



St John
Singapore



**ANNUAL
REPORT
2021**

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2021 has been an extremely challenging year for St John Singapore (SJS). Society, including St John personnel, had to grapple with the pandemic and (Safe Measures Management) SMM. We were involved in vaccination exercises for our Dementia Clients, as well as our staff. Despite this, COVID-19 hit some of our Dementia Clients as well as some of our staff and their families. As a result, some of them needed to self-isolate or even be hospitalized. Fortunately, there was no known mortality within this circle of people.

Nevertheless, SJS continued with all its activities, as will be detailed within this Annual Report. We are happy to report that in spite of the periods of Phase 2 Heightened Alert (P2HA), our First Aid Classes managed to average about 60% of capacity, and we managed to conduct Life Support Classes and Standard First Aid Classes for the majority of the Cadets in the Brigade. The Dementia Centre also managed to do outreach at 86.6% of capacity.

Council also updated its Constitution, which was accepted by our new Sector Administrator, Ministry of Health (it was previously Ministry of Education). As soon as this was completed, we embarked on further tightening up of our governance and compliance processes.

We look forward to 2022 with optimism. Council is determined to continue work for the benefit of the local community. Pro Fide and Pro Utilitate Hominum.

Dr Sayampanathan S R E, PBM, KStJ
Chairman, National St John Council of Singapore

OUR VISION

To be a leading humanitarian and charitable organisation, and to serve humanity by relieving pain and suffering.

OUR MISSION

- To promote and encourage the work of St John Singapore in all its aspects
- To promote and encourage all work of humanity and charity for the relief of distress, suffering, sickness and danger without any distinction as to race, class or creed, and the extension of the great principles of the Order of St John embodied in its mottos “For the Faith” and “In the Service of Humanity”
- To serve mankind through training in life saving skills and health care in schools, homes organisations and the workplace in Singapore

OUR MOTTOS

“Pro Fide” - for the Faith

“Pro Utilitate Hominum” - For the Service of Humanity.

OUR VALUES

St John's values are called the 'eight beatitudes' symbolically depicted by an eight-pointed cross of the Order of St John.

- | | |
|----------------|-----------------|
| • Comforting | • Righteousness |
| • Humility | • Meekness |
| • Peace making | • Mercy |
| • Endurance | • Purity |

St John Singapore has applied secular meanings to the points as the traits of a good first aider:

- Observant
- Tactful
- Resourceful
- Dexterous
- Explicit
- Discriminating
- Persevering
- Sympathetic



OUR GOALS

- To have a trained first aider in every school, home, organization and workplace in Singapore
- To be the preferred charity serving humanity through life-saving skills of first aid, nursing, occupational safety, health care training and emergency assistance
- To be the preferred uniformed group in Singapore
- To be an organisation adopting best practices and leveraging on information technology skills and tools, in the pursuit of our goals
- To provide and manage affordable health care services
- To be the focal point for former members to keep in touch with St John and with each other and to support the activities of St John

CHARITY PROFILE

Registered Name and Address of Organisation:

St John Singapore
 St John Singapore (Headquarters)
 420 Beach Road
 Singapore 199582

Contact us

Telephone (General line)	065- 62980300
Fax No	065- 62965797
Email	enquiry@stjohn.org.sg
Website	www.stjohn.org.sg
St John Singapore Dementia Centre	6298 0300 ext. 551 / Mobile 86003234/ Email: ddc@stjohn.org.sg

Charity Status

Charity Registration No	00948
Charity Registration Date	16 March 1993 Registered with the Registry of Societies on 28 July 1970 Unique Entity No. (UEN): S70SS0009L
GST Registration No.	M90361968Y
IPC Status	Date: 1 July 2021 - 30 June 2024
Sector Administrator	Ministry of Health Corporate Member of National Council of Social Service Corporate member of Peoples' Association
Chief Executive Officer	Mr Warner Ee Boon Watt
Statutory Auditor	NLA DFK Assurance PAC
Bankers	UOB, Maybank and DBS

Registration and Compliance

The St John Singapore (“SJS” in short) is a Social Service Organisation and registered as a society under the Societies Act on 28 July 1970. It is also registered as a Charity and is recognized as an Institution of Public Character (IPC) which allows our donors to enjoy tax deductions. SJS is governed by the Constitution of SJS and is complying with the Code of Governance for Charities and Institutions of Public Character.

Members of the Council

SJS is governed by the National St John Council of Singapore (NSJCS) whose members are appointed according to the SJS’s Constitution. Being the highest policy and decision-making body of SJS, the NSJCS has the ultimate responsibility of ensuring that SJS is governed and managed responsibly and prudently to ensure the effectiveness, credibility and sustainability of the organisation.

The NSJCS presently comprises the Council Chairman, Vice-Chairmen, Honorary Secretary, Honorary Treasurer, Assistant Honorary Treasurer and other Council Members. The NSJCS charts the overall direction of SJS and is responsible for the promotion of the Policy and Programmes of SJS. It oversees the direction of SJS and ensures that SJS’s principles are adhered to.

Election of Office Bearers

The Chairman and the elected Vice-Chairman are elected in accordance with the SJS Constitution. Two other Vice-Chairmen, Honorary Secretary, Honorary Treasurer and Assistant Honorary Treasurer of the Council are appointed from amongst its members.

Sub-Committees

At the first meeting of the NSJCS immediately following the Annual General Meeting, the Chairman shall appoint such sub-committees as may be deemed necessary. The sub-committees are responsible for overseeing the core issues (specific or assigned) under their purview and provide/recommend policy directions and guidance to the NSJCS and Management.

Honorary Treasurer

The Honorary Treasurer is duly appointed under the Constitution of SJS and shall be responsible for the proper functioning, management and administration of SJS financial matters.

Chief Executive Officer/ Chief Operations Officer

The Chief Executive Officer/Chief Operations Officer supervises the work of all employees. He is in attendance at all meetings of the Council to provide information and Secretariat support.

Auditor

The accounts of SJS are audited annually by a public accountant appointed by SJS and approved by the sector administrator.

Financial Management

The financial statements of SJS are drawn up in accordance with the Statement of Recommended Accounting Practice (RAP 6) and the Singapore Financial Reporting Standards (FRS).

Fund Raising and Donations

SJS has established internal guidelines on fundraising that are adhered to for all fundraising events. These guidelines are based on the best practices set out by the National Council of Social Service and the Charity Council. The committee for each fundraising event consists of volunteers and supported by staff. The donors are informed of our objectives and targets. The funds raised are for supporting programmes and activities in line with the tag line, “Service to Humanity”.

Conflict of Interest Policy

Every person who has been or will be in any way, whether directly or indirectly, faced with a conflict situation (actual, potential or perceived) are required to make a full and frank disclosure to the parties responsible for making the decision and are excluded from the decision-making process relating to that matter. Immediate family members are treated as an interest of that person, and include the spouse, siblings, parents and children.

All interested person transactions pertaining to staff of SJS must have obtained the prior approval of the Chairman. Interested person transaction pertaining to Council Members must obtain the prior approval of the Chairman and any transaction that the Chairman is an interested person, must obtain the prior approval of the Audit Committee. All Council Members make annual declaration at the beginning of their term. Management staff including staff managing procurement shall also make declaration at the beginning of the year.

Reserves Policy

SJS targets to keep about three months of operational expenses as short-term investment in the form of fixed deposits on month-to-month basis with auto rollover; and in fixed deposits for a period of three months and thereon. The rest of the money shall be kept as investment in the following form:

- (a) as capital expenditure for the building
- (b) invest in Government Bonds as a long-term investment
- (c) deposit as long-term Fixed Deposit with the banks for a period of three years and thereon.

Designated Fund

With the transformation of the Zones into Districts, the then Zone 9 Bursary Fund shall be renamed the St John Bursary Fund to provide bursaries and scholarship awards to deserving cadet members in the Brigade. The other recently set up designated funds are the Dementia Centre Resource Fund for the improvements of/new facilities and new programmes, and, the Dementia Centre Operations Supplementary Fund to supplement the operational expenditures of the Centre. The usage of these funds is subjected to specific approval of the NSJCS with effect from 12 November 2020.

Reserve & Investment Sub-Committee

The Reserve & Investment Sub-Committee is appointed by the NSJCS to exercise prudence and good stewardship in relation to the investment of SJS funds to look into generating higher returns in the long run with a reasonable amount of risk.

Internal Audit Sub-Committee

The Internal Audit Sub-Committee is appointed by the NSJCS to assist SJS in fulfilling its oversight responsibilities for the financial reporting process, the system of internal control, the audit process, and SJS's process for monitoring compliance with the laws and regulations and the code of conduct.

Whistle Blowing Policy

SJS whistle blowing policy aims to provide an avenue for staff, volunteers and external parties to raise good faith. This policy covers issues where the following may be suspected:

1. Corruption
2. Acts of fraud
3. Theft and/misuse of SJS's properties, assets or resources
4. Breach of laws

OFFICE BEARERS



Chairman
Dr Sayampanathan S R E
PBM, KStJ



Vice Chairman
Mr Tian Mong Ching
CStJ



Vice Chairman
Dr Nelson Chua
PP, PBS, CStJ



Vice Chairman
Dr Dave Lee
OStJ



Honorary Secretary
Mr Andrew Hodges
CStJ



Honorary Treasurer
Mr William Leong
MStJ



Assistant Honorary Treasurer
Dr Ramesh Subramaniam

COUNCIL MEMBERS



Dr Alvin Ng
MStJ



Mr Ang Chin Koon
BBM, OStJ



Ms Bella Tan



Mr Benjamin Cheong
MStJ



Mr Lim Cheng Eng
BBM(L), OStJ



Dr Png Heng Hock
PK, PB, OStJ



Prof Sean Rozario



Mr Tan Yak Huang
PB, KStJ



Mr Timothy Ng



Dato' Seri Jackson Teo

ADVISORS



Mr Bobby Lim Chye Huat
BBM, KStJ



Mr Kun Kay Hong
BBM(L), CStJ



Prof (Dr) Low Cheng Hock
JP(R), PPA(E), PPA(P), BBM,
KStJ

ASSOCIATE COUNCIL MEMBERS



Mr Chia Keng Hian
BBM, PB, PBS, CStJ



Mr Enoch Chan
MStJ



Ms Wendy Neo
OSTJ



Mr Matthew Chua
MStJ



Mr Chua Qing Jun
MStJ



Dr Lee Wei Chee
MStJ



Mr Edwin Leong
MStJ



Ms Sim Hui Shi
MStJ



Mr Toh Yean Lih
MStJ



Dr Benjamin Tan

NSJCS Sub-Committees as of August 2021

Awards Sub Committee

Chairman	:	Dr Sayampanathan S R E, PBM, KStJ
Members	:	Dr Nelson Chua, CStJ Dr Dave Lee, OStJ Mr Ang Chin Koon, BBM, OStJ Mr Lim Cheng Eng, BBM(L), OStJ
Ex-Officio	:	Mr Andrew Hodges, CStJ

Budget Sub Committee

Chairman	:	Mr Tan Yak Huang, PB, KStJ
Members	:	Mr Jerry Ko, MStJ Ms Nancy Sim, OStJ Mr Edwin Leong, MStJ
Ex-Officio	:	Mr William Leong, MStJ Mr Warner Ee Mr Thomas Hwa, MStJ

Bursary Fund Sub Committee

Chairman	:	Mr Tan Yak Huang, PB, KStJ
Members	:	Mr Lim Kien Huat, MStJ Dr William Chung Tang Fong BBM, MStJ
Ex-Officio	:	Dr Ramesh Subramaniam

Corporate Communications Sub Committee

Chairman	:	Mr Timothy Ng
Members	:	Dato' Seri Jackson Teo Mr Enoch Chan, MStJ Ms Sim Hui Shi, MStJ Mr Tang Chee Kai, MStJ Mr Eng Yu Fan
Ex-Officio	:	Mr Andrew Hodges, CStJ

Dementia Centre Sub Committee

Chairman	:	Ms Bella Tan
Members	:	Ms Christina Tian Ms Joan Lee Ms Muthukumari Pitchai Dr Sam Goh
Ex-Officio	:	Mr Warner Ee Ms Valerie Ng

Fund Raising Sub Committee

Chairman	:	Mr Lim Cheng Eng, BBM(L), OSTJ
Members	:	Mr Ang Chin Koon, BBM, OSTJ Mr Bobby Lim, BBM, KStJ Mr Kun Kay Hong BBM (L), CStJ Mr Chia Keng Hian, BBM, PB, PBS, CStJ
Ex-Officio	:	Mr Tian Mong Ching, CStJ Mr Warner Ee

Governance, Compliance & Audit Sub Committee

Chairman	:	Prof Sean Rozario
Members	:	Dr Nelson Chua, CStJ Dr Dave Lee, OSTJ Mr William Leong, MStJ Mr Timothy Ng Dr Lee Wei Chee, MStJ
Ex-Officio	:	Dr Sayampanathan S R E, PBM, KStJ Mr Andrew Hodges, CStJ

Human Resource Sub Committee

Chairman	:	Prof Sean Rozario
Members	:	Mr Tian Mong Ching, CStJ Dr Ramesh Subramaniam Ms Bella Tan
Ex-Officio	:	Dr Sayampanathan S R E, PBM, KStJ Mr Andrew Hodges, CStJ

Internal Audit Sub Committee

Chairman	:	Mr Benjamin Cheong, MStJ
Members	:	Prof (Dr) Low Cheng Hock, JP(R), PPA(E), PPA(P), BBM, KStJ Mr Bobby Lim, BBM, KStJ Mr Matthew Chua, MStJ Mr Toh Yean Lih, MStJ

Publications Sub Committee

Chairman	:	Mr Timothy Ng
Members	:	Mr Eric Chong, OSTJ Mr Chua Qingjun, MStJ Mr Tang Chee Kai, MStJ
Adviser	:	Mr Ma Poh How, PBM, CStJ
Ex-Officio	:	Dr Sayampanathan S R E, PBM, KStJ Mr Andrew Hodges, CStJ Mr Warner Ee

Board of Presidents Sub Committee

Co-Chairman	:	Mr Ang Chin Koon, BBM, OStJ Mr Lim Cheng Eng, BBM(L), OStJ
Hon Treasurer	:	Dr Kenny Sim, PBM, MStJ
Hon Asst Treasurer	:	Dr William Chung Tang Fong BBM, MStJ
Hon Secretary	:	Mr Chia Keng Hian, BBM, PB, PBS, CStJ
Members	:	Mr Antony Aiw Chye Seng, MStJ Mr Chan Khai Pheng, MStJ Dr Chong Jen, MStJ Mr Chong Neng Sing, MStJ Mr Patrick Khoo Hang Choong, PBM, MStJ Mr Liang Chiang Heng, CStJ Mrs Anatasia Liew, BBM, MStJ Mr Lim Ban Dian Mr Lim Kien Huat, MStJ Mr Loh Hon Chew, BBM, OStJ Dato William Oh Keh Yew, MStJ Mr Phua Lam Soon, BBM Dato Seri Jackson Teo, PBM

SJS HEADQUARTERS

Mr Ee Boon Watt, Warner
Chief Executive Officer

Ms Ng Suat Hoon, Valerie
Senior Administrative Officer

Ms Sim Siew Khim, Kellyn
Finance Manager

Ms Lee Toh Kiang, Linda
Higher Accounts Executive

Ms Lee Seow Hong, Crystal
Accounts Assistant

Mr Hwa Wen Jie Malcolm
Trainer

Mr Lee Teck Chye Lawrence
Trainer

Ms Ng Seong Keow, Elizabeth
Administrative Executive

Ms Chiam Ai Chin
Accounts and Administrative Executive

Ms Ong Lee
Course Administrator

Mr Ting Fook Mun, Colin
Administrative Executive

Ms Yen Lee Moi, Helen
Administrative Executive

Ms Chan Nguan Ching Angeline
Accounts and Administrative Executive

Mr Mohamed Rahim Bin Mustafa
Driver and Vehicle Maintenance Officer

Mr Loganaran s/o Meyappan
Cleaner

Mr Qian Zhiqiang, Clarence
Cleaner

Mr Yau Tet Koon
Watchman/Cleaner

SJS JURONG CENTRE

Mr Hwa Teik Hing, Thomas
Centre Manager

Ms Hamidah Binti L. Mat
Administrative Executive

Ms Dewi Pearl Kadir
Administrative Executive

Mr Mohamed Bin Said, MSTJ
Logistic Officer

SJS DEMENTIA CENTRE

Mr Ee Boon Watt, Warner
Centre Manager

Ms Ng Suat Hoon, Valerie
Deputy Centre Manager

Ms Mary Tee
Senior Supervisor

Ms Vijiya Kumari D/O Rajoo
Registered Nurse

Ms Ong Sim E Julie
Registered Nurse

Ms Lim Chai Hong Geraldine
Therapy Assistant

Mr Cheong Kok Fei Andy
Therapy Assistant

Ms Tee Kwee Gek Jenny
Healthcare Support Assistant

SJS DEMENTIA CENTRE (Cont.)

Ms Chng Lay Yong
Healthcare Support Assistant

Ms Rabetha Beham D/O M.P. Nather Vava
Healthcare Support Assistant

Ms Chua Lily
Healthcare Support Assistant

Mr Lim Beng Hock George
Healthcare Support Assistant

Ms Chua Ah Hong
Healthcare Support Assistant

Mr Lee Soon Nyen Wilson
Healthcare Support Assistant

Ms Chin Mooi Lee
Healthcare Support Assistant

Mr Phua Boon Huat Kenny
Healthcare Support Assistant

Ms Ho Guek Cheng
Supervisor, Kitchen & Administrative

Ms Lim Puay Meng Evelyn
Kitchen Helper

Mr Ong Wai Kum, Aaron
Driver

Mr Lim Tian Hoe
Driver

KEY EVENTS

3 February	NSJCS Council Meeting (hybrid meeting)
27 February	Investiture for 2019 and 2020 Award Recipients Guest of Honour : Royal Navy Commander Martin Moore
13 March	St John Brigade Singapore Chief Commissioner Change of Command
14 April	NSJCS Council Meeting (hybrid meeting)
16 June	AGM (hybrid meeting)
16 June	NSJCS Council Meeting (hybrid meeting)
9 August	St John Brigade Singapore participated in National Day Parade (virtual)
25 August	NSJCS Council Meeting (hybrid meeting)
24 November	NSJCS Council Meeting (hybrid meeting)

Attendance Records of Council Members at NSJCS– Council Meetings (2021)

S/NO	NAME	APPOINTMENT	COUNCIL MEETING DATES							Remarks
			12/11 /20	16/12 /20	03/0 2/21	14/04 /21	16/06 /21	25/08 /21	24/11 /21	
1	Dr Sayampanathan SRE	Chairman	Y	Y	Y	Y	Y/Y	Y	Y	
2	Dr Nelson Chua	Vice-Chairman & Chief Commissioner, St John Brigade, Singapore	Y	Y	Y	Y	Y/Y	Y	Y	
3	Dr Dave Lee	Vice-Chairman & Director, Association	Y	Y	Y	Y	Y/Y	Y	Y	
4	Andrew Hodges	Hon. Secretary	Y	Y	Y	Y	Y/Y	Y	Y	
5	Mr William Leong	Honorary Treasurer	Y	Y	Y	Y	Y/Y	Y	Y	
6	Dr Ramesh S	Assistant Hon. Treasurer	Y	Y	Y	Y	Y/Y	Y	Y	
7	Dr Alvin Ng	Member	Y	Y	Y	Y	Y/Y	Y	N	
8	Mr Ang Chin Koon	Member	Y	Y	Y	Y	Y/Y	Y	Y	
9	Ms Bella Tan	Member	Y	Y	Y	Y	Y/Y	N	Y	
10	Mr Benjamin Cheong	Member	Y	Y	Y	Y	Y/Y	Y	Y	
11	Dato Seri Jackson Teo	Member	-	-	-	-	-	Y	Y	
12	Mr Lim Cheng Eng	Member	Y	Y	Y	Y	N/Y	N	Y	
13	Dr Png Heng Hock	Member	Y	Y	Y	Y	Y/Y	Y	Y	
14	Prof Sean Rozario	Member	Y	Y	Y	Y	Y/Y	Y	Y	
15	Mr Tan Yak Huang	Member	Y	Y	Y	Y	Y/Y	Y	Y	
16	Mr Tian Mong Ching	Vice Chairman	Y	Y	Y	Y	Y/Y	Y	Y	
17	Mr Timothy Ng	Member	Y	Y	Y	Y	Y/Y	Y	Y	
18	Prof Low Cheng Hock	Advisor	Y	Y	Y	Y	Y/Y	Y	Y	
19	Mr Bobby Lim	Advisor	Y	Y	Y	Y	Y/Y	Y	Y	
20	Mr Kun Kay Hong	Advisor	Y	Y	Y	Y	Y/Y	Y	Y	
21	Mr Chia Keng Hin	Associate Member	Y	Y	Y	Y	Y/Y	Y	Y	
22	Mr Enoch Chan	Associate Member	Y	Y	Y	N	Y/Y	Y	N	
23	Mr Matthew Chua	Associate Member	Y	Y	Y	Y	Y/Y	Y	Y	
24	Ms Wendy Neo	Associate Member	Y	N	Y	Y	Y/Y	Y	Y	
25	Dr Lee Wei Chee	Associate Member	-	-	-	-	-	Y	Y	
26	Mr Edwin Leong	Associate Member	-	-	-	-	-	Y	Y	
27	Ms Sim Hui Shi	Associate Member	-	-	-	-	-	Y	Y	
28	Mr Toh Yean Lih	Associate Member	-	-	-	-	-	Y	Y	
29	Mr Chua Qing Jun	Associate Member	-	-	-	-	-	N	Y	
30	Mr Lim Keng Hean	Associate Member	-	-	-	-	-	-	Y	
31	Dr Benjamin Tan	Associate Member	-	-	-	-	-	--	Y	
32	Mr Curtbeth Koh	Associate Member	-	-	-	-	-	-	Y	

Council Members Serving More Than 10 Consecutive Years

According to the “Code of Governance” for Charities and Institutions of Public Character issues by The Charity Council (April 2017), under the Enhanced Tier, St John Singapore has to identify the Council Members who have served more than 10 consecutive years and disclose the reasons for retaining such Council Members on the National St John Council of Singapore.

The following Council Members, who were appointed after the AGM held on 28 October 2020, fell into this category :

Name	Reason for Retention in Council
Mr Tan Yak Huang	He is a highly respected and long serving member of St John Singapore, with a lot of institutional knowledge to guide the new Council. He also had a lot of understanding of St John Brigade affairs, having risen to the rank of Deputy Chief Commissioner, and his advice regarding Brigade affairs was considered very valuable

FINANCIAL PERFORMANCE

Due to the government enforced restrictions for COVID-19, plans for Flag Day and Walkathon were not permitted.

We have sent 6 people for the on-line Fund Raising Course.

We applied for VCF (Voluntary-Welfare-Organisation-Charities Capability Fund) Consultancy Grant for the SJS Policy Manuals. This would be done by Shared Services for Charities with up to 80% funding by this Grant.

For more information on our finances, please refer to the Audit Report by the External Auditors.



Dr Dave Lee, OStJ
Director, St John Association Singapore

2021 Association Report

2021 has remained a challenging year for the St John Association. In 2020, the onset of the COVID-19 Pandemic and national restrictions saw a significant reduction in classes conducted and revenue collected.

St John Association made use of online teaching platform(s) to comply with safe distancing measures and restart First Aid classes. These were complemented with in-person sessions for First Aid practical assessments. At the start of Phase 3 Safe Nation in January 2021, we were functioning at 35% of usual capacity.

However, 2021 saw frequent spikes and repeated waves of local COVID-19 infections as well as the COVID-19 Delta variant. This limited the gradual reopening and resumption of activities in Singapore. It brought Singapore back into Phase 2 Transition in March 2021, then to Phase 2 Heightened alert in May 2021 and culminated in a Phase 2 Stabilisation in September 2021.

These changes necessitated frequent adjustment in Safe Management Measures for the conduct of First Aid training as stipulated by Singapore First Aid & Resuscitation Council SRFAC. It meant that First Aid training could not return to their usual class sizes and class numbers.

The headquarters and Jurong Centre staff also had to implement various measures for the safe conduct of First Aid training in 2021. These were :

- Trace together registration upon entrance and exit of HQ
- 100% Vaccination rate for our lecturers and staff
- Frequent ART testing weekly of lecturers and front facing staff
- ART testing for participants (since December 2021)
- Introduction of virtual Zoom Training for the conduct of theory lessons
- Use of mask in the HQ premises and during classes
- Class sizes meeting criteria set according to prevailing situation (Class size was limited to a 16-person class with a CPR + AED practical training ratio of 1: 4)
- Frequent wipe downs of classes, mannikins and teaching aids
- Use of air purifiers in classrooms

In 2021, a total of 227 courses for 6979 participants were run at St John Association Singapore. These included Basic First Aid, Adult First Aid, Occupational First Aid, Child First Aid, CPR+AED and BCLS courses for members of public. This was an improvement from 2020 where a total of 209 courses for 1276 participants were run at St John Association Singapore.

The key milestones in 2021:

- 1) SJA as a SFRAC training centre for instructors – 15 April 2021
- 2) ISO 29993 Surveillance audit in Oct 2021 (Nationwide is going for their initial ISO 29993 certification)
- 3) Bizsafe 4\$ recertification

The headquarters manpower will continue with targeted marketing and prompt response for course requests by our managers. We will also continue to comply and adjust to training requirements set out by Singapore First Aid & Resuscitation Council (SFRAC) for First Aid course and First Aid instructor training.



Dr Dave Lee, OStJ
Director, St John Association Singapore



Dr Nelson Chua, PP, PBS, CStJ
Chief Commissioner
St John Brigade

2021 continues to be a year in which we learn to grapple with the 'New Normal' with the COVID-19 Pandemic. The Brigade, alongside the rest of Singapore, has had to adapt to new ways of doing things. Despite prevailing restrictions, I am proud that we have managed to continue building instructional and operational capabilities, and to continue our Service to Humanity.

BUILDING CAPABILITIES IN COVID-19

The Brigade has continued to innovate to allow more online learning and assessments. Our volunteers have since adapted comfortably to conducting training programmes and learning activities online - cadets can not only learn First Aid and Home Nursing skills through online resources and lectures, they can also now pursue a number of CPBS badge activities and participate in NCO Training Courses entirely online. Our cadets were even treated to career and scholarship talks from MOH Holdings, delivered directly to their screens as they stayed in the comforts and safety of their own homes. It is important to all of us that a sense of normalcy is retained in today's world of flux; I am glad that our digital initiatives have allowed our cadets to continue their St John experience as much as possible.

The Brigade also conducted its inaugural Home Nursing Instructor Course, aimed at uplifting Home Nursing standards within our Corps. In addition to our Corps First Aid Instructor and Basic Drill Instructor courses, the Brigade now has a complete suite of programmes to train cadet instructors in our core competencies. For our adult volunteers, the Brigade also launched our Responder Induction Course and Advanced Medical Life Support Course. These courses equip both St John volunteers and other ambulance services with greater instructional and operational capabilities. These collective efforts will serve to prepare our members for their future contributions to our community and country.

SERVICE TO HUMANITY

Brigade volunteers have demonstrated continued commitment to the Service of Humanity in spite of the pandemic. Our Districts have gone above and beyond to serve their respective communities through outreach activities and collaborations with other grassroots and non-profit organisations. We have also since resumed some First Aid public duties, with volunteers in action at national and community events such as National Day Parade 2021 and Istana Open House over the Deepavali holidays. I am proud to see many St John volunteers stepping forward, eager to resume serving their community.

In particular, three cadets from Dunman High School demonstrated true courage as First Responders at a chain collision. Zoe Teo Jing Jing, Jill Lee and Tan Ler Xen not only attended to casualties, but also rendered emotional support to a passer-by who was traumatised by the accident. The bravery of these cadets, as well as the unsung acts of kindness undertaken by other members, continues to demonstrate the importance of quality First Aid, home nursing and life support education.

ONWARDS TO 2022

As we look forward to 2022, we will continue to bring back some of the most cherished experiences which our cadets have missed in the past two years. Our National First Aid Competition - an annual highlight - will make its return in a virtual format. More service and outreach opportunities will also resume. We will also be joining the rest of the St John movement worldwide in celebrating the Centenary of the St John Cadet movement. While we all remain cautiously optimistic about what lies ahead as far as the pandemic is concerned, I invite you to join us in whatever ways you can to make 2022 yet another year to remember fondly.

KEY APPOINTMENT HOLDERS AS AT 31 DECEMBER 2021

Chief Commissioner	Dr Nelson Chua, PP, PBS, CStJ
Advisor to Chief Commissioner	Prof Christopher Goh, CStJ
Deputy Chief Commissioner	Mr Tian Mong Ching, CStJ
Chief Medical Officer	Dr Alvin Ng, MStJ
Deputy Chief Medical Officer	Dr Koo Chee Hoe
Snr Asst Chief Commissioner (Nursing)	Dr Png Hong Hock, PK, PBS, OStJ
Snr Asst Chief Commissioner (Ops)	Mr Chia Keng Hian, BBM, PBM, PB, PBS, CStJ
Snr Asst Chief Commissioner (Admin and Finance)	Mr Eric Lee, OStJ
Asst Chief Commissioner (Head – Special Duties)	Mr Bernard Koh, MStJ, CMSJ
Asst Chief Commissioner (Head – CPBS)	Ms Wendy Neo, OStJ
Asst Chief Commissioner (Head – Social / Welfare and Fundraising)	Ms Nancy Low, OStJ, CMSJ
Asst Chief Commissioner (Head – Overseas Exchange)	Mr Cheng Chung Hsien, OStJ
Asst Chief Commissioner (Head – Alumni)	Ms Chiang Mei Koon, OStJ, CMSJ
Asst Chief Commissioner (Head – Scholarship & Bursary)	Mr Wun Boon Leng, MStJ
Asst Chief Commissioner (Head – Manpower)	Mr Chin Chee Wah, OStJ
Asst Chief Commissioner (Head – Training, Programmes & Community Engagement)	Mr John Lee, MStJ, CMSJ
Asst Chief Commissioner (Head – Finance) (Brigade Treasurer)	Mr Jerry Ko, MStJ, CMSJ
Asst Chief Commissioner (Head – Administration) (Brigade Secretary)	Mr Matthew Chua, MStJ, CMSJ
Commissioner (Head – Adult Division)	Mr Koh Yen Chieh, MStJ, CMSJ
Commissioner (Head – National Events)	Mr Lerwin Nai, MStJ, CMSJ
Commissioner (Head – St John Badger)	Mdm Pauline Quek, OStJ
Commissioner (Head – Advanced Training)	Mr Donald Teh, CMSJ
District Commissioner (East)	Dr Lee Wei Chee, MStJ, CMSJ
District Commissioner (North)	Mr Edwin Leong, MStJ, CMSJ
District Commissioner (Northeast)	Mr Chua Qing Jun, MStJ, CMSJ
District Commissioner (Northwest)	Mr Toh Yean Lih, MStJ, CMSJ
District Commissioner (Southwest)	Ms Sim Hui Shi, MStJ, CMSJ
National Staff Officer (Head – Logistics)	Mr Simon Quek, OStJ
National Staff Officer (Head – Life Support Training)	Mr William Lee, MStJ, CMSJ
National Staff Officer (Head – Public Duty)	Mr Enoch Chan, MStJ, CMSJ
National Staff Officer (Head – Corporate Communications and Information Technology)	Mr Tang Chee Kai, MStJ, CMSJ
National Staff Officer (Head – First Aid & Home Nursing Training)	Dr Koh Yi Hui, MStJ, CMSJ
National Warrant Officer (Head – Warrant Officer Division)	Mr Mohammad Arif bin Ali, MStJ, CMSJ

KEY EVENTS IN 2021

Project Happy Feet - Raising Awareness on Fall Prevention in Seniors

The St John Brigade's North and Northwest Districts successfully executed "Project Happy Feet", a campaign to raise awareness on fall prevention in the Choa Chu Kang estate, from January to April 2021. Specifically, the campaign focused on the various types of hazards that causes falls, as well as educating seniors in our community on the measures they can take to reduce the risk of falling. Officers from the two Districts conducted monthly outreach sessions at the Choa Chu Kang Community Club. They engaged residents by sharing basic fall prevention tips and teaching simple exercises for elderly residents to strengthen their muscles.



Volunteers conducting door-to-door visits to engage and educate residents of Choa Chu Kang



Minister Gan Kim Yong speaking with volunteers during Project Happy Feet



Volunteers educating seniors on fall prevention strategies

On 17 April 2021, the campaign culminated with door-to-door visits across six residential blocks in Choa Chu Kang. In partnership with the Choa Chu Kang Youth Network, and also joined by volunteers from Southwest District, our officers reached out to more than five hundred households to educate on fall prevention, as well as to encourage residents to register for Covid-19 vaccination. The event was graced by Minister Gan Kim Yong, Member of Parliament for Choa Chu Kang GRC, who acknowledged the team's work and encouraged them to return to Choa Chu Kang to conduct future education on related health and safety topics.

In addition to receiving good feedback on the campaign from residents and stakeholders alike, our volunteers also found the experience enriching. *"Although the project was originally organised as a requirement under our Officer Training Course, Project Happy Feet has allowed me to have a deeper understanding of the problems faced by residents in our community and has given me the opportunity to work with a team to help tackle these issues"* shared Corps SO(6) Caleb Steven, one of the officers who took part in the project. Corps SO(6) Tan Ying Xin, 19, echoed his sentiments. *"As a Nursing Student, I think community health is of vital importance to our elderly, so I was proud to have played a small role in helping to educate residents about fall prevention,"* she said.

Project Happy Feet achieved a smooth and successful completion, accomplishing its objectives of increasing awareness on the importance of fall prevention, as well as motivating residents to take actionable change to create a safe and accident-free environment at home.

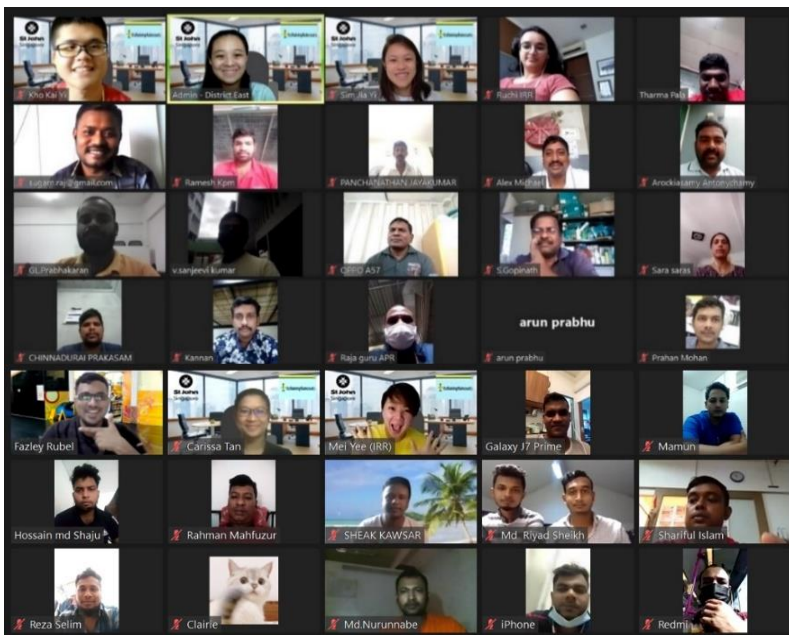


ItsRainingRaincoats - Supporting our Migrant Worker Community

Across six Sundays in August and September 2021, St John Brigade’s East District volunteers conducted virtual lessons to equip the migrant worker community with First Aid and healthcare knowledge. This is the second year in partnership with ItsRainingRaincoats (IRR), an initiative that aims to improve the lives of migrant workers in Singapore.

Our volunteers taught the lessons in English, and these were translated to Bengali & Tamil with the assistance of translators. The First Aid topics were chosen to be relatable to the potential hazards the migrant workers may face at their workplace. Beyond learning to recognise and treat basic wounds, the migrant workers learnt about heat injuries as well as head and spinal injuries. The sessions were conducted virtually, with translated slides and interactive quizzes to keep the participants engaged. More than 50 migrant workers joined and benefited from each session.

Through these sessions, our volunteers also had the opportunity to interact and understand the challenges faced by migrant workers amid the pandemic. The team was led by DSO(4) Lynn Sze and Corps SO(4) Carmen Koh, who drove the initial partnership and guided the volunteers to deliver the sessions successfully. Special thanks to ItsRainingRaincoats for their immense support in this partnership.



ST JOHN SINGAPORE (EAST DISTRICT) X ITSRAININGRAINCOATS

FIRST AID LESSONS

WHEN:
SESSION 1: 1 AUG 2021 (SUN)
Heat Injuries
SESSION 2: 8 AUG 2021 (SUN)
Burns and Wound Care
SESSION 3: 15 AUG 2021 (SUN)
Heart Attack and Stroke
SESSION 4: 22 AUG 2021 (SUN)
Severe Bleeding
SESSION 5: 29 AUG 2021 (SUN)
Head and Spinal Injury
SESSION 6: 5 SEPT 2021 (SUN)
Poisoning, Bites and Stings

BACK BY POPULAR DEMAND!
 Lessons will be conducted in English AND Bengali/Tamil!

TIME:
9: 50AM - 10:45AM

WHERE:
ZOOM

HOW TO JOIN:
Join our WhatsApp group by clicking the link in the caption!




29/21 Officer Training Course (OTC)

The 29th Officer Training Course (OTC) was held from 3 July to 14 August 2021. Due to COVID-19 restrictions, the course was again conducted virtually, with the Commissioning Ceremony streamed live on Facebook.

A total of 53 Officer Cadet Trainees (OCTs) had taken the first step to embark on this journey to be developed into Leaders, Mentors and Staff Officers. Over the period of OTC, they have dedicated their time and effort to proactively improve themselves, and thereafter, were ready to lead, to serve, and to make a positive difference to the Brigade and the community. These 53 OCTs had fully committed to the course despite the pandemic and had adapted together with the committee to continue learning and reflecting via online means, in spirit of the OTC motto to 'Lead with Honour'.

During the 29/21 OTC Commissioning Ceremony held online on 14 August 2021, we witnessed them pledging themselves as new Officers of St John Brigade Singapore, and thereafter appointed by our Chief Commissioner, Dr Nelson Chua. With the help of their parents and loved ones, we witnessed the new Officers donning their new Grade 6 ranks.

Congratulations. We welcome the 53 new Officers to our St John Family.



Parents of the 53 newly Commissioned Officers helping to don on their new Grade 6 ranks



06/21 National Basic Drill Instructor Course (BDI)

The 6th National Basic Drill Instructor (BDI), held from 9 January to 20 March 2021, was organised by the Warrant Officer Division. This course was conducted through a mix of virtual lessons and physical training with safe distancing measures in place. The BDI course aims to develop and train outstanding Cadets to maintain drill standards effectively, and uphold regimentation within their respective Corps.

Congratulations to the 50 Secondary Three cadets from 31 School Corps who were appointed as Basic Drill Instructors.



First Corps Home Nursing Instructor Course

The first Corps Home Nursing Instructor Course was held in-person by the Home Nursing Department from 20 February to 3 April 2021 to develop and train Brigade's NCO Cadets to be competent Basic Home Nursing Instructors.

Congratulations to the 44 cadets from 27 school Corps who had successfully graduated and appointed as Corps Home Nursing Instructors. These instructors had been sufficiently equipped with the latest knowledge and skills to be competent Home Nursing Instructors in their respective Corps.

Advanced Management Course and Senior Officer Management (SOM) Course 2021

The Advanced Management Course (AMC) and Senior Officer Management (SOM) Courses were held by the Advanced Training Department on 16 and 23 October 2021 respectively. Both were milestone courses aimed at developing Junior and Senior Officers with potential for greater responsibilities and senior positions within the Brigade, and to impart specific requisite knowledge to adequately prepare these candidates in carrying out their duties effectively.

Congratulations to the 13 AMC Officers graduates and 7 SOM Officers and Warrant Officers graduates.

St John-MOHH “Courage to Care: Community Nursing During Covid-19” Webinar

On 15 January 2021, St John Singapore and MOHH Healthcare co-organised a webinar, “**Courage to Care: Community Nursing during Covid-19**” where we listened to how frontline practitioners had overcome challenges as they #caretogobeyond during the pandemic, with Dr Betty Khong, Assistant Director of Nursing at Ren Ci Hospital, who shared her experience.

In addition, St John's very own DSO(5) Estelle Chua, who was a current student at Singapore Institute of Technology, talked about her experiences as a recipient of the Integrated Nursing Scholarship, and how her time in St John had brought her to where she is today.

The webinar session was open to all, including St John members and graduates who were interested to pursue a career in nursing.

A nurse leader ... in crisis

- **Set priorities**
 - Contain infection
 - Ensure continuity of care
- **Embrace open mindedness**
- **Decide with speed over precision**
 - Adapt boldly
- **Own your leadership in a crisis**
 - Lead by example and actively
- **Engage for impact**
 - Protect all staffs
 - Keep staff morale up

Nursing & St John

- Applying skills from St John in Nursing and vice versa
 - St John – First Aid Knowledge, Home Nursing Skills
 - Nursing – Applying in-depth medical knowledge and further treatment measures

St John-MOHH “Nursing Career and Scholarships” Webinar

The “Nursing Career & Scholarships” webinar, jointly organised by St John Singapore and MOHH Healthcare Scholarships, returned for the second time on 23 July 2021.

During the Webinar, we heard from Ms Jane Li Minyi, Senior Staff Nurse at National University Polyclinics, as she shared with our members more about life as a nurse in the polyclinics, and how her time in St John had shaped her career choices. MOHH scholarship officer Mr Nigel Lim also shared more about Singapore’s healthcare system and nursing career pathways, as well as the MOHH Nursing scholarships available for our St John members.



LIST OF SCHOOLS

EAST	NORTH	NORTHEAST	NORTHWEST	SOUTHWEST
Anglican High Sch.	Ahmad Ibrahim Sec. Sch.	CHIJ St. Joseph's Convent	Bukit Panjang Govt. High Sch.	Anglo-Chinese Sch. (Independent)
Bedok Green Sec. Sch.	Catholic High Sch.	Holy Innocents' High Sch.	Chua Chu Kang Sec. Sch. (Final Batch Graduating 2022)	Boon Lay Sec. Sch.
Chung Cheng High Sch. (Main)	CHIJ St. Nicholas Girls' Sch.	Maris Stella High Sch.	Dunearn Sec. Sch.	Bukit Merah Sec. Sch.
Damai Sec. Sch. (Final Batch Graduating 2022)	Chung Cheng High Sch. (Yishun)	North Vista Sec. Sch.	Hwa Chong Institution	Gan Eng Seng Sch.
Dunman High Sch.	Deyi Sec. Sch.	Paya Lebar Methodist Girls' Sch. (Secondary)	Kranji Sec. Sch.	Nan Hua High Sch.
East Spring Sec. Sch.	Naval Base Sec. Sch.	Xinmin Sec. Sch.	Nanyang Girls' High Sch.	NUS High Sch. Of Mathematics And Science
Hai Sing Catholic Sch.	Peirce Sec. Sch.	Yuying Sec. Sch.		River Valley High Sch.
Junyuan Sec. Sch.	St. Joseph's Institution	Zhonghua Sec. Sch.		Tanglin Sec. Sch. (Final Batch Graduating 2022)
Pasir Ris Crest Sec. Sch.				
Tampines Sec. Sch.				

ROLL OF HONOUR**Brigade Members Admitted *to*/Promoted in the Order or conferred the Commendation Medal in 2021****Promoted to Commander of the Order of St John**

Dr Nelson Chua Ping Ping

Promoted to Officer of the Order of St John

Dr Png Hong Hock

Admitted as Member of the Order of St John

Dr Lee Wei Chee

Mr Edwin Leong Kwang Ee

Mr Toh Yean Lih

Ms Sim Hui Shi

Mr Amos Kuek Qi Xiang

Mr Tan Eng Hee

Awarded the National St John Council Commendation Medal

Nil

Dr Nelson Chua, PP, PBS, CStJ

Chief Commissioner

St John Brigade



Mr Andrew Hodges, CStJ
Chairman
St John Fellowship

St John Fellowship Management Committee

Chairman:	Mr Andrew Hodges, CStJ
Vice-Chairman:	Mr Ong Puay Guan Steven, MStJ
Vice-Chairman:	Mr Chia Keng Hian, BBM, PB, PBS, CStJ
Honorary Secretary:	Mr Chong Kwan Hoe Eric, OStJ
Asst. Hon. Secretary:	Ms Goh Woei Lih, PBM
Honorary Treasurer:	Mdm Sim Hong Suan, Nancy, PBM, OStJ
Asst. Hon. Treasurer:	Mr Chan Kok Hiong, OStJ
Members:	Mr Chan Chiok Hoong, MStJ
	Mr Chiong Tiow Lok, MStJ
	Mr Goh Cheng Lian, BBM, PBS, MStJ
	Mr Goh Siew Tiong
	Mr Lau Choong Pheow
	Mr Liu Chang Bao Night, MStJ
	Mr Mak Yew Wing, PBM, PBS, OStJ
	Mr Quek Boon Kheng Simon, OStJ
	Mr Yeo Lye Hock Frederick, PBM, OStJ
	Ms Liu Voon Foon Shirley
	Ms Cecilia Cramer
	Mr Edward Loh
Advisors:	Mr Bobby Lim Chye Huat, BBM, KStJ
	Mr Ma Poh How, PBM, CStJ
	Mr Tian Mong Ching, CStJ

About St John Fellowship

St John Fellowship is the old comrades association of St John Singapore. It was established in April 1996.

The objectives of the St John Fellowship are:

- To support the activities of St John Singapore
- To enable former members to keep in touch with St John and with each other
- To organise meetings, social events, and other activities as desired by members to advance the work of St John and the Fellowship

Since our inception, we have actively supported the work of the St John Association and Brigade in their annual Flag Day and Walkathon Fundraising Drives. In addition, we worked independently to generate charitable outcomes through organising Public Health Talks, visits to charitable homes, and other fund-raising projects.

St John Fellowship membership is open to all former and existing St John members, and their dependents. The one-off life membership fee is \$50.00.

New Members

Throughout the year 2021, the COVID-19 pandemic remained a grave challenge for the Fellowship. Ms Cecilia Cramer, Dr Tian Mong Ching, and Mr Edward Loh had, however, expressed their willingness to help in the work of the Fellowship to strengthen the team for the endemic world.

Ms Cecilia Cramer moved from Australia to Singapore with her husband in February 2020. She was a volunteer Physiotherapist with the St John Singapore Dementia Centre before joining the team on 25 February 2021.

Mr Edward Loh, retired Brigade Executive joined the team on 27 May 2021. He would assist in organising the Fellowship activities.

Dr Tian Mong Ching, Director of Ceremonies of the St John Priory of Singapore and Vice-Chairman of the National St John Council joined the Fellowship as its Advisor on 26 August 2021.

National Day Award Ms Nancy Sim Hong Suan, was conferred the Public Service Medal, Pingat Bakti Masyarakat (PBM) by Her Excellency, President of the Republic of Singapore for rendering commendable public service in Singapore.

Congratulations!

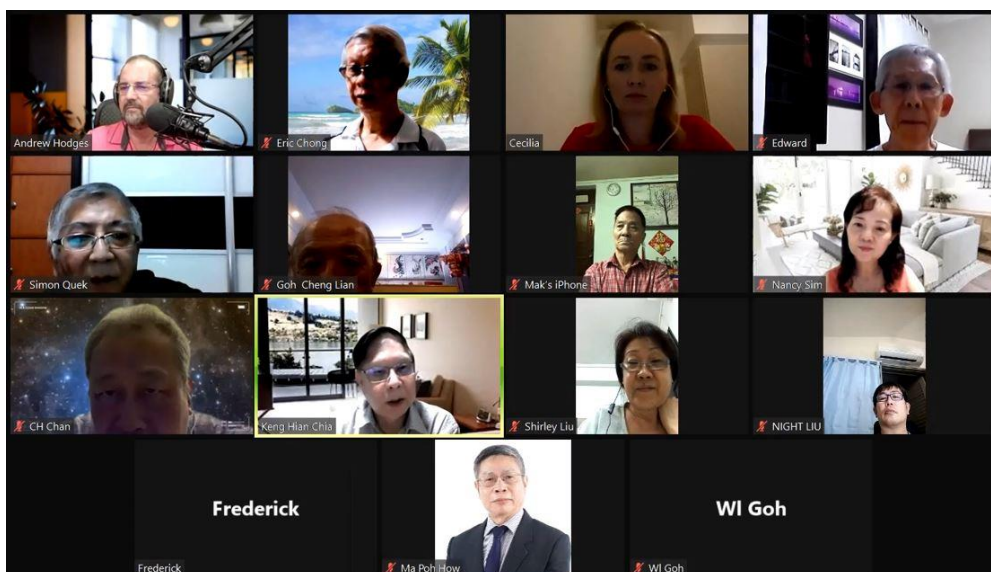


CPR+AED Non-Certified Awareness Course

The initial run for the proposed CPR+AED Non-Certified Awareness Course set for September/October 2021 was put on hold amid fears of the COVID-19 pandemic.

Online training courses and talks

The St John Fellowship conducted its first virtual talk on Physiotherapy and Dementia Care for its members on 16 September 2021 to raise awareness around, educate, encourage support of and demystify dementia. The talk delivered by Ms Cecilia Cramer, BAppSc (Physiotherapy) was held in conjunction with the World Alzheimer's Month in September. Ms Cecilia Cramer has 26 years of experience as a Physiotherapist in Australia. She is a volunteer Physiotherapist with the St John Singapore Dementia Centre. The talk was attended by 13 Fellowship Management Committee members together with its advisor, Mr Ma Poh How



Conflict of Interest Declaration

All Fellowship key appointment holders had signed the Conflict of Interest declaration forms.

Online Fundraising Course

Mr Eric Chong attended a course on Online Fundraising Strategies to bring back ideas on fundraising activities for the Fellowship.

Appreciation

The impacts of COVID-19 were a mainstay of the year. Amidst those challenging times, I would like to thank my Management Committee and staff for their hard work and determination to navigate the Fellowship through such turbulent condition working tirelessly and resiliently during that unprecedented period, and our members for their trust and confidence in us. Together, we will push forward in the years ahead!

Mr Andrew Hodges, CStJ
Chairman
St John Fellowship



Ms Bella Tan
Chairperson, SJS Dementia Centre Sub-Committee

Guided by the creed of St John and our 144-year history in serving the community, the St John Singapore Dementia Centre is recognised as an impartial resource and provider of care with dignity. By keeping our clients at the centre stage of what we do, we support them to live a happy, engaged, and cared-for life. Though the centre was complicated by operational pressures from the impacts of the COVID19 pandemic, we continued to provide group allied health services such as exercise programs, physiotherapy and occupational health therapy to encourage movement and train coordination, and conducted daily structured activity programmes which included:

- Mind-stimulating games such as BINGO and mahjong sessions
- Reminiscence therapy
- Music therapy
- Art and colouring therapy

Our transportation and door-to-door escort services by our healthcare staff offers relief to care givers who have been inconvenienced by the pandemic.

The SJS Dementia Centre also operates as one of AIC's Active Ageing Care Hubs (AACH) - a drop-in social recreational centre that extends support to seniors living nearby in the community and a go-to point for seniors to gain access to quality care, active ageing activities and rehabilitation programmes.

The Centre has a maximum capacity of 30 clients, and it served a monthly average of 25 clients in 2021.

Access and support for Vaccination at SJS Dementia Centre

During the pandemic, several collaborative partnerships with government agencies were initiated to support dementia care in the community, including the on-site vaccination program. Given the high likelihood of transmission within aged care facilities, putting in place a vaccination programme for our clients will reduce the risk of disease and deaths. The COVID-19 vaccination roll-out exercises for primary and booster doses were conducted in March and October 2021 for our clients and staff. The Centre has also put in place an advocacy programme to actively advise our unvaccinated clients and their family members to accept the vaccination.

Partnership with Tan Tock Seng Hospital (TTSH)

SJS Dementia Centre participated as a member of National Healthcare Group's ESTHER Project and the TTSH Dementia Training and Study Programme to help improve the quality of care for elders living with dementia. The programme involved case studies, rehabilitation and motivational therapy conducted by our staff and therapists, after acquiring new knowledge on dementia management provided by the TTSH team.

Building an Elderly- and Dementia-Inclusive Garden

The Dementia Centre collaborated with Nanyang Polytechnic's School of Health and Social Sciences and School of Design and Media to re-design the Centre's garden. A garden that is dementia-friendly supports the needs of a person with dementia, and makes it easier to go outdoors, take part in outdoor activities, as well as socialise.

Incorporating dementia friendly garden design principles such as orientation, reminiscence and sensory stimulation, the project invited ideas from 5 interdisciplinary teams of nursing and design students to transform our outdoor space into an elderly- and dementia-Inclusive garden. It is also hoped that the collaboration will add to the body of research knowledge on dementia care in Singapore.



Vaccination exercise at SJS Dementia Centre

The COVID19 vaccination roll-out exercises for primary and booster doses were conducted and completed on 25 Mar 2021 and 22 Oct 2021 for our clients and the nearby community.



A day out in the garden

Our elderly taking a walk in our garden and did some simple gardening. Gardening and plant-based activities could reduce dementia patients' stress levels and boost their quality of life.



Art Therapy



Structured activity therapy (Food preparation)



Making paper dumpling in celebration of the Dumpling Festival



Incorporating some dancing during an otherwise mundane therapy session

Bella Tan
Chairperson
SJS Dementia Centre Sub-Committee

IMMEDIATE PLANS FOR 2022

January	Advanced Medical Life Support (AMLS) Inaugural Course
February	Investiture
March	Change of Command Ceremony for Brigade Chief Commissioner Presentation of Commendation Awards Presentation of Appointments for NSJCS Board of Presidents
April	Talk on Governance
June	AGM
August	National Day Celebrations
September	Annual General Inspection, St John Brigade Singapore

FUTURE COMMITMENTS

- Enhance teaching of first aid
- Upgrade the services at the Dementia Centre
- Continue to support public duties
- Continue to work for the benefit of the local communities

Tax-Deductible Donations 2021

S/No	Name of Donor	\$
1.	Aiw Chye Seng Anthony	10,000.00
2.	Alvin Ching	10.00
3.	Ang Chek Chin	10,000.00
4.	Arumug Am Predeep An	10.00
5.	Asia Pacific Shipping (S) Pte Ltd	10,000.00
6.	Barbos A Zuquer Vitor	20.00
7.	Bessie Lim Juat Tu	500.00
8.	Bharath	10.00
9.	Bobby Lim Chye Huat	10,000.00
10.	C K Holdings (2003) Pte Ltd	50,000.00
11.	Chan Sui Sheng	100.00
12.	Chang Wan Loong	2,000.00
13.	Cheuk Hang Hui	120.00
14.	Chor tan	60.00
15.	Chu Chee Keong	30,000.00
16.	Chung Tang Fong	10,000.00
17.	DCSC Holding Pte Ltd	2,500.00
18.	Dhetchi Namoot Hy Pukazhe Nthi	10.00
19.	ECO2 Builder Pte Ltd	10,000.00
20.	Fakirmo Hammed Aboobak Er Kadir	500.00
21.	FieldSource Energy Services	10,000.00
22.	GET International PteLtd	10,000.00
23.	Goh Hock Guan	40.00
24.	Goh Su Kim	50.00
25.	GraceField Foundation Ltd	2,000.00
26.	Greenbay Marine Technologies Pte Ltd	25,000.00
27.	Huang Wan Wen	200.00
28.	Javern Sim Jun Yan (Shen Junyan)	60.00
29.	Jhana Lee Si Hui	100.00
30.	K Seharan	10.00
31.	Khoo Hang Choong	10,000.00
32.	Koh Lay Poh	30.00
33.	Koh Yong Siang	1,000.00
34.	Kun Kay Hong	10,000.00
35.	Kwok Kin Fai	40.00
36.	Law Yen Kwan	10.00
37.	Lee Pui Luin, Anne	10,000.00
38.	Leung Kai Fook Medical Co Pte Ltd	15,000.00
39.	Lim Ban Dian	10,000.00
40.	Lim Cheng Eng	30,000.00
41.	Lim Jing Xiang	10.00
42.	Lim Kien Huat	13,000.00

43.	Lim Liu Li	50.00
44.	Lim Teck Chai Danny	1,810.00
45.	Logistics Construction Pte Ltd	10,000.00
46.	Loh Hon Chow	30,000.00
47.	M Thevarani	50.00
48.	Majer Business Services Pte Ltd	100.00
49.	Mark Alexander McGeoch	1,000.00
50.	Meyyappan Ramanathan	10.00
51.	Neo Koh Kiat	10,000.00
52.	New Jia Hao	50.00
53.	Ng Lay Hoon	200.00
54.	Oh Boon Shi	30,000.00
55.	Ong Hock Soon	10,000.00
56.	Ong Lam Yong	100.00
57.	Ow Chin Seng	10,000.00
58.	Premanand Rathinavel	40.00
59.	Quek Sze Khee	60.00
60.	Sharon Priya Dube	50.00
61.	Shue PuiYee	120.00
62.	Shum Sze Yeung	100.00
63.	Sim Hong Ho	720.00
64.	Sim Mong Keang	10,000.00
65.	Sim Siew Khim	10.00
66.	Simon Hamish Kemp	50.00
67.	Siow Poh Hoon	250.00
68.	Song Tiam Chin	500.00
69.	Song Yoon Chon	1,000.00
70.	Tan Choong Han Keolleo Bar Salon Pte Ltd	5,000.00
71.	Tan Chung Yee	10.00
72.	Tan Hwee Miang	60.00
73.	Tan Puay Meng	1,000.00
74.	Tan Song Ngee Adrian	60.00
75.	Tan Wei Tong	10.00
76.	Teo Ngiang Heng	15,000.00
77.	Thomas Chhoa Jau Hsi	120.00
78.	Tjendri Anastasia	35,000.00
79.	Toa Payoh Seu Teck Sean Tong	5,000.00
80.	Tse Wai Hang	60.00
81.	Wang Shimei	54.00
82.	Wong Mee Ling	120.00
83.	Yap Seng Teck	10,000.00
84.	Yapp Xin Yi	10.00
85.	Yeo Guat Kwang	3,000.00
86.	Yeong Gei Wai	245.00
	Total Tax Deductible Donations	485,909.00

Non-Tax Deductible Donations 2021

S/No	Name of Donor	\$
1	Anonymous	315.00
2	Chia Keng Hian	400.00
3	Himawari Pte Ltd	500.00
4	Nabiha Khan	100.00
5	Ruby Lee	350.00
6	Sim Xin Qi Ashley	60.00
7	Sonia Ong	300.00
8	SY Shum	200.00
9	Tan Lay Har Jeslyn	175.00
10	Vincent Low	120.00
11	Wong Yoke Chan	300.00
	Total Non-Tax Deductible Donations	2,820.00

Er Hui Shang (Ms)	2017	Ong Puay Guan Steven	2018
Faraz ZARISFI (Dr)	2021	Ong Yong Mean Matthew	2013
Felicia Jane Brown	2017	Quah Han Song	2009
Fong Kum Thong	2000	Seah Ai Choo	2000
Goh Cheng Lian	2015	Seah Chee Hwa Kenneth	2013
Goh Kiah Tian	1999	Seah Leng Leng	2015
Goh Yong Bak	2001	Seen John	2011
Han Tian Huat	2016	Sim Hui Shi (Ms)	2021
Hooi Kok Wai	2013	Sim Loy Liang	2009
Hwa Teik Hing Thomas	2013	Sim Mong Keang Kenny (Dr)	2021
Jayamani Viswalingam	2015	Siow Hua Ming	2014
Jennifer Ong (Ms)	2016	Siow Yong Fong	2002
Kasinathan S.T. (Dr)	1995	Soh Chin Heng	2004
Khoo Hang Choong Patrick	2021	Tan Beng Ho	2016
Khoo How Thar	2014	Tan Boon Heng Roger	2016
Khoo Wei Boon	2016	Tan Choon Siong	2014
Khor Kok Beng	2013	Tan Chuen Yeow	2010
Ko Kok Peng	2011	Tan Eng Hee	2021
Koh Han Tiang	2015	Tan Gim Chuan	2016
Koh Seng Kim	2010	Tan Hang Ngee	2015
Koh Siow Chye Bernard	2014	Tan Hui Sim	2016
Koh Yen Chieh	2014	Tan Kai Ling	2019
KOh Yi Hui Dr	2021	Tang Chee Kai	2020
Koh Yong Siang	2020	Tang Kin Hwa Richard	2000
Kok Yew Kan	2010	Tay Boon Gim	2009
Kuek Qi Xiang Amos	2021	Tay Sook Muay (A/Prof)	2013
Lee Chee Sing	2015	Teh Chu Yaw	2017
Lee Jong Seng John	2015	Teng Seow Liang	2015
Lee Kok Seng William	2017	Teo Kok Loh Sunny	2014
Lee Pui Luin Anne (Ms)	2019	Tjendri-Liew Anastasia	2020
Lee Wei Chee (Dr)	2021	Toh Yean Lih	2021
Leong Kwang Ee Edwin	2021	Wong Mei-Ling Jenny	2020
Leong Sin Yuen William	2015	Wun Boon Leng	2010
Lim Kheam Soon Alex	2016	Yap Jiunn Liang Jonnathon (Dr)	2021
Lim Kien Huat	2021	Yeo Sheng Chye Alex	2018
Lim Yew Soon	2011	Yong Cheng Thye	2000
Liow Khee Fung Agnes (Ms)	2013	Yong Eng Kiat	2019
Liu Chang Bao Night	2021		
Loh Christina (Ms)	2011		
Low Kim Cheang	2004		
Low Zi Ming	2018		
Mohammad Arif Bin Ali	2017		
Mohd Bin Said	2016		
Nai Wee Beng	2016		
Ng Choon Yong Alvin	2015		
Ngoi Kwan Kiew	2011		
Nirumalan V Kanapathi Pillay	2020		
Oh Keh Yew William (Dato)	2018		
Oh SiKai	2020		
Ong Li Yen (Ms)	2017		
Ong Poh Boon	2019		

The full statements are available on the following pages.

ST. JOHN SINGAPORE
Unique Identity No. S70SS0009L

**STATEMENT BY COUNCIL MEMBERS
AND FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
31 DECEMBER 2021**

NLA DFK ASSURANCE PAC
Chartered Accountants
Singapore

ST. JOHN SINGAPORE
Unique Identity No. S70SS0009L

**STATEMENT BY COUNCIL MEMBERS
AND FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
31 DECEMBER 2021**

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Statement of comprehensive income	6
Statement of changes in funds	7
Statement of cash flows	8
Notes to the financial statements	9 - 28

ST. JOHN SINGAPORE
Unique Identity No. S70SS0009L

Statement of Council Members
for the financial year ended 31 December 2021


The Council Members are pleased to present their statement to the members together with the audited financial statements of St. John Singapore (the "Council") for the financial year ended 31 December 2021.

In the opinion of the Council Members:

- (a) the accompanying financial statements of the Council set out on pages 5 to 28 are properly drawn up in accordance with the Constitution of the Council, the Societies Act, Chapter 311, the Charities Act, Chapter 37 and the regulations enacted there under, and the Financial Reporting Standards in Singapore so as to give true and fair view of the financial position of the Council as at 31 December 2021 and the financial performance, changes in funds and cash flows of the Council for the financial year then ended on that date; and
- (b) the accounting and other records required to be kept by the Constitution of the Council, Societies Act, Chapter 311, the Charities Act, Chapter 37 and the regulations enacted thereunder, have been properly kept in accordance with those provisions;
- (c) at the end of this statement, there are reasonable grounds to believe that the Council will be able to pay its debts and when they fall due;
- (d) the use of donation moneys is in accordance with the objectives of the Society as required under regulations 11 of the Charities (Institutions of a Public Character) Regulations; and
- (e) the Council has complied with regulation 15 (Fund-raising expenses) of the Charities (Institution of a Public Character) Regulation.

On behalf of the Council Members


.....
Sayampanathan Sarvaselan R.E
Chairman


.....
Leong Sin Yuen
Honorary Treasurer

10 June 2022

**Independent auditor's report to the members of
ST. JOHN SINGAPORE**
Unique Identity No. S70SS0009L

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of St. John Singapore (the "Council"), as set out on pages 5 to 28, which comprise the statement of financial position as at 31 December 2021, and the statement of comprehensive income, statement of changes in funds and statement of cash flows for the financial year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provision of the Societies Act, Chapter 311, the Charities Act, Chapter 37 other relevant regulations (the "Charities Act and Regulations") and Financial Reporting Standards in Singapore ("FRSs") so as to give a true and fair view of the financial position of the Council as at 31 December 2021 and of the financial performance, changes in funds and cash flows of the Council for the financial year ended on that date.

Basis for Opinion

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Council 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

The Council Members are responsible for the other information. The other information comprises the Statement by Council Members as set out on page 1.

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
ST. JOHN SINGAPORE (continued)**
Unique Identity No. S70SS0009L

Report on the Audit of the Financial Statements (continued)

Responsibilities of Management and Directors for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Society Act, Charities Act and Regulations and FRSs, 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 Council'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 Council or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Council's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

**Independent auditor's report to the members of
ST. JOHN SINGAPORE (continued)**
Unique Identity No. S70SS0009L

Report on the Audit of the Financial Statements (continued)

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

- (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 Council'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 Council to cease to continue as a going concern.
- (e) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

Report on Other Legal and Regulatory Requirements

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

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

- (i) the Council has not used the donation monies in accordance with its objectives as required under Regulation 11 of the Charities (Institution of a Public Character) Regulations; and
- (ii) the Council has not complied with the requirements of Regulation 15 of the Charities (Institution of a Public Character) Regulations.



Public Accountants and
Chartered Accountants
Singapore

10 June 2022

Name of engagement director: Low Xiachao

ST. JOHN SINGAPORE
Unique Identity No. S70SS0009L

Statement of financial position
as at 31 December 2021

	Note	2021 S\$	2020 S\$
ASSETS			
Current assets			
Cash and cash equivalents	4	3,352,520	3,392,297
Trade and other receivables	5	566,622	423,450
Inventories	6	34,624	29,337
		<u>3,953,766</u>	<u>3,845,084</u>
Non-current assets			
Property, plant and equipment	7	3,120,125	3,405,056
Right-of-use asset	8	41,370	70,816
		<u>3,161,495</u>	<u>3,475,872</u>
Total assets		<u>7,115,261</u>	<u>7,320,956</u>
LIABILITIES, FUNDS AND RESERVES			
Current liabilities			
Trade and other payables	9	192,735	122,708
Lease liabilities	10	30,334	28,920
Income received in advance	11	670	630
		<u>223,739</u>	<u>152,258</u>
Non-current liability			
Lease liabilities	10	16,924	47,259
Total liabilities		<u>240,663</u>	<u>199,517</u>
Funds and reserve			
Restricted funds			
Bursary fund	12	424,219	304,007
Designated funds	13	1,313,441	1,313,441
		1,737,660	1,617,448
Unrestricted funds			
Accumulated funds		4,420,537	4,787,590
Capital reserve	14	716,401	716,401
		5,136,938	5,503,991
Total funds and reserves		<u>6,874,598</u>	<u>7,121,439</u>
Total liabilities, funds and reserve		<u>7,115,261</u>	<u>7,320,956</u>

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

ST. JOHN SINGAPORE
Unique Identity No. S70SS0009L

Statement of comprehensive income
for the financial year ended 31 December 2021

	Note	2021 S\$	2020 S\$
Revenue	15	1,658,645	970,119
Other income	16	839,936	1,255,857
Administration expenses	17	(2,742,657)	(2,154,143)
Finance cost	18	<u>(3,251)</u>	<u>(4,763)</u>
(Loss)/profit for the financial year		(247,327)	67,070
Other comprehensive (loss)/income:			
Specific donations received	13	-	97,500
Interest income from bank for Bursary fund		<u>486</u>	<u>3,644</u>
Total comprehensive (loss)/income for the financial year		<u><u>(246,841)</u></u>	<u><u>168,214</u></u>

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

ST. JOHN SINGAPORE
Unique Identity No. S70SS0009L

Statement of changes in funds
for the financial year ended 31 December 2021

	Bursary fund S\$	Designated funds S\$	Accumulated Funds (general) S\$	Capital reserve S\$	Total S\$
At 1 January 2021	304,007	1,313,441	4,787,590	716,401	7,121,439
Loss for the financial year	-	-	(247,327)	-	(247,327)
Specific donations received	119,726	-	(119,726)	-	-
Interest income	486	-	-	-	486
At 31 December 2021	<u>424,219</u>	<u>1,313,441</u>	<u>4,420,537</u>	<u>716,401</u>	<u>6,874,598</u>
At 1 January 2020	300,363	1,215,941	4,720,520	716,401	6,953,225
Profit for the financial year	-	-	67,070	-	67,070
Specific donations received	-	97,500	-	-	97,500
Interest income	3,644	-	-	-	3,644
At 31 December 2020	<u>304,007</u>	<u>1,313,441</u>	<u>4,787,590</u>	<u>716,401</u>	<u>7,121,439</u>

The accompanying notes form an integral part of these financial statements

ST. JOHN SINGAPORE
Unique Identity No. S70SS0009L

Statement of cash flows
for the financial year ended 31 December 2021

	Note	2021 S\$	2020 S\$
Cash flows from operating activities			
(Loss)/Profit for the financial year		(247,327)	67,070
Adjustments for:			
Depreciation of property, plant and equipment	17	389,239	362,255
Depreciation of right-of-use asset	17	29,446	29,446
Government grants	16	(351,478)	(743,146)
Interest income	16	(16,365)	(36,041)
Interest expense		3,251	4,763
Operating cash flows before changes in working capital		(193,234)	(315,653)
Changes in working capital:			
Trade and other receivables		(143,172)	(29,795)
Inventories		(5,287)	14,523
Income refund/(received) in advance		40	(3,860)
Other payables		70,027	(49,884)
Cash used in operations, representing net cash used in operating activities		<u>(271,626)</u>	<u>(384,669)</u>
Cash flows from investing activities			
Interest received		16,365	36,041
Purchase of property, plant and equipment	7	(104,308)	(96,148)
Net cash used in investing activities		<u>(87,943)</u>	<u>(60,107)</u>
Cash flows from financing activities			
Interest income from Bursary fund		486	3,644
Government grants received		351,478	743,146
Donations for Board of Benefactors and Dementia Centre Resource Fund	13	-	97,500
Repayment of lease liabilities	10	(32,172)	(32,172)
Net cash from financing activities		<u>319,792</u>	<u>812,118</u>
Net (decrease)/increase in cash and cash equivalents		(39,777)	367,342
Cash and cash equivalents at beginning of the financial year		<u>3,392,297</u>	<u>3,024,955</u>
Cash and cash equivalents at end of the financial year	4	<u>3,352,520</u>	<u>3,392,297</u>

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

Notes to the financial statements
for the financial year ended 31 December 2021

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

1. General

St. John Singapore (the “Council”) domiciled and registered in the Republic of Singapore as a Society under the Societies Act, Chapter 311. The Council is registered as a charity under the Charities Act, Chapter 37 and is also an approved institution of a Public Character (IPC) with its principal place of business and registered office at 420 Beach Road, Singapore 199582.

The principal activities of the Council are those relating to the provision of first-aid courses to members, students and the general public in order to promote and encourage all works of humanity. The Council is also involved in the provision of public duty with ambulance support on a non-emergency basis. The Council has obtained approval from Ministry of Health for the operation of a Dementia Day-care Centre of St. John Singapore. There are no significant changes in the nature of these activities during the financial year.

2. Summary of significant accounting policies

2.1 Basis of preparation

The financial statements of the Council comprise the compilation of the individual financial statements of the Council, Brigade, Association, Fellowship, 5 Districts, Jurong Centre and Dementia Day-care Centre.

The financial statements of the Council have been drawn up in accordance with the Financial Reporting Standards in Singapore (“FRSs”) and the applicable requirements of the Societies Act, Chapter 311 and Charities Act and Regulations. The financial statements have been prepared on the historical cost basis except as disclosed in the accounting policies below.

The financial statements are presented in Singapore dollar (“S\$”), which is the Council’s functional currency.

2.2 Adoption of new and amended standards

The accounting policies adopted are consistent with those of the previous financial year except in the current financial year, the Council has adopted all the new and amended standards which are relevant to the Council and are effective for annual financial periods beginning on or after 1 January 2021. The adoption of these standards did not have any material effect on the financial performance or position of the Council.

Notes to the financial statements
for the financial year ended 31 December 2021

2. Summary of significant accounting policies (continued)

2.3 Standards issued but not yet effective

The Council has not adopted the following standards applicable to the Council that have been issued but not yet effective:

<u>Description</u>	<u>Effective for annual periods beginning on or after</u>
Amendments to FRS 116 <i>Covid-19 – Related Rent Concessions beyond 30 June 2021</i>	1 April 2021
Amendments to FRS 103 <i>Reference to the Conceptual Framework</i>	1 January 2022
Amendments to FRS 16 <i>Proceeds before Intended Use</i>	1 January 2022
Amendments to FRS 37 <i>Onerous Contracts – Cost of Fulfilling a Contract</i>	1 January 2022
Annual Improvements to FRSs 2018-2020	1 January 2022
- Amendments to FRS 101 <i>First-Time Adoption of Financial Reporting Standards</i>	
- Amendments to FRS 109 <i>Financial Instruments</i>	
- Amendments to Illustrative Examples accompanying FRS 116 <i>Lease</i>	
- Amendments to FRS 41 <i>Agriculture</i>	
Amendments to FRS 117 <i>Insurance Contracts</i>	1 January 2023
Amendments to FRS 1 <i>Classification of Liabilities as Current or Non-current</i>	1 January 2023
Amendments to FRS 1 and FRS Practice Statement 2 <i>Disclosure of Accounting Policies</i>	1 January 2023
Amendments to FRS 8 <i>Definition of Accounting Estimates</i>	1 January 2023
Amendments to FRS 12 <i>Deferred Tax related to Assets and Liabilities arising from a Single Transaction</i>	1 January 2023
Amendments to FRS 117 <i>Initial Application of FRS 117 and FRS109- Comparative Information</i>	1 January 2023
Amendments to FRS 110 and FRS 28 <i>Sale or Contribution of Assets between an Investor and its Associate or Joint Venture</i>	Date to be determined

The Council Members expect that the adoption of the standards above will have no material impact on the financial statements in the period of initial application.

2.4 Cash and cash equivalents

Cash and cash equivalents comprise cash at banks and on hand, and fixed deposits that are readily convertible to known amount of cash which are subject to an insignificant risk of changes in value.

Notes to the financial statements
for the financial year ended 31 December 2021

2. Summary of significant accounting policies (continued)

2.5 Financial instruments

(a) Financial assets

Initial recognition and measurement

Financial assets are recognised when, and only when, the Council becomes a party to the contractual provisions of the financial instruments.

At initial recognition, the Council measures a financial asset at its fair value plus, in the case of a financial asset not at fair value through profit and loss (“FVPL”), transaction costs that are directly attributable to the acquisition of the financial asset. Transaction costs of financial assets carried at FVPL are expensed in profit or loss.

Subsequent measurement

Investments in debt instruments

Subsequent measurement of debt instruments depends on the Council’s business model for managing the asset and the contractual cash flow characteristics of the asset. The three measurement categories for classification of debt instruments are amortised cost, fair value through other comprehensive income (“FVOCI”) and FVPL. The Council only has debt instruments at amortised cost.

Financial assets that are held for the collection of contractual cash flows where those cash flows represent solely payments of principal and interest are measured at amortised cost. Financial assets, mainly comprise of cash and cash equivalents and trade and other receivables (excluding prepayments), are subsequently measured at amortised cost using the effective interest method, less impairment. Gains and losses are recognised in profit or loss when the assets are derecognised or impaired, and through amortisation process.

Derecognition

A financial asset is derecognised when the contractual right to receive cash flows from the asset has expired. On derecognition of a debt instrument in its entirety, the difference between the carrying amount and the sum of the consideration received and any cumulative gain or loss that has been recognised in other comprehensive income is recognised in profit or loss.

(b) Financial liabilities

Initial recognition and measurement

Financial liabilities are recognised when, and only when the Council becomes a party to the contractual provisions of the financial instrument. The Council determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at fair value plus in the case of financial liabilities not at fair value through profit or loss, directly attributable transaction costs.

Notes to the financial statements
for the financial year ended 31 December 2021

2. Summary of significant accounting policies (continued)

2.5 Financial instruments (continued)

(b) Financial liabilities (continued)

Subsequent measurement

After initial recognition, financial liabilities that are not carried at fair value through profit or loss are subsequently measured at amortised cost using the effective interest method. Financial liabilities mainly comprise trade and other payables (excludes GST payable and deferred government grant income). Gains and losses are recognised in profit or loss when the liabilities are derecognised, and through the amortisation process.

Derecognition

A financial liability is derecognised when the obligation under the liability is discharged or cancelled or expires. On derecognition, the difference between the carrying amounts and the consideration paid is recognised in profit or loss.

(c) Offsetting of financial instruments

Financial assets and liabilities are offset and the net amount reported on the statement of financial position when there is a legally enforceable right to offset and there is an intention to settle on a net basis or realise the asset and settle the liability simultaneously.

2.6 Impairment of financial assets

The Council recognises an allowance for expected credit losses (“ECLs”) for all debt instruments not held at fair value through profit or loss. No impairment loss is recognised for investments in equity instruments. ECLs are based on the difference between the contractual cash flows due in accordance with the contract and all the cash flows that the Council expects to receive, discounted at an approximation of the original effective interest rate. The expected cash flows will include cash flows from the sale of collateral held or other credit enhancements that are integral to the contractual terms.

ECLs are recognised in two stages. For credit exposures for which there has not been a significant increase in credit risk since initial recognition, ECLs are provided for credit losses that result from default events that are possible within the next 12-months (a 12-month ECL). For those credit exposures for which there has been a significant increase in credit risk since initial recognition, a loss allowance is recognised for credit losses expected over the remaining life of the exposure, irrespective of timing of the default (a lifetime ECL).

For trade receivables, the Council applies a simplified approach in calculating ECLs. Therefore, the Council does not track changes in credit risk, but instead recognises a loss allowance based on lifetime ECLs at each reporting date. The Council has established a provision matrix that is based on its historical credit loss experience, adjusted for forward-looking factors specific to the debtors and the economic environment which could affect debtors’ ability to pay.

Notes to the financial statements
for the financial year ended 31 December 2021

2. Summary of significant accounting policies (continued)

2.6 Impairment of financial assets (continued)

The Council may also consider a financial asset to be in default when contractual payments are 60 days past due. However, in certain cases, the Council may also consider a financial assets to be in default when the internal or external information indicates that the Council is unlikely to receive the outstanding contractual amounts in full before taking into account any credit enhancements held by the Council. A financial asset is written off when there is no reasonable expectation of recovering the contractual cash flows.

2.7 Inventories

Inventories comprise of uniform accessories, cadet proficiency badges and cardio-pulmonary resuscitation charts that are held for sale in the ordinary course of activities of the Council. Inventories are stated at the lower of cost and net realisable value. Cost is calculated using the first-in first-out method and comprises all costs of purchase, cost of conversion and other costs incurred in bringing the inventories to their present location and condition. Net realisable value is the estimated selling price in the ordinary course of business, less estimated costs necessary to make the sale.

When necessary, allowance is provided for damaged, obsolete and slow moving items to adjust the carrying value of inventories to the lower of cost and net realizable value.

2.8 Property, plant and equipment

All items of plant and equipment are initially recorded at cost. Subsequent to recognition, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses. The cost of plant and equipment includes its purchase price and any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management. Dismantlement, removal or restoration costs are included as part of the cost of plant and equipment if the obligation for dismantlement, removal or restoration is incurred as a consequence of acquiring or using the plant and equipment.

Depreciation is calculated using the straight-line method to allocate depreciable amounts over their estimated useful lives. The estimated useful lives are as follows:

	<u>Useful lives</u>
Leasehold property	20 years
Building extension	20 years
Furniture, fittings and equipment	1-10 years
Motor vehicle	10 years
Renovation	5-10 years

The carrying values of plant and equipment are reviewed for impairment when events or changes in circumstances indicate that the carrying value may not be recoverable.

The useful lives and depreciation method are reviewed at the end of each reporting period, and adjusted prospectively, if appropriate.

Notes to the financial statements
for the financial year ended 31 December 2021

2. Summary of significant accounting policies (continued)

2.8 Property, plant and equipment (continued)

An item of plant and equipment is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on derecognition of the asset is included in profit or loss in the year the asset is derecognised.

2.9 Impairment of non-financial assets

The Council assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, (or, where applicable, when an annual impairment testing for an asset is required), the Council makes an estimate of the asset's recoverable amount.

An asset's recoverable amount is the higher of an asset's or cash-generating unit's fair value less costs of disposal and its value in use and is determined of an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or group of assets. Where the carrying amount of an asset or cash-generating unit exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount.

Impairment losses are recognised in profit or loss

A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognised previously. Such reversal is recognised in profit or loss.

2.10 Provisions

Provisions are recognised when the Council has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and the amount of the obligation can be estimated reliably.

Provisions are reviewed at the end of each reporting period and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of economic resources will be required to settle the obligation, the provision is reversed. If the effect of the time value of money is material, provisions are discounted using a current pre-tax rate that reflects, where appropriate, the risks specific to the liability. When discounting is used, the increase in the provision due to the passage of time is recognised as a finance cost.

2.11 Share capital

Proceeds from issuance of ordinary shares are recognised as share capital in equity. Incremental costs directly attributable to the issuance of ordinary shares are deducted against share capital.

Notes to the financial statements
for the financial year ended 31 December 2021

2. Summary of significant accounting policies (continued)

2.12 Revenue

Revenue is measured based on the consideration to which the Council expects to be entitled in exchange for transferring promised goods or services to a customer, excluding amounts collected on behalf of third parties.

Revenue is recognised when Council satisfies a performance obligation by transferring a promised good or service to the customer, which is when the customer obtains control of the good or service. A performance obligation may be satisfied at a point in time. The amount of revenue recognised is the amount allocated to the satisfied performance obligation.

Dementia day-care service fees

Dementia day-care service fee are recognised which the services are rendered which generally coincides with the issuance of the invoices or the acknowledgement of satisfactory receipt of the services and/or services being rendered.

Cash donations

Cash donations are recognised on a receipt basis or collection basis.

Sales of goods

Sales of goods is recognised when the goods are delivered to the customer and all criteria for acceptance have been satisfied.

Interest income

Interest income is recognised on an actual basis using the effective interest method.

2.13 Government grants

Government grants are recognised when there is reasonable assurance that the grants will be received and all attaching conditions will be complied with.

Government grants received from the government in relation to the Special Employment Credit Scheme, Wage Credit Scheme and other grants are recognised as 'other income' when the grants become receivable.

Notes to the financial statements
for the financial year ended 31 December 2021

2. Summary of significant accounting policies (continued)

2.14 Employee benefits

a) Defined contribution plans

The Council makes contributions to the Central Provident Fund Scheme in Singapore, a defined contribution pension scheme. Contributions to defined contribution pension schemes are recognised as an expense in the period in which the related service is performed.

b) Short-term employee benefits

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

2.15 Leases

The Council assesses at contract inception whether a contract is, or contains, a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

As lessee

The Council applied a single recognition and measurement approach for all leases, except for short-term leases and leases of low-value assets. The Council recognised lease liabilities representing the obligation to make lease payments and right-of-use assets representing the right to use the underlying leased assets.

2.16 Taxes

(a) Current income tax

As the Council is registered as a Charity under the Charities Act, it is exempted from income tax, in accordance with the provisions of the Income tax Act.

(b) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST except:

- (i) where the GST incurred on a purchase of assets or services is not recoverable from the taxation authority, in which case the GST is recognised as part of the cost of acquisition of the assets or as part of the expense item as applicable; and
- (ii) receivables and payables that are stated with the amount of GST included.

The net amount of GST recoverable from, or payable to, the taxation authority is included as part of receivables or payables in the statement of financial position.

Notes to the financial statements
for the financial year ended 31 December 2021

2. Summary of significant accounting policies (continued)

2.17 Funds

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

2.18 Foreign currency translations and balances

Translations in foreign currencies are measured in the functional currency of the Council and are recorded on initial recognition in the functional currency at exchange rates approximating those ruling at the transaction dates. Monetary assets and liabilities denominated in foreign currencies are translated at the rate of exchange ruling at the reporting date. Non-monetary items that are measured in terms of historical cost in a foreign currency are translated using the exchange rates as at dates of the initial transactions.

Exchange differences arising on the settlement of monetary items or on translating monetary items at the end of the reporting period are recognised in profit or loss.

3. Significant accounting judgements and estimates

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

3.1 Judgements made in applying accounting policies

The management is of the opinion that there are no significant judgements made in applying the accounting policies that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

Notes to the financial statements
for the financial year ended 31 December 2021

3. Significant accounting judgements and estimates (continued)

3.2 Key sources of estimation uncertainty

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

(a) Provision for expected credit losses (“ECL”) of trade receivables

The Council uses a provision matrix to calculate ECL for trade receivables. The provision rates are based on days past due for groupings of various customer segments that have similar loss patterns.

The provision matrix is initially based on the Council’s historical observed default rates. The Council will calibrate the matrix to adjust historical credit loss experience with forward-looking information. At the end of every reporting period, historical default rates are updated and changes in the forward-looking estimates are analysed.

The assessment of the correlation between historical observed default rates, forecast economic conditions and ECL is a significant estimate. The amount of ECL is sensitive to changes in circumstances and of forecast economic conditions. The Council’s historical credit loss experience and forecast of economic conditions may also not be representative of customer’s actual default in the future. The information about the ECL on the Council’s trade receivables is disclosed in Note 20 (a).

The carrying amount of the trade receivables at the end of the reporting period is disclosed in Note 5.

(b) Useful lives of plant and equipment

The useful life of an item of plant and equipment is estimated at the time the asset is acquired and is based on historical experience with similar assets and takes into account anticipated technological or other changes. If changes occur more rapidly than anticipated or the asset experiences unexpected level of wear and tear, the useful life will be adjusted accordingly. The carrying amount of the Council’s plant and equipment as at 31 December 2021 was S\$3,120,125 (2020: S\$3,405,056).

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4. Cash and cash equivalents

	2021 S\$	2020 S\$
Cash on hand	4,000	5,398
Cash at bank	616,243	661,694
Fixed deposits	<u>2,732,277</u>	<u>2,725,205</u>
	<u>3,352,520</u>	<u>3,392,297</u>

Included in the fixed deposit account are designated deposits in support of bursary fund (Note 12) amounting to S\$424,220 (2020:S\$304,007).

Fixed deposits yield interest income at interest rate ranging from 0.28% to 2.05% per annum (2020: from 0.16% to 2.05%) per annum and have on maturity period ranging from 1 to 3 years (2020: 1 to 3 years).

Fixed deposits with maturity dates more than 3 months can be withdrawn anytime before the maturity dates without penalty. However, any interest receivable will be forfeited upon pre-mature withdrawal. As the principal value of the deposits is readily convertible to cash, they form part of the cash and cash equivalents in the statements of cash flows.

5. Trade and other receivables

	2021 S\$	2020 S\$
Trade receivables	113,014	110,842
Grant and subsidies receivables	339,175	233,474
Interest receivable from fixed deposits	15,248	5,514
Other receivables	89,155	51,586
Deposits	7,317	4,010
Prepayments	<u>2,713</u>	<u>18,024</u>
	<u>566,622</u>	<u>423,450</u>

Trade receivables are non-interest bearing and generally on 30-90 days' (2020: 30-90 days) terms.

6. Inventories

	2021 S\$	2020 S\$
Goods held for resale	<u>34,624</u>	<u>29,337</u>

The cost of inventories recognised as expense and included in 'Administration expenses' amounted to S\$5,071 (2020: S\$13,854).

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7. Property, plant and equipment

	Leasehold property S\$	Building extension S\$	Furniture fittings and equipment S\$	Motor vehicles S\$	Renovation S\$	Total S\$
<u>Cost</u>						
At 1 January 2020	172,471	2,995,884	571,230	745,781	1,270,823	5,756,189
Additions	-	-	89,324	-	6,824	96,148
At 31 December 2020	172,471	2,995,994	660,554	745,781	1,277,647	5,852,337
At 1 January 2021	172,471	2,995,994	660,554	745,781	1,277,647	5,852,337
Additions	-	-	89,458	-	14,850	104,308
At 31 December 2021	172,471	2,995,994	750,012	745,781	1,292,497	5,956,645
<u>Accumulated depreciation</u>						
At 1 January 2020	172,471	375,304	483,280	439,521	614,450	2,085,026
Depreciation charge	-	154,152	45,421	54,457	108,225	362,255
At December 2020	172,471	529,456	528,701	493,978	722,675	2,447,281
At 1 January 2021	172,471	529,456	528,701	493,978	722,675	2,447,281
Depreciation charge	-	154,152	81,896	45,421	107,770	389,239
At December 2021	172,471	683,608	610,597	539,399	830,445	2,836,520
<u>Net carrying amount</u>						
At 31 December 2020	-	2,466,428	131,853	251,803	554,972	3,405,056
At 31 December 2021	-	2,312,276	139,415	206,382	462,052	3,120,125

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8. Right-of-use assets

	Office equipments S\$
<u>Cost</u>	
As at 1 January 2020, 31 December 2020, 1 January 2021 and 31 December 2021	128,594
<u>Accumulated depreciation</u>	
At 1 January 2020	28,332
Depreciation charge	29,446
At 31 December 2020	57,778
At 1 January 2021	57,778
Depreciation charge	29,446
At 31 December 2021	87,224
<u>Net carrying amount</u>	
At 31 December 2020	70,816
At 31 December 2021	41,370

The Company leased assets such as office equipments used in its operations. Leases of office equipments generally have lease term of 2 to 5 years. There is no restriction or covenants imposed by these contracts.

The corresponding lease liabilities is disclosed in Note 10.

9. Trade and other payables

	2021 S\$	2020 S\$
Trade payables	36,048	14,104
Other payables	18,929	30,192
Accrued operating expenses	106,671	6,010
Refundable deposits	18,742	12,030
GST payable	12,345	17,429
Deferred government grant income	-	42,943
	192,735	122,708

Other payables are non-trade in nature, unsecured and non-interest bearing.

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10. Lease liabilities

The carrying amount of the lease liabilities and the movement during the financial year are as below:

	2021 S\$	2020 S\$
As at 1 January	76,179	103,588
Accretion of interest	3,251	4,763
Cash flows payment in financial activities	<u>(32,172)</u>	<u>(32,172)</u>
At 31 December	<u>47,258</u>	<u>76,179</u>
Presented as:		
Current	30,334	28,920
Non-current	<u>16,924</u>	<u>47,259</u>
	<u>47,258</u>	<u>76,179</u>

11. Income received in advance

	2021 S\$	2020 S\$
Income received in advance	<u>670</u>	<u>630</u>

Income received in advance includes course fees and season parking fees for year 2022 (2020: year 2021).

12. Bursary fund

Bursary fund is a restricted fund set-up to provide bursary and scholarship awards to deserving members. Interest earned from and disbursements made out of this fund is credited to and deducted respectively from this fund.

13. Designated funds

	Board of Benefactors S\$	Dementia Centre Resource Fund S\$	Total S\$
Balance as at 1 January 2021 and 31 December 2021	<u>900,000</u>	<u>413,441</u>	<u>1,313,441</u>

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13. Designated funds (continued)

	Board of Benefactors S\$	Dementia Centre Resource Fund S\$	Total S\$
Balance as at 1 January 2020	802,500	413,441	1,215,941
Donation received during the financial year	97,500	-	97,500
Balance as at 31 December 2020	<u>900,000</u>	<u>413,441</u>	<u>1,313,441</u>

Funds from the Board of Benefactors, plus the Dementia Centre Resource Fund are specially set aside for works related to the operations of the Dementia Day-Care Centre of St. John Singapore as well as works related to the St. John Priory of Singapore.

In the previous financial year ended 31 December 2020, Council has approved a transfer of S\$97,500 from the Board of Benefactors fund to Accumulated Funds to defray the operational expenses of St. John Singapore Dementia Centre.

14. Capital reserve

The capital reserve represents compensation previously received by the Council for relinquishing tithing rights over a part of the land which has a 99-years lease tenure and where the Council's building (Note 7) stands.

15. Revenue

	2021 S\$	2020 S\$
Course fee	985,135	536,344
Sales of goods	8,320	16,587
Dementia Day-Care Centre service fees	176,461	83,328
Donation – non tax deductible	2,820	22,550
Donation – tax deductible	485,909	311,310
	<u>1,658,645</u>	<u>970,119</u>

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16. Other income

	2021	2020
	S\$	S\$
Ambulance service fee	935	711
Government grant	351,478	743,146
Interest income	16,365	36,041
MOH subvention fee	442,096	426,015
Parking fee income	11,132	21,885
Special employment credit	10,245	3,790
Sundry income	7,685	24,269
	839,936	1,255,857

17. Administrative expenses

This is determined after charging the followings:

	2021	2020
	S\$	S\$
Employee benefit expenses		
- Staff salaries and bonuses	1,086,791	827,915
- CPF contributions	123,751	104,113
	1,210,542	932,028
Depreciation of property, plant and equipment	389,239	362,255
Depreciation of right-of-use assets	29,446	29,446
	1,619,227	1,358,282

The employee benefits expense includes the key management compensation as disclosed in Note 19.

18. Finance cost

	2021	2020
	S\$	S\$
Interest expense on lease liabilities	3,251	4,763

Notes to the financial statements
for the financial year ended 31 December 2021

19. Significant related party transactions

For the purposes of these audited financial statements, parties are considered to be related to the Council if the Council, its members and/or its key management personnel has the ability, directly or indirectly, to control the party or exercise significant influence over the party in making financial and operating decisions, or vice versa, or where the Council, its members and its key management personnel and the party are subject to common control or common significant influences. Related parties may be individuals or other entities.

In addition to the information disclosed elsewhere in the financial statements, the following transactions took place between the Council and its related parties at terms agreed between parties:

	2021	2020
	S\$	S\$
Key management personnel compensation		
Salaries and other short-term employee benefits	<u>279,337</u>	<u>293,863</u>

There are four key management personnel (2020: five management personnel), who are not members of the Council. The Council is the final authority and is overall responsible for policy-making and determination of all activities. The members of the Council are volunteers and receive no monetary remuneration for their contribution.

20. Financial risk management

The Council's activities expose it to a variety of financial risks from its operations. The key financial risks include credit risk, liquidity risk, interest rate risk and capital risk.

The Council Members review and agree policies and procedures for the management of these risks, which are executed by the management team. It is, and has been throughout the current and previous financial year, the Council's policy that no trading in derivatives for speculative purposes shall be undertaken.

The following sections provide details regarding the Council's exposure to the abovementioned financial risks and the objectives, policies and processes for the management of these risks.

There has been no change to the Council's exposure to these financial risks or the manner in which it manages and measures the risks.

(a) Credit risk

Credit risk is the potential financial loss resulting from the failure of a customer or a counterparty to settle its financial and contractual obligations to the Council, as and when they fall due. The Council's exposure to credit risk arises primarily from trade and other receivables. For other financial assets (including cash), the Council minimises credit risk by dealing exclusively with high credit rating counterparty,

The Council had a credit policy in place and the exposure to credit risk is monitored on an on-going basis. Credit evaluations are performed on all customers requiring credit over a certain amount. The Council does not require collateral in respect of trade and other receivables.

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for the financial year ended 31 December 2021

20. Financial risk management (continued)

(a) Credit risk (continued)

The Council considers the probability of default upon initial recognition of asset and whether there has been a significant increase in credit risk on an ongoing basis throughout each reporting period.

The Council determined that its financial assets are credit-impaired when:

- (i) There is significant difficulty of the debtor
- (ii) A breach of contract, such as a default or past due event
- (iii) It is becoming probable that the debtor will enter bankruptcy or other financial reorganisation
- (iv) There is a disappearance of an active market for that financial asset because of financial difficulty

There is no other class of financial assets that is past due and/or impaired except for trade receivables.

(b) Liquidity risk

Liquidity risk is the risk that the Council will not be able to meet its financial obligations as and when they fall due. The Council's approach to managing liquidity risk is to ensure, as far as possible, that it will always have sufficient liquidity to meet its liabilities when due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the Council's reputation.

The Council monitors its liquidity risk and maintains a level of cash and cash equivalents deemed adequate by the management to finance the Council's operations and to mitigate the effects of fluctuations in cash flows.

The financial liabilities of the Council as at 31 December 2021 and 2020 are repayable on demand or due within 1 year from reporting date.

(c) Interest rate risk

The Council's exposure to interest rates relates primarily to interest-earning financial assets. Interest rate risk is managed by the Council on an on going basis with the primary objective of limiting the extent to which net interest income could be affected by an adverse movement in interest rates.

The interest rates of interest earned on fixed deposits (Note 4) is 0.28%-2.05% per annum (2020: 0.16%-2.05% per annum). The Council believes that it has no significant exposure to interest rate risk and interest income does not have a significant impact on the Council's earnings.

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20. Financial risk management (continued)

(d) Capital risk

The Council's capital is represented by its various funds. The Council's objective when managing its funds is to safeguard the Council's ability to continue as a going concern.

The Council is a charity and thus, it is dependent on donations and grants to fund its activities for charitable purposes. The funds are mainly comprised of the general "Accumulated Funds", which are primarily in the form of cash and cash equivalents to ensure adequate liquidity to meet the expenditure needs of the Council.

The Council is not subject to any externally imposed capital requirements, excepts for the limitations imposed on the use of its restricted funds.

21 Fair values of assets and liabilities

Assets and liabilities not measured at fair value

Cash and cash equivalents, other receivable and other payables

The carrying amounts of these balances approximate their fair values due to the short-term nature of these balances.

Trade receivables

The carrying amount of this balance approximates its fair values as it is subject to normal trade credit terms.

22. Financial instrument by category

At the end of the reporting period, the aggregate carrying amounts of financial assets and financial liabilities were as follows:

	2021	2020
	S\$	S\$
<u>Financial assets at amortised cost</u>		
Cash and cash equivalents	3,352,520	3,392,297
Trade and other receivables	563,909	405,426
	<u>3,916,429</u>	<u>3,797,723</u>
<u>Financial liabilities measured at amortised cost</u>		
Trade and other payables	180,390	62,336
Lease liabilities	47,258	76,179
	<u>227,648</u>	<u>138,515</u>

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23. Authorisation of financial statements for issue

The financial statements for the financial year ended 31 December 2021 were authorised for issue by the Council Members on 10 June 2022.

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