has prioritised such urgent needs in our region and have disbursed over **S\$1.4M**, reaching over 140,000 beneficiaries.

Myanmar

S\$40,000 to provide emergency food and medical supplies for 6,000 poor and needy beneficiaries.



Cambodia

S\$111,000 to purchase rice, cooking oil, noodles, and tin foods to distribute as food parcels for more than 23,000 poor and needy individuals.



Vietnam

S\$69,000 to purchase basic staple food of eggs, rice and noodles to distribute to over 15,000 beneficiaries.



Malaysia

S\$50,000 to provide basic food essentials of rice, cooking oil, canned food, and eggs for 16,000 vulnerable individuals.



Philippines

S\$62,000 to provide food assistance of rice, sardines, noodles, dried fish, and biscuits in supporting over 14,000 poor and needy individuals.



Indonesia

S\$40,000 to supply hand sanitisers for prisoners and their families, and staple food, masks, and hand sanitisers for impoverished families, reaching over 6,000.

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 through maintenance, infrastructure, and education.



Child playing with blocks at the multi-purpose child and adolescent centre.

Child Protection of Refugees in Bangladesh

Refugees from Rohingya, forced to flee to Bangladesh, seek refuge from violence, oppression, and discrimination. The refugees reside in congested refugee camps that lack open spaces and shade which are essential for recreation, community-based cohesion activities and the psychosocial needs of children.

Through Jesuit Refugee Service, CHARIS supported Caritas Bangladesh with S\$30,000 for the construction of multi-purpose child and adolescent centres so that the displaced children of Myanmar can live in safe and supportive environments, protected from violence and the COVID-19 crisis.



At the sanitary napkin production unit.

Supporting Feminine Health in India

In the 15 villages of Undrajavaram Mandal, South India, many women are unable to afford feminine products. It was found that almost 80% of women use torn and old clothes instead, giving rise to many health and hygiene problems.

CHARIS has disbursed S\$22,000 to support the Rosary Prayer Society to set up a biodegradable herbal feminine napkin production unit to promote feminine health management amongst women in rural areas.



Basic computer skills training course for asylum seekers and refugee youths.

Providing Access to Education for Refugees in Thailand

Many refugees and asylum seekers are considered illegal immigrants in Thailand as the bureaucratic process is long. This puts them in a vulnerable position as they live in constant fear of arrest and face limited access to legal employment and all kinds of social services including education.

CHARIS has pledged S\$25,000 in funds to support the Jesuit Refugee Service's Urban Education Project (UEP) in Bangkok that focuses on English, digital skills development, and training for urban refugee youth.



Construction in progress at the missionary compound.

Upgrading Missionary Compounds in Myanmar

Chin and Rakhine are the poorest states in Myanmar. The missionary compounds used by priests, sisters, teachers, and students are in poor condition, lacking proper bathroom and shower facilities.

CHARIS pledged S\$25,000 in grants to Karuna Mission Social Solidarity (KMSS) for the upgrading of the missionary compounds to a decent and healthy environment. Toilets, bathrooms, and water tanks were constructed, and renovations were made to the existing kitchens.

Key Highlights

Improvements

Internal Audit

As part of our efforts to ensure good governance and to provide assurance to the Audit Committee and CHARIS Board of Directors that proper risk management and internal controls are in place, CHARIS engaged Shared Services for Charities to develop a three-year internal audit plan. A continuous internal audit service provides independent assurance on the control environment that supports the delivery of CHARIS' objectives.

Our internal auditors had completed a governance review, as well as a detailed review of the fundraising and donation management functions and processes, in the last financial year. A report was presented to the Audit Committee and also approved by the CHARIS Board. They are in the process of completing a detailed risk assessment and review of other key functions and operations within CHARIS.

Member Organisation Management Framework

As an umbrella body, CHARIS provides oversight and support to Catholic groups within the Archdiocese who undertake overseas humanitarian missions, projects and activities, as well as fundraise under the CHARIS fundraising permit granted by the Commissioner of Charities (COC). To ensure proper governance of our member organisations and accountability of donors' monies, CHARIS has worked with the Catholic Governance Structural Committee in a rigorous exercise to implement a management framework that includes well-defined standard operating procedures and reporting standards for our member organisations' reference.

Digital Engagement Platform

In December 2020, CHARIS commissioned the development of the Digital Engagement Platform (DEP), a centralised platform aimed at improving donor and volunteer engagement through interactive pages and self-service updates. The DEP serves to replace the current fundraising microsite, with added functionalities to enhance capabilities and improve the online presence of CHARIS and its member organisations.

The DEP is designed to increase visibility and awareness for member organisations, through the featuring of fundraising campaigns and volunteering activities on the platform. The DEP seeks to streamline processes for member organisations in organising fundraising campaigns as well as calling for volunteers, improving the efficiency of current work processes and leading to greater productivity.

Who We Are

Member Organisations

Our member organisations are Catholic organisations and groups within the Archdiocese of Singapore who are involved in overseas humanitarian work. There are 19 member organisations at present, and CHARIS continues its outreach to help all who are engaged in overseas humanitarian work.



Volunteers from Canossian Daughters of Charity (CDC) packing donated face masks, sanitisers, medicine, stationery, and other useful items to be sent in boxes to the poor in Myanmar.

“

And he gave the apostles, the prophets, the evangelists, the shepherds and teachers, to equip the saints for the work of ministry, for building up the body of Christ, until we all attain to the unity of the faith and of the knowledge of the Son of God, to mature manhood, to the measure of the stature of the fullness of Christ.

- Ephesians 4:11-13

”



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 more than 10 years ago, ACTS has become the largest overseas Catholic mission ministry in the Archdiocese of Singapore with missions to Cambodia, Myanmar, the Philippines, and Vietnam. ACTS runs a year-round humanitarian programme which includes disaster relief and annual advent missions with over 600 participants. ACTS collaborates with local Churches on projects which focus on education and medical assistance.



Agape Human Wellness (AHW)

AHW was founded in 2000 as a Singapore-based charity committed to supporting children, youth, and senior citizens of low-income families and impoverished communities in both local and overseas communities. AHW has a universal purpose that serves everyone regardless of race, language or religion. Their aim is simply to help the poorest of the poor, with the most basic of human needs in terms of food, shelter, and education. AHW invests in the lives of the less fortunate and works with individuals and NGOs in promoting initiatives to improve the basic living conditions and build healthy environments to empower the less fortunate to thrive in their own lives and communities.



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.



Cahaya Masa Depan

Cahaya Masa Depan (CMD) can be translated from Bahasa Indonesia as “Light of the Future”. It is a charity organisation that was created to support underprivileged children from the Riau Islands to pursue their studies and be able to empower the local children to break the poverty cycle. The personalised follow-up of each student during their studies (help in defining objectives, follow-up of school reports, meetings with teachers, moral support) further serves to form the child. Over the past four years, CMD has sponsored multiple children aged 15 to 23, for education from high school and university, and some have graduated and are contributing to their communities as nurses and engineers.



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 Architectural Guild

Catholic Architectural Guild (CAG) is a lay apostolate that consists of Catholics from the Architectural industry. Incorporated as a CLG on 16th November 2020, it is under the spiritual guidance of Msgr Fr. John Paul. The CAG supports the Archdiocese and the larger community in four main areas of focus, namely in Architectural Guidance, Faith Formation, Outreach through Church Architecture, and Missions.



Catholic Medical Guild (CMG)

Catholic Medical Guild is a community of healthcare professionals which aims to integrate faith, life, and work through the ethical practice of medicine and science, and in service to the community. They aspire to be an authoritative voice and reference point on bioethical issues.



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.



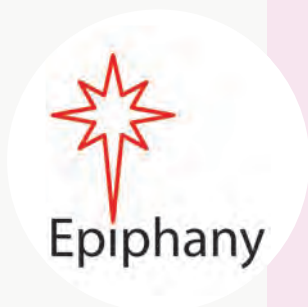
Clare's Missionary

Clare's Missionary lives out the concept of 'Mission in My Backyard' by bringing Christ to the Marketplace and into people's daily lives. Guided by the spirit of St Francis of Assisi, their works seek to reveal God through their care for all of God's creation. Outreach at Clare's Missionary embodies the twin spirit of evangelisation and service, through its educational programmes helping needy families and running of a Thrift Corner that promotes Care for Creation. Proceeds from the store are channelled towards missionary work, including abroad through collaborative projects with the Franciscan Sisters of the Immaculate Conception (FSIC) Sabah, partners, clergy, and volunteers in Kota Kinabalu, Sabah, and Labuan in Malaysia.



CFC (Couples For Christ)

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 twofold 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.



Epiphany

Epiphany Parish Mission Group's aim is to bring the love of Christ to the Riau island communities 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. They also help to build Catholic values by supporting Catholic institutions of education.



Father Damien Society

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 the rehabilitation of lepers.



Fishing Rod Society

Fishing Rod Society was founded in 2000 and focuses on education for the poor and comfort for the sick. They serve the marginalised refugee children from Myanmar at the Agape Centre in Kuala Lumpur, empowering them with knowledge and skills to increase their employability. In 2009, the Zutong Refugee Catholic Learning Centre (ZRCLC) was set up as a safe learning place for the Zutong refugee children. With the support of the Catholic Medical Association of Malaysia, the ZRCLC also provides free medical care for the refugee community. Today, the centre supports refugees across different tribes from Myanmar and has plans to reach out to the larger refugee community in Malaysia.



Focolare Movement

The Focolare Movement, officially known as the Work of Mary, is inspired by Jesus' prayer to the Father, "May they all be one" (Jn 17:21). Their goal is to promote universal brotherhood and therefore a united world in which people respect and value diversity. During the COVID-19 pandemic, the Meals of Love Project pushed them out of their comfort zone to draw close to the "Cry of Jesus" in those suffering in Ho Chi Minh City, Vietnam. In the Pho Cap School Vietnam Restoration Project, they focused on education, after school care, and distribution of food packs to the needy. When Taal volcano erupted in the Philippines, they supported the local communities suffering from the volcanic ashes.



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.



JRS (Jesuit Refugee Service)

Active in over 50 countries, JRS is a worldwide Catholic organisation with a mission to accompany, serve, and advocate on behalf of refugees and forcibly displaced persons. JRS Singapore supports the projects of other JRS organisations in the Asia Pacific region by sending financial and material aid. In Singapore, JRS focuses on raising awareness of refugee issues and developing programmes which nurture digital, professional, and life skills for the individual and promote self-sustainability for refugee communities.



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 Myanmar, India, and Cambodia. Through projects like providing food rations to HIV/AIDS sufferers in India, to the rebuilding of homes, toilets, furnishing of kindergartens, and supplying food and cereals 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

Project Micah seeks to build long term partnerships with overseas local orphanages and communities through education, leadership skills, and to instil a culture of sustainability. Their mission began in Myanmar, at an orphanage to provide girls from impoverished families and orphans with food, education, and lodging. They have since reached out to other orphanages around Myanmar to improve educational and living conditions. Project Micah hopes that their works of service may inspire the children to share the love of learning and 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; and subsequently to Nazareth Bush School in Myuang Myiek, Myanmar to help with the faith formation.

Board of Directors



Stephen Raj
Chairman

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 has been involved in the Information Technology industry for more than 25 years and is currently a Partner (Head of Global Sales) in the Telco Strategic Business Unit of NCS, a SingTel company. He had previously worked in NTT, Accenture & Arthur Andersen. He worships at the Church of St. Alphonsus (Novena Church).



Josephine Koh
Deputy Chairman

is a Consultant in Dentons Rodyk LLP, Singapore. She has 30 years of legal experience, specialising in corporate work and cross-border transactions. She serves as a catechist for the youths, as well as a lector in her parish. She is also the honorary secretary of Children's Aid Society, Singapore, and is passionate about safeguarding the rights and interests of children, youths, and women.



Colin Lim is the Chief Information Officer at the Ministry of Health, Singapore. He has over 25 years of working in both the public and private sectors. Colin's voluntary work includes appointments on the Board of the Singapore Medical Association Charity Fund and the Employability and Employment Committee of Yellow Ribbon Singapore. Colin is married with teenage twins and currently worships at the Church of St Ignatius.

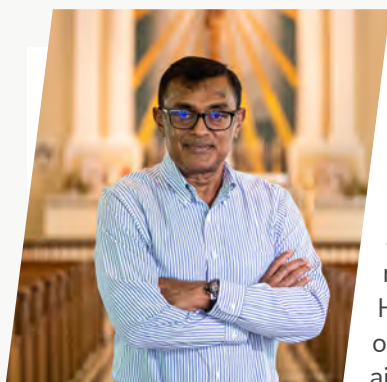


Dr. Damian Png is a Consultant Urologist in Private Practice. He was previously the Chairman of A Call To Share (ACTS) and is currently a Board member of the ACTS CLG. He has led mission trips to Cambodia since 2010 and is in the choir in the Church of the Holy Cross. He is married with seven kids.

“ This is my commandment, that you love one another as I have loved you.
Greater love has no one than this, that someone lay down his life for his friends. ”
- John 15:12-13



Elaine Chan is a Partner of WongPartnership LLP and Joint Head of the Financial Services Regulatory Practice. She has been in legal practice for over twenty years. She is a parishioner of the Church of Our Lady of Perpetual Succour (OLPS). She is married with three kids.



Dr. Jeyaraj Prema Raj, Augustine 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.



Joachim Toh is the Executive Director at Clarity Singapore. Prior to this, he was the Deputy Chief Investment Officer at Nanyang Technological University Investment Office, and formerly held the Chief Operating Officer and DY CIO position at NUS. He also held the position of Executive Vice President at Great Eastern Holdings. He holds a BBA from the University of North Texas (Magna-cum-Laude) and is a Chartered Financial Analyst (CFA) (1992). He is also a Board member of CFA Society Singapore. Joachim worships at the Church of Holy Family and is serving in the Ministry of Hospitality (Warden). He is married with four children.



Joseph Koh is an entrepreneur and ex-religious. He joined the Orders of Friars Minor in 2004, discerning to become a Franciscan priest serving the poor and needy. Previously the Chief Operating Officer of an SGX-listed payments company, Joseph is active in different startups that span the fintech, jewellery, healthcare, and education sectors. Joseph is married with two children. He currently worships at St. Joseph Church (Bukit Timah) and the Church of St. Anthony.



Leona Lim is a Divisional Manager in Group Finance at Jardine Cycle & Carriage. She has 20 years experience in Finance, focused on strategy, mergers & acquisitions, and valuation. Leona is a Chartered Accountant (ISCA) and a Chartered Valuer and Appraiser (IVAS). Leona is a parishioner at the Church of Christ the King.



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 lecturer in the Church of Christ the King and as a warden in the Church of Our Lady of Lourdes. Mr Devendran was appointed a Justice of the Peace (JP) by the President of Singapore on 1 Sep 2020.



Teresa Mok is an independent consultant who works with organisations to enhance strategy implementation, in areas such as workforce management, organisation transformation and change management. She previously worked in Ernst & Young Advisory and in various agencies in the Singapore public service. Teresa worships at the Church of Our Lady Queen of Peace. She volunteers with CatholicSG radio and SSVP's Milk and Diapers Programme. She is married with three children.



Thomas Low is currently the Client Delivery Lead serving Homeland Security for NCS, a SingTel company. With 25 years of experience in the Information Technology space, he previously worked in Accenture, Sun, Red Hat, and Dell-EMC. Thomas worships at the Church of the Holy Spirit and had served many years in Children's Liturgy and was a catechist journeying with youth towards the Sacrament of Confirmation.

Note (not pictured):

Jerry Ngo served on the Board of Directors for the period of 1st Jan 2021 to 30th May 2021.

Who We Are

Board of Advisors



Willie Cheng

was formerly Country Managing Partner of Accenture. He is currently on the boards of several commercial and non-profit organisations. Willie was a Council Member of the Archdiocesan Crisis Coordination Team. He is Chairman of Catholic Foundation, Trustee of Catholic Family Life, and a member of the Church Governance and Structure Committee. Willie and his wife, Julie, are a presenting couple with the Marriage Preparation Course. He is a Warden at the Church of the Holy Family.



Rev Fr. Colin Tan, SJ

Spiritual Director

was on the first Board of Caritas and served as the Spiritual Director of the Jesuit Refugee Service (JRS). He was also the Chaplain of the Catholic Medical Guild and served for six years as Regional Superior of the Jesuits of Malaysia-Singapore Region. He is currently on the Board of Advisors of CHARIS after serving two terms on the Board of Directors, is the Spiritual Director of Catholic Business Network, and the Parish Priest of the Church of St. Ignatius.

Executive Team



Linus Ng

Executive Director



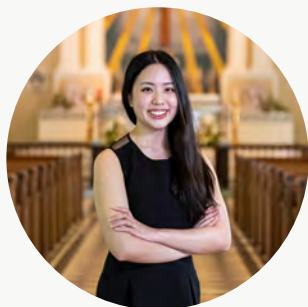
Veronica Chow

Finance & Admin Manager



Michelle Constantine

Executive



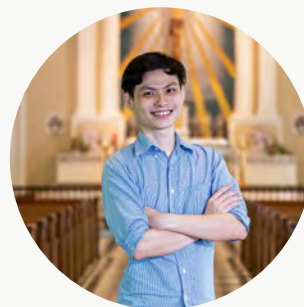
Samantha Yeo

Executive



Antaeus Lim

Executive



Ryan Aw Yong

Executive

Who We Are

Committees

Executive Committee

Chairman: Stephen Raj
Members: Josephine Koh
Leona Lim

Finance Committee

Chairman: Leona Lim
Members: Elizabeth Quah
Kong Li-Lian
Dorinda Ong
Veronica Chow

Grants Committee

Chairman: Elaine Chan
Members: Katherine Fam
Kasia Miaskiewicz
Benjamin Png
Josephine Heng
Michelle Constantine

Membership Committee

Chairman: S. Devendran
Members: Anand Jude Anthony
Steven Tan
Edmund Wong
Francis D'Cruz
Richard Lau
Veronica Chow

Disaster Response Committee

Chairman: Dr. Prema Raj Jeyaraj
Members: S. Devendran
Jerome Teo
John Lee
Colin Chua
Dominic Lim
Joseph Fernandez
Antaeus Lim

Volunteers & Outreach Committee

Chairman: Josephine Koh
Members: Raymond Rueda
Antaeus Lim

Audit Committee

Chairman: Joachim Toh
Members: Cecilia Lim
Susan Teh
Augustine Teh
Veronica Chow

Fundraising Committee

Chairman: Jerry Ngo (1 Jan - 30 May)
Joseph Koh (Started 1 Sep)
Members: Philip Lim
Mark Joven
Linus Koh
Samantha Yeo

Communications Committee

Chairman: Teresa Mok
Members: Caroline Leong
Jeffrey Tan
Andre Yeo
Samantha Yeo

Catholic200SG Events Committee

Chairman: Thomas Low
Members: Francis D'Cruz
Angelica Mayo
Melville Francis David
Kong Li-Lian
Nicholas Lim
Keith De Souza
S. Devendran
Winston Beins
Linus Ng
Ryan Aw Yong
Michelle Constantine

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 the 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 had a shared membership to CI with Caritas Singapore since its launch in 2010, and became a full-fledged member of the Confederation 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 24 countries in Asia, including CHARIS.

The primary role of Caritas Asia is to serve and support the member organisations 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 fulfilment of this role, Caritas Asia has the responsibility to intensify interchange and mutual aid among the member organisations for the promotion and harmonisation 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 28 Catholic member organisations whose work touches the lives of many regardless of race or religion. Caritas Singapore aims to be the manifestation of God's Love in Action. Through their programmes, they journey with people in need in the community toward empowerment and a better future. The Caritas Singapore family's work supports the poor and destitute; families, children and youth; people with physical or mental challenges; those with terminal illnesses or HIV/Aids; the incarcerated; and migrants in Singapore.

Caritas Singapore is a member of Caritas Internationalis, a global confederation of over 160 humanitarian organisations. CHARIS is a sister organisation to Caritas Singapore.

Who We Are

Community

We are truly grateful and blessed for our community, including all our member organisations, donors, volunteers, advocates, and organisations that have supported us. It is only through a united effort as many parts of one body that we are able to do God's work, and we pray that everyone will be able to encounter God through these acts of love and service.

We would like to express our gratitude once again!



Distribution of food supplies by the Daughters of Mary Help of Christians, in Phnom Penh, Cambodia.

“ And above all these put on love, which binds everything together in perfect harmony.
- Colossians 3:14

”

Financial Statement



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 2021

RSM Chio Lim LLP

8 Wilkie Road, #03-08
Wilkie Edge, Singapore 228095

T +65 6533 7600

Audit@RSMSingapore.sg
www.RSMSingapore.sg

UEN: T09LL0008J

RSM Chio Lim LLP is a member of the RSM network and trades as RSM. RSM is the trading name used by the members of the RSM network. Each member of the RSM network is an independent accounting and consulting firm which practices in its own right. The RSM network is not itself a separate legal entity in any jurisdiction.

Business Advisors to Growing Businesses



CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

Statement by Directors and Financial Statements

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Statement of Financial Position.....	7
Statement of Changes in Funds.....	8
Statement of Cash Flows	9
Notes to the Financial Statements	10

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

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 2021.

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:

Devendran Selvarajoo Thevar	
Dorai Raj Stephen s/o Arputharaj	
Jeyaraj Prema Raj	
Koh Li Hia Josephine	
Thomas Low Sim Teck	
Toh Wen Keong Joachim	
Png Jin Chye Damian	
Chan Shu Fung Elaine	(Appointed on 1 January 2021)
Mok Lip Chih Teresa (Mo Lizhi)	(Appointed on 1 April 2021)
Lim Fung Wan, Colin	(Appointed on 1 September 2021)
Lim Yuhyuh Leona (Lin Yuyu Leona)	(Appointed on 1 January 2021)
Joseph Christopher Koh Boon Kiok	(Appointed on 1 September 2021)

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 \$1 in the event of it being wound up. The members of the company are Most Reverend William Goh Seng Chye, Reverend Monsignor Ambrose Vaz and Reverend Deacon Clement Chen Kim Hin.

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.

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

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

20 December 2021



.....
Koh Li Hia Josepine
Director

**RSM Chio Lim LLP**

8 Wilkie Road, #03-08
Wilkie Edge, Singapore 228095

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Audit@RSMSingapore.sg
www.RSMSingapore.sg

**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 2021, 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 2021 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.**

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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 Companies Act, and the Charities Act and Regulations.

During the course of our audit, nothing has come to our attention that causes us to believe that during the year the company has not complied with the requirements of Regulation 7 of the Charities (Fund-Raising Appeals for Local and Foreign Charitable Purposes) Regulations 2012.

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



RSM Chio Lim LLP
Public Accountants and
Chartered Accountants
Singapore

20 December 2021

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

Statement of Financial Activities
Year Ended 30 September 2021

	Notes	2021		2020	
		General fund	Humanitarian aid fund	General fund	Humanitarian aid fund
		\$	\$	\$	\$
Incoming resources					
Fund-raising activities	4	512,875	2,250,885	561,250	2,229,595
Charitable activities	5	–	–	–	–
Interest income		9,273	–	22,195	–
Other income and gains	7	43,003	50	72,066	100
Total incoming resources		565,151	2,250,935	655,511	2,229,695
Resources expended					
Fund-raising activities	4	(41,675)	(82,329)	(36,922)	(57,382)
Charitable activities	5	(166,701)	(2,019,100)	(153,178)	(1,947,830)
Governance and operating costs	6	(87,231)	(84,511)	(76,324)	(73,650)
Total resources expended		(295,607)	(2,185,940)	(266,424)	(2,078,862)
Surplus for the year, representing total comprehensive income		269,544	64,995	389,087	150,833

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 2021**

	<u>Notes</u>	<u>2021</u> \$	<u>2020</u> \$(Restated)
ASSETS			
<u>Non-current assets</u>			
Plant and equipment	8	117,145	128,928
Total non-current assets		<u>117,145</u>	<u>128,928</u>
<u>Current assets</u>			
Deposits		1,500	1,500
Cash and cash equivalents	9	4,986,161	4,641,104
Total current assets		<u>4,987,661</u>	<u>4,642,604</u>
Total assets		<u>5,104,806</u>	<u>4,771,532</u>
LIABILITIES			
<u>Current liabilities</u>			
Other payables	10	73,090	74,355
Total current liabilities		<u>73,090</u>	<u>74,355</u>
Total liabilities		<u>73,090</u>	<u>74,355</u>
Net assets		<u>5,031,716</u>	<u>4,697,177</u>
FUNDS			
<u>Unrestricted fund</u>			
General fund	11	2,903,240	2,633,696
Total unrestricted fund		<u>2,903,240</u>	<u>2,633,696</u>
<u>Restricted fund</u>			
Humanitarian aid fund	11	2,128,476	2,063,481
Total restricted fund		<u>2,128,476</u>	<u>2,063,481</u>
Total funds		<u>5,031,716</u>	<u>4,697,177</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 2021**

	<u>General fund</u>	<u>Humanitarian</u>	<u>Total</u>
	\$	aid fund	\$
		\$	
Current year			
Opening balance at 1 October 2020	2,633,696	2,063,481	4,697,177
Surplus for the year	269,544	64,995	334,539
Closing balance at 30 September 2021	<u>2,903,240</u>	<u>2,128,476</u>	<u>5,031,716</u>
Previous year			
Opening balance at 1 October 2019	2,246,010	1,911,247	4,157,257
Adjustment to beginning balance (Note 14)	(1,401)	1,401	–
Surplus for the year	389,087	150,833	539,920
Closing balance at 30 September 2020	<u>2,633,696</u>	<u>2,063,481</u>	<u>4,697,177</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 2021

	<u>2021</u>	<u>2020</u>
	\$	\$
<u>Cash flows from operating activities</u>		
Net surplus for the year	334,539	539,920
Adjustments for:		
Depreciation of plant and equipment	34,739	17,400
Interest income	<u>(9,273)</u>	<u>(22,195)</u>
Operating cash flows before changes in working capital	360,005	535,125
Other payables	<u>(1,265)</u>	<u>(739,372)</u>
Net cash flows from (used in) operating activities	<u>358,740</u>	<u>(204,247)</u>
<u>Cash flows from investing activities</u>		
Purchase of plant and equipment	(22,956)	(89,124)
Interest received	<u>9,273</u>	<u>22,195</u>
Net cash flows used in investing activities	<u>(13,683)</u>	<u>(66,929)</u>
Net increase (decrease) in cash and cash equivalents	345,057	(271,176)
Cash and cash equivalents, statement of cash flows, beginning balance	<u>4,641,104</u>	<u>4,912,280</u>
Cash and cash equivalents, statement of cash flows, ending balance (Note 9A)	<u>4,986,161</u>	<u>4,641,104</u>

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

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

Notes to the Financial Statements 30 September 2021

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 board of directors approved and authorised these financial statements for issue on the date of the statement by directors. The directors have the power to amend and reissue the financial statements.

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 \$1 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 company has 3 members at the end of the reporting period. The constitution 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.

Uncertainties relating to the Covid-19 pandemic:

The Covid-19 pandemic and the aftermath of the pandemic has caused and will continue to cause disruptions for the foreseeable future to and create uncertainty surrounding the reporting entity’s activities, including affecting its relationships with its existing and future donors, suppliers and employees, which could have an adverse effect on its activities, financial results and operations. There is significant uncertainty around the medium to long term impact of Covid-19. Economic forecasts are continually changing, government supports for businesses are evolving and assets held by other entities may have material uncertainties and / or disclaimers regarding the impact of Covid-19. These uncertainties give rise to difficulties in making an accurate assessment by management of the future impacts on the reporting entity. Management will continue to closely monitor the further economic development and its impact. It is however reasonably possible that Covid-19 pandemic will have an adverse impact on the reporting entity’s donation income and results for the next reporting year, the extent of which will depend on how long the aftermath of the pandemic lasts.

Statement of compliance with Charities Accounting 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.

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

1. General (cont'd)

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 grants

Government grants are recognised at fair value when there is reasonable assurance that the conditions attaching to them will be complied with and that the grants will be received. Grants in recognition of specific expenses are recognised in profit or loss on a systematic basis over the periods necessary to match them with the related costs that they are intended to compensate. The grant related to assets is presented in the statement of financial position by recognising the grant as deferred income that is recognised in profit or loss on a systematic basis over the useful life of the asset and in the proportions in which depreciation expense on those assets is recognised.

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.

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

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

2A. Significant accounting policies (cont'd)

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.

Plant and equipment

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 (or, for leasehold improvements and certain leased assets, the shorter lease term). 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 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.

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.

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.

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

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

2A. Significant accounting policies (cont'd)

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

There were no 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. There were no 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 within the next reporting year.

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.

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

3. Related party relationships and transactions (cont'd)

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>2021</u>	<u>2020</u>
	\$	\$
Salaries and other short-term employee benefits	85,605	90,765
Contributions to defined contribution plan	<u>13,494</u>	<u>14,517</u>

The annual remuneration (comprising basic salary, bonuses, allowances and employer's contributions to Central Provident Fund) of the key management personnel classified by remuneration bands are as follows:

	<u>2021</u>	<u>2020</u>
Below \$100,000	1	—
\$100,000 to below \$200,000	<u>—</u>	<u>1</u>

4. Fund-raising activities

	<u>2021</u>	<u>2020</u>
	\$	\$
<u>Incoming resources from fund-raising activities</u>		
Donations received	2,557,824	2,533,631
Grants received from Caritas Singapore Community Council	<u>205,936</u>	<u>257,214</u>
Total	<u>2,763,760</u>	<u>2,790,845</u>
<u>Expenditures for fund-raising activities</u>		
Short term employee benefits expense	43,977	46,134
Advertising and promotion	11,854	300
Bank charges	31,622	19,328
Contributions to defined contribution plan	7,333	7,779
Others	<u>29,218</u>	<u>20,763</u>
Total	<u>124,004</u>	<u>94,304</u>

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

5. Charitable activities

	<u>2021</u>	<u>2020</u>
	\$	\$
<u>Incoming resources from charitable activities</u>		
Volunteers' contributions	—	—
	<u>—</u>	<u>—</u>
<u>Expenditures for charitable activities</u>		
Capacity building	99,886	233,436
Disaster relief, including Covid-19 Aid	1,639,710	1,313,413
Humanitarian	106,475	134,754
Short term employee benefits expense	175,908	184,538
Contributions to defined contribution plan	29,333	31,115
Others	134,489	203,752
Total	<u>2,185,801</u>	<u>2,101,008</u>

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

6. Governance and operating costs

	<u>2021</u>	<u>2020</u>
	\$	\$
Short term employee benefits expense	73,295	76,892
Contributions to defined contribution plan	12,222	12,966
Others	86,225	60,116
Total	<u>171,742</u>	<u>149,974</u>

The company's fund-raising efficiency ratio is 5% (2020: 4%), which meets the requirements of the 30/70 rule.

7. Other income and gains

	<u>2021</u>	<u>2020</u>
	\$	\$
Government grants	39,931	71,052
Others	3,122	1,114
Total	<u>43,053</u>	<u>72,166</u>

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

8. Plant and equipment

	Office equipment	Computer equipment	Furniture & fittings	Leasehold improve- ments	Total
	\$	\$	\$	\$	\$
<u>Cost:</u>					
At 1 October 2019	2,273	8,276	6,705	83,957	101,211
Additions	1,102	88,022	—	—	89,124
At 30 September 2020	3,375	96,298	6,705	83,957	190,335
Additions	558	22,398	—	—	22,956
At 30 September 2021	3,933	118,696	6,705	83,957	213,291
<u>Accumulated depreciation:</u>					
At 1 October 2019	2,273	7,043	6,705	27,986	44,007
Depreciation	55	3,353	—	13,992	17,400
At 30 September 2020	2,328	10,396	6,705	41,978	61,407
Depreciation	304	20,441	—	13,994	34,739
At 30 September 2021	2,632	30,837	6,705	55,972	96,146
<u>Net book value:</u>					
At 1 October 2019	—	1,233	—	55,971	57,204
At 30 September 2020	1,047	85,902	—	41,979	128,928
At 30 September 2021	1,301	87,859	—	27,985	117,145

9. Cash and cash equivalents

	2021 \$	2020 \$
Not restricted in use	1,293,265	1,022,476
Fixed deposits with financial institutions	1,564,420	1,555,147
Subtotal	2,857,685	2,577,623
Restricted in use ^(a)	2,128,476	2,063,481
Subtotal	2,128,476	2,063,481
Total	4,986,161	4,641,104
Fixed deposits with financial institutions Mature within 1 year	1,564,420	1,555,147

(a) Cash and cash equivalent restricted in use is for programme recorded in restricted fund (Note 11).

The rates of interest for the cash on interest earning balances ranged between 0.3% and 0.4% (2020: 0.9% and 1.8%) per annum.

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

10. Other payables

	<u>2021</u> \$	<u>2020</u> \$
Outside parties and accrued liabilities	<u>73,090</u>	<u>74,355</u>

11. Fund account balances

	<u>General fund</u> \$	<u>Humanitarian aid fund</u> \$	<u>Total</u> \$
<u>As at 30 September 2021:</u>			
<u>Non-current assets</u>			
Plant and equipment	117,145	—	117,145
Total non-current assets	<u>117,145</u>	<u>—</u>	<u>117,145</u>
<u>Current assets</u>			
Deposit	1,500	—	1,500
Cash and cash equivalents (Note 11A)	2,857,685	2,128,476	4,986,161
Total current assets	<u>2,859,185</u>	<u>2,128,476</u>	<u>4,987,661</u>
<u>Current liabilities</u>			
Other payables	73,090	—	73,090
Total current liabilities	<u>73,090</u>	<u>—</u>	<u>73,090</u>
Net assets	<u>2,903,240</u>	<u>2,128,476</u>	<u>5,031,716</u>
	<u>General fund</u> \$ (Restated)	<u>Humanitarian aid fund</u> \$ (Restated)	<u>Total</u> \$ (Restated)
<u>As at 30 September 2020:</u>			
<u>Non-current assets</u>			
Plant and equipment	128,928	—	128,928
Total non-current assets	<u>128,928</u>	<u>—</u>	<u>128,928</u>
<u>Current assets</u>			
Deposit	1,500	—	1,500
Cash and cash equivalents (Note 11A)	2,577,623	2,063,481	4,641,104
Total current assets	<u>2,579,123</u>	<u>2,063,481</u>	<u>4,642,604</u>
<u>Current liabilities</u>			
Other payables	74,355	—	74,355
Total current liabilities	<u>74,355</u>	<u>—</u>	<u>74,355</u>
Net assets	<u>2,633,696</u>	<u>2,063,481</u>	<u>4,697,177</u>

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

11. Fund account balances (cont'd)

11A. Humanitarian aid fund

	<u>2021</u> \$	<u>2020</u> \$ (Restated)
Common fund	1,411,862	1,808,401
Subtotal	<u>1,411,862</u>	<u>1,808,401</u>
<u>Specific funds:</u>		
JRS Rohingya	–	23,121
JRS Education Fund	38,431	–
ACTS General Fund	–	48,396
ACTS COVID Fund	46,663	112,560
ACTS Battambang Fund	54,640	–
India Covid-19 Response Fund	518,871	–
Others	58,009	71,003
Subtotal	<u>716,614</u>	<u>255,080</u>
Total	<u>2,128,476</u>	<u>2,063,481</u>

12. 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>2021</u> \$	<u>2020</u> \$
Not later than one year	38,400	38,400
Later than one year and not later than five years	<u>48,000</u>	<u>86,400</u>
Rental expenses for the year	<u>38,400</u>	<u>38,400</u>

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

13. 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' programme needs and the inflow from current year's fundraising activities.

	<u>2021</u> \$	<u>2020</u> \$
Accumulated fund (cash and cash equivalents)	<u>4,986,161</u>	<u>4,641,104</u>
Ratio of reserves to annual operating expenditure	<u>1.99</u>	<u>1.98</u>

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

14. Restatements of comparative figures

Certain restatement and reclassification have been made to the prior year's financial statements. As permitted by the financial reporting standard on the presentation of financial statements, the third statement of financial position at the beginning the preceding reporting year is not presented because above splits or regrouping have no material effect on the information in the statement of financial position at the beginning of the preceding period. However, related notes relating to the above balances only (that were restated / reclassified in the statement of financial position) are presented. Apart from these disclosures, other balances and notes are not impacted by the restatements / reclassifications. These changes are summarised below:

	<u>After restatement</u> \$	<u>Before restatement</u> \$	<u>Difference</u> \$
<u>1.10.2020 Statement of financial position:</u>			
General fund	2,633,696	2,635,097	(1,401)
Humanitarian aid fund	2,063,481	2,062,080	1,401

Code of Governance and Governance Evaluation Checklist

Caritas Humanitarian Aid & Relief Initiatives (Singapore) Ltd (CHARIS) is committed to maintaining 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 the financial year ended 30 September 2021.

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 staff1 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			
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	

S/N	Code Guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code Guideline is not complied with)
	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 Volunteer² 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			
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	

S/N	Code Guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code Guideline is not complied with)
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	
19	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied	

S/N	Code Guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code Guideline is not complied with)
	Did the charity receive donations in kind during the financial year? (skip item 20 if "No")		No	
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.</p> <p>OR</p> <p>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 2021

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 2021 (1 October 2020 to 30 September 2021).

S/N	Board Member	Effective Dates	22 Jul 2021	22 Apr 2021	19 Jan 2021	20 Nov 2020
1	Dorai Raj Stephen s/o Arputharaj		Y	Y	Y	Y
2	Koh Li Hia Josephine		Y	Y	Y	
3	Devendran Selvarajoo Thevar		Y	Y	Y	
4	Thomas Low Sim Teck		Y	Y	Y	Y
5	Dr. Prema Raj Jeyaraj			Y	Y	Y
6	Joachim Toh		Y	Y	Y	Y
7	Dr. Damian Png	(wef 1 Oct 2020)		Y	Y	Y
8	Elaine Chan	(wef 1 Jan 2021)	Y	Y	Y	
9	Leona Lim	(wef 1 Jan 2021)	Y	Y	Y	
10	Teresa Mok	(wef 1 Apr 2021)	Y	Y		
11	Joseph Koh	(wef 1 Sep 2021)				
12	Colin Lim	(wef 1 Sep 2021)				
13	Jerry Ngo	(1 Jan - 30 May 2021)		Y	Y	
14	Quah Say Chin Elizabeth Anne	(Ended 1 Dec 2020)				Y
15	Lim Feng Philip	(Ended 1 Dec 2020)				Y
16	Debra Ann Ker Siok Lin	(Ended 1 Dec 2020)				Y
17	Rev Fr. Colin Tan SJ	(Ended 1 Dec 2020)				Y
18	Karen Ho Chia Loon	(Ended 1 Dec 2020)				Y
19	Dr. Antony Ng Peng Chew	(Ended 1 Dec 2020)				Y

Corporate Information

Entity Status:

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:

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8 Wilkie Road, #03-08
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Email: info@charis-singapore.org
Website: www.charis-singapore.org



The stylised cross signifies CHARIS as a Catholic organisation.

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The cross forming an “umbrella” depicts CHARIS’ role as the umbrella body for overseas humanitarian aid by the Archdiocese of Singapore.

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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.



 www.charis-singapore.org

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