

# Igniting **LOVE**, Empowering **LIVES**

Annual Report 2023

1 October 2022 – 30 September 2023



## 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.

## Strategic Pillars

### Inspire

To inspire the Catholic community towards Catholic Social Mission, grounded in compassion, empathy, and fraternal love.

### 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.

### Enable

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

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# CHAIRMAN'S MESSAGE



**Stephen Raj**  
Chairman, CHARIS

**Amidst these trying times, the spirit of love within the Catholic community in Singapore has shone brightly. We have come together as a unified body in Christ, responding to the call to extend our reach beyond our shores.**

Dear brothers and sisters in Christ,

As we reflect on the trials and triumphs of the past year, it is evident that 2023 brought about a crucial turning point in our collective journey. Emerging from the shadows of the Covid-19 pandemic, we bore witness to a gradual return to the ordinary, signifying a beacon of hope for many. However, the aftermath of the pandemic lingers in various corners of the world, reminding us of the profound and lasting impact on humanity.

In concert with the enduring effects of the pandemic, our global community grapples with the aftermath of natural disasters, ranging from earthquakes in Turkey, Syria, and Indonesia to the devastation wrought by Cyclone Mocha in Bangladesh and Myanmar. These events have compounded the socio-economic inequalities and vulnerabilities within societies, underscoring the pressing need for compassionate action.

CHARIS disbursed  
49 grants totalling

\ S\$1.4M

Beneficiaries across  
17 countries

\ 64,000

Amidst these trying times, the spirit of love within the Catholic community in Singapore has shone brightly. We have come together as a unified body in Christ, responding to the call to extend our reach beyond our shores. Cardinal William Goh, during the Social Mission Mass, eloquently reminded us that our mission transcends mere provision; it is an opportunity to reveal God's love, irrespective of religion, race, age, or gender.

Dr Noeleen Heyzer's (Former United Nations Special Envoy) insightful words during the Humanitarian Forum & Fair resonated deeply – we must equip those in need with the tools for lifelong thriving. Through the provision of training and resources, we can break the cycle of poverty and dependence, empowering individuals, and communities to forge their own path to self-sustainability.

As the body of Christ, we are called to stand in solidarity with the suffering, serving as a conduit for Christ's presence in the world. Through our time and resources, we share the love we have received, radiating compassion, and restoring the dignity of humankind.

This year's Annual Report theme, "Igniting Love, Empowering Lives," encapsulates the tangible revelation of God's love in our actions. Within our local Church, we have collectively ignited the flame of faith, answering the call to love and serve the less fortunate in our region.

With your unwavering contributions and support, CHARIS disbursed 49 grants totalling S\$1.43M in FY2023 (Oct 2022 to Sep 2023), positively impacting 64,000 beneficiaries across 17 countries. These funds have catalysed improvements in jobs, nutrition, shelter, hygiene, and education for families, women, and children affected by disasters and conflicts.

Beyond financial disbursements, our key highlights include initiatives like the Humanitarian Forum & Fair and Overseas Humanitarian Foundation Course. These events aim to inspire the Catholic community towards social mission, laying the groundwork for overseas humanitarian work.

In fostering collaboration within our network, the Photography & Videography workshop, conducted by Saint Max, equipped CHARIS member organisations and volunteers with communication skills that evoke compassion through visual storytelling during mission trips.

Our commitment to ethical practices led to the formation of a Corporate Governance Working Group, aligning with the guidelines outlined in the "Protecting Your Charity Against Money Laundering and Terrorist Financing" publication by the Office of the Commissioner of Charities.

To our cherished Catholic community, including donors, volunteers, member organisations, and partners, I extend heartfelt gratitude for your indispensable contributions. Together, you have propelled us forward, making hope a reality.

Looking ahead, the spectre of climate change forewarns us of more severe disasters, particularly in less developed regions. This underscores the urgency of continuing CHARIS's work as we remain steadfast in responding to the needs of our global family.

As we embark on the journey ahead, we earnestly seek your continued support and generosity. Join us in growing this mission to inspire, unite, and enable the Catholic community for social mission. Let us stand united as one body in Christ, responding with love to those in need.

**Yours in Christ,**

**Stephen Raj**  
Chairman, CHARIS

# FY2023 HIGHLIGHTS

**s\$625,000**  
**7,800**  
beneficiaries  
served



## Disaster Relief

Disbursements were made for emergency relief and humanitarian aid to support and reconstruct the lives of people who have been affected or displaced by disasters such as cyclones, earthquakes, and the earlier Covid-19 pandemic.

**s\$87,000**  
**2,350**  
beneficiaries  
served



## Reconstruction and Rehabilitation

To provide support in recovery and rehabilitation, which include improvement to educational infrastructure for children in Mongolia and Malaysia, restoration of lives of people affected by civil unrest in Pakistan and Bangladesh.



## Capacity Building

To uplift lives and communities, provide jobs, nutrition for the needy, were among the projects funded in Philippines, Malawi and Cambodia to better support education and work opportunities, sustainable livelihoods, and provide access to clean water.

**s\$161,000**  
**2,950**  
beneficiaries  
served



## Humanitarian

Funds were pledged for the relief of humanitarian causes such as ramping up emergency medical infrastructure for remote villages in Timor Leste, providing clean water access in rural Sri Lanka, and supplying food relief to various vulnerable communities in Thailand, Cambodia, and Philippines.

**s\$537,000**  
**45,900**  
beneficiaries  
served



## Missions and Outreach

Funds were used for a new mobile van with a built-in library for the underprivileged in the Philippines, as well as the shipment of a 40-foot container to provide food and basic amenities for the people in Batam and the surrounding islands.

**s\$21,000**  
**5,000**  
beneficiaries  
served



# Summary Financial Statement

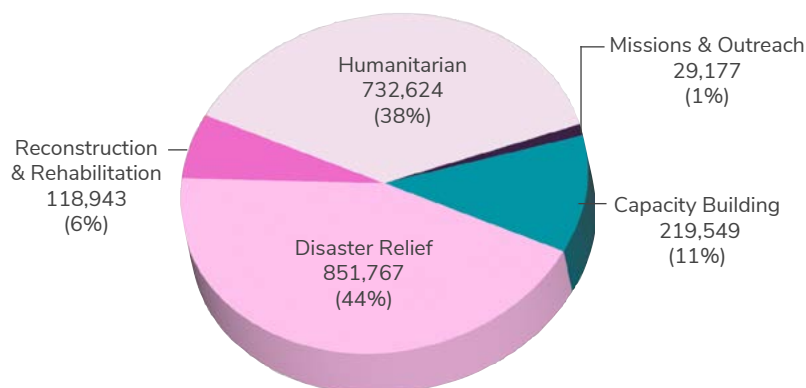
For the year ended 30 September 2023

	General Fund (S\$)	Humanitarian Aid Fund (S\$)	Total (S\$)
<b>Incoming resources</b>			
Fund-raising activities	297,390	2,378,420	2,675,810
Interest income	76,105	–	76,105
Other income and gains	23,114	–	23,114
<b>Total incoming resources</b>	<b>396,609</b>	<b>2,378,420</b>	<b>2,775,029</b>
<b>Resources expended</b>			
Fund-raising activities	–	(219,716)	(219,716)
Charitable activities	(516,547)	(1,435,513)	(1,952,060)
Governance and operating costs	(212,928)	–	(212,928)
<b>Total resources expended</b>	<b>(729,475)</b>	<b>(1,655,229)</b>	<b>(2,384,704)</b>
Transfer to General Fund as donation	285,410	(285,410)	–
<b>(Deficit) / Surplus for the year, representing total comprehensive income</b>	<b>(47,456)</b>	<b>437,781</b>	<b>390,325</b>

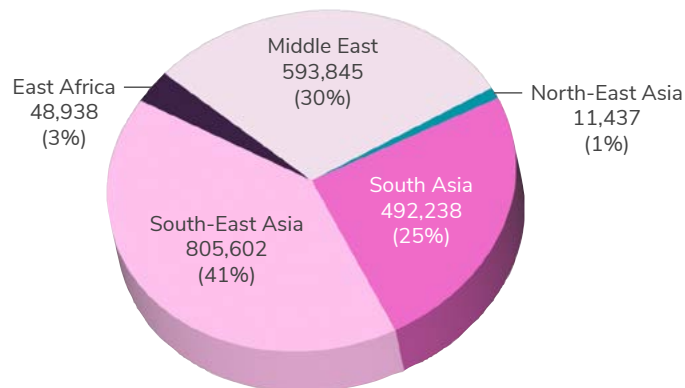
## Charitable Activities 2023

**Total: S\$1,952,060\***

**Breakdown by  
Causes (S\$)**



**Breakdown by  
Geographical Regions (S\$)**



**\*Note:** Donation and charitable expenditure cited in this report cover the period 1 October 2022 – 30 September 2023. Staff and support costs of S\$518,984 are included. For more information, please refer to the CHARIS Annual Report 2023.



Participants and member organisations at the 6<sup>th</sup> Humanitarian Forum and Fair. Photo: VITA Images.

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

“

*Go into all the world and preach the gospel to the whole creation.”*

– Mark 16:15



## Humanitarian Forum & Fair

Some 600 participants and 18 member organisations gathered at the HFF. Photo: VITA Images.

Every two years, CHARIS hosts the Humanitarian Forum and Fair (HFF) to encourage and connect participants with member organisations, fostering responsibility and solidarity in addressing global challenges. On 24 June 2023, some 600 participants joined the sixth HFF at Catholic Junior College.

Dr Noeleen Heyzer, former UN Special Envoy, shared alarming statistics. The urgent need for humanitarian assistance has doubled in three years, reaching 340 million people worldwide. Of these, over 222 million endure daily hunger, with one million facing

starvation, and 110 million are forcibly displaced due to war, violence, and persecution.

Dr Heyzer stressed the crucial role of faith-based organisations (FBOs) in crisis response, highlighting their compassion, empathy, and ethical approaches. FBOs aim to empower individuals and communities, moving beyond the traditional donor-recipient model to educate and break the cycle of poverty.

Fr Colin Tan SJ, CHARIS's spiritual director, emphasised the mission's "be-attitudes": to be through listening and respecting, to beget by infusing actions with Gospel values, and to be gone by empowering beneficiaries.

Plenary sessions by Friar Derrick Yap OFM and Fr Andrew Camilleri focused on solidarity and fraternal love in responding to the cry of the earth and the call of the poor. Breakout sessions shared experiences in crisis response and rebuilding livelihoods.





## Social Mission Mass

On 7 January 2023, CHARIS and Caritas Singapore united to celebrate the annual Social Mission Mass. Representatives from member organisations of both CHARIS and Caritas Singapore gathered in thanksgiving to the Lord for the past year and in prayer for our beneficiaries and benefactors. During the Holy Mass, we renewed our commitment to social mission.

The Holy Mass was presided over by Cardinal

William Goh, who emphasised in his homily that CHARIS and its members are not merely an NGO (Non-Governmental Organisation). Rather, we are a Catholic humanitarian organisation. "It is not just a humanitarian response to the need of the suffering, but to reveal the glory of God in man".

We are prompted to consistently ask ourselves, "Is our work revealing the glory of God to those whom we serve?"



Member organisation representatives from CHARIS and Caritas Singapore at the Social Mission Mass. Photo: VITA Images.



CHARIS organises training and courses to provide the necessary foundation knowledge, skills, and spiritual formation to prepare participants for overseas missions.

## Overseas Humanitarian Foundation Course

On 4 March 2023, we conducted the third run of our mainstay Overseas Humanitarian Foundation Course (OHFC). It was held at St Joseph's Institution and attended by 40 participants, including our member organisations and members of the public.

The course covered the fundamentals of overseas humanitarian missionary works, including formative content on Catholic Social Teachings. Course modules were led by Fr David Garcia, OP, CHARIS Board members, and representatives from our member organisations, such as A Call to Share and Epiphany.

Throughout the course, participants were invited to explore their lives' faith journey and answer the call to be living missionary disciples. For instance, Fr David underlined the importance to approach one another with love, humility and respect for inner transformation.

Key takeaways included recognising the importance of conducting sustainable mission trips that create a lasting impact in the lives of the beneficiaries and understanding the mechanisms that go behind the planning and execution of overseas mission trips.



Participants of the Overseas Humanitarian Foundation Course during one of the input sessions.





Participants of Photography & Videography Workshop engaged in theoretical and practical sharing.

## Photography & Videography Workshop

As we witness or experience suffering, our hearts grow in compassion. In the current digital era, photography and videography serve as impactful channels of communication that foster communion. Capturing visual moments during missions has the power to inspire and cultivate empathy.

On 29 April 2023, our member organisations and volunteers gathered for a storytelling workshop using cameras with Saint Max Story and Media. Participants were not only encouraged to recognise the unique gifts for evangelisation but were also equipped with practical skills.

This session empowered participants to share the profound impact of their encounters with our brothers and sisters overseas, who live in diverse contexts and conditions. Such experience has the potential to open doors for others to engage in various forms of social mission.





**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.**

Mission trips are regularly conducted for the people in Battambang, Cambodia. Pictured are a child from Battambang Parish and a missionary from A Call To Share (ACTS). Photo: Benjamin Chia.

“

*For I was hungry, and you gave me food, I was thirsty, and you gave me drink, I was a stranger and you welcomed me.”*

– Matthew 25:35

# Missions

CHARIS and our member organisations arrange overseas mission trips that provide opportunities for Catholics to put their faith into action abroad. These trips also contribute to the personal formation and growth of our volunteers in overseas mission work.



## A Call To Share

In the past year, A Call To Share (ACTS) rekindled mission trips to Cambodia, Vietnam, and the Philippines. During the June school holiday, volunteers engaged with students and villagers in Kampot. Led

by Friar Michael D'Cruz, OFM, the Corpus Christi Procession began at a humble junkyard, chosen by St Augustine's parish priest, Fr Giovanni Tulino, symbolising Christ's presence among the poor.

Intimate groups for art and craft sessions, as well as for English and science classes, were formed for kindergarten and elementary students. In remote villages, daily mobile clinics were managed by dedicated volunteers, including doctors, physio-occupational therapists, and medical students, providing essential healthcare for the holistic well-being of the community.

## Clare's Missionary

Clare's Missionary (CM), the missionary arm of Clare's Enrichment Corner, emphasises the embodiment of Christ's teachings through outreach. Operating under the concept of Christ in the Marketplace, CM aims to bring love to the needy, lonely, and unloved.

In March, CM organised an English Camp for 33 students from the Indonesian Community Learning Centre in Papar, Sabah. The camp targeted Indonesian migrant secondary school students facing economic challenges, fostering English language skills through curated activities.

Collaborating with the Eco-Outreach Team in Kota Kinabalu, this effort strengthened connections between children and the volunteers, as well as the caring Franciscan Sisters who consistently look out for their needs and welfare.



## Epiphany

Epiphany empowers children in the Riau Islands through sustainable English education. Post-COVID challenges initially impeded mission trip resumption, with students' families facing financial strains and volunteer teachers grappling with increased travel costs. Yet, by God's providence, we overcame obstacles.

Renewed hopes for children's education flourish, with students eagerly anticipating biweekly English lessons. Enrolment at one station surged from 100 to 350, as parents appreciate the involvement of Singaporean teachers. This stands as a testament to volunteer teachers' love and generosity in responding to God's mission call.

As the second semester of the Teach N Learn programme begins in February 2024, more individuals are welcome to join us in sharing Jesus' love with children in need.



# Outreach

CHARIS and our member organisations conduct outreach to the communities we serve, supporting our overseas beneficiaries and remaining united with them, responding in love.

## Institute for World Evangelisation

The Institute for Word Evangelisation (ICPE) is committed to empowering Catholics for effective evangelisation. In the Philippines, ICPE community



serves the less privileged with faith formation, medical aid, education sponsorship, and skills training.

Regular outreaches in Rizal Province and Haragan, including a recent Reverse Carolling project, bring Christmas joy to 50 families through carols, prayer, and food hampers. This initiative aims to reach low/no-income families, offering the gift of presence and tangible support during the holiday season.

In Oriental Mindoro, Pinamalayan, ICPE's focus extends to evangelisation, community building, and leadership empowerment. House visits and youth ministry meetings were hosted to foster spiritual growth and provide ongoing support in the form of medical assistance and education sponsorship.

## Jesuit Refugee Service

Jesuit Refugee Service (JRS) continued running its E3 (Education for Economic Empowerment) digital education programme by delivering lessons online to refugees and asylum seekers in Malaysia, Thailand, and Indonesia. Between October 2022 and September 2023, 120 refugee students graduated from the digital marketing and Cisco courses. In April 2023, JRS, together with the academic partner Make the Change, piloted a new Web Development course, resulting in the graduation of 21 refugee students.

In March 2023, JRS curated an in-house Microsoft & Google Workshop, facilitated by refugee graduates from E3. The workshops taught basic to intermediate



skills in Microsoft Word, PowerPoint, Excel and Google Drive, Docs, Sheets, and Slides. 25 refugee students successfully completed the workshop.



### Catholic Nurses Guild

The Catholic Nurses Guild (CNG) actively fosters the professional and spiritual growth of its nurse members, encouraging them to engage in Church activities that aim to assist the sick, elderly, and individuals with disabilities.

One significant collaboration for CNG is its role as a befriender of Balai Mission. Pledging unwavering support to the founder, Florence Lim, known as the 'Sea of Love,' the mission endeavours to bring light to the darkest times of needy families. Through compassionate outreach, the CNG strives to let these families know that caring individuals exist, offering sustenance, warmth, and aid to those in need, ultimately spreading the love of God.

### Clare's Missionary

Clare's Missionary (CM) and the Eco-Outreach Team collaborated to host the Bloom and Blossom youth mentor program at Pace Bene Retreat Centre, Papar, in partnership with the Archdiocese Creation Justice Commission and the Franciscan Sisters of the Immaculate Conception, Sabah. Led by Florence Francis from CM, the program targeted youths aged 18 and above, particularly focusing on youth church members. Its goal was to enhance their ability to create children's activities, improving creative skills in Science, Mathematics, and Nature.

With nearly 30 attendees, the program received positive feedback, emphasising a community-centric approach that kept the youth engaged. This approach fostered eagerness among participants to contribute



to the betterment of children in their community. Sessions were filled with experiential activities and teaching components, equipping the youth with the skills needed for guiding and mentoring children in their localities.

CHARIS also features inspiring stories from our communities, volunteers, member organisations and partners. Scan the QR code to find out more.





# ENABLE



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

Humanitarian relief food packs were distributed to 500 families in the Philippines by the Daughters of Mary Help of Christians.



*Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received."*

– 1 Peter 4:10

Every October, CHARIS holds its annual fundraising where donation envelopes are distributed across the 33 parishes. In this Humanitarian Month with the theme “Respond in Love”, we witnessed an outpouring of support through the unity of Catholics. This year, we also launched appeals for emergency response to earthquakes in Turkey, Syria, and West Java (Indonesia). Through the generous contributions of our donors, we have raised more than S\$2.3 million in the financial year 2023.

## 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 and for the operations of CHARIS. Humanitarian situations encompass natural disasters and other adverse circumstances faced by the poor and needy, especially in developing countries in the region. These include projects and initiatives to provide food, medical aid, and shelter for immediate relief as well as long-term support of those displaced and in need.

Requests for grants from the CHARIS HAF undergo a rigorous grant process that includes evaluation, due diligence, approval, disbursement, monitoring, and reporting. The grant process and principles of CHARIS



Drinking water facilities were built for a village and three selected rural schools in Galle, Sri Lanka.



Free surgery was provided to underprivileged children and adults in Batam, Indonesia who do not have personal medical insurance.

funding are available to all grant applicants and are published on the CHARIS website. The stringent process ensures proper accountability and the appropriate usage of funds. CHARIS also prioritises high-impact projects that can provide measurable outcomes and change lives in enduring ways.

The majority of CHARIS' funding for disaster relief comes through Emergency Appeals, orchestrated and coordinated through Caritas Internationalis. These Emergency Appeals undergo an expedited process to respond quickly to all kinds of emergencies, from earthquakes or typhoons to famines or pandemics, 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 49 grant requests, amounting to a total of more than S\$1.43 million in pledged grants.



With 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.

## Capacity Building



Families attending workshops for animal rearing.



The Eco-Farm in Tagaytay.

### Empowering Farm Families in Malawi

The Benga parish in Malawi traditionally relies on rabbit and chicken farming. To enhance food security and the local economy for 40 families, the Missionary Community of St Paul the Apostle received S\$22,000 for a project diversifying meat production through an experimental pig farm. Comprising six rooms, the farm will produce piglets for distribution and meat. Sixty beneficiaries will receive theoretical and practical training for animal rearing, supporting their livelihoods.

### Uplifting Livelihoods in the Rural Philippines

Building upon the success of their initial project in Tagaytay, Philippines, Focolare proposed the next stage of development for the Eco-Farm. S\$41,000 was disbursed to finalise essential structures, ensuring the farm's sustainability. This initiative uplifts rural livelihoods by offering gainful employment, fostering good farming practices, and providing nutrition for the needy. Through addressing unemployment and food insecurity, the community is empowered to lead a better life.

## Reconstruction & Rehabilitation

### Elevating Environment for Students in Mongolia

In Mongolia, many children access public education by residing in boarding schools, a necessity due to their parents' nomadic herder profession. Many dormitories face maintenance challenges, worsened by harsh winters. Caritas Mongolia received S\$8,000 to refurbish the Zuunbayan-Ulaan student dormitory, improving sleeping and study spaces with new beds and a furnished recreation room. This project provides parents peace of mind, ensuring their children have a conducive learning environment.



Appliances and furniture for the students.

# 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.



Families receiving food provisions. Photo: Caritas.

## Earthquakes | Turkey-Syria

On February 6, 2023, earthquakes of magnitudes 7.9 and 7.6 struck the Pazarcık and Elbistan districts in Kahramanmaraş, Turkey, claiming over 50,000 lives, injuring 107,000, and displacing 3 million people. Public infrastructure was severely damaged, hindering recovery.

CHARIS supported Caritas Turkey and Caritas Syria with S\$435,000 for Turkey-Syria Earthquake Relief, emphasising ongoing recovery efforts. This funding contributed to improved shelter, sanitation, and essential food and cash assistance, aiding the affected population in rebuilding their lives.



Water tanks were distributed to the vulnerable communities in rural Myanmar. Photo: Caritas.

## Cyclones | Bangladesh-Myanmar

Cyclone Mocha, Myanmar's potent storm, struck the Bangladesh-Myanmar border on May 15, wreaking havoc with intense rain and winds. Over 3.4 million people grappled with winds surpassing 120 km/h, heightening risks due to insufficient shelters. Rakhine, notably Sittwe, Kyauktaw, Maungdaw, Pauktaw, Ponnagyun, and Rathedaung, suffered extensive damage. In Bangladesh's Cox's Bazar, 429,337 individuals were affected, with 13,000 houses, 37 water points, and 707 latrines damaged.

CHARIS supported Caritas Bangladesh and Caritas Myanmar with S\$20,000, assisting over 16,000 vulnerable individuals, including children. The aid comprised lifesaving support, safe drinking water, shelter enhancements, and livelihood opportunities. Evacuations were organised across districts, providing essential food items to those seeking refuge from Cyclone Mocha's impact.

## Earthquake | Indonesia

On November 21, 2022, a 5.6 magnitude earthquake struck Cianjur District, West Java Province, Indonesia, followed by numerous aftershocks. The toll included 329 deaths, 59 injuries, and 11 missing persons, displacing 114,414 individuals. The Cianjur District declared a 30-day state of emergency to address shortages of food, clean water, and shelter.

CHARIS supported Caritas Bogor and Caritas Indonesia with \$30,000 for emergency response in four villages. The support encompassed food, water, sanitation, hygiene packages, and emergency lighting equipment, benefiting over 25,000 victims, assisting in the recovery from the earthquake's impact.



Earthquake survivors collecting equipment for their livelihoods. Photo: Caritas.



# Humanitarian



## SRI LANKA

### Safeguarding Women and Children

S\$12,000 disbursed to Caritas SED Galle addressed water scarcity in Sri Lanka's Galle, Matara, and Hambantota, securing the Right to Drinking Water for Matara Urumutta village and students. Water Filtration Units in six locations resolved shortages, improved health knowledge, and created a safe environment for women and children in the Diocese of Galle, Sri Lanka.

## VIETNAM

### Enhancing Learning and Playing Spaces

S\$11,000 aided humanitarian and educational efforts in Can Tho City's An Binh area in June 2023. A week-long summer camp for 200 students, led by Salesian sisters at An Binh Private Elementary School, provided joyful experiences. A Call To Share (ACTS) contributed to meeting educational requirements, fostering hope for continued activities.

## INDONESIA

### Fostering Free Surgical Care

S\$50,000 was used for free surgeries by Rumah Sakit Santa Elizabeth Batam Hospital in collaboration with CHARIS' member organisation Cahaya Masa Depan. The initiative covered cataract, cleft lip, and lumps surgeries, benefiting 70 underprivileged Indonesian patients. Supported by the hospital, the surgeries were registered with the Social Health Insurance Administration Body.

## THE PHILIPPINES

### Supplying Food for Families

S\$17,000 was allocated for humanitarian relief, assisting 500 families in the slum areas of Trece Martirez, Cavite, Philippines during the Advent Season of December 2022. Relief parcels, comprising essential food items such as rice, noodles, canned goods, sauces, and other household necessities, provided crucial aid to those in need during the significant season.

### Educating Underprivileged Youth in the Philippines

S\$20,000 supported education initiatives by VIDES Philippines Volunteers Foundation. Established in 1995, it focuses on Salesian youth spirituality, psycho-social intervention, and preventive education. The organisation operates "Busina Mo, Dunong Ko" (BMDK), a mobile education project, catering to disadvantaged children in Manila and Cavite.

# Continuous Improvement

## 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 auditor has completed the agreed scope of work as of the end of financial year 2023, and all recommendations and observations have been addressed and reported to the Audit Committee and CHARIS Board of Directors. The comprehensive review covered a wide range of management functions and processes, including an overall governance review, and organisation wide risk assessment, and reviews of specific functions such as:

- Donation management and processes
- Fundraising policy and processes
- Finance policy and procedures
- Cash management, procurement, and payment processes
- Personal Data Protection policies and processes
- Grants policy and management
- Member organisation framework
- Volunteer policy and management
- Information technology general controls

## Corporate Governance Working Group

As early as May 2015, the Office of the Commissioner of Charities had identified the need to combat money laundering (ML) and terrorism financing (TF) in the charity sector. They published a guide titled "Protecting Your Charity Against Money Laundering and Terrorist Financing". The guide aimed to assist charities in familiarising themselves with methods to protect against potential abuse related to ML and TF, providing examples of good practices that charities can adopt to reduce and manage their exposure to such risks.

In the 2020 Singapore Terrorism Financing National Risk Assessment, non-profit organisations, including charities, were identified as being at a medium-low risk of terrorist financing abuse. In response, the Office of the Commissioner of Charities launched a Terrorist Financing Risk Mitigation Toolkit for Charities in February 2023.

In light of the increased scrutiny by regulators, not only in the charity sector but across the private and public sectors in Singapore, the CHARIS Board of Directors decided to establish a Corporate Governance Working Group. This group's purpose is to provide oversight and guidance for reviewing, assessing, and mitigating any potential ML/TF risks within CHARIS operations.

## Board Strategy

The CHARIS Board organises and conducts at least one Board Strategy Meeting each year to define and approve intermediate and long-term direction and plans for CHARIS. Throughout this process, the board reviews the progress of CHARIS' plans, programmes, and services over the year, ensuring their proper execution and ongoing relevance to the evolving environment and needs.

In the most recent financial year, CHARIS convened a comprehensive full-day Board Strategy Meeting in September 2023. The meeting was dedicated to reviewing the organisation's performance in the past year, evaluating work plans for the following year developed by respective CHARIS committees, and approving the operating budget for the next financial year.

As part of this exercise the board officially endorsed a Balanced Scorecard for the next two years. This Scorecard serves as a strategy map for the board and its executive staff, outlining high-level objectives targeted at various stakeholders of CHARIS. It encompasses internal process and operational objectives, as well as learning and growth objectives throughout the entire organisation.



# MEMBER ORGANISATIONS



Children in the field with volunteers from Epiphany participating in the Teach N Learn program in the Riau Islands.

**Our member organisations are Catholic organisations and groups within the Archdiocese of Singapore who are involved in overseas humanitarian work. There are 18 member organisations at present, and CHARIS continues its outreach to help all who are engaged in overseas humanitarian work.**



*Christ has no body but yours. No hands, no feet on earth but yours. Yours are the eyes with which he looks compassion on this world."*

**- St Teresa of Avila**

# Member Organisations



## A Call To Share (ACTS)

ACTS is a multi-parish organisation founded to share experiences of Christ, skills, and resources with the poor and needy overseas. With its humble beginnings as a small medical mission to Cambodia in 2006, today it is the largest overseas Catholic mission ministry within the Archdiocese of Singapore — spanning 11 mission centres across Cambodia, Myanmar, the Philippines, Vietnam, and Laos. Together with over 600 Catholic and non-Catholic participants annually, ACTS collaborates with local churches in their mission lands to run year-round humanitarian works that include disaster relief, medical, dental, acute and chronic care, and education programmes.



## Agape Human Wellness

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 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

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

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).



### 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.



### 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.



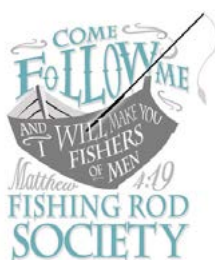
### Epiphany

Epiphany Parish Mission Group aims to bring the love of Christ to the Riau Islands communities through its TeachNLearn English programme. Conducted every fortnight on weekends, the programme has the long-term aim of uplifting the standard of living for the students. The group helps to build Catholic values through supporting the local Catholic educational institutions.



### 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 Zotung 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. The Integrated Sustainable Eco-Farm Project in Tagaytay, Philippines, inspired by the Laudato Si of Pope Francis, supported the local communities suffering from the dual devastation of volcanic ashes when Taal volcano erupted and the COVID-19, with jobs and organic vegetables.





### Institute for World Evangelisation – ICPE Mission

ICPE MISSION is dedicated to the formation and training of Catholics so that they may become more effective evangelisers. The ICPE Mission community in the Philippines serves the less privileged there through faith formation, medical assistance, clothes, health supplements, education sponsorship, microfinancing and training that empowers and provides skills for living.



### 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 through LEAP@JRS, developing programmes which nurture digital, professional and life skills to enhance internship and entrepreneurship opportunities for refugees. JRS reaches out to Singapore's migrant community by organizing recreational activities and skill-based workshops.



### Project Kyrie

Project Kyrie believes that the service of Charity should be interwoven into our daily lives. We all have excesses, connections and knowledge to share to make a positive difference in the lives of another.

Project Kyrie facilitates the connections between those who have and those who need. Their mission is to help the less privileged in Singapore and overseas. They work with trustworthy partners on the ground whilst ensuring due diligence for those who support the projects at hand.

They have since 2005 extended assistance to Cambodia, Myanmar, Philippines, India, Ukraine, Poland, Sri Lanka and Africa. Currently have projects supporting Nazareth house for boys at risk in Myanmar and Needy supported by the Salesian Sisters in Myanmar, Cambodia and Sri Lanka.



### 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 with law firm Dentons Rodyk LLP, Singapore. She has 32 years of legal experience, specialising in negotiations and corporate work and closing 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. She is particularly passionate about safeguarding the rights and interests of children, youths, and women.



## Antony Lee

is the General Counsel for HSBC Singapore. He has 38 years of experience in commercial and financial services law. Antony has served as a catechist preparing youth for confirmation, a minister of holy communion and an EXCO member of the Parish Pastoral Council. He is also active in small bible study groups and, from time to time, helps parties to resolve differences as a mediator. He is married with three grown-up sons and currently worships at the Church of St Ignatius.

## 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.

### **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.



### **Jean Fernandes**

is the Group Chief Financial Officer at GXS digital bank. She has 20 years of leadership experience in Asia and internationally. Jean is an audit committee member at the Movement for the Intellectually Disabled of Singapore (MINDS). Previously participated in liturgical and youth activities, she now serves in the Ministry of Comfort, bringing communion to the home bound. She worships at the Church of St Michael.

### **Jennifer Marie**

is an Adjunct Professor in the Faculty of Law at the National University of Singapore. She has over 39 years of experience in the legal and judicial service. In 2018, Jennifer launched the Joachim Education Programme for children from rural areas in India. She has been involved in the Community Justice Centre and Catholic Welfare Services. She serves as a lector at the Church of the Sacred Heart and the Church of Our Lady of Lourdes.





### **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 Chief Risk Officer with a family office. Before taking on this role, he served as the Executive Director at Clarity Singapore. Additionally, he held the position of Deputy Chief Investment Officer (CIO) at Nanyang Technological University and previously acted as the Chief Operating Officer and Deputy CIO at the National University of Singapore. He also assumed the position of Executive Vice-President at Great Eastern Holdings. He holds a Bachelor of Business Administration and is a Chartered Financial Analyst. Joachim serves as a warden at the Church of the Holy Family. 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 a now SGX-listed payments company, Joseph is active in different start-ups 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 of 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 Sree Narayana Mission (Singapore), a charity with an IPC status that provides services in the eldercare sector and community programmes for the less privileged. He is a retired army officer and was a recipient of the SAF Overseas Training Award. He serves with several community organisations such as the Yishun Primary School Advisory Committee. He also currently chairs the Singapore Prison Service Board of Visitors, and was appointed a Justice of the Peace by the President of Singapore in 2020. He serves as a lector in the Church of Christ the King and as a warden in the Church of Our Lady of Lourdes.



### **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 serves on the Archdiocese Pastoral Council as Member and Head of Secretariat, and also as a volunteer at Catholic Leadership Centre. Teresa worships at the Church of Our Lady Queen of Peace. 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 is a catechist journeying with youth towards the Sacrament of Confirmation.



*I can do the things you cannot, you can do things I cannot; together we can do great things."*

**- St Teresa of Calcutta**

## 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. He was previously a Council Member of the Archdiocesan Crisis Coordination Team, the predecessor to CHARIS. He is a trustee of CFL Lumens Trust, and a member of the Archdiocesan Pastoral Council, Archdiocesan Land and Properties Singapore and the Church Governance and Structure Committee. He is an advisor to the Catholic Business Network, Catholic Preschool Education Singapore and Catholic Foundation. 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

was on the first Board of Caritas and serves 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

\*Appointed on 12 November 2018



### Veronica Chow

Finance & Administration Manager



### Ryan Aw Yong

Executive

Linus Ng has been serving as the Executive Director of CHARIS since November 2018. Prior to this, Linus was in the banking and financial services industry for almost 30 years. He started his career in Andersen Consulting, and there after worked in various global and local banks. He also serves in Saint Vincent de Paul Society in Church of Lady Queen of Peace.



### Mervyn Lim

Executive



### Carla Gabriela

Executive

**Note:** Meilin Ong (not pictured) served as an Executive during the financial year.

# Committees

## Executive Committee

Chairman: Stephen Raj  
Deputy Chairman: Josephine Koh  
Member: Leona Lim

## Audit Committee

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

## Finance Committee

Chairman: Leona Lim  
Members: Edmund Lee  
Elizabeth Quah  
Li-Lian Kong  
Veronica Chow

## Membership Committee

Chairman: S. Devendran  
Members: Anand Jude Anthony  
Edmund Wong  
Francis D'Cruz  
Richard Lau  
Steven Tan  
Ryan Aw Yong

## Disaster Relief & Missions Committee

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

## Fundraising Committee

Chairman: Joseph Koh  
Members: Linus Koh  
Mark Joven  
Samantha Yeo  
Ryan Aw Yong

## Communications Committee

Chairman: Teresa Mok  
Members: Andre Yeo  
Caroline Leong  
Jeffery Tan  
Carla Gabriela

## Information Technology Committee

Chairman: Colin Lim  
Deputy Chairman: Thomas Low  
Members: Joseph Koh  
Kenneth Ng  
Mervyn Lim

## Grants Committee

Chairman: Elaine Chan  
Members: Benjamin Png  
Francis D'Cruz  
Michelle Constantine  
Meilin Ong

## Volunteers & Outreach Committee

Chairman: Antony Lee  
Members: Antaeus Lim  
Christina Wee  
Josephine Koh  
Raymond Rueda  
Mervyn Lim

## Admin & Human Resources Committee

Chairman: Josephine Koh  
Member: Veronica Chow

## Humanitarian Forum & Fair Committee

Chairman: Thomas Low  
Deputy Chairman: Josephine Koh  
Members: Caroline Leong  
Christian Eber  
Elizabeth Quah  
Li-Lian Kong  
S. Devendran  
Linus Ng  
Mervyn Lim  
Ryan Aw Yong



# Partners



## 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 Foundation 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 Foundation 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 26 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.



**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 can 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!**

ACTS volunteers with children and the Salesian Sisters of Don Bosco at Mazzarello House in Cambodia on December 13, 2022. Photo: Benjamin Chia.



May the God of steadfastness and encouragement grant you to live in harmony with one another, in accordance with Christ Jesus, so that together you may with one voice glorify the God and Father of our Lord Jesus Christ."

– Romans 15:5-6

# Corporate Governance Report

Caritas Humanitarian Aid & Relief Initiatives (Singapore) Ltd (CHARIS) is established as a company limited by guarantee (CLG) under the Companies Act (ACRA No: 201715440W), and a registered charity under the Charities Act (UEN No: 201715440W).

CHARIS is the umbrella body for overseas humanitarian aid and disaster relief by the Archdiocese of Singapore. It was first launched as an archdiocesan body on 20 August 2010 by Emeritus Archbishop Nicholas Chia, and subsequently incorporated as a CLG on 2 June 2017.

As the fundraising arm of the Archdiocese of Singapore for funding overseas projects and initiatives, CHARIS is committed to achieving high standards of good governance and accountability of funds raised and disbursed.

## Regulatory Conformance

As a CLG and registered charity set up to facilitate the Catholic Church, CHARIS complies with the provisions of the relevant legislation and rules in Singapore. It abides by the regulations of the Accounting and Corporate Regulatory Authority (ACRA) and the Commissioner of Charities (CoC) and has structures and processes in place to conform to them.

A requirement by the CoC is the Code of Governance for Charities. With annual receipts from S\$500,000 to less than S\$10 million, CHARIS is obligated to comply with the Intermediate Tier of the Code's Governance Evaluation Checklist. Its compliance with this checklist is provided on pages 38 to 40.

As a Catholic organisation, CHARIS is also administered under the guidance of Canon Law, reflecting and upholding Catholic ethos in its practices.

## Board of Directors

An independent board of directors provides oversight and guidance to the CHARIS' plans and strategic directions. None of the board members receive any remuneration for their work with CHARIS. All are required to declare their board representations and disclose any conflict of interest concerning transactions or affiliations with parties that CHARIS deals with.

The board selection, recruitment and renewal processes are governed by the CHARIS Board Handbook, which provides guidelines for selecting candidates to ensure diversity and relevance towards achieving the objectives of CHARIS. All appointments and reappointments of board members are also approved by the Archbishop through the Chancery.

Newly elected or appointed board members are briefed on the operations, structure, and strategy of CHARIS and its various committees through an orientation process, during which the Board Handbook is shared as part of the orientation materials.

The board also conducts an annual assessment through a self-evaluation process, to review the effectiveness of the board, committees, and executive staff. The Executive Committee of the board undertakes the responsibility for annually reviewing the board composition and effectiveness.

There are currently 15 directors comprising laity with relevant backgrounds, including accounting, legal, fundraising, communications, technology, and corporate governance. Their attendance at the quarterly board meetings is shown on page 41.



## Board Committees

The board is supported by 10 board committees made up of about 30 volunteers from diverse and relevant backgrounds. Each of these infrastructural and programme committees is chaired by a board member who ensures alignment with CHARIS' overall strategy. In addition, each committee operates under their respective board-approved terms of reference and is supported by a secretariat from the executive team.

A full listing of the committees is provided on page 33.

## Executive Team

A team of 5 staff, led by an executive director, handles the day-to-day operational affairs of CHARIS. The team executes the strategic plan set by the board and is fully accountable to it.

None of the staff at CHARIS is a close family member of either the executive director or any board member. The CHARIS Executive Committee, nominated from within CHARIS Board of Directors, reviews and handles CHARIS' human resource matters, with policy guidance from the Archdiocesan Office for Human Resources.

## Policies and Practices

CHARIS has a set of established policies and practices compiled into a Board Handbook as a single point of reference that guides the board and secretariat in the proper conduct of CHARIS' affairs. These cover areas such as conflict of interest, whistleblowing policy, fundraising, financial management, grant management, volunteer management, communications, and a Code of Ethics.

The Handbook contains separate sections on the applicable regulations, board composition, duties and responsibilities, board processes, programmes and operations, and secretariat matters.

Besides the Board Handbook, CHARIS Board, committees and the executive team are also guided by policy manuals within their respective functions.

## Financial Accountability and Transparency

The Audit and Finance Committees provide oversight of CHARIS' financial processes and reporting, with the aim of continuous improvements in accountability and transparency.

Working with public accounting firm RSM Chio Lim LLP, CHARIS produces an annual set of audited accounts in accordance with the provisions of the Companies Act, the Charities Act, and the Charities Accounting Standard ("CAS"). The full set of financial statements for the period under review is on page 42 onwards.

# Governance Evaluation Checklist

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 on 30 September 2023.

S/N	Code Guideline	Code ID	Response (select whichever is applicable)
<b>Board Governance</b>			
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied
	Are there governing board members holding staff <sup>1</sup> 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	
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	
4	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.  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.	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
<b>Conflict of Interest</b>			
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
<b>Strategic Planning</b>			
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
<b>Human Resource and Volunteer2 Management</b>			
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
<b>Financial Management and Internal Controls</b>			
13	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied
14	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied
15	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied
16	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied
17	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied
	Does the charity invest its reserves (e.g. in fixed deposits)? (skip item 18 if "No")		Yes
18	The charity has a documented investment policy approved by the Board.	6.4.3	Complied
<b>Fundraising Practices</b>			
	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
	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	
<b>Disclosure and Transparency</b>			
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.  Are governing board members remunerated for their services to the Board? (skip items 22 and 23 if "No")	8.2	Complied  No
22	No governing board member is involved in setting his own remuneration.	2.2	
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.  Does the charity employ paid staff? (skip items 24 and 25 if "No")	8.3	   Yes
24	No staff is involved in setting his own remuneration.	2.2	Complied
25	The charity discloses in its annual report — (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  (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity.  The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.	8.4	Complied

**Notes:**

<sup>1</sup> 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.

<sup>2</sup> Volunteer: A person who willingly serves the charity without expectation of any remuneration.

# Meetings with Board of Directors for FY2023

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 2023 (1 October 2022 to 30 September 2023).

Board Member (FY2023)	Total Board Meetings FY23 = 4	Board Meeting 2022-4 18 Oct 22	Board Meeting 2023-1 19 Jan 23	Board Meeting 2023-2 25 Apr 23	Board Meeting 2023-3 20 Jul 23
Dorai Raj Stephen s/o Arputharaj (wef 2 Jun 17)	4	Y	Y	Y	Y
Koh Li Hia Josephine (wef 1 Jan 19)	4	Y	Y	Y	Y
Devendran Selvarajoo Thevar (wef 1 Jan 19)	4	Y	Y	Y	Y
Thomas Low Sim Teck (wef 1 Jan 19)	2	Y	N	N	Y
Dr. Prema Raj Jeyaraj (wef 22 Jul 19)	3	Y	Y	Y	N
Toh Wen Keong Joachim (wef 1 Dec 19)	3	Y	N	Y	Y
Dr. Png Jin Chye Damian (wef 1 Oct 20)	3	N	Y	Y	Y
Chan Shu Fung Elaine (wef 1 Jan 21)	4	Y	Y	Y	Y
Lim Yuhyuh Leona (wef 1 Jan 21)	4	Y	Y	Y	Y
Mok Lip Chih Teresa (Mo Lizhi) (wef 1 Apr 21)	4	Y	Y	Y	Y
Joseph Christopher Koh Boon Kiok (wef 1 Sep 21)	3	Y	Y	Y	N
Lim Fung Wan Colin (wef 1 Sep 21)	3	Y	N	Y	Y
Fernandes Jean Mavis (wef 1 Feb 23)	2	N.A.	N.A.	Y	Y
Suriyacala Jennifer Marie (wef 1 Feb 23)	2	N.A.	N.A.	Y	Y
Lee Say Meng, Antony (wef 1 Mar 23)	1	N.A.	N.A.	Y	N
		<b>11</b>	<b>10</b>	<b>15</b>	<b>12</b>

# Financial Report

## **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 2023



**CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.**

**Statement by Directors and Financial Statements**

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## 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 2023.

#### 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  
Mok Lip Chih Teresa (Mo Lizhi)  
Lim Fung Wan, Colin  
Lim Yuhyuh Leona (Lin Yuyu Leona)  
Joseph Christopher Koh Boon Kiok  
Fernandes Jean Mavis  
Suriyacala Jennifer Marie  
Lee Say Meng Anthony

(Appointed on 1 February 2023)  
(Appointed on 1 February 2023)  
(Appointed on 1 March 2023)

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 His Eminence, Cardinal William Goh Seng Chye, Reverend Monsignor Yim Chin Meng Stephen and Reverend Monsignor Zhang Siqian.

#### 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

.....  
Koh Li Hia Josephine  
Director



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

**Report on the audit of the financial statements**

**Opinion**

We have audited the accompanying financial statements of Caritas Humanitarian Aid & Relief Initiatives (Singapore) Ltd (the "company"), which comprise the statement of financial position as at 30 September 2023, 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 1967 (the "Act"), the Charities Act 1994 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 2023 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.**

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**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.

**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)**

- 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.
- 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

8 December 2023



## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

### Statement of Financial Activities Year Ended 30 September 2023

		2023			2022		
	Notes	General fund \$	Humanitarian aid fund \$	Total \$	General fund \$	Humanitarian aid fund \$	Total \$
<b><u>Incoming resources</u></b>							
Fund-raising activities	4	297,390	2,378,420	2,675,810	200,398	2,547,373	2,747,771
Interest income		76,105	–	76,105	12,420	–	12,420
Other income and gains	7	23,114	–	23,114	16,504	899	17,403
<b>Total incoming resources</b>		<u>396,609</u>	<u>2,378,420</u>	<u>2,775,029</u>	<u>229,322</u>	<u>2,548,272</u>	<u>2,777,594</u>
<b><u>Resources expended</u></b>							
Fund-raising activities	4	–	(219,716)	(219,716)	(47,020)	(98,676)	(145,696)
Charitable activities	5	(516,547)	(1,435,513)	(1,952,060)	(188,080)	(2,021,674)	(2,209,754)
Governance and operating costs	6	(212,928)	–	(212,928)	(103,793)	(100,851)	(204,644)
<b>Total resources expended</b>		<u>(729,475)</u>	<u>(1,655,229)</u>	<u>(2,384,704)</u>	<u>(338,893)</u>	<u>(2,221,201)</u>	<u>(2,560,094)</u>
<b>Transfer to General Fund as donation</b>		<u>285,410</u>	<u>(285,410)</u>	<u>–</u>	<u>305,661</u>	<u>(305,661)</u>	<u>–</u>
<b>(Deficit) / surplus for the year, representing total comprehensive income</b>							
		(47,456)	437,781	390,325	196,090	21,410	217,500

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 2023**

	<u>Notes</u>	<u>2023</u> \$	<u>2022</u> \$
<b>ASSETS</b>			
<b><u>Non-current assets</u></b>			
Plant and equipment	8	126,732	181,831
<b>Total non-current assets</b>		<u>126,732</u>	<u>181,831</u>
<b><u>Current assets</u></b>			
Other non-financial assets	9	5,438	6,837
Cash and cash equivalents	10	5,633,771	5,164,945
<b>Total current assets</b>		<u>5,639,209</u>	<u>5,171,782</u>
<b>Total assets</b>		<u>5,765,941</u>	<u>5,353,613</u>
<b>LIABILITIES</b>			
<b><u>Current liabilities</u></b>			
Other payables and accruals	11	126,400	104,397
<b>Total current liabilities</b>		<u>126,400</u>	<u>104,397</u>
<b>Total liabilities</b>		<u>126,400</u>	<u>104,397</u>
<b>Net assets</b>		<u>5,639,541</u>	<u>5,249,216</u>
<b>FUNDS</b>			
<b><u>Unrestricted fund</u></b>			
General fund	12	3,051,874	3,099,330
<b>Total unrestricted fund</b>		<u>3,051,874</u>	<u>3,099,330</u>
<b><u>Restricted fund</u></b>			
Humanitarian aid fund	12	2,587,667	2,149,886
<b>Total restricted fund</b>		<u>2,587,667</u>	<u>2,149,886</u>
<b>Total funds</b>		<u>5,639,541</u>	<u>5,249,216</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 2023

	<u>General fund</u> \$	Humanitarian <u>aid fund</u> \$	<u>Total</u> \$
<b>Current year</b>			
Opening balance at 1 October 2022	3,099,330	2,149,886	5,249,216
<b>Changes in equity:</b>			
Surplus / (deficit) for the year	(47,456)	437,781	390,325
Closing balance at 30 September 2023	<u>3,051,874</u>	<u>2,587,667</u>	<u>5,639,541</u>
<b>Previous year</b>			
Opening balance at 1 October 2021	2,903,240	2,128,476	5,031,716
<b>Changes in equity:</b>			
Surplus for the year	196,090	21,410	217,500
Closing balance at 30 September 2022	<u>3,099,330</u>	<u>2,149,886</u>	<u>5,249,216</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 2023**

	<u>2023</u>	<u>2022</u>
	\$	\$
<b><u>Cash flows from operating activities</u></b>		
Net surplus for the year	390,325	217,500
Adjustments for:		
Depreciation of plant and equipment	58,503	39,833
Interest income	(76,105)	(12,420)
Operating cash flows before changes in working capital	372,723	244,913
Other non-financial assets	1,399	(5,337)
Other payables	22,003	31,307
Net cash flows from operating activities	396,125	270,883
<b><u>Cash flows from investing activities</u></b>		
Purchase of plant and equipment	(3,404)	(104,519)
Interest received	76,105	12,420
Net cash flows from (used in) investing activities	72,701	(92,099)
<b>Net increase in cash and cash equivalents</b>	468,826	178,784
Cash and cash equivalents, statement of cash flows, beginning balance	5,164,945	4,986,161
<b>Cash and cash equivalents, statement of cash flows, ending balance (Note 10)</b>	5,633,771	5,164,945

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 2023**

#### **1. General**

Caritas Humanitarian Aid & Relief Initiatives (Singapore) Ltd (the “company”) is a company registered in the Republic of Singapore under the Companies Act 1967 (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.

#### **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 Accounting Standards Committee under ACRA (ASC). The company is also subject to the provisions of the Charities Act 1994 and Companies Act 1967 (the “Act”).

#### **Accounting convention**

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

#### **Basis of preparation of financial statements**

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.

## **CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.**

### **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.

##### **Income tax**

As a charity registered under the Charities Act 1994, the company is exempted from income tax on income and gains within section 13R of the Income Tax Act 1947 to the extent that these are applied to its charitable objects.



## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

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

#### 2A. Significant accounting policies (cont'd)

##### 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%
Computer software	–	20% - 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.

##### Carrying amounts of non-financial assets

Irrespective of whether there is any indication of impairment, an annual impairment test is performed at about the same time every year on an intangible asset with an indefinite useful life or an intangible asset not yet available for use. The carrying amount of other non-financial assets is reviewed at each end of the reporting year for indications of impairment and where an asset is impaired, it is written down through profit or loss to its estimated recoverable amount. The impairment loss is the excess of the carrying amount over the recoverable amount and is recognised in profit or loss. The recoverable amount of an asset or a cash-generating unit is the higher of its fair value less costs of disposal and its value in use. When the fair value less costs of disposal method is used, any available recent market transactions are taken into consideration.

## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

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

#### 2A. Significant accounting policies (cont'd)

##### Carrying amounts of non-financial assets (cont'd)

When the value in use method is adopted, in assessing the value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash flows (cash-generating units).

##### Cash and cash equivalents

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

##### Payables

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

#### 2B. Other explanatory information

##### Funds

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

##### Allocation to activities:

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

During the current year, only expenses directly related to the purpose of the humanitarian fund are charged to the fund, as documented in the board meeting minutes.

## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

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

#### 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.

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>2023</u>	<u>2022</u>
	\$	\$
Salaries and other short-term employee benefits	103,275	92,325
Contributions to defined contribution plan	<u>13,295</u>	<u>12,092</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>2023</u>	<u>2022</u>
	\$	\$
Above \$100,000	1	-
Below \$100,000	<u>-</u>	<u>1</u>

## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

### 4. Fund-raising activities

	<u>2023</u>	<u>2022</u>
	\$	\$
<u>Incoming resources from fund-raising activities</u>		
Donations received	2,378,420	2,547,373
Grants received	297,390	200,398
Total	<u>2,675,810</u>	<u>2,747,771</u>
<u>Expenditures for fund-raising activities</u>		
Short term employee benefits expense	60,792	56,643
Contributions to defined contribution plan	9,133	8,922
Bank charges	22,103	29,909
Others	127,688	50,222
Total	<u>219,716</u>	<u>145,696</u>

The company's fund-raising efficiency ratio is 9.2% (2022: 5.7%), which meets the requirements of the 30/70 rule in accordance with the requirements of the Commissioner of Charities.

### 5. Charitable activities

	<u>2023</u>	<u>2022</u>
	\$	\$
<u>Expenditures for charitable activities</u>		
Capacity building	269,919	533,443
Disaster relief, including Covid-19 Aid	625,312	849,832
Humanitarian relief	537,845	436,170
Short term employee benefits expense	237,788	220,534
Contributions to defined contribution plan	36,533	35,689
Support cost	236,885	106,099
Others	7,778	27,987
Total	<u>1,952,060</u>	<u>2,209,754</u>

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

### 6. Governance and operating costs

	<u>2023</u>	<u>2022</u>
	\$	\$
Short term employee benefits expense	99,079	91,889
Contributions to defined contribution plan	15,222	14,870
Others	98,627	97,885
Total	<u>212,928</u>	<u>204,644</u>

### 7. Other income and gains

	<u>2023</u>	<u>2022</u>
	\$	\$
Government grants	4,237	16,044
Others	3,601	1,359
Total	<u>7,838</u>	<u>17,403</u>



## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

### 8. Plant and equipment

	Office equipment \$	Computer equipment & software \$	Furniture & fittings \$	Leasehold improve- ments \$	Total \$
<u>Cost:</u>					
At 1 October 2021	3,933	118,696	6,705	83,957	213,291
Additions	1,749	102,770	—	—	104,519
At 30 September 2022	5,682	221,466	6,705	83,957	317,810
Additions	—	3,404	—	—	3,404
At 30 September 2023	5,682	224,870	6,705	83,957	321,214
<u>Accumulated depreciation:</u>					
At 1 October 2021	2,632	30,837	6,705	55,972	96,146
Depreciation	507	25,333	—	13,993	39,833
At 30 September 2022	3,139	56,170	6,705	69,965	135,979
Depreciation	507	44,004	—	13,992	58,503
At 30 September 2023	3,646	100,174	6,705	83,957	194,482
<u>Net book value:</u>					
At 1 October 2021	1,301	87,859	—	27,985	117,145
At 30 September 2022	2,543	165,296	—	13,992	181,831
At 30 September 2023	2,036	124,696	—	—	126,732

### 9. Other non-financial assets

	<u>2023</u> \$	<u>2022</u> \$
Deposits	1,500	1,500
Prepayments	3,938	5,337
	<u>5,438</u>	<u>6,837</u>

### 10. Cash and cash equivalents

	<u>2023</u> \$	<u>2022</u> \$
<u>Unrestricted in use:</u>		
Cash at bank	574,353	289,426
Fixed deposits with financial institutions	2,471,751	2,725,633
Subtotal	<u>3,046,104</u>	<u>3,015,059</u>
<u>Restricted in use:</u> <sup>(a)</sup>		
Cash at bank	1,906,473	1,798,679
Fixed deposits with financial institutions	681,194	351,207
Subtotal	<u>2,587,667</u>	<u>2,149,886</u>
Total	<u>5,633,771</u>	<u>5,164,945</u>
Fixed deposits with financial institutions Mature within 1 year	<u>3,152,945</u>	<u>3,076,840</u>

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### 10. Cash and cash equivalents (cont'd)

(a) Cash and cash equivalent restricted in use is for programmes recorded in restricted fund (Note 12).

The rates of interest for the cash on interest earning balances ranged between 3.2% and 3.3% (2022: 0.9% and 2.7%) per annum.

### 11. Other payables and accruals

	<u>2023</u> \$	<u>2022</u> \$
Third parties and accrued expenses	<u>126,400</u>	<u>104,397</u>

### 12. Fund account balances

	<u>General fund</u> \$	<u>Humanitarian aid fund</u> \$	<u>Total</u> \$
<b><u>As at 30 September 2023:</u></b>			
<b><u>Non-current assets</u></b>			
Plant and equipment	126,732	–	126,732
Total non-current assets	<u>126,732</u>	<u>–</u>	<u>126,732</u>
<b><u>Current assets</u></b>			
Deposit	1,500	–	1,500
Prepayment	3,938	–	3,938
Cash and cash equivalents (Note 12A)	3,046,104	2,587,667	5,633,771
Total current assets	<u>3,051,542</u>	<u>2,587,667</u>	<u>5,639,209</u>
<b><u>Current liabilities</u></b>			
Other payables	126,400	–	126,400
Total current liabilities	<u>126,400</u>	<u>–</u>	<u>126,400</u>
Net assets	<u>3,051,874</u>	<u>2,587,667</u>	<u>5,639,541</u>
<b><u>As at 30 September 2022:</u></b>			
<b><u>Non-current assets</u></b>			
Plant and equipment	181,831	–	181,831
Total non-current assets	<u>181,831</u>	<u>–</u>	<u>181,831</u>
<b><u>Current assets</u></b>			
Deposit	1,500	–	1,500
Prepayment	5,337	–	5,337
Cash and cash equivalents (Note 12A)	3,015,059	2,149,886	5,164,945
Total current assets	<u>3,021,896</u>	<u>2,149,886</u>	<u>5,171,782</u>
<b><u>Current liabilities</u></b>			
Other payables	104,397	–	104,397
Total current liabilities	<u>104,397</u>	<u>–</u>	<u>104,397</u>
Net assets	<u>3,099,330</u>	<u>2,149,886</u>	<u>5,249,216</u>

## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

### 12. Fund account balances (cont'd)

#### 12A. Humanitarian aid fund

	<u>2023</u> \$	<u>2022</u> \$
Common fund <sup>(a)</sup>	2,018,760	1,565,966
Subtotal	<u>2,018,760</u>	<u>1,565,966</u>
<u>Specific funds:</u> <sup>(a)</sup>		
A Call To Share General Fund	511,909	393,912
India Covid-19 Response Fund	—	139,113
Others	56,998	50,895
Subtotal	<u>568,907</u>	<u>583,920</u>
Total	<u>2,587,667</u>	<u>2,149,886</u>

(a) Under clause (c) of the conditions in the Permit granted under the Charities (Fund-Raising Appeals for Local and Foreign Charitable Purposes) Regulations 2012, donations collected must be remitted or used for the approved purpose within the next 2 financial years from the period in which the donations were made.

### 13. 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>2023</u> \$	<u>2022</u> \$
Not later than one year	10,368	38,400
Later than one year and not later than five years	<u>—</u>	<u>9,600</u>
Rental expenses for the year	<u>40,704</u>	<u>38,400</u>

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

### 14. 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.

## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

### 14. Reserve policy (cont'd)

	<u>2023</u> \$	<u>2022</u> \$
Accumulated fund (cash and cash equivalents)	<u>5,633,771</u>	<u>5,164,945</u>
Ratio of reserves to annual operating expenditure	<u>2.36</u>	<u>2.02</u>

### 15. Reclassification and comparative figures

Certain reclassifications were made in the balances in the financial statements for last year. The material changes in the balances included the following:

		<u>General fund</u> \$	<u>Humanitarian aid fund</u> \$
<u>After:</u>			
<u>2022 Statement of financial activities:</u>			
<u>Incoming resources</u>			
Fund-raising activities	#A	200,398	2,547,373
 <u>Before:</u>			
<u>2022 Statement of financial activities:</u>			
<u>Incoming resources</u>			
Fund-raising activities	#A	506,059	2,241,712
Difference		<u>(305,661)</u>	<u>305,661</u>

#A. Reclassifications have been made to enhance comparability with current year's financial statements.

The above reclassifications did not require modifications and reclassifications to financial statements measurements. 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 the above reclassification 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 are presented. Apart from these disclosures, other balances and notes are not impacted by the reclassifications.



# 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) 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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## Banker:

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The stylised cross signifies CHARIS as a Catholic organisation.

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

The colour purple represents both the colour of suffering (used during Lent) and the “coming” of hope which we seek to bring to those suffering overseas.

 [www.charis-singapore.org](http://www.charis-singapore.org)

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