

CANOPY OF SUPPORT, SEEDS OF PROGRESS

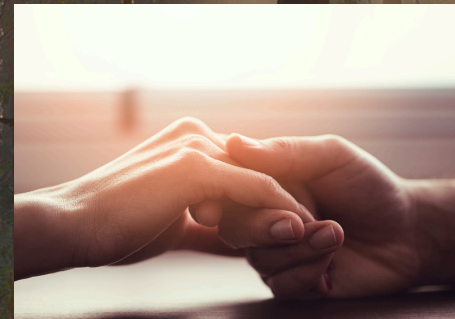
ANNUAL REPORT 2023

TABLE OF CONTENTS

Motto, Vision, Mission	3
A Message From The CEO	4
Reflection From One of the Trustees	6
Board of Trustees and Advisors	8
Reflections From Core Team	10
Timeline: Looking Back Since IPC Accreditation	16
Looking Back at 2023	18
• Refining Past Initiatives	18
• Introducing New Initiatives	21
• Fundraising Efforts	24
• Remembering Our Biggest Donors	32
Yardsticks of Progress	36
• GIRO Donors, Volunteers and U Matter Clients	36
• Collaborations With External Organisations	38
• Beneficiary Numbers	42
• Types of Clients Assisted	44
• Client Testimonials	46
Volunteer Reflections	50
Committee Members	52
Looking Ahead At 2024	54
Organisation Chart	56
Corporate Information	58
Corporate Governance Report	59
Audited Financial Statements	81

ILLUMINATING THE ECOSYSTEM

Values That Guide The Organisation



MOTTO

Taking care of life's fundamentals through counselling, casework, legal guidance and interim social support



VISION

Upholding the dignity of the unseen members of our society through targeted support and advocacy they otherwise struggle to access



MISSION

Creating a world where assistance is not a privilege, but a right

FORTIFYING THE CANOPY

A Message From Our CEO

Dear NuLife Family,

As I collect my thoughts ahead of writing this message for NuLife's Annual Report 2023, I am struck by how singular 2023 was in NuLife's eventful journey. Looking back, I am convinced that it will be remembered as perhaps the most path-breaking year in NuLife's history since our humble beginnings in 2002.

The year that witnessed NuLife host its inaugural fundraising dinner was remarkable in more ways than one. In staging a fundraising event on the scale we did, NuLife challenged itself and in the process defined new ground in its engagement with donors, collaborating partners, beneficiaries, and the entire ecosystem that supports and guides us in ensuring that we adhere to the fundamental principles that scaffold the functioning of an Institutions of a Public Character (IPC) charity.

"In identifying, clarifying, and advocating on their behalf, we seek to further consolidate the intricate network of social services that support the vulnerable in our communities."



The first step in that direction was achieved when we successfully rescripted NuLife's mission, vision, and motto into clearly outlined 'Why', 'How' and 'What' assertions that broadly underpin NuLife's future trajectory.

As a counselling charity that seeks to make a tangible difference to the lives of the unseen through targeted support and advocacy, NuLife strives to engage with and for its beneficiaries. In identifying, clarifying, and advocating on their behalf, we seek to further consolidate the intricate network of social services that support the vulnerable in our communities.

As founder-CEO of NuLife, my motivation to set up the charity was and continues to remain steadfast. I had never sought to explain that motivation; in my mind, it was never about me, but about the imperative need to ensure that in its effort to maximise the impact of its services, NuLife continues to adhere to one of its core founding principles: assistance is a right available and accessible to all, and not a privilege that is a function of class or education.

My identified 2022 objectives included working with NuLife's Board of Trustees to explore new ground to secure NuLife's financial stability through targeted fundraising. I was able to achieve that through the sustained and steadfast backing I received from NuLife's Board of Trustees. Their combined insight and expertise guaranteed the success of our inaugural fundraising dinner and steered NuLife's bold fundraising strategy through 2023.

Their concerted focus gave fundraising at NuLife a much-needed sharpness and pushed me to reflect on the different aspects of a structure for renewed engagement with donors. I recognised the need to connect with a more diverse community of donors to gain the traction required to engage with those unfamiliar with the NuLife story. Reaching this larger donor base is critical. We need to effectively position ourselves on the corporate donor radar while grabbing the individual donor's attention in a post pandemic scenario that acknowledges widespread donor fatigue.

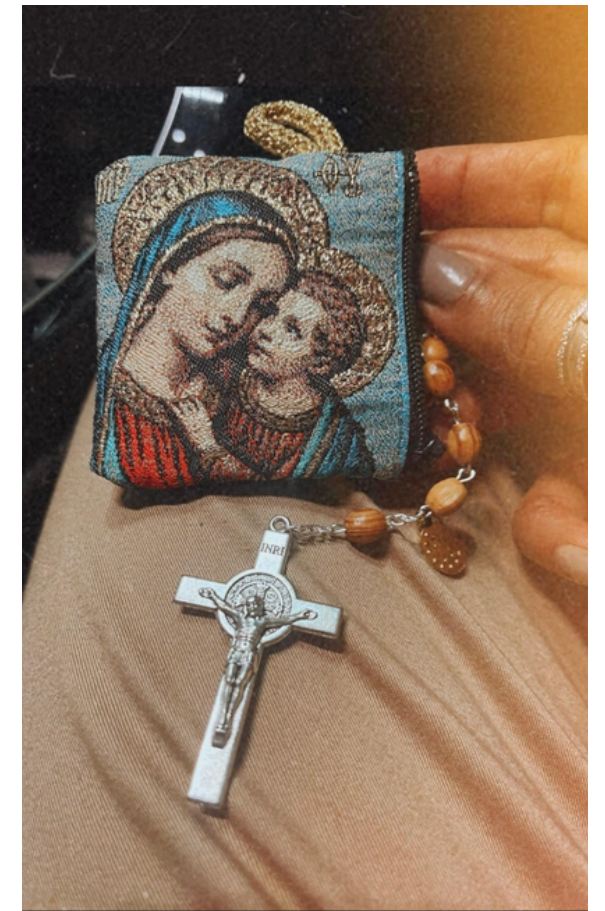
"I recognised the need to connect with a more diverse community of donors to gain the traction required to engage with those unfamiliar with the NuLife story."

This outreach will need to be strategically fleshed out, so donors recognise NuLife's niche focus on mental health and the hugely transformative power of counselling in providing salient support for mental health challenges. This process of engagement, started in 2023, will be the defining thread for 2024.

On a personal level, my challenge was embarking on a Master's degree in Social Work at the National University of Singapore, while fronting the organisation's multiple funding related challenges in the lead up to the fundraising dinner in October. I recognise the grace of my abiding faith; it blessed me with the strength and resolve to carry on my disparate roles as counsellor, caseworker, supervisor, fundraiser, mentor, and administrator-CEO in a challenging year.

Furthermore, as a practicum site for intern counsellors, NuLife welcomes students from various universities who complete their practicum requirements under my supervisory guidance. I believe that added insights into the evolving social work landscape in Singapore will afford them a nuanced understanding of the comprehensive support their clients require and the importance of aligning casework methodologies to complement counselling best practices.

Another focus area in 2023 that will continue to receive my attention in 2024 is related to good governance. As a charity, NuLife is accountable to the public and other key stakeholders. This goes beyond being answerable to donors for the funds pledged towards the organisation.



It refers to the framework and processes that govern direction, effectiveness, and accountability in key areas of governance and management.

As the CEO of an IPC charity, it is my duty to ensure that the principles of charity governance are respected, and higher standards of accountability adhered to in compliance with the revised Code of Governance for Charities and IPCs issued on April 4, 2023.

Finally, I would like to take this opportunity to thank everyone who has played a part in the NuLife story. Two decades on, I remain excited and confident about the future, and it is your confidence in NuLife that encourages me to stay that way.

Best Wishes,

Sheena Jehal

PILLARS OF SUPPORT

Reflection Of A Trustee

The role of the governing body in a charity is paramount. In times of adversity, the ability to navigate obstacles with both resolve and compassion is critical. The Board of Trustees at NuLife exemplifies this ethos, supporting NuLife like sturdy barks reinforcing a canopy. We extend our heartfelt gratitude to these steadfast leaders.



REETA SABNANI

A MEMBER OF THE BOARD OF TRUSTEES & FUNDRAISING CHAIRPERSON

For years, I've sought an opportunity to make a meaningful impact and give back to society. NuLife resonated deeply with me, aligning with my desire to contribute to a cause close to my heart. It became about answering a call to make a difference where it matters most.

NuLife found me through the remarkable Dr. Sheena Jebal. Her passion and the mission she shared resonated deeply with me. Upon delving into NuLife's work, I knew that this was more than chance; it was destiny answering my call to serve a cause aligned with my values and aspirations.

As the fundraising chairperson, I see my role as pivotal not only for raising funds but for empowering NuLife to broaden its reach and deepen its impact. Our financial independence is crucial for consistent support to those in need, allowing us to expand our services comprehensively. In 2023, faced with financial challenges threatening NuLife's closure, our target was crystal clear: raise \$250,000 to ensure our doors stayed open. This goal was not merely about survival, but about continuing to provide vital support to our community.

The decision to host a fundraising dinner was born from a need to swiftly and effectively raise awareness about NuLife's vital mission. Recognising a general lack of understanding about NuLife's mission, I saw this event as an opportunity to enlighten and engage a wider audience. The dinner was not just an event; it was a multifaceted platform that included ticket sales, auctions, and performances, each component designed to maximise our fundraising potential.

Despite challenges like securing enough support quickly, the event unfolded smoothly thanks to the generosity of those who believed in our cause. Highlights of the evening included a fireside chat with Dr. Sheena Jebal, which provided profound insights into NuLife's mission and a live auction that brought an exciting dimension of community giving.

Additionally, performances by Mel Ferdinands and his daughter brought joy and unity to the gathering, leaving a lasting impression on everyone. The Board of Trustees plays a critical role as stewards of trust within NuLife. We are committed to upholding this trust by making decisions that extend our reach and enhance our support to as many individuals as possible. Balancing this responsibility with my professional commitments is a matter of prioritising what matters most – NuLife is not just a commitment, but a vital part of my life.

What touches me most about NuLife is its ability to restore hope and dignity to individuals at their lowest. Seeing the transformation of individuals who then go on to help others is both moving and inspiring. It reinforces the importance of our focus on mental health, which is essential for overall well-being and societal resilience. Looking ahead to 2024, our strategy aims to enhance financial viability with a fundraising target of over \$500,000 and increase public awareness and engagement in our mission.

My vision for NuLife is to build a financially robust organisation that can provide sustained, comprehensive support to those in need. By employing full-time counsellors and expanding our services, we aim to empower individuals to navigate their mental health challenges with resilience and purpose, ultimately contributing to a stronger, healthier community.

Best Wishes,

A handwritten signature in cursive script that reads "Reeta".



PILLARS OF SUPPORT

Board Of Trustees & Advisors

TRUSTEE



Tan Yong Chuan Jacqueline

Director,
JUMBO Seafood

TRUSTEE



Hitomi Sano

Compliance Officer,
Brawn Capital Management

TRUSTEE



Kayeelasam Majeswary

Finance Manager,
Financial Perspectives Pte Ltd

TRUSTEE



Vellu S/O Venu

Senior Regional Sales Manager
Pratt & Whitney Canada

TRUSTEE



Edwina Shi-En Yeo

Entrepreneur,
Supermomos

TRUSTEE



Kaushikee Ghose

Counsellor,
The Caring Chair

TRUSTEE



Susila D/O Ganesan

Lawyer, Axalt Law LLC

TRUSTEE



Mohana Radha D/O Rajoo

Senior Vice President,
BW Offshore Holdings Pte. Ltd.

TRUSTEE



Sarindar Pal Kaur Frost

Area Head of Customer Experience
SEA, AP Moller Maersk

TRUSTEE



Reeta Ronnie Sabnani

Chief Inspiration Officer,
Infynye Incorporated

ADVISOR



Quek Swee Hwee, May

Retired Social Worker

ADVISOR



Elango S/O Subramaniam

Businessman, Casuarina
Curry Restaurant and Catering

ROOTS OF RESILIENCE

Voices Of Our Core Team



ADITI CHATTERJEE

EARLY INSPIRATION & MOTHERHOOD

Growing up in India during the 90s, the concept of 'counselling' was unfamiliar to me, but I found fulfilment when people confided in me. This sparked my journey towards earning a Master's in Clinical Psychology. Initially, I taught maths and economics but soon transitioned to work with NGOs focused on mental health in India. Concurrently, motherhood instilled in me resilience and emotional strength, both essential as I navigated life's challenges.

MOVING TO SINGAPORE

Moving to Singapore with my young children brought new challenges, which were only intensified by the COVID-19 pandemic. This situation deepened my commitment to mental health support, leading me to connect with Ms. Sheena at the National Counselling & Psychotherapy Conference 2022. Her dedication to making a positive difference inspired me to join NuLife.

NULIFE & COUNSELLING

At NuLife, I embraced the mantra "Changing Lives, Transforming Communities" and began volunteering. Working with diverse families taught me that compassion and empathy can bridge cultural and linguistic divides, enriching my understanding and connection to the community. NuLife provided extensive training, enhancing my skills in case management, counselling, and dealing with various challenges such as ADHD, anxiety and eating disorders.



At NuLife, our approach rises above intervention. We are dedicated to addressing the underlying causes to work towards finding lasting solutions for our clients. From legal consultations to medical appointments, grant applications and more, our team's unwavering commitment empowers those we serve.

NuLife counsellors navigate the intricacies of individual lives offering compassionate mental health support. Here are a few of their stories in their own words.



CONNECTING WITH THE COMMUNITY

Volunteering has not only connected me more deeply with the community but also facilitated significant personal growth. It has improved my abilities in report writing, teamwork and communication, and helped me manage the stresses of juggling career and family life, making me a better mother and person.

WHY VOLUNTEER?

For those new to Singapore or starting a career in mental health, volunteering offers a profound way to connect with the community, advance your career, and enhance your well-being. It's an opportunity to give back and grow, providing both personal fulfilment and a sense of purpose.

NURUL NAZURAH



BALANCING PASSIONS

Joining NuLife as a locum counsellor allows me to balance my freelance work and passion for Muay Thai with community engagement. At NuLife, I delve into cases and community research, enriching my understanding of available resources and societal needs, which benefits both my clients and family.

SUPPORT & ADVOCACY

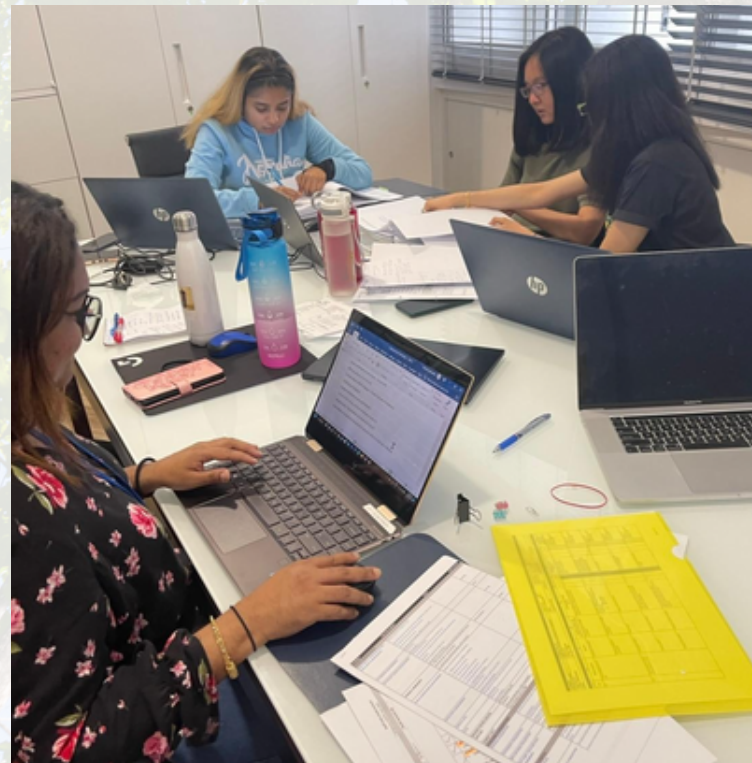
One key takeaway from NuLife is the importance of extending continuous support, however small, to those in need. With increasing awareness of mental health, there's a growing demand for counselling services. NuLife's flexible counselling packages cater to this demand, and my unique position helps offer fresh perspectives and outreach, particularly within the Malay community. Being a locum counsellor at NuLife is an excellent opportunity to gain deeper community insight and broaden your professional horizons. It keeps you connected and grounded, providing a unique perspective on the resources and support systems available.

"ANYONE CAN HELP"

It doesn't have to be just counselling, anyone can contribute to the social service sector by volunteering, supporting mental health initiatives in the community, or making financial contributions to help these organisations extend resources and expand services and programmes.

COUNSELLING & RESEARCH

Aside from this, being a counsellor who is also on the research team at NuLife, has deepened my awareness of governmental services and their long-term benefits for the community. This knowledge enhances both my personal and professional life, grounding me in the community's realities.



NULIFE CHAMPIONS

NuLife Champions fall under the larger umbrella of our core team of counsellors. Their qualifications open multiple doors for them, but they steadfastly choose to offer their expertise to render their services pro-bono to NuLife. Their dedication anchors our commitment to serve.

INSPIRATION & COMMITMENT

My journey into counselling was ignited by witnessing the mental health struggles of friends and confronting my own challenges in family relationships. This sparked a deep desire to understand and heal, leading me to seek formal training in counselling. The resilience and courage of those facing mental health issues, particularly during my internship at NuLife, profoundly inspired me. Their perseverance in the face of adversity strengthened my resolve to commit to this path.

RESPONSIBILITIES AS A CHAMPION

At NuLife, my role as a Champion is a privileged responsibility. It's a calling that combines my strengths and challenges in support of those needing emotional guidance. This role has shown me the significant impact one can have, fostering growth and resilience within the community. Managing my responsibilities as a Champion alongside a full-time job requires strict discipline and spiritual balance. My faith and spiritual practices are essential, grounding me and recharging my emotional resilience.

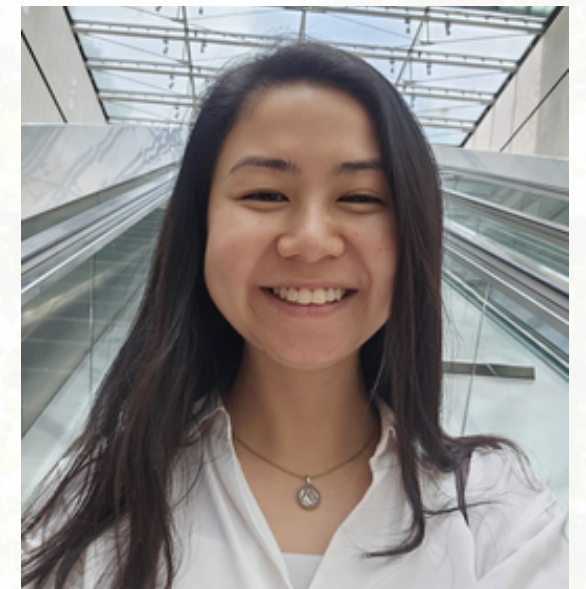
PROFESSIONAL GROWTH & IMPACT

Continuous learning is crucial in my counselling practice. Past challenges with complex cases have driven me to expand my knowledge, especially in trauma care. This dedication to professional growth ensures that I can provide the most effective support to those I serve, enhancing both their lives and mine. The experience of being a counsellor has enriched my self-awareness and emotional intelligence, unveiling my true identity and freeing me from previous constraints.

FINANCIAL REALITIES & ADVOCACY

The financial realities of the social sector pose challenges. Despite the modest remuneration, initiatives by the government and the community are vital for sustaining those dedicated to this work. More efforts are needed to combat mental health stigma and support mental health professionals, fostering a healthier, more supportive environment. Embracing vulnerability and mutual support is crucial in mental health. We are all in this journey together, and it begins with the courage to seek and offer help. I am committed to this path, driven by a calling that transcends financial considerations, aiming to bring healing and hope to those in need.

MARIA DEVIANNA AVISENA LIEKA



NG LI JIN



EARLY CURIOSITY & GROWTH

As a child, I struggled with introversion and a curiosity about my existence, leading me to pursue a degree in Science Psychology at the University of Wollongong. There, I realized many shared my feelings of confusion and aimlessness. This discovery drove me to bridge the gap for others by obtaining a Master's in Counselling, aiming to offer the supportive presence I once needed.

CAREER TRANSITION

My career began in a part-time role at a bus transport company while studying, which later transitioned into a full-time Admin/Human Resource Manager position, where I also provided employee counselling. This experience solidified my passion for counselling, prompting a full-time switch to the field to reach a broader audience across various backgrounds.

CHOOSING NULIFE

I chose NuLife for its diverse services and convenient location, having first connected with them during an internship. The nurturing environment at NuLife, especially the guidance from my mentor, Ms. Sheena, allowed me to flourish as a counsellor. The role of a NuLife Champion, which I embraced following an invitation to support clients battling cancer, deepened my understanding of grief and life's meaning. This role involved juggling responsibilities with my full-time job, a balance made possible by establishing clear personal boundaries and effective communication.

WHY VOLUNTEER

Bringing skills like empathy, active listening, and goal setting from previous experiences, I aim to strengthen trust and rapport with clients at NuLife, ensuring both personal and professional growth. These skills are vital for effective counselling, reflecting my commitment to enhancing the lives of others and the broader community.

PAYING IT FORWARD

Serving as a counsellor without remuneration is driven by my desire to pay it forward, believing in the ripple effect of kindness and the personal insights gained through helping others. My time at NuLife has been transformative, enriched by colleagues like Ms. Elaine Lim, who taught me the value of patience and space in counselling, crucial for fostering self-discovery and compassion.



CHNG HUI HONG MAGDELENE

INSPIRATION & PASSION

I joined the counselling profession to journey along and support people facing mental health and emotional challenges, equipping them with self-awareness and healthy coping skills. From a young age, people recognised my ability to listen empathetically and provide clear thoughts on matters, which fuelled my passion to further develop these skills through formal training.

COMMITMENT & MOTIVATION

As a NuLife Champion, I dedicate time to each case I handle, treating every client with the utmost importance. It is a privilege to assist someone through their darkest times, helping them feel supported and not alone. My role is to be an instrument for their healing and growth, fostering a more loving and accepting community. The gratitude expressed by clients who improve significantly through counselling motivates me to continue working without remuneration. Witnessing their emotional and mental growth, and seeing them overcome personal challenges, fuels my passion and reaffirms the impact of my efforts.

CHALLENGES IN THE COUNSELLING LANDSCAPE

During my studies and internships, and through interactions with others, I realised many suffer in silence due to stigma, while others lack the support or finances necessary for counselling. I've seen clients reluctantly terminate their counselling sessions despite making progress, simply because they couldn't afford to continue. This inspired me to reach out to NuLife, where counselling is free or subsidised, based on one's financial situation. I wanted to contribute to the compassionate work NuLife is doing.

IMPROVING PUBLIC PERCEPTION

There's a significant need to destigmatise mental health in Singapore. Early intervention is crucial, and public perception needs to shift to recognise counselling as both helpful and potentially life-transforming. Sharing success stories from those who have benefitted from counselling could greatly enhance public awareness and normalise mental health challenges, encouraging more people to seek help as readily as they would for physical ailments.



FLOWING THROUGH TIME

Taking a moment to look back at our milestones since becoming an Institutions of a Public Character charity in 2016.

2016

- Attained Institutions of a Public Character (IPC) status from the Commissioner of Charities
- Donors granted tax exemption benefits
- Launched Big Brother Big Sister Programme
- Launched Back To School Programme
- Conducted workshops for Probation Services
- Conducted a Youth Symposium for 400 participants and 35 volunteers
- Conducted island-wide flag day, with 62 volunteers

2018

- Selected as a beneficiary of the Community Chest Support Fund
- Launched "U Matter", NuLife's niche focus
- Organised "I Am Fine", a symposium on suicide awareness and prevention with Samaritans of Singapore (SOS)
- Established NuLife thrift store at Pelikat

2020

- Launched Head to Heal Programme
- Launched Repair & Refurbishment Programme (R&R)
- Audited by Ernst & Young for MSF Focus Review
- Selected as a President's Challenge 2020 beneficiary
- Collaboration with Brain Tumour Society Singapore (BTSS)
- A workshop for NuLife Champions

2022

- Founder-Honourary CEO appointed full-time CEO
- Completed MSF Focus Review audited by Ernst & Young
- Refined administrative processes and improved SOPs
- Collaborated with:
 - 1) Ray of Hope (ROH)
 - 2) Institute of Mental Health (IMH)
 - 3) Singapore Muslim Women's Association (PPIS)

2017

- Selected as a beneficiary for President's Challenge 2017
- T-shirts introduced for staff and volunteers
- NuLife welcomes new Board Members
- Hosted the Brain and Mind Symposium focussed on enhancing parent-child relationships

2019

- Hosted Volunteer Recognition Function to honour our volunteers
- Organised "The Invisible Struggle", a symposium addressing depression and mood disorders
- Ongoing research on "U Matter"
- Launched "Faces & Voices" feature in the Annual Report

2021

- Streamlined services to counselling and casework management
- Collaborations with external agencies
- Launched Project MEALanthropy
- Hosted the H.O.P.E online wellness series in partnership with North-East CDC

NURTURING AN ECOSYSTEM 2023 REFINING EFFORTS

Despite financial challenges, NuLife remained committed to its core mission of providing essential counselling and social services. We continued to improve our ongoing programmes and initiatives to ensure that the most critical needs of the community were supported. Our team worked tirelessly to maintain the quality and accessibility of the services provided through these community outreach programmes and initiatives.



PROJECT MEALANTHROPY

Project MEALanthropy reaffirmed the essential human connection disrupted by the COVID-19 pandemic for a third successful year by transitioning the final online counselling session into relaxed face-to-face meetings that particularly benefit the elderly, children in single-parent families and financially strained couples. Counsellor and client meet over a meal to foster deeper personal connections, navigate closure and celebrate the community impact of this core service. This project also celebrates our staff, interns and volunteers by treating them to a meal in a partner restaurant.

NuLife's Repair & Refurbishment programme provides vital handyman plumbing, electrical and painting services to low-income households in the belief that nothing should compromise an individual's quality of life. These services not only address urgent maintenance needs, but also transform living spaces into safer, more dignified environments. Essential home upgrades like the installation of water heaters, toilet sinks and cisterns among other home improvements, significantly enhance physical and mental well-being while reducing health risks and overall stress.

REPAIR & REFURBISHMENT





FEEDING SINGAPORE

Feeding Singapore aims to reduce the financial burden on extended family units with small children and elderly members by providing them with supermarket vouchers and food rations. Beneficiaries under this initiative receive milk formula – a critical provision for families in financial distress. Low-income families awaiting social assistance from social service offices are helped during the interim period with food/grocery items.

This initiative depends on the generosity of donors who come forward to either donate non-perishable essential items and child/adult milk formula or pledge an amount towards the purchase of these home essentials, which are then distributed to the most deserving of beneficiaries in our database.



ROBINHOOD

The Robinhood Project provides clients in rental flats with pre-loved furniture, appliances and household items supported by public donations. This initiative eliminates the financial strain of hire-purchase agreements and enhances living conditions with essential home improvement items.

All items are rigorously checked for safety and functionality, ensuring dignified living spaces for those in need. This project also assists families with baby, infant and adult diapers.



FESTIVITIES

NuLife’s Festive Season Projects alleviate the financial strain on families during festive seasons by supporting them with home repairs, groceries and festive goodies. This initiative ensures that beneficiaries can prepare their homes for the celebrations and welcome family and friends with pride.

This support not only enriches the celebratory spirit during festivals, but also fosters stronger community bonds and lasting memories.

NURTURING AN ECOSYSTEM

2023 LAUNCHING NEW INITIATIVES

NuLife launched targeted initiatives designed to increase awareness and understanding of mental health.

These new efforts were strategically developed to leverage limited resources for maximum impact through the use of platforms like the NuLife website and YouTube.



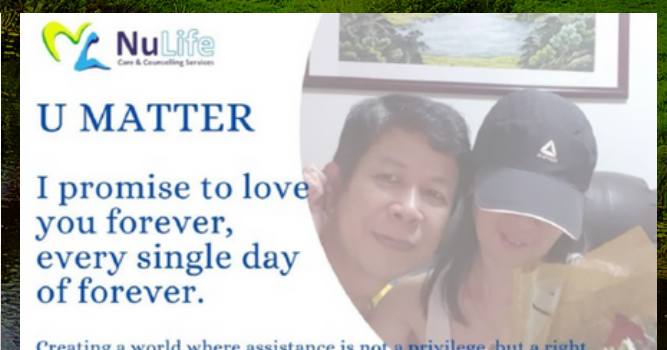
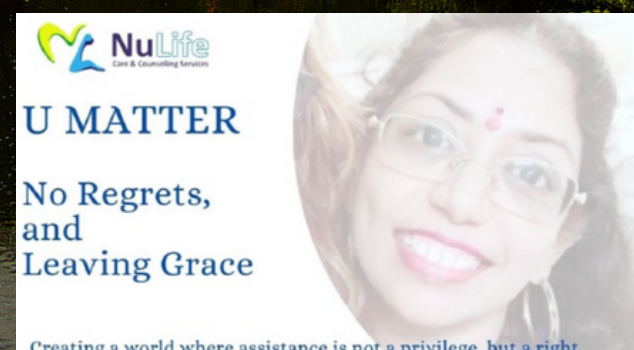
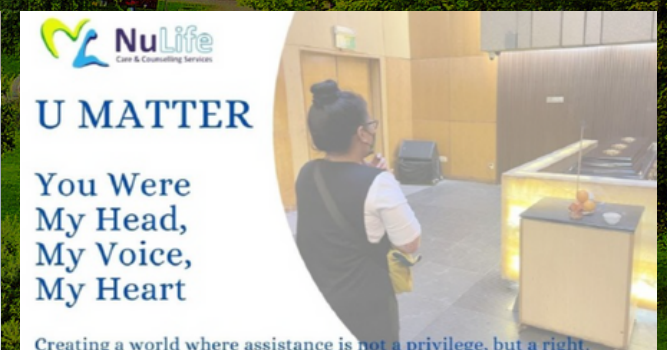
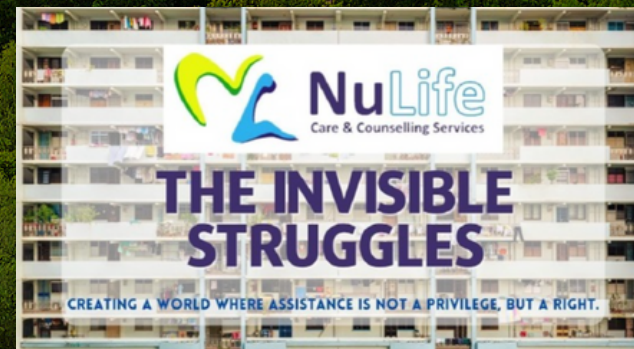
LEAFLETS: GUIDELINES FOR VOLUNTEERS

NuLife leaflets help bridge the information gap in Singapore's social work and mental health landscape. Created to empower volunteers and counsellors, they offer guidance on how individuals feeling isolated and anxious can be supported and reassured.

They help address the different aspects of working effectively with children, youths, adults and the elderly to deepen the understanding of caregiving across different age groups. These leaflets, which can be accessed on the NuLife website, are aligned with NuLife's larger goal to spread awareness and education on mental health.

NULIFE YOUTUBE CHANNEL

This medium allows us to connect directly with a wider, more digitally-engaged audience. We hope the stories of client strength, resilience and determination in the face of adversity will encourage compassion towards those in difficulty and encourage them to come forward and seek the assistance they need. In reaching a wider audience, these videos help a larger community of donors, supporters and well-wishers to understand the extensive range of services NuLife offers each of its beneficiaries.



CULTIVATING RESOURCES

2023 Fundraising Initiatives

In 2023, NuLife prioritised fundraising to sustain our core services amidst financial challenges. Each fundraising initiative was thoughtfully designed to resonate with our donors. This focus on securing funds was essential to sustain our operations and extend the impact of our services.



CHARITIES CAPABILITY FUND (CCF)

Receiving the Charities Capability Fund (CCF) gave vital support to NuLife's operations. This grant enables organisations to hire external service providers whose professional services ensure the uninterrupted internal operations that are essential to a Social Service Agency (SSA).

NuLife engaged LNM Corporate Solutions Pte Ltd under the aegis of this grant from July 1, 2023, to June 30, 2025, to provide their services as external finance service providers and help ensure the standards of financial accountability and transparency integral to an IPC charity.



COLLABORATING WITH GIVING.SG AND GIVE.ASIA

Platforms such as Giving.SG and GIVE.Asia are transparent, user-friendly platforms that facilitate donor contributions through user-friendly means. They allow NuLife to receive donations from a larger group of donors who prefer using these platforms for the transparency and security they offer. They form a critical component of NuLife's fundraising outreach.





SUPPORTING A GREAT CAUSE WITH DONATION BOXES

We extend our deepest gratitude to the participating restaurants that support this Nulife fundraising initiative.



SRI SUN EXPRESS
 Ang Mo Kio
 Bukit Batok
 Serangoon Gardens
 Tampines



Casuarina Curry

CASUARINA CURRY
 Aljunied
 MacPherson



**THIRSTY HORSE
 BAR & BISTRO**



GANDHI RESTAURANT
 Chander Road
 Dunlop Street



BRINDA'S RESTAURANT

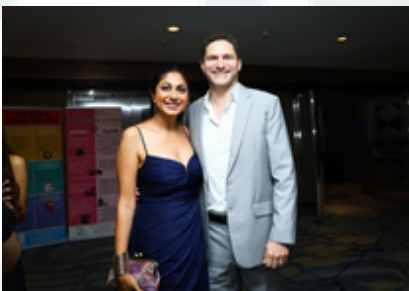
SUPPORT US
 SO WE CAN
 SUPPORT MORE
 QR Scan Code:



THE NULIFE INAUGURAL CHARITY FUNDRAISING DINNER

NuLife’s inaugural fundraising dinner at Fairmont Singapore on October 7 marked a turning point for the organisation. The event surpassed its fundraising target of \$200,000, providing NuLife the crucial funds it needs to sustain its core programmes and services and support the community of beneficiaries it serves. The fundraising dinner was organised after obtaining a fundraising permit from the National Council of Social Services (NCSS) and the proceeds were externally audited to ensure transparency in accordance with NuLife’s status as an Institutions of a Public Character (IPC) charity.

We were delighted to be considered for Tote Board’s Enhanced Fundraising Grant, which doubled the impact of every donation we received. The fundraising dinner, now a key element of NuLife’s annual fundraising strategy, was instrumental in allowing us to expand our reach to a larger community of donors and well-wishers. The dinner coincided with the celebration of World Mental Health Day on October 10, and focussed the attention of the invited guests on NuLife’s fundamental commitment towards mental health and wellness.



THE NULIFE INAUGURAL CHARITY FUNDRAISING DINNER



CULTIVATING RESOURCES

Celebrating Our Biggest Donors In 2023

In 2023, donors were even more crucial in providing the financial lifeline needed to continue our vital initiatives. Their generous contributions funded the continuation of our pro-bono counselling and casework services and the delivery of our community outreach programmes while ensuring our operational viability.

While NuLife has had the privilege of being supported by a loyal number of long-term donors, 2023 saw us engage with new donors following our inaugural fundraising dinner. Here are some of our biggest donors in 2023.

A TRIBUTE TO OUR SILENT GUARDIAN

NuLife is privileged to have a benefactor who quietly makes a profound impact while shying away from the spotlight. This extraordinary individual has, for the past 15 years, been NuLife's backbone. His unwavering support has been indispensable; we could not have weathered some of our most challenging years without the comfort of his steadfast patronage.



Mr Mohamed Abdul Jaleel, business and philanthropist CEO of MES Group first met NuLife CEO, Dr Sheena Jebal, in 2009. He pledged a generous donation during that meeting, laying the foundation for a contribution that would play a key role in sustaining NuLife during the early years of the charity.

The second meeting took place several years later, at a time when NuLife was faced with significant financial challenges. Mr Jaleel came forward to graciously increase his monthly donation amount and yet again, this was done without any expectation of recognition or reward. As a beneficiary of his uninterrupted generosity, we want to acknowledge the salient role his consistent and reliable patronage has played. It has been nothing short of a lifeline, funding our operating costs and underwriting the critical pro-bono services we provide an increasing number of individuals and families in distress.

Expressing our gratitude to someone who actively shuns publicity is a delicate task. In recognising your invaluable contributions, Mr Jaleel, we honour your request to stay in the background and continue being our silent guardian. We can only thank you for your commitment towards NuLife. Although you remain behind the scenes, your impact is front and centre, shaping the evolution of NuLife and the lives of those we seek to serve.

MOHAMED ABDUL JALEEL

Long-Term Donor

My brother did a lot of charity work. But I discovered this and the fact that he was an active donor of NuLife, only when he fell seriously ill. When I discovered that my brother had pancreatic cancer, it came as a huge shock in my life.

I was told that he had less than 3 months to live and it was incredibly hard for the family to accept. He did not know how serious the illness was, nor did he know that it would take his life so quickly. He still had so many things he wanted to fulfil in life.

I got to meet Ms Sheena at the hospital, when my brother was still warded there. I realised that she is very kind-hearted as she even took time off to visit my brother. Even though we are of different races, I felt she was so generous and genuine with her support to my brother and our family.

Ms Sheena was there for us, like an angel. She helped to look after my brother when I had to be out of the country for a period of time and she really supported him through his final days, even cooked meals for him. The food she prepared became his last meal as after that, he could not eat anymore. There was a time when we were desperate and wanted to try anything to help him. But Ms Sheena helped us to reason things out.

My brother also did not want to spend money unnecessarily. He lived in an HDB and was willing to part with his money for charitable purposes and to support other people. He sees the importance in helping other people and he sees the value of other people's lives. As his sister, I am better educated than him, I have a more successful career, but I did not go to the extent of helping other people the way he did. I am so proud of him. He left a legacy and he found a purpose in his life.



LATE TECK GUAN

Emmeline, Teck Guan's Sister,
On Behalf Of A Unique Donor



Another thing I found out was that he had been going to India to build a water system and to support children at an orphanage. I learnt that he had set up an academy to teach the children construction skills. Once they have learnt these life skills and work skills, he would help them to match with companies to get them jobs. I feel this is so enriching and meaningful. He told me that this work is in progress and as it is his brainchild, he was so worried that once he is gone, there is no one who can follow through with the project for the children.

My brother's commitment with NuLife specifically, started with one project that he worked on with friends. After the project was completed, his other friends left but he stayed on to support the charity. He shared with me about how NuLife would always let him know how his money is being used. He received a lot of photos from NuLife about how the beneficiaries are being supported.

The photos are very heart-warming for him and he feels very touched knowing that NuLife is helping these people. He feels what he has been doing is a very small part on his end as he feels he is just transferring the donation to NuLife. But NuLife is doing all the follow-up with the families, delivering the items to them, organising whatever is required and sending him photos to let him know how his funds have been used. I attended NuLife's charity dinner in 2023 and I think NuLife has been doing such good work. I wish the support can continue to touch more people and more families.

MAHESH SHAHANI

Inaugural Charity Fundraising Dinner Donor



My family and I support various organisations since some time through our family foundation. We have enough and we believe life is a precious gift from the Universe / divine etc. When a human being decides that this life is no longer worth living, that being must be greatly troubled. They are in great need of help and organisations such as NuLife provide a vital role in restoring their physical and mental well-being and future success.

It is very important that people who need such help get the help from qualified professionals and equally support for those who provide this help is also given. We will continue providing this assistance. When my time frees up, I may consider being in roles beyond being a donor.

As one of our great masters used to say, "give maximum happiness, to the maximum amount of people for the maximum amount of time." Family and charitable commitments first. Then followed by generating income.

Our spiritual path is known as Sanatan Dharma, commonly known as Hinduism. The basic tenets are: Satsang, Seva and Sankirtan. Our many masters have told us that all beings are like our family and we must treat them as such. If we have enough, then we must do our best to help those around us in need. I try to do this as much as possible. It's a more meaningful life than simply chasing material success.

My introduction to NuLife came through Ms. Shamin Vaswani. I also know Ms Reeta from before and heard she was one of the organisers of the event and reached out. My motivation to attend the fundraising dinner was simple: to lend support to this very important cause.

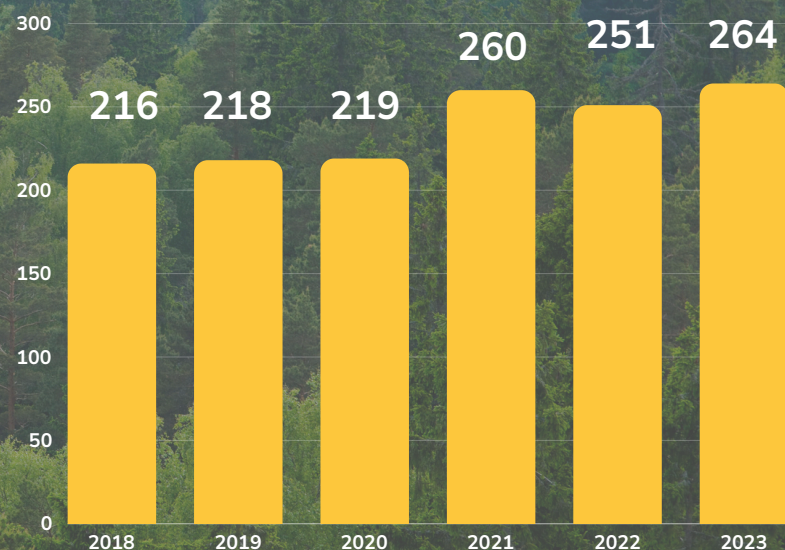
CULTIVATING GROWTH

Evaluating NuLife's Impact in 2023

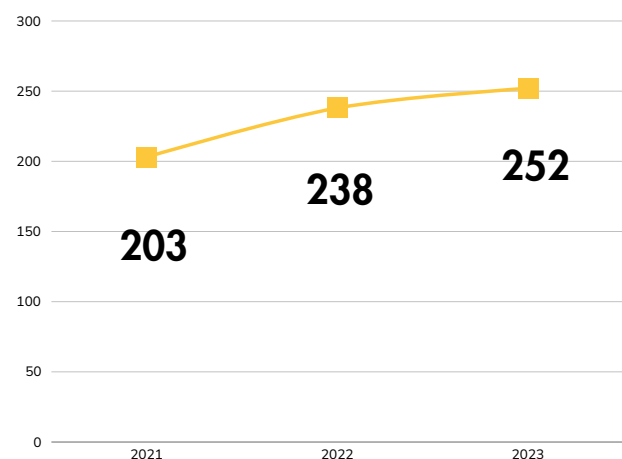
A snapshot of our significant numbers through 2023

GIRO DONORS

Giro donors are a key donor base at NuLife and represent a heartfelt endorsement from the community.



VOLUNTEER ENGAGEMENT



NuLife volunteers significantly contribute to our ability to maximise the impact of our community outreach programmes. Their commitment and engagement reflect their passion for community service.

TOTAL ACCUMULATIVE NUMBER OF U MATTER CLIENTS



U Matter focusses on offering support to clients suffering from anxiety, depression, grief & loss, self-harm behaviour and suicidal ideation.

The increase in U Matter clients reflects the crucial impact of our intervention efforts, showing how our dedicated support is reaching more individuals battling serious mental health challenges.

COLLABORATIONS WITH OTHER ORGANISATIONS

Collaborative partnerships have been a key NuLife engagement to enable a more effective utilisation of shared resources so each beneficiary is comprehensively assisted and service gaps, if any, are addressed to strengthen the network of social services available.

NuLife continued that tradition in 2023 with impactful collaborations that allowed us to reach more beneficiaries in partnership with social service agencies, religious organisations, charities and government institutions.



WHY DID FEI YUE COMMUNITY SERVICES (RESTORATIVE CARE DEPARTMENT) DECIDE ON WORKING WITH NULIFE?

This is the first time Fei Yue Community Services (Restorative Care Department) is collaborating with NuLife. We are entering into a collaboration with NuLife because we recognise the valuable community resources NuLife offers. Fei Yue engages with individuals on community-based supervision, and there are occasions when prompt provision of essential items is crucial. During such instances, we actively seek collaboration with community partners because we believe that working together will enhance our ability to provide timely assistance to our clients in their reintegration journey.

HOW WOULD YOU DESCRIBE THE PARTNERSHIP? HOW HAVE NULIFE'S SERVICES MADE AN IMPACT ON YOUR BENEFICIARIES?

Fei Yue is fostering a collaborative partnership with community partners such as NuLife to enhance local initiatives and create a positive impact together. Through shared resources and expertise, we're working towards an inter-dependent and more resilient community. NuLife has played a pivotal role in facilitating the installation of a water heater for a recently released inmate and his family. Facing financial constraints after relocating to a rental flat with a new-born, the family was unable to afford a water heater. We are grateful to NuLife's support for the provision of this essential item that has ensured daily access to warm baths for the family.

WHY ARE SUCH COLLABORATIVE PARTNERSHIPS IMPORTANT?

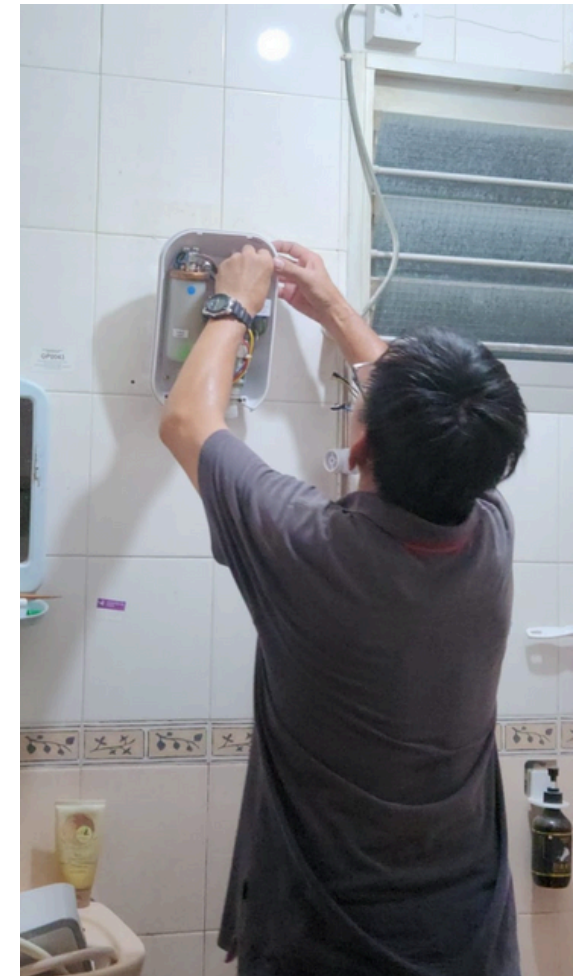
Collaborative partnerships among social services, exemplified by initiatives like NuLife's provision of water heaters, are crucial for optimising resources and offering comprehensive support. By working together, organisations can efficiently address specific needs for individuals and families facing financial constraints. This collaboration not only enhances the impact of available resources, but also provides targeted solutions to improve the well-being of communities.

HOW CAN DIFFERENT ORGANISATIONS BETTER WORK TOGETHER FOR THE BENEFIT OF THE COMMUNITY AT LARGE?

For social service organisations to work well together, it's crucial to have clear communication, sharing of resources, and actively engaging in networking sessions. Open communication ensures everyone is on the same page, sharing resources helps us do more with what we have, and actively participating in events and joint projects strengthens our partnerships. By focusing on these aspects, we can create a more connected and effective network to better serve the community.

MS VALERIE SIM

Case Manager
Fei Yue Community Services (Restorative Care Department)





HOW LONG HAVE IMH AND NULIFE BEEN COLLABORATING PARTNERS?

I have collaborated with NuLife for the Robinhood Programme since March 2023 for one of my clients who required assistance with home refurbishment.

WHY DID IMH DECIDE ON WORKING WITH NULIFE?

I decided to work with NuLife as I heard positive feedback from my colleagues regarding past collaborations with NuLife. The Robinhood Programme serves to meet the needs of underprivileged and needy clients who are unable to afford home furnishing. At that time, my client was preparing to move from a step-down care facility to living at home. However, his home was unfurnished, and he was unable to afford any furniture. Hence, I thought of enlisting the Robinhood Programme to support my client's transition to living at home.

HOW WOULD YOU DESCRIBE THE PARTNERSHIP?

The partnership has been a pleasant experience due to the proactiveness and responsibility demonstrated by NuLife. The team also assessed our client's needs holistically and recommended additional counselling service to enhance his quality of life.

HOW HAVE NULIFE'S SERVICES MADE AN IMPACT ON YOUR BENEFICIARIES AND COULD YOU SHARE ANY SPECIFIC EXAMPLES ABOUT THIS?

NuLife's services have allowed my client to have a conducive home environment to return to. For instance, through the Robinhood Programme, my client received a full set of basic furnishings, such as bed frame, sofa, and fridge. This allayed his anxiety about returning home and enabled him to focus on his transition back to society and sustain wellness at home for an extended period of time.

WHY ARE SUCH COLLABORATIVE PARTNERSHIPS IMPORTANT?

NuLife's services have allowed my client to have a conducive home environment to return to. For instance, through the Robinhood Programme, my client received a full set of basic furnishings, such as bed frame, sofa, and fridge. This allayed his anxiety about returning home and enabled him to focus on his transition back to society and sustain wellness at home for an extended period of time.

HOW CAN DIFFERENT ORGANISATIONS BETTER WORK TOGETHER FOR THE BENEFIT OF THE COMMUNITY AT LARGE?

Close collaboration and timely communication among various organisations are important. It would enable us to assess clients' multi-faceted needs and come up with appropriate recommendations to support their recovery journey.

MS SHIRLEEN NG

Medical Social Worker
Institute of Mental Health



HOW LONG HAVE DMT AND NULIFE BEEN COLLABORATING PARTNERS?

DMT and NuLife first started their collaboration in February 2017. The 4-year service agreement which ended in February 2021 was renewed in March 2021. Both organisations mutually agreed for the partnership to continue for an indefinite period, unless either party decided to give notice of termination.

WHY DID DMT DECIDE TO COLLABORATE WITH NULIFE?

DMT had established a sub-committee to look into providing social support to needy members of its congregation and the larger Singapore community. However, it soon realised that social needs were complex and required professional assessment and intervention, which DMT did not have the expertise or resources for. Moreover, there were also signs of welfare shopping, which the Temple was unable to verify. Thus, DMT decided to partner with NuLife, so that its social support/welfare applicants could be objectively assessed for their needs and the appropriate interventions and support. This turned out to be a very good arrangement as the applicants were not only assessed objectively, but also speedily referred by NuLife to the various government schemes if they qualified for them. NuLife was also able to add other support such as counselling, which DMT was unable to do. Therefore, what started off as a financial support effort by DMT has grown to holistic assessment and support for applicants, thanks to DMT's partnership with NuLife. Moreover, NuLife, as part of its contribution to the partnership, agreed to offer its services on a low-bono basis.

HOW WOULD YOU DESCRIBE THE PARTNERSHIP?

This partnership is probably a good model where "good heart" partners "professional experts" to best help people who require social support/welfare.



HOW HAVE NULIFE'S SERVICES MADE AN IMPACT ON YOUR BENEFICIARIES? COULD YOU SHARE ANY SPECIFIC EXAMPLES?

Applicants usually apply to DMT for some form of financial support only. NuLife is able to conduct a more holistic assessment and recommend a suite of interventions that each applicant requires. While DMT provides whatever support it can, the rest of the interventions/ support is right-sited by NuLife for the optimal benefit of each applicant.

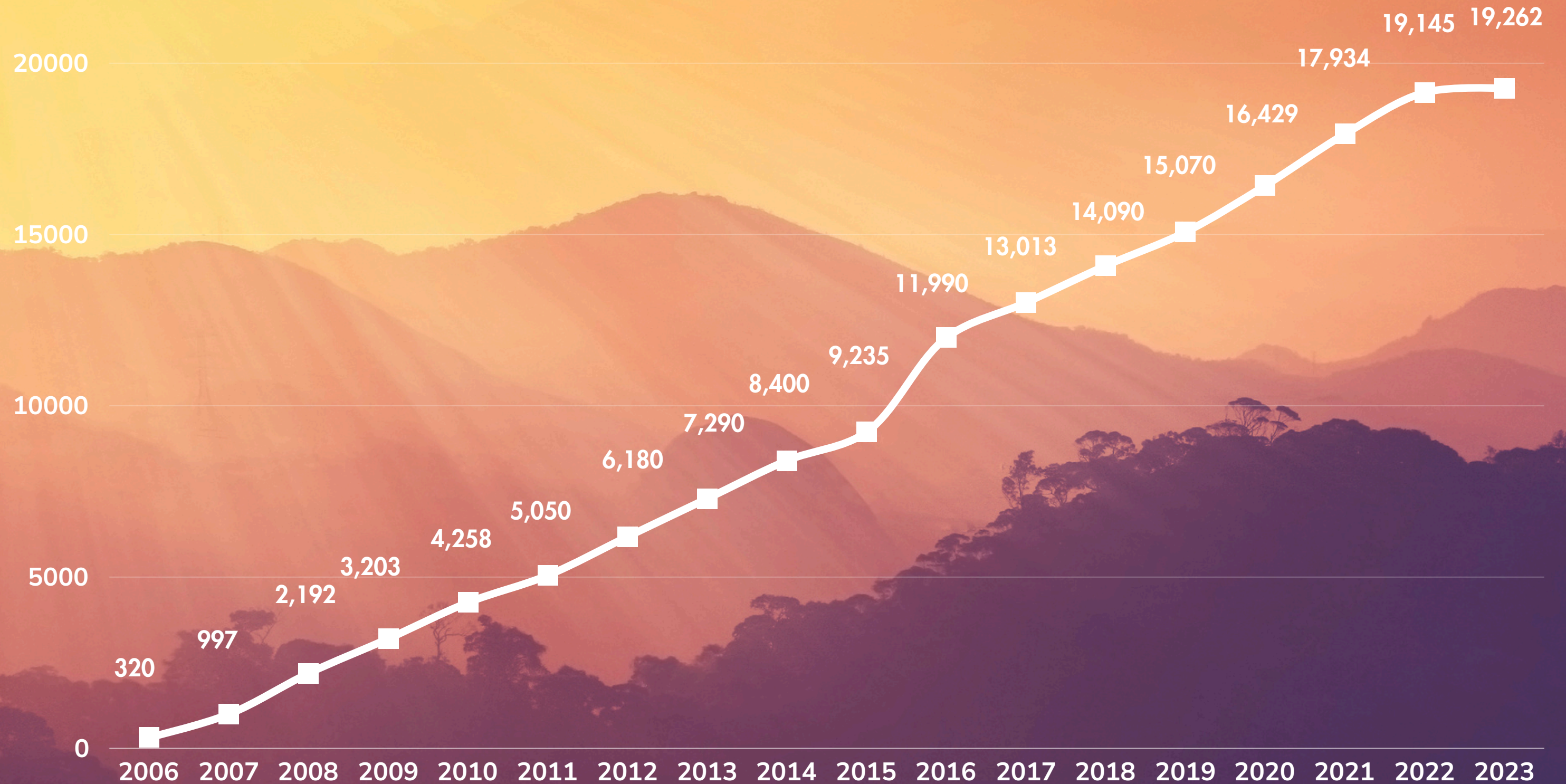
HOW CAN DIFFERENT ORGANISATIONS BETTER WORK TOGETHER FOR THE BENEFIT OF THE COMMUNITY AT LARGE?

Community agencies, including ethnic and religious organisations, should consider partnerships with social service agencies such as NuLife, if they want to render support to those who apply to them.

MR YOGANATHAN AMMAYAPPAN

Committee Member
Darma Muneeswaran Temple

TOTAL NUMBER OF BENEFICIARIES ASSISTED



CLIENTS ASSISTED

NuLife's unwavering commitment to its clients is demonstrated by the consistent and prompt assistance it provides them through their mental health challenges and life adversities. The range of assistance spans counselling support and guided interventions for legal, medical, housing, financial, marital, familial and social issues that are provided by NuLife's dedicated team of helping professionals.

These are some of the wide range of presenting issues that NuLife counsellors and caseworkers have worked together to address.

- Abortion (Unwed Mother)
- Adoption (Unwed Mother)
- Alcohol Addiction
- Anger Management
- Assistance With Dentures For The Vulnerable

- Dementia
- Depression
- Disputes With Neighbours
- Divorce Matters

- Building Conflict Resolution Skills
- Bullying (School, Tertiary Education And/Or Workplace)
- Child Abuse
- Child Custody Matters
- Child Custody Matters When The Spouse Is A Foreigner
- Child Maintenance And Support
- Conflict Avoidance

- Early Psychosis
- Education Support For Normal Technical Students
- Education Support For Students In Need
- Elder Abuse
- Elderly Suicide Ideation
- Emotional Support For Foreign Students
- Employment Support

- Facilitation Of Financial Assistance
- Familial Neglect And/Or Abuse
- Family Dispute
- Family Violence
- Fraudulence

- Gender Identity Issues
- Grief And Loss
- Hallucinations
- Assistance With Housing Needs For The Homeless
- Immigration Matters
- Incest
- Infant/Child Abandonment
- Infidelity

- Gender Identity Issues
- Grief And Loss
- Hallucinations
- Assistance With Housing Needs For The Homeless

- Immigration Matters
- Incest
- Infant/Child Abandonment
- Infidelity
- Insurance Advocacy
- Intimate Partner Violence

- Lasting Power Of Attorney Matters
- Negotiation And Mediation
- Obsessive Compulsive Disorder (OCD)
- Online Counselling

- Re-Distribution Of Assets After The Demise Of A Parent And/Or Spouse
- Road Rage
- Runaways

- Phobias
- Probation Related Matters
- Pro-Bono Funeral Rites For The Underserved
- Protection From Harassment Act Matters

- Parental Alienation And Neglect
- Parenting Support For Single Parents
- Payment Of School Fees For A Foreign Student
- Peddling Of Contraband Goods
- Personal Protection Order (PPO) Matters

- Schizophrenia
- School Attrition
- School Refusal
- Self-Harm Behaviour
- Sexual Abuse

- Unlicensed Moneylenders
- Youth-At-Risk

- Teenage Immoral Behaviour
- Teenage Pregnancy
- Teenage Prostitution
- Teenagers And Secret Societies
- Terminal Illness
- Theft

- Special Needs
- Speech Difficulties And/Or Disorders
- Substance Abuse
- Suicide Ideation
- Support For Spouse Whose Partner Is Incarcerated

II. LIVES IMPACTED

MANSOR, CLIENT

SARIMAH, MANSOR'S DAUGHTER,
ON BEHALF OF THE CLIENT

We've known NuLife for a long time. NuLife assisted us since our kids were very young. Even during the period when my daughter had only just started working and my 2nd son had yet to get married, we were struggling. I spoke with NuLife, shared about my difficulties and NuLife was able to assist us.

I approached NuLife again due to my father's health conditions. I really did not know what to do or how to accept that my father had been diagnosed with stage 3 colon cancer. I know that for people with cancer, the medical costs will be very high especially with chemotherapy. I was afraid that without any subsidies for my father, we will not be able to afford the medical treatment. I cannot ask for help from my siblings so I would have to depend on my husband for financial support in this. But he is also supporting his mum and managing household expenses as the sole bread winner.

I knew my father qualified for assistance. But I got to know that the hospital could not assist because of my brother's salary. I was really really down. At that time, my brother was having financial difficulties. But only his high salary was looked at without any further questions or trying to understand why my brother was not financially supporting my dad. I approached NuLife again worried about whether my father could still get any financial assistance.

They told me that they need all the details further to see how to appeal on our behalf. They advised that my father is entitled to get the assistance due to the family circumstances. They accompanied me to the hospital to meet with the medical social worker and talk through all the details, including the financial difficulties faced by my brother. That was when the hospital started requesting for more documents from my brother. They did not ask me all these details the first time. They liaised with my brother and within a few weeks, I learnt that the hospital had approved our application for financial assistance.

Collating the documents for the application process was really difficult and taxing for me. I had to text personally to request for the documents from others and convinced them to let go and provide the required so that other people can help my dad. My husband was thinking of buying a wheelchair for my dad to prepare for situations if my dad's condition worsens. When we approached NuLife about this to see if we could get a donor for a wheelchair, we were so surprised that they helped us so quickly to get one.

If I had not approached NuLife for assistance again and explained my brother's circumstances, I don't think we would have received assistance from the hospital. I'm really thankful that NuLife assisted me all throughout my hard times. When I came to know about all these things and did not know what to do, NuLife went all out for me.



BEMALA, CLIENT LATHA, BEMALA'S DAUGHTER, ON BEHALF OF THE CLIENT



We reached out to NuLife when we got to know that my mother was diagnosed with stage 4 lung cancer. She is a very strong and hardworking lady. I always saw her running around everywhere. We grew up in a single parent household and she was the support for us. She was the sole bread winner. And it's our time to actually make her happy. And the only happiness she wants now and she wished for was to have a beautiful house to stay in.

On my side, I actually reached out to a lot of community helpers, volunteers, everywhere when she was admitted in hospital on 19 October. But nobody replied to me. Some told me that they are in charge of Punggol, so they can't come to Dover to help us. Or "I'm in charge of this area, so I can't help you." It was particularly stressful for me as I was going to give birth soon. My due date was nearing. It was very stressful and sometimes I broke down, I got angry... There were times when I did get angry at my mum and she didn't even know what was happening. Later, the only thought I had was, "No. We need to create a happy environment for her."

On 9th November, just 3 days after the home visit, all the boxes were cleared, the home was cleaned. We are very very grateful to NuLife that they responded so fast to us. We were about to give up. Even cleaning agencies were charging \$400-\$500 just for a two-room flat. With loans to pay, upcoming housing payments and a baby due, we could not afford this.

And NuLife actually gave us hope. Our family is very grateful to NuLife. Her last wish was to stay in a beautiful and peaceful house. I know she's not going to be here for very long. But I know that she's going to be happy and her wishes are all fulfilled. So, thank you so much NuLife. We are very, very, very, extremely grateful to you all.



NANTHINEE, CLIENT

A CLIENT PROFILE



Nanthinee's story is one of strength and perseverance, a journey of accelerated transition from adolescence to adulthood.

When she was 19, she felt that she had lost her childhood and youth because she had to grow up and become an adult even though she didn't want to. During a period typically reserved for personal development and education, Nanthinee had to take on the responsibilities of managing her family.

Her family's troubles intensified when her father was incarcerated, shifting the financial burden entirely onto her mother, who then resorted to borrowing from multiple sources. This chain of borrowing spiralled into severe debt, compounded by harassment from creditors. The situation reached a critical point when her mother suffered a mental breakdown and was admitted to the Institute of Mental Health (IMH).

Due to these challenges, Nanthinee left nursing school to manage household responsibilities. Her day-to-day life involved intense negotiations with moneylenders and coping with the acute stress of being the sole caregiver to multiple loved ones at home - her mother, grandmother and brother.

The turning point came when NuLife intervened, initially engaging with her brother, who was dealing with debt and alcohol issues. NuLife's approach, led by the CEO herself, included a family conference where Nanthinee's crippling responsibilities were acknowledged, leading to her receiving dedicated counselling support.

NuLife alleviated the family's financial distress by negotiating with the creditors to halt their harassment. They also assisted with debt consolidation, repayment and financial planning.

Nanthinee noted the immediate improvements following NuLife's intervention. Currently, Nanthinee's life is on a positive trajectory. Her brother has started his own family, her parents are reunited, and she is pursuing education and marriage plans. The improved family dynamics and the cessation of financial harassment have significantly reduced the daily pressures they faced.

Expressing heartfelt thanks to NuLife, Nanthinee articulates a strong desire to give back in the future, inspired by the support she received. Nanthinee's story is a testament to the transformative power of targeted aid and empathetic engagement.

ONN-LILY, CLIENT

IN HER WORDS

I'm 53 years old. I have a 28-year-old son with my first husband; we are divorced. My 2nd husband passed away a few years ago. I am alone now in a rental flat. I don't have anyone to take care of me. I have a stage 5 kidney condition and my blood result is not so good. The white blood cell count is about 80% and my red blood cell count is about 20%. And I have low sugar. The doctor said it is very dangerous. At any time, I can collapse. That's why sometimes I tend to feel giddy. I may get warded in the hospital. I have to use about 9 diapers a day.

I used to eat one meal a day. Recently, I eat one meal every two days. The doctor said that I do not have diabetes or cholesterol problems, but it is still dangerous because it is a stage 5 kidney condition. I have been in and out of the hospital because of my medical condition... Previously I also had blood transfusions because the doctor said I had not enough blood. But now, I refuse to receive blood from others because I feel that since I'm already at stage 5, the blood should go to other people who really need it.

Although I tried to work, because I wear the diapers, some people will not feel comfortable. I do odd jobs sometimes, as a security or enforcement officer. Otherwise, I won't have enough money for my living, to buy pants, or sometimes for 'makan', even public transport.

I was admitted to the hospital recently. My company insisted that I go for work one day even though I told them that I was not feeling well. So I had no choice, I went. But when I was rushing down, I suddenly collapsed. When I woke up, I was in hospital.



I was referred by PEACE Connect. The first time I received assistance from NuLife was when they supported me with diapers. I was very happy and I really appreciate NuLife for the assistance.

Actually, many other people and families need more help than I do. I'm a strong and resilient woman. I used to do volunteer work and help others cut hair but stopped because I started feeling dizzy easily. Of course when needed, I will reach out for assistance. I am very grateful towards NuLife, thank you so much.

I hope people can be strong and continue living. Reach out for help when you need to because there are volunteers and places like NuLife who will extend a warm helping hand to help. Stay strong, don't lose hope. Don't feel discouraged and don't feel disappointed. Let's do our best!



GROWING OUR GARDEN

Reflections From NuLife Ambassadors

Each member of our team - be it a volunteer, external service provider or committee member - brings a unique set of skills and a heartfelt dedication to our cause. Each one of them is committed to working with NuLife to build a compassionate and nurturing community.

RACHEL LEE LU RAN

I have always found fulfilment in volunteer work, previously lending my support to Touch Community and Voices for Animals. Whenever there is an opportunity to assist the underprivileged, I eagerly step up to offer my help.

Witnessing NuLife's dedication to helping those in need, I was inspired to join their cause. My time with NuLife has provided invaluable insight into the lives of Singapore's underprivileged, and I am grateful for the opportunity to make a difference in someone's life. NuLife stands out for its intentional approach to charity work and strategic financial management, offering a unique perspective that many Singaporeans may not have encountered.

I encourage others to take the time to understand a charity organisation's mission and align it with their own beliefs before getting involved. I did. Whether through monetary donations or physical labour, I'm ready to contribute in any way I can. Seeing the smiles on some families' faces - for example, when they enter their newly renovated homes - is truly heartwarming. With NuLife's volunteering opportunities mostly after office hours, it's easier to balance my work and volunteer commitments. For those with a heart for serving the underprivileged in a meaningful way, I encourage you to join NuLife.



MURALI MURUGAN S/O NANDHAKUMAR

Before NuLife, I was a freelance producer with 360 Entertainment Productions, working on television dramas for Vasantham channel. My introduction to NuLife came through a secondary school friend, who was also a NuLife Ambassador. She informed me about an opportunity to create videos for NuLife. I am very interested in videography and I'm in the media line, so I wanted to give it a try.

I had an initial meeting with the CEO, Ms Sheena, and she told me about the organisation and the work it does - how NuLife goes above and beyond to help those in the community. The more I heard about NuLife, the more I thought that I must help the organisation. I had never worked with a charity or social service organisation before, so it was a completely new experience for me. I worked on filming and producing videos for 7 NuLife clients.

This process exposed me to the hidden struggles many face in Singapore. Meeting the clients and hearing them talk about the difficulties they faced really touched me. There are many things which are swept under the carpet. Some may even feel embarrassed to share their problems with another person. On the surface, they may seem alright. But when you start going in-depth during the interview, some even break down.

The more I listened to the client stories, the more I came to understand that NuLife is an organisation which is really there for their clients. Anyone can approach NuLife for help. No matter how small the problem, you can go to NuLife and they'll help. They not only help extensively, but they help holistically. They make sure that they do not leave the client behind. They journey with their clients every step of the way, sometimes even for years, to make sure that they are in a more secure environment.

Personally, this experience taught me that we need to help a lot of people. No matter what age, gender or race. If the person needs help, we should help. It takes a village to help someone. If you have the desire to help, you should not worry about the skills or experience you need. The organisation requires a lot of help for many different things - you never know how you may be able to help out!

I want to thank Ms Sheena for her guidance on this wonderful journey which taught me a lot.



GROWING OUR GARDEN

Committee Members Dedicated To Sowing Seeds Of Change



Ms. Koh Han Wei



Ms. Dharmambal Shanti Jayaram



Ms. Viswanatham Ratadevi



Ms. G Thanya



Ms. VM Vidhiya



Ms. Saraswathy Arumugam



Ms. Belleza Gilzen Asuncion



Ms. Han Ching Ching Emmeline



Ms. Naina Bhatia



Mr. Lingeswaran S/O Karupaiah



Mdm. Chandra R Ramasamy



Ms. Rajeswari D/O Kayeelasam



Ms. Junita Devi D/O Sockalingam



Mr. Abdul Hakim Bin Adzhari



Dr. Radhika Lakshmanan



Ms. Pavalakaantham D/O Shanmugavel



Mr. Gordon Tan Shih Yong



Ms. Sarann Johnson



Ms. Roselyn Rebecca Robertson



Ms. Mehurunnisa Binte Nasarudeen



Ms. Normanisha Binte Sarmani



Ms. Julya @ Siti Azura Binte Saripi



Ms. Siti Nur Diyanah Binte Hardy



Mr. Wong Yee Seng Jeremy



Ms. Esther Oon-Bybjerg



Ms. Zanariah Binte Yob Ahmad



Ms. Fiona Denny



Ms. Kanageswari D/O Krishnasamy

LOOKING AHEAD AT 2024

Building a bigger, stronger & nourishing ecosystem



INCREASED FOCUS ON COLLABORATIONS

Narrowing the organisation's focus on NuLife's primary service will allow for sustained collaborations with partner Social Service Agencies (SSAs) to consolidate NuLife's identity as a niche SSA that primarily offers comprehensive counselling support. This will further clarify the role of the assistance provided through secondary programmes like Robinhood, Feeding Singapore and Repair & Refurbishment to registered clients receiving counselling from NuLife counsellors and build on the continuum of care that we believe truly reflects the spirit of NuLife.

Collaborative partnerships will be intensified in 2024 to include Active Ageing Centres (AACs) and pro-bono funeral service providers among others.

KEEPING THE SPOTLIGHT ON

Efforts to diligently examine and review internal controls and audit the network of checks and balances that guarantee our transparency, integrity and accountability will continue to remain a key focus area through 2024. The success of our inaugural fundraising dinner in 2023 and the effective outreach made towards a newer and more diverse community of donors puts the spotlight on our fundraising efforts and further raises the bar on the prudent disbursement of donated funds.

Another area that will continue to receive scrutiny is staff efficiency in the context of our overhead costs. There is likely to be a significant shrinkage in staff strength (full- and part-time staff) and a corresponding increase in the employment of contract-based service providers engaged to provide professional services to the organisation.

This marks a significant shift from the previous employment model at NuLife and is intended to notably impact overall staffing costs and enable better work-life balance for the service providers, a large proportion of whom are likely caregivers juggling family needs with career aspirations.

We intend to continue sourcing for relevant grants in 2024, to optimise the strategic allocation of reserves and effectively utilise the numerous performance and capability enhancing resources made available to us by the National Council of Social Service (NCSS).

DEVELOPING NULIFE'S CORE SERVICE

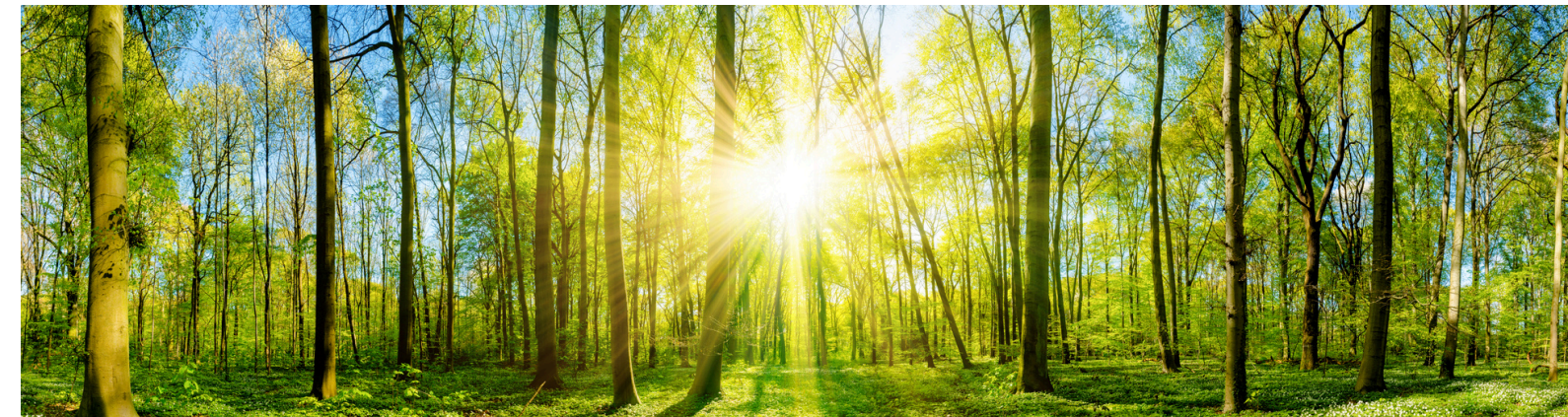
The service provider model will be extended to counselling, NuLife's primary service. This will enable the engagement of helping professionals identified for their core competencies and linguistic skills to reinforce the existing counselling bench. As service providers, these counsellors will bring a wide-ranging set of skills and the benefit of disparate work experiences to their roles as counsellors in a team of counselling professionals dedicated to providing the most professional and consistent support to our clients.

The other advantage of this diverse range of experiences is their ability to become competent 'task managers', a necessary complement to the counselling and casework framework. As task managers, they will assist in the completion of identified tasks at all administrative levels (including maintaining client records, reviewing and analysing collected data, planning and conducting community outreach and assisting with client care coordination inputs) to optimise the deliverables of the counselling function at NuLife.

Our counselling services are reinforced by the Champions, a select group of skilled volunteers, who provide their specialised services on a pro-bono basis. This bench will be further strengthened by the induction of nurses, occupational therapists, psychologists, insurance specialists and lawyers in the coming year.

Their professional expertise is expected to add depth to the support provided by NuLife counselling and further improve the range of expert opinion available to our counselling team. They will also assist in curating and delivering health and wellness related info talks.

Undertakers and bereavement services providers are another category of pro-bono service providers to be actively inducted as Champions. Their services are paramount during the grieving process for beneficiary families in financial distress.



BRINGING RESEARCH AND ADVOCACY UPFRONT

The building up of the counselling bench will also allow for a greater focus on research as a NuLife objective for 2024. The aim is to help develop research skills in intern counsellors, encourage continuous learning goals and build a body of documented knowledge to facilitate info talks and online symposia for the public and helping professionals.

Identified research topics for 2024 include the challenges of online counselling and a deep dive into healthy ageing in Singapore. Skills development talks for interns, in-house counsellors and Champions will include information on insurance policies, risk assessment checklists for suicide ideation, depression and self-harm behaviours, and the cultivation of core competencies to write counselling reports.

ORGANISATION CHART

EXTERNAL AUDITOR

TAN, CHAN & PARTNERS

SERVICE PROVIDERS

MS MATHANGI KUMAR
MS SARALA DEVI S
MS NAZURAH SUPARI
MS CHAN ZHEN YING
SPARC TECHNOLOGIES
LNM CORPORATE SOLUTIONS PTE LTD

BOARD OF TRUSTEES

MR VELLU S/O VENU (C)
MS MOHANA RADHA D/O RAJOO (VC)
MS KAYEELASAM MAJESWARY (T)
MS EDWINA SHI-EN YEO
MS REETA RONNIE SABNANI
MS SARINDAR PAL KAUR FROST

ADVISORS

MDM QUEK SWEE HEE, MAY
MR ELANGO S/O SUBRAMANIAM

CORPORATE SECRETARIAT

D&I CORPORATE SERVICES PTE LTD

HONORARY SECRETARY

MS PAVALAKAANTHAM D/O SHANMUGAVEL

AUDIT COMMITTEE

MS MOHANA RADHA D/O RAJOO (C)
MS SUSILA GANESAN
MS KOH HAN WEI
MS DHARMAMBAL SHANTI JAYARAM
MS RATADEVI VISWANATHAM
MS VM VIDTHIYA
MS G THAN YA

CEO

MS PUSHPALATHA SHEENA JEBAL

GROUND TEAM

MS ELAINE LIM
MS J AISHWRYA
MS G KESHA (INTERN)

FUNDRAISING COMMITTEE

MS REETA RONNIE SABNANI (C)
MS SARINDAR PAL KAUR FROST (VC)
MR WONG YEE SENG JEREMY
MS ESTHER OON-BYBJERG
MS ZANARIAH BINTE YOB AHMAD

HUMAN RESOURCE, ADMIN & FINANCE COMMITTEE

MS KAYEELASAM MAJESWARY (C)
MS HITOMI SANO
MS HAN CHING CHING EMMELINE
MS RAJESWARI D/O KAYEELASAM
MS NAINA BHATIA
MDM SARASWATHY ARUMUGAM
MR LINGESWARAN S/O KARUPAIAH
MS BELLEZA GILZEN ASUNCION
MDM CHANDRA D/O R RAMASAMY

NOMINATION COMMITTEE

MR VELLU S/O VENU (C)
MS MOHANA RADHA D/O RAJOO
MS KAYEELASAM MAJESWARY
MS EDWINA SHI-EN YEO
MS REETA RONNIE SABNANI
MS SARINDAR PAL KAUR FROST

PROGRAMME, SERVICES & VOLUNTEER MANAGEMENT COMMITTEE

MS EDWINA SHI-EN YEO (C)
MS TAN YONG CHUAN JACQUELINE
DR RADHIKA LAKSHMANAN
MS SITI NUR DIYANAH BINTE HARDY
MS JUNITA DEVI D/O SOCKALINGAM
MR ABDUL HAKIM BIN ADZHARI
MS KAUSHIKEE GHOSE
MS PAVALAKAANTHAM D/O
SHANMUGAVEL
MR GORDON TAN SHIH YONG

NuLife Care & Counselling Services Limited was first established in 2002 and formally registered as company limited by guarantee on 13 October 2014. It was registered as a charity under the Charities Act, Cap. 37 on 5 December 2012 and was accorded IPC (Institutions of a Public Character) status till 17 December 2024. NuLife has a Constitution as its governing instrument.

CORPORATE INFORMATION

Registered Name:

NULIFE CARE & COUNSELLING SERVICES LIMITED

Unique Entity Number (UEN)

200416313W

Auditors

Tan, Chan & Partners
26 Eng Hoon Street Singapore 169776

Accountant/Finance Service Provider

LNM Corporate Solutions Pte Ltd
62 Ubi Road, Oxley Bizhub 2 #04-24 Singapore 408734

Corporate Secretary

D&I Corporate Services Pte Ltd
26 Eng Hoon Street Singapore 169776

Bankers

OVERSEA-CHINESE BANKING CORPORATION
63 Chulia Street, #05-00 OCBC Centre East, Singapore 049514



CORPORATE GOVERNANCE REPORT

FINANCIAL YEAR 2023

1. BOARD GOVERNANCE

1.1 BOARD ROLES AND COMPOSITION

Board Composition

The members of the Board for the financial year ended 31 December 2023 were as below:

Name	Board Role	Board Appointment Date	Employment (Position)
Mr Vellu s/o Venu ¹	Chairman	1 October 2018	Senior Regional Sales Manager, Pratt & Whitney Canada
Ms Mohana Radha d/o Rajoo ²	Vice Chairman	5 October 2022	Senior Vice President of Commercial, BW Offshore Holdings Pte. Ltd.
Ms Kayeelasam Majeswary ³	Treasurer	25 June 2021	Finance Manager, Financial Perspectives Pte Ltd
Ms Edwina Shi-En Yeo	Member	25 June 2021	Entrepreneur, Supermomos Pte Ltd
Ms Sarindar Pal Kaur Frost ⁴	Member	31 January 2023	Area Head of Customer Experience (SEA), AP Moller Maersk
Ms Reeta Ronnie Sabnani ⁵	Member	31 January 2023	Chief Inspiration Officer, Infinye Incorporated

Remarks: -

¹Mr Vellu s/o Venu was appointed as Chairman of the Board of Trustees on 31 May 2022 and continues to hold that position as of 31 December 2023.

Prior to this office, Mr Vellu s/o Venu previously held the office of Treasurer. He was appointed as Treasurer of the Board on 21 June 2021 and retired as Treasurer of the Board on 31 May 2022.

²Ms Mohana Radha d/o Rajoo was appointed as Vice-Chairperson of the Board of Trustees in replacement of Ms Sano Hitomi and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

³Ms Kayeelasam Majeswary retired as a Director and member of the Board of Trustees by rotation and was re-elected as a member of the Board of Trustees at the Annual General Meeting held on 22 June 2023.

Ms Kayeelasam Majeswary was appointed Treasurer of the Board after the Annual General Meeting held on 31 May 2022 for a 2-year term. She is eligible for re-nomination as Treasurer of the Board at the forthcoming Annual General Meeting scheduled for June 2024.

⁴Ms Sarindar Pal Kaur Frost was appointed as a member of the Board of Trustees and this was approved at meetings of the Nomination Committee and Board of Trustees held on 31 January 2023.

⁵Ms Reeta Ronnie Sabnani was appointed as a member of the Board of Trustees and this was approved at meetings of the Nomination Committee and Board of Trustees held on 31 January 2023.

Ms Kaushikee Ghose retired as a member of the Board of Trustees and this was approved at meetings of the Nomination Committee and Board of Trustees held on 31 January 2023.

Ms Sano Hitomi retired as a member of the Board of Trustees and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

Ms Tan Yong Chuan Jacqueline retired as a member of the Board of Trustees and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

Ms Susila Ganesan retired as a member of the Board of Trustees and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

To ensure objectivity in decision-making, the Board is totally independent from the staff working for the organisation. Members of staff are not allowed to chair the Board and the numbers of staff who join the Board must not comprise more than one-third (1/3) of the Board.

There are no staff members who are represented on the Board.

The following are included in the Terms of Reference (“TOR”) of the Board of Trustees and forms part of the Corporate Governance Manual adopted by the organisation in 2016 and last updated in July 2023.

- Job descriptions of office-bearers
- Responsibilities of individual Board members
- Board membership (under TOR of Board)
- Role of Chairman of Board (under TOR of Board)
- Procedures of meetings (under TOR of Board)
- Tenure of Board member (under TOR of Board)
- Appointment and resignation procedure (under TOR of Board)

Appointment, Retirement and Re-election of Trustees

The Nomination Committee oversees the appointment, resignation, retirement and re-election of Trustees in accordance with the requirements of the Singapore Companies Act, Cap. 50, Charities Act, Cap. 37, and the Constitution of the organisation. An insolvency search is conducted for each Trustee to ensure that he/she is not an undischarged bankrupt person and is qualified to act as a Trustee (Director) of the organisation.

All the current Trustees have undergone an insolvency search.

In accordance with the Constitution, one-third (1/3) of the Trustees for the time being or, if their number is not three or a multiple of three, then the number nearest to one-third, shall retire from office at each Annual General Meeting (AGM) of the organisation.

The Trustees to retire every year shall be those who have been longest in office since their last election; between persons who became Trustees on the same day, those to retire shall (unless they otherwise agree among themselves) be determined by lot.

A retiring Trustee can be eligible for re-election. As the longest serving members, Mr Vellu s/o Venu and Ms Edwina Shi-En Yeo, are eligible for re-election during the forthcoming AGM scheduled for June 2024. Pursuant to Regulation 49 of the Constitution, they shall retire by rotation at the forthcoming AGM and each of them, being eligible, may offer themselves for re-election at the organisation's forthcoming AGM.

1.2 BOARD COMMITTEES

The Board has established five (5) Board Committees: -

- (i) Human Resource, Admin & Finance Committee
- (ii) Programme, Services & Volunteer Management Committee
- (iii) Fundraising Committee
- (iv) Audit Committee
- (v) Nomination Committee

Committee Members are required to assist the Board to fulfil its duties and responsibilities as well as to conform to the objectives of the code of governance which include: enhancing the effectiveness of the charity, providing guidance to Board members and boosting public confidence in the charity sector by setting the standards of good governance for the charity. Each Board Committee has a formal Term of Reference (TOR) and has been granted certain delegations.

- (i) Audit Committee

The Audit Committee is responsible for the monitoring and review of: -

- Accounting, financial reporting and disclosure processes and procedures;
- Risk management (financial, fraud and legal risks) and internal control systems; Internal audit (resources, performance and scope of work);
- External audit (qualifications, independence, engagement and fees);
- Compliance (legal, regulatory and charity policies); and
- Interested persons transactions (IPTs).

The Audit Committee consists of seven (7) members: -

Ms Mohana Radha d/o Rajoo (Chairperson)
Ms Koh Han Wei
Ms Dharmambal Shanti Jayaram
Ms Ratadevi Viswanatham
Ms G Thanya
Ms VM Vidhiya
Ms Susila Ganesan¹

¹ Ms Susila Ganesan was appointed as a Member of the Audit Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

- (ii) Human Resource, Admin & Finance Committee

The Human Resource, Admin & Finance Committee is responsible to:

- review and monitor the effectiveness of human resources;
- oversee the development and implementation of human resources policies in compliance with the relevant statutes, regulations, standards and guidelines;
- review budgets initially prepared by staff; help develop appropriate procedures for budget preparations and ensure compliance with the budget.
- ensure regular and accurate monitoring and accountability of funds; report financial irregularities and concerns to the Board;
- recommend financial guidelines to the Board (establish a reserve fund or obtain a line of credit for a specified amount);
- work with staff to design financial reports and ensure that reports are accurate and timely;
- oversee short and long-term investments, unless there is a separate investments committee;
- advise the executive director and other appropriate staff on financial priorities and information systems, depending on committee members' expertise.

The Human Resource, Admin & Finance Committee consists of eight (8) members: -

Ms Kayeelasam Majeswary (Chairperson)
Ms Sano Hitomi
Mdm Saraswathy Arumugam
Mr Lingeswaran s/o Karupaiah
Ms Belleza Gilzen Asuncion
Ms Naina Bhatia
Ms Han Ching Emmeline
Mdm Chandra R Ramasamy¹

¹ Mdm Chandra R Ramasamy was appointed as a Member of the Human Resource, Admin & Finance Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

Ms Edwina Shi-En Yeo retired as a Member of the Human Resource, Admin & Finance Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

Ms Rajeswari d/o Kayeelasam retired as a Member of the Human Resource, Admin & Finance Committee on 5 December 2023.

(iii) Nomination Committee

The Nomination Committee is responsible to:

- review the structure, size and composition of the Board;
- ensure that all Board appointees undergo an appropriate induction and orientation programme to understand their responsibilities and the activities of the organisation;
- ensure at least an annual performance review of Board and Committee members;
- take the lead in Board renewal and succession planning.

The Nomination Committee consists of six (6) members: -

Ms Edwina Shi-En Yeo (Chairperson)

Mr Vellu s/o Venu

Ms Mohana Radha d/o Rajoo

Ms Kayeelasam Majeswary

Ms Reeta Ronnie Sabnani¹

Ms Sarindar Pal Kaur Frost²

¹ Ms Reeta Ronnie Sabnani was appointed as a Member of the Nomination Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 31 January 2023.

² Ms Sarindar Pal Kaur Frost was appointed as a Member of the Nomination Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 31 January 2023.

Ms Kaushikee Ghose retired as a member of the Board of Trustees and this was approved at meetings of the Nomination Committee and Board of Trustees held on 31 January 2023.

Ms Tan Yong Chuan Jacqueline retired as a member of the Nomination Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

Ms Sano Hitomi retired as a member of the Nomination Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

Ms Susila Ganesan retired as a member of the Nomination Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

(iv) Programme, Services & Volunteer Management Committee

The Programme, Services & Volunteer Management Committee is responsible to: -

- oversee, support and coordinate the development and approval of new programmes and services;
- ensure that new and existing programmes and services are consistent with the vision, mission, objectives and strategic plans of the organisation;
- develop an annual programme and services budget and recommend the same to the Board;
- review and monitor the effectiveness of volunteer management programmes;
- oversee the development and implementation of volunteer policies and volunteer handbook in compliance with the relevant statutes, regulations, standards and guidelines.

The Programme, Services & Volunteer Management Committee consists of eight (8) members:

Ms Edwina Shi-En Yeo¹ (Chairperson)

Ms Kaushikee Ghose

Ms Tan Yong Chuan Jacqueline

Ms Junita Devi d/o Sockalingam

Dr Radhika Lakshmanan

Mr Abdul Hakim Bin Adzhari

Ms Pavalakaantham d/o Shanmugavel

Mr Gordon Tan Shih Yong

¹Ms Edwina Shi-En Yeo was appointed as Chairperson of the Programme, Services & Volunteer Management Committee in place of Ms Susila Ganesan and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

Mr Gordon Tan Shih Yong was appointed as a member of the Programme, Services & Volunteer Management Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

Ms Sarann Johnson retired as a member of the Programme, Services & Volunteer Management Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 31 January 2023.

Ms Susila Ganesan retired as the Chairperson and member of the Programme, Services & Volunteer Management Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

Ms Roselyn Rebecca, Robertson retired as a member of the Programme, Services & Volunteer Management Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

Ms Zanariah Binte Yob Ahmad retired as a member of the Programme, Services & Volunteer Management Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

Ms Julya @ Siti Azura Binte Saripi retired as a Member of the Programme, Services & Volunteer Management Committee as of 15 July 2023.

Ms Normanisha Binte Sarmani retired as a Member of the Programme, Services & Volunteer Management Committee as of 15 July 2023.

Ms Mehurunnisa Binte Nasarudeen retired as a Member of the Programme, Services & Volunteer Management Committee as of 15 July 2023.

Ms Siti Nur Diyanah Binte Hardy retired as a Member of the Programme, Services & Volunteer Management Committee as of 5 October 2023.

(v) Fundraising Committee

The Fundraising Committee is responsible to: -

- evaluate the fundraising programmes, communications and marketing initiatives, budgets, staffing levels and reporting standards;
- ensure that the fundraising objectives and the purpose of the Charity are met;
- assume leadership for the development of project proposals to submit to potential donors and certain types of outreach efforts such as chairing annual gala dinner or hosting fundraising parties.

The Fundraising Committee consists of five (5) members: -

Ms Reeta Ronnie Sabnani¹ (Chairperson)

Ms Sarindar Pal Kaur Frost²

Ms Esther Oon-Bybjerg

Mr Wong Yee Seng Jeremy

Ms Zanariah Binte Yob Ahmad³

¹ Ms Reeta Ronnie Sabnani was appointed as a member of the Fundraising Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 31 January 2023.

She was subsequently appointed as Chairperson of the Fundraising Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

² Ms Sarindar Pal Kaur Frost was appointed as a member of the Fundraising Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 31 January 2023.

³ Ms Zanariah Binte Yob Ahmad was appointed as a member of the Fundraising Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

Ms Fiona Denny retired as a member of the Fundraising Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

Mr Gordon Tan Shih Yong retired as a member of the Fundraising Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023.

Ms Kanageswari d/o Krishnasamy retired as a member of the Fundraising Committee as of 15 July 2023.

1.3 BOARD MEETINGS

The Board met two (2) times for the financial year ending on 31 December 2023. The quorum of at least three (3) members was fulfilled for the Board meetings held on 31 January 2023 and 22 June 2023.

Seventeen (17) charity dinner fundraising meetings were also held with Board and Fundraising Committee members in attendance, ahead of NuLife's inaugural charity dinner on 7 October 2023.

The Trustees' attendance at the Board meetings are summarised in the table below:

Name of Trustees	Attendance/Number of Board Meetings Held
Mr Vellu s/o Venu	2/2
Ms Mohana Radha d/o Rajoo	2/2
Ms Kayeelasam Majeswary	2/2
Ms Reeta Ronnie Sabnani	2/2
Ms Sarindar Pal Kaur Frost	2/2
Ms Edwina Shi-En Yeo	1/2

2. CONFLICT OF INTEREST

2.1 As a member, staff, intern or volunteer of the Charity, one has an obligation to act in the best interests of the Charity. Hence, they need to avoid situations where there may be real, potential, or perceived conflicts of interest that may arise where a member's personal or family interests' conflict with those of the Charity.

2.2 Such conflicts may give rise to situations that may result in the following:

- cause damage to the Charity's reputation, which may lead to its inability to sustain operations;
- influence the members' judgment and compromise objectivity when conducting the Charity's affairs;
- restrict free discussion, thus resulting in decisions or actions that are not in the interest of the Charity; and
- risk the impression that the Charity has acted improperly.

2.3 NuLife's conflict of interest policy aims to protect the Charity and its members from any appearance of impropriety.

2.4 "Conflict of interest" refers to any situation in which an individual, such as a Board member, staff, or any other person, or a corporation, is in a position to exploit or is at odds with a professional or official capacity in some way for their personal or corporate benefit, which impedes the best interests of the Charity.

2.5 "Interest" means any commitment, investment, relationship, obligation or involvement, financial or otherwise, that may influence a person's judgment.

2.6 A conflict of interest arises when the personal interests of the Board member, management, staff, intern or volunteer may potentially interfere with the performance of his or her duties for the charity. When an actual, potential, or perceived conflict of interest arises, the integrity, fairness, accountability, independence, and objectivity of the person in the discharge of his or her responsibilities and duties to the Charity may be affected, which could impede the best interests of the charity.

Under NuLife's conflict of interest policy, the Board of Trustees should:

- serve NuLife as a whole rather than any special interest group;
- declare any personal or vested interest in business transactions, contracts and/or joint ventures that NuLife may enter into, as soon as such conflict or the possibility of such conflict arises and to abstain from discussion, decision-making and/or voting on the transaction or contract;
- declare any close relationships (i.e. more than acquaintances) with staff, intern, or volunteer, and refrain from influencing decisions in the recruitment process;
- serve their term of office without remuneration so as to maintain the integrity of serving for public trust and community good instead of for personal gain; and
- not accept or offer personal favours or gifts from or to any interest group, vendors, or NuLife Board Member and/or staff.

2.7 Every member of the Board of Trustees and Board Committees, staff and volunteers are required to read and acknowledge the Conflict of Interest Policy and complete the Conflict of Interest Disclosure Form.

Board members are also required to submit an annual conflict of interest declaration at the end of each financial year or as soon as they are aware of any conflict of interest. Each Board member is required to disclose their related party transactions or conflict of interest at each Board meeting. Where a conflict of interest arises at a Board meeting (if any), the Board member concerned should not vote on the matter or participate in discussions. He or she should recuse himself or herself from the meeting. The reason for how a final decision is made on a transaction or contract should be recorded accordingly.

For the financial year ending on 31 December 2023: -

- All the Board members were volunteers who did not receive any remuneration. None of the staff was involved in setting his or her own remuneration;
- None of the full-time, part-time staff, interns or service providers recruited were close family members of the Board members; and
- There were no material contracts entered by the organisation involving the interest of the Chief Executive Officer (CEO).

3. STRATEGIC PLANNING

3.1 OBJECTIVES

This principle covers financial management and internal controls, risk management, human resources, volunteer management, fundraising, long-term planning and programme management to ensure that the organisation is effective in overseeing financial management and internal controls and managing risks to safeguard the interests of the organisation. These principles allow the organisation to be viable, relevant and adaptable.

The Board is required to review and approve the motto, vision and mission of the organisation periodically to ensure that they stay relevant.

The organisation's motto, vision and mission were amended in 2023 to highlight the charity's renewed focus on its fundamental operating principle of assuring assistance to all members of the community without service boundaries.

The organisation's earlier motto, vision and mission were as follows:

Motto:
Don't find fault, find a remedy.

Vision:
To stretch out a helpful, professional hand to anyone in need of counselling, support or intervention regardless of age, sex, race, nationality, religion or language.

Mission:
For our organisation to be a notch above others; where you can expect genuine and affordable assistance because we are willing to take on any kind of challenge, no matter who needs our expertise and help.

The updated motto, vision and mission were uploaded on the Charity Portal on 17 August 2023 as follows:

Motto:
Taking care of life's fundamentals through counselling, casework, legal guidance and interim social support.

Vision:
Upholding the dignity of the unseen members of our society through targeted support and advocacy they otherwise struggle to access.

Mission:
Creating a world where assistance is not a privilege, but a right.

The motto, vision and mission of the organisation is communicated to stakeholders via social media platforms, internal compliance manuals and policies, as well as the Annual Report.

3.2 LONG-TERM PLANNING

The Board of Trustees approves the annual budget of the charity and regularly reviews and monitors income and expenditure, while identifying and reviewing key risks and managing them with reference to the charity's internal risk management procedures. Key policies are regularly reviewed and implemented to ensure they support the charity's objectives.

Appropriate internal controls are regularly implemented to monitor funds and resources and include key processes such as revenue and receipting policies and procedures, procurement and payment policies and procedures, delegation of authority and limits of approval.

A long-term fundraising strategy for the charity was a key objective in 2023. An annual charity fundraising dinner was identified as a vital pillar of this fundraising strategy to build the charity's future reserves and further secure the financial viability of the charity.

4. PROGRAMME, SERVICES & VOLUNTEER MANAGEMENT

4.1 A total of one (1) Programme, Services & Volunteer Management committee meeting was held on 7 September 2023. Committee members were updated on the progress of the core programmes and services of the organisation.

4.2 An internal review of the Volunteer Management Manual (V3) was completed and amendments, including an update of Covid-19 protocol for volunteers and the inclusion of a volunteer framework, were made in July 2023.

It was also decided to develop a Volunteer Management Framework and Code of Conduct for Board of Trustees and Committee Members ahead of the final submission of these documents in 2024.

4.3 A total of 23 leaflets were produced for upload on the NuLife website.

4.4 These leaflets cover the following categories of volunteers at NuLife:

- Ambassadors – general volunteers
- Champions – helping professionals giving pro-bono counselling support
- Board & Committee Members

The leaflets address the following areas of interest:

1. Children

- Befriending
- Activity coordinator

2. Youths

- Befriending
- Activity coordinator
- Working effectively with youths

3. Adults

- Befriender
- Medical escort

4. Elderlies

- Befriending
- Activity coordinator
- Outing coordinator
- Working effectively with elderlies
- Home help
- Communication in caregiving
- Medical escort

5. U Matter

- Suicidal ideation
- Grief & loss
- Self-harm behaviour

6. Caregiving

- Understanding caregiving
- Caregiver stress and management

7. Code of conduct

- Honeykidz
- Ambassadors
- Champions
- Board & Committee Members

The leaflets will eventually be uploaded on the NuLife website.

5. HUMAN RESOURCE, ADMIN & FINANCE

5.1 A total of one (1) Human Resource, Admin & Finance committee meeting was held on 8 June 2023 to review internal processes and controls.

5.2 The organisation's Human Resource Manual, first introduced in 2015, was last amended on 11 March 2023. The amended Human Resource Manual was approved by the Human Resource, Admin and Finance Committee on 8 June 2023 and approved by the Board of Trustees on 22 June 2023.

5.3 The Human Resource Manual covers the following areas including:

- Recruitment, hiring and induction processes
- Employment
- Code of conduct
- Benefits
- Reimbursements
- Performance management

- Employee engagement
- Training & development
- Service recognition
- Separation of employment
- Personnel records
- NUS interns
- Staff & governance cost

5.4 The amendments to the Human Resource Manual approved by the Human Resource, Admin and Finance Committee and the Board of Trustees included the following sections (among others):

- Pier Diem Allowance
- Code of conduct on social media
- Work hours
- Attendance & punctuality
- Leave benefits
- Off-in-lieu
- Hybrid work arrangements
- Performance management processes including performance appraisal
- Employee engagement including lunch & learn programme and monthly wellness activity
- Exit procedures

5.5 All staff are required to acknowledge an employee orientation checklist and code of conduct policy on commencement of employment at NuLife.

5.6 All employees of the organisation are covered by the Workmen Compensation Insurance.

6. FINANCIAL MANAGEMENT AND INTERNAL CONTROL

6.1 A total of one (1) Human Resource, Admin & Finance committee meeting was held on 8 June 2023 to review internal processes and controls.

6.2 The organisation's Financial Control Manual, first introduced in 2015, was last amended on 9 May 2023. The amended Financial Control Manual (V4) was approved by the Human Resource, Admin and Finance Committee on 8 June 2023 and approved by the Board of Trustees on 22 June 2023.

6.3 The Financial Control Manual covers the following areas:

- Financial accounting routine and responsibilities
- Bank account policy
- Petty cash policy
- Debtor and creditor management
- Payroll
- Fixed asset management
- Risk assessment process

6.4 The amendments to the Financial Control Manual approved by the Human Resource, Admin and Finance Committee and the Board of Trustees included the following sections (among others):

- Revised structure of Finance Department;
- Bank transactions authorisation including limit specifications and use of bank token to approve bank transactions;
- Fundraising including recommendations to maintain transparency, ethical fundraising; practices and specific recommendations for fundraising events including fundraising dinners;
- Procurement policy including procurement quotations and payments and quotation policy; and
- Audit & accountability including recommendations for how the organisation can ensure consistency in procurement practices.

6.5 BUDGET PLANNING AND MONITORING

The organisation's Board of Trustees receives monthly financial reports of the financial position of the organisation. These reports are scrutinised by the Admin, Human Resource & Finance Committee to identify irregular amounts or transactions as well as deviations from the annual budget set for the financial year. The annual budget is prepared by the NuLife office with inputs from the Admin, Human Resource & Finance Committee and Board of Trustees prior to its submission to the Board for approval.

Financial risks such as non-compliance with annual budgets, inadequacy of reserves to meet planned objectives and cash flow difficulties are reviewed regularly by the Admin, Human Resource & Finance Committee. The Board's responsibility includes monitoring of funds received as donations or as funding grants to ensure that they are used for the specific purpose they are intended. Quarterly budget reviews are conducted and the Board is regularly updated. Funding for programmes and services are annually reviewed by the Board to ensure long-term sustainability.

Audited financial statements are made available on the organisation's website to provide full disclosure.

6.6 CAPITAL ASSET MANAGEMENT

The organisation's internal fixed assets register accounts for all the fixed assets of the organisation as of 31 December 2023. Please refer to page 18 of the Audited Financial Statement in Annual Report 2023 of the charity.

6.7 RESERVES MANAGEMENT

For more information on the charity's reserves policy, please refer to page 20 of the charity's Audited Financial Statement in Annual Report 2023 of the charity.

6.8 PRINCIPAL FUNDING SOURCES

The principal funding sources of the charity include the annual fundraising dinner, monthly GIRO donations, one-off donations to the charity and funding from grants that the charity applies for and receives.

6.9 PURPOSE OF RESTRICTED / ENDOWMENT FUNDS

For more information on the charity's restricted / endowment funds, please refer to pages 6, 7, 14 and 19 of the charity's Audited Financial Statement in Annual Report 2023 of the charity.

6.10 DEFICIT

For more information on the charity's deficit funds, please refer to page 6 of the charity's Audited Financial Statement in Annual Report 2023 of the charity.

*The only fund in deficit for the charity is \$3147 from the Transformation Support Scheme (TSS) (as indicated on page 6 of the Audited Financial Statement).

The TSS scheme does not reimburse 100% of the salaries paid to staff who are employed under this scheme. The difference between the funding reimbursed and the gross salaries paid under this scheme has been addressed by the fund transfer from the unrestricted fund to TSS. Moving forward, the charity shall budget for the non-reimbursable portion of such government funding.

6.11 LOANS/DONATIONS

NuLife does not offer loans or donations because we are a charitable organisation.

7. FUNDRAISING PRACTICES

7.1 CONDUCT OF FUNDRAISING

The Financial Control Manual (V4) lists fundraising practices of the charity to include transparency, recommendations to maintain transparency, role of third-party fundraisers, recommendations for maintaining ethical practices with respect to donor transparency and recommendations for code of conduct during fundraising events organised by the charity.

7.2 ACCOUNTABILITY TO DONORS

The organisation ensures that donors receive accurate advice about the charity, the intended use of donations as well as the value and tax implication of donations.

All donors who want to receive a tax-deductible receipt are issued a tax-deductible receipt in accordance with the Institutions of a Public Character charity status (250% tax deduction for every pledge received). Donors who do not want to receive a tax-deductible receipt are issued a non-tax deductible receipt for their records.

All donors must complete a donation form (available on the NuLife website) that informs them of the intended use of the donation.

The Financial Control Manual (V4) lists the processes and procedures to be followed for all donations that are not received electronically, including donations received by cheque or through donation boxes.

The organisation respects donor confidentiality. The identity and/or information of donors is not disclosed without prior permission from the donors.

7.3 FUNDRAISING EXPENSES

The 30:70 fundraising rule is a requirement under the Charities (Fund-Raising Appeals for Local and Foreign Charitable Purposes) Regulations 2012 (regulation 7) and Charities (Institutions of A Public Character) Regulations (regulation 15). It is applicable to charities and IPCs in Singapore. NuLife adhered to the 30:70 fundraising rule for the charity's inaugural fundraising dinner in 2023 and will follow the same rule for the fundraising dinner planned for October 2024.

The organisation's annual fundraising efforts will include the fundraising dinner, GIRO donations, corporate donations, income from donation boxes and funds raised from door-to-door fundraising campaigns.

The proposed expenses related to fundraising will cover the following (including but not limited) to:

- Staff / service provider salaries for fundraising
- Digital marketing & e-brochures for public relations and marketing
- Charity fundraising dinner 2024 expenses
- Service fees for digital payment platforms

8. DISCLOSURE AND TRANSPARENCY

8.1 ANNUAL REPORT

The charity's Annual Reports includes the following information:

- Information on programmes and activities
- Audited financial statements
- List of Board members
- List of committee members
- Corporate Governance Report

The Annual Report is made available to the stakeholders of the organisation via the Charity Portal and the organisation's website at www.nulife.com.sg.

The inclusion of the Corporate Governance Report in the Annual Report is done annually, since the financial year ended 31 December 2017.

8.2 BOARD MEMBERS

The number of Board meetings held during the financial year ending on 31 December 2023 and attendance of each Board member is disclosed under "1.3 Board Meetings" of this report.

As disclosed under "2. Conflict of Interest" of this report, all Board members were volunteers of the organisation and did not receive any remuneration for their services during the financial year ending on 31 December 2023.

8.3 EMPLOYEES

The organisation had a total of two (2) full-time staff for the financial year ending on 31 December 2023: -

Full-time staff:

Dr Pushpalatha Sheena Jebal (since 7 March 2022)
Ms Elaine Lim (since 1 April 2022)

Resigned staff:

Ms Rockey Sharmila (from 3 January 2022 to 31 March 2023)
Ms J Aishwrya (from 1 July 2020 to 31 Dec 2023)
Ms Sarala Devi S (from 1 August 2022 to 31 July 2023)
Ms Neirmaladevi d/o Nathan (from 4 October 2022 to 31 July 2023)

None of the above mentioned are close family members of the Chief Executive Officer or the Board of Trustees.

The remuneration of any employee receiving remuneration above \$100,000, in a band of \$10,000, is disclosed as follows.

Remuneration bands	2023
\$120,000 to \$129,999	0
\$110,000 to \$119,999	0
\$100,000 to \$109,999	1

The organisation's Governance Evaluation Checklist was submitted and uploaded on the Charity Portal on 29 June 2023.

9. WHISTLE BLOWING POLICY

9.1 AIM

NuLife Care & Counselling is committed to the highest standards of honesty, transparency, ethical and legal conduct and accountability. We strive to ensure a high standard of compliance with accounting, financial reporting, internal controls, corporate governance, auditing requirements and any legislation relating thereto.

In line with this commitment, this policy aims to provide an avenue for employees and external parties to raise concerns regarding malpractice, statutory non-compliance, actual or suspected improprieties in financial transactions and any other wrongdoing.

This policy applies to all employees as well as to all external parties who have interactions with NuLife. These parties include volunteers, donors, service providers, clients, partners, members of public, etc.

9.2 SCOPE

This policy sets out the avenues for whistle-blowers to report improper or inappropriate practices that they observe to have occurred in the organisation.

Such improper or inappropriate practices may include:

- Theft and/or misuse of NuLife properties, assets or resources (including confidential information);
- Breach or circumvention of internal controls or policies;
- Irregularities in financial reporting;
- Unlawful offence being committed;
- Any form of harassment;
- Discrimination on the basis of gender, race and disabilities;
- Abuse of power and authority;
- Corruption and bribery;
- Concealment or wilful suppression of any wrongdoing;
- Endangerment to health or safety of persons; and
- Serious conflict of interest without disclosure

Out of scope complaints:

Incidents or complaints that fall outside the scope mentioned above, which are related to service quality or performance issue, should be reported to the relevant internal response channels like the HR personnel or the Chief Executive Officer. Similarly, normal human resource grievances should be taken up with the HR personnel.

9.3 REPORTING PROTOCOL

Whistle-blowers may report by email to ccs@nulife.com.sg, addressing it to the Board Chairperson and the Chairperson of the Audit Committee.

The Board Chairperson and the Chairperson of the Audit Committee sit on the Management Committee that governs NuLife, which the Chief Executive reports to.

Reports made will be screened and reviews for the appropriate follow up action to address the concern raised.

The follow up action may include further clarification of facts, closure of case with satisfactory explanations provided, and commencement of internal investigation or where appropriate; it will be referred to external parties such as the external auditors, or regulatory authorities. The follow up action listed above is not meant to be exhaustive.

While the purpose of this Policy is to enable NuLife to investigate possible wrongdoing and take appropriate steps to address it, NuLife may not be able to disclose the precise remedial action that has been undertaken.

9.4 INFORMATION TO PROVIDE WHEN WHISTLE-BLOWING

To assist in assessing and investigating the reported incidents or concerns effectively and efficiently, whistle-blowers should specify as much specific and factual information as possible so as to allow for proper evaluation of the nature, extent, validity and urgency of the matter reported.

The following key information should be provided (where applicable):

- The alleged event or matter that is the subject of concern;
- The name(s) of the person(s) and/or parties involved;
- The date and place in which the event has taken place;
- Any additional information, documentation or evidence available to support the matter, event or issue reported; and
- Contact details of the whistle-blower.

To encourage transparency and accountability, the Policy encourages the whistle-blower to identify himself/herself. NuLife will handle confidentially the whistle-blower's identity and the information he/she provides.

The whistle-blower is required under this Policy to put in writing (or to sign against) the information that he/she is providing for the case. Anonymity deprives the investigative services of the possibility of asking the source for clarification or more information and enhances the risk of frivolous, malicious or unreliable information.

The amount of contact between the whistle-blower and the person(s) investigating the concern raised or information provided will be determined by the nature and clarity of the matter reported. Further information may be sought from the whistle-blower during the course of the investigation.

When the investigation is completed, the investigating officer(s) will report the findings to the Audit Committee for its necessary action.

The whistle-blower will be kept informed of the progress of the investigations and, if appropriate, of the final outcome.

9.5 SAFEGUARDS & CONFIDENTIALITY OF WHISTLE-BLOWER

NuLife will not tolerate harassment or victimisation against a whistle-blower that raises a concern in good faith.

The whistle-blower who believes that he/she is being unfairly treated as a result of having made a report or given evidence as a witness in respect of the wrongdoing may raise a complaint to the Board Chairperson or the Chairperson of the Audit Committee. Any form of retaliation undertaken against the whistle-blower for raising a concern in good faith is prohibited. In such cases, disciplinary measures will be taken against the person undertaking the retaliation.

All information (including the identity of the whistle-blower) disclosed during the course of the investigation will remain confidential, except as necessary to conduct the investigation or to take any remedial action, in accordance with applicable laws and regulations.

Where the whistle-blower is a staff of NuLife:

In reporting a concern, staff should exercise due care to ensure the accuracy of the information.

If, however, an allegation is made frivolously, maliciously, or for personal gain, disciplinary action may be taken to deter any abuse of the Policy.

If a staff member reports a concern in good faith, which is not confirmed by subsequent investigations, no action will be taken against that staff member. Particular care will be taken during staff appraisal and promotion procedures to ensure that the whistle-blower suffers no adverse consequences in this context.

10. PUBLIC IMAGE

The organisation's Public Relations Manual (adopted in 2015), covers the following aspects:

- Public relations statement and responsibilities
- Developing media relations
- Social media and website
- Recovery actions to deal with incorrect representation in the media
- Consistency in messages to stakeholders

Ms Reeta Sabnani, member of the Board of Trustees and Chairperson of the Fundraising Committee and Dr Pushpalatha Sheena Jebal, Chief Executive Officer (CEO) of the charity, are the designated public relations spokespersons of the organisation.



AUDITED FINANCIAL STATEMENT

Nulife Care & Counselling Services Limited
(Unique Entity Number: 200416313W)
(Registered under the Companies Act 1967 and Charities Act 1994)

AUDITED FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2023

 **Tan, Chan
& Partners**
CHARTERED ACCOUNTANTS SINGAPORE
26 Eng Hoon Street Singapore 169776
Tel: 6533 7393 Fax: 6533 6831
www.tanchan-cpa.com

Nulife Care & Counselling Services Limited
(Unique Entity Number: 200416313W)

AUDITED FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2023

Contents	Page
Directors' Statement	1 - 2
Independent Auditor's Report	3 - 5
Statement of Financial Activities	6
Balance Sheet	7
Statement of Cash Flows	8
Notes to the Financial Statements	9 - 19

Nulife Care & Counselling Services Limited

DIRECTORS' STATEMENT
For the Financial Year Ended 31 December 2023

The directors present their statement to the members together with the financial statements of Nulife Care & Counselling Services Limited (the "Charity") for the financial year ended 31 December 2023.

In the opinion of the directors,

- (a) the financial statements of the Charity and the notes thereto are properly drawn up in accordance with the provisions of the Companies Act 1967 (the "Companies Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations") and the Charities Accounting Standard ("CAS") so as to present fairly, in all material respects, the state of affairs of the Charity as at 31 December 2023 and the results, changes in funds and cash flows of the Charity for the year then ended;
- (b) at the date of this statement, there are reasonable grounds to believe that the Charity will be able to pay its debts as and when they fall due;
- (c) the Charity has used the donation moneys in accordance with its objective as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- (d) the Charity has complied with the requirement of Regulation 15 of the Charities (Institutions of a Public Character) Regulation.

DIRECTORS

The directors of the Charity in office at the date of this statement are:

Vellu s/o Venu
Edwina Shi-En Yeo
Kayeelasam Majeswary
Mohana Radha d/o Rajoo
Reeta Ronnie Sabnani
Sarindar Pal Kaur Frost

(Appointed on 31 January 2023)
(Appointed on 31 January 2023)

ARRANGEMENTS TO ENABLE DIRECTORS TO ACQUIRE SHARES AND DEBENTURES

As the Company is limited by guarantee and has no share capital or debentures, the statutory information required to be disclosed by the directors under Schedule 12(8)(a) and Schedule 12(8)(b) of the Companies Act 1967 does not apply.

The liability of each member is limited to \$10 while he/she is a member, or within one year after he/she ceases to be a member.

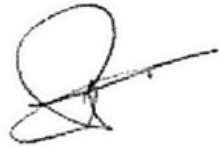
As at the end of the reporting period, the Company has total 6 (2022: 9) members.

Nulife Care & Counselling Services Limited
DIRECTORS' STATEMENT
For the Financial Year Ended 31 December 2023

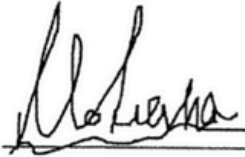
INDEPENDENT AUDITOR

The independent auditor, Tan, Chan & Partners, has expressed its willingness to accept re-appointment as auditor.

On behalf of the Board of Directors



Vellu s/o Venu
Chairperson



Mohana Radha d/o Rajoo
Vice-Chairperson

Singapore

Date: 3 June 2024



INDEPENDENT AUDITOR'S REPORT

To the Members of
Nulife Care & Counselling Services Limited
For the Financial Year Ended 31 December 2023

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Nulife Care & Counselling Services Limited (the "Charity"), which comprise the balance sheet as at 31 December 2023, and the statement of financial activities and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act 1967 (the "Companies Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations") and Charities Accounting Standard ("CAS") so as to present fairly, in all material respects, the state of affairs of the Charity as at 31 December 2023 and the results, changes in funds and cash flows of the Charity for the year then ended.

Basis for Opinion

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Charity in accordance with the Accounting and Corporate Regulatory Authority ("ACRA") Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities ("ACRA Code") together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

Management is responsible for the other information. The other information comprise the Directors' Statement.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT

To the Members of
Nulife Care & Counselling Services Limited
For the Financial Year Ended 31 December 2023

Report on the Audit of the Financial Statements (Cont'd)

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Companies Act, the Charities Act and Regulations, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

In preparing the financial statements, management is responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Charity or to cease operations, or has no realistic alternative but to do so.

The directors' responsibilities include overseeing the Charity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

INDEPENDENT AUDITOR'S REPORT

To the Members of
Nulife Care & Counselling Services Limited
For the Financial Year Ended 31 December 2023

Report on the Audit of the Financial Statements (Cont'd)

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

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also: (cont'd)

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on Other Legal and Regulatory Requirements

In our opinion, the accounting and other records required to be kept by the Charity have been properly kept in accordance with the provisions of the Companies Act and Charities Act and Regulations.

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

- (a) the Charity has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- (b) the Charity has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.


Tan, Chan & Partners
Public Accountants and
Chartered Accountants

Singapore
Date: 3 June 2024

Nulife Care & Counselling Services Limited

STATEMENT OF CASH FLOWS
For the Financial Year Ended 31 December 2023

	Note	2023 \$	2022 \$
Operating activities			
Surplus/(deficit) for the financial year		141,795	(223,288)
<u>Adjustments for:</u>			
Depreciation of property, plant and equipment	7	29,292	33,908
Operating cash flows before working capital changes		171,087	(189,380)
<u>Changes in working capital:</u>			
Prepayments		1,069	(764)
Other receivables		(15,669)	27,049
Other payables		7,901	(11,248)
Net cash flows generated from/(used in) operating activities		164,388	(174,343)
Investing activity			
Acquisition of property, plant and equipment	7	(655)	(5,416)
Net cash flow used in investing activity		(655)	(5,416)
Net changes in cash and cash equivalents		163,733	(179,759)
Cash and cash equivalents at beginning of financial year		246,124	425,883
Cash and cash equivalents at end of financial year	9	409,857	246,124

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

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2023

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

1. GENERAL INFORMATION

Nulife Care & Counselling Services Limited (the "Charity") is incorporated and domiciled in Singapore, limited by guarantee and not having a share capital. The Charity is registered under the Companies Act 1967 and the Charities Act 1994. It is an approved Institution of Public Character (IPC) from 18 June 2022 to 17 December 2023 and renewed for the period from 18 December 2023 to 17 December 2024.

The registered office and principal place of operation of the Charity is located at 153A Serangoon North Avenue 1 #02-456/8 Singapore 551153.

The objective of the Charity are as follows:

- (a) to promote and improve the social well-being generally of individuals, through the provision of care and counselling services to family units, including children, parents, youths and any other persons relating to their intellectual, emotional, social and financial needs, without discrimination as to nationality, race, age, gender, language, religion, moral character, social economic background or financial status;
- (b) to develop and promote programmes, services and projects relating to the identification, management, improvement and rehabilitation of behavioural, psychosocial or emotional problems; which target children and youths, including but not limited to at-risk youths, ex-youth offenders, youths who reject, have little or no family support, suspended students and out-of-school youths; and
- (c) to promote social and academic development of youths generally, and a positive attitude and mindset among youths facing pressures from family, school, peers and/or studies, through organising, and encouraging the active participation of such youths in, educational and recreational programmes, such as tuition classes, sporting activities, character-building workshops, career guidance talks and such other events or activities in furtherance thereof, all of which shall be beneficial wholly or substantially to the community in Singapore.

The financial statements of the Charity for the financial year ended 31 December 2023 were authorised for issue by the Board of Directors on the date of the Directors' Statement.

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of preparation

The financial statements, expressed in Singapore Dollar (“\$”), which is the functional currency of the Charity have been prepared in accordance with the provisions of the Companies Act 1967 (the “Companies Act”), the Charities Act 1994 and other relevant regulations (the “Charities Act and Regulations”), and Charities Accounting Standard (“CAS”). The financial statements have been prepared under the historical cost convention except as disclosed in the accounting policies below.

The preparation of financial statements in conformity with CAS requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the financial year. Although these estimates are based on management’s best knowledge of current events and actions and historical experiences and various other factors that are believed to be reasonable under the circumstances, actual results may ultimately differ from those estimates.

Use of estimates and judgements

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

There were no significant judgements made in applying accounting policies and no estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period.

2.2 Income recognition

Income is recognised in the statement of financial activities to the extent that the Charity becomes entitled to the income, when it is probable that the income will be received; and when the amount of the income can be measured with sufficient reliability.

Donations

Donations are recognised upon receipt. The Charity enjoys a concessionary tax treatment whereby qualifying donors are granted 2.5 times tax deductions for the donations made to the Charity.

Government grants

Grants are recognised on upon receipt. However, grants received that are subject to donor-imposed pre-conditions are deferred as liabilities until the Charity is able to meet the terms of the grants.

Service fees

Service fees are recognised when the services are performed and accepted by the customers.

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont’d)

2.2 Income recognition (cont’d)

Other income

Other income is recognised upon receipt.

2.3 Recognition of expenditures

Expenditures are recognised in the statement of financial activities once the goods or services have been received, unless the expenditure qualifies for capitalisation. Expenditure on performance-related grants is recognised to the extent the specified service or goods have been provided. Expenditures in the statement of financial activities are classified under cost of charitable activities and governance and administrative costs.

Cost of charitable activities

Expenditure on charitable activities comprises all the resources applied by the Charity in undertaking its work to meet its charitable objectives. Such costs include the direct costs of the activities together with support costs incurred.

Governance and administrative costs

Governance and administrative costs include the costs related to the general running of the Charity as opposed to the direct management functions inherent in generating funds. Governance costs include both direct costs such as internal and external audit, legal advice for the Charity and costs associated with constitutional and statutory requirements, and related support costs which where material, would comprise apportionment of shared and indirect costs involved in supporting the governance activities.

Allocation of costs

Where appropriate, expenditures specifically identifiable to each cost classification are allocated directly to the type of costs incurred. Where apportionment between each costs classification is necessary, apportionment bases such as usage, head-count, floor area occupied or time required maybe used as appropriate.

2.4 Employee benefits

Defined contribution plan

The Charity makes contributions to the Central Provident Fund in Singapore. Contributions to the defined contribution plan are recognised as an expense in the period in which the related service is performed.

Short-term benefits

All short-term benefits including accumulating compensated absences are recognised in the statement of financial activities in the period in which the employees render their services.

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

2.5 Lease – operating leases as a lessee

Leases where a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) are taken to statement of financial activities on a straight line basis over the period of lease.

2.6 Plant and equipment

Plant and equipment are carried at cost less accumulated depreciation. Depreciation is charged on the straight-line method to write off the assets over their estimated useful lives as follows:

	<u>Estimated useful lives</u>
Computer and peripherals	1 year
Furniture and fittings	5 years
Office equipment	3 years
Renovation	3 years

The residual values, estimated useful lives and depreciation method of plant and equipment are reviewed, and adjusted as appropriate, at each balance sheet date. The effects of any revision are recognised in the statement of financial activities when the changes arise.

The gain or loss arising on disposal or retirement of an item of plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in the statement of financial activities.

Fully depreciated assets are retained in the financial statements until they are no longer in use.

2.7 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and cash at bank which are subject to insignificant risk of change in value.

2.8 Taxation

The Charity which is registered as a Charity under the Charities Act is exempted from income tax under Section 13(1)(zm) of the Income Tax Act.

2.9 Deferred income

Deferred income comprises funds received by the Charity that do not meet the criteria for recognition of income as the entitlement to income does not exist at the reporting date. Deferred income is recognised as a liability in the balance sheet until the Charity is entitled to the income, at which point it is recognised in the statement of financial activities.

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

2.10 Other receivables

Other receivables, excluding prepayments, are measured at initial recognition at transaction price, excluding transaction costs, if any. Transaction costs shall be recognised as expenditure in the statement of financial activities. Prepayments shall be initially recognised at the amount paid in advance for the economic benefits expected to be received in the future.

After initial recognition, receivables, excluding prepayments, shall be measured at cost less any accumulated impairment losses. Prepayments shall be measured at the amount paid less the economic resources received or consumed during the financial year/period.

At each balance sheet date, where there is objective evidence that a receivable is impaired, the carrying amount of the asset is reduced through the use of an allowance account, and the amount of the loss is recognised in the statement of financial activities. The allowance recognised is measured as the difference between the asset's carrying amount and the undiscounted future cash flows that the Charity expects to receive from the receivables. When a receivable is uncollectible, it is written off against the allowance account for receivables. Subsequent recoveries of amounts previously written off are credited in the statement of financial activities.

2.11 Other payables

Other payables are initially measured at transaction price, excluding transaction costs, if any, both at initial recognition and at subsequent measurement. Transaction costs are recognised as expenditure in the statement of financial activities as incurred. Accruals are recognised at the best estimate of the amount payable.

2.12 Accumulated fund

These represent net funds received by the Charity that are expendable for any activity within the Charity at Management's discretion in furtherance of the Charity's objectives.

2.13 Restricted funds

Restricted funds are funds subject to specific trusts, which may be declared by the donors or with their authority such as in the literature of a public appeals created through the legal process, but still within the wider objects of the Charity.

TSS scheme does not reimburse 100% of the salaries paid to staff who are employed under this scheme. The difference between the funding reimbursed and the gross salaries paid under this scheme has been addressed by the fund transfer from the unrestricted fund to TSS. Moving forward, the Charity shall budget for the non-reimbursable portion of such government fundings.

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2023

3. FUNDRAISING ACTIVITY

	2023	2022
	\$	\$
Ticket sales (tax deductible)	42,625	-
Ticket sales (non-tax deductible)	5,250	-
Lucky draw (non-tax deductible)	6,020	-
Auction (tax deductible)	1,921	-
Auction (non-tax deductible)	24,421	-
Donation (tax deductible)	116,979	-
Donation (non-tax deductible)	16,286	-
	<u>213,502</u>	<u>-</u>

4. OTHER INCOME

	2023	2022
	\$	\$
		(Restated)
CDC outreach fund	-	18,150
CPF transition offset	-	44
Government-paid childcare leave	-	648
Internship fees	4,680	14,180
Interest income	37	21
Job growth incentive	-	9,540
Progressive wage credit scheme	17,412	-
Other income	50	12,550
Special employment credit	-	21
Tote board – Enhanced Fund-Raising Programme	205,716	-
Wage credit scheme	-	5,572
	<u>227,895</u>	<u>60,726</u>

5. COST OF CHARITABLE ACTIVITIES

	2023	2022
	\$	\$
		(Restated)
<u>Unrestricted fund</u>		
Charitable activities expense	3,564	18,487
Fundraising expenses	54,540	908
Volunteer engagement expenses	8,377	4,044
	<u>66,481</u>	<u>23,439</u>
<u>Restricted fund – Transformation support scheme</u>		
Staff salary and bonuses	40,000	85,874
	<u>106,481</u>	<u>109,313</u>

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2023

6. GOVERNANCE AND ADMINISTRATIVE COSTS

		Unrestricted fund	
	Note	2023	2022
		\$	\$
			(Restated)
Administrative expense		8,594	20,393
Advertisement		108	54
Audit fee		4,704	3,800
Accounting fee		4,980	3,600
Bank charges		427	357
Cleaning expenses		4,560	4,080
Depreciation of plant and equipment	7	29,292	33,908
Delivery Charges		26	21
Networking expenses - entertainment		2,113	2,669
General expenses		-	257
Insurance		573	527
IT expense		4,784	11,200
Medical expenses		80	256
Membership fees		218	436
Office supplies		215	202
Printing, postage and stationery		540	2,848
Professional fees		17,369	13,046
Refreshment		294	301
Rental of office	12	28,512	28,248
Rental of warehouse		4,808	3,510
Rental of equipment		972	-
Repair and maintenance		427	3,257
Secretarial fees		1,600	1,480
Service and conservancy charge		3,775	3,703
Subscriptions		2,449	2,094
Staff salary and bonuses		210,404	200,387
Staff CPF		36,654	43,339
Skill development levy		473	608
Staff welfare		3,290	3,909
Supervisor Fees		-	3,340
Stamp duty		356	-
Telephone		4,118	3,822
Training expenses		-	8,982
Transport		131	52
Temporary manpower		1,000	-
Upkeep of vehicles		5,689	6,850
Utilities		3,822	5,614
		<u>387,357</u>	<u>417,150</u>

Nulife Care & Counselling Services Limited
NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2023

7. PLANT AND EQUIPMENT

	Computer and peripherals \$	Furniture and fittings \$	Office equipment \$	Renovation \$	Total \$
Cost					
As at 01 January 2022	31,701	32,353	9,249	68,711	142,014
Additions	-	5,017	399	-	5,416
As at 31 December 2022	31,701	37,370	9,648	68,711	147,430
Additions	-	-	655	-	655
Written off	(6,088)	(283)	-	-	(6,371)
As at 31 December 2023	25,613	37,087	10,303	68,711	141,714
Accumulated depreciation					
As at 01 January 2022	27,478	17,214	4,983	20,822	70,497
Depreciation (Note 6)	4,223	4,406	2,376	22,903	33,908
As at 31 December 2022	31,701	21,620	7,359	43,725	104,405
Depreciation (Note 6)	-	4,700	1,969	22,623	29,292
Written off	(6,088)	(283)	-	-	(6,371)
As at 31 December 2023	25,613	26,037	9,328	66,348	127,326
Carrying amount					
As at 31 December 2022	-	15,750	2,289	24,986	43,025
As at 31 December 2023	-	11,050	975	2,363	14,388

8. OTHER RECEIVABLES

	2023 \$	2022 \$
Deposits	10,579	9,946
Sundry receivables	880	680
Grant receivable	14,836	-
	<u>26,295</u>	<u>10,626</u>

9. CASH AND BANK BALANCES

	2023 \$	2022 \$
Cash on hand	236	207
Cash at bank	409,621	245,917
	<u>409,857</u>	<u>246,124</u>

Cash at banks earns interest at prevailing bank interest rate.

Nulife Care & Counselling Services Limited
NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2023

10. OTHER PAYABLES

	2023 \$	2022 \$
Accrued operating expenses	15,619	11,986
Sundry creditors	4,536	268
	<u>20,155</u>	<u>12,254</u>

11. RELATED PARTY TRANSACTIONS

In addition to the related party transactions disclosed elsewhere in the financial statements, the Charity carried out the following transactions with the related parties on terms between the parties during the financial year.

	2023 \$	2022 \$
<i>Key management personnel compensation</i>		
Salaries and other short-term employee benefits	120,302	88,468
Post-employment benefits – contribution to CPF	13,209	10,200
	<u>133,511</u>	<u>98,668</u>
Number of key management in remuneration bands \$100,001 to \$200,000	1	-

Apart from key management personnel listed above, there were no other staff that received more than \$100,000 in annual remuneration during the financial year ended 31 December 2023 and 2022 respectively.

12. LEASES

The Charity as a lessee:

At the end of the reporting period, the total future minimum lease payments for non-cancellable operating lease not provided for in the financial statements are as follows:

	2023 \$	2022 \$
<i>Rental of office premises</i>		
Within one financial year	28,776	28,248
Between two and three financial years	34,411	62,381

Operating lease payments are for rental payables for office premises. The leases are negotiated for an average term of 3 years and rentals are not subject any escalation clause.

Lease rental payments for office premises recognised in the statement of financial activities under rental of office space are \$28,512 (2022: \$28,248) (Note 6).

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2023

13. RESERVES POSITION

The Charity's reserve position for the financial year ended 31 December 2023 is as follows:

		2023	2022	Increase/ (Decrease)
		\$	\$	%
A	Unrestricted funds			
	- General funds	432,010	290,215	48.86
B	Restricted or designated funds			
	- Designated funds	-	-	-
	- Restricted funds	-	-	-
C	Endowment funds	-	-	-
D	Total funds	432,010	290,215	48.86
E	Total annual operating expenditure	453,838	495,640	(3.01)
F	Ratio of unrestricted fund to annual operating expenditure [A/E]	0.95	0.66	44.51

Reference:

- (C) An endowment fund consists of assets, funds or properties, which are held in perpetuity, which produce annual income flow for a company to spend as grants.
(D) Total funds include unrestricted, restricted/ designated and endowment funds.
(E) Total annual operating expenditure includes expenses related to cost of charitable activities and governance and other operating and administration expenditure.

The reserves of the Charity provide financial stability and the means for development of the Company's activities. The Board intends to maintain the reserves at a level sufficient for its operating needs. The Charity reviews the level of reserves regularly for the Charity's continuing obligations.

14. FUND RAISING

30/70 Fund-raising Efficiency Ratio

	2023	2022
	\$	\$
Income from charity dinner	213,502	-
Cost of charity dinner	54,540	-
Fund-raising efficiency ratio	25.50%	-

The fund-raising efficiency ratio has been computed as $(E+S)/(R+S)$, where **E** refers to the total expenses relating to fund-raising; **R** refers to the total gross receipts from fund-raising, other than receipts from sponsorships; and **S** refers to the total cost or value of sponsored goods and services relating to fund-raising.

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2023

15. CONFLICT OF INTEREST POLICY

The Board of Directors are expected to avoid actual and potential conflicts of interest. The Board of Directors are expected to declare such conflicts of interest to the Charity as soon as possible and abstain from discussion and decision on the matter. All Board of Directors are also required to submit an annual conflict of interest declaration at the end of each financial year or as soon as they are aware of any conflict of interest.

Where a conflict of interest arises at a Board meeting (if any), the Board member concerned should not vote on the matter nor participate in discussions. He or she should recuse himself or herself from the meeting. The reason for how a final decision is made on the transaction or contract should be recorded accordingly. Any appointment of staff who is a close member of the family of the current Board members or staff should be approved by all the Board members. Board members or staff should make a declaration of such relationships, abstain from and not influence decisions made on this appointment.

16. PRIOR FINANCIAL YEAR RECLASSIFICATION


Retrospective reclassifications have been made to reclass certain incomes and expenses which were previously recognised under unrestricted fund income and expenses but should have recognised under restricted fund incomes and expenses. Comparative figures have been adjusted to conform to current year's presentation.


The effects of the representation on the charity's reported amounts are as follows:

	Note	As previously stated	Increase/ (Decrease)	As reclassification
		\$	\$	\$
As at 31 December 2023				
Statement of financial activities				
<u>Unrestricted fund</u>				
Other income	3	91,549	(30,823)	60,726
<u>Governance and administrative costs</u>				
Staff salary and bonuses	5	286,261	(85,874)	200,387
Statement of financial activities				
<u>Restricted fund</u>				
Transformation support scheme		-	30,823	30,823
<u>Cost of charitable activities</u>				
Staff salary and bonuses		-	85,874	85,874



 153A Serangoon North Avenue 1,
#02-456/8, Singapore 551153

 +65 6300 8706

 www.NuLife.com.sg

 CCS@nulife.com.sg

Registered charity: 200416313W member of NCSS