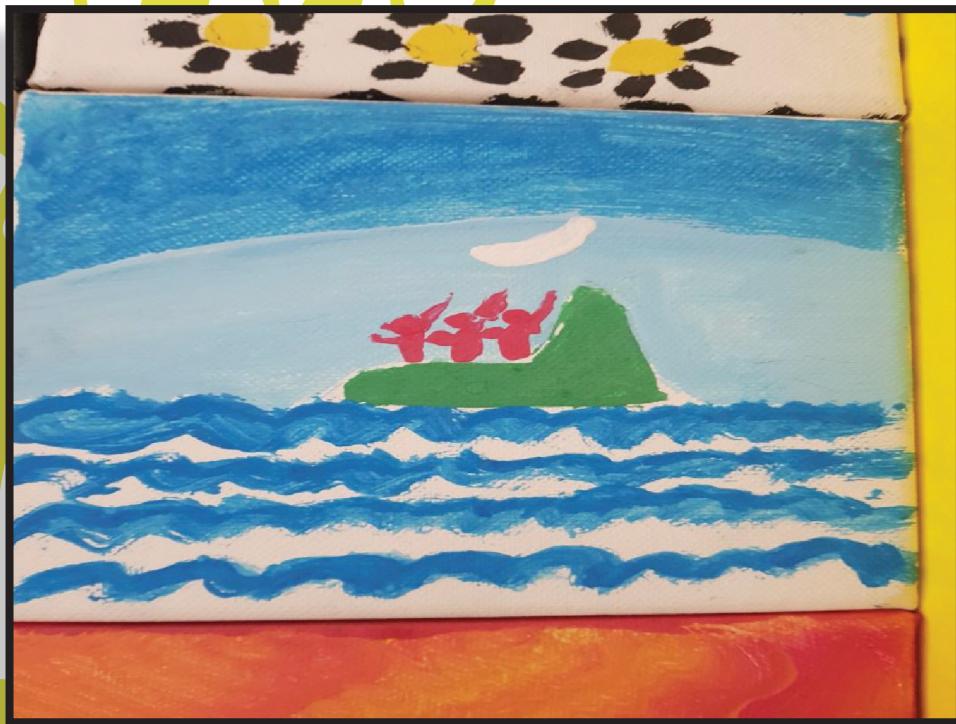




A Decade Of
Inspiring Lives

2008 - 2017 /
March 2018
Annual Report



Client's Reflection, 2015

"I'm on my new journey... journey towards independence and I take along with me the knowledge I had gained during my stay in Casa Raudha"

- Mdm A, 2015

TABLE OF CONTENTS



Messages

-
- 2 - Message from the President
 - 3 - Message from our Patron



Governance

-
- 5 - Management Committee 2017
 - 6 - Management Committee 2018-2020
 - 7 - Vision, Mission & Core Values
 - 8 - Our Policies



Our Journey

-
- 11 - A Decade of Our Journey
 - 12 - The Next Decade
 - 13 - 2018 Events Map



10 Years of Inspiring Lives

-
- 15 - Commemorating 10 years of Inspiring Lives
 - 16 - Event Celebrations
 - 17 - Milestones
 - 19- Corporate Transparency
(Certification of ISO 9001: 2015)



Operation Highlights

-
- 22 - Services
 - 23 - Quality Objectives



Salute Our Volunteers

-
- 24 - Unsung Heroes



Community Engagement & International Partnership

-
- 28 - Community Involvement
 - 29 - International Partners



Programme Highlights

-
- 31 - IMPOSSIBLE
 - 32 - S.O.S.U.P
 - 33 - I AM S.M.A.R.T



Financial Highlights

-
- 35 - Sources of Income & Expenditure
 - 37 - Types of Funds & Assets
 - 39 - Audited Financial Statements



Partners

PRESIDENT'S MESSAGE



*We mark this milestone with the theme, *Inspiring Lives*. It is a tribute to the many lives of the women and their children who have sought assistance from Casa Raudha Women Home, overcame their adversities and emerged stronger.*

Ten years ago, Casa Raudha Women Home was set up with only one thing in mind; to give protection by providing shelter and care to the vulnerable women and their children who faced domestic violence.

We mark this milestone with the theme, *Inspiring Lives*. It is a tribute to the many lives of the women and their children who have sought assistance from Casa Raudha Women Home, overcame their adversities and emerged stronger.

Domestic violence affects every one of us. It tears the fabric of our community by dismantling family units and creates a ripple effect of repercussions that are felt for many years. Over the years, we have continually reviewed our strategy to address this issue more holistically and ensure our services are accessible to vulnerable families.

With the formation of Casa Raudha Ltd (CRL), registered in 2017, our three-pronged approach comprises of:

Prevention, which begins with upstream efforts in preventing domestic violence through outreach and education. We hope to reach out to students, youths, community clubs, religious institutions as well as corporate bodies to heighten the awareness of domestic violence while educating them and equipping them with skills to help prevent instances of violence.

Protection, which we will continue to provide through our crisis shelter for women and children, and at the same time, help them to rebuild self-confidence.

Restoration, CRL intends to provide support in strengthening the family unit after the discharge of the resident from the shelter. This includes mediation and empowerment programmes to increase the family's resilience in managing challenges. CRL will also equip them with employability skills for them to be economically viable. This can be achieved through their involvement in the social enterprise projects that create job opportunities.

The Community support reaffirms our belief that our cause is meaningful and worthwhile. Without your partnership and generosity, we will be limited in our ability in providing assistance to these vulnerable members of our society.

I would also like to thank the Founding Members, my former and current Management Committee members, staff and volunteers, who have each played an important role in our achievements over the last ten years.

Hamzah Abdul Mutalib
President
Casa Raudha Women Home

PATRON'S MESSAGE



Over the years, I have always been inspired by many members of the community coming together to help the vulnerable members of our society. Casa Raudha is one such organisation.

Over the past decade, Casa Raudha Women Home has offered a safe haven to women and children who are victims of domestic violence.

Apart from safe refuge, Casa Raudha provides the much needed opportunity for these individuals to regain their self-confidence, rebuild their lives and equip themselves with new skills.

Singapore adopts a holistic approach to address domestic violence.

The National Family Violence Networking System (NFVNS), comprising of the Singapore Police Force, Ministry of Social and Family Development (MSF) and community partners, provides multiple access points for victims to obtain help. Today, victims of violence have access to hotline services and social service agencies, such as the Family Violence Specialist Centres, specialising in family violence work.

Since 2016, NFVNS and MSF have also worked to shift the focus to individuals and agencies so as to disrupt occurrences of abuse, and to get victims to seek help earlier.

To that end, a "Break the Silence Against Family Violence" campaign is ongoing to equip bystanders with resources and skills to safely step in to help victims, as family violence ought never to be treated as a private matter.

Any form of abuse must not be tolerated. Providing victims with support is just half of the solution. We also need to work together to eradicate domestic violence. I welcome the move by Casa Raudha Women Home to run more Prevention and Restoration programmes, which will create greater awareness of domestic violence and provide an additional lifeline for vulnerable families to strengthen ties and reinforce positive values.

As Casa Raudha commemorates its 10th year of community service, I encourage the community to continue supporting the cause of protecting victims of domestic violence and eradicating incidences of abuse.

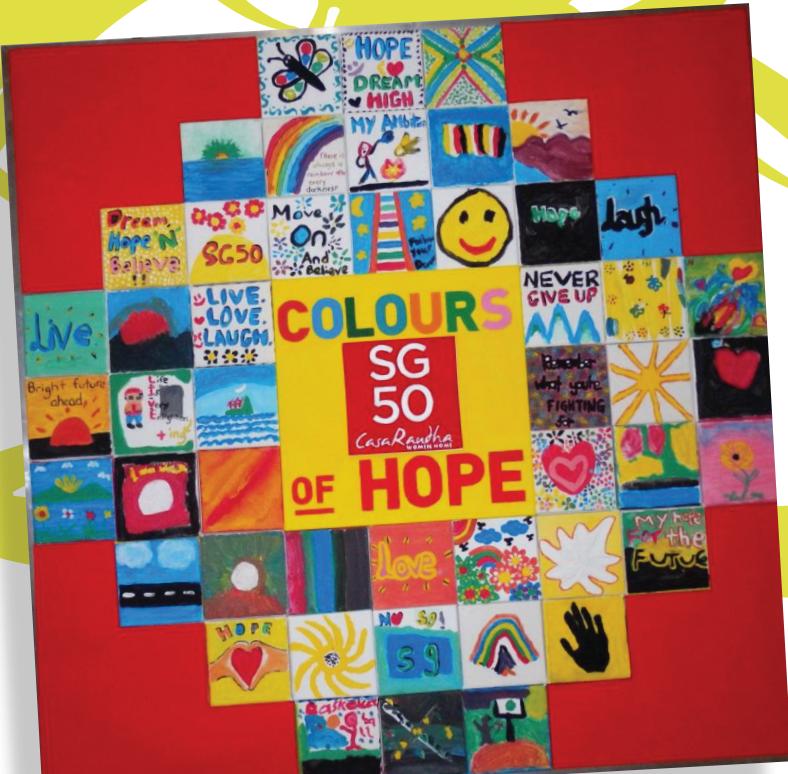
I wish Casa Raudha Women Home all the best on its journey in helping to rebuild lives.

***Halimah Yacob
President of the Republic of Singapore***

GOVERNANCE

“The organisation has demonstrated effective implementation and maintenance / improvement of its management system and is capable of achieving its policy objectives”

ISO Auditor on Quality Management System ISO 9001:2015: Extract Findings



Client's Reflection for the future, 2015

MANAGEMENT COMMITTEE 2017



Hamzah Abdul Mutalib
President
Exco & Management Committee
Chair, Estate Management



Aini Maarof
Vice President
Exco & Management Committee



Syed Haroon Aljunied
Hon Secretary
Exco & Management Committee



Fairuz Adam
Treasurer
Exco & Management Committee



Abdul Rohim Sarip
Trustee
Management Committee
Chair, Entrepreneurial Development



Saidah Mohamed
Management Committee
Chair, Investment Sub-Committee



Moliah Hashim
Management Committee
Resigned 9th May 2017



Saleemah Ismail
Management Committee
Chair, Fundraising Sub-Committee



Rosewati Sukiman
Management Committee
Chair, Operations Sub-Committee



Zhulkarnain Abdul Rohim
Management Committee
Chair, Corporate /HR Sub-Committee

MANAGEMENT COMMITTEE

2018-2020



Abdul Rohim Sarip
President
Exco & Management Committee
Chair, Social Enterprise & Trustee



Aini Maarof
Vice President
Exco & Management Committee



Zhulkarnain Abdul Rohim
Exco & Management Committee
Chair, Corporate /HR Sub-Committee



Fairuz Adam
Treasurer
Exco & Management Committee



Hamzah Abdul Mutalib
Management Committee
Chair, Investment & Estate
Management



Rosewati Sukiman
Management Committee
Chair, Home Operations Sub-Committee



Saidah Mohamed
Management Committee

VISION, MISSION & CORE VALUES



Client's Reflection of Hope, 2015

Vision & Mission

A Haven for positive change and new beginnings for mistreated women

To provide shelter and care for the abused and homeless women, and to empower them to be confident and self-reliant

Core Values

- Compassion
- Commitment
- Integrity

OUR POLICIES

Reserve policy

The Reserves Policy adopted by CRWH are as follows:

- To maintain its reserves at a level which is at least 3 years of operating expenditure.
- The Management Committee members regularly review the amount of reserves that are required to ensure that they are sufficient to fulfil CRWH's continuing obligations on a quarterly basis.
- The reserves shall not be utilised except with the approval of the President and Honorary Treasurer or Secretary, and only when the cashflow falls below 3 months of the monthly operating expenses.

Conflict of interest policy

Upon appointment or election, Management Committee and staff members are required to read the Conflict of Interest Policy, and to sign a Conflict of Interest Disclosure Declaration form, to confirm that the Policy has been understood, and that he or she will fully disclose to the Council when an actual or potential conflict of interest situation arises. The Declaration is signed annually.

At a meeting, where a conflict of interest arises, the member concerned will not vote on the matter or participate in discussions. He or she must offer to withdraw from the meeting, and the other Management Committee members will decide if this is required. The basis in arriving at the final decision on the transaction or contract will be documented in the minutes of meeting.

Governance Evaluation

The twenty-one item questionnaires by the Commissioner of Charities were all answered affirmatively. The questions are on governance issues, constitution, financial matters, responsibilities of Management Committee members and the general administration.

OUR QUALITY POLICY

The management and staff of **CASA RAUDHA WOMEN HOME** are fully committed to:

- Provide immediate care, shelter, protection, counselling services and moral education for the victims of domestic violence/individuals in crisis
- Empower our clients to take control of their lives and equip them with life and social skills
- Build hope, self-resilience and minimize dependency of our clients
- Collaborate with other organizations in furtherance of the society's objectives
- Satisfy applicable requirements
- Continually improve the Quality Management System

"I truly appreciate the help and accommodation given for almost a year of my stay. I have been very down, demotivated and traumatized when I first came here. I have gained full confidence and now ready to start anew, independently, with the help of the programmes I have been attending throughout my stay here."

- Mdm Ir, 2016



Client's Reflection of Hope, 2015



Client's Reflection, 2018

PROFILE AND JOURNEY PAST - PRESENT - FUTURE

A DECADE OF OUR JOURNEY

Client's Reflections, 2014

PAST

Casa Raudha Women Home was founded in 2008 with the primary goal of providing immediate temporary shelter for vulnerable women and their children who are experiencing domestic violence and women who have lost their home regardless of their race, religion, nationality.

Soon after its registration, the organisation was ascribed with Institute of Public Character (IPC) status by the Commissioner of Charities. As an IPC, the organization was able to garner support from charitable donors and like-minded individuals who believe in its cause.

Beyond being a mere shelter, the organization is constantly creating opportunities for its residents to maximize the available resources and emerge as survivors!



PRESENT

Now entering its 10th year, Casa Raudha has come a long way from the small office it once occupied in a building along Sims Avenue to its current site which is inconspicuously located within a residential neighbourhood.

The welcoming environment is able to house up to 50 women and children at any given time. The space allows the residents to have "alone time" for self-reflection and a place to heal. Casa Raudha is also a fully equipped shelter with the necessary facilities to provide residents with a safe recovery and learning living space.

Casa Raudha Women Home is now ready to move on to its next phase...

I'm not able to explain what pain is, it comes in many forms... Now, after 7 months staying in Casa Raudha, I have rediscovered myself and became a stronger person."

- Mdm Ame, 2018

FUTURE

With its extensive and deep experience in dealing with domestic violence cases, Casa Raudha is re-evaluating its strategy. Data collected since 2012 shows a rising number of women in need of shelter. The increase could be attributed to the awareness of services available. Nevertheless, it is also a worrying trend.

It identified that it needs to do more upstream and mediation work, and ensure that its services are easily accessible to vulnerable families in need of help.

With the aim of extending its services beyond the shelter, Casa Raudha Ltd (CRL) was incorporated in 2017.

Taking a three-pronged approach of prevention, protection and restoration, CRL has, as its Vision for its clients, a life that is free of domestic violence. CRL's mission to promote healthy relationships, and to provide services that bring hope and healing to survivors of domestic violence resonates well with the Vision and Mission of Casa Raudha Women Home.

It is hoped that with CRL, more can be done to help families unite and children to grow up in a healthy home that is free of fear and promotes love and care.

Casa Raudha Ltd



CASA RAUDHA LTD BOARD OF DIRECTORS



Mr Hamzah Abdul Mutualib
Chairman



Mr Abdul Rohim Sarip
Deputy Chairman



Mr Fairuz Adam
Member

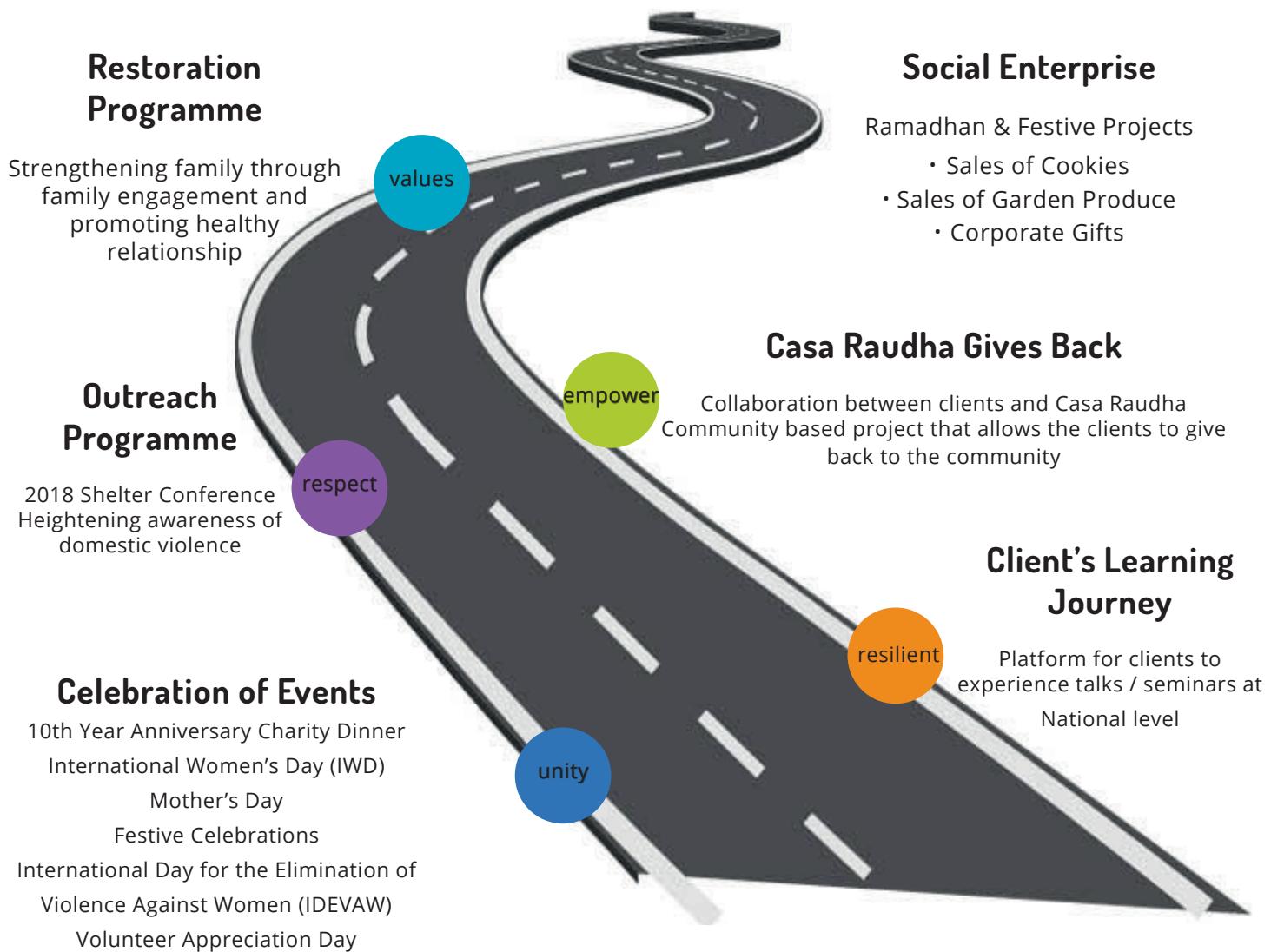


Mr Zhulkarnain Abdul Rohim
Member



Mdm Aini Maarof
Member

2017/18 EVENTS MAP





CARING COMMUNITY
COMING TOGETHER
AS ONE

CELEBRATING
INTERNATIONAL
EVENTS

Client's Reflection of Happiness, 2017



COMMEMORATING 10 YEARS OF INSPIRING LIVES

On 9th March 2018, together with its partners, supporters, donors, volunteers and clients, Casa Raudha commemorated its decade of community service with a Charity Dinner.



The inaugural Charity Dinner aimed to raise \$300,000 to support two new initiatives, Prevention and Restoration, while at the same time support current programmes in providing a safe haven for vulnerable women and their children.



Casa Raudha thanks all sponsors, donors, family and friends for making the event a success!



Casa Raudha's wish for its clients as represented by the sunflowers on its logo; "a life full of positivity, strength, vibrancy, happiness and to walk towards the sunshine.."



Wish from clients: "Staying in the shelter was very safe and good experience... I was very pleased to have such shelter for people who are in a desperate position. This service rendered by Casa Raudha should continue for many years to come..."

EVENTS & CELEBRATIONS

In a universal way, event celebrations are platforms to come together as one society for a momentous occasion. From in-house to external celebrations, they bring about all sorts of feelings and emotions that could make one tear, laugh and even dance.



International Women's Day (IWD) & Women of Courage



Hari Raya Celebration

Since 2010, Casa Raudha (CR) has been inviting other crisis shelters to celebrate the festive season. In 2016, it extended its celebration to Children's Home and transitional shelters.



IDEVAW

We celebrate events that are significant to our clients and have deep impacts to their well-being

International Women's Day

Mother's Day



Positive Mom Award

IDEVAW

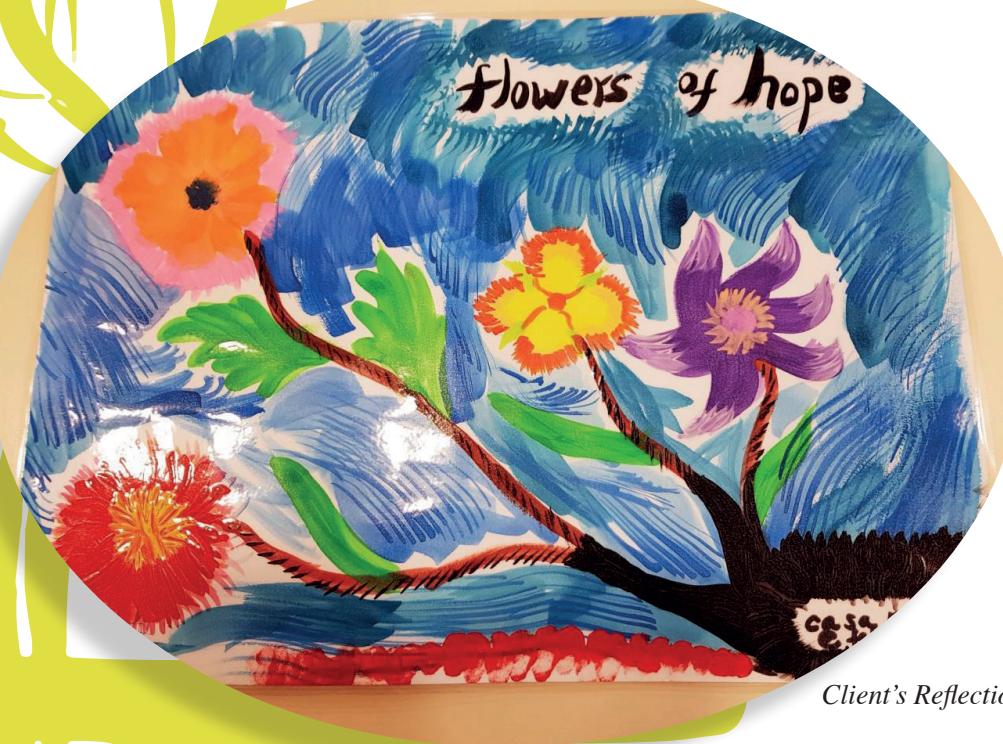
International Day For The Elimination Of Violence Against Women was celebrated on the 25th of November to create community awareness on the campaign to stop violence against women and rally support for it.

Mother's Day

Every mother deserves to be celebrated! This message was put across to all the residents in the shelter and promoted the values of respecting the elders.

Throughout the years, the celebration of Women's Day was celebrated in the shelter. However, in 2017, CR collaborated with Modestyle and Ms & Mrs Malay International Pageant to give an opportunity to the women to unveil their potential in achieving the impossible. Not a normal classroom empowerment workshop, the women were taught to walk and to present themselves with confidence in a Fashion Runway. They learnt that having self-confidence will give them the opportunity to do new things in their lives.

In conjunction with the IWD, CR gave tributes to women who have shown unwavering determination to upscale their potential through lifelong learning.



Client's Reflection, 2018

MILESTONE - A Reflection

It's been a rewarding journey that the organization has had with its clients. Casa Raudha Women Home has achieved mixed elements of shelter based social enterprise and satisfaction of psychological needs. These milestones are achieved through observations and understanding of client's needs. The projects that the organization embarked on were with the intention of achieving maximum output that will benefit the clients in the long run.

COMMUNITY BASED PROJECT

Initiated in 2016, this joint effort between the organization and the women is a platform for the women to be part of the larger community that gives to those who are in need of more help.

The act of helping others and to see beyond self is part of Casa Raudha's effort to elevate the women's sense of self-worth; knowing that they too are able to contribute to the community.

It started off as a therapy patchwork for the women and the product was a large collage of recycled carpets and was presented as a gift to the Rohingya refugee children in Kuala Lumpur.



Collage of recycled carpets (7.5m x 6.8m) placed Casa Raudha Women Home's name in the National Book of Records 2016.

In 2017 the women chose to support the community of young mothers on tips to manage their newborn.



"For some women, sewing helps to distract worried minds..when I put in the needle it is hard to push it through just like facing a problem but when I pull out the thread, it's like finally I managed to solve the problems..."

- Mdm Hal, 2016

CORPORATE SOCIAL TRANSPARENCY ENTERPRISE



Our collaboration with partners is the key to achieving sustainable goals that the organization has set to achieve for their clients. Being recognized as a Safe Haven by AWARE and being accredited with ISO 9001: 2015 Quality Management System in 2017, the organization has become more mindful of its obligations towards upholding its commitment.



The shelter based social enterprise has given the women opportunities to experience running a small- scale business and equipping them with business skills such as budgeting, presentation and marketing. It also taught them soft skills such as managing customers' expectations and the art of persuasion.



The experience of selling the produce from our very own garden and handicrafts through flea markets provides a sense of fulfillment and a hands-on-experience in business.



Festive celebrations are a time for the women to bake and sell. All earnings from the sales go directly to our women.



OPERATION HIGHLIGHTS

Hashtag movement in support of
"International Day of Elimination of Violence Against Women" - 2016

#speakgoodwordstoher



Client's Sewing Project :Mug Pouch, 2014

"I came to Casa Raudha full of fears and not even a pair of clothes to change... here I was given full support and above all understanding from staff that I needed most... I was reminded of who I am.. I resolved not to shed tears anymore and I am ready to face the future and to make my daughter's future the best... Casa Raudha has made me a stronger person and a loving mom to my daughter.."

- Mdm Kart

OPERATION HIGHLIGHTS

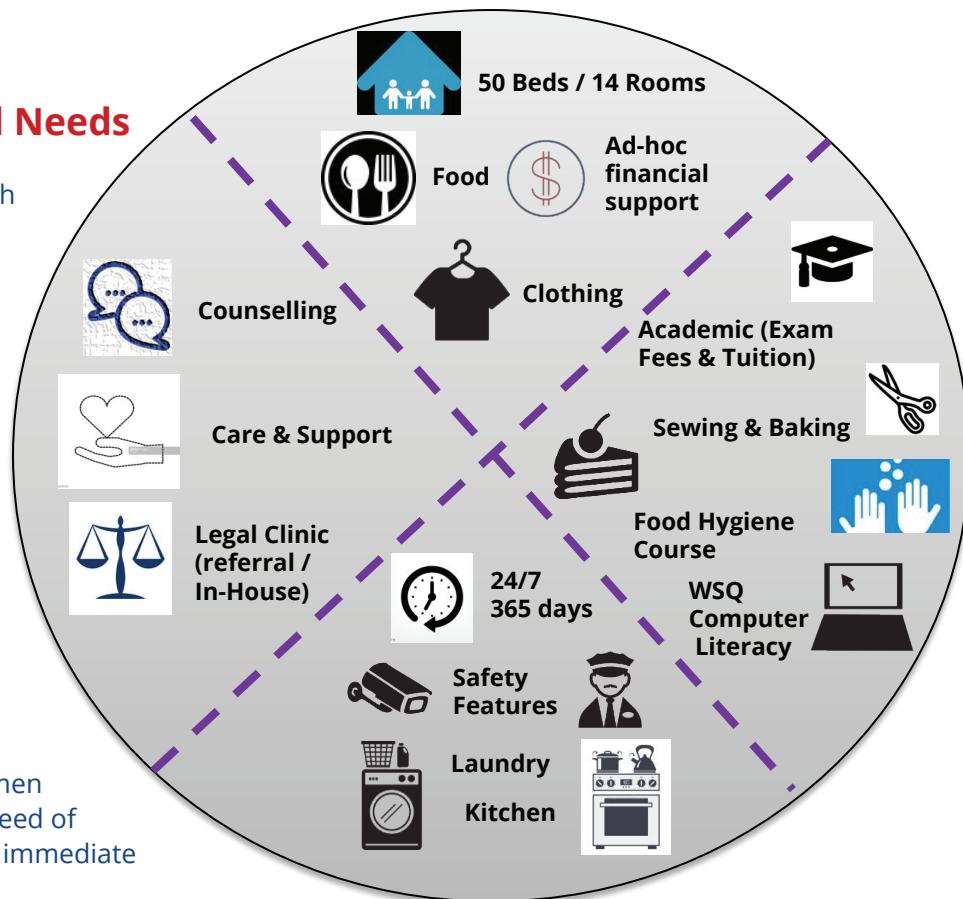
Basic Needs

To relieve client from financial burden, the family receives support of their basic needs throughout their stay in the shelter.

Psychological Needs

Having gone through emotional distress, the shelter is ready to provide them with support to manage their worries, to heal & to explore probable solutions for them to make informed decisions.

The organization operates around the clock to ensure that vulnerable women who are in urgent need of shelter receives the immediate care & protection.



Sponsorship

Casa Raudha believes that a woman should be financially strong for her to become independent.

Hence, the sponsorship programmes encourage the women to take up lifelong learning that has value to uplift their life and support children who are in need of tuition.

Service & Facilities

The sharing facilities empower the women and their children to be more independent in managing their daily chores while at the same time experiencing a sense of ownership.

OPERATION HIGHLIGHTS

200 2012 – 2017, women were empowered to return to workforce while residing in the shelter and be financially independent

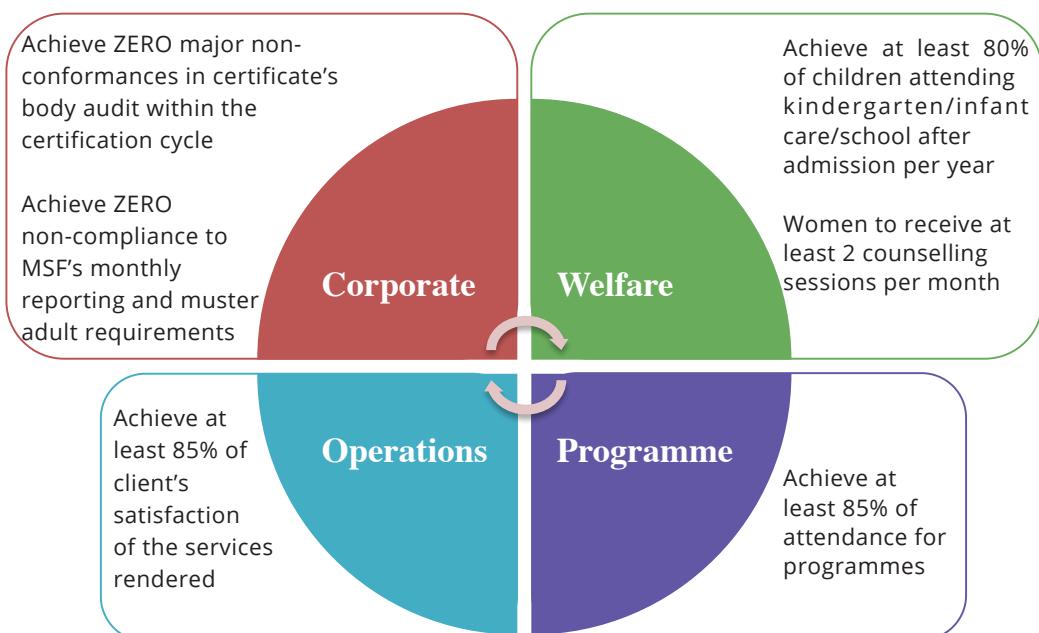
759 2012 – 2017 Individuals / Mothers & their children were given safe and immediate accommodation

380 2012 – 2017, children have witnessed or even experienced violence inflicted on them. The organization works closely with child experts in ensuring that their emotional needs are met

77 2009 – 2010 Individuals / Mothers & their children received help in marital issues, empowerment programmes and financial assistance

Quality Objectives

Objectives and targets are set in ensuring that the organization remains steadfast in its commitment towards achieving its mission and vision



SALUTE TO ALL OUR VALUED VOLUNTEERS

10 YEARS OF COMMUNITY SERVICE



"I volunteer at Casa Raudha because I get to be a part of the process of developing and enriching the lives of the women. It always warms my heart to see the achievements of these women from the support they receive from the Home"

- Zaleha Ariff

ACES OF UNSUNG HEROES



Planning for garden, 2012



Event Volunteers



Decorating of children's play room, 2012

Sal's Oven, 2016-2017

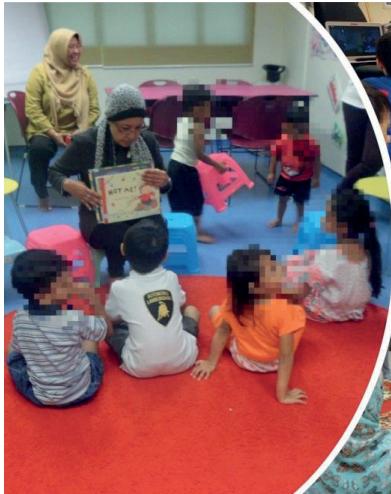


Volunteers getting the premise ready to receive the residents, 2012



Friday Collection Volunteers, 2016

faces of unsung heroes



Volunteers conducting reading sessions with the children



Mr Mahadi volunteering his company, M Square Management in most of CR's Hari Raya Events



Fondly known as Kak Leha, the Management Committee was always well fed with her sumptuous cooking



Using sports as a platform, children were mentored on self-discipline by volunteer, Mr Aziz



Mr Zafar, a familiar face to the residents & staff as Facilitator/Supporter



Mr Amir, volunteer & facilitator, a known figure in CRWH



COMMUNICATION

This bracelet was handmade by the Women in Casa Raudha. The colour **Aqua** represents communication and expanded awareness which Casa Raudha aims to achieve with our clients and also partners.

We rise by lifting others

COMMUNITY ENGAGEMENT & INTERNATIONAL PARTNERS

COMMUNITY ENGAGEMENT



Public Sharing: Raising Awareness on Domestic Violence; Fashion Runway, 2017



Collaboration with Tasek Jurong CR to give talks on promoting healthy relationships & supported milk voucher disbursement, 2017



Mr Hamzah representing CR as speaker, 2016



Casa Raudha Gives Back Project; Book on Mother's Love & Kasih Ibu presented to the Tasek Jurong Community, 2017



Recycled Carpet Project, Rohingya Children, KL, 2016

VISIT FROM INTERNATIONAL PARTNERS



Rahmania Foundation, Jakarta



Visitors, Japan



Raudhatus Sakinah, Malaysia



Asian Networking Women Shelter



Save the Children - Ozcare Shelter & Partners, Australia



Students Carnegie-Mellon University, Qatar



PO Leung Kuk Board of Directors, HK

PROGRAMME HIGHLIGHTS



The bespoke programmes aim at bringing out the best in the clients

"...some of it are lessons about socializing, how to treat people with all kinds of personalities, to appreciate any opportunities and blessings that come in my way. I also developed more self reliance, self confidence and am more motivated to pursue the dreams and goals of my life"

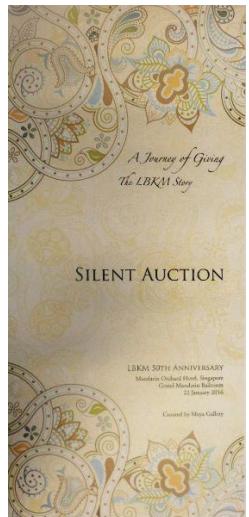
- Mdm W, 2016

MAKING THE IMPOSSIBLE... BREAKING THE PSYCHOLOGICAL BARRIER

Entrepreneur Mdm Yeo started her own freelance therapist business soon after she attained her Diploma in Professional Massage Therapy



Ms S's painting was selected for the Silent Auction 2015 organized by LBKM



Mdm Farhana never thought that she would be able to pursue her dreams of becoming pastry chef and acquired courage in raising awareness to stop domestic violence, 2014



See beyond self and sew for good cause as a way of giving back to the Community, 2016

Building self-confidence beyond the classroom. The women were taught to walk with confidence through "Fashion Show" – courtesy of Modestyle and Ms & Mrs Malay International Pageant, 2017

PROGRAMMES AND SERVICES

*"It has allowed me to bloom and grow into a better person.
The opportunity has helped me to shine."*
- Ms R (Ex-resident)

SOSUP!
(Step Out & Step Up!)

Explores women's self-worth and personal goals

Edulates the women to place importance on their personal growth (e.g budgeting, self-resilience, parenting)

Learning journeys: integrate them back into the community's hub

Sponsorship opportunities for skills enhancement that brings them a step closer to their dreams

Clients attended 'Elle Inspires with Jessica Cox'

Clients attended Women's Symposium 2017



Learning Journey recipients



'Protecting children from the trauma of abuse' by Dr Vani



Zumba session for Mothers and Children



Therapeutic Yoga session



Language Empowerment



Resident and staff preparing to sell vegetables from CRWH's farm



SOSUP - Positive Mom

PROGRAMMES AND SERVICES



'Science Behind Our Ears'
interactive activity for the
children



'Abuse Awareness' Workshop with
Dr Vani



I Am Smart programme



'Science Behind Our Eyes'
Programme



Aikido lessons for the
children



Weekly phonics class for
children

"It has allowed me to bloom and grow into a better person.
The opportunity has helped me to shine."

- Ms R (Ex-resident)



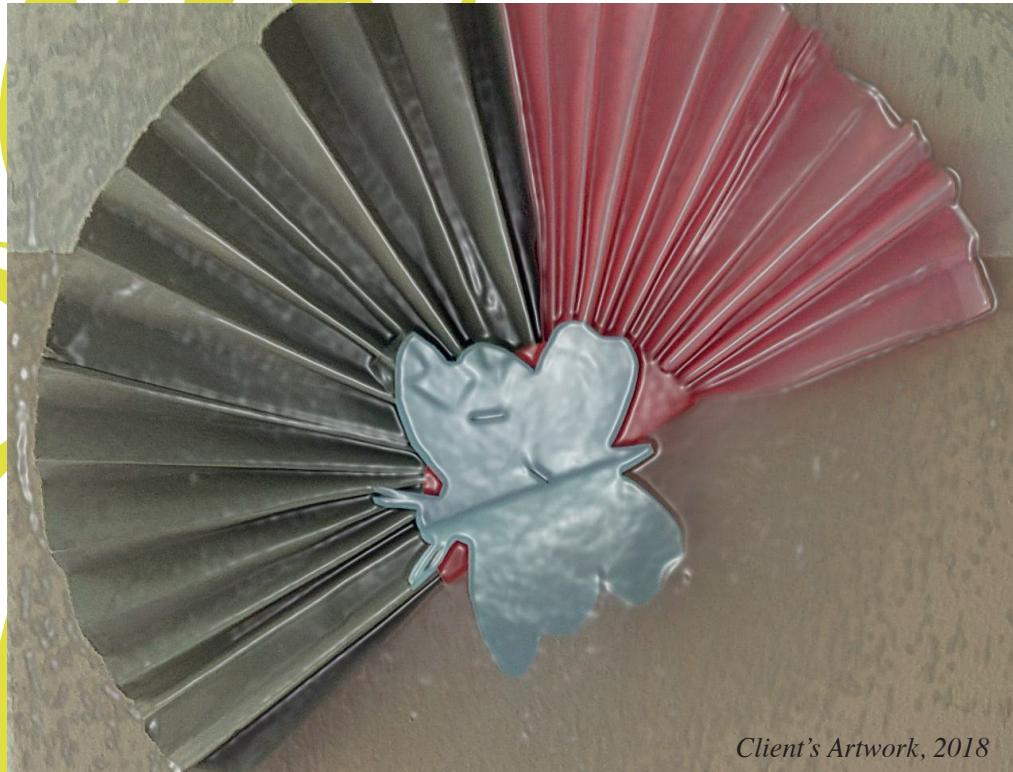
Interactive hygiene
class with volunteers
from NYP



Teaches children to embrace
their emotions positively

Explore inner selves

Be equipped with skills for the
future
(self care, goal setting, social
resilience)



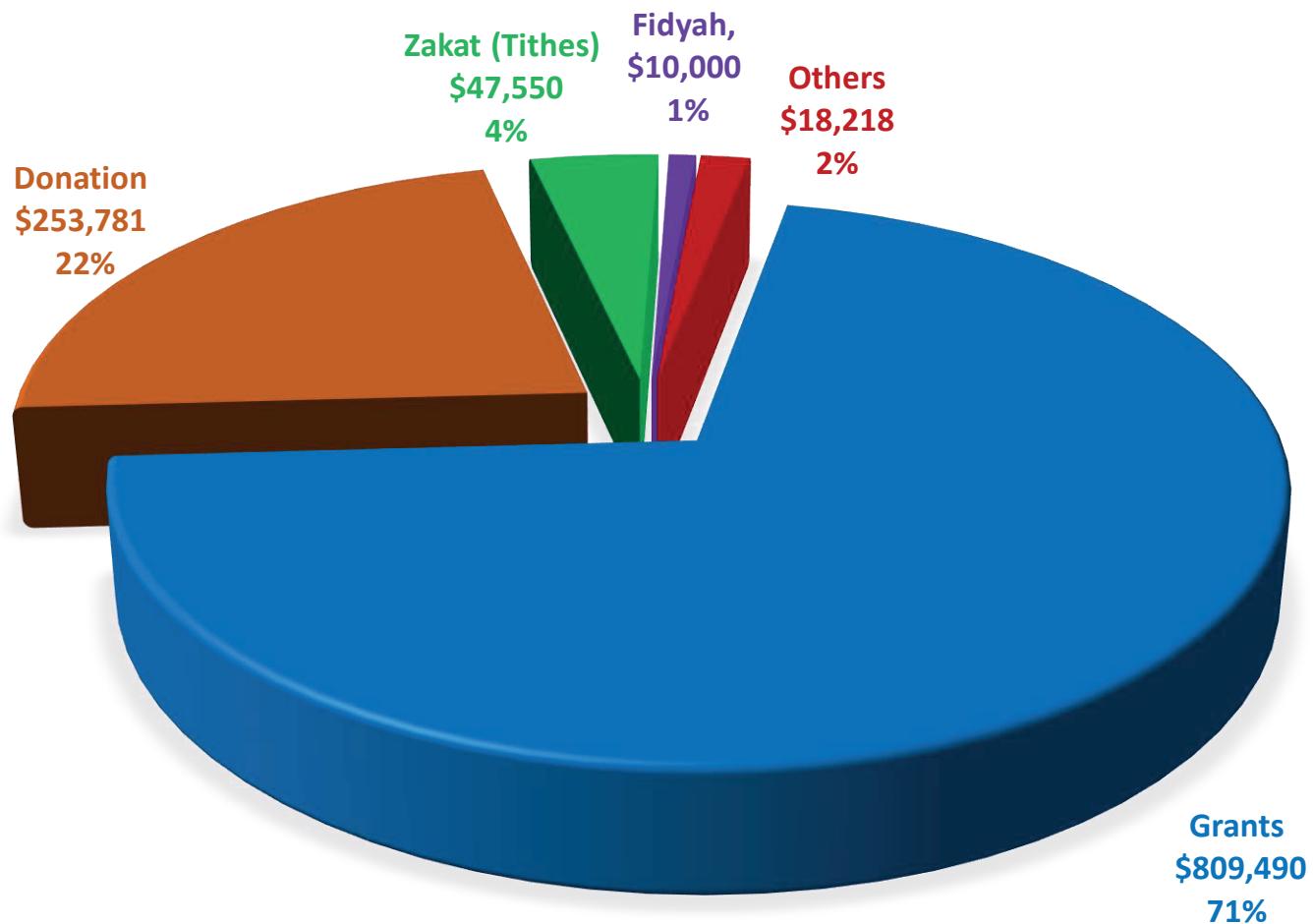
Client's Artwork, 2018

FINANCIAL HIGHLIGHTS

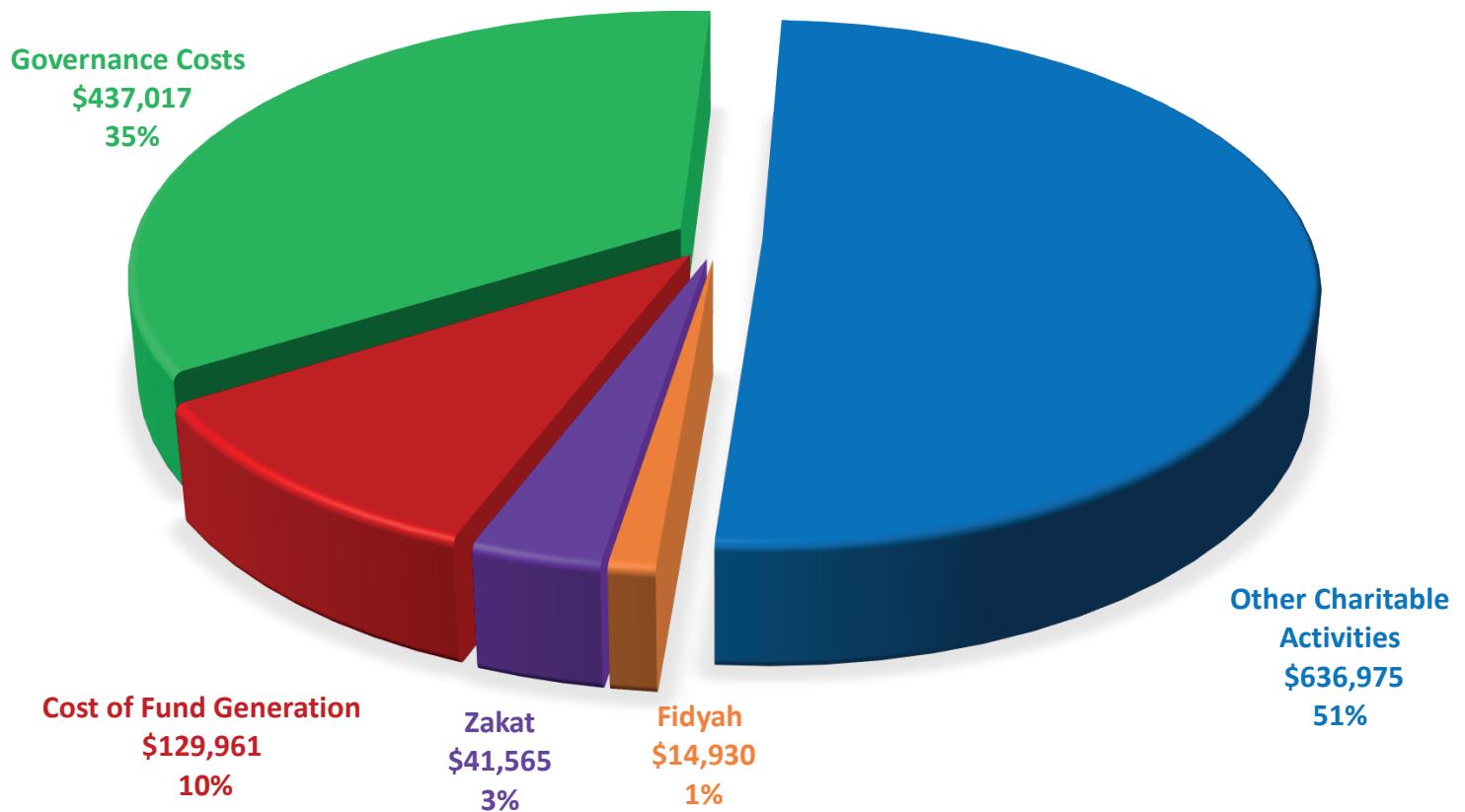
Extract from Auditor, 2017..

"In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Societies Act (Chapter 311), Singapore Charities Act (Chapter 37) and Charities Accounting Standard (CAS) so as to give a true and fair view of the state of affairs of the Society as at 31 December 2017 and the results of the financial activities and cash flows of the Society for the financial year ended on that date"

INCOME: \$1,139,039

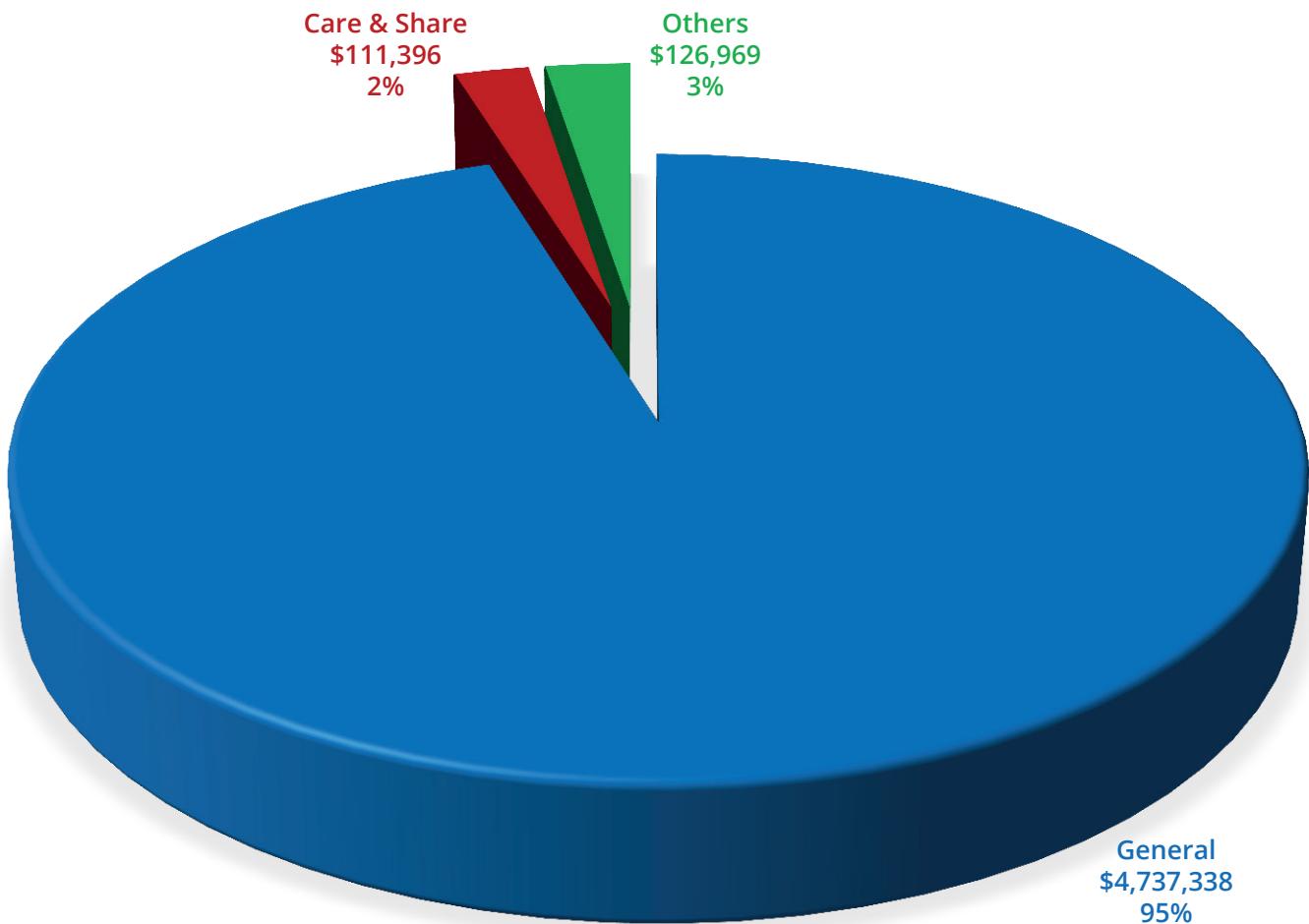


EXPENDITURE: \$1,260,448

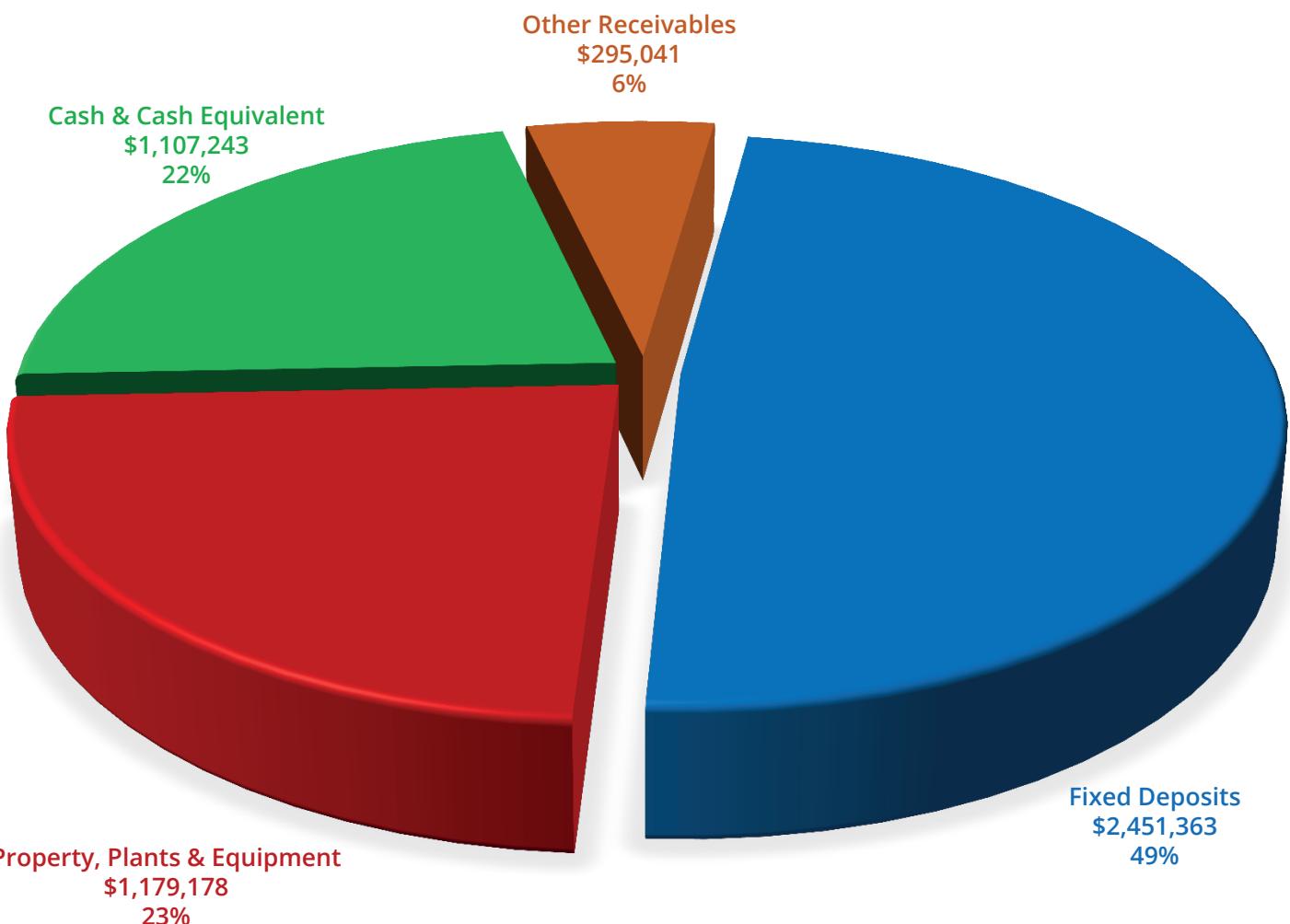


TYPES OF FUNDS

TOTAL: \$4,975,703



ASSETS: \$5,032,825



CASA RAUDHA WOMEN HOME
(Registered as a Society in Singapore)
AUDITED FINANCIAL STATEMENTS - 31 DECEMBER 2017

CONTENTS	
Statement by the Management Committee	
Independent Auditors' Report	
Statement of Financial Position	
Statement of Financial Activities	
Statement of Cash Flows	
Notes to the Financial Statements	

Unique Entity Number	T08SS0051C
Date of Registration	26 February 2008
Postal address	Jurong Point Post Office, PO Box 455, Singapore 916416
Country of Registration	Singapore
Functional Currency	Singapore
Presentation Currency	Singapore

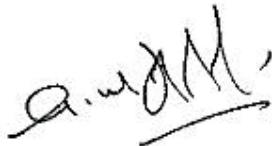
M Barak & Co.
Public Accountants and Chartered Accountants
Singapore

**CASA RAUDHA WOMEN HOME
(Registered as a Society in Singapore)**

STATEMENT BY THE MANAGEMENT COMMITTEE

In the opinion of the Management Committee, the accompanying statement of financial position, statement of financial activities and statement of cash flows together with the notes to the financial statements set out on pages 45 to 70 are properly drawn up so as to give a true and fair view of the state of affairs of the Society as at 31 December 2017 and of the results of its financial activities and cash flows of the Society for the financial year ended on that date. And at the date of this statement there are reasonable grounds to believe that the Society will be able to pay its debts as and when they fall due.

On behalf of the Management Committee



Hamzah Bin Abdul Mutalib
President



Mohamad Fairuz B Mohamad Adam
Treasurer

Singapore
22 February 2018

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF CASA RAUDHA WOMEN HOME (Registered as a Society in Singapore)

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of the Casa Raudha Women Home ("the Society") which comprise the statement of financial position as at 31 December 2017, and the statement of financial activities and statement of cash flows for the financial year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Societies Act (Chapter 311), Singapore Charities Act (Chapter 37) and Charities Accounting Standard (CAS) so as to give a true and fair view of the state of affairs of the Society as at 31 December 2017 and the results of the financial activities and cash flows of the Society for the financial 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 Society 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.

Management Committee's Responsibility for the Financial Statements

The Management Committee is responsible for the preparation of the financial statements that give a true and fair view in accordance with the Charities Accounting Standards, the Societies Act (Chapter 311), and the Singapore Charities Act (Chapter 37), and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

In preparing the financial statements, the Management Committee is responsible for assessing the Society'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 the Management Committee either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

The Management Committee's responsibilities include overseeing the Society's financial reporting process.

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 auditors' 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:

- (a) 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;
- (b) 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 Society's internal control;
- (c) evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Management Committee;
- (d) 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 Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' 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 auditors' report. However, future events or conditions may cause the Society to cease to continue as a going concern; and

- (e) 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 Committee 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.

Report on Other Legal and Regulatory Requirements

Opinion

In our opinion:

- (a) the accounting and other records required by the regulations under the Societies Act to be kept by the Society have been properly kept in accordance with the provisions of those regulations; and
- (b) the fund raising appeals conducted by the Society during the year ended 31 December 2017 have been carried out in accordance with Regulation 6 of the Societies Regulations issued under the Societies Act Chapter 311 and proper accounts and other records have been kept of the fundraising appeals.

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

- (a) The use of the donation moneys was not in accordance with the objective of the Society as required under regulation 11 of the Charities (Institutions of Public Character) Regulations; and
- (b) The Society has not complied with the requirements of regulation 15 (Fundraising expenses) of the Charities (Institutions of Public Character) Regulations.

Basis for Opinion

We conducted our audit in accordance with SSAs. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Compliance section of our report. We are independent of the Society in accordance with the 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 on management's compliance.

Management Committee's Responsibility for compliance with Legal and Regulatory requirements

The Management Committee is responsible for ensuring that the receipts, expenditure, investment of moneys and the acquisition and disposal of assets, are in accordance with the provisions of the acts. This responsibility includes implementing accounting and internal controls as Management Committee determines are necessary to enable compliance with the provisions of the regulations.

Auditors' Responsibility for the compliance audit

Our responsibility is to express an opinion on Management Committee's compliance based on our audit of the financial statements. We planned and performed the compliance audit to obtain reasonable assurance about whether the receipts, expenditure, investment of moneys and the acquisition and disposal of assets, are in accordance with the provisions of the Acts.

Our compliance audit includes obtaining an understanding of the internal control relevant to the receipts, expenditure, investment of moneys and the acquisition and disposal of assets; and assessing the risks of material misstatement of the financial statements from non-compliance, if any, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Because of the inherent limitations in any accounting and internal control system, non-compliances may nevertheless occur and not be detected.



M Barak & Co.

Public Accountants and
Chartered Accountants
Singapore

22 February 2018

CASA RAUDHA WOMEN HOME
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2017

	Note	2017	2016
		\$	\$
ASSETS			
NON-CURRENT ASSET			
Plant and equipment	4	<u>1,179,178</u>	<u>1,468,984</u>
CURRENT ASSETS			
Fixed deposits	5	2,451,363	1,750,230
Other receivables and deposits	6	295,041	107,414
Cash and cash equivalents	7	1,107,243	1,819,519
Total Current Assets		<u>3,853,647</u>	<u>3,677,163</u>
TOTAL ASSETS		<u>5,032,825</u>	<u>5,146,147</u>
LIABILITY AND FUNDS			
CURRENT LIABILITY			
Other payables and accruals	8	<u>51,137</u>	<u>43,050</u>
FUNDS			
Unrestricted fund			
General fund	9	<u>4,737,338</u>	<u>4,594,201</u>
Restricted funds			
Zakat fund	9	5,985	-
Building fund	9	-	-
Care and share fund	9	111,396	448,855
Other funds	9	126,969	60,041
		<u>244,350</u>	<u>508,896</u>
Total funds		<u>4,981,688</u>	<u>5,103,097</u>
TOTAL LIABILITY AND FUNDS		<u>5,032,825</u>	<u>5,146,147</u>

CASA RAUDHA WOMEN HOME
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2017

	2017						2016	
	Unrestricted	Restricted funds				Total restricted funds	Total funds \$	Total funds \$
		General fund \$	Zakat fund \$	Building fund \$	Care & Share fund \$	Other funds \$		
INCOME								
Income from Generated Funds								
Voluntary Income								
Donations	231,031	-	-	-	10,000	10,000	241,031	336,541
Government resilience package	9,096	-	-	-	-	-	9,096	7,813
Grants - MSF	559,080	-	-	-	164,713	164,713	723,793	561,920
Grants - others	-	-	-	-	62,000	62,000	62,000	10,000
NCSS Grants-Care & Share	-	-	-	-	-	-	-	592,034
Sponsorships	12,750	-	-	-	-	-	12,750	-
VCF funding	14,601	-	-	-	-	-	14,601	-
Zakat income	21,925	15,750	-	-	9,875	25,625	47,550	62,155
Other Income								
Profit income from term deposits	25,570	-	-	-	-	-	25,570	43,324
Membership income	240	-	-	-	-	-	240	240
Miscellaneous income	2,408	-	-	-	-	-	2,408	4,902
TOTAL INCOME	876,701	15,750	-	-	246,588	262,338	1,139,039	1,618,929

CASA RAUDHA WOMEN HOME
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2017

EXPENDITURES
Cost of generating funds
Cost of generating voluntary income

CPF contribution & SDL & penalty	6,257	-	-	-	-	-	6,257	3,453
Depreciation	69,661	-	-	-	-	-	69,661	35,893
Gifts & sponsorship	-	-	-	-	-	-	-	295
Insurance	143	-	-	-	-	-	143	84
Other expense	11	-	-	-	-	-	11	321
Other project expenses	-	-	-	-	-	-	-	1,956
Postage,printing & stationery	3,451	-	-	-	-	-	3,451	4,634
Professional fees	2,000	-	-	-	-	-	2,000	1,208
Rental	-	-	-	-	8,236	8,236	8,236	8,661
Salaries & bonuses & leave	38,465	-	-	-	-	-	38,465	21,280
Staff welfare	-	-	-	-	-	-	-	201
Telecommunication	266	-	-	-	-	-	266	202
Training	63	-	-	-	-	-	63	691
Transportation & travelling	96	-	-	-	-	-	96	251
Utilities	1,312	-	-	-	-	-	1,312	1,228
Total cost of generating funds	121,725	-	-	-	8,236	8,236	129,961	80,358

Unrestricted	2017					2016	
	General fund \$	Zakat fund \$	Building fund \$	Care & Share fund \$	Other funds \$	Total restricted funds \$	Total funds \$
CPF contribution & SDL & penalty	6,257	-	-	-	-	-	6,257
Depreciation	69,661	-	-	-	-	-	69,661
Gifts & sponsorship	-	-	-	-	-	-	-
Insurance	143	-	-	-	-	-	143
Other expense	11	-	-	-	-	-	11
Other project expenses	-	-	-	-	-	-	-
Postage,printing & stationery	3,451	-	-	-	-	-	3,451
Professional fees	2,000	-	-	-	-	-	2,000
Rental	-	-	-	-	8,236	8,236	8,236
Salaries & bonuses & leave	38,465	-	-	-	-	-	38,465
Staff welfare	-	-	-	-	-	-	-
Telecommunication	266	-	-	-	-	-	266
Training	63	-	-	-	-	-	63
Transportation & travelling	96	-	-	-	-	-	96
Utilities	1,312	-	-	-	-	-	1,312
Total cost of generating funds	121,725	-	-	-	8,236	8,236	129,961
							80,358

CASA RAUDHA WOMEN HOME
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2017

EXPENDITURES (continued)

Charitable activities

	General fund \$	2017				Total restricted funds \$	Total funds \$	2016 Total funds \$
		Zakat fund \$	Building fund \$	Care & Share fund \$	Other funds \$			
CPF contribution & SDL & penalty	9,061	-	-	9,016	-	9,016	18,077	9,431
Depreciation	34,860	-	-	104,462	-	104,462	139,322	287,140
Financial assstancies	1,392	9,005	-	-	-	9,005	10,397	4,671
Foreign workers levy	-	-	-	6,612	-	6,612	6,612	8,184
General expenses	154	-	-	-	17	17	171	-
Gifts, sponsorship & long service awards	4,619	-	-	-	-	-	4,619	120
Hydroponics	4,582	-	-	-	-	-	4,582	-
Insurance	286	-	-	-	-	-	286	168
Meals & refreshments	2,820	-	-	-	-	-	2,820	16,302
Medical expenses	-	-	-	212	-	212	212	416
Other expense	171	-	-	-	-	-	171	1,714
Other project expenses	18,770	-	-	-	-	-	18,770	14,749
Postage,printing & stationery	1,238	-	-	826	-	826	2,064	2,697
Professional fees	19,969	-	-	2,218	-	2,218	22,187	24,056
Rental	-	-	-	-	131,770	131,770	131,770	138,569
Repair & maintenance	19,028	-	-	19,028	-	19,028	38,056	49,472
Resident's expense	11,615	760	-	27,306	14,930	42,996	54,611	14,449
Salaries & bonuses & leave	18,536	-	-	122,407	-	122,407	140,943	80,147
Security	39,002	-	-	35,002	-	35,002	74,004	56,912
Telecommunication	1,865	-	-	-	-	-	1,865	1,416
Training	-	-	-	1,185	-	1,185	1,185	14,268
Transportation & travelling	2,376	-	-	-	-	-	2,376	1,744
Utilities	9,185	-	-	9,185	-	9,185	18,370	17,187
Total cost of charitable activities	199,529	9,765	-	337,459	146,717	493,941	693,470	743,812

CASA RAUDHA WOMEN HOME
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2017

EXPENDITURES (continued)

Governance costs

General fund \$	2017				Total restricted funds \$	2016		
	Unrestricted					Total funds \$	Total funds \$	
	Zakat fund \$	Building fund \$	Care & Share fund \$	Other funds \$				
Advertising & promotion	963	-	-	-	-	963	941	
Audit Fees	5,035	-	-	-	-	5,035	4,200	
Bank charges	406	-	-	-	-	406	8,186	
Books & periodicals	92	-	-	-	-	92	81	
CPF contribution & SDL & penalty	20,746	-	-	-	-	20,746	13,826	
Depreciation	139,323	-	-	-	-	139,323	35,893	
Financial & accounting services	14,284	-	-	-	-	14,284	13,632	
Foreign workers levy	1,653	-	-	-	-	1,653	2,046	
Gifts, sponsorships & long service award	1,819	-	-	-	-	1,819	548	
Hydroponics	441	-	-	-	-	441	-	
Insurance	1,002	-	-	-	-	1,002	588	
Meals & refreshments	2,879	-	-	-	-	2,879	2,218	
Medical expenses	752	-	-	-	-	752	618	
Office supplies	1,055	-	-	-	-	1,055	1,352	
Other expense	1,287	-	-	-	-	1,287	501	
Other project expenses	45	-	-	-	-	45	629	
Postage, printing & stationery	2,943	-	-	-	-	2,943	2,881	
Professional fees	23,972	-	-	-	-	23,972	10,197	
Property, plant & equipment expense off	3,343	-	-	-	-	3,343	2,772	
Rental	-	-	-	24,707	24,707	24,707	25,982	
Repair & maintenance	15,027	-	-	-	-	15,027	26,712	
Resident's expense	2,114	-	-	-	-	2,114	345	
Salaries & bonuses & leave	160,637	-	-	-	-	160,637	113,167	
Staff welfare	3,253	-	-	-	-	3,253	1,793	

CASA RAUDHA WOMEN HOME
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2017

EXPENDITURES (continued)
Governance costs
Subscription
Telecommunication
Training
Transportation & travelling
Utilities
Total governance costs

	2017					Total funds \$	Total funds \$
	Unrestricted	Restricted funds					
General fund \$	Zakat fund \$	Building fund \$	Care & Share fund \$	Other funds \$	Total restricted funds \$		
EXPENDITURES (continued)							
Governance costs	-	-	-	-	-	-	429
Subscription	550	-	-	-	-	550	404
Telecommunication	674	-	-	-	-	674	4,033
Training	1,455	-	-	-	-	1,455	1,758
Transportation & travelling	6,560	-	-	-	-	6,560	6,138
Total governance costs	412,310	-	-	-	24,707	24,707	437,017
							281,870

CASA RAUDHA WOMEN HOME
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2017

	Unrestricted	2017					2016	
		Restricted funds					Total restricted funds \$	Total funds \$
		General fund \$	Zakat fund \$	Building fund \$	Care & Share fund \$	Other funds \$		
TOTAL EXPENDITURES	733,564	9,765	-	337,459	179,660	526,884	1,260,448	1,106,040
NET INCOME / (LOSS)	143,137	5,985	-	(337,459)	66,928	(264,546)	(121,409)	512,889
<u>Reconciliation of funds</u>								
Total funds brought forward	4,594,201		-	-	448,855	60,041	508,896	5,103,097
Transfers	-		-	-	-	-	-	-
Total funds carried forward	4,737,338	5,985	-	111,396	126,969	244,350	4,981,688	5,103,097

**CASA RAUDHA WOMEN HOME
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2017**

	Note	2017	2016
		\$	\$
CASH FLOW FROM OPERATING ACTIVITIES			
Net (loss) / income before tax expense		(121,409)	512,889
Adjustments for :			
Depreciation	4	348,306	358,926
Profit income from term deposits		(25,570)	(43,324)
Operating cash flows before changes in working capital		<u>201,327</u>	<u>828,491</u>
Changes in working capital:			
Decrease in other receivables		(187,627)	(5,415)
Increase / (decrease) in other payables		8,087	(118,597)
NET CASH FLOWS GENERATED FROM OPERATING ACTIVITIES		<u>21,787</u>	<u>704,479</u>
INVESTING ACTIVITIES			
Purchase of property, plant and equipment	4	(58,500)	(19,991)
Placement of fixed deposits		(701,133)	49,770
Profit income from term deposits		25,570	43,324
NET CASH FLOWS (USED IN) / GENERATED FROM INVESTING ACTIVITIES		<u>(734,063)</u>	<u>73,103</u>
NET (DECREASE) / INCREASE IN CASH AND CASH EQUIVALENTS		<u>(712,276)</u>	<u>777,582</u>
CASH & CASH EQUIVALENTS AT BEGINNING OF YEAR		1,819,519	1,041,937
CASH & CASH EQUIVALENTS AT END OF YEAR	7	<u>1,107,243</u>	<u>1,819,519</u>

CASA RAUDHA WOMEN HOME

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

These notes from an integral part of and should be read in conjunction with the accompanying financial statements.

1 General information

Casa Raudha Women Home (“the Society”) is registered under the Societies Act, Chapter 311 on 26th February 2008. The Society is domiciled in the Republic of Singapore. Its Unique Entity number (UEN) is T08SS0051C.

The Society is an approved charity under the Charities Act, Cap.37 and an Institution of Public Character (IPC). Its present IPC status is effective from 1 September 2016 to 31 May 2018.

The principal activities of the Society are to provide immediate care, shelter and protection for the abused and homeless women. There have been no significant changes in the nature of these activities.

The postal address of the Society is Jurong Point Post Office, PO Box 455, Singapore 916416.

2 Basis of preparation and accounting policies

Statement of Compliance

The financial statements have been prepared in accordance with the Charities Accounting Standards (CAS) issued by the Accounting Standards Council of Singapore. The Society is also subject to the provisions of the Charities Act, Cap 37.

Basis of Preparation

(i) Functional and presentation currency

The financial statements are expressed in Singapore Dollars (\$), which is the Society's functional and presentation currency.

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

(ii) Basis of measurement

The financial statements have been prepared on historical cost convention except as described in the accounting policies that follow.

In the process of applying the Society's accounting policies in the preparation of financial statements in conformity with CAS requires management to exercise its judgements, certain critical accounting estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources and disclosure of contingent assets and liabilities at the reporting date, and the amounts of income and expenses during the financial year. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Although these estimates are based on Management Committee's best knowledge of the current events and actions, actual results may ultimately differ from those estimates.

The areas involving a higher degree of judgment or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in Note 3.

Revenue Recognition

Income (both for income and endowment funds) is recognised in the statement of financial activities when the effect of a transaction or other event results in an increase in the Society's net assets. Income is recognised when the following 3 factors are met:

(i) Entitlement

The Society has control over the rights or other access to the resource, enabling the Society to determine its future application.

(ii) Certainty

It is probable that the income will be received; and

(iii) Measurement

The amount of the income can be measured by the Society with sufficient reliability.

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

Donations, corporate sponsorship and zakat

Income from donations from individuals, corporate sponsorship and zakat are accounted for when received, except for committed donations and corporate cash sponsorship that are recorded when the commitments are signed.

Grants

Grants including those for the acquisition of property, plant and equipment are recognised as income when there is evidence of entitlement, which will normally exist when the grant is formally expressed in writing. Where entitlement is demonstrable and no conditions are attached, such promises are recognised as income once the criteria of certainty and measurement are met.

Membership fees

Revenue received from fees is recognised on an accrual basis.

Profit from term deposits

Profit from term deposits is recognised on a time proportion basis using the effective profit method.

Property, plant and equipment

Items of property, plant and equipment are measured at cost less accumulated depreciation. All items of property, plant and equipment are initially recorded at cost.

The initial cost of property, plant and equipment comprises its purchase price, including legal and brokerage fees, import duties and non-refundable purchase taxes, after deducting trade discounts and rebates. It also comprise of any direct attributable costs of bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

In situations where it can be clearly demonstrated that the expenditure has resulted in an increase in the future economic benefits expected to be obtained from the use of an item of property, plant and equipment beyond its originally assessed standard of performance, the expenditure is capitalised as an additional cost of property, plant and equipment.

Individual asset items in excess of \$1,000 are capitalised when acquired.

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

Depreciation is charged so as to allocate the cost of assets less their residual values over their estimated useful lives, using the straight-line method. The following annual rate is used for the depreciation of property, plant and equipment:

Leasehold improvements	9 years
Office equipment	3-5 years
Furniture and fittings	9 years

The residual values and useful lives of property, plant and equipment are reviewed and adjusted as appropriate, at each statement of financial position date. The effects of any revision of the residual values and useful lives are included in the statement of financial activities for the financial year in which the changes arise.

Fully depreciated assets still in use are retained in the financial statements.

Subsequent expenditure relating to property, plant and equipment that have already been recognised is added to the carrying amount of the asset only when it is probable that future economic benefits associated with the item will flow to the Society and the cost of the item can be measured reliably. Cost of day-to-day servicing of an item of property, plant and equipment such as repairs and maintenance is normally charged to the statement of financial activities in the period in which the costs are incurred.

On disposal of an item of property, plant and equipment, the difference between the net disposal proceeds and its carrying amount is taken to the statement of financial activities.

Financial assets

Classifications

The Society classifies its financial assets in the following categories: loans and receivables. The classification depends on the purpose for which the assets were acquired. Management depends the classification of its financial assets at initial recognition and re-evaluates this designation at every reporting date.

Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. They are classified as current assets, except those expected to be realised later than 12 months after the statement of financial position date which are classified as non-current assets. Loans and receivables comprises of trade and other receivables, fixed deposits and cash and cash equivalents.

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

Recognition and derecognition

Financial assets are recognised when, and only when, the Society becomes a party to the contractual provisions of the financial instrument. Usual purchases and sales of financial assets are recognised on trade-date – the date on which the Society commits to purchase or sell the asset.

A financial asset is derecognised when the contractual rights to receive cash flows from the assets have expired or have been transferred and the Society has transferred substantially all risks and rewards of ownership.

Measurement

When financial assets are recognised initially, they are measured at the transaction price excluding transaction costs, if any, which shall be recognised as expenditure immediately in the statement of financial activities.

Impairment

The Society assesses at each reporting date whether there is objective evidence that a financial asset or group of financial assets is impaired.

An allowance for impairment of loans and receivables, including other receivables, is recognised when there is objective evidence that the Society will not be able to collect all amounts due according to the original terms of the receivables and investments. Significant financial difficulties of the debtor, probability that the debtor will enter bankruptcy or financial reorganisation, and default or delinquency in payments is considered indicators that the receivable is impaired. The amount of the allowance is the difference between the asset's carrying amount and the present value of estimated future cash flows, discounted at the original effective interest rate. The amount of the allowance for impairment is recognised in the statement of financial activities.

If, in subsequent period, the amount of an impairment loss decreases and the decrease can be related objectively to any event occurring after the impairment was recognised, the previously recognised impairment loss will be reversed. Any reversal, however, shall not exceed what the carrying amount would have been had the impairment not been recognised previously. The reversed amount shall be recognised in the statement of financial activities immediately.

Trade and other receivables

Trade and other receivables, excluding prepayments, are initially recognised at their transaction price, excluding transaction costs, if any. Transaction costs are recognised as expenditure in the statement of financial activities. Prepayments are initially recognised at the amount paid in advance for the economic resources expected to be received in the future.

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

Subsequent to initial recognition, trade and other receivables, excluding prepayments, are measured at cost less any accumulated impairment losses. Prepayments are measured at the amount paid less the economic resources received or consumed during the financial period.

Cash and cash equivalents

Cash and cash equivalent comprises of cash at banks, on hand and short-term deposits, highly liquid investments that are readily convertible to known amount of cash which are subject to insignificant risk of changes in value.

Trade and other payables

Trade and other payables, excluding accruals, are recognised at their transaction price excluding transaction costs, if any, at both initial recognition and subsequent measurement. Transaction costs are recognised as expenditure in the statement of financial activities as incurred. Accruals are recognised at the best estimate of the amount payable.

Provision for other liabilities and charges

Provisions are recognised when the Society has a present obligation (legal or constructive) as a result of a past event, it is probable that the Society will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the statement of financial position date, taking into account the risks and uncertainties surrounding the obligation. Where a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows.

When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, the receivable is recognised as an asset if it is virtually certain that reimbursement will be received and the amount of the receivable can be measured reliably.

Contingencies

Contingent liabilities are not recognised in the financial statements. They are disclosed unless the possibility of an outflow of resources embodying economic benefits is remote. A contingent asset is not recognised in the financial statements but disclosed when an inflow of economic benefit is probable.

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

Operating lease

Leases are classified as operating leases when the lessor effectively retains substantially all the risks and benefits of ownership of the leased item. Operating lease payments are recognised as an expense in the statement of financial activities on a straight-line basis over the lease term.

The aggregate benefit of incentives provided by the lessor is recognised as a reduction of rental expense over the lease term on a straight-line basis.

Expenditures

Expenditures are recognised in the statement of financial activities once the goods or services have been delivered or rendered. Expenditure on performance-related grants are recognised to the extent the specified services or goods have been provided. Expenditures in the statement of financial activities are classified under the costs of generating funds, cost of charitable activities, and governance costs.

Classification

Cost of generating funds

All cost associated with generating income from all sources other than from undertaking charitable activities are included under cost of generating funds.

Cost of charitable activities

All resources applied in undertaking activities to meet the Society's charitable objectives are classified under cost of charitable activities.

Governance costs

Costs incurred in respect of governance arrangements which relate to the general running of the Society, activities that provide the governance infrastructure, which allows the Society to operate, and to generate the information required for public accountability and costs incurred in relation to strategic planning processes that contribute to future development of the Society are classified under governance costs.

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

Allocation of costs

Where appropriate, expenditures which are specifically identifiable to each costs classifications are allocated directly to the type of costs incurred. Where apportionment between each costs classification is necessary, the following apportionment bases are applied:

- Usage
- Per capita (i.e. on the number of people employed within an activity) ;
- Floor area occupied by an activity; and
- On time basis.

Employee compensation

Defined contribution plans

Defined contribution plans are post-employment benefit plans under which the Society pays fixed contributions into separate entities such as the Central Provident Fund ("CPF"), on a mandatory, contractual, or voluntary basis. The Society has no further payment obligations once the contributions have been paid. The Society's contribution to defined contribution plans are recognised as employee compensation expenses when they are due.

Employment leave entitlement

Employment entitlements to annual leave are 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 statement of financial position date.

Related party

A related party is a person or entity that is related to the Society:

(a) A person or a close member of that person's family is related to a Society if that person:

- (i) has control or joint control over the Society;
- (ii) has significant influence over the Society; or
- (iii) is a member of the key management personnel of the Society or of a parent of the Society.

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

- (b) An entity is related to a Society if any of the following conditions applies:
- (i) The entity and the Society are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
 - (ii) The entity is an associate or joint venture of the Society (or an associate or joint venture of a member of a group of which the Society is a member) and vice versa.
 - (iii) The entity and the Society are joint ventures of the same third party.
 - (iv) The entity is a joint venture of a third entity and the Society is an associate of the third entity and vice versa.
 - (v) The entity is a post-employment benefit plan for the benefit of employees of either the Society or an entity related to the Society. If the Society is itself such a plan, the sponsoring employers are also related to the Society.
 - (vi) The entity is controlled by a person identified in (a).
 - (vii) A person identified in (a)(i) 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).
 - (viii) The entity, or any member of a group of which it is part, provides key management personnel services to the reporting entity or to the parent of the reporting entity.

Events after reporting date

Post year-end events that provide additional information about the Society's position at the reporting date (adjusting events) are reflected in the financial statements. Post year-end events that are not adjusting events are disclosed in the notes to the financial statements when material.

3 Critical Accounting Estimates, Assumptions and Judgments

Estimates, assumptions and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The Management Committee are of the opinion that there are no critical judgements (other than those involving estimates) that have significant effect on the amounts recognised in the financial statements.

Key sources of estimation uncertainty

The key assumptions concerning the future, and other key sources of estimation uncertainty at the reporting date, that have significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year, are discussed below.

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

Allowance for impairment of receivables

The Society reviews the adequacy of allowance for impairment of receivables at each closing by reference to the ageing analysis of receivables, and evaluate the risks of collection accordingly to the credit standing and collection history of individual customer. If there are indications that the financial position of a customer has deteriorated resulting in an adverse assessment of his risk profile, an appropriate amount of allowance will be provided.

Estimated useful life of property, plant and equipment

The Society reviews annually the estimated useful lives of property, plant and equipment based on factors such as business plans and strategies, expected level of usage and future technological developments. It is possible that future results of operations could be materially affected by changes in these estimates brought about by changes in the factors mentioned.

4 Property, plant & equipment

	Leasehold improvements \$	Office equipment \$	Furniture and fittings \$	Total \$
Cost				
Balance as at 1 January 2016	3,151,638	25,413	8,000	3,185,051
Additions	-	6,295	13,696	19,991
Balance as at 31 December 2016	3,151,638	31,708	21,696	3,205,042
Additions	3,870	1,980	52,650	58,500
Balance as at 31 December 2017	3,155,508	33,688	74,346	3,263,542
Accumulated Depreciation				
Balance as at 1 January 2016	1,353,238	20,330	3,564	1,377,132
Charge for the year	350,182	6,342	2,402	358,926
Balance as at 31 December 2016	1,703,420	26,672	5,966	1,736,058
Charge for the year	343,605	1,309	3,392	348,306
Balance as at 31 December 2017	2,047,025	27,981	9,358	2,084,364
Carrying amount as at 31 December 2017	1,108,483	5,707	64,988	1,179,178
Carrying amount as at 31 December 2016	1,448,218	5,036	15,730	1,468,984

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

5 Fixed deposits

	2017	2016
Fixed deposits	\$2,451,363	\$1,750,230

The fixed deposits yield fixed and bonus profit payments of 0.5 % to 1.35% (2016: 0.70 % to 1.35%) per annum and with a maturity period of 6 to 12 months (2016: 6 to 12 months).

6 Other receivables and deposits

	2017	2016
Other receivables	\$242,395	\$63,417
Deposits	\$51,960	\$42,960
Prepayments	\$686	\$1,037
	\$295,041	\$107,414

7 Cash and cash equivalents

	2017	2016
Cash in hand	\$1,795	\$1,795
Cash at banks	\$326,789	\$590,077
Short-term deposits	\$778,659	\$1,227,647
	\$1,107,243	\$1,819,519

The short-term deposits yield fixed and bonus profit payments of 0.2% to 1.1% (2016: 0.20% to 1.15%) per annum and with a maturity period of 1 to 3 months (2016: 1 to 3 months).

8 Other payables and accruals

	2017	2016
Accruals	\$37,017	\$34,100
Interest income received in advance	\$14,120	\$8,950
	\$51,137	\$43,050

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

9 Funds

	Unrestricted	Restricted funds				Total funds	
	General fund \$	Zakat fund \$	Building fund \$	Care & Share fund \$	Other funds \$		
Balance as at 1 January 2016	2,731,609	-	1,593,946	220,577	44,076	1,858,599	4,590,208
Net income for the year	268,646	-	-	228,278	15,965	244,243	512,889
Transfers	1,593,946	-	(1,593,946)	-	-	(1,593,946)	-
Balance as at 31 December 2016	4,594,201	-	-	448,855	60,041	508,896	5,103,097
Net income / (loss) for the year	143,137	5,985	-	(337,459)	66,928	(264,546)	(121,409)
Balance as at 31 December 2017	4,737,338	5,985	-	111,396	126,969	244,350	4,981,688

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

9 Funds (continued)

Unrestricted – General fund

Unrestricted general funds are expendable at the discretion of the management committee in furtherance of the Society's objects.

Restricted funds

Restricted funds are funds subject to specific trusts, which may be declared by the donor(s) or with their authority or created through legal process, but still within the wider objects of the Society.

As at reporting date, the Society has the following restricted funds:

Zakat fund

This represents obligatory contributions received from Muslims. Zakat received is allocated to four asnaf i.e. fisabillillah (in the way of God), fakir (poverty stricken), miskin (poor), and riqab (individuals needing scholarships, grants, bursaries).

Building fund

The fund was raised to meet with the improvement works on the existing 4-storey building and to refurbish it with furniture and fittings in order to meet with Building Control Authority criteria and allow occupancy for the Society's beneficiaries.

Care and Share fund

The Care and Share fund is a matching grant of one dollar for every donation dollar raised by the centre provided by the Government in celebration of SG50 to build capabilities and capacities of the social service sector.

Other funds

This fund was established to assist women to take up self-development courses/life skills that could improve their lives and to also assist their children in their studies and moral development. Unless specifically indicated, fund balances are not represented in any specific accounts, but are represented by all assets and liabilities of the Society.

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

10 Transfers between funds

The cost of the leasehold improvements, which were funded by grants and donations received for the Building fund, were transferred to unrestricted – General fund upon completion of the leasehold improvements by end of the reporting periods. Depreciation relating to the leasehold improvements has been charged against the General fund to reduce the balance of the fund over the useful life of the leasehold improvements.

Based on the conditions specified in the Society's appeal letters to their donors, any balance remaining in the Building fund will subsequently be channelled to Unrestricted – General fund to support the Society's daily operations and its residents. This will be done once the total costs of the leasehold improvements had been finalised and agreed upon.

The Management Committee resolved and passed a Resolution dated 28th May 2016 unanimously in agreement to the closure of the Building fund as the total costs of the leasehold improvements had been finalised and completed. It was agreed to transfer the balance of the Building fund to the Unrestricted – General fund to be utilised for general operating and overhead expenses.

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

11 Related party transactions

Parties are considered related if one party has the ability, directly or indirectly, to control the other party, or exercise significant influence over the other party in making financial and operating decisions. Parties are also considered to be related party if they are subject to common control or common significant influence. Related parties may be individuals or corporate entities.

In addition to the information disclosed elsewhere in the financial statements, the following transactions took place between the Society and related parties at terms agreed between the parties:

Significant transactions with related parties:

	2017	\$1,095
Donations via CuRo	\$14,000	\$1,000
Expenses paid on behalf of Casa Raudha Limited	\$1,095	-

12 Key management personnel compensation

Key management personnel refers to the Manager of the Society who is the spouse of the President of the Society. Included in the staff salaries and related costs are the compensation of the key management personnel, as follows:

	2017	2016
Short-term benefits		
Staff salary and bonuses	\$91,911	\$78,883
Transportation allowance	\$360	-
Defined contribution plans		
Employer's CPF contribution	\$12,633	\$11,072
Total	\$104,904	\$89,955

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

The number of key management personnel in remuneration bands is as follows:

	2017	2016
Remuneration band		
Between \$50,000 to \$100,000	1	1
Between \$100,001to \$150,000	-	-

12 Employee benefits

	2017	2016
Short-term benefits		
Staff salary and bonuses	\$340,045	\$214,594
Medical fees	\$964	\$1,034
	<hr/> \$341,009	<hr/> \$215,628
Defined contribution plans		
Employer's CPF contribution	\$45,080	\$26,710
	<hr/> \$386,089	<hr/> \$242,338

13 Loans

During the financial year, no loans were given to any employee, management committee member or any other parties.

14 Tax-exempt receipts

During the financial year, the Society issued tax-exempt receipts for donations collected amounting to \$142,222 (2016: \$203,904).

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

15 Income tax

The Society is an approved charity organisation under the Charities Act, Chapter 37. It is also an IPC under the Income Tax Act, Chapter 134. No provision for taxation has been made in the financial statements as the Society is exempt from income tax in accordance with the provisions of the Income Tax Act, Chapter 134.

16 Operating lease commitments

At the end of the financial year, the Society was committed to making the following lease rental payments under non-cancellable operating leases for office premises:

	2017	\$1,095
Not later than one year	\$161,880	\$216,515
Later than one year but not later than 5 years	<u>\$202,650</u>	<u>\$346,423</u>

17 Donations/grants and sponsorship to other charities

The Society did not provide any donations/grants and sponsorship to other charities during the financial year.

18 Fundraising income and expenses

	2017	\$1,095
Gross donations	\$111,438	\$1,000
Direct cost of fundraising expenses	<u>\$(24,525)</u>	<u>\$(27,217)</u>
Percentage of direct fundraising expenses over gross donations	22%	22.59%

19 Overseas expenses

Included in the statement of financial activities are expenditures spent overseas as follows:

	2017	2016
Training costs	-	\$4,673
Support costs (Airfare, accommodation, insurance, food and transport)	-	\$14,714

Notes to the Financial Statements

Accounting policies and explanatory notes to the financial statements for the year ended 31 December 2017

20 Contingent liability

The Society has leases office premise where its lease requires it to reinstate the premise at the end of the lease. The eventual costs relate to the restoration of the alterations made to the premise.

As at reporting date, contingent liability is not recognised in the Statement of Financial Position because there is significant uncertainty at that date as to the necessity for the Society to make payments in respect of them.

21 Authorisation of financial statements

The financial statements of the Casa Raudha Women Home (the "Society") for the financial year ended 31 December 2017 were authorised for issue in accordance with a resolution of the Management Committee on 22 February 2018.

PARTNERS



Majlis Ugama Islam Singapura
(Islamic Religious Council of Singapore)



Ms & Mrs Malay
International
Pageant

Muslim Cabin
Crews

Persatuan
Amanah dan
Ibadah (PADI)

Tasek Jurong
Limited

Mosques in
Singapore

All valued volunteers

DONORS

A Rohim Noor Laila LLP	Mohamed Rafi
Andrew Eric Hartley	Moeez H Nakhoda
Arfat Beebee Noor Mohamed Latiff	Omar Bin Mohd Yusoff
Asia Brokers Asset Managers Charity Ltd	Ong Henry
Azmoon Bin Ahmad	Queens' Bridal Couture & Event Management
Bank of Singapore Limited	Shamin H Dhilawala
Bona Technologies Holdings Pte Ltd	Shabbir Hassanbhai
Chong Yoon Chou	SME CENTRE @ SMCCI PTE LTD
Fareed Husain Yusuf Kagda	SSA Consulting Group Pte Ltd
First State Investments (Singapore)	Sun Holdings Ltd
Hatim Fidahusein Nakhoda	Suhaimi Salleh
Jumain Sataysfaction Pte Ltd	SVY Anaesthetics Pte Ltd
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Lawrence Leow Chin Hin	Yeo Yiyian
Latipah Bte Mohd Noor	Zhulkarnain Abdul Rahim
Mahiran Abdul Rahman	Other contributors
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Mohamed Salleh S/O Kadir MSM	Mosques Contributors for Friday Collections

CasaRaudha
WOMEN HOME



ROS Registration No. :
1003/2008

Charity Registration.:
IPC000643

Unique Entity No.: T08SS0051C

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(Policy Quality)

