

Eagles Mediation & Counselling Centre



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About EMCC

VISION AND MISSION

EMCC's vision is to bring hope to relationships. Its mission is to enable people to effectively manage personal, marital, family and organisational challenges and conflicts.

ABOUT EMCC

Eagles Mediation & Counselling Centre (EMCC) is one of the region's foremost organisations that pioneered family mediation and training, and is one of the few agencies with the expertise to provide integrative services in mediation and psychotherapy. It is a full member of the National Council of Social Service (NCSS) and an approved Institution of Public Character (IPC).

Since its establishment in 1997, EMCC has always endeavoured to be true to its vision – bringing hope to broken relationships through its counselling and mediation services.

EMCC is also actively developing upstream initiatives towards prevention and early detection of psychoemotional and relational problems. These include training, public seminars, school talks, in-company training, community outreach programmes, resource development, among others.

EMCC was started by Dr John Ng who returned from his doctorate studies in Northwestern University, USA, in mid-1993 and was motivated to help mend strained and broken relationships. With the help of people who shared his passion, Eagles Mediation Services (EMS) was formed in 1996 as an arm of Eagles Communications and started its family mediation service.

EMS was renamed Eagles Mediation & Counselling Centre (EMCC) in August 1997. It was incorporated and set up its operations at Temasek Polytechnic in October 1997.

EMCC'S SERVICES

Counselling

Family Therapy
Couple Therapy
Individual Therapy
School Counselling
Employee Assistance Programme
Trauma and Crisis Intervention

Marriage Preparation Programme Support Group Clinical Supervision

Mediation

Marital & Divorce Disputes Workplace Disputes Community, Family and other Relational Disputes

Training & Education

Mediation
Peer Mediation
Conflict Management
Para-counselling
Psycho-emotional & Relational Well-being
Anger Management
Stress Management
Parenting & Fathering
Peacemaking Skills for Parents

FUNDING

EMCC is funded through public donations and can issue tax deduction receipts of 2.5 times the amount of the donation to our donors. We also receive project funding from Community Chest.

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Management Committee Members

Honorary Chairman Dr Kenny Tan Ban Leong

Honorary Vice Chairman Dr John Ng Swee Kheng

Honorary Secretary Mr Benny Ong Hock Siong

Honorary Treasurer Mr Francis Loo Sin Chong

Charity and Trustee Information

Charity Registration Number: 001334

ROS Registration Number: ROS 0249 / 1997 /WEL

IPC Number: IPC000208

Unique Entity Number: UEN S97SS0164E

Registered Address: 177 River Valley Road,

#05-19 Liang Court (Level M5)

Singapore 179030

Banker DBS Bank

Auditor D Arumugam & Co.

Certified Public Accountants

190 Middle Road

#10-03 Fortune Centre Singapore 188979

Corporate & Individual Donors

EMCC board and staff wish to express our deepest appreciation to the following organisations and individuals, and a few who have chosen to remain anonymous for their generous donations to EMCC during the year.

ORGANISATIONS

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CHEN QINQIN

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CHONG AI SIM GINA

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CHONG SIEW CHIEN FRANCES

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CHUA BUAN HER

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CHUA MUI LENG

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CHUAH BEE BAH

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FI DWIN

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FAN RFN RAY

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HENRY SUSENO NILAM

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YOON LAY BENG ZHOU YONGCHANG

YONG SHAN CHI

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Message by Honorary Chairman Dr Kenny Tan

Last year was a year of blessings for EMCC. We celebrated 15 years of serving the community with our integrative counselling and mediation services and vision of bringing Hope to Relationships.

About 150 guests came to support and share with us the achievements of EMCC at our 15th Anniversary Dinner on November 1, 2012. It was a testament to the hard work and dedication of founder Dr John Ng, the staff and Management Committee members of EMCC who gave of their best since EMCC's establishment in 1997.

We are honoured to have Associate Professor Ho Peng Kee, former Senior Minister of State for Law and Home Affairs, as our new patron. He has been very supportive and is also an advocate for mediation, a passion shared by EMCC.

Last year EMCC served more than 2,500 people through our services and workshops/talks. Besides mediation and counselling, EMCC is gaining ground in its provision of upstream initiatives such as parenting through our Father-Teen Conflict Resolution workshops and talks.

We are grateful that we could start the year off with a strong boost to our finances -- we received \$200,000 from the President's Challenge 2011. The disbursement was announced and received in January 2012.

We are also blessed that the Tote Board funding of more than \$380,000 enabled us to subsidise our counselling fees for clients from low-income families who could not afford our professional fees.

The great news for us is that we ended our financial year with a net surplus of \$300,000.

This is going into our cash reserves and will help us deal with the new challenges ahead.

In terms of community work, our partnerships with the Ministry of Social and Family Development/Dads for Life, Social Service Training Institute and Ministry of Law/Community Mediation Centre are going strong. We expect to work more closely with them and provide more workshops to the community this year.

EMCC believes in constantly upgrading our service delivery to our clients. Last year we invested in an online counselling evaluation tool to use client feedback to help us provide better service. We also encourage staff to upgrade their skills and knowledge and are happy to be sending counselling staff overseas this year for training.

Once again, we are greatly honoured to have the strong support of all Management Committee members, staff, donors and our community partners. We look forward to your continued support to help us transform the troubled lives of families, couples and individuals in these stressful times.



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Message by General Manager Benjamin Chan

The year 2012 was a year with many special memories for us all at EMCC, especially our 15th Anniversary celebrations on November 1, 2012 which helped all stakeholders count the blessings that God has bestowed on EMCC.

Last year we made significant progress in impacting lives through our professional services -- mediation, counselling and Marriage Preparation Programme. We served 448 cases in 2012, an increase of 16%.

A total of 658 people were served, a slight drop from the 2011 number. This was due to fewer cases of mediation which EMCC handled at the Tribunal for Maintenance of Parents.

Over at the upstream end, we have also seen a greater impact with 37 workshops/talks held, an increase of 19%. These activities helped us to reach 143% more people (1,905), especially at public events where our founding chairman, Dr John Ng was a key speaker at these national parenting events.

Total number of cases and workshops in 2012

Total for all services	2011	2012	Change
Total Cases	385	448	16.4%
Total Beneficiaries	659	658	-0.2%
Total Sessions	1284	1585	23.4%
Training & Education	2011	2012	Change
Training & Education Total Workshops	2011 31	2012 37	Change 19.4%
			J



We have broadened our reach by linking up with more partners. For instance, besides conducting workshops for the public at our own premises at Liang Court, we now conduct workshops with the Social Service Training Institute for the entire social service sector.

We also organise dedicated workshops for staff of the Ministry of Social and Family Development (MSF) at our premises.

Through this past year, we have seen a complete change of staff team. Though difficult for a season, we have moved from strength to strength and I can gladly say that we have transformed into a stronger team now.

Finally, I would like to record our sincere gratitude to the many sponsors, donors, associates and volunteers for your support throughout. It is with your significant contribution that we were able to serve our clients and end our financial year on a positive note.

Mediation

BRINGING MEDIATION AND MEDIATION SKILLS TRAINING TO THE COMMUNITY

Mediation is a key service EMCC provides to the community to enhance and nurture the culture of holistic dispute resolution.

It is a voluntary and confidential assisted negotiation process to resolve disputes with the help of a neutral professional mediator. Mediation is a cost-effective, time-saving and non-adversarial way to resolve disputes that has proven to be a highly successful alternative to litigation.

EMCC's mediation and counselling services are the components of our integrative approach to serve families in crisis. EMCC is the only centre in Singapore that provides both services under one roof. This allows for seamless cross referral of clients between mediators and counsellors to best serve and meet the needs of our clients.

As part of our sustained commitment to community outreach as a charity, lower rates and subsidies were introduced in 2012. The intention was to encourage more families to come directly to our office to settle disputes without having to go through drawn-out court cases.

Overall, the number of mediation cases handled last year was 22, down 58% from the previous year. This was largely because fewer cases were mediated at the Tribunal for Maintenance of Parents (TMP).

Established in 1996, the TMP offers a legal option for aged parents to seek maintenance from children who are capable but unwilling to support them.

As TMP cases tended to have a much higher number of beneficiaries per case, the number of beneficiaries served by EMCC last year dropped 67% to 66.

Mediation cases handled in 2012

	2011	2012	Change
In-centre			
Cases	8	8	0.0%
Beneficiaries	37	16	-56.8%
Sessions	13	27	107.7%
Tribunal for Maintenance of Parents			
Cases	44	14	-68.2%
Beneficiaries	163	50	-69.3%
Sessions	47	16	-66.0%
Mediation total			
Total Cases	52	22	-57.7%
Total Beneficiaries	200	66	-67.0%
Total Sessions	60	43	-28.3%

Promoting mediation skills training to youths and professionals

Training in mediation skills meanwhile picked up momentum last year as the number of workshops increased 25% to 20.

EMCC started its mediation training collaboration last year with the Ministry of Law/Community Mediation Centre, whose primary function is to help develop a more harmonious community where social conflicts can be resolved amicably through mediation.

In the last quarter of 2012, three EMCC-CMC peer mediation workshops were conducted for school leaders at Chong Boon Secondary School, Anglo-Chinese School (Barker Road) and Victoria

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Mediation

School. The workshops focused on training and inspiring the students to take on the challenge to become peer mediators and peacemakers in schools.

Mediation Skills Workshops 2012

	2011	2012	Change
Mediation/Conflict Management Workshops & Conferences			
Workshops/Talks	16	20	25.0%
Beneficiaries	436	1550	255.5%
Training Hours	404	351	-13.1%

Linking up with frontline helpers and professionals

EMCC also promoted our mediation services and mediation training to faith-based organisations and community organisations such as Family Service Centres (FSC).

We conducted several conflict management workshops for faith-based organisations and are in talks with FSCs about referral of FSC clients to EMCC for mediation. We expect to see positive response in the near future.

Reaching out to the community

EMCC also worked to extend our reach to the community by offering intensive Family Mediation Workshops for those who are in daily contact with clients facing conflicts.

Since 2012, we commenced conducting twoday Family Mediation Introduction Workshops at the premises of the Social Service Training Institute(SSTI) for the social service sector. We continue to provide our advanced mediation training workshops for participants who had completed our in-house the basic course.

In addition, EMCC has been conducting Family Mediation Workshops for staff of the Ministry of Social and Family Development (former Ministry of Community Development, Youth and Sports).

MEDIATION HELPED DIVORCE COUPLE

EMCC's mediators were called to help a couple in the midst of divorce with the division of their matrimonial assets.

During the mediation process with Mr and Mrs Wang* (pseudonyms used to protect their identities) EMCC's mediators noticed that the couple was not able to communicate effectively as their emotions often were a stumbling block to discussions.



Their incessant conflicts would and continue to be detrimental to their children. EMCC's mediators encouraged the couple to reconsider how they were going to communicate with each other going forward.

They urged Mr and Mrs Wang to consider getting help in how to handle the raising of their children and communicating with each other after the divorce.

Besides helping the couple save time and money through mediation, EMCC was able to help move them beyond their immediate dispute.

EMCC staff were able to direct them to work at a less acrimonious relationship and make the well-being of their children a priority.

Counselling

RESTORING BROKEN LIVES AND RELATIONSHIPS

Counselling services have been and will continue to be EMCC's core platform for counsellors to journey alongside hurting families, couples and individuals during difficult periods in their lives.

In these stressful times, EMCC's counsellors and associate counsellors avail themselves to help clients understand themselves, their feelings, behaviour and relationships with the goal of enabling them to develop new coping skills to live more effectively.

In-centre counselling

Demand for in-centre cases come from clients calling us directly or contacting us through our website. We also receive referrals from clients who recommended our services to their friends and colleagues.

Last year EMCC saw a significant rise in the number of clients looking for help at our Social Services Hub at Liang Court and in schools. Incentre cases were up almost 50% to 281 and beneficiaries likewise reached 398.

EMCC counsellors have been seeing more families turning up for counselling services due to marriage breakdowns.

Counsellors also help children affected by their parents going through separation and divorce. The children need to address their sense of loss and grief as they undergo the pain of watching their parents leave them.

Parents are also sending their children to EMCC for counselling to address issues they face in

school, such as relationship problems, anger and depression.

Counselling cases handled in 2012

	2011	2012	Change
In-centre			
Cases	190	281	47.9%
Beneficiaries	281	398	41.6%
Sessions	520	679	30.6%
Enhanced STEP-UP			
Cases	55	51	-7.3%
Beneficiaries	55	51	-7.3%
Sessions	408	464	13.7%
National Junior College			
Cases	53	45	-15.1%
Beneficiaries	53	45	-15.1%
Sessions	165	207	25.5%
Total Cases	298	377	26.5%
Total Beneficiaries	389	494	27.0%
Total Sessions	1093	1350	23.5%

Serving students

EMCC has been providing counselling services to students through the Enhanced STEP-UP programme (ESU). This programme, in collaboration with our partner schools and the Ministry of Social and Family Development, involves face-to-face counselling work with atrisk students.

Our counsellors then help the at-risk students and their parents to process issues troubling the students with the aim of keeping the students in the school system.

Under the ESU programme last year, EMCC served 51 students, down 7.3%. However, the number of sessions conducted for the students in the four partner schools during this period increased 13.7% to 464.

Counselling

In addition, EMCC also served students studying in the National Junior College. The number of students helped last year was down 15.1% to 45 but the number of sessions increased 25.5% to 207.

In EMCC's experience, counselling as a form of intervention during a time of crisis has proven effective to help youths stay out of trouble and help families bond.

Earlier in the year, a concerned parent had approached EMCC for help for his teenage son. The youth was mixing with bad company and had been caught by the police for unlawful behaviour.

The youth had experienced problems in school and was suffering from low self-esteem. Unfortunately, he turned into a bully in his misguided pursuit of sense of justice.

The counselling sessions prepared the youth for what he needed to do to stay in school and do well in life. He changed his mindset about fighting and his ability to see things in the right perspective was very important for his own development.

The youth felt respected both during and after the sessions and was able to cope better with problems. It was during this time that he also saw that by his parents loved him and did not give up on him in his time of need.

Services for Corporations

EMCC has also been providing companies with counselling for their employees to help their workers cope with stress and other psychoemotional issues. Workers under emotional stress cannot function well at work or at home and this can lead to productivity losses.

Our counsellors also handled some trauma and crisis counselling for corporations. They went to the sites and attended to staff affected by the sudden death and accidents of their colleagues.

COUNSELLING HELPS DOMESTIC VIOLENCE WITNESS

As a child, Alice (pseudonym used to protect her identity) was helpless as she witnessed her father beating her mother again and again. She carried these invisible wounds from her childhood to her adulthood.

To make things worse, her father abandoned the family and her mother started having a number of boyfriends.



Alice's relationship with her mother deteriorated due to the constant fights between them. With low self-esteem and unhealed emotional wounds festering in her as she grew up, Alice became suicidal in her school days.

Now as a young working adult, Alice sought help with EMCC. After several sessions with our EMCC counsellor in which she talked in depth about her issues, she began to see things from other perspectives and became more compassionate.

There was a change in Alice's mindset towards the people she had conflict with, particularly her mother. As a result she did not agitate her mother as much and the fights at home lessened, showing signs of an improved relationship.

Marriage Journey

JOURNEYING FROM PRE-MARRIAGE AND BEYOND

The family unit is one of the most important basic structures of society, and EMCC has regrouped our services with an integrated approach under what is termed as "Marriage Journey" to help preserve this.

Under this concept, EMCC intends to journey with our clients from preparing them for marriage, during marriage, through the parenting years and even after the "empty nest" syndrome.

One of the key services under this is EMCC's Marriage Preparation Programme (MPP), also known as Beyond "I Do" for pre-marital couples. The topics covered in Beyond "I Do" include role relationship, in-law relationship, marital expectations, financial and family planning, parenting and sexual intimacy.

EMCC's MPP has become well established and many couples come to EMCC based on referrals from friends and others they know who had attended the programme.

With increasing demand, last year EMCC served 49 couples, up 40%. The number of sessions increased 46% to 192.

The Beyond "I Do" programme is followed by a Beyond Beyond "I Do" post-wedding workshop, 6 months to a year after the participants' weddings. This workshop aims to help newlywed couples who are trying to adapt to each other while settling into their new home.

Last year EMCC organised two post-wedding workshops for couples who had attended our pre-marital preparation sessions.

Marriage Preparation Programme cases in 2012

	2011	2012	Change
Cases	35	49	40.0%
Beneficiaries	70	98	40.0%
Sessions	131	192	46.6%

Serving fathers with children

To help parents handle the challenges in parenting, EMCC has been running a series of Father-Teen Conflict Resolution workshops for fathers with children in schools and in the community under the auspices of Fathers@Schools and Dads@Communities.

The workshops provide fathers with knowledge and insights on how to manage themselves when they are in conflict with their children.

This programme was first started in 2011 with the provision of 10 workshops in schools and was so popular that the number of workshops was doubled in the following year. It was also extended to serve fathers in the community at grassroots organisations such as Family Service Centres (FSCs), Residents' Committees, Community Clubs and religious organisations.

Last year EMCC served 333 fathers through our 15 Father-Teen Conflict Resolution workshops.

Father-Teen Conflict Resolution Workshops in 2012

	2011	2012	Change
Workshops	5	15	200.0%
Beneficiaries	60	333	455.0%
Training Hours	15	87	480.0%

Training & Education

EQUIPPING AND EMPOWERING MORE IN THE COMMUNITY

EMCC reaches out to various target groups – families, the community and corporations – through workshops and public education talks. These activities are part of EMCC's upstream initiatives aimed at prevention and early detection of psycho-emotional and relational problems.

The training areas covered mediation, conflict management, psycho-emotional health, premarital, marital and parenting topics.

These activities also helped EMCC to raise public awareness to perceive counselling and mediation as an effective means to manage conflicts in homes, work places and the community.

Last year, EMCC conducted a total of 37 workshops, an increase of 19% over the previous year. Of this, the number of mediation/conflict management workshops amounted to 20, an increase of 25%.

However, the number of beneficiaries served was up 256% to 1,550. This was due largely to opportunities for EMCC's Honorary Vice Chairman Dr John Ng to speak at two major parenting events on parent-teen conflict management.

The major events allowed EMCC to reach out to parents who were given copies of EMCC's booklets on managing parent-teen conflicts.

EMCC's two-day workshops on family mediation, basic and advanced mediation have become well established for some years already.

The mediation workshops give participants a general understanding and appreciation of the fundamental tools and skills needed for effective mediation.

Training & Education workshops/talks in 2012

	2011	2012	Change
Mediation/Conflict Management			
Workshops/Talks	16	20	25.0%
Beneficiaries	436	1550	255.5%
Training Hours	404	351	-13.1%
Father-Teen Conflict Resolution			
Workshops/Talks	5	15	200.0%
Beneficiaries	60	333	455.0%
Training Hours	15	87	480.0%
Others - psycho- emotional, marriage, parenting, etc			
Workshops/Talks	10	2	-80.0%
Beneficiaries	288	22	-92.4%
Training Hours	27	8	-70.4%
Total Workshops/Talks	31	37	19.4%
Total Beneficiaries	784	1905	143.0%
Total Training Hours	446	446	0.0%

Note: In 2012, EMCC's Honorary Vice Chairman Dr John Ng was the main speaker at 2 national conferences with attendance totalling 1,100 parents.

The workshops help social workers, case managers, mediators, family dispute resolution practitioners, psychologists, volunteers of social service organisations, educators and other professionals whose clients face conflict issues.

Our conflict management workshops (half-day and full-day) had been organised for staff of faith-based organisations, schools and non-profit organisations.

Training & Education

The workshop participants learnt practical conflict management skills to help themselves and others in their community to manage and recover from conflicts.

EMCC also made an effort to reach out to the younger generation of Singaporeans so they could learn peacemaking skills early.

Our peer mediation workshops (half-day or full-day) are targeted at school leaders who can help resolve conflicts among their peers in schools.

Other workshops last year dropped to 2 from 10 in the previous year. The two held were our Beyond Beyond "I Do" post-wedding workshops.

These workshops catered for couples and group participants of the Beyond "I Do" Marriage Preparation programme. They were facilitated sharing sessions for couples to learn from one another's experiences.

Last year more Father-Teen Conflict Resolution workshops were held as part of EMCC's upstream initiative.

Under the auspices of Fathers@Schools and Dads@Communities 15 workshops were held, an increase of 200%.

These workshops (half day) provide the opportunity for EMCC to reach out to working fathers with school age children and others who find it convenient to attend workshops at community organisations.

Our Father-Teen Conflict Resolution workshops are well-received. The focus of the workshop is to create awareness of conflict triggers, teach

participants effective strategies to manage conflict and enhance their parent-child relationships.

Topics include understanding types and levels of conflicts and strategies to de-escalate, manage and recover from conflicts.



Feedback from a father participant

"This workshop has helped me to understand the nature of conflicts and how I can prevent them or recover from them.

It also helped me to reflect on my parenting style and how I can improve as a father. It is useful not just for fathers facing problems in parenting but for any father who wants to do better in fathering. Strongly recommended."

> -- Lim Kok Hwee, Changkat Changi Secondary School, 22 September 2012

Partnerships

BRINGING SYNERGY TO COMMUNITY EFFORTS

As a non-profit operating in the community, EMCC values strategic partnerships which bring synergy to both EMCC and our partners. Such joint efforts help EMCC to broaden our reach and intensify our efforts to bring hope and help to troubled people and relationships.

Last year, EMCC worked actively with partners such as the Ministry of Social and Family Development (MSF), Social Service Training Institute (SSTI) and Ministry of Law/Community Mediation Centre (CMC).

EMCC has also been in active collaboration with the MSF in the ESU (Enhanced STEP-UP) programme, designed to support at-risk students.

Our experienced counsellors and associates worked closely with partner schools and parents of the students to address the problems and issues faced by such students.

EMCC started conducting several Family Mediation Workshops since last year at our Liang Court premises for staff of MSF who come into contact with clients facing conflict situations.

The training was to equip the MSF staff with knowledge on the nature and causes of conflicts and foundational mediation skills to resolve issues of interpersonal conflicts in the family, community and the workplace.

Another collaboration with MSF was with Dads for Life, the national movement launched in 2009 to inspire and involve all dads to play a more active role in their children's lives.

For Dads for Life, EMCC organised a number of Father-Teen Conflict Resolution workshops under the auspices of Fathers@Schools as well as Dads@Communities.

Another important partner of EMCC is the Social Service Training Institute (SSTI) which spearheads in implementing strategic training programmes gearing towards organisational excellence and the fulfilment of peopledevelopment goals.

Last year EMCC's two-day Family Mediation Course, highly aligned to SSTI's Social Service Competency Roadmaps, was offered twice at SSTI.

Participants who have successfully completed the course at SSTI may pursue the advanced mediation workshop offered at our own training centre.

For peer mediation training, EMCC has started a new collaboration with the Ministry of Law/Community Mediation Centre. EMCC was able to reach a wider population of youth in Singapore secondary schools by offering them peer mediation workshops.



Highlights

Reaching fathers through Father-Teen Conflict Resolution workshops

For the year 2012, EMCC helped a number of fathers who took their journeys of fatherhood seriously by attending EMCC's Father-Teen Conflict Resolution workshops across Singapore. EMCC's workshops were in collaboration with Ministry of Social and Family Development (MSF)/ Dads for Life under the auspices of Fathers@Schools and Dads@Communities.

EMCC's Father Teen-Conflict Resolution Programme is part of EMCC's upstream initiative to help build stable families. In each workshop for about 20 participants, the fathers learnt to become aware of conflict triggers and understand some key perspectives of conflict.

They were taught to focus on positive attributes and use some effective conflict management strategies in their conflicts with their teens. In addition, the fathers participated in interactive discussions and used diagnostic tools such as the Conflict Style Preference Inventory (COSPI) to better equip them for conflict management.

EMCC first started offering the workshops for fathers with children in secondary schools under Fathers@Schools in 2011. These were so popular that the workshops were increased in the second year to both secondary and primary schools. The workshops were also expanded to reach fathers in the community under Dads@Communities, with the first one starting in December 2012.

Most fathers who attended the workshops gained a better understanding of the nature of conflicts in their homes and how to deal with them.

They said their active involvement in parenting would benefit their teenagers in their growth and development.

A father who attended a workshop at Fairfield Methodist Secondary School said he realized the importance of mutual respect for his child and to "not increase the heat" in conflict situations.



For a participant at EMCC's first Father-Teen Conflict Resolution Workshop under the auspices of Dads@Communities at Toa Payoh Methodist Church, the workshop was a great tool for him to work towards a great family life. The workshop inspired him to increase his positive modeling experiences at home.



EMCC Celebrates 15th Anniversary

EMCC celebrated our 15th Anniversary Dinner on November 1, 2012. About 150 supporters of EMCC came together to attend the dinner at the YWCA Fort Canning Lodge. They included our patron Associate Professor Ho Peng Kee, former Senior Minister of State for Law and Home Affairs and our long-time supporter former Senior District Judge Richard Magnus.

The event marked 15 years of integrated holistic mediation and counselling services provided by EMCC to serve distressed families and individuals. EMCC was established in 1997 when it operated from Temasek Polytechnic. EMCC subsequently moved to Boon Tat Street and then to the Social Service Hub at Liang Court in 2010.

EMCC served about 2,000 people last year. Our programmes cover prevention and early detection of psycho-emotional and relational problems, family and other types of mediation and workshops to impart skills including parenting and conflict management.





Journeying with married clients

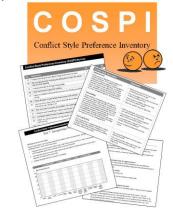
EMCC held two post-wedding workshops last year for couples as part of our Marriage Journey Programme. The 2-hour workshops in November and May were attended by couples who had attended our Marriage Preparation Programme (MPP).

EMCC is committed to journey with our clients even after they have attended our 8-hour MPP. "We journey with clients after their wedding," said Billy Chan, Assistant Manager, Counselling Services, who is involved in EMCC's MPP. "The first two years of a marriage are quite crucial as the couple try to adapt to each other while settling into their new home."

Besides the opportunity to meet and connect, the couples learnt how to use the diagnostic tool Conflict Style Preference Inventory (COSPI) which helped them to figure out their conflict style preference during conflict situations.

COSPI describes 12 different conflict styles and is meant to provide feedback to participants on how they react and behave in conflict situations. The conflict styles are based on Dr John Ng's book "Dim Sum for the Family" in the chapter entitled "Transforming Conflict Styles: Moving from Destruction to Construction."

The tool can help participants to assess the impact of these styles on their stress levels and the quality of their relationship with conflicting partners.



After the workshop, participants said that they became more aware of their most practiced styles of conflict and learned to embrace conflict positively.

They also learnt the importance of finding the appropriate time and place to resolve their conflicts.



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Student Ambassadors for Peace

On October 18 2012, about 30 student leaders and prefects from Chong Boon Secondary School learnt mediation skills from role play sessions conducted by EMCC and the Community Mediation Centre (CMC).

It is important for students to acquire mediation skills as they are a set of useful skills to bring with them back home and even when they enter the work force.



"We believe that it is time to educate youths so that they learn that conflict is normal and not to be feared," said Angela Mitakidis, Head Mediation Services EMCC. "This is a big change in mindset. When these youths grow older, they will not be afraid to deal with conflict through mediation."

The training conducted at Chong Boon Secondary School was the first of 12 such workshops scheduled to be rolled out across Singapore's secondary schools for the year 2012/2013.

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Dr John Ng at National Parent Congress and Dads for Life Conference

EMCC's founder and Honorary Vice Chairman Dr John Ng, a recognised trainer and family mediator, was a keynote speaker at two key parenting events last year.

On August 25-26, 2012 at the Marina Bay Sands Expo & Convention Centre, Dr Ng, President of Meta Consulting, spoke to more than 500 parents at the Singapore Parenting Congress. At the MediaCorp flagship event aimed at bridging the divide between parent and child, Dr Ng's topic was "Recovering from Conflict: Making Conflict Work for You".



At that event, EMCC's distributed copies of the booklet *Why Can't We Get Along?* written by Dr Ng. The booklet was produced by EMCC with support from the Ministry of Social and Family Development.

In the booklet Dr Ng wrote about the nature of parent-teen conflicts and three perspectives of managing parent-teen conflicts.

Dr Ng was also a speaker on May 12 at the Dads for Life Conference 2012 held at the Orchard Hotel Ballroom. The event was organized by Dads for Life in partnership with the National Family Council. Dr Ng shared tips on how to manage conflict and turn them into opportunities for communication.



Mediation training for MSF staff

Starting from the first workshop on July 16-17 2012, EMCC was scheduled to conduct a series of 2-day basic Family Mediation Workshops for staff from the Ministry of Social and Family Development.

The training allowed EMCC to extend our reach to offer intensive Family Mediation Workshops for those who are in daily contact with clients facing conflicts.



The participants who attended the Family Mediation Workshop felt that they now have the understanding and appreciation of the fundamental tools and skills needed for effective mediation.

Those who have attended the Basic Family Mediation Workshop could attend the Advanced Mediation Workshop which will allow participants to further experiment and explore the skills they have learnt in the first workshop.



Conflict Conciliation workshops

EMCC held our first Conflict Conciliation workshop for churches on April 27, 2012 at the Church of Singapore.

The workshop covered topics such as early detection and de-escalation of potentially destructive conflict situations and use of peacemaking skills to resolve conflict.

The main objective of the workshop was to impart conflict management skills to participants and to help them turn conflict into positive outcomes.

Participants learnt to de-escalate conflicts and transform destructive conflict styles into positive initiatives.



The talk was popular and subsequent training sessions were held for others including Grace Assembly of God in May and Bethesda (Bedok-Tampines) Church in August.

Annual Report 2012 20

EMCC

(Registered in the Republic of Singapore under the Societies Act, Chapter 311) (UEN: S97SS0164E)

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2012

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EMCC

(Registered in the Republic of Singapore under the Societies Act, Chapter 311)

UEN: S97SS0164E

Date of registration: 24 November 1998

Management Committee

Dr Kenny Tan Ban Leong
John Ng Swee Kheng
Francis Loo Sin Chong
Benny Ong Hock Siong

Honorary Chairman Honorary Vice Chairman Honorary Treasurer Honorary Secretary

Registered office / place of business

177 River Valley Road #05-19 Liang Court Singapore 179030

Auditor

D Arumugam & Co Certified Public Accountants 190 Middle Road #10-03 Fortune Centre Singapore 188979

Banker

DBS Bank

Statement by the Management Committee for the year ended 31 December 2012

EMCC Annual Report

In our opinion, the accompanying statement of financial position, statement of comprehensive

income, statement of changes in funds and statement of cash flow, together with the notes thereon

are drawn up in accordance with the provisions of the constitution of the EMCC and the Financial

Reporting Standards so as to give a true and fair view of the state of affairs of the EMCC as at 31

December 2012 and of the operations of the EMCC for the financial year then ended.

The Management Committee have authorised these financial statements for issue on

On behalf of the EMCC

Dr Kenny Tan Ban Leong

Honorary Chairman

Mr Francis Loo Sin Chong

Honorary Treasurer

Date:

1 5 MAY 2013

Singapore



INDEPENDENT AUDITORS' REPORT TO MEMBERS OF EMCC

(Registered in the Republic of Singapore under the Societies Act, Chapter 311)
(UEN: S97SS0164E)

PUBLIC ACCOUNTANTS AND CERTIFIED PUBLIC ACCOUNTANTS SINGAPORE

We have audited the accompanying financial statements of EMCC (the "Society"), which comprise the statement of financial position as at 31 December 2012, and income and expenditure statement, statement of changes in equity and statement of cash flow for the year then ended, and a summary of significant accounting policies and other explanatory information.

The Executive Committee's Responsibility for the Financial Statements;

Executive Committee of the Society is responsible for the preparation of financial statements that give a true and fair view in accordance with the provision of the constitution of the Society and Singapore Financial Reporting Standards, 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 profit and loss accounts and balance sheets and to maintain accountability of assets.

Auditors' 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 of financial statements that give a true and fair view 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 are properly drawn up in accordance with the provision of the constitution of the Society, Singapore Financial Reporting Standards and the provision of the Charities Act, Chapter 37, so as to give a true and fair view of the state of affairs of the Society as at 31 December 2012, the income and expenditure statement, the statement of changes in funds and Statement of Cash Flow of the Society for the financial year ended on that date.

D Arumugam & Co
Public Accountants and
Certified Public Accountants

Date: 1 5 MAY 2013

D. ARUMUGAM & CO. PUBLIC ACCOUNTANTS AND CERTIFIED PUBLIC ACCOUNTANTS, SINGAPORE 190 Middle Road, #10-03 Fortune Centre Singapore 188979 Tel: 63342003 Fax: 63346205

	Note	2012	2011
	Note	\$	\$
ACCETS		Ф	Ф
ASSETS			
Non current assets			55.605
Plant and equipment	3	21,788	77,605
Current assets			
Other receivables, deposits and prepayments	4	37,543	41,471
Cash and cash equivalents		466,487	183,937
		504,030	225,408
Total assets		525,818	303,013
		-	-
RESERVES AND LIABILITIES			
Reserves			
General funds		513,874	214,190
Oviiviai tanao		513,874	214,190
Current liabilities			
Other payables and accruals	5	11,944	38,823
- ·	J		50,000
Loan payable		11,944	88,823
		11,777	00,023
Trade I managed and the belief		525,818	303,013
Total reserves and liabilities		343,010	303,013

	Note	2012 \$	2011 \$
INCOME			
Donations - tax exempt		150,491	86,988
Direct debit donor program		111,818	132,920
Program fees		186,970	254,874
Training fees		99,232	51,014
VWOs - Charities capability funding (VCF)		19,145	1,710
Sale of publication		8,166	20,455
Community Chest		_	150,000
President Challenge 2011		200,000	-
Tote Board Social Service Fund	6	407,621	258,419
Other income	8	8,619	491
		1,192,062	956,871
Program costs Direct debit donor program Staff costs CPF Training cost Depreciation of plant and equipment Operating expenditures (Schedule 1) Write off adjustment on payables	9	90,642 12,076 463,084 51,081 34,945 59,690 180,860	96,410 17,443 503,939 65,453 19,432 60,233 132,562 (27,124) 868,348
Surplus of Income over Expenditure		299,684	88,523

Schedule 1	2012 \$	2011
Other operating expenses		
Accounting fees	5,700	5,800
Administrative support	8,863	4,300
Anniversary celebration	18,644	-
Audit fees	2,400	2,500
Bank charges	793	824
General expenses	45	144
Insurance	2,317	3,552
IT related expenses	15,931	12,544
Fine & penalty	47	-
Marketing & communications	4,600	1,996
Meeting expenses	193	-
Minor equipments	1,118	1,113
Office conservancy charges	55,893	51,235
Office launch expenses	-	350
Office supplies	4,673	2,356
Office upkeeping	7,981	5,581
Printing & stationery	17,713	14,831
Professional fees & services	13,251	5,800
Rental of equipment	3,981	4,013
SG Gives and Paypal	188	-
Staff benefits	1,047	5,959
Staff training	4,395	6,214
Subscription and membership	1,010	589
Telecommunication expenses	4,253	4,311
Transport	1,594	1,262
Utilities	4,230	3,088
Total other operating expenses	180,860	138,362

	General Funds	Total
Balance at 1 Jan 2011	\$ 125,667	\$ 125,667
Surplus for the financial year	88,523	88,523
Balance at 31 Dec 2011	214,190	214,190
Surplus for the financial year	299,684	299,684
Balance at 31 Dec 2012	513,874	513,874

Cash flows from operating activities Surplus for the year General fund Adjustments for: Depreciation of plant and equipment Operating cash flow before working capital changes Changes in working capital: Other receivables, deposits and prepayments Other payables and accruals Loans payable Cash generated from / (used in) operations Note 299,684 88,523 59,690 60,233 059,374 148,756 70,503 (26,878) (53,946) (50,000) (10,000) (10,000) (10,000) (72,950) 6,557 Net cash (used in) / generated from operating activities (72,950) 6,557
Cash flows from operating activities Surplus for the year General fund Adjustments for: Depreciation of plant and equipment Operating cash flow before working capital changes Changes in working capital: Other receivables, deposits and prepayments Other payables and accruals Loans payable Cash generated from / (used in) operations 299,684 88,523 59,690 359,374 148,756 70,503 (26,878) (26,878) (53,946) (50,000) (10,000) (72,950) 6,557
Surplus for the year General fund Adjustments for: Depreciation of plant and equipment Operating cash flow before working capital changes Changes in working capital: Other receivables, deposits and prepayments Other payables and accruals Loans payable Cash generated from / (used in) operations 299,684 88,523 59,690 60,233 359,374 148,756 70,503 (26,878) (53,946) (50,000) (10,000) (10,000) 6,557
General fund299,68488,523Adjustments for:59,69060,233Operating cash flow before working capital changes359,374148,756Changes in working capital:3,92870,503Other receivables, deposits and prepayments(26,878)(53,946)Coher payables and accruals(50,000)(10,000)Cash generated from / (used in) operations(72,950)6,557
Depreciation of plant and equipment 3 59,690 60,233 Operating cash flow before working capital changes 359,374 148,756 Changes in working capital: Other receivables, deposits and prepayments 3,928 70,503 Other payables and accruals (26,878) (53,946) Loans payable (50,000) (10,000) Cash generated from / (used in) operations (72,950) 6,557
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Changes in working capital: Other receivables, deposits and prepayments Other payables and accruals Loans payable Cash generated from / (used in) operations 3,928 70,503 (26,878) (53,946) (50,000) (10,000) (72,950) 6,557
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Other payables and accruals (26,878) (53,946) Loans payable (50,000) (10,000) Cash generated from / (used in) operations (72,950) 6,557
Loans payable (50,000) (10,000) Cash generated from / (used in) operations (72,950) 6,557
Cash generated from / (used in) operations (72,950) 6,557
Oddin gonorated month (docum) operations
Net cash (used in) / generated from operating activities (72,950) 6,557
Cash flows from investing activities
Purchase of plant and equipments (3,874) Net cash (used in) investing activities (3,874)
Net cash (used in) investing activities (3,874)
Cash flows from funding activities
Net proceeds for staff welfare fund - (948)
Net cash (used in) funding activities
Net increase in cash and cash equivalents 282,550 154,365
Cash and cash equivalents at beginning of year 183,937 29,572
Cash and cash equivalents at end of year 466,487 183,937
Cash and cash equivalents 2012 2011
\$ \$
Cash in hand 415 148
Cash at bank 466,072 183,789
466,487 183,937

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

1. GENERAL INFORMATION

The EMCC (the "Society") is registered and domiciled in Singapore and was established as a Society under the Societies Act (UEN: S97SS0164E) and as an Institute of a Public Character under the Income Tax Act. The Society is located at 177 River Valley Road # 05-19 Liang Court Singapore 179030.

The principal activities of the Society are to provide mediation and counselling services to individuals, families and organisations, to organise conferences and to provide training.

The Management Committee administers the affairs of the Society in accordance with the provisions of the constitution of the Society and the provisions of the Societies Act.

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

2. SIGNIFICANT ACCOUNTING POLICIES

a. Statement of compliance and Basis of Financial Statement preparation

The financial statements of the Society have been prepared in accordance with Singapore Financial Reporting Standards ("FRSs") and the Recommended Accounting Practice ("RAP") 6 and the provisions of the Charities Act, Chapter 37.

The accounting policies have been consistently applied by the Society during the financial year.

The Society has complied in all material respects with FRS and each applicable Interpretation of a FRS, effective for the financial year in the preparation of the financial statement. The adoption of the new or revised FRS will have no material impact on the financial statements of the Society.

b. Basis of accounting

The financial statements, expressed to the nearest Singapore dollars ("functional currency"), are prepared under the historical cost convention, except for those disclosed in the accounting policies below.

The preparation of financial statements requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future periods affected. The accounting policies set out below have been applied consistently to all periods presented in these financial statements.

Significant accounting estimates and judgements

The preparation of the financial statements in conformity with FRS requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the financial year. Although these estimates are based on management's best knowledge of current events and actions, actual results may differ from those estimates.

c. Plant and equipment and depreciation

Items of plant and equipment are stated at cost less accumulated depreciation and accumulated impairment losses, if any.

Depreciation is recognised in the income statement on a straight-line basis over the estimated useful lives of each part of an item of plant and equipment, since this most closely reflects the expected pattern of consumption of the future economic benefits embodied in the asset.

The estimated useful lives for the current and comparative years are as follows:

Furniture and fittings 3 years
Office equipment 3 years
Renovations 3 years

Fully depreciated plant and equipment are retained in the financial statements until they are no longer in use and no further charge for depreciation is made in respect of these plant and equipment.

The carrying values of plant and equipment are reviewed for impairment when events or changes in circumstances indicate that the carrying may not be recoverable.

The gain or loss on disposal of plant and equipment is determined by comparing the proceeds from the disposal with the carrying amount of the plant and equipment, and is recognised net within other income/other expenses in profit or loss.

Depreciation method, useful lives and are reviewed at each financial year end and adjusted if appropriate.

d. Financial assets

Financial assets include cash and bank balances and other receivables are stated at their fair value.

Other receivables are measured at initial recognition at fair value, and are subsequently measured at amortised cost using the effective interest rate method. Appropriate allowances for estimated irrecoverable amounts are recognised in the statement of comprehensive income when there is objective evidence that the asset is impaired.

The allowance recognised is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the effective interest rate computed at initial recognition.

e. Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and bank deposits.

f. Financial liabilities

Financial liabilities comprise other payables, accruals and loans payable which are initially measured at fair value plus any directly attributable transaction costs. Subsequent to initial recognition, these financial liabilities are measured at amortised cost using the effective interest method.

The Society derecognises a financial liability when its contractual obligations are discharged or cancelled or expire.

g. Impairment of assets

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

Any impairment loss is charged to the income statement unless it reverses a previous revaluation in which case it is charged to equity. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount or when there is an indication that the impairment loss recognised for the asset no longer exists or decreases.

An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined if no impairment loss had been recognised. A reversal of an impairment loss on a revalue asset is credited directly to equity under the heading revaluation surplus.

h. Operating lease

Payments made under the leases are recognised in the income statement on a straight-line basis over the term of the lease. Lease incentives, if any, received are recognised in the income statement as an integral part of the total lease payments made.

Contingent rentals are charged to the income statement in the accounting period in which they are incurred.

i. Employee benefits

Defined contribution plans
The Society contributes to the Central Provident Fund ("CPF"), a defined contribution
plan regulated and managed by the Singapore Government. CPF contributions are
recognised as compensation expenses in the same period as the employment that
gives rise to the contribution.

• Short- term employee benefits
Short-term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided.

• Employee leave entitlement
Employee entitlements to annual leave are recognised when they accrue to
employees. An accrual is made for the estimated liability for leave as a result of
services rendered by the employees up to the balance sheet date.

j. <u>Provisions</u>

A provision is recognised if, as a result of a past event, the Society has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation.

k. Revenue recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Society and the revenue can be reliably measured.

The following specific recognition criteria must also be met before revenue is recognised.

Donations

General and unrestricted purpose donations are recognised in the income statement upon receipt. Designated and restricted purpose donations are recognised directly in Restricted Fund.

 Other income Income other than donations is recognised on a time apportioned basis.

l. Government grants

Government grants are recognised initially as deferred income at fair value when there is reasonable assurance that they will be received and the Society will comply with the conditions associated with the grant.

Grants that compensate the Society for expenses incurred are recognised in the income and expenditure account as other income on a systematic basis in the same periods in which the expenses are recognised.

Grants that compensate the Society for the cost of an asset are recognised in the income and expenditure account on a systematic basis over the useful life of the asset.

Cash grants received from the government in relation to the Jobs Credit Scheme are recognised as income upon receipt.

m. Income tax expense

EMCC is exempt from income tax under the Income Tax Act. As such, no provision for Income tax has been made in the financial statements of the Society.

n. Funds

General funds are also commonly known as accumulated or unrestricted funds. The Society is free to use such funds for both capital and revenue expenditure without having to take into account of any restrictions imposed.

Staff welfare fund arises from net proceeds from sale of book for the purposes of staff welfare.

3. PLANT AND EQUIPMENT

	Furniture and fittings	Office equipment	Renovation	Total
	\$	\$	\$	\$
Cost				
As at 1 Jan 2011	7,516	71,765	114,660	193,941
Additions	**		.	_
As at 31 Dec 2011	7,516	71,765	114,660	193,941
Additions	-	3,874	_	3,874
As at 31 Dec 2012	7,516	75,639	114,660	197,815
Accumulated depreciation				
As at 1 Jan 2011	3,185	29,515	23,403	56,103
Charge for the year	2,079	19,934	38,220	60,233
As at 31 Dec 2011	5,264	49,449	61,623	116,336
Charge for the year	2,079	19,392	38,220	59,691
As at 31 Dec 2012	7,343	68,841	99,843	176,027
Net book value				
As at 31 Dec 2012	173	6,798	14,817	21,788
As at 31 Dec 2011	2,252	22,316	53,037	77,605

4. OTHER RECEIVABLES, DEPOSITS AND PREPAYMENTS

	2012	2011
	\$	\$
Other receivables	19,638	24,225
Deposits (refundable)	16,773	15,773
Prepayments	1,132	1,473
. ,	37,543	41,471

5. OTHER PAYABLES AND ACCRUALS

2012	2011
\$	\$
8,944	9,627
3,000	21,994
-	7,203
11,944	38,824
	\$ 8,944 3,000

6. TOTE BOARD SOCIAL SERVICE FUND

This account pertains to grant, Tote Board Service Fund received from National Council of Social Service (NCSS) for the operation of a programme known as Integrative Mediation & Counselling. NCSS has agreed to provide an annual grant of up to \$386,484 from 1 May 2012 to 31 March 2013 (with the option to renew up to 3 years) subject to certain terms and conditions stated on the funding agreement.

7. OTHER INCOME

	2012	2011
	\$	\$
Training grant	3,636	-
Interest income	123	98
Automation grant	4,861	393
	8,620	491

8. STAFF COSTS

	2012	2011
	\$	\$
Salaries	463,084	503,939
CPF contribution	51,081	65,453
	514,165	569,392

9. OPERATING LEASE COMMITMENTS

The Society leases certain office equipment under a lease agreement that is non-cancellable and expiring more than one year. The future minimum lease payments are as follows:

	2012	2011
	\$	\$
Payable:		
Within 1 year	-	56,216
Within 2 to 5 years		118,071
	-	174,287
	-	

10. FINANCIAL RISK MANAGEMENT

The Society has minimal financial risks exposure due to the charitable nature of its activities. Overall risk management is determined and carried out by the Management Committee.

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

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

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

a. Fair value risk

The carrying value of financial assets and financial liabilities recorded in the financial statements represent their approximate net fair value.

b. Interest rate risk

Interest rate risk is the risk that the value of a financial instrument will fluctuate due to changes in market interest rates.

The Society's exposure to movements in market interest rates relate primarily to its fixed / short term deposits placed with financial institutions. However, these interests – bearing financial assets are of short term duration (1 year) and any future variations in interest rates will not have a material impact on the results of the Society.

c. Price risk

Price risk is the risk that the value of a financial instrument will fluctuate due to changes in market prices whether those changes are caused by factors specific to the individual security or its issuer or factors affecting all securities traded in the market.

The Society holds quoted or marketable financial instrument, hence, is exposed to movements in market prices.

11. ADDITIONAL INFORMATION

a. Conflict of Interest Policy

All Management Committee members and paid staff of the Society are required to read and understand the conflict of interest policy in place. They must make full disclosure/declaration of any interests, relationships and holdings that actually or could potentially result in a conflict of interest situation to the Management Committee at the earliest opportunity. When a conflict of interest situation arises or may potentially arise, the Member/paid staff shall abstain from participating in the discussion, decision making and voting on the matter.

b. Reserve Policy

- The Society aims to maintain a reserve fund of 12 months of its projected operational expenses.
- The reserve will be use for the general expenses of the Society, unless otherwise stated by the Management Committee.
- The Finance Sub-committee, headed by the Honorary Treasurer, 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.