



ABOUT SCC





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Nestled in a mature housing estate in the South Central district of Singapore, the South Central Community Family Service Centre (SCC) works with vulnerable families in Bukit Ho Swee, Henderson, Lengkok Bahru and Redhill to address the challenges of accessing health, housing, employment and education.

Recognising the importance of formal and informal social support networks, we encourage communities' self-help and contribution as along-siders with the vulnerable families to co-create solutions. This empowers the families under our FSC's care (members) and paves way for a better tomorrow for the next generation.

As a community enabler to support vulnerable families to break out of the poverty cycle, we connect and partner with the communities in building empathy and ownership by unlocking the community's strengths through:

- Co-creating opportunities and resources that enable the low-income communities to work towards being financially self-sufficient.
- Building a neighbourhood that looks out for the safety, care, and education of vulnerable children.
- Leveraging assets to activate communities mutual help through social connections and inclusion of people from different social classes, ethnicities, and ages coming together to help one other.

ABOUT SCC

SOCIAL TRANSFORMATION

Community Work & Engagement





We encourage community ownership and co-creation by activating community assets to address the needs and challenges of our community. These include social transformation efforts through the many community initiatives and platforms such as I WISH U ENOUGH annual social movement event in line with the International Day for the Eradication of Poverty, Community Garden, Community Kitchen, Goodwill Xchange platforms, Family Partnership Programme, and Learning Kampung.



Community-centric Case Management

We strongly believe in the power of human connections with every individual and family that comes into our contact. Hence, community-centric casework and counselling is our key intervention tool in supporting our vulnerable families. Of these, more than 80% reside in a one or two-room HDB rental flats, while with the rest in various housing types such as transitional shelters and other types of HDB flats.



Volunteer Management & Partnerships

We build a community of people who serve as resources to each other. Our pool of volunteers comprising of our vulnerable families, residents, individuals, students, and working adults (including corporate volunteers and foundation partners) play a part in our poverty transformation work and create a better future for all. Partners interested in collaboration may write to us to find out more.

THE SOCIAL LAB

At SCC, we support and work with our vulnerable families to break out of their poverty cycle through these transformational initiatives:

KeyStart Home Ownership Programme

Children have shown positive outcomes when their families are able to own a home and move out of their rental flats. KeyStart was created as a community fund to support home ownership for families with children so they can have a better future.

Education & Learning Support

We are committed to working with parents, schools and community partners to help the next generation excel and achieve their aspirations and dreams as a community. Our flagship initiative, Pass In Primary Six (PIPS), connects Upper Primary students from vulnerable families to appropriate resources like academic classes and one-to-one intensive programmes, so they have suitable opportunities to do well at PSLE.



Research & Development

We collaborate with practitioners to design evidence - informed services, and conduct evaluation to determine the effectiveness of our work. We also conduct research to discover new insights and improve our practices. By sharing findings and learning points from our research with practitioners and the community, we also encourage a culture of learning and reflection.

ABCD Learning Site

We are the first Asset-Based Community Development (ABCD) learning site in Singapore, an ongoing learning and experiential site where we incorporate the ABCD approach in our work. This will enable us to be more holistic and community-centric as we move towards our vision of achieving "poverty transformation with-in empowered communities".

CHAIRMAN'S MESSAGE

The Need for Transformation

Normally, at this time, we reflect on our work during the past year. For a long period of time, we have expected and somewhat prepared for the advent of a global pandemic; when Covid19 (C19) arrived, we all realised how unprepared we were.

Relevant to SCC, C19 has highlighted the weaknesses in our social safety net. While the government can somewhat provide the resources to deal with the economic fallout of C19, there are many areas that structurally make it near impossible to avoid the damage brought about by the pandemic.

We can't help the fact that due to urbanisation and costs of living, dwellings are made small. To sustain costs of living and economic growth, both adults are encouraged to work. Children are looked after by caregivers and parents struggled to make time for them. The ever-changing and evolving economic landscape means children need to put in extra efforts that take up most of their play time, if they hope to be equipped for their future livelihoods. They live under constant pressure.

When C19 shut down the bulk of activities, both economic and otherwise, the government understandably worry about a lost generation that may be irreparably affected by it. Huge resources are now set aside to avoid this. While all this is real and deserve our worry, C19 also highlighted how the vulnerable groups in our community are deeply affected.

SCC exists to serve and help the poor in our community break out of the poverty trap. C19 should encourage us to review if our work has truly served this purpose.

Society is judged not by our strengths, how the rich has done, or how much wealth has been built. On these counts, we did well. Rather society is judged by how the most vulnerable in our "Our work needs to transform the current state that the families found themselves in and remove the root causes."

— Stanley Tan



community are treated and if the weakest among us are offered the chance and opportunity of a dignified life if they put in their required effort. On this, we may not have done so well.

So while we (SCC) can be positive that we have added many programmes that have the potential to uplift the poor and somewhat eradicate poverty, unfortunately, we may not have rendered this help broadly enough to the total community that needs them.

So for this annual report, I want to focus on what we have not done rather than what we have done. And then on how we aim to measure the results.

There are close to 6,000 HDB rental units in the area we serve, who are clearly identified as needing assistance. The HDB rental flats are in themselves an assistance from the government. In addition, there are several tens of thousands of families in the same areas who may own their homes or stay in non-HDB dwellings. Some of them may be vulnerable too.

For the 500 plus families under our FSC care, we have visuals on how we can intervene. For these families, we need to map out their Dreams of changing their circumstances, and journey with as many of them as we can to uplift them from their current state to self-sufficiency.

But for the broader group of more than 5,500 families, we need to work on how we can connect with, and journey with them with the same goal of achieving self-sufficiency, whether for the current generation or future generations.



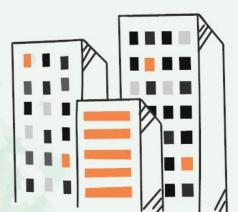
C19 has been devastating and the effects will be even more obvious in the months to come. While this is concerning, if C19 can wake us up to be more effective in empowering families to build self-sufficiency, then C19 would have served us and made us more relevant.

Our work need to transform the current state that the families found themselves in and remove the root causes. While for each family, what is transformational may be different, but we can help remove the shackles that hold them. We need to do it one family at a time, one life at a time.

My wish for our whole team including board, staff, volunteers, and the families is to look forward to making a difference in our lives by making a difference in the lives of those we serve.

Thank you to everyone for your contribution. We want to make all these contributions count.

Stanley Tan, Chairman, SCC



EXECUTIVE DIRECTOR'S MESSAGE

"Often, we feel an urgent need to provide, or even over-provide, for those in need. But equally often, those in need tell me that though they don't have enough, what matters is how they are treated as people. What is most needed is a helping hand offered with compassion and respect for their dignity."

— Ruth Tan

Life in itself is already full of ups and downs, with or without the presence of a global pandemic. Someone once told me, "Life does not get easier." Indeed.

But in a meaningful book a friend recently gave me, I found a response to counter that: "We should not wish for life to get easier, but we should wish to become stronger."

We cannot ignore how the present Covid19 situation has exposed a growing divide between those in need and those who have more than enough.

But it also presents an opportunity for us to engage those in need who may have slipped through the cracks, to connect with each other in new ways, and to create ideas and solutions together. This is a time for each of us to be called into action. No matter how little we might have, we can share our strengths with each other and give or receive in our own capacity. Together as a community, we can overcome tough life situations and embrace new challenges ahead.

This year, we have positioned our Annual Report to reflect our hopes of transforming poverty through our five areas of focus—namely, Financial and Employment Support, Housing Support, Education and Learning Support, Health and Nutrition, and Contribution Mindset. We are also committed to giving space to diverse voices in our community, such as in the section

Overcoming all Odds as a Community - Connecting with Compassion, Hope and Dignity



Community Lightbulbs, which contains little inspirational stories in light of today's challenges to symbolise light and hope for others. We are also proud to feature recipes from our members and the community. We aim for this read to be in a form of a coffee table book so that it can be a community-friendly read to connect everyone – including our members, families, residents, volunteers, contributors, donors, funders, stakeholders, and others whom we plan to engage in time to come.

On a personal level, 2019 was a year of overcoming all odds as a miracle baby made his way into my life. It made me understand the great fear and worry that come with going against the odds, but also how acts of compassion from others can bring hope when I most needed it.

At SCC, we take a similar tack in our community-centric approach. In 2019, we geared up our efforts to focus on supporting the SCC team and the community from the inside out, affirming our belief that everyone has it within them to tap on their intrinsic strengths to overcome challenges. We worked conscientiously to move away from working for our community to working with the community – alongside them – so we can seek to amplify the community's efforts over time.

Looking at our programmes, we forged new partnerships in our Education and Learning Support efforts with like-minded organisations like KidsExcel and WeLL Centre through our Pass In Primary Six (PIPS) programme. For our children attending PIPS, we also engaged the mothers in our community to provide warm home-cooked meals. Through KeyStart, we ramped up our transformational efforts to help families who live in rental flats to overcome barriers and achieve their home-buying aspirations. To continue our efforts in levelling the playing field in Singapore, an upcoming =Dreams ('Equal Dreams') boarding residential model is in the pipeline with the aim of helping aspiring youths aged 13 years and above to achieve their Dreams.

On 9 November 2019, we celebrated the opening of our new branch FSC, SCC@hoy fatt, which officially marks our physical presence in the communal space between Hoy Fatt, Lengkok Bahru, Jalan Rumah Tinggi and Redhill. We hope to provide stronger support and work more closely with the families and communities living in these areas. On the same day, SCC co-organised our signature event I Wish U Enough (IWUE) 2019 with the community for the third year running, in support of the International Day for the Eradication of Poverty. The event was themed 'Colours of Life' to celebrate the diversity in our community.

IWUE is a social movement that culminates in our annual signature event. It seeks to strengthen the 'Gotong Royong' spirit, raise awareness on poverty, connect various communities living in rental and purchased flats, and celebrate the community's strengths in the spirit of neighbours helping other neighbours.

There is a saying, "In good times we share the blessings; in challenging times we stand together and support one another as we overcome all odds to create a strong, empowered and resilient community together."

Often, we feel an urgent need to provide, or even over-provide, for those in need. But equally often, those in need tell me that though they don't have enough, what matters is how they are treated as people. What is most needed is a helping hand offered with compassion and respect for their dignity. Though the Covid19 situation has presented us with new norms to adapt to, it also offers us new creative opportunities. In the year ahead, we look to steer our efforts towards supporting the communities living in rental flats whom we have yet to connect with, alongside the growing number of affected families, including those living in purchased flats. We must heed the call to action to offer one small act of kindness to the people in our community while ensuring that we respect their dignity as we do so.

Lastly, I would like to extend my heartfelt appreciation to our members, families, SCC staff, our Board, friends of SCC, volunteers, partners, donors and stakeholders, for without all of you none of this would have been possible. I would also like to specially mention the SCC teammates for their dedication and the intensity of their efforts in serving our members and the community during this time of great need and concern.

The fate of all depends on the conduct of each so let us continue to observe the practices and habits required to ensure our own, our families' and our society's well-being at this challenging time.

Stay Safe & Let's Leave No One Behind,

Ruth Tan, Executive Director, SCC



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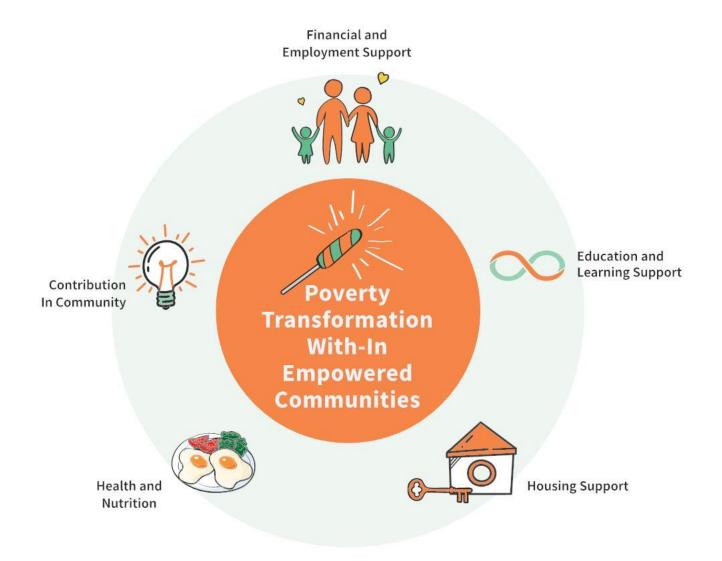
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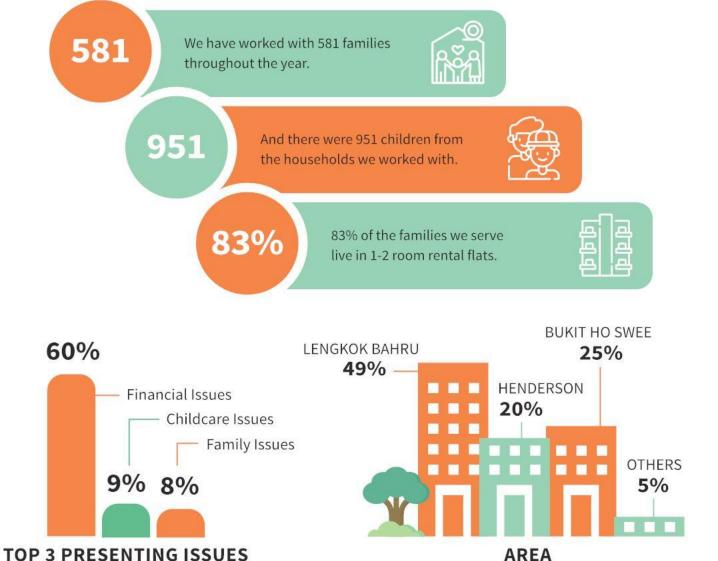


OUR VISION

5 STRATEGIC FOCUS AREAS OF TRANSFORMATION



OVERVIEW OF OUR WORK



OVERVIEW OF OUR WORK

DID YOU KNOW?



In November 2019, we launched a new branch FSC (SCC@hoy fatt) at Blk 50 Hoy Fatt Road as 49% of our families served live in the nearby Lengkok Bahru community.



At our annual I WISH U ENOUGH (IWUE) 2019 event, we successfully reached out to **4,700** residents and mobilised more than **900 members** of the community to contribute to the community in their own ways. This movement is in line with the International Day for the Eradication of Poverty (IDEP) which is observed on 17 October and raises awareness about the cumulative impact of small acts of caring or kindness towards eradicating poverty.



If every household living in the community that SCC serves contributes one simple act of sharing or caring towards helping their neighbour, this means that we would have achieved **58,000 collective acts** towards creating empowered communities!



I WISH U ENOUGH 2019 | Colours of Life

I Wish U Enough (IWUE) is a social movement that seeks to strengthen the 'Gotong Royong' spirit in the community through SCC's collaborative efforts with members of the community and participating organisations.

Since 2017, the IWUE movement aims to achieve the following objectives:

- Showcase & celebrate: showcase and celebrate the strengths, talents, and assets of our community members
- Building connections: create a platform for neighbours to build connections, come together, celebrate, and help each other
- Create inclusivity: create opportunities for inclusivity and connections between residents living in both rental and purchased flats, and those from outside our community
- Raising awareness: in line with the International Day for the Eradication of Poverty, another purpose of IWUE is to create awareness about the issues of poverty and inequality in Singapore
- Social movement: to proliferate the IWUE movement so that more residents would adopt, resonate with, and be part of sharing and caring for their neighbours.

Every year, the IWUE movement culminates in its signature celebration. In 2019, the theme of the event, 'Colours of Life', embodied the movement's ethos by celebrating the diversity in our community. Residents turned up, eager to contribute in various ways, from sharing wholesome meals to performing song and dance routines and even treating their neighbours to a back massage.

Most of the residents who had participated in IWUE 2019 shared that they had connected with someone new in their neighbourhood. The event had also brought them together with their loved ones and neighbours. Through continued effort and support, SCC seeks to amplify such interactions and foster a strong sense of community.



DID YOU KNOW?



Number of attendees increased by 30%



34% of attendees found out about IWUE from their friends and families.



415 households from the communities we serve attended IWUE



55% of those surveyed at the event said they met someone new



Community members contributed food, organised games, set up a photobooth, offered massage services and more.

GIVE WHAT YOU CAN



"We have got to spread the love to others and make our community a better place."

- Ganesan, 62 years old

At every community event, the lone figure of Ganesan is instantly recognisable from the trademark fedora he dons, leaping onto the stage to the sound of the crowd cheering.

Ganesan is a single parent who lives at Jalan Bukit Merah, and has been a community volunteer emcee with SCC since 2014, most recently at the IWUE 2019 celebration at Leng Kee Park.

Fondly known as "DJ Ganesan", he says, "I am blessed with the gift of the gab. Why keep it all to myself? It is my passion to speak and bring joy and energy to people. We have got to spread the love to others and make our community a better place."

In January this year, Ganesan was diagnosed with Stage 4 cancer and prior to that, he had 3 heart attacks. Though saddened and worried about his future, Ganesan is adamant about maintaining his positive outlook on life instead of living in fear of the unknown.

He likens his battle with cancer to the COVID19 pandemic, which has equally brought about uncertainty while underscoring the importance of community support.

Refusing to be set back by the pandemic, Ganesan has since turned to Facebook Live to advocate the importance of resilience in the face of obstacles. He hosts a weekly podcast to reach out to his community and encourages them to lend a helping hand to others who may be in need.

To Ganesan, everyone has something to contribute, and IWUE is one such platform for him to give back to the community. The annual event is a social movement; it represents a call to action for any individual, household, or organisation to share what they can with those who may not have enough, so that everyone in the community will have enough.

Ganesan acknowledges that the message in the IWUE movement is important. True to his rousing manner of speech as an emcee, he says, "I wish everyone will be able to do their part. You do not have to do 101 things, just one thing is enough. That, I believe, can bring a positive difference to someone else's life."

BRANCH FSC AS A COMMON COMMUNITY SPACE



OFFICIAL OPENING OF SCC@HOYFATT

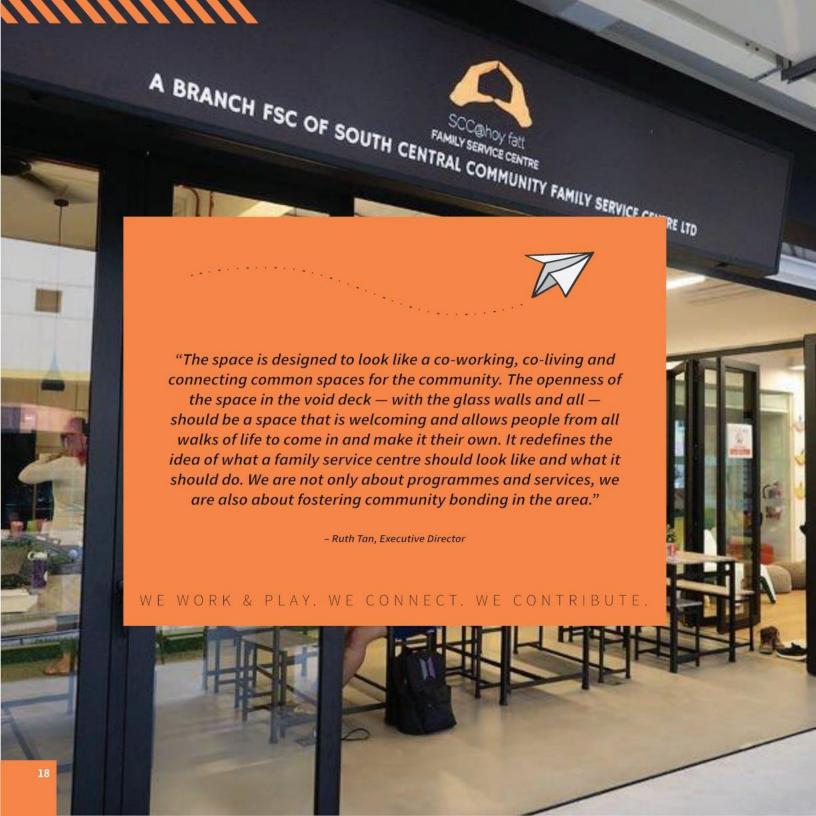
On 9 November 2019, Minister Desmond Lee officiated the opening of SCC's satellite centre (SCC@hoyfatt) at Block 50, Hoy Fatt Road. SCC@hoyfatt is set up to give residents residing in Lengkok Bahru easier access to family services and complements the services of its main FSC (South Central Community Family Service Centre "SCC") at Block 5 Delta Avenue, #01-09, S (160005).

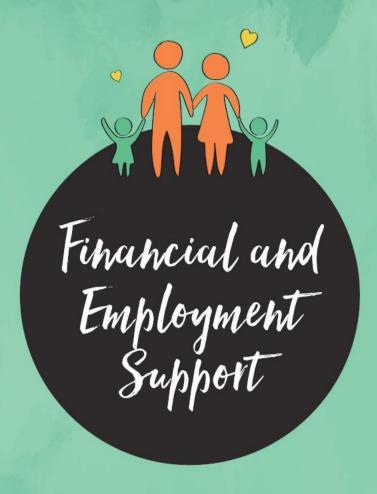
SCC@hoyfatt is intentionally designed as a one-of-its-kind unique community shared space that is both an extension of a home for our members ("clients") and the residents in the community, and an office for SCC. The once-void deck is transformed into a multi-functional space: a community space for anyone to walk in to either seek assistance from the FSC, surf the net for free, study quietly at a cozy corner, or simply have a cup of coffee for free and connect with others in conversations.

The shared community space includes a comfortable children's play and learning corner to promote a learning culture, a pro-family breastfeeding room for lactating mothers, child/youth study spaces with free wi-fi and community kitchen spaces.













We believe in empowering every person to harness their individual strengths and positive relationships within their community as a sustainable way to overcome transitional challenges and improve their lives.





CASE LOAD DATA FY1718 FY1819 FY1920 % of difference for FY1819 & FY1920

Total number of families served (open & closed cases)

507 531 581 8.6













DID YOU KNOW?



While about 60% of our members seek assistance for their financial challenges, many of them also struggle with other issues such as parenting difficulties, health issues, caregiver stress, and a lack of access to key resources.



Such underlying issues can negatively affect how they manage their financial struggles. Not only must we offer holistic support to our members, but we must also seek to empower them to learn new skills and knowledge and leverage their individual strengths and community resources to better cope with their difficulties.



We enabled **18 women** in the community to achieve food hygiene certifications in their journey towards setting up their home-based F&B businesses.



About **35 of our families** were placed into the Methodist Welfare Services Family Development Programme (MWS FDP) matched savings scheme to help build their financial assets. On average, families managed to contribute to their monthly savings or debt-matching nearly 8 out of 12 months.



We developed and evolved 2 new e-groupwork programmes with families in our community.



E-Parenting Groupwork and Super Mummies Groupwork. These programmes serve as a platform for individuals and families facing similar issues to seek mutual support from each other, with social workers facilitating the efforts in a member-led, ground-up approach.

WHAT WE DO

- Assess members' financial and employment issues and assist with budgeting and debt management.
- · Refer families for short-term financial or practical support
- Assist families with childcare or schooling issues; recommend childcare subsidies for families (case managed by SCC) who need additional support due to their circumstances.
- · Place members into matched savings/debt programmes
- Conduct family case advocacy to bridge necessary system barriers

- Provide employment support by working with members to overcome barriers and secure sustained employment
- Refer suitable members for training and employment opportunities (internally, externally, and in the community)
- Promote ground-up initiatives to support local economy, such as engaging members to provide catering services for the community
- Counsel individuals and families from lower-income groups
- Adopting a community-centric approach to support vulnerable families

COMMUNITY HEROES



"We should all be caring for and helping one another, so that life can be more stress-free and joyful."

- Santi, 46 years old

A journey of resilience amid community support

When Santi first sought assistance from SCC in 2013, her family was in a precarious financial situation, which was exacerbated by the difficulties they faced in navigating various assistance schemes. Her late husband had to stop work as the sole breadwinner due to his deteriorating health and could not support the family.

Santi, 46, is now a single mother with two children, Ang Xin and Ang Liang, and they reside in the Lengkok Bahru community. At that time, Santi was on a Long-Term Visit Pass as an Indonesian citizen and found it hard to find work while having to take care of her young children, including Ang Liang who was only 3 months old then. With the help of her social worker at SCC, Santi started work as a cleaner on a Work Permit, which freed her from her previous pass restrictions. To date, she is still working with the same employer.

After her husband passed on, Santi remained forward-looking and resilient in working towards a better future for herself and her children. For a start, Santi knew she had to find a way to stay in Singapore for the long term so she could care for her two

Singaporean children. With further support from her social worker, alongside her repeated efforts to appeal her immigration status, Santi was finally granted Permanent Resident status in 2017. She also joined the MWS FDP as part of a savings-matching scheme under her social worker's encouragement, which saw her setting aside a fair amount of savings within two years despite her low income.

Throughout her journey, Santi was determined to provide her children with the necessary support for their education and development. She wanted to spare no effort in building a better future for them so that they will be able to break out of the poverty cycle. This is partly due to her own experience of illiteracy, which has limited her access to lifelong development. Under her social worker's recommendation, Santi sends Ang Liang to a weekly phonics class at Curious Thoughts Academy, an English Literacy Centre, and encourages Ang Xin to attend tuition and work hard in school. Her efforts have paid off. Recently, Ang Xin was granted a Mainly I Love Kids (MILK) scholarship to support her education at Singapore Polytechnic.



COMMUNITY HEROES



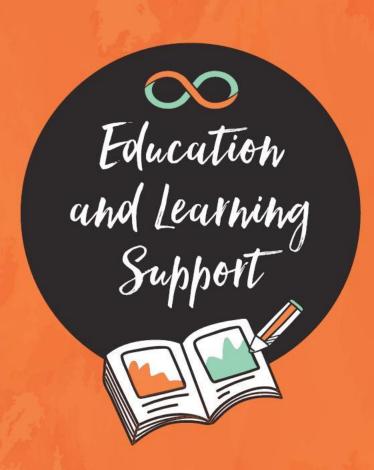
Santi was determined to provide her children with the necessary support for their education and development.

Despite her busy schedule as a single parent, Santi makes it a point to contribute back to her community. She helps her elderly neighbours fix their light bulbs and shares extra food rations with them. She also picks up her neighbour's children from school when they need help. This has enabled her to build strong relationships with her neighbours and contributed to a thriving community spirit among the residents in Lengkok Bahru. In turn, during the Covid19 circuit breaker measures, Santi managed to get help from her neighbour, who welcomed Ang Liang to their home for Home-Based Learning.

Of her social worker's efforts, Santi has constantly expressed her appreciation. She considers her social worker as an important bridge to key resources and is grateful to her for supporting her

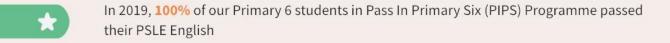
family over the years, helping her build a strong social network, and overcome her financial challenges. Santi has also managed to harness her strengths of financial prudence, resilience and strong sense of purpose. She is now able to better cope with her challenges and work towards providing a better life for her family.

Her social worker, reflected, "In my work with Santi, a lot of credit goes to her for what she has achieved so far. It's really about harnessing her strengths and nudging her towards the right resources before she takes off from there. She has a lot of initiatives and is highly motivated to help herself and not rely on external support. It is heartening to see the relationships she has built in the community over the years in the spirit of giving and caring."



We believe in paving the way for aspiring youths to break out of intergenerational poverty to achieve their goals in life through education and learning, and leveraging on the collective efforts and resources of the community.

DID YOU KNOW?



202 children were supported through our education programmes

Over 20 field trips/enrichment activities were organised for students over the year

50 parents were engaged through different events

In 2020, **64 students** were recruited for new programme including Mathematics and Sports Enrichment

Interviews with a sample of nine PIPS students showed they had 5 tuition sessions/week on average, which impacted their well-being and ability to pay attention in class

Students were motivated by being able to see their progress and the beliefs passed down to them by adults, such as believing that education gives them a better future and that hard work rather than intrinsic intelligence helps them do well

SCC's Education & Learning Infinity Model-Approach

SCC adopts the following approaches in our provision of academic support to cultivate a learning culture for our children:

- A holistic learning approach in education and core values across domains
- Cultivating a learning culture across different academic subjects
- Across time: provide support through the years
- Across stakeholders: promote inter-departmental and external collaboration





WHAT WE DO



PSLE Preparation though:

Pass In Primary Six (PIPS) Programme: English (2019), Mathematics, and Sports Enrichment (added in 2020) to prepare Upper Primary students academically and psychologically for PSLE

Project Lend-A-Hand (PLAH): 3-month intensive exam preparation for PSLE English, Mathematics and Science

Learning Kampung (LK): volunteers matched to students from 7-17 years old to provide homework supervision and tutoring

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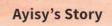
Parent Engagement: SCC held multiple events which allowed parents to share how they could support their children in their educational journey, and how they would like to be supported.

Transitioning to Secondary School:

3

youths who graduated from the PIPS and PLAH programmes were engaged through a series of activities in 2019 to better equip them with the life skills needed for the transition to secondary school. These skills include coping with peer pressure, anger management, and managing their allowances.

ASPIRING HEROES



The youngest of six siblings, Ayisy comes from a family who moved from a one-room HDB rental flat into a two-room rental flat in Bukit Merah in mid-2019. In the same year, Ayisy and his sister frequently attended the PIPS programme and

showed a strong sense of motivation. Ayisy's sister graduated from PIPS last year, having successfully made it into secondary school.

During the programme, Ayisy was observed to be confident in the way he presented himself. He was given the opportunities to emcee at various events, such as the Award Ceremony for PIPS students and the IWUE 2019 event. Such experiences have fuelled Ayisy's ambition to enter a career that revolves around public

speaking, such as a lawyer or an actor. Through the sports enrichment and learning journeys, Ayisy has also grown to be more considerate and respectful in engaging others.

Ayisy will be taking his PSLE this year. As Mathematics is his

weaker subject, he is benefitting from the addition of this subject into the PIPS programme, working hard so that he can get into a better stream in secondary school. His newfound motivation has inspired his family to save up for their own flat to give the children a better environment. Subsequently a donor seeking to support children's education has stepped forward to provide monthly financial assistance. This has enabled the family of eight to set aside some savings for their purchased home and provided a buffer when Ayisy's father's income was affected by Covid19.

Crystal's Story

Crystal has been attending SCC's Learning Kampung since she was in lower primary. For three years, she worked with a

volunteer who provided her with one-on-one homework support. Though the volunteer is no longer with Learning Kampung, Crystal and her family remain in touch with her, most recently during Chinese New Year earlier this year. Crystal has also benefited from befriending the volunteer's teenage daughter as someone she can look up to.

When Crystal was in Primary 6 in 2019, she joined both PIPS and PLAH programmes to receive more intensive support in English, Mathematics, and

Science while she continued attending Learning Kampung. Due to Crystal's dyslexia, she took all her subjects at the Foundation

level. However, with her hard work and support from her teachers, volunteers and parents, she scored well enough for her PSLE to choose between the Normal (Academic) and Normal (Technical) streams.

As an enthusiastic student with a can-do spirit, Crystal chose to take on the challenge of going to the Normal (Academic) stream and continues to persevere in her studies. She is back in Learning Kampung this year, where she has found friendship and mutual support with fellow students on their learning journey.





HOUSING SUPPORT - KEYSTART



We believe in the transformative power of home ownership to provide a more stable future for the next generation to progress out of poverty.





HOUSING SUPPORT - KEYSTART

49

families have completed their renovation with support from Basic Habitation Fund.

76

76 families applications were submitted for KeyStart, of which 61 families were successfully placed unto the programme as of 31 March 2020.

Almost all KeyStart families have savings of \$500 or less, which is not sufficient to make their flat liveable and safe for their children.

DID YOU KNOW?



27 families are supported by KeyStart's Basic Habitation Fund, which help families pay for basic needs in their new homes, e.g. basic kitchen, safe window grills, and flooring.



15 out of 27 KeyStart families managed to purchase a flat on their own with maximum grants, HDB Loan and their CPF



According to our evaluation, KeyStart members had lower levels of anxiety and a greater sense of personal control after moving into their new homes



KeyStart members felt their new homes provided a more conducive environment for their children- some members shared that their children associated with more positive peers; others shared that their children stayed home more often

HOUSING SUPPORT - KEYSTART

WHAT WE DO

KeyStart home ownership initiative provides access and support for families with children living in rental communities who aspire to own homes. KeyStart enables families to secure livable and conducive spaces within positive neighborhoods leading to better outcomes for families and their children.



Credit Committee

Access Fund

This fund will top up the cash shortfall that families may have when purchasing a HDB flat.

Basic Habitation Fund

This fund will support families without any means to pay for basic needs in their new home and make it habitable for them. (E.g.: Window grills, basic kitchen cabinets, floor and installation of basic lights).

Mortgage Support Fund

This fund is a short-term support that helps families who are experiencing unexpected crises due to no fault of theirs, including retrenchment and sudden illness, resulting in short-term inability.









HOUSING SUPPORT - KEYSTART

A Place To Call Home For My Children

After Mr M and Mrs L married in early 2018, searching for a place where their children could call home was the most pertinent issue that weighed on their minds. Theirs is a reconstituted family with six children from previous marriages, including children from Mr M's late wife.

When the family was referred to the KeyStart programme in August 2018 by their social worker at SCC, they were living in a cramped two-room HDB rental flat. Due to inadequate living space, their youngest child, a two-year-old girl, mostly lived apart from the family at Mrs L's parents' flat.

Though the couple had been growing

their income to support their family over the past few years, this also meant that their rent increased upon the renewal of their HDB rental lease, compounding the family's financial stress. The family quickly took this in their stride, however, and saw this as



an opportunity to look for their own flat by taking up a mortgage.

Through discussion with them, it was clear that stability was important for Mr M and Mrs L. The couple shared how their children meant everything to them. Their aspirations for home ownership were inspired by their hopes of providing more living spaces for their children, who had been through a tough period with parental divorce and the loss of their mother (Mr M's late wife). Their main challenge was the lack of adequate savings for basic home renovation to make their potential new flat liveable.

With the help of KeyStart's Basic Habitation Fund, the family managed to find a home they could call their own, giving their new family a fresh start.

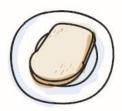
"Everything feels much better," Mr M said, a few months after moving into his new home, now fully furnished with its walls painted green. He was excited to share about his home and the great progress his children are making in school. The entire family has since been reunited under one roof. They now look forward to growing and thriving together, having planted the seed for a better, more stable future through home ownership under KeyStart." — One of our families supported by KeyStart







We believe that healthy nutritious food is a basic need and everyone should have access to it, including the low-income and vulnerable community.





DID YOU KNOW?



We have supported **83 primary school-going children** with nutritious and healthy meals. **6640** warm home-cooked meals were provided by our community mothers to these children



In 2019, we had **14 community chefs** who shared their recipes and facilitated cooking sessions at our two centres.

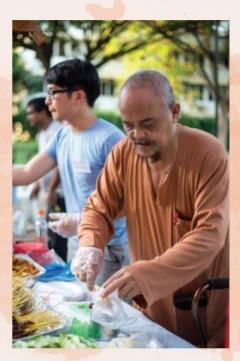


Our cooking sessions were free of charge to the residents all thanks to the generous contributions of the ingredients by the community.



WHAT WE DO

- Create a platform for neighbours to meet and connect with each other in the community
- Provide opportunities and platforms for members and the larger community to contribute food and cook alongside as part of forging closer ties in the community.
- Support community-led initiatives to help cook for those in need
- Started the Neighbourfood initiative to ensure that nutritious food as a basic need is accessible for everyone in the vulnerable community.



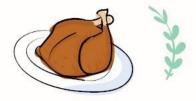








COMMUNITY CHEF SPEAKS



"I learnt cooking from the age of 18. I don't know how I fell in love with it but cooking always brings back memories of my grandmother, my mum, and aunties cooking during festive seasons. Cooking quality food for others and seeing the big smiles on their faces also means a lot to me!"

- Rani, 40 years old, a contributor of our community recipe





COMMUNITY HEALTHY & NUTRITIOUS RECIPE 1

SPICY CHICKEN CURRY

Ingredients:

- 1 kg chicken (cut into pieces)
- 2 onions
- 1/2 cup tomato puree
- 1 tbsp ginger paste
- 1 tbsp garlic paste
- 1 cup cashew paste (optional)
- 1 cinnamon stick
- 1 tsp cumin seeds
- 1 bay leaf
- 3 red chilies
- 1 tbsp garam masala powder
- 1 tbsp coriander powder
- 1 tbsp kasoori methi (dried fenugreek) powder
- 2 tbsp vegetable oil
- 2 1/2 cup water

For Marination:

Salt as required

1 tsp turmeric

1/3 cup lemon juice

For Garnishing:

1/2 handful coriander leaves

1 cup cashews (roasted)



Recipe by Community Chef Rani

Directions:

- Marinate the chicken with salt (to your liking), turmeric powder and lemon juice for 20-30 mins.
- To make onion puree, grind onion with 1 cup of water to a paste. For chili paste, grind red chilies with 1/2 cup of water.
- Heat oil in a non-stick pan and add the cumin seeds, cinnamon stick and bay leaf. Cook over low heat until you hear the seeds crackling.
- Add onion puree, ginger and garlic paste to the pan and cook over medium heat for 2 mins. Add tomato puree and cook for another 2 mins. Add half of the chili paste and salt to taste and cover the pan with a lid.
- Add marinated chicken and cook for 15-20 mins with the lid still covered. Add remaining chili paste and cook for another 2 mins.
- Add garam masala, coriander and kosoori methi powder, 1 cup of water and cashew paste (optional) and mix well. Cook for another 5 mins and turn off the heat. Garnish with fresh coriander leaves and cashews and serve with steamed rice or paratha.

COMMUNITY HEALTHY & NUTRITIOUS RECIPE 2

HEALTHY CHOICE MARBLE CAKE

Ingredients:

250g unsalted butter

200g caster sugar

250g self-raising flour

4 eggs

150ml low fat milk

5-10g cocoa powder

1/2 tbsp vanilla essence

1/2 tsp salt

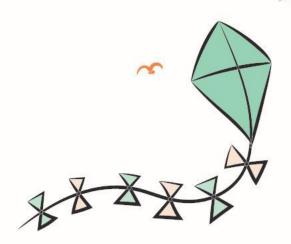


Directions:

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We believe in building a more empowered and connected community to transform lives through sustainable community support and access to shared resources.

211

families shared food and essential household items through our Goodwill Xchange platform An average of 23 children and 8 adults were regularly engaged through Let's Go Play Outside! (LGPO), a ground-up social practice that encourages and supports people young and old to play together, connecting people and expanding creativity in public spaces using the arts.

251

community members received food rations from our Neighbourfood initiative

2 community-led interest groups were formed

DID YOU KNOW?



A neighbour is more likely to help another neighbour out when given the opportunity. Majority of the donations to our Neighbourfood initiative came from our local communities.



The average household only knows the names of 3 to 5 of their neighbours.



The fruits harvested from our Community Garden are given to neighbours living in the area.

WHAT WE DO

Community-led Initiatives - By the community:

- I4Indus: a weekly interest group of mothers living along Indus Road who organises activities for their children to engage them in meaningful ways
- Fri-Lax: a fortnightly interest group of community members in Lengkok Bahru focused on improving life in the community and building stronger connections with each other
- Community celebrations: festive and birthday celebrations organised by community members



Community-led Initiatives - With the community:

- Let's Go PLay OutSide! (LGPO): a collaboration with 3Pumpkins, we engage children and adults in the Lengkok Bahru community through community arts and play.
- Community Garden (main FSC): led and managed by a group of community gardeners living in the neighbourhood who are passionate about gardening, the Community Garden is a vibrant display of community engagement and ownership. These resident gardeners meet regularly to tend to the garden and share the fruits of their labour with the community.
- Platforms such as Goodwill Xchange, Request & Offer and Neighbourfood help to strengthen the connections between community members and inculcate a community spirit of neighbours helping other neighbours through the exchange of gifts and assets.





COMMUNITY HEROES

Shereen's Story





"My wish is to continue to reach out to more people and give them a chance to cook and contribute. I think this will help increase their confidence other than helping them with their income. I also get the sense that people in Henderson want to contribute. We have been given so much by SCC, Well Centre, among other organisations, and people also want to give back in their own ways."

- Shereen, 39, mother of 2 (Far right)

As a resident of Blk 91 Redhill, Shereen contributes to the community by coordinating food catering services for the PIPS tuition classes in English. To do this, she reaches out to mothers in the Henderson community to cater food for the students, giving them an opportunity to earn extra income and contribute to the community. Shereen also looks to actively expand this pool of contributors by

connecting with others in the community beyond her immediate social circle, as she believes everyone should have a fair chance to contribute.

Shereen is also keen to bring people together to discuss how they would like to improve the community.







Discoveries of Short Inspiring Stories in the Community

COMMUNITY LIGHTBULB STORY

REVIVAL OF GOTONG ROYONG





Gilbert's Story

When SCC celebrated the Chinese New Year this year, Gilbert Lim, fondly known as 'Uncle JB', planned to organise a large reunion dinner for the community. As Chinese New Year is traditionally a time of renewing community ties, he wanted to revive the 'gotong royong' spirit of the good old kampung days, when neighbours shared, contributed, and celebrated together.

As a resident of Lengkok Bahru, Gilbert hoped to strengthen the relationships between his neighbours beyond his area in Bukit Ho Swee, Henderson, Redhill and the wider community. Unfortunately, the celebrations had to be scaled down due to COVID19.



"Even though COVID-19 changed our plans for the Chinese New Year celebrations, I still felt the community spirit of people coming together to have fun. I enjoyed my time together with everyone who supported this."

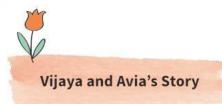


COMMUNITY LIGHTBULB STORY

SHARING OF GIFTS



From left: Vijava, 56 years old and Avija, 47 years old



Vijaya and Arul connected with Avia through SCC's Request & Offer platform, where the pair offered their six-month-old bicycle to Avia so she could commute to work daily.

Upon meeting each other, they discovered that they had a shared employment history - Avia works as a librarian in a nearby primary school, where Vijaya and Arul used to work as security guards until about four or five years ago when they left their jobs due to health issues.

Vijaya and Avia also found out they shared common interests like poetry, reading and drawing. Avia has already offered to bring books for Vijaya's grandson to read. Avia has also invited Vijaya to her online poetry platform, which was started with the intention to connect people from different communities. They have exchanged contact details with each other, hopefully marking the start of a beautiful friendship.





VOLUNTEER MANAGEMENT AND PARTNERSHIPS

We believe in a culture of mutual support and self-help to build a more connected and inclusive community with the support of our corporate, family partners and volunteers.

VOLUNTEER MANAGEMENT AND PARTNERSHIPS

DID YOU KNOW?



12 Corporate Partners



174 Families supported by **273** Family Partners



Total of 489 Vounteers to-date

VOLUNTEER MANAGEMENT AND PARTNERSHIPS

BETTER TOGETHER

Sapna and Azura's Story





The first time I visited SCC in 2019, I was immediately drawn to the warm environment in the FSC and its community platforms like the Community Kitchen.

It wasn't long before I volunteered my support for mothers running home-based businesses who are connected to SCC. I was introduced to Azurah, who runs a business selling cookies, tarts and pies, and her daughter Lisa whom I went on to tutor. The way SCC connected me

to the family felt very personal, and I felt like I was embarking on a journey with the family. Azurah and I met weekly over a few months to tackle her business challenges such as pricing, managing her accounts, designing a logo, and reaching out to more customers.

Later, I was also introduced to another mother, Khamizah, who specialises in traditional kueh, cookies and cupcakes. Similarly, we are working together on marketing her business and focusing on her star products.

What makes this volunteer programme effective is SCC's strong



From left: Sapna Kewalramani, a family partner to Azura, 30 years old (right)

sense of initiative in identifying home-based business owners who are highly motivated and ready to take their businesses to the next level. Communication has been open and clear about what the business owners need from a one-on-one programme, with SCC being very involved in the process.

I started supporting SCC's work through sponsorships and donations in kind from the Foundation I represent. Along

the way, I have had the privilege and opportunity to volunteer my support and go on a journey with the families as a Family Partner. It makes me happy to know that I have played a part in helping the mothers gain confidence in running their home catering businesses and in supporting their children in their learning and education.

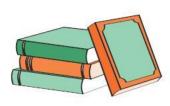
The journey has been very fulfilling thus far and I look forward to working with more such women. Not only have I bonded with their families, but they have also inspired me with their creativity, dedication and attention to detail.

SINGAPORE'S 1ST ABCD LEARNING SITE

SCC is the first Asset-Based Community Development (ABCD) learning site in Singapore where we incorporate the ABCD approaches in our work. Since 2018, we have been supported by Nurture Development, led by Cormac Russell, a leading partner of the ABCD institute renowned for its international community-building experience.

At our learning site, we work alongside residents (including our members) to support them in their community-led efforts. Through our holistic and community-centric approach, we aim to bring people who are passionate about community-building together and help enact positive change for the community by the community.











We believe in promoting a culture of learning and reflection by conducting research to improve our practice and by measuring the effectiveness of our work.



- workshops and training sessions attended by 39 community members and staff
- evaluation reports completed; 6 evaluation projects in progress

- research presentations at seminars
- practice research studies completed, 5 practice research studies in progress

qualitative interviews conducted. 286 surveys/ other data collected

DID YOU KNOW?



19 community members have been trained to conduct interviews as part of SCC's first participatory research study with the goal of involving members as researchers.



Researchers at SCC co-organised a Research Community of Practice (CoP) that involved 40 members from 25 Social Service Agencies.

WHAT WE DO

"Things get done only if the data we gather can inform and inspire those in the position to make a difference."

- Mike Schmoker, former school administrator and teacher

Learn Together (Create a culture of learning for meaningful impact)

To help practitioners stay focused on the goal of poverty transformation behind our interventions and initiatives, we conducted a hands-on Theory of Change workshop for 20 SCC staff. During this workshop, we worked out our Theory of Change together - a planning and evaluation tool that helps to map out the best ways to achieve our desired changes. This process prevents practitioners from ending up "somewhere else" with different outcomes from what they intended. We also learned new research skills like qualitative analysis and research ethics. By building a culture of learning and reflection, we aim to sharpen the investigative lens that practitioners use for their evidence-informed practice.

Evaluate and Improve (Conduct evaluation to improve practice)

The purpose of conducting our evaluation is to find out:

 Whether members are benefitting from our programmes and initiatives

- Whether our initiatives are in line with our assets-based, relation ship-oriented and citizen-led approach
- · How we can improve our work

In 2019, we started the process of evaluating five initiatives, including three group work programmes to support members in areas like parenting. We also completed evaluation reports for three programmes.

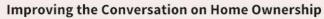
Collaborate and Discover (Discover new insights to inform practice)

We work closely with practitioners to discover new insights to inform and improve the way we work with our members. This year, we completed two practice research studies, with five other research studies in progress. Our research covers topics such as home ownership, education, community-centric case management, and the aspirations of families under our care.

Share and Engage (Share findings with our community to catalyse change)

Our research is useful only when we share our findings with the people who can make a difference. These people include members of our community, fellow social workers, and other stakeholders. This year, our research has been presented or is forthcoming at platforms such as the Singapore Association of Social Workers' (SASW) Inaugural Research Seminar (in 2019) and the International Conference on Practice Research (postponed to 2021).

RESEARCH HIGHLIGHTS



SCC conducted a practice research study on how social workers can work alongside families more effectively on their journey from renting a subsidised flat to owning a home. The study brought together a team of social workers, KeyStart staff, and researchers with the help of the NUS Mrs Lee Choon Guan (LCG) Endowed Research Fund.

Through interviews with members and social workers involved in the KeyStart programme, we highlighted key issues in the conversation on home ownership and how social workers can bring up these issues to the families in a meaningful way. The social workers in the team then applied these findings and reflected on the outcomes in practice circles. This process helped us to understand how to craft facilitation questions, support the various parties involved in the study, and conduct practice circles for meaningful reflection.









BRINGING IT ALL TOGETHER

Poverty Transformation With-In Empowered Communities



All the initiatives:				
СССМ	CSWE	Housing Support	Education & Learning Support	Total:
2	8	1	5	

No. of p	eople ou	treached to:	
CSWE	Housing Support	Education & Learning Support	Total:
4700 Individuals	116	252	5068

No.	No. of individuals engaged:					
VMP	CSWE	Housing Support	Education & Learning Support	Total: 2147		
174	1571	150	252			

No.	No. of children supported:				
СССМ	CSWE	Housing Support	Education & Learning Support	Total:	
961	23	89	202		

BOARD OF GOVERNANCE, COMMITTEES AND MANAGEMENT

BOARD MEMBERS



Mr Stanley Tan Chairman



Mr Chua Joan Keat Treasurer



Mr Claus Skadkjaer Director



Mr David Lim Director



Ms Eliza Quek Director



Mr Kwan Chong Wah Director



Mr Melvin Poon Director



Mr Soh Chee Keong Director



Dr Tan Bee Wan Director



Ms Woo Shea Leen Director



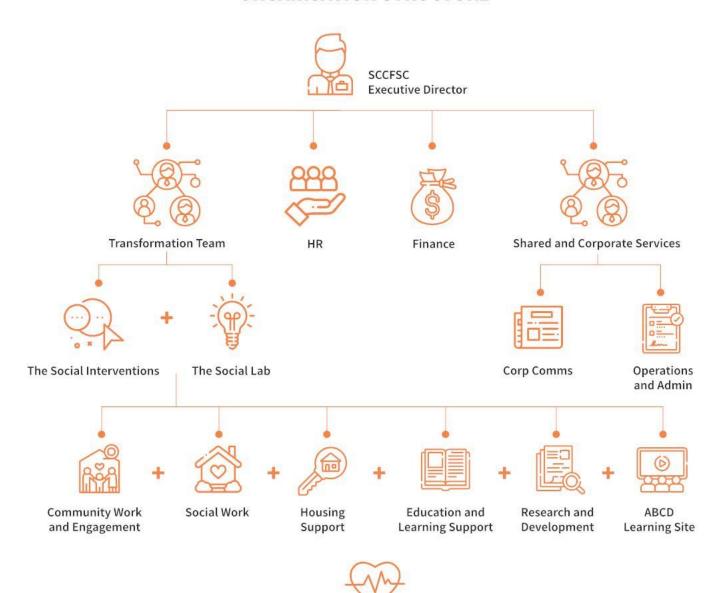
Ms Laura Poh Director

SUB-COMMITTEES

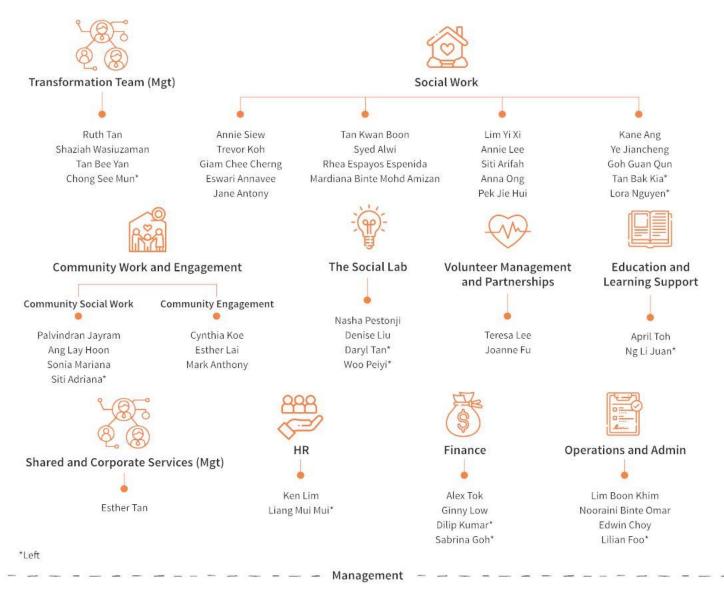


Chair	AUDIT Mr Melvin Poon	DOCUMENTATION AND RESEARCH Mr Kwan Chong Wah	FINANCE Mr Chua Joan Keat	FUNDRAISING Mr Claus Skadkjaer
Member(s)	Mr Soh Chee Keong Ms Woo Shea Leen	Dr Tan Bee Wan	Ms Woo Shea Leen	Mr David Lim
Chair	NOMINATION Mr Stanley Tan	HUMAN RESOURCE AND STRATEGY Ms Eliza Quek	PROGRAMME Mr Soh Chee Keong	
Member(s)	Dr Tan Bee Wan	Dr Tan Bee Wan	Dr Tan Bee Wan	

ORGANISATION STRUCTURE



Volunteer Management, Partnerships and Our Community



Ms Ruth Tan, Executive Director

Mr Dilip Kumar, Director, Finance and Human Resource (till 29 Jun 2020)

Ms Chong See Mun, Lead Social Worker (till 31 Mar 2020)

Ms Tan Bee Yan, Lead Social Worker (w.e.f. 1 May 2020)

Ms Shaziah Wasiuzzaman, Assistant Director, Community Work & Engagement

Ms Esther Tan, Assistant Director, Shared and Corporate Services

Ms Woo Peiyi, Assistant Director, The Social Lab (till 31 Dec 2019)

Ms Ng Lijuan, Manager, Education and Learning Support (till 28 Feb 2020)

Ms April Toh, Manager, Education and Learning Support (w.e.f. 24 Aug 2020)

Ms Teresa Lee, Manager, Volunteer Management and Partnerships

mo rereso ece, manager, votanteer management and ratherships

Ms Liang Mui Mui, Manager, Human Resource (till 31 May 2020)

Mr Ken Lim, Manager, Human Resource (w.e.f. 13 May 2020)

Mr Alex Tok, Finance Manager (w.e.f. 29 Jul 2020)

CODE OF GOVERNANCE EVALUATION CHECKLIST FOR FY2019/20

S/N	CODE DESCRIPTION	CODE ID	COMPLIANCE			
BOARI	BOARD GOVERNANCE					
1	Induction and orientation are provided to incoming Board members on joining the Board.	1.1.2	Compiled			
	Are there Board members holding staff¹ appointments? (Skip items 2 and 3 if "No")		No			
2	Staff ¹ does not chair the Board and does not comprise more than one-third of the Board.	1.1.3				
3	There are written job descriptions for their executive functions and operational duties which are distinct from their Board roles .	1.1.5				
4	There is a maximum limit of four consecutive years for the Treasurer position (or equivalent, e.g. Finance Committee Chairman or person on Board responsible for overseeing the finances of the charity).	1.1.7	Compiled			
	Should the charity not have an appointed Board member, it will be taken that the Chairman oversees the finances.					
5	All Board members submit themselves for re-nomination and re-appointment , at least once every three years.	1.1.8	Compiled			
6	The Board conducts regular self-evaluation to assess its performance and effectiveness once per term or every three years, whichever is shorter.	1.1.12	Compiled			
	Are there Board member(s) who have served for more than 10 consecutive years? (Skip item 7 if "No")		No			
7	The charity discloses in its annual report the reasons for retaining Board member(s) who have served for more than 10 consecutive years.		No			
8	There are documented terms of reference for the Board and each of its Board Committees	1.2.1	Compiled			

CONFL	ICT OF INTEREST		
9	There are documented procedures for Board members and staff¹ to declare actual or potential conflicts of interest to the Board.	2.1	Compiled
10	Board members do not vote or participate in decision-making on matters where they have a conflict of interest.	2.4	Compiled
STRAT	EGIC PLANNING		
11	The Board periodically reviews and approves the strategic plan for the charity to ensure that the activities are in line with its objectives.	3.2.2	Compiled
нима	N RESOURCE AND VOLUNTEER ² MANAGEMENT		
12	The Board approves documented human resource policies for staff ¹ .	5.1	Compiled
13	There is a documented Code of Conduct for Board members, staff ¹ and volunteers ² (where applicable) which is approved by the Board.	5.3	Compiled
14	There are processes for regular supervision, appraisal and professional development of staff ¹ .	5.5	Compiled
	Are there volunteers serving in the charity? (Skip item 15 if "No).		Yes
15	There are volunteers management policies in place for volunters ² .	5.7	Compiled
FINAN	CIAL MANAGEMENT AND CONTROLS		
16	There is a documented policy to seek Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of its core charitable programmes.	6.1.1	Compiled
17	The Board ensures internal controls for financial matters in key areas are in place with documented procedures .	6.1.2	Compiled
18	The Board ensures reviews on the charity's controls, processes, key programmes and events are regularly conducted.	6.1.3	Compiled

The Board ensures that there is a process to identify, regularly monitor and review the charity's keys risk. The Board approves an annual budget for the charity's plans and regularly monitors its expenditure. Does the charity invest its reserves, including fixed deposits? (Skip item 21 if "No") Yes The charity has documented investment policy approved by the Board. 6.4.3 Compiled FUNDRAISING PRACTICES Did the charity receive cash donations (solicited or unsolicited) during the year? (Skip item 22 if "No") All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity. Did the charity receive donations-in-kind during the year? (Skip item 23 if "No") Yes All donations-in-kind received are properly recorded and accounted for by the charity. 7.2.2 Compiled DISCLOSURE AND TRANSPARENCY The charity discloses in its annual report: i) Number of Board meetings in the year; and ii) Individual Board member's attendance. Are Board members remunerated for their Board services? (Skip items 25 and 26 if "No") No No No No No No				
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deposited by the charity. Did the charity receive donations-in-kind during the year? (Skip item 23 if "No") Yes All donations-in-kind received are properly recorded and accounted for by the charity. 7.2.3 Compiled DISCLOSURE AND TRANSPARENCY The charity discloses in its annual report: i) Number of Board meetings in the year; and ii) Individual Board member's attendance. Are Board members remunerated for their Board services? (Skip items 25 and 26 if "No") No			7.2.2	Yes
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The charity discloses in its annual report: i) Number of Board meetings in the year; and ii) Individual Board member's attendance. Are Board members remunerated for their Board services? (Skip items 25 and 26 if "No") No		Did the charity receive donations-in-kind during the year? (Skip item 23 if "No")		Yes
The charity discloses in its annual report: i) Number of Board meetings in the year; and ii) Individual Board member's attendance. Are Board members remunerated for their Board services? (Skip items 25 and 26 if "No") No	23	All donations-in-kind received are properly recorded and accounted for by the charity.	7.2.3	Compiled
i) Number of Board meetings in the year; and ii) Individual Board member's attendance. Are Board members remunerated for their Board services? (Skip items 25 and 26 if "No") No	DISCLO	DSURE AND TRANSPARENCY		
	24	i) Number of Board meetings in the year; and	8.2	Compiled
No Board member is involved in setting his or her own remuneration. 2.2		Are Board members remunerated for their Board services? (Skip items 25 and 26 if "No")		No
	25	No Board member is involved in setting his or her own remuneration.	2.2	
The charity discloses the exact remuneration and benefits received by each Board member in its annual report OR The charity discloses that no Board members are remunerated.	26		8.3	
Does the charity employ paid staff¹? (Skip items 27, 28 and 29 if "No") Yes		Does the charity employ paid staff¹? (Skip items 27, 28 and 29 if "No")		Yes
Does the charity employ paid staff¹? (Skip items 27, 28 and 29 if "No") Yes		Does the charity employ paid staff¹? (Skip items 27, 28 and 29 if "No")		Yes

27	No staff¹ is involved in setting his or her own remuneration.	2.2	Compiled
28	The charity discloses in its annual report: i) The total annual remuneration (including any remuneration received in its subsidiaries), for each of its three highest paid staff ¹ , who each receives remuneration exceeding \$100,000, in bands of \$100,000; and ii) If any of the three highest paid staff ¹ also serves on the Board of the charity. OR iii) The charity discloses that none of its staff ¹ receives more than \$100,000 in annual remuneration each.	8.4	Compiled
29	The charity discloses the number of paid staff¹ who are close members of the family³ of the Executive Head or Board Members, who each receives remuneration exceeding \$50,000 during the year, in bands of \$100,000 OR The charity discloses that there is no paid staff¹ who are close members of the family³ of the Executive Head or Board Member, who receives more than \$50,000 during the year.	8.5	Compiled
PUBLI	CIMAGE		į
30	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Compiled

Conflict of Interest Policy

Board and committee members, key management staff and those who are directly involved in SCC's procurement and payment functions are required to sign off and submit Conflict of Interest Disclosure Statement on an annual basis.

Reserves Policy

The Company regards its unrestricted general fund as its reserves for providing financial stability and a means for the development of its principal activity. In order to ensure that services to the beneficiaries can continue for another year or more, the Company aims to maintain its reserves together with the restricted funds at a level of at least one year of its annual

operating expenditure. The Board reviews its reserve policy annually to ensure that the amount of reserves required is adequate.

Annual Remuneration

The annual remunerations of three highest paid employees including monthly salary, annual wage supplement, variable bonus, annual performance bonus and annual employer's CPF contributions are:

S\$100,000 - S\$150,00	2
S\$151,000 - S\$200,00	1

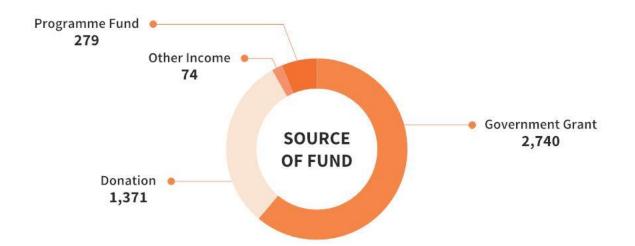
¹Staff: Paid or unpaid individuals who are involved in the day-to-day operations of the charity, e.g. an Executive Director or Administrative personnel.

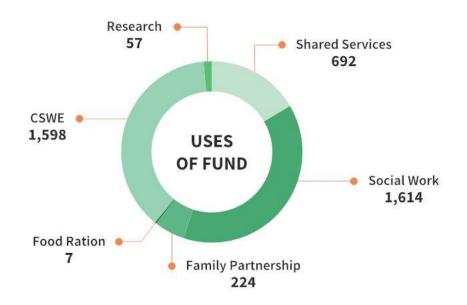
²Volunteer: Persons who willingly give up time for charitable purposes, without expectation of any remuneration. For volunteers who are involved in the day-to-day operations of the charity, they should also abide by the best practices set out in the Code applicable to "staff".

³Close members of the family: Those family members who may be expected to influence, or be influenced by, that person in their dealings with the charity. In most cases, they would include:

- That person's children and spouse;
- · Children of that person's spouse;
- · Dependents of that person or that person's spouse.

FINANCIAL SUMMARY





ACKNOWLEDGEMENT

Our heartfelt appreciation to the following donors, community and funding partners for the generosity and support. We would also like to express our gratitude to those who requested to remain anonymous and our dedicated members and volunteers for their continuous support.

Community Partners

3Pumpkins

Acting Up Singapore

Anytime Fitness

Arkadin Singapore Pte Ltd

AWWA Ltd

Babes Pregnancy Crisis Support Ltd

Bettr Barista Coffee Academy

Beyond Social Services

Blangah Rise Primary School

Bukit Merah Secondary School

Cairnhill Community Club

Camden Medical Centre (Optometry

Giving Sight) Carousell

Central Singapore CDC

CLSA Singapore

Cognizant Technologies

Community Foundation of Singapore

Curious Thoughts Academy

Darul Ihsan Orphanage

David Lim & Partners LLP, Singapore

Delta Avenue Residents' Committee

Food Bank Singapore

Gan Eng Seng Primary School

Gardens by the Bay

Glyph

GYP Properties Limited

He's Devvan Hot & Cold Drink

Redhill Food Centre

Hatch

Henderson SuperMummies

Housing Development Board @ Bukit Merah

ISHK Toloram Foundation

Jamiyah Singapore (Project Lend-A-Hand)

Kian Seng Yong Import & Export Pte Ltd

KidsExcel

Kellogg Asia Pacific Pte Ltd

Kerbside Gourmet

Lee Foundation

Leng Kee Community Centre

Lengkok Bahru Residents' Committee Lutheran Community Care Services Ltd

Marshall Cavendish Education Singapore

iaisiiatt cavendisii Educat

MCI Singapore

Methodist Welfare Services

Ministry of National Development

Morgan Lewis Stamford LLC

Mount Alvernia Hospital

My English Lab

National University of Singapore

(Department of Social Work)

National University of Singapore (Social

Service Research Centre)

Nanyang Girls High

Nanyang Polytechnic

New Funnels (S) Private Limited

Ngee Ann Polytechnic Community

Optometry

NTUC First Skool

Nur Cahaya Muslim Food & Bicycle Satay

Stall, Lengkok Bahru

Pacifica Music Academy

People's Association

Playeum Ltd

Queenstown Lengkok Bahru Residents'

Committee

Raffles Girls Secondary School

Raffles Hospital

Saturdays at Lengkok Bahru

Sciente International

SG Food Rescue

Sheng Siong Supermarket Pte Ltd

Singapore Examinations and Assessment

Board

Singapore Management University

Singapore Red Cross

ACKNOWLEDGEMENT

Community Partners

Singapore University of Social Sciences

Social Service Office @ Bukit Merah

Social Service Office @ Kreta Ayer

St Joseph's Institution

Student Care @ Children's Society

The Boys' Brigade Singapore

The Peranakan Singapore

The Providore

The Red Pencil (Singapore)

Titansoft Pte Ltd

Tricor Evatthouse Corporate Services

United World College (Dover Campus)

Vernetta Lopez and Friends

Vitasoy International Singapore Pte Ltd

Waterfalls Student Care Centre

We Love Learning (WeLL) Centre

Yayasan Mendaki @ Leng Kee CC (Mendaki Tuition Scheme)

Yayasan Mendaki @WeLL Centre (Mendaki Tuition Scheme)

YWCA of Singapore

Zhangde Primary School

Funding Partners

Mainly I Love Kids (MILK) Fund

Ministry of Social and Family Development

Mrs Lee Choon Guan Endowed Research Fund

National Council of Social Service

New Life Community Service

Quantedge Foundation Singapore

Singapore Totalisator Board (Tote Board)

ST School Pocket Money Fund

WAYS TO SUPPORT US

Your support makes a difference in the lives of the low-income and vulnerable families. To contribute to our cause, here are the various channels of giving:

Online Giving via

giving.sg

Cheque address to "South Central Community Family Service Centre Ltd"

Cash or Pre-loved items:

- Main FSC: 5 Delta Avenue, #01-09, Singapore 160005
- Branch FSC: 50 Hoy Fatt Road, #01-131, Singapore 150050

Thank you for your support!



Volunteer with us

Give your time, talent and skills as a volunteer. Write to us at volunteer@sccfsc.org.sg to find out more about our volunteer opportunities and how you can contribute as an individual or organisation.

5 Delta Avenue, #01-09, Singapore 160005

Tel: 6461 9200 | Fax: 6272 1923

WWW.SCCFSC.SG

UEN No.: 201301276N

IPC Status: 1 July 2018 - 31 December 2020





