



**SOUTH CENTRAL
COMMUNITY**
▲ FAMILY SERVICE CENTRE



Better Together

ANNUAL REPORT FY2020/21

(1 APRIL 2020 TO 31 MARCH 2021)

I Wish You Enough Edition



Feature
Story

Strength in Community: Together WE Boleh!

The adage It Takes a Village to Raise a Child holds for the Aszelan family. Aszelan is a cleaning supervisor and breadwinner of the family which includes his visually impaired Indonesian wife Sadiyah, a LTVP holder, and their two children, Sehrin (5yo) an Indonesian citizen and Hamzah (1yo), a Singaporean. When the family moved into Beo Crescent area in September 2020, there were many uncertainties for them. Being new to the place and not knowing anyone in the community, Aszelan was in a state of turmoil. Besides worrying about his job security amid the Covid situation, he needed to put his daughter Sehrin in school but was helpless as he did not know who to turn to.

By sheer luck, he happened to meet a resident with her daughter and asked about the girl's school. Fikriya, the mother whom Aszelan spoke to, was initially caught off-guard and a little shocked to be approached

by a man asking about her daughter's school. Having heard Aszelan's explanation, she suggested that he seek assistance from SCC and the nearby kindergarten, which Aszelan did. Sehrin was subsequently placed in the kindergarten after having received her student pass in December 2020. However, the placement brought another challenge to Aszelan – her school-going hours that clashed with Aszelan's working hours and her monthly school fee. As a foreign citizen, Sehrin's school fees were substantially higher, and Aszelan had difficulty paying.

To support Sehrin's school fees, SCC approached one of its corporate partners – the Kewal Ramani Foundation (KRF Limited), who agreed to fund Sehrin's school fees for two years. For the child's school going arrangement, the social worker had initially approached other community partners to see if anyone in their network could support Aszelan's family. Unfortunately, there were no

“This is how we can be helpful and supportive neighbours!”

– Nenek Kintan



formal services to walk the child to school. Through a staff at Beyond Social Services, the family was connected to a community member at Beo Crescent area who helped them with weekly groceries from Jamiyah Food Bank.

NEIGHBOURS HELPING NEIGHBOURS

For Sehrin's school-care arrangement, SCC extended the “search” to its community chat groups and beyond by going to her school with the hope that the parents there could help. As luck would have it, they met Rozy and her husband, who happened to live in the same block as Aszelan. The couple was happy to bring Sehrin home

from school since their daughter was in the same kindergarten. When two grannies (Nenek Kintan and Nenek Mada) who stayed at Indus Road heard about Sehrin's school-care arrangement, they offered to child-mind her on days when Rozy was unable to.

With the different social networks connected, Aszelan's family was able to receive the necessary help and acclimate to a previously unfamiliar community. Through this, it also brought together residents from the different neighborhoods, stepping up and complementing each other strengths to support a neighbour in need, which Aszelan was grateful. Truly, small acts create big impact.

SCC Kampung: Journey with our Communities (FY2020/21)



Chairman's Message

A TRANSFORMED AND DIGNIFIED LIFE

We believe everyone deserves a dignified life and that every child should be given the opportunity to strive to achieve their potential. Each of us is still required to put in the required effort and be self-accountable; it is not an entitlement, but the possibility given.

Covid has brought us into extreme uncertain times. While it affects everyone and, for most, in very unfavourable and even unfortunate ways, it shows up the cracks in our system even more apparent that we need to address.

The digital divide is certainly more pronounced with the study from home requirements, and many of the families we serve lack the right home environment, skills, Wi-Fi access, and devices to keep pace

with this. While access to Wi-Fi and devices can be swiftly solved, the home environment and skills required for learning from home are not so easily addressed.

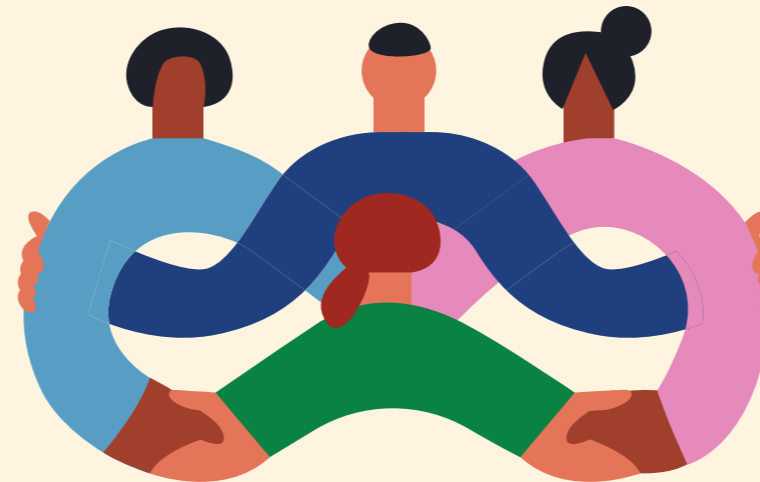
We have taken this time to also reflect deeper on our mission and the community we serve. We are reminded and committed to serving the vulnerable in our community, regardless of whether they come forward to seek help. SCC universe is broadly described as those living in HDB rental flats and more. We have reached out to understand another 3,000 such families last year, on top of the 600 families we are currently in touch with.

Since our inception as South Central Community FSC, we have endeavoured to serve the families to empower them to break out of the poverty entrapment and have been



“Our job is to give people their dignity back in whatever we do – so they will own it and is sustainable!”

– Stanley Tan, Chairman



running various programmes to achieve this; we recognise that we need to double down on our efforts.

In this light, we are taking a more strategic approach in implementing the additional programmes on top of the fundamental support that FSC provides. We decided to cluster this under the Families Transformation Programme (FTP) and have formed an oversight committee with a dedicated team. The committee is led by our long-time board member, Ms Woo Shea Leen, while Mr Rajesh Varghese heads the team. Supporting them are various members equally dedicated to our cause.

This does not reduce the importance and commitment of our core work. The team led by Ms Ruth Tan continues to serve all families under our care with a deep commitment to journey with them through their challenges.

Each year, as we look back, we are very thankful for our supporters. The volunteer board members give of themselves, other committee members, the volunteers in all areas of our work, our team who dedicate themselves to serving, and donors who make the work possible.

We hope to move forward to measure our effectiveness and with an attitude of learning and wanting to see that all we serve are better off because we are here.

We thank you all for your contributions and welcome feedback and guidance from all stakeholders.

Stanley Tan, Chairman

Executive Director's Message

FROM ME TO WE

The past year has been a changing and learning experience for everyone arising from the Covid pandemic. While much has been said about the new (and future) norms, Covid has also invited us into a shared space of acknowledging a growing divide that needs to be intently looked at and bridged collectively. Here, we are talking about the vulnerable families in rental communities which many live in. This 'inequality virus' has widened and deepened digital gaps, tested the resilience and coping of families, and sent many into an uncertain future due to loss of stable employment, reduction in income, and lost opportunities.

Over the last year, SCC has not shied away from the pandemic work. Our team remained responsive and steadfast, coming together in providing resources and initiatives to support our affected families and communities. Project C.C.O.V.I.D (Community Caring of Others through Valiant & Inclusive Decisions) is one example, a collective initiative that brought together our workers and the communities (members "beneficiaries" and residents) in co-creating bundled support with affected families over the months. It included financial but complemented with practical, emotional, and social support identified with the families

themselves in the process. To address the growing digital divide, we started the CESG (Covid Education Support Group) in March 2020 to enable refurbished laptops to help families with children on HBL (Home Based Learning) during the Circuit Breaker period. The growing need (for digital access) led to the spin-off of "I Wish U Enough =D (Equal Digital Access)" in 2021, an initiative (interim) that convened like-minded communities in the provision of new laptops, internet access, and digital literacy to our families in rental communities aside from existing casework. We hope to bring about the needed change for inclusion, equity, and transformation towards our mission through this.



"Believe in yourself, and together, we all can."

– Ruth Tan,
Executive Director

THE POWER OF COMMUNITIES AND COLLECTIVE EFFORTS

At this juncture, I would like to mention two joint-led initiatives with our communities - Mothers Boleh!, where a group of community mothers organised home-cooked meals to families impacted by the pandemic. Another community-led aspiration is the annual I Wish U Enough (IWUE) celebration. This social movement was started in 2017 and aimed to strengthen our communities' gotong-royong spirit (mutual self-help). Generally celebrated in physical community spaces, but because of the Covid situation, we had to move the celebrations online. But that did not dampen the community spirit. Pre-celebration, there were 3,030 messaging ribbons distributed to residents over six neighbourhoods (41 HDB blocks), made possible by 13 community leaders/connectors together with volunteers.

All in all, IWUE2020 saw an increase in collective contributions from both members and other communities. Putting aside the negative narratives and impact of Covid, IWUE was a symbolic celebration of the human spirit and collective action towards resilience. It taught us that with less comes more, with both communities and residents stepping up to look out for one another. This pleasant 'side effect' of resilience and power of communities, of neighbours helping one another in small but meaningful ways, is one co-owned solutioning.


In our Chairman's message, Stanley spoke about our outreach to the 3,000 rental households within SCC's boundary (on top of the 600 families we are in touch with) that provided insights into their current plight. This helped us develop and accelerate our transformation work in the coming year through the newly formed Families Transformation Programme (FTP).

"We want to work ourselves out of our jobs", is often said (and heard) by many in the field. It also aptly represents the work (and aspirations) of SCC - to transform (towards self-sufficiency) as many vulnerable families as possible in their communities through their own will and ability.

As we journey with the families and communities, each has a role, gift, and purpose in our capacity. Let us be the catalysing agent by helping others to discover their gifts, develop their strengths, and support others with their assets. Let us be this gift to others as we transform from the 'Me' to 'We' as a change-making collective. This power of working together for a greater good is critical.

Let's leave no one behind and walk the journey ahead together.

Ruth Tan, Executive Director



“It’s the little things that go a long way; let’s build a supportive and inclusive community with a simple hello everyday.”

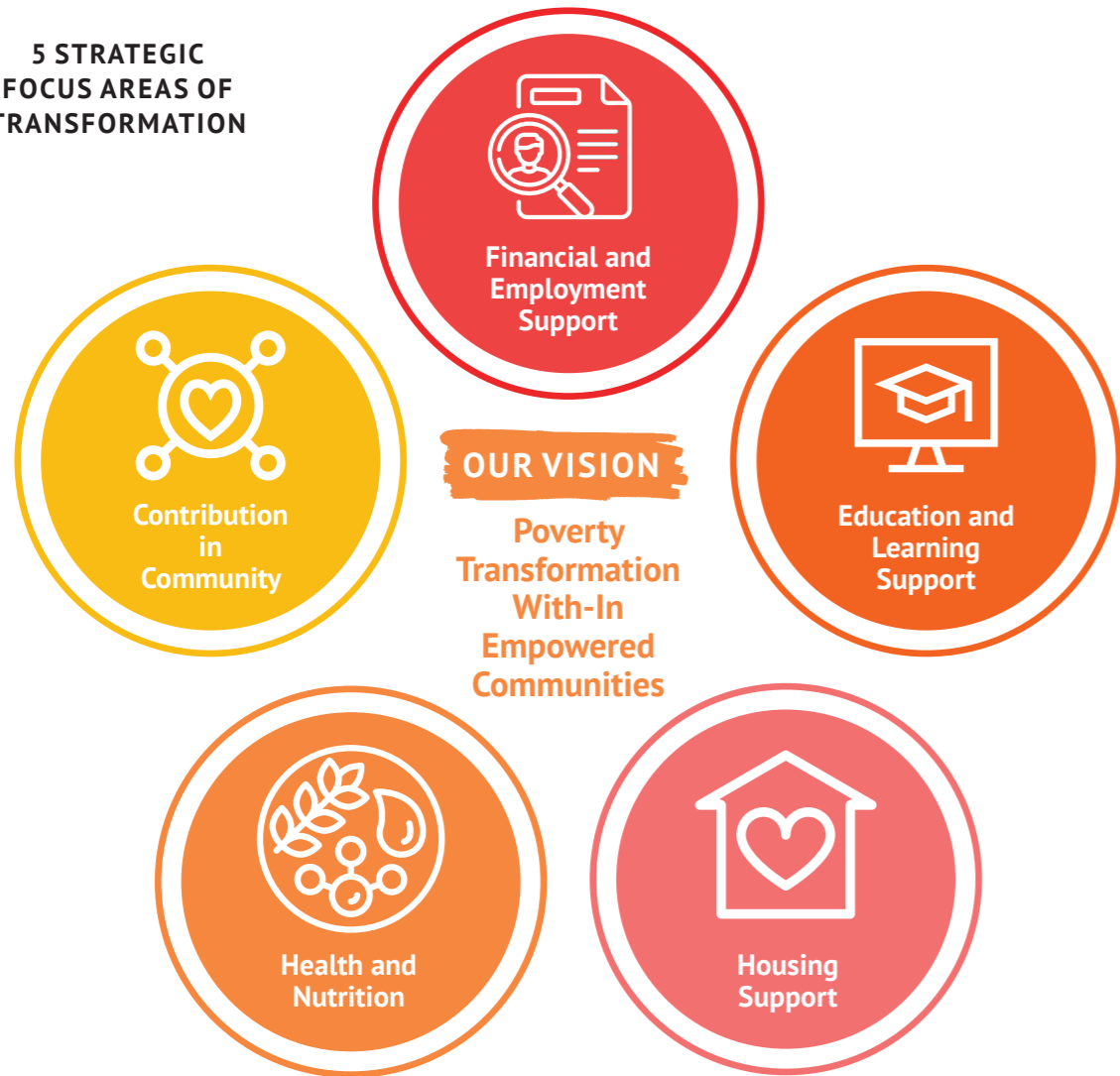
– Xi Yuan, Senior Associate, Glyph



About SCC

Vision + 5 Focus Areas

5 STRATEGIC FOCUS AREAS OF TRANSFORMATION



Who We Are



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 and paves the way for a better tomorrow for the next generation.

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

- Co-creating opportunities and resources that enable 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 community mutual help through social connections and inclusion of people from different social classes.



What We Do

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, Family Partnership Programme, and Learning Kampung.

COMMUNITY-CENTRIC PRACTICE IN CASEWORK

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

THE SOCIAL LAB

At SCC, we support and work with our vulnerable families to break out of the 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 AND 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 to determine the effectiveness of our work. We also conduct research to discover new insights and improve practices. By sharing findings and learning points from our research with practitioners and the community, we also encourage a culture of learning and reflection.

=DREAMS

=DREAMS is a first-of-its-kind secular, co-ed weekday residential model that provides after-school education and holistic support. An initiative by SCC, =DREAMS aspires to create a child-centric system of care that empowers promising and deserving children from low-income households to break out of poverty, allowing them to dream of a future where they are not limited by family circumstances.



KEY THEME #1
Relive The
Kampung Spirit



KEY THEME #2
Stronger Together:
Coping With Risk And Adversity



KEY THEME #3
Towards An Empowered Community:
Contributing Assets, Passion,
Interests And Time



KEY THEME #4
Asset Building For
A Better Tomorrow



KEY THEME #5
#Inclusion:
Bridging The Digital Gap

Did You Know?

... SCC “Kampung” is made up of 58,020 residents, 25 rental blocks and 5,895 rental households?



Hi, I am Faridah from Redhill. I am a community connector who helps my neighbour to get to know more resources & people in my neighbourhood.

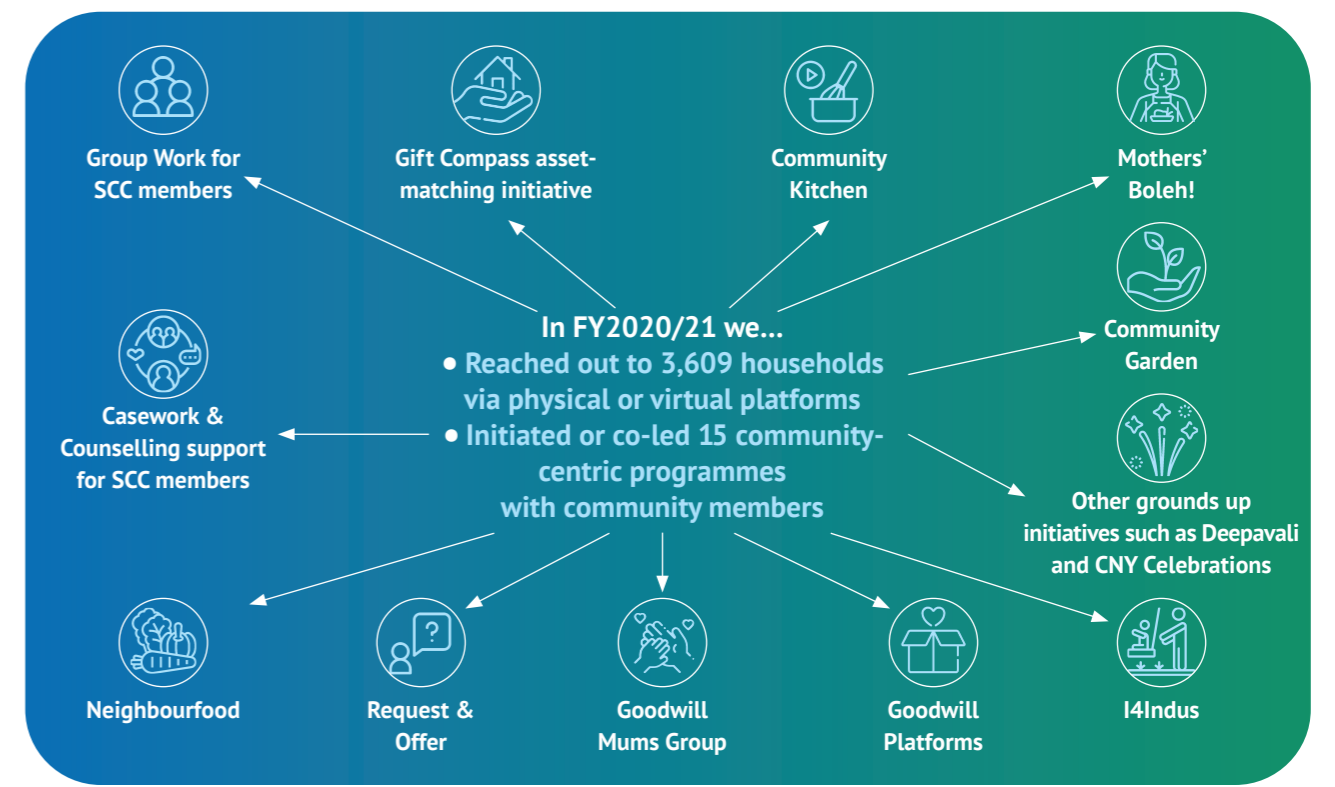
KEY THEME #1

Relive The Kampung Spirit



RELIVE THE KAMPUNG SPIRIT

At SCC, we aspire and strive towards enhancing communal life through our community platforms and interest-led groups. These initiatives support not only our members through casework and counselling, but also our rental communities and the larger community served in SCC's boundary of neighbourhoods. Despite the pandemic over the past year, we continue to adapt and co-create connected communities through food, virtual connections, and asset-matching through mutual exchanges to bring back the spirit of bonded communities into our kampung!



SCC-Led Initiatives

Community-Led Initiatives

We strongly encourage community members to take charge or co-lead initiatives for the community, thereby empowering the community to further promote the spirit of "neighbours helping neighbours".

"Poverty transformation with-in empowered communities"

- SCC Vision Statement

IN FOCUS



COMMUNITY GARDEN

- 48 gardening sessions held
- Comprises 13 gardeners, and 4 additional new gardeners joined



COMMUNITY KITCHEN

- Co-created 12 virtual cooking video sessions featuring community chefs
- 9 community mothers shared recipes



Scan me to watch the video



MOTHER'S BOLEH!

- “Mother’s Boleh!” is a grounds up initiative that mobilised existing assets in the rental community to bridge the food gap due to the pandemic
- 3 community mothers were mobilised to prepare bento meals for 103 families during circuit breaker in 2020
- \$12,800 was raised to support the initiative



GOODWILL MUMS

- A group of 31 community mothers who gave care to children aged 3 years old and below
- Mothers actively exchange tips on care-giving and self-care, and resources such as pre-loved baby clothes and toys
- Friendships forged motivated some mothers to do child-minding for others



GROUP WORK SUPPORT

- 3 Group Works completed (face to face and virtual sessions) totalling 19 sessions for a total of 22 members
- The 3 Group Works included Parenting Group Work, Support Group Work for single mothers and Group Work with Marginalised Individuals



GIFT COMPASS ASSET-MATCHING INITIATIVE (DISCOVERING ASSETS IN THE COMMUNITY)

- The GIFT compass was set up to pilot and develop a navigating guide for the SCC team to discover assets and resources in the community and strengthen and track relational connections between community members
- 37 families from one rental block (79 Indus Road) mapped (relational connections), and the initiative remains ongoing

COMMUNITY MOTHER GIVES BACK



Siti Wahidah, or Wawa as she is fondly known, is a mother to four lovely daughters. We came to know her when two of her primary school-going daughters joined our weekly Learning Kampung programme (LK)* for homework support and tuition sessions.

For Wawa, accompanying her daughters for their LK sessions to SCC was a weekly ritual that she looks forward to, often using these walks to check in with them. And while waiting for her children at SCC, she would engage the staff for tips to better support her children in their learning. When she encountered the challenge of supporting one of her daughters in learning Mathematics, a volunteer offered to sponsor the child with private tuition. Despite having to make special arrangements for her other children to be cared for and the cost of travelling to the tuition centre, Wawa took up the chanced opportunity. When the school awarded her daughter for her excellent progress in the subject, Wawa was ecstatic and could not hold

her happy tears when she came by SCC to share the good news with the staff and thank for the support she received.

Wawa's motivation to want her children to do well in school stemmed from her strong belief that education is the best way to move out of the poverty cycle. Her aspiration? For her children to do well in school and to be able to fulfil their dreams of what and who they hope to be when they grow up. Today, her daughters continue to receive weekly homework support, and most recently, one of them had started her weekly Art classes sponsored by a corporate partner of SCC.

Wawa's firm belief and deep passion for education can be felt in her neighbourhood. She will often support her neighbours (who may be busy at work) by bringing their children to/from SCC for LK sessions. This is her way of giving back to the community for the help and support she received from volunteers in her children's learning journeys.

'In Learning Kampung ("LK"), volunteers are matched with children to provide weekly homework support and tuition sessions.'



Did You Know?

There was a 125% increase of high-risk cases during the Covid pandemic. Financial issues were the highest followed by family issues.



Hi, I am Hafiza from Henderson. The depth of commitment to my work as community connector helps me see the difference in the lives of others.

KEY THEME #2

Stronger Together: Coping With Risk And Adversity



STRONGER TOGETHER DURING ADVERSITY

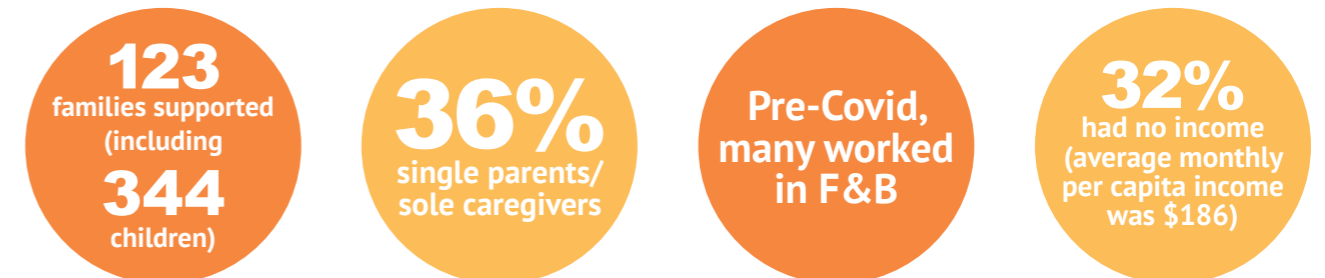
During the Covid pandemic, the lives of many families and communities were disrupted. We were particularly touched by the joint efforts to address growing gaps and lessen the adverse impact of Covid on the affected families and communities. This was made possible through collective contributions comprising SCC staff, members (“beneficiaries”), community connectors, residents, volunteers, partners, and donors coming together to support the 3,609 families over the past year. There were also meaningful learnings gathered through the pandemic and these efforts.



TRUDGING THROUGH THE PANDEMIC

PROJECT C.C.O.V.I.D (COMMUNITY CARING OF OTHERS THROUGH VALIANT AND INCLUSIVE DECISIONS)

In FY 2020/21, our social workers reported the adverse impacts of Covid on the livelihoods of our families. These include loss of income and employment, and increased severity of marital conflict, parenting issues, and family violence. During this period, our group of Community Care Connectors and selected community members who are knowledgeable about the community, worked alongside SCC staff to support families and connect them to their communities.



COVID EDUCATION SUPPORT GROUP (CESG)

A total of 82 laptops and 31 tablets were distributed to our families as part of CESG. This is to bridge the gap in digital inequality to minimise the disruptions to students' learning when home-based learning was put in place during the Circuit Breaker in April 2020. The preloved devices were supplied by Engineering Good.

“Project C.Covid has helped my family go through the current situation...when we lost our job during this period, we got helped to buy our daily needs items and also our outstanding bills till we managed to get new jobs. Thank you so much donors.

– Nurhidaya, member

609 FAMILIES SUPPORTED BY CASEWORK AND COUNSELLING

Through casework and counselling by our team of social workers amid the Covid pandemic, we saw:

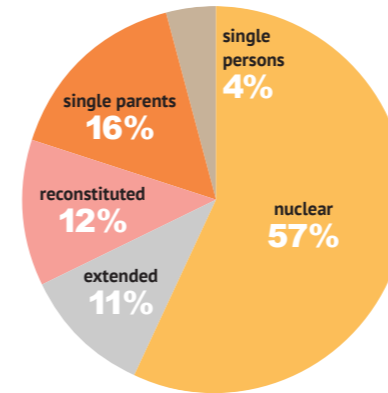
687 enquiries made, an increase of **62.8%** from the year before

Despite adversity, **122** cases were closed, of which **65%** saw their livelihoods improved and **12%** of the families had an improvement of their family situation and enhancement of family strengths (risk de-escalated)

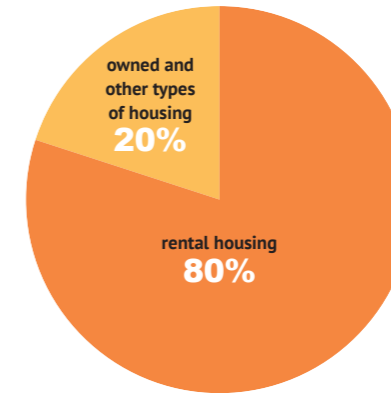
53% increase in moderate risk cases and **125%** sharp rise in high-risk cases

PROFILE OF FAMILIES SUPPORTED (CASEWORK & COUNSELLING)

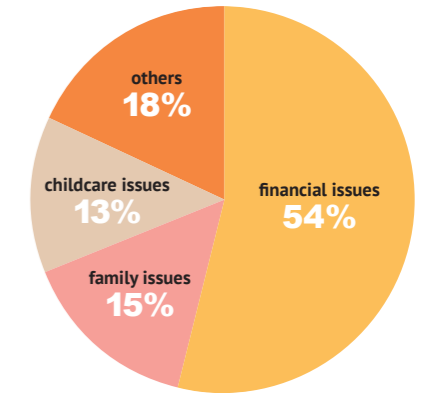
FAMILY TYPE



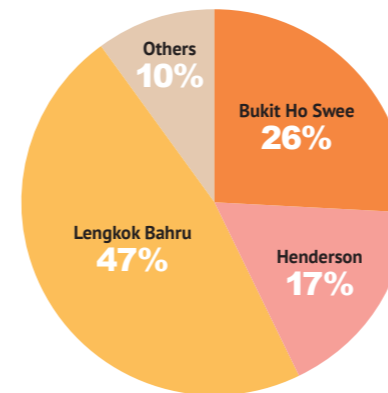
HOUSING



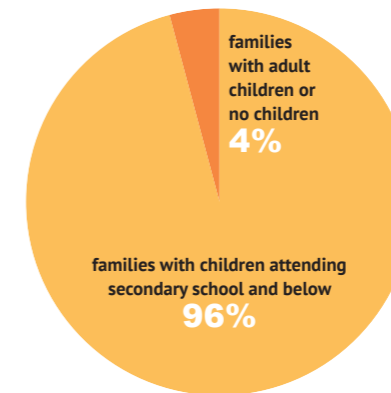
TOP 3 PRESENTING ISSUES



LOCALITY



FAMILY PROFILE BY CHILDREN



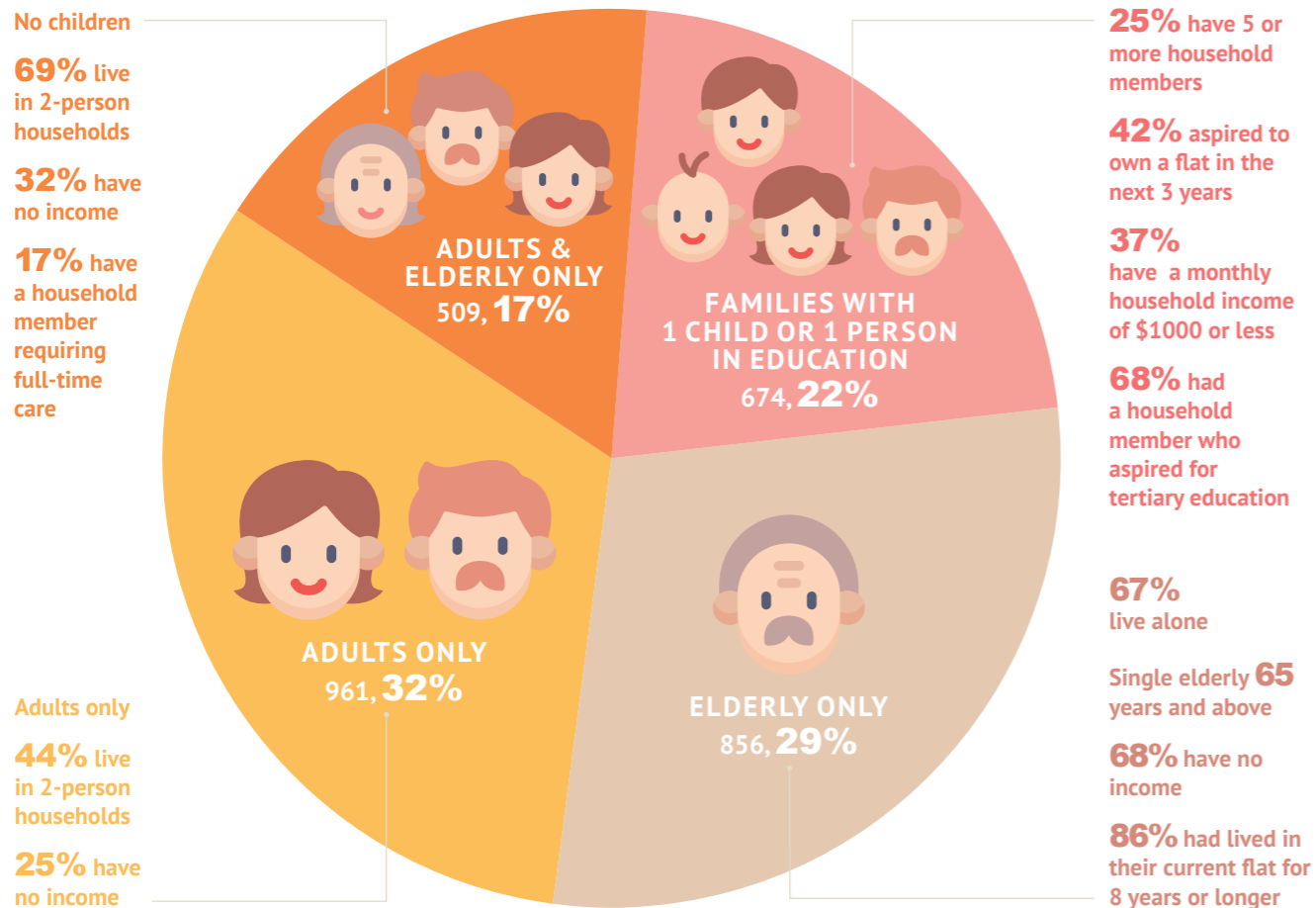
Average of **2** children per family

UNDERSTANDING & SUPPORTING SCC KAMPUNG: COMMUNITY PROFILING STUDY

Between September and December 2020, we outreached to 25 rental blocks in our service boundary. Of the 5,575 households reached out to, 3,000 households completed their profiling survey. Each household also received a \$300 Covid fund (October 2020 to February 2021), made possible through the generous donations of donors as part of SCC's fundraising efforts and our commitment to the rental communities under our FSC care.

PROFILING RESULTS AND IMPACT

From the data we identified 4 types of households:



LIGHT AT THE END OF DAPHNE'S TUNNEL



first met Daphne* and her husband (now ex-husband) in May 2018. They were a referral case for concerns over marital and child wellbeing issues. Both got married when Daphne was pregnant with her eldest child, and the couple was unprepared for life as a newly married couple and as young parents. Over time, this gave rise to tension, and Daphne and her husband would argue incessantly about employment, finances, childcare, interpersonal issues, or other trivial matters. With the strained relationships with their respective parents, they had no one to turn to for parenting guidance.

Their two young children witnessed many episodes of spousal violence, and in one such incident, the older child was harmed unintentionally by Daphne. When it happened, Child Protective Specialist Centre (CPSC) had to step in and made alternative living arrangements for the children with the couple's family/relatives. It was short-lived; after a few months, the CPSC had to intervene again as there was no improvement to the children's safety and wellbeing issues, and in December 2018, they decided to place the children in foster care.

Daphne was greatly affected and became emotionally unstable as she felt that she was not 'good enough' to care for her children – she felt judged. It didn't help that the couple's relationship was strained, with the frequencies of fights and accusations of not being a good parent or not being faithful to each other. Both were also unable to sustain employment that led to their financial difficulties. These stressors caused Daphne to have suicidal thoughts - there were several occasions when she overdosed on Panadol and were rushed to the hospital. Moreover, she once tried to jump from her flat,

but luckily her friends were there to stop her in time. Her friends were her primary support in providing some form of emotional stability.

As time passed, it was clear to Daphne that her marriage was failing. Although a difficult decision to make, she eventually filed for divorce and came to accept it. After that, some form of change came within Daphne - a renewed spirit of enthusiasm towards stabilising herself so that her children can be reintegrated back with her. In mid-2020, her divorce was final, and she started to pick herself up. She went for security courses and, having obtained her certificate, worked as a senior security officer. Though finding and sustaining employment was not easy, Daphne persevered and managed to gain employment for some months. There were times when she had to quit her job due to family issues, but she was able to work in most parts.

Daphne was granted care and control of her children soon after her divorce. In May 2021, she was allocated a new 2-room HDB rental flat in Woodlands and has since moved in. For almost two years now, she has been having supervised and unsupervised access with her children. The recent months saw her children staying at her home over the weekends. These are treasured moments for them while Daphne continues to work with CPS on her parenting. She is also currently in a stable relationship and plans to get married in the future.

With social support from her boyfriend and his family, a stable job, and her children slowly reintegrated back, Daphne appears happier and satisfied with life.

*Names changed to maintain confidentiality



STAYING STRONG AMID UNCERTAINTIES



Growing up in the Guangdong province of China, Li Yu Chan has always been adept at cooking the local cuisines of her hometown. Initially working in the beauty industry when she first arrived in Singapore, her love for cooking inspired her to open a food stall in Bishan area selling cuisines from the Guangdong province.



When Yu Chan was not too busy running her stall, she loved to meet up with friends over a meal or volunteer in various community activities in the Redhill area, such as food preparation and distribution. While distributing food, she attempted to know her fellow community more personally.

Things turned a drastic change for Yu Chan when Covid hit our shore in 2020. Just like it upended everyone's life in one way or the other, one of the hardest hits is the F&B sector, till today. Like many other cooked food stall owners, Yu Chan's business was also greatly affected. With reduced footfalls resulting from the Safe Management Measures, she struggled with the monthly rentals and electricity bills. Eventually, she made the difficult decision of folding her business.



The closing of the cooked food stall left the family financially incapacitated. For Yu Chan, what was worrying for her was sustaining the daily expenses of her two children, *"My children will need to buy some items for school; moreover, nobody knows how long the pandemic will last."* When a fellow community came to know of Yu Chan's predicament, s/he suggested that she apply for SCC's "Project C.C.O.V.I.D", an interim initiative that supports vulnerable families impacted by the pandemic, which Yu Chan did. The financial assistance (\$500/month) and fresh groceries she received over three months significantly cushioned the family's expenditure.

While the pandemic may hold many uncertainties, Yu Chan hopes to return to her cooked food stall in the future, *"Fortunately, now there is some assistance supporting me to tide through this difficult time. Cooking is my interest and my strength; I hope that after the pandemic is over, I can return to the F&B industry."*

Today, Yu Chan continues to stay strong and upbeat. While still on the lookout for F&B-related jobs, she keeps herself relevant with courses to upskill herself.

Did You Know?

... 2,000 households were outreached across 41 HDB blocks through community activation of 13 community connectors and 60 volunteers leading up to our virtual I Wish U Enough event on 7 Nov 2020?



Hi, I am Ali from Bukit Ho Swee. I am passionate about music and have been coaching and performing percussions and acoustics in different neighbourhoods. Bringing some rhythm into our community :)

KEY THEME #3

Towards An Empowered Community: Contributing Assets, Passion, Interests And Time



TOWARDS AN EMPOWERED COMMUNITY

Beyond just an FSC, SCC continues to value the importance of building relationships with others in the community and be socially conscious and harness inclusivity. We continue in our work to identify, connect and mobilise assets or strengths within communities so that together, we can co-create a "Gift Economy". This Gift Economy is a shift where we seek to co-create the exchange of contribution, trust, and abundance to move towards community resilience as a sustainable option in our rapidly changing society. Simply put, we wish that all in our communities can have enough.

THE GIFT OF OUR VOLUNTEERS

At SCC we are fortunate to have our volunteers walk alongside the community as they gift their time, talent and treasure. We engage volunteers to support our families, encourage volunteers to become sponsors, and engage corporate sponsors to give families who do not qualify for existing schemes the additional support that is needed. The tireless contributions of our volunteers are testament of our larger society's involvement in our Gift Economy, so that communities can have enough.



As of FY2020/21
we have
540
active
volunteers and
16 corporate
partners and
foundations

Our
volunteers
journey
with
182
families

Volunteers
also
provide
academic
support
for
children

132
children were
positively
supported
through
Learning
Kampung
(one-to-one
tuition)

47
Learning Mentors
supported
students through
weekly one-
to-one online
tutoring sessions
with close follow
ups after each
session

"More than anything, I wanted to make the world a better place."

- The late Professor Ann Elizabeth-Wee, 'Founding Mother of Social Work' in Singapore

I WISH U ENOUGH (IWUE)

"I Wish U Enough" is a social movement that encourages collaborative action of communities in conjunction with the United Nations' International Day for the Eradication of Poverty (IDEP). The goals of IWUE are to:

- Raise awareness of poverty
- Appreciate and showcase our community's strengths and assets through co-creation and celebration
- Build connections among neighbours
- Encourage neighbours to help neighbours

Every year, SCC and community members jointly organise an annual event to celebrate the IWUE movement. In 2020, the virtual celebration for IWUE 2020 was held on 7 November 2020 with a live broadcast co-led and produced by the community at the Branch Office in Hoy Fatt Road. The theme was "Kampung spirit, it starts with you!".

Prior to the virtual celebration, we...

Reached out to
7
communities, inclusive of
but not limited to Delta
Avenue, Indus, Beo Crescent,
Henderson, Redhill, Lengkok
Bahru and Jalan Membina

13
community leaders
and **60**
volunteers
involved
in outreach

3,030
messaging ribbons
were tied across
2,000
households engaged

Our virtual IWUE 2020 was broadcasted live on Facebook and hosted by
5 animated and valiant community members.

16 community
performers shared
talents such as dancing,
singing, playing
musical instruments,
and sharing stories
and poems

150
tuned in during FB live
event while the event
video garnered a total of
1,700
views



THE GIFT OF JON HUI



"I thoroughly recommend
volunteering to everyone because
it purposefully exposes you to
people from different walks of
life, helping you understand other
viewpoints and do more good with
greater experience".

– Jon Hui, Volunteer

Learning Kampung ("LK") is one of SCC's flagship programmes that provide weekly homework support to Primary and Secondary school students. The sessions are primarily driven by volunteers and held face-to-face. But in the wake of the Covid situation in 2020, the classes were moved online. Despite this, we were grateful to have a group of dedicated and supportive volunteers who continued with their homework support to our students, albeit both parties having to get used to this new way of learning. As one faction of the students was sitting for their PSLE, we had to ensure adequate support for them in preparation for the exams. Hence, during that period, SCC had to actively recruit and match LK volunteers to all the Primary 6 students for weekly one-to-one online tuition.

Journeying with children takes time. Jon Hui, an undergrad and a new volunteer to the LK programme, echoed this sentiment. Despite her busy schedule, she gave tuition to several Primary 6 students until they completed their PSLE in 2020 and continued her tutoring to three Primary 6 students this year. Albeit the occasional challenges such as content revision with the students when the weekly session(s) could not occur, and the lessons gap widens, one bright spark from Jon Hui's volunteering experience was the students' attitude. Kind and hardworking in their ways, the students' progression in their schoolwork inspired her (and had her continuing). While academic skills are important, Jon Hui felt that it is also crucial to build up confidence and resilience in the students by encouraging them to persevere to become independent and confident adults.



THROUGH AKIF'S EYES – A PERSONAL JOURNAL

Hello. I want to share about my PSLE journey. I hope that I can give some advice and tips for students who are embarking on this journey. PSLE is a major examination for Primary 6 students. I started studying for PSLE during the December school holidays (2019) when I was in Primary 5. Studying earlier is better to have more contextual knowledge, which would help me a lot in my PSLE journey.

When I was in Primary 4, I was inspired to study earlier and to the best of my ability. I was inspired to learn when I looked at and analysed the things around me. I feel there is still a lot to study, such as the use of Mathematics and Science in this world. It kept me going forward. Whenever I feel like giving up, this keeps me going; it makes me think I have not learnt enough.

My PSLE journey has its high points and challenges, but I overcame those challenges before having a moment of great happiness. Some of these were the Circuit Breaker and adapting to the new normal because of Covid. At times, I felt like I would not succeed, but thinking about my inspiration kept me going forward, trying my best. Some of the high points were understanding a lot more and being independent of my learning.

Many things kept me going, but my family, teachers, and friends motivated me by encouraging me to do better. They supported me and taught me topics that I am not good with. The FSC (SCC) provided me with a tutor who helped me understand more about the subjects taught in school. I am very grateful to the many people who supported me in my PSLE journey, being with and for me - they are the ones who kept me going forward.

My dream is to study as much as possible and understand how the world works. For me, this is a dream and a motivation for me to do better and strive for excellence. The only way to achieve my dream is to study very hard and try my best.

My advice to students who are facing challenges in their learning journey is to ask others for help. But at the same time, you should take it slow and don't be too stressed. It would not help. Do something that would benefit you and your studies.

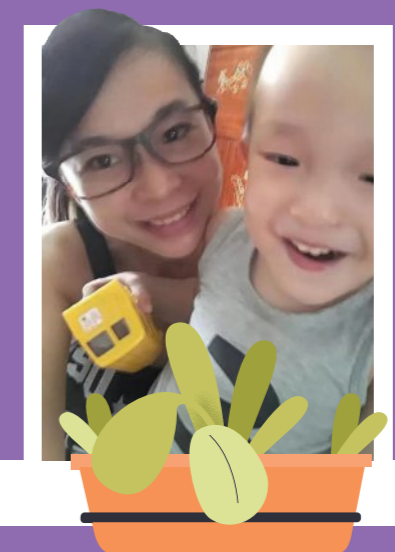
Thank you.



Muhamad Akif Bin Md Rizuan (pictured here with his mum) receiving his new laptop under SCC's IWUE=D initiative. Akif joined SCC's LK programme in Primary 3 and aced his PSLE last year. He is now in Raffles Institution.

Did You Know?

78 families have been uplifted from rental housing into owning flats with the assistance of KeyStart?



Hi, I am Mei Ji who recently shifted to my purchased flat in Bedok. I sincerely wish and thank you all and the donors for supporting me and (my son) to own a nice home!!!

KEY THEME #4

Asset Building For A Better Tomorrow



ASSET BUILDING FOR A BETTER TOMORROW

Aside from supporting families through our core efforts, we believe the need to go beyond to support other aspiring families in rental communities with potential towards emerging from their current situation through transformative ways. In order for the next generation to break out from the cycle, SCC prides itself on transformative initiatives such as the KeyStart Home Ownership, Education and Learning Support and =DREAMS to help broaden narratives of lower income families in Singapore. =DREAMS is an upcoming aspirational boarding residence, a first in Singapore, for endeavouring co-ed students 13 to 18 years old where students have additional structure educational support in a nurturing and safe environment.



EDUCATION AND LEARNING SUPPORT

Children embody the future of every family. To support our school-going children in their education journey, SCC works with the children's families and community partners, and connects them to appropriate resources that cater to their unique strengths and needs.

PASS IN PRIMARY SIX (PIPS)

The PIPS programme provides after-school academic support (small group tuition classes) and sports enrichment that aim to nurture the physical, intellectual and social skills of children nearing their PSLE milestone year.

- In 2020, **38** students (24 primary 6 students and 14 primary 5 students) completed the PIPS programme. PIPS was supported by Quantedge Foundation in partnership with KidsExcel.
- **21** P6 students (87.5%) passed PSLE and 10 of them (42%) qualified for express/normal academic streams at secondary schools.

- In 2021, PIPS took on a new enabling and bursary approach where **51** students were supported with private English and Math tuition at tuition centres near their homes and matched with volunteer Learning Mentors for one-to-one online or physical tutoring sessions.

- Education Readiness Packs (including assessment books and other resources) were distributed to **25** families in an ongoing effort to equip children with adequate academic materials. We target to distribute to 127 identified families by July 2021.

KEYSTART HOME OWNERSHIP

Many of our low-income families hope to move into a home that they can call their own. KeyStart supports these families with young children who have home ownership aspirations through funding 3 domains of housing support:

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 CRISIS 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.

97

families have submitted applications to KeyStart as of FY2020/21. More than

65%

of cases were referred by external organisations

78
families
have been
approved

55
families (including
239
children) have
moved into their new
habitable flats

A total grant of
\$1,013,186
was committed to
KeyStart families
as of March 2021

Families that journeyed through KeyStart shared that they have a stronger motivation to maintain financial stability and felt happy in being able to provide their children with a stable home. Moreover, we were heartened to see KeyStart families that moved into the same neighbourhood offer advice and support to one another, enlarging the circles of support for one another and driving the kampung spirit in their new communities.

ASSET BUILDING THROUGH CASEWORK

At SCC we are keen to identify and support highly motivated families in debt clearance and savings accumulation. In collaboration with Methodist Welfare Services (MWS), our social workers actively encourage these families to register for the MWS Family Development Programme (FDP). The FDP is a debt clearance and savings matching programme for low-income families.

In FY2020/21, 37 families were on the FDP. We are also delighted to observe that families that persevere through the FDP inculcate a habit of savings or contributing to their arrears monthly even after termination of the FDP programme.

Seeing (my son) got space to run around and have his own proper bed and sleep so soundly touches my heart – KeyStart Family

SAVING FOR A RAINY DAY

Rainy days are never too far away for Elfitra. As a single mother of one daughter (Kenny), Elfitra often worries about her daughter's well-being. What if she (Elfitra) met with an accident and is unable to work? Kenny would have no money to support herself. Elfitra's strong desire to ensure that Kenny is adequately provided motivated her to sign up for the MWS Family Development Programme (FDP).

"...I was thinking that time we don't have savings, very little money, so I was thinking, what if something happens to me? Then how will Kenny survive? So at least have some savings, in case of emergency."

Some of us may struggle with setting aside money for rainy days due to the lack of self-discipline. For the vulnerable communities, it is often not the lack of motivation, but the inability as what they earn is usually just enough to put food on the table. Similarly, for Elfitra, setting aside some cash every month to save is not an easy feat. She recalled her struggles during the initial stage of the FDP, *"The first time (social worker) introduced FDP to me... I don't want to join... I worry I cannot save every month... after some time,*



I worked more shifts, so I earned a bit more. Sometimes when some workers don't come, I take over their shifts. So, I did more half-day shifts, especially when Kenny had no school."

Fast forward, and with much tenacity, Elfitra had persevered for 3 years under the FDP and shall soon "graduate" from the programme. It, however, did not deter her spirit in continuing to save, *"I am used to [saving] already... because we don't know what will happen after tomorrow. So as long as we have enough, I try to save."*

On the day that we interviewed Elfitra, it so happened that it was raining. As she recounted her story, the rain only seemed to accentuate her resilience, loving-kindness towards her daughter, and her foresight in saving for a rainy day.

A BETTER TOMORROW STARTS TODAY

March 2020. We received an email from HDB and had this euphoria rush in breaking the happy news to Madam Kim almost immediately. It was an appointment letter for her to sign the housing paperwork and key collection. For many of us who own an HDB flat, such an event is considered a significant milestone. It could mean a mark of financial independence for singles or a young couple starting a new journey as a family. For Kim, while many emotions were going through her, deep down, it was a big sigh of relief, that finally after the long wait, she could now access the 2-room purchased flat left behind by her late husband. So, we wanted to witness and share her happiness when we broke the good news to her.

The sudden passing of Kim's husband three years ago left her helpless in many ways. Being the primary sponsor for her Long-Term Visit Pass (LTVP), his demise had put the newly widowed Kim at risk of not renewing her LTVP, and she had to return to Vietnam, leaving her 7-yo Singaporean son alone in Singapore. Added to her dilemma was the flat that her late husband had applied for and scheduled to be ready in 2018. As a foreign spouse, Kim was unable to access the purchased flat. At that time, she contemplated returning to her home country with her son. She held back her decision as she felt that Singapore could provide a better education opportunity for him.

Navigating the public housing system can be daunting for many people. Kim's language barrier further exacerbated



this as she was not adept with English nor Chinese. When she was referred to SCC's KeyStart Home Ownership Programme (KeyStart) in January 2018, her plight and our journey with her to realise her eventual home ownership left a deep impression on many of us. To help sort out the bureaucratic hurdles for accessing her late husband's flat, the KeyStart team, her social worker, and SCC Board worked together to lend their resources and network, including pro bono legal support. After numerous rounds of visits to the law firm and emails with relevant government agencies over two years, Kim finally collected the keys to their permanent home in August 2020.

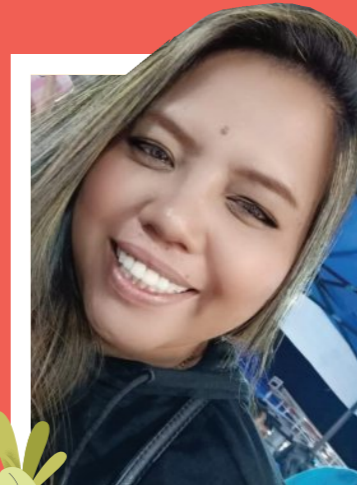
While the road towards homeownership was arduous for Kim and her young son, it did not deter her resilience and incredible perseverance. Through it all, they have made it and can now have a place of their own. Things were also looking up for Kim – a full-time job as a cook at a childcare centre and attained her PR in the process. As the family awaits their new home, it marks a significant milestone and a new chapter for them.

[Update] With further support from KeyStart's Basic Habitation Fund for the basic renovation of the flat, Kim and her son moved into their purchased flat in January 2021. Kim hopes to contribute back to the community one day, perhaps by sharing her Vietnamese recipes. She is also particularly thrilled that her son is coping well in their new neighbourhood and school.



Did You Know?

... an average of
**1 laptop/tablet is shared among
3 persons in a family with children
residing in our rental communities?**



Hi, I am Hidayah from Beo Crescent. I hope this digital access can help those who may not have get access too!

KEY THEME #5

#Inclusion: Bridging The Digital Gap



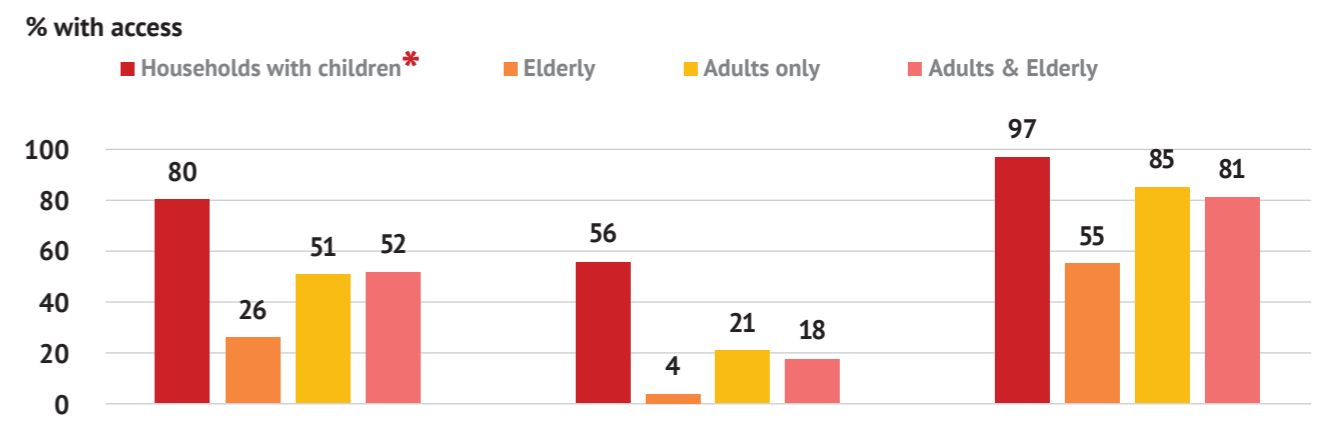
BRIDGING THE DIGITAL GAP

The transition to home-based learning (HBL) during the Covid pandemic has shone a spotlight on the inequality of digital access and literacy among children in Singapore. Children with no or limited access to digital devices or Wi-Fi were reported to miss online classes and fall behind their peers academically. We have thus recognised that stable digital access and digital literacy and safety has become a *Need* instead of *Want* to cope with the emergence HBL as a new norm. This is also pertinent as our society further pivots to become increasingly technologically inclined and reliant.



DIGITAL ACCESS IN OUR RENTAL COMMUNITIES (PROFILING STUDY - SEPTEMBER TO DECEMBER 2020)

Apart from profiling household typography, we were also keen to discover the extend of digital and Wi-Fi access in our communities and identify families which required additional digital support.



* 44% of households with children have no laptop nor desktop

* On average 1 device is shared by 3 people in households with children

* Profiling results led us to engage 104 families with children who did not have Wi-Fi/ Learning devices

TOWARDS EQUAL DIGITAL ACCESS

Through the Covid Education Support Group (CESG), Project C.C.O.V.I.D and the information gathered from our profiling study, we identified families in need and attempted to bridge the digital gap faced by our community members:

113

digital devices was rendered to families in need (82 laptops, 31 tablets distributed)

SCC worked closely with

7

donors to obtain refurbished laptops, including Engineering Good

82

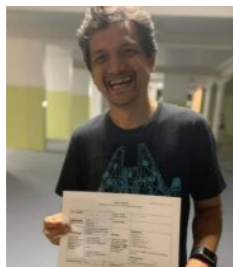
laptops distributed to members to support HBL which included personalised one-to-one set up, coaching the child and parent to use the device(s)

31

tablets distributed to PIPS students for online learning from April 2022

Learning Mentors (volunteers) provided mentored students to use their devices for online learning

Currently, members continue to use the laptops beyond HBL for skills upgrading, e-Learning Kampung with volunteers (Learning Mentors), and employment purposes. Additional supplementary support were procurement, assembly and distribution of craft kits, links, online and engagement tools. Nevertheless, we acknowledged that more could be done hence the conception of I Wish U Enough Equal Digital (IWUE=D) moving forward.



I am very thankful to the FSC and their partners for their swift action in providing my children with laptops so that their learning was not disrupted by the pandemic.

– Nuraneza, mother of 3 school-going children

DIGITAL INCLUSION IN THE NEW NORMAL

On 3 April 2020, when Singapore announced the shift to home-based learning (HBL) for students in all schools to curtail the spread of Covid, it brought chaos and concerns to many affected factions. For the low-income communities, it was a double whammy for both children and parents. Besides having to contend with space issues, many families do not own computers and have no access to the internet.

Such was the case for Nooril Azurah, mother to five young children, four which are school-going. With her children's education being her top priority, she urgently needed a computer for their HBL and approached SCC for help. Through the collaborative efforts of the community, she was gifted with a preloved laptop so that her children's learning was not compromised and that they stayed safe at home.

To supplement her family's income, Azurah runs a home-based baking business ("Qwalaaa"). When the Covid situation escalated in the middle of 2020, she was concerned with her husband's employment stability and wanted to step up her business. As she primarily used her handphone as a medium to engage her customers, this approach would no longer be able to serve her →



expansion plan. Hence, SCC came in to support her with another preloved laptop to run her business more productively and grow her customer base.

Azurah and her family were deeply grateful to SCC and the communities for their support. For Hari Raya this year, the family gave back with the coordination of food donation drives to support other families in need so that everyone has enough.

Azurah aspires to grow “Qwalaaa” when her younger children are more independent and work towards homeownership and financial stability. But for now, she focuses on giving them her very best and is committed to seeing it through.

Want to support Azurah? Go to page 59 for Qwalaaa's details

Bringing It
All Together

POVERTY TRANSFORMATION WITH-IN EMPOWERED COMMUNITIES

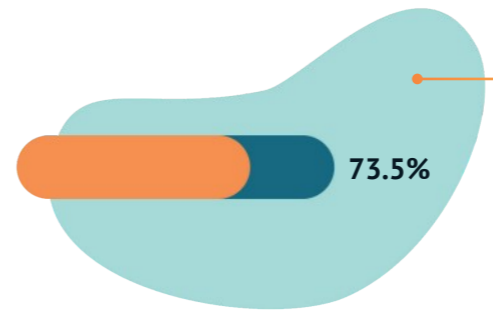
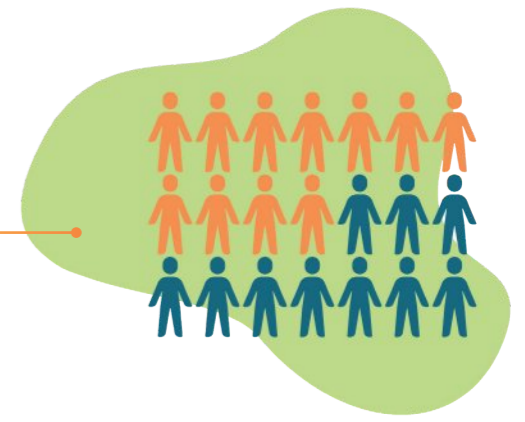
BRINGING IT ALL TOGETHER

IT'S ALL ABOUT COLLECTIVE IMPACT
Number of Individuals/household

REACHED OUT TO 8,932

breakdown

3,150	CSWE
5,575	Research and Development
207	Transformative Initiatives



6,566 HOUSEHOLDS ENGAGED

breakdown

687	SW
2,000	CSWE
3,000	Research and Development
672	VMP
207	Transformative Initiatives

SUPPORTED 4,088 HOUSEHOLDS

breakdown

609	SW
90	CSWE
3,000	Research and Development
182	VMP
207	Transformative Initiatives



SUPPORTED 1,528 CHILDREN

breakdown

982	SW
90	CSWE
132	VMP
324	Transformative Initiatives

"SW" refers to social work; "CSWE" refers to community social work and engagement; "VMP" refers to volunteer management and partnerships; transformative initiatives refer to initiatives by both Keystart, and Education and Learning Support.

I hope my community will step up to help each other more especially in this time of Covid. Why am I motivated to help? I feel my pain is nothing compared to those who need more than me. Neighbours are important when your family is not around.



– Aunty May, Volunteer

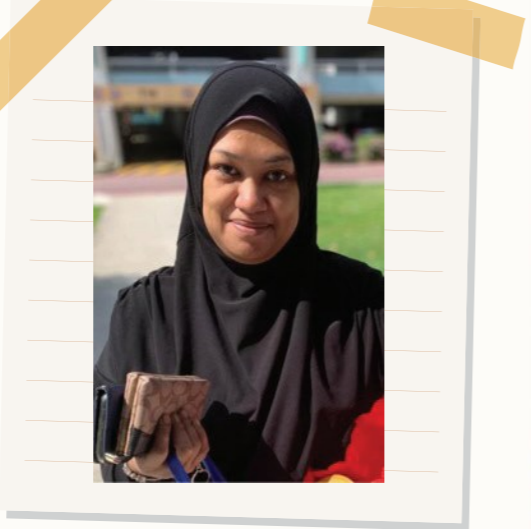
Community Lightbulbs

Community Lightbulbs is a symbolic moment we have given to symbolise light and inspirational short community stories and contributions in the presence of our past year Circuit Breaker period and Covid pandemic restrictions



CONTINUING THE LEGACY OF COMMUNITY CARING SPIRIT: MASITA

In early 2020, Madam Masita had wanted to look out for and support the well-being of fellow neighbours during the Ramadhan period amid the Covid restrictions. It led her to start the Bubur project in March. In the cooking, packing, and distributing Bubur to her fellow Muslim neighbours during Ramadhan, she ignited others in the spirit and action towards caring for their community.



While Masita had touched many lives through her Bubur project, sadly, on 11 October 2020, she passed away, having lost her battle to cancer. Though her passing has grief the communities who knew her, it also inspired them to rise above and continue her loving legacy. During Ramadan this year, seeing how there was no Bubur distribution at the mosques, the communities came together to relive Masita's legacy for the residents in the Indus rental community. →

THE BUBUR STORY - EMPOWERED CHANGE-MAKERS IN THE COMMUNITY

BUBUR PROJECT

#I4INDUS #IFTAR2021

"We are neighbours we help one another"
- Mdm Fatimah, part of the 2021 Bubur project

*Bubur is porridge in Malay, a staple offered to those in need during Ramadan.

What started as an initial aspiration to share 50 packets of Bubur weekly during the fasting month multiplied ten-fold, leading to close to 500 packages distributed in the end. Their collective efforts – cooking, logistics, transportation, etc. were indeed beyond a labour of love; it is also to continue the legacy of the late Masita, to ensure that everyone has enough!



CONTINUING THE LEGACY OF COMMUNITY CARING SPIRIT: GANESAN

With his trademark fedora and infectious voice, Ganesan was a familiar face in many SCC community-led events. "Gift of the gab" was a characteristic that most would describe him with, and the community knew him as the "go-to" emcee and the life of the party, entertaining the crowd and bringing laughter to everyone. "I am blessed with the gift of the gab. Why keep it all to myself? My passion is to speak, bring joy and energy to people. We have got to spread the love to others and make our community a better place."



In January 2020, Ganesan was diagnosed with Stage 4 cancer. Although saddened and worried about his future, he maintained a positive outlook on life instead of living in fear of the unknown. In one of our last conversations with him, he shared that his motivation had always been to "lend a hand" – no matter whether it was big or small, as it still has an impact on others. His wish was that everyone could have this mindset too. Ganesan's last gift to the community was in November 2020 in the Kopi-Talk segment of I Wish U Enough movement. He passed away in early 2021.

Ganesan was a volunteer emcee with SCC in its numerous community-led events. These include the Chinese New Year's Lou Hei Celebration in 2016, and in recent years, the annual I Wish U Enough community celebrations. Ganesan could easily rally and inspire people with his upbeat personality as he shared his passion for reliving the kampung spirit and neighbours-helping-neighbours. Ganesan was always forthcoming and never shied away from blessing the community with his gifts. One time, he gifted SCC with a huge 10-seater table outside the Goodwill Xchange area. His reason? He hoped that the table would be a space where the neighbourhood convened to have meals together, share laughter, and have conversations to build relationships.

Though he may have left us, Ganesan's legacy and enthusiastic spirit to serve the community continues to live on and inspires those who have witnessed his passion.



IWUE2020 Kopi-Talk

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

- Ganesan

Community Recipes

CONTRIBUTED BY OUR LOCAL COMMUNITY



Watch the videos by scanning the QR Code

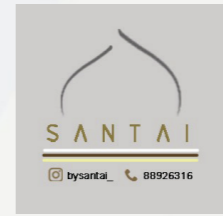
SUPPORT LOCAL

Satiate your cravings with yummylicious food and bakes by our community mothers. Come, we jio you to support their home-based business. We promise you will not regret! **DON'T SAY WE BO JIO!**



MALA'BIRI SG
@DCOTOSG

QWALAAA
@qwalaaa
9355 4891



DINO COOKIES
8752 1896

SANTAI
@bysantai_
8892 6316

FR COCINA
@frcocina
8784 0534

SRIMASRIYANA
@Suvai_rb
8523 5075/9247 6853

EASTEA ESTEA FOOD
@Eastea Estea Food
9469 0857

SRIMASRIYANA
@Srimasriyana
9811 9412

NUR CAHAYA
9482 1570

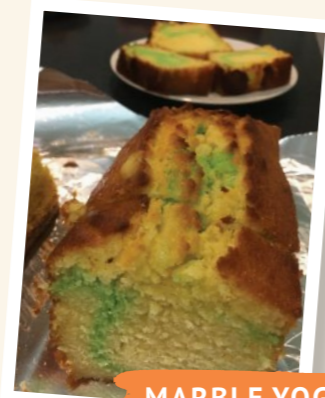
Community Recipe 1

INGREDIENTS:

- 240g self-raising flour
- 225g caster sugar
- 270g butter
- 250ml plain yogurt
- 5 eggs
- 2tsp pandan flavour

METHOD:

1. Cut a piece of parchment by measuring the length and width of the tin. Grease the tin with butter, oil or cooking spray. Fit the baking parchment in the base.
2. Soften butter to room temperature and cut into pieces. In a mixing bowl, add in the softened butter and beat on medium speed using a mixer.
3. Add sugar little by little. Cream butter and sugar on medium-high speed until fluffy and pale yellow.
4. Add eggs one at a time to creamed butter and sugar. Beat on medium-low speed until incorporated.
5. Preheat oven for 15 mins at 180°C.
6. Sieve the self-raising flour. Add half the flour and beat on medium-low speed until incorporated. Add the remaining flour and continue to beat on medium-low speed until incorporated.
7. Add yogurt and mix until well combined.
8. Pour a layer of the yellow batter into baking tin.
9. Remove 1 cup of yellow batter and pour into a medium bowl. Add pandan flavour to the batter and stir until combined.
10. Spoon pandan batter on top of the yellow batter. Pour remaining yellow batter on top of the pandan batter.
11. Using a stick, swirl the two batters together.
12. Bake the layers for 45 mins or until a toothpick inserted into the centre of the cake comes out clean. Remove cake from the oven and allow to cool completely in the baking tin on a wire rack.



MARBLE YOGURT CAKE

By Desiree, community volunteer



Community Recipe 2

INGREDIENTS:

A. Short dough

- 250g unsalted butter (soften)
- 85g sugar
- 2g salt
- 1 egg
- 375g cake flour

B. Filling

- 130g cream cheese (soften)
- 250g icing sugar
- ½ egg
- 1 ½ tsp whipped cream
- 50g blueberry filling

METHOD:

A. Dough

1. In a mixing bowl, add in the soft butter, sugar and salt. Using paddle attachment, mix on medium-low speed until even.
2. Add in egg, mix on medium-low speed until evenly combined.
3. Separate sifted flour into 3 portions. Add one portion to the butter mixture, mix on low speed until combined. Repeat the same process with the second portion.
4. Add in last portion sifted flour. Using a spatula, mix until well combined.
5. Wrap the dough with cling wrap and chill it in the fridge for at least 2 hours before using.



BLUEBERRY CHEESE TARTLETS

By Desiree, community volunteer

B. Filling

1. In a mixing bowl, add in the cream cheese and icing sugar. Using a mixer, mix on medium-low speed until smooth.
2. Add egg and whipped cream, mix on medium-low speed until well combined.
3. Preheat oven to 180°C.
4. Spread flour on a chopping board and place the dough on it. Flatten the dough using a rolling pin.
5. Cut the dough with a round pastry cutter. Place one pastry circle into each tart mould. Using fingertips, pat, press and form the bottom and the sides for each tart.
6. Poke holes in the tart shell (bottom only) with a fork.
7. Spoon cheese filling into tart shells.
8. Pipe a dot of blueberry filling on top of the cheese filling and use satay stick to draw a pattern.
9. Bake at 180°C for 8-10 mins or until the filling is set.



Community Recipe 3

SCAN ME



INGREDIENTS:

- 500g thick vermicelli
- 500g yellow noodles
- 200g bean sprouts
- 100g chives
- 500g prawns
- 300g (or 2 large pieces) squids
- 3 eggs
- 5-6 cloves of garlic
- 4-5 calamansi
- 1 red chilli (for garnishing)
- 1tbsp dark sauce
- 1tbsp oil
- 1tsp pepper
- 1tsp salt
- 1 ½tsp sugar
- 800ml stock (or 2 chicken cubes)



HOKKIEN MEE

By Aunty Jessie, Delta Avenue resident

DIRECTIONS:

1. First, wash and drain bean sprouts. Wash and cut chives (around 2 inches).
2. Chop garlic finely. For the garnishing, cut calamansi into half and remove seeds from chilli before cutting into strips.
3. Remove shell from prawns, keeping tails intact, and carefully split prawns to remove the veins. Wash prawns and marinate in ½ tsp of sugar.
4. Wash squids and set aside.
5. Boil 800ml of water and blanch prawns and squids. Leave squids to cool then cut and set aside. If there is no stock available, substitute for 2 cubes of chicken stock in water.
6. Add 1tbsp of oil and eggs into a wok. Stir fry till golden-brown and add in bean sprouts and salt. Fry for 7 mins, remove then set aside.
7. Add 1tbsp of oil and garlic into wok and fry till golden-brown. Add in yellow noodles and 400ml of stock. Cook on high heat for 2-3mins then add in thick vermicelli. Add in dark sauce, 1tsp sugar and 400ml of stock. Cover wok and leave to simmer on high heat for 3-4mins.
8. Remove lid and add in chives, bean sprouts, eggs, prawns, squids and pepper. Stir for 1-2mins. Garnish with chilli and serve with calamansi.

Community Recipe 4

SCAN ME



INGREDIENTS:

- 5 cardamom pods
- ¼ cinnamon stick
- 8 black peppercorns
- 5 cloves
- 1 thumb-size ginger
- 6 tbsp tea powder (preferable 3 Roses brand)
- 1L milk (preferable fresh milk or full cream milk)
- 250ml water
- 8 tbsp sugar



MASALA TEA

Special Recipe by Maha, Bukit Ho Swee resident

METHOD:

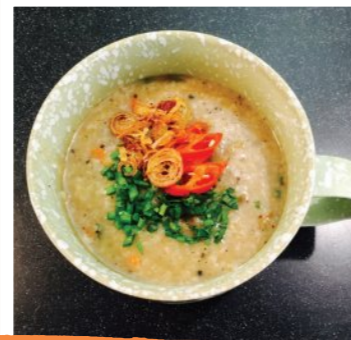
1. Use pestle and mortar to crush the spices.
2. Remove crushed spices, add ginger to mortar and crush with pestle.
3. Add water to a pot and bring to boil.
4. Add spices and ginger, stir well and bring to boil.
5. Add tea powder, stir well and bring to boil.
6. Add milk, stir well and bring to boil (add more tea powder if you prefer the tea to be darker).
7. Add sugar, stir well and bring to complete boil (you may add brown sugar instead of white sugar). Turn off the flame.
8. Use a strainer to filter spices, ginger and tea powder before serving.

Community Recipe 5



INGREDIENTS:

- 2 cups rice
- 500g beef
- 500ml beef broth
- 300g chicken breast (cut into cubes)
- 3 potatoes (cut into cubes)
- 1 carrot (cut into cubes)
- 7 shallots (sliced)
- 3tbsp black pepper (grinded)
- 1tbsp dried shrimps (grinded)
- 7 cloves garlic (blend into paste)
- 3-inch ginger (blend into paste)
- 1pkt mixed spices/rempah ratus (7 nutmegs, cinnamon, 3 star anise)
- 50g spring onion (cut into small pieces)
- 3 red chilies (sliced)
- 50g Chinese parsley
- 3-4tbsp sunflower/canola/corn oil
- 4.5L water
- 1tsp + 3tbsp salt
- 50g readymade fried shallots



MALAY SPICED PORRIDGE (BUBUR LAMBUK)

By Intan, Beo Crescent resident

DIRECTIONS:

1. Add 1L water to a pot, bring to boil. Add beef, 1 tsp salt, ginger and garlic paste, boil for another 20 mins. Remove the beef into a bowl to cool completely before cutting them into cubes. Set aside the beef broth.
2. Add 2L water, beef broth and rice to a big pot, cook over high heat and stir constantly until the rice is cooked.
3. Add 500ml water and beef cubes, continue to cook over medium heat and stir constantly.
4. Add 500ml water, chicken cubes, grinded dried shrimps, carrot and potato cubes, continue to cook over medium heat and stir constantly.
5. Add oil to a non-stick pan, fry mixed species and sliced shallots over low heat until the shallots turn golden brown or fragrance. Turn off the flame and add mixed spices, fried shallots and oil to the big pot.
6. Add 500ml water to the pot, continue to cook and stir until the grains are broken or reach desired consistency.
7. Add 3 tbsp salt, grinded black pepper and half of the Chinese parsley, stir until evenly and turn off the flame.
8. Place porridge into a bowl, add sliced red chilis, readymade fried shallots, Chinese parsley and green onions as toppings. Ready to serve.

POEM BY "ALISHA", A 19 YO COMMUNITY POET

There is something
About this place,
Where troubles
Seem to fade away,
And a little love
Is all it takes.

Its waking up
To the familiar smells
Of sweet rich coffee
And fresh cut grass.


Its looking out
And smiling back
At the familiar faces
Despite the masks.

Its hearing the sounds
Of children running,
Birds singing and
If you're lucky,
Violin playing.

Its feeling safe
And less alone,
Where you breathe
The air in,
And know you belong.

I say home
Is where I found myself
When I wanted to start anew
And pick up where I left.

Though I'm nowhere near to achieving,
Lengkok Bahru was my new beginning.



For a community to
be one and strong,
it must be based on
compassionate love and
kindness for each other.

- Rosli, Former Resident of Beo Crescent



Board of Governance,
Committees and
Management
FY2020/21

BOARD OF GOVERNANCE, COMMITTEES AND MANAGEMENT



Mr Stanley Tan
Chairman



Mr Chua Joan Keat
Treasurer



Mr Claus Skadkjaer
Director



Mr David Lim
Director



Ms Eliza Quek*



Mr Kwan Chong Wah
Director



Mr Melvin Poon*



Mr Soh Chee Keong
Director



Dr Tan Bee Wan
Director



Ms Woo Shea Leen
Director



Ms Laura Poh
Director

SUB-COMMITTEES

Chair	AUDIT	DOCUMENTATION AND RESEARCH	FINANCE	FUNDRAISING
Mr Melvin Poon* Ms Woo Shea Leen (w.e.f. September 2020)		Mr Kwan Chong Wah	Mr Chua Joan Keat	Mr Claus Skadkjaer
Member(s)	Mr Soh Chee Keong Ms Sarah Ong	Dr Tan Bee Wan	Ms Woo Shea Leen Ms Tan Wan Ting	Mr David Lim Ms Laura Poh
Chair	NOMINATION	HUMAN RESOURCE AND STRATEGY	PROGRAMME	
Mr Stanley Tan		Ms Eliza Quek* Dr Tan Bee Wan (w.e.f. July 2020)	Mr Soh Chee Keong	
Member(s)	Dr Tan Bee Wan	Ms Amy Teo	Dr Tan Bee Wan	

BOARD MEETINGS: ATTENDANCE (FINANCIAL YEAR ENDED 31 MARCH 2021)

Name	Designation	Date of appointment	Date of cessation*	Attendance
Mr Stanley Tan	Chairman	11 January 2013		4/4
Mr Chua Joan Keat	Treasurer	14 August 2017		4/4
Mr Claus Skadkjaer	Director	10 May 2013		4/4
Mr David Lim	Director	10 May 2013		1/4
Ms Eliza Quek*	Director	8 February 2018	22 June 2020	1/4*
Mr Kwan Chong Wah	Director	9 January 2015		4/4
Mr Melvin Poon*	Director	10 May 2013	7 August 2020	1/4*
Mr Soh Chee Keong	Director	10 May 2013		4/4
Dr Tan Bee Wan	Director	10 May 2013		4/4
Ms Woo Shea Leen	Director	25 September 2013		4/4
Ms Laura Poh	Director	11 February 2020		4/4

ORGANISATION STRUCTURE



ORGANISATION STRUCTURE



- ED:** Ruth Tan
- THE SOCIAL LAB:**
- 1. April Toh 2. Nasha Behram Pestonji 3. Denise Liu
- SHARED AND CORPORATE SERVICES:**
- 1. Alex Tok 2. Esther Tan 3. Ken Lim 4. Khim Lim
- 5. Choy 6. Nooraini 7. Ginny Low
- VOLUNTEER MANAGEMENT AND PARTNERSHIPS:**
- 1. Teresa Lee 2. Joanne Fu
- COMMUNITY WORK AND ENGAGEMENT:**
- 1. Shaziah Wasiuzzaman 2. Palvindrana Jayram 3. Cynthia Koe
- 4. Esther Lai 5. Mark Embrose Anthony
- SOCIAL WORK:**
- 1. Trevor Koh 2. Syed Alwi 3. Priya 4. Pek Jie Hui
- 5. Ye Jian Cheng 6. Siti Arifah 7. Livia Lim 8. Goh Guan Qun 9. Tan Kwan Boon
- 10. Lim Yi Xi 11. Meranda Chan 12. Anne Siew 13. Anna Ong 14. Jane Antony
- 15. Mardiana Amizan 16. Annie Lee 17. Ang Lay Hoon 18. Sonia Mariana 19. Kane Ang

Staff left: Daryl Tan; Dilip Kumar; Eswari Annavee; Giam Chee Cherng; Liang Mui Mui; Renjala Balachandran; Tan Bee Yan

COG Checklist

CODE OF GOVERNANCE EVALUATION CHECKLIST FY2020/21

S/N	Code Description	Code ID	Compliance
Board Governance			
1	Induction and orientation are provided to incoming Board members on joining the Board.	1.1.2	Complied
	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	NA
3	There are written job descriptions for their executive functions and operational duties which are distinct from their Board roles .	1.1.5	NA
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	Complied
	Should the charity not have an appointed Board member, it will be taken that the Chairman oversees the finances.		NA
5	All Board members submit themselves for re-nomination and re-appointment , at least once every three years.	1.1.8	Complied
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	Complied
	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 .		NA
8	There are documented terms of reference for the Board and each of its Board Committees	1.2.1	Complied

Conflict of Interest			
9	There are documented procedures for Board members and staff ¹ to declare actual or potential conflicts of interest to the Board.	2.1	Complied
10	Board members do not vote or participate in decision-making on matters where they have a conflict of interest.	2.4	Complied
Strategic 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	Complied
Human Resource and Volunteer² Management			
12	The Board approves documented human resource policies for staff ¹ .	5.1	Complied
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	Complied
14	There are processes for regular supervision, appraisal and professional development of staff ¹ .	5.5	Complied
	Are there volunteers serving in the charity? (Skip item 15 if “No”).		Yes
15	There are volunteers management policies in place for volunteers ² .	5.7	Complied
Financial 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	Complied
17	The Board ensures internal controls for financial matters in key areas are in place with documented procedures .	6.1.2	Complied
18	The Board ensures reviews on the charity’s controls, processes key programmes and events are regularly conducted.	6.1.3	Complied

19	The Board ensures that there is a process to identify, regularly monitor and review the charity's keys risk .	6.1.4	Complied
20	The Board approves an annual budget for the charity's plans and regularly monitors its expenditure.	6.2.1	Complied
	Does the charity invest its reserves, including fixed deposits? (Skip item 21 if "No")		Yes
21	The charity has documented investment policy approved by the Board.	6.4.3	Complied

Fundraising Practices

	Did the charity receive cash donations (solicited or unsolicited) during the year? (Skip item 22 if "No")	7.2.2	Yes
22	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied
	Did the charity receive donations-in-kind during the year? (Skip item 23 if "No")		Yes
23	All donations-in-kind received are properly recorded and accounted for by the charity.	7.2.3	Complied

Disclosure and Transparency

24	The charity discloses in its annual report: i) Number of Board meetings in the year; and ii) Individual Board member's attendance.	8.2	Complied
	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	NA
26	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.	8.3	NA
	Does the charity employ paid staff¹ (Skip items 27, 28 and 29 if "No")		Yes

27	No staff ¹ is involved in setting his or her own remuneration. and review the charity's keys risk .	2.2	Complied
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 staff¹ , 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	Complied
29	The charity discloses the number of paid staff ¹ who are close members of the family ³ 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 staff ¹ who are close members of the family ³ of the Executive Head or Board Member, who receives more than \$50,000 during the year.	8.5	Complied

Public Image

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	Complied
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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\$150,000	2
S\$151,000 – S\$200,000	1

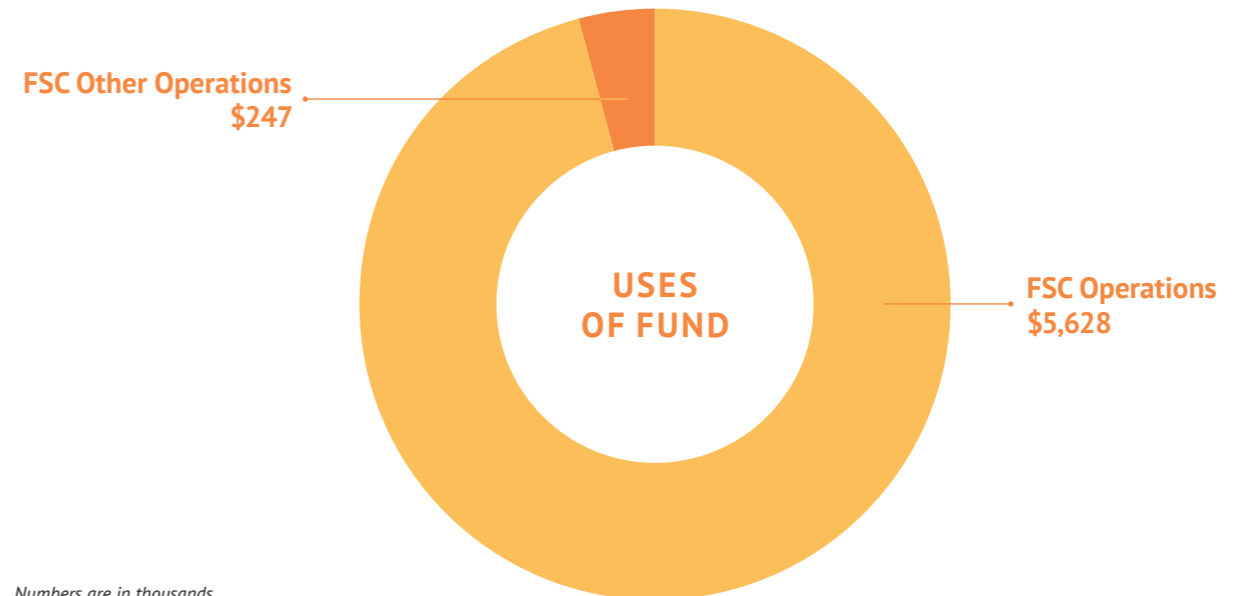
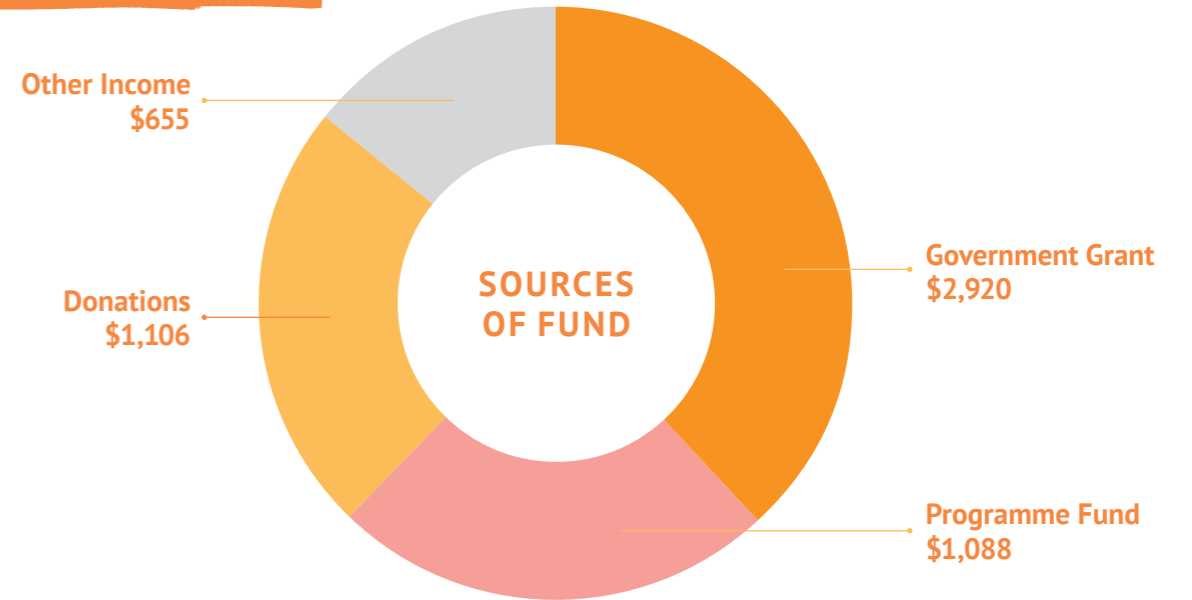
¹**Staff:** Paid or unpaid individuals who are involved in the day-to-day operations of the charity, e.g. an Executive Director or Administrative personnel.

²**Volunteer:** 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".

³**Close 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:

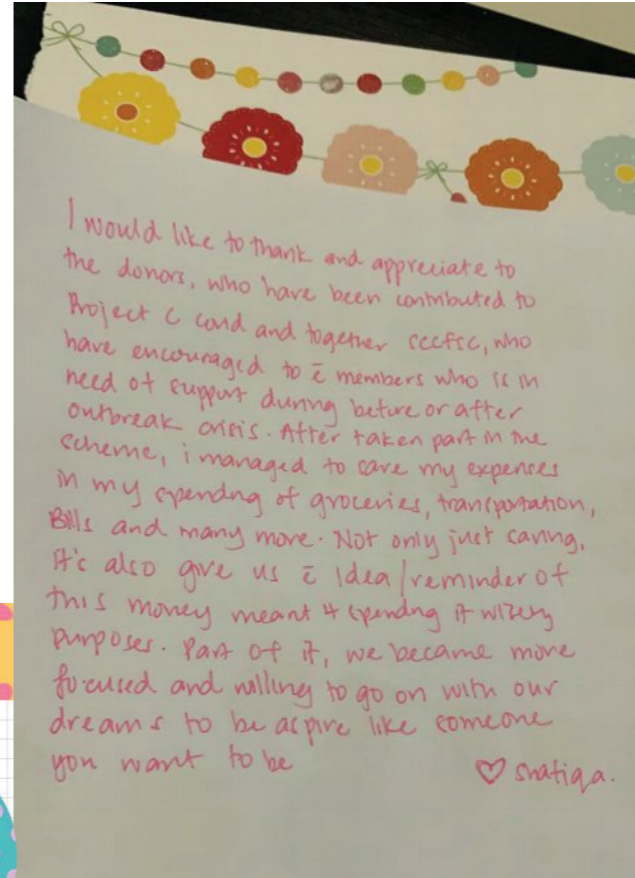
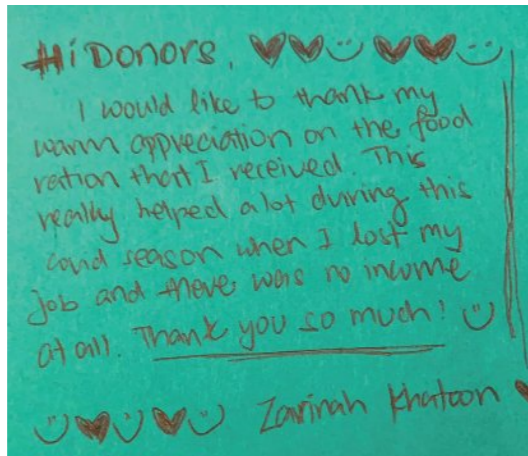
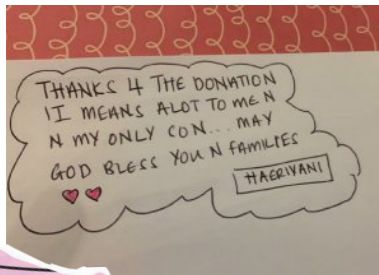
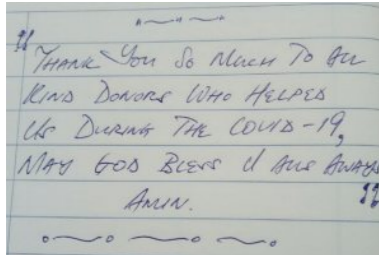
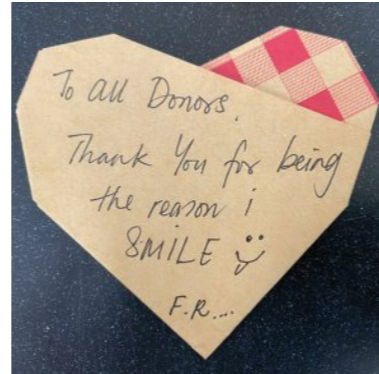
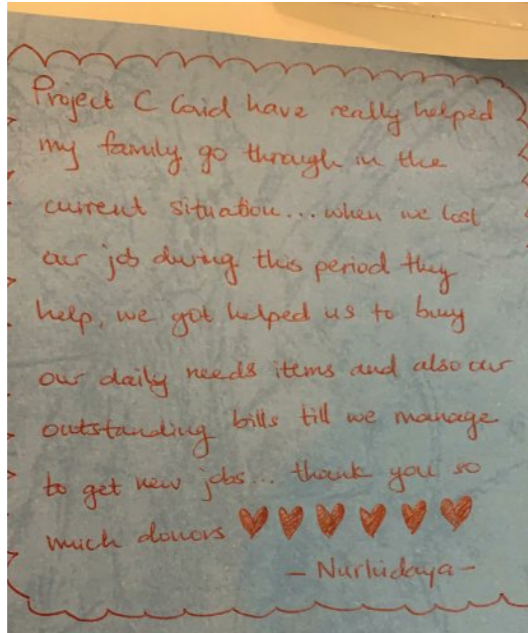
- That person's children and spouse;
- Children of that person's spouse;
- Dependents of that person or that person's spouse.

FINANCIAL SUMMARY



Numbers are in thousands

Our heartfelt appreciation to the donors, communities, community partners, and funding partners for their generosity and support.



FUNDRAISING CAMPAIGNS FY2020/21

#WeCareSG
Leave No One Behind
Those who CAN, help those who NEED!
\$262,275

\$312,558
PROJECT C C.O.V.I.D.
Community Caring of Others through Valiant & Inclusive Decisions

HI5 SG
TOGETHER WE DINE
www.hi5.sg
\$148,539

I Wish You Enough...
Food
\$7,657

OUR COMMUNITY PARTNERS

Airbnb
Anytime Fitness
Armstrong Industrial Corporation Limited
Art of Awakening
Babes Pregnancy Crisis Support Ltd
Be Kind SG
Beyond Social Services
Children's Wishing Well
Cognizant Technology Solutions Singapore
Community Foundation of Singapore
Curious Thoughts Academy
Diana Koh Foundation
Engineering Good
Food Bank Singapore
Glyph SG
GYP Properties Limited
Hatch SG
Hisamitsu Pharmaceutical Co., Inc. Singapore Branch
Interaktiv
Ishk Tolaram Foundation
Jamilyah Business School
LEGO Singapore
Lutheran Community Care Services

Morgan Lewis Stamford LLC
Mount Alvernia Hospital
Octava Foundation
Owl Academy
ParkRoyal Collection
Rumah Group
Sage Artelier
Salesforce
Singapore Management University
Singapore Red Cross
SingHealth
Skylace Language School
Tan Rajah & Cheah
The Boy's Brigade Singapore
The Giving Well
The Kewal Ramani Foundation (KRF)
The Peranakan Singapore
The Saturday Movement
Tricor Evatthouse Corporate Services
We Love Learning (WeLL) Centre
We The Good
Willing Hearts
Zeles Singapore

OUR FUNDING PARTNERS

ComChest
Lee Foundation
Mainly I Love Kids (MILK)
Ministry of Social and Family Development
Mrs Lee Choon Guan Endowed Research Fund (NUS-FASS)
National Council of Social Service
President's Challenge
Quantedge Foundation Singapore
ST School Pocket Money Fund
Tote Board

We would like to express our gratitude to those who requested to remain anonymous and our dedicated community members, volunteers and donors for their continuous support.

WAYS TO SUPPORT US

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



Thank you for your support!



**SOUTH CENTRAL
COMMUNITY**
FAMILY SERVICE CENTRE

VOLUNTEER WITH US

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

Main FSC: 5 Delta Ave #01-09, Singapore 160005
SCC@HoyFatt (Branch FSC): 50 Hoy Fatt Road, #01-131, Singapore 150050
IPC Status: 1 January 2021 - 31 December 2023
UEN Number: 201301276N

 www.sccfsc.sg  hello@sccfsc.org.sg  6461 9200/6259 3191

Connect With Us!

 #sccfsc  /sccfsc  /southcentralcommunityfsc  /south central community family service centre