



St Andrew's Cathedral Home

圣安德烈座堂爱之家

ANNUAL REPORT 2023

ST ANDREW'S CATHEDRAL HOME



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Chairman's Message

We thank God for bringing St Andrew's Cathedral Home (SAC Home), our staff and residents through another year during this challenging COVID-19 pandemic. We are most appreciative to the staff and members of St Andrew's Cathedral (SAC), with special mention of Deaconess Ti Lian Swan (Pastoral), Mr Lim Chong Wei (Administration), Mr Joel Tan (Accounts), Mrs Patricia Aw (Honorary Secretary) and Ms Candace Ler (Legal Advisor), for their faithful support of this ministry to bless and support our staff and residents.

As we praise God for our church and each of you for your partnership the verses Isaiah 58: 7-8 and Psalms 68: 5-6 comes to mind, "Is it not to share your food with the hungry and to provide the poor wanderer with shelter - when you see the naked, to clothe him, and not to turn away from your own flesh and blood? Then your light will break forth like the dawn, and your healing will quickly appear; then your righteousness will go before you, and the glory of the LORD will be your rear guard." May we spur one another on in good works and loving kindness to the glory and praise of God Almighty. "A father of the fatherless, a defender of widows, is God in his holy dwelling. God sets the lonely in families ..." Thank you for being a family to our residents and foreign staff.

In God's good timing and provision, with generous individual and church donations and a grant from National Council of Social Service's Care and Share Movement, SAC Home was able to renovate and improve its facilities in 2023 to be more able to cope with infectious disease outbreaks and also to optimise our resident care. All glory to God. We are grateful to our Board and staff for the hard work put in to help make this possible. Special thanks to Mr Edward D. Silva, the Chairman of our Building and Property Committee, Mr Chan Kheng Tek, Treasurer and Chairman of our Finance Committee, and SAC staff Mr Kevin Quek for providing excellent advice, supervision, and liaison with our contractor.

In 2023 and early 2024 a lot of hard work was put in to improve on the documentation of the standard operating procedures (SOPs) and policies at SAC Home for check and accountability, and to ensure consistency and sustainability. This work is enormous, and the Board members ploughed through tirelessly without complaints. We are grateful to Dr Tang Mun Leong (nursing) and Dr Andrew Wong (medical) for joining our team in early 2024 to share in this workload and the care of our residents. Their advice and input came in a timely manner.

Our partnership with SAC is augmented by the faithful ministry of the Cathedral Women's Fellowship and other church members. They help to meet the physical, mental, and spiritual needs of our staff and residents. Of significance is also the engagement from the various schools in our neighbourhood, partner corporations and other volunteer organisations which complement our in-house programme of daily exercise and recreational activities.

While the last few years have been financially challenging due to the lower occupancy rate and higher operational costs as a result of the COVID-19 pandemic and scheduled renovation work, SAC Home remains financially strong with healthy reserves, thanks to God's hand via the faithful donations of church members and the kind public.

We thank Dr Goh Soon Noi (Social Work, previous Chairperson), Mr Arnold Tan (Accounts, previous Treasurer) and Dr Reuben Wong (Medical, previous Medical Advisor) who have

served on the Management Committee and Board of SAC Home for more than 10 years as they step down to ensure accountability and sustainability. Dr Goh Soon Noi and Mr Arnold Tan will continue to serve in SAC Home's Committees.

We thank the supervisor of SAC Home, Ms Margaret Goh for her faithful 14 years of service as she reached retirement age. She has opted to continue serving with us while we look for a new supervisor for SAC Home. If you or someone you know has a heart to be a part of this small, yet meaningful ministry please speak to me, or our Vice-Chairman Mr Tang Chilin, or Ms Doreen Wee, Chairperson of Human Resource Committee. We are grateful to Ms Judy Low (Programme Executive) and Ms Chiang Yoke Wah (Cook) who continue to serve with us in their retirement years. Please pray for our Myanmar nursing aides Hnin Hnin Htet and Khin Thu Zar and their families as they serve most diligently with kindness at SAC Home despite uncertainties in their home country.

We are continuing to work with various government agencies to increase the occupancy rate at SAC Home. Please get in touch with Ms Sandy Koh (Social Work, Chairperson of Admissions Committee) or any of us mentioned here if you have loved ones or know of someone who may benefit from the ministry of SAC Home.

We give thanks to God for His care and provision for SAC Home through 2023, and you our faithful sojourners, and we pray that SAC Home may be a light for Christ, albeit a small one, in this nation.

Dr Michael Lim
Chairman, St. Andrew's Cathedral Home

About Us

St Andrew's Cathedral Home (SAC Home) was set up as a community service of St. Andrew's Cathedral. It was registered as a charity under the Charities Act (Chapter 37) on 13 March 1985. SAC Home has again been accorded IPC status, the most recent being for the period 1 September 2023 to 31 October 2024.

SAC Home has a Constitution as its governing instrument. The Home's Constitution complies with its status as an Institution of Public Character (IPC).

SAC Home is not affiliated to any other organisation.

Objectives

The object of the Home shall be to promote the welfare of the underserved and aged in any manner which now is or hereafter may be deemed by law to be charitable and in particular to provide board, lodging, care, support and assistance for the underserved and aged without distinction of sex, race or creed.

Vision and Mission

The Home provides for the physical, spiritual and emotional well-being of the residents and the underserved. Attention is paid to the care, support and assistance the residents and the underserved receive, as well as the range of activities they continue to have to enable them to remain connected to the larger community – families, friends, relatives, church and neighbourhood.

Unique Registration Number (UEN)

S85CC0155K

Registered Address

Blk 341 Clementi Ave 5 #01-148, Singapore 120341

Auditor

Baker Tilly TFW LLP (Foong Chooi Chin, appointed 24 April 2022)

Bankers

DBS Bank

Leadership

SAC Home is governed by a Board, which is a governing body responsible for overseeing and managing the Home. Reporting to the Board are Sub-Committees that look into Admissions, Building & Property, Finance, Human Resources, and Operational Risk Management.

Governing Board

Name	Current Appointment	Occupation	Past Appointments
Lim Khong Jin Michael	Chairman 26 Apr 2023	Doctor, Institute of Mental Health	Chairman since 24 Apr 2022.
Tang Chi Lin	Vice-Chairman 26 Apr 2023	Assoc Director, Digitas LBI Singapore	Member since 2016. Vice-Chairman since 2021.
Chan Kheng Tek	Hon Treasurer 26 Apr 2023	Accountant, PWC	Hon Treasurer since 2021.
Tan Eng Liew Patricia	Hon Secretary 26 Apr 2023	Parish Worker, St Andrew's Cathedral	Hon Secretary since 2021.
Goh Soon Noi	Board member 26 Apr 2023	Senior Master Medical Social Worker, Singhealth	Board member for more than 10 years Chairman: 2017- 2022.
Koh Mui Ching Sandy	Board member 26 Apr 2023	Principal Medical Social Worker, Outram Community Hospital	Board member since 2017.
Wee Mei Ling Doreen	Board member 26 Apr 2023	Head of People & Organisation, Equinor Asia Pacific	Board member since 2022.
Edward D'Silva	Board member 26 Apr 2023	Senior Adviser, SAA Architects	Board member since 2022.
Wong Kong Min Reuben	Board member 26 Apr 2023	Gastroenterologist, Gutcare Pte Ltd	Board member for more than 10 years, since 2011.
Arnold Tan Boon Toh	Board member 26 Apr 2023	Sales Engineer, Bossard Pte Ltd	Board member for more than 10 years, since 2012.

			Treasurer: 2018-2021
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SAC Home Supervisor

Goh Meow Cheng, appointed to position since 3 May 2010.

Advisors 2023

Revd Canon Dr Lewis Lew (Vicar, St Andrew's Cathedral)

Revd Moses Israeli (Chaplain, till 31 May 2023)

Ds Ti Lian Swan (Chaplain, from 1 Jul 2023)

Consultants 2023

Ms Candace Ler (Legal)

Ms Natasha Yeo (Architecture Research)

Summary of the Year

Summary Financial Performance

- Total Income: \$291,857
- Total Expenditure: \$316,018

SAC Home ended FY23 in a deficit due to the lower occupancy rate and higher operational costs as a result of the COVID pandemic and renovation works. Notwithstanding this, SAC Home remains financially strong with healthy reserves.

Currently we have a total of 12 residents at SAC Home out of a total capacity of 24. We are continuing to work with various government agencies to increase the occupancy rate at SAC Home. We pray that the Lord will continue to provide suitable residents for the Home. We also pray for continued financial support from our generous donors.

Major Financial Transactions

During the year, the Home completed renovation works amounting to a total cost of \$185,496.

Occupancy

No. of residents as at 1.1.2023	13
No. of admissions in 2023:	5
No. of discharges in 2023:	6
No. of residents as at 31.12.2023:	12

Overseas Programmes and Activities

SAC Home does not conduct any overseas programmes or activities.

Staff and Volunteers

5 staff, 438 volunteers.



Corporate volunteers with our residents



School volunteers with our residents

Budgeted Expenditure for 2024:

The budgeted expenditure for 2024 is \$386,000. This will cover staff costs, utilities and maintenance costs, rental, meals, and programme costs.

Governance

Role of the Governing Board

The Board's role is to provide strategic direction and oversight of SAC Home's programmes and objectives and to steer the charity towards fulfilling its vision and mission through good governance.

As part of its role, the following matters require the Board's approval:

- Approve budget for the financial year and monitor expenditure against budget;
- Review and approve financial statements;
- Regularly monitor the progress of SAC Home's programmes.

Term Limit of Board

To enable succession planning and steady renewal in the spirit of sustainability of SAC Home, the Board has a term limit of ten years. For greater accountability, the Chairman has a term limit of eight years, and the Treasurer has a term limit of four years. Persons who have held the office of Treasurer may be eligible for re-election to the office of Treasurer after at least two years have elapsed from the end of the period during which they held that office.

Board members who have served more than 10 consecutive years:

1. Dr Goh Soon Noi
Reason:
Relevant skills and experience, and to ensure continuity and smooth transition. To hand over and step down in 2024.
2. Dr Wong Kong Min Reuben
Reason:
Relevant skills and experience, and to ensure continuity and smooth transition. To hand over and step down in 2024.
3. Mr Arnold Tan Boon Toh
Reason:
Relevant skills and experience, and to ensure continuity and smooth transition. To hand over and step down in 2024.

Board Meetings 2023/Attendance

Name	21 Feb	9 May	15 Aug	14 Nov
Lim Khong Jin Michael	1	1	1	1
Tang Chi Lin	1	1	0	1
Chan Kheng Tek	1	0	0	1
Tan Eng Liew Patricia	1	1	1	1
Goh Soon Noi	1	1	1	1
Arnold Tan Boon Toh	1	0	1	0
Edward D'Silva	1	1	0	0
Wee Mei Ling Doreen	1	1	1	0
Wong Kong Min Reuben	1	0	1	0
Koh Mui Ching Sandy	1	1	1	0

Disclosure of Remuneration and Benefits received by Board Members

No Board members are remunerated for their Board services in this financial year.

Sub-Committees

SAC Home has the following Sub-Committees – Admissions, Building & Property, Finance, Human Resources, and Operational Risk Management. These Sub-Committees meet as and when necessary.

<p>Admissions Sub-Committee</p> <p>Chairman: Koh Mui Ching Sandy</p> <p>Members: Goh Soon Noi Tang Chi Lin</p>	<p>Terms of Reference</p> <p>The Admissions Sub-Committee provides governance oversight to SAC Home’s admissions process. Its responsibilities, subject to the authority of the Board, include,</p> <ol style="list-style-type: none"> 1. To review and advise the Board on the legal and regulatory framework surrounding admissions to SAC Home, and to set up and/or update the Admissions Policy and Protocols. 2. To monitor and update eligibility criteria and establish transparent assessment processes. 3. To consider, approve new applications and any appeals from rejected applicants, including requests for review by the Board. 4. To assess the impact of the Admissions Policy and Protocols, its monitoring and implementation, ensuring that it is reviewed regularly, at least once in two years. 5. To ensure that the needs of the new residents are comprehensively assessed, an Integrated Care Plan developed and reviewed periodically.
<p>Building & Property (B&P) Sub-Committee</p> <p>Chairman: Edward D’Silva</p> <p>Members: Tang Chi Lin Arnold Tan Boon Toh Natasha Yeo Min</p>	<p>Terms of Reference</p> <p>The functions of the B&P Sub-Committee include,</p> <ol style="list-style-type: none"> 1. Assists and advises the Board in fulfilling its governance responsibilities with regards Building & Property matters. 2. Subject to the authority of the Board, <ol style="list-style-type: none"> 2.1 review and recommend to the Board principles, policies, guidelines and plans relating to Building & Property matters; 2.2 advise on development stewardship and financial sustainability for lands, facilities, infrastructure and related property matters;

	<p>2.3 review and present to the Board, at least annually, the planned construction and renovation projects, and the projected capital budget;</p> <p>2.4 initiate planning and design work related to construction and renovation projects approved by the Board;</p> <p>2.5 work with Finance Sub-Committee to check that sources of financing for property acquisition, construction or renovation projects are identified and assured and that the costs of maintenance and operations are taken into consideration before any property acquisition or project and its budget estimates are recommended to the Board.</p> <p>2.6 review and recommend to the Board agreements and contracts pertaining to Building & Property matters;</p> <p>2.7 review and provide governance oversight for construction and renovation projects;</p> <p>2.8 review and recommend to the Board acquisition, acceptance of donations, leases, and disposition of immovable property;</p> <p>2.9 review and recommend to the Board compliance with regards to permits, regulatory requirements, servitudes, and other forms of encumbrances.</p>
<p>Finance Sub-Committee</p> <p>Chairman: Chan Kheng Tek</p> <p>Member: Arnold Tan Boon Toh</p>	<p>Terms of Reference</p> <p>The Finance Sub-Committee is led by the Board Treasurer.</p> <p>The Sub-Committee’s tasks include,</p> <ol style="list-style-type: none"> 1. To review budgets initially prepared by staff, and to help develop appropriate procedures for budget preparations. 2. To ensure regular and accurate monitoring and accountability for funds and report to the Board on any financial irregularities and concerns. 3. To recommend financial guidelines and policy/procedures to the Board as appropriate to strengthen governance and controls. 4. To work with staff to design financial reports and ensure that reports are accurate and timely. 5. To oversee short and long-term investments, if applicable, unless there is a separate investments committee.

	<p>6. To advise the Supervisor and other appropriate staff on financial priorities and information systems, depending on committee member expertise.</p>
<p>Human Resource (HR) Sub-Committee</p> <p>Chairman: Wee Mei Ling Doreen</p> <p>Members: Tang Chi Lin Arnold Tan Boon Toh</p>	<p>Terms of Reference</p> <p>The Human Resources (HR) Sub-Committee assists and advises the Board in reviewing, monitoring and making recommendations to the Board on human resources strategy, policies and operating model pertaining to staffing, compensation, benefits, and related issues of strategic importance that directly affect SAC Home’s ability to recruit, develop, and retain highly-qualified staff required to achieve its mandate in a compliant manner.</p> <p>Subject to the authority of the Board, the HR Sub-Committee shall:</p> <ol style="list-style-type: none"> 1. Periodically review terms and condition, policies, code of conduct and procedures relating to the management of staff, contractors and volunteers and to bring the recommendations onwards to the Board, when necessary. 2. Recommend an effective organisational structure to secure optimal operational efficiency and performance. 3. Periodically review and recommend capability and capacity adjustments to ensure optional organisational robustness. 4. Recommend a recruitment framework that promotes fairness, consistency, equality, diversity and is objectively in alignment with SAC Home’s capability requirements and values. 5. Recommend an appropriate total rewards framework that effectively attracts, retains and secure performance. 6. Recommend employee relations policies to develop and maintain a positive working relationship between SAC Home and its people. This includes but is not limited to grievance and misconduct handling. 7. Advise the Board on their financial and legal obligation to employees. 8. Review and recommend policies and practices to comply with applicable employment law and workplace safety requirements. 9. Oversee the recruitment and appointment of staff.

	10. To provide updates to the Board as appropriate on significant human resources -related issues within the company.
<p>Operational Risk Management (ORM) Sub-Committee</p> <p>Chairman: Wee Mei Ling Doreen</p> <p>Members: Tang Chi Lin Chan Kheng Tek</p>	<p>Terms of Reference</p> <p>The ORM Sub-Committee shall assist and advise the Board in establishing, maintaining and improving policies and processes at the management and operational level to identify, monitor and mitigate risk in accordance with SAC Home’s risk oversight and management policies. It is also responsible for checking that the policies and procedures are designed to maintain SAC Home’s licence to operate.</p> <p>Subject to the authority of the Board and in collaboration with the other Sub-Committees of SAC Home, the ORM Sub-Committee shall:</p> <ol style="list-style-type: none"> 1. Advocate, implement, maintain and regularly review SAC Home’s organisation-wide risk management framework and processes relative to its activities including those that would threaten its operating model, performance, solvency and licence to operate. 2. Assist in establishing, maintaining, and periodically reviewing policies and standard operating procedures (SOPs) of SAC Home to ensure quality, controls and compliance requirements are met. 3. Periodically review and bring to the attention of the Board key risks exposure (including property, IT, information and data, and reputation) and recommend risk mitigating solutions. 4. Provide an oversight role: <ol style="list-style-type: none"> 4.1 to ensure maintenance of the risk register. 4.2 to ensure all staff and management assume operational responsibility for managing operational risks in the performance of their respective functions. 4.3 to ensure all staff and management undergo risk awareness training appropriate to their position and maintain these skills, as required. 4.4 to ensure risk management is included within the planning process for all activities undertaken by SAC Home.

	<p>4.5 to ensure SAC Home’s processes (including systems) and control framework can be reasonably expected to detect and/or prevent fraud or malpractice.</p> <p>4.6 to provide updates to the Board on significant operational risks within SAC Home and recommend improvements, when appropriate.</p> <p>4.7 serve as an escalation point for operational risks that cannot be effectively managed/resolved by the staff of SAC Home, or when requested by the Board.</p> <p>4.8 to monitor and assess the adequacy of the risk management policies and procedures through regular review of reports on material risks.</p> <p>5. Establish and keep under review SAC Home’s internal audit programme and internal control framework, monitoring the management and implementation of audit recommendations.</p> <p>6. Ensure the annual review of governance processes including those in relation to gifts and hospitality, conflict of interest management, governance reporting and compliance.</p>
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SAC Home Staff Remuneration

None of the SAC Home staff receives more than \$100,000 in annual remuneration in this financial year.

Reserves Policy

The SAC Home’s objectives when managing funds are to safeguard its ability to continue as a going concern. The SAC Home’s capital comprises its funds.

The Board of Directors resolved that the SAC Home should try to maintain adequate reserves to cover 5 years of annual operating expenditure in view of the long-term dependencies of the residents.

No changes were made to the SAC Home’s fund management objectives or policies during the financial years ended 31 December 2022 and 31 December 2023.

Purpose of Restricted Funds

Restricted Funds held

- Care and Share Fund: This is a government dollar-for-dollar matching grant for eligible donations received by the Home. The matching grant shall be used to develop social services related voluntary welfare organisations and their programmes to better serve the beneficiaries. The Home has utilised the remaining grant for its renovations works which were completed during the financial year.

For more information on the purpose and movement of the Care and Share Fund during the financial year, please refer to Note 10 (page 14) of the Financial Statements.

Investment Policy

The Home has a documented Investment Policy approved by the Board.

Conflict of Interest Policy

All Board members and staff are required to comply with the Home’s Conflict of Interest policy. The Board has put in place documented procedures for Board members and staff to declare actual or potential conflicts of interests on a regular and need-to basis. Board members also abstain and do not participate in decision-making on matters where they have a conflict of interest.

No paid staff are close family members of the Board members.

All Board members and staff have signed and complied with the Home’s Conflict of Interest policy in this financial year.

Corporate Governance

SAC Home is committed to good governance and management by ensuring our practices are in compliance with all applicable laws, regulations and internal policies.

Code of Governance

SAC Home has complied with the Code of Governance for Charities and Institutions of a Public Character (IPCs) (under Basic Tier – for IPCs with gross annual receipts or total expenditure up to \$500,000) issued by the Charity Council.

S/N	Code guideline	Code ID	Response
	Board Governance		
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied
	Are there governing board members holding staff¹ appointments? (skip items 2 and 3 if “No”)		No
2	Staff does not chair the Board and does not comprise more than one third of the Board.	1.1.3	NA
3	There are written job descriptions for the staff’s executive functions and operational duties, which are distinct from the staff’s Board role.	1.1.5	NA
4	The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years. If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity.	1.1.7	Complied

5	All governing board members must submit themselves for re-nomination and re-appointment , at least once every 3 years.	1.1.8	Complied
6	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied
	Conflict of Interest		
7	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied
8	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied
	Human Resource and Volunteer Management		
9	The Board approves documented human resource policies for staff.	5.1	Complied
	Financial Management and Internal Controls		
10	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied
11	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures .	6.1.2	Complied
12	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied
13	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied
	Does the charity invest its reserves (e.g. in fixed deposits)? (skip item 14 if "No")		Yes
14	The charity has a documented investment policy approved by the Board.	6.4.3	Complied
	Fundraising Practices		
	Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 15 if "No")		Yes
15	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 financial year? (skip item 16 if "No")		Yes
16	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied
	Disclosure and Transparency		
17	The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and (b) the attendance of every governing board member at those meetings.	8.2	Complied

	Are governing board members remunerated for their services to the Board? (skip items 18 and 19 if “No”)		No
18	No governing board member is involved in setting his own remuneration.	2.2	NA
19	The charity discloses the exact remuneration and benefits received by each governing board member in its annual report. <u>OR</u> The charity discloses that no governing board member is remunerated.	8.3	Complied
	Does the charity employ paid staff? (skip items 20 and 21 if “No”)		Yes
20	No staff is involved in setting his own remuneration.	2.2	Complied
21	The charity discloses in its annual report — (a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity’s subsidiaries) exceeding \$100,000 during the financial year; and (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity. The information relating to the remuneration of the staff must be presented in bands of \$100,000. <u>OR</u> The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.	8.4	Complied