



daughters of tomorrow  
Empowering Women, Enabling Families

# EVERY WOMAN, AN **ICON**

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annual report 2021

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# **mission**

to facilitate livelihood opportunities  
for underprivileged women and  
support them in achieving financial  
independence and enable social  
mobility for their families

# **vision**

empowering women, enabling families

# values

## **E**nabling

We build agency in the women and the community, striving to contribute and build positive collaborations with our partners.

## **M**indful

We value reflection, self-awareness and practice respect for everyone we work with.

## **P**eople-focused

We value and celebrate each individual for who they are, and prioritise people above procedures.

## **O**pen

We are open-minded, curious, collaborative in our approach, and practice transparency in our governance and partnerships.

## **W**illing to lead

We serve with passion and take ownership for creating and advocating positive change.

## **E**nterprising

We approach problems and challenges with innovation and are open to experimentation.

## **R**esponsive

We strive to address real challenges in a timely manner and are adaptable to changing needs in the community.





## a note from our president

kim underhill

Dear friends,

2021 was aptly coined the Year of Celebrating SG Women, where Singapore not only spotlighted the various triumphs and achievements of women, but also dedicated the year to paving the way for legislation and policies that support and empower women.

At Daughters Of Tomorrow, 2021 was a year of recovery and re-energisation. We had many exciting events this past year as things began to stabilise including:

- The 21 Daughters Showcase, where we highlighted the inspiring stories of resilience from various community leaders at DOT;
- DOTTERs Cup, our very first annual charity golf tournament, which raised over \$60,000 and allowed us a chance to reconnect with various fundraisers and donors;
- And DOT's 7th year anniversary, in which we launched the #7YearMovement, focused on building and strengthening ties within the community as we strive towards uplifting and empowering women in the spaces around us.

Most importantly, 2021 – and its return to a sense of normalcy – gave us the space and opportunity to re-forge our ties with our community and partners.

Thank you to the community builders who made it possible for us to uplift the voices of women this past year. We would like to shout out to Chanel Foundation, Lee Foundation, NCSS (Syngenta) and Fidelity, who were major sponsors in 2021 and allowed us to do the work we do. DOTTERs Cup, one of our major fundraising events in 2021, was also made possible by the ardent support of Quilt.AI and Woh Hup. Quilt.AI in particular has been a longtime supporter of DOT's, having connected many of our women into employment opportunities.

Take this annual report as a compendium of the people behind DOT. I hope that you resonate with the stories and people we've featured here. The women, changemakers and allies we have featured here are icons of strength, resilience and community in their own right and DOT would not have come this far without their immense support and continuous partnership.

Warm wishes,

Kim



## **a note from our executive director**

fannie lim

Dear friends,

After a very uncertain year in 2020, we were thankfully able to climb back, albeit cautiously to a new sense of normalcy in 2021 and return to our core work: uplifting the lives of low-income women and families.

Although we could only host several runs of various in-person courses in 2021, the return of it is especially precious as it allowed for the peer support model, a critical component to community building. It was extremely heartening to see participants forging ties and relying on one another throughout. At various junctures in the year, we still had to endure the limitations of the pandemic but we were very heartened to see camaraderie forged through the online course participants as well.

Congratulations to the 2021 graduates of all our Job Readiness Programs in 2021, be it online or in-person!

Because of all the upheaval, it's very important to highlight the people – the heart of our organisation here at DOT! Ultimately, it was the people that kept us and our work grounded. “Every Woman, An Icon”: let's take a look at the people (beneficiaries, staff, volunteers and corporate or community partners alike) whose actions have been symbolic of our organisation's values and have inspired us to continue working towards our mission.

One memorable event last year was having President Halimah Yacob visit our premises to meet with the team and several beneficiaries. She shared that people need to be given "peluang dan ruang" (opportunity and space) to succeed and that's part of the work we do at DOT.

While we journey alongside and motivate people in their journey back to work, we recognise that every person has their milestones to check, circumstances to overcome, aspirations that they wish to live for. And with that, it's about allowing each other the space to dream and to be while cheering each other on to take another step forward.

THANK YOU to all the staff, volunteers, fundraisers and corporate and community partners that have seen us through the good and challenging years. As we move forward, let us keep our eyes fixed on this shared goal - to create a stable and cohesive support network for women in need and in so doing, enable them and their families to a better tomorrow. As the pandemic has taught us, we're only as strong as the weakest link in society. So let us become stronger, together.

With heartfelt gratitude,

A handwritten signature in black ink, appearing to read 'Fannie', written in a cursive style.

Fannie



# 2021 milestones

What went on at  
DOT and what  
milestones did we  
achieve in 2021?



## international women's day

march 2021  
This year, we  
spotlighted the male  
allies who are  
#empoweringwomen  
and supporting our  
cause!



## president's visit

july 2021

DOT's Broaden Horizons programme was proudly sponsored by the President's Challenge -- which brought President Halimah herself to our office back in July! This gave her the opportunity to learn more about the impact of the work we do!

## dotters cup

july 2021

Our first major fundraising event of 2021 was a blooming success (even with COVID-19 restrictions) -- and our first time hosting a charity golf tournament! Big shoutout to Quilt AI and Woh Hup for sponsoring our event.



## happy birthday DOT!

august 2021

Our 7th birthday was truly memorable -- it marks almost a year since Fannie took on the mantle of Executive Director

## 21 Daughters

september 2021

In 2021, we wanted to honour the changemakers, heroes and givers in our community! We received so many nominees but we ultimately chose 21 stories which resonated the most with us.

We've included some of their stories in this report. We hope they inspire hope in you the way they did with us!





**400**

women were  
referred to  
DOT



Volunteers  
contributed  
**6526**  
volunteer  
hours

Enabled digital  
access for  
**250**

women through  
distribution of digital  
devices like dongles  
and laptops

Completed  
**11**

runs of confidence  
course\*\*\*



**103\***  
women gained  
access to  
livelihood  
opportunities

**60%**

of women  
sustained at their  
job for more than  
6 months

Average full  
time salaries of  
DOT women  
increased\*\* by

**39.4%**

compared to 2020



## 2021 at a glance

What went on at DOT and  
what milestones did we  
achieve in 2021?

\*This number refers to women who have been placed in employment (77) or signed up as childminders (26).

\*\* The increase reflects DOT's efforts in sensitizing employers to challenges of the lower-income community and advocating for livable wages and in parallel, bridging women to higher paying jobs in 2021.

\*\*\*This includes both in-person 2 DOT Confidence Curriculum and 9 Power Up Online course runs



# moving the needle

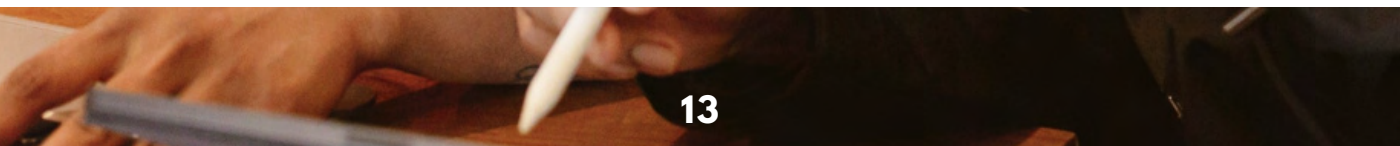
**making change through  
innovation, community care and  
empathy. this is how our  
volunteers and partners from  
employment bridging move the  
needle.**





# employ to empower

One of the most important aspects of our work at DOT is employment bridging and partnerships. DOT organises and invites businesses, big and small, which are keen to adopt community-centric practices as their operational DNA, to attend special workshops on poverty sensitisation, employee engagement, etc.



# EMPLOYMENT BRIDGING YEARLY

ANNUAL YEAR 2021 | DAUGHTERS OF TOMORROW

## **a hybrid working arrangement became the new norm**

From 2021- 2022, DOT has continued to work with empathetic Employer Partners to continue canvassing for better opportunities for the women we serve. 2021 actually saw an expansion in Singapore's economy by 7.2%, a significant increase from the recession in 2020. The working landscape has changed however. With the onslaught of the pandemic, many employers have switched to a hybrid working arrangement, which resulted in an increase in demand for skilled employees who were able to carry out their tasks from home. This meant that employees had to have access to stable internet and technological devices at home, and have the necessary IT skills to carry out such tasks.

## **more upskilling opportunities!**

Such a demand resulted in an increase in upskilling opportunities, especially in IT. With the assistance and collaboration of a growing list of supportive employer partners, we saw an increase in hiring in the second half of the year. We focused more of our efforts towards data entry, F&B, adhoc hybrid working opportunities and administrative roles which continue to have continual hiring needs.





# advocating for flexible work arrangements!

**DOT is also a strong advocate for flexible working arrangements. Since 2018, we've implemented Core and Stable Scheduling, an initiative between DOT and the business community which allows employers to recruit workers for specific shifts throughout their employment.**

This allows workers to sign up for shifts that already fit their schedules, allowing them the flexibility to divide their time between work and caregiving. In 2021, we have created more job opportunities across more industries within the Core and Stable Scheduling initiative and/or with flexible work arrangements.

## bottom line...

**Overall in 2021, 250 women went through DOT's job readiness programmes with 103 women accessing livelihood opportunities, 59.6% of which have retained employment for more than 6 months.**

We have also resumed career coaching sessions with E2i, an employer partner, to ensure that our beneficiaries enjoy more holistic job preparation.



# miriam michelle paul is a changemaker

**michelle has an amazing level of resilience and loves to learn.**

Successful in her own right, Michelle has made a home and life for herself and her son, all on her own -- and she's done so with the brightest of smiles!

Over the past few years, Michelle encountered both personal and professional challenges.

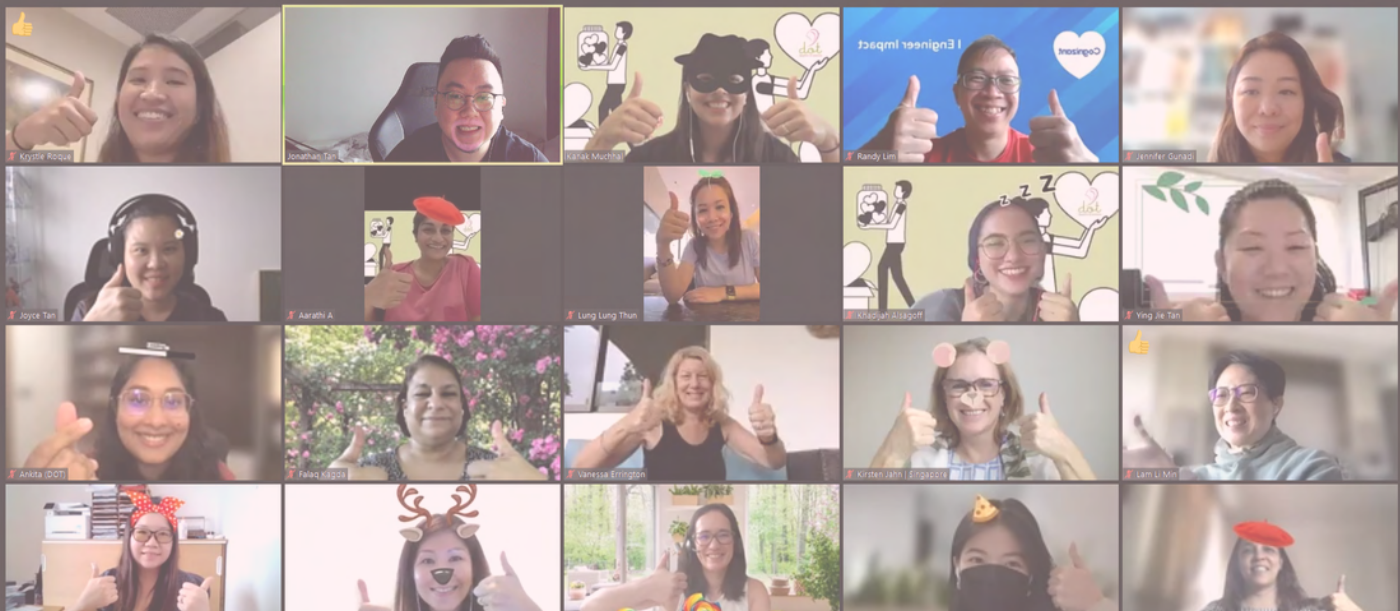
This included initiating her own divorce proceedings from her expat spouse, securing school for her son in singapore, finding affordable accommodation and transitioning into a managerial then accounting career from starting out as a part-time waitress.

**Michelle is a graduate of DCC #24 back in 2019. She has since pursued financial literacy and IT literacy courses with DOT and is currently employed at the Coconut Club as an accounts executive.**

## #21 Daughters

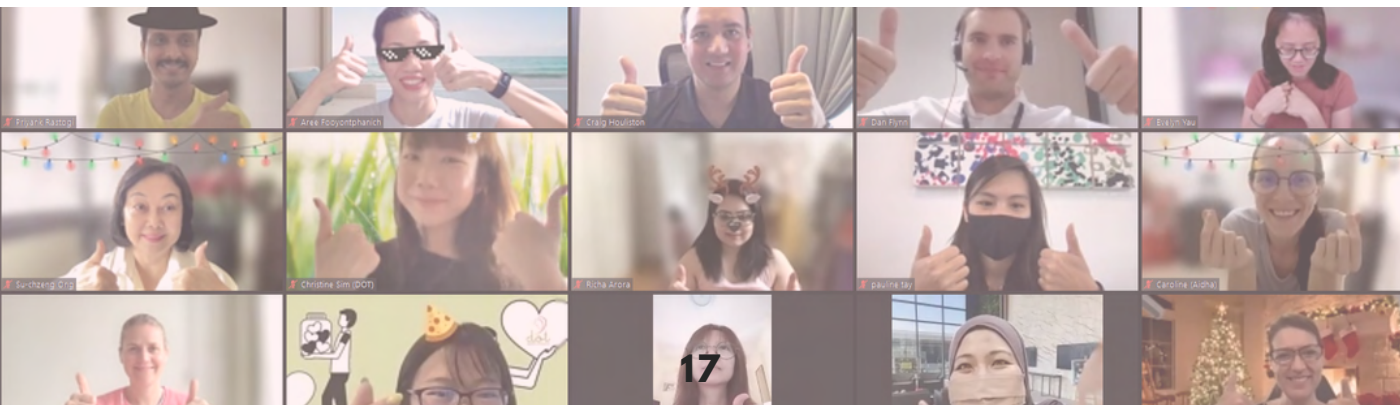






# volunteers

Volunteers are the heart of our work at DOT and extend support to beneficiaries and staff in unforeseeable ways! Look at their happy faces during 2021's volunteer appreciation event!





# meet krystle!



befriender & long-time  
volunteer at DOT

## 1 **Krystle's love language is acts of service!**

This is why she's such an active  
volunteer! not only does she  
volunteer at DOT, she volunteers  
at willing hearts as well, a local  
soup kitchen ❤️



**2** Krystle started out as a photographer with DOT before she took on the mantle of becoming a befriender!

**3** As a befriender, Krystle has learnt to...

listen more, judge less and to see opportunities in places that don't seem to have any.

A THANK YOU NOTE

*On behalf of the DOT team, we'd like to give a big shoutout to our volunteers! DOT would not be where it is today without your steady support!*

*For some people, volunteering is about giving, but for the likes of you, it's a way of living.  
Thank you.*

*- Louise & Kanak  
Volunteer Management*

**52% OF OUR  
VOLUNTEERS  
IN 2021 WERE  
SKILLS-BASED  
VOLUNTEERS?**

dot  
Daughters Of Tomorrow  
Empowering Women. Enabling Change.

**Empower a Woman, Enable a Family**

Daughters Of Tomorrow help families emerge better future leaders by building underprivileged girls with...

confidence emotional... practical... ability...

20





# uplifting communities

**Hear from our front-facing  
superheroes: the job  
readiness programme team  
and women's support team!**



## women's support & development

The Women's Support and Development team are on the frontlines supporting beneficiaries' welfare and holistic health. Various initiatives they oversee include job support, mental health and wellness, befriender programme and DOTTERs Community, an online Facebook support group.



# WOMEN'S SUPPORT YEARLY

ANNUAL YEAR 2021 | DAUGHTERS OF TOMORROW

## we launched two support groups to better support our beneficiaries!

mental health is a significant challenge affecting low income families. financial uncertainty, strained relationships, physical health issues and caregiving fatigue are some of the factors leading to anxiety, stress and depression.

how can women's support better address these lived realities?



peer support

While referrals to community counselling resources is our first course of action, the Women's Support team wanted to offer a service to beneficiaries who may not have access to community lifelines like this. Adopting a peer support model similar to DCC's, we launched a series of monthly online support groups in 2021, attending to the different needs of our beneficiaries:



### talk therapy

A generic support group facilitated by a certified counsellor and life coach, Talk Therapy is a safe space for all our beneficiaries to share their feelings and find solace within an empathetic community.



legal aid



### women of wonder

Did you know 40% of our beneficiaries are single parents, of which a large portion have gone through or are still grappling with divorce and enforcement issues? Along side, connecting women to legal aid, legal clinics and hosting legal webinars, we wanted to provide a safe space for women to process their emotions which is where Women of Wonder comes in! A monthly online support group, it's open to beneficiaries who have gone through divorce, are in the process of divorce or are considering divorce.



trained facilitators

# growth of the DOTTERS online community

the DOTTERS online community provides a safe space for DOT women to find peer support and continuous learning. it provides an opportunity to share their inner voice, help one another and build a community together.

in the last 6 months of 2021, DOTTERS had an average of...



90+ posts



100+ comments

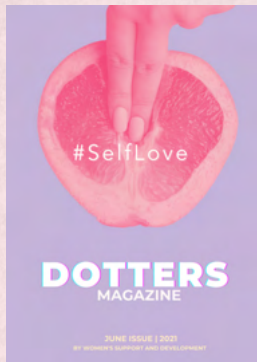


465 reactions

per month!

## we released 2 issues of DOTTERS magazine!

the DOTTERS magazine is a biannual community-run magazine. in 2021, we published 2 issues and saw 8 community contributors!





# our step up pilot was successful with 6 participants!

this year we launched, Step Up, a yearlong holistic support programme aimed at value-adding to the lives of DOT women who have been in stable work for a sustained period. Step Up focuses on three aspects, mainly:



## finance and savings

Family savings and debt reduction matching programme



## life coach and counselling

Goals setting, self development and life planning



## health and wellness

1-1 fitness services such as personal training, nutrition coaches, yoga and mindfulness



## our success stories!

### two women have completed a yearlong savings match!

Their savings went up from \$0 and \$247 to approximately \$2900 and \$2600 respectively! They will be continuing with an additional year of savings matching.

### life coaching has driven women to strive and pursue their dreams!

One Step Up beneficiary is pursuing her dream of becoming a staff nurse by the age of 45 (in 3 years' time) by taking on a professional cert. Two women saw improvement in workplace communication!





Speaking to the press!



Photo op with our ops team! 😊



Speaking with our beneficiaries!

welcome madam  
president to our  
office!

## PRESIDENT'S VISIT

### JULY 2021

Our newly launched Broaden Horizons programme, a traineeship initiative aimed at connecting young, low-income women into industries that offer better pay and better prospects, was proudly sponsored by the president's challenge!

This is why in July of 2021, President Halimah dropped in to the DOT office herself to get to know our team and beneficiaries!





# job readiness and preparation

The Job Readiness and Preparation team are constantly on their toes spearheading our cornerstone programme, the DOT Confidence Curriculum. Engaging with the community, uplifting beneficiaries and empowering them with practical skills they'll need for sustained employment, is what keeps the JRP team busy.





# DOT Confidence Curriculum

## Congratulations to 2021's DCC graduates!

DOT Confidence Curriculum (DCC) is DOT's flagship programme that has been running since 2015. This programme aims to build and gain confidence, soft skills, friendships and self discovery that are essential in beneficiaries' journey back to work through a series of workshops across 8 weeks. A befriender is also assigned to each participant during the course to offer additional emotional and practical support.

Hear from this year's graduates below!

*DCC has taught me to find my strength and attain the goals that I've been aiming for. I've been attending each session and it's made me so happy and has kept my motivation up to look forward to the future. From getting to know one another, from friends, to sisters, to family, it's been a wonderful and valuable experience.*

SHALIJAH, DCC GRADUATE

*I feel that DCC can really help women out there that are struggling and need some guidance and support. Through DCC, I reawakened my long-lost dream and found the confidence that I've been missing for years.*

ISABELLA, DCC GRADUATE



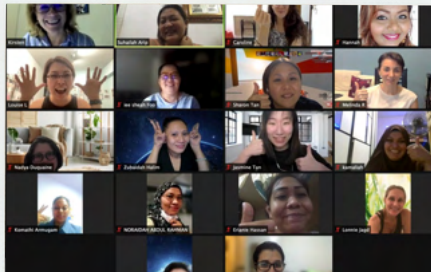


# Power Up Online

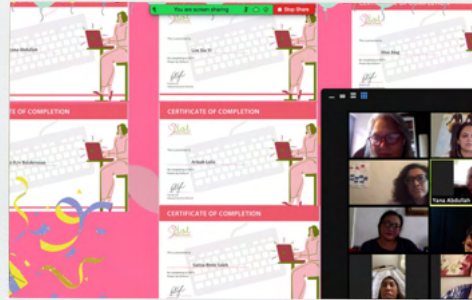
In view of the continued safe management measures from 2020, DOT continued to ramp up efforts in running our online program, Power Up Online (PUO). PUO is a 5-week programme that allows women to access contents online at their own pace with facilitated weekly Zoom calls to review the learnings and help them connect with other participants.

Women get to learn more about soft and practical skills such as effective communication and how to ease into the workplace and a befriender is also assigned to them to provide support in their back-to-work journeys.

A total of 9 runs were conducted in 2021 and 53 women participated in the program. Of these participants, 20 women secured employment.



OUR PROUD FINLIT GRADUATES  
CELEBRATING THE END OF THE COURSE!



CERTIFICATES  
OF  
COMPLETION  
FOR ALL OUR  
PUO  
GRADUATES!



## Financial Literacy

Since 2018, DOT has been partnering with Aidha in the creation of a comprehensive 10-session financial literacy programme. This program spans 7 months: the first month focuses on empowering women with the knowledge and skill sets to start their savings while the next 6 months focus on monitoring their progress and addressing any challenges met, re-adjusting their budgets and goals so that they can stay on track with their saving plans. Additionally, a 1:1 savings match in the form of grocery vouchers is provided to the participants to help them speed up their savings progress, up to a maximum of \$600 per participant.

While DOT continues to support the financial sustainability and health of our beneficiaries, we also recognise the gap for families and individuals who are currently relying on financial assistance and are still looking for employment opportunities. Hence, DOT also partnered with ANZ in 2021 to provide a shorter-duration workshop to preliminarily address and educate the community on budgeting and money lending issues.



# Train-and-Place

DOT recognises the difficulties that low-income women have while accessing government subsidised upgrading courses to increase their employability. While there are many courses and initiatives available, women from low-income backgrounds often face difficulties participating in such programmes as they often need to find alternative caregiving arrangements, may have to put up with a drop in income and accommodate for additional transportation costs and more to access these courses.

Hence, DOT works directly with training providers and employers to provide shorter, more modular training programs and on-the-job training in a range of industries so that our beneficiaries can better access these trainings and be directly bridged to a relevant employer.

Our Train-and-Place industries include childcare, eldercare, post-natal massage, spa masseuse, call center, customer service and digital marketing. These programs are provided at no cost to the participants. Longer programs may also include a training allowance.

**In 2021, 45 women have benefitted from our Train-and-Place programs.**

TRAIN-AND-PLACE STUDENTS IN ACTION! A LOT OF TRAIN-AND-PLACE PROGRAMMES INVOLVE HANDS-ON EXPERIENCE AND TRAINING.





# mervis yeo is a giver 🙌🙌

**mervis's generosity towards others, even while she's grappling with her own challenges, is why she's been nominated under the givers category.**

Having previously lived in a women's shelter after leaving an abusive marriage, Mervis channelled her efforts into the community of women there, befriending and helping them out.

Her community spirit was also evident when she joined our Power Up Online (PUO) programme. Early on in the class, Mervis demonstrated her leadership potential and ability to connect with others. She looked out for others in the class and rose to the occasion at the end of the class when she conscientiously prepared a presentation sharing on how much the course has impacted her.

Giving back and building safe spaces for people around her is incredibly important to Mervis and is something she'll continue to do, regardless of the circumstances in her life.

**Mervis is a graduate of PUO #7 in 2020. She also went through an industry exposure session and is currently employed in a logistics company.**

## #21Daughters







# helping hands

no man is an island and neither is DOT. we're only able to do the work that we do with the support of corporate and community partnerships!

thank you to all the helping hands on deck!



# fundraising

The bulk of our programmes and operations at DOT would not be made possible without the support of fundraisers, donors and corporate partners! 2021 was an exciting year for a fundraising team: not only did we host our first charity golf event (in the midst of changing pandemic rules!), we also strengthened ties with our new and longtime corporate partners.

# thank you to our fundraisers and donors in 2021!

LISTED BELOW ARE COMPANIES, FOUNDATIONS AND INDIVIDUALS WHO  
DONATED \$10K AND ABOVE OVER THE DURATION OF ONE YEAR. OUR SINCERE  
THANKS AND APPRECIATION TO ALL OUR SUPPORTERS FOR THEIR DONATIONS,  
FUNDRAISING EFFORTS, VOLUNTEERING HOURS, AND/OR DONATIONS IN KIND.

Accenture  
AIG Asia Pacific Insurance Pte Ltd  
Airbnb  
BNP Paribas  
Caesar Sengupta (via Pooja  
Bhandari)  
Capital International Inc  
Chanel Foundation  
Chanel Pte Ltd  
Community Foundation of  
Singapore  
DHL Express (Singapore)  
Fidelity Asia Pacific Foundation

Flow Traders  
GSR Markets Limited  
H&M  
Lee Foundation Singapore  
Lóreal Singapore Pte Ltd  
Mellford Pte Ltd  
National Council of Social  
Services (NCSS)  
NVPC  
Singapore Totalisator Board  
Sodexo Singapore Ptd Ltd  
The Body Shop  
Woh Hup Pte Ltd  
S&P Global Foundation  
Khaw Wai Meng

# thank you to our fundraisers and donors in 2021!

meet the movers and shakers:



**THE BODY SHOP**

**TBS donated \$40,546 across 3 campaigns!**

Over the Christmas season, TBS encouraged their shoppers to donate additional purchased items for unpaid carers!

**H&M donated \$51,673.30 over 4 disbursements!**

H&M continued their cycle of good and sustainability this year, where the 10 cents they charged to paper bags to minimise waste were donated straight to DOT!



*Never doubt that a small group of thoughtful committed citizens can change the world: indeed, it's the only thing that ever has.*

**MARGARET MEAD**

**DID YOU KNOW?**



In addition to being a retail donor, The Body Shop regularly supports our community initiatives as makeup and grooming trainers!



our very first  
charity golf  
tournament! 🏌️❤️

# DOTTERS CUP 2021

## JULY 2021

how can we raise awareness of the inequalities present in society for women from economically challenged backgrounds?

enter: DOTTERs Cup, DOT's very first charity golf tournament where we challenged partners and the public to equalise the playing field with us and raise funds, with support from Woh Hup and Quilt.AI!

we are all climbing the same social mobility ladder; however, the rungs on everyone's ladder are not the same and resources available to enable to enable someone to overcome these challenges are not distributed equally.

**in total, we raised \$67,855 thanks to your immense support!**





**2020 was a unique year. Shaped by the pandemic, we all searched for our own way to keep motivated. Each month felt like I was switching from one extreme to another. New projects. New hobbies. Healthy, not healthy. Active, not active. Extrovert, introvert. Like a lot of people, 2020 was tiring.**

By the end of the year, I knew I needed a goal, something to drive towards in 2021. It was as the sun began to set on the month of December that I saw an article about an overachieving British man who had cycled from Cairo to Cape Town in 3-months. 10,882KM. Maybe I could do something similar but in Singapore. A big goal to keep me focused.

Around this time, I thought back to a connection I had made in 2014. At the time, my wife and I were running a website about female empowerment in Asia.

I had come across an inspiring woman named Carrie Tan who had founded a wonderful organization. That organization was Daughters Of Tomorrow. Having reached out to her for an interview, we were left inspired by her devotion to the organization's goals. In cartoons, a lightbulb above the head denotes the "aha" moment.

So, on 3rd January 2021, at 5 am, I dragged my weary body out of bed. Tried not to wake my wife, annoyed my cat, and pulled on the padded cycling shorts. That day, I cycled the first 52KM of my 10,882KM target. By my calculations, I would need to do around 210KM per week to reach the target by 3rd January 2022.

I loved the challenge so much so that I started to push the call for donations. I was confident that I would meet my target. Even when I had my doubts, I just reminded myself of DOT's tireless work for jolt of inspiration.

During this whole period, two things kept pushing me forward. First, the cause for which I was riding. DOT provides tremendous positive change for women and their families. Even the smallest amount can add up to a huge impact on a person's life. I will never regret pushing through the moments of doubt for such an amazing cause. The other thing was all the people that donated and supported this silly little challenge. The encouragement was what keep me getting up at 4 am day after day.

hear from mark  
johnson, who  
raised \$8,515  
cycling the  
distance of

# SINGAPORE TO SHANGHAI AND BACK!



# community partnerships

Networking with community partners such as social service organisations and other NGOs is imperative in ensuring that we are able to exact the best impact to the community that will benefit from us the most. Our work relies heavily on referrals from social workers.



# thank you to the community partners in 2021!

LISTED BELOW ARE ORGANISATIONS AND CHARITIES THAT HAVE MADE THE WORK WE DO AT DOT POSSIBLE.

@27 Family Service Centre  
Agency for Integrated Care  
Ang Mo Kio FSC (Ang Mo Kio)  
Ang Mo Kio FSC (Cheng San)  
Ang Mo Kio FSC (Punggol)  
Ang Mo Kio FSC (Sengkang)  
AWARE  
Care Corner FSC (Admiralty)  
Care Corner FSC (Queenstown)  
Care Corner FSC (Tampines)  
Care Corner FSC (Toa Payoh)  
Care Corner (Woodlands)  
Casa Raudha Women's Home  
Children's Wishing Well  
Club Rainbow  
Covenant FSC  
Daybreak FSC  
Fei Yue FSC (Bukit Batok)  
Fei Yue FSC (Champions Way)  
Fei Yue FSC (Choa Chu Kang)  
Fei Yue Prison Care Division  
Fei Yue FSC (Taman Jurong SSO)  
Fei Yue FSC (Yew Tee)  
Fei Yue Youth GO!  
Good Shepherd Centre  
Hougang Sheng Hong FSC  
Impart Mental Health Care  
Kampung Kapor FSC  
Kreta Ayer Family Services  
KK Women's and Children's Hospital  
Lakeside Family Centre - Jurong East  
Lakeside Family Centre - Jurong West

Macpherson Moral FSC  
Methodist Tampines FSC  
MINDS IEDC  
Monfort Care - Kreta Ayer Family Services  
Monfort Care - Marine Parade FSC  
MPS Yishun NSS  
MWS Family Service Centre - Yishun  
MWS Family Service Centre - Tampines  
MyFirstSkool  
New Hope Community Services  
National University Hospital  
PPIS FSC (East)  
PPIS FSC (West)  
Reach FSC  
REACH Youth Services  
Rotary FSC  
Safe Place  
Sembawang FSC  
Seng Kang FSC  
Serangoon Moral FSC  
SINDA FSC  
Singapore Anglican Community Services  
Singapore Children's Society FSC (Yishun)  
St Andrew's Autism Centre  
THK EIPIIC @ CCK  
Shine Children & Youth Services  
Singhealth Polyclinics  
Social Service Office @ Ang Mo Kio  
Social Service Office @ Bedok  
Social Service Office @ Bukit Batok  
Social Service Office @ Bukit Merah  
Social Service Office @ Kreta Ayer

Social Service Office @ Pasir Ris  
Social Service Office @ Sembawang  
Social Service Office @ Serangoon  
Social Service Office @ Tampines  
Social Service Office @ Toa Payoh  
Social Service Office @ Woodlands  
Social Service Office @ Yishun  
South Central Community FSC  
Tampines FSC  
The SBL Vision FSC  
Thye Hua Kwan FSC @ Bedok North  
Thye Hua Kwan FSC @ Bukit Panjang  
Thye Hua Kwan FSC @ Jurong  
Thye Hua Kwan FSC @ Macpherson  
Thye Hua Kwan FSC @ Tanjong Pagar  
TRANS FSC (Bedok)  
Whampoa FSC  
Whispering Hearts FSC





# zhyldyz akmatova is a shero

**the calm and confident energy that zhyldyz exudes the minute you meet her is reflective of the steadiness she brings about with her as she goes about her life.**

Despite the many challenges thrown her way, Zhyldyz has always kept her head held high, remaining positive and determined to provide the best life possible for her 2-year-old son.

Having previously been in an abusive marriage, Zhyldyz took a major step by moving out of her marital home, in a foreign country with no family support whatsoever, to protect both her son and herself.

She found her own community at DOT, where she reminds everyone that "we can be our own support system" and to not let anyone get us down.

**In 2020, Zhyldyz graduated from power up online and picked up an eldercare train-and-place course at DOT. She eventually found her passion in the beauty industry and has since been working at Gergert Beauty Academy. Zhyldyz wishes to further pursue her dreams for her and her son and is currently looking to take part in Step Up at DOT.**



# FINANCIAL STATEMENTS

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## **DAUGHTERS OF TOMORROW LIMITED**

*Company Registration Number: 201425430M*

**FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED  
31 DECEMBER 2021**

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**DAUGHTERS OF TOMORROW LIMITED**  
*Company Registration No.: 201425430M*

**DIRECTORS' STATEMENT**  
*For the financial year ended 31 December 2021*

The directors present their statement to the members together with the audited financial statements of Daughters of Tomorrow Limited (the "Company") for the financial year ended 31 December 2021.

**1 OPINION OF THE DIRECTORS**

In the opinion of the directors,

- (i) the financial statements of the Company are drawn up so as to give a true and fair view of the financial position of the Company as at 31 December 2021 and the financial performance, changes in funds and cash flows of the Company for the financial year then ended; and
- (ii) at the date of this statement, there are reasonable grounds to believe that the Company will be able to pay its debts as and when they fall due.

**2 DIRECTORS**

The directors of the Company in office at the date of this statement are:

Quek Bee Choo @ Kim Underhill  
Wiegleb Jennifer Ann  
Chin Lee Yen (Chen Liyan)  
Emily Chin Ee Meng  
Isher Jagdeep Kaur  
Daniel Campion  
Anurag Banerjee

(Appointed on 11 June 2021)

**3 ARRANGEMENTS TO ENABLE DIRECTORS TO ACQUIRE SHARES OR DEBENTURES**

The Company is limited by guarantee and has no share capital. As such, none of the directors holding office at the end of the financial year are a party to any arrangement whose object was to enable the directors of the Company to acquire benefits by means of the acquisition of shares in and debentures of, the Company or any other body corporate.

**4 DIRECTORS' INTERESTS IN SHARES OR DEBENTURES**

The Company is limited by guarantee and has no share capital. None of the directors holding office at the end of the financial year had any interest in the share capital of the Company that is required to be reported pursuant to Section 201(5)(g) of the Singapore Companies Act 1967.

**5 SHARE OPTIONS**

As the Company is limited by guarantee and does not have a share capital, matters relating to the issue of shares or share options are not applicable.

**6 AUDITOR**

Helmi Talib LLP has expressed its willingness to accept re-appointment as auditor.

On behalf of the Board of Directors

Digitally signed by



Quek Bee Choo @ Kim Underhill  
Director

Date: 24 May 2022

Digitally signed by



Daniel Campion  
Director

*Helmi Talib LLP*



Registration No. (UEN): T20LL1986E  
Chartered Accountants of Singapore  
An Independent Member Firm of IAPA

- 133 Cecil Street Keck Seng Tower,  
#15-02 Singapore 069535
- Tel : (65) 6339 2776
- Fax : (65) 6339 6716
- E-mail : enquiry@helmitalib.com.sg
- Website : www.helmitalib.com

**INDEPENDENT AUDITOR'S REPORT  
TO THE MEMBERS OF DAUGHTERS OF TOMORROW LIMITED**

**Report on the Audit of the Financial Statements**

**Opinion**

We have audited the financial statements of Daughters of Tomorrow Limited (the "Company"), which comprise the balance sheet as at 31 December 2021, and the statement of financial activities and statement of cash flows for the financial year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act 1967 (the "Act"), the Charities Act, Chapter 37 and other relevant regulations (the "Charities Act and Regulations"), and Charities Accounting Standard in Singapore ("CAS"), so as to present fairly, in all material respects, the state of affairs of the Company as at 31 December 2021 and the results and cash flows of the Company 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 Company 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 Matter**

The financial statements of the Company for the financial year ended 31 December 2020, were audited by another auditor who expressed an unmodified opinion on those statements on 21 June 2021.

**Other Information**

Management is responsible for the other information. The other information comprises the Directors' Statement set out on page 1.

Our opinion on the financial statements does not cover the other information and we do 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 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. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

An Independent Member Firm of:



Helmi Talib LLP is an accounting limited liability partnership [Registration Number (UEN) T20LL1986E] registered in Singapore under the Limited Liability Partnerships Act (Chapter 163A).

Helmi Talib LLP is covered from Helmi Talib & Co [Registration Number (UEN) S92PFO459G] effective from 10 December 2020.

## *Helmi Talib LLP*

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

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Act, the Charities Act and Regulations and CAS, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

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

Those charged with governance are responsible for overseeing the Company'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 of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- 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 control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company'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 Company 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.

An Independent Member Firm of:



Helmi Talib LLP is an accounting limited liability partnership (Registration Number (UEN) T20LL1966E) registered in Singapore under the Limited Liability Partnerships Act (Chapter 163A).

Helmi Talib LLP is converted from Helmi Talib & Co (Registration Number (UEN) 592PF0459G) effective from 10 December 2020.



## *Helmi Talib LLP*

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

We communicate with the directors 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, the accounting and other records required to be kept by the Company have been properly kept in accordance with the provisions of the Companies Act, and the Charities Act and Regulations.

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

- (a) the use of donation money was not in accordance with the objectives of the Company as required under Regulation 11 (Use of donations) of the Charities (Institutions of a Public Character) Regulations; and
- (b) the Company has not complied with the requirements of Regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.

DocuSigned by:  
  
HELM TALIB LLP  
Public Accountants and  
Chartered Accountants

Singapore

Date: 24 May 2022

Partner-in-charge : Mari Jane Tiburcio  
PAS No. : 01780

An Independent Member Firm of:



Helmi Talib LLP is an accounting limited liability partnership (Registration Number (UEN) T20LL1966E) registered in Singapore under the Limited Liability Partnerships Act (Chapter 163A).

Helmi Talib LLP is converted from Helmi Talib & Co [Registration Number (UEN) 592PF0459G] effective from 10 December 2020.

**DAUGHTERS OF TOMORROW LIMITED**

Company Registration No.: 201425430M

**STATEMENT OF FINANCIAL ACTIVITIES**

For the financial year ended 31 December 2021

	Note	2021 \$	2020 \$
<b><u>INCOME</u></b>			
Income from generated funds			
Voluntary income			
- Donations		1,121,630	1,209,407
- Grants		57,632	110,266
- National Council of Social Service ("NCSS") - Invictus fund		-	50,000
Activities for generating funds		<u>1,373,212</u>	<u>827,178</u>
<b>TOTAL INCOME</b>	3	<u>2,552,674</u>	<u>1,996,848</u>
<b><u>EXPENDITURES</u></b>			
Cost of generating funds		279,522	186,172
Cost of charitable activities		699,104	663,516
Governance costs		<u>143,666</u>	<u>17,265</u>
<b>TOTAL EXPENDITURES</b>	3	<u>1,122,322</u>	<u>789,953</u>
<b>NET INCOME FOR THE FINANCIAL YEAR</b>	3	<u>1,430,352</u>	<u>1,229,895</u>
<b><u>RECONCILIATION OF FUNDS</u></b>			
Total funds brought forward		2,235,662	1,005,767
Net income for the financial year		<u>1,430,352</u>	<u>1,229,895</u>
	3	<u>3,666,014</u>	<u>2,235,662</u>

The accompanying accounting policies and explanatory notes form an integral part of these financial statements.

**DAUGHTERS OF TOMORROW LIMITED**  
*Company Registration No.: 201425430M*

**BALANCE SHEET**  
*As at 31 December 2021*

	Note	2021 \$	2020 \$
<b>ASSETS</b>			
<u><b>Current assets</b></u>			
Cash and cash equivalents	6	3,534,504	2,148,241
Receivables	7	87,870	55,773
Total current assets		<u>3,622,374</u>	<u>2,204,014</u>
<u><b>Non-current asset</b></u>			
Plant and equipment	8	48,640	35,448
Total non-current asset		<u>48,640</u>	<u>35,448</u>
Total assets		<u>3,671,014</u>	<u>2,239,462</u>
<b>LIABILITIES</b>			
<u><b>Current liabilities</b></u>			
Payables	9	5,000	3,800
Total liabilities		<u>5,000</u>	<u>3,800</u>
Net assets		<u>3,666,014</u>	<u>2,235,662</u>
<b>FUNDS</b>			
<u><b>Unrestricted fund</b></u>			
General fund	10	3,511,014	2,187,521
<u><b>Restricted funds</b></u>			
Eldercare	11	-	18,141
DOT's Confidence Curriculum ("DCC")	11	-	-
Befrienders	11	88,660	30,000
Broaden Horizons	11	88,340	-
		<u>155,000</u>	<u>48,141</u>
Total funds		<u>3,666,014</u>	<u>2,235,662</u>

The accompanying accounting policies and explanatory notes  
form an integral part of these financial statements.



**DAUGHTERS OF TOMORROW LIMITED**  
*Company Registration No.: 201425430M*

**STATEMENT OF CASH FLOWS**  
*For the financial year ended 31 December 2021*

	Note	2021 \$	2020 \$
<b>Cash flows from operating activities</b>			
Net income for the financial year		1,430,352	1,229,895
<b>Adjustment for:</b>			
Depreciation of plant and equipment	8	14,071	11,053
Total operating cash flows before changes in working capital		1,444,423	1,240,948
<b>Changes in working capital</b>			
Increase in receivables		(32,097)	(37,525)
Increase/(decrease) in payables		1,200	(2,470)
Total changes in working capital		(30,897)	(39,995)
Net cash flows from operating activities		1,413,526	1,200,953
<b>Cash flows from investing activity</b>			
Purchase of plant and equipment		(27,293)	(19,446)
Cash flows used in investing activity		(27,293)	(19,446)
Net increase in cash and cash equivalents		1,386,233	1,181,507
Cash and cash equivalents at the beginning of financial year		2,148,241	889,734
Cash and cash equivalents at the end of financial year	6	3,534,504	2,148,241

The accompanying accounting policies and explanatory notes  
form an integral part of these financial statements.

**DAUGHTERS OF TOMORROW LIMITED**  
*Company Registration No.: 201425430M*

**DETAILED INCOME STATEMENT**  
*For the financial year ended 31 December 2021*

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

**1 GENERAL**

Daughters of Tomorrow Limited (the "Company"), a company limited by guarantee, is domiciled and incorporated in Singapore on 28 August 2014. With effect from 24 January 2022, the Company changed its registered office and principal place of business to 21 Bedok North Street 1, #03-01 Common Ground Civic Centre, Singapore 469659.

The Company is a charity registered under the Charities Act since 19 March 2015 and has been accorded an Institution of a Public Character ("IPC") status since 9 October 2017 to 8 October 2020 and subsequently renewed from 9 October 2020 to 8 October 2022.

The principal activities of the Company are to empower low-income, under-privileged and disadvantaged women with skills training, job bridging, back to work support and help them achieve financial self-sufficiency. There have been no significant changes in the nature of these activities during the financial year.

The financial statements of the Company for the financial year ended 31 December 2021 were authorised for issue in accordance with a resolution by the directors as at date of the Directors' Statement.

**2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**2.1 Basis of preparation**

The financial statements are prepared in accordance with Charities Accounting Standard ("CAS") issued by the Singapore Accounting Standards Council and the disclosure requirements of the Singapore Companies Act 1967 and Charities Act, Chapter 37.

The financial statements are prepared under the historical cost basis, except as disclosed in the accounting policies below.

The preparation of financial statements requires the use of estimates, assumptions and judgements that affect the reported amounts of assets and liabilities at the date of the financial statements and reported amounts of revenues and expenses during the financial year. These estimates are based on management's best knowledge of current events, actual results may ultimately differ from those estimates. The management 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.

The financial statements are expressed in Singapore Dollar ("SGD" or "S"), which is the Company's functional currency.

**2.2 Changes in accounting policies**

The accounting policies have been consistently applied by the Company and are consistent with those used in the previous financial year.

**2.3 Plant and equipment**

Plant and equipment are stated at cost less accumulated depreciation.

The cost of plant and equipment initially recognised includes its purchase price and any directly attributable costs of bringing the plant and equipment to working condition for its intended use. Subsequent expenditure relating to plant and equipment that has already been recognised is added to the carrying amount of the asset only when it is probable that future economic benefits associated with the item will flow to the Company and the cost of the item can be measured reliably. All other repair and maintenance expenses are recognised in statement of financial activities when incurred.

**DAUGHTERS OF TOMORROW LIMITED**  
*Company Registration No.: 201425430M*

**DETAILED INCOME STATEMENT**  
*For the financial year ended 31 December 2021*

**2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**2.3 Plant and equipment (Continued)**

Depreciation is calculated on a straight-line basis to allocate the cost of the assets less residual values over their estimated useful lives. The estimated useful lives are as follows:

	<u>Years</u>
CRM system	5
Computer	1 – 3
Furniture and fittings	5
Office equipment	3
Renovation	5

The residual values, useful life and depreciation method are reviewed at the end of each reporting period to ensure that the amount, method and period of depreciation are consistent with previous estimates and the expected pattern of consumption of the future economic benefits embodied in the items of plant and equipment.

An item of 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 statement of financial activities in the year the asset is derecognised.

**2.4 Financial assets**

Financial assets are any asset that is either cash or equity instrument of another entity of which the Company has a contractual right:

- To receive cash or another financial asset from another entity; or
- To exchange financial assets or financial liabilities with another entity under conditions that are potentially favourable to the Company.

Financial assets are recognised on the balance sheet when, and only when the Company becomes a party to the contractual provisions of the financial instrument.

Financial assets are measured initially at the transaction price excluding transaction costs, if any. Transaction costs shall be recognised as expenditure in the statement of financial activities as incurred. Subsequent to initial measurement, financial assets are measured at cost less any accumulated impairment losses.

The Company classifies its financial assets into the following categories:

**(a) Receivables**

Receivables include government funding receivables, deposits, and prepayments. Prepayments are initially recognised at the amount paid in advance for the economic resources expected to be received in the future. After initial recognition, prepayments are measured at the amount paid less the economic resources received or consumed during the financial year.

**(b) Cash and cash equivalents**

Cash and cash equivalents comprise cash at bank.

**2.5 Impairment of financial assets**

At the end of each reporting period, the Company assesses whether there is objective evidence of impairment of its financial assets. If there is objective evidence of impairment (including significant changes with an adverse effect that have taken place in the technological, market, economic or legal environment in which the issuer operates), the Company recognises an impairment loss (i.e. expenditure) immediately in the statement of financial activities.



**DAUGHTERS OF TOMORROW LIMITED**  
Company Registration No.: 201425430M

**DETAILED INCOME STATEMENT**  
For the financial year ended 31 December 2021

**2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**2.5 Impairment of financial assets (Continued)**

Objective evidence that a financial asset or group of financial assets is impaired includes observable data that comes to the attention of the Company about the following loss events:

- (i) Significant financial difficulty of the debt/bond issuer or obligor.
- (ii) A breach of contract, such as a default or delinquency in interest or principal payments.
- (iii) The creditor, for economic or legal reasons relating to the debtor's financial difficulty, granting to the debtor a concession that the creditor would not otherwise consider.
- (iv) It has become probable that the debtor will enter bankruptcy or other financial re-organisation.
- (v) Observable data indicating that there has been a measurable decrease in the estimated future cash flows from a group of financial assets since the initial recognition of those assets, even though the decrease cannot yet be identified with the individual financial assets in the group, such as adverse national or local economic conditions or adverse changes in industry conditions.

For an equity investment, the impairment loss is recognised in the statement of financial activities whenever the carrying amount of the investment is less than the best estimate (which will necessarily be an approximation) of the amount (which might be zero) that the Company would receive for the investment if it was to be sold at the reporting date.

For all other financial assets, the impairment loss is recognised in the statement of financial activities whenever carrying amount of the financial asset is less than the undiscounted future cash flows (excluding unearned interest in the case of an interest-bearing financial asset) that the Company expects to receive from the financial asset.

An impairment loss is only reversed to the extent that the assets' carrying amount of the financial asset (net of any allowance account) that exceeds what the carrying amount would have been had the impairment not previously been recognised. The Company recognises the amount of the reversal in the statement of financial activities immediately.

**2.6 Financial liabilities**

Financial liabilities are any liability that is a contractual obligation by the Company to:

- Deliver cash or another financial asset to another entity; or
- Exchange financial assets or financial liabilities with another entity under conditions that are potentially unfavourable to the Company.

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

**2.7 Provisions**

Provisions are recognised when the Company has a present obligation (legal or constructive) which exists as a result of a past event, it is probable (i.e. more likely than not) that a transfer of economic benefits in settlement will be required, and the amount of the obligation can be estimated reliably. The amount of provision recognised shall be the best estimate of the expenditure required to settle the obligation at the reporting date. The best estimate of the expenditure required to settle the obligation is the amount that the Company would rationally pay to settle the obligation at the reporting date or to transfer it to a third party.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation at that reporting date. Any adjustments to the amounts previously recognised shall be recognised as expenditure in the statement of financial activities unless the provision was originally recognised as part of the cost of an asset.

**DAUGHTERS OF TOMORROW LIMITED**  
*Company Registration No.: 201425430M*

**DETAILED INCOME STATEMENT**  
*For the financial year ended 31 December 2021*

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**2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**2.8 Income recognition**

Income is recognised in the statement of financial activities when the effect of a transaction or other event results in an increase in the Company's net assets. This normally arises when there is control over the rights or other access to the resources, enabling the Company to determine its future application, virtually certain that income will be received and the amount of the income can be measured with sufficient reliability.

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

(a) **Income from generated funds**

Voluntary income in the form of donations are recognised when received.

Grant income from National Council of Social Service ("NCSS") are recognised as income according to the conditions of the funding agreement. The grant is recognised as income on a systematic basis over the period in which the Company recognises the expenses and related costs for which the grants are intended to compensate.

(b) **Activities for generating funds**

Comprise of programme income and fundraising events. These are recognised as income according to the terms of the relevant agreements, on an accrual basis.

**2.9 Expenditures**

All expenditures are accounted for on an accrual basis, aggregated under the respective areas as soon as there is a legal or constructive obligation committing the Company to make payment. Direct costs are attributed to the activity where possible. Where costs cannot be wholly attributable to an activity, they are apportioned on a basis consistent with the use of resources.

(a) **Costs of generating funds**

These costs are directly attributable to the fund-raising activities, separate from those costs incurred in undertaking charitable activities.

(b) **Charitable activities**

Costs of charitable activities comprise all costs incurred in the pursuit of the charitable objects of the Company. The total costs of charitable expenditure include an apportionment of overhead and shared costs.

(c) **Governance costs**

These costs include costs of preparation and examination of the Company's accounts, costs of governing board meetings and cost of any legal advice on governance or constitutional matters.

**2.10 Operating leases**

The lease payments under an operating lease shall be recognised on a straight-line basis over the lease term even if the payments are not made on such a basis, unless another systematic and rational basis is more representative of the time pattern of the lessee's benefit.

Incentives to sign an operating lease, in whatever form they may take, shall be spread by the lessee on a straight-line basis over the lease term.

**2.11 Employee benefits**

**Defined contribution plans**

As required by law, the Company 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.

**DAUGHTERS OF TOMORROW LIMITED**  
*Company Registration No.: 201425430M*

**DETAILED INCOME STATEMENT**  
*For the financial year ended 31 December 2021*

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**2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**2.12 Funds**

**(a) Unrestricted fund**

Unrestricted fund comprises general fund. General funds are used for the general purposes of the Company as set out in its governing document. If part of an unrestricted fund is earmarked for a particular project, it may be designated as a separate fund (known as 'designated fund') but the designation has an administrative purpose only and does not legally restrict the management's discretion to apply the fund.

**(b) Restricted funds**

Restricted funds are funds subject to specific funded programmes by government and charity bodies, but still within the wider objects of the Company.

Restricted funds may only be utilised in accordance with the purposes established by the sources of such funds and are in contrast with unrestricted fund over which the management retains full control to use in achieving its institutional purposes.

**2.13 Related party**

Related party includes all of the following:

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

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

**(b) An entity is related to the Company if any of the following conditions applies:**

- (i) the entity and the Company are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);
- (ii) the entity is an associate or joint venture of the Company (or an associate or joint venture of a member of a group of which the Company is a member) and vice versa;
- (iii) the entity and the Company are joint ventures of the same third party;
- (iv) the entity is a joint venture of a third entity and the Company is an associate of the third entity and vice versa;
- (v) the entity is controlled or jointly controlled by a person identified in (a); and
- (vi) a person identified in (a)(i) has significant influence over the entity or is a governing board member, trustee or member of the key management personnel of the entity (or of a parent of the entity).

**(c) Close members of the family of a person are those family members who may be expected to influence, or be influenced by, that person in their dealings with the Company and include:**

- (i) that person's children and spouse or domestic partner;
- (ii) children of that person's spouse or domestic partner; and
- (iii) dependants of that person or that person's spouse or domestic partner.



**DAUGHTERS OF TOMORROW LIMITED**  
Company Registration No.: 201425430M

**DETAILED INCOME STATEMENT**  
For the financial year ended 31 December 2021

**3 DETAILED STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund	Restricted funds				Total funds
	General fund	Eldericare	DOT's Confidence Curriculum (DCC)	Belriendsters	Broaden Horizons	Total
	\$	\$	\$	\$	\$	\$
<b>2021</b>						
<b>INCOME</b>						
<b>Income from generated funds</b>						
Voluntary income						
Donations						
- General	994,690	-	-	60,000	66,940	1,121,630
Grants						
- Government incentives	57,832	-	-	-	-	57,832
	1,052,522	-	-	60,000	66,940	1,179,462
<b>Activities for generating funds</b>						
Programme income	207,201	-	-	-	-	207,201
Fundraising events	1,166,011	-	-	-	-	1,166,011
	1,373,212	-	-	-	-	1,373,212
<b>TOTAL INCOME</b>	2,425,734	-	-	60,000	66,940	2,552,674
<b>EXPENDITURE</b>						
<b>Cost of generating funds</b>						
Communication collateral costs	6,986	-	-	-	-	6,986
Event set-up costs	2,226	-	-	-	-	2,226
Financial support costs	3,560	-	-	-	-	3,560
Gifts and trophies costs	3,053	-	-	-	-	3,053
Insurance	333	-	-	-	-	333
Postage and courier	673	-	-	-	-	673
Printing and stationery	1,037	-	-	-	-	1,037
Refreshment and meals	187	-	-	-	-	187
Transportation - local	74	-	-	-	-	74
Staff costs						
- salaries	224,055	-	-	-	-	224,055
- CPF contributions	31,472	-	-	-	-	31,472
- mobile phone allowance	1,634	-	-	-	-	1,634
- training and development	4,242	-	-	-	-	4,242
	261,403	-	-	-	-	261,403
	276,522	-	-	-	-	276,522
<b>Cost of charitable activities</b>						
Beneficiary course						
- sponsorship	1,092	-	105	-	-	1,197
Charitable costs	700	-	-	-	-	700
Event set-up costs	1,492	-	-	996	-	2,488
External workshop	2,414	900	-	-	-	3,314
Financial support costs	27,290	-	-	300	-	27,590
Honorarium for beneficiaries	13,061	570	-	-	600	14,231
Insurance	666	111	-	-	-	888
IT / software subscription	7,606	-	(128)	-	-	7,478
Postage and courier	1,071	-	-	-	-	1,071
Printing and stationery	134	-	33	-	-	167
Rewards and incentives	2,498	-	5,206	-	-	7,704
Training and development	2,062	-	72	12	-	2,136
Transportation - local	293	-	-	32	-	325
Workspace rental	-	-	3,429	-	-	3,429

**DAUGHTERS OF TOMORROW LIMITED**  
Company Registration No.: 201425430M

**DETAILED INCOME STATEMENT**  
For the financial year ended 31 December 2021

**3 DETAILED STATEMENT OF FINANCIAL ACTIVITIES (Continued)**

	Unrestricted fund	Restricted fund					Total funds
	General fund	Children's Fund	DOT's Confidence Curriculum (DCC)	Refugees	Broaden Horizons	Total	\$
<b>2021</b>							
<b>EXPENDITURE \$ (Continued)</b>							
<b>Cost of charitable activities \$ (Continued)</b>							
<b>Staff costs</b>							
- salaries	463,288	36,105	52,605	-	-	88,710	551,998
- SDF	1,669	-	-	-	-	-	1,669
- CPF contributions	53,776	7,235	6,292	-	-	13,527	67,303
- mobile phone allowance	2,472	285	225	-	-	510	2,982
- medical fee	1,642	-	-	-	-	-	1,642
- training and development	192	-	-	-	-	-	192
- other staff expenses	600	-	-	-	-	-	600
	523,639	43,625	59,122	-	-	102,747	626,386
	584,058	45,206	67,950	1,340	800	115,096	699,104
<b>Governance costs</b>							
Administration costs	11	-	-	-	-	-	11
Auditors' remuneration	7,996	-	-	-	-	-	7,996
Bank charges	317	-	-	-	-	-	317
Depreciation	14,071	-	-	-	-	-	14,071
Insurance	1,156	-	-	-	-	-	1,156
IT / software subscription	310	-	-	-	-	-	310
Legal and professional	3,675	-	-	-	-	-	3,675
Membership subscriptions	526	-	-	-	-	-	526
Office internet	1,363	-	-	-	-	-	1,363
Office telephone costs	2,459	-	-	-	-	-	2,459
Office and workspace rental	50,337	-	-	-	-	-	50,337
Online donation portal admin charges	764	-	-	-	-	-	764
<b>Staff costs</b>							
- salaries	54,200	-	-	-	-	-	54,200
- CPF contributions	5,912	-	-	-	-	-	5,912
- mobile phone allowance	219	-	-	-	-	-	219
- medical fee	380	-	-	-	-	-	380
	60,711	-	-	-	-	-	60,711
	143,696	-	-	-	-	-	143,696
<b>TOTAL EXPENDITURE \$</b>	<b>1,007,226</b>	<b>45,206</b>	<b>67,950</b>	<b>1,340</b>	<b>800</b>	<b>115,096</b>	<b>1,122,322</b>
<b>NET INCOME/(EXPENDITURE) \$</b>	<b>1,418,506</b>	<b>(45,206)</b>	<b>(67,950)</b>	<b>58,660</b>	<b>66,340</b>	<b>11,844</b>	<b>1,430,352</b>
Gross transfers between funds	(95,015)	27,065	67,950	-	-	95,015	-
<b>Net movement in funds</b>	<b>1,323,493</b>	<b>(18,141)</b>	<b>-</b>	<b>58,660</b>	<b>66,340</b>	<b>106,859</b>	<b>1,430,352</b>
Total funds brought forward	2,187,521	18,141	-	30,000	-	48,141	2,235,662
<b>Total funds carried forward</b>	<b>3,511,014</b>	<b>-</b>	<b>-</b>	<b>88,660</b>	<b>66,340</b>	<b>155,000</b>	<b>3,666,014</b>

**DAUGHTERS OF TOMORROW LIMITED**  
Company Registration No.: 201425430M

**DETAILED INCOME STATEMENT**  
For the financial year ended 31 December 2021

**3 DETAILED STATEMENT OF FINANCIAL ACTIVITIES (Continued)**

	Unrestricted fund	Restricted fund					Total funds
	General fund	DOT's Confidence Curriculum (DCCC)					
	\$	Eldercare	Retirees	Broaden Horizons	Total	\$	\$
<b>2020</b>							
<b>INCOME</b>							
<b>Income from generated funds</b>							
Voluntary income							
Donations							
- General	1,064,756	64,651	30,000	30,000	-	124,651	1,209,407
- NCS - Invictus fund	50,000	-	-	-	-	-	50,000
Grants							
- Government incentives	110,266	-	-	-	-	-	110,266
	1,245,022	64,651	30,000	30,000	-	124,651	1,369,673
<b>Activities for generating funds</b>							
Programme income	178,402	-	-	-	-	-	178,402
Fundraising events	448,773	-	-	-	-	-	448,773
	627,175	-	-	-	-	-	627,175
<b>TOTAL INCOME</b>	1,872,197	64,651	30,000	30,000	-	124,651	1,996,848
<b>EXPENDITURE</b>							
<b>Cost of generating funds</b>							
Bank charges	119	-	-	-	-	-	119
Charges and interests	213	-	-	-	-	-	213
Communication collateral costs	4,722	-	-	-	-	-	4,722
Contract fee	46,671	-	-	-	-	-	46,671
Depreciation	1,205	-	-	-	-	-	1,205
Event set-up costs	1,169	-	-	-	-	-	1,169
Insurance	392	-	-	-	-	-	392
Intern costs	100	-	-	-	-	-	100
IT / software subscription	1,606	-	-	-	-	-	1,606
Membership subscriptions	150	-	-	-	-	-	150
Office expenses	1,937	-	-	-	-	-	1,937
Online donation portal admin charges	9,374	-	-	-	-	-	9,374
Refreshment and meals	202	-	-	-	-	-	202
Transportation - local	87	-	-	-	-	-	87
<b>Staff costs</b>							
- salaries	82,458	-	-	-	-	-	82,458
- SDF	217	-	-	-	-	-	217
- CPF contributions	14,680	-	-	-	-	-	14,680
- mobile phone allowance	708	-	-	-	-	-	708
- medical fee	162	-	-	-	-	-	162
	98,225	-	-	-	-	-	98,225
	166,172	-	-	-	-	-	166,172



**DAUGHTERS OF TOMORROW LIMITED**  
Company Registration No. : 201425430M

**DETAILED INCOME STATEMENT**  
For the financial year ended 31 December 2021

**3 DETAILED STATEMENT OF FINANCIAL ACTIVITIES (Continued)**

	Unrestricted fund	Restricted fund				Total funds
	General fund	DOT's Confidence Curriculum ("DCC")	Referees	Broaden Horizons	Total	
	\$	\$	\$	\$	\$	\$
<b>2020</b>						
<b>EXPENDITURE \$ (Continued)</b>						
<b>Cost of charitable activities</b>						
Beneficiary course sponsorship	-	615	-	-	615	615
Communication collateral costs	83	-	38	-	38	121
Contract fee	116,546	-	30,864	-	30,864	147,110
Depreciation	2,375	7,071	402	-	7,473	9,848
Event set-up costs	1,169	(1,816)	-	-	(1,816)	(647)
External workshop	214	3,400	-	-	3,400	3,614
Financial support costs	20,492	-	258	-	258	20,750
Gifts and trophies costs	1,374	-	-	-	-	1,374
Honorarium for beneficiaries	220	-	-	-	-	220
Insurance	784	130	131	-	261	1,045
Intern costs	700	-	200	-	200	900
IT / software subscription	4,567	265	393	-	658	5,225
Office expenses	1,185	198	197	-	395	1,580
Postage and courier	1,831	-	192	-	192	2,023
Printing and stationery	609	-	195	-	195	804
Refreshment and meals	360	-	5	-	5	365
Rewards and incentives	4,471	-	106	-	106	4,577
Training and development	2,718	-	750	-	750	3,468
Transportation - local	202	8	112	-	120	322
Staff costs						
- salaries	257,398	31,080	37,293	-	68,373	325,771
- SDF	628	76	92	-	168	796
- CPF contributions	40,045	5,307	5,128	-	10,435	50,480
- mobile phone allowance	1,905	126	366	-	492	2,397
- medical fee	287	50	44	-	94	381
- training and development	377	-	-	-	-	377
	300,640	36,639	42,923	-	79,562	380,202
	460,240	46,510	78,766	-	123,276	583,516
<b>Governance costs</b>						
Auditors' remuneration	3,800	-	-	-	-	3,800
Contract fee	800	-	-	-	-	800
Insurance	96	-	-	-	-	96
Staff costs						
- salaries	10,647	-	-	-	-	10,647
- SDF	26	-	-	-	-	26
- CPF contributions	1,818	-	-	-	-	1,818
- mobile phone allowance	78	-	-	-	-	78
- medical fee	-	-	-	-	-	-
	12,569	-	-	-	-	12,569
	17,265	-	-	-	-	17,265
<b>TOTAL EXPENDITURE \$</b>	<b>643,677</b>	<b>46,510</b>	<b>78,766</b>	<b>-</b>	<b>123,276</b>	<b>766,953</b>
<b>NET INCOME/(EXPENDITURE \$)</b>	<b>1,228,520</b>	<b>18,141</b>	<b>(46,766)</b>	<b>30,000</b>	<b>1,375</b>	<b>1,229,895</b>
Gross transfers between funds	(46,766)	-	46,766	-	-	-
<b>Net movement in funds</b>	<b>1,181,754</b>	<b>18,141</b>	<b>-</b>	<b>30,000</b>	<b>48,141</b>	<b>1,229,895</b>
Total funds brought forward	1,005,767	-	-	-	-	1,005,767
<b>Total funds carried forward</b>	<b>2,187,521</b>	<b>18,141</b>	<b>-</b>	<b>30,000</b>	<b>48,141</b>	<b>2,235,682</b>

**DAUGHTERS OF TOMORROW LIMITED**  
Company Registration No.: 201425430M

**DETAILED INCOME STATEMENT**  
For the financial year ended 31 December 2021

**4 RELATED PARTY DISCLOSURES**

*Remuneration of key management personnel*

	<u>2021</u>	<u>2020</u>
	\$	\$
Salaries and bonuses	70,360	58,320
Employer's contributions to CPF	11,833	9,876
	<u>82,193</u>	<u>68,196</u>

Key management personnel are those people having authority and responsibility for planning, directing and controlling the activities of the Company, directly or indirectly.

There are no key management personnel receiving remuneration exceeding \$100,000 (2020: Nil). The Company has no significant transactions with related parties during the financial year.

The directors did not receive any remuneration from the Company during the financial year.

**5 STAFF COSTS**

	<u>2021</u>	<u>2020</u>
	\$	\$
Salaries, allowances and welfare	842,144	422,979
Employer's contributions to CPF and SDF	108,356	88,017
	<u>948,500</u>	<u>490,996</u>

The staff costs were allocated as follows:

	<u>2021</u>	<u>2020</u>
	\$	\$
Cost of generating funds	261,403	98,225
Cost of charitable activities	626,388	380,202
Governance costs	60,711	12,569
	<u>948,500</u>	<u>490,996</u>

**6 CASH AND CASH EQUIVALENTS**

	<u>2021</u>	<u>2020</u>
	\$	\$
Cash at bank	3,534,504	2,148,241

Cash at bank is held in non-interest bearing account.

For the purpose of the statement of cash flows, cash and cash equivalents are comprised of the balances as shown above.

**7 RECEIVABLES**

	<u>2021</u>	<u>2020</u>
	\$	\$
Donations receivable	55,535	48,800
Deposits	31,114	3,540
Prepayments	1,221	3,424
	<u>87,870</u>	<u>55,773</u>

## DAUGHTERS OF TOMORROW LIMITED

Company Registration No.: 201425430M

## DETAILED INCOME STATEMENT

For the financial year ended 31 December 2021

## 8 PLANT AND EQUIPMENT

	CRM system \$	Computer \$	Furniture and fittings \$	Office equipment \$	Renovation \$	Total \$
<b>Cost</b>						
At 1 January 2020	33,170	1,354	1,925	500	-	36,949
Additions	-	19,448	-	-	-	19,448
At 31 December 2020	33,170	20,800	1,925	500	-	56,395
Additions	-	7,898	-	-	19,387	27,283
At 31 December 2021	33,170	28,698	1,925	500	19,387	83,680
<b>Accumulated depreciation</b>						
At 1 January 2020	7,187	1,354	1,048	305	-	9,894
Depreciation	8,634	3,887	385	187	-	11,053
At 31 December 2020	13,821	5,221	1,433	472	-	20,947
Depreciation	8,634	6,701	385	28	323	14,071
At 31 December 2021	20,455	11,922	1,818	500	323	35,018
<b>Net carrying amount</b>						
At 31 December 2020	19,349	15,579	492	28	-	35,448
At 31 December 2021	12,715	16,774	107	-	19,044	48,640

The depreciation charges were allocated as follows:

	2021 \$	2020 \$
Cost of generating funds	-	1,205
Cost of charitable activities	-	9,848
Governance costs	14,071	-
	<u>14,071</u>	<u>11,053</u>

## 9 PAYABLES

	2021 \$	2020 \$
Accruals	<u>5,000</u>	<u>3,800</u>

## 10 UNRESTRICTED FUND

## General fund

This fund represents the accumulated income for meeting the operating expenses of the Company. Transfers are allowed with authorisation and approval of the directors.

Transfers of funds amounting to \$27,018 and \$87,950 from General fund to Eldercare and DCC, respectively, (2020: \$48,766 from General fund to DCC) have been approved to cover the cumulative operating deficits of the restricted funds.

## 11 RESTRICTED FUNDS

Fund balances restricted by outside sources are indicated and are distinguished from unrestricted fund allocated to specific purposes, if any, by action of the management. Externally restricted funds may only be utilised in accordance with the purposes established by the source of such funds or through the terms of an appeal and are in contrast with unrestricted fund over which management retains full control to use in achieving any of its institutional purposes.

**DAUGHTERS OF TOMORROW LIMITED**  
*Company Registration No.: 201425430M*

**DETAILED INCOME STATEMENT**  
*For the financial year ended 31 December 2021*

**11 RESTRICTED FUNDS (Continued)**

Restricted funds comprise:

(a) Eldercare program

This train and place program supports underprivileged women to join the eldercare sector as a means of employment and livelihood. The program has short and long-term gains, namely:

- Underprivileged women gain income and employment from providing care to the elderly;
- Relieves caregivers within the family (usually women) from the burden of care, so that they can pursue their normal lives and careers; and
- Prevent women from entering poverty in their old age because they had to sacrifice their careers when they were younger.

(b) DOT's Confidence Curriculum ("DCC")

DCC is a series of workshops consisting of personal discovery, soft skills and communications, coaching and professional development modules designed to help women rediscover their talents and strengths while opening their minds to new and greater possibilities in life.

(c) Befrienders

A DOT Befriender can be your guide and companion on your back-to-work journey. Roles of a Befriender:

- Positive friendship. She's someone who has your best interest at heart. An encouraging voice and a listening ear.
- She understands your strengths and difficulties, connects you to help and resources (for example, classes, workshops, and suitable jobs).
- She is the first point of contact when you have a question or a problem.

(d) Broaden Horizons

A young women development programme that offers access to better paying job opportunities and potential for career growth coupled with professional support and guidance.

**12 INCOME TAX**

The Company is registered as a charity under the Charities Act, Chapter 37. As an approved charity, it is exempted from income tax under Section 13(1) of the Income Tax Act.

**13 TAX DEDUCTIBLE RECEIPTS**

Tax deductible receipts issued by the Company for donations received during the financial year, pursuant to its Institutions of a Public Character ("IPC") status, are recorded as follows:

	2021 \$	2020 \$
General donations	835,032	613,299
Fundraising income	271,285	263,263
	<u>605,297</u>	<u>805,552</u>



**DAUGHTERS OF TOMORROW LIMITED**  
*Company Registration No.: 201425430M*

**DETAILED INCOME STATEMENT**  
*For the financial year ended 31 December 2021*

**14 OPERATING LEASE COMMITMENT**

As at the reporting date, the Company has commitment for future minimum lease payments under non-cancellable operating leases as follows:

	<u>2021</u>	<u>2020</u>
	\$	\$
Not later than one year	48,600	43,560
More than one year but not more than five years	89,100	-
	<u>137,700</u>	<u>43,560</u>

**15 RESERVE POSITION AND POLICY**

The Company's reserve position for the financial years ended 31 December 2021 and 2020 is as follows:

	<u>2021</u>	<u>2020</u>
	\$	\$
A Unrestricted fund		
General fund	3,511,014	2,187,521
B Restricted funds		
Restricted funds	155,000	48,141
C Total funds	3,666,014	2,235,662
D Total annual operating expenditure	1,122,322	766,953
E Ratio of funds to annual operating expenditure (A/D)	3.13	2.85

Reference:

C = Total funds include unrestricted, restricted or designated and endowment funds.

D = Total annual operating expenditure includes expenses related to cost of generating funds, cost of charitable activities, and governance costs.

The reserve policy of the Company is to build a minimum operating reserve fund equal to 12 months of average recurring operating costs. In addition to calculating the actual operating reserve at the fiscal year end, the minimum operating reserve fund will be reported to the Board of Directors and included in the regular financial reports.

# CORPORATE GOVERNANCE POLICY

## 1. Whistleblowing Policy

This policy is intended to encourage Board members, staff (paid and volunteer) and others to report suspected or actual occurrence(s) of illegal, unethical or inappropriate events (behaviors or practices) without retribution.

1. The Whistleblower should promptly report the suspected or actual event to his/her supervisor, the Executive Director, or any Board member.
2. All reports involving fraud or illegal activities must be immediately informed to the DOT President and the Chair of the Audit Committee who will promptly act to investigate the report. For all other reports, supervisors, managers and/or Board members who receive the reports must ensure the prompt investigation and/or resolution of the issue.
3. The Whistleblower can report the event with his/her identity or anonymously.
4. The Whistle blower shall receive no retaliation or retribution for a report that was provided in good faith – that was not done primarily with malice to damage another or the organization.
5. A Whistleblower who makes a report that is not done in good faith is subject to discipline, including termination of the Board or employee relationship, or other legal means to protect the reputation of the organization and members of its Board and staff.
6. Anyone who retaliates against the Whistleblower (who reported an event in good faith) will be subject to discipline, including termination of Board or employee status.
7. Crimes against person or property, such as assault, rape, burglary, etc., should immediately be reported to local law enforcement personnel.
8. The Whistleblower shall receive a report within five business days of the initial report, regarding the investigation, disposition or resolution of the issue.
9. If the investigation of a report, that was done in good faith and investigated by internal personnel, is not to the Whistleblower's satisfaction, then he/she has the right to report the event to the appropriate legal or investigative agency.
10. The identity of the Whistleblower, if known, shall remain confidential to those persons directly involved in applying this policy, unless the issue requires investigation by law enforcement, in which case members of the organization are subject to subpoena.

## 2. Media and Communications

As a public-facing organisation, Daughters Of Tomorrow (DOT) recognises the benefit of media as an important tool of engagement, to communicate with and rally stakeholders and supporters in achieving its mission. It is important that the reputation of DOT, as well as that of its beneficiaries, staff (including employees and contractors, hereafter referred to as "staff") and Board members, volunteers and partners, are not tarnished in any way by anyone using media tools inappropriately, particularly in relation to any content that directly references DOT.

The DOT Board, staff, and volunteers, therefore, are expected to behave and express themselves appropriately and in a manner that is consistent with DOT media communications guidelines. The aim of this guideline is to spell out the policy that the Board and the staff of DOT must strictly adhere to in the area of communications with the media, both traditional and online media platforms.

### 3. Reserves, Funds, and Investment Policy

DOT has a Reserves, Funds & Investment Policy to provide clarity in the management of our reserves and to assure stakeholders that we are well-managed and have a strategy for building up reserves of up to two years that is, the unrestricted funds that are freely available for operating expenses, in order to ensure long-term sustainability.

DOT has in place processes and practices to ensure that all fundraising activities are honest, ethical and uphold the public's confidence in fundraising and charities. The Board ensures that all materials used for fundraising contain relevant and accurate information and do not contain any misrepresentation or material omission. DOT ensures that funds and donations are used in accordance with donors' intentions and the specific purpose as communicated when soliciting for donations. Processes are in place to ensure that donors' confidentiality is respected. Any information or records of donors are kept strictly confidential at all times.

DOT does not make loans or donations to any party, and has a conservative investor risk profile. DOT only invests in investment instruments that are principal guaranteed or assured, in the form of bank deposits.

### 4. Conflict of Interest

There are documented procedures for Board members and staff to declare actual or potential conflicts of interest. Board members and staff are expected to avoid actual and perceived conflicts of interest, where they have personal interest in business transactions or contracts that DOT may enter into, or have vested interest in other organisations that DOT has dealings with. They are expected to declare such interests as soon as possible, abstain from decision-making and not vote or participate in matters where they have a conflict of interest.

### 5. Volunteer Management

As a non-profit organisation, volunteers play an integral role in uplifting the lives of the vulnerable while enhancing resilience in our community. DOT keeps track of their contribution of time, resource and expertise to advance DOT's cause. DOT strives to empower our volunteers with the knowledge and skills sets to make a positive difference in their areas of interest.

### 6. Disclosures

None of the paid staff received more than \$100,000 annual remuneration.

No staff is involved in setting their own remuneration.

No board members received any remuneration from the charity.

The charity discloses that there are no paid staff who are close members of the family of the Executive Director or Board Member.

**Daughters Of Tomorrow is compliant with the Code of Governance (2017).  
Refer to our Governance Evaluation Checklist.**

# BOARD OF DIRECTORS



**Kim Underhill**  
President



**Chin Lee Yen**  
Secretary,  
Nominations Committee Chair



**Daniel Campion**  
Treasurer



**Jagdeep Kaur**  
Women's Support  
Committee Chair



**Emily Chin**  
Risk Committee Chair



**Jenny Wiegler**  
Audit  
Committee  
Chair



# LIST OF BOARD MEETINGS 2021

## 18th January 2021

Attended by:

- Fannie Lim
- Kim Underhill
- Chin Lee Yen
- Jenny Wiegleb
- Emily Chin
- Daniel Campion

## 25th March 2021

Attended by:

- Kim Underhill
- Jenny Wiegleb
- Jagdeep Kaur
- Daniel Campion
- Daniel Campion
- Anurag Banerjee
- Fannie Lim

## 28th July 2021

Attended by:

- Kim Underhill
- Chin Lee Yen
- Jenny Wiegleb
- Jagdeep Kaur
- Daniel Campion
- Emily Chin
- Chin Lee Yen
- Anurag Banerjee
- Fannie Lim

## 13th October 2021

Attended by:

- Kim Underhill
- Chin Lee Yen
- Jenny Wiegleb
- Jagdeep Kaur
- Daniel Campion
- Emily Chin
- Chin Lee Yen
- Anurag Banerjee
- Fannie Tan

## 8th December 2021

Attended by:

- Kim Underhill
- Chin Lee Yen
- Jenny Wiegleb
- Jagdeep Kaur
- Daniel Campion
- Emily Chin
- Anurag Banerjee
- Fannie Tan

# HOW CAN YOU PLAY A PART

Create a better tomorrow for all women and be part of our community today!



## Corporate Social Responsibility

Partner us for your corporate social responsibility programmes. Drop us an email at



cheryl@daughtersoftomorrow.org



## Become an Employer Partner

Provide accessible and sustainable livelihood opportunities for DOT women, drop us an email at



jobsupport@daughtersoftomorrow.org



## Become a DOT Volunteer

Contribute your time and expertise in various ways that enable our work. [Sign up here](#) and we will be in touch when suitable opportunities for your help comes up.



## Become a DOT Befriender

A Befriender provides one on one connection to each beneficiary, acting as a source of support, a helping hand, and pointing to relevant resources and opportunities. To sign up or find out more, click [here](#).



## Become a Volunteer Childminder

If you have experience looking after and caring for children, and would like to volunteer your time, please contact us at



volunteering@daughtersoftomorrow.org



## Fundraising and Events

Share awareness amongst your personal networks about struggling families and poverty in Singapore and help to raise much-needed fund to enable our work. Dedicate a birthday, host a charity dinner at home or organize a mini fundraising drive at your office – share with us your idea(s) and get in touch with



cheryl@daughtersoftomorrow.org

**THANK YOU FOR JOINING YOUR  
EFFORTS WITH US IN 2021!**

**We're looking forward to 2022!**

