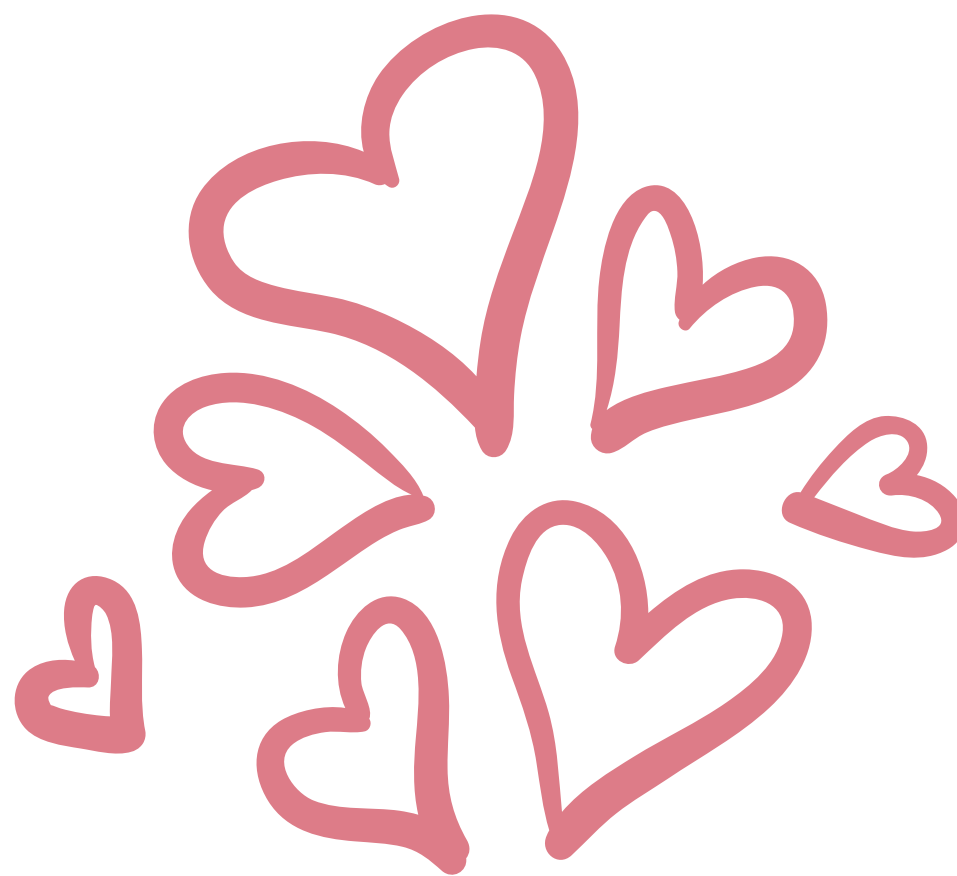




爱心服务中心  
裕廊

# ANNUAL REPORT

June 2018 to May 2019



## OUR MISSION

To serve the residents and needy students to the best of our abilities, through programmes and activities, with professionalism in promoting social and multi-racial community bonding.

## OUR LOGO

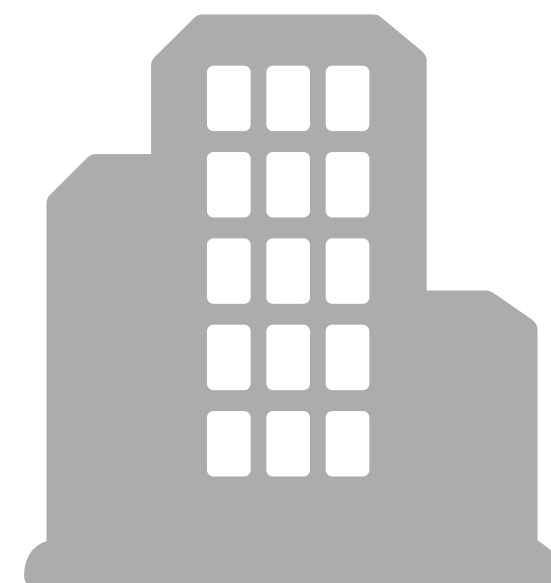
The two vibrant orange strokes embracing a heart protectively depicts the role of Loving Heart in providing school-based and community-based services for the needy students and elderlies in the community.

The soft-edged heart within the strokes symbolizes the vulnerability and fragility of the disadvantaged and the needy. The three little hearts represent the heartfelt feelings and joy of the community.

Bright orange and red colors emulates sunshine, light and warmth.

# ABOUT US

**Loving Heart Multi-Service Centre (Jurong) was officially opened on 4th December 2004 by Mr Lim Boon Heng, Former Minister, Prime Minister's Office (2001-2011), former MP for Jurong GRC.**



Set up as a one stop social service centre, our programmes and services have since grown and expanded to reach a wider community in Jurong. As a result, Loving Heart Multi-Service Centre (Jurong Central) was renamed Loving Heart Multi-Service Centre (Jurong) in 2012 to reflect the expansion of our service boundary.

Located at Block 316 Jurong East Street 32, #01-279, Loving Heart Multi-Service Centre (Jurong) (LHMSCJ) undertakes various school-based and social projects. We also collaborate with relevant organisations to better serve the community.

Our ongoing services and programmes includes:

- Sports, Tuition and Mentoring Programme (S.T.A.M.P)
- Free Traditional Chinese Medicine (TCM) Clinic
- Free Tuition Programme
- Health Screening & Consultation (Project Big Heart)
- Pupils' Breakfast Scheme
- Food Gift Programme
- Promoting Healthy Lifestyle
- Case Management

Opened on 1 September 2006, Loving Heart Youth Centre currently hosts activities namely, the Free TCM Clinic, Free Tuition Programme and Chair Based Exercise. The Youth Centre was later renamed as Activity Centre.

Both centres are presently managed by a staff strength of 7. LHMSCJ continues to facilitate residents' bonding in the neighbourhood and aim to focus on providing our services as well as maintain the one-stop service centre to serve Jurong GRC, Bukit Batok SMC and Yuhua SMC.

LHMSCJ Management Committee consists of 16 members and the present term of office is from 1 June 2017 to 31 May 2019.

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"There are those who give with joy, and that joy is their reward."  
- Khalil Gibran



# CHAIRMAN'S MESSAGE

Despite tough economic situations, Loving Heart is thankful to our donors for their generosity in support of our growing programmes and activities.

In 2019, we are honored to have 18 schools joining us in Pupils' Breakfast Scheme and S.T.A.M.P. With the increasing demand for food gifts, we are also pleased to further enhance our food gifts with elderly milk powder and oil. This year, we also introduced a new community program, Low Impact Aerobics Exercise and response has been encouraging for us so far.



Goh Cheng Tee, Freddy, PBM  
Chairman  
Management Committee

I wish to express my deepest appreciation and gratitude to our Founding Adviser, Mr Lim Boon Heng, our Special Adviser, Mr Tharman Shanmugaratnam, Senior Minister and Coordinating Minister for Social Policies and MP for Jurong GRC, and our Advisers, Mr Desmond Lee, Minister for Social and Family Development and Second Minister for National Development, and MP for Jurong GRC, and Mr Ang Wei Neng, MP for Jurong GRC, for their visionary guidance, support and their presence in Loving Heart events.

Loving Heart is grateful to its partners, Thye Hua Kwan Moral Society and Cheng Hong Welfare Service Society and the following corporate sponsors; Bo Tien Welfare Services Society, Fullerton Health, Makino Asia Pte Ltd, NTUC Fairprice Foundation Limited as well as South West Community Development Council for their continuous valuable support.

This report encapsulates our key school-based and community-based programmes.

During our term of office, I am also deeply saddened by the passing of the late Mr Jimmy Lew Kit Foo PBM and the late Mr Wong Cheow Heng of the Loving Heart Management Committee. They have made significant contributions to Loving Heart and no words of gratitude are enough to thank them.

During my three terms as Chairman, I am glad to have been given the opportunity to serve and I would like to express my heartfelt thanks to our Advisers, Advisory Councillors, Trustees, Loving Heart Management Committee and staff.

In the upcoming year, I wish the incoming Management Committee success in meeting the new challenges they may face and continue to strive to be even better in serving the students and residents within our service boundary.

# PEOPLE BEHIND LOVING HEART

## Founding Adviser



**Mr Lim Boon Heng**

Chairman of Temasek Holdings  
Private Limited

## Special Adviser



**Mr Tharman Shanmugaratnam**

Senior Minister & Coordinating  
Minister for Social Policies  
Member of Parliament for Jurong GRC

---

## Advisers



**Mr Desmond Lee**

Minister for Social and Family  
Development & Second Minister  
for National Development  
Member of Parliament for Jurong GRC



**Mr Ang Wei Neng**

Member of Parliament for Jurong GRC  
Chairman of Jurong-Clementi  
Town Council

---

## Advisory Councillors



**Mr Henry Ho Kok Wai**  
PBM BBM BBM (L)



**Mr Lee Kim Siang**  
PBM BBM BBM (L)



**Mr Goh Peng Tong**  
PBM BBM



**Ms Koh Chuey Keen**  
Jenny PBM

---

## Trustees



**Mr Tan Poi Eng**  
JP PBM BBM



**Mr Yap Thian Ling**  
PBM BBM BBM (L)



**The Late Mr Lew Kit Foo**  
Jimmy PBM  
(till 10 Aug 2018)



## Management Committee



Mr Goh Cheng Tee  
Freddy PBM  
Chairman



Dr Chua Song Peck  
PBM BBM  
Immediate Past Chairman



Mr Tan Lip Kwang  
Kelvin PBM BBM  
Vice Chairman



Mrs Rhama Sankaran  
Secretary



Ms Chiang Ah Choo  
PBM  
Assistant Secretary



Mr Tey Siang Lim  
Gerald  
Treasurer



Mr Karthik Sankaran  
Assistant Treasurer



Ms Tay Siew Luan  
Helen  
Member



Mr Ong Ah Hai  
Member



Dr Tsu Chin Sun  
Gary PBS  
Member



The Late Mr Wong  
Cheow Heng  
Member  
(till 4 Mar 2019)



Mr Kamalamohan  
S/O Kuppusamy  
Ramiah  
Member



Mr Ng  
Saing Leong  
Member



Ms. Serene  
Ong  
Member



Mr Lawrence  
Ng  
Member



Mr Elvis Chong  
Member

---

## Management and Staff



Mr Leow Peng Kui  
JP PBM BBM  
Manager



Mr Sit Poh Huat Jimmy  
Deputy Manager



Ms Cindy Yeo  
Executive Officer



Ms Geetha Kerisna  
Executive Officer



Ms Tou Miao Miao  
Accounts Executive



Hjh Halipah Bte Surnan PBS  
Junior Executive



Ms Stacy Leow  
Junior Executive

# PARTNERS & CORPORATE SPONSORS

## Partners



太和觀 THK

Thye Hua Kwan  
Moral Society



Cheng Hong Welfare  
Service Society

## Corporate Sponsors



Bo Tien Welfare  
Services Society



Fullerton Health



Makino Asia  
Pte Ltd



NTUC Fairprice  
Foundation Limited



South West Community  
Development Council



# DISTINGUISHED PATRONS & PATRONS

## Distinguished Patrons

### Corporates & Institutions

Fine Sheetmetal Technologies Pte Ltd  
GPR Co Pte Ltd  
Lee Foundation  
Makino Asia Pte Ltd  
Mencast Engineering Pte Ltd  
Neo Garden Catering Pte Ltd  
NTUC Fairprice Foundation Limited  
United Overseas Bank Limited

### Individuals

Karthik Sankaran  
Lee Ti Seng Desmond  
Liew Chern Yean  
Lim Boon Heng  
Low Ming Wah  
Yu Jiliang

## Patrons

### Corporates & Institutions

Amber Electronics Pte Ltd  
Ann San Temple  
Bukit Batok CCC  
Bukit Batok East CCMC  
Bukit Panjang Taxi, Jurong East  
Shang Dian Lian He She  
Bukit Timah Copy Service  
Cheng Hong Welfare Service Society  
Cheow Heng (S) Pte Ltd  
Ci Bei Bai Yun Gong  
Clementi Citizen's Consultative Committee  
C&W Services (S) Pte Ltd  
D-Team Engineering Pte Ltd  
Elsie's Kitchen Catering Service Pte Ltd  
Esun International Pte Ltd  
Freshen Fruit Trading  
Fuan Temple  
GBM Logistics Pte Ltd

GWTECH Engineering Pte Ltd  
Hock Seng Heng Tpt & Trading Pte Ltd  
Integer Alpha Pte Ltd  
Ji Qing Tang  
Ji Shan Tang  
JS Creates Pte Ltd  
Jurong Central CCC  
Jurong Green CCMC  
Jurong Spring CCC  
Koh Ho Song Contractor Pte Ltd  
Leong Poh Kee Pte Ltd  
Ling Jin Tang  
LoveJoy Consultancy Services Pte Ltd  
Makino Asia Pte Ltd 7th Month  
Markono Print Media Pte Ltd  
Matsushita Greatwall Corporation Pte Ltd  
Qiong Yao Jiao Di Temple  
Scimex Precision Engineering & Trading



# DISTINGUISHED PATRONS & PATRONS

## Patrons

### Corporates & Institutions

Seng Choon Engineering Pte Ltd  
Soon An Tan  
Taman Jurong CCC CDWF  
Tang Tea House (JW) Pte Ltd  
The Edinburgh Clinic  
Thye Hua Kwan Moral Society  
Tiong Heng Transport Pte Ltd  
Tong Whye Temple  
West Coast Ho Teck Si  
Wui Hong Enterprises Pte Ltd  
Xin Wen Engineering Pte Ltd  
Xi Shan Gong

### Individuals

Alwin Ng Jun Wei  
Amanda Lim Woon Hui  
Amir Hamzah Bin Abdul Razak  
Ang Mei Qi  
Behera Roshan Raj  
Cathrine Teo  
Chandran Sivashree  
Chang Mun Ling  
Chang Set Chee  
Chen Jee Mun  
Chen Jiarong  
Chen Siew Len  
Cheng Beng Kwang  
Cheng Tee Jing  
Cheo Peng Hua  
Cheong Aik Leang  
Chew Wei Ting

Chia Bernicia (Xie Bernicia)  
Chia Teo Huat  
Chiang Ah Choo, PBM  
Ching Kee Sia  
Chiong Kwan Seng  
Chong Limei  
Chong Sin Hui  
Choo Zhi-Wei  
Chris Koh Jun Xiang  
Chris Leow Kok Meng  
Chua Boon Lai  
Chua Cheng Kong  
Chua Chiew Ping  
Chua Mei Na  
Chua Meng Hui Minnie  
Chua Yiru  
Cicilia Sutanto  
Cordell Chan Yew Kwang  
David Teo Kee Bock  
Ding Feng Pte Ltd  
Du Caihong  
Du Yukai @ Toh Yukai  
Eng Kun Sheng  
Eugene Tan  
Eunice Chua  
Fang Xinyun Sue  
Foo Cher Loong  
Foo Chia Wei Tabitha  
Foo Ji Jing Clara  
Foo Ji Ying Jessica  
Francesco Saverio Saraceno  
Fung Kwok Pan

Goh Bee Hong Angelina  
Goh Hui Jun Dorothy  
Goh Puay See  
Hafiza Abdul Majid  
He Yueyang Wesley  
Hendrix Meng Choon Seng  
Ho Teck Heng  
Ho Wai Han  
Hong Siew Ping  
Hsu Eu Zu  
Huang Hanyin  
Huang Miaw Yi  
Hue An Li  
Jake Gan  
Jayanti Visvanathan  
Jhunjhnuwala Vidya Devi  
Jindee Cheng  
Jody Ong  
Joseph Ong  
K V Vanu Gopala Menon  
Kabra Aayush  
Kan Min Yen  
Karkhanis Sandeep Anil  
Ken  
Kirankumar Varkala  
Koh Beng Guan Don  
Koh Chee Kong  
Koh Hock Soon  
Koh Hong Wei Roger  
Koh Lek Siew  
Koh Tieh Koun  
Kok Soke Wai

# DISTINGUISHED PATRONS & PATRONS

## Patrons

Kong Jia Hng  
Kuah Ching Ling  
Lai Siu Yin  
Law Eng Seng  
Lee Eng Wah  
Lee Gek Cher  
Lee Jun Cheng  
Lee Moon Hing  
Lee Mw  
Lee Poay See  
Lee Xue Ling  
Leong Kan Chia  
Leong Kit Tzin  
Leow Yan Qiu  
Leow Yong Hwa (The Late)  
Ler Tze Hao  
Liaw Hock Chuan  
Liew Yoon Sam  
Lilin Seah  
Lim Ah Hong  
Lim Bee Hua  
Lim Cheat Hoe  
Lim Chee Wei  
Lim Chwee Kim  
Lim Ern Sheng Edmund  
Lim Hui Eng  
Lim Khar Thian  
Lim Puay Yuen  
Lim Sien Long

Lim Soon Huat  
Lim Soon Huat Richard  
Lim Teck Chai Danny  
Lim Thye Aun  
Lim Ziwei  
Lin Jia Hui  
Lin Jia Teng  
Lin Jia Xin  
Lin Jyh Hsien  
Lin Shujun  
Lina Chua Siew Eng  
Linda Lim Mei Luan  
Linda Seah Lei Sie  
Long Siew Kuen  
Loo Chee Wee  
Low Hsu Ming Julian  
Low Wen Chyi Vivien  
Loy Suan Song  
Martha Satyamulya  
Maurice Aloysius Lee S M  
Mdm Shan  
Mohana Rani Suppiah  
Mukund Daga  
Mulpuri Karthick  
Naik Siddesh Shrikant  
Nazreen Begum D/O Kader  
Batcha Sahib  
Neo Hwan Khim  
Neo Tian Siah

Ng Baoning Ida  
Ng Beng Tat  
Ng Chee Woh Victor  
Ng Gak San  
Ng Heng Siong  
Ng Tien Chor  
Ng Woo Hong  
Oei Wei Ling  
Ong Boon Kher  
Ong Eng Tiam  
Ong Hui Qing  
Ong Kok Hin  
Ong Muay Hua  
Ong Weixiang  
Ong Zhen Yuan  
Peng Kian Yong  
Phra Phrom Erawan Shrine  
Poh Boon Keong  
Poh Pin Zheng  
Poh See Yong  
Quek Lee Peng  
Rhama Sankaran  
Ricky Oh Chun Wah  
Sarah Donna Nanayakara  
Seah Huan Ju Emily  
Shrikant Sharad Joshi  
Sia Chen Cheong  
Sia Liang Hock  
Sim Seng Yong

# DISTINGUISHED PATRONS & PATRONS

## Patrons

Singh Brajesh  
Siti Nuraisah Bte Sayang  
Sum Hwee Hong Ivan  
Syarfa Nur Izyan Binte Roslan  
Tammie Chew Cai Ling  
Tan Chiang How Gerald  
Tan Choon Tian  
Tan Giok Mui  
Tan Lip Kwang Kelvin, BBM  
Tan Peng Huat  
Tan Su Ping  
Tan Wei Ping  
Tan Wei Tong  
Tan Weiming  
Tan Yeow Khoon  
Tan Yong Hui  
Tan Yong Keng  
Tan Zing Zing  
Tang Chia Shuen  
Tay Bao Hui  
Tay Chai Leng  
Tay Hua Chun  
Tay Liyan  
Tay Xiu Fang  
Teo Edward  
Teo Kim Leng  
Teo Teck Thye

Teo Wee Teck  
Teo Xin Yi  
Toh Sim Lan  
Toh Soon Leng  
Truong Thai Son  
Viet Le Quoc  
Villanueva Anne Kristine Tabilla  
Vivienne Kaur Hans  
Wang Huate  
Winson Utama  
Wong Mui Chin Cynthia  
Wong Yee Ming  
Wong Zhi Mei  
Yap Gui Yong  
Yeo Chee Keong  
Yeo Chee Yin  
Yeo Kin Hui  
Yeo Xiang Lan  
Yin Shen Dian  
Yip Khai Tang Frederick  
Yong Hsin Ann  
Yong Mee Keow  
Yong Yar Peng  
Yoon Chee May  
Zaleha Binte Suratman  
Zheng Jinghao  
Zhuo Song Ting

陈来川  
黄泉兴  
梁庭旭  
王妮琪  
吴宇恒  
吴开顺  
吴财明  
许学发  
许福荣

We would like to convey our sincere apologies should we have left out any person. We express our heartfelt appreciation to all who have donated to Loving Heart Multi-Service Centre (Jurong).



# SCHOOL BASED PROGRAMMES

► PUPILS' BREAKFAST SCHEME

► S.T.A.M.P.



# PUPILS' BREAKFAST SCHEME

Since 2006, the Pupils' Breakfast Scheme has been a supplement to assistance provided by Ministry of Education Financial Assistance Scheme (MOE-FAS) and the Straits Times Pocket Money Fund.

It was introduced to ensure school-going children receive adequate nutrition to meet with their growing needs and to provide additional help for parents to cover the expenses for their children's school meals. Beneficiaries are given \$1 for primary schools; \$1.50 for secondary schools and special needs schools to purchase food in their school canteen for 200 school days.

For the Year 2019, Loving Heart is serving 9 Primary Schools, 8 Secondary Schools and 1 Special Needs School in Jurong GRC, Bukit Batok SMC and Yuhua SMC. A total of \$135,500 will be disbursed to 550 beneficiaries throughout the year.

The following are the schools participating for PBS 2019:

Primary Schools	Secondary Schools	Special Needs School
Bukit View Primary School	Bukit Batok Secondary School	Grace Orchard School
Clementi Primary School	Bukit View Secondary School	
Fuhua Primary School	Clementi Town Secondary School	
Keming Primary School	Hua Yi Secondary School	
Lakeside Primary School	Jurongville Secondary School	
Nan Hua Primary School	NUS High School of	
Princess Elizabeth	Mathematics and Science	
Primary School	Yuhua Secondary School	
Rulang Primary School	Yusof Ishak Secondary School	
Yuhua Primary School		

This initiative is also supported by South West Community Development Council (SWCDC) – Koh Kock Leong Enterprise Pte Ltd (KKL) with a 1:1 matching grant. We acknowledge with gratitude the joint sponsorship of this project by the following institutions:



South West Community Development  
Council (SWCDC) – Koh Kock Leong  
Enterprise Pte Ltd (KKL)



## S.T.A.M.P.

The Sport, Tuition and Mentoring Programme (S.T.A.M.P) has successfully reached out to many students from schools across Jurong GRC since 2006.

Through the three different components, our programme aims to nurture these students holistically by developing them not only academically but physically, mentally and emotionally as well. We hope to groom them to be well-rounded individuals who are confident and value centric.

6 schools are currently participating in the programme.

### Primary Schools

Shuqun Primary School  
Lakeside Primary School

### Secondary Schools

Yuhua Secondary School  
Jurongville Secondary School  
Bukit Batok Secondary School  
Hua Yi Secondary School

### Sports

We provide a variety of sports and interest to the schools; enabling students to pick up additional skills through a fun and engaging way.

Each school will select their sport based on the interest of the students. These activities are normally not unavailable in existing CCAs of the school.

Sports sessions are conducted by trained professionals within their field of expertise.



Photography at Shuqun Primary School

Schools under the programme are currently taking activities such as photography, Hip Hop dancing and Taiko Drumming. We express our gratitude to the National Arts Council for kindly subsidising the Taiko Drumming sessions.



## S.T.A.M.P.



Tuition at Lakeside Primary School

### Tuition

Mathematics tuition conducted by professional and experienced tutors provide additional academic support to students. The sessions help the students recap and strengthen the concepts learned in school.

### Mentoring

Our mentoring sessions are based on a set of 20 values in the curriculum designed by Boys Town. These sessions are theme-based with values such as leadership, compassion and endurance guiding the flow of activities.

Activities include icebreaking games, group discussions, skits and reflections. The curriculum for the sessions is catered to individual schools based on the characteristics of the students and their participation.



Mentoring at Jurongville Secondary School

Upon selection, our volunteer mentors go through a Mentoring and Counseling course at Boys Town before being deployed to the individual schools. These passionate mentors have played a meaningful part in the lives of these youth by providing them with warm friendships and guidance.



Presentation at our Annual Appreciation Dinner

### S.T.A.M.P Achievement Awards

Set up in 2012, our S.T.A.M.P Achievement Awards rewarded students who displayed exemplary behaviours during the programme.

We hope to provide a sense of achievement for the students and motivate them to continue their positive behaviour. Recipients of the awards will receive a Certificate of Achievement, cash rewards and Popular vouchers.



# COMMUNITY BASED PROGRAMMES

- FREE TCM CLINIC
- FREE TUITION PROGRAMME
- CASE MANAGEMENT
- FOOD GIFT PROGRAMME
- PROJECT HAND-IN-HAND
- PROJECT LOVE
- PROMOTING HEALTHY LIFESTYLE
- FUNCTIONAL SCREENING
- OUTING WITH GRACE ORCHARD SCHOOL
- COMMUNITY LEADERSHIP PROGRAMME
- BURSARY AWARDS



## FREE TCM CLINIC

Working together with Cheng Hong Welfare Service Society, the Free Traditional Chinese Medicine (TCM) Clinic was first introduced on 4th January 2010. It aims to serve the underprivileged residents in the region.

The clinic provides free consultation, acupuncture and medication for all patients.

Led by two TCM physicians, Dr Ngoh and Dr Wong, together with a pharmacist and two receptionists. They are also supported by a group of dedicated volunteers. The clinic sees approximately 70 patients each week.



Our regular volunteer, Mdm Kang, handing a patient his medications

The clinic operates every Monday and Thursday, from 1pm to 4pm. Patient registration starts at 12.30pm and closes at 3.30pm.

Donations received from the free TCM clinic are channelled to Cheng Hong Welfare Service Society.



TCM practitioner, Dr Ngoh treating a patient



## FREE TUITION PROGRAMME

With help from a group of highly-qualified volunteer tutors, Loving Heart Multi-Service Centre has been assisting less-privileged students from Primary 1 to Secondary 4 achieve a meaningful level of academic attainment.

The programme currently caters to 66 students from Jurong GRC, Yuhua SMC and Bukit Batok SMC. Aside from helping the students with their homework, tutors also support the students with improving their subject knowledge and exam preparations.

Tutorial sessions are often based on one to one configuration to ensure that students are able to build a rapport with their tutors and enhance their learning experience.



Tutors and beneficiaries during a tuition session



Student recipients presented with their vouchers by our Deputy Manager, Mr Jimmy Sit

### Free Tuition Rewards

We would also like to recognise students who have improved in their grades so as to motivate them to continue their efforts. The Free Tuition Rewards Scheme was introduced in 2016 to acknowledge the students' accomplishments and hard work throughout their school year.



*"My teacher imparts her knowledge to me and allows me to better understand my studies."*

Student Beneficiary - Rosetiaralina Binte Rosli

*"The Free Tuition Programme is practical and beneficial for students. Aside from academics, they can bring upskills which they can apply it into their lives."* Volunteer tutor - Ruth Siew





# ENRICHMENT PROGRAMMES FOR FREE TUITION CHILDREN

Loving Heart seeks to provide a holistic education to our beneficiaries as we believe that no child's life chances are limited by their socio-economic background. Thus, through partnerships with external agencies, we aim to provide them with a range of school holiday enrichment programmes and activities to engage in.

### Dungeons and Dragons - 24th November to 22nd December 2018

Dungeons and Dragons is a large scale Role Playing Game that allows students to use creativity and teamwork to make the story telling process fun. The weekly workshop was conducted by Mr. Gerry Ong on Saturdays from 10am to 1pm. Students had the opportunity to learn from one another and improve their conversational English skills. The constant writing and reading required players to improve their composition & comprehension skills.

### Loving Heart Children's Fiesta - 2 December 2018

45 children from the Free Tuition Programme had the opportunity to play games and win prizes together with their peers. A BBQ and buffet was provided for the participants after the games.

The event was kindly sponsored by a group of generous donors. We would also like to thank Resident Committee Zone E for allowing the free usage of their BBQ pits and Jurong-Clementi Town Council for providing free usage of the Covered Activity Plaza for the event.



Participants and volunteers for Children's Fiesta 2018



## ENRICHMENT PROGRAMMES FOR FREE TUITION CHILDREN

Everyday Science - 23 & 24 November 2018

Students from Nanyang Polytechnic's EGcellence Club invited 20 of our Free Tuition student beneficiaries to an Everyday Science workshop.

The students were given opportunities to learn and conduct different science experiments such as making yogurt out of expired milk (*not consumed*) and growing coloured flowers by letting it absorb coloured water. The children enjoyed the activities and they were able to bring back their flowers at the end of the event. Food and transport was provided by the students from Nanyang Polytechnic's EGcellence Club.



Participants and volunteers at the workshop

EcoSports - 23 March 2019

EcoSports aimed to engage students in a healthier lifestyle and to care for the environment. They learned netball and captain's ball during the first half of the day. They learned about how they were harming the environment and what they can do to reduce the harm done on the environment during the second half of the day.



Students playing captain's ball.

Lunch was even served in Tupperware containers instead of plastic containers so that the students could bring the containers back home to reuse them. The event was kindly organized by a group of 5 students from River Valley High School and funded by Youth Corps and the National Youth Council.

## CASE MANAGEMENT



In these times of uncertain economy and social environments, several individuals and families face the consequence of getting left behind. Our assistance and services are catered to help residents cope with difficult times caused by circumstances, such as sudden unemployment or illness.

Assistance rendered towards clients includes food gift assistance, meal allowances with Pupil Breakfast Scheme, free tuition and transport assistance with EZ-Link Card.



Additionally, we also work closely with other Voluntary Welfare Organisations (VWOs) in terms of inter-agency referrals to aid deserving residents in financial assistance, counselling services and employment opportunities.

Some of these organisations include the various Social Service Offices in the precinct, South West Community Development Council (SWCDC), Jurong Central and Jurong Spring CCC ComCare Fund Committees, Lakeside Family Services, Agency for Integrated Care and e2i Employment and Employability Institute.

Since Loving Heart's inception, we have an estimated amount of more than 750 cases being referred for various assistance. Generally, our clients may be referred through Meet-the-People sessions, our partnering organisations or walk-ins.



An assessment of needs with a beneficiary



# FOOD GIFT PROGRAMME

Food Gifts are given out to about 40 deserving families each month and the need for this assistance has been increasing over the years. Duration of assistance is assessed on a case-by-case basis.

Loving Heart would like to express our heartfelt appreciation to corporate and welfare organizations, schools and individuals of the community for their continuous support and regular donations of food items. Bo Tien Welfare Services Society is one such of our longtime donor.

In 2019, we enhanced our food gift packs with Elderly Milk Powder and oil.



Food gift packs



Donations have also been received from civic groups such as Jurong East Street 32 7th Month, Defu Lane 7th Month and Xi Shan Gong. We are heartened that there has also been constant donations from individuals directly or through NTUC Fairprice throughout the year.

*"I am always thankful to Loving Heart and my officer who helped me and my wife with food gifts through my difficult times triggered by sudden health issues."* – Beneficiary, Mr Tahar



# PROJECT HAND-IN-HAND

Project Hand-in-Hand is a bimonthly grocery assistance programme designed to aid financially disadvantaged families recognize their own capabilities and to put them to good use.

Residents at the selected rental blocks would receive food and daily necessities if they volunteer in the community programmes to improve their estate.

A meaningful outreach worthy of support, Loving Heart supported the Jurong Central Citizens' Consultative Committee's project by donating 100 packets of 2.5kg of brown rice for 5 sessions. Volunteers were also deployed to help out at the sessions.



1. Volunteers preparing brown rice for collection by residents.
- 2&3 . Group photo of volunteers





# PROJECT LOVE

Every year, Jurong Central Citizens' Consultative Committees and schools of Jurong Central come together to organise an annual project named Project Love. Volunteers distribute food hampers to the less fortunate in an attempt to bring cheer and brighten the festive period during Chinese New Year.



Food hampers packed by students

This year, the event was held on 2 February 2019. Students and volunteers distributed more than hundreds amount of food hampers to residents in rental blocks. The event was graced by our Adviser, Mr Ang Wei Neng.

To spread the festive joy and reach out to the less privileged, Loving Heart supported the project by donating 520 bottles of 1 litre vegetable oil for the food hampers.



Group photo with Adviser and volunteers



A resident receiving food hamper and voucher from Adviser and a student volunteer



# PROMOTING HEALTHY LIFESTYLE

Keeping physically active is an important part of leading a healthy lifestyle. To promote healthy lifestyle among retirees and elderlies, Loving Heart is heartened to introduce two programmes - Chair-Based Exercise and Low Impact Aerobics Exercise.

## Chair Based Exercise

The objective of Chair-Based Exercise is to encourage elderlies to exercise and move without putting any pressure on their bodies. This exercise aims to strengthen their muscles, decrease joint pain and stiffness and improve blood circulation. It will help lessen the number of falls, illnesses as well as stroke.

The aim of this exercise is to promote the concept of exercising while being stationery. Hence, participants will be sitting on chairs while exercising.

Chair-Based Exercise is held on every 2nd week of the Tuesday, conducted by Mdm Tay Sheau Yin on a voluntary capacity. The duration of the exercise will be approximately 45 minutes from 11am to 12pm.



Participants doing some stretching before the exercise begins



# PROMOTING HEALTHY LIFESTYLE

## Low Impact Aerobics Exercise

In collaboration with Health Promotion Board, Loving Heart commenced its first session of Aerobics Exercise on 15 January 2019.

Low Impact Aerobics Exercise is a combination of stretching and strength training with low intensity to a rhythmic routine, that is great in helping to build up our strength and muscle endurance without putting much stress onto the joints. This exercise helps in keeping the spine functional and mobile and to burn calories, which can help remove excess pressure on the spine.



Fitness instructor demonstrating the movements

It is held on every 1st, 3rd and 4th week of Tuesdays. The duration of the exercise is from 11.00am to 12.00pm. These exercises are open to people from all age groups, with priority given to the elderly.



Class photo after the aerobics session



# FUNCTIONAL SCREENING

In collaboration with Agency for Integrated Care and SATA CommHealth, a vision, hearing and oral health screening was held at Loving Heart Activity Centre on 12 September 2018.

The functional screening was eligible for Singaporean seniors 60 years and above at \$0 for Pioneers; \$2 for CHAS card holders; \$5 for all other seniors.

71 seniors benefited from this programme.

Seniors eligible and in need were also introduced to the Seniors' Mobility Fund or other government subsidies for hearing aids, spectacles and dentures.



Publicity Poster



Vision test



Hearing test



Oral check-up

By improving access and affordability, the programme hopes to encourage seniors to go for timely screening and receive needed care and functional aids should they require any. It also hopes to pre-empt falls and improve quality of life and independence to support ageing in place.



# OUTING FOR GRACE ORCHARD SCHOOL

Under the kind sponsorship of NParks, Loving Heart invited 33 students and their families from Grace Orchard School to Singapore Garden Festival at Gardens By The Bay on 28 July 2018.

The families were greeted with a bilingual guided tour about several exhibits and showcases along The Meadow and Supertree Grove. Thereafter, they also spent time at Orchid Extravaganza in the Flower Dome.

Transport was provided by NParks while Loving Heart provided light snacks and refreshments.



Group photo of students and families



## COMMUNITY LEADERSHIP PROGRAMME

In support of Jurong Central Constituency, Loving Heart hosted a learning and sharing session about Voluntary Welfare Organisations, the social service industry and the challenges as well as limitations we may face.

Students from Fuhua Secondary, Hua Yi Secondary, Hong Kah Secondary and Jurongville Secondary visited Loving Heart Multi-Service Centre (Jurong) on 30 June 2018 as part of the community immersion segment under their Community Leadership Workshop.



Our Manager, Mr Leow Peng Kui sharing more about the social service industry

Apart from sharing the programmes and services Loving Heart offers, students also got to understand more about the less privileged among us in our everyday lives. They also got to interact directly with our beneficiaries during the Free Tuition sessions. Through this programme, we hope that our future leaders could embody more compassion as role models in their individual institutions.



Student leaders interacting with Free Tuition beneficiaries



Group photo of student leaders and Loving Heart Management

Loving Heart is also heartened by reflections from inspired students who wished to do more for the community after the sharing sessions and even provided us with suggestions and improvements for our future directions.



## BURSARY AWARDS

The Bursary Award was established by Fo Fa Dao Ling Zhu Gong Association in 2012 in giving back to society; regardless of race or religion, as part of the Association's celebrations.

On 11 November 2018, Loving Heart collaborated with the Association to give out bursary awards to deserving students at Bukit Batok Civil Service Club, Hilltop Garden Restaurant.



Our Chairman, Mr Goh Cheng Tee PBM receiving an outright donation from Fo Fa Dao Ling Zhu Gong Association

Loving Heart Adviser, Mr Ang Wei Neng graced the event and awarded 30 Primary and Secondary School students under Loving Heart's Free Tuition Programme with bursaries. Primary School students received bursary of \$150 while Secondary School students received \$200.



Group photo with bursary award recipients



# MBTI PROFILING AND COACHING

On 20 and 21 November 2019, a Myers-Briggs Type Indicator (MBTI) Profiling and Coaching session was conducted for Loving Heart's Management and Staff by Dr Tsu Chin Sun Gary.

The MBTI theory suggests that we have opposite ways of directing and receiving energy (Extraversion or Introversion), taking in information (Sensing or Intuition), deciding or coming to conclusions about that information (Thinking or Feeling), and approaching the outside world (Judging or Perceiving).



Our Adviser, Mr Ang Wei Neng and our Chairman, Mr Goh Cheng Tee PBM presenting a token of appreciation to Dr Gary Tsu for his voluntary contribution.



The MBTI results helps each team member better understand how his or her team works, and in term increases the quality of interactions among staff members. It aims to help identify team strengths, potential challenges, and ways to improve performance.

The insightful coaching sessions allowed many to better understand themselves, and was also beneficial in learning to work as a team despite the personality differences. Loving Heart convey our heartfelt appreciation to Dr Gary Tsu for his generous voluntary contribution into conducting the coaching sessions.

Dr Gary Tsu is our Management Committee Member and a Certified Coach under International Coach Federation and Marshall Goldsmith.





# FUND RAISING PROGRAMMES

▶ CIVIC DINNERS

▶ PLEDGE CARD FUNDRAISING

"No act of kindness, no matter how small, is ever wasted."

- Aesop



## CIVIC DINNERS

The Civic Groups consist of the Chinese Temples and 7th Month Organisations from Jurong GRC and beyond. They have been strongly supporting and contributing to Loving Heart Multi-Service Centre (Jurong) since 2005.



Each year, they will contribute to Loving Heart through donations as well as donation of food items. They also provide a platform for us to raise funds during their temple events.

Their kindness and generosity have enabled Loving Heart to extend our programmes and projects to more families, elderlies and children in need.



1. Founding Adviser, Mr Lim Boon Heng, Advisers, Mr Desmond Lee and Mr Ang Wei Neng with donors.
2. Advisers, Mr Desmond Lee and Mr Ang Wei Neng with a successful bidder.
3. Adviser, Mr Desmond Lee, Chairman, Mr Goh Cheng Tee and MP for West Coast GRC, Mr Patrick Tay with a successful bidder.
4. Adviser, Mr Ang Wei Neng receiving outright donation from a civic group.
5. Adviser, Mr Ang Wei Neng with temple organisers, donors and members.



## PLEDGE CARD FUNDRAISING

In partnership with schools around Jurong GRC, Bukit Batok SMC and Yuhua SMC as well as international schools, Loving Heart invites the schools to participate in this meaningful event. 17 schools participated in the fundraising event in 2019.

In recognition of these schools, we would like to thank Global Indian International Schools (East Coast and SMART Campus) and NPS International Schools (Primary and Secondary) for donating 100% of the funds raised to Loving Heart. This year, we have successfully raised a total amount of \$99,034.62 after channelling back to the schools.

Bukit Batok Secondary School  
Bukit View Primary School  
Bukit View Secondary School  
Global Indian International School (SMART Campus)  
Global Indian International School (East Coast)  
Hua Yi Secondary School  
Jurong Primary School  
Jurong Secondary School  
Jurongville Secondary School

Lakeside Primary School  
NPS International School (Primary)  
NPS International School (Secondary)  
Rulang Primary School  
Shuqun Primary School  
Yuhua Primary School  
Yuhua Secondary School  
Yusof Ishak Secondary School



An image sample of our pledge card



Our Deputy Manager, Mr Jimmy Sit, giving a speech at Jurong Secondary School, rallying support for the fundraising event.



# ANNUAL EVENTS

- ▶ PROJECT BIG HEART
- ▶ GALA CHARITY DINNER
- ▶ CIVIC APPRECIATION DINNER
- ▶ ANNUAL APPRECIATION DINNER

“Not all of us can do great things, but we can do small things with great love.”  
- Mother Teresa



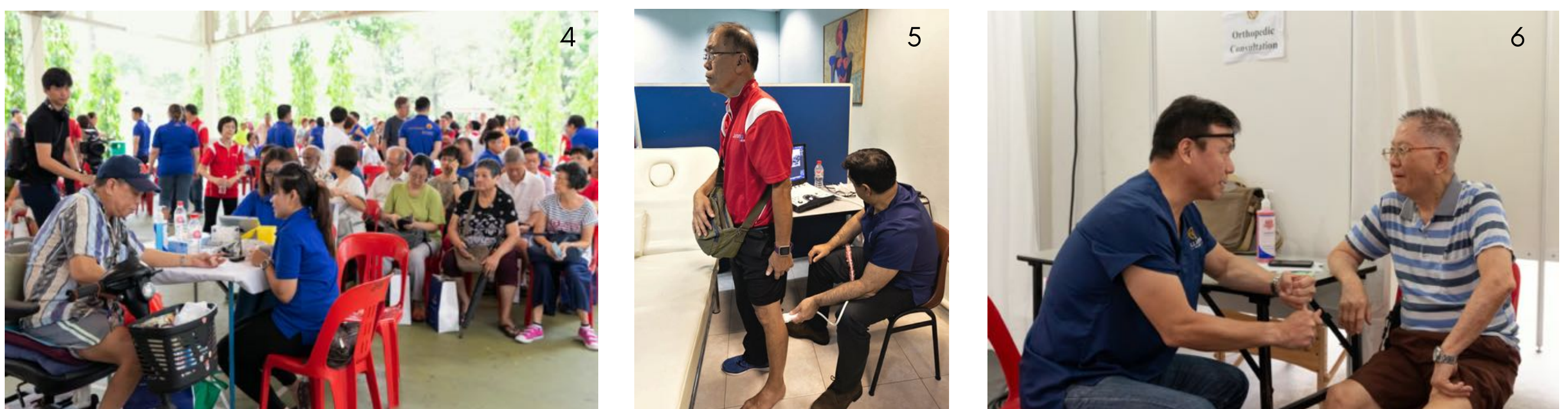
## PROJECT BIG HEART

Launched in 2015, Fullerton Health started Project Big Heart in collaboration with Jurong Central and Loving Heart MSC (Jurong) to benefit CHAS and Pioneer Generation (PG) card holders. For the first time, this year's Project Big Heart invited the Merdeka Generation (MG) to receive the free health check.



This year, the event was successfully held on 28 April 2019 at Blk 312, Blk 316 and the Covered Activity Plaza with a total of more than 900 patients for the various services rendered.

Residents had access to free specialized services such as Electrocardiogram, Orthopedic Screening, Varicose Vein Scanning, Bone Mineral Density Test and GP Consultations and medications for chronic diseases.



1. A resident undergoing Electrocardiogram.
2. Our Guest-of-Honor, then DPM Tharman Shanmugaratnam and Special Guest, Minister Desmond Lee understanding a resident's health results.
3. A resident undergoing Bone Mineral Density test.
4. Residents doing basic check-ups.
5. A resident receiving varicose vein scanning.
6. A doctor from Fullerton Health advising a resident on his orthopedic issues.



## PROJECT BIG HEART



A newspaper article about Project Big Heart by Zaobao

Mr Ang Wei Neng, Adviser to Jurong Central GROs said:

"Project Big Heart 2019 has expanded both in scope and depth. We have, for the first time, invited Merdeka Generation to take part.

The number of specialised medical screening has also increased, with physiotherapists on-site to assist residents with joint/bone pain problems which are quite common among those in their 60s and beyond."

The event was graced by Mr Tharman Shanmugaratnam, Special Adviser, then Deputy Prime Minister & Coordinating Minister for Economic and Social Policies and MP for Jurong GRC; Mr Desmond Lee, Adviser, Minister for Social and Family Development, Second Minister for National Development and MP for Jurong GRC; and hosted by Mr Ang Wei Neng, Adviser and MP for Jurong GRC. National athletes and para-athletes also volunteered their time, along with the doctors, nurses and medical staff from Fullerton Health, to help the Jurong residents in support of this worthy cause.



## GALA CHARITY DINNER

Our Gala Charity Dinner was held on 8 March 2019. about 360 guests attended the dinner which included Loving Heart partners, patrons, donors and members of the community.



Gracing our event was Mr Tharman Shanmugaratnam, Special Adviser, then Deputy Prime Minister & Coordinating Minister for Economic and Social Policies and MP for Jurong GRC; Mr Lim Boon Heng, Founding Adviser and Chairman of Temasek Holdings; Mr Desmond Lee, Adviser, Minister for Social and Family Development, Second Minister for National Development and MP for Jurong GRC; Mr Ang Wei Neng, Adviser and MP for Jurong GRC; Dr Tan Wu Meng, Senior Parliamentary Secretary for Trade and Industry and MP for Jurong GRC; and Mdm Rahayu Mahzam, MP for Jurong GRC.



1. Our Special Adviser, Mr Tharman Shanmugaratnam with our Distinguished Patrons.
2. Our Founding Adviser, Mr Lim Boon Heng with our Patrons.
3. Loving Heart Founding Adviser, Special Adviser, Advisers, Special Guests and Board Members making a toast.



## GALA CHARITY DINNER

The event was a huge success with a total of \$308,274 raised through table sales, outright donation and bidding items. With the amount of money raised, we would be able to better reach out towards the needy population in Jurong GRC, Bukit Batok SMC and Yuhua SMC. Loving Heart sincerely thank every individual for their kind contribution.



We would like to express our heartfelt appreciation to Jurong Green CC Chinese Orchestra, Jurong Spring Drum Group, Lakeside Primary's Malay Dance, students from Jurong Central Student Assistance Scheme for their performance and support.



1. Our Adviser, Mr Ang Wei Neng with our award recipients.
2. Our Adviser, Mr Ang Wei Neng with the bidder of Mr Tharman Shanmugaratnam's calligraphy.
3. Our Adviser, Mr Ang Wei Neng, our Chairman, Mr Goh Cheng Tee PBM and our Organising Chairman, Mr Karthik Sankaran with the bidder of our bidding items.
4. Our Adviser, Mr Desmond Lee with our award recipients.



## CIVIC APPRECIATION DINNER

The annual Civic Appreciation Dinner is hosted by Loving Heart as a form of gratitude to appreciate and thank our civic group organisers and donors for their valuable contributions and support.

On 27 July 2018, the dinner was held at Jurong Spring Community Club Hall with a total of 166 guests.



The event was graced by our Guest-of-Honour Mr Desmond Lee; Minister for Social and Family Development and Second Minister for National Development.



- 1, A group photo of our Adviser, Mr Desmond Lee and Chairman, Mr Goh Cheng Tee with civic organisers.
2. Loving Heart Adviser and Management Committee Members leading the toasting session.
3. Adviser, Mr Desmond Lee giving his speech at the dinner.



# ANNUAL APPRECIATION DINNER

Loving Heart held its Annual Appreciation Dinner on 10 November 2018 at Jurong Green Multi-Purpose Hall. The dinner was held to thank our partnering schools and volunteers for their support and effort for the year.

The event was kindly graced by our Guest-of-Honor, Mr Ang Wei Neng, MP for Jurong GRC, with 158 guests in attendance. Principals and Teachers-in-charge from our partnering schools, as well as volunteers were invited to enjoy an 8 course dinner.

There were also performances by Jurong Green CC Chinese Orchestra, Hip Hop dance performance by Jurongville Secondary School's S.T.A.M.P students, Mus'Art Wind Orchestra and Faith Music Centre's Cactus Rose band.



Our Adviser, Mr Ang Wei Neng giving a speech



Performance by Cactus Rose



# ANNUAL APPRECIATION DINNER

Loving Heart also took this opportunity to express our gratitude to volunteers who were committed to making a difference in the lives of our beneficiaries, with Certificates of Appreciation. Volunteer of the Year was also awarded to volunteers for their outstanding efforts in going the extra mile.



Volunteers receiving certificates from our Adviser, Mr Ang Wei Neng and our Chairman, Mr Goh Cheng Tee



Before the commencement of the dinner, guests were engaged in a group dialogue session, to gather feedback and seek improvements on our existing programmes.

These sessions provided valuable insights for Loving Heart to set the future direction of our programmes.



Group dialogue session led by our Chairman, Mr Goh Cheng Tee, Treasurer, Mr Karthik Sankaran and Manager, Mr Leow Peng Kui.





# APPRECIATING OUR VOLUNTEERS

---

Adeline Soh

Adrian Teoh

Amber Lee See Hian

Amutha

Anagha Nagpal

Andrea Lye

Ang Jia Sheng

Ang Thiam Peng

Anisha Singh Le Shuang

Arun Ganapathy  
Chokkalinkam

Arun Prasath

Asad Kalimi

Audrey Khong Yu Qing

Ayyanar Monikandan

Balaji Selvarajou

Chan Siew Leng

Che Ah Kau

Cheam Guo Xiang

Chen Guodong

Cheng Hwee Ping,  
Samantha

Chong Tung Far

Choo Ze Yuan

Chow Mun Zing

Christopher Thomas

Chua Bee Tin, Jenny

Chua Kim Ber

Chua Woon Peng

Chung Ruei Chieh Rachel

Crystal Tey

Dai Xundong

Damian Toh

Dashaini Raja

David Chelladurai

Deepan Balakrishnan

Diptarag Dutta

Do Thanh Trang

Elizabeth Tay Suh Juann

Eunice Chua

Evelyn Ang

Fen

Freda Lam

Gao Wen Han

Gwendolyn Chen  
Zhen Zuan

Helen

Ho Vui Min

Ho YuHan

Iris Koh

Ivan

Jack Jing Kai

Jade Lee

Javuli Rajaram  
Naganathan

Jenny Chua

Jolina Flores

Joy Tan Sing Mei

Kang Meow Kee

Katherine Lee Peck Peng

Kavitha Ravindran

Koh Shao Wei

Koh Siew Cheng

Lau Ching San

Lau Soo Lang (Kelly)

Lee Jia Ying

Lee Jun Yang

Leeroy Liu

Leroy Ong Nai Kiat

Li An Hua

Lim Mei Ling

Lin Wanlei

Loh Lai Lee

Lok Yang Teng

Low Jun Kai, Sean



# APPRECIATING OUR VOLUNTEERS

Low Yuanyu

Lucas Cheong Wai

Mandy

Mark Ong Wen Jie

Martina Shah

Moh Tiang Xin

Mok Lai Git

Nancy Ng

Ng Jing Yi

Ng Ming May

Ng Xin Pei

Ong Kan Wu

Ong Sze Jean

Pang Hong Ze

Poh Bee Har

Poh Yu Jun

Pratheema Raman

Quek Chee An

Rachel Ong

Rachelle Tang Yih Fong

Ruth Siew

Sakthivel S/O Shanmugavel

Sarah Wong I-Mae

Sepideh Nourii

Ser Sim Ngarn

Suhaimi

Sujitha

Sun Meng Te

Sundarraaj Manikandan

Susan, Lim Lee Chin

Tan Giok Mui

Tan Kai His, Joel

Tan Zhen Ming

Tay Yi An

Thirunavukkarasu Rohith

Tracy Mak Wei Wei

Tung Jia Yi, Audrey

Vasanthanatalie Sashi

Vignesh Kannan

Waffen Wee

Wai-Lyn Ching

Wang Kaiyun

Wang Rongli

Wang Xiao Jia

Wee Yi Yi

Wong Zhan Long

Xie Tianzhen

Yang Jingjing

Yazdanie, Talha Qamar

Yee Jia Zhen

Yiap Xin Yi

Yvonne Kimman

Ze Yuan

Zhang Tongguang

*"Learn to light a candle in the darkest moments of someone's life.  
Be the light that help others see; it is what gives life its deepest  
significance." – Roy T. Bennett*

We would like to convey our sincere apologies should we have left out any person. We express our heartfelt appreciation to all who have contributed in one way or another.



# LOVING HEART MULTI-SERVICE CENTRE (JURONG)

Unique Entity Number: T04SS0129D  
(Registered under the Societies Act and Charities Act)



AUDITED FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED  
31 MARCH 2019



**LOVING HEART MULTI-SERVICE CENTRE (JURONG)**  
(Registered in the Republic of Singapore)

**GENERAL INFORMATION**

**Registered Office**

Block 316 Jurong East Street 32  
#01-279  
Singapore 600316

**Management Committee**

The management committee in office at the date of this report are as follows:

Mr. Goh Cheng Tee, PBM	Chairman
Dr. Chun Song Peck, PBM BBM	Immediate Past Chairman
Mr. Tan Lip Kwang, Kelvin, PBM BBM	Vice-Chairperson
Mrs. Rhama Sankaran	Secretary
Ms. Chiang Ah Choo, PBM	Assistant Secretary
Mr. Tey Siang Lim, Gerald	Treasurer
Mr. Karthik Sankaran	Assistant Treasurer
Ms. Tay Siew Luan, Helen	Member
Mr. Ong Ah Hai	Member
Dr. Tsa Chin Sun Gary	Member
Mr. Wong Cheow Heng (Deceased)	Member
Mr. Kamalamohan s/o Kuppusamy Raminah	Member
Mr. Ng Saing Leong	Member
Ms. Serene Ong Tee Yuh	Member
Mr. Lawrence Ng Kok Kiang	Member
Mr. Elvis Chong Ying Ming	Member

**Auditor**

Singapore Assurance PAC  
Public Accountants and Chartered Accountants  
Singapore



**LOVING HEART MULTI-SERVICE CENTRE (JURONG)**  
(Registered in the Republic of Singapore)

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**LOVING HEART MULTI-SERVICE CENTRE (JURONG)**  
(Registered in the Republic of Singapore)

**STATEMENT OF THE MANAGEMENT COMMITTEE**

In our opinion,

- (a) the financial statements are drawn up so as to give a true and fair view of the financial position of the Centre as at 31 March 2019 and of the financial activities and cash flows for the financial year ended on that date in accordance with Charities Accounting Standards, Charities Act, Chapter 37 and Societies Act, Chapter 311 (the "Acts"), and
- (b) at the date of this statement, there are reasonable grounds to believe that the Centre will be able to pay its debts as and when they fall due.

The Management Committee has, on the date of this statement, authorised these financial statements for issue.

**On behalf of the Management Committee**



---

**Goh Cheng Tee, PBM**  
Chairman



---

**Tey Siang Lim**  
Treasurer

Singapore  
**22 MAY 2019**



**INDEPENDENT AUDITOR'S REPORT  
TO THE MEMBERS OF LOVING HEART MULTI-SERVICE CENTRE (JURONG)**  
(Registered in the Republic of Singapore)

**Report on the Financial Statements**

We have audited the accompanying financial statements of Loving Heart Multi-Service Centre (Jurong) (the "Centre"), which comprise the statement of financial position as at 31 March 2019, the statement of financial activities and statement of cash flows for the financial year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the Charities Accounting Standards, and Charities Act, Chapter 37 and Societies Act, Chapter 311 (the "Acts"), so as to give a true and fair view of the financial position of the Centre as at 31 March 2019 and of the financial activities and cash flows of the Centre 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 Committee is responsible for the other information. The other information comprises the Statement of the Management Committee (set out on page 1), but does not include the financial statements and our auditor's report thereon.

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 LOVING HEART MULTI-SERVICE CENTRE (JURONG)**  
(Registered in the Republic of Singapore)

**Report on the Financial Statements**

*Responsibilities of Management Committee for the Financial Statements*

The Management Committee is responsible for the preparation of financial statements that give a true and fair view in accordance with the Acts and Charities Accounting 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 Committee is responsible for assessing the Centre'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 Centre or to cease operations, or has no realistic alternative but to do so.

The Management Committee's responsibilities include overseeing the Centre'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 judgment and maintain professional scepticism throughout the audit. We also:

- 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.



**INDEPENDENT AUDITOR'S REPORT  
TO THE MEMBERS OF LOVING HEART MULTI-SERVICE CENTRE (JURONG)**  
(Registered in the Republic of Singapore)

**Report on the Financial Statements**

*Auditor's Responsibilities for the Audit of the Financial Statements (cont'd)*

- 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 Centre's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management Committee.
- Conclude on the appropriateness of Management Committee'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 Centre'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 Centre to cease to continue as a going concern.
- 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 Management Committee 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.



**INDEPENDENT AUDITOR'S REPORT  
TO THE MEMBERS OF LOVING HEART MULTI-SERVICE CENTRE (JURONG)**  
(Registered in the Republic of Singapore)

**Report on Other Legal and Regulatory Requirements**

In our opinion,

- (a) the accounting and other records required by the regulations enacted under the Acts to be kept by the Centre have been properly kept in accordance with those regulations; and
- (b) the Fund-raising appeals held during the financial year have been carried out in accordance with regulation 6 of the Societies (Fund-raising appeals) Regulations issued under the Societies Act, Chapter 311 and proper accounts and other records have been kept of the Fund-raising appeals.

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

- (a) the use of the donation moneys was not in accordance with the objectives of the Centre as required under regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- (b) the Centre has not complied with the requirements of regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.



**SINGAPORE ASSURANCE PAC**  
Public Accountants and  
Chartered Accountants

Singapore  
22 May 2019



**LOVING HEART MULTI-SERVICE CENTRE (JURONG)**  
(Registered in the Republic of Singapore)

**STATEMENT OF FINANCIAL POSITION**  
**AS AT 31 MARCH 2019**

	<u>Note</u>	<u>2019</u> S\$	<u>2018</u> S\$
<b>ASSETS</b>			
<b>Non-current assets</b>			
Plant and equipment	(4)	35,141	48,032
Fixed deposits	(5)	400,000	500,000
		<u>435,141</u>	<u>548,032</u>
<b>Current assets</b>			
Trade receivables	(6)	109,870	42,425
Other receivables	(7)	296,565	289,144
Fixed deposits	(5)	2,100,000	1,900,000
Cash and bank balances	(8)	360,448	454,700
		<u>2,866,883</u>	<u>2,686,269</u>
<b>Less: Current liability</b>			
Accruals		<u>76,096</u>	<u>80,510</u>
<b>Net current assets</b>		<u>2,790,787</u>	<u>2,605,759</u>
<b>NET ASSETS</b>		<u>3,225,928</u>	<u>3,153,791</u>
<b>REPRESENTED BY:</b>			
Unrestricted fund		<u>3,225,928</u>	<u>3,153,791</u>

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



**LOVING HEART MULTI-SERVICE CENTRE (JURONG)**  
(Registered in the Republic of Singapore)

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019**

	Note	2019 Total funds S\$	2018 Total funds S\$
<b><u>Incoming resources</u></b>			
Income from generating funds			
- Voluntary income	(9)	829,669	800,079
- Investment income	(10)	36,506	25,049
Other income	(11)	1,842	1,319
<b>Total incoming resources</b>		<b>868,017</b>	<b>826,447</b>
<b><u>Resources expended</u></b>			
Costs of generating funds			
- Voluntary income	(12)	105,060	140,720
- Charitable activities	(13)	515,954	570,707
- Governance costs	(14)	174,866	180,529
<b>Total resources expended</b>		<b>795,880</b>	<b>891,956</b>
<b>Net incoming resources</b>		<b>72,137</b>	<b>(65,509)</b>
<b><u>Reconciliation of Funds</u></b>			
Total Fund brought forward		3,153,791	3,219,900
Total Fund carried forward		3,225,928	3,153,791

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



**LOVING HEART MULTI-SERVICE CENTRE (JURONG)**  
(Registered in the Republic of Singapore)

**STATEMENT OF CASH FLOWS**  
**FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019**

	<u>Note</u>	<u>2019</u> <u>S\$</u>	<u>2018</u> <u>S\$</u>
<b>Cash flows from operating activities</b>			
Net incoming resources		72,137	(65,509)
Adjustments for:			
Depreciation of plant and equipment	(4)	14,430	14,777
Gain on disposal of plant and equipment		-	(200)
Interest income		(36,506)	(25,049)
Operating profit/(loss) before working capital changes		50,061	(75,981)
Changes in working capital:			
Trade and other receivables		(74,866)	(40,291)
Accruals		(4,414)	(2,541)
<b>Net cash used in operating activities</b>		<u>(29,219)</u>	<u>(118,813)</u>
<b>Cash flows from investing activities</b>			
Acquisition of plant and equipment	(4)	(1,539)	(15,556)
Proceeds from disposal of plant and equipment		-	200
Interest received		36,506	25,049
<b>Net cash from investing activities</b>		<u>34,967</u>	<u>9,693</u>
<b>Cash flows from investing activity</b>			
Fixed deposit		(100,000)	(200,000)
<b>Net cash used in financing activity</b>		<u>(100,000)</u>	<u>(200,000)</u>
Net decrease in cash and cash equivalents		(94,252)	(309,120)
Cash and cash equivalents at beginning of the financial year		454,700	763,820
<b>Cash and cash equivalents at end of the financial year</b>	(8)	<u>360,448</u>	<u>454,700</u>

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



**LOVING HEART MULTI-SERVICE CENTRE (JURONG)**  
(Registered in the Republic of Singapore)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019**

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

The financial statements were authorised for issue as stated in the Statement of the Management Committee.

**1. GENERAL**

Loving Heart Multi-Service Centre (Jurong) (the "Centre") is registered under Societies Act, Chapter 311 and domiciled in the Republic of Singapore. The Centre is also a registered charity under the Charities Act, Chapter 37 and is an approved Institution of a Public Character.

The registered office is at Block 316 Jurong East Street 32, #01-279, Singapore 600316.

The principal activities of the Centre is to provide social and welfare services to families, elderly residents and students living or studying in the South West CDC area. The Centre is a joint project between Jurong Central and Jurong Spring Citizen's Consultative Committee and funded by private donors and organisations.

**2. BASIS OF PREPARATION**

**2.1 Statement of compliance**

The financial statements have been prepared in accordance with the Charities Accounting Standards ("CAS").

**2.2 Basis of measurement**

The financial statements have been prepared on a going concern basis under the historical cost convention except as otherwise described below.

**2.3 Functional and presentation currency**

The financial statements are presented in Singapore Dollar (S\$), which is the Centre's functional currency. All financial information is presented in Singapore Dollar, unless otherwise stated.

**2.4 Use of estimates and judgments**

The preparation of the Centre's financial statements requires management to make judgments, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities at the end of each reporting period. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of the asset or liability affected in the future periods.



**LOVING HEART MULTI-SERVICE CENTRE (JURONG)**  
(Registered in the Republic of Singapore)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019**

**2. BASIS OF PREPARATION (CONT'D)**

**2.4 Use of estimates and judgments (cont'd)**

*(i) Judgments made in applying accounting policies*

Determination of functional currency

In determining the functional currency of the Centre, judgment is used by the Centre to determine the currency of the primary economic environment in which the Centre operates. Consideration factors include the currency that (i) mainly influences sales prices for goods and services and of the country whose competitive forces and regulations mainly determines the sales prices of its goods and services; (ii) funds from financing activities are generated; and (iii) receipts from operating activities are usually retained.

*(ii) Key sources of estimation uncertainty*

The key assumptions concerning the future and other key sources of estimation uncertainty at the end of the reporting period are discussed below. The Centre based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments, however, may change due to market changes or circumstances arising beyond the control of the Centre. Such changes are reflected in the assumptions when they occur.

Useful lives of plant and equipment

The useful life of an item of plant and equipment is estimated at the time the asset is acquired and is based on historical experience with similar assets and takes into account anticipated technological or other changes. If changes occur more rapidly than anticipated or the asset experiences unexpected level of wear and tear, the useful life will be adjusted accordingly.

The carrying amount of the Centre's plant and equipment as at 31 March 2019 is disclosed in Note 4 to the financial statements.

Impairment of loans and receivables

The impairment of trade and other receivables is based on the ageing analysis and management's continuous evaluation of the recoverability of the outstanding receivables. In assessing the ultimate realisation of these receivables, management considers, among other factors, the creditworthiness and the past collection history of each donors. If the financial conditions of these donors were to deteriorate, resulting in an impairment of their ability to make payments, additional allowances may be required.

The carrying amounts of the Centre's trade and other receivables as at 31 March 2019 are disclosed in Notes 6 and 7 to the financial statements.



NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

3. SIGNIFICANT ACCOUNTING POLICIES

The accounting policies set out below have been applied consistently to all periods presented in these financial statements.

3.1 Financial instruments

(i) *Recognition and initial measurement*

*Non-derivative financial assets and financial liabilities*

Trade receivables and debt investments issued are initially recognised when they are originated. All other financial assets and financial liabilities are initially recognised when the Centre becomes a party to the contractual provisions of the instrument.

A financial asset (unless it is a trade receivable without a significant financing component) or financial liability is initially measured at fair value plus, for an item not at fair value through profit or loss (FVTPL), transaction costs that are directly attributable to its acquisition or issue. A trade receivable without a significant financing component is initially measured at the transaction price.

(ii) *Classification and subsequent measurement*

*Non-derivative financial assets*

On initial recognition, a financial asset is classified as measured at: amortised cost; fair value through other comprehensive income (FVOCI) - debt investment; FVOCI - equity investment; or FVTPL.

Financial assets are not reclassified subsequent to their initial recognition unless the Centre changes its business model for managing financial assets, in which case all affected financial assets are reclassified on the first day of the first reporting period following the change in the business model.

*Financial assets at amortised cost*

A financial asset is measured at amortised cost if it meets both of the following conditions and is not designated as at FVTPL:

- it is held within a business model whose objective is to hold assets to collect contractual cash flows; and
- its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

*Debt investments at FVOCI*

A debt investment is measured at FVOCI if it meets both of the following conditions and is not designated as at FVTPL:

- it is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets; and
- its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.



NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

3. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

3.1 Financial instruments (cont'd)

(ii) *Classification and subsequent measurement (cont'd)*

*Non-derivative financial assets (cont'd)*

Equity investments at FVOCI

On initial recognition of an equity investment that is not held-for-trading, the Centre may irrevocably elect to present subsequent changes in the investment's fair value in other comprehensive income (OCI). This election is made on an investment-by-investment basis.

Financial assets at FVTPL

All financial assets not classified as measured at amortised cost or FVOCI as described above are measured at FVTPL. On initial recognition, the Centre may irrevocably designate a financial asset that otherwise meets the requirements to be measured at amortised cost or at FVOCI as at FVTPL if doing so eliminates or significantly reduces an accounting mismatch that would otherwise arise.

*Financial assets: Business model assessment*

The Centre makes an assessment of the objective of the business model in which a financial asset is held at a portfolio level because this best reflects the way the business is managed and information is provided to management. The information considered includes:

- the stated policies and objectives for the portfolio and the operation of those policies in practice. These include whether management's strategy focuses on earning contractual interest income, maintaining a particular interest rate profile, matching the duration of the financial assets to the duration of any related liabilities or expected cash outflows or realising cash flows through the sale of the assets;
- how the performance of the portfolio is evaluated and reported to the Centre's management;
- the risks that affect the performance of the business model (and the financial assets held within that business model) and how those risks are managed;
- how managers of the business are compensated - e.g. whether compensation is based on the fair value of the assets managed or the contractual cash flows collected; and
- the frequency, volume and timing of sales of financial assets in prior periods, the reasons for such sales and expectations about future sales activity.

Transfers of financial assets to third parties in transactions that do not qualify for derecognition are not considered sales for this purpose, consistent with the Centre's continuing recognition of the assets.

Financial assets that are held-for-trading or are managed and whose performance is evaluated on a fair value basis are measured at FVTPL.



NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

3. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

3.1 Financial instruments (cont'd)

(ii) *Classification and subsequent measurement (cont'd)*

*Non-derivative financial assets: Assessment whether contractual cash flows are solely payments of principal and interest*

For the purposes of this assessment, 'principal' is defined as the fair value of the financial asset on initial recognition. 'Interest' is defined as consideration for the time value of money and for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs (e.g. liquidity risk and administrative costs), as well as a profit margin.

In assessing whether the contractual cash flows are solely payments of principal and interest, the Centre considers the contractual terms of the instrument. This includes assessing whether the financial asset contains a contractual term that could change the timing or amount of contractual cash flows such that it would not meet this condition. In making this assessment, the Centre considers:

- contingent events that would change the amount or timing of cash flows;
- terms that may adjust the contractual coupon rate, including variable rate features;
- prepayment and extension features; and
- terms that limit the Centre's claim to cash flows from specified assets (e.g. non-recourse features).

A prepayment feature is consistent with the solely payments of principal and interest criterion if the prepayment amount substantially represents unpaid amounts of principal and interest on the principal amount outstanding, which may include reasonable additional compensation for early termination of the contract. Additionally, for a financial asset acquired at a significant discount or premium to its contractual par amount, a feature that permits or requires prepayment at an amount that substantially represents the contractual par amount plus accrued (but unpaid) contractual interest (which may also include reasonable additional compensation for early termination) is treated as consistent with this criterion if the fair value of the prepayment feature is insignificant at initial recognition.

*Non-derivative financial assets: Subsequent measurement and gains and losses*

Financial assets at FVTPL

These assets are subsequently measured at fair value. Net gains and losses, including any interest or dividend income, are recognised in profit or loss.



NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

3. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

3.1 Financial instruments (cont'd)

(ii) *Classification and subsequent measurement (cont'd)*

*Non-derivative financial assets: Subsequent measurement and gains and losses (cont'd)*

Financial assets at amortized cost

These assets are subsequently measured at amortised cost using the effective interest method. The amortised cost is reduced by impairment losses. Interest income, foreign exchange gains and losses and impairment are recognised in profit or loss. Any gain or loss on derecognition is recognised in profit or loss.

Debt investments at FVOCI

These assets are subsequently measured at fair value. Interest income calculated using the effective interest method, foreign exchange gains and losses and impairment are recognised in profit or loss. Other net gains and losses are recognised in OCI. On derecognition, gains and losses accumulated in OCI are reclassified to profit or loss.

Equity investments at FVOCI

These assets are subsequently measured at fair value. Dividends are recognised as income in profit or loss unless the dividend clearly represents a recovery of part of the cost of the investment. Other net gains and losses are recognised in OCI and are never reclassified to profit or loss.

*Non-derivative financial liabilities: Classification, subsequent measurement and gains and losses*

Financial liabilities are classified as measured at amortised cost or FVTPL. A financial liability is classified as at FVTPL if it is classified as held-for-trading or it is designated as such on initial recognition. Financial liabilities at FVTPL are measured at fair value and net gains and losses, including any interest expense, are recognised in profit or loss. Directly attributable transaction costs are recognised in profit or loss as incurred.

Other financial liabilities are initially measured at fair value less directly attributable transaction costs. They are subsequently measured at amortised cost using the effective interest method. Interest expense and foreign exchange gains and losses are recognised in profit or loss. These financial liabilities comprised accruals.



NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

3. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

3.1 Financial instruments (cont'd)

(iii) *Derecognition*

*Financial assets*

The Centre derecognises a financial asset when the contractual rights to the cash flows from the financial asset expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the financial asset are transferred or in which the Centre neither transfers nor retains substantially all of the risks and rewards of ownership and it does not retain control of the financial asset.

The Centre enters into transactions whereby it transfers assets recognised in its statement of financial position, but retains either all or substantially all of the risks and rewards of the transferred assets. In these cases, the transferred assets are not derecognised.

*Financial liabilities*

The Centre derecognises a financial liability when its contractual obligations are discharged or cancelled, or expire. The Centre also derecognises a financial liability when its terms are modified and the cash flows of the modified liability are substantially different, in which case a new financial liability based on the modified terms is recognised at fair value.

On derecognition of a financial liability, the difference between the carrying amount extinguished and the consideration paid (including any non-cash assets transferred or liabilities assumed) is recognised in profit or loss.

(iv) *Offsetting*

Financial assets and financial liabilities are offset and the net amount presented in the statement of financial position when, and only when, the Centre currently has a legally enforceable right to set off the amounts and it intends either to settle them on a net basis or to realise the asset and settle the liability simultaneously.

(v) *Cash and cash equivalents*

Cash and cash equivalents comprise cash balances and short-term deposits with maturities of three months or less from the date of acquisition that are subject to an insignificant risk of changes in their fair value, and are used by the Centre in the management of its short-term commitments. For the purpose of the statement of cash flows, bank overdrafts that are repayable on demand and that form an integral part of the Centre's cash management are included in cash and cash equivalents.



NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

3. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

3.2 Plant and equipment

(i) *Recognition and measurement*

Plant and equipment are measured at cost less accumulated depreciation and accumulated impairment losses.

Cost includes expenditure that is directly attributable to the acquisition of the asset.

When parts of an item of plant and equipment have different useful lives, they are accounted for as separate items (major components) of plant and equipment.

The gain or loss on disposal of an item of plant and equipment is recognised in profit or loss.

(ii) *Subsequent costs*

The cost of replacing a component of an item of plant and equipment is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the component will flow to the Centre, and its cost can be measured reliably. The carrying amount of the replaced component is derecognised. The costs of the day-to-day servicing of plant and equipment are recognised in profit or loss as incurred.

(iii) *Depreciation*

Depreciation is based on the cost of an asset less its residual value. Significant components of individual assets are assessed and if a component has a useful life that is different from the remainder of the asset, that component is depreciated separately.

Depreciation is recognised as an expense in profit or loss on a straight-line basis over their estimated useful lives of each component of an item of property, plant and equipment, unless it is included in the carrying amount of another assets. Leased assets are depreciated over the shorter of the lease term and their useful lives unless it is reasonably certain that the Centre will obtain ownership by the end of the lease term. Freehold land is not depreciated.

Depreciation is recognised from the date that the property, plant and equipment are installed and are ready for use.

The estimated useful lives for the current and comparative years are as follows:

Office equipment	5 years
Furniture and fittings	5 years
Computers	3 years
Renovation	10 years
Other assets	3 years



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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019**

**3. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)**

**3.2 Plant and equipment (cont'd)**

*(iii) Depreciation (cont'd)*

Depreciation methods, useful lives and residual values are reviewed at the end of each reporting period and adjusted if appropriate.

**3.3 Impairment**

*(i) Non-derivative financial assets and contract assets*

The Centre recognises loss allowances for expected credit losses (ECLs) on:

- financial assets measured at amortised costs;
- debt investments measured at FVOCI;
- contract assets (as defined in FRS115); and
- intra-group financial guarantee contracts (FGC).

Loss allowances of the Centre are measured on either of the following bases:

- 12-month ECLs: these are ECLs that result from default events that are possible within the 12 months after the reporting date (or for a shorter period if the expected life of the instrument is less than 12 months); or
- Lifetime ECLs: these are ECLs that result from all possible default events over the expected life of a financial instrument or contract asset.

Simplified approach

The Centre applies the simplified approach to provide for ECLs for all trade receivables and contract assets. The simplified approach requires the loss allowance to be measured at an amount equal to lifetime ECLs.

General approach

The Centre applies the general approach to provide for ECLs on all other financial instruments and FGCs. Under the general approach, the loss allowance is measured at an amount equal to 12-month ECLs at initial recognition.

At each reporting date, the Centre assesses whether the credit risk of a financial instrument has increased significantly since initial recognition. When credit risk has increased significantly since initial recognition, loss allowance is measured at an amount equal to lifetime ECLs.

When determining whether the credit risk of a financial asset has increased significantly since initial recognition and when estimating ECLs, the Centre considers reasonable and supportable information that is relevant and available without undue cost or effort. This includes both quantitative and qualitative information and analysis, based on the Centre's historical experience and informed credit assessment and includes forward-looking information.



NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

3. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

3.3 Impairment (cont'd)

(i) *Non-derivative financial assets and contract assets (cont'd)*

General approach (cont'd)

If credit risk has not increased significantly since initial recognition or if the credit quality of the financial instruments improves such that there is no longer a significant increase in credit risk since initial recognition, loss allowance is measured at an amount equal to 12-month ECLs.

The Centre considers a financial asset to be in default when:

- the borrower is unlikely to pay its credit obligations to the Centre in full, without recourse by the Centre to actions such as realising security (if any is held); or
- the financial asset is more than 90 days past due.

The Centre considers a contract asset to be in default when the customer is unlikely to pay its contractual obligations to the Centre in full, without recourse by the Centre to actions such as realising security (if any is held).

The Centre considers a FGC to be in default when the debtor of the loan is unlikely to pay its credit obligations to the creditor and the Centre in full, without recourse by the Centre to actions such as realising security (if any is held). The Centre only applies a discount rate if, and to the extent that, the risks are not taken into account by adjusting the expected cash shortfalls.

The maximum period considered when estimating ECLs is the maximum contractual period over which the Centre is exposed to credit risk.

Measurement of ECLs

ECLs are probability-weighted estimates of credit losses. Credit losses are measured at the present value of all cash shortfalls (i.e. the difference between the cash flows due to the entity in accordance with the contract and the cash flows that the Centre expects to receive). ECLs are discounted at the effective interest rate of the financial asset.

Credit-impaired financial assets

At each reporting date, the Centre assesses whether financial assets carried at amortised cost and debt investments at FVOCI are credit-impaired. A financial asset is "credit-impaired" when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred.

Evidence that a financial asset is credit-impaired includes the following observable data:

- significant financial difficulty of the borrower or issuer;
- a breach of contract such as a default or being more than 90 days past due;
- the restructuring of a loan or advance by the Centre on terms that the Centre would not consider otherwise;



NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

3. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

3.3 Impairment (cont'd)

(i) *Non-derivative financial assets and contract assets (cont'd)*

Credit-impaired financial assets (cont'd)

- it is probable that the borrower will enter bankruptcy or other financial reorganisation; or
- the disappearance of an active market for a security because of financial difficulties.

Presentation of allowance for ECLs in the statement of financial position

Loss allowances for financial assets measured at amortised cost and contract assets are deducted from the gross carrying amount of these assets.

For debt investments at FVOCI, loss allowances are charged to profit or loss and recognised in OCI.

Loss allowances for FGC are recognised as a financial liability to the extent that they exceed the initial carrying amount of the FGC less the cumulative income recognised.

Write-off

The gross carrying amount of a financial asset is written off (either partially or in full) to the extent that there is no realistic prospect of recovery. This is generally the case when the Centre determines that the debtor does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off. However, financial assets that are written off could still be subject to enforcement activities in order to comply with the Centre's procedures for recovery of amounts due.

(ii) *Non-financial assets*

The carrying amounts of the Centre's non-financial assets are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated. An impairment loss is recognised if the carrying amount of an asset or its related cash-generating unit (CGU) exceeds its estimated recoverable amount.

The recoverable amount of an asset or CGU is the greater of its value in use and its fair value less costs to sell. In assessing 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 or CGU. For the purpose of impairment testing, assets that cannot be tested individually are grouped together into the smallest group of assets that generates cash inflows from continuing use that are largely independent of the cash inflows of other assets or CGUs.



**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019**

**3. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)**

**3.3 Impairment (cont'd)**

*(ii) Non-financial assets (cont'd)*

Impairment losses are recognised in profit or loss. Impairment losses recognised in prior periods are assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised.

**3.4 Employee benefits**

*(i) Defined contribution plans*

A defined contribution plan is a post-employment benefit plan under which an entity pays fixed contributions into a separate entity and will have no legal or constructive obligation to pay further amounts. Obligations for contributions to defined contribution pension plans are recognised as an employee benefit expense in profit or loss in the periods during which services are rendered by employees.

*(ii) Short-term employee benefits*

Short-term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognised for the amount expected to be paid under short-term cash bonus or profit sharing plans if the Centre has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee, and the obligation can be estimated reliably.

Employee entitlements to annual leave are recognised when they accrue to employees. A provision is made for the estimated liability for annual leave as a result of services rendered by employees up to the reporting date.

**3.5 Provisions**

A provision is recognised if, as a result of a past event, the Centre has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. Provisions are determined by discounting the expected future cash flows at a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the liability. The unwinding of the discount is recognised as finance cost.



NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

3. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

3.6 Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Centre and the revenue can be reliably measured regardless of when the payment is made. Revenue is measured at the fair value of consideration received or receivable, taking into account contractually defined terms of payment and excluding taxes or duties.

(i) *Donations*

Donations are recognised as and when they are received.

(ii) *Fund-raising*

Income from fund-raising projects are recognised when the amount received or fund committed to receive.

(iii) *Interest income*

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

3.7 Government grants

Government grants related to assets are recognised initially as deferred income at fair value when there is reasonable assurance that they will be received and the Centre will comply with the conditions associated with the grant. These grants are then recognised in profit or loss as 'other income' on a systematic basis over the useful life of the asset. Grants that compensate the Centre for expenses incurred are recognised in profit or loss as 'other income' on a systematic basis in the same periods in which the expenses are recognised.

3.8 Funds

Restricted funds are funds held by the Centre that can only be applied for specific purpose which may be declared by donors or with their authority or created through legal process. Unrestricted funds are expendable at the discretion of the Centre's Management Committee in furtherance of the Centre's objects.

Income and expenditure relating to specific funds are accounted for directly in the funds to which they relate. Common expenses, if any, are allocated on a reasonable basis to the funds based on a method suitable to this common expense. Assets and liabilities of the specific funds are pooled in the statement of financial position.

3.9 Lease

Payments made under operating leases are recognised in profit or loss on a straight-line basis over the term of the lease. Lease incentives received are recognised as an integral part of the total lease expense, over the term of the lease.



NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

3. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

3.9 Lease (cont'd)

Contingent lease payments are accounted for by revising the minimum lease payments over the remaining term of the lease when the lease adjustment is confirmed.

*Determining whether an arrangement contains a lease*

At inception of an arrangement, the Centre determines whether such an arrangement is or contains a lease. This will be the case if the following two criteria are met:

- the fulfilment of the arrangement is dependent on the use of a specific asset or assets; and
- the arrangement contains a right to use the asset(s).

At inception or upon reassessment of the arrangement, the Centre separates payments and other consideration required by such an arrangement into those for the lease and those for other elements on the basis of their relative fair values. If the Centre concludes for a finance lease that it is impracticable to separate the payments reliably, then an asset and a liability are recognised at an amount equal to the fair value of the underlying asset. Subsequently, the liability is reduced as payments are made and an imputed finance charge on the liability is recognised using the Centre's incremental borrowing rate.

3.10 Income tax

The Centre is exempt from income tax on income and gains under the Income Tax Act, Chapter 134 to the extent that these are applied to its charitable objects.

3.11 Adoption of new and revised standards

The accounting policies adopted are consistent with those of the previous financial year except in the current financial year, the Centre has adopted all the new and revised standards which are relevant to the Centre and are effective for annual financial periods beginning on or after 1 April 2018. The adoption of these standards did not have any material effect on the financial statements.

3.12 New standards and interpretations not adopted

A number of new standards, amendments to standards and interpretations are issued but effective for annual periods beginning after 1 April 2019, and have not been applied in preparing these financial statements. The Centre does not plan to early adopt these standards. The Centre is currently assessing the potential impact of adopting these standards and interpretations, on the financial statements of the Centre. None of these are expected to have a significant effect on the financial statements of the Centre.



LOVING HEART MULTI-SERVICE CENTRE (JURONG)  
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4. PLANT AND EQUIPMENT

	Office equipment S\$	Furniture and fittings S\$	Computers S\$	Renovation S\$	Other assets S\$	Total S\$
<b>Cost</b>						
Balance at 1/4/2017	37,056	52,848	16,846	267,316	1,582	375,648
Additions	2,664	9,682	-	3,210	-	15,556
Disposal	(5,200)	-	-	-	-	(5,200)
Balance at 31/3/2018	34,520	62,530	16,846	270,526	1,582	386,004
Additions	-	619	920	-	-	1,539
Balance at 31/3/2019	34,520	63,149	17,766	270,526	1,582	387,543
<b>Accumulated Depreciation</b>						
Balance at 1/4/2017	29,263	33,843	11,474	252,375	1,440	328,395
Depreciation	2,585	8,145	2,195	1,752	100	14,777
Disposal	(5,200)	-	-	-	-	(5,200)
Balance at 31/3/2018	26,648	41,988	13,669	254,127	1,540	337,972
Depreciation	2,985	7,244	2,246	1,913	42	14,430
Balance at 31/3/2019	29,633	49,232	15,915	256,040	1,582	352,402
<b>Net Carrying Amount</b>						
Balance at 31/3/2018	7,872	20,542	3,177	16,399	42	48,032
Balance at 31/3/2019	4,887	13,917	1,851	14,486	-	35,141



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**5. FIXED DEPOSITS**

Fixed deposits are placed with the financial institutions and mature within 12 to 36 months (2018: 12 to 36 months). The effective interest ranged between 1.17% and 1.80% (2018: between 1.10% and 1.65%) per annum.

**6. TRADE RECEIVABLES**

Trade receivables represent committed funds receivable at end of the financial year.

**7. OTHER RECEIVABLES**

	<u>2019</u> S\$	<u>2018</u> S\$
Accrued income	151,641	160,752
Deposits	3,069	1,869
Prepayments	109,777	103,728
Other receivables	32,078	22,795
	<u>296,565</u>	<u>289,144</u>

**8. CASH AND BANK BALANCES**

	<u>2019</u> S\$	<u>2018</u> S\$
Cash at bank	359,948	454,200
Cash on hand	500	500
	<u>360,448</u>	<u>454,700</u>

**9. INCOME FROM GENERATING FUNDS - VOLUNTARY INCOME**

	<u>2019</u> S\$	<u>2018</u> S\$
Donations - Tax deductible	224,192	183,369
- Non-tax deductible	186,051	203,007
Charity Golf Cum Dinner - Tax deductible	-	231,523
- Non-tax deductible	-	28,684
Gala Charity Dinner - Tax deductible	274,157	-
- Non-tax deductible	34,117	-
Grant received	110,672	152,836
Sponsorship	480	660
	<u>829,669</u>	<u>800,079</u>



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**NOTES TO THE FINANCIAL STATEMENTS  
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**10. INCOME FROM GENERATING FUNDS - INVESTMENT INCOME**

	<u>2019</u> S\$	<u>2018</u> S\$
Fixed deposits interest	36,506	25,049

**11. INCOME FROM GENERATING FUNDS - OTHER INCOME**

	<u>2019</u> S\$	<u>2018</u> S\$
Gain on disposal of plant and equipment	-	200
Other income	1,842	1,119
	<u>1,842</u>	<u>1,319</u>

**12. COST OF GENERATING FUNDS - VOLUNTARY INCOME**

	<u>2019</u> S\$	<u>2018</u> S\$
Charity Golf Cum dinner	-	55,406
Gala Charity dinner	31,491	-
Pledge cards	66,067	78,466
Support costs	7,502	6,848
	<u>105,060</u>	<u>140,720</u>

**13. COST OF GENERATING FUNDS - CHARITABLE ACTIVITIES**

	<u>2019</u> S\$	<u>2018</u> S\$
Pupil Breakfast Scheme	98,973	148,241
STAMP programme	5,041	22,359
Project Big Heart	6,522	4,388
Free TCM Clinic	161	167
Free Tuition Service	6,359	6,795
Project Home Sweet Home	-	819
Adopt-A-Home	449	773
Food Gift	7,944	1,746
Chair Based Exercise	96	77
Community STAMP	1,594	-
Civic Dinner	18,199	10,642
Appreciation Dinner	23,298	21,966
Other Activities	9,867	4,742
Support Costs	337,051	347,992
	<u>515,954</u>	<u>570,707</u>



**LOVING HEART MULTI-SERVICE CENTRE (JURONG)**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019****14. COST OF GENERATING FUNDS - GOVERNANCE COSTS**

	<u>2019</u> S\$	<u>2018</u> S\$
Audit Fee	5,618	6,206
Depreciation	14,429	14,777
General Insurance	7,153	6,772
Bookkeeping Fee	-	700
Support Costs	147,666	152,074
	<u>174,866</u>	<u>180,529</u>

**15. BOARD OF MANAGEMENT PERSONNEL**

The Centre is governed by the Management Committee. All Committee members are volunteers and receive no monetary remuneration for their contributions.

**16. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES**

The Centre has no formal risk management policies and guidelines, which set out its overall fund strategies, its tolerance for risk and its general risk management philosophy. It has however established informal processes to monitor and control such risks on a timely and accurate manner. Such policies are monitored and undertaken by the Management Committee.

Risk management is integral to the Centre. The management continually monitors the Centre's risk management process to ensure that an appropriate balance between risk and control is achieved. Risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Centre's activities.

No derivatives shall be undertaken except for the use as hedging instruments where appropriate and cost-efficient. The Centre does not apply hedge accounting.

The key financial risks include credit risk, liquidity risk and interest rate risk. The following provide details regarding the Centre's exposure to the risks and the objectives, policies and processes for the management of these risks.

**16.1 Credit risk**

Credit risk is the risk of loss that may arise on outstanding financial instruments should a counterparty default on its obligations. The Centre's exposure to credit risk arises primarily from trade and other receivables, fixed deposits, and cash and cash equivalents, the Centre minimises credit risk by dealing with high credit rating counterparties.

At reporting date, the carrying amounts of trade and other receivables, and cash and cash equivalents represent the Centre's maximum exposure to credit risk. No other financial assets carry a significant exposure to credit risk. There was no significant concentration of credit risk.



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FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019**

**16. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (CONT'D)**

**16.2 Liquidity risk**

Liquidity risk is the risk that the Centre will encounter difficulty in meeting financial obligations due to shortage of funds.

To manage liquidity risk, the Centre monitors its net operating cash flows and maintains an adequate level of cash and cash equivalents.

The contractual undiscounted cash flows of accruals are equivalent to their carrying amounts and are repayable within one year.

**16.3 Interest rate risk**

The interest rate risk exposure is mainly arise from changes in floating interest rate. The Centre is not exposed to significant interest rate risk as it does not have interest-bearing assets or liabilities except for fixed deposits which has a fixed interest rate. Accordingly, sensitivity analysis is not disclosed.

**17. FINANCIAL INSTRUMENTS**

Fair value

The fair value of financial assets and liabilities is at the amount at which the instrument could be exchanged or settled between knowledgeable and willing parties in an arm's length transaction, other than in forced or liquidation sale.

*Fair value of financial instruments by classes that are not carried at fair value and whose carrying amounts are reasonable approximation of fair value*

The carrying amounts of trade and other receivables, fixed deposits, cash and bank balances and accruals are reasonable approximation of fair values, either due to their short-term nature or that they are floating rate instruments that are re-priced to market interest rates on or near the reporting date.

Financial instruments by category

The carrying amounts of financial instruments in each of the following categories are as follows:

	2019 S\$	2018 S\$
Financial assets measured at amortised cost:		
- Trade receivables	109,870	42,425
- Other receivables	186,788	185,416
- Fixed deposits	2,500,000	2,400,000
- Cash and bank balances	360,448	454,700
	<u>3,157,106</u>	<u>3,082,541</u>



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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019**

**17. FINANCIAL INSTRUMENTS (CONT'D)**

Financial instruments by category (cont'd)

	<u>2019</u>	<u>2018</u>
	<u>S\$</u>	<u>S\$</u>
Financial liability measured at amortised cost:		
- Accruals	<u>76,096</u>	<u>80,510</u>

**18. FUND MANAGEMENT**

The Centre objectives when managing its funds are to safeguard its ability to maintain adequate working capital to continue as going concern, to promote its objective to provide social and welfare services to families, elderly residents and any person living in the Southwest CDC area and these objectives remain unchanged from previous year.

The Centre is not subject to externally imposed funds requirements.



## DECLARATION

There are no employees with emoluments above \$110,000 p.a. The income of the top two executives of the centre do not exceed \$100,000.

No remuneration is paid to the Management Committee. This excludes reimbursement of expenses and entertainment allowances.

The Centre's policy is for all Management Committee members and staff to make a declaration of potential conflicts of interest.

The Centre's Reserve Policy is to have a maximum of three years' operating expenses in reserve. Any amount in excess of this is to be used in new programmes and services.

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The following Board Members has served in the Management Committee for more than ten years. They have been making beneficial contributions in addition to their valuable skills that they are imparting to the newer members. They have strong grassroots contacts in the areas served by our organisation.

- Dr Chua Song Peck	Immediate Past Chairman
- Mr Tan Lip Kwang Kelvin BBM	Vice-Chairman
- Ms Chiang Ah Choo PBM	Assistant Secretary
- Mr Tey Siang Lim Gerald	Treasurer
- Ms Tay Siew Luan Helen	Member
- Mr Tsu Chin Sun Gary	Member
- Mr Ong Ah Hai	Member





## DO FEEL FREE TO CONTACT US @

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Email: [lhmscj@lovingheartj.org](mailto:lhmscj@lovingheartj.org)

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### **Legal Status, Membership and Affiliation**

Loving Heart Multi-Service Centre (Jurong) was registered with the Registrar of Societies (ROS-0163/2004 WEL) w.e.f. 07 July 2004.

Loving Heart Multi-Service Centre (Jurong) is a Member of National Council of Social Services (NCSS) – ref NM/0424/100620051527.

Loving Heart Multi-Service Centre (Jurong) was granted NCSS Charitable status – CF/0424/18092006104729.

IPC Registration No: 001833 / IPC 000036. It was renewed on 1 November 2017 and will be valid till 31 October 2020.





Loving Heart sincerely thank all donors, supporters and volunteers for their generous contributions in kind and in service.

Donations, in terms of monetary and in kind, have aided us in funding the numerous important programmes and events. Volunteer services have also been the important helping hands in carrying out our various programmes and activities.

You have helped Loving Heart to grow into what it is today. We thank you again, and celebrate your kind support for our mission and for the community we serve.

Do continue to work with us in the years to come. We will always strive to do more and to do better.



"Learn to light a candle in the darkest moments of some one's life. Be the light that help others see; it is what gives life its deepest significance."

– Roy T. Bennett