



## **THE BREADLINE GROUP**

*Member of The National Council of Social Service  
Registered under Societies Act & Charities Act  
UEN: S75SS0039G*

*Patrons: Mrs Jek Yuen Thong  
Mrs S. Dhanabalan  
Dr Sheryn Mah Bow Tan  
Dr Seetha Shanmugam*

**46 years of  
Community  
Service  
for the  
aged and needy**

### **EXECUTIVE COMMITTEE REPORT 2021/2022**

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*Dear Friends and Members,*

- *Our deepest appreciation to all our volunteers, donors, commercial and social service partners for your unstinting and generous support to our all-volunteer group. Without you, we would not have been able to continue our community service all these many years.*

*Your efforts have helped to ease the difficulties faced by the aged and needy. The continuing Covid 19 pandemic had brought loss of jobs, restrictions in social contacts and more stress and problems to this vulnerable group.*

#### **COMMUNITY SERVICE**

- **FAMILY ADOPTION SCHEME:**

*About 160 aged and needy individuals and families continue to receive monthly financial assistance from us. Prior to Covid 19 movement restrictions, our volunteers visit many of them on a monthly basis and, where required, provide them with some emotional support. These cases are referred to us by the medical social workers from the various hospitals and polyclinics and also by the social workers from the various family service centres and other social service agencies.*

- **CARE & SHARE PROJECT:**

*The Care & Share fund was fully utilised in 2021. Additional aid given to the families under this project was continued on an urgent needs basis and the General Fund was tapped for this.*

- **MEAL DELIVERY SCHEME:**

*We continue to help fund the "Healthy Hot Happy Meal" project of Henderson Dawson Citizens' Consultative Committee, whose volunteers prepare and deliver nourishing soup and food every Sunday to over 40 low-income "socially isolated" old folks living in the Henderson-Bukit Merah View area. They are unable to venture beyond their flats due to mobility issues and physical disabilities and thus they look forward to the hot meals delivered to their doorsteps.*

- **MEALS SCHEME:**

*Our joint Meals Scheme with Toa Payoh East Community Club ceased as it is now run solely by the Club*

## FUNDS

- Our larger donors from Mar 2021 to Feb 2022 were:
  - \$10,000 to \$49,999:  
*Alanna Frances Lean Saw Kin, Cargill Asia Pacific Holdings Pte Ltd, Chew How Teck Foundation, Netherlands Charity Association, Tan Chin Tuan Foundation, TMRW Pte Ltd and several anonymous donors.*
  - \$1,000 to \$9,999:  
*Ah Keng Motor, Buss Richard Jeremy, Chen Wei Ching, Chin Ee Lin, Corob Pte Ltd, Chong Lee Lian, Fung Swee Kim Maureen, Eng Sok Hui, Hans Ng Han Yang, Huang Chean-Dyi, Huang Chen Chen, Pearlyn Yap Kwee Choo, Qool Enviro Pte Ltd, Raymond Clement, Shaw Kar Foong Virginia, Syn Keong Kong, Tan Kim Ping, Tang Wee Houe, Teo Lang Lang Jean, Trading Impossible Pte Ltd, Yap Peck Khian, Yeo Chee Kean and several anonymous donors.*
- Other Contributions:
  1. Cargill Group continues to encourage its staff to volunteer in our group. Cargill volunteers look after 5 Breadline families. Even after leaving the company, many of the ex-Cargill staff continue to look after the Breadline families under their care.
  2. Advanced Holdings Ltd – staff from the Company are looking after 2 Breadline families.
  3. Ms Han Ai Lin singlehandedly raised funds for the Christmas and Chinese New Year seasons for Breadline families from many of her colleagues at Cycle & Carriage.
  4. Ms Relinde Ehlers from the Netherlands Charity Association together with the staff, students and their parents of the Hollandse School sponsored, purchased, packed and delivered Christmas Gift packages for 42 families under the care of Breadline.

*To these supportive and generous benefactors, as well as all the many other donors, we thank you for your generous donations and contributions.*

## SUMMARY OF INCOME & EXPENDITURE

Year ended 31 December 2021:		@31 Dec 2020		
	Sub total	Total	Sub total	Total
<b><u>[A] UNRESTRICTED</u></b>				
<b><u>GENERAL FUND ACCOUNT</u></b>				
Income				
• Tax Exempt Donations	238,704		238,636	
• Non Tax Exempt Donations	13,542		37,349	
• Other Income	19,403		11,970	287,955
• S'pore BiCentennial Fund	400,000	671,649		
Less				
• Charity Expenses (Support for aged/needy)	-435,348		-360,642	
• Operational Expenses (storage/audit fee, etc)	-3,763*	-439,111	-3,672**	-364,314
<b><u>Surplus / Deficit</u></b>		<b><u>\$232,536</u></b>		<b><u>-\$76,359</u></b>
<b><u>[B] RESTRICTED CARE &amp; SHARE</u></b>				
<b><u>FUND ACCOUNT</u></b>				
Income				
• Care & Share Project Grant & Interest Income	113,207	113,207	0	
Less				
• Approved Projects	-54,072		-17,5814	
• Operational Expenses	-203	-58,932		
<b><u>Surplus / Deficit</u></b>		<b><u>\$54,275</u></b>		<b><u>-\$175,814</u></b>

\* 2021 Operational Expenses = 0.8% Unrestricted General Fund Expenditure

\*\* 2020 Operational Expenses = 1% of Unrestricted General Fund Expenditure

### NOTE

- 1. WE DEPEND ON YOUR DONATIONS TO FUND OUR FAMILY ADOPTION SCHEME.**  
The bulk of our expenditure goes toward funding this project. We would need your support to carry on our work of helping the aged and needy. Should we be unable to raise sufficient funds, we may need to cut down our support for needy families. We are grateful for the Singapore Bi-Centennial Fund for the matching grant of \$400,000. This went a long way in replenishing our depleting reserves which were used over the last few years as Covid restrictions meant that many fund raising efforts had to be curtailed.
- 2. THE CARE & SHARE PROJECT ended in the first quarter of 2021.** It was used for capability and capacity building and new social service projects. We tapped on this grant for projects like Festive Bonus (given to our adopted families during Chinese New Year, Hari Raya Puasa, and Christmas), educational need, emergency funding and asset replacement. The funding for this project was fully utilised by 1<sup>st</sup> quarter of 2021. However, funding for educational needs was continued on an urgent needs basis and the funds were tapped from our General Fund.
- 3. The full audited accounts will be available at <https://breadlinegroup.org/publications-category/executive-committee-report/>**

**EXECUTIVE COMMITTEE** - elected on 27 March 2021

( As required for reasons of governance, extra information is provided for office bearers )

- Chairman :** *Lim Kok Eng, PBM*  
(since 1979) - Founding member 1975. Had been Executive Committee Member, Asst Hon Secretary & Hon Secretary  
- Current Occupation: Retiree  
- Current Board positions in other organisations: Member, Board of Management, Rubber Trade Association of Singapore
- Vice-Chairman :** *Francis Ng Choon Hiang*  
(wef Mar 2021) - Joined 2012. Had been Executive Committee Member, Hon Secretary and Hon Treasurer.  
- Current Occupation: Senior Manager
- Hon Treasurer :** *Daniel Kwek Thiam Buck*  
(wef Mar 2021) - Joined 2008. Had been Executive Committee Member.  
- Current Occupation: Retiree
- Hon Secretary :** *Richard Lim Teong Seng, PBM*  
(since 2019) - Founding member 1975. Had been Executive Committee Member, Hon Treasurer & Vice-Chairman & Chairman  
- Current Occupation: Retiree  
- Current Board positions in other organisations: - Vice Chairperson, CASE Endowment Fund Governing Board, Consumers Association of Singapore.
- Assistant Hon. Secretary :** *Alice Tan Bee Eng, PBM*  
(since Mar 2020) - Joined 1979. Had been Executive Committee Member, Hon Membership Secretary, Hon Secretary and Vice Chairman.  
- Current Occupation: Co-Ordinator  
- Current Board positions in other organisations: Vice Chairman, Telok Blangah View Residents' Committee
- Hon Membership Secretary** *Belynda Sim Chee Hwee*  
(since 2018): - Joined 2003. Had been Executive Committee Member  
- Current Occupation: Self-employed

*Members: Corine Sim Poh Gek, Nixon Toh Yew Peng, Ng Su Ran, Tan Peng Jin and Viven Quek Miew Ching. Anne Hoh co-opted 18 Sept 2021.*

*The Committee is mindful that with good corporate governance practice guidelines, we should look into the renewal of the Committee. However, with a small membership base of 35, we have difficulty in getting new blood to sit on the Committee. This is the reason why many serve on the Committee for more than 10 years. We are on the lookout for dedicated and passionate new members to rejuvenate the Committee. We would like to state that the current Committee has served with great passion and dedication over the years.*

## **ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS & AGM**

Due to Covid-19 restrictions, all meetings were held via video conferencing. There were 5 Executive Committee Meetings and 1 Annual General Meeting (total 6 meetings) from March 2021 to February 2022 and attendance was as follows:

<i>Lim Kok Eng</i>	<i>Francis Ng</i>	<i>Daniel Kwek</i>	<i>Richard Lim</i>	<i>Alice Tan Bee Eng</i>	<i>Belynda Sim</i>
6 out of 6	6/6	5/6	6/6	1/6	6/6

<i>Corine Sim</i>	<i>Nixon Toh</i>	<i>Ng Su Ran</i>	<i>Tan Peng Jin</i>	<i>Viven Quek</i>	<i>Anne Hoh*</i>
6/6	6/6	5/6	6/6	6/6	3/3

\*co-opted at 3<sup>rd</sup> meeting so only 3 meetings during this period.

### **ACKNOWLEDGEMENTS**

*Our Patrons, Mrs Jek Yuen Thong, Mrs S. Dhanabalan, Dr Sheryn Mah Bow Tan and Dr Seetha Shanmugam for their support. The National Council of Social Service for its support. Ms Marziyana Abdul Rahman, Mr Richard Lim Teong Seng, PBM, Ms Viven Quek Miew Ching and Ms Dorothy Tan for their advice. Our Hon. Legal Advisor, Mr George Lim Teong Jin, PBM, BBM, SC, LLB, FSI Arb. Our auditors, CA.sg PAC for their advice, guidance and facilitating our virtual meetings via Microsoft Teams. Our volunteers, supporters and many others for their invaluable services.*

*Chairman  
**The Breadline Group**  
7 March 2022*

ATTACHMENT: APPENDIX 1 on Statement of Policy and Basic Group Information

## APPENDIX 1

- **STATEMENT on POLICY relating to MANAGEMENT, AVOIDANCE OF CONFLICT OF INTEREST AND RESERVES**

1. - *Our Executive Committee (EXCO) ensures that stakeholders' interests are protected and accountability is being practiced. The constitution and minutes of meetings are the written documents of operation.*
  - *As an Institution of a Public Character (IPC), we will abide with the IPC requirements.*
  - *The EXCO itself manages and conducts the affairs of the Group as we are an all-volunteer charity without any staff. Only members who have completed a one year term can be elected or co-opted into our EXCO.*
  - *Our EXCO must meet at least once every 3 months. (During the term under review, due to Covid-19 restrictions, physical meetings were deferred but urgent decisions were made with approvals via emails and What'sApp messages). Urgent matters are discussed/decided via telephone &/or e-mail and ratified at the next EXCO meeting.*
  - *No EXCO member shall receive any profit, salary or emolument from our Group or from any transaction. (Since formation, none has received any of the said).*
  - *We recognize the need for Board renewal but with a limited membership strength we face challenges in renewing the Board. Nevertheless we are continually looking out for new blood.*
  - *Our EXCO is supported by the Family Advisory Committee (FAC) to ensure that there is professional expertise in the vetting of applications for aid and to facilitate decision-making. Our FAC comprises experienced members and/or social workers who volunteer their services.*
2. - *EXCO members are to declare conflicts of interest to the EXCO and are not to participate in nor vote on such matters. (We have no such material transactions for or required for supplies, services, premises, etc. There is also no related party transaction nor commercial third-party arrangement).*
3. - *To keep a maximum of 3 years' estimated expenses as reserves.*

- **BASIC GROUP INFORMATION**

*Registered as a Society on 14 November 1975 under the Societies Act (Cap.262) and as a Charity on 21 January 1984 under the Charities Act 1982. UEN S75SS0039G*

*Registered address: 303 Shunfu Rd #03-57 Singapore 570303*

*Website: [www.breadlinegroup.org](http://www.breadlinegroup.org)*

*Main objective is to assist the aged and/or needy*

*Membership is open to anyone, regardless of age, sex, race or religion*

*Bankers: Citibank Singapore Ltd (till Aug 2021) and DBS Bank Ltd*

*Hon. Legal Advisor: George Lim Teong Jin, PBM, BBM, SC, LLB, FSI Arb*

*Auditors: CA.sg PAC*

*IPC status granted by Ministry of Social and Family Development*

*DONATIONS ARE TAX EXEMPT*