

Sikh Welfare Council

Annual Report

Financial Assistance & Food on the Table Program

- **Food Rations provided to needy families**
 - In August 2010 SIWEC survey amongst its welfare recipients
 - Effective September 2010, NTUC vouchers provided which gives the recipients:
 - *A wider choice of items*
 - *Cost savings as recipients may benefit from special offers*
 - *Ability to customize purchases to their requirements*
 - Controls in place to avoid abuse by recipients
 - *E.g Do NOT allow for purchases of liquor and cigarettes*
- **Financial Assistance Program (F/A)**
 - SIWEC also provides financial assistance to needy families

Financial Assistance & Food on the Table Program

Quarter	FA Only (Cases)	F/R Only (Cases)	F/A & F/R (Cases)	F/A Cost	F/R Cost	Total Cost
Q3 2009	4	48	7	\$ 1,676	\$7,438	\$9,114
Q4 2009	1	44	6	\$895	\$5,468	\$6,363
Q1 2010	1	38	6	\$985	\$5,190	\$6,175
Q2 2010	1	38	6	\$965	\$5,050	\$6,015
Q3 2010	1	35	4	\$625	\$4,648	\$5,273
Q4 2010	1	30	4	\$625	\$4,035	\$4,660
Q1 2011	1	22	4	\$625	\$3,266	\$3.891
Q2 2011	1	20	4	\$625	\$3,093	\$3.718

Financial Assistance & Food on the Table Program

SIWEC was active in helping our cases try to “stand on their own feet” instead of relying on support from SIWEC only.

This helped to reduce the number of families on the support scheme significantly.

Some of the areas SIWEC assisted included:

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

Financial Assistance Summary

No of Families in July 2009	58
Additions during the Period	2
Reductions During the Period:	35
a. Found Employment - Self / Spouse / Child	13
b. Better Financial Situation	7
• Room Rental	3
• Change Job / Sold Flat / Collected Insurance	4
c. Voluntary Stop	7
• Promoted / Son Support / New Job	3
• Spouse / Child Working	3
• Other	1
d. Others	9
• Deceased / Migrated / Sent to Nursing Home	4
• Family reconciled	1
• Dislike Rations / Refuse Review / Rules	4
No of Families in May 2011	25

New Clients Support Summary

DESCRIPTION	LOCAL	FOREIGN	TOTAL
Counselling & Advise	11	6	17
Mediation with Employers / Families	7	9	16
Referral to Govt Agencies for Help	13	2	15
Mediation & Shelter	1		1
Total Number of Cases	32	17	49

Prisons / DRC Counselling and Aftercare Program

- **This program focuses on the following activities:**
 - Providing spiritual and rehabilitative counselling inmates
 - Studying the needs of inmates in jail
 - Providing link between the inmates and their families if the need arises
 - Assisting the inmates in finding meaningful employment upon release
 - Follow up counselling for inmates after being released
- **SIWEC in discussion with SANA on how to streamline these services to optimize resources**

Prisons / DRC Counselling and Aftercare Program

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

- Sikh inmates are also visited for Vesakhi and Guru Nanak Dev Ji's Gurmurab celebrations annually.

Hospital Visits Program

- **Regular hospital visits upon request or referrals and in response to calls from the hospital staff**
- **Free ambulance service, courtesy of a generous donor is provided to recipients when required**

Home Visits & Support Program

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

Family Bereavement Program

- **The following are some of the services provided:**
 - Booking of the crematorium
 - Arranging for the hearse (and driving it, if necessary)
 - Assisting with obituaries
 - Making transport arrangements for condolers
 - Buying of items for cremation
 - Assisting in bathing the body
 - Booking the Gurdwara for prayers
 - Assistance in ash collection
 - Providing follow up grief counseling and
 - Providing assistance during the Antim Ardas (final prayers)

Family Bereavement Program

- SIWEC compiled a handy guide book to lay out what needs to be done when a death occurs in the family.
- Number of cases supported by SIWEC

Q 3 2009	Q4 2009	Q1 2010	Q2 2010	Q3 2010	Q4 2010	Q1 2011
12	13	14	16	24	17	16

Children's Mentoring Program

- This program is under development.
- The aim of this program is to provide:
 - Resources and support to enable the children attain academic excellence
 - Buddy system for all round development

Singapore Harmony Marathon

AIM:

**To promote Religious and Racial Harmony
Raise profile of SIWEC amongst whole Singapore Community**

EVENT:

- **Held on 9th & 10th October 2010**
- **GOH: MOS MCYS (Ms Yee-Fu Yee Shoon)**
- **Done in coordination with (IRCC) MCYS**
 - **Started : Singh Sabha**
 - **Ended: Gurdwara Katong**
- **Covered the whole island**
- **Visited all 7 Sikh Gurdwaras**
- **Hindu, Buddhist, Christian and Muslim places of worship**

VOLUNTEER APPRECIATION TEA

- **Held on 26th March 2011 @ SKA**
- **Aim was to show appreciation to volunteers and supporters**
- **200 + attendees.**
- **Certificates of Appreciation presented to all**
- **Former Long Serving SIWEC MC Members honoured.**

Fund Raising Events

- **Objective of fund raising activities is to build a base for SIWEC to function effectively and on a short term basis also fund the deficit in the shortfall between the GIRO collections and monthly expenses**

Fund Raising Events

Activity	Funds Raised	Remarks
Gurdwara Welfare Days	\$160,000	7 Welfare Days held at all Gurdwaras except for SGSS, being planned for 2011.
Isteri Satsang SKA & CST	\$50,000	SKA Ladies Walk & CST Isteri Sat Sang Fund Raising
Sports & Cultural Events	\$63,000	Fashion Show, Golf Game, Vaisakhi Mela, Dinner & Dance
SIWEC Flag Day	\$55,000	Last Flag Day in June 2010. Next Flag Day on 19 Aug 2011 .
President Nathan book	\$170,000	17 Donors donated \$10,000 each for a signed copy of President Nathan's Book. Presented @ Istana on 18 April 2011.
TOTAL	\$498,000	

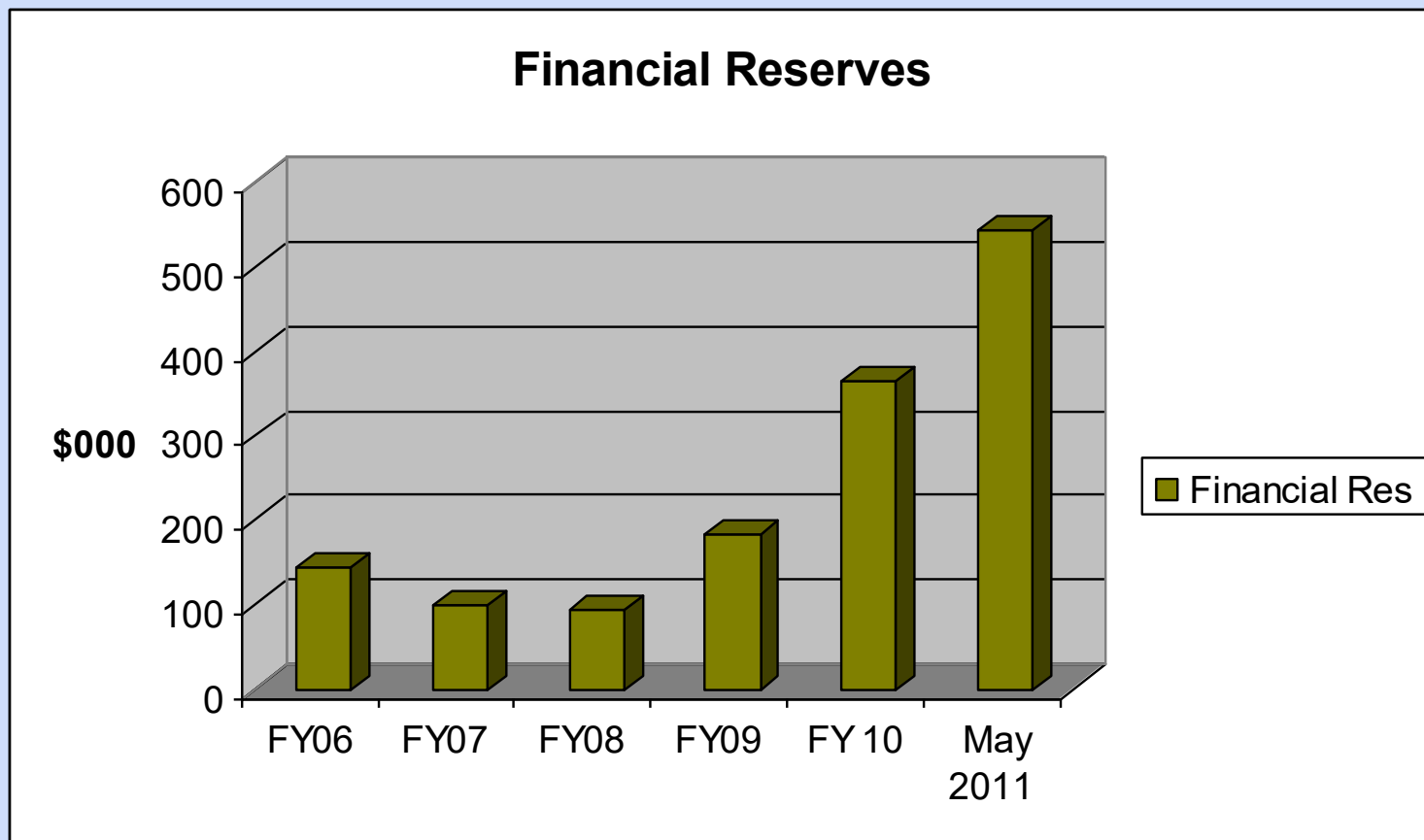
GIRO Donations

- **SIWEC is actively encouraging donors to make monthly GIRO contributions to meet its monthly expenditures**
- **Monthly Contributions from Sikh institutions : \$5,750**
- **Monthly individual GIRO (\$4,600) shown below.**
- **Monthly Expenses \$15,000.**
- **Short of approx \$5,000 per month. Hope to get GIRO**

Q1 2010	Q2 2010	Q3 2010	Q4 2010	Q1 2011	Q2 2011
\$2,445	\$2,971	\$3,310	\$3,325	\$4,150	\$4,630
80	104	124	127	148	160

Communication with the Sikh Community

- **Quarterly newsletter**
- **SIWEC Website is being revamped (Target: By July 2011)**
- **SIWEC MC meets Sikh Institution MC for Comm & Feedback**
- **Annual General and Review Meetings (twice a year)**
- **Welfare Days at Temples and SKA Mela**
- **Community Network**
- **SIWEC MC meeting Gurdwara MCs for updates and briefing.**



Reserves have grown from
\$50k in Jul 2009 to \$542k in May 2011.

Focus for the Future

- Working with Sikh institutions to identify needy families to ensure “no one falls through the crack”.
- Greater Publicity of availability of SIWEC Assistance Programs
- Prioritise the Children Education Program to ensure the next generation is better taken care of.
- Greater Co-ordination with Gurdwaras to enhance their role in the Family Bereavement Programs.

Sikh Welfare Council Annual General Meeting 2011



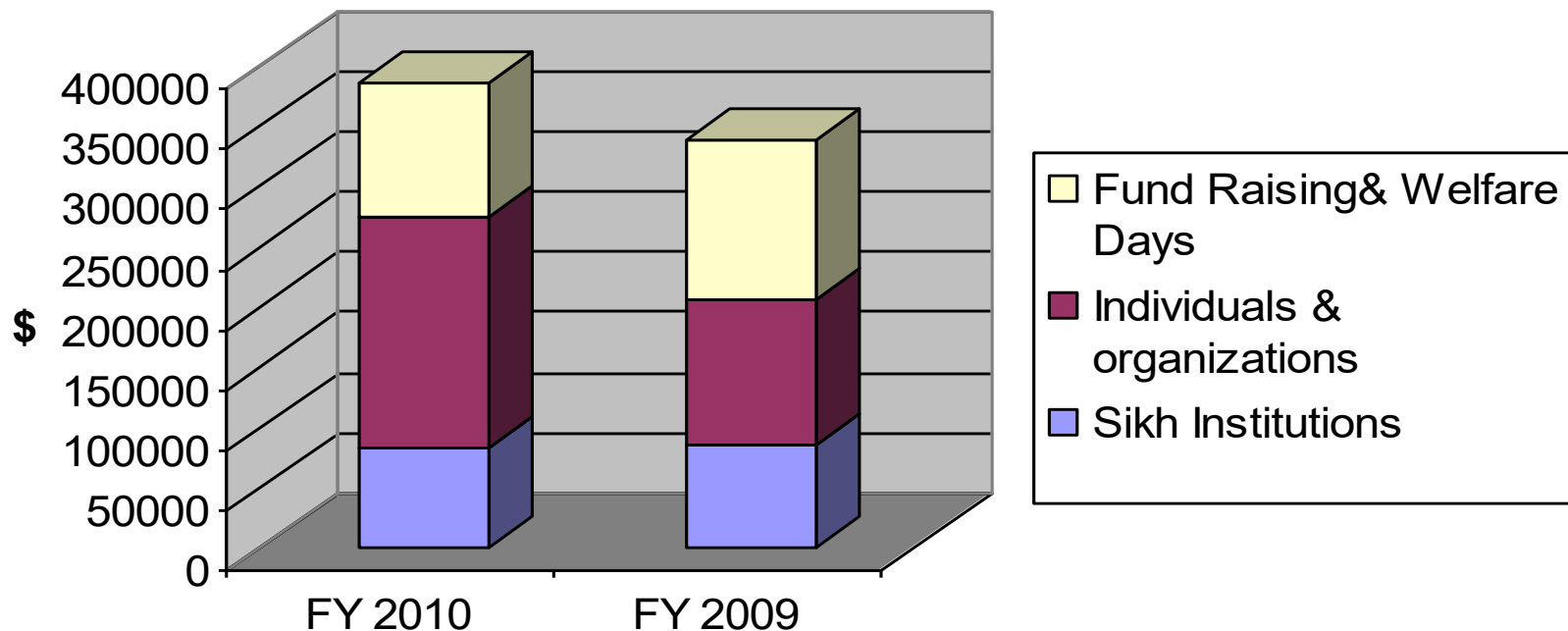
Focus for the Future

- **Matching Volunteers to the needs of SIWEC and their clients.**
- **Working with Gurdwaras to facilitate routine visits by the Physically Challenged Sikhs to the Gurdwara.**
- **Set up the Hearse Fund to take over management of the Hearse from CSGB.**
- **Consider setting up an Education Fund to provide LOANS to needy students who gain acceptance to universities but unable to afford (Details Understudy)**

Thank You

Financial Review

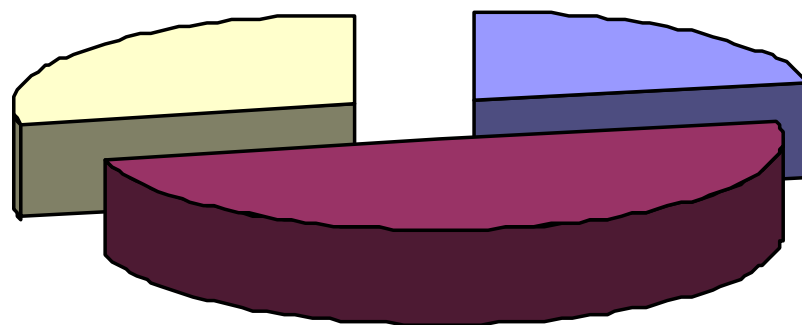
Donation Income



Donations increased by \$46K mainly due to:

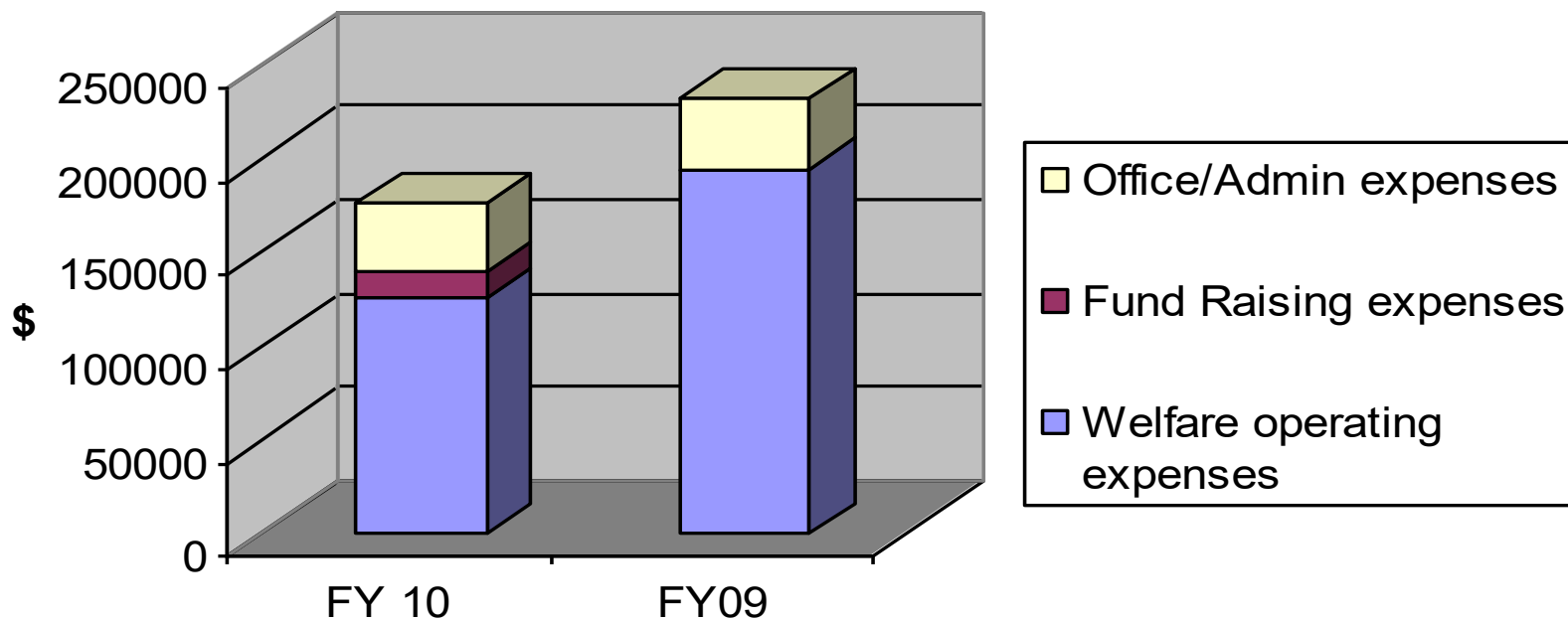
- Increased donations from individuals and organizations.
- Increased donations through increased Fund Raising

Collection FY 2010



- Sikh Institutions 22%
- Individuals & organizations 50%
- Fund Raising & Welfare Days 28%

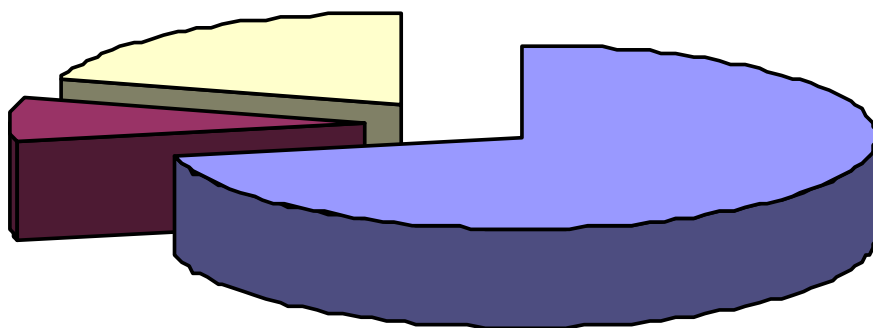
Expenditure



Expenses have decreased by \$56K due to:

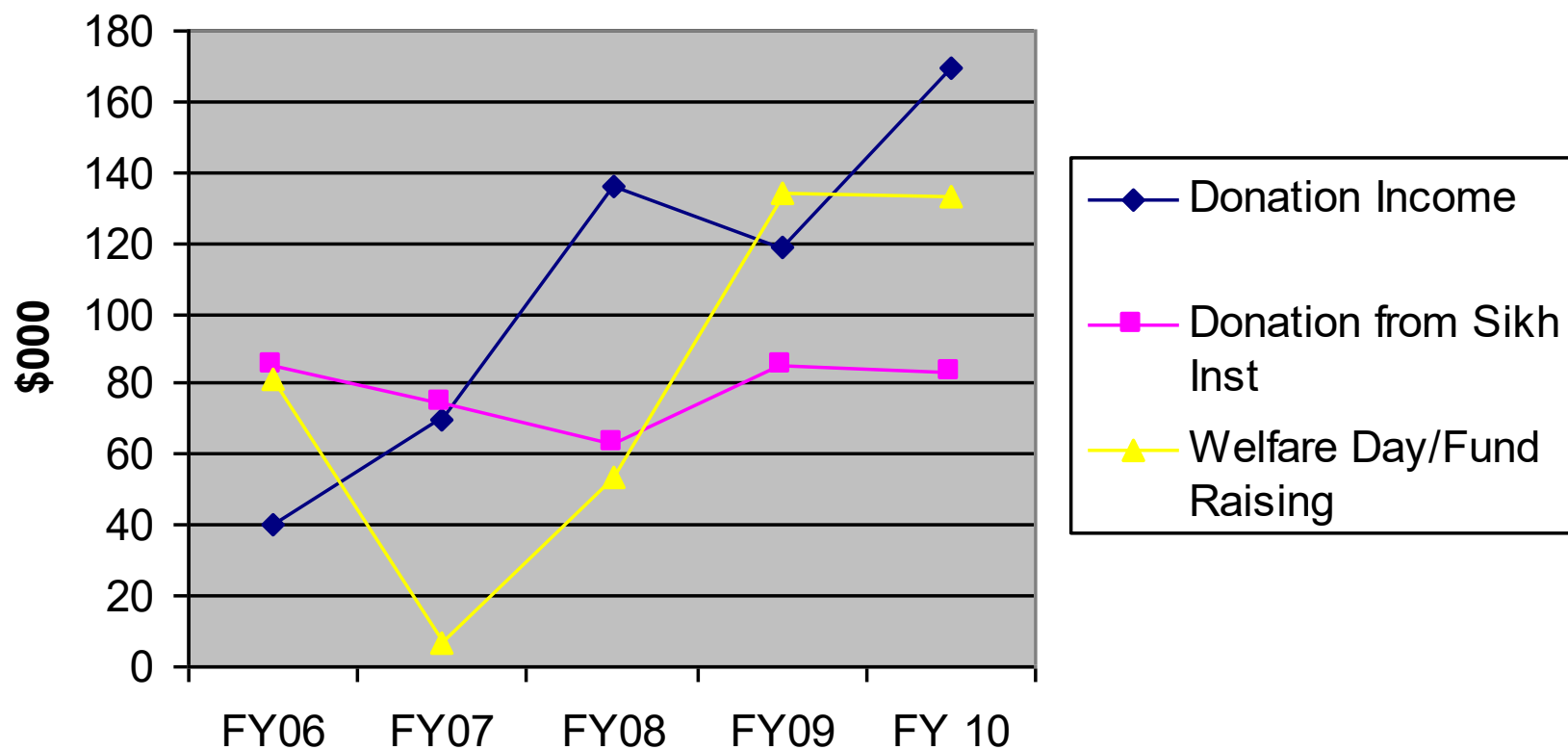
- Lower Family support cost through cost rationalization of ration expense and review of welfare recipients
- Lower welfare support manpower charges & Lower admin cost

Expenses 2010

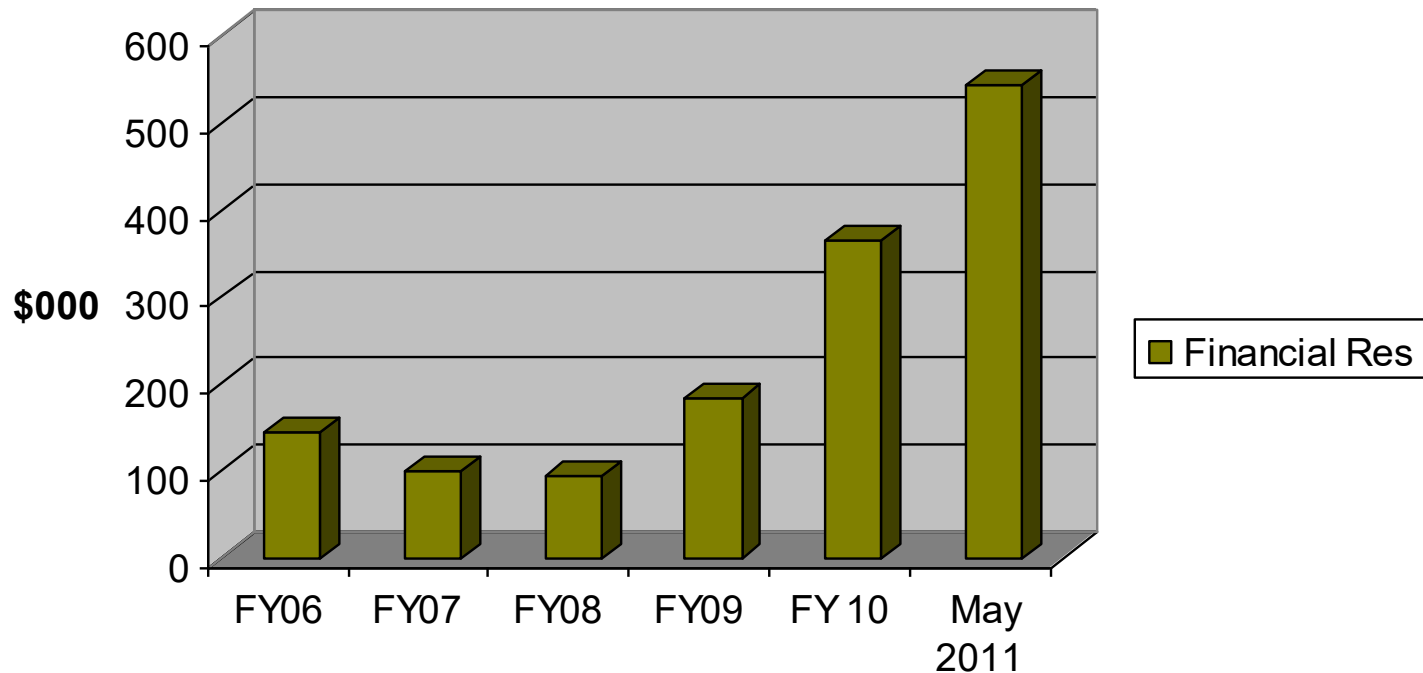


- Welfare operating expenses 72%
- Fund Raising expenses 8%
- Office/Admin expenses 21%

Donations



Financial Reserves



- Prudent financial management & good fund raising efforts have helped the reserves to grow to \$542K.
- Reserves have increased by more than 200% from FY09.
- Will covers approximately 3 years of monthly operational expenses.

Recommendations that the MC will explore in 2011

- Focus on GIRO for Recurring Cost as our Reserves are being build up
- Continue to improve our internal controls
- Continued diligence for receipt books in Sikh institutions

Approval of Audited Financial Statements

Internal Audit Review

Comments of Internal Auditors

- **MC Meetings not monthly – missed a few**
 - MC: Holiday periods. Will try to comply.
- **Documents & Follow through Long Term Strategies**
 - MC: Agree and will plan for this.
- **Compensating Staff for Extra Hours**
 - MC: Plan put in place

Appointment of Protem Chairman

Election of :

- **11 for Management Committee**
 - **2 Internal Auditors**
 - **External Auditors**

Management Committee Nominations

- Jagjit Singh Sekhon
- Amarjit Singh Wasan
 - Inderpal Singh
 - Dinesh Singh
- Jaspreet Singh Chhabra
 - Surjit Kaur Gill
 - Manmohan Singh
- Amritpal Singh Randhawa
 - Gurmit Kaur
- Gurmit Singh Grewal
- Manjit Singh Rikhraj

**Any Proposals
received
5 Days prior**

EDUCATION ASSISTANCE FUND

- **Overseas or Local**
 - **Interest Free Loans or Bursaries**
 - **Total Cost or Sharing Percentage**
 - **Eligible Expenses**
- **Eligibility Criteria & Management Body**
- **Working with another organisation**
 - **Structure of Fund**
 - **Fund Raising**
- **Sikh Institutions Participation**

EDUCATION ASSISTANCE FUND

- **Set Up “Panj Pyare” Task Force**
 - **Chairman**
 - **Secretary**
 - **3 Members**
- **Study Other Similar Schemes**
- **Make Proposal to SIWEC Review Meeting**

Proposed Amendments to Constitution (1)

- **Deadline for completion of AGM / Council Review Meeting Minutes:**
 - *14 days to 28 days*
- **Deadline for completion of Mgmt Committee & Sub Committee Minutes**
 - *7 days to 14 days*

Proposed Amendments to Constitution (2)

- **Frequency of Council Review Meeting:**
 - *Change from “Twice” to “Once” a year*
- **Frequency of Reports to Council Members**
 - *Change from “Quarterly” to “Half Yearly”*

Proposed Amendments to Constitution (3)

- **Frequency of Management Committee Meetings:**
 - *Change from “Monthly” to “Preferably Monthly, but at least 8 times a year”*
- **Term of Office of Treasurer & Asst Treasurer**
 - *Change from only “One Term” to “Two Consecutive Terms”*

Any Other Business

Thank You for Your Support