

# Service to Humanity is the Highest Deed



Bhai Kahnaiyah serving water to a fallen enemy soldier

## Mission

To improve the welfare and well-being of the community.

## Objectives

To carry out and manage welfare schemes in the form of relief, financial assistance, health, education, housing or provide any other help (collectively referred to as welfare) for those requiring assistance within the Singapore Community.

The objectives of SIWEC are achieved by formulating policies relating to welfare matters in the community and spearheading their implementation and working with government and non-governmental agencies on welfare-related matters.

## Status

Sikh Welfare Council (SIWEC):

- Is a Singapore-registered charity and an approved Institution of Public Character (IPC) since 2009. We help and serve all Singaporeans (i.e., not only Sikhs) and belong to the whole community (i.e., not to any individual or any one Sikh Institution).
- Is a full member of the National Council of Social Service (NCSS) since 2014; and we use the information provided responsibly, with due care and confidentiality, when extending our services to our beneficiaries.
- Partners with others in service. We work closely with other Voluntary Welfare Organisations (VWO) and government agencies to share resources, expertise, and assistance for the mutual benefit of our beneficiaries.

### SIWEC Logo

In the search for a compelling logo and motto, inspiration was sought from the Sikh faith and history. The iconic image of Bhai Kahnaiyah was chosen, with his exemplary spirit of selfless service to all humanity as motivation for SIWEC's volunteers to embrace, embody and express steadfast universal values of one humanity in their approach to sewa.

### Motto - Jan Ki Sewa Uttam Kaama

The motto "Jan Ki Sewa Uttam Kaama" (service to humanity is the highest deed) from the Gurbani exhorts SIWEC to aspire towards inclusiveness, by serving all who require assistance, going beyond its mandate to serve members of the Sikh community.

### Creed - Sarbat Da Bhalla

Our creed "Sarbat Da Bhalla" (Well Being of all Humanity) invokes the Sikh in his daily prayer (Ardas), to pray for the Almighty (Waheguru Ji) to safeguard the well-being of all of humanity, grant prosperity to all in the worldwide community, and bless the inhabitants of our planet with peace on earth.

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# Chairman's Report

Waheguru Ji Ka Khalsa  
Waheguru Ji Ki Fateh

2022 was a year of gradual and optimistic transition from pandemic to endemic normalcy as Sikh Welfare Council (SIWEC) conducted limited in-person activities in small groups during the early months. Our outreach and fund-raising activities remained limited in scale and scope in compliance with prevailing safe management measures. Only in the second half of the year around July were we able to regain much of our pre-Covid momentum.

Yet, the broad sentiment in reflecting on our work in 2022 is one of abiding gratitude to all our volunteers, staff and our partner institutions and agencies. We are indebted to them all for upholding the Chardi Kala (everlasting optimism) spirit which enabled our programmes and services to be sustained and restored to normalcy in the service of our clients.

## **Fund-Raising under Pandemic Restrictions**

A major highlight in 2022 was the cycling fund-raising drive between January and March 2022 by our intrepid Ride 2 Serve (R2S) cyclists. The tagline adopted was Go the Distance for Charity, which was aimed to inspire riders and well-wishers to go the extra mile to raise funds. The ride was staged as a hybrid event giving riders the option to ride virtually or physically, or to do both. Team R2S had also brought on board a major corporate sponsor in ATOS Wellness.

Despite the challenges imposed by limitations on the much anticipated physical cross island group ride in March, the undaunted R2S community of riders rode in small groups. They raised close to \$100,000 from the total mileage covered. In parallel, SIWEC had also raised donations from Sikh institutions and the community.

The total amount raised eventually was \$354,000 after including the matching Tote Board grant of \$154,000. These funds raised have significantly contributed to sustaining SIWEC's ongoing financial support for our clients and helped strengthen our existing programmes to improve our beneficiaries' overall well-being.

On behalf of all in SIWEC, my heartiest congratulations to the R2S organising team led by Luvinderpal Singh and Geoffrey Pereira. Our thanks as well to all riders, well-wishers, sponsors, institutions and community partners for the tremendous fund-raising effort in 2022.

## **Team SIWEC and Team Theek Thak at Naam Ras 2022**

The return of Naam Ras in full-force in late December 2022 enabled Team SIWEC and Theek Thak to engage the sangat from across Singapore and visitors from overseas as well.

Theek Thak's **Are We Listening?** resource kit in English was launched and distributed at the event. The Punjabi version of the kit will be distributed in mid-2023.

In total, we engaged well over 1,313 during Naam Ras. This helped in raising awareness about our services, and how to donate or volunteer in support of SIWEC's programmes. At the Theek Thak booth, visitors discussed mental wellness and took away useful pointers to listen to others better in order to render help.

## **Sustained Programme Delivery**

We saw a two-fold jump in the total number of families supported financially - 52 as compared with 23 in 2021 - with a total amount of \$205,850 disbursed. Of the 52 families receiving financial assistance in 2022, it was significant that 15 had graduated, indicating that they had stabilised and become financially independent after one or more family members had secured jobs to alleviate their situation.

Between February and early 2022, the gradual resumption of Sunehri Saheliana/Sunehray Pal active ageing activities continued apace at Central Gurdwara at Towner Road and at Sikh Centre (Silat Road). Seniors meeting after a long period of physical isolation were overjoyed to meet and engage in-person again! By December, 124 seniors had been re-enrolled for the weekly sessions at Central Sikh Gurdwara and at Silat Road. Notably, this was half the enrolment of 2021, reflecting that many seniors remained cautious to venture out in the post-pandemic period.

I would like to record our gratitude to Madam Charanjeet Kaur, programme lead and founding member of our Active Ageing programme (Sunehri Sahelian & Sunehray Pal), for her years of dedicated volunteer service. She has provided sterling leadership to steer her volunteer team towards expanding the reach of our seniors' programme from its modest start in 2014.

Counselling at Prisons and Ashram had also resumed in March-April with momentum restored by the second half of 2022. Inmates were able to once again

benefit from regular Sikh values-based counselling sessions by our devoted counsellors.

### **Community Engagement Resumed**

SIWEC resumed outreach at community touchpoints including Silat Road and Towner Road gurdwaras during the Bhai Maharaj memorial prayers in July and during Gurburab in November, respectively. In late August, we proudly welcomed Senior Parliamentary Secretary for Health and Law, Madam Rahayu Mahzam, and Health Promotion Board (HPB) representatives on a visit at Central Sikh Gurdwara to meet and engage our Sunehri Sahelian members and volunteer leaders.

Team SIWEC and volunteers from the community attended a President's Challenge activity at ITE Central in October which was graced by President Halimah Yacob.

### **Theek Thak Mental Health Initiative**

A suicide awareness workshop was organised by Team Theek Thak in October at Central Sikh Gurdwara for 30 participants. The sombre yet illuminating workshop conducted pro-bono by Mr Devananthtan (Devan) of Mental Act was very well received. Many participants expressed interest to attend future sessions. We will continue to support Theek Thak and work with community partners like Mental Act to conduct additional workshops in 2023 to strengthen suicide awareness in the community.

My heartfelt gratitude to the Theek Thak team helmed by Harveen Sehgal Gill and Gurmeet Singh Vilkhur for the tremendous effort in rallying community partners to maintain the online engagement on Instagram through the year. The volunteer team worked tirelessly to produce video reels for Instagram as well as working on the second edition of Theek Thak's resource kit *Are We Listening?*, in time for its successful launch at Naam Ras 2022 in late December.

### **Befriending**

Our Healthcare ambassador engaged 47 seniors or persons with disability living in 33 institutions across Singapore and in their own residences. Although the in-person befriending visits had been stepped up significantly after reopening, the primary mode of engagement remained the 500 tele-chat sessions conducted over the phone.

### **Corporate Governance**

SIWEC adopted the Charities Accounting Standards (CAS) for the preparation of the financial statements on 1st January 2021. CAS, issued by the Accounting Standards Council (ASC), provides guidance on the preparation of financial statements for the Charities sector and is applicable to financial years beginning after 1st July 2011.



Our Auditors, Asensia Assurance issued an unqualified opinion on the audited financial statements for the year ended 31 December 2022.

### **Appreciation**

Sikh Welfare Council expresses our heartfelt appreciation to all our donors and volunteers for staying the course with us through this journey of our emergence from the pandemic and back to normalcy. Individuals and businesses have been badly affected by the slowdown in economic activities and upheaval in the job market. This has made it even more challenging in canvassing for funds to continue all our programmes and activities.

We are fortunate to have received a very good level of support despite the difficult times. This also means we have had to rely on our reserves to absorb a deficit in this financial year.

Our sincere apologies to any individuals or groups to whom we may have inadvertently fallen short of your expectations. We will strive to correct any shortcomings and lapses on our part.

We are here for the wider Singaporean population as well as the Sikh community, and we aspire to achieve a higher level of service to all our brothers and sisters in the local context.

We humbly appeal for your sustained support in the years ahead so that we can continue to help disadvantaged individuals and families cope with an increasingly uncertain social, political and economic environment in the post pandemic world.

In the service of the community, always.

### **Harmit Singh**

Chairman,  
Sikh Welfare Council

**Service to Humanity  
is the Highest Deed**

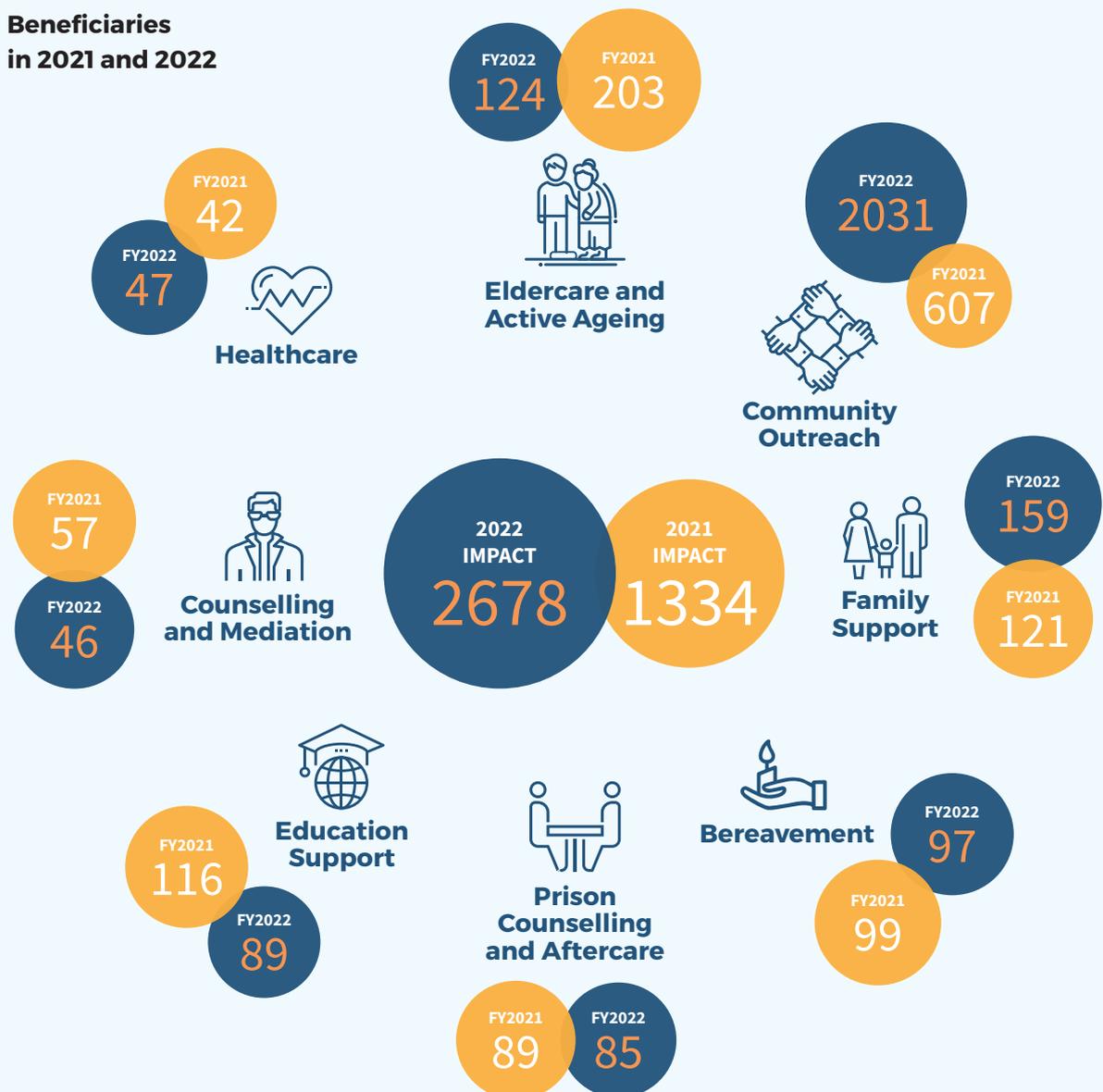
# Our Programmes and Services

## Annual Impact

SIWEC served 647 clients and engaged close to 2031 people in 2022 through a diverse range of services and programmes.

This was due to the relaxation of the safe management measurements which enabled in-person activities to resume in full capacity in the second quarter of 2022.

### Beneficiaries in 2021 and 2022



## Services offered to various Target Groups



### Community

- Prison Counselling and Aftercare Support
- Bereavement Support
- Health Screening
- Fundraising Events
- Outreach Activities
- Volunteer Engagement



### Youth

- Financial Assistance Scheme (SSEF Punjabi School Students)
- Academic Excellence Programme
- Tuition Programme (Children of SIWEC's Client Families)
- Childrens' Homes Counselling



### Family

- Financial Assistance (Client Families)
- Food on the Table (Client Families)
- Food for Rations (Ration Distribution in Eunost)
- Counselling and Mediation



### Seniors

- Eldercare Activities (Sunehri Sahelian and Sunehray Pal)
- Befriending Visits (Institutional Homes and Hospitals)
- Befriending Visits (Residence based seniors)
- Counselling and Mediation

**24-Hour  
SIWEC Hotline**  
**6299-9234**

Since SIWEC's inception, we have operated a 24-hour hotline to stay connected with the community, especially for bereavement support and to assist persons or families in distress. The hotline is managed by our trained and dedicated staff who are ready to respond promptly to the needs of the community.

During office hours on weekdays, the hotline serves as a one-stop helpline. Our staff advise individuals in need about our assistance programmes and invite them to drop-in or refer them to relevant Social Service Agencies (SSAs) for specialised assistance where necessary.

# YEAR IN REVIEW

## Resumption of In-Person Active Ageing Activities

In-person active ageing sessions for the Sunehri Sahelian and Sunehray Pal groups commenced in Feb 2022 in small groups. By July after the easing of measures restricting group sizes, more seniors could attend. By December, a total of 124 members were enjoying the weekly sessions at Central Sikh Temple (CST) and at Silat Road.

In August 2022, Madam Rahayu Mahzam, Senior Parliamentary Secretary (SPS) for Health and Law, was received by Chairman SIWEC Mr Harmit Singh. She met our volunteer leaders and seniors at CST.



Volunteer leaders Ms Kamaljeet Toor (left), Ms Balbir Kaur, Ms Surjit Kaur and Mdm Charanjeet Kaur with SPS (Health and Law) Rahayu Mahzam. She was presented a copy of the *Mostly Punjabi Recipes* cookbook by Madam Amar Kaur, who is featured on the book cover.

Health Talk by Senior Physiotherapist Pradha Rajoo on knee pain.

## Fund-Raising

Volunteer cyclists from Ride 2 Serve (R2S) organised a charity event in early 2022 to raise funds for Sikh Welfare Council and two other beneficiaries - Sunlove Abode for the Intellectually Infirm, and the Association of Persons with Special Needs (APSN). The ride was staged as a hybrid event in two stages, with the virtual component between January and February 2022, building up to the physical ride in March. R2S raised almost \$100,000 while SIWEC had raised funds from Sikh institutions and the community in parallel. In total, the amount raised was \$354,000, including the matching amount approved by Tote Board.



Riders along East Coast Parkway on the way to completing the in-person ride.



Cheque presentation by young riders to SIWEC Management Committee.

## Community Outreach

After a two-year break, Team SIWEC resumed in-person community outreach in the first week of July 2022 at Silat Road Temple, as well as at CST during Gurburab in November. Besides raising awareness of our support programmes for those in need, we engaged the visiting sangat (worshippers) to embrace e-donations via PayLah! and PayNow as Singapore moves towards a cashless society.



*Outreach by Staff at Silat Road Sikh Temple (May) and CST (November) to spread awareness of the Sikh Welfare Council's programmes*

## Team SIWEC and Team Theek Thak engaged the community at Naam Ras 2022 over four days in late December.



*Senior Minister Tharman Shanmugaratnam visiting our booths.*



*Seated from left to right - SIWEC Chairman Harmit Singh, Advisor Gurdip Singh Usma; Standing left to right- Manager Jagindar Singh, Kartar Kaur, Satvin Kaur, Koh Yan Qing and Manpreet Kaur.*

*Members of Team Theek Thak at Naam Ras 2022 proudly launched the Are We Listening? mental health resource kit. From left to right - Manmohan Singh, Harveen Sehgal Gill, Gurmeet Singh, Nisha Jhangiani and Amarjit Kaur.*

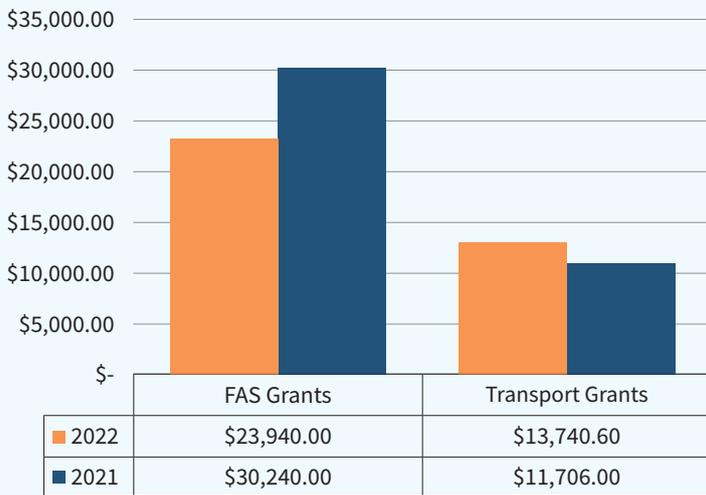
# YOUTH

## Education Support Programme

We partner with Singapore Sikh Education Foundation (SSEF) to support students on the Ministry of Education Financial Assistance Scheme (MOE FAS) and students from the lower income bracket as they study the Punjabi language. Through our donors' contributions, we can fully subsidize the cost of school fees, schoolbooks, examination fees and uniforms. For parents who are unable to send their children to Punjabi school on Saturdays due to work commitments, we facilitate and subsidize the cost of bus transportation to ferry these students to and from Punjabi school.

SIWEC supported 57 students disbursing a total amount of \$31,053.60.

### Breakdown of Grants Disbursed



## Academic Excellence Programme (AEP)

Children are the future of families and Singapore. We believe for children to succeed in life, the foundation has to be set right. This belief inspired the launch of the Academic Excellence Programme (AEP) in 2014, which focuses on supporting primary school students. The programme aims to strengthen students' foundation in core subjects, to help improve their academic performance holistically.

We take the time to understand the needs of each student and match them with tutors that are best fit for them.

**Outcome:** In the 2022 final examination results, 20 out of 23 students showed improved scores.

	2022	2021
Student	23	36 (includes 10 Punjabi only)
Subjects	English, Malay, Science, Punjabi	English, Malay, Science, Punjabi
Cost	\$43,535	\$40,760

## PSLE Preparatory Classes

Primary School Leaving Examination (PSLE) Preparatory English sessions were offered to students from June 5 to September 18, 2022, at CST by our volunteer, Ms Rajwant Kaur. The aim of these sessions was to help them gain knowledge and build their confidence in preparation for their upcoming examinations. Over 16 weeks, there were 10 Zoom sessions and 9 face-to-face meetings conducted for our students. Seven students attended the classes, and they found the lessons extremely helpful. During the sessions, students received valuable tips on time management and learned different strategies they could adopt to excel in their exams.

To facilitate their learning, a wide range of practice questions were provided to the students, enabling them to assess their understanding and identify areas for improvement. Ms Rajwant Kaur played a vital role in ensuring the students received individualised support. She devoted her time and efforts to assisting each student in identifying their strengths and weaknesses by providing personalised guidance to help them excel.



*2022 PSLE Students after a face-to-face session at the CST*



*Volunteer tutor engaging parents on their role in helping their children with PSLE exams*

## CSGB-SIWECC Bursary

We have collaborated with the Central Sikh Gurdwara Board (CSGB) to set up the CSGB-SIWECC bursary supporting students who wish to pursue higher education. Students who qualify for the Singapore Indian Education Trust (SIET) loan are eligible to apply for this bursary capped at \$ 2,000 per student. In 2022, the CSGB-SIWECC bursary was awarded to one student.

# FAMILY

## Family Support

Despite the slew of government financial assistance schemes, some families still struggle to make ends meet. Our social worker sits with these families to identify their needs and work out the best solution. Our aim is to assist them with financial assistance or food ration support, to complement the government subsidies and assistance they are already receiving.

Financial assistance provides short-term support in the form of cash which allows families to make payments for their monthly bills and utilities. Food rations are provided in the form of NTUC vouchers and grocery items. These monthly disbursements are reviewed on a regular basis to reassess the families' social and financial circumstances.

We supported a total of 52 clients with a 29% (15 cases) rate of families graduating.

Summary of Cases	2022	2021
Number of families as of 1 January 2022	26	27
Number of new families in 2022	26	6
Number of families graduated in 2022	15	7
Number of families as of 31 December 2022	37	26
<b>Total number of families supported (Cash &amp; Vouchers)</b>	<b>52</b>	<b>33</b>
Monthly cost of family support (Cash & Vouchers)	\$136,191.60	\$96,420
One-off walk-in cases	7	8
Monthly cost of ad-hoc support (Cash & Vouchers)	\$340	\$793

## Food for Rations

A group of civic-minded cyclists formed the Ride 2 Serve (R2S) volunteer group aimed at raising funds for Sikh Welfare Council and for Sunlove Day Activity Centre at Eunos. We collaborate with our volunteer cyclists and well-wishers in the distribution of monthly food rations to 50 seniors and 50 students at Sunlove Day Activity Centre at Eunos.

Summary of Cases	2022	2021
Number of students for breakfast meals	50	40
Number of food for ration families	50	40
Monthly Cost of Food for Rations support	\$56,829.16	\$41,870



Members of the R2S volunteer group in action during the monthly rations run at Eunos. They also distributed fresh meals during festive months; Vesakhi in April and Diwali in October.

## Counselling and Mediation

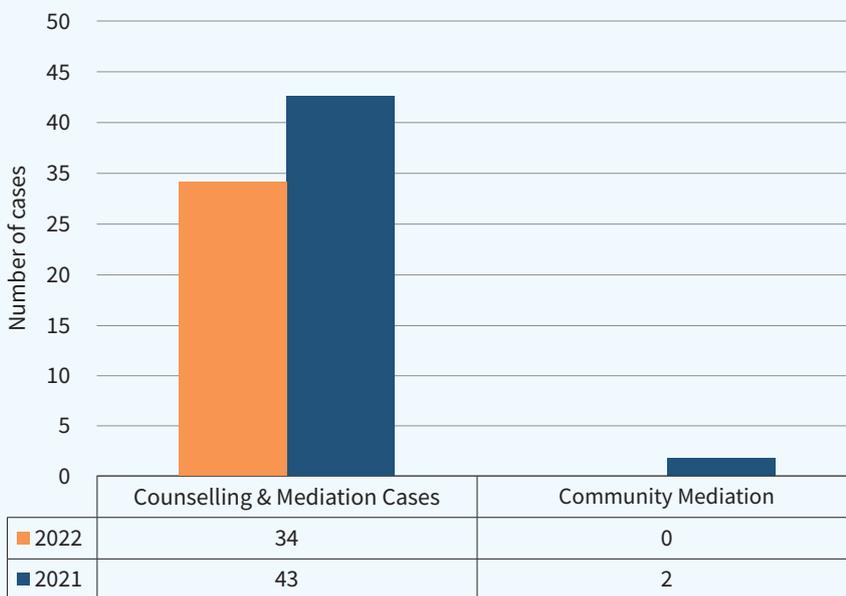
Our drop-in centre at Level 6 of CST is open to any individual seeking information, counselling or mediation support.

We also provide a conducive and non-confrontational setting for any family seeking to resolve familial disputes that are non-financial or commercial in nature.

Our counsellors and social worker assess the nature of each case and refer the family /individuals to relevant agencies for assistance better tailored to their specific needs.

We supported 34 cases with counselling and advice.

**Counselling and Mediation**



# SENIORS

## Active Ageing

We engage active seniors to keep themselves active mentally, physically, and socially. Our dedicated volunteers and staff plan and organise weekly activities, alternating between a combination of senior-friendly games, indoor exercise, outings to places of interest, engaging workshops, and informative talks.



Volunteer leaders and members from Sunehri Sahelian with SPS (Health and Law) Mdm Rahayu Mahzam during her visit in August.



Sunehri Sahelian and Sunehray Pal attended first aid training at SCDF Division HQ in August 2022.

We commenced in-person activities in February in small groups. In July, sessions were restored to full capacity at two locations. By December 2022, we had 80 female participants in our Sunehri Sahelian group at CST and 44 members in the Sunehray Pal mixed group at Silat Road Sikh Temple. Our activities are supported by a dedicated group of 13 volunteers.

We have received encouraging feedback from the seniors who thoroughly enjoy the weekly sessions. They enjoy attending these sessions as it provides them with the opportunity to interact with their peers from the community. It also allows lonely seniors to forge new friendships among peers.



### Active Ageing Participants



	2022	2021
Central Sikh Temple (CST)	80	107
Silat Road Sikh Temple	44	73
Yishun Sikh Temple	-	23
Total	124	203

Summary of Activities	Central Sikh Temple (CST)	Silat Road Sikh Temple
Sharing Sessions	4	4
Health & Safety Talks	7	7
Cultural Talks	5	5
Environmental Talk	1	1
Balik Kampong Sessions	3	3
Memory Games	4	4
Outings	2	2
Gardening	1	1
Craft Activities	3	3
Drumming & Musical	1	1

### Befriending Visits

Seniors may suffer from disabilities caused by old age. Some of them may reside in long-term care institutions or nursing and welfare homes whilst others may reside alone at home. With prolonged social isolation and feeling of loneliness, these seniors could eventually develop depression and anxiety.

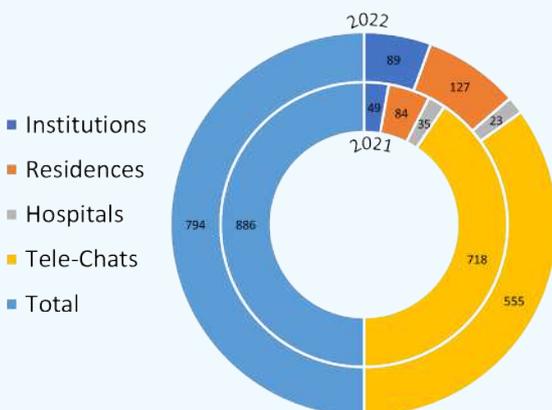
Understanding this, we aim to provide befriending support to as many lonely seniors as possible. In 2022, 47 seniors were engaged by SIWEC. The seniors are regularly visited by our Healthcare Ambassador despite the restrictions in visitations by many hospitals even as the country moved out of the pandemic stage.

Where visits were not a viable option, the seniors were engaged through 555 tele and video chat sessions. These interactions helped to positively impact the mental well-being of the seniors who were always looking forward to the companionship of our Healthcare Ambassador Madam Kartar Kaur.

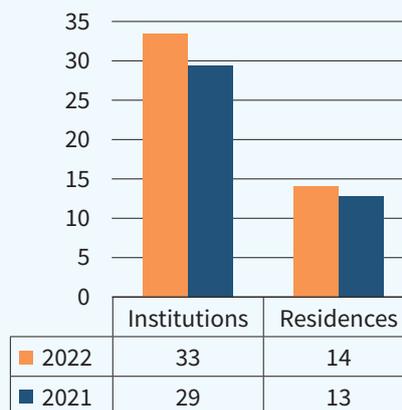
“We were in need of someone who could communicate in Punjabi when visiting my grandfather hospitalised in Singapore during transit and keep us in the loop with the latest updates on what was going on in the hospital. Madam Kartar Ji was very helpful and got in touch with us once she was aware of our situation. She met my grandfather at the earliest hospital visiting hours and video-called me to assure me that everything was in check and that my grandfather was aware of the situation. This was a huge relief for my family and me as we had no other form of communication with my grandfather.”

- Testimonial by Aman Sandhu

### Befriending Visits



### Befriending Participants



# COMMUNITY

## Prison Counselling & Aftercare

We seek to motivate inmates to lead a healthy and positive lifestyle by bringing them closer to the teachings of Sikhism through our religious counselling sessions. We hope for the inmates to understand and better manage their emotions and temptations, build positive relationships, and make concrete changes in their lives upon release from incarceration.

We also provide after-care services to help individuals deal with the challenge of reintegration into society after their release. The Chardi Kala chat platform was introduced in 2018 to provide socio-emotional support through a peer network among ex-inmates to support them in rebuilding their lives anew.

We recognise that the families of inmates suffer during their incarceration. We provide socio-emotional and financial support to such families to help them tide through difficult times.



## Bereavement Support

Death is inevitable yet many of us do not pro-actively prepare detailed instructions to our families on our wishes regarding cremation and prayer arrangements after we pass on. Our staff and volunteers provide guidance to bereaved families on the processes for the booking of cremation halls and on Sikh rituals. We also support families during the final bathing of the deceased, where necessary, and operate the Sikh community hearse.

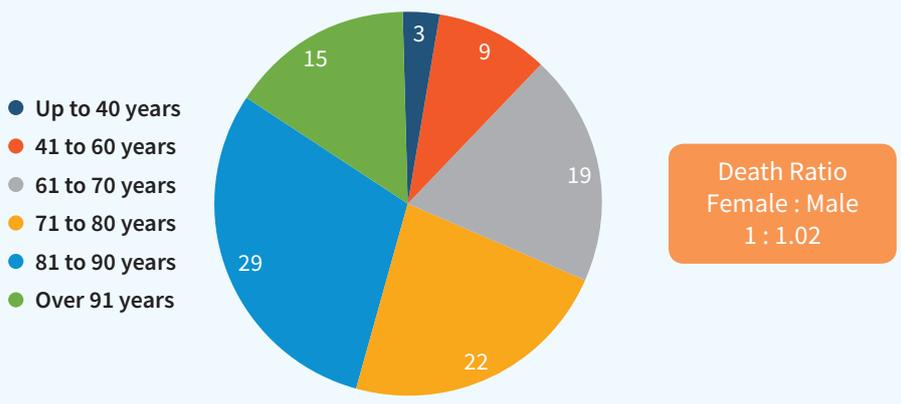


In addition, SIWEC operates a free obituary service on our website. Family members are able to upload details including the deceased person’s surviving family members’ names, cremation timing and prayer arrangements, alongside other relevant information. The obituary notice is circulated to 260 community members based on our subscriber list presently.

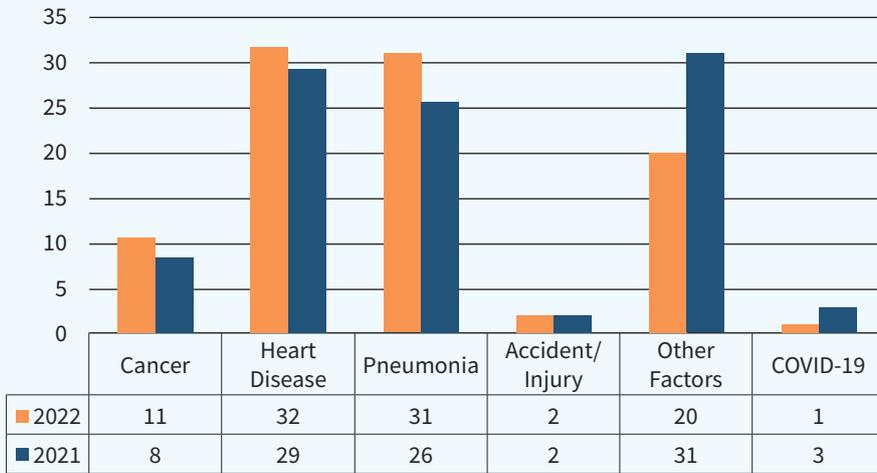
To join our subscriber list, text Join *[Insert Name]*, *[Insert Email]* to 9095 6699.

At SIWEC, we also provide post-bereavement emotional support.

**Breakdown of Death By Age**



### Breakdown of Death by Cause



## Theek Thak Mental Health Campaign

### What Will People Say?

Theek Thak opened 2022 with an Instagram live interview on What will People Say or Log ki Kahenge on 24th March 2022. The session garnered 816 views with an engaging discussion featuring young artistes Harsha Channa and Palwinder Singh.



The session was moderated by Theek Thak Co-Lead Harveen Sehgal Gill with expert inputs from professional counsellor and founder of Mind Wellness Singapore, Nisha Jhangiani. The discussion was focused on the question ‘Log ki Kehenge?’ / ‘What will people say?’, a question that manifests in all we do, affecting our decision-making processes in a personal capacity, our workplaces, in school and in society, and how this can, in turn, affect our mental health well-being. The artists shared how they dealt with the challenges of self-doubt and inertia as they sought to bolster their confidence and self-belief to forge ahead to embark on personal quests in pursuing a career in music and the arts. The Theek Thak team also filmed personal interviews of the artistes which were then posted on the Instagram handle.

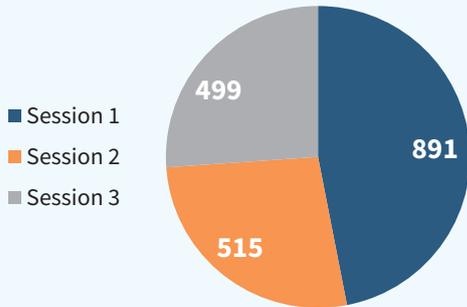
### Are we Listening? Campaign launch in June 2022

The IG campaign for Are We Listening was launched and sustained over 3 stages commencing on 10 June 2022.

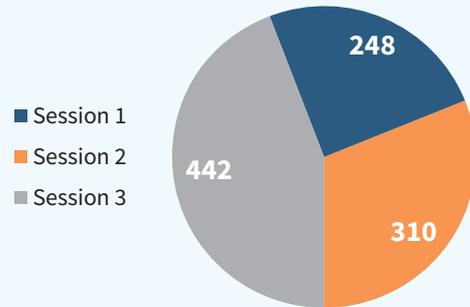
**Phase 1** - The first stage involved the release of three reels featuring trauma psychotherapist and founder of Heal with Nav, Navroop Sood, to introduce the campaign and the importance of listening in communication. The introductory reels garnered 891 views, 515 views and 499 views respectively.

This was followed by an interview with counsellor, Meghna Shukla, on the importance of listening in relationships and how it can affect mental wellbeing. The 3 reels were posted on Instagram, and garnered 248 views, 310 views, and 442 views respectively.

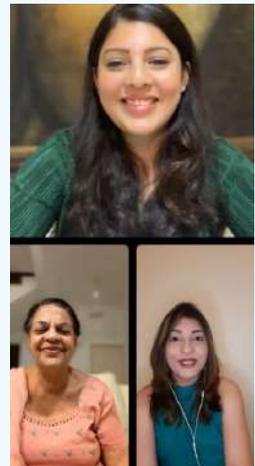
**Are we Listening?  
Interview with Navroop Sood**



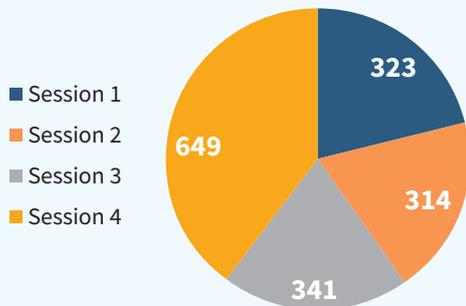
**Are we Listening?  
Interview with Meghna Shukla**



**Phase 2** - The second set of features in July 2022 featured Instagram live session interviews moderated by co-lead Harveen Sehgal Gill, with Mrs Amarjit Kaur, senior quality assessor (MOE) and counsellor, Nisha Jhangiani, on the theme *Are we Listening - An Education Perspective*. The impact and importance of listening in an education space was discussed. The interview garnered 649 views. The Theek Thak team also conducted an interview with Mrs Amarjit Kaur. Three reels are posted on the Instagram page, which gathered 323 views, 314 views, 341 views respectively.



**Are we Listening - An Education Perspective**



Team Theek Thak engaging on the theme *Are we listening to our kids?*

The Theek Thak team conducted interviews with NLP coach and founder of Innerhighliving, Puja Kirpalani and Anurag Chatterjee to discuss 'Are We Listening – A Parent's Perspective'. Theek Thak Co-lead, Harveen Sehgal Gill, moderated an Instagram session on 27th September with them to discuss the importance of listening to our kids, and how we can listen better to increase wellbeing and harmony within the family. The session gained 338 views.



### Phase 3 - Suicide Awareness

Theek Thak collaborated with Mental ACT to facilitate a suicide awareness workshop which was conducted on 9 October. Director of Mental ACT, Devan, who is also a First Aid suicide responder, and social worker, conducted the workshop which drew 30 participants. It ran 1.5 hours overtime due to many questions raised. Half the participants requested for another workshop to dive deeper and learn more about suicide prevention. The team had also interviewed Devan and the reels posted on Instagram generated a total of 2426 views, which was a record for Theek Thak!



*Volunteer Devan conducting a suicide awareness workshop at CST.*



### Launch of Theek Thak Resource Kit – Are We Listening?

The highlight of 2022 for Theek Thak was the launch of the Are We Listening English resource kit at Naam Ras between 24-27 December 2022. The kit was written by Theek Thak co-lead Harveen Sehgal Gill, with inputs from fellow co-lead Gurmeet Singh, Kirti (former SIWEC counsellor) and with the mentorship of psychotherapist Navroop Sood and counsellor Nisha Jhangiani. Mrs Amarjit Kaur was the proof-reader.

Over 1000 kits were distributed at Naam Ras. The kit attracted the attention of the overseas sangat, with requests for distribution in Malaysia. Our partners from MentalACT and Mind Wellness Singapore joined the team at our booth to interact with the sangat.



*Many visitors came forward to interact, share grievances and to seek help. The kit also drew the attention of famed UK artist, Inkquistive, who commended the initiative during a dialogue on stage at the event*

## Community Engagement

Outreach activities to engage the wider community are crucial as they provide us with an opportunity to reach out to more people. In 2022, SIWEC held five major outreach activities reaching out to and engaging with over 2,000 community members.



*October Diwali Joy! Team SIWEC volunteers and staff brought festive Diwali joy to 50 client-families over 3 days in mid-October. In the spirit of seeking light up lives, four well-wishers had reached out to Sikh Welfare Council and donated goodie bags.*



*Gurpurab Blessings - In the first weekend of November during Guru Nanak Dev Ji's Gurpurab prayers, Team SIWEC engaged the sangat at CST.*

## Fundraising

We raised a total of \$602,843.33 (both tax and non-tax deductibles) in 2022.

SIWEC is grateful to the volunteers of Ride2Serve (R2S) for helping to raise the total sum of \$354,000.

The cycling fund-raising drive took place between January and March 2022. The tagline for the year was *Go the Distance for Charity*, which aimed to inspire riders and well-wishers to go the extra mile to raise funds. The initiative was staged as a hybrid event which gave riders the flexibility to choose between the virtual and physical modes or to complete their personal targets by participating in both segments.



*Our riders and volunteers included a middle-aged couple with young children as well as professionals and senior retirees.*

## Our Volunteers

As we moved out of the pandemic, our dedicated volunteers were able to steadily resume their duties to support our mission of improving the welfare and well-being of the community.

We engaged a growing pool of 187 active volunteers whose skill sets and time commitment helped us impact the lives of 700 beneficiaries in 2022. This was made possible through our community outreach and social media campaigns. With nine different programmes offered, interested applicants were able to choose from many different opportunities depending on their interests.

We would like to express our heartfelt gratitude to our volunteers for their time, energy and passion devoted towards a cause they have embraced wholeheartedly. We look forward to our volunteers' continued commitment and collaboration, to help sustain and enhance our programmes and services in the years ahead.



Sunehri Sahelian volunteers and SIWEC staff registering seniors for the new term.



Ride To Serve Volunteers preparing food for distribution at Eunost

## Our Volunteers' Impact

Programmes & Services	2022	2021
Family Support	2	0
Education Support	2	3
Healthcare	2	0
Eldercare & Active Ageing	13	23
Prison Counselling & Aftercare	17	18
Community Mediation & Counselling	1	9
Bereavement	17	8
Community Outreach	40	40
Fund Raising	93	54
<b>Total</b>	<b>187</b>	<b>146</b>

### SIWEC Volunteer Management Policy

SIWEC ensures that our volunteers feel safe, significant, fulfilled, and appreciated. They are treated with respect and gratitude for their contributions to SIWEC. We hope our volunteers feel a sense of achievement when volunteering with us.

### Volunteer Recruitment & Training Process

All volunteers registered with SIWEC are briefed on the expectations of the respective programmes. They are also provided with the necessary tools and training which enable them to work in an effective and empathetic manner, guided by SIWEC's commitment to cultural diversity and non-discrimination towards those who seek help.

# Corporate Governance

## Corporate Management

### Patron



**S. Kartar Singh Thakral**

### Trustees



**S. Mohinder Singh Thakral**



**S. Daljit Singh Gaggarbhana**



**S. Inderjit Singh**



**Dr Sorinder Singh**



**S Manmohan Singh Thakral**



**Sdni Jagir Kaur Brahmpura**

### Council Members

The Ordinary Council Members ('owners') of SIWEC refers to the various Sikh Institutions in Singapore. The Head of each institution represents their organisation at the Council General Meetings. A general meeting of the Council Members is the highest decision-making body of SIWEC.

#### Ordinary Council Members:

Central Sikh Gurdwara Board  
Isteri Sat Sang (CST)  
Khalsa Jiwan Sudhar Sabha  
Sikh Missionary Society of Malaya  
Sikh Sewaks, Singapore  
Singapore Sikh Education Foundation  
Sri Guru Singh Sabha Singapore

Gurdwara Sahib Yishun  
Khalsa Dharmak Sabha  
Pardesi Khalsa Dharmak Diwan  
Sikh Business Association  
Singapore Khalsa Association  
Sri Guru Nanak Sat Sang Sabha  
Young Sikh Association, Singapore

#### Associate Council Member:

Sikh Advisory Board

#### General Meetings of Sikh Welfare Council

The last Annual General Meeting was held on 22nd June 2022 and the last Half Year Council Review Meeting was held on 10th January 2023.

## Management Committee

SIWEC is governed by a Management Committee of which the members are elected by the Council members biannually in accordance to established procedures at the Annual General Meeting.

Formal orientation is held for all the members.



**Harmit Singh**  
(Chairman)



**Manmohan Singh**  
(Vice Chairman -  
Operations)



**Dinesh Singh**  
(Vice Chairman -  
Administration)



**Sharanjit Kaur**  
(Secretary)



**Inderpal Singh**  
(Treasurer)



**Simha Kaur Jastol**  
(Assistant  
Secretary)



**Jaspal Singh**  
(Assistant  
Treasurer)



**Albel Singh**  
(Committee  
Member)



**Harmit Singh  
Kawatra**  
(Committee  
Member)



**Jaspreet Singh  
Chhabra**  
(Committee  
Member)



**Rashminder  
Singh**  
(Committee  
Member)

S/N	Name	Designation	Date of Appointment	No. of Meetings Attended
1	<b>Harmit Singh S/O Labh Singh*</b>	Chairman	16th June 2021	7/8
2	<b>Manmohan Singh*</b>	Vice-Chairman (Operations)	16th June 2021	7/8
3	<b>Dinesh Singh</b>	Vice-Chairman (Administration)	16th June 2021	7/8
4	<b>Sharanjit Kaur*</b>	Secretary	16th June 2021	7/8
5	<b>Simha Kaur Jastol</b>	Assistant Secretary	16th June 2021	4/8
6	<b>Inderpal Singh</b>	Treasurer	16th June 2021	8/8
7	<b>Jaspal Singh</b>	Assistant Treasurer	16th June 2021	6/8
8	<b>Albel Singh</b>	Committee Member	16th June 2021	8/8
9	<b>Harmit Singh Kawatra</b>	Committee Member	16th June 2021	8/8
10	<b>Jaspreet Singh Chhabra</b>	Committee Member	16th June 2021	5/8
11	<b>Rashminder Singh</b>	Committee Member	16th June 2021	6/8

\* Harmit Singh S/O Labh Singh, Manmohan Singh and Sharanjit Kaur have served more than 10 consecutive years on the SIWEC Management Committee. The Council have continued to appoint them in view of their wealth of knowledge and experience.

## Internal Auditors

Amarjit Singh Khaira  
Narinder Kaur

## Subcommittees

Committee	Name, Designation	Terms of Reference:
<b>Clients Review</b>	Harmit Singh, Chairman	The Clients Review Committee reviews all new and existing cases on a regular basis before approving the support rendered. The Committee also liaises with relevant agencies to ensure full support is provided to clients. Financial support levels are kept in line with that of government agencies and processes to identify potential clients are constantly reviewed. The Committee is also responsible to publicise and create awareness of the availability of SIWEC's and other Government support schemes.
	Manmohan Singh, Vice Chairman (Operations)	
	Inderpal Singh, Treasurer	
	Rashminder Singh, Committee Member	
<b>Human Resource</b>	Harmit Singh, Chairman	The Human Resource Committee ensures that adequate personnel are recruited to serve the functions and needs of SIWEC and its clients. The Committee also ensures SIWEC Human Resource Policy is complied with and that the compensation and Human Resource policies are in line with the National Council of Social Services guidelines. They conduct regular performance reviews of all staff and approve the salary adjustments and bonuses.
	Dinesh Singh, Vice Chairman (Administration)	
	Sharanjit Kaur, Secretary	
	Inderpal Singh, Treasurer	
<b>Audit &amp; Risk</b>	Harmit Singh, Chairman	The Audit & Risk Committee ensures that all internal controls and operating policy manuals in SIWEC are reviewed and adhered to. The Committee co-ordinates statutory audit with external auditors and compliance and transparency with internal auditors. They will thereafter review the findings. The Committee also reviews and manage the SIWEC Risk Management Strategy which includes a Risk Assessment Review conducted every three years. The Committee is also responsible in the publishing of the Annual Report.
	Dinesh Singh, Vice Chairman (Administration)	
	Inderpal Singh, Treasurer	
	Jaspal Singh, Assistant Treasurer	
<b>Programme &amp; Services</b>	Manmohan Singh, Vice Chairman (Operations)	The Programme & Services Committee oversees the various programmes offered by SIWEC and ensures the relevancy of these programmes.
	Sharanjit Kaur, Secretary	
	Harmit Singh Kawatra, Committee Member	The Counselling thrust provides counselling services to the community where required. It also aims to provide counselling to inmates and ex-inmates through rehabilitation to assist them as they re-integrate into the society.
	Albel Singh, Committee Member	
	Rashminder Singh, Committee Member	The Education thrust provides financial and academic support to students requiring help.
	The Eldercare & Active-Ageing thrust aims to arrange suitable activities for the seniors,	

<p><b>Programme &amp; Services</b></p>		<p>thereby encouraging them to lead a socially, emotionally, cognitively and physically active life.</p> <p>The Healthcare thrust provides socio-emotional and moral support and care to patients in hospitals, nursing homes, welfare homes and residences through regular visits and contact.</p> <p>The Bereavement thrust provides socio-emotional, spiritual and financial support to grieving families.</p>
<p><b>Community Engagement</b></p>	<p>Harmit Singh, Chairman</p> <hr/> <p>Manmohan Singh, Vice Chairman (Operations)</p> <hr/> <p>Dinesh Singh, Vice Chairman (Administration)</p> <hr/> <p>Rashminder Singh, Committee Member</p>	<p>The Community Engagement Committee steers the conduct of community outreach activities, fund-raising initiatives and volunteer management.</p> <p>The outreach thrust seeks to promote SIWEC’s programmes and services at various community touchpoints throughout the year. This includes collaborating with various health and social sector agencies to promote physical and mental health awareness in the community. In addition, outreach seeks to engage and enlist potential volunteers and to promote our fund-raising platforms.</p> <p>The Committee oversees the organisation of major fund-raising events and the publication of the SIWEC Newsletter and publicity materials, as well as our presence on various social media platforms.</p> <p>The volunteer management thrust aims to work with institutions and individuals in the recruitment of volunteers to build a steady pool. The Committee sources and arranges for suitable training programmes for volunteers, staff, and Management Committee members. The Committee also ensures that volunteers receive periodic recognition for their services at volunteer appreciation events.</p>

### SIWEC Staff

NAME	DESIGNATION
Sulinder Singh*	Manager
Jagindar Singh	Manager (wef 16 December 2022)
Baldev Singh	Senior Welfare Officer
Bajan Kur	Administrative Executive
Kartar Kaur	Healthcare Ambassador
Kirti Dodani	Senior Counselling Executive
Koh Yan Qing	HR & Finance Executive
Manpreet Kaur	Education Project Officer
Satvinder Kaur	Digital Media & Communication Executive

\* Sulinder Singh served as SIWEC Manager between August and early December 2022.



Left to Right: Kartar Kaur, Koh Yan Qing, Kirti Dodani, Manpreet Kaur, Satvinder Kaur, Sulinder Singh, Baldev Singh

## SIWEC Policies

### Management Committee Recruitment, Succession Planning and Training Policy Compliance with Remuneration

1. No member of the Management Committee received any remuneration from SIWEC in 2022
2. No full-time or part-time staff member was appointed to the Management Committee in 2022
3. No staff member is a close relative of any member of the Management Committee in 2022
4. Salary scale for SIWEC staff follows the Salary Guidelines for the Social Service Sector issued by the National Council of Social Service (NCSS)
5. Gross annual salaries (including allowances) of the SIWEC Staff in 2022 were as follows:
  - a. Above \$100,000 – Nil (same as 2020)
  - b. \$75,001 to \$100,000 – Nil (same as 2020)
  - c. \$50,000 to \$75,000 – Baldev Singh
  - d. Below \$50,000 – All the remaining staff (same as 2020)
6. All staff salaries are set and approved by the Human Resource Committee. No staff member is involved in setting their own remuneration.

### Recruitment, Succession Planning and Training

#### Reserve Policy

SIWEC's Reserve Policy is to maintain a reserve amounting to the higher of SGD 4 million or 4 years or of total operating and administrative expenses (rounded up to the nearest SGD 0.5 million).

This is to ensure that there are sufficient resources to support SIWEC activities in unforeseen circumstances; whilst ensuring that we do not focus primarily on building excessive reserves at the expense of delivering on the main welfare objectives of SIWEC.

The reserves are invested in safe investments to protect capital and generate returns.

#### Conflict of Interest Policy

Sikh Welfare Council's Conflict of Interest Policy as stipulated in the SIWEC Constitution and the Human Resource Manual is as follows:

Whenever a member of the Management Committee, Sub Committee or Staff is in any way, directly or indirectly, connected or has an interest in a transaction, project, beneficiary, employee, or any other matter to be discussed at a meeting:

- a. the member shall disclose the nature of his interest before the discussion on the matter begins;
- b. the member concerned should not participate in the vote on the matter nor count towards the quorum for that portion of the meeting;
- c. the member concerned should not participate in the discussion on the matter and should also offer to withdraw from the meeting. Any exception to allow him to continue to participate in the discussion requires a two thirds majority of the remaining members of the Management Committee present. However, even if he is allowed to participate in the discussion, he shall not participate in the vote nor the quorum for that portion of the meeting.

For the purpose of the above clause, a member of the SIWEC Management Committee, Sub-Committee or Staff is considered as being connected or having an interest in the matter if:

- a. that person being discussed is the member's child, sibling, parent, spouse, spouse's parent, spouse's sibling, grandparent, or grandchild.
- b. the member or his spouse is directly or indirectly a shareholder (excluding "less than 5%" stake in a public listed company), director, partner, agent, or key executive of a business.

- c. the member is the President, Vice President, Honorary Secretary or Honorary Treasurer of an Ordinary or Associate member of SIWEC. However, this shall only apply in connection with matters being discussed regarding that Ordinary or Associate member.

The disclosure, discussions and final decisions on the matter should be documented in the minutes of meeting. All SIWEC Management Committee members and all staff are also required to submit a confirmation of compliance to this policy annually and we confirm that all members of the Management Committee and all full-time staff have signed the declaration of compliance with this Policy as at 31 December 2022.

### **Donations**

All proposals to provide any donations to any other charity or institution in Singapore are considered on a case-by-case basis and require the approval of the Management Committee.

SIWEC is not permitted to provide donations to overseas charities without the prior approval of the relevant authorities.

### **Whistle-blowing policy**

SIWEC promotes an open, transparent, no-rank culture where staff are encouraged to whistle-blow on any possible organisation or staff improprieties.

SIWEC is committed to a high standard of compliance with accounting, financial reporting, internal controls, and auditing requirements and does not tolerate any malpractice, impropriety, statutory non-compliance, or wrongdoing by staff in the course of their work.

The purpose of the whistle-blowing policy is to provide and to encourage all staff to raise concerns and disclose any improper conduct within SIWEC in an appropriate way with the procedures provided in this policy without fear of retaliation and to offer protection for the whistle blower(s). It also allows SIWEC to intervene and investigate any concerns relating to improper conduct through internal channels.

Any whistle-blowing information or matters regarding staff or MC members should be directed to the Chairman and he shall determine the appropriate course of action.

Any whistle-blowing information or matters regarding the Chairman should be directed to the Vice Chairman or Secretary, and they shall collectively determine the appropriate course of action.

## **Human Resource Manual, Finance Manual and Risk Management Policy & Procedures Manual**

The above manuals have been completed and contain all the SIWEC policies pertaining to:

**Human Resource Manual** - matters like recruitment, remuneration, performance management, benefits, code of conduct, grievance handling, whistle blowing, conflict of interest, etc.

**Finance Manual** – matters like accounting policies, financial procedures, financial reporting, budgeting, procurement, fund raising, bursary management, grant management, investment management, etc.

**Risk Management Policy & Procedures Manual** – matters like Risk Governance, roles and responsibilities, strategy, the Risk Management and Risk Assessment processes.

## **Corporate Governance Evaluation Review**

The Internal Auditors conducted a review of SIWEC's Corporate Governance Evaluation using the Enhanced Checklist for IPCs in March 2023 and the overall score was 100%. The previous review was conducted in March 2022 and the score was 100%.

The detailed results of the review are shared in the following pages.

## Corporate Governance Evaluation Checklist

Recognising our duty to the public and our stakeholders, as a charity that has been conferred the status of an institution of public character (IPC), SIWEC is committed to complying with the following code of governance to ensure greater transparency and accountability.

S/No.	Code guideline	Code ID	Response
<b>Board Governance</b>			
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 staff <sup>1</sup> appointments? (skip items 2 and 3 if “No”)		No
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	The Board conducts self evaluation to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied
	Is there any governing board member who has served for more than 10 consecutive years? (skip item 7 if “No”)		Yes
7	The charity discloses in its annual report the reasons for retaining the governing board member who has served for more than 10 consecutive years.	1.1.13	Complied
8	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied
<b>Conflict Of Interest</b>			
9	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
10	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied
<b>Strategic Planning</b>			
11	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity’s activities are in line with the charity’s objectives.	3.2.2	Complied
<b>Human Resource And Volunteer Management</b>			
12	The Board approves documented human resource policies for staff.	5.1	Complied
13	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied
14	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied
	Are there volunteers serving in the charity? (skip item 15 if “No”)		Yes

15	There are volunteer management policies in place for volunteers.	5.7	Complied
<b>Financial Management And Internal Controls</b>			
16	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
17	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied
18	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied
19	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied
20	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 21 if "No")		Yes
21	The charity has a documented investment policy approved by the Board.	6.4.3	Complied
<b>Fundraising Practices</b>			
	Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 22 if "No")		Yes
22	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 23 if "No")		Yes
<b>Disclosure And Transparency</b>			
24	The charity discloses in its annual report: i) Number of Board meetings in the financial year; and ii) 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 25 and 26 if "No")		No
	Does the charity employ paid staff? (skip items 27, 28 and 29 if "No")		Yes
27	No staff is involved in setting his own remuneration.	2.2	Complied
28	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. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.	8.4	Complied

29	<p>The charity discloses the number of paid staff who satisfies all of the following criteria:</p> <p>(a) the staff is a close member of the family belonging to the Executive Head or a governing board member of the charity;</p> <p>(b) the staff has received remuneration exceeding \$50,000 during the financial year.</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 there is no paid staff, close member of the family belonging to the Executive Head or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.</p>	8.5	Complied
<b>Public Image</b>			
30	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Complied

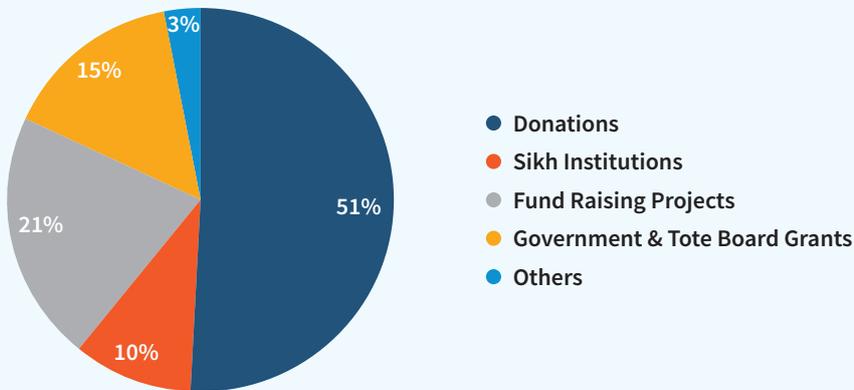
# Financial Highlights

## Total Income and Expenses

Sources of Income	2022			2021
	General	Hearse	Total	Total Actual
Donations	\$ 373,449	\$ 5,911	\$ 379,360	\$ 319,462
Sikh Institutions	\$ 72,000	-	\$ 72,000	\$ 67,503
Fund Raising Projects	\$ 157,066	-	\$ 157,066	\$ 92,976
Government & Tote Board Grants	\$ 109,260	-	\$ 109,260	\$ 203,613
Others	\$ 20,563	-	\$ 20,563	\$ 150,388
<b>Total Income</b>	<b>\$ 732,338</b>	<b>\$ 5,911</b>	<b>\$ 738,249</b>	<b>\$ 833,972</b>
Expense Categories				
Family Support	\$ 305,181	-	\$ 305,181	\$ 252,002
Education Support	\$ 119,804	-	\$ 119,804	\$ 118,553
Prison Counselling	\$ 74,927	-	\$ 74,927	\$ 69,589
Eldercare & Healthcare	\$ 58,359	-	\$ 58,359	\$ 89,472
Mental Health Awareness Campaign (Theek Thak)	\$ 6,194	-	\$ 6,194	\$ 21,805
Community Outreach	\$ 17,479	-	\$ 17,479	\$ 32,070
Administrative Staff Costs	\$ 117,527	-	\$ 117,527	\$ 81,154
Other Administrative Costs	\$ 60,316	\$ 20,778	\$ 81,094	\$ 89,179
<b>Total Expenses</b>	<b>\$ 759,787</b>	<b>\$ 20,778</b>	<b>\$ 780,565</b>	<b>\$ 753,824</b>
<b>NET SURPLUS (DEFICIT)</b>	<b>(\$27,449)</b>	<b>(\$ 14,867)</b>	<b>(\$42,316)</b>	<b>\$ 80,148</b>

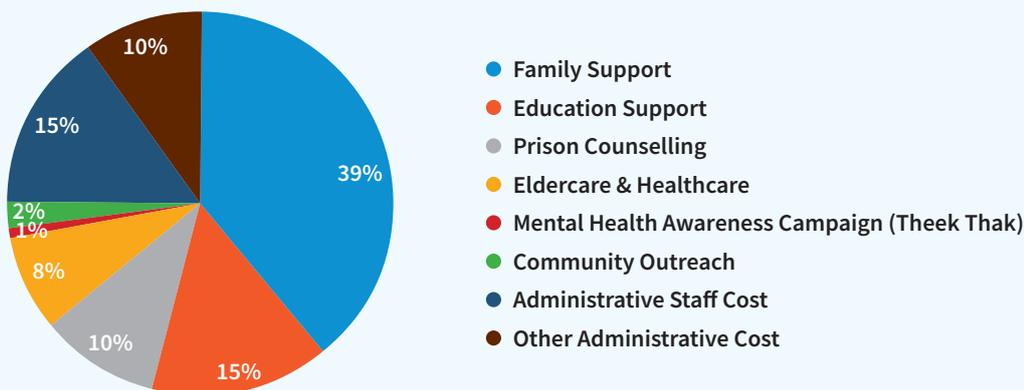
### Income

Total Income (%)



### Expenses

Total Expenses (%)



### Reserves

The General Reserves of SIWEC as of 31 December 2022 stand at \$ 2,945,859 (2020: \$3,038,057). There is a shortfall of compliance to our Reserve Policy of a maximum of \$4 mil or 4 years total operating and administrative expenses, whichever is higher. SIWEC will increase its fundraising activities to raise the reserves to comply with our policy.

Approximately \$2.67 million of these reserves are invested in Fixed Deposits with local banks. These reserves are not restricted in any way and are not part of any Endowment or Restricted Funds.

The ratio of the General Reserves to the Annual Operating and Administrative expenses is as follows:

Total General Reserve - \$2,995,741 (inclusive restricted funds of \$49,882.)

Total Operating and Administrative Expenses - \$780,565

Ratio of General Reserves to Total Annual Expenses - 3.8

**SIKH WELFARE COUNCIL**  
**(Registered in the Republic of Singapore under the Charities Act 1994**  
**and under the Societies Act 1966)**  
**(UEN: S98SS0018L)**

**ANNUAL REPORT FOR THE YEAR ENDED**  
**31 DECEMBER 2022**

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**Sikh Welfare Council**

(Registered in the Republic of Singapore under the Charities Act 1994 and under the Societies Act 1966)

UEN: S98SS0018L

Date of establishment: 14 October 1995

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**Management Committee**

Harmit Singh	Chairman
Dinesh Singh	Vice Chairman (Admin)
Manmohan Singh	Vice Chairman (Ops)
Sharanjit Kaur	Secretary
Inderpal Singh	Treasurer
Jaspal Singh	Assistant treasurer
Albel Singh	Committee Member
Jaspreet Singh	Committee Member
Rashminder Singh	Committee Member
Harmit Singh Kawatra	Committee Member

**Registered office/ Principal place of activities**

2 Towner Road  
#06-02  
Singapore 327804

**Auditors**

Asensia Assurance  
Chartered Accountants  
8 Burn Road  
#07-07 Trivex  
Singapore 369977

**Bankers**

DBS Bank Ltd  
RHB Bank Berhad

Sikh Welfare Council  
Annual Report

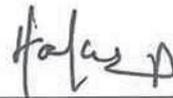
Statement by Office Bearers  
for the year ended 31 December 2022

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In our opinion, the accompanying statement of financial position, statement of financial activities, statement of changes in funds and statement of cash flows, together with the notes thereon are drawn up in accordance with the provisions of the constitution of the Sikh Welfare Council (the "Council") and the Charities Accounting Standards so as to give a true and fair view of the financial position of the Council as at **31 December 2022** and of the operations for the financial year then ended.

The Office Bearers have authorised these financial statements for issue on the date of this statement.

On behalf of the Sikh Welfare Council,



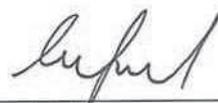
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Harmit Singh  
Chairman



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Sharanjit Kaur  
Secretary



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Inderpal Singh  
Treasurer

Date: 10 May 2023  
Singapore

**Asensia Assurance**

Chartered Accountants

Registration No: - T00PF0736D

8 Burn Road #07-07 Trivex  
Singapore 369977  
Tel: 6334 6502 Fax: 6334 6503  
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Website: www.scmohan.com.sg

**INDEPENDENT AUDITOR'S REPORT  
TO THE MEMBERS OF  
SIKH WELFARE COUNCIL  
(Registered in the Republic of Singapore under the Charities Act 1994  
and the Societies Act 1966)  
(UEN: S98SS0018L)**

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

We have audited the financial statements of Sikh Welfare Council (the "Council"), which comprise the statement of financial position as at 31 December 2022, and the statement of financial activities, statement of changes in funds and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Charities Act 1994, the Societies Act 1966 ("the Societies Act"), and other relevant regulations ("the Charities Act and Regulations") and Charities Accounting Standards ("CAS") so as to present fairly, in all material respects, the state of affairs of the Council as at 31 December 2022 and the results, changes in funds and cash flows of the Council 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 Council 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 is responsible for the other information. The other information comprises the Statement by Office Bearers, which is 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.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we performed, we conclude that there is a material misstatement of this other information, we are required to report the fact. We have nothing to report in this regard.

**Responsibilities of Management and Those Charged with Governance for the Financial Statements**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the provisions of the Societies Act, the Charities Act and Regulations and CAS, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the Council'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 either intends to liquidate the Council or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Council's financial reporting process.

## **INDEPENDENT AUDITOR'S REPORT (CON'T) SIKH WELFARE COUNCIL**

### **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 of 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 Council's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management'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 Council'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 Council 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 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.

**INDEPENDENT AUDITOR'S REPORT (CON'T)**  
**SIKH WELFARE COUNCIL**

**Report on Other Legal and Regulatory Requirements**

In our opinion:

- a) The accounting and other records required to be kept by the Council have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act, the Charities Act and Regulations; and
- b) The fund-raising appeals held during the reporting year has been carried out in accordance with Regulation 6 of the Societies Regulations issued under the Societies Act and proper accounts and other records have been kept of the fund-raising appeal.

During the course of our audit, nothing has come to our attention that causes us to believe that during the year:

- a) the Council has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- b) the Council has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.



**Asensia Assurance**  
**Public Accountants and**  
**Chartered Accountants**

Date: 10 May 2023  
Singapore

Sikh Welfare Council  
Annual ReportStatement of Financial Position  
as at 31 December 2022

	Note	2022 \$	2021 \$
<b>ASSETS</b>			
<b>Non current asset</b>			
Plant and equipment	3	18,065	36,087
		<u>18,065</u>	<u>36,087</u>
<b>Current assets</b>			
Other receivables	4	13,879	8,563
Cash and bank balances	5	2,979,881	2,998,097
		<u>2,993,760</u>	<u>3,006,660</u>
<b>Total assets</b>		<u><u>3,011,825</u></u>	<u><u>3,042,747</u></u>
<b>FUNDS AND LIABILITIES</b>			
<b>Unrestricted fund</b>			
Accumulated funds	6	2,945,859	2,973,308
<b>Designated funds</b>			
Hearse fund	7	46,882	61,749
Bereavement trust fund	8	3,000	3,000
		<u>2,995,741</u>	<u>3,038,057</u>
<b>Current liability</b>			
Other payables	9	16,084	4,690
		<u>16,084</u>	<u>4,690</u>
<b>Total funds and liability</b>		<u><u>3,011,825</u></u>	<u><u>3,042,747</u></u>

The notes form an integral part of and should be read in conjunction with this statement.

Note	2022		2021	
	<i>Unrestricted fund</i> Accumulated funds	<i>Designated funds</i> Hearse fund	<i>Unrestricted fund</i> Accumulated funds	<i>Designated funds</i> Hearse fund
	\$	\$	\$	\$
10	602,515	5,911	479,971	18,310
12	129,823	-	335,691	-
	732,338	5,911	815,662	18,310
	581,944	-	617,205	-
	117,411	116	60,792	2,052
	1,350	16,970	1,340	16,970
	59,082	3,692	40,775	14,691
	759,787	20,778	720,112	33,713
	(27,449)	(14,867)	95,550	(15,403)

Revenue  
Other income

Less: Expenses  
Cost of generating funds  
Employee benefit expenses  
Depreciation  
Other expenditure

Surplus / (deficit) for the year

617,205  
62,844  
18,310  
55,466  
753,825

498,281  
335,691  
833,972

The notes form an integral part of and should be read in conjunction with this statement.

Sikh Welfare Council  
Annual ReportStatement of Changes in Funds  
for the year ended 31 December 2022

	<i>Unrestricted fund</i>	<i>Designated funds</i>		Total
	Accumulated funds	Hearse fund	Bereavement fund	
	\$	\$	\$	\$
<b>Balance at 1 January 2021</b>	2,877,758	77,152	3,000	2,957,910
Surplus/ (deficit) for the year	95,550	(15,403)	-	80,147
<b>Balance at 31 December 2021</b>	2,973,308	61,749	3,000	3,038,057
Deficit for the year	(27,449)	(14,867)	-	(42,316)
<b>Balance at 31 December 2022</b>	2,945,859	46,882	3,000	2,995,741

The notes form an integral part of and should be read in conjunction with this statement.

Sikh Welfare Council  
Annual ReportStatement of Cash Flows  
for the year ended 31 December 2022

	Note	2022 \$	2021 \$
<b>Operating activities</b>			
(Deficit) / surplus for the year		(42,316)	80,147
Adjustments for:			
Depreciation of plant and equipment	3	18,320	18,310
Interest income		19,426	17,874
		(4,570)	116,331
Changes in working capital			
Changes in operating receivables		(5,316)	5,218
Changes in operating payables		11,394	(22,975)
Net cash generated from operating activities		1,508	98,574
<b>Investing activities</b>			
Purchase of plant and equipment	3	(298)	-
Interest received		(19,426)	(17,874)
Net cash used in investing activities		(19,724)	(17,874)
Net (decrease) / increase in cash and bank balances		(18,216)	80,700
Cash and bank balances at beginning of year		2,998,097	2,917,397
Cash and bank balances at end of year	5	2,979,881	2,998,097
		<b>2022</b>	<b>2021</b>
Cash and bank balances denominated in \$		\$	\$
comprise of:			
Cash in hand		900	900
Cash at bank		303,513	431,237
Fixed deposit		2,675,468	2,565,960
		2,979,881	2,998,097

The notes form an integral part of and should be read in conjunction with this statement.

These notes form an integral part and should be read in conjunction with the accompanying audited statement of financial position, statement of financial activities, statement of changes in funds and statement of cash flows.

## 1. GENERAL INFORMATION

The Sikh Welfare Council (the “Council”) is registered on 14 October 1995 under the Societies Act 1966 and registered as a Charity on 01 January 1998 (UEN: S98SS0018L).

The registered office and principal place of activities of the Council is located at 2 Towner Road, #06-02 Singapore 327804.

The principal activities of the Council are to support projects and schemes that promote and carry out welfare programs for those requiring assistance in Singapore and raising funds from individual Sikhs, Sikh institutions and the general public for accomplishing the above objective.

The affairs of the Council are administered by the Management Committee in accordance with the provisions of the constitution of the Council and the provisions of the Societies Act.

The Management Committee have authorised the financial statements for issue in accordance with the date of the Statement by Office Bearers.

## 2. SIGNIFICANT ACCOUNTING POLICIES

### a. Basis of financial statements preparation

The financial statements have been drawn up in accordance with the provisions of the Charities Accounting Standards.

#### *Adoption of Charities Accounting Standards (“CAS”)*

CASs issued by the Accounting Standards Council (ASC) provide guidance on how to prepare financial statements for the Charities sector and are applicable to financial years beginning after 1 July 2011.

#### *Basis of measurement*

The financial statements have been prepared on the historical cost basis except as otherwise described in the notes below.

#### *Functional and presentation currency*

These financial statements are presented in Singapore Dollar (“\$”), which is the Council’s functional currency.

*Significant accounting estimates and judgements*

The preparation of the financial statements in conformity with CAS requires the use of 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 period. Although these estimates are based on Management Committee's best knowledge of current events and actions, actual results may differ from those estimates.

The critical accounting estimates and assumptions used and area involving a high degree of judgements are described below:

*Depreciation of plant and equipment*

Plant and equipment are depreciated on a straight-line basis over their estimated useful life. Management Committee estimates the depreciation rate of plant and equipment to be within 1 to 5 years. The carrying amount of the Council plant and equipment as at 31 December 2022 is \$18,065.

Changes in the expected level of usage and technological developments could impact the economic useful life and the residual values of these assets, therefore future depreciation charges could be revised.

b. Plant and equipment

Plant and equipment are stated at cost less accumulated.

The cost of an item of plant and equipment is recognised as an asset if, and only if, it is probable that future economic benefits associated with the item will flow to the Council and the cost of the item can be measured reliably.

Depreciation is provided on monthly basis so as to write-off the cost of the assets over their estimated useful lives. The annual rates of depreciation used per annum are:

Computer	1 year
Furniture and fittings	3 years
Office equipment	3 years
Motor Vehicle (Hearse)	5 years
Renovation	5 years

Depreciated plant and equipment remain in the financial statements until no longer in use and no further depreciation is charged.

The useful lives and depreciation method are reviewed at each financial year end to ensure that the method and period of depreciation are consistent with previous estimates and the expected pattern of consumption of the future economic benefits embodied in the items of plant and equipment.

When an item of plant or equipment is disposed of or no future economic benefits are expected, it is de-recognised. The gain or loss on derecognition of an asset is reflected in the profit or loss in the year the asset was derecognised.

c. Other receivables*Initial recognition*

Other receivables excluding prepayments shall be initially recognised at their transaction price, excluding transaction costs, if any. Transaction costs shall be recognised as expenditure in the Statement of Financial Activities as incurred. Prepayments shall be initially recognised at the amount paid in advance for the economic resources expected to be received in the future.

*Subsequent measurement*

After initial recognition, other receivables excluding prepayments shall be measured at cost less any accumulated impairment losses. Prepayments shall be measured at the amount paid less the economic resources received or consumed during the financial period.

d. Cash and bank balances

Cash and bank balances consist of cash in hand, cash at banks and fixed deposits.

e. Funds

Council maintains two types of funds, namely;

- a) Accumulated funds; and
- b) Hearse funds.

Funds accumulated over time are also known as accumulated or unrestricted funds. Council may use such funds for capital and revenue expenditures without being subjected to any restrictions.

*Hearse funds* are funds earmarked by the Council to use such funds for both capital and revenue expenditure regarding for Hearse without having to take into account any restrictions imposed.

A **designated fund** is a general fund set aside by the Council for specific purposes or to meet future commitments. The Sikh Welfare Council has established a Bereavement Trust Fund, where individuals can set aside money for the cost of bereavement and religious services after their death.

*Restricted funds* are funds where specific conditions which are legally binding on the trustees as to how the funds should be used. The restriction has been externally imposed, usually by the person or entities providing the fund.

The Council **does not have** any restricted funds.

f. Financial liabilities

Financial liabilities are recognised on the Council's statement of financial position when the Council becomes a party to the contractual provisions of the instrument.

Financial liabilities are classified as either financial liabilities at fair value through profit or loss or other financial liabilities. Financial liabilities are classified as at fair value through profit or loss if the financial liability is either held for trading or it is designated as such upon initial recognition.

*Other payables*

Other payables are initially measured at fair value, net of transaction costs, and are subsequently measured at amortised cost, where applicable, using the effective interest rate method, with interest expense recognised on an effective yield basis.

*Derecognition of financial liabilities*

The Council derecognises financial liabilities when, and only when, the Council's obligations are discharged, cancelled or they expire.

g. Income and expenditure recognition

*Donations* (voluntary) are recognised upon receipt and acceptance.

*Grants* and sponsorship are received from the Government of Singapore and other entities are recognised at the point of cash received.

*Job Credit Scheme* was introduced to encourage businesses to maintain jobs during the downturn. Council receives a cash grant based on the CPF contributions made to its employees. The income recognise at the point of cash received from the Government.

*Interest income* from bank deposits is accrued on a time-apportioned basis on the principle outstanding and at the rate applicable.

Income and expenditure relating to the various funds specifically set up are taken directly to these funds.

h. Expenditure recognition

*Cost of generating funds*

The costs of generating funds are those attributable to generating income for the Council, other than those cost incurred in undertaking charitable activities in furtherance of the Council's object.

*Other expenditure*

Other expenditure includes the payment of any expenditure that the Council has not been able to analyse within the above-named expenditure categories.  
All expenditures are recognised on an accrual basis.

i. Employee benefits*Defined contribution plans*

The Council contributes to the Central Provident Fund (“CPF”), a defined contribution plan regulated and managed by the Government of Singapore, which applies to the majority of the employees. The contributions are recognised as an expense in the year in which the related service is performed.

*Employee leave entitlements*

Employee entitlements to annual leave are recognised when they accrue to employees. Accrual is made, if material, for the unconsumed leave as a result of services rendered by employees up to the statement of financial position date, if any.

j. Income taxes

The Council is registered as a charity under the Charities Act and it is exempted from tax.

k. Related parties

Related parties include all of the following:

A person or a close member of that person’s family is related to the Council if that person, a) has control or joint control over the Council, b) has significant influence over the Council; or c) is a governing board member, trustee or member of the key management personnel of the Council or of a parent of the Council.

An entity is related to the Council if any of the following conditions applies:

- a. The entity and the Council are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);
- b. The entity is controlled or jointly controlled by a person identified in (a); and
- c. A person identified in (a) has significant influence over the entity or is a governing board member, trustee or member of the key management personnel of the entity (or of a parent of the entity).

Close members of the family of a person are those family members who may be expected to influence, or be influenced by, that person in their dealings with the Council and include:

- a. That person’s children and spouse or domestic partner;
- b. Children of that person’s spouse or domestic partner; and
- c. Dependants of that person or that person’s spouse or domestic partner.

The Council is managed by Management Committee elected at the General Meeting with the powers to administer, plan and manage the various activities and income of the Council.

The Management Committee, or people connected with them, have not received remuneration, or other benefits, from the Council for which they are responsible, or from institutions connected with the Council.

There is no claim by the Management Committee for services provided to the Council, either by reimbursement to the Management Committee or by providing the Management Committee with an allowance or by direct payment to a third party.

Key management personnel are those persons having authority and responsibility for planning, directing, and controlling the activities of Council, directly or indirectly.

I. Impairment of asset

The carrying amounts of the Council's assets are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, the asset's recoverable amount is estimated. An impairment loss is recognised whenever the carrying amount of an asset exceeds its recoverable amount. Recoverable amount is defined as the higher of value in use and net-selling price.

Impairment losses are charged to the profit or loss.

An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount or when there is an indication that the impairment loss recognised for the asset no longer exists or decreases.

An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined if no impairment loss had been recognised.

**3. PLANT AND EQUIPMENT**

Cost	Computers \$	Furniture and fittings \$	Office equipment \$	Motor Vehicle (Hearse) \$	Renovation \$	Total \$
At 1 January 2021	22,014	10,066	9,195	84,850	16,000	142,125
Addition for the year	-	-	-	-	-	-
At 31 December 2021	22,014	10,066	9,195	84,850	16,000	142,125
Addition for the year	-	-	298.00	-	-	298
At 31 December 2022	22,014	10,066	9,493	84,850	16,000	142,423
<b>Accumulated depreciation</b>						
At 1 January 2021	22,014	10,066	9,195	35,701	10,752	87,728
Charge for the year	-	-	-	16,970	1,340	18,310
At 31 December 2021	22,014	10,066	9,195	52,671	12,092	106,038
Addition for the year	-	-	10	16,970	1,340	18,320
At 31 December 2022	22,014	10,066	9,205	69,641	13,432	124,358
<b>Carrying amount</b>						
At 31 December 2021	-	-	288	15,209	2,568	18,065
At 31 December 2021	-	-	-	32,179	3,908	36,087

Sikh Welfare Council  
Annual ReportNotes to the Financial Statements  
for the year ended 31 December 2022**4. OTHER RECEIVABLES**

	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
Accrued fixed deposit interest	11,896	7,378
Deposit	1,500	-
Prepayments	483	1,185
	<u>13,879</u>	<u>8,563</u>

**5. CASH AND BANK BALANCES**

	<b>Cash in bank</b>	<b>Cash in hand</b>	<b>Total</b>
	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>2022</b>			
Sikh Welfare Council	272,989	500	273,489
Hearse	30,524	400	30,924
	<u>303,513</u>	<u>900</u>	<u>304,413</u>
<u>Fixed deposits</u>			
Sikh Welfare Council	2,675,468	-	2,675,468
	<u>2,978,981</u>	<u>900</u>	<u>2,979,881</u>
<b>2021</b>			
Sikh Welfare Council	401,633	500	402,133
Hearse	29,604	400	30,004
	<u>431,237</u>	<u>900</u>	<u>432,137</u>
<u>Fixed deposits</u>			
Sikh Welfare Council	2,565,960	-	2,565,960
	<u>2,997,197</u>	<u>900</u>	<u>2,998,097</u>

Fixed deposit bear interest at an effective interest rate from 0.58% to 3.55% (Year 2021 : 0.45% to 0.60% )per annum and for tenure from 3 months to 12 months (Year 2021 : 6 months to 12 months).

**6. ACCUMULATED FUNDS**

The accumulated funds represent surplus accumulated from the operations of the Council. The fund is to be applied for the Council's objectives in accordance with the constitution of the Council and is not distributable otherwise.

	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
Balance at beginning of year	2,973,308	2,877,758
(Deficit) / surplus for the year	(27,449)	95,550
Balance at end of year	<u>2,945,859</u>	<u>2,973,308</u>

Sikh Welfare Council  
Annual ReportNotes to the Financial Statements  
for the year ended 31 December 2022**7. HEARSE FUNDS**

The hearse fund was transferred from the Central Sikh Gurdwara in 2011. The Council has since then operated and maintained the hearse fund.

	2022	2021
	\$	\$
Balance at beginning of year	61,749	77,152
Deficit for the year	(14,867)	(15,403)
Balance at end of year	<u>46,882</u>	<u>61,749</u>

**8. BEREAVEMENT TRUST FUND**

Sikh Welfare Council has created a Bereavement Trust Fund for Bereavement services wherein an amount is set aside by the individual for the cost to be incurred in connection with the bereavement and religious services after their demise.

There was no receipt or payment of expenses in this fund during the year.

**9. OTHER PAYABLES**

	2022	2021
	\$	\$
Accrued operating expenses	16,084	4,690
	<u>16,084</u>	<u>4,690</u>

**10. REVENUE**

	2022	2021
	\$	\$
<b>Accumulated Fund</b>		
Donation income	294,226	288,563
Donation from Langgar Programme	62,222	30,929
Donation from fund-raising event #	157,066	92,976
Donation from SRT Eldercare Programme	11,095	-
Donation from CST Eldercare Programme	5,906	-
Donation from Sikh institutions	72,000	67,503
	<u>602,515</u>	<u>479,971</u>
	2022	2021
	\$	\$
<b>Hearse Fund</b>		
Donation income - Non-tax deductible	5,911	18,310
	<u>5,911</u>	<u>18,310</u>

**Fund-raising income and expenditure**

The council held a fund-raising event activity via an approved Giveasia platform and direct donations as follows:

	<b>2022</b>		
	<b>Total proceeds from fundraising event</b>	<b>Total fundraising expenses</b>	<b>Net fundraising income</b>
# Donation	\$	\$	\$
Ride 2 Serve 2022	98,212	(16,911)	81,301
Ride 2 Serve 2023	58,854	(23)	58,831
Total net discounted financial assets	<u>157,066</u>	<u>(16,934)</u>	<u>140,132</u>
	<b>2021</b>		
	<b>Total proceeds from fundraising event</b>	<b>Total fundraising expenses</b>	<b>Net fundraising income</b>
# Donation	\$	\$	\$
Ride 2 Serve 2020	10,125	(550)	9,575
Ride 2 Serve 2022	82,851	-	82,851
Total net discounted financial assets	<u>92,976</u>	<u>(550)</u>	<u>92,426</u>

The 30/70 fund-raising efficiency ratio:

$$\frac{(E + S)}{(R + S)} \times 100\% = \underline{\underline{10.78\%}}$$

E - Represents total fund-raising expenses incurred during the year.

R - Represents total proceeds from fundraising received during the year.

S - Represents total sponsorship received during the year.

**11. TAX-EXEMPT RECEIPTS**

The Council enjoys a concessionary tax treatment whereby qualifying donors are granted 2.5 times tax deduction for the donations made to the Council excluding the donation for Hearse purpose and anonymous donors.

The Institutions of a Public Character status granted to the Council for donations is for the period from 01 August 2019 to 31 January 2022 and renew until 31 January 2025.

Tax-exempt receipts issued by the Council for donations collected in 2022 is \$496,162, which is included under Donation.

Sikh Welfare Council  
Annual ReportNotes to the Financial Statements  
for the year ended 31 December 2022**12. OTHER INCOME**

	<b>2022</b>	<b>2021</b>
	\$	\$
<b>Accumulated Fund</b>		
Grant received for SIWEC Mental Health Campaign	-	9,118
Grant received for Intergeneration learning programme	1,330	-
Grant received from National Council of Social Services	36,000	7,080
Fixed deposit interest income	19,426	17,874
Jobs support scheme	-	30,435
Legacy income #	-	97,612
Other income	477	394
Singtel sponsorship scheme	660	660
Special employment credit	10,370	1,256
Tote Board Grants	61,560	171,262
	129,823	335,691

# Legacy income is the CPF donation from a well wisher.

**13. COST OF GENERATING FUNDS**

	<b>2022</b>	<b>2021</b>
	\$	\$
<b>Accumulated Fund</b>		
Education support programme	119,804	118,553
Eldercare and healthcare programme	58,359	89,472
Family and food support programme	244,379	252,002
Langar Outreach programme	60,802	30,928
Prison Counselling programme	74,927	69,589
Theek Thak expenses	6,194	21,805
Outreach expenses	17,479	34,856
	581,944	617,205

**14. EMPLOYEE BENEFITS EXPENSES**

<b>Accumulated fund</b>	<b>2022</b>	<b>2021</b>
<i>Gross salary</i>	\$	\$
Remuneration to non-office bearers	101,697	52,356
CPF contributions and SDL	15,714	8,436
	<u>117,411</u>	<u>60,792</u>
<i>Number of staff (under payroll) - non office bearers</i>		
Other staff (below \$100,000)	<u>8</u>	<u>8</u>
<b>Hearse fund</b>	<b>2022</b>	<b>2021</b>
<i>Gross salary</i>	\$	\$
Remuneration to non-office bearers	100	1,800
CPF contributions and SDL	16	252
	<u>116</u>	<u>2,052</u>
<i>Number of staff (under payroll) - non office bearers</i>		
Other staff (below \$100,000)	<u>1</u>	<u>1</u>

No employee of the Council was a member of the Management Committee during the financial year ended 31 December 2022.

There was no employee who is a close relative of any member of the management committee.

None of the management committee received any remuneration for the financial year.

Sikh Welfare Council  
Annual ReportNotes to the Financial Statements  
for the year ended 31 December 2022**15. OTHER EXPENDITURE**

	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
<b>Accumulated Fund</b>		
Administrative expenses	40	-
Accounts Fees	4,200	4,200
Audit Fees	4,294	4,350
Advertisement	1,008	-
Bank Charges - SIWEC	1,751	1,567
Banner & poster	17	-
Consulting Fees	6,600	3,779
Equipment & Software Purchases	5,822	2,631
Insurance	3,837	2,846
Medical Expenses	919	477
Membership Fees (NCSS)	-	376
Newsletter and publications	3,777	-
Postage & Courier	283	206
Printing & Stationery	13,687	8,813
Repair & Maintenance	155	-
Sundry Expenses	994	959
Transport charges	714	-
Telephone & internet Charges	6,760	6,831
Training & Seminar Expenses	1,328	950
Welfare services	241	-
Website / Maintenance Fee	2,655	2,790
	<u>59,082</u>	<u>40,775</u>
	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
<b>Hearse Fund</b>		
Bank Charges	-	94
Bereavement Expenses	2,519	13,081
Insurance	-	1,442
Vehicle maintenance	1,173	75
	<u>3,692</u>	<u>14,692</u>

**16. RELATED PARTY TRANSACTIONS**

In addition to the related party information disclosed elsewhere in the financial statements, the following transactions took place between the Council and related parties during the financial year at terms agreed by the parties concerned:

	2022	2021
	\$	\$
<b>Income</b>		
Donation from Langar programme	62,222	30,929
Donation from Sikh Institution	72,000	67,503
	<u>134,222</u>	<u>98,432</u>
<b>Cost of generating funds</b>		
Punjabi Education Support	33,008	42,946
Langar outreach programme	60,802	30,928
	<u>93,810</u>	<u>73,874</u>

**17. FINANCIAL RISK MANAGEMENT**

The Council has prescribed follow up procedures for the managing the risk and the Council has no concentration of credit risk, interest rate risk, foreign exchange risk or liquidity risk.

The Council maintains sufficient level of cash and bank balances and has continued financial support from the Council members and related institutions to meet its working capital requirements.

Excess cash is monitored and are placed with financial institutions with good credit ratings.

**18. RESERVE POLICY**

The Council should strive to maintain cash or equivalents reserves amounting to the higher of the following two amounts: -

- a. Four years of total operating and administrative expenses (rounded up to the nearest \$0.5 million); or
- b. 4 million.

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for the year ended 31 December 2022

	2022 \$	2021 \$
<b>Income</b>		
<i>Donation income</i>		
Donation direct to SIWEC	111,159	137,909
Donation direct to SIWEC - GIRO	112,083	113,779
Donation Sikh Institution - Individual	70,984	36,875
<i>Donation from Langar Programme</i>		
LOP Revenue	62,222	30,929
<i>Donation from fund raising events</i>		
R2S 2020	-	10,125
R2S 2022	98,212	82,851
R2S 2023	58,854	-
<i>Donation from SRT Eldercare Programme</i>	11,095	-
<i>Donation from CST Eldercare Programme</i>		
Donation - CRT Eldercare Programme	4,928	-
Bursary Donation	978	-
<i>Donation from Sikh institutions</i>	72,000	67,503
<i>Donation for Hearse</i>	5,911	18,310
<i>Other income</i>		
Grant received for SIWEC Mental Health Campaign	-	9,118
Grant received for Intergeneration learning programme	1,330	-
Grant received from National Council of Social Services	36,000	7,080
Fixed deposit interest income	19,426	17,874
Jobs support scheme	-	30,435
Legendary income	-	97,612
Other income	477	394
Singtel sponsorship scheme	660	660
Special employment credit	10,370	1,256
Tote Board Grants	61,560	171,262
<b>Total income</b>	<b>738,249</b>	<b>833,972</b>
<b>Less: expenses</b>		
<b>Costs of generating funds (Schedule 1)</b>	<b>581,944</b>	<b>617,205</b>
<b>Employee benefit expenses</b>		
Staffs' salaries	101,797	54,156
Staffs' CPF and SDL	15,730	8,688
<b>Depreciation</b>	<b>18,320</b>	<b>18,310</b>
<b>Other expenditure (Schedule 2)</b>	<b>62,774</b>	<b>55,466</b>
	<b>780,565</b>	<b>753,825</b>
<b>Surplus for the year</b>	<b>(42,316)</b>	<b>80,147</b>

The above statement does not form part of the audited statutory financial statements of the Council and is prepared solely for management purposes.

Sikh Welfare Council  
Annual ReportDetailed Income and Expenses Statements  
for the year ended 31 December 2022

<b>Schedule 1</b>	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
<b>Cost of generating funds</b>		
<i>Education support programme</i>		
Academic Excellence	43,343	40,760
Punjabi Education Support	33,009	42,946
Staffs' salaries	37,065	29,747
Staffs' CPF and SDL	6,387	5,100
<i>Eldercare and healthcare programme</i>		
Eldercare Programme	13,671	6,706
Healthcare Programme	366	2,970
Staffs' salaries	40,655	70,550
Staffs' CPF and SDL	3,667	9,246
<i>Family and food support programme</i>		
Adhoc Assistance to Clients	1,761	822
Family Support	54,290	41,250
Food for Ration	57,161	41,871
Food On The Table	33,597	39,740
Staffs' salaries	85,915	114,316
Staffs' CPF and SDL	11,655	14,003
<i>Langar Outreach programme</i>		
LOP Expenses	60,802	30,928
<i>Prison counselling programme</i>		
Staff's salary	64,617	60,720
Staff's CPF and SDL	9,195	8,032
Prison Counselling and aftercare	1,115	837
<i>Theek Thak expenses</i>	6,194	21,805
<i>Outreach expenses</i>		
25th Anniversary Expenses	-	14,834
Anniversary Book	-	19,472
Other outreach expenses	545	
R2S 20221 Expenses	-	550
R2S 2022 Expenses	16,911	-
R2S 2023 Expenses	23	-
	<b>581,944</b>	<b>617,205</b>

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Sikh Welfare Council  
Annual ReportDetailed Income and Expenses Statements  
for the year ended 31 December 2022

<b>Schedule 2</b>	<b>2022</b>	<b>2021</b>
	\$	\$
<b>Other expenditure</b>		
Administrative expenses	40	-
Accounts Fees	4,200	4,200
Audit Fees	4,294	4,350
Advertisement	1,008	-
Bank Charges	1,751	1,661
Banner & poster	17	-
Bereavement Expenses	2,519	13,081
Consulting Fees	6,600	3,778
Equipment & Software Purchases	5,822	2,631
Insurance	3,837	4,288
Medical Expenses	919	477
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Newsletter and publications	3,777	-
Postage & Courier	283	206
Printing & Stationery	13,687	8,813
Repair & Maintenance	155	-
Sundry Expenses	994	959
Transport charges	714	-
Telephone & internet Charges	6,760	6,831
Training & Seminar Expenses	1,328	950
Vehicle maintenance	1,173	75
Welfare services	241	-
Website / Maintenance Fee	2,655	2,790
	<b>62,774</b>	<b>55,466</b>

The above statement does not form part of the audited statutory financial statements of the Council and is prepared solely for management purposes.

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## CHARITY STATUS

ROS Registration No./UEN: S98SS0018L  
Incorporation Date: 14<sup>th</sup> October 1995  
Date Registered as a Charity: 1<sup>st</sup> January 1998  
Date Approved as an IPC: 5<sup>th</sup> November 2009 (Renewal valid till 1<sup>st</sup> February 2025)  
Registered Address: 2 Towner Road, Singapore 327804  
Banker: DBS Bank Limited, RHB Bank Berhad  
Auditor: ASENSIA Assurance  
Website: [www.siwec.org](http://www.siwec.org)  
Email: [info@siwec.org](mailto:info@siwec.org)  
Telephone: 6299 9234

# YOU CAN HELP AND MAKE A DIFFERENCE

## DONATIONS

A small contribution from you translates into huge benefits for the less fortunate. You can donate by:

- Making a One-off Donation
- Donating Monthly via GIRO
- A Bequest (Will) - Leave a legacy in support of SIWEC's clients
- A Memorial Donation - A thoughtful way to remember a loved one while giving support to others
- Donating Online

*Donors will be able to claim tax deduction amounting to 2.5 times the amount donated to SIWEC.*

## VOLUNTEERS

Your efforts as a SIWEC volunteer enable us to successfully run our programmes and thus make a difference to the community.

We are looking for volunteers to strengthen our services and contribute to the community at large.

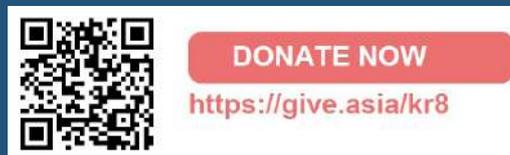
To find out more, kindly contact us at [info@siwec.org](mailto:info@siwec.org) today!

## HOW CAN WELL-WISHERS DONATE ONLINE AND SUPPORT SIKH WELFARE COUNCIL?

1. PayPal Donation: <https://www.siwec.org/fundraising/donations/donate-online>
2. Other Online Platforms: <https://www.giving.sg/siwec>
3. Local Donations (SQQR CODE)



International Donations ([give.asia](https://give.asia)):



# SIKH WELFARE COUNCIL

## Programmes and Services

24-Hour Hotline:  
6299-9234

Financial Assistance  
and Food on the Table  
Programme

Hospital / Home Visits  
and Healthcare  
Ambassador Programme

Eldercare and Active  
Ageing Activities

Community Mediation and  
Counselling Programme

Bereavement  
Service

Education Support  
Programme

Prison Counselling and  
Aftercare Programme

Community  
Outreach

Volunteer  
Management

## WHOM WE SERVE

**SIWEC is here to help. We serve everyone!**

If you or someone you know requires assistance, please call us, e-mail us or come to meet us at our Drop In centre on Level 6, Central Sikh Temple.



## Sikh Welfare Council

2 Towner Road, Singapore 327804  
Opening hours: Monday - Friday, 9am - 6pm

24-hour helpline: +65 6299 9234  
Email: [info@siwec.org](mailto:info@siwec.org)

[www.siwec.org](http://www.siwec.org)

[fb.com/SIWEC.SGonInstagram](https://www.facebook.com/SIWEC.SGonInstagram)

[@siwec.sg](https://www.instagram.com/siwec.sg)