



COUNSELLING
and CARE CENTRE

Annual Report 2011-2012

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CENTRE'S PROFILE

Counselling and Care Centre (the 'Centre') is a private non-profit social service agency. It was established in 1966 as a service to the community by two churches and was originally named the Churches' Counselling Service.

In 1975, the Centre was registered as a Society and changed its name to Counselling and Care Centre. In 1983, it was registered as a Charity under the Charities Act. It is presently an Institution of a Public Character (IPC) and a Full Member of the National Council of Social Service.

The Centre's Unique Entity Number (UEN) is S75SS0014F and its registered address is at Block 536 Upper Cross Street, #05-241 Hong Lim Complex, Singapore 050536.

The Mission of the Centre is to enhance personal well-being and promote better marital and family living in the community. To achieve this end, we provide the following services:

1. Counselling to those who are facing emotional, psychological, relationship and marital problems.
2. Consultation to individuals, groups and social service agencies in their clinical work.
3. Training to social service professionals and para-counsellors who are involved in helping people.

The Centre is managed by a team of professional and administrative staff and is overseen by the Management Committee elected from the membership of the Centre.

MISSION STATEMENT

To enhance mental health and promote better marital and family living through counselling, consultancy, training, publication and programmes for effective living.

MANAGEMENT COMMITTEE

The Management Committee was elected at the 43rd Annual General Meeting held on 28th June 2010. Mr Tan Boon Huat relinquished the position of Honorary Secretary on 30th June 2011 and Ms Juliana Chua Swee Lin was appointed the new Honorary Secretary from 1st July 2011.

Mr Eng Bak Yeow (Alastair)	Chair
Mrs Boon Suan Lee (Rose)	Vice Chair
Mr Tan Yew How (John)	Honorary Treasurer
Mr Tan Boon Huat	Honorary Secretary (28.6.10 to 30.6.11)
Ms Juliana Chua Swee Lin	Honorary Secretary (w.e.f 1.7.11)
Dr Peck Hock Cheng	Committee Member
Mr Clement Ong Kian Ming	Committee Member
Mr Jason Wong Meng Kok	Committee Member
Mrs Dorothy Lau	Committee Member
Mrs Sze Toh Hong Eng	Committee Member
Ms Ho Kit Choy	Committee Member

The Personnel and Finance Sub-Committee comprises members of the Management Committee:

Mrs Boon Suan Lee (Rose)	Chair
Mr Eng Bak Yeow (Alastair)	Vice Chair
Mr Tan Yew How (John)	Honorary Treasurer
Ms Juliana Chua Swee Lin	Honorary Secretary
Mrs Sze Toh Hong Eng	Committee Member

CHAIR'S MESSAGE

Financial Year (FY) 2011/2012 has been a good year for CCC. The Centre is constantly growing and developing as a leader in this field of counselling.

The FY 2011/2012 saw the approval by the Council for Private Education (CPE) recognising the Counselling and Care Centre as a registered educational centre. It was indeed a learning journey for the CCC staff in the preparation and submission of documents to CPE. Many hours were channelled into the whole process. I'm thankful to all staff for the tremendous effort and time that they put in to make this a success. It is a milestone for CCC. I have great confidence that the Centre will remain as a choice for training in counselling by the social service sector, healthcare sector and government ministries.

Apart from staff providing counselling, training and consultancy, they also set aside time for Retreat. This time round the retreat was held in Penang during the March 2012 school holiday. Their spouses and children attended the retreat too. A total of 37 people including Management Committee (MC) members with their family members were present in this 4-day Retreat. It was a wonderful time of bonding between staff and MC members. It was also a rare opportunity for such a time of fellowship and fun among the staff and MC members' children. I'm looking forward to another of such event.

I'm thankful for the staff's dedication and service in CCC, and the Management Committee members for giving their valuable time and guidance throughout the year. I would like to specially thank the following for their years of service in CCC:

1. Mr Tan Yew How (John) – 30 years
2. Dr Peck Hock Cheng – 30 years
3. Mrs Dorothy Lau – 10 years
4. Mr Eng Bak Yeow (Alastair) – 5 years
5. Mrs Sze Toh Hong Eng – 5 years

Thank you.

Wishing CCC another good year ahead.

Eng Bak Yeow (Alastair)
Chair, Management Committee

STAFF MEMBERS

Mr Tan Boon Huat stepped down from the Executive Director's position on 30th June 2011 and his designation was changed to Principal Therapist. Mrs Juliana Toh was appointed the new Executive Director on 1st July 2011.

We welcome Ms Grace Lim Hui Theng who joined us as a Therapist on 1st February 2012.

PROFESSIONAL STAFF

Ms Juliana Chua (Mrs Juliana Toh)	Executive Director
Mr Tan Boon Huat	Principal Therapist
Ms Christine Lim	Principal Therapist
Ms Ruth Chua	Principal Therapist
Ms Foo Soo Jen	Senior Therapist
Ms Sharon Koh (Mrs Sharon Sng)	Senior Therapist
Ms Rebecca Tan (Mrs Rebecca Lo)	Senior Therapist
Mr Sim Sian Kiong (Elijah)	Senior Therapist
Mr Steven Soh	Therapist
Ms Grace Lim (Joined 1.2.2012)	Therapist

ADMINISTRATIVE STAFF

Mrs Karen Quek	Admin Manager
Mrs Kathleen Visu	Intake Secretary
Ms Leong Yoke Fun	Training Co-Ordinator
Mrs Julia Lye	Receptionist

EXECUTIVE DIRECTOR'S REVIEW

It had been a year of ebb and flow.

The financial year saw some major changes in the Centre; one of the most significant being Mr. Tan Boon Huat stepping down as Executive Director. He had served tirelessly for 10 years as Executive Director, introduced policies that sensitively considered the wellbeing of staff members and the organisation, enhanced the connection and contribution to the social service and professional community through scholarly publications, research and writing.

Boon Huat also introduced his love for nature to the staff members with organized trips to Pulau Ubin and Chek Jawa.

Another hallmark for the year was the registration of the Centre's training programmes with the Council of Private Education (CPE), a statutory board of the Ministry of Education. CPE regulates and ensures quality and excellent standards from the institutions providing further private education. The Diploma and Masters degree programmes that the Centre offers are now recognized to be of credible level. This is above and beyond the recognition accorded by the social service community of the quality of the training and practice that the Centre's programmes offer. To this end, Soo Jen, Karen and Yoke Fun have worked hard at ensuring the compliance to the requirements of CPE.

We are also grateful for the addition of a new staff member to the fold. Ms Grace Lim, an experienced practitioner having been in the field for more than 10 years in the medical and family service sector, joined the Centre on 1st February 2012. Having completed her Masters in Family and Systemic Psychotherapy with the Centre, she assimilated seamlessly with the team.

The year ahead will see changes on the training landscape. The collaboration with Middlesex University will cease following the completion of this 4th cohort of the Master's course. This is due to the university's financial challenges. However, the Centre remains connected with the Institute of Family Therapy, London and hopeful for possible tie ups with other institutions of higher learning.

Like the lalang, the Centre stands steadfast and unwavering in the surrounding changes. The foundation had been laid strong by the leaders ahead (Anthony, Benny, Gracia and Boon Huat). Often regarded as a weed and not glamorous, the lalang provides important nesting material and seeds as food for birds.

However "A weed is a plant whose virtues have not yet been discovered." *Ralph Waldo Emerson*

Whilst the Centre remains focused and true to the mission, she is also open to the possibilities of moving upward in service.

Juliana Toh
Executive Director

COUNSELLING

The financial year 2011/2012 saw a substantial increase in the total number of cases seen (a rise of 16%); this coming from the significant number of new/intake cases (an increase of 21%). Correspondingly, there was also an enhancement in the counselling hours and sessions (12% and 11%) respectively. Each case was seen for an average of 4 sessions.

	2011	2010	2009
Counselling sessions	4004 (+11%)	3601 (+6%)	3400 (-14%)
Counselling hours	4669 (+12%)	4181 (+7%)	3916 (-15%)
Intakes/new cases	610 (+21%)	504 (-6%)	536 (-17%)
Total cases	1003 (+16%)	865 (-3%)	892 (-8%)

Marital and couple issues remained most commonly presented. However, unlike past years where mental health issues followed closely, for the year 2011, it was family concerns that followed closely (an increase of 9%) instead. Family concerns encompassed both parent-children and elderly parent-adult children relationships. This ascend reinforces the importance of preserving familial relationships in Singapore.

CONCERNS	2011	2010	2009
Marital and Couple	27%	27%	32%
Mental Health	21%	20%	18%
Family	22%	13%	13%
Personal Development	7%	7%	7%
Same Sex	2%	4%	3%
Social Interaction	6%	7%	6%

As with the past year, the client profile remained very much the same - predominantly of Chinese descent (84%), female (68%) and in the 30 to 39 years age group (36%) with the ratio of single to married clients remaining at 58% to 42% and 32% of clients having had prior counselling experience before coming to the Centre. (Appendix I)

The Centre continues to be engaged by various organisations to provide counselling service to their staff members as part of their Employee Assistance Programme. (Appendix II)

Juliana Toh
Executive Director

CONSULTATION

While the number of agencies served remained constant in 2011, the number of sessions and consultation hours increased from 402 sessions (895.5 hours) in 2010 to 467 sessions (1100 hours) in 2011. This was partly due to some agencies engaging the Centre for consultation for a greater number of their staff members than before. In addition to the existing consultation for clinical work with clients, there had been more requests for supervision of supervisors and senior staff members in organisations.

The agencies and organizations served include the following:

1. Assisi Hospice
2. AWARE
3. AWWA Family Service Centre (4 Groups)
4. Care Corner Family Service Centre (Admiralty) (2 Groups)
5. Care Corner Family Service Centre (Toa Payoh) (2 Groups)
6. Care Corner Family Service Centre (Woodlands) (2 Groups)
7. Centre for Family Harmony
8. Children's Cancer Foundation
9. Covenant Family Service Centre
10. Eagles Mediation and Counselling Centre
11. Family Court – Counselling and Psychological Unit
12. Fei Yue Family Service Centre (Choa Chu Kang)
13. Hougang Sheng Hong Family Service Centre
14. Institute of Technical Education (2 Groups)
15. Kampong Kapor Family Service Centre
16. KK Women's and Children's Hospital
17. Marine Parade Family Service Centre
18. Ministry of Community Development, Youth and Sports – Residential and Aftercare Services (3 Groups)
19. National Council of Social Service – Enhanced Step Up (ESU)
20. National University of Singapore – Counselling and Psychological Services (CPS)
21. Ngee Ann Polytechnic
22. Oogachaga (2 Groups)
23. REACH Community Services Society
24. SAF Counselling Centre
25. Samaritans of Singapore
26. Sembawang Family Service Centre
27. Singapore Prison Service (3 Groups)
28. The Ang Mo Kio Family Service Centres (4 Groups)
29. TRANS Family Services
30. Individual Consultations (37 Individuals)
31. Group Consultations (4 Groups)

Christine Lim, Liaison for Consultation, January - December 2011

Rebecca Lo, Liaison for Consultation, January 2012 - Present

TRAINING

IN-HOUSE and EXTERNAL TRAINING

The Centre continued to conduct training to external agencies from varied sectors, such as the education, social services and corporate sectors. Topics ranged from basic counselling skills to working with specific issues, such as mental health, grief, loss and crisis. Besides these topics, the Centre also conducted a workshop on the Problem-Solving Approach for a family service centre.

In this financial year, the Centre had the privilege of organising two workshops conducted by practitioners from the UK and the USA, who were generous in sharing their experience and expertise in systemic practice.

In June 2011, Professor Rudi Dallos and his partner, Anne Dallos conducted a two-day workshop on 'Hearts and Minds: Working with Emotions and Attachments in Systemic Family Therapy'.

In January 2012, Dr David Greenan conducted a two-day workshop on 'Working with Couples on the Edge'.

Both workshops were well attended by fellow professionals from the social services, hospitals and government agencies and received excellent feedback from the participants.

Counselling and Care Centre also collaborated with the Association for Marital and Family Therapy (Singapore) in organising a talk by Dr Barry Mason on 'Re-visiting the First Session: Five Areas of Exploration' in August 2011. This talk was attended by both AMFT(S) members and the trainees in the MC programme, as it was a topic covered as part of the latter's quarterly intensive week of teaching from an IFT (London) trainer. At the same time, the talk was part of the professional development programme AMFT(S) organised for its members in conjunction with the Association's Annual General Meeting.

OVERSEAS TRAINING

There were both repeat and new overseas training engagements during this financial year.

The Centre continued to participate in the Certificate in Counselling Skills course organised by Lifespring Counseling and Care Center in Jakarta.

The Centre also conducted workshops for mental health and educational counsellors in Davao and Cebu, Philippines for the second time round as part of a training engagement with the Sowing the Master's Seed Ministry. The costs of conducting these workshops were partially funded by the Anthony Yeo Education Fund.

This year, the Centre was invited by the Singapore International Foundation to conduct training on 'Systemic Framework in Addiction Recovery' to Somsanga Centre in Laos.

List of In-house and external training and overseas training programmes (Appendix III)

Foo Soo Jen, Liaison for Training, January – December 2011

Sharon Sng, Liaison for Training, January 2012 – Present

MASTER OF SCIENCE IN FAMILY AND SYSTEMIC PSYCHOTHERAPY (MSC)

The year 2011 marked the fourth intake of students with 6 medical social workers, 2 social workers from government agencies and 4 social workers and counsellors from family service centres. We were pleased to award scholarships to two students from the Anthony Yeo Education Fund (AYEF). The AYEF was established in year 2009 by the Centre to support students who have financial constraints in the pursuit of the MSc Course.

All the students did well in their assignments and clinical practice for the first year of their study. They had identified their research study and begun the process of systemic research interviews by the end of first year. The students gave encouraging feedback with affirmation of the high commitment and hard work of the trainers and supervisors both from the Centre and the Institute of Family Therapy, London (IFT).

The strength of the programme lies in its ability to provide a family and systemic psychotherapy training which is relevant to the local context and is quality assured. It facilitates students to be reflexive and enable them to integrate theory into practice in diverse contexts.

On another note, the MSc programme has enjoyed the collaborative relationship with our academic partner, Middlesex University since the year 2005. This relationship is now coming to an end as a result of the change in strategic direction of Middlesex University. The current cohort of students will be the last to benefit from the support by the joint partnership among IFT, Middlesex University and the Counselling and Care Centre.

In consideration of the strengths of the programme and its valuable contribution to the development of the local social service professionals, the Centre has embarked on the process of searching for a new academic partner for the continuity of the MSc programme. Until then, we will provide relevant practice-oriented training programmes to equip social service professionals with the clinical skills to work with couples and families.

Ruth Chua
Course Chair

DIPLOMA IN CLINICAL SUPERVISION (DCS)

This year's cohort of 11 trainee supervisors, who are experienced practitioners in the field and holding senior positions in their home agencies came from the family service sectors, governmental and mental health institutions.

Some of the trainees had been part of the other training programmes conducted by the Centre. As such, they are not new to the teaching and learning style practised at the Centre. As with these other training programmes, live supervision is a main draw for trainees, though the experience leading up to it might be daunting. However, the "patience, teaching, demonstration and safety created" left some trainee supervisors wanting "more opportunities to practise and experience live supervision/supervision of supervision".

The strength of the Diploma in Clinical Supervision lies in the live supervision of trainee supervisors' conducting supervision with supervisees in their home agency. The experience of being observed with guided concrete feedback on their supervision was appreciated as it contributed much to their increased competency as clinical supervisors.

It has been encouraging that once again, this programme is oversubscribed. However, it is also overwhelming when we think of the implication of this programme – the training of clinical supervisors who in turn would be supervising and building clinical competency of current and future social workers, therapists, counsellors and mental health practitioners for the welfare of clients.

Juliana Toh
Course Co-ordinator

GRADUATE DIPLOMA IN COUNSELLING PRACTICE (GDIP)

The Centre's GDIP programme is one of the few counselling courses recognised by the Singapore Association for Counselling. Known for its distinctive feature in supervised clinical practice, the course offers plenty of opportunities for trainees to integrate theory into their actual practice. The programme continues to attract keen interest from various individuals and organizations. We kept our resolute focus to tailor the course mainly for social service personnel who are already practising counselling in their daily work. As such, in every batch of applicants, we had to turn away those who have limited or no counselling responsibilities in their work duties.

The 4th GDIP cohort completed their course in May 2011 with some encouraging feedback such as the following:

"Comprehensive topical lectures, skills based training through live supervision, critical thinking through written assignments, encouraged team work through group seminars, excellent supervision."

"I think the principles and concepts taught and skills learnt for this course are very necessary and critical in the social work field as it expands our thinking and the way we perceive problems and situations and think about how to ask questions that are therapeutic and reflexive."

The 5th cohort began in July 2011 with 15 trainees, of which 12 were from the medical settings and 3 were from family service centres. For the first time, we had a past graduate from our Diploma in Counselling Practice programme enrolled to upgrade her diploma to a graduate diploma.

We look forward to receiving the 6th cohort of trainees in July 2012. Our GDIP programme will remain the mainstay of Counselling and Care Centre's training initiatives, as we continue to contribute to the development of counselling in the social service industry in Singapore.

Elijah Sim
Course Co-ordinator

PUBLIC EDUCATION

Public education is a small part of Centre's contribution to the community. In it, the counselling service and what it entails is being introduced to the public by way of talks, site visits or interviews by the media.

DATE	TITLE OF TALK	ORGANISERS	SPEAKER	NO OF PEOPLE
4 . 3 . 2011	Till Work and Raising Kids Do Us Part	The Sunday Times	Juliana	NA
4 . 3 . 2011	Till an Empty Nest Do Us Part	The Sunday Times	Juliana	NA
20 . 9 . 2011	NUS Social Work Students' Visit	NUS	Sharon	13
15 . 2 . 2012	Towards the Well Being of Nurses	Dover Park Hospice	Juliana	NA
20 . 2 . 2012	NUS Social Work Students' Visit	NUS	Sharon	6

PROFESSIONAL DEVELOPMENT AND CONTRIBUTIONS

The Centre recognises the need for professional development through continuing educational opportunities. This is critical to support our services because we:

- a. serve organisations that require a high level of skills in consultation,
- b. train experienced and senior staff from the social service agencies and government institutions in counselling practice, and
- c. counsel clients from the community who are well informed of therapy.

Courses, workshops and conferences attended by our staff members are:

STAFF MEMBERS	TITLE	ORGANISED BY
Tan Boon Huat, Christine Lim, Ruth Chua, Sharon Sng, Foo Soo Jen, Rebecca Lo, Elijah Sim & Steven Soh	Hearts and Minds: Working with Emotions and Attachments in Systemic Family Therapy, 9 & 10 Jun 11	Counselling and Care Centre
Ruth Chua & Rebecca Lo	Emergency Response Protocol (ERP), 7 Jul 11	Changi General Hospital
Christine Lim & Foo Soo Jen	Touching Tales: Storytelling as a Culturally Resonant Counselling Technique, 1 Sep 11	National Book Development Council of Singapore
Elijah Sim	A Collaborative Approach to 'High Conflict' Couples: Relationships & Conversations that Make a Difference, 21 & 22 Nov 11	Academy of Human Development Pte Ltd
Juliana Toh, Tan Boon Huat, Christine Lim, Ruth Chua, Foo Soo Jen, Elijah Sim, Steven Soh, Sharon Sng & Rebecca Lo	Working with Couples on the Edge: Introducing Mindfulness Techniques and Accelerated Experiential Psychotherapy into a Structural Map for High Conflict Couples, 16 & 17 Jan 12	Counselling and Care Centre
Juliana Toh, Tan Boon Huat, Foo Soo Jen, Elijah Sim, Steven Soh & Ruth Chua	FSC Seminar 2012: Strengthening Early Intervention for At-Risk Families, 9 Feb 12	Social Service Training Institute
Foo Soo Jen	Introduction to Art Therapy & the Creative Process, 21, 23 & 25 Apr 2012	Heartspace

As staff members receive development, they also contribute to the growth of others by way of volunteering their services with the Association of Marital and Family Therapy (Singapore), Samaritans of Singapore (SOS) and Ministry of Community Development, Youth and Sports (MCYS).

ACKNOWLEDGEMENT OF DONATIONS

The Centre is grateful to all its donors for their donations and support. Their donations will go towards supporting clients who come for counselling for their emotional, psychological and relational well being.

We thank the following persons and organisations for their donations for the financial year ended 31 March 2012:

Akbar Khan
Chen Zhiyong
Chong Fui Feung
Chua Yue Cun
Cynthia Wong
Geraldine Ee
Ho Man Cheung
Lim Sieu Pin
Mellford Pte Ltd
Micofinance Society (Singapore)
National Volunteer Philanthropy Centre
Soon Boon Chew
Stacy Voong
Tan Chin Kian Alex
Tan Mae Shen
Tan Phuay Miang
The Diocese of Singapore
Toh Shi Min
Wong Cheng Yong
Yeo Li Li
Yu Guohua
Yvonne Yeh

APPENDIX I (Client Profile)

	MALE (N=324) %	FEMALE (N=679) %	TOTAL (N=1003) %
Age			
Below 10	2	1	1
10 to 19	10	26	6
20 to 29	26	194	28
30 to 39	37	239	36
40 to 49	15	137	19
50 to 59	6	58	8
Above 59	4	19	3
Race			
Chinese	85%	83%	83%
Indian	6%	6%	6%
Malay	2%	3%	3%
Caucasian	4%	3%	3%
Eurasian	1%	1%	1%
Sikh	1%	1%	1%
Others	2%	4%	3%
Education			
Primary	4%	3%	3%
Secondary	13%	11%	12%
ITE	5%	2%	3%
Pre-U	10%	11%	10%
Tertiary	64%	67%	66%
Others	4%	6%	5%
Marital Status			
Single	54%	55%	55%
Married	42%	38%	39%
Divorced	2%	4%	4%
Separated	1%	2%	1%
Widowed	1%	1%	1%
Referral			
Self	28%	28%	28%
Friend	32%	39%	36%
Family/Relative	14%	10%	11%
Church/Religious Institution	4%	3%	3%
Doctor	5%	4%	4%
Lawyer	1%	1%	1%
Media	2%	2%	2%
School	2%	2%	2%
Other Organisations	12%	11%	11%

APPENDIX II

The following organizations engaged the Centre's counselling service as part of Employee Assistance Programme extended to their staff members.

Social Service

Children's Cancer Foundation

Dover Park Hospice

Hougang Sheng Hong Family Service Centre

Methodist Welfare Services

Ministry of Community Development, Youth and Sports

PPIS (Persatuan Permudi Islam Singapura) – Singapore Muslim Women's Association

Sembawang Family Service Centre

Health

National Heart Centre of Singapore Pte Ltd

Education

Singapore Polytechnic

Legal

The Law Society of Singapore

APPENDIX III

List of In-house, External and Overseas Training

DATE	PROGRAMME	ORGANISATION	PAX
18 & 19 Mar 11 2, 22 & 23 Apr 11	Certificate in Counselling Skills	Lifespring Counseling and Care Center (Jakarta)	24
6 - 10 Jun 11	Systemic Framework in Addiction Recovery	Somsanga Centre (Laos)	30
9 & 10 Jun 11	Hearts and Minds: Working with Emotions and Attachments in Systemic Family Therapy	Counselling and Care Centre	70
6, 7 Jul 11	Counselling Skills for Working with the Aggrieved following a Critical Incident	Resorts World of Sentosa Private Limited	20
23 & 24 Nov 11	Basic Counselling Skills	Resorts World of Sentosa Private Limited	10
14 Jul 11	Re-visiting the First Session: Five Areas of Exploration	Counselling and Care Centre in collaboration with Association for Marital and Family Therapy (Singapore)	42
13 Sept 11	Helping Families in Crisis	Cebu	80
15-16 Sep 11	Helping Families in Crisis	Davao	100
15-16 Sep 11	Identifying & Responding to Traumatic Experiences of Children & Youths	Davao	100
3 - 11 Oct 11 (6 days)	Basic Counselling Skills for Para-Counsellors	Ngee Ann Polytechnic	18
21 Nov 11	Crisis Buddies Refresher	Port of Singapore Authority	32
16 & 17 Jan 12	Working With Couples on the Edge: Introducing Mindfulness Techniques and Accelerated Experiential Psychotherapy into a Structural Map for High Conflict Couples	Counselling and Care Centre	60
22, 29 Feb 12	Problem-Solving Approach	Care Corner Family Service Centre (Woodlands)	60
20 Mar 12	Basic Attending Skills for Working with the Aggrieved following a Crisis	Singapura Finance	18
22, 23, 26 & 27 Mar 12	Basic Counselling Skills for Para-Counsellors	Ngee Ann Polytechnic	17
24 Mar 12	Introduction to Systemic Thinking	Lifespring Counseling and Care Center (Jakarta)	15

FINANCIAL REPORT

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STATEMENT BY THE MANAGEMENT COMMITTEE

In the opinion of the management committee, the accompanying financial statements set out thereto are drawn up so as to present fairly in all material aspect, the state of affairs of Counselling and Care Centre as at 31 March 2012 and of the results, changes in accumulated fund and cash flows for the year ended on that date, and at the date of this report, there are reasonable grounds to believe that the Centre will be able to pay its debts as and when they fall due.

ON BEHALF OF THE MANAGEMENT COMMITTEE



ENG BAK YEOW
Chair



TAN YEW HOW
Honorary Treasurer



CHUA SWEE LIN JULIANA
Honorary Secretary

Singapore, 29 May 2012

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF COUNSELLING AND CARE CENTRE

REPORT ON FINANCIAL STATEMENTS

We have audited the accompanying financial statements of Counselling And Care Centre which comprise the statement of financial position as at 31 March 2012, statement of comprehensive income, statement of changes in accumulated fund and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation of the financial statements in accordance with Singapore Financial Reporting Standards (SFRS), and for such internal control as it determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Singapore Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of these financial statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements presents fairly, in all material respects, the state of affairs of the centre as at 31 March 2012 and the results, changes in accumulated fund and cash flows of the centre for the year ended in accordance with the provisions of the Societies Act, Cap.311 (the "Act") and Singapore Financial Reporting Standards.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

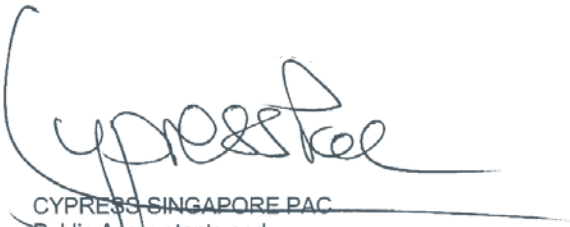
In our opinion,

- the accounting and other records required by the Act to be kept by the centre have been properly kept in accordance those regulations; and
- the fund-raising appeals held during the year ended 31 March 2012 have 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 appeals.

In our opinion, the accounting and other records required by the regulations enacted under the Charities Act to be kept by the centre have been properly kept in accordance with those regulations.

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

- the centre did not comply with the requirements of Regulation 15 (fund-raising expenses) in the Charities (Institutions of a Public Character) Regulations; and
- the donation monies have not been used in accordance with the objectives of the centre as an institution of a public character.



CYPRESS SINGAPORE PAC
Public Accountants and
Certified Public Accountants
Singapore

29 May 2012,

STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2012

	Note	2012 S\$	2011 S\$
ACCUMULATED FUNDS			
<u>Unrestricted Funds</u>			
Counselling	3	1,001,343	931,593
Consultancy and training	3	872,288	825,392
Magazine publication fund	4	4,629	4,629
Gratuity fund	5	277,134	279,244
Anthony yeo education fund	6	97,766	82,976
Fair value adjustment reserve		(2,526)	(2,360)
		2,250,634	2,121,474
<u>Restricted Funds</u>			
Staff development fund	7	56,771	55,925
		2,307,405	2,177,399
Represented by:			
PLANT AND EQUIPMENT	8	66,197	39,220
INVESTMENTS	9	327,995	324,377
CURRENT ASSETS			
Inventories	10	19,182	21,460
Fees receivable	11	124,330	51,189
Other receivables, deposits and prepayments	12	11,454	9,534
Fixed deposits	13	723,857	721,113
Cash at bank and on hand		1,283,822	1,265,008
		2,162,645	2,068,304
Less:			
CURRENT LIABILITIES			
Advance receipts, deposit received and accruals	14	249,432	254,502
		249,432	254,502
NET CURRENT ASSETS			
		1,913,213	1,813,802
		2,307,405	2,177,399

The accompanying notes form an integral part of the financial statements.

STATEMENT OF COMPREHENSIVE INCOME

Unrestricted Funds

	Note	Counselling S\$	Consultancy and Training S\$	Magazine Publication Fund S\$
REVENUE FROM GENERATING FUNDS				
Voluntary Income				
NCSS Funding - Operational		727,495	-	-
Government subsidy		-	-	-
Singapore Telecom subsidy		900	-	-
Donations				
- General donations (Tax exempt donation)		13,160	-	-
Sales of books		-	-	-
Activities of generating funds				
Consultancy fees		-	131,875	-
Training fees		-	515,278	-
Investment income				
Interest and dividend		4,547	4,547	-
		746,102	651,700	-
REVENUE FROM CHARITABLE ACTIVITIES				
Counselling fees		206,851	-	-
Membership fees		360	-	-
		207,211	-	-
OTHER REVENUE				
Miscellaneous income		-	3,455	-
		-	3,455	-
TOTAL REVENUE		953,313	655,155	-
EXPENDITURE				
LESS: COSTS OF GENERATING FUNDS				
Employee benefits expense	19	-	366,537	-
Gratuity		-	-	-
Sabbatical leave		-	4,500	-
Rental of centre		-	5,174	-
Rental of equipment under operating lease		-	809	-
Training expenses		-	92,425	-
Utilities		-	3,880	-
Transport		-	6,310	-
Communication		-	1,430	-
Publicity		-	1,926	-
			482,991	-
LESS: CHARITABLE ACTIVITIES EXPENSES				
Donations to other charities		107	-	-
Employee benefits expense	19	689,051	-	-
Gratuity		-	-	-
Sabbatical leave		10,622	-	-
Rental of centre		7,830	-	-
Rental of equipment under operating lease		1,887	-	-
Utilities		8,403	-	-
Transport		7,584	-	-
Communication		2,288	-	-
Grants		-	-	-
		727,772	-	-

FOR THE YEAR ENDED 31 MARCH 2012

Unrestricted Funds				Restricted Funds		2012	2011
Gratuity Fund	Anthony Yeo Education Fund	Fair Value Adjustment Reserve	Sub-Total	Staff Development Fund			
S\$	S\$	S\$	S\$	S\$		S\$	S\$
-	-	-	727,495	-		727,495	686,966
-	-	-	-	-		-	2,584
-	-	-	900	-		900	900
-	-	-	13,160	-		13,160	16,450
-	-	-	-	3,088		3,088	7,260
-	-	-	131,875	-		131,875	129,250
-	-	-	515,278	-		515,278	512,701
-	-	-	9,094	-		9,094	14,992
-	-	-	1,397,802	3,088		1,400,890	1,371,103
-	-	-	206,851	-		206,851	191,810
-	-	-	360	-		360	440
-	-	-	207,211	-		207,211	192,250
-	-	-	3,455	-		3,455	879
-	-	-	3,455	-		3,455	879
-	-	-	1,608,468	3,088		1,611,556	1,564,232
-	-	-	366,537	-		366,537	366,825
10,401	-	-	10,401	-		10,401	-
-	-	-	4,500	-		4,500	3,969
-	-	-	5,174	-		5,174	5,004
-	-	-	809	-		809	809
-	-	-	92,425	-		92,425	116,886
-	-	-	3,880	-		3,880	3,810
-	-	-	6,310	-		6,310	4,787
-	-	-	1,430	-		1,430	1,373
-	-	-	1,926	-		1,926	2,031
10,401	-	-	493,392	-		493,392	505,494
-	-	-	107	-		107	100
24,270	-	-	689,051	-		689,051	683,094
-	-	-	24,270	-		24,270	-
-	-	-	10,622	-		10,622	9,261
-	-	-	7,830	-		7,830	7,810
-	-	-	1,887	-		1,887	1,887
-	-	-	8,403	-		8,403	7,225
-	-	-	7,584	-		7,584	6,056
-	-	-	2,288	-		2,288	2,499
-	2,952	-	2,952	-		2,952	21,262
24,270	2,952	-	754,994	-		754,994	739,194

STATEMENT OF COMPREHENSIVE INCOME

Unrestricted Funds

	Note	Counselling S\$	Consultancy and Training S\$	Magazine Publication Fund S\$
LESS: GOVERNANCE COSTS				
Employee benefits expense	19	83,466	44,517	-
Gratuity		-	-	-
Affiliation fees		1,940	772	-
Communication		2,012	1,335	-
Cost of books		-	-	-
Depreciation of plant and equipment	8	13,725	10,648	-
Plant and equipment written off		2	1	-
Supplies and materials		14,851	9,015	-
Maintainance				
- Centre		7,560	3,731	-
- Equipment		1,762	309	-
Insurance		4,423	1,896	-
Transport		717	782	-
Professional fee		8,420	7,906	-
		138,878	80,912	-
TOTAL EXPENDITURE		866,650	563,903	-
NET PROFIT/(LOSS) FOR THE YEAR		86,663	91,252	-
OTHER COMPREHENSIVE INCOME		-	-	-
Fair value adjustments during the year		-	-	-
Other comprehensive income for the year, net of tax		-	-	-
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		86,663	91,252	-
MOVEMENT OF FUND:				
Balance as at 1 April 2011		931,593	825,392	4,629
Total comprehensive income for the year		86,663	91,252	-
Transfer between funds	20	(16,913)	(44,356)	-
Balance as at 31 March 2012		1,001,343	872,288	4,629

The accompanying notes form an

FOR THE YEAR ENDED 31 MARCH 2012 (CONTINUED)

Unrestricted Funds			Restricted Funds		2012	2011
Gratuity Fund	Anthony Yeo Education Fund	Fair Value Adjustment Reserve	Sub-Total	Staff Development Fund		
S\$	S\$	S\$	S\$	S\$	S\$	S\$
-	-	-	127,983	-	127,983	121,324
10,966	-	-	10,966	-	10,966	-
-	-	-	2,712	-	2,712	1,460
-	-	-	3,347	-	3,347	2,931
-	-	-	-	2,242	2,242	5,601
-	-	-	24,373	-	24,373	18,758
-	-	-	3	-	3	556
-	-	-	23,866	-	23,866	19,456
-	-	-	11,291	-	11,291	9,197
-	-	-	2,071	-	2,071	2,120
-	-	-	6,319	-	6,319	3,746
-	-	-	1,499	-	1,499	2,547
-	-	-	16,326	-	16,326	7,820
10,966	-	-	230,756	2,242	232,998	195,516
45,637	2,952	-	1,479,142	2,242	1,481,384	1,440,204
(45,637)	(2,952)	-	129,326	846	130,172	124,028
-	-	-	-	-	-	-
-	-	(166)	(166)	-	(166)	604
-	-	(166)	(166)	-	(166)	604
(45,637)	(2,952)	(166)	129,160	846	130,006	124,632
279,244	82,976	(2,360)	2,121,474	55,925	2,177,399	2,052,767
(45,637)	(2,952)	(166)	129,160	846	130,006	124,632
43,527	17,742	-	-	-	-	-
277,134	97,766	(2,526)	2,250,634	56,771	2,307,405	2,177,399

integral part of the financial statements.

STATEMENT OF CHANGES IN ACCUMULATED

		Unrestricted Funds	
		Counselling	Consultancy and Training
		S\$	S\$
	Note		
BALANCE AS AT 1 APRIL 2010		873,324	785,565
Total comprehensive income for the year		73,627	83,234
Transfer between funds	20	(15,358)	(43,407)
Net (deficit)/surplus recognised directly in accumulated fund		(15,358)	(43,407)
BALANCE AS AT 31 MARCH 2011		931,593	825,392
Total comprehensive income for the year		86,663	91,252
Transfer between funds	20	(16,913)	(44,356)
Net (deficit)/surplus recognised directly in accumulated fund		(16,913)	(44,356)
BALANCE AS AT 31 MARCH 2012		1,001,343	872,288

The accompanying notes form an

FUND FOR THE YEAR ENDED 31 MARCH 2012

Magazine Publication Fund	Unrestricted Funds			Restricted Funds		Total S\$
	Gratuity Fund	Anthony Yeo Education Fund	Fair Value Adjustment Reserve	Staff Development Fund		
S\$	S\$	S\$	S\$	S\$		S\$
4,629	237,842	86,875	(2,964)	67,496		2,052,767
-	-	(21,262)	604	(11,571)		124,632
-	41,402	17,363	-	-		-
-	41,402	17,363	-	-		-
4,629	279,244	82,976	(2,360)	55,925		2,177,399
-	(45,637)	(2,952)	(166)	846		130,006
-	43,527	17,742	-	-		-
-	43,527	17,742	-	-		-
<u>4,629</u>	<u>277,134</u>	<u>97,766</u>	<u>(2,526)</u>	<u>56,771</u>		<u>2,307,405</u>

integral part of the financial statements.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2012

	Note	2012 S\$	2011 S\$
CASH FLOWS FROM OPERATING ACTIVITIES			
Net profit for the year		130,172	124,028
Adjustments for non-cash items:			
Depreciation of plant and equipment		24,373	18,758
Plant and equipment written off		3	556
Interest and dividend income		(9,094)	(14,992)
Operating profit before working capital changes		<u>145,454</u>	<u>128,350</u>
Working capital changes			
Inventories		2,278	(6,180)
Fees receivables		(73,141)	(17,426)
Other receivables, deposits and prepayments		(1,920)	9,449
Advance receipts, deposit received and accruals		(5,070)	(48,395)
		<u>(77,853)</u>	<u>(62,552)</u>
NET CASH EFFECT OF OPERATING ACTIVITIES		<u>67,601</u>	<u>65,798</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Purchase of plant and equipment		(51,353)	(20,844)
Purchase of investment		(3,784)	(3,669)
(Placement)/Withdrawal of fixed deposit		(2,744)	397,079
Interest and dividend income received		9,094	14,992
NET CASH EFFECT OF INVESTING ACTIVITIES		<u>(48,787)</u>	<u>387,558</u>
NET CHANGE IN CASH AND CASH EQUIVALENTS		<u>18,814</u>	<u>453,356</u>
CASH AND CASH EQUIVALENTS AS AT 1 APRIL	15	1,265,008	811,652
CASH AND CASH EQUIVALENTS AS AT 31 MARCH	15	<u><u>1,283,822</u></u>	<u><u>1,265,008</u></u>

The accompanying notes form an integral part of the financial statements.

NOTES TO THE FINANCIAL STATEMENTS

-31 MARCH 2012

These notes form an integral part of the financial statement.

1. GENERAL INFORMATION

Counselling and Care Centre is registered with Registry of Societies on 4 July 1975 and a registered charity under the Charities Act since 30 November 1983. The Centre is an Institute of Public Character from 10 November 2009 to 30 November 2014.

The principal activities of the Centre are to provide counselling services to the public and to provide education in counselling.

The Centre's registered office is at Block 536 Upper Cross Street, # 05-241, Hong Lim Complex Singapore 050536.

The Code of Governance for Charities and Institutions of a Public Character (IPCs) was launched by the Charity Council on 26 November 2007. The Centre has complied 22 out of 23 applicable guidelines of the Code of Governance Evaluation Checklist for the "enhanced-tiered" – Institutions of a Public Character (IPCs) and large charities (Full checklist is available at www.charities.gov.sg).

2. SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of accounting

The financial statements are prepared in compliance with Singapore Financial Reporting Standards issued by Accounting Standards Council.

The financial statements are presented in Singapore Dollars.

The financial statements are prepared in accordance with the historical cost convention except as disclosed in the accounting policies below.

The financial statements for the financial year ended 31 March 2012 are authorised to be issued on the date of the Statement by Management Committee.

2.2 Adoption of new and revised Financial Reporting Standards

The accounting policies adopted in the financial year are consistent with those used in the previous financial year except for the adoption of certain new and revised Financial Reporting Standards effective for the financial year beginning 1 April 2011. These new and revised Financial Reporting Standards have no significant effects on the Centre's accounting policies used except for:-

Revised FRS 24 Related Party Disclosures

The revised FRS 24 clarifies the definition of a related party to simplify the identification of such relationships and to eliminate inconsistencies in its application. The revised FRS 24 expands the definition of a related party and would treat two entities as related to each other whenever a person (or a close member of that person's family) or a third party entity has control or joint control over the entity, or has significant influence over the entity. The revised standard also introduces a partial exemption of disclosure requirements for government-related entities. As this is a disclosure standard, it will have no impact on the financial position or financial performance in the next financial year.

2.3 Issued but not yet effective Financial Reporting Standards

As at the date of this report, the centre has not applied any new or revised Financial Reporting Standards that have been issued but not yet come into effect. These new and revised standards upon adaptation will not have a significant impact on the financial statements except for:-

Amendments to FRS 1 Presentation of Items of Other Comprehensive Income

The amendment changes the grouping of items presented in other comprehensive income. Items that could be reclassified to income statement at a future point in time would be presented separately from items which will never be reclassified. As the amendments only affect the presentation of items that are already recognised in other comprehensive income, there is no impact on its financial position or performance upon adoption of this standard.

Amendments to FRS 107 Transfers of Financial Assets

The amendment introduces disclosure requirements for all transferred assets, existing at the reporting date, irrespective of when the related transfer transaction occurred. These additional disclosure requirements are to enable users of financial statements to evaluate the risk exposures relating to transfers transactions of financial assets (for example, securitisations), including understanding the possible effects of any risks that may remain with the entity that transferred the assets. The amendments also require additional disclosures if a disproportionate amount of transfer transactions are undertaken around the end of a reporting period.

2.4 Significant judgments by the management committee in applying accounting policies

In the process of applying the Centre's accounting policies, the management committee did not make any significant judgments, apart from those involving estimations, that have significant effects on the amounts recognised in the financial statements.

2.5 Key sources of estimation uncertainty

The preparation of financial statements in conformity with Singapore Financial Reporting Standards requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities as at the date of the financial statements, and the reported amounts of income and expenses during the financial year. Although these estimates are based on the directors' best knowledge of current event and actions, actual results may differ from those estimates.

There are no significant key assumptions concerning the future, nor other key sources of estimation uncertainty at the year end that would have significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year except for:-

Depreciation of Plant and Equipment

The estimates for the residual values, useful lives and related depreciation charges for the plant and equipment are based on commercial and production factors which could change significantly as a result of technical innovations and competitors' actions in response to the market conditions.

The Centre anticipates that the residual values of its plant and equipment will be insignificant. As a result, residual values are not being taken into consideration for the computation of the depreciable amount.

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

2.6 Plant and equipment

Plant and equipment are initially stated at cost. Subsequent to initial recognition, plant and equipment are stated at cost less accumulated depreciation and accumulated impairment losses.

Depreciation of an asset commences when the asset is available for use. Depreciation is provided on gross carrying amounts less residual value in equal annual installments over the estimated lives of the assets. The annual rates of depreciation are as follows:

	<u>Per cent per annum</u>
Office equipment and furnitures	20%
Renovation	20%

The residual value and the useful life of an asset are reviewed at each year end, and if expectations different from previous estimate, changes are made to the depreciation charge for the remaining undepreciated amount.

Fully depreciated assets are retained in the financial statements until they are no longer in use or disposed and no further charges for depreciation is made in respect of these assets. Any gain or loss arising from the derecognition of the asset is recognised in the statement of comprehensive income.

When events or changes in circumstances indicate that the carrying amount of an asset is not recoverable, impairment loss is recognised in the statement of comprehensive income.

2.7 Financial assets

Financial assets are classified as 'financial assets at fair value through profit or loss', 'loans and receivables', 'held-to-maturity investments', or 'available-for-sale' financial assets. Financial assets are recognised in the statement of financial position when the Centre becomes a party to the contractual provisions of the financial assets.

All financial assets are initially recognised at fair value plus any directly attributable transactional costs, except for 'financial assets at fair value through profit or loss' which are measured at fair value only. The classification of financial assets, after initial recognition, is re-evaluated and reclassified where allowed and appropriate.

2.8 Quoted Investments

These investments are non-derivatives financial assets that are designated as available-for-sale financial assets. After initial recognition, these investments are measured at their fair value prevailing at the year end.

For quoted investments, fair value is determined with reference to the published price quotation in an active public securities market.

The resultant gain or loss arising from a change in the fair value is recognised directly in equity in Fair Value Adjustment Reserve until these investments are disposed, at which time the cumulative gain or loss previously recognised in equity would be taken to the statement of comprehensive income for the period.

For investments that have been impaired, the cumulative net loss that had been recognised directly in the Fair Value Adjustment Reserve would be reversed from the reserve and recognised in the statement of comprehensive income. The amount of loss that would be reversed from the Fair Value Adjustment Reserve and is recognised in the statement of comprehensive income would be the difference between acquisition cost and current fair value, less any impairment loss of the same item previously recognised in the statement of comprehensive income.

2.9 Inventories

Inventories consisting of books are valued at the lower of cost or net realisable value, cost being determined using the weighted average method. In arriving at net realisable value, due allowance is made for all obsolete, damaged and slow moving items.

2.10 Fees receivable and other receivables

Fees receivable and other receivables are classified and accounted for as 'loans and receivable' as they are non-derivatives financial assets with fixed or determinable payments that are not quoted in an active market. These assets are carried at amortised cost using the effective interest method.

The carrying amount of receivable impaired due to non recovery is reduced by an allowance account unless on the date of which the impairment loss is recognised, the Centre ascertains the amount to be uncollectible whereby it would be reduced directly. In subsequent periods, when a receivable is ascertained to be uncollectible, it is written off against the allowance account.

Significant financial difficulties of the debtor, probability that the customer will enter bankruptcy or financial reorganization, and default or delinquency in payments are considered indicators that the receivable is impaired. Individual receivable is written off when management deems the amount not to be collectible.

Gains or losses are recognised in the statement of comprehensive income when these loans and receivables are derecognised or impaired, as well as through the amortisation process.

2.11 Cash at bank, cash on hand and fixed deposits

Cash at bank, cash on hand and fixed deposits are classified and accounted for as 'loans and receivable' as they are non-derivatives financial assets with fixed or determinable payments that are not quoted in an active market. These assets are carried at amortised cost using the effective interest method.

Gains or losses are recognised in the statement of comprehensive income when these loans and receivables are derecognised or impaired, as well as through the amortisation process.

2.12 Cash and cash equivalents

Cash and cash equivalents included in the statement of cash flows comprise cash on hand, non restricted bank balances and fixed deposits with original maturity of three months or less, net of bank overdrafts which are repayable on demand.

2.13 Advance receipts, deposits received and accruals

These liabilities are financial liabilities. Financial liabilities are recognised on the statement of financial position when, and only when, the entity becomes a party to the contractual provisions of the financial instrument. Financial liabilities are initially recognised at fair value of consideration received less directly attributable transaction costs and subsequently measured amortised cost using the effective interest method.

Gains and losses are recognised in the statement of comprehensive income when the liabilities are derecognised as well as through the amortisation process. The liabilities are derecognised when the obligation under the liability is discharged or cancelled or expired.

2.14 Functional currency

Functional currency is the currency of the primary economic environment in which the centre operates. The financial statements are prepared using Singapore dollar as the functional currency.

2.15 Foreign currency transactions

Foreign currency transactions are recorded, on initial recognition in the functional currency, by applying to the foreign currency amount to the spot exchange rate between the functional currency and the foreign currency at the date of the transaction. All transactions in currencies other than the functional currency are treated as transactions in foreign currencies.

At each year end, foreign currency monetary assets and liabilities are converted into the functional currency at the spot rate on the year end. Exchange differences are taken to the statement of comprehensive income.

2.16 Incoming resources

Revenue comprises the fair value of the consideration received or receivable for the sale of goods and services, net of goods and services tax, rebates and discounts.

Revenue is recognised when the amount of revenue can be reliably measured, it is probable that future economic benefits will flow in and specific criteria have been met for each of the activities as described below. The amount of revenue is not considered to be reliably measured until all contingencies relating to the transaction have been resolved. In recognising revenue, estimates based on historical results, taking into consideration the type of customer, the type of transaction and the specifics of each arrangement are considered.

- (i) Programme fees
Programme fee is recognized over the duration of the course.
- (ii) Membership fee
Membership fee is recognized in the year the fee is subscribed.
- (iii) Interest and dividend income
Interest income is recognized on a time apportioned basis using the effective interest method and dividend income is recognized when the right to receive payment is established.
- (iv) Donations
General and unrestricted purpose donations are recognized in the statement of comprehensive income upon receipt. Designated and restricted purpose donations are recognized in equity directly.

2.17 NCSS Funding - operational

National Council of Social Service (NCSS) grant is recognised as income in the same year of which the grant is received to meet the operating expenses.

2.18 Employee benefits

Employee benefits, which include base pay, cash bonuses, contribution to defined contribution plans such as the Central Provident Fund and other staff-related allowances, are recognised in the statement of comprehensive income when incurred. For defined contribution plans, contributions are made to publicly or privately administered funds on a mandatory, contractual or voluntary basis. Once the contributions have been paid, there will be no further payment obligations.

Employee entitlement to annual and other leave is recognised when they accrue to employees. A provision is made for the estimated liability for annual leave as a result of services rendered by employees up to the year end.

2.19 Operating lease

Leases rental under operating (net of any incentives received from the lessor) are charged to the statement of comprehensive income on a straight-line basis over the period of the lease.

2.20 Provision

Provisions are recognised when the Centre has a present obligation as a result of a past event which is probable and will result in an outflow of economic benefits that can be reliably estimated.

2.21 Impairment assets

As at each year end, assets other than inventories are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount of the assets may not be recoverable. Whenever the carrying amount of an asset exceeds its recoverable amount, an impairment loss is recognised in the statement of comprehensive income unless it reverses a previous revaluation credited to reserve. The recoverable amount is the higher of an asset's net selling price and value in use. The net selling price is the amount realisable from the sale of the asset in an arm's length transaction. Value in use is the present value of estimated future cash flows expected to arise from the continuing use of the asset and from its disposal at the end of its useful life. Recoverable amounts are estimated for individual assets or, if impossible to be estimated individually, for the cash-generating unit in which the asset is deployed.

Reversal of an impairment loss previously recognised is recorded to the extent the impairment loss had previously been recognised. A reversal of an impairment loss on a revalued asset is credited directly to reserve, unless the impairment loss on the same revalued asset was previously expensed in the statement of comprehensive income, in which case it is recognised as income.

2.22 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under heading that aggregate all cost related to that activity. Cost comprises employee benefits expense attributable to the activity. Where cost cannot be wholly attribute to an activity they have been apportioned on a basis consistent with the use of resources. See note 17. These included rental of equipment, utilities, and support cost.

(i) Allocation of support costs

Support costs are employee benefits expense relating to general management, human resource and administration, budgeting, accounting and finance functions and have been allocated to charitable activities, governance and corporate communications based on the estimated usage on each activity.

(ii) Costs of generating funds

The costs of generating funds are those costs attributable to generating income for charity, other than those costs incurred in undertaking charitable activities or the costs incurred in undertaking training and consultancy activities in furtherance of the charity's objects.

(iii) Charitable activities

Cost of charitable activities comprises all cost incurred in the pursuit of the charitable objects of the charity. Those costs, which are not wholly attributable, are apportioned between the categories of charitable expenditure. The total costs of each category of charitable expenditure therefore include an apportionment of support cost.

(iv) Governance costs

Governance costs comprise all costs attributable to the general running of the Centre, in providing the governance infrastructure and in ensuring public accountability. These costs include costs related to constitutional and statutory requirements, and include an apportionment of overhead and support costs.

(v) Corporate communications costs

Corporate communications costs comprise costs incurred in informing the Centre's supporters and general public, as well as volunteers about its activities.

2.23 Offsetting financial instruments

Certain financial assets and financial liabilities offset each other and the net amount is reported in the statement of financial position when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle them on a net basis, or realize the asset and settle the liability simultaneously.

3. COUNSELLING CONSULTANCY AND TRAINING

These are unrestricted funds to meet the expenditure in accordance with the general objectives of the Centre.

4. MAGAZINE PUBLICATION FUND

This is unrestricted designated fund to meet the expenditure of publishing the 'BECOMING' magazine.

5. GRATUITY FUND

This is unrestricted designated fund to award staff for their long service with the Centre.

6. ANTHONY YEO EDUCATION FUND

This is unrestricted designated fund to provide subsidies to financially constrained students who are taking the Centre's programmes.

7. STAFF DEVELOPMENT FUND

This is restricted fund arises from donations received for the purpose of financing programmes for staff training and development.

This section is intentionally left blank.

8. PLANT AND EQUIPMENT

	Office Equipment and Furniture S\$	Renovation S\$	Total S\$
<u>Cost</u>			
As at 1 April 2010	90,421	30,380	120,801
Additions	18,074	2,770	20,844
Written off	(9,209)	-	(9,209)
As at 31 March 2011	99,286	33,150	132,436
Additions	20,789	30,564	51,353
Written off	(3,603)	-	(3,603)
As at 31 March 2012	116,472	63,714	180,186
<u>Accumulated depreciation</u>			
As at 1 April 2010	61,116	21,995	83,111
Depreciation for the year	15,768	2,990	18,758
Disposals	(8,653)	-	(8,653)
As at 31 March 2011	68,231	24,985	93,216
Depreciation for the year	15,270	9,103	24,373
Written off	(3,600)	-	(3,600)
As at 31 March 2012	79,901	34,088	113,989
<u>Carrying amount</u>			
As at 31 March 2012	36,571	29,626	66,197
As at 31 March 2011	31,055	8,165	39,220

9. INVESTMENTS

	2012 S\$	2011 S\$
<u>Unit Trust</u>		
At cost	126,737	123,068
Additions	3,784	3,669
Fair value adjustment	(2,526)	(2,360)
	127,995	124,377
Principal guaranteed structured deposit	200,000	200,000
	327,995	324,377

Note: Principal guaranteed structured deposit carried at an effective interest rate of 1.3642% per annum.

Movements in fair value adjustment of the unit trust are as follows:

	2012 S\$	2011 S\$
Balance as at 1 April	(2,360)	(2,964)
Fair value adjustment	(166)	604
Balance as at 31 March	(2,526)	(2,360)

10. INVENTORIES

	2012	2011
	S\$	S\$
Books	<u>19,182</u>	<u>21,460</u>

During the year, inventories of S\$2,242 (2011: S\$5,601) has been expensed in the statement of comprehensive income.

11. FEES RECEIVABLE

	2012	2011
	S\$	S\$
Counselling fee receivable	61,490	27,515
Consultancy/training fee receivable	62,840	23,674
	<u>124,330</u>	<u>51,189</u>

12. OTHER RECEIVABLES, DEPOSITS AND PREPAYMENTS

	2012	2011
	S\$	S\$
Staff loans	2,421	-
Expenses paid on behalf of committee members	1,221	-
Deposits	2,449	2,449
Prepaid operating expenses	5,363	7,085
	<u>11,454</u>	<u>9,534</u>

13. FIXED DEPOSITS

Fixed deposits of S\$723,857 (2011: S\$721,113) have maturity period of not more than 12 months with interest rates ranging from 0.19% to 0.35% (2011: 0.35% to 0.42%) per annum.

14. ADVANCE RECEIPTS, DEPOSITS RECEIVED AND ACCRUALS

	2012	2011
	S\$	S\$
Advance training fee	1,750	3,770
Accrued employees' bonus	168,640	170,347
Deferred training fee	28,568	40,500
Deposit received	900	900
Other payables	15,856	-
Other accrued operating expenses	33,718	38,985
	<u>249,432</u>	<u>254,502</u>

15. CASH AND CASH EQUIVALENTS

Cash and cash equivalents stated in the statement of cash flows include the followings:

	2012	2011
	S\$	S\$
Fixed deposits	723,857	721,113
Cash on hand	800	800
Cash at bank	<u>1,283,022</u>	<u>1,264,208</u>
	2,007,679	1,986,121
Less: Fixed deposits with maturity period more than 3 months	<u>(723,857)</u>	<u>(721,113)</u>
	<u>1,283,822</u>	<u>1,265,008</u>

16. TAXATION

The Centre is a registered charity and no provision for income tax is required for the Centre.

17. BASIS OF ALLOCATION OF EXPENSES

The basis for apportioning the total operating costs to the generating fund, charitable activities and governance costs are as follows:

Cost	Generating Funds	Charitable Activities	Governance costs		Basis of apportionment
			Counselling	Consultancy and Training	
Affiliation fees Insurance Maintenance of equipment Professional fee Supplies and material Transport Depreciation of plant and equipment	-	-	70%	30%	Based on funding policy or actual usage
Employee benefits expense					Based on funding policy and actual usage for non-administrative staff. Administrative staff costs are apportioned on a 70%-30% basis which is based on management committees' estimates.
- Non-administrative staff	30%	70%			
- Administrative staff			70%	30%	
Rental of centre	40%	60%	-	-	Based on usage
Rental of equipment	30%	70%	-	-	30% on generating activities and 70% on charitable activities.
Bank charges	-	-	50%	50%	Based on usage
Publicity	30%	70%	-	-	Based on usage
Training expenses	100%	-	-	-	Based on usage
Maintenance of centre	-	-	65%	35%	Based on floor area.
Transportation	-	-	70%	30%	Based on usage
Supplies and material	-	-	70%	30%	Based on usage

18. OPERATING LEASE COMMITMENTS

As at the year end, the Centre has lease commitments in respect of rental of copier machine as follows:

	2012 S\$	2011 S\$
Within 1 year	3,190	2,520
Within 2 to 5 years	-	3,190
	<u>3,190</u>	<u>5,170</u>

19. EMPLOYEE BENEFITS EXPENSE

	2012 S\$	2011 S\$
Staff salary and bonus	1,028,318	1,027,458
Employer's CPF contributions	123,318	109,994
(Written back of provision)/Provision for employee's unutilized annual leave	(3,584)	7,452
Staff benefits	25,865	13,722
Staff training	9,654	12,618
	<u>1,183,571</u>	<u>1,171,244</u>

Included in the above is key management personnel compensation as follows:

	2012 S\$	2011 S\$
Staff salary and bonus	391,856	466,369
Employer's CPF contributions	32,273	36,729
Staff benefits	3,741	4,276
	<u>427,870</u>	<u>507,374</u>

The annual remuneration band of the top 3 executives of the Centre is as follows:

	2012	2011
Less than S\$100,000	-	-
S\$100,001 to S\$150,000	2	2
Above S\$150,000	1	1
	<u>3</u>	<u>3</u>

20. TRANSFER BETWEEN FUNDS

During the year, the management committee approves the transfer of funds from Counselling, Consultancy and Training Fund to Gratuity Fund and Scholarship Fund as follows:

From	To	Amount (S\$)	Purpose
Counselling Fund & Consultancy and Training Fund	Gratuity fund	43,527	to award staff for their long service with the Centre.
	Anthony Yeo Education Fund	17,742	to provide subsidies to financially constrained students who are taking the Centre's programmes.

21. TAX EXEMPT RECEIPTS

Included in donation income are donations for which tax-exempt receipts have been issued of S\$6,100 (2011: S\$14,600).

22. RELATED PARTY TRANSACTIONS

For the purpose of these financial statements, parties are considered to be related to the Centre if the Centre has the ability, direct or indirectly, to control the party or exercise significant influence over the party in making financial and operating decisions, or vice versa, or where the Centre and the party are subject to common significant influence. Related parties may be individuals or other entities.

The Centre is governed by the Management Committee which is the final authority and is overall responsible for the policy making and determination of all activities. The members of the Management Committee are volunteers and receive no monetary remuneration for their contribution except for a member who received remuneration as an employee of the Centre within the range from S\$100,001 to S\$167,000 and above (2011: S\$100,001 to S\$175,000).

23. FINANCIAL RISK MANAGEMENT

The Centre is exposed to the following risk through its normal operations. There are no changes on the Centre's objectives, policies, or processes relating to the management of the Centre's financial risk during the year.

a) Market risk

i) Foreign exchange risk

The Centre has no significant exposure to foreign currency risk as a substantial portion of its transactions is in Singapore dollar.

ii) Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of financial instrument will fluctuate because of changes in market interest rates.

The Centre is exposed to interest rate risk through the impact of rate changes on fixed deposits.

Change in market interest rates by 1% (2011: 1%) on interest bearing financial assets as at the year end will have the effect on the financial statements as follows:

	2012	2011
	S\$	S\$
Net incoming resources	7,239	7,211
Accumulated fund	<u> -</u>	<u> -</u>

The above analysis assumes all other variables are held constant.

23. FINANCIAL RISK MANAGEMENT (CONTINUED)

a) Market risk (continued)

iii) Price risk

The Centre is exposed to equity securities price risk from its quoted investments. These securities are mainly listed in Singapore. Price risk arising from investments is managed by diversification of portfolio and regular monitoring of position held.

Changes in price for equity securities as at the year end by 1% (2011: 1%) will have the effect on the financial statements as follows:

	2012 S\$	2011 S\$
Net incoming resources	-	-
Accumulated fund	3,280	3,244

b) Credit risk

The Centre is exposed to credit risk from its fixed deposits and cash at bank. However, the Centre minimises the risk through placement of its cash and fixed deposits with few creditworthy financial institutions.

The maximum exposure to credit risk is represented by the carrying amount of financial assets which are mainly fee and other receivables and bank balances.

Financial assets that are neither past due nor impaired

Fee receivables that are neither past due nor impaired are substantially companies with good collection track record or that the recoverability is not in doubt. Bank deposits, are mainly transacted with banks of high credit ratings assigned by international credit rating agencies.

Financial assets that are past due and/or impaired

There is no other class of financial assets that is past due and/or impaired except for fee receivables.

The age analysis of fees receivables past due is as follows:-

	2012 S\$	2011 S\$
Past due within 3 months	124,330	51,189
Past due 3 to 6 months	-	-
Past due over 6 months	-	-
	124,330	51,189

No impairment has been made on these amounts as the Centre is closely monitoring these receivables and is confident of their eventual recovery.

As at the year end, there is concentration of credit risk on trade receivables as follows:-

	2012 S\$	2011 S\$
Top 1 customer	22,500	5,350
Top 2 customer	12,100	5,000
Top 3 customer	7,850	1,900

23. FINANCIAL RISK MANAGEMENT (CONTINUED)

c) Liquidity risk

The Centre manages its liquidity risk by monitoring and maintaining a level of cash and bank balances deemed adequate by the management to finance the Centre's operations and mitigate the effects of fluctuations in cash flows. All the Centre's financial liabilities are due within 1 year.

d) Fair value risk

The fair value of the Centre's financial assets and financial liabilities reported in the statement of financial position approximates their carrying value.

Fair value hierarchy

The table below analyses financial instruments carried at fair value, by valuation method. The different levels have been defined as follows:

- Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities
- Level 2: inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e., as prices) or indirectly (i.e., derived from prices)
- Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).

	Level 1 S\$	Level 2 S\$	Level 3 S\$	Total S\$
As at 31 March 2012				
Available-for-sale financial assets	<u>127,995</u>	<u>-</u>	<u>-</u>	<u>127,995</u>
As at 31 March 2011				
Available-for-sale financial assets	<u>124,377</u>	<u>-</u>	<u>-</u>	<u>124,377</u>

The responsibility for managing the above risks is vested in the management committee.

24. RESERVE POLICY

The Centre aims to maintain a reserve fund of 2 years of its projected operational expenses. The reserve will be use for the general expenses of the Centre, unless otherwise stated by the Management Committee. The Personnel and Finance Sub-committee, headed by the Chair, shall monitor the funds and report to the Management Committee by the end of the fiscal year. The reserve fund policy shall be subjected to review every 2 years.

25. FINANCIAL INSTRUMENTS

(a) Classification of financial instruments

Financial assets and financial liabilities are measured on an ongoing basis either at fair value or at amortised cost. The significant accounting policies in Note 2 describe how the classes of financial instruments are measured, and how income and expenses, including fair value gains and losses, are recognised. The following table analyses the financial assets and financial liabilities in the statement of financial position by the class of financial instrument to which they are assigned, and therefore by the measurement basis:

	Loans and receivables S\$	Available-for-sale financial assets S\$	Financial liabilities at amortised cost S\$	Total S\$
As at 31 March 2012				
<u>Assets</u>				
Investments	-	327,995	-	327,995
Fees receivable	124,330	-	-	124,330
Other receivables, deposits and prepayments	6,091	-	-	6,091
Fixed deposits	723,857	-	-	723,857
Cash at bank and on hand	1,283,822	-	-	1,283,822
Total financial assets	<u>2,138,100</u>	<u>327,995</u>	<u>-</u>	<u>2,466,095</u>
Total non-financial assets				90,742
Total assets				2,556,837
<u>Liabilities</u>				
Advance receipts, deposit received and accruals	-	-	(18,506)	(18,506)
Total financial liabilities	<u>-</u>	<u>-</u>	<u>(18,506)</u>	<u>(18,506)</u>
Total non-financial liabilities				(230,926)
Total liabilities				<u>(249,432)</u>

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25. FINANCIAL INSTRUMENTS

(a) Classification of financial instruments (continued)

	Loans and receivables S\$	Available-for-sale financial assets S\$	Financial liabilities at amortised cost S\$	Total S\$
As at 31 March 2011				
<u>Assets</u>				
Investments	-	324,377	-	324,377
Fees receivable	51,189	-	-	51,189
Other receivables, deposits and prepayments	2,449	-	-	2,449
Fixed deposits	721,113	-	-	721,113
Cash at bank and on hand	1,265,008	-	-	1,265,008
Total financial assets	<u>2,039,759</u>	<u>324,377</u>	<u>-</u>	<u>2,364,136</u>
Total non-financial assets				67,765
Total assets				<u>2,431,901</u>
<u>Liabilities</u>				
Advance receipts, deposit received and accruals	-	-	(4,670)	(4,670)
Total financial liabilities	<u>-</u>	<u>-</u>	<u>(4,670)</u>	<u>(4,670)</u>
Total non-financial liabilities				(249,832)
Total liabilities				<u>(254,502)</u>

b) Derivative financial instruments

The Centre does not utilise any derivative instruments.



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