



**中華善堂藍十救濟總會**

**Blue Cross Charitable Institution**

**ANNUAL REPORT**

**FOR THE FINANCIAL YEAR ENDED**

**31 MARCH 2024 (01/04/2023 – 31/03/2024)**



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# About Us

## Our Purpose

Blue Cross Charitable Institution (BCCI) is dedicated to alleviating the suffering of the less fortunate, providing essential services, and fostering a compassionate, harmonious community.

## Our Vision

To be Singapore's leading charity, recognized for compassion, inclusivity, and transformative impact, creating a society where everyone can overcome adversity.

## Our Mission

BCCI is committed to providing holistic support, enhancing community well-being, and collaborating with stakeholders to uplift lives through services such as free medical aid, financial assistance, and funeral support for the underprivileged.

## Core Values

**Benevolence:** We lead with empathy, aiming to alleviate suffering and uplift those in need.

**Community:** Embracing diversity, we treat everyone with dignity, regardless of background.

**Collaboration:** Working together with stakeholders and community partners to maximize impact.

**Integrity:** We uphold transparency and accountability in all actions and decisions.

# Overview of Charity

Blue Cross Charitable Institution (BCCI) was registered as a society on 12/10/1961.

BCCI is an exempt charity and has been registered under the Charities Act (Chapter 37) since 08/3/1985.

The governing instrument for BCCI is its Constitution and Rules and Regulations.

<b>Unique Registration Number (UEN):</b> S61SS0049L
<b>Registered Address:</b> 106 Pasir Panjang Rd, Singapore 118534
<b>Auditor:</b> TAN WEE TIN & CO
<b>Bankers:</b> Oversea-Chinese Banking Corporation Limited's
<b>Website:</b> <a href="http://bccci.org.sg">bccci.org.sg</a>

# President's Message



**Mr. Lim Soi Tee**  
**President**  
**Blue Cross Charitable Institution**

Dear Supporters, Volunteers, Benefactors, and Members of the Blue Cross Charitable Institution,

This past year has been one of growth and impact for our institution. Jenaris Home @ Pelangi Village continues to provide essential psychiatric care and rehabilitation for 167 residents, ensuring their well-being through dedicated staff and support from volunteers and donors.

A major milestone in October 2023 was our official appointment as the Operator for the Joint Singles Scheme Operator-Run (JSS-OR) Pilot. This project allows us to assist singles seeking rental housing by matching tenants based on their profiles and preferences. The fully furnished 1- and 2-room flats create a comfortable living environment, and we are committed to fostering harmony among tenants, making the rental process easier and more accessible.

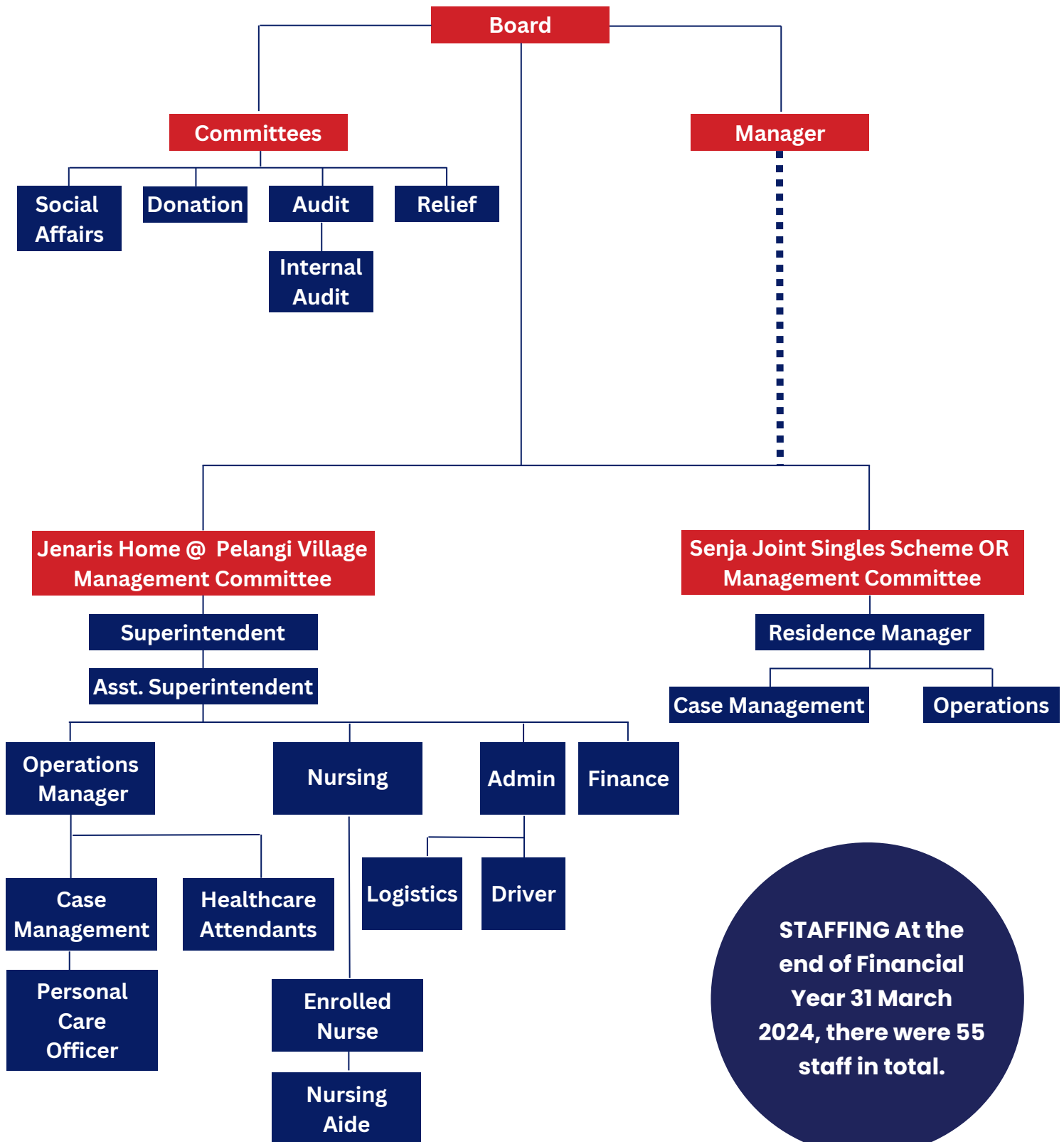
Throughout the year, our collaborations with various partners and communities have enabled us to reach more individuals in need. From outreach programs to educational initiatives, we remain committed to uplifting and supporting vulnerable populations.

Looking ahead, we will continue expanding our programs and services, driven by our mission to build a compassionate and supportive community. I extend my sincere thanks to all donors, volunteers, and partners who have made our work possible.

Sincerely,

Mr. Lim Soi Tee  
President  
Blue Cross Charitable Institution

# Organization Structure



**STAFFING** At the end of Financial Year 31 March 2024, there were 55 staff in total.

# Honorary Advisors



**Mr Baey Yam Keng**  
Senior Parliamentary  
Secretary, Ministry of  
Transport & Ministry  
of Sustainability and  
Environment



**Mr Melvin Yong Yik Chye**  
Member of Parliament  
for Radin Mas SMC



**Mr Sam Tan Chin Siong**  
Former Minister of  
State for Culture,  
Community and Youth  
of Singapore



**Ms Ellen Lee Geck  
Hoon JP PBM**  
Former Member of  
Parliament for the  
Sembawang GRC for  
Woodlands



**Mr Chan Soo Sen**  
Former Member of  
Parliament for Joo  
Chiat SMC



**Mr Wee Siew Kim**  
Former Member of Ang  
Mo Kio GRC Jalan Kayu

## **Advisory Consultant**



**Mr Ang Ah Tin**

## **Legal Advisors**



**Mr Choo Si Sen JP BBM**



**Ms Lim Lay Choo Jennifer PBM**

## **Medical Advisor**



**Dr Yeo Seem Huat**

# Honorary Chairmans



**Mr Chua Hwa  
Choon BBM**



**Mr Tan Kow  
Liang**



**成怀亮先生**



**陈书文先生**



**Mr Teo Beng Lee**



**Mr Lee Wee  
Buang PBM**



**Mr Foo Tiang Ann**



**Mr Tan Chye Teck**



**白裕椿先生**



**Mr Ang Chin Koon  
BBM O.ST.J**



**Dr Lim Yong Guan BBM**

# Distinguished Council Members



钟梅芳女士



许惜卿女士

# Honorary Presidents



**Mr Thia Cheng  
Song PBM**



**Mr Koh Meng  
Heng**



**Mr Lim Hang  
Chung PVPA**



**Mr Yeo Hung  
Teo PBM**



**Mr Ng Hong  
Choon**



**Mr Heng Song  
Kwang**



**Mr Tay Kiong  
Han**



**Mr Sim Soo  
Yong**



# Honorary Presidents



**Mr Lai Hong  
Ngee**



**Mr Ang Kiq  
Oh PBM**



**Mr Yeo  
Ting Hwa**



**Mr Heng  
Ah Em**



**Mr Lee Kee  
Wah**

# Honorary Council Members



**Mr Chua  
Kee Teang**



**Mr Tang Weng  
Kui**



**Mr Tan Jin  
Phong**



**Mr Peh Hock  
Lye**



**Mr Lau Cheak  
Seng**



**Mr Chua Tick  
Koon**



**Mr Tay Sian  
Cher**

# **Management Committee**

## **Members 51nd Term (2022–2024)**



**President**  
**Mr Lim Soi Tee**



**Deputy President**  
**Mr Tay Peng Suan PBM**



**First Vice President**  
**Mr Tay Kiong Ho**



**Second Vice President**  
**Mr Tan Koh Gin**



**Vice President**  
**Mr Lim Ee Hong**



**Vice President**  
**Mr Teo Chiang Long PBM**



**Vice President**  
**Mr Ng Ngiap Khiang**  
**PBM**



**Vice President**  
**Mr Koh Choon Siam**



**Vice President**  
**Mr Lim Eng Whatt**

# **Management Committee**

## **Members 51nd Term (2022–2024)**



**Vice President**  
**Mr Tan Ngai Seng**



**Secretary**  
**Mr Yeo Koon Tong**



**Assistant Secretary**  
**Mr Chng Yong Seng PBM**



**Assistant Secretary**  
**Mr Phua Tiak Tong PBM**



**Treasurer**  
**Dr Woo Ngee Guan**



**Assistant Treasurer**  
**Mr Tan Kee Khooon BBM**



**Assistant Treasurer**  
**Mr Heng Mok Tong**



**Chinese Language**  
**Secretary**  
**Mr Koh Jack Hui**



**English Language**  
**Secretary**  
**Mr Eng Chek Hong PBM**

# **Management Committee**

## **Members 51nd Term (2022–2024)**



**Assistant Social Affairs  
Officer**  
**Mr Sng Chai Ann**



**Social Affairs Officer**  
**Mr Ng Long**



**Assistant Social Affairs  
Officer**  
**Mr Lee Boon Yue**



**Assistant Social Affairs  
Officer**  
**Mr Goh Kah Huat**



**Assistant Social Affairs  
Officer**  
**Mr Ng See Lek**



**Relief Officer**  
**Mr Lim Hean Tee**



**Assistant Relief Officer**  
**Mr Lee Khee Liang**



**Assistant Relief Officer**  
**Officer**  
**Mr Teo Ngak Hong**



**Donation Officer**  
**Mr Lye Choh Hwa**

# **Management Committee**

## **Members 51nd Term (2022–2024)**



**Assistant Donation  
Officer**  
**Mr Ong Lian Kwang**  
**PBM**



**Internal Auditor**  
**Wee Chow Woh**



**Internal Auditor**  
**Mr Ng Sang Leng**



**Councilor**  
**Mr Lee Huat PBM**



**Councilor**  
**Dr Lim Yong Guan BBM**



**Councilor**  
**Mr Sim Piah Hui**



**Councilor**  
**Mr Boo Hi Song**



**Councilor**  
**Mr Loh Meng Huat**



**Councilor**  
**Mr Tan Ching Song**



# **Management Committee Members 51nd Term (2022–2024)**



**Councilor  
Mr Ang Kieow Mok**



**Councilor  
Mr Tay Kim Kok**



**Councilor  
Mr Tan Cheng Haw**



**Councilor  
Mr Tan Hiang Song**



**Councilor  
Mr Teo Lek Hong**



**Councilor  
Mr Sng Chai Ann**



**Councilor  
Mr Tay Soon Pheng  
PBM**



**Councilor  
Mr Chia Hun Choon**



**Councilor  
Mr Lee Pae Kim**

# **Management Committee**

## **Members 51nd Term (2022–2024)**



**Councilor**  
**Mr Heng Poh Chuah**



**Special Director**  
**Mr Su Zhangkai**



**Special Director**  
**Mr Zhang Yijian**



# 中华善堂蓝十救济总会 BLUE CROSS CHARITABLE INSTITUTION

## Jenaris Home @ Pelangi Village (2022-204 Year ) Management Committee

主席  
President



林细弟  
Lim Soi Tee

副主席  
Vice President



郑炳山 PBM  
Tay Peng Suan PBM

副主席  
Vice President



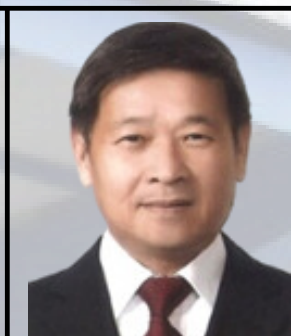
林怡豐  
Lim Ee Hong

副主席  
Vice President



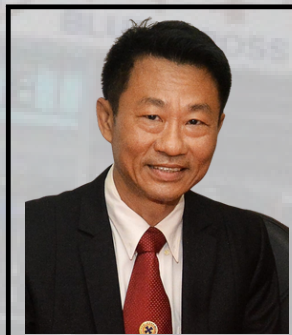
许俊森  
Koh Choon Siam

副主席  
Vice President



陈怡成  
Tan Ngai Seng

总务  
Secretary



楊訓忠  
Yeo Koon Tong

副总务  
Assistant Secretary



李其量  
Lee Khee Liang

财政  
Treasurer



余义源博士  
Dr Woo Ngee Guan

副财政  
Assistant Treasurer



庄永成 PBM  
Chng Yong Seng PBM

理事  
Committee Member



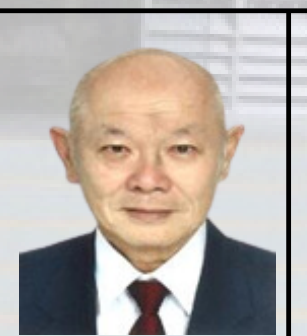
潘哲忠 PBM  
Phua Tiak Tong PBM

理事  
Committee Member



黄朝隆  
Ng Long

理事  
Committee Member



吴巧发  
Goh Kah Huat

理事  
Committee Member



李文友  
Lee Boon Yue

理事  
Committee Member



翁泽峰 PBM  
Eng Chek Hong PBM





# 中华善堂蓝十救济总会

## BLUE CROSS CHARITABLE INSTITUTION

### Senja Joint Singles Scheme Operator-Run Pilot (2023-2024 Year ) Management Committee

主任  
Director



林细弟  
Lim Soi Tee

正秘书  
Secretary



潘哲忠 PBM  
Phua Tiak Tong  
PBM

正财务  
Treasurer



余义源博士  
Dr Woo Ngee Guan

理事  
Committee Member



郑炳山 PBM  
Tay Peng Suan PBM

理事  
Committee Member



许俊森  
Koh Choon Siam

理事  
Committee Member



庄永成 PBM  
Chng Yong Seng PBM

理事  
Committee Member



楊訓忠  
Yeo Koon Tong



# Highlights of the Year

## 07 January 2023 New Year Ration Distribution

A heartfelt thank you to all our volunteers, sponsors, and donors for making the distribution of 240 ration care packs to our elderly beneficiaries possible. Your generosity has brought much-needed support and care to those in need as we welcomed the New Year together.



## 15 January 2023 CNY Lunch Celebration

We celebrated Chinese New Year with a festive CNY Lunch, featuring performances and the distribution of hongbaos to over 170 beneficiaries. It was a joyous occasion that brought the community together to share in the festive spirit and care for our beneficiaries.



# Highlights of the Year

## 30 January 2023 Chinese New Year Celebration

Thank you to all volunteers, sponsors and donors for the CNY lunch and lion dance and distribution of Hongbaos for 170 over beneficiaries



## 6 February 2023 CNY Lunch Celebration and Appreciation

We hosted a special Chinese New Year Lunch to celebrate and express our appreciation to over 100 volunteers, sponsors, and donors. Your continued support is invaluable and deeply appreciated by all those we serve.





# Highlights of the Year

## 17 February 2023 Motor Skills Workshop

Over 60 elderly beneficiaries participated in a Motor Skills Training Workshop aimed at helping them regain physical abilities and enhance their cognitive functions. This workshop provided valuable support in maintaining their overall well-being and independence.



## 10 March 2023 DCXB Touch of Joy

In collaboration with Republic Poly School of Hospitality, we hosted a learning journey aimed at fostering compassion and empathy in students. They curated a series of fun activities and organized a tea break for over 170 beneficiaries, creating a meaningful and joyful experience for all involved.

# Highlights of the Year

## 22 March 2023 Community Outreach with Yuying Secondary School

We engaged with Yuying Secondary School to introduce the impactful work of BCCI and inspire students to become compassionate leaders, responsible citizens, enterprising changemakers, and lifelong learners. It was a meaningful outreach effort to foster a spirit of service and responsibility.



## 31 March 2023 Monthly cleaning programme

As part of our Monthly Cleaning Programme, volunteers came together to create a cleaner and more comfortable environment for our beneficiaries. Their dedication helps maintain a welcoming space, ensuring the well-being and dignity of everyone we serve.





# Highlights of the Year

## 30 April 2023 Monthly Birthday Celebration

Each month volunteers host a Birthday Celebration with cakes and a special tea break, bringing joy to our beneficiaries. This event fosters a sense of community and ensures that each beneficiary feels cherished and celebrated on their special day.



## 6 May 2023 Outing to Museum of Ice Cream

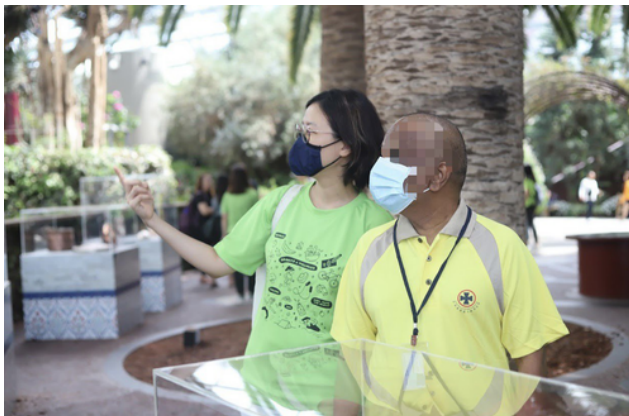
30 over beneficiaries enjoyed a fun and memorable Outing to the Museum of Ice Cream, where they had the chance to explore interactive exhibits, savor delicious treats, and create lasting joyful memories together. It was a day filled with excitement and happiness for all involved.

# Highlights of the Year

**10 May 2023**

## **Values-In-Action by Yuying Secondary School Students**

We witnessed an amazing Values-In-Action Program led by Secondary 3 students from Yuying Secondary School, who applied their design thinking skills to understand the needs of our beneficiaries. The day included a heritage tour, cognitive origami coloring, engaging exercises, and nostalgic school canteen snacks. A great effort in fostering young changemakers!



**15 May 2023**

## **Outing to Gardens by the Bay with M.Y Wellness Program**

Collaborated with MYMCA to bring 30 over beneficiaries to enjoy a delightful day at Gardens by the Bay, exploring the beautiful Flower Dome and Herbs Garden, while connecting with nature and each other. It was a refreshing and joyful experience for all!



# Highlights of the Year

## **3 June 2023 Industry Collaboration with CSM Academy International**

Postgraduate students from CSM Academy International joined us for a practice observation, engaging in Art Therapy, Dance, Music, and Song Therapies with our beneficiaries. Their visit fostered valuable discussions on industry collaboration and ways to enhance our services, creating an enriching experience for all involved.



## **19 June 2023 A Night of Shanghai Yue Opera**

Over 30 beneficiaries enjoyed a mesmerizing evening of Shanghai Yue Opera presented by Tang Renaissance, filled with captivating performances and cultural enrichment. It was a night to remember for all!



# Highlights of the Year

## 22 June 2023 Rice Dumpling and Dragon Boat Festival Celebration

Volunteers handcrafted more than 3,000 rice dumplings in over 20 hours to celebrate the Rice Dumpling and Dragon Boat Festival. These treats were distributed to various communities and organizations, spreading joy and warmth to those in need. A heartfelt thank you to our volunteers, donors, and sponsors for making this special event a success!



## 24 June 2023 Outing to Singapore Discovery Centre

Over 30 beneficiaries enjoyed an exciting Eco Tour at the Singapore Discovery Centre, exploring the Discovery Lake and Amphitheatre. The day included creating friendship bands, celebrating birthdays with special guests



# Highlights of the Year

**07 August 2023**

## **Outing to East Coast Park**

Over 30 beneficiaries enjoyed a refreshing outing to East Coast Park. The day was filled with laughter, sea breeze, and heartwarming moments, creating lasting memories. A special tea break with fresh fruits added to the joy.



**28 August 2023**

## **Unveiling Our Vibrant Community Murals**

Volunteers dedicated 60+ hours to create three beautiful murals, enhancing the environment for our beneficiaries. This collaborative effort with Pudgy & Sprout, SG Cares Volunteer Centre @ Hougang, Nanyang Junior College, and the Lions Club of Singapore Le Shan reflects the unity, creativity, and dedication to making a positive impact since 1942. A heartfelt thank you to everyone involved!

# Highlights of the Year

## **30 September 2023 A Day to Remember with SportCares**

Collaborated with SportCares and brought over 30 beneficiaries to a special carnival, "A Day to Remember," The event was filled with modified sports, traditional games, and uplifting performances, creating joyful and meaningful moments for all involved.



## **18 October 2023 Outing to Bird Paradise**

Collaborated with MYMCA to bring over 30 beneficiaries to Bird Paradise the day was filled with awe as our beneficiaries witnessed majestic birds and enjoyed a delightful surprise at the Penguin Cove. Thank you to all who made this day unforgettable!



# Highlights of the Year

## 28 October 2023 Empowering Our Elderly with OMEGA Program

Collaborated with SHINE Children & Youth Services to introduce the OMEGA Program, a mindfulness and self-discovery initiative that benefited over 100 beneficiaries. The program included activities such as mindfulness meditation, sensory experiences, and Nagomi art creation, enhancing the well-being of our elderly participants.



## 16 November 2023 Bringing Color and Joy

We collaborated with Presbyterian High School where 13 teachers dedicated over 9 hours to create a vibrant wall mural for our beneficiaries. Their efforts have transformed our space, fostering a positive and inspiring environment for all.

# Highlights of the Year

## 28 November 2023 An Afternoon of Connection and Creativity

We partnered with Youth Corps Singapore to bring engaging activities to over 100 beneficiaries. Together, we played bingo, enjoyed tabletop activities, and created lasting memories through connection and laughter



## 4 December 2023 Bringing Early Christmas Cheer to Our Beneficiaries

Volunteers creating a joyful gathering filled with carols, laughter, and games. Over 160 beneficiaries were served, with special thanks to Uncle DiDi for their delightful popcorn and snacks booth, adding extra fun to the festivities.



# Highlights of the Year

**28 October 2023**

## **Empowering Lives: Collaboration with Singapore Prison Service and NYAA**

Partnered with the Singapore Prison Service and the National Youth Achievement Award Council on a Community Leadership Initiative Project. Inmates created a memory card game for our beneficiaries facing mental health challenges, promoting cognitive stimulation and social interaction. This collaboration highlights the power of rehabilitation and giving back, inspiring inmates to make a positive impact in society while fostering meaningful connections.



## **6 November 2023 Monthly Joyful Connections Program**

Volunteers spending a fun-filled afternoon with 100 over beneficiaries! The day was filled with exciting bingo games, a joyful sing-along session, and a heartwarming tea break where everyone connected and shared stories. It was a memorable and uplifting experience for all!

# Highlights of the Year

## 29 December 2023 A Joyous Evening: "Celebrating Partnerships" Dinner

We ushered in the new year with a memorable evening at Jenaris Home @ Pelangi Village, celebrating the spirit of unity and collaboration with a special dinner, aptly themed "Celebrating Partnerships." The night was filled with warmth, camaraderie, and heartfelt appreciation for the partnerships and connections that have supported our community throughout the year.

We were deeply honored to have Mr. Baey Yam Keng, Senior Parliamentary Secretary, Ministry of Sustainability and the Environment & Ministry of Transport, grace the event as our esteemed guest of honor. His presence highlighted the importance of community partnerships in fostering sustainable growth and uplifting the lives of those we serve.

The evening was not only a celebration of the coming year but also a tribute to the volunteers, sponsors, and partners who have tirelessly contributed to our mission.

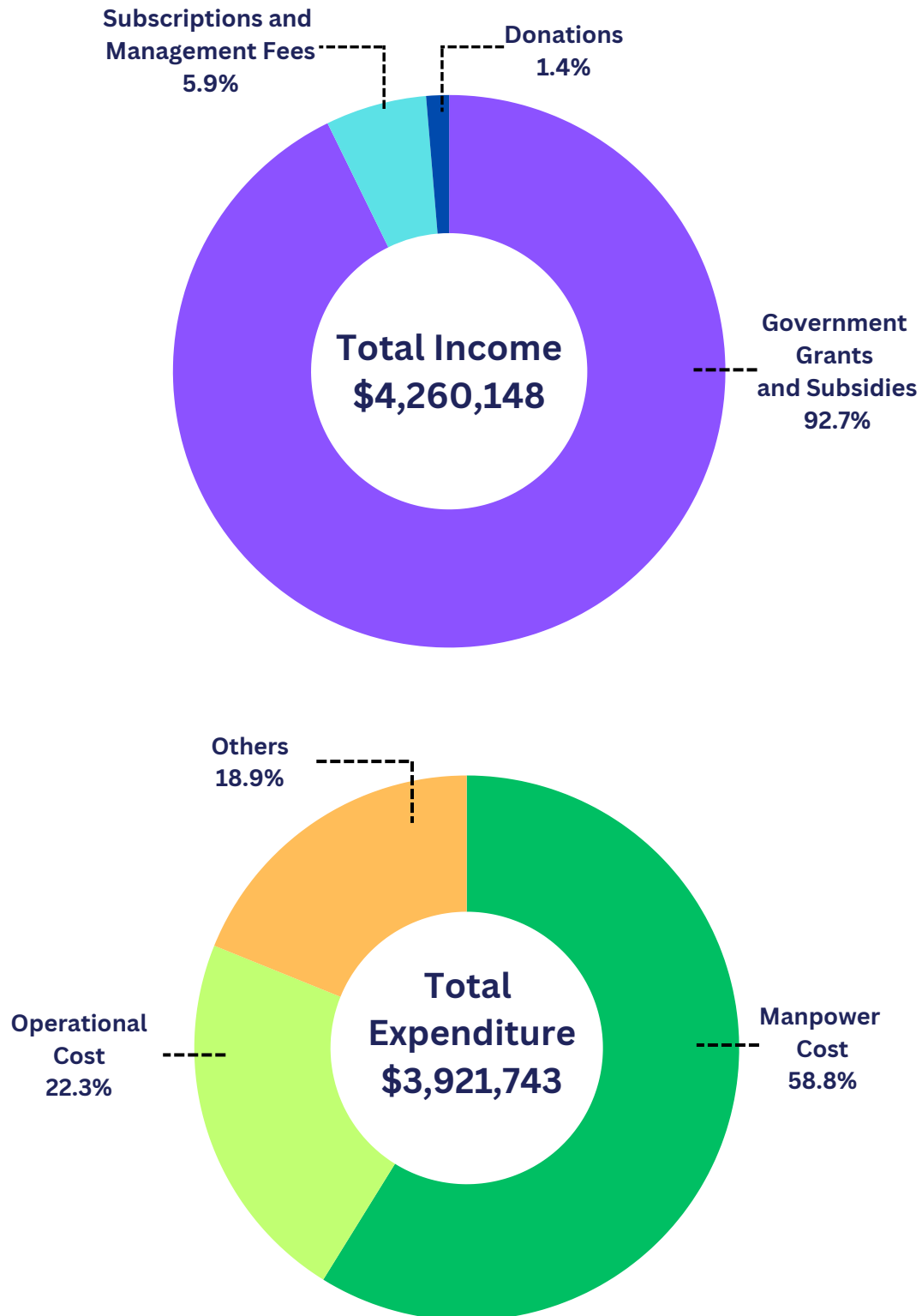
The dinner featured delightful performances, speeches of gratitude, and moments of reflection, reminding us of the power of unity and collaboration.

As we move forward into 2024, we are excited to continue building on these partnerships, working hand in hand to create a brighter, more compassionate future for our beneficiaries and the wider community.



# Summary

## Financial Performance





# Programmes & Services

## Jenaris Home @ Pelangi Village

Jenaris Home @ Pelangi Village is a community Service Project by Blue Cross Charitable Institution. It started operations on 26/06/2002 with 109 residents from the defunct Pelangi Home and Woody Lodge of MCDS.

<b>Charity Registration Number: 00151</b>
<b>ROS Registration Number: ROS Ref 784/1947/WEL</b>
<b>Management Committee: The Management Committee was elected on 26/04/2024</b>
<b>Bankers: Oversea-Chinese Banking Corporation Limited's</b>
<b>Auditor: Messrs Tan Wee Tin &amp; Co</b>

## Objective

The objective of the Home is to provide psychiatric care, rehabilitation and shelter for destitute in Singapore irrespective of race or religion.



## **Admission**

The admission is mainly referral from Institute of Mental Health through MSF. These applications are processed and approved by the MSF.

## **Occupancy**

There were 167 residents as at 31st March 2024. All the residents are male.

The breakdown is shown as follows:

Chinese: 102

Malay: 34

Indian/Others: 31

Total: 167



# **Programmes & Services**

## **HDB Joint Singles Scheme**

Blue Cross Charitable Institution started operation as the Operator at the Joint Singles Scheme – Operator Run project @ 646A Senja Close on 16 October 2023.

### **Objective**

The objective of the Joint Singles Scheme – Operator Run is to allow singles to apply for rental housing without first having to find a flatmate. Instead, tenants will be assigned flatmates by the Operator, taking into consideration each person's profile, preferences and living habits. The Senja Close site comprises of a mix of 1 and 2 room flats, with partitions installed to house two or three persons per flat respectively. These units also come with general household furnishings and appliances provided by the Operator, so that tenants can move in easily. The Operator will introduce the tenants to each other, and step in to mediate any disagreements.



## **Referral for stay**

The referral is mainly from the Housing and Development Board (HDB). Individuals will have to apply for the scheme through HDB, where they will undergo basic assessment for their financial status and history, before they are passed on to the Operator for further assessment for suitability of stay at the site.

## **Occupancy**

As at 31st March, we receive referrals and admitted individuals of different genders and races.

The breakdown is shown as follows:

Chinese: 35

Malay: 19

Indian/Others: 11

Total: 65



# The Year Ahead

As we look forward to 2024, Blue Cross Charitable Institution is excited to expand its impact and strengthen its services. Our key focus areas include:

- **New Programs:** We plan to introduce additional activities and services at Jenaris Home @ Pelangi Village to promote the physical and mental well-being of our residents.
- **Enhancing Existing Programs:** For our new Joint Singles Scheme Operator-Run (JSS-OR) project, we aim to increase support for tenants by providing more resources and services to ensure a seamless and supportive living experience.
- **Service Delivery Improvements:** We are committed to upgrading our operational efficiency to ensure that all our beneficiaries continue to receive the highest standard of care and support.

Through these initiatives, we remain dedicated to creating a lasting positive impact on the lives of those we serve.



# Conflict of Interest Policy

All Management Committee members, Sub-Committees members and Staff Members of Blue Cross Charitable Institution are required to read and understand the Conflict-of-Interest Policy set by the Organisation, and are to acknowledge that they understood the policy, and that he/she will fully disclose to the Board any relationships, interests or holdings that may result in a potential conflict of interest. If a situation where a conflict of interest arises between the Organisation and himself/herself, the Board or Staff member with the conflict of interest is required to make a disclosure. He/she will be excluded from any discussion or decision-making pertaining to this matter.



# Data Protection and Privacy Policy

This statement demonstrates commitment to Blue Cross Charitable Institution (Jenaris Home @ Pelangi Village) respect your privacy and to manage, protect and process your personal data. This Privacy Policy outlines how your personal data will be managed in accordance with the Personal Data Protection Act 2012 (the “Act”) which strives to protect personal data of individuals. Please take a moment to read this Policy so that you know and understand the purposes for which we may collect, use and/or disclose your personal data.

## PERSONAL DATA

As used in this Data Protection Policy, “**personal data**” means data to any data or information about you from which you can be identified either (a) from that data; or (b) from that data and other information to which we have or are likely to have access.

Personal data that we collect from you includes but is not limited to:

- Name;
- Contact details (including address, telephone number, and e-mail address);
- Personal and professional details contained in your curriculum vitae when you apply to us for a job (Employment references, Professional Qualifications, Training History, Educational Qualifications and Certifications, Salary Information and Bank Account Information);
- Performance assessments and disciplinary records;
- Medical records; and
- Other information relating to you which you have provided to us in any forms you may have submitted to us, or in other forms of interaction or identification with you.

## PURPOSES FOR THE COLLECTION, USE AND DISCLOSURE

Personal information and data may be collected, used or disclosed to third parties where necessary for the following purposes:

- To provide, operate and administer Blue Cross Charitable Institution (Jenaris Home @ Pelangi Village) operations/services, or to process security clearance applications for projects / jobs / services
- To provide job-related services and support



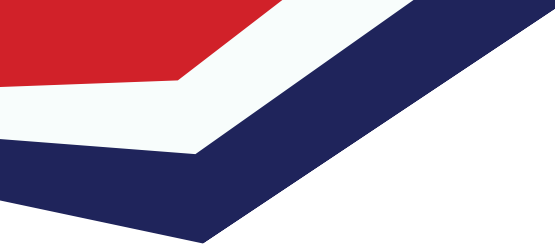
To process job applications, recruitment and selection

- To perform background verification checks and reference checks for verification of your identity for employment purposes.
- To process employment passes of our employees with the relevant government agencies
- To process employment pass applications of our employees and customer's employees with the relevant government agencies
- To process all administrative and human resources related matters within our organisation, including administering payroll, granting access to our premises and computer systems, processing leave applications, administering your benefits, processing claims and expenses, investigating any acts or defaults (or suspected acts or defaults) and developing human resource policies
- For managing and terminating our employment relationship with you, including monitoring your internet access and your use of our intranet email to investigate potential contraventions of our internal or external compliance regulations, and resolving any employment related grievances
- To carry out our obligations arising from any contracts entered
- To facilitate operational processes including but not limited to statistical analysis
- To perform internal management, operate management information systems, and conduct internal and external audits
- To enforce or defend the rights of Blue Cross Charitable Institution (Jenaris Home @ Pelangi Village), its employees and management team
- To comply with any applicable regulations, code of practice, rules and laws by the Ministry or to assist in law enforcement and investigations conducted by any form of governmental and/or regulatory authority
- To provide employee/subcontractor's employees with security clearance at project sites
- To provide security clearance to Blue Cross Charitable Institution (Jenaris Home @ Pelangi Village)'s premises

(Hereinafter collectively referred to as the "Purposes").

Should there be any need to use your personal information and data for any other purposes, Blue Cross Charitable Institution (Jenaris Home @ Pelangi Village) will notify you and obtain prior permission and consent.





By providing personal data relating to a third party (e.g. spouse, children, parents, referees and/or employees), the individual shall represent and warrant that prior consent is obtained from such third party for the collection, use or disclosure of personal data.

We may collect, use and disclose your personal data pursuant to an exception under the Personal Data Protection Act or as required/authorised under any other written law.

By providing us with your personal information and data, it is deemed that you have agreed to each and all the terms, conditions and notices stated in this policy.

### **CONSEQUENCES OF NOT CONSENTING AND/OR PROVIDING PERSONAL DATA NECESSARY FOR TRANSACTION/SERVICE/APPLICATION**

Please be noted that should you not consent and provide us with the relevant personal data to fulfil the “Purposes” of collection, use and disclosure of your personal data by Blue Cross Charitable Institution (Jenaris Home @ Pelangi Village), it may hinder our ability to continue to interact with you.

**Job Applicants:** The organization may not be able to make a decision on his/her suitability for recruitment and employment or comply with the law and therefore, we may not be able to make an offer of employment.

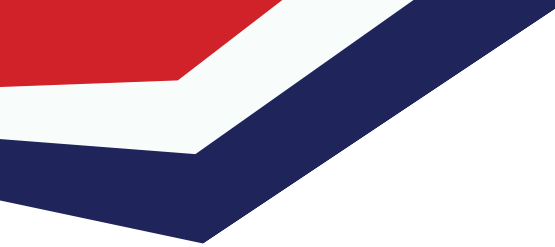
**Employees:** The organization may not be able to fulfil the purposes related to the employment processes.

**Visitors:** The organization may not be able to provide security clearance to enter the premises.

**Next of Kin:** The organization may not be able to verify the identity and permit visiting/bringing out the residents.

### **WITHDRAWAL OF CONSENT**

The consent that you provide for the collection, use and disclosure of your personal data will remain valid until such time it is being withdrawn by you in writing. If you wish to withdraw your consent to any use or disclosure of your Personal Data as set out in this Data Protection Policy, you may write to our Data Protection Officer at [dpo@jenaris.org.sg](mailto:dpo@jenaris.org.sg).



Please understand that your withdrawal of consent for all of the purposes necessary to Blue Cross Charitable Institution (Jenaris Home @ Pelangi Village) fulfilling our contractual duties towards you or facilitating your request or providing our services to you may carry consequences. We will review and inform you on the consequences of the withdrawal prior to processing your request.

Please note that withdrawing consent does not affect our right to continue to collect, use and disclose personal data pursuant to an exception under the PDPA or as required/authorised under any other written law.

## **HOW WE PROTECT YOUR INFORMATION**

We are committed to maintaining the security of personal information according to the Personal Data Protection Act. We have implemented appropriate information security and technical measures (such as encryption, firewalls and secure network protocols) to safeguard your personal information such as the misuse; destruction; unauthorised alteration/modification, access, disclosure; or similar risks to minimise the risk of brute force attacks on our website.

We have also put in place reasonable and appropriate organisational measures to maintain the confidentiality and integrity of your personal data and will only share your data with authorised persons on a 'need to know' basis.

When we engage third-party data processors to process personal data on our behalf, we will ensure that they provide sufficient guarantees to us to have implemented the necessary organisational and technical security measures and have taken reasonable steps to comply with these measures (as required under the PDPA).

## **TRANSFER OF DATA**

Where applicable, your Personal Data may be stored in external servers located overseas. In addition, as described above, in the course of our business operation needs, we may be required, from time to time, to transfer your Personal Data with and between our related corporations and/or organisations and their affiliates, and third-party service providers, some of which may be located in countries outside of Singapore. The personal data transfer will be in accordance with requirements prescribed under the PDPA or applicable data protection law to ensure that organization provide a standard of protection to personal data.



## **DATA BREACH NOTIFICATION**

While there may be occurrences in the future where personal data could be compromised, we will do our utmost to assess the situation. Once the data breach is deemed to be notifiable, the affected individuals and/or the Commission where it is assessed to be notifiable.

## **DATA PORTABILITY**

Derived personal data is defined under the PDPA to refer to personal data about an individual that is derived by an us in the course of business from other personal data about the individual or another individual, in the possession or under the control of Blue Cross Charitable Institution (Jenaris Home @ Pelangi Village). It generally refers to new data elements created through the processing of personal data (e.g. through mathematical, logical, statistical, computational, algorithmic, or analytical methods based on the application of business-specific rules). Derived data is a general term but in the context of data portability, it does not include personal data derived by the organisation using any prescribed means or methods which are commonly known and used by the industry (e.g. simple mathematical averaging or summation).

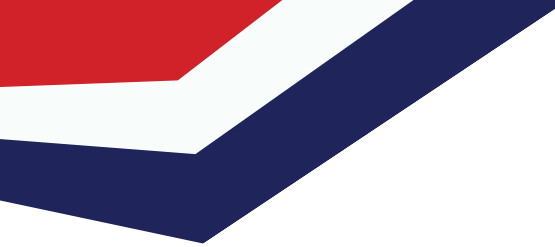
## **HOW WE RETAIN YOUR PERSONAL DATA**

We have a document retention policy that keeps track of the retention periods of the personal data you provide us, in paper or electronic forms. We will not retain any of your personal data when it is no longer needed for any business or legal purposes.

We will dispose of or destroy such documents containing your personal data in a proper and secure manner when the retention limit is reached.

## **ACCESS TO YOUR INFORMATION AND UPDATING AND CORRECTING YOUR INFORMATION**

Subject to the exceptions referred to in section 21(2) of the Personal Data Protection Act 2012 (No. 26 of 2012) of Singapore ("PDPA"), you have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please contact us at the email address found on this website. We may charge a reasonable fee for processing your request. Such a fee depends on the nature and complexity of your access request.



We want to ensure that your personal information is accurate and up to date. If any of the information you have provided to Blue Cross Charitable Institution (Jenaris Home @ Pelangi Village) changes, for example, if you change your name, email address or payment details, please update us with the correct information by sending an email to [dpo@jenaris.org.sg](mailto:dpo@jenaris.org.sg). You may ask us, or we may ask you, to correct information you or we may think is inaccurate, and you may also ask us to remove information which is inaccurate. Where we are satisfied on reasonable grounds that a correction should be made, we will correct the data as soon as possible, or within 30 days from the date we receive your request.

## **NON-DISCLOSURE**

We do not sell, trade or otherwise transfer to third parties your personally identifiable information. This does not include trusted third parties who assist us in operating our website, conducting our business, or servicing you, as long as these parties agree to keep this information confidential. We may also release your information when we believe release is appropriate to comply with the law, enforce our site policies, or protect ours and others' rights, property or safety. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising or other uses.

## **REVIEW AND CHANGES TO PRIVACY POLICY**

We keep our privacy policy under regular review. If we change our privacy policy, we will post the changes on this page, so that you may be aware of the information we collect and how we use it at all times. This privacy policy was revised and updated on 3 June 2024.

## **HOW TO CONTACT US**

If you have any questions about this privacy policy or any concern you have relating to how we manage your personal data, please contact our Data Protection Officer (DPO) at [dpo@jenaris.org.sg](mailto:dpo@jenaris.org.sg).

# Governance Evaluation Checklist

## for the period Apr 2023 – Mar 2024

S/N	Code Description	Code ID	Compliance
1	Induction and orientation are provided to incoming Board members on joining the Board.	1.1.2	Complied
	Are there Board members holding staff* appointments?		Yes
2	Staff does not chair the Board and does not comprise more than one third of the Board.	1.1.3	Complied
3	There are written job descriptions for their executive functions and operational duties which are distinct from their Board roles.	1.1.5	Complied
4	There is a maximum limit of four consecutive years for the Treasurer position (or equivalent, e.g Finance Committee Chairman or person on Board responsible for overseeing the finances of the charity). Should the charity not have an appointed Board member, it will be taken that the Chairman oversees the finances.	1.1.7	Complied
5	All Board members submit themselves for re-nomination and re-appointment, at least once every three years.	1.1.8	Complied
6	There are documented terms of reference for the Board and each of its Board committees.	1.2.1	Complied
7	There are documented procedures for Board members and staff to declare actual or potential conflicts of interest to the Board.	2.1	Complied
8	Board members do not vote or participate in decision-making on matters where they have a conflict of interest.	2.4	Complied

S/ N	Code Description	Code ID	Compliance
9	The Board approves and reviews a strategic plan for the charity to ensure that the activities are in line with its objectives.	3.2.2	Complied
10	The Board approves documented human resource policies for staff.	5.1	Complied
11	There is a documented Code of Conduct for Board members, staff* and volunteers* (where applicable) which is approved by the Board.	5.3	Complied
12	There are processes for regular supervision, appraisal and professional development of staff*.	5.5	Complied
13	There is a documented policy to seek Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of its core charitable programmes.	6.1.1	Complied
14	The Board ensures internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied
15	The Board ensures reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied
16	The Board ensures that there is a process to identify, regularly monitor and review the charity's key risks.	6.1.4	Complied
17	The Board approves an annual budget for the charity's plans and regularly monitors its expenditure.	6.2.1	Complied
	Does the charity invest its reserves, including fixed deposits?		Yes
18	The charity has a documented investment policy approved by the Board.	6.4.3	Complied
	Did the charity receive cash donations (solicited or unsolicited) during the year?		Yes

S/N	Code Description	Code ID	Compliance
19	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied
	Did the charity receive donations-in-kind during the year?		Yes
20	All donations-in-kind received are properly recorded and accounted for by the charity.	7.2.3	Complied
21	The charity discloses in its annual report: i. Number of Board meetings in the year; and ii. Individual Board member's attendance.	8.2	Complied
	Are Board members remunerated for their Board services?		Yes
22	No Board member is involved in setting his or her own remuneration.	2.2	Complied
23	The charity discloses the exact remuneration and benefits received by each Board member in its annual report. OR The charity discloses that no Board members are remunerated	8.3	Complied
24	No staff is involved in setting his or her own remuneration.	2.2	Complied
25	<p>The charity discloses in its annual report:</p> <p>i) The total annual remuneration (including any remuneration received in its subsidiaries), for each its three highest paid staff*, who each receives remuneration exceeding \$100,000, in bands of \$100,000; and</p> <p>ii) If any of the 3 highest paid staff* also serves on the Board of the charity.</p> <p>The information relating to the remuneration of the staff must be presented in bands of \$100,000.</p> <p>OR</p> <p>The charity discloses that none of its staff* receives more than \$100,000 in annual remuneration each</p>	8.4	Complied



**BLUE CROSS CHARITABLE INSTITUTION**

(A Society registered under The Societies Act)  
(ROS Reference No. 0784/1947 WEL)

Audited Financial Statements  
For the financial year ended 31 March 2024

TAN WEE TIN & CO  
Public Accountants  
Chartered Accountants  
Singapore

**BLUE CROSS CHARITABLE INSTITUTION**

(A Society registered under The Societies Act)

(ROS Reference No. 0784/1947 WEL)

**STATEMENT BY MANAGEMENT COMMITTEE**

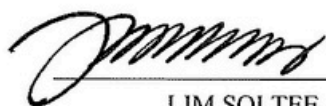
The Management Committee is responsible for the preparation and fair presentation of these financial statements in accordance with the Singapore Societies' Act 1966 (the "Act") and Singapore Financial Reporting Standards. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error, selecting and applying appropriate accounting policies and making accounting estimates that are reasonable in the circumstances.

In our opinion,

- a. the financial statements are drawn up so as to present fairly, in all material respects, the financial position of Blue Cross Charitable Institution (the "Society") as at 31 March 2024 and the financial performance, changes in funds and cash flows of the Society for the year ended on that date in accordance with the provisions of the Act and Singapore Financial Reporting Standards; and
- b. at the date of this statement, there are reasonable grounds to believe that the Society will be able to pay its debts as and when they fall due.

The Management Committee authorised these financial statements for issue on 26 August 2024.

ON BEHALF OF THE MANAGEMENT COMMITTEE



LIM SOI TEE  
President



YEO KOON TONG  
Hon Secretary



WOO NGHEE GUAN  
Hon Treasurer

Dated: 26 August 2024



**BLUE CROSS CHARITABLE INSTITUTION**  
(A Society registered under The Societies Act)  
(ROS Reference No. 0784/1947 WEL)

**INDEPENDENT AUDITOR'S REPORT TO THE MANAGEMENT COMMITTEE OF  
BLUE CROSS CHARITABLE INSTITUTION**

**Report on the Audit of the Financial Statements**

**Opinion**

We have audited the accompanying financial statements of Blue Cross Charitable Institution (the "Society"), set out on pages 4 to 17 which comprise the statement of financial position as at 31 March 2024, the income and expenditure statement and statement of cash flows of the Society for the year then ended, and notes to the financial statements, including a summary of material accounting policy information.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the bye-laws and the provisions of the Singapore Societies' Act 1966 (the "Act") and Financial Reporting Standards in Singapore ("FRSs") so as to present fairly, in all material respects, the financial position of the Society as at 31 March 2024 and of the financial performance, changes in fund and cash flows of the Society for the year ended on that date.

**Basis for Opinion**

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

**Other Information**

Management Committee is responsible for the other information. The other information comprises the Statement by members of the Management Committee 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.

**Responsibilities of Management Committee for the Financial Statements**

Management Committee is responsible for the preparation and fair presentation of financial statements in accordance with the provisions of the Act 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 and fair presentation of financial statements that are free from material misstatement and to maintain accountability of assets.

In preparing the financial statements, Management Committee is responsible for assessing the Society'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 Committee either intends to dissolve the Society or to cease operations, or has no realistic alternative but to do so.

The Management Committee's responsibilities include overseeing the Society's financial reporting process.





**BLUE CROSS CHARITABLE INSTITUTION**

(A Society registered under The Societies Act)

(ROS Reference No. 0784/1947 WEL)

**INDEPENDENT AUDITOR'S REPORT TO THE MANAGEMENT COMMITTEE OF  
BLUE CROSS CHARITABLE INSTITUTION**

**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 assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Society's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management Committee.
- Conclude on the appropriateness of Management Committee's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society'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 Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

**Report on Other Legal and Regulatory Requirements**

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



**TAN WEE TIN & CO**  
**Public Accountants and**  
**Chartered Accountants**  
**Singapore**  
**26 August 2024**  
**B-098/HY**



**BLUE CROSS CHARITABLE INSTITUTION**  
(A Society registered under The Societies Act)  
(ROS Reference No. 0784/1947 WEL)

**INCOME AND EXPENDITURE STATEMENT**  
**FOR THE FINANCIAL YEAR ENDED 31 MARCH 2024**

		2024			2023		
	Note	Jenaris Home S\$	Blue Cross Charitable S\$	Total S\$	Jenaris Home S\$	Blue Cross Charitable S\$	Total S\$
<b>Income</b>							
Grant from MSF (Restricted)		3,935,108	-	3,935,108	3,176,537	-	3,176,537
Members' subscriptions		-	10,000	10,000	-	12,500	12,500
Management fees		-	242,307	242,307	-	72,000	72,000
Fixed deposit interest		-	26,886	26,886	-	356	356
Jobs credit grants		-	3,520	3,520	-	83,141	83,141
Government grant		12,800	-	12,800	12,800	-	12,800
Others – donations (cash)		-	29,527	29,527	130	256,652	256,782
		<u>3,947,908</u>	<u>312,240</u>	<u>4,260,148</u>	<u>3,189,467</u>	<u>424,649</u>	<u>3,614,116</u>
<b>Less:</b>							
<b>EXPENDITURE</b>							
Advertisement		489	9,737	10,226	908	23,028	23,936
Auditor's remuneration		4,618	-	4,618	3,585	-	3,585
Bank charges		277	257	534	340	309	649
Cleaning expenses		36,591	300	36,891	33,186	-	33,186
Charitable expenses		-	-	-	-	100	100
Computer expenses		9,467	-	9,467	9,660	-	9,660
Computer expenses (BIP)		9,028	-	9,028	8,747	-	8,747
Course fee		11,101	-	11,101	25,804	-	25,804
CPF and other contributions		433,124	1,352	434,476	435,124	1,322	436,446
Depreciation of property, plant and equipment		31,223	-	31,223	33,161	-	33,161
Entertainment and refreshment		-	10,541	10,541	-	9,089	9,089
Food and ration		604,510	-	604,510	617,686	-	617,686
Function expenses		36,444	56,862	93,306	21,892	80,723	102,615
General expenses		4,205	540	4,745	6,134	1,650	7,784
HDB Senja expenses	3	-	131,589	131,327	-	-	-
Home earning scheme		3,760	-	3,760	9,400	-	9,400
Insurance		42,376	1,631	44,007	45,481	1,338	46,819
Loss on property, plant and equipment written off		3	-	3	1	-	1
Management fees		72,000	-	72,000	72,000	-	72,000
Medical fee		106,959	-	106,959	117,143	-	117,143
Membership and subscription		-	140	140	-	139	139
Newspapers and periodicals		2,869	-	2,869	2,869	-	2,869
Postage and courier		12	616	628	189	309	498
Printing and stationery		12,185	121	12,306	16,730	1,297	18,027
Professional fee		-	1,541	1,541	-	14,699	14,699
Rental of office equipment		16,087	131	16,218	5,274	-	5,274
Repairs and maintenance		29,771	29,955	59,726	33,879	15,622	49,501
Resident welfare		32,441	-	32,441	39,629	-	39,629
Staff salaries		1,854,119	17,447	1,871,566	1,917,852	17,476	1,935,328

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

**BLUE CROSS CHARITABLE INSTITUTION**  
**(A Society registered under The Societies Act)**  
**(ROS Reference No. 0784/1947 WEL)**

**INCOME AND EXPENDITURE STATEMENT**  
**FOR THE FINANCIAL YEAR ENDED 31 MARCH 2024**

		2024			2023		
	Note	Jenaris Home S\$	Blue Cross Charitable S\$	Total S\$	Jenaris Home S\$	Blue Cross Charitable S\$	Total S\$
<b>Less:</b>							
<b><u>EXPENDITURE (cont'd)</u></b>							
Staff welfare		2,008	-	2,008	5,700	-	5,700
Telephone		10,794	3,137	13,931	10,477	1,210	11,687
Transport expenses		25,209	508	25,717	33,415	421	33,836
Travelling expenses		-	10,456	10,456	-	-	-
Upkeep of motor vehicle		8,769	-	8,769	6,993	-	6,993
Water and electricity		244,443	-	244,443	255,720	-	255,720
		<u>3,644,882</u>	<u>276,861</u>	<u>3,921,743</u>	<u>3,768,979</u>	<u>168,732</u>	<u>3,937,711</u>
Surplus/(Deficit) for the year	4	<u>303,026</u>	<u>35,379</u>	<u>338,405</u>	<u>(579,512)</u>	<u>255,917</u>	<u>(323,595)</u>
<b>Allocation of surplus/(deficit) for the year is as follows:</b>							
General Fund based on income and expenditure account for:							
- Blue Cross Charitable Institution		-	166,968	166,968	-	255,917	255,917
- HDB Senja project		-	(131,589)	(131,589)	-	-	-
	11	-	35,379	35,379	-	255,917	255,917
Home Fund based on income and expenditure account for Jenaris Home @ Pelangi Village							
	13	303,026	-	303,026	(579,512)	-	(579,512)
		<u>303,026</u>	<u>35,379</u>	<u>338,405</u>	<u>(579,512)</u>	<u>255,917</u>	<u>(323,595)</u>

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

**BLUE CROSS CHARITABLE INSTITUTION**  
**(A Society registered under The Societies Act)**  
**(ROS Reference No. 0784/1947 WEL)**

**STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2024**

	<u>Note</u>	<u>2024</u> S\$	<u>2023</u> S\$
<b><u>ASSETS</u></b>			
<b><u>Non-current assets</u></b>			
Property, plant and equipment	5	<u>34,654</u>	<u>65,880</u>
<b><u>Current assets</u></b>			
Other receivables	6	211,705	36,690
Fixed deposit with bank	7	923,108	896,222
Cash and cash equivalents	8	<u>1,921,222</u>	<u>1,858,339</u>
		<u>3,056,035</u>	<u>2,791,251</u>
<b>TOTAL ASSETS</b>		<u><b>3,090,689</b></u>	<u><b>2,857,131</b></u>
<b><u>FUND AND LIABILITIES</u></b>			
<b><u>Current liabilities</u></b>			
Other payables	9	<u>188,002</u>	<u>284,849</u>
<b><u>Non-current liabilities</u></b>			
Deferred grant	10	<u>20,267</u>	<u>33,067</u>
<b>TOTAL LIABILITIES</b>		<u><b>208,269</b></u>	<u><b>317,916</b></u>
<b>Net assets</b>		<u><b>2,882,420</b></u>	<u><b>2,539,215</b></u>
<b><u>FUND</u></b>			
General Fund	11	1,257,445	1,222,066
Charity Fund	12	23,477	18,677
Home Fund (Restricted)	13	<u>1,601,498</u>	<u>1,298,472</u>
<b>TOTAL FUNDS</b>		<u><b>2,882,420</b></u>	<u><b>2,539,215</b></u>
<b>TOTAL FUND AND LIABILITIES</b>		<u><b>3,090,689</b></u>	<u><b>2,857,131</b></u>

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

**BLUE CROSS CHARITABLE INSTITUTION**  
**(A Society registered under The Societies Act)**  
**(ROS Reference No. 0784/1947 WEL)**

**STATEMENT OF CHANGES IN FUNDS**  
**FOR THE FINANCIAL YEAR ENDED 31 MARCH 2024**

	<u>General Fund</u> S\$	<u>Charity Fund</u> S\$	<u>Home Fund</u> S\$	<u>Total</u> S\$
Balance at 1 April 2023	1,222,066	18,677	1,298,472	2,539,215
Receipt for the year	-	4,800	-	4,800
Surplus for the year	<u>35,379</u>	<u>-</u>	<u>303,026</u>	<u>338,405</u>
Balance at 31 March 2024	<u>1,257,445</u>	<u>23,477</u>	<u>1,601,498</u>	<u>2,882,420</u>
Balance at 1 April 2022	966,149	10,977	1,877,984	2,855,110
Receipt for the year	-	7,700	-	7,700
Surplus/(Deficit) for the year	<u>255,917</u>	<u>-</u>	<u>(579,512)</u>	<u>(323,595)</u>
Balance at 31 March 2023	<u>1,222,066</u>	<u>18,677</u>	<u>1,298,472</u>	<u>2,539,215</u>

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



**BLUE CROSS CHARITABLE INSTITUTION**  
**(A Society registered under The Societies Act)**  
**(ROS Reference No. 0784/1947 WEL)**

**STATEMENT OF CASH FLOWS**  
**FOR THE FINANCIAL YEAR ENDED 31 MARCH 2024**

	<u>2024</u> S\$	<u>2023</u> S\$
<b><u>Cash flows from operating activities</u></b>		
Surplus/(Deficit) for the year	338,405	(323,595)
Adjustments for:		
Loss on property, plant and equipment written off	3	1
Depreciation of property, plant and equipment	18,423	20,361
Fixed deposit interest income	<u>(26,886)</u>	<u>(356)</u>
Operating cash flows before working capital changes	329,945	(303,589)
Changes in operating assets and liabilities		
Other receivables	(175,015)	(577,451)
Other payables	<u>(96,847)</u>	<u>120,288</u>
Net cash inflows/(outflows) from operating activities	<u>58,083</u>	<u>(760,752)</u>
<b><u>Cash flows from financing activities</u></b>		
Charity fund receipt	<u>4,800</u>	<u>7,700</u>
Net cash inflows from financing activities	<u>4,800</u>	<u>7,700</u>
Net increase/(decrease) in cash and cash equivalents	62,883	(753,052)
Cash and cash equivalents at beginning of the year	<u>1,858,339</u>	<u>2,611,391</u>
Cash and cash equivalents at end of the year (Note 8)	<u>1,921,222</u>	<u>1,858,339</u>

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

**NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2024**

**1. GENERAL INFORMATION**

- a) The Society is registered under The Societies Act in Singapore.
- b) The Society carries out its activities at:

106 Pasir Panjang Road  
Singapore 118534
- c) The principal activities of the Society are those of a charity organisation. In particular, it manages the Jenaris Home @ Pelangi Village as Managing Agent for a governmental ministry.

**2. MATERIAL ACCOUNTING POLICY INFORMATION**

**a) Basis of preparation**

The financial statements are prepared in accordance with Singapore Financial Reporting Standards ("FRS").

The financial statements have been prepared on the historical cost basis except otherwise disclosed below and with the exception of revenue recognition in respect of certain income stated in Note 2b (iv) and (v).

The financial statements are presented in Singapore dollars (S\$), the functional currency, and all values are rounded to the nearest dollar.

The preparation of financial statements in conformity with FRS requires Management Committee to exercise its judgement in the process of applying the Society's accounting policies. It also requires the use of accounting estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the financial year. Although these estimates are based on Management Committee's best knowledge of current events and actions, actual results may ultimately differ from those estimates.

**Interpretations and amendments to published standards effective in 2023**

On 1 April 2023, the Society adopted the new or amended FRS and Interpretations to FRS ("INT FRS") that are mandatory for application from that date. Changes to the Society's accounting policies have been made as required, in accordance with the relevant transitional provisions in the respective FRS and INT FRS.

The adoption of these new or amended FRS and INT FRS did not result in substantial changes to the Society's accounting policies and had no material effect on the amounts reported for the current or prior financial years.

**NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2024**

**2. MATERIAL ACCOUNTING POLICY INFORMATION (cont'd)**

**a) Basis of preparation (cont'd)**

Standards issued but not yet effective

The Society has not adopted the following standard and interpretations that has been issued but is not yet effective:

<u>Description</u>	<u>Effective for annual periods beginning on or after</u>
Amendments to FRS 1 Presentation of Financial Statements: Classification of Liabilities as Current or Non-current	1 January 2024

The Management Committee expects that the adoption of the standard above will has no material impact on the financial statements in the period of initial application.

**b) Revenue recognition**

- i) Subscriptions are taken up in the income and expenditure statement over the period of membership.
- ii) Management fee are taken up in the income and expenditure statement on accruals basis.
- iii) Interest income is recognised on a time proportion basis.
- iv) Government grants are accounted for in the income and expenditure statement upon receipt.
- v) Donations and members' special contributions are accounted for in the income and expenditure statement upon receipt.

**c) Property, plant and equipment**

**i) Measurement**

All property, plant and equipment are stated at cost less accumulated depreciation and any impairment losses. The cost of property, plant and equipment include all direct attributable costs of bringing the asset to its working condition and location for its intended use.

**ii) Depreciation**

Depreciation is computed on a straight-line basis over the expected useful lives of the assets concerned as follows:

	<u>Useful lives</u>
Computers	3 to 5 years
Equipment	5 years
Furniture and fittings	5 years
Motor vehicle	5 years

The useful lives of property, plant and equipment and their respective residual values at the end of each reporting period are reviewed and, where appropriate, adjusted. The adjustments, if any, are taken to the income and expenditure account.



**NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2024**

**2. MATERIAL ACCOUNTING POLICY INFORMATION (cont'd)**

**c) Property, plant and equipment (cont'd)**

**iii) Subsequent expenditure**

Subsequent expenditure relating to property, plant and equipment that has already been recognised is added to the carrying amount of the asset when it is probable that future economic benefits, in excess of the standard of performance of the asset before the expenditure was made, will flow to the Society and the cost can be reliably measured. Other subsequent expenditure is recognised as an expense during the financial year in which it is incurred.

**iv) Disposal**

On disposal of an item of property, plant and equipment, the difference between the net disposal proceeds and its carrying amount is taken to the income and expenditure account.

**d) Impairment of non-financial assets**

Property, plant and equipment are reviewed for impairment whenever there is any indication that these assets may be impaired. If any such indication exists, the recoverable amount (i.e. the higher of the fair value less cost to sell and value in use) of the asset is estimated to determine the amount of impairment loss.

For the purpose of impairment testing, recoverable amount is determined on an individual asset basis unless the asset does not generate cash flows that are largely independent of those from other assets. If this is the case, the recoverable amount is determined for the cash-generating unit ("CGU") to which the asset belongs.

If the recoverable amount of the asset (or CGU) is estimated to be less than its carrying amount, the carrying amount of the asset (or CGU) is reduced to its recoverable amount. The impairment loss is recognised in the income and expenditure account.

An impairment loss for an asset is reversed if, and only if, there has been a change in the estimates used to determine the assets' recoverable amount since the last impairment loss was recognised. The carrying amount of an asset is increased to its revised recoverable amount, provided that this amount does not exceed the carrying amount that would have been determined (net of accumulated depreciation) had no impairment loss been recognised for the asset in prior years. A reversal of impairment loss for an asset is recognised in the income and expenditure account.

**e) Other receivables**

Other receivables are recognised initially at fair value plus transaction costs and subsequently measured at cost, less provision for impairment, if any. A provision for impairment of other receivables is established when there is objective evidence that the Society will not be able to collect all amounts due according to the original terms of the receivables. The amount of provision is the difference between the asset's carrying amount and the present value of estimated future cash flows, discounted at the original effective interest rate. The amount of the provision is recognised in the income and expenditure statement.



**NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2024**

**2. MATERIAL ACCOUNTING POLICY INFORMATION (cont'd)**

**f) Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and bank balances that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value. Cash at banks are carried at costs.

**g) Other payables**

Other payables are initially measured at fair value plus transaction costs, subsequently measured at cost.

**h) Employee benefits**

Defined contribution plans are post-employment benefit plans under which Society pays fixed contributions into separate entities such as the Central Provident Fund and will have no legal or constructive obligation to pay further contributions if any of the funds do not hold sufficient assets to pay all employee benefits relating to employee services in the current and preceding financial years. The Society's contribution to defined contribution plans are recognised in the financial year to which they relate.

**3. HDB SENJA EXPENSES**

HDB Senja expenses comprise of:

	<u>2024</u> S\$	<u>2023</u> S\$
Insurance	1,741	-
Maintenance of properties	76,867	-
Printing and stationery	255	-
Staff costs	51,783	-
Telephone	943	-
	<u>131,589</u>	<u>-</u>

**4. SURPLUS/(DEFICIT) FOR THE YEAR**

This is arrived at after (crediting)/charging:

	<u>2024</u> S\$	<u>2023</u> S\$
CPF and other contributions	434,476	436,446
Depreciation of property, plant and equipment	31,223	33,161
Fixed deposit interest	(26,886)	(356)
Loss on property, plant and equipment written off	3	1
Staff costs	<u>1,873,574</u>	<u>1,941,028</u>

**BLUE CROSS CHARITABLE INSTITUTION**  
(A Society registered under The Societies Act)  
(ROS Reference No. 0784/1947 WEL)

**NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2024**

**5. PROPERTY, PLANT AND EQUIPMENT - JENARIS HOME @ PELANGI VILLAGE**

	<u>Computers</u>	<u>Equipment</u>	<u>Furniture and fittings</u>	<u>Motor vehicle</u>	<u>Total</u>
<u>2024</u>	<u>S\$</u>	<u>S\$</u>	<u>S\$</u>	<u>S\$</u>	<u>S\$</u>
<u>Cost</u>					
- At beginning of the year	70,532	168,315	73,671	82,392	394,910
Written off	(70,532)	(11,555)	(3)	-	(82,090)
- At end of the year	-	156,760	73,668	82,392	312,820
<u>Accumulated depreciation</u>					
- At beginning of the year	70,532	128,536	73,662	56,300	329,030
Charge for the year	-	14,744	-	16,479	31,223
Written off	(70,532)	(11,555)	-	-	(82,087)
- At end of the year	-	131,725	73,662	72,779	278,166
<u>Net book value</u>					
- At end of the year	-	25,035	6	9,613	34,654

**BLUE CROSS CHARITABLE INSTITUTION**  
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**NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2024**

**5. PROPERTY, PLANT AND EQUIPMENT - JENARIS HOME @ PELANGI VILLAGE (cont'd)**

	<u>Computers</u> S\$	<u>Equipment</u> S\$	<u>Furniture and fittings</u> S\$	<u>Motor vehicle</u> S\$	<u>Total</u> S\$
<b><u>2023</u></b>					
<b><u>Cost</u></b>					
- At beginning of the year	70,532	175,169	74,756	82,392	402,849
Written off	-	(6,854)	(1,085)	-	(7,939)
- At end of the year	<u>70,532</u>	<u>168,315</u>	<u>73,671</u>	<u>82,392</u>	<u>394,910</u>
<b><u>Accumulated depreciation</u></b>					
- At beginning of the year	70,532	118,707	74,746	39,822	303,807
Charge for the year	-	16,683	-	16,478	33,161
Written off	-	(6,854)	(1,084)	-	(7,938)
- At end of the year	<u>70,532</u>	<u>128,536</u>	<u>73,662</u>	<u>56,300</u>	<u>329,030</u>
<b><u>Net book value</u></b>					
- At end of the year	<u>-</u>	<u>39,779</u>	<u>9</u>	<u>26,092</u>	<u>65,880</u>

**BLUE CROSS CHARITABLE INSTITUTION**  
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**NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2024**

**6. OTHER RECEIVABLES**

	<u>2024</u> S\$	<u>2023</u> S\$
Other receivables	165,752	12,000
Deposits	45,953	24,690
	<u>211,705</u>	<u>36,690</u>

**7. FIXED DEPOSIT WITH BANK**

Fixed deposit matures on 19 October 2024 (2023: 19 October 2023). Interest rate of 3% (2023: 3%) per annum is also the effective interest rate.

**8. CASH AND CASH EQUIVALENTS**

Cash and cash equivalents at the end of the financial year comprise the following:

	<u>2024</u> S\$	<u>2023</u> S\$
Cash at bank	<u>1,921,222</u>	<u>1,858,339</u>
Cash and cash equivalents are apportioned as follows:		
General and Charity Funds	167,119	332,521
Home Fund (see note below)	<u>1,754,103</u>	<u>1,525,818</u>
	<u>1,921,222</u>	<u>1,858,339</u>

Home Fund includes S\$127,002 (2023: S\$118,849) funds held on behalf of residents of Home.

**9. OTHER PAYABLES**

	<u>2024</u> S\$	<u>2023</u> S\$
Other payables (see note below)	61,000	166,000
Accrued expenses	<u>127,002</u>	<u>118,849</u>
	<u>188,002</u>	<u>284,849</u>

Other payables represent residents' funds held by the Home on behalf.



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**NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2024**

**10. DEFERRED GRANT**

Deferred grant relates to government grant received to part subsidise equipment purchased.

	<u>2024</u> S\$	<u>2023</u> S\$
At beginning of the year	33,067	45,867
Transfer to Income and Expenditure Account	<u>(12,800)</u>	<u>(12,800)</u>
At end of the year	<u>20,267</u>	<u>33,067</u>

**11. GENERAL FUND**

	<u>2024</u> S\$	<u>2023</u> S\$
Balance at beginning of the year	1,222,066	966,149
Surplus transferred from income and expenditure account	<u>35,379</u>	<u>255,917</u>
Balance at end of the year	<u>1,257,445</u>	<u>1,222,066</u>

**12. CHARITY FUND**

	<u>2024</u> S\$	<u>2023</u> S\$
Balance at beginning of the year	18,677	10,977
Receipt during the year	<u>4,800</u>	<u>7,700</u>
Balance at end of the year	<u>23,477</u>	<u>18,677</u>

The Fund is meant for charitable emergency relief purposes.

**13. HOME FUND (Restricted)**

The Home Fund is earmarked by the Society for managing a community service project home known as JENARIS HOME @ PELANGI VILLAGE.

	<u>2024</u> S\$	<u>2023</u> S\$
Balance at beginning of the year	1,298,472	1,877,984
Surplus/(Deficit) transferred from separate income and expenditure account	<u>303,026</u>	<u>(579,512)</u>
Balance at end of the year	<u>1,601,498</u>	<u>1,298,472</u>

**NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2024**

**14. KEY MANAGEMENT PERSONNEL**

Key management are those persons having authority and responsibility for planning, directing and controlling the activities of the Society. They include president, secretary and treasurer of the Society. These officials are all volunteers and are not paid any remuneration.

There was management fees received from Jenaris Home during the year.

**15. FINANCIAL RISK MANAGEMENT**

Risk management

Risk management is integral to the whole operation of the Society. The Management Committee continually monitors the Society's risk management process to ensure that an appropriate balance between risk and control is achieved.

i) Credit risk

The carrying amount of cash and cash equivalents and other receivables represent the Society's maximum exposure to credit risk in relation to financial assets. The Society has minimum credit risk. It placed its surplus funds with licensed financial institutions in Singapore.

ii) Liquidity risk

In the management of liquidity risk, the Society monitors and maintains a level of cash and bank balances deemed adequate by the Management Committee to finance the Society's operations and mitigate the effects of fluctuations in cash flows.

Estimating the fair values

The carrying amounts of financial assets and liabilities with a maturity of less than one year (including other receivables, cash and cash equivalents, and other payables) are assumed to approximate their fair values. All other financial assets and liabilities are discounted, where applicable, to determine their fair values.



# Our Appreciation

Our deepest gratitude goes out to our partners, sponsors, and supporters. Without your dedication and encouragement, our achievements this year would not have been possible.

We will continue to uphold our mission, providing care and support to those in need, and improving the lives of our beneficiaries. Together, we can continue to build a compassionate and inclusive community.

We look forward to your continued support on this journey of kindness and service.

Yours sincerely,  
Management Committee and Staff  
Blue Cross Charitable Institution

## Donation

### By Cheque:

Kindly issue a crossed cheque payable to

**Blue Cross Charitable Institution**

and mail it to

**106 Pasir Panjang Road Singapore 118534**

### By Cash:

Please drop by our institution to make a cash donation. We are located at

**106 Pasir Panjang Road Singapore 118534**

and is open based on the following schedule:

**[Monday-Friday]**

**9.00 am to 4.00pm**