

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*



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

EXECUTIVE COMMITTEE REPORT 2024/2025

About Us

Breadline Group is a social service agency established in 1975 and is run solely by volunteers with no paid staff.

Breadline operates with minimal overheads from members' homes so that the funds we raise can go directly to the families in need. We are proud to share that our annual running cost has consistently stayed around or even below 1% of annual turnover.

Our work centres on providing support from different financial assistance initiatives that helps the beneficiaries navigate through their challenges in life. With our Family Adoption Scheme, our volunteers visit the adopted families each month to provide companionship and hand them their monthly financial assistance. Most of the families adopted are the aged with multiple health issues and have difficulties in coping with their daily lives.

Funding for Breadline comes entirely from individuals, foundations, corporations and fund raising projects. As a low cost charity, donors can give with confidence as any amount donated is put in good use and goes directly to the beneficiaries.

Family Adoption Scheme

About 150 aged and needy individuals and families continue to receive monthly financial assistance from us. Our close to 100 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.

Executive Committee Report 2024/2025

Dear Friends and Members,

We thank our volunteers, donors, commercial and social service partners for their continuous and generous support to our all-volunteer group. Their contributions have enabled us to continue with our community service for 49 long years.

WE DEPEND ON YOUR DONATIONS TO FUND OUR FAMILY ADOPTION SCHEME. The bulk of our expenditure goes toward funding this project. We need your continued support to carry on our work of helping the aged and needy. Should we be unable to raise sufficient funds, we would need to reduce our support for these aged and needy families.

The full audited accounts will be available at <https://breadlinegroup.org/financial-information/>

Breadline had gone on board the Giving.sg website with effect from 27 Oct 2022. This gives us another avenue to receive donations from our supporters and members of the public. Donations are tax deductible and can be made via cheques, bank transfers and PayNow to UEN S75SS0039G.

SUMMARY OF INCOME & EXPENDITURE for the year ended 31 Dec 2024

<u>Income</u>	<u>2023</u>	<u>2024</u>
Donations	388,022	541,392
Interest income	13,040	13,960
Membership Fees	74	80
Other Income	-	-
Total Income	401,136	555,432
<u>Expenditure</u>		
Charitable activities	405,382	388,704
Other resources expended	3,106	3,267
Total expenditure	408,488	391,971
Nett (outgoing)/incoming resources	(7,352)	163,461

* 2024 Operational Expenses = 0.5% of total income

** 2023 Operational Expenses = 0.7% of total income

EXECUTIVE COMMITTEE - elected on 23 March 2024

Chairman	Lim Kok Eng, PBM <ul style="list-style-type: none">- Founding member 1975. Had been Executive Committee Member, Asst Hon Secretary and Hon Secretary- Current Occupation: Retiree- Current Board positions in other organisations: Member, Board of Management, Rubber Trade Association of Singapore; Committee Member, Healthy Aging Association
Vice Chairman	Francis Ng Choon Hiang <ul style="list-style-type: none">- Joined 2012. Had been Executive Committee Member, Hon Secretary and Hon Treasurer- Current Occupation: Senior Manager
Hon Treasurer	Daniel Kwek Thiam Buck <ul style="list-style-type: none">- Joined 2008. Had been Hon Treasurer, Executive Committee Member.- Current Occupation: Retiree
Hon Secretary	Richard Lim Teong Seng, PBM <ul style="list-style-type: none">- Founding member 1975. Had been Executive Committee Member, Hon Treasurer, Vice-Chairman and Chairman- Current Occupation: Retiree- Board positions in other organisations: Vice Chairperson, CASE Endowment Fund Governing Board, Consumers Association of Singapore (till Dec 2024).
Assistant Hon. Secretary	Viven Quek Miew Ching <ul style="list-style-type: none">- Joined 2006. Had been Executive Committee Member- Current Occupation: Self Employed
Hon Membership Secretary	Belynda Sim Chee Hwee <ul style="list-style-type: none">- Joined 2003. Had been Executive Committee Member- Current Occupation: Self-employed

Members: Corine Sim Poh Gek, Michael Kok Pak Kuan, Ng Su Ran, Suzan Koa, Tan Peng Jin, Nixon Toh Yew Peng (co-opted in May 2024).

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 40, 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 new members and with the help of NVPC, have identified several potential new members to rejuvenate the Committee after they have served as volunteers for a period of one year as required by the Constitution. 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

During the term of the current committee members there were 5 Executive Committee Meetings and 1 Annual General Meeting (a total of 6 meetings) from March 2024 to February 2025 and attendance from current committee members was as follows:

Lim Kok Eng	Francis Ng	Daniel Kwek	Richard Lim	Viven Quek	Belynda Sim
4 out of 6	6 out of 6	4 out of 6	6 out of 6	6 out of 6	5 out of 6

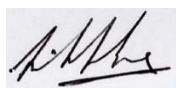
Corine Sim	Michael Kok	Ng Su Ran	Suzan Koa	Tan Peng Jin	Nixon Toh*
5 out of 6	2 out of 6	4 out of 6	6 out of 6	6 out of 6	5 out of 5

*co-opted in May 2024

FUNDS

- Our larger donors from Mar 2024 to Feb 2025 were:
 - \$50,000 and above:
Kheng Leong Co Pte Ltd
Singapore Rubber Millers Association
UOB Kay Hian Pte Ltd
 - \$10,000 to \$49,999:
Chew How Teck Foundation, Tan Chin Tuan Foundation, Tang Wee Loke, Yeoman Capital Management Pte Ltd and several anonymous donors.
 - \$1,000 to \$9,999:
Business Synergy Enterprise Society, Chan Kok Siong, Chen Weng Yew Ronald, Chua Wah Eng Harry, Chuah Yoong Yoong, Clifford Chance Pte Ltd, Clifford Chance Partners, Corob Pte Ltd, Eng Sok Hui, Estate of Khoo Bee See, Gian Jing, Global Rub Pte Ltd, Huayng Cheau-Dyi, Huang Chen Chen, Hui Kai Tung, In memory of Choy sisters, In memory of Tan Say In, Modern-Pak Pte Ltd, Nicky Tan Ng Kuang, Optiver Singapore Trading Pte Ltd, Proapp Technology Pte Ltd, Rayment Clement, Shaw Kar Foong Virginia, Tan Kai Ching, United Caoutchouc Trading Pte Ltd, and several anonymous donors.
- Other Contributions:
 - Cargill Group encourages its staff to volunteer in our group. Even after leaving the company, many ex-Cargill staff continue to look after the Breadline families under their care.
 - Advanced Holdings Ltd – staff from the Company are looking after 3 Breadline families.
 - Clifford Chance continues its annual Christmas Gift Project where it raised funds to buy grocery vouchers for staff to deliver to 25 Breadline families during Christmas.
 - Volunteers 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 70 families under the care of Breadline.

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



Chairman
Breadline Group
1 March 2025

ACKNOWLEDGEMENT

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 and National Volunteer and Philanthropy Centre for their support. Our Family Adoption Scheme committee, 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 and guidance. Our volunteers, supporters, and many others for their invaluable services.

APPENDIX 1

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

- 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. 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.
- 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).
- 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

Main objective is to assist the aged and/or needy

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

Bankers: 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 DEDUCTIBLE