



**Jamiyah**  
Singapore

**72<sup>nd</sup>** Biennial  
General  
Meeting 

# Empowering Communities Transforming Lives

ANNUAL REPORT | 2022-2024



“

“So compete with one another in doing good. Wherever you are, Allah will bring you all together for judgment.”

○ AL-BAQARAH: 148



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# About Jamiyah Singapore

**VISION**  
Serving the Community, Caring for All.

**MOTTO**  
"Innamal Mukminina Ikhwatun"

**MISSION**  
The Mission of Jamiyah is to work and contribute towards the welfare and overall development of the Muslim community and mankind.

**AIM**  
Jamiyah as a centre for the promotion of missionary, education, knowledge & welfare.

OBJECTIVES	
To propagate the teachings of Islam.	To promote inter-faith and multi-racial harmony
To defend Islam and Muslims from all attacks by peaceful and constitutional means.	To provide welfare services for the benefit of the community regardless of race or religion.
To promote the spiritual, social and economic well-being of Muslims.	To set up early childhood and student education centres.
To promote education, Islamic or otherwise.	To provide residential care for juvenile delinquents, orphans, the destitute aged and children and youths at risk.
To co-operate or affiliate with internal organizations in matters of common interest in the spirit of Islam.	To run hospitals and healthcare services.
To have friendly contacts with external organizations in matters of common interest in the spirit of Islam.	To set up halfway houses for recovering addicts and other offenders.
To co-operate with local, regional and international organizations in matters of common interest for the community, the nation and mankind	

## JAMIYAH WELFARE FUND

Jamiyah Welfare Fund is the IPC welfare arm of Jamiyah Singapore. Separate audited financial statements are prepared and filed in the charity portal and also forms part of the consolidated financial statements of Jamiyah Singapore.

## FUNDING SOURCES

Jamiyah Singapore including its welfare arm is funded by donations from public, education fees and government grants.

Jamiyah Singapore is governed by the Constitution of Jamiyah, Singapore Societies Act 1966, and Singapore Charities Act 1994 and has complied with the Code of Governance for Charities and Institutions of a Public Character.

**UEN No :**  
S61SS0055K

**Registered Address:**

31 Lorong 12 Geylang  
Singapore 399006

**Bankers:**

United Overseas Bank  
Overseas Chinese Banking Corporation  
Standard Chartered Bank  
Malayan Banking Berhad (MAYBANK)

**Auditor:**

Reanda Adept PAC

**Lawyer:**

Kishan Law Chambers LLC

# Service Overview

## WELFARE HOMES

● Jamiyah Nursing Home – Darul Syifaa

● Jamiyah Home for the Aged – Darul Takrim

● Jamiyah Halfway House – Darul Islah

## EDUCATION CENTRES

● Jamiyah Education Centre

● Jamiyah Kindergarten

● Jamiyah Childcare Centre

● Global Child Development  
Centre Woodlands

● Global Child Development  
Centre Tampines

● Rivervale Student Care  
Centre

● Clementi Student Care  
Centre

## FOODBANK

● Jamiyah FoodBank

● Jampacked@Bukit Batok

● Jampacked@West Coast

● Jampacked@Radin Mas

## COMMUNITY OUTREACH & DEVELOPMENT

● Social Work

● Counselling

● Free Medical Clinic

● Free Legal Clinic

● Family-centred Services & Programmes

● Food Ration Distributions

## DAKWAH

● Zakat Collections

● Qurban Services

● Religious Counselling

● Religious Programmes

# President's Message

**ASSALAMUALAIKUM WARAHMATULLAH  
WABARAKATUH.**

As we reflect on the past two years, Jamiyah Singapore has made significant strides in serving our community, locally and internationally. Our dedication to welfare and community services remains steadfast and unwavering. One useful example is expanding our reach to even more beneficiaries with the opening of 'Jampacked@West Coast' and 'Jampacked@Radin Mas', a collaboration with the respective Grassroots Organisations. These Centres have been pivotal in meeting the needs of our beneficiaries in the heartlands, providing them not only the essential food items but also enabling them to do so with dignity and freedom of choice in accessing essential groceries and services.

The return of the 'Singapore Muslim Festival' in 2023 and 2024 is yet another occasion that we in Jamiyah should be proud of. After a 3-year hiatus due to the pandemic, this Festival has once again brought together over 70,000 and 100,000 visitors respectively, fostering unity and joyous celebration among the Muslim community.

In our pursuit to further our commitment to interfaith peace and harmony in this Republic, we successfully launched the inaugural 'Exemplary Interfaith Award' in 2023. The Guest of Honour then was Honourable Mr Tharmar Shanmugaratnam, now the President of Singapore. This award recognises and publicly acknowledges individuals and organisations that have significantly contributed to promoting interfaith understanding and cooperation. The 'ASEAN Youth Forum on Interfaith Harmony' - held as part of this initiative - gathered youth leaders from across the region to engage in meaningful discussions on interfaith relations, underscoring our commitment to fostering a harmonious future for all, irrespective of race, religion or creed.

With humility, our impact on the community can be said to be considerable and even profound in some ways. Through various initiatives, we have supported over 4,000 beneficiaries through our Foodbank, distributed 10,000 kg of Qurban meat to 5,000 low-income households, and engaged in numerous educational and welfare programmes. Internationally, our efforts in Qurban distribution in Indonesia have benefitted thousands of needy families in Medan, Jakarta, Banten, Cianjur, and Lombok, and they have conveyed their appreciation to us for these efforts.

Looking ahead, to ensure our continued growth and societal impact, Jamiyah Singapore is focused on four key thrusts: enhancing fundraising efforts to support our expanding programmes and initiatives; investing in training and development for staff and volunteers to strengthen organisational capacity; embracing digital transformation to improve services and engagement; and enhancing strategic communication to effectively convey our mission to continue serving the needs of our community.

As we embark on the journey towards our 100th Anniversary in 2032, I extend my heartfelt gratitude to the Executive Council Members and staff of Jamiyah Singapore for their unwavering dedication and hard work. Your commitment to our mission has been the driving force behind our successes, and I am confident that together, we will continue to impact and benefit the lives of those we serve.

May Allah (SWT) bless our efforts and guide us in our mission to serve our faith, community, nation, and humanity at large.

**Prof (Adj) Datuk Dr Mohd Hasbi Bin Abu Bakar**  
**President**  
**Jamiyah Singapore**





# Senior Management Team

## Vice-President III

Mr Mohamed Sirajudin  
Bin Mohamed Salman

## Vice-President II

Mr Mohamed Hafidz  
Bin Abdul Malik

## President

Prof (Adj) Datuk Dr  
Mohd Hasbi Bin  
Abu Bakar

## Vice-President I

Mr Abdul Jaffar  
Bin Mohamed Mydin

## Secretary-General

Mr Muhammad Khair  
Bin Baharin



# Executive Council



## President

Prof (Adj) Datuk Dr Mohd  
Hasbi Bin Abu Bakar



## Vice-President I

Mr Abdul Jaffar  
Bin Mohamed Mydin



## Vice-President II

Mr Mohamed Hafidz  
Bin Abdul Malik



## Vice-President III

Mr Mohamed Sirajudin  
Bin Mohamed Salman



## Secretary-General

Mr Muhammad Khair  
Bin Baharin



## Executive Council Member

Mr Abdul Malik  
Bin Abu Bakar



## Executive Council Member

Mr Abdul Qadir



## Executive Council Member

Mr Abdul Rashid  
Bin Abu Bakar



## Executive Council Member

Dr Hameem Alim Sahib  
Mohd Saleem



## Executive Council Member

Dr Isa Hassan



## Executive Council Member

Mr Mohamed Yunos  
Bin Mohamed Shariff



## Executive Council Member

Mr Mohammed Gaddafi  
s/o Mohd Ismail  
Bin Mohd Kassim



## Executive Council Member

Dr Mohd Emran Mamat



## Executive Council Member

Mr Mohd Shariff  
Bin Mohd Yatim



## Executive Council Member

Mr Mohd Zulkifli Bin  
Mohd Ismail

**Not pictured are:** Mr Aziz Bin Manijan | Mr Mohamad Farid bin Hameed | Mr Mohd Ali S/O Mohd Osman Marican | Mr Mohd Yunos Bin Mohd Ishak |





**Assistant  
Secretary-General**

Mr Zainal Bin Mustapha



**Treasurer-General**

Mr Shaick Fakrudeen  
s/o S.Ali



**Assistant  
Treasurer-General**

Mr Osman Bin Bahrom



**Executive  
Council Member**

Ust Abdul Aziz  
Bin Mohamad



**Executive  
Council Member**

Mr Abdul Hakeem Bin  
Mohamed Yunos



**Executive  
Council Member**

Mr Jamaludin  
Bin Abdul Rahman



**Executive  
Council Member**

Mr Kamarudin Bin Musa



**Executive  
Council Member**

Mr Mahmud Bin Ahmad



**Executive  
Council Member**

Mr Mohamad Noor  
Bin Abdul



**Executive  
Council Member**

Mr Mohamed Abdulla  
Yakub Vadia



**Executive  
Council Member**

Mr Muhammad Khalid  
Bin Abdul Qadir



**Executive  
Council Member**

Mr Mustafa Dumidae



**Executive  
Council Member**

Ms Roza Bte Ahmad



**Executive  
Council Member**

Mr Seeni Jaafar Ghany



**Executive  
Council Member**

Mr Sultan Mohamed  
Ghouse

# Impact

Overall, Jamiyah Singapore serves 35,000 beneficiaries across Homes, Centres, Community Outreach and Programmes

## Community Outreach



### FOOD RATION BENEFICIARIES

4,000 PER MONTH

### JAMPACKED@WEST COAST

756 BENEFICIARIES

### MEAT FOR EID DISTRIBUTION

2,000 FAMILIES DURING RAMADAN 2024

### DAILY IFTAR BENTO MEALS

20,000 BENEFICIARIES DURING RAMADAN 2024

### JAMPACKED@BUKIT BATOK

1,720 BENEFICIARIES

### JAMPACKED@RADIN MAS

484 BENEFICIARIES

### QURBAN MEAT DISTRIBUTION

10,000kg 24 CONSTITUENCIES & 5,000 FAMILIES DURING QURBAN 2024

### DAILY IFTAR BARAKAH

300 GUESTS DAILY DURING RAMADAN 2024

## Food Drives



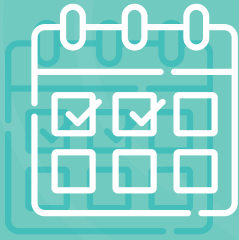
### MINI FOOD DRIVES BY CORPORATES, SCHOOLS, PARTNERS

2023 - 2024

60 WORTH \$70,000



## Events



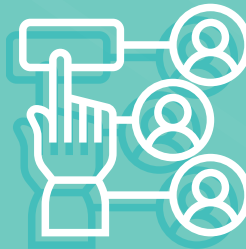
SINGAPORE MUSLIM  
FESTIVAL 2023

**70,000** VISITORS

SINGAPORE MUSLIM  
FESTIVAL 2024

**100,000** VISITORS

## Human Resource



EMPLOYEES ACROSS HQ,  
HOMES & CENTRES

**316**

## Volunteers



NO OF HOURS

**2022 - 2024**  
**3,500 hrs**

## Two of our Success Stories

1

### MUHAMMAD ALIFF

Despite facing significant adversity, including a 13-year prison sentence for drug trafficking, Muhammad Aliff, a former resident of Jamiyah Halfway House, demonstrated remarkable resilience and commitment to turning his life around. His achievements—completing his GCE A Levels while incarcerated, pursuing a Bachelor's degree in Sustainable Built Environment, and receiving the Yellow Ribbon Star Bursary—highlight his determination to rebuild his life. His continued employment with Domino's Pizza while studying and his successful reintegration into his family and community highlight the transformative support provided by Jamiyah's IslahCARE Growth programme and the dedication of its staff.



2

### MDM RASIMA BINTE YUNOS

Mdm Rasima Binte Yunos's journey highlights the impactful support of Jamiyah's services. Following her husband's passing and her children's placement in Darul Ihsan Orphanage, she faced numerous challenges, including managing medical conditions. With the aid of Jamiyah Home for the Aged, where she worked as a cleaner under the Home Employment scheme, Mdm Rasima made significant progress. Supported by her sons, who have increasingly participated in her care, she secured a 2-room HDB flat in Sengkang in 2020. Her story underscores Jamiyah's success in transforming the lives of vulnerable elderly individuals, turning them from a state of dependency to one of stability and self-sufficiency.

# Financial Highlights 2023



## Income



\$13,626,934

DONATION, FUNDRAISING INCOME & OTHER INCOME



\$240,000

RENTAL INCOME



\$17,615,077

GRANTS, FEES INCOME & INTEREST INCOME



\$31,482,011

TOTAL

## Expenditure



\$6,693,635

DIRECT EXPENSES



\$16,424,534

STAFF COSTS



\$8,713,548

OTHER OPERATING EXPENSES



\$31,831,717

TOTAL



# Highlights of the Year



## Our Family Fest 2022

Jamiyah Singapore, in collaboration with ten fraternal, multi-faith organisations, hosted Our Family Fest 2022 on 5 November 2022 at Our Tampines Hub to celebrate the Year of Celebrating SG Families. The event drew 5,000 attendees, including 1,200 beneficiaries from Jamiyah Singapore. Its primary objective was to strengthen family ties and promote multi-ethnic unity through a fun-filled carnival featuring traditional games, cultural snacks, and activities from diverse backgrounds. Highlights include the Up-Sized Kampong "Olympic" Games with celebrities and a Mega Food Drive to support the less fortunate, reinforcing Jamiyah Singapore's vision of community service and family cohesion.



## Festival Budaya Melayu 2022

Festival Budaya Melayu 2022, organised by Jamiyah Singapore on 5 November, celebrated and supported local Malay cultural and performing arts. This event showcased traditional Malay performances, including dances, silat, and percussion, and featured renowned artists like Siti Nordiana and Sanisah Huri. By promoting and preserving Malay culture, the festival aimed to foster communal spirit, bridge social divides, and provide positive role models for the younger generation. With performances and friendly competition, the festival highlighted the rich heritage and creative vibrancy of Malay arts, making it an inclusive event open to all who wish to learn about and appreciate Malay culture.







## Jamiyah Singapore – Dr Kutbuddin Medical Studies Award

Jamiyah Singapore presented the inaugural Jamiyah Singapore-Dr Kutbuddin Medical Studies Award on 26 November 2022 at Jamiyah Islamic Centre to honour the late Dr Kutbuddin Dohadwala, a devoted volunteer who played a key role in establishing and running Jamiyah's Free Medical Clinic for over 40 years. This award recognised two outstanding medical students, Mr Fahim Shaik and Ms Tiara Qistina Tho, both from NTU Lee Kong Chian School of Medicine, who have shown exceptional academic performance and a strong commitment to community service. The award hoped to inspire and support future medical practitioners to uphold Dr Kutbuddin's legacy of volunteerism and dedication to community care.



## Musings in the Dunes

Jamiyah Singapore hosted the launch of the book "Musings in the Dunes" on 10 December 2022 at Jamiyah Islamic Centre, continuing its tradition of supporting art, culture, and literary talents. Authored by Dr H.M.Saleem, Principal Director of Organisation and Interfaith Relations at Jamiyah Singapore, this book represents his English-language transcreation of Tamil poems by the veteran poet Mr Ishak from Chennai. The work sheds light on the struggles and resilience of migrant workers, capturing both their hardships and the enduring beauty within their lives. This launch underscored Jamiyah's commitment to promoting intercultural understanding and social awareness through literature.

## Official Opening of Jampacked@West Coast

Jamiyah Singapore, in collaboration with West Coast Grassroots Organisations, launched Jampacked@West Coast on 7 May 2023. This One-Stop Integrated Community Services Centre aims to provide food ration assistance and community services directly to those in need at West Coast Constituency, following the success of Jampacked@Bukit Batok. The Centre features a Community Mini Foodbank where beneficiaries can use a monthly credit card to select essential items. Additionally, Jampacked@West Coast offers family-focused programmes, including parenting and academic coaching, to empower and support local families, especially those with school-going children. This initiative enhances community support and provides valuable resources for improving the well-being and self-sufficiency of its residents.



## Singapore Muslim Festival 2023 & 2024

After a 3-year hiatus due to COVID-19, Jamiyah Singapore successfully revived the Singapore Muslim Festival in March 2023, which attracted 70,000 visitors. Building on that success, the Singapore Muslim Festival 2024 was held from March 1-3 at a larger venue, drawing over 100,000 attendees. This grand event aimed to deepen the understanding of Islam and celebrate Prophet Muhammad SAW, featuring exclusive attractions such as the 'SEERAH International Roving Exhibition', showcasing the artefacts of Prophet Muhammad and his companions. The Virtual Reality (VR) Experience was popular, and this was enhanced in 2024 and included Metaverse Experiences to explore sacred sites. One of the family-friendly activities was the screening of "Team Noon," an animated series from Egypt. The festival provided a comprehensive and engaging experience for both Muslims and non-Muslims, enhancing cultural appreciation and community connection.





## Exemplary Interfaith Award 2023

On 29 July 2023, Jamiyah Singapore presented the inaugural Exemplary Interfaith Award to honour individuals who have significantly contributed to promoting interfaith understanding and cooperation in Singapore. The award recognises efforts often overlooked, raises awareness about the importance of interfaith dialogue, and bridges gaps between faith communities, fostering collaboration towards shared goals. The main award was presented to Rev Sister Theresa Seow, Executive Director of Canossaville Children and Community Services, and Mr Tan Thiam Lye, Chairman of the Taoist Federation (Singapore). The Interfaith Youth Leadership Award was given to Mr Mohamed Irshad Abbas Ali, Founder and President of Roses of Peace. All of whom have promoted interfaith peace and harmony both professionally and personally.



## Felicitation of Mr Osman Abdul Hamid

In January 2024, Jamiyah Singapore hosted a Felicitation Event to honour Mr Osman Abdul Hamid, PBM, recipient of the 2023 Cultural Medallion. This event highlighted Jamiyah's tradition of supporting art, culture, and literary talent. Mr Osman is a long-time volunteer with Jamiyah Singapore and recently assisted us with the choreography for our contingent at Chingay 2024. Over four decades, Mr Osman, a former star athlete who transitioned to dance, has redefined traditional Malay dance through his innovative choreography. As co-founder and Artistic Director of Era Dance Theatre, his contributions have significantly impacted Singapore's artistic landscape. The event celebrated Mr Osman's achievements and positive influence on the community.



## Mini Library at Jampacked@West Coast

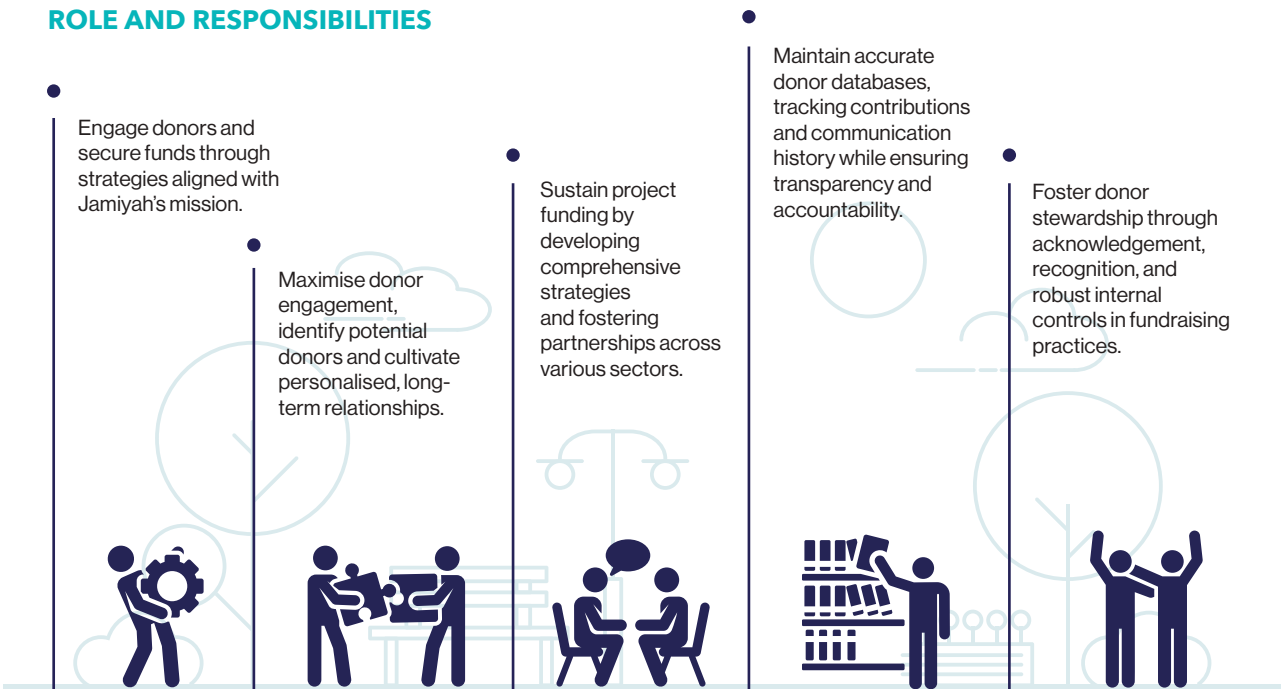
On 21 April 2024, Jamiyah Singapore, supported by Micron Semiconductor Asia Pte Ltd, unveiled a mini library at Jampacked@West Coast to ignite a passion for reading and learning in children aged 3 to 12. This vibrant hub enhances literacy and strengthens community and family bonds as parents, children, collaborators, and volunteers enjoy reading together. The initiative highlights Micron's commitment to Corporate Social Responsibility and underscores the shared goal of empowering the next generation and building supportive communities. Volunteers and collaborators from Jamiyah's Halfway House, NLB, UWCSEA, and interior designers played a crucial role in setting up the library.



# Fundraising

## Overview

### ROLE AND RESPONSIBILITIES



### MISSION AND GOALS

- To achieve annual donation growth to fund Jamiyah Singapore's projects and initiatives for those in need in the community
- To build an insights-driven department that supports impact measurement.
- To improve service quality for the donors and supporters of Jamiyah Singapore.
- To promote and garner support for Jamiyah Singapore's initiatives and projects.

## Key Achievements & Highlights

### 1 DIVERSIFICATION OF RESOURCES

Cultivated relationships with new donors, including individuals, corporations, merchants, foundations, and government agencies, enhancing financial stability and reducing reliance on a single funding source.

2

## ENHANCED FUNDRAISING INFRASTRUCTURE

Implemented robust donor management and stewardship systems, streamlined donation tracking and acknowledgement processes, and improved data analysis capabilities, increasing fundraising efficiency and effectiveness.

3

## COMMUNITY ENGAGEMENT AND PARTNERSHIPS

Engaged the community actively through events like the Singapore Muslim Festival, bazaars, and strategic partnerships, raising awareness of Jamiyah's mission and expanding its network of supporters.

4

## IMPACTFUL INITIATIVES

Key initiatives, including the Singapore Muslim Festival (SMF), participation in Ramadan activities, and various booths and bazaars organised by Jamiyah's supporters, are designed to diversify fundraising strategies and enhance donor engagement. These efforts mitigate the risks of over-reliance on a single fundraising method and adapt to the evolving landscape in Singapore, meeting donor expectations for seamless, personalised experiences.

By leveraging data analytics, Jamiyah enhances fundraising efficiency and targeting, enabling personalised donor interactions, optimised campaigns, and informed decision-making. This approach improves financial stability and donor satisfaction, ensuring the sustainability of Jamiyah's services and initiatives.

The primary objectives are to achieve significant donation and resource growth, develop strategic relationships with individuals and organisations that align with Jamiyah's values, and increase awareness of Jamiyah's projects and impact locally and internationally. Additionally, these initiatives aim to gather stakeholder feedback to enhance programmes, encourage widespread participation in fundraising efforts, and demonstrate the importance of every contribution in advancing Jamiyah's mission and impact.



## Key Collaborations

### INTERNAL COLLABORATIONS

- Partnered with the IT Department to enhance digital platforms, train the Fundraising Team, and enhance efficiency and data accessibility.
- Collaborated with Finance, Secretariat, and Office & Facilities Management departments to enhance and support donor management initiatives.

### EXTERNAL COLLABORATIONS

- Collaborated with Jamiyah Singapore's partners for private and public events, to expand Jamiyah Singapore's reach in engaging the community, and create awareness for its initiatives.
- Increased visibility and raised awareness of Jamiyah's initiatives, attracting new supporters and donors while collaborating with like-minded individuals, companies, and organisations to raise funds and donations-in-kind for underserved communities.

# Community Outreach & Development (Codd)

## Overview

### STRENGTHENING FAMILIES, ONE COMMUNITY AT A TIME

The Community Outreach & Development Division (Codd) is committed to delivering community services directly to those in need, working closely with Grassroots Organisations, Community Partners, Volunteers, and Donors. We aim to provide holistic, family-centric support by identifying service gaps and implementing programmes tailored to community needs. New initiatives enhance existing services, promote family bonding, and encourage parental involvement in children's well-being. Codd strives to engage clients, foster self-reliance, and improve all aspects of family life.

### MISSION



To uplift and empower the families towards excellence, to be more economically self-sufficient, creating positive and healthy social relationships in the community.

#### BENEFICIARIES FOR TANNERY LANE FOODBANK & HOME DELIVERY

2022	MAY 2024
4,176	4,000

#### BENEFICIARIES FOR JAMPACKED @BUKIT BATOK

2022	MAY 2024
1,564	1,720

#### BENEFICIARIES FOR JAMPACKED @WEST COAST

2022	MAY 2024
648	756

#### BENEFICIARIES FOR JAMPACKED @RADIN MAS

JULY 2024
484



CASE  
MANAGEMENT  
25 clients



FREE LEGAL  
ADVICE  
387 clients



COUNSELLING  
295 clients



FREE  
MEDICAL CLINIC  
21 clients





## CODD Programmes

Most of CODD's programmes are curated by in-house counsellors to target the emotional and cognitive bonding between parents, children, and couples.

### SENIOR DIGITAL LIFE PROGRAMME

- Educates elderly residents on essential smartphone usage, improving communication and awareness of scams.
- Fosters new friendships and appreciation for technology in daily life.

### FAMILY EXCELLENCE CIRCLES

- Supports intact families with school-going children through group support, learning journeys, and bonding sessions.
- Empowers low-income families with new skills, fostering self-development and motivation for academic success

### SURI PROGRAMME

- Empowers single mothers with parenting, finances, and self-care knowledge and skills.
- Provides emotional support and builds friendships, enhancing resilience and self-esteem.

### BIJAK BELAJAR

- Enhances students' academic performance by identifying learning styles and providing customised study skills.
- Addresses unconscious issues through counselling, improving learning and performance in subjects like Maths, English, and Science.

### HAKIKAT CINTA

- Improves marital communication and satisfaction through awareness, knowledge, and skills.
- Leads to long-term improvements in marital satisfaction and decision-making as a couple.

### ANAKKU AMANAHKU

- Helps parents understand children's developmental stages and manage them better.
- Reduces parental stress and improves family management.

### ART + SOCIAL EMOTIONAL LEARNING

- Uses art to foster self-awareness and personal growth.
- Encourages students to explore emotions and creativity for self-discovery.

### ACADEMIC TUITION

- Improves academic grades and engagement through targeted tuition.
- Instills self-belief and higher education aspirations, with noticeable test scores and attendance progress.

### DOT CURRICULUM CONFIDENCE

- Helps women rediscover their talents and strengths, boosting resilience and self-esteem.
- Provides valuable skills in parenting, finances, and self-care, fostering emotional support and friendships.

## Activities & Collaborations



### Forest Play @ Sentosa

Sponsored outdoor activities by Oilfields Services and Supplies for 45 children, including mud play, bug hotel creation, and carpentry.



### Year End Party

Paramount Singapore sponsored gifts for 32 children to celebrate the end of the year.



### Project Sharing is Caring

Volunteers distributed Hari Raya goodies to 15 low-income families in Bukit Batok.



### Meat for Eid 2023 & 2024

Distributed meat and essential food items to 2,600 households in 2023 and 2,000 in 2024.



### FUDAI – CNY 2023 & 2024

Partnered with Heart Warmers to distribute essential food items and \$150 Hong Bao to 160 beneficiaries.



### Chinese New Year Hong Bao Distribution

Donor, Mdm Dorothy Chan handed Hong Bao to 420 beneficiaries during Chinese New Year 2024.



### Radin Mas Beneficiaries Engagement

Conducted door-knocking exercise for data collection and Jampacked card distribution to 60 households.



### Singapore Muslim Festival (SMF)

11 CODD beneficiaries volunteered for various tasks during the 3-day event.



### FUDAI - Hari Raya Puasa 2023 & 2024

Partnered with Heartwarmers to distribute essential food items and \$150 green packets to 160 beneficiaries.



### Iftar Bento 2023 & 2024

Provided iftar meals to 468 households in 2023 and 519 in 2024 during Ramadan.



### Grand Hyatt – Secondment of Staff

Seconded 5 staff members to assist in daily operations at Jampacked centres for one year.



### Eden School – Skills Enhancement Programme

Provided skills training for 6 students to enhance employment opportunities.

### Qurban Meat Distribution

Distributed 2kg of meat to 4,200 in 2023 and 5,000 in 2024.



### Master Maths Education Centre

Sponsored Kurtas for 49 male beneficiaries for Hari Raya.

### Paramount Painting of 2 Houses

Partnered with Paramount to paint two houses, improving living conditions for beneficiaries.

### Children's Party 2024

Sponsored party for 105 children and 71 parents at Jampacked @ West Coast.

### Black Cat – Jampacked Centres Cleaning & Hari Raya House Painting Project

Supported monthly cleaning and painted 12 houses for Hari Raya preparations.



## Looking Ahead

### DEEPENING COMMUNITY ENGAGEMENT

CODD aims to enhance relationships with Grassroots Organisations, beneficiaries, stakeholders, and community partners. This will involve organising more on-the-ground events to understand better and support beneficiaries and their families, providing targeted assistance to those in need.





# Social Work Department (SWD)

## Overview

### ROLE AND RESPONSIBILITIES

Oversee the professional growth of Social Work Practitioners (SWPs) including social workers, case workers, and counsellors.

Provide monthly clinical supervision, case consultation, and training (both internal and external).

### CASES REFERRED BY COMPULSORY EDUCATION UNIT, MINISTRY OF EDUCATION

46 hours of  
intensive counselling

### PROFESSIONAL DEVELOPMENT

Source relevant seminars and conferences for SWPs at Jamiyah Singapore.

### FIELD SUPERVISION

Principal Social Worker (PSW) appointed by Singapore University of Social Sciences (SUSS) as the field supervisor to support staff pursuing their social work degree.

### SUPPORT FOR EXISTING PROGRAMMES

Offer guidance and support for Jamiyah's programmes such as IslahGrowth, Project Happiness, Meat for Eid distribution, etc.





## Trainings & Collaborations

The comprehensive training and supervision provided by the Social Work Department (SWD) ensure that all Social Work Practitioners (SWPs), Social Workers (SWs) and Case Workers (CWs) are well-equipped to handle their responsibilities effectively. This structured approach enhances the professional growth of SWPs, SWs and CWs. It directly benefits the various programmes they support, leading to better outcomes for the beneficiaries of Jamiyah Singapore's services. The collaboration with external partners and the continuous professional development opportunities underscore the department's commitment to maintaining high standards of social work practice.

### EXTERNAL

#### Understanding and Working with Malay Muslim Clients

Trainer: Mdm Siti Hamidah, SSI  
Date: June 2023  
Participants: Jamiyah SWPs

#### Training of JHH Mentors

Trainer: Mr. Viknesan, IMH  
Date: July 2023  
Participants: JHH SW/CW

#### Collaboration with The Red Pencil

Trainer: Ms. Yoko, The Red Pencil  
Date: July 2023  
Participants: Jamiyah SWPs

#### Training in Mental Health

Trainer: Dr. Syed Harun Alhabsyi  
Date: August 2023  
Participants: Jamiyah SWPs

#### Cultivating Person-Centred Approach and Setting Intelligent Boundaries

Trainer: Mr. Zainal Lee, Club HEAL  
Date: January 2024  
Participants: Jamiyah SWPs

#### Suicide Intervention Skills Workshop

Trainer: Ms. Charlene Heng, SOS  
Date: March 2024  
Participants: Jamiyah SWPs

#### Compulsory Education Counselling

Ministry of Education, Compulsory Education Unit  
Participant: Sharina, CE Counsellor  
Period: July 2023 - Current

#### Collaboration with Singapore University of Social Sciences as Appointed Supervisor

Participants: Hairil Amrin (JHH), Siti Maisara (JNH), Abdul Amid (JHH)

### INTERNAL

#### Monthly Sessions Led by Ms Jagjit Kaur (PSW)

- Supervision (Individual/ Group) for SWPs
- Case Management Supervision for CODD & SWD
- Case Conferences for SWPs

#### Monthly for Jamiyah Home for the Aged (JHA)

- Multi-Disciplinary Team Meeting for JHA SW/ CW

#### Monthly for Jamiyah Halfway House (JHH)

- IslahGrowth Project for JHH IslahGrowth Team

#### Other Monthly Training by Senior Practitioner for SWPs

## Looking Ahead



Professional growth of the SWPs, to improve service quality for Jamiyah Singapore's clients and create impact on the community at large.



SWPs to work towards a supervisory track.



Participation in international conferences, seminars, etc.



To train SWPs to handle complex cases involving mental health, addiction, suicide and family violence.

# Jamiyah FoodBank (JFB)

## Overview

Jamiyah FoodBank (JFB) is the first foodbank by a Malay/Muslim organisation. It aims to provide short-term food support to beneficiaries, aiding their journey to self-reliance. It serves single parents, elderly adults, and physically challenged individuals by collecting, sorting, storing, and distributing donated food items. JFB supports families identified by Jamiyah's Community Outreach and Development Division and community partners.

### ESTABLISHED

2017

### MISSION

We aim to identify our community needs and reach out to assist.

### VALUES

Together, we can end hunger.

## Key Activities



Jamiyah Foodbank organises food drives with various partners, collecting nearly \$70,000 worth of dry food items from January 2023 to May 2024. A notable partnership with NTUC FairPrice during Ramadan 2024 resulted in 6,000 Festive Care Packs, enhancing support for beneficiaries during the festive season.

Additionally, Jamiyah Foodbank manages logistics for major events like the Singapore Muslim Festival, Ramadan Fundraising Activities, and Meat for Eid and Qurban Meat Distributions. These efforts ensure seamless execution, strengthen community bonds, and raise awareness about Jamiyah's mission, highlighting the importance of collective support for the underprivileged.

## Looking Ahead



### FOOD DRIVE-THRU EVENTS

Increase CSR volunteering opportunities.



### COLLABORATION

Work with wholesalers and retailers to enhance donations of suitable foods.



### WAREHOUSE EXPANSION

Install new racks to increase storage capacity from 70 to 200 pallets.



### BENEFICIARY REACH

Partner with more Social Service Agencies and Community Groups to expand food ration distribution.



# Jampacked Centres

## From Food Rations to Empowered Communities: The Jampacked Initiative



Jamiyah Singapore, through its Foodbank, distributes standard food rations every two months to over 1,000 families. However, to better meet beneficiaries' needs and restore their dignity, our Jampacked centres, in collaboration with Grassroots Organisations (GROs) in each constituency, offer a card system allowing beneficiaries to choose groceries based on their daily needs. This reduces food wastage and provides a home pantry shopping experience supported by donations from the community and corporate partners.

More than just mini foodbanks, Jampacked centres are also one-stop integrated community service hubs. They complement existing community services by the GROs by offering family-focused and empowerment programmes tailored to local demographics. The first centre, Jampacked@Bukit Batok, opened in September 2021, followed by Jampacked@West Coast in May 2023, and the latest, Jampacked@Radin Mas, in August 2024. Jamiyah Singapore plans to expand these centres by working with other GROs to bring essential services directly to the heartlands and foster community and support.

**NO. OF BENEFICIARIES SERVED AT  
JAMPACKED@BUKIT BATOK**

..... **1,720** 

**NO. OF BENEFICIARIES SERVED AT  
JAMPACKED@WEST COAST**

..... **756** 

**NO. OF BENEFICIARIES SERVED AT  
JAMPACKED@RADIN MAS**

..... **484** 

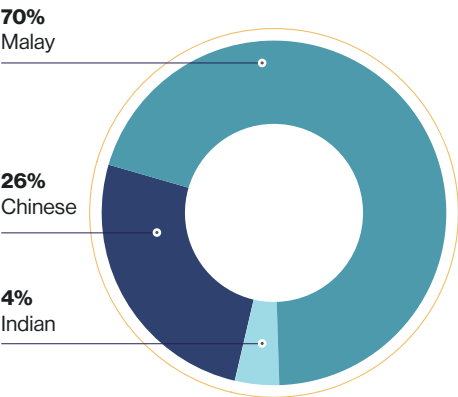
# Jamiyah Nursing Home (Darul Syifaa)

## Overview

Darul Syifaa, or Jamiyah Nursing Home (JNH), is accredited by the Ministry of Health to provide step-down care for patients requiring long-term nursing care. Patients are catered to their specific medical needs through individualised Care Plans. JNH has since expanded its services to include Senior Care Centre, Dementia Ward and Integrated-Home Day Care.

ESTABLISHED	CAPACITY	CURRENT RESIDENTS
2002	185	176

### PROFILE OF RESIDENTS



★ 50% are Category 4 (bed-bound and highly dependent on others to perform Activities of Daily Living (ADL)).

### MISSION AND GOALS

- To provide nursing care for the sick elderly and deliver the best care at all times
- To promote, maintain and restore health of patients and quality of life
- Promoting health-seeking behaviours through habits, meals, and movement
- To provide relief to caregivers who are unable to manage frail elderly at home
- To provide stimulation and encourage the partaking of activities and social events
- To provide the social aspect, cultural and needs of Muslim patients and other faiths

## Key Achievements & Highlights

### 1 JAMIYAH NURSING HOME 20TH ANNIVERSARY AND LET’S GROW @ JNH ORCHID GARDEN PROJECT

On September 7, 2022, Jamiyah Nursing Home (JNH) celebrated its 20th anniversary, marking two decades since its opening by Mr Lee Hsien Loong. The event featured the launch of the “Let’s Grow @ JNH” initiative, developed in collaboration with West Coast Constituency. The initiative, which includes an Orchid Garden created during the COVID lockdown, was designed to combat isolation and improve residents’ well-being. The garden now serves as a social space for seniors, families, and the community, with corporate volunteers participating in organised tours to learn about the home and explore ways to contribute. Recognised with the ‘Top 50 CIB Garden 2023’ and ‘Garden Of The Year Award 2023’, this project exemplifies person-centric care, enhancing residents’ physical, cognitive, and social aspects. It underscores JNH’s commitment to innovative care approaches and the well-being of its residents.

## 2

### RECOGNITION FOR EXCELLENCE AT JAMIYAH NURSING HOME

Jamiyah Nursing Home (JNH) has been recognised for its outstanding contributions, particularly during the COVID-19 pandemic. In 2023, JNH received the President's Certificate of Commendation (COVID-19) for its significant efforts in combating the pandemic, demonstrating the team's resilience and commitment.

The Nurses' Merit Award (NMA) honours nurses with exceptional performance and professional development. In 2022, Nurse Clinician Ms Sundararaj Evangeline Jeba Sheeba received this prestigious award, followed by Assistant Nurse Clinician Ms Azaniah Binte Sulaiman in 2024. These awards highlight the high standards of care at JNH and the dedication of its nursing staff, reinforcing JNH's reputation as a leading healthcare institution committed to excellence and compassionate care.



## Key Collaborations & Partnerships

### ON THE JOB TRAINING WITH THE INSTITUTE OF TECHNICAL EDUCATION

In 2023, Jamiyah Nursing Home (JNH) partnered with the Institute of Technical Education (ITE) to provide a quality structured On the Job Training (OJT) system for two ITE interns, earning the Champion of ITE Certified OJT Centre award. This initiative aims to build a talent pipeline, positioning Jamiyah as a responsible employer committed to nurturing and mentoring youth. The programme allows interns to undertake non-routine tasks and projects, benefiting their career development and bringing fresh perspectives and innovation to the organisation.

### REKINDLING MEMORIES THROUGH THE NATIONAL COLLECTION

Since September 2022, volunteers from the National Heritage Board (NHB) and Heritage Conservation Centre have engaged JNH seniors quarterly with reminiscence sessions using images of artefacts from Singapore's National Collection, such as the Tok Mee striker and Vesta sewing machine. These sessions, involving 5-6 beneficiaries each, serve as "talk therapy," memory exercises, and mood-boosting activities, fostering emotional and cognitive engagement. The positive feedback from seniors, who eagerly anticipate each session, led to increased sessions from 4 to 8 per year, with additional NHB divisions joining to enhance the frequency and impact of these enriching activities.



## Looking Ahead

### COLLABORATION ON RESEARCH WITH SIT

Jamiyah Nursing Home (JNH) is partnering with the Singapore Institute of Technology (SIT) on a research initiative, including cross-sectional and qualitative studies. This collaboration aims to enhance the understanding of end-of-life experiences, providing invaluable insights to healthcare providers. By co-authoring the published manuscripts and being acknowledged in both papers, JNH will improve the quality of end-of-life care, ensuring that Singaporean patients receive compassionate and dignified support. This research underscores JNH's commitment to advancing healthcare practices and enhancing patient well-being during critical times.

Jamiyah Nursing Home aims to achieve the following key domains:

- Nursing Home of Choice
- Seamless One Stop Service
- Innovation Driven
- Enhance Service Delivery
- Staff Development
- Training Academy
- Awards Participation

# Jamiyah Halfway House (Darul Islah)

## Overview

Darul Islah or Jamiyah Halfway House (JHH) is a rehabilitation centre for drug offenders, aiding their transition to a new life and reintegration into society. The facility offers a conducive rehabilitative environment with diverse programmes and services aimed at restoring lives affected by addiction. This includes vocational training, job placement, community building, life skills development to reduce relapse vulnerability, relationship repair, and confidence rebuilding.

As a partner of the Singapore Prison Service (SPS) and Yellow Ribbon Singapore (YRSG), JHH upholds high standards of discipline and security through its Operations Officers. Effective case management by Case Workers ensures compliance with the Halfway House Service Model (HSM) agreement and optimises the Ministry of Home Affairs (MHA) operating grant. Additionally, Corporate Support Officers lead community outreach programmes, raising awareness of JHH and IslahCARE's services and programmes.

### ESTABLISHED

1996

### CAPACITY

98



### ANNUAL ADMISSION

2022: 126 cases

2023: 137 cases

2024: 77 cases  
as of June 2024

## Key Achievements & Highlights



1

### ISLAHGROWTH RECOVERY ADDICTION SUPPORT GROUP (GOAL ASPIRATION & REFORM SUPPORT GROUP)

The IslahGrowth Recovery Addiction Support Group at Jamiyah Halfway House (JHH) is designed to enhance development and rehabilitation programmes by providing residents with vital support to overcome addiction and sustain long-term recovery. The programme helps residents navigate recovery, avoid relapse, set and achieve goals, and develop coping strategies. By fostering hope, optimism, and a positive lifestyle, the support group connects residents with essential recovery services, significantly aiding their journey towards a healthier, addiction-free life.



2

## ISLAHGROWTH PILOT PROJECT - RECOVERY PEER MENTORING PROGRAM

The IslahGrowth Pilot Project includes a Recovery Peer Mentoring Programme, where a senior counsellor trained 12 dedicated IslahCARE Alumni to serve as Recovery Peer Mentors. This programme plays a critical role in the recovery journey of ex-substance abusers, providing a support system that fosters empathy, understanding, and resilience. The establishment of Recovery Peer Mentors marks a significant milestone, reflecting JHH's commitment to positively impacting the lives of both residents and mentors. This initiative aids in their successful rehabilitation and reintegration into society, highlighting the transformative power of peer support in overcoming addiction.

4

## ACRONIS IT SKILLS PROGRAMME

The Acronis IT Skills Programme, supported by Yellow Ribbon Singapore, aims to empower residents with essential digital skills through quarterly training sessions. The programme enhances employment opportunities by making residents independent, confident, and discerning technology users. It also teaches them to communicate effectively using various digital applications and collaborate in teams.

Key aspects of the programme include::

- Five runs of ICDL Microsoft Office training are conducted each year, each run benefiting 15 residents.
- Two training runs were successfully completed by May 2024, with 30 residents achieving a 100% pass rate.
- Success stories include a resident's promotion from cleaner to supervisor by utilising office skills to plan work schedules.
- Ongoing support from JHH partners and Yellow Ribbon Singapore, ensuring long-term funding and sustainability of the ICDL Microsoft Training program.

3

## JHH NCSS TECH BOOSTER PROJECT - CASE MANAGEMENT SYSTEM

JHH successfully upgraded its IT solutions and equipment through the NCSS Tech Booster Project by September 2023, significantly enhancing working processes and service delivery.

Key benefits include:

- Increased efficiency in documentation and recording for caseworkers and staff.
- Enhanced data quality and potential for research collation.
- Improved readiness for future audits by the Singapore Prison Service through online external audit implementation.
- Positive feedback from caseworkers and staff, highlighting time savings and streamlined daily work processes.
- Enhanced staff capabilities and professionalism.

5

## ENHANCEMENT OF AFTERCARE SUPPORT AT JHH

JHH conducts five runs of the Association of Professionals Specialising in Addiction Counselling (APSAC) Certified Peer Support Specialist (CPSS) Training for volunteers and alumni to enhance aftercare support for residents post-programme and ensure they remain drug-free for five years. As of May 2024, one run has been completed with nine alumni and volunteers trained. Success stories include alumni returning as JHH volunteers to support new residents in their recovery journey. This initiative, funded by Yellow Ribbon, aims to strengthen aftercare support and foster a community of ongoing recovery and support for JHH residents.



## Looking Ahead

By October 2024, Jamiyah Halfway House (JHH) aims to sign a new Halfway HSM Service Agreement, focusing on restructuring to meet new requirements and conditions. Objectives include recruiting staff to fulfil the HSM configuration and improving staff retention through enhanced training and welfare programmes.

Upcoming projects at Jamiyah Halfway House (JHH) include completing all funding programmes to build stakeholder trust for sustained support, planning Cyclical Maintenance Work with the Singapore Prison Service over the next two years, and developing comprehensive quarterly Family Workshops through Aftercare volunteers to enhance programme sustainability and community support.

# Jamiyah Home for the Aged (Darul Takrim)

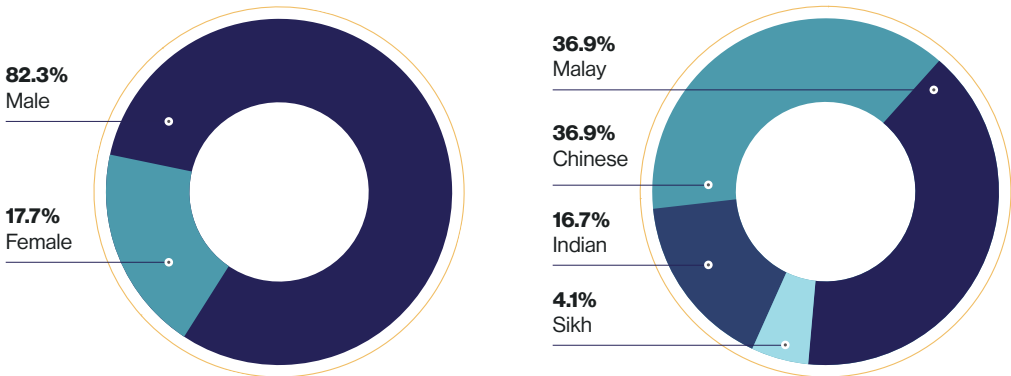
## Overview

Darul Takrim or Jamiyah Home for the Aged (JHA) caters to destitute elderly persons admitted under the Destitute Persons Act (DPA) by the Ministry of Social and Family Development (MSF). Residents often have complex social and medical needs, including chronic medical conditions (cardiac conditions, diabetes, hyperlipidemia, hypertension), psychiatric issues, addiction, and physical or intellectual disabilities.

ESTABLISHED	CAPACITY	CURRENT RESIDENTS
1996	144	96

## PROFILE OF RESIDENTS

From 2022 to 2024, 32 new Residents were admitted. During the same period, 13 Residents were discharged through independent living and family reconciliations with a six-month post-discharge follow-up showing zero recidivism.



## JHA'S MULTI-DISCIPLINARY TEAM INCLUDES



- Social Workers, Caseworkers
- Personal Care Officers (PCOs)
- Physio Therapists
- Programme Officers
- Nursing Team and Health Care Assistants (HCAs)

## KEY OBJECTIVES

- Rehabilitate residents through effective social casework and interventions.
- Maintain residents' emotional, physical, and social well-being and daily functioning.
- Facilitate residents' reintegration into the community, with families or towards independent living.
- Ensure good governance and financial processes to support operations.

## KEY CONCERNS

- Enhancing social interactions and interconnectedness
- Promoting health-seeking behaviours through habits, meals, and movement

## Key Achievements & Highlights

1

### STRATEGIC THRUSTS THROUGH CARE STREAMS

JHA adopts a structured approach categorised into In-Care, Prep-Care, and Post-Care phases, aligning residents based on various readiness levels. This right-siting strategy facilitates collaboration with Jamiyah Nursing Home (JNH), ensuring residents receive appropriate levels of care through seamless transfers

2

### STRATEGIC THRUSTS THROUGH ENGAGEMENT IN PAMS

Engagement through PAMS — Physiological, Arts, Music, and Socio-Cultural programmes — enables JHA residents to age actively and connect with the broader community. These programmes celebrate social and cultural events, music and dance through movement, enhancing residents' mental and physical well-being so that they are engaged in the physiological, social and cognitive domains of residency in JHA.



## Looking Ahead

**JHA'S 3-YEAR STRATEGIC PLAN EMPHASISES PREVENTIVE HEALTHCARE THROUGH:**

**PHYSICAL EXERCISE**

**DIET AND NUTRITION**

**ENGAGEMENT IN PHYSIOLOGICAL, SOCIAL, AND COGNITIVE PROGRAMMES**

### COLLABORATIONS AND TECHNIQUES

JHA collaborates with the Singapore University of Social Sciences (SUSS) to provide formal training courses for its Case Management Team (CMT), enhancing social work practices with credible techniques such as the Tree of Life technique, Strength-Based approach, and Reminiscence Facilitation therapy. These methods facilitate family reconciliation, counselling, and preparation for independent living, contributing to successful discharges.

### COMMUNITY ENGAGEMENT

JHA's programmes incorporate various sectors, providing comprehensive support through its PAMS modules. This includes contributions from early childhood sectors, tertiary level students, and adult community groups, fostering a holistic and supportive environment for residents.

# Jamiyah Education Centre (JEC)

## Overview

### ESTABLISHED

1987

### MADRASAH

Provides children with a holistic understanding of basic Islamic beliefs and practices, complementing parental nurturing.

### QURAN ACADEMY

Focuses on in-depth Quranic studies, including recitation (tajweed), memorisation (hifz), and understanding (tafseer), fostering a profound connection with the holy text.

### ARABIC ACADEMY

Teaches Arabic from beginner to advanced levels, enabling students to use the language for religious, academic, and professional purposes.

### PROFESSIONAL COURSES

Offers educational advancement opportunities for school leavers and youths through Certificate, Diploma, Degree, and Master courses by qualified lecturers.

### MODULAR COURSES

Provides adults with modular classes to acquire or upgrade specific knowledge or skills based on their interests, promoting lifelong learning.

## Key Achievements & Highlights

1

### EMBRACING PROGRESS

In September 2023, JEC relocated to Bedok, reflecting our commitment to enriching educational journeys while fostering Islamic studies. Situated amidst new residential developments, the move aligns with our mission to serve the academic needs of the Muslim community. The new location features modern facilities, spacious classrooms, digital interactive boards, and contemporary amenities, creating an ideal learning environment that nurtures creativity, curiosity, and personal growth. We aim to increase enrollment and ensure more students benefit from our comprehensive educational offerings, making JEC a hub for academic and spiritual development.







## 2

### REVAMPING THE MADRASAH ADVANCED SYLLABUS

In 2022, JEC began a significant curriculum overhaul, transitioning the Primary syllabus from Malay to English to accommodate non-Malay speaking students, receiving positive feedback from parents and teachers. The next phase focuses on the Lanjutan level with key changes:

**English Medium Instruction:** Translating all secondary books into English to widen market reach.

**Introduction of Akhlaq (Ethics):** Emphasising the importance of understanding and learning ethics to shape character.

**Integration of Visual Aids:** Using infographics, mind maps, and diagrams to enhance understanding across subjects.

Looking ahead, JEC plans to leverage technology like virtual reality (VR) for immersive learning experiences.

## 3

### HIGHER EDUCATION PARTNERSHIP

In 2023, JEC continued its 12-year partnership with Universitas Sumatera Utara Medan (UINSU), enhancing learning opportunities in Islamic studies. This collaboration includes:

**Programme Development:** Creating franchise Islamic programmes that integrate modern educational methods.

**Research and Publication:** Promoting collaborative research, joint publications, academic forums, and resource sharing through online libraries and research databases.

## Looking Ahead

To ensure our programmes align with contemporary educational and Islamic contexts, we are revising the syllabus for adult education and certificate programmes. Continuous improvements are crucial with learning pathways extending up to the degree level.



### ENHANCEMENTS IN QURANIC PROGRAMMES

In response to the growing demand for Quranic education among children and teens in Singapore, we are expanding our Little Huffaz programme. Additionally, we are launching the Teen Huffaz and Senior Huffaz initiatives as pilot projects to engage teens in learning and memorising the Quran.



### EXPANSION OF ARABIC CLASSES

We are exploring the introduction of Arabic classes for all learners, establishing Jamiyah Education Centre as a comprehensive hub for knowledge.



### ENROLMENT GOALS

We aim to double our student enrollment to 800 by 2026, reflecting our commitment to providing inclusive and diverse educational opportunities.

# Jamiyah Kindergarten (JK)

## Overview

ESTABLISHED **1986**

NO. OF  
STUDENTS  
ENROLLED  
AS OF 2024

**93**



### TARGET GROUP

Children  
from 3 years  
to 6 years

### MISSION



To provide a comprehensive and quality early childhood education service that meets the needs of children and families

### CORE PRINCIPLES



#### Nurturing

Our belief in the development of the staff and promote a learning and sharing culture.



#### Integrity

With honest communication, we develop credibility. Thus, we are able to uphold our promises and be able to stand up for the right and rectify the wrong.



#### Passion

We are committed to the profession, and follow closely the kindergarten's vision and mission. We strive to work hand in hand with families, community and stakeholders for the benefit of the children.



#### Parent Partnership

To establish effective communication with parents to develop good relationships.



#### Community

Kindergarten establishes partnerships with the community and promotes learning through experiences and exploration.

## Key Achievements & Highlights

**1**

### FOSTERING INTERGENERATIONAL BONDS

In March 2023, Jamiyah Kindergarten (JK) children embarked on a community gardening project at Jamiyah Home for the Aged (JHA), supported by parents who helped create "JK's Spice Garden" using natural compost made by the students. The project, revisited in May, allowed children to witness the garden's growth and learn about various spices and herbs. This visit also included performances and bonding activities with JHA residents, fostering intergenerational connections as part of the Singapore Kindness Movement. Recognised by the Ministry



of Sustainability and Environment (MSE) and featured on their website, the project highlights JK's partnership in the "GO GREEN SG" initiative. A notable moment occurred in July 2023, when Senior Parliamentary Secretary Mdm Rahayu Mahzam visited the Spice Garden, affirming the project's environmental and societal impact and marking a proud achievement for the entire Jamiyah Kindergarten community.

## 2

### GIFT-A-MEAL RAMADAN PROJECT

The Gift-A-Meal: Ramadan Edition project, conducted by JK in 2023 and 2024, aimed to teach children about the significance of Ramadan and foster charitable behaviour. Families were invited to donate food items, which were then handed over to Jamiyah FoodBank for distribution to beneficiaries. This initiative educated the children about the values of generosity and compassion and made a tangible impact by supporting those in need during the holy month of Ramadan.



## 3

### HEALTHY EATING PARENTAL WORKSHOP

In January 2024, JK teachers conducted a Healthy Eating Parental Workshop to raise awareness about preparing nutritious meals. Over 30 parents participated alongside their children, making the event a resounding success. This initiative aimed to equip parents with essential skills to support their children's development, fostering a collaborative approach to healthy eating. The positive feedback from participants encouraged the continuation of such workshops, highlighting their impact on promoting family health and well-being. This new initiative by the JK team in 2024 underscores their commitment to empowering families and enhancing child development through practical education.

## Looking Ahead



### TEACHER DEVELOPMENT

- Equip teachers to provide high-quality education meeting ECDA's standards and parents' expectations.
- Foster a community of knowledge sharing among teachers.
- Implement inclusive teaching practices to support children with developmental delays.



### EDUCATIONAL VISION

- Promote core values in children through character building and education.
- Create a platform for teachers and parents to cultivate life-long learners.
- Extend partnerships with community partners and parents to nurture learning and reinforce moral values.



### UPCOMING PROJECTS AND INITIATIVES

- Establish a Parent Committee to collaborate with staff in planning and organising events.
- Collaborate with community partners to train teachers in bringing outdoor play experiences indoors.

# Jamiyah Childcare Centre (JCCC)

## Overview

### ESTABLISHED

1994

### MISSION



To provide integrated Curriculum for Holistic Development of Children

### CORE PRINCIPLES



Provide an integrated curriculum that promotes the holistic development of every child.



Recognise each child as a unique individual with natural curiosity and a desire to learn.



Instill core values such as care, concern, and kindness towards others.



Collaborate with community partners, government bodies, providers, parents, beneficiaries, and volunteers.



Ensure continued growth and success through strong partnerships, aiming for a gradual enrolment increase.

### TARGET GROUP

Children from  
2 months to  
6 years

### NO. OF STUDENTS ENROLLED AS OF 2024

66



## Key Achievements & Highlights



1

### STRONG PARTNERSHIP WITH AWWA

Jamiyah Childcare's partnership with AWWA Dementia Day Care Centre has evolved into a meaningful monthly and ad-hoc collaboration, including special events like the AWWA Annual Sports Day. Activities such as storytelling and plant watering sessions teach children practical skills and develop their social and emotional competencies. Interacting with the elderly fosters empathy, understanding, and communication skills. A standout event in 2023 was the Batik Painting session, where K2 children and AWWA elderlies created art together, strengthening intergenerational bonds. Featured in Berita Mediacorp, this partnership exemplifies how engaging two generations in shared activities benefits both, instilling kindness, respect, and care in children while keeping seniors active and connected.



## 2

### STRENGTHENING PARENT-TEACHER PARTNERSHIPS

At Jamiyah Childcare Centre, we strongly believe in the crucial partnership between parents and teachers to foster children's development and academic achievements. We establish a nurturing environment supporting their emotional growth and educational progress.

In addition to our biannual parent-teacher conferences, we actively invite parents to participate in various events and celebrations at the Centre. Parents are also invited to share their expertise and interests, such as organising an educational bird park trip in October 2022. These collaborative efforts create meaningful opportunities for parents to engage actively in their children's education.



## 3

### EMPOWERING LEARNING THROUGH THE PRE-SCHOOL OPPORTUNITY FUND PARTNERSHIPS

Jamiyah Childcare Centre has effectively utilised the Pre-School Opportunity Fund (PSOF) over the past few years to support children from lower-income families, enabling them to participate in enrichment programmes without financially burdening their parents. In 2024, approximately 80% of Nursery 2 to Kindergarten 2 children are engaged in the Character SMART Programme every Tuesday after regular hours. Funded by PSOF, this programme benefits 24 out of 29 children, enhancing their holistic development. Through diverse activities, the Character SMART Programme promotes critical and creative thinking skills, helping children navigate everyday challenges, express emotions, and build respectful relationships, thus complementing the existing curriculum and fostering well-rounded growth.



## Looking Ahead



### STAFF PROFESSIONAL DEVELOPMENT

- Cultivate a culture of learning among teachers
- Supporting Teacher's Continuous Professional Development and career progression



### QUALITY TEACHING & LEARNING

- To provide supportive Learning Environment
- Stay updated with new teaching method and technologies



### UPCOMING PROJECTS AND INITIATIVES

- Expand partnership with AWWA
- Broaden collaboration with Community
- Enhance parent engagement

# Global Child Development Centre Tampines (GCDCT)

## Overview

ESTABLISHED **2018**

NO. OF  
STUDENTS  
ENROLLED  
AS OF 2024

**59**



### TARGET GROUP

**Children  
from 4 months  
to 6 years**

### MISSION



Nurture and provide quality education that contributes to children's holistic development with ethics and partnership with families and communities

### CORE PRINCIPLES



#### Growth

Creating an enjoyable environment to nurture and support children's holistic development to their fullest potential.



#### Dedication

Being passionate in what we do through continuous professional development and life-long learning.



#### Trust

Openness to communication: we value our relationships with parents and other members of the community.



#### Compassion

Respecting and caring for each other as a community.



#### Collaboration

Acting with integrity. We value partnership with staff, parents and other community members of the community.

## Key Achievements & Highlights

**1**

### CURRICULUM ORIENTATION & MINI WORKSHOP

Our yearly Curriculum Orientation and Mini Workshop aims to involve parents in their children's educational journey. The orientation session shares our curriculum design, teaching methods, and learning activities, helping parents understand the educational framework and pedagogy. Parents experience the classroom learning process firsthand during the Mini Workshop, fostering a deeper connection with their children's education. This engagement builds trust and transparency and positively impacts the children by creating a supportive learning environment at home and school.





## 2

### ENHANCING EDUCATIONAL EXPERIENCES

Our partnership with various esteemed organisations significantly enriches the educational experiences of our children, extending their learning beyond the classroom. Collaborating with the National Library Board (NLB) provides access to many books and resources. United World College South East Asia (UWCSEA) offers invaluable cultural exchange and global collaborative learning opportunities. The Health Promotion Board integrates a health-promoting curriculum, fostering a health-conscious learning environment. Through Jamiyah Foodbank/Jampacked, children learn the true essence of giving and sharing, fostering humility, compassion, and community. Additionally, interactions with residents at Jamiyah Home for the Aged (JHA) bridge the generation gap, promoting a more inclusive society that values our seniors.



## Looking Ahead



### QUALITY TEACHING & LEARNING

- Cyclical Maintenance project. Continuous improvement to provide a safe and conducive environment for children to learn and play.



### STAFF DEVELOPMENT

- To enhance and develop staff competency in designing and delivering engaging lesson plan and in setting-up of learning centres.



### SYNERGISTIC PARENTS AND COMMUNITY PARTNERSHIP

- Establish strong support and partnership with parents and our community partners.



# Global Child Development Centre Woodlands (GCDCW)

## Overview

### ESTABLISHED

2007

### MISSION



Deliver comprehensive and quality early childhood education that caters to the diverse needs of children and families.

### CORE VALUES

#### ● Children First

Prioritising the interests of children in all activities.

#### ● Collaborative Partnership

Building strong relationships with parents and community partners.

#### ● Culture of Excellence

Striving for excellence in all endeavours

#### ● Conduct

Upholding the highest standards of integrity, respect, and dignity.

#### ● Community Spirit

Fostering a strong sense of community within the centre.

### TARGET GROUP

Children from 4  
months to 6 years

### NO. OF STUDENTS ENROLLED AS OF 2024

37 



## Key Achievements & Highlights

1

### INTRODUCING THE ARABIC LANGUAGE PROGRAMME

In November 2022, the Arabic Language Programme was introduced to parents during a breakfast event at the centre to provide exposure and opportunity for students to pick up a third language. The trainer from Jamiyah Education Centre presented an engaging overview of the curriculum, which captivated the attending parents, leading to meaningful discussions about their children's development with the teachers. Learning a new language enhances cognitive abilities, including improved memory, problem-solving skills, and multitasking. It also strengthens the brain's executive functions, such as planning and decision-making. This initiative has received encouraging responses from both parents and students.



2

### RECYCLING INITIATIVES WITH SEMBENVIRO

In collaboration with SembEnviro, our Recycling Initiatives programme, launched in March 2023, aims to raise awareness among children and families about the importance of proper plastic recycling. This initiative teaches participants to recognise and sort various grades of plastics, encouraging them to wash and recycle plastic bottles instead of discarding them. The programme, which ran throughout 2023, received enthusiastic participation from parents, who contributed diverse plastics for recycling. Children at our centre actively engaged with the programme, learning to place recyclables in designated bags and creatively suggesting crafts using recycled plastic bottles. This initiative fosters environmental responsibility and empowers children with practical skills and creativity, reinforcing sustainable habits within the community.

## Looking Ahead

1

Collaborate with **NParks** to develop a community of learners to support the curriculum.

2

Collaborate with **NLB** to enhance children's literacy and foster a love for books.

3

Embark on project initiatives by **ECDA**.

4

Incorporate enhanced outdoor learning activities.

# Rivervale Student Care Centre (RSCC)

## Overview

### ESTABLISHED

2003

### MISSION



Safe, nurturing environment fostering academic and personal development

### VISION



Bring out the best in every child.

### TARGET GROUP

Students aged  
7-14 years

### NO. OF STUDENTS ENROLLED AS OF 2024

64



### CORE PRINCIPLES



Safety, Respect,  
Responsibility & Fun

## Key Achievements & Highlights

1

### SMALL STEPS, GIANT LEAP

The Service Learning Project, led by Ms Choo, a final-year student from James Cook University, in collaboration with our centre teachers, profoundly impacted 15 lower primary students through an 8-session workshop held in January 2023. Each session, lasting 3 to 4 hours, was meticulously designed to teach students how to tackle larger tasks by breaking them into manageable phases. By incorporating arts and crafts, video clips, and group games, the workshop made learning both enjoyable and effective. This approach helped students develop critical problem-solving skills and task management and fostered creativity, teamwork, and engagement. The initiative underscores our commitment to providing innovative and effective educational experiences that build essential life skills in a fun and interactive manner.





## 2

### PROMOTING CIVIC MINDEDNESS IN PUBLIC TRANSPORT

In mid-October 2023, four final-year students from Singapore Polytechnic, in collaboration with the Public Transport Council, conducted a workshop for 42 students across all age groups. Through three interactive sessions lasting 2 to 3 hours each, students learned the importance of being tolerant, courteous, and helpful towards the elderly and those in need while using public buses and MRT. The workshop used interactive games and group activities to instil these civic values, fostering a more respectful and considerate community. This initiative highlights our commitment to teaching students essential social skills and promoting a culture of empathy and kindness in public spaces.

## 3

### FOSTERING INNOVATION AND CREATIVITY

On 9 November, Mr Jareef, a recent A-level graduate and NUS hopeful, conducted a 2.5-hour "Library SI" workshop for 16 upper primary students. The workshop focused on guiding students through small activities designed to enhance their general knowledge and creativity. Students learned to innovate and develop solutions by engaging in these activities, fostering critical thinking and problem-solving skills. This initiative aimed to cultivate a spirit of creativity and resourcefulness, preparing students to tackle future challenges with confidence and ingenuity.

## Looking Ahead

### More in-house or collaborative holistic (non-academic) programmes :

Character Development, Geography,  
Biology, Creative Writing, etc.

### Staff development in caring for students with special needs.





# Clementi Student Care Centre (CSCC)

## Overview

### ESTABLISHED

2003

### MISSION



Safe, nurturing environment fostering academic and personal development

### VISION



Bring out the best in every child.

### TARGET GROUP

Students aged  
7-14 years

### NO. OF STUDENTS ENROLLED IN 2024

30



### NO. OF STUDENTS FROM LOW-INCOME AND DISADVANTAGED BACKGROUNDS

20



**+** MORE STUDENTS WITH LEARNING DIFFICULTIES LIKE ADHD AND DYSLEXIA.

## Key Achievements & Highlights

1

### ENRICHING EXPERIENCES WITH PEOPLE'S ASSOCIATION AND LION'S CLUB

Since 2018, our collaboration with the People's Association (PA) has strengthened significantly, enhancing our community engagement with various schools and organisations. One such engagement was in December 2023 with the Lion's Club of Singapore Fort Canning event, where our students bonded with seniors and befriended during a trip to the new Bird Paradise.





## 2

### CREATIVE VENTURES WITH NATIONAL TECHNOLOGY UNIVERSITY (NTU)

In 2023, we established a new collaboration involving two key initiatives with Nanyang Technology University (NTU). During the September school holidays, NTU students led baking sessions where our students from disadvantaged backgrounds learned to make no-bake chocolate chip cookies, focusing on basic hygiene and F&B protocols. In December, the NTU Kids World Camp included a campus visit with team-building and environmental awareness games, followed by an adventure trip to Nippon Koi Farm, where students explored koi facilities and learned about sustainable farming practices.



## 3

### EMPOWERING MINDS WITH NUS HIGH SCHOOL

Since 2020, our fruitful collaboration with NUS High School's math and science department has brought numerous benefits to our centre, including funding for activities, donations of projectors, art materials, and stationery, enabling diverse in-house projects. Their dedication is evident through regular STEM-based workshops like Balloon Racing, Terrarium Making, and Astrology, making learning engaging for our students, particularly in math and science. The NUS High Humanitarian Education project, a long-term collaboration, offers holistic support, academic tutoring, and a variety of extracurricular activities, including language courses, digital literacy, and exciting games, all aimed at broadening skill sets and providing positive teaching experiences for disadvantaged youth.



## Looking Ahead



Programmes with **Forte360** for disadvantaged families and at-risk youth



40-week Futsal programme with a professional coach through Active SG



**DBS** \$ave Smart Literacy Workshop



Recreational Art Activities with **360 Cancer Prevention Society**



Library Makeover Project with Foundation of Rotary Clubs Singapore (FRCS)



Art Workshop by **SOTA** students



Robotic Programme by **NUS High** team

# Dakwah

## Overview

The Dakwah Department of Jamiyah promotes a correct understanding of Islam based on the Quran and Sunnah. It designs and implements programmes that engage Muslim and non-Muslim communities, showcasing the beauty of Islamic teachings.

Key functions of the department include providing Islamic consultation services on issues such as Zakat, marital counselling, inheritance, and Fardhu Ain (basic religious obligations).

## OBJECTIVES

### Strengthening Islamic Dakwah:

Advance the missionary agenda comprehensively to foster a community grounded in the Quran and Sunnah.

### Islamic Development Programmes:

Plan, implement, and monitor programmes to support Islamic development.

### Strategic Cooperation:

Enhance collaboration with external Dakwah organisations to improve the delivery and impact of Islamic teachings.

## Key Achievements & Highlights



# 1

## MAULIDURRASUL AT JAMIYAH SINGAPORE

Jamiyah Singapore has a history of organising grand Maulidurrasul celebrations, which transitioned online during and immediately after COVID-19. In 2022, we adopted a hybrid format at Al-Malik Faisal Hall and on Jamiyah's Facebook, featuring a forum with young lecturers Ustaz Nuzhan, Ustaz Fauzi, and Ustazah Shameem. Themed "Like and Follow Rasulullah," the event underscored the importance of emulating the Prophet Muhammad. In 2023, the celebration took place at the Jamiyah Education Centre, featuring a lecture and a Qasidah group, continuing our tradition of honouring the Prophet's legacy while adapting to new formats and venues.



## 2

### EMBRACING RAMADAN WITH JAMIYAH SINGAPORE

During Ramadan 2023 and 2024, the Dakwah Department organised a variety of impactful activities, such as Iftar Barakah, Tarawih with International Imams, Tadarus Al-Quran, Tarannum classes, and the International Nuzul Quran Ceremony. Enhancements were also made to the Mobile Amil service and Zakat collections. These initiatives are crucial for a Muslim missionary organisation like Jamiyah, as Ramadan is a time of spiritual reflection, community bonding, and increased devotion. By facilitating these activities, we create a profound impact, fostering a sense of unity and spiritual growth among the community. We also fulfil our mission to support and uplift those in need during this sacred month.



## 3

### QURBAN: A TRADITION OF SACRIFICE AND GIVING

The Annual Qurban Meat Distribution in 2023 and 2024 exemplifies Jamiyah Singapore's long-standing commitment to serving the Muslim community. In 2023, 1,779 livestock were sacrificed, benefiting those in need in Indonesia and 4,832 low-income households in Singapore with 10,005 kg of meat. In 2024, 1,869 livestock were sacrificed, with meat distributed to the poor in Indonesia and 5,000 low-income households in Singapore, each receiving 2 kg of meat. These efforts not only fulfil the religious responsibility of Qurban but also significantly support vulnerable communities, fostering a spirit of generosity and solidarity.



## Looking Ahead

### GOALS AND OBJECTIVES FOR THE NEXT TWO YEARS

- Establish a One-Stop Dakwah Centre
- Strengthen Networking and Cooperation with other Islamic organisations and agencies locally and internationally.

### INITIATIVES TO ENHANCE THE EFFECTIVENESS OF THE DAKWAH PROGRAMMES

- Digital Outreach Expansion through a comprehensive website and mobile application featuring resources such as articles, videos, and lectures.
- Social Media Campaigns to disseminate Islamic knowledge through engaging content.
- Media and Publications on various Islamic topics authored by respected scholars.
- Community and Youth Activities like Nasyid, Tilawah Al-Quran, Daie, and Azan competitions to engage young Muslims and the community. Create support groups for new Muslim converts and those facing personal challenges.



# Interfaith

## Interfaith Harmony Seminar: Building Bridges in a Diverse Society

In today's interconnected world, promoting harmony and understanding among different religions is essential for peaceful coexistence. Jamiyah Singapore, at the forefront of interfaith peace and harmony, hosted the Interfaith Harmony Seminar as part of the inaugural Exemplary Interfaith Award 2023. This event brought together prominent faith leaders from Islam, Christianity, Buddhism, and Hinduism to discuss their perspectives on interfaith harmony.

The seminar was significant in Singapore, a multicultural and multi-religious society, underscoring the need for social cohesion. Jamiyah aims to build a united society that respects religious diversity by fostering dialogue and understanding. In a time of global tensions, the seminar highlighted the importance of peaceful coexistence and mutual respect.

Key takeaways included an enhanced understanding of diverse faith traditions, practical insights for promoting interfaith harmony, and a renewed appreciation for Singapore's diverse society. The seminar empowered attendees to foster unity and contribute to a harmonious and inclusive community.





# Women Committee



## Women's Committee: Empowering and Celebrating Women

Since its inception in the 1970s, Jamiyah Singapore's Women's Committee has been a pillar of empowerment and unity for women across the nation. Recognising the profound impact of united women, the Committee has dedicated itself to fostering empowerment and collectively impacting the broader community. Central to its legacy is the renowned 'Exemplary Mother Award' (EMA), established in 1993 to honour mothers of all races and religions whose selflessness and sacrifice inspire others. The 'Exemplary Young Mother's Award' (EYMA), introduced in 2018, further celebrates young mothers as role models for future generations.

As we marked the 30th Exemplary Mother Award in 2023, we honour the resilience, love, and unity that mothers bring to our world. These awards highlight the Women's Committee's commitment to nurturing exceptional motherhood, celebrating diversity, and fostering harmony.

Looking forward, the Women's Committee is dedicated to building a future enriched by unity, empowerment, and collective impact, continuing to serve and uplift the community with unwavering dedication.



# Youth Group



## ASEAN Youth Forum on Interfaith Harmony: Building Bridges for a Harmonious Future

In July 2023, Jamiyah Singapore hosted the ASEAN Youth Forum on Interfaith Harmony, gathering youth leaders from Singapore, Indonesia, Thailand, and the Philippines. These young leaders engaged in meaningful discussions, sharing perspectives and best practices for promoting interfaith harmony.

By involving youth, Jamiyah Singapore highlights their crucial role in shaping our diverse societies' future. The forum aimed to foster understanding, respect, and collaboration among different faith communities, promoting a shared vision of peace and harmony.

The key outcomes included new knowledge, inspiration, and practical insights for promoting interfaith harmony. The upcoming edition in October 2024 will continue this dialogue, focusing on youth perspectives and further empowering the next generation.



# Volunteers

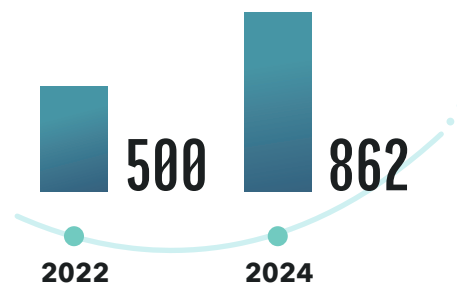
## Overview

### MISSION

To amplify the lives of those who matters by providing a platform for individuals/groups to serve the community

## Statistics

### NO. OF ACTIVE INDIVIDUAL VOLUNTEERS



### TOTAL NUMBER OF HOURS COVERED FROM

August 2022 – June 2024

🕒 3,500 hours

### NOTABLE CORPORATE VOLUNTEERS



- **Paramount** – Painting Hope, Food Drives, Year End Party 2023
- **The One Black Cat** – Ramadan Painting of 12 Houses



- **Grand Hyatt** – Jampacked @ Bukit Batok & West Coast
- **Salesforce** – Training for JHH
- **Bravo Zulu SG** – Bi Monthly Home Delivery since 2022



- **Wee Volunteers** – JHA recurring volunteer
- **UWCSEA (Dover)** – JNH Befrienders

## Looking Ahead

- Attract a steady stream of new volunteers while ensuring a positive experience to retain their long-term commitment and support for various initiatives.

- Deliver comprehensive training programmes to prepare volunteers for their roles while fostering high engagement levels through active participation in activities and events.

- Measure the impact of volunteer contributions to the community and optimise resources involved in volunteer management.



# Human Resource

## Overview

The Human Resources (HR) Department at Jamiyah Singapore fosters a positive and productive work environment by managing and supporting the organisation's most valuable assets—its employees. Our mission is to implement strategic HR practices that align with Jamiyah's goals, ensuring our workforce's development, engagement, and well-being. Our responsibilities include talent acquisition, employee relations, performance management, training and development, and compensation and benefits administration.

## Key Achievements & Highlights

1

### TRANSITION TO ADAPTIVE PAY (ETMS SYSTEM)

Jamiyah Singapore transitioned to the Adaptive Pay system, streamlining HR processes and improving efficiency. The new system, covering payroll, leave management, and other HR functions, reduced payroll processing time from one week to three days and minimised errors with direct bank integration. This resulted in a 57% reduction in processing time and enhanced employee satisfaction. One employee noted, "The new Adaptive Pay system has significantly reduced the time and stress associated with payroll queries. It's a great improvement!"

2

### TRAINING NEEDS ANALYSIS (TNA) ROLLOUT

Jamiyah Singapore's comprehensive Training Needs Analysis (TNA) identify specific skills gaps through surveys, interviews, and performance data analysis. This initiative addresses unclear training requirements and leads to targeted programmes tailored to individual and departmental needs. Benefiting all employees, the TNA rollout enhanced skill sets and improve overall performance. A manager remarked, "The TNA helped us identify critical areas for development. The subsequent training has noticeably improved team performance."

3

### INTRODUCTION OF AUTOMATED HR PROCESSES

To reduce paperwork and enhance information management efficiency, Jamiyah Singapore automated key HR processes, such as exit resignations and training effectiveness surveys, via e-forms. This initiative addressed the inefficiencies and errors of manual handling, streamlining HR operations and significantly reducing administrative burdens. The automation led to a 40% reduction in processing time for various HR tasks and improved data accuracy. Employees and HR staff have reported increased satisfaction with the new system.

4

### INTRODUCTION OF TRAINING EFFECTIVENESS SURVEYS

To enhance training programmes, Jamiyah Singapore introduced pre-training, post-training, and 3-month post-training surveys to measure their impact. These surveys assessed employees' expectations, immediate reactions, and long-term skill application, benefiting all trainees. The feedback enabled continuous improvement of training content and delivery, resulting in higher effectiveness and satisfaction. For instance, survey insights led to more interactive sessions, increasing engagement and applicability by 30%.





## Key Collaborations & Partnerships

Jamiyah Singapore collaborates with educational institutions like the Singapore University of Social Sciences (SUSS), the Institute of Technical Education (ITE), and polytechnics to create employment opportunities for their alumni. Our internship programmes in Social Work, Counselling, and technical training provide students with practical experience and professional development while meeting our operational needs. These partnerships ensure a steady influx of qualified candidates, strengthen our ties with the educational community, and enhance our reputation as a preferred employer, offering students valuable hands-on experience.



## Looking Ahead

### GOALS AND OBJECTIVES



Implement the Adaptive Training portal to streamline and manage all training activities efficiently.



Roll out the 9 Blockers framework to enhance succession planning, talent management and development.



Roll out an online employee handbook to provide easily accessible information and resources for all employees.



Creation of a Hi-Po list where key employees are identified and prepared for further leadership roles.



Leverage Artificial Intelligence (AI) to enhance HR processes and decision-making.



Launch the Adaptive Recruitment portal to improve and modernise hiring processes in Jamiyah Singapore and ensure we meet all TADM requirements.



Enhance wellness and mental health programmes for employees.



Develop a robust employee engagement and recognition programme to strengthen employee retention.

# Marketing & Communications

## Overview

The Marketing and Communications (Marcom) team comprises Marketing & Communications, Graphics Designs and Studio. The team aims to enhance public awareness of Jamiyah's services and programmes, expanding online and offline community engagement. By developing a positive brand image and securing media coverage, Marcom ensures that Jamiyah's events and activities reach a wider audience. Marcom drives effective promotion and engagement by implementing comprehensive marketing strategies across various channels, including traditional and digital media, social platforms, and influencers. High-quality graphic design, photography, and video content support these efforts, making Jamiyah's initiatives visually appealing and impactful. These efforts are essential for fostering community involvement and supporting Jamiyah's mission.

### EVENTS COVERAGE

The Marcom team is crucial in covering Jamiyah Singapore's major events through videography, photography, and marketing outreach videos. They handle every aspect of these projects, including conceptualisation, scripting, directing, and editing, ensuring high-quality and engaging content. Beyond major events, Marcom also covers the programmes and activities of the Homes, Centres, and HQ, capturing the essence and impact of Jamiyah's initiatives.

### COLLATERALS & PUBLICATIONS

The Marcom team designs posters, booklets, and social media content, producing visually appealing materials that communicate Jamiyah's messages effectively. Creating high-quality graphics supports promoting events and activities, ensuring consistent and attractive branding.



### MEDIA RELATIONS

Marcom manages media relations, pitches stories to media outlets, and secures coverage for Jamiyah's events. This proactive approach ensures that Jamiyah's activities and accomplishments receive widespread recognition, enhancing the organisation's visibility and credibility. For 2022 – 2024, many of Jamiyah Singapore's events, initiatives and programmes have been featured in major news platforms, both traditional and digital media.



## Looking Ahead



### EXPAND PUBLIC AWARENESS AND ENGAGEMENT

- Digital & Social Media Strategy
- Community Outreach



### STRENGTHEN MEDIA RELATIONS & COVERAGE

- Media Partnerships
- Press Kits and Media Training



### LEVERAGE DIGITAL TRANSFORMATION

- Website and SEO Optimisation
- Analytics & Feedback
- Digital Outreach
- Live Streaming



### ENHANCE BRAND IMAGE AND RECOGNITION

- Brand Consistency
- Storytelling



### DEVELOP STAFF SKILLS AND EXPERTISE

- Innovative Marketing & Event Formats
- Professional Developments





# Jamiyah Executive Council Meeting

## Attendance List 2022-2024

	Name	Designation	Meeting 1 24 Aug 22	Meeting 2 29 Nov 22	Meeting 3 28 Feb 23	Meeting 4 8 Jun 23	Meeting 5 5 Sep 23	Meeting 6 20 Dec 23	Meeting 7 24 Apr 24
1	Dr Mohd Hasbi Bin Abu Bakar	President	Yes	Yes	No	Yes	Yes	Yes	No
2	Mr Abdul Jaffar Bin Mohamed Mydin	Vice President I	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3	Mr Mohamad Hafidz Bin Abdul Malik	Vice President II	Yes	Yes	No	Yes	Yes	Yes	No
4	Mr Mohamed Sirajudin Bin Mohamed Salman	Vice President III	Yes	Yes	Yes	Yes	Yes	Yes	Yes
5	Mr Muhammad Khair Bin Baharin	Secretary General	Yes	Yes	Yes	Yes	Yes	No	Yes
6	Mr Zainal Bin Mustapha	Asst Secretary General	Yes	Yes	Yes	No	No	Yes	No
7	Mr Shaick Fakrudeen s/o S.Ali	Treasurer General	No	No	No	No	No	Yes	Yes
8	Mr Osman Bin Bahrom	Asst Treasurer General	Yes	Yes	Yes	Yes	Yes	Yes	Yes
9	Ust Abdul Aziz bin Mohamad	Executive Council Member	Yes	Yes	Yes	Yes	Yes	No	Yes
10	Mr Abdul Hakeem Bin Mohamed Yunos	Executive Council Member	No	No	Yes	Yes	Yes	No	No
11	Mr Abdul Malik Bin Abu Bakar	Executive Council Member	Yes	Yes	Yes	Yes	Yes	Yes	No
12	Mr Abdul Qadir	Executive Council Member	No	Yes	Yes	Yes	Yes	Yes	Yes
13	Mr Abdul Rashid Bin Abu Bakar	Executive Council Member	Yes	Yes	Yes	Yes	No	Yes	Yes
14	Mr Aziz Bin Manijan	Executive Council Member	No	Yes	No	No	Yes	No	No
15	Dr Hameem Alim Sahib Mohd Saleem	Executive Council Member	No	Yes	Yes	Yes	Yes	No	Yes
16	Dr Isa Hassan	Executive Council Member	Yes	Yes	Yes	Yes	Yes	No	Yes
17	Mr Jamaludin Bin Abdul Rahman	Executive Council Member	Yes	Yes	Yes	No	Yes	Yes	Yes
18	Mr Kamarudin Bin Musa	Executive Council Member	Yes	Yes	No	Yes	No	No	Yes



	Name	Designation	Meeting 1 24 Aug 22	Meeting 2 29 Nov 22	Meeting 3 28 Feb 23	Meeting 4 8 Jun 23	Meeting 5 5 Sep 23	Meeting 6 20 Dec 23	Meeting 7 24 Apr 24
19	Mr Mahmud Bin Ahmad	Executive Council Member	Yes	Yes	No	Yes	Yes	No	No
20	Mr Mohamad Farid Bin Hameed	Executive Council Member	Yes	No	Yes	No	Yes	No	No
21	Mr Mohamad Noor Bin Abdul	Executive Council Member	No	Yes	Yes	No	No	No	No
22	Mr Mohamed Abdulla Yakub Vadia	Executive Council Member	Yes	Yes	Yes	Yes	No	No	Yes
23	Mr Mohamed Yunos Bin Mohamed Shariff	Executive Council Member	Yes	Yes	Yes	Yes	No	No	Yes
24	Mr Mohammed Gaddafi S/O Mohd Ismail Bin Mohd Kassim	Executive Council Member	Yes	Yes	Yes	No	Yes	No	No
25	Mr Mohd Ali S/O Mohd Osman Marican	Executive Council Member	No	No	No	No	No	No	No
26	Dr Mohd Emran Mamat	Executive Council Member	No	No	No	Yes	No	No	No
27	Mr Mohd Shariff Bin Mohd Yatim	Executive Council Member	Yes	Yes	Yes	Yes	No	Yes	Yes
28	Mr Mohd Yunos Bin Mohd Ishak	Executive Council Member	Yes	No	Yes	No	Yes	No	No
29	Mr Mohd Zulkifli Bin Mohd Ismail	Executive Council Member	No	Yes	Yes	No	Yes	Yes	Yes
30	Mr Muhamad Faez Helmi Bin Muhamad Faezin	Executive Council Member	Yes	Yes	No	No	Yes	No	No
31	Mr Muhammad Khalid Bin Abdul Qadir	Executive Council Member	Yes	Yes	Yes	Yes	Yes	Yes	Yes
32	Mr Mustafa Dumidae	Executive Council Member	No	Yes	No	Yes	Yes	No	No
33	Ms Roza Bte Ahmad	Executive Council Member	Yes	Yes	Yes	Yes	Yes	Yes	Yes
34	Mr Seeni Jaafar Ghany	Executive Council Member	Yes	No	Yes	Yes	No	Yes	No
35	Mr Sultan Mohamed Ghouse	Executive Council Member	Yes	Yes	Yes	No	No	No	Yes
36	Mr Zuraimi Bin Jumaat	Executive Council Member	No	No	No	No	Yes	No	No

# Governance

## EXECUTIVE COUNCIL MATTERS

- Jamiyah Singapore has written terms of reference for the Executive Council members.
- There are clear guidelines to distinguish Executive Council responsibilities and Operational responsibilities
- The Nomination and Appointment committee meets to discuss the succession plans for key members.
- All Executive Council members have gone through an induction process. Executive Council members have been given a self-evaluation guideline.
- Jamiyah has an overall strategic plan and a Risk Management framework applicable to its welfare arm.
- Some Members who have served the Council for more than 10 years have been retained on the basis of experience, skills and active involvement in Jamiyah's welfare programmes and activities

## POLICIES

Some of the major policies are listed below.

### I. RESERVES POLICY

The listing of all the funds and balances with a description of the purposes can be found in the audited financial statements for the year ended 31 December 2023. Only surplus funds will be invested to generate additional income. Whenever necessary professional advice is sought before any investment is made, to provide advice on the potential; risks and returns. The Investment Committee of Jamiyah Singapore exercises prudence in the investment of surplus funds. The policy places a maximum limit of five times its annual expenses on its overall.

### II. CONFLICT OF INTEREST POLICY

No member of the Council shall participate in any discussion or vote on any matter in which he or she or a member of his or her immediate family has a potential conflict of interest due to having material economic involvement regarding the matter being discussed. When such a situation presents itself, the member must announce his or her potential conflict, disqualify himself or herself, and be excused from the meeting until the discussion is over on the matter involved. The President of the meeting is expected to make an inquiry if such conflict appears to exist and the board member has not made it known. A Conflict of Interest declaration form is required to be submitted by all committee members and members of staff who might be involved in dealings with vendors.

### III. VOLUNTEERING POLICY

Volunteers should adhere to the following policies and procedures while on duty as a volunteer. Failure to comply may result in disciplinary action or termination.

### IV. COMMUNICATIONS POLICY

Jamiyah has a communications policy that provides for the following:

- Appropriate communication channels between staff and Executive Council members
- Inclusivity
- Reporting schedules
- Feedback mechanisms
- Phone
- Internet
- Email
- Social media channels, etc.

## V. PERSONAL DATA PROTECTION POLICY

MUSLIM MISSIONARY SOCIETY SINGAPORE ("JAMIYAH") including all its welfare organisations and centres are committed to safeguarding the personal data entrusted to it by the Individuals. JAMIYAH manages Individual personal data in accordance with the Singapore Personal Data Protection Act 2012 (No. 26 of 2012) ("PDPA 2012" or the "Act") and other applicable written laws. The purpose of the Personal Data Protection Policy (the "Policy") outlines the principles and practices adopted by JAMIYAH in protecting personal data.

## VI. SUB-COMMITTEES

There are seven sub-committees formed by the Muslim Missionary Society Singapore comprising Finance, Audit, Programmes and Services, Fund-raising, Human Resources, Investment and Nomination, with relevant terms of reference to oversee the functions.

Meetings have been held for all committees.

## VII. RELATED ENTITIES

A Related Party Register is maintained that comprises details of names of parties, nature of the transaction, nature of relationship date and amount.

Related party transactions have been disclosed in the audited financial statements ended 31 December 2023. The related parties with whom transactions had taken place are listed as follows:

1. Jeewa Ltd
2. JBS International College Pte Ltd
3. SG Environmental Solutions Pte Ltd
4. All conflicts of interest have been declared.

Jamiyah Singapore does not have any equity interest nor control of the type over the above said related party which leads it to be regarded as subsidiary of the society.

## VIII. DONATION HANDLING PROCESS

MMSS has a very detailed process for accounting for donations that includes access controls, Tax-exempt donations and internal controls.

### Donations In Kind Policy And Procedure

- a. Donations in kind will include donations or gifts other than cash. Where such donations are of substantial value and can be reliably and reasonably quantified, they should be recorded as income. The amount recorded should be a reasonable estimate of their gross value to the Charities/ IPCs. This value will usually be the price that the Charities/ IPCs estimate it would have to pay in the open market for an equivalent item. When a valuation cannot be established, the Charities/ IPCs should disclose the information in the notes to the accounts. Where the donation in kind is a fixed asset, it should be capitalised and reflected in the Balance Sheet of the accounts at a reasonable book value. Charities/ IPCs should retain relevant documents to support their valuation.

- b. If the gift appears to be valuable, an attempt should be made to politely ascertain a value from the donor. If it is not practicable or feasible, a valuer may be contacted. The documents necessary to record any transaction shall include the Delivery note or letter from the donor to Jamiyah that states the item description, the valuer's report and documents that confirm a legal title for large assets or items of furniture.
- c. If Jamiyah wishes to estimate the value of certain items, it must make sure that the value is the price that Jamiyah will pay in the open market for a similar item.
- d. Jewellery or similar donations that have intrinsic value must be valued.
- e. If valuation cannot be made reliably, Jamiyah should disclose that by way of a note.
- f. Donations in kind are usually informed by the donor in advance. To prevent dumping, Jamiyah should politely turn down such gifts as the cost of transportation for both acquisition and disposal may exceed the utility.
- g. In the case of fixed assets that are in good condition and useful, the valuation must be done and thereafter capitalised.
- h. Donations in kind that is capitalised will be treated in the same way in accordance with the Fixed Asset policy regarding depreciation and disposal.
- i. Jamiyah will not attempt to sell the donations in kind that are of reasonable value in the open market or use them as gifts in its events unless the donor authorises Jamiyah to do so.

## IX. WHISTLEBLOWING POLICY

Jamiyah Singapore does not have a whistle-blowing policy.

## X. REMUNERATION

Disclosure of annual remuneration of three highest-paid staff who each receives more than \$100,000, in bands of \$100,000.

Remuneration Band	Number of Staff
Between \$100,000 to \$200,000	9
Between \$200,000 to \$300,000	0

**AUDITED FINANCIAL STATEMENTS  
AND OTHER FINANCIAL INFORMATION**

**THE MUSLIM MISSIONARY SOCIETY, SINGAPORE  
(UEN NUMBER: S61SS0055K)  
(A SOCIETY REGISTERED IN THE REPUBLIC OF SINGAPORE)**

**FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023**



# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

(UEN NUMBER: S61SS0055K)

(A Society Registered in the Republic of Singapore)

## AUDITED FINANCIAL STATEMENTS AND OTHER FINANCIAL INFORMATION

### PRESIDENT

Mohd. Hasbi bin Abu Bakar

### VICE-PRESIDENTS

Abdul Jaffar Bin Mohamed Mydin  
Mohamad Hafidz Bin Abdul Malik  
Mohamed Sirajudin Bin Mohamed Salman

### REGISTERED OFFICE

31 Lorong 12 Geylang,  
Singapore 399006

### SECRETARY GENERAL

Muhammad Khair Bin Baharin

### AUDITOR

Reanda Adept PAC  
138 Cecil Street  
#06-01 Cecil Court  
Singapore 069538

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# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## Statement by the Executive Council

For the financial year ended 31 December 2023

We, the Executive Council of **THE MUSLIM MISSIONARY SOCIETY, SINGAPORE** (the "Society"), are responsible for the preparation of the accompanying financial statements that give a true and fair view in accordance with the provisions of the Singapore Societies Act 1966, the Singapore Charities Act 1994 and the Regulations enacted thereunder (together the "Acts"), the Society's Constitution and Financial Reporting Standards in Singapore. This responsibility includes:


- (a) 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 statement of comprehensive income and statement of financial position and to maintain accountability of assets;
- (b) selecting and applying appropriate accounting policies;
- (c) making accounting estimates that are reasonable in the circumstances; and
- (d) assessing the risk of fraud and communicate to the Members of the Society on outcome of those assessments.

In our opinion,

- (a) the accompanying financial statements, together with the notes thereon, are properly drawn up so as to give a true and fair view of the financial position of the Society as at 31 December 2023 and of the financial performance, changes in funds and cash flows of the activities of the Society for the financial year ended on that date; and
- (b) 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.

The Executive Council authorised these financial statements for issue, on the date of this statement.

On behalf of the Executive Council,

  
ABDUL JAFFAR BIN MOHAMED MYDIN  
Vice President I

  
SHAICK FAKRUDEEN S/O S. ALI  
Treasurer General

Singapore,  
14 June 2024

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## INDEPENDENT AUDITOR'S REPORT

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

TO THE MEMBERS OF THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

### Report on the Audit of the Financial Statements

#### Opinion

We have audited the accompanying financial statements of **THE MUSLIM MISSIONARY SOCIETY, SINGAPORE (the "Society")**, which comprise the statement of financial position as at 31 December 2023, and the statement of comprehensive income, statement of changes in funds and statement of cash flows for the financial year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements of the Society are properly drawn up in accordance with the provisions of the Societies Act 1966 (the "Societies Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act" and "Regulations"), and Financial Reporting Standards in Singapore ("FRSs") so as to present fairly, in all material respects, the state of affairs of the Society as at 31 December 2023, and the results, changes in funds 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.

#### Other Information

The Executive Council of the Society is responsible for the other information contained in the Annual Report. The other information comprises the financial information about the Society.

We have obtained the Statement by the Executive Council prior to the date of this auditor's report. The other information except for the Statement by the Executive Council in the Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not and will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with SSAs.

# **THE MUSLIM MISSIONARY SOCIETY, SINGAPORE**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

**FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023**

### **TO THE MEMBERS OF THE MUSLIM MISSIONARY SOCIETY, SINGAPORE (CONTINUED)**

#### **Responsibilities of Executive Council and Those Charged with Governance for the Financial Statements**

The Executive Council of the Society is responsible for the preparation and fair presentation of financial statements of the Society in accordance with the provisions of the Societies Act, Charities Act, Regulations and FRSs, and for such internal control as Executive Council determines is necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

In preparing the financial statements, the Executive Council of the Society 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 Executive Council of the Society either intends to cease the Society's operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Society's financial reporting process.

#### **Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls 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 controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Executive Council.



# **THE MUSLIM MISSIONARY SOCIETY, SINGAPORE**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

**FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023**

### **TO THE MEMBERS OF THE MUSLIM MISSIONARY SOCIETY, SINGAPORE (CONTINUED)**

#### **Auditor's Responsibilities for the Audit of the Financial Statements (continued)**

- Conclude on the appropriateness of the Executive Council'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 auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance 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**

In our opinion,

- (a) the accounting and other records required to be kept by the Society have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act 1966, the Charities Act and Regulations; and
- (b) the fund-raising appeal held during the financial year ended 31 December 2023 has been carried out in accordance with Regulation 6 of the Societies Regulations issued under the Societies Act 1966 and proper accounts and other records have been kept of the fund-raising appeal.

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

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



**Reanda Adept PAC**  
Public Accountants and  
Chartered Accountants

Singapore,  
14 June 2024

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2023

	NOTE	2023 S\$	2022 S\$
<b>ASSETS</b>			
<b>Non-current assets</b>			
Property, plant and equipment	4	15,918,944	15,313,846
Intangible assets	5	491,545	479,378
Investment property	6	5,873,272	5,974,896
Amount due from related parties	7	256,903	297,981
		<b>22,540,664</b>	<b>22,066,101</b>
<b>Current assets</b>			
Trade receivables	8	370,427	387,005
Inventories	9	84,720	75,456
Deposits, prepayments and other receivables	10	2,633,725	2,683,035
Cash and cash equivalents	11	34,304,205	35,256,020
		<b>37,393,077</b>	<b>38,401,516</b>
<b>Total assets</b>		<b>59,933,741</b>	<b>60,467,617</b>
<b>FUNDS AND LIABILITIES</b>			
<b>Funds</b>			
Restricted funds	12	1,666,684	2,423,757
Unrestricted funds		51,471,360	52,179,668
<b>Total funds</b>		<b>53,138,044</b>	<b>54,603,425</b>
<b>LIABILITIES</b>			
<b>Non-current liabilities</b>			
Capital grants	14	1,338,501	1,702,872
Lease liability	15	1,155,697	583,470
		<b>2,494,198</b>	<b>2,286,342</b>
<b>Current liabilities</b>			
Trade payables	16	423,217	486,696
Accruals and other payables	17	2,625,882	1,910,587
Capital grants	14	402,862	398,721
Lease liability	15	849,538	781,846
		<b>4,301,499</b>	<b>3,577,850</b>
<b>Total liabilities</b>		<b>6,795,697</b>	<b>5,864,192</b>
<b>Total funds and liabilities</b>		<b>59,933,741</b>	<b>60,467,617</b>

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

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## STATEMENT OF COMPREHENSIVE INCOME

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

	NOTE	2023 S\$	2022 S\$
Income	18	31,482,011	30,236,161
Direct expenses	18	(6,693,635)	(5,102,887)
Staff costs	18	(16,424,534)	(17,044,852)
Other operating expenses	18	(8,713,548)	(8,249,506)
<b>Deficit for the financial year</b>		<u>(349,706)</u>	<u>(161,084)</u>
<i>Items that will not be reclassified to profit or loss</i>			
Movements in restricted funds		(1,115,675)	(684,625)
<b>Total comprehensive loss for the financial year</b>		<u><u>(1,465,381)</u></u>	<u><u>(845,709)</u></u>

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

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## STATEMENT OF CHANGES IN FUNDS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

	Restricted funds (Note 12) S\$	Unrestricted funds		Total S\$
		Designated funds (Note 13) S\$	General fund S\$	
Balance as at 1 January 2022	2,962,633	721,914	51,764,587	55,449,134
Total comprehensive (loss)/income for the financial year*	(1,272,762)	-	427,053	(845,709)
Transfer of funds	733,886	-	(733,886)	-
Balance as at 31 December 2022	2,423,757	721,914	51,457,754	54,603,425
Total comprehensive (loss)/income for the financial year*	(1,771,022)	-	305,641	(1,465,381)
Transfer of funds	1,013,949	-	(1,013,949)	-
Balance as at 31 December 2023	1,666,684	721,914	50,749,446	53,138,044

	2023		2022	
*Total comprehensive (loss)/income for the financial year	Restricted funds (Note 12) S\$	General fund S\$	Restricted funds (Note 12) S\$	General fund S\$
<i>Comprise the movement of :</i>				
Jamiyah Foodbank fund	(1,013,949)	-	(733,886)	-
Ministry of Social and Family Development fund	(655,224)	-	(588,137)	-
Community Silver Trust fund	(101,022)	-	54,016	-
Building fund	(5,065)	-	(5,065)	-
Islamic development education trust fund	4,238	-	433	-
Yellow ribbon fund	-	-	(123)	-
	(1,771,022)	-	(1,272,762)	-
Deficit for financial year	-	(349,706)	-	(161,084)
Jamiyah Home for the Age	-	655,224	-	588,137
Fund movement	-	123	-	-
	(1,771,022)	305,641	(1,272,762)	427,053

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



# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## STATEMENT OF CASH FLOWS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

	NOTE	2023 S\$	2022 S\$
<b>Cash flows from operating activities</b>			
Deficit for the financial year		(349,706)	(161,084)
<u>Adjustments for:</u>			
Depreciation on investment property		101,624	101,624
Depreciation on property, plant and equipment		2,401,336	2,496,157
Amortisation of intangible asset		62,657	43,630
Property, plant and equipment written off		14,248	11,821
Bad debt written off		1,633	-
Net impairment loss on trade receivables		207,474	662,094
Net impairment loss on related parties		(9,922)	-
Amortisation of capital grant		(401,583)	(368,327)
Movement in restricted and unrestricted funds		(1,115,675)	(684,625)
Interest income		(165,157)	(62,701)
Interest expense		39,917	35,080
<b>Operating cash flow before working capital changes</b>		<u>786,846</u>	<u>2,073,669</u>
<u>Changes in working capital:</u>			
Inventories		(9,264)	23,834
Amount due from related parties		51,000	15,000
Trade receivables		(192,529)	(171,042)
Deposits and other receivables		49,310	240,499
Trade payables		(63,479)	(100,192)
Accruals and other payables		715,295	(439,555)
<b>Net cash generated from operating activities</b>		<u>1,337,179</u>	<u>1,642,213</u>
<b>Cash flow from investing activities</b>			
Interest received		165,157	62,701
Increase in fixed deposits pledged		(97)	(230)
Purchase of property, plant and equipment	A	(1,443,224)	(943,778)
Purchase of intangible assets		(74,824)	(270,050)
<b>Net cash used in investing activities</b>		<u>(1,352,988)</u>	<u>(1,151,357)</u>
<b>Cash flows from financing activities</b>			
Interest paid		(39,917)	(35,080)
Repayment of lease liabilities		(937,539)	(1,164,655)
Capital grant received		41,353	811,363
<b>Net cash used in financing activities</b>		<u>(936,103)</u>	<u>(388,372)</u>
<b>Net increase in cash and cash equivalents</b>		<u>(951,912)</u>	<u>102,484</u>
Cash and cash equivalents at the beginning of financial year		34,930,192	34,827,708
<b>Cash and cash equivalents at the end of financial year</b>	11	<u>33,978,280</u>	<u>34,930,192</u>
<b>Note A</b>			
Total additions to property, plant and equipment		3,020,682	1,871,144
Less: Finance lease liability		(1,577,458)	(927,366)
		<u>1,443,224</u>	<u>943,778</u>

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

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

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

### 1. Domicile and activities

**THE MUSLIM MISSIONARY SOCIETY, SINGAPORE**, also known as Jamiyah Singapore (the "Society") is registered under the Singapore Societies Act 1966 and is also a charity under the Singapore Charities Act 1994. The Society was accorded the Institution of Public Character ("IPC") status on 21 August 2001 which was renewed until 31 August 2015. On 27 November 2015, the activities of the Society regarded as having IPC character were separately registered as the IPC arm of the Society as the Muslim Missionary Society, Singapore - Jamiyah Welfare Fund ("JWF") with UEN Number: T15CC0003G. The IPC status of the JWF has been renewed from 1 June 2023 to 31 May 2025. The registered office of the Society is at 31 Lorong 12 Geylang, Singapore 399006.

The Society was established in 1932 under the name of All-Malaya Muslim Missionary Society with branches in several states of Malaysia. After 1965, the name of the Society was changed to The Muslim Missionary Society, Singapore (Also known as Jamiyah Singapore). The Society is governed by an Executive Council (EXCO) under the Constitution as registered with The Registrar of Societies.

The Executive Council members of the Society are appointed according to the Society's constitution.

The principal activities of the Society is to promote spiritual, social economic well-being of Muslims and fellow Singaporeans, promote education, provide welfare services for the benefit of the community irrespective of race or religion.

The activities include the following:

a) Childcare centre

To provide educational needs for the children of working mothers and non-working mother.

b) Halfway house

To serve as a centre of rehabilitation for substance abusers. The programs provide effective social integration of drug detainees imparting various skills development and training and religious courses.

c) Home for the aged

To provide shelter, care, nursing and health needs to the destitute and aged.

d) Nursing home

Caring of aged and sick, providing residential, medical, nursing care, psychological social and spiritual counselling.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 1. Domicile and activities (continued)

e) Student care and service centres #

To conduct tuition classes for children in primary and early secondary levels of low – income families at subsidised rates. Currently, two out of three divisions remain operational after one closed during the financial year.

f) Global child development centre

To provide educational needs for the children of working mothers and non-working mothers.

g) Kindergarten

To operate a kindergarten for children.

h) Education centre

To run religious, language, moral academic classes for children, juveniles and adults.

i) Children's home #

To provide accommodation, care and shelter to orphans, children of single parents, and children of drug detainees and education, sports, recreation and art activities to the children.

#During the financial year, two divisions have been closed which is Jamiyah Children's Home and West Coast Student Service Centre.

The financial statements of the Society for the financial year ended 31 December 2023 were authorised for issue in accordance with a resolution of the Executive Council of the Society on the date of the Statement by the Executive Council.

### 2. Material accounting policy information

#### 2.1 Basis of preparation

The financial statements have been prepared in accordance with the provisions of the Singapore Charities Act 1994, Singapore Societies Act 1966, Financial Reporting Standards in Singapore ("FRSs") and the Society's Constitution. The financial statements have been prepared on the historical cost basis except as disclosed in the accounting policies that follow.

The financial statements of the Society have been prepared on the basis that it will continue to operate as a going concern.

#### 2.2 Adoption of new and amended standards and interpretations

The accounting policies adopted are consistent with those of the previous financial year except that in the current financial year, the Society has adopted all the new and amended standards which are relevant to the Society and are effective for annual financial periods beginning on or after 1 January 2023. The adoption of these standards did not have any material effect on the financial performance or position of the Society.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 2. Material accounting policy information (continued)

#### 2.2 Adoption of new and amended standards and interpretations (continued)

##### FRSs effective for the current financial year ended 31 December 2023

The following standards and interpretations are effective for the annual period beginning on or after 1 January 2023:

Amendments to FRS 1 *Presentation of Financial Statements* and FRS Practice Statement 2: *Disclosure of Accounting Policies*

Amendments to FRS 8 *Accounting Policies, Changes in Accounting Estimates and Errors*: *Definition of Accounting Estimates*

Amendments to FRS 12 *Income Taxes*: *Deferred Tax related to Assets and Liabilities arising from a Single Transaction*

FRS 117 *Insurance Contracts*

The Executive Councils expect that the adoption of the new and amended standards and interpretations does not have any material impact on the financial statements.

#### 2.3 Functional and presentation currency

These financial statements are presented in Singapore Dollar (S\$) which is the Society's functional and presentation currency.

#### 2.4 Property, plant and equipment

All items of property, plant and equipment are initially recorded at cost. Subsequent to recognition, property, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses, if any. The cost of property, plant and equipment includes its purchase price and any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management. Dismantlement, removal or restoration costs are included as part of the cost of property, plant and equipment if the obligation for dismantlement, removal or restoration is incurred as a consequence of acquiring or using the property, plant and equipment.

Depreciation is calculated on the straight-line method over the estimated useful lives or annual rates as follows:

Freehold properties	- 100 years
Leasehold properties	- 27 years
Bedding and medical equipment	- 5 to 10 years
Computer equipment	- 5 to 10 years
Furniture and fittings	- 5 to 10 years
Machinery and equipment	- 5 to 10 years
Motor vehicles	- 10 years
Renovation	- 10 years
Leasehold land	- 3 years
Leasehold building	- 2 to 5 years
Leasehold office equipment	- 2 to 5 years



# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 2. Material accounting policy information (continued)

#### 2.4 Property, plant and equipment (continued)

The residual value, useful lives and depreciation method are reviewed at least at the end of each financial period, and adjusted prospectively, if appropriate.

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss on derecognition of the asset is included in profit or loss in the year the asset is derecognised.

#### 2.5 Investment property

Investment property is property held either to earn rental income or capital appreciation or both. It does not include a property held for sale in the ordinary course of business, used in the production or supply of goods or services, or for administrative purposes.

Investment property is measured at cost less accumulated depreciation and accumulated impairment losses. Investment property is not revalued or measured at fair value subsequent to initial recognition. Cost includes the purchase price and any directly attributable costs to the acquisition of the investment property such as legal and brokerage fees, property transfer taxes and other transaction costs. The cost of the freehold building under investment property is depreciated using the straight-line method at 2% per annum on its cost.

The costs of day-to-day servicing and maintenance of an investment property is recognised as expenses in the income statement in the period in which the costs are incurred.

On disposal of an investment property, the difference between the disposal proceeds and the carrying amount is recognised in profit or loss.

#### 2.6 Intangible assets

##### Computer software

Computer software are initially capitalised at cost which includes the purchase prices (net of any discounts and rebates) and other directly attributable costs of preparing the asset for its intended use. Direct expenditures including employee costs, which enhance or extend the performance of computer software beyond its specifications and which can be reliably measured, are added to the original cost of the software. Costs associated with maintaining the computer software are expensed off when incurred.

Computer software are subsequently carried at cost less accumulated amortisation and accumulated impairment losses. These costs are amortised to profit or loss using the straight-line method over their estimated useful lives of 10 years.

The amortisation period and amortisation method are reviewed at least at each balance sheet date. The effect of any revision are recognised in profit or loss when the changes arise.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 2. Material accounting policy information (continued)

#### 2.7 Financial instruments

##### (a) Financial assets

###### Initial recognition and measurement

Financial assets are recognised when, and only when the entity becomes party to the contractual provisions of the instruments.

At initial recognition, the Society measures a financial asset at its fair value plus, in the case of a financial asset not at FVPL, transaction costs that are directly attributable to the acquisition of the financial asset. Transaction costs of financial assets carried at FVPL are expensed in statement of comprehensive income.

Trade receivables are measured at the amount of consideration to which the Society expects to be entitled in exchange for transferring promised goods or services to a customer, excluding amounts collected on behalf of third party, if the trade receivables do not contain a significant financing component at initial recognition.

###### Subsequent measurement

###### *Investments in debt instruments*

Subsequent measurement of debt instruments depends on the Society's operation for managing the asset and the contractual cash flow characteristics of the asset. The three measurement categories for classification of debt instruments are amortised cost, fair value through other comprehensive income (FVOCI) and FVPL. The Society only has debt instruments at amortised cost. Financial assets that are held for the collection of contractual cash flows where those cash flows represent solely payments of principal and interest are measured at amortised cost. Financial assets are measured at amortised cost using the effective interest method, less impairment. Gains and losses are recognised in profit or loss when the assets are derecognised or impaired, and through the amortisation process.

###### *Investments in equity instruments*

On initial recognition of an investment in equity instrument that is not held for trading, the Society may irrevocably elect to present subsequent changes in fair value in other comprehensive income which will not be reclassified subsequently to profit or loss. Dividends from such investments are to be recognised in profit or loss when the Society's right to receive payments is established. For investments in equity instruments which the Society has not elected to present subsequent changes in fair value in other comprehensive income, changes in fair value are recognised in comprehensive income.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 2. Material accounting policy information (continued)

#### 2.7 Financial instruments (continued)

##### (a) Financial assets (continued)

###### Derecognition

A financial asset is derecognised where the contractual right to receive cash flows from the asset has expired. On derecognition of a financial asset in its entirety, the difference between the carrying amount and the sum of the consideration received and any cumulative gain or loss that had been recognised in other comprehensive income for financial assets is recognised in statement of comprehensive income.

###### Impairment

The Society recognises an allowance for expected credit losses (ECLs) for all debt instruments not held at FVPL. ECLs are based on the difference between the contractual cash flows due in accordance with the contract and all the cash flows that the Society expects to receive, discounted at an approximation of the original effective interest rate. The expected cash flows will include cash flows from the sale of collateral held or other credit enhancements that are integral to the contractual terms.

ECLs are recognised in two stages. For credit exposures for which there has not been a significant increase in credit risk since initial recognition, ECLs are provided for credit losses that result from default events that are possible within the next 12-months (a 12-month ECL). For those credit exposures for which there has been a significant increase in credit risk since initial recognition, a loss allowance is recognised for credit losses expected over the remaining life of the exposure, irrespective of timing of the default (a lifetime ECL).

For trade receivables, the Society applies a simplified approach in calculating ECLs. Therefore, the Society does not track changes in credit risk, but instead recognises a loss allowance based on lifetime ECLs at each reporting date. The Society has established a provision matrix that is based on its historical credit loss experience, adjusted for forward-looking factors specific to the debtors and the economic environment which could affect debtors' ability to pay.

The Society considers a financial asset in default when contractual payments are 60 days past due. However, in certain cases, the Society may also consider a financial asset to be in default when internal or external information indicates that the Society is unlikely to receive the outstanding contractual amounts in full before taking into account any credit enhancements held by the Society. A financial asset is written off when there is no reasonable expectation of recovering the contractual cash flows.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 2. Material accounting policy information (continued)

#### 2.7 Financial instruments (continued)

##### (b) Financial liabilities

###### Initial recognition and measurement

Financial liabilities are recognised when, and only when, the Society becomes a party to the contractual provisions of the financial instrument. The Society determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at fair value plus in the case of financial liabilities not at fair value through profit or loss, directly attributable transaction costs.

Financial assets and liabilities are offset and the net amount presented in the statement of financial position when, and only when, the Society has a legal right to offset the amounts and intends either to settle on a net basis or to realise the asset and settle the liability simultaneously.

Other financial liabilities comprise trade payables, accruals and other payables and lease liabilities.

###### Subsequent measurement

After initial recognition, financial liabilities that are not carried at fair value through profit or loss are subsequently measured at amortised cost using the effective interest method. Gains and losses are recognised in the statement of comprehensive income when the liabilities are derecognised, and through the amortisation process.

###### Derecognition

A financial liability is de-recognised when the obligation under the liability is discharged or cancelled or expires. On derecognition, the difference between the carrying amounts and the consideration paid is recognised in the statement of comprehensive income.

#### 2.8 Impairment of non-financial assets

The Society assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, (or, where applicable, when an annual impairment testing for an asset is required), the Society makes an estimate of the asset's recoverable amount.

An asset's recoverable amount is the higher of an asset's or cash-generating unit's fair value less costs of disposal and its value in use and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or group of assets. Where the carrying amount of an asset or cash-generating unit exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount.



# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 2. Material accounting policy information (continued)

#### 2.8 Impairment of non-financial assets (continued)

Impairment losses are recognised in profit or loss.

A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increase cannot exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognised previously. Such reversal is recognised in profit or loss.

#### 2.9 Lease

The Society assesses at contract inception whether a contract is, or contains, a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

##### As lessee

##### Right-of-use assets

The Society recognises right-of-use assets at the commencement date of the lease (i.e. the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any re-measurement of lease liabilities. The cost of right-of-use assets includes the amount of lease liabilities recognised, initial direct costs incurred, and lease payments made at or before the commencement date less any lease incentives received. Right-of-use assets are depreciated on a straight-line basis over the shorter of the lease term and the estimated useful lives of the assets.

If ownership of the leased asset transfers to the Society at the end of the lease term or the cost reflects the exercise of a purchase option, depreciation is calculated using the estimated useful life of the asset. The right-of-use assets are also subject to impairment.

##### Lease liabilities

At the commencement date of the lease, the Society recognises lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include fixed payments (including in-substance fixed payments) less any lease incentives receivable, variable lease payments that depend on an index or a rate, and amounts expected to be paid under residual value guarantees.

The lease payments also include the exercise price of a purchase option reasonably certain to be exercised by the Society and payments of penalties for terminating the lease, if the lease term reflects the Society exercising the option to terminate. Variable lease payments that do not depend on an index or a rate are recognised as expenses (unless they are incurred to produce inventories) in the period in which the event or condition that triggers the payment occurs.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 2. Material accounting policy information (continued)

#### 2.9 Leases (continued)

##### As lessee (continued)

###### Lease liabilities (continued)

In calculating the present value of lease payments, the Society uses its incremental borrowing rate at the lease commencement date because the interest rate implicit in the lease is not readily determinable. After the commencement date, the amount of lease liabilities is increased to reflect the accretion of interest and reduced for the lease payments made. In addition, the carrying amount of lease liabilities is re-measured if there is a modification, a change in the lease term, a change in the lease payments (e.g. changes to future payments resulting from a change in an index or rate used to determine such lease payments) or a change in the assessment of an option to purchase the underlying asset.

###### Short-term leases and leases of low-value assets

The Society applies the short-term lease recognition exemption to its short-term leases (i.e. those leases that have a lease term of 12 months or less from the commencement date and do not contain a purchase option). It also applies the lease of low-value assets recognition exemption to leases that are considered to be low value. Lease payments on short-term leases and leases of low value assets are recognised as expense on a straight-line basis over the lease term.

##### As lessor

Leases in which the Society does not transfer substantially all the risks and rewards incidental to ownership of an asset are classified as operating leases. Rental income arising from operating leases on the Society's investment properties is accounted for on a straight-line basis over the lease terms. Initial direct costs incurred in negotiating and arranging an operating lease are added to the carrying amount of the leased asset and recognised over the lease term on the same basis as rental income. Contingent rents are recognised as revenue in the period in which they are earned.

#### 2.10 Income recognition

Income is measured based on the consideration to which the Society expects to be entitled in exchange for transferring promised goods or services to a customer, excluding amounts collected on behalf of third parties.

Income is recognised when the Society satisfies a performance obligation by transferring a promised goods or service to the customer, which is when the customer obtains control of the good or service. A performance obligation may be satisfied at a point in time or over time. The amount of Income recognised is the amount allocated to the satisfied performance obligation.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 2. Material accounting policy information (continued)

#### 2.10 Income recognition (continued)

The following specific recognition criteria must also be met before Income is recognised:

(i) *Donations*

Donations are recognised in the income and expenditure statement on receipt basis. Donations-in-kind are recognised when the fair value of the assets received can be reasonably ascertained.

Where donations are specified to cover an expenditure that must take place in a future accounting period or where it is subject to an obligation to be performed by the Society based on the directions of the donor, the extent of such donation is accounted for as a deferred income and recognised as a liability until the accounting period in which the Society has performed its obligations or expended the resources in performing its obligations.

(ii) *Fees income*

Fees income received are recognised as performance obligations that are satisfied over time. Unearned income relating to services to be rendered in future periods are included in deferred income.

(iii) *Interest income*

Interest income is recognised on a time-proportion basis using the effective interest method.

Income from other services are recognised when the services are rendered over time.

#### 2.11 Government grants

Government grants are recognised as a receivable when there is reasonable assurance that the grant will be received and all attached conditions will be complied with.

When the grant relates to an expense item, it is recognised as income on a systematic basis over the periods that the related costs, for which it is intended to compensate, are expensed. When the grant relates to an asset, the fair value is recognised as deferred income on the statement of financial position and is recognised as income in equal amounts over the expected useful life of the related asset.

When loans or similar assistance are provided by governments or related institutions with an interest rate below the current applicable market rate, the effect of this favourable interest is regarded as additional government grant.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 2. Material accounting policy information (continued)

#### 2.12 Provisions

Provisions are recognised when the Society has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and the amount of the obligation can be estimated reliably.

Provisions are reviewed at the end of each reporting period and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of economic resources will be required to settle the obligation, the provision is reversed. If the effect of the time value of money is material, provisions are discounted using a current pre-tax rate that reflects, where appropriate, the risks specific to the liability. When discounting is used, the increase in the provision due to the passage of time is recognised as a finance cost.

A contingent liability or asset is a possible obligation or asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of uncertain future event(s) not wholly within the control of the Society.

Contingent liabilities are not recognised on the statement of financial position, if:

- (i) it is not probable that an outflow embodying economic resources will be required to settle the obligation; and/or
- (ii) the amount cannot be reliably measured.

Contingent assets will not be recognised unless it is certain that benefits will flow to the Society and the amount can be reliably measured.

#### 2.13 Restricted funds

Restricted funds are funds held by the Society that can only be applied for specific purposes. These funds are subject to specific trusts which may be declared by the donors or with their authority or created through legal process but are still within the wider objects of the Society.

Income and expenditure relating to specific funds are accounted for either directly in the funds to which they relate or the funds are appropriated to be recognised in profit or loss as and when the Society is entitled to appropriate the same to meet the relevant expenditure. Common expenses, if any, are allocated on a reasonable basis to the funds based on a method suitable to this common expense.

Funds received for specific purposes such as purchase of depreciable assets are taken to relevant restricted fund account as in the case of the Capital Grant Account. This relevant fund will be reduced over the useful life of the asset in line with its depreciation. Depreciation is charged to the relevant designated funds in respect of the asset acquired.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 2. Material accounting policy information (continued)

#### 2.14 Employee benefits

##### *Defined contribution plan*

The Society makes contributions to the Central Provident Fund (CPF) scheme in Singapore, a defined contribution pension scheme. Contributions to defined contribution pension schemes are recognised as an expense in the period in which the related service is performed.

##### *Short-term employee benefits*

Short-term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognised for the amount expected to be paid under short-term employee benefits if the Society has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee, and the obligation can be estimated reliably.

##### *Employee leave entitlement*

Employee entitlements to annual leave are recognised as a liability when they are accrued to the employees. The undiscounted liability for leave expected to be settled wholly before twelve months after the end of the reporting period is recognised for services rendered by employees up to the end of the reporting period. The net total of service costs, net interest on the liability and re-measurement of the liability are recognised in the statement of comprehensive income.

#### 2.15 Income tax

As the Society is exempt from income tax, pursuant to Section 13 (1) (zm) of the Income Tax Act 1947, the Society's income is not subject to any tax.

#### 2.16 Goods and services tax ("GST")

Income, expenses and assets are recognised net of the amount of GST except: -

- (i) Where the GST incurred in a purchase of assets or services is not recoverable from the taxation authority, in which case the GST is recognised as part of the cost of acquisition of the asset or as part of the expense item as applicable; and
- (ii) Receivables and payables are stated with the amount of GST included.

The net amount of GST recoverable from or payable to the taxation authority is included as part of receivables or payables in the statement of financial position.



# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### **2. Material accounting policy information (continued)**

#### **2.17 Cash and cash equivalents**

For the purpose of presentation in the statement of cash flows, cash and cash equivalents include cash in hand, and deposits with financial institutions which are not subject to significant change in value.

#### **2.18 Related parties**

Parties are considered to be related to the Society or the Division if the person has ability, directly or indirectly, to control the parties or exercise significant influence over the parties in making financial and operating decisions, or vice versa, or where the Society or the Division and the parties are subject to common control. Related parties may be individuals or other entities.

#### **2.19 Inventories**

Inventories are stated at the lower of cost and net realisable value. Cost is calculated using the first-in first-out method and comprises all costs of purchase, costs of conversion and other costs incurred in bringing the inventories to their present location and condition. Net realisable value is the estimated selling price in the ordinary course of business, less estimated costs necessary to make the sale.

When necessary, allowance is provided for damaged, obsolete and slow moving items to adjust the carrying value of inventories to the lower of cost and net realisable value.

### **3. Significant accounting judgements and estimates**

The preparation of the Society's financial statements requires Executive Council to make judgements, estimates and assumptions that affect the reported amounts of income, expenses, assets and liabilities, and the disclosure of contingent liabilities at the end of each reporting period. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of the asset or liability affected in the future periods.

#### **3.1 Judgements made in applying accounting policies**

Executive Council is of the opinion that there are no significant judgements made in applying accounting estimates and policies that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

#### **3.2 Key sources of estimation uncertainty**

The key assumptions concerning the future and other key sources of estimation uncertainty at the end of the reporting period are discussed below. The Society based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments, however, may change due to market changes or circumstances arising beyond the control of the Society. Such changes are reflected in the assumptions when they occur.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 3. Significant accounting judgements and estimates

#### 3.2 Key sources of estimation uncertainty

(a) *Provision for Expected Credit Losses (ECLs) of trade receivables*

The Society uses a provision matrix to calculate ECLs for trade receivables. The provision rates are based on days past due for groupings of various customer segments that have similar loss patterns.

The provision matrix is initially based on the Society's historical observed default rates. The Society will calibrate the matrix to adjust historical credit loss experience with forward-looking information. At every reporting date, historical default rates are updated and changes in the forward-looking estimates are analysed.

The assessment of the correlation between historical observed default rates, forecast economic conditions and ECLs is a significant estimate. The amount of ECLs is sensitive to changes in circumstances and of forecast economic conditions. The Society's historical credit loss experience and forecast of economic conditions may also not be representative of customer's actual default in the future. The information about the ECLs on the Society's trade receivables is disclosed in Note 20(d).

The carrying amount of the Society's trade receivables are disclosed in Note 8 to the financial statements.

(b) *Leases – estimating the incremental borrowing rate*

The Society cannot readily determine the interest rate implicit in the lease. Therefore, it uses its incremental borrowing rate to measure lease liabilities. The incremental borrowing rate is the rate of interest that the Society would have to pay to borrow over a similar term, and with a similar security, the funds necessary to obtain an asset of a similar value to the right-of-use asset in a similar economic environment. The incremental borrowing rate therefore reflects what the Society would have to pay, which requires estimation when no observable rates are available or when they need to be adjusted to reflect the terms and conditions of the lease. The Society estimates the incremental borrowing rate using observable inputs (such as market interest rates) when available and is required to make certain entity-specific estimates.

(c) *Apportionment of costs*

The Society apportions certain shared costs between its IPC arm and the non-IPC arm. Executive Council estimates the rate of apportionment by reviewing the activities and output of each arm. These rates are reviewed on an annual basis.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 3. Significant accounting judgements and estimates (continued)

#### 3.2 Key sources of estimation uncertainty (continued)

##### (d) *Estimated impairment of non-financial assets*

Property, plant and equipment, investment property and intangible assets are tested for impairment whenever there is any objective evidence or indication that these assets may be impaired. An impairment exists when the carrying amount of an asset or CGU exceeds its recoverable amount, which is the higher of its fair value less costs to sell and its value in use.

Executive Council has assessed that there is no objective evidence or indication that the carrying amounts of the Society's non-financial assets may not be recoverable as at the reporting date and accordingly an impairment assessment is not required. The carrying amounts of non-financial assets at the reporting date are disclosed in Notes 4, 5 and 6 to the financial statements.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 4. Property, plant and equipment

2023	Bedding and medical equipment	Computer equipment	Furniture and fittings	Freehold property	Leasehold property	Right-of-use leasehold land	Right-of-use leasehold building	Right-of-use lease of equipment	Machinery and equipment	Motor vehicles	Office equipment	Renovation	Total
Cost	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
At beginning of financial year	787,775	986,353	548,648	9,507,297	6,491,961	1,336,984	2,476,784	252,885	857,345	1,105,402	204,116	7,938,797	32,494,347
Additions	175,080	31,812	-	-	-	-	1,577,458	-	33,702	41,985	302,211	858,434	3,020,682
Written off	(1,331)	(29,142)	(7,465)	-	-	-	(1,697,146)*	-	(2,600)	-	(8,678)	(24,326)	(1,770,688)
At end of financial year	961,524	989,023	541,183	9,507,297	6,491,961	1,336,984	2,357,096	252,885	888,447	1,147,387	497,649	8,772,905	33,744,341
Accumulated depreciation													
At beginning of financial year	379,098	552,442	295,738	2,439,478	5,092,525	547,791	2,088,658	184,817	516,652	686,290	35,442	4,361,570	17,180,501
Charge for the year	79,394	94,071	50,369	95,083	239,912	445,662	452,673	55,487	65,272	81,683	48,095	693,635	2,401,336
Written off	(1,331)	(29,142)	(7,195)	-	-	-	(1,697,146)*	-	(975)	-	(3,624)	(17,027)	(1,756,440)
At end of financial year	457,161	617,371	338,912	2,534,561	5,332,437	993,453	844,185	240,304	580,949	767,973	79,913	5,038,178	17,825,397
Carrying amount													
At end of financial year	504,363	371,652	202,271	6,972,736	1,159,524	343,531	1,512,911	12,581	307,498	379,414	417,736	3,734,727	15,918,944

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

## 4. Property, plant and equipment (continued)

2022	Bedding and medical equipment	Computer equipment	Furniture and fittings	Freehold property	Leasehold property	Right-of-use leasehold land	Right-of-use leasehold building	Right-of-use lease of equipment	Machinery and equipment	Motor vehicles	Office equipment	Renovation	Total
Cost	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$
At beginning of financial year	791,000	905,566	463,924	9,507,297	6,491,961	1,336,984	1,549,418	252,885	820,792	1,105,402	107,618	7,313,911	30,646,758
Additions	5,000	89,086	84,875	-	-	-	927,366	-	36,553	-	96,498	631,766	1,871,144
Written off	(8,225)	(8,299)	(151)	-	-	-	-	-	-	-	-	(6,880)	(23,555)
At end of financial year	787,775	986,353	548,648	9,507,297	6,491,961	1,336,984	2,476,784	252,885	857,345	1,105,402	204,116	7,938,797	32,494,347
Accumulated depreciation													
At beginning of financial year	309,109	466,799	247,733	2,344,395	4,852,614	102,130	1,450,675	129,329	451,132	600,060	18,958	3,723,144	14,696,078
Charge for the year	76,628	89,255	48,056	95,083	239,911	445,661	637,983	55,488	65,520	86,230	16,484	639,858	2,496,157
Written off	(6,639)	(3,612)	(51)	-	-	-	-	-	-	-	-	(1,432)	(11,734)
At end of financial year	379,098	552,442	295,738	2,439,478	5,092,525	547,791	2,088,658	184,817	516,652	686,290	35,442	4,361,570	17,180,501
Carrying amount													
At end of financial year	408,677	433,911	252,910	7,067,819	1,399,436	789,193	388,126	68,068	340,693	419,112	168,674	3,577,227	15,313,846

	2023	2022
	S\$	S\$
Charge for the financial year to Statement of Comprehensive Income - General fund	2,190,917	2,289,232
Charge for the financial year to Restricted fund	210,419	206,925
	2,401,336	2,496,157

The freehold property is registered in the name of three trustees – Mr Abdul Malik Bin Abu Bakar, Dr H M Saleem and Mr Mohamed Yunus Bin Mohamed Shariff who were appointed on 12 October 2015 pursuant to the Extraordinary General Meeting of the Society on that date.

Right-of-use assets acquired under leasing arrangements are presented together with the owned assets of the same class. Details of such leased assets are disclosed in Note 15.

\*The written off of Right-of-use leasehold building is due to lease expiry during the year.



# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 5. Intangible assets

	2023 S\$	2022 S\$
<u>Computer software</u>		
<b>Cost</b>		
At beginning of financial year	602,895	332,845
Additions	74,824	270,050
At end of financial year	<u>677,719</u>	<u>602,895</u>
<b>Accumulated amortisation</b>		
At beginning of financial year	123,517	79,887
Charge for the year	62,657	43,630
At end of financial year	<u>186,174</u>	<u>123,517</u>
<b>Carrying amount</b>		
At end of financial year	<u>491,545</u>	<u>479,378</u>

### 6. Investment property

	2023 S\$	2022 S\$
<u><b>Cost</b></u>		
At beginning and end of the financial year	<u>6,961,818</u>	<u>6,961,818</u>
<u><b>Accumulated Depreciation</b></u>		
At beginning of the financial year	986,922	885,298
Charge for the year	101,624	101,624
At end of the financial year	<u>1,088,546</u>	<u>986,922</u>
<u><b>Carrying amount</b></u>		
At end of the financial year	<u>5,873,272</u>	<u>5,974,896</u>
	<b>2023 S\$</b>	<b>2022 S\$</b>
<u>Depreciation charged for the year:</u>		
Depreciation charged to general fund (Note 18)	96,559	96,559
Depreciation charged to building fund (Note 12)	5,065	5,065
Total depreciation charged	<u>101,624</u>	<u>101,624</u>

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 6. Investment property (continued)

The investment property is an 8-unit residential apartment located at 34 Lorong 33 Geylang, Singapore 387989. The investment property is registered in the name of three trustees, Mr Abdul Malik Bin Abu Bakar, Dr H M Saleem and Mr Mohamed Yunos Bin Mohamed Shariff, who were appointed on 12 October 2015 pursuant to the Extraordinary General Meeting of the Society on that date.

The rental income recognised in profit and loss for the financial year ended 31 December 2023 from its investment property, which is leased out to a third party under an operating lease, is \$240,000 (2022: \$240,000).

The current year fair value of the investment property was approximately S\$9,500,000, as assessed by the Executive Council (2022: S\$8,400,000 based on a valuation report dated 21 March 2022 prepared by Colliers International Consultancy & Valuation (Singapore) Pte Ltd, independent qualified valuers). The fair value was determined using comparable market transactions that consider sales of similar properties transacted in the open market close to the date of valuation, adjusted for differences in key attributes such as property location, size, and condition, among other relevant factors. The key assumption used to determine the fair value of investment property include price per square meter.

The fair values of the investment property are categorised as Level 3 fair value.

### 7. Amount due from related parties

	2023 S\$	2022 S\$
Amount due from related parties	256,903	307,903
Less: Expected credit losses		
At beginning of the financial year	(9,922)	(9,922)
Charge to profit or loss	9,922	-
At the end of the financial year	-	(9,922)
	<u>256,903</u>	<u>297,981</u>

The amount due from related parties are interest free, unsecured and are not repayable in the next 12 months.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 8. Trade receivables

	2023 S\$	2022 S\$
Third parties	1,183,903	1,269,008
Less: Allowance for expected credit losses	(813,476)	(882,003)
	<u>370,427</u>	<u>387,005</u>

#### Movement in allowance for expected credit losses:

	2023 S\$	2022 S\$
At beginning of financial year	(882,003)	(297,222)
Charge to profit or loss	(207,474)	(662,094)
Written-off	276,001	77,313
At end of financial year	<u>(813,476)</u>	<u>(882,003)</u>

Trade receivables are interest-free and unsecured, except to the extent secured by deposits received (Note 17). Trade receivables are non-interest bearing and are generally on 30 days terms.

### 9. Inventories

	2023 S\$	2022 S\$
<u>Statement of financial position</u>		
Finished goods (merchandise comprising uniforms, t-shirt, hat, prayer mat, flyer holder and azan clock)	6,403	6,516
Finished goods - donated items	<u>78,317</u>	<u>68,940</u>
	<u>84,720</u>	<u>75,456</u>
<u>Statement of comprehensive income</u>		
Inventories recognised as an expense in Foodbank Restricted Fund (Note 12)	<u>289,611</u>	<u>289,840</u>

Finished goods - donated items consists of food and household items received from donors which are distributed to needy beneficiaries.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 10. Deposits, prepayments and other receivables

	2023 S\$	2022 S\$
Deposits	552,012	272,951
Interest receivable	25,955	22,549
Grant receivables	1,537,856	1,960,793
Other receivables	231,532	223,693
	<u>2,347,355</u>	<u>2,479,986</u>
Prepayment	286,370	182,364
GST recoverable	-	20,685
	<u>2,633,725</u>	<u>2,683,035</u>

Included in grants receivables was operating grants receivables mainly from Ministry of Health ("MOH") and Agency for Integrated Care Pte Ltd ("AIC").

### 11. Cash and cash equivalents

	2023 S\$	2022 S\$
Fixed deposits	8,619,637	8,509,563
Fixed deposits (pledged) #	325,925	325,828
Cash at bank	25,337,043	26,404,029
Cash on hand	21,600	16,600
Cash and cash equivalents as per statement of financial position	<u>34,304,205</u>	<u>35,256,020</u>
Less: Fixed deposits – pledged #	<u>(325,925)</u>	<u>(325,828)</u>
Cash and cash equivalents as per statement of cash flows	<u>33,978,280</u>	<u>34,930,192</u>

Fixed deposits bear average effective interest rates between 0.05% and 3.70% (2022: 0.05% and 2.00%) per annum and for various tenures ranging from 30 days to 1 year (2022: 30 days to 1 year).

# These fixed deposits are pledged with banks for the purpose of procuring bank guarantees in favour of third parties on behalf of other Divisions of the Society.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 12. Restricted funds

	Notes	BF (a)	CRF (b)	CST (c)	EF (d)	IDB (e)	LF (f)	MANNA (g)	IE (h)	SBL (i)	YR (j)	FB (k)	JHA (l)	TOTAL
		S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$
<b>2023</b>		151,303	12,903	166,560	100,000	395,699	21,035	772,206	1,811	75,550	-	-	726,690	2,423,757
As at 1 Jan 2023		-	-	220,517	-	-	-	-	-	-	-	-	2,087,908	2,308,425
Grants received		-	-	-	-	-	-	-	-	-	-	-	101,072	101,072
Donations received		-	-	-	-	-	-	-	-	-	-	-	51,810	51,810
Other income received		-	-	-	-	-	-	-	-	-	-	-	-	-
Value of donated inventory items received		-	-	-	-	-	-	-	-	-	-	298,987	-	298,987
Value of donated inventory items distributed to beneficiaries (Note 9)		-	-	-	-	-	-	-	-	-	-	(289,611)	-	(289,611)
Direct expenses		-	-	-	-	-	-	-	-	-	-	-	(630,048)	(630,048)
Staff costs		-	-	-	-	-	-	-	-	-	-	-	(1,690,192)	(1,690,192)
Operating expenses		-	-	-	-	-	-	-	-	-	-	(812,906)	(575,774)	(1,388,680)
Depreciation charged *	(5,065)	-	-	-	-	-	-	-	-	-	-	(210,419)	-	(215,484)
Appropriation to grants in Income Statement		-	-	(321,539)	-	-	-	-	-	-	-	-	-	(321,539)
Loans repaid by students		-	-	-	-	4,240	-	-	-	-	-	-	-	4,240
Loans disbursed to students		-	-	-	-	(2)	-	-	-	-	-	-	-	(2)
Transfer of funds from General Fund		-	-	-	-	-	-	-	-	-	-	1,013,949	-	1,013,949
Movement for financial year		(5,065)	-	(101,022)	-	4,238	-	-	-	-	-	-	(655,224)	(757,073)
<b>As at 31 Dec 2023</b>		<b>146,238</b>	<b>12,903</b>	<b>65,538</b>	<b>100,000</b>	<b>399,937</b>	<b>21,035</b>	<b>772,206</b>	<b>1,811</b>	<b>75,550</b>	<b>-</b>	<b>-</b>	<b>71,466</b>	<b>1,666,684</b>



# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

## 12. Restricted funds (continued)

	Notes	BF (a)	CRF (b)	CST (c)	EF (d)	IDB (e)	LF (f)	MANNA (g)	IE (h)	SBL (i)	YR (j)	FB (k)	JHA (l)	TOTAL
2022		S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$
As at 1 Jan 2022		156,368	12,903	112,544	100,000	395,266	21,035	772,206	1,811	75,550	123	-	1,314,827	2,962,633
Grants received		-	-	214,064	-	-	-	-	-	-	-	-	2,025,783	2,239,847
Donations received		-	-	-	-	-	-	-	-	-	-	-	156,457	156,457
Other income received		-	-	-	-	-	-	-	-	-	-	-	36,797	36,797
Value of donated inventory items received		-	-	-	-	-	-	-	-	-	-	266,376	-	266,376
Value of donated inventory items distributed to beneficiaries (Note 9)		-	-	-	-	-	-	-	-	-	-	(289,840)	-	(289,840)
Direct expenses		-	-	-	-	-	-	-	-	-	-	-	(660,270)	(660,270)
Staff costs		-	-	-	-	-	-	-	-	-	-	-	(1,622,085)	(1,622,085)
Operating expenses		-	-	-	-	-	-	-	-	-	-	(503,497)	(524,819)	(1,028,316)
Interest earned		-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation charged *		(5,065)	-	-	-	-	-	-	-	-	-	(206,925)	-	(211,990)
Appropriation to grants in Income Statement		-	-	(160,048)	-	-	-	-	-	-	(123)	-	-	(160,171)
Loans repaid by students		-	-	-	-	433	-	-	-	-	-	-	-	433
Transfer of funds from General Fund		-	-	-	-	-	-	-	-	-	-	733,886	-	733,886
Movement for financial year		(5,065)	-	54,016	-	433	-	-	-	-	(123)	-	(588,137)	(538,876)
<b>As at 31 Dec 2022</b>		<b>151,303</b>	<b>12,903</b>	<b>166,560</b>	<b>100,000</b>	<b>395,699</b>	<b>21,035</b>	<b>772,206</b>	<b>1,811</b>	<b>75,550</b>	<b>-</b>	<b>-</b>	<b>726,690</b>	<b>2,423,757</b>

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 12. Restricted funds (continued)

(a) Building fund (BF)

This fund was established from donations received from donors for the purpose of the renovation works to the Society pertaining to the investment property.

(b) Cambodia Relief Fund (CRF)

This fund was established with amounts donated for the purpose of constructing wells and a mosque in Cambodia for the use of the local Muslim community for prayers and conduct of a religious education relating to the Islamic Faith including the conduct of religious lectures and activities.

(c) CST grant (CST)

Community Silver Trust ("CST") fund is a fund received from the Community Silver Trust managed by the Ministry of Health. Under the Grant, the Society receives a matching grant of one dollar for every dollar of donation raised by the Society. A certain portion of the grant is available to be used for recurrent operating uses whilst the remainder is restricted to expenditure to develop, expand and enhance the Society's services.

(d) Education Scholarship Fund (EF)

This fund is restricted for the purpose of meeting education expenses of the needy.

(e) Islamic Development Bank (IDB)

IDB Education Trust is a trust fund set up in 1991 with funds made available by the Islamic Development Bank, Jeddah, for the purpose of the Society administering a scholarship/loan scheme, free of interest, to support the education of Muslim students in Singapore.

(f) Lee Foundation Fund (LF)

This fund is restricted for use for education bursaries disbursed for the needy and disadvantaged students.

(g) The Maid and Nurse Education and Training Fund (MANNA)

This fund is established by the Society to provide education and training to maids and nursing aides.

(h) Private Islamic Education Fund (IE)

This grant was received from Majlis Ugama Islam Singapura (MUIS) and is a one-off funding to be disbursed to eligible students to financial assist them for Islamic education.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 12. Restricted funds (continued)

(i) SBL Bursary Donation (SBL)

This fund was set up from funds received from the Singapore Buddhist Lodge (SBL) for the disbursement of education bursaries for the needy and disadvantaged students.

(j) Yellow ribbon fund (YR)

This is a fund received from Yellow Ribbon Fund in support of the Residential Aftercare Support Programme (RASP). Under the Funding agreement, the funds are to be used for the purpose of the management and operation of RASP.

(k) Jamiyah Foodbank (FB)

This is a restricted fund that accounts for the food ration distribution programme that was officially launched in March 2017 at Tannery Lane. Under the Foodbank, the food ration distribution programme that the Society was undertaking previously became an expanded activity when it rented a four-story building to serve the society. The Society collects, sorts, stores and distributes donated food to poor and needy families. The Society subsequently set up Jampacked@Bukit Batok on 11th September 2021 and Jampacked@West Coast on 7th May 2023.

(l) Jamiyah Home for the Aged (JHA)

The fund was established with the grants from Ministry of Social and Family Development ("MSF") and amounts donated for the purpose of operating the Society to meet the Society's objectives of serving the aged and needy.

	2023 S\$	2022 S\$
<u>*Depreciation charged to Restricted Fund</u>		
Depreciation of renovation (from property, plant and equipment) (Note 4)	-	-
Depreciation of right of use lease building (Note 4)	210,419	206,925
	210,419	206,925
Depreciation of investment property (Note 6)	5,065	5,065
	215,484	211,990

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 13. Designated funds

	2023 S\$	2022 S\$
At beginning of financial year	721,914	721,914
Appropriation to income statement	-	-
At end of financial year	<u>721,914</u>	<u>721,914</u>

This fund is established from donation received through the Royal Embassy of Saudi Arabia meant to advance the general objects of the Society.

### 14. Capital grants

The Society received capital grants from the Ministry of Community Development, Youth and Sports, National Council of Social Service (NCSS), Singapore Corporation of Rehabilitative Enterprises (SCORE), Early Childhood Development Agency (ECDA) to fund the renovation of the Halfway House premises at 352 Pasir Panjang Road, the Childcare Centre's extension of premises at Block 124 Ang Mo Kio Avenue 6, the renovation works at Block 870A Tampines St 86 #01-10, Block 871B Tampines St 86 #01-30, purchase of vans, ambulances, laptops, software machinery, equipment, Tech Booster Project, data protection starter kit checklist project and IT Solutions@Tech and Go project.

	2023 S\$	2022 S\$
Balance at 1 January	3,987,213	6,714,602
Capital grants received during the year	41,353	811,363
Fully recognised grants written off	-	(3,538,752)
	<u>4,028,566</u>	<u>3,987,213</u>
<u>Less:</u>		
-Amortisation of capital grants	(2,264,534)	(1,862,951)
-Adjustment due to variation in capital grants recognised	(22,669)	(22,669)
Balance at 31 December	<u>1,741,363</u>	<u>2,101,593</u>
Current portion	402,862	398,721
Non-current portion	1,338,501	1,702,872
Balance at the end of the year	<u>1,741,363</u>	<u>2,101,593</u>

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 14. Capital grants (continued)

	2023 S\$	2022 S\$
<u>Movement in accumulated amortisation</u>		
Balance at the beginning of the year	1,862,951	5,033,376
Amortisation during the year	401,583	368,327
Fully recognised grants written off	-	(3,538,752)
Balance at the end of the year	<u>2,264,534</u>	<u>1,862,951</u>

The written off fully recognised grants is related to one of the Division of the Society which had ceased operations with no intentions to continued operation at this point of time.

### 15. Lease liabilities

	2023 S\$	2022 S\$
Current lease liabilities	849,538	781,846
Non-current lease liabilities	<u>1,155,697</u>	<u>583,470</u>
	<u>2,005,235</u>	<u>1,365,316</u>

#### The Society as a lessee

The Society has lease contracts for leasehold land, building and equipment. For leases with lease terms 12 months or less and with low value, the Society applies the 'short-term lease' and 'lease of low-value assets' recognition exemptions.

#### (a) Carrying amounts of right-of-use assets classified within property, plant and equipment

	Leasehold land S\$	Leasehold building S\$	Lease of equipment S\$	Total S\$
At 1 January 2022	1,234,854	98,743	123,556	1,457,153
Additions	-	927,366	-	927,366
Depreciation	<u>(445,661)</u>	<u>(637,983)</u>	<u>(55,488)</u>	<u>(1,139,132)</u>
At 31 December 2022	789,193	388,126	68,068	1,245,387
Additions	-	1,577,458	-	1,577,458
Depreciation	<u>(445,662)</u>	<u>(452,673)</u>	<u>(55,487)</u>	<u>(953,822)</u>
At 31 December 2023	<u>343,531</u>	<u>1,512,911</u>	<u>12,581</u>	<u>1,869,023</u>



# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 15. Lease liabilities (continued)

#### (b) Amounts recognised in profit or loss

	2023 S\$	2022 S\$
Depreciation of right-of-use assets	953,822	1,139,132
Interest expense on lease liabilities	39,917	35,080
Lease expenses not capitalised in lease liabilities		
- Expenses relating to leases of low-value assets	20,432	28,330
- Expenses relating to short-term leases	180,401	128,316
The amount recognised in profit or loss	<u>1,194,572</u>	<u>1,330,858</u>

#### (c) Total cash outflows

	2023 S\$	2022 S\$
Total cash flows for leases	<u>977,456</u>	<u>1,199,735</u>

#### (d) Reconciliation of liabilities arising from financing activities

2023	Beginning of financial year S\$	Cash flows S\$	Non-cash changes			End of financial year S\$
			Acquisition S\$	Accretion of interests S\$	Amortisation S\$	
Lease liabilities	1,365,316	(977,456)	1,577,458	39,917	-	2,005,235
Capital grants	2,101,593	41,353	-	-	(401,583)	1,741,363
	<u>3,466,909</u>	<u>(936,103)</u>	<u>1,577,458</u>	<u>39,917</u>	<u>(401,583)</u>	<u>3,746,598</u>

2022	Beginning of financial year S\$	Cash flows S\$	Non-cash changes			End of financial year S\$
			Acquisition S\$	Accretion of interests S\$	Amortisation S\$	
Lease liabilities	1,602,605	(1,199,735)	927,366	35,080	-	1,365,316
Capital grants	1,658,557	811,363	-	-	(368,327)	2,101,593
	<u>3,261,162</u>	<u>(388,372)</u>	<u>927,366</u>	<u>35,080</u>	<u>(368,327)</u>	<u>3,466,909</u>

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 15. Lease liabilities (continued)

#### The Society as a lessor

The Society has entered into operating leases on its investment properties and photocopier to a third party. The lease of investment properties is negotiated for terms of three years. All leases include a clause to enable upward revision of rental charge on an annual basis according to prevailing market conditions. The lease is also required to provide a residual value guarantee on the properties.

Rental income from investment properties and photocopier is disclosed in Note 18.

The future minimum rental receivables under non-cancellable operating leases contracted for at the reporting period are as follows:

	2023 S\$	2022 S\$
No later than one year	240,000	240,000
Later than one year but not later than five years	160,000	400,000
	<u>400,000</u>	<u>640,000</u>

### 16. Trade payables

	2023 S\$	2022 S\$
Third parties	233,301	370,610
Related parties	189,916	116,086
	<u>423,217</u>	<u>486,696</u>

The amounts are non-interest bearing. Trade payables are normally settled on 60 days terms while amount due to related parties are interest free, unsecured and repayable on demand.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 17. Accruals and other payables

	2023 S\$	2022 S\$
Accruals	680,339	615,044
CPF Payable	184,617	389,647
Deposits received	60,000	218,982
Amount due to Homes' residents	12,559	12,559
Other payables	571,118	213,672
	<u>1,508,633</u>	<u>1,449,904</u>
Advances received from student/resident	320,650	154,810
Medifund payable	685,361	153,752
Deferred income	73,547	72,315
GST payable	37,691	79,806
	<u>2,625,882</u>	<u>1,910,587</u>

### 18. Income, direct expenses and operating expenses

#### Disaggregation of income

	2023 S\$	2022 S\$
<u>Income:</u>		
Amortisation of capital grant	401,583	368,327
Donations received	9,296,137	9,490,793
Fees income	11,036,909	10,937,313
Fund raising	2,425,547	554,010
Grants received	6,413,011	7,127,201
Interest income	165,157	62,701
Mosque collections	3,534	858,384
Other income	780,351	207,635
Projects/ events income	719,782	389,797
Rental income	240,000	240,000
	<u>31,482,011</u>	<u>30,236,161</u>

Grants received are from the Government of Singapore to meet the Society's operating expenditure.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 18. Income, direct expenses and operating expenses (continued)

	2023 S\$	2022 S\$
<u>Type of service:</u>		
Donation, Fundraising income & Other income	13,626,934	11,868,946
Rental income	240,000	240,000
Grants, Fees income & Interest income	17,615,077	18,127,215
	<u>31,482,011</u>	<u>30,236,161</u>

	2023 S\$	2022 S\$
<u>Timing of transfer of service:</u>		
Over time	17,855,077	18,367,215
At a point in time	13,626,934	11,868,946
	<u>31,482,011</u>	<u>30,236,161</u>

#### Fund raising activities

	2023 S\$	2022 S\$
Gross fundraising income		
- Tax exempt	2,381,930	554,240
- Non tax exempt	40,617	-
Total gross fundraising income	<u>2,422,547</u>	<u>554,240</u>
Cost of fundraising expenses	<u>605,495</u>	<u>149,944</u>
Percentages of fundraising expenses over gross	<u>25%</u>	<u>27%</u>

Total expenses incurred on public fundraising appeals in the financial year did not exceed 30% of the total fundraising collected through the public appeals in the same year. The Society had complied with the requirements on the 30/70 fundraising rule set out in Regulation 15 of Charities (Institutions of Public Character) Regulations.

	2023 S\$	2022 S\$
<u>Direct expenses:</u>		
Direct expenses – residents' /students' meals,	<u>6,693,635</u>	<u>5,102,887</u>

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 18. Income, direct expenses and operating expenses (continued)

	2023 S\$	2022 S\$
<u>Staff costs:</u>		
Allowance	-	713
Bonus and ex-gratia	869,599	918,196
Casual/General labour	483,328	396,147
CPF, SDF and FWL	2,316,012	2,346,373
Insurance	183,510	177,770
Lecturers expenses	-	270,026
Medical expenses	21,008	21,137
Salaries	11,900,220	12,466,678
Training and recruitment expenses	162,418	176,342
Welfare - meals and uniform	444,452	457,385
Provision for unutilised leave	43,987	(185,915)
Total employee benefit expense	<u>16,424,534</u>	<u>17,044,852</u>

	2023 S\$	2022 S\$
<u>Other operating expenses:</u>		
Advertisement and publicity	86,811	28,467
Net impairment loss on trade receivables	207,474	662,094
Amortisation of intangible assets	62,657	43,630
Audit fee – current year	225,727	173,450
Bad debts written off	1,633	-
Bank charges	116,470	90,918
Bursary expenses	15,000	-
Net impairment loss on related parties	(9,922)	-
Consultancy fee	361,648	301,197
Depreciation on investment property	96,559	96,559
Depreciation on property, plant and equipment	2,193,130	2,289,232
Disallowed GST expenses	623,850	544,302
Donation outwards	64,500	12,880
Electricity and water	722,188	669,316
Entertainment and refreshment expenses	20,079	15,912
Equipment expenses	152,868	193,699
Event and project expenses	1,069,170	803,881
Exchange loss	2,570	2,394
Fines and penalty	2,086	2,000
General meeting and other expenses	600	12,626
Gifts and sponsorships	13,286	1,228

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 18. Income, direct expenses and operating expenses (continued)

	2023 S\$	2022 S\$
<u>Other operating expenses (continued):</u>		
Goods and services tax on imported goods	6,396	-
Housekeeping and cleaning	490,549	463,716
Information technology & software related expenses	327,426	240,223
Insurance	30,856	35,749
Interest charges	39,918	35,080
Landscaping expenses	2,920	23,237
Lease Interest charges	2,795	6,319
Lease photocopier rental	24,705	28,330
License fee	23,300	7,272
Property, plant and equipment written off	14,248	11,821
Low value assets expensed off	(644)	11,867
Medical expenses	15,600	790
Miscellaneous expenses	17,981	27,370
Motor vehicle expenses	191,768	144,350
Newspaper and periodicals	4,799	5,949
Photography expenses	3,707	5,269
Printing and stationery	195,000	151,671
Professional/ Accounting fees	52,082	53,645
Property tax	22,620	16,920
Recreational activities	1,513	3,102
Refreshment expenses	27,232	16,031
Rent expenses	233,667	124,956
Repairs and maintenance	135,890	165,318
Repatriation expenses	1,859	2,159
Security services	213,100	187,350
Subscription fee	18,604	48,202
Telephone, postage and fax	97,569	92,924
Warehouse and storage charges	1,326	-
Transport and travelling charges	371,448	258,293
Upkeep of building maintenance	90,508	107,218
Vehicle rental expense	26,422	30,590
	<u>8,713,548</u>	<u>8,249,506</u>



# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

## 19. Income statement by Division excluding HQ Divisions

	Jamiyah Education Centre	Jamiyah Children's Home	Jamiyah Home for the Aged	Jamiyah Halfway House	Jamiyah Nursing Home	Jamiyah Child Care Centre	Clementi Student Care Centre	West Coast Student Service Centre	Rivervale Student Care Centre	Global Child Development Centre – Woodlands Centre	Global Child Development Centre – Tampines Centre	Jamiyah Kindergarten	Total
2023	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$
Income	542,195	6,104,719	2,240,789	2,173,682	10,585,687	695,381	115,525	966,040	152,935	429,516	633,902	416,100	25,056,471
Less: Direct expenses	(234,397)	-	(630,048)	(270,152)	(1,863,915)	(158,067)	(25,468)	-	(67,609)	(79,504)	(109,747)	(245,368)	(3,684,275)
Less: Staff costs	(155,369)	-	(1,690,192)	(1,112,695)	(5,338,100)	(664,659)	(159,447)	-	(271,649)	(448,420)	(550,673)	(367,985)	(10,759,189)
Less: Other operating expenses	(671,093)	-	(575,773)	(418,059)	(2,492,115)	(244,960)	(134,528)	(5,552)	(409,826)	(133,459)	(249,327)	(138,710)	(5,473,402)
Surplus/(Deficit) for the financial year from operating activities	(518,664)	6,104,719*	(655,224)	372,776	891,557	(372,305)	(203,918)	960,488*	(596,149)	(231,867)	(275,845)	(335,963)	5,139,605
2022													
Income	599,740	10,767	2,219,037	2,965,291	10,491,773	722,932	110,218	-	128,815	431,326	634,792	400,223	18,714,914
Less: Direct expenses	(31,188)	-	(660,270)	(249,567)	(1,819,906)	(149,438)	(26,158)	-	(69,520)	(70,710)	(102,464)	(167,378)	(3,346,599)
Less: Staff costs	(497,956)	43,688	(1,622,085)	(1,097,889)	(5,809,647)	(625,924)	(122,990)	-	(229,059)	(386,999)	(543,003)	(366,298)	(11,258,162)
Less: Other operating expenses	(767,662)	(50,970)	(524,819)	(400,583)	(2,859,501)	(302,652)	(165,363)	(16,715)	(101,956)	(107,337)	(257,570)	(140,847)	(5,695,975)
Surplus/(Deficit) for the financial year from operating activities	(697,066)	3,485	(588,137)	1,217,252	2,719	(355,082)	(204,293)	(16,715)	(271,720)	(133,720)	(268,245)	(274,300)	(1,585,822)

\*The surplus for these divisions has been adjusted due to the closure of division. Part of this adjustment pertains to the amount due from the division to HQ and has been eliminated under amalgamation accounting in The Muslim Missionary Society, Singapore for the financial year ended 31 December 2023.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 20. Financial risk management

#### (a) Financial risk management objectives and policies

The Society's activities expose it to a variety of financial risks from its operations. The key financial risks include market risk (including interest rate risk), credit risk and liquidity risk.

The Executive Council review and agree policies and procedures for the management of these risks, which are executed by the management team. It is and has been throughout the current and previous financial year, the Society's policy that no trading in derivatives for speculative purposes shall be undertaken.

The following sections provide details regarding the Society's exposure to the above-mentioned financial risks and the objectives, policies and processes for the management of these risks.

There has been no change to the Society's exposure to these financial risks or the manner in which it manages and measures the risks.

#### (b) Summary of financial instruments

	Financial assets at amortised cost S\$	Financial liabilities at amortised cost S\$	Non-financial instruments S\$	Total S\$
<u>2023</u>				
Property, plant and equipment	-	-	15,918,944	15,918,944
Intangible assets	-	-	491,545	491,545
Investment property	-	-	5,873,272	5,873,272
Amount due from related parties	256,903	-	-	256,903
Trade receivables	370,427	-	-	370,427
Inventories	-	-	84,720	84,720
Deposits, prepayments and other receivables	2,347,355	-	286,370	2,633,725
Cash and cash equivalents	34,304,205	-	-	34,304,205
	<u>37,278,890</u>	<u>-</u>	<u>22,654,851</u>	<u>59,933,741</u>
Trade payables	-	423,217	-	423,217
Accruals and other payables	-	1,508,633	1,117,249	2,625,882
Capital grants	-	-	1,741,363	1,741,363
Lease liability	-	2,005,235	-	2,005,235
	<u>-</u>	<u>3,937,085</u>	<u>2,858,612</u>	<u>6,795,697</u>

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 20. Financial risk management (continued)

#### (b) Summary of financial instruments (continued)

	Financial assets at amortised cost S\$	Financial liabilities at amortised cost S\$	Non-financial instruments S\$	Total S\$
<u>2022</u>				
Property, plant and equipment	-	-	15,313,846	15,313,846
Intangible assets	-	-	479,378	479,378
Investment property	-	-	5,974,896	5,974,896
Amount due from related parties	297,981	-	-	297,981
Trade receivables	387,005	-	-	387,005
Inventories	-	-	75,456	75,456
Deposits, prepayments and other receivables	2,479,986	-	203,049	2,683,035
Cash and cash equivalents	35,256,020	-	-	35,256,020
	<u>38,420,992</u>	<u>-</u>	<u>22,046,625</u>	<u>60,467,617</u>
Trade payables	-	486,696	-	486,696
Accruals and other payables	-	1,449,904	460,683	1,910,587
Capital grants	-	-	2,101,593	2,101,593
Lease liability	-	1,365,316	-	1,365,316
	<u>-</u>	<u>3,301,916</u>	<u>2,562,276</u>	<u>5,864,192</u>

#### (c) Market risk

Market risk is the risk that changes in market prices, such as interest rates, will affect the Society's income or the value of its holdings of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimising the return on risk.

##### i) Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of the Society's financial instruments will fluctuate because of changes in market interest rates. The Society's exposure to interest rate risk arises primarily from their cash and cash equivalents.

The Society does not expect any significant effect on the Society's profit or loss arising from the effects of reasonably possible changes to interest rates on interest bearing financial instruments at the end of the financial year.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 20. Financial risk management (continued)

#### (c) Market risk (continued)

##### i) Interest rate risk (continued)

##### Fixed rate financial instruments

Where the entity holds various fixed rate financial instruments, the entity may provide the following details.

At the reporting date, the interest rate profile of the Society's interest-bearing financial instruments was as follows:

	2023 S\$	2022 S\$
<b>Fixed rate instruments</b>		
Financial assets	<u>8,945,562</u>	<u>8,835,391</u>

Interest rate details for fixed deposits have been disclosed in Note 11.

#### (d) Credit risk

Credit risk refers to the risk that the counterparty will default on its contractual obligations resulting in a loss to the Society. The Society's exposure to credit risk arises primarily from trade receivables, deposits and amount due from related parties. For other financial assets (including cash and cash equivalents), the Society minimises credit risk by dealing exclusively with high credit rating counterparties.

The Society has adopted a policy of only dealing with creditworthy counterparties. The Society performs ongoing credit evaluation of its counterparties' financial condition and generally do not require a collateral.

The Society considers the probability of default upon initial recognition of asset and whether there has been a significant increase in credit risk on an ongoing basis throughout each reporting period.

The Society has determined the default event on a financial asset to be when internal and/or external information indicates that the financial asset is unlikely to be received, which could include default of contractual payments due for more than 60 days, default of interest due for more than 30 days or there is significant difficulty of the counterparty.

To minimise credit risk, the Society has developed and maintained the Society's credit risk gradings to categorise exposures according to their degree of risk of default. The credit rating information is supplied by publicly available financial information and the Society's own trading records to rate its major customers and other debtors.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 20. Financial risk management (continued)

#### (d) Credit risk (continued)

The Society considers available reasonable and supportive forward-looking information which includes the following indicators:

- Internal credit rating
- External credit rating
- Actual or expected significant adverse changes in business, financial or economic conditions that are expected to cause a significant change to the debtor's ability to meet its obligations
- Actual or expected significant changes in the operating results of the debtor
- Significant increases in credit risk on other financial instruments of the same debtor
- Significant changes in the expected performance and behaviour of the debtor, including changes in the payment status of debtors in the group and changes in the operating results of the debtor.

Regardless of the analysis above, a significant increase in credit risk is presumed if a debtor is more than 30 days past due in making contractual payment.

The Society determined that its financial assets are credit-impaired when:

- There is significant difficulty of the debtor
- A breach of contract, such as a default or past due event
- It is becoming probable that the debtor will enter bankruptcy or other financial reorganisation
- There is a disappearance of an active market for that financial asset because of financial difficulty

The Society categorises a receivable for potential write-off when a debtor fails to make contractual payments more than 120 days past due. Financial assets are written off when there is evidence indicating that the debtor is in severe financial difficulty and the debtor has no realistic prospect of recovery.

The Society's current credit risk grading framework comprises the following categories:

Category	Definition	Basis for recognising expected credit loss (ECL)
I	Counterparty has a low risk of default and does not have any past-due amounts.	12-month ECL
II	Amount is >30 days past due or there has been a significant increase in credit risk since initial recognition.	Lifetime ECL - not credit-impaired
III	Amount is >60 days past due or there is evidence indicating the asset is credit-impaired (in default).	Lifetime ECL - credit-impaired
IV	There is evidence indicating that the debtor is in severe financial difficulty and the debtor has no realistic prospect of recovery.	Amount is written off

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 20. Financial risk management (continued)

#### (d) Credit risk (continued)

The table below details the credit quality of the Society's financial assets, as well as maximum exposure to credit risk:

	12-month or lifetime ECL	Gross carrying amount S\$	Loss allowance S\$	Net carrying amount S\$
<u>2023</u>				
Trade receivables	Lifetime	1,183,903	(813,476)	370,427
Deposits and other receivables	12-month	2,347,355	-	2,347,355
Amount due from related parties	12-month	256,903	-	256,903
		<u>3,788,161</u>	<u>(813,476)</u>	<u>2,974,685</u>

	12-month or lifetime ECL	Gross carrying amount S\$	Loss allowance S\$	Net carrying amount S\$
<u>2022</u>				
Trade receivables	Lifetime	1,269,008	(882,003)	387,005
Deposits and other receivables	12-month	2,479,986	-	2,479,986
Amount due from related parties	12-month	307,903	(9,922)	297,981
		<u>4,056,897</u>	<u>(891,925)</u>	<u>3,164,972</u>

#### Trade receivables:

For trade receivables, the Society applied the simplified approach in FRS 109 to measure the loss allowance at lifetime ECL. The Society determines the ECL by using a provision matrix, estimated based on historical credit loss experience based on the past due status of the debtors, adjusted as appropriate to reflect current conditions and estimates of future economic conditions. Accordingly, the credit risk profile of trade receivables is presented based on their past due status in terms of the provision matrix.



# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 20. Financial risk management (continued)

#### (d) Credit risk (continued)

The following summarises the information about the credit risk exposure on the Society's trade receivables based on their past due status in terms of the provision matrix:

	<30 days	31-60 days	61-90 days	91-120 days	>120 days	Total
	S\$	S\$	S\$	S\$	S\$	S\$
<b>2023</b>						
Gross carrying amount	253,642	172,834	42,546	36,175	678,706	1,183,903
ECL	12.0%	14.9%	17.2%	18.7%	87.3%	
<b>2022</b>						
Gross carrying amount	379,054	162,792	50,246	48,427	628,489	1,269,008
ECL	33%	36%	40%	43%	73%	

Information regarding loss allowance movement of trade receivables is disclosed in Note 8.

#### Deposits and other receivables:

The Society assessed the latest performance and financial position of the counterparties, adjusted for the future outlook of the industry in which they operate and concluded that there has been no significant increase in credit risk since the initial recognition of the financial assets. Accordingly, the Society measured the impairment loss allowance using 12-month ECL and determined that the ECL is insignificant.

#### (e) Liquidity risk

Liquidity risk refers to the risk that the Society will encounter difficulties in meeting its short-term obligations due to shortage of funds. The Society's exposure to liquidity risk arises primarily from mismatches of the maturities of financial assets and liabilities. It is managed by matching the payment and receipt cycles. The Society's objective is to maintain a balance between continuity of funding and flexibility through the use of stand-by credit facilities. The Society finances its working capital requirements through a combination of funds generated from operations and headquarters. The Executive Council are satisfied that funds are available to finance the operations of the Society.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 20. Financial risk management (continued)

#### (e) Liquidity risk

Analysis of financial instruments by remaining contractual maturities

The tables below analyses the Society's non-derivative financial liabilities into relevant maturity groupings based on the remaining period from the date of the statement of financial position to the contractual maturity date. The amounts disclosed in the table are the contractual undiscounted cash flows. Balances due within 12 months equal their carrying balances as the impact of discounting is not significant.

	2023			
	Carrying amount S\$	Contractual cash flows S\$	One year or less S\$	One to five years S\$
Trade payables	423,217	423,217	423,217	-
Accruals and other payables	1,508,633	1,508,633	1,508,633	-
Lease liabilities	2,005,235	2,131,323	886,579	1,244,744
	<u>3,937,085</u>	<u>4,063,173</u>	<u>2,818,429</u>	<u>1,244,744</u>

	2022			
	Carrying amount S\$	Contractual cash flows S\$	One year or less S\$	One to five years S\$
Trade payables	486,696	486,696	486,696	-
Accruals and other payables	1,449,904	1,449,904	1,449,904	-
Lease liabilities	1,365,316	1,798,654	785,185	1,013,469
	<u>3,301,916</u>	<u>3,735,254</u>	<u>2,721,785</u>	<u>1,013,469</u>

#### (f) Fair values of financial instruments

Fair value is the amount for which an asset could be exchanged, or a liability settled, between knowledgeable, willing parties in an arm's length transaction. There are no differences between the fair values of both financial assets and liabilities and their respective carrying values as recorded in the statement of financial position due to their short-term nature or as disclosed in the notes specific to that asset or liability.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 21. Significant related party balances and transactions

In addition to significant related party balances disclosed in Notes 7 and 16, the following transactions took place between the Society and related parties during the financial year at terms agreed between the parties:

Related party transactions shown in the accounts as:	Type of relationship between the Society and the related parties:	2023 S\$	2022 S\$
Direct expenses	Company with common key management personnel	451,762	324,104
Direct expenses - residents' meals	Company with common key management personnel	1,174,562	921,318
Direct expenses - students'/residents' education	Company with common key management personnel	593,738	437,262
Staff costs - staff meals, training, casual/general labour	Company with common key management personnel	539,178	860,786
Other operating expenses - entertainment, refreshment, transport, event & project and housekeeping & cleaning expenses	Company with common key management personnel	472,181	451,613
		<u>4,138,445</u>	<u>3,875,130</u>

#### Compensation of key management personnel

The remuneration of key management personnel during the financial year is as follows:

	2023 S\$	2022 S\$
Salaries and bonuses	374,118	387,560
Employer's contribution to Central Provident Fund	38,727	44,570
Other benefits	1,000	1,000
	<u>413,845</u>	<u>433,130</u>
	2023	2022
Number of key managements in remuneration bands:		
\$200,001 - \$300,000	-	-
\$200,000 and below	7	7
	<u>7</u>	<u>7</u>

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 21. Significant related party balances and transactions (continued)

The annual remuneration (comprising basic salary, bonuses, employer's contribution Central Provident Fund) of the eight (2022: eight) highest paid staff classified by remuneration bands are as follows:

	2023	2022
S\$200,001 - S\$300,000	-	-
S\$100,000 - S\$200,000	8	8
	<u>8</u>	<u>8</u>

Number of paid staff who are close members of the family of the Executive Council members, who each remuneration exceeding S\$50,000 during the financial year, in bands of \$100,000:

	2023	2022
S\$50,000 - S\$150,000	1	1

### 22. Tax exempt receipts

Tax exempt receipts were issued by the Society and its activity centres during the financial year for donations received amounting to S\$5,134,838 (2022: S\$4,131,668), which include those donations received via GIRO and from the Society's staff members through monthly salary deductions.

### 23. Contingent liabilities and commitments

As at the reporting date, the Society had contingent liabilities amounting to approximately S\$10,800 (2022: S\$10,800) in respect of bank guarantees issued in favour of third parties to guarantee the due performance of other Divisions of the Society, secured against pledged fixed deposits (Note 11).

The Society was committed to making the following payments to non-related party in relation to consultancy fee.

	2023 S\$	2022 S\$
<b>General consultancy</b>		
Within one year	166,600	174,457
Between two and five year	48,600	80,000
	<u>215,200</u>	<u>254,457</u>

Included in general consultancy is a total sum of S\$60,000 (2022: S\$120,000) paid in respect of key management personnel who are members of the Executive Council of the Society.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

### 24. Reserve policy

The Executive Council has established a reserve policy for the Society, pursuant to the Code of Governance for Charities and IPCs Guidelines 6.4.1. The reserve measurements are calculated as follows:

	2023 S\$	2022 S\$
Total unrestricted funds	51,471,360	52,179,668
Total operating expenditure	31,831,717	30,397,245
Ratio of reserves to annual operating expenditure	<u>1.62</u>	<u>1.72</u>

The Society's reserve policy is to maintain a reserve equivalent to five times of the annual operating expenditure. Any amount in excess of this may be invested in accordance with the decision of the of the Executive Council of the Society.

### 25. New or revised accounting standards and interpretations

The Society has not adopted the following standards and interpretations that have been issued but not yet effective:

Description	Effective for annual periods beginning on or after
Amendments to FRS 110 <i>Consolidation Financial Statements</i> and FRS 28 <i>Investments in Associates and Joint Ventures</i> : Sale or Contribution of Assets between an Investor and its Associate or Joint Venture	Date to be determined
Amendment to FRS 116 <i>Lease</i> : Lease liability in a Sale and Leaseback	1 January 2024
Amendments to FRS 1 <i>Presentation of Financial Statements</i> : Classification of Liabilities as Current or Non-current	1 January 2024
Amendments to FRS 1 <i>Presentation of Financial Statements</i> : Non-current Liabilities with Covenants	1 January 2024
Amendments to FRS 7 <i>Statement of Cash Flows</i> and FRS 107 <i>Financial Instruments</i> : Disclosures: Supplier Finance Arrangements	1 January 2024
Amendments to FRS 21 <i>The Effects of Changes in Foreign Exchange Rates</i> : Lack of Exchangeability	1 January 2025

The Society expects that the adoption of the standards above will have no material impact on the financial statements in the year of initial application.

# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

DETAILED STATEMENT OF FINANCIAL POSITION – BY IPC/NON-IPC ACTIVITY  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

	2023 Non-IPC S\$	2023 IPC JWF S\$	2023 Total Non-IPC and JWF S\$
<b>ASSETS</b>			
<b>Non-current assets</b>			
Property, plant and equipment	9,788,201	6,130,743	15,918,944
Investment property	5,873,272	-	5,873,272
Intangible assets	5,790	485,755	491,545
Amount due from related party	256,903	-	256,903
	15,924,166	6,616,498	22,540,664
<b>Current assets</b>			
Inventories	-	84,720	84,720
Trade receivables	69,814	300,612	370,426
Deposits and other receivables	581,858	2,051,867	2,633,725
Amount due from other divisions	30,171,596	28,671,684	58,843,280
Amount due from headquarters	334,907	7,382,442	7,717,349
Cash and cash equivalents	18,111,094	16,193,111	34,304,205
	49,269,269	54,684,436	103,953,705
<b>Total assets</b>	<b>65,193,435</b>	<b>61,300,934</b>	<b>126,494,369</b>
<b>FUNDS AND LIABILITIES</b>			
<b>Funds</b>			
Unrestricted funds	40,535,753	10,213,693	50,749,446
Restricted funds	2,251,593	137,004	2,388,597
	42,787,346	10,350,697	53,138,043
<b>LIABILITIES</b>			
<b>Non-current liabilities</b>			
Finance lease liability	1,155,697	-	1,155,697
Capital grants	-	1,338,501	1,338,501
	1,155,697	1,338,501	2,494,198
<b>Current liabilities</b>			
Capital grants	-	402,862	402,862
Trade payables	48,639	374,578	423,217
Accruals and other payables	547,724	2,078,301	2,626,025
Amount due to other divisions	10,759,636	21,659,468	32,419,104
Amount due to headquarters	9,573,839	24,567,543	34,141,382
Finance lease liability	320,554	528,984	849,538
	21,250,392	49,611,736	70,862,128
<b>Total liabilities</b>	<b>22,406,089</b>	<b>50,950,237</b>	<b>73,356,326</b>
<b>Total funds and liabilities</b>	<b>65,193,435</b>	<b>61,300,934</b>	<b>126,494,369</b>

This statement is prepared before any amalgamation adjustment.

This statement does not form part of the audited financial statements.



# THE MUSLIM MISSIONARY SOCIETY, SINGAPORE

## STATEMENT OF COMPREHENSIVE INCOME BY IPC/NON-IPC ACTIVITY FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

	2023 Non-IPC	2023 IPC JWF	2023 Total Non-IPC and JWF
	S\$	S\$	S\$
Income	8,663,231	30,618,876	39,282,107
Direct expenses	(2,048,745)	(4,644,890)	(6,693,635)
Staff costs	(2,988,041)	(13,436,493)	(16,424,534)
Other operating expenses	(3,714,185)	(12,799,459)	(16,513,644)
<b>Deficit for the financial year</b>	(87,740)	(261,966)	(349,706)
General fund at the beginning of the financial year	40,623,493	10,834,384	51,457,877
Transfer of funds	-	(358,725)	(358,725)
<b>General fund at the end of the financial year</b>	40,535,753	10,213,693	50,749,446

Legend: (Non-IPC) – The non-IPC arm of the Society

JWF (IPC) – Jamiyah Welfare Fund, the IPC arm of the Society

This statement is prepared before any amalgamation adjustment.

This statement does not form part of the audited financial statements.

# Directory of Services

## JAMIYAH ISLAMIC CENTRE (HEADQUARTERS)

No.31 Lorong 12 Geylang Singapore 399006  
Tel: (65) 6743 1211  
Email: [info@jamiyah.org.sg](mailto:info@jamiyah.org.sg)  
Website: [www.jamiyah.org.sg](http://www.jamiyah.org.sg)

## WELFARE HOMES

### Jamiyah Halfway House (Darul Islah)

352 Pasir Panjang Road Singapore 118694  
Tel: 6776 9101  
Email: [jhh@jamiyah.org.sg](mailto:jhh@jamiyah.org.sg)  
Website: <https://jhh.jamiyah.org.sg/>

### Jamiyah Home for the Aged (Darul Takrim)

1 Tampines Ave 3 Singapore 529707  
Tel: 6783 7071  
Email: [takrim@jamiyah.org.sg](mailto:takrim@jamiyah.org.sg)  
Website: <https://jha.jamiyah.org.sg/>

### Jamiyah Nursing Home (Darul Syifaa)

130 West Coast Drive Singapore 127444  
Tel 6776 8575  
Email: [jnh@jamiyah.org.sg](mailto:jnh@jamiyah.org.sg)  
Website: <https://jnh.jamiyah.org.sg/>

## EARLY CHILDHOOD EDUCATION CENTRES

### Jamiyah Childcare Centre

Blk 124 Ang Mo Kio Ave 6  
#01-4055, Singapore 560124  
Tel: 6457 4458  
Email: [jccc@jamiyah.org.sg](mailto:jccc@jamiyah.org.sg)  
Website: <http://jccc.jamiyah.org.sg/>

### Jamiyah Kindergarten

No. 31 Lorong 12 Geylang Singapore 399006  
Tel: 6743 1211  
Email: [jk@jamiyah.org.sg](mailto:jk@jamiyah.org.sg)  
Website: <https://jk.jamiyah.org.sg/>

## Global Child Development Centre @ Woodlands

Blk 620 Woodlands Drive 52  
#01-84 Singapore 730620  
Tel: 6269 9176  
Email: [gcddc@jamiyah.org.sg](mailto:gcddc@jamiyah.org.sg)  
Website: <https://gcddc.jamiyah.org.sg/>

## Global Child Development Centre @ Tampines

Blk 870A & 871B  
Tampines St 86 Singapore 521870  
Email: [gcddc\\_tampines@jamiyah.org.sg](mailto:gcddc_tampines@jamiyah.org.sg)  
Website: <https://gcdctp.jamiyah.org.sg/>

## STUDENT CARE & SERVICE CENTRES

### Clementi Student Care Centre

Blk 363 Clementi Ave 2  
#01-441, Singapore 120363  
Tel: 6774 9300  
Email: [cscddc@jamiyah.org.sg](mailto:cscddc@jamiyah.org.sg)  
Website: <https://cscddc.jamiyah.org.sg/>

### Rivervale Student Care Centre

Blk 184B Rivervale Crescent  
#01-183, Singapore 542184  
Tel: 6315 8385  
Email: [rscddc@jamiyah.org.sg](mailto:rscddc@jamiyah.org.sg)

## EDUCATION CENTRE

### Jamiyah Education Centre

750 Chai Chee Road  
#02-01C ESR Bizpark Singapore 469002  
Tel: 9618 6315  
Email: [admin@jecmail.com](mailto:admin@jecmail.com)  
Website: <https://jec.jamiyah.org.sg/>

## FOODBANK

### Jamiyah FoodBank

No.9 Tannery Lane, Singapore 347772  
Tel: +65 6910 2083  
Email: [FoodBank@jamiyah.org.sg](mailto:FoodBank@jamiyah.org.sg)  
Website: <https://jfb.jamiyah.org.sg/>

### Jampacked@Bukit Batok

Blk 188 Bukit Batok West Avenue 6  
#01-07 Singapore 650188  
Tel: 69931538 / 8874 1034  
Email: [jampacked-BukitBatok@jamiyah.org.sg](mailto:jampacked-BukitBatok@jamiyah.org.sg)

### Jampacked@West Coast

Blk 730 Clementi West Street 2  
#01-326 Singapore 120730  
Tel: 6774 9374  
Email: [jampacked-westcoast@jamiyah.org.sg](mailto:jampacked-westcoast@jamiyah.org.sg)

### Jampacked@Radin Mas

Address:  
Blk 106 Jalan Bukit Merah  
#01-1844  
Singapore 160106  
Tel: 88742519  
Email Address: [jampacked-radinmas@jamiyah.org.sg](mailto:jampacked-radinmas@jamiyah.org.sg)

## BUILDING COMMUNITY THROUGH GIVING

For Donations:



For Volunteers:



Ibn 'Umar narrated

The Prophet ﷺ said:

**“Those who are loved  
by Allah are those who  
benefit others”**

● [ATTABARANI]



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