1. <u>INTRODUCTION</u>

An Interim Management Committee took over the management of Sikh Welfare Council (SIWEC) in June 2009 during the transition period while the constitution was being amended and applications for IPC and Charities Status were being processed.

We are pleased to advise that the new constitution was approved by the members and Registrar of Societies in October 2009 and the current Management Committee was duly elected to serve for two years in October 2009. SIWEC was accorded the status of an Institution of Public Character (IPC) Status and an Approved Charity on 5th Nov 2009. SIWEC has gone through a very trying period with the change in management and has successfully completed another two years of service to the Community.

For purposes of completeness, where possible the information in this Annual Report covers the period from June 2009 to the date of this Report.

SIWEC provides a comprehensive range of programs and services to address the diverse welfare concerns of the Sikh Community. These range from financial assistance (F/A) to needy families to providing comprehensive support to bereaved families. S summary of the services is provided hereunder.

2. FINANCIAL AND FOOD ON THE TABLE ASSISTANCE PROGRAM

2.1. The Financial and Food on the table Assistance Program includes the delivery of Food Rations and Financial Assistance to needy families. The details of the two components are as shown below.

Food Rations Delivery (F/R)

- 2.2. SIWEC continued to provide monthly food rations to needy families. Food Rations were provided every 2 months from August 2009 to August 2010. In August 2010 SIWEC conducted a survey among its welfare recipients and the feedback given seemed to indicate a preference for food vouchers instead of Food Rations. As such the Management Committee at its meeting on 31st July 2010 decided to discontinue the Food Ration delivery and commence with the provision of monthly vouchers (using NTUC as the vendor) with effect from September 2010.
- 2.3. The revised scheme gives the recipients:
 - A wider choice of items
 - Cost savings as recipients may avail of special offers
 - Ability to customize purchases to their requirements for that month.
- 2.4. To ensure that the scheme is not abused, clients have signed an agreement to follow defined guidelines. The guidelines, for example, do not allow for purchases of liquor and cigarettes.

Financial Assistance Program (F/A)

2.5. SIWEC also continued to serve the financial needs of the needy Sikh families. Table 1 provides more comprehensive information on such assistance. It will be noted that the total cost of assistance has declined over the 12 month period as a number of recipients graduated out of assistance through proactive support provided.

Table 1 - Analysis of FA and FR Program (Number of Families and Cost)

Month	F/A Only (Cases)	F/R Only (Cases)	F/A & F/R (Cases)	F/A Cost	F/R Cost	Total Cost
July 09	6	45	7	\$2,043	\$7,979	\$10,022
Aug/ Sep 09	3	51	8	\$2,987	\$14,337	\$17,324
Oct 09	1	46	7	\$995	\$5,932	\$6,927
Nov/Dec 09	1	43	5	\$1,690	\$10,473	\$12,163
Jan/Feb 10	2	38	6	\$ 2,151*	\$10,276	\$12,427
Mar/Apr 10	1	38	6	\$ 1,790	\$10,485	\$12,275
May/Jun 10	1	38	6	\$ 2,065*	\$ 9,716	\$11,306
Jul /Aug 10	1	35	6	\$ 1,590	\$ 9,205	\$10,795
Sep 10	1	35	4	\$ 625	\$ 4,740	\$ 5,365
Oct 10	1	30	4	\$ 625	\$ 4,295	\$ 4,920
Nov 10	1	31	4	\$ 625	\$ 4,145	\$ 4,770
Dec 10	1	27	4	\$ 625	\$ 3,663	\$ 4,288
	TOTA	AL 2010	·	\$10,096	\$56,525	\$66,621
Jan 11	1	22	4	\$ 625	\$3,225	\$ 3,850
Feb 11	1	21	4	\$ 625	\$3,880	\$ 4,505
Mar 11	1	21	4	\$ 625	\$ 2,695	\$ 3,320
Apr 11	1	20	4	\$ 625	\$3,060	\$3,685
May 11	1	20	4	\$ 625	\$3,125	\$3,750

Notes:

- Figure for Jan/Feb 2010 includes one-off extraordinary F/A case in January 2010 for amount of \$ 300.
- Figure for May/June 2010 includes a one-ff payment of \$400 for funeral expenses.
- 2.6. Welfare recipients were also provided with other forms of ad-hoc assistance throughout the year. During Diwali, for example, the Khalsa Dharmak Sabha distributed sweets to the recipient families.

Table 1A -Summary of movement in the number of families supported

Period	Jul – Dec 2009	Jan –Dec 2010	Jan-May 2011	Overall
No of Families at Start of				
Period	58	49	32	58
Additions during the Period	1	1		2
_				
Reductions During the Period:	10	18	7	35
a.Found Employment				12
• Self	4		1	5
 Child 	1		4	5
• Spouse		2		2
b.Better Financial Situation				7
Room Rental	1	1	1	3
 Change Job 		1		1
Sold Flat		2		2
Collected Insurance		1		1
c. Voluntary Stop				7
Promoted		1		1
Son Support	1			1
New Job		1		1
Spouse/Child Working		2	1	3
• Other		1		1
- Other				
d. Others				9
Death		1		1
Migrated	1	1		2
Sent to Nursing Home	1			1
Family reconciled		1		1
Dislike Rations		1		1
• Refuse Review / Rules	1	2		3
No of Families at End of				
Period	49	32	25	25

SIWEC was active in helping our cases try to "stand on their own feet" instead of relying on support from SIWEC only. This helped to reduce the number of families on the support scheme significantly.

Some of the areas SIWEC assisted included:

- a. Working with CDCs to find jobs for client or their spouse / child
- b. Helping make insurance claims
- c. Mediation to help reconcile families
- d. Providing medical support to enable to be in a position to work.
- e. Helping renting out rooms

3. PRISONS / DRC COUNSELING AND AFTERCARE PROGRAM

- 3.1. This program focuses on the following activities:
 - Providing spiritual and rehabilitative counselling to Sikh inmates.
 - Studying the needs of Sikh inmates in jail.
 - Providing a link between the inmates and their families if the need arises.
 - Assisting the Sikh inmates in finding meaningful employment upon release.
 - Follow up counselling for inmates after being released.
- 3.2. Table 2 below provides a birds-eye view of counselling done in Prison.

Table 2 – Analysis of Counselling Services

Prison / DRC	Name of Counsellor	Frequency
Changi Prison Cluster A1	S. Gurpreet Singh	2 times a month Sat 9 – 11.30 am
Changi Prison Cluster A3	S. Dalijeet Singh /Welfare Officer	2 – 3 times a month Sat 9 – 11.30 am
Changi Prison Cluster A4	S. Sarjeet Singh	4 times a month Sun 9 – 11.30 am
Changi Prison Cluster A5	S. Nirmal Singh	2 – 3 times a month Sat 9 – 11.30 am

- 3.3. Sikh inmates are also visited during Vesakhi and Guru Nanak Dev Ji's Gurpurab celebrations annually. Krah Prasad and our respected Gianis are allowed in for the event. Other refreshments are arranged by the prisons authorities, paid for by SIWEC. Central Gurdwara and Khalsa Dharmak Sabha sponsored the Prasad and sent their respected Gianis for the Vesakhi event held on 8th / 9th May whilst Yishun Gurdwara Sahib sponsored the Guru Nanak Dev Ji Gurpurab celebrations on the 18th / 20th Dec 2010.
- 3.4. Active after-care is also provided to those released from Prison to assist them integrate back into society.

4. THE HOSPITAL VISITS PROGRAM

The Welfare Officers carried out regular hospital visits upon request or referrals and in response to calls from the hospital staff. Cases normally visited varied from terminally ill patients, to those under long term hospital care. Free ambulance service, courtesy of a generous donor, was also provided for needy patients to attend to their hospital appointments.

5. HOME VISITS AND SUPPORT PROGRAM

- 5.1. Home visits to all SIWEC's needy recipients are done every 2 months
- 5.2. The objectives of this program are:
 - To determine needs of recipients
 - To provide other support recipients may need.
 - To collect information relevant to the Food on the table program

Through such visits, SIWEC monitors the health and well-being of the needy and attends to their personal concerns.

6. FAMILY BEREAVEMENT PROGRAM

- 6.1. SIWEC provides families of the bereaved with social, emotional and spiritual support during their time of grief. SIWEC looks into various needs of the family and provides guidance on procedural and logistical issues related to the cremation of the deceased and the religious services thereafter. The following are some of the services provided:
 - Booking of the crematorium,
 - Arranging for the hearse (and driving it, if necessary),
 - Assisting with obituaries,
 - Making transport arrangements for condolers
 - Buying of items for cremation
 - Assisting in bathing the body,
 - Booking the Gurdwara for prayers,
 - Assistance in ash collection,
 - Providing follow up grief counselling and
 - Providing assistance during the Anthim Ardas (final prayers).
- 6.2. SIWEC compiled a handy guide to lay out what needs to be done when a death occurs in the family .It is intended to guide members of the family and to ease their burden of determining the logistical requirements during a bereavement. 50 copies of the guide were delivered to all the Gurdwaras in November 2010 and copies are provided to family members of the deceased to guide them during such a difficult period.
- 6.3. Table 3 summarises the number of cases supported by SIWEC in 2010.

Table 3 – Analysis of Number of Bereavement Services by Month

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TTL
2009							7	3	2	5	5	3	
2010	10	1	3	3	9	4	5	6	13	6	6	5	71
2011	8	7	1	10	5								

7. CHILDREN'S MENTORING PROGRAM

7.1. This program is under development. The aim of this program is to provide resources and support to enable the children of the families under SIWEC assistance to attain academic excellence. Research is in progress with data collected on the number of children involved, their current level of performance in school and their problems, those requiring attention and support, sources of possible support and the extent to which SIWEC may render assistance. A concrete and sustainable plan of action is under preparation.

8. NATIONAL HARMONY RUN

8.1. SIWEC, in coordination with MCYS and IRCC (Inter-Religious Community Circles), hosted a national harmony run on 9th October 2010. The purpose of this activity was to generate harmony amongst the different racial groups in Singapore. All Sikh Institutions provided support to this activity. The program commenced at the premises of Sri Guru Singh Sabha in Wilkie Road and ended at the Gurdwara Katong in Wilkinson Road. The route of this overnight run covered Gurdwaras, Hindu temples, Mosques and Churches. The religious institutions along the route provided cheer and support to the participants from all walks of life representing all the racial groups in Singapore.

9. VOLUNTEER APPRECIATION

- 9.1. The Volunteers form the backbone of the services SIWEC provides. Without their tireless support and effort we would not be able to carry out the work we are doing in all the above areas of support. We have over 200 volunteers who have helped the Community during the year.
- 9.2. To show our appreciation of these volunteers, we held an Appreciation Tea for all the supporters and volunteers at SKA on Saturday, 26th March 2011 and presented certificates to all our supporters.

10. FUND RAISING EVENTS

- 10.1. The cash balance in SIWEC at the time of the change of management was approximately \$40,000 and fund raising was the single most important priority of the new management committee to keep the programs of SIWEC going.
- 10.2. We are pleased that the Sikh Community and the Sikh Institutions were very supportive of SIWEC and we saw many active fund-raising activities successfully achieving its objectives. These activities included Welfare Days at the Gurdwaras, the Annual Flag Day, a Fashion Show for ladies, Golf events, Book Launch, etc. Table 4 summarizes the major fund raising activities and the funds raised.

Table 4 – Listing of the Fund Raising Events Held

Organization / Activity	Date	Amount Collected	Remarks
Gurdwara Welfare Days			
Khalsa Dharmak Sabha	Aug 2009	\$75,579	Held Welfare Day at Gurdwaras
	Feb 2011	\$24,329	and total collection for SIWEC.
Gurdwara Yishun	Nov 2009	\$24,201	
Central Sikh Gurdwara Board	Oct 2009	\$10,474	
	June 2010	\$6,373	
Pardesi Khalsa Dharmak Diwan	Feb 2010	\$4,700	
Gurdwara Katong	Dec 2009	\$13,917	
SKA Ladies Wing Walk	Mar 2010	\$23,848	Ladies Walk in conjunction with International Women's Day. The funds collected were donated to SIWEC.
Istri Sat Sang, CST Welfare Day	Mar 2010	\$25,393	In conjunction with their 64th Anniversary of Istri Sat Sang, the ladies also had a welfare day to raise funds for SIWEC.

Organization / Activity	Date	Amount Collected	Remarks
SIWEC Flag Day	June 2010	\$55,754	This was a combined effort of all institutions and many Volunteers were engaged.
Charity Golf by CSGB / SKA	Jul 2009	\$ 8,732	CSGB and SKA organised a Charity Golf event in conjunction with Bhai Maharaj Singh Barsi in July 2009 and net proceeds were donated to SIWEC.
SKA Vesakhi Mela	Apr 2010 Apr 2011	\$3,758 \$3,052	SKA annually provides 2 stalls to SIWEC to raise funds by selling soft drinks and tidbits.
SIWEC Fashion Show	Jul 2010	\$18,578	A Fund Raising Project "Aa Dekhen Zaraa Fashion cum Luncheon event spearheaded by group of volunteers to raise funds for SIWEC.
SGNSSS Naam Ras	Dec 2010	\$ 6,995	The Naam Ras Committee offered a booth to SIWEC. It was a platform for SIWEC to set up an exhibition to promote its programs and services and create awareness and support from the Sangat.
SIWEC Dinner & Dance	April 2011	\$21,753	Dinner & Dance held in Gurame Restaurant, Changi Beach. Net proceeds donated to SIWEC
President SR Nathan Book Launch	Apr 2011	\$170,000	17 Donors pledged \$10,000 for a signed copy of President Nathan's book "Against All Odds". These were presented at a Tea Reception at the Istana on 18 April 2011.
GRAND TOTAL		\$497,076	

11. GIRO DONATIONS

- 11.1. SIWEC is actively encouraging donors to make monthly contributions through the GIRO scheme. This is to ensure the long-term sustainability of the institution as well as to encourage every member of the community to be involved in welfare through donating small sums every month through automatic bank deductions. The number of GIRO donors has grown from 75 in Jan 2010 to 128 in Dec 2010, as shown in table 5 below. As at May 2011, we have 160 donors contributing approx \$4,700 per month as indicated below.
- 11.2. The Sikh Institutions contribute a total of \$5,750 on a monthly basis. Some of this is via GIRO (not included below) and other via check payments.

11.3. SIWEC hopes that with the support of the Sikh Institutions and the community at large we will be able to collect \$15,000 on a monthly basis, compared to the current \$10,500 (\$5,750 from institutions above and \$\$4,700 from individuals) to meet its monthly operating expenses.

<u>TABLE 5 - Monthly Giro Collections Analysis (Number of Donors Amounts; Excluding Institutions)</u>

Month 2010	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
No. Of Donors	75	85	80	90	103	118	120	127	124	122	129	128
Amount	\$2,520	\$2,307	\$2,508	\$2,780	\$2,958	\$3,174	\$3,198	\$3,405	\$3,326	\$3,263	\$3,457	\$3,257
Month 2011	Jan	Feb	Mar	Apr	May							
No. Of Donors	141	143	158	159	160							
Amount	\$3,871	\$3,962	\$4,619	\$4,568	\$4,691							

12. COMMUNICATION WITH THE COMMUNITY

12.1. The first issue of a quarterly newsletter was issued in Oct 2010. To save cost, it is being designed to be issued electronically. Through this medium, SIWEC hopes to reach out to a larger population of the community. The SIWEC website is also being revamped and should be ready by the third quarter of 2011.

13. STAFFING MATTERS

- 13.1. **Mr. Jasbir Singh Suropada** who had served SIWEC for 15 years resigned effective 17 Feb 2010.
- 13.2. Mr Ranjit Singh Vahan commenced his services on 18th February 2010.
- 13.3. During the course of the year, SIWEC also realized the need for an additional position required to attend to the numerous financial and administration needs of the institution, particularly to meet the documentation requirements of the Government, directed by SIWEC's new IPC status. An Administrative Officer was engaged to strengthen the secretariat.

14. FINANCIAL POSITION OF SIKH WEFARE COUNCIL

- 13.1 The audited financial statements of SIWEC for 2009 and 2010 are enclosed for your reference.
- 13.2 A summary of the cash balance of SIWEC (rounded to the nearest thousand) over the term of the current Management Committee is given below for reference purposes:

June 2009	\$ 43,000
December 2009	\$183,000
December 2010	\$365,000
May 2011	\$542,000

15. VOTE OF THANKS

- 15.1. SIWEC wishes to thank the Sikh community and other well wishers for their generous support to its programs and activities in the form of cash and volunteer support. It is also indebted to FTMS for providing pro-bono assistance to review and prepare accounts related financial advice
- 15.2. SIWEC would like to thank S. Gurdip Singh Usma for his great efforts in amending the constitution and successfully getting IPC and Charity Status for SIWEC.

16. MANAGEMENT COMMITTEE MEMBERS 2009 – 2011

	SIWEC MANAGEMENT COMMITTEE						
1	S. Jagjit Singh Sekhon	Chairman					
2	S. Gurdip Singh Usma	Vice Chairman					
3	S. Amarjit Singh Wasan	Secretary					
4	S. Jaspreet Singh Chabra	Asst Secretary					
5	S. Inderpal Singh	Treasurer					
6	S. Balbeer Singh Mangat	Asst Treasurer					
7	S. Dinesh Singh	Committee Member					
8	S. Manmohan Singh	Committee Member					
9	S Surindar Singh Bhandal	Committee Member					
10	S Sarjit Kaur Gill	Committee Member					
11	S. Kawalpal Singh	Committee Member					

17. SIWEC COUNCIL MEMBERS & ASSOCIATE MEMBERS

	ORDINARY COUNCIL MEMBERS						
1	Central Sikh Temple	S. Harbans Singh Gholia					
2	Gurdwara Sahib Yishun	S. Davinder Singh					
3	Istri Sat Sang Sabha (CST)	S. Jagir Kaur					
4	Jiwan Sudhar Sabha	S. Gurdip Singh					
5	Khalsa Dharmak Sabha	S. Gurpal Singh					
6	Pardesi Khalsa Dharmak Diwan	S. Jaspal Singh Hayer					
7	Sikh Businessmen Association	S. Jasminder Singh Gholia					
8	Sikh Missionary Society	S. Darbara Singh					
9	Sikh Sewaks, Singapore	S. Kawalpal Singh					
10	Silat Road Sikh Temple	S. Gurdip Singh Usma					
11	Singapore Khalsa Association	S. Charanjit Singh					
12	Singapore Sikh Education Foundation	S. Bhajan Singh					
13	Sri Guru Nanak Sat Sang Sabha	S. Harmit Singh					
14	Sri Guru Singh Sabha	S. Tirlok Singh					
	ASSOCIATE COUNCIL MEMBERS	S					
1	Sikh Advisory Board	S. Surjit Singh Wasan					
2	Central Sikh Gurdwara Board	S. Karpal Singh Melhi					
3	Young Sikh Association, Singapore	S. Hernaikh Singh					

18. SECRETARIAT (AS OF 31st MAY 2011)

Ms Indrejit Kaur : Senior Welfare Officer

Mr Ranjit Singh Vahan : Welfare Officer

Ms Dimuthu S. : Administrative Officer

19. PLANS FOR THE FUTURE

During the coming year the Sikh Welfare Council will plan on focusing on the following key areas:

- a. Working with Sikh institutions to identify needy families to ensure "no one falls through the crack"
- b. Greater Publicity of availability of SIWEC Assistance Programs
- c. Prioritise the Children Education Program to ensure the next generation is better taken care of and develop a buddy system fro better all round development.
- d. Greater Co-ordination with Gurdwaras to enhance their role in the Family Bereavement Programs.
- e. Matching Volunteers to the needs of SIWEC and their clients.
- f. Working with Gurdwaras to facilitate routine visits by the Physically Challenged Sikhs to the Gurdwara.
- g. Set up the Hearse Fund to take over management of the Hearse from CSGB.
- h. Consider setting up an Education Fund to provide LOANS to needy students who gain acceptance to universities but unable to afford (details still being worked out)

NOTE:

There are no photos of SIWEC providing services to their clients in any of the reports for confidentiality reasons.

Report Dated: 31st May 2011.