

Empowering Women,
Enabling Choices.



There is no tool for development
more effective than the
empowerment of women.

Daughters Of Tomorrow
Annual Report 2016

Content

Board President's Message	2
Executive Director's Note	3
Vision, Mission & Values	4
Objectives	5
Strategy	5
Key Activities	6
Highlights of the Year	7
Key Programs	
DOT's Confidence Curriculum (DCC)	8
Eldercare	9
Befrienders	10
Employ to Empower	11
Sewing Moms	12
"Living On The Edge" Poverty Sensitization Workshops	13
Key Events	
First Fund Raising Concert	14
"Empowered Women, Great Moms" Celebration Dinner	15
Men Volunteer to Cook for a Cause	16
DOT in the News	17
New Collaborations & Partnerships	
AWARE	18
Rockwell Automation	19
Financial Women's Association	20
STARHUB Majulah Moms	21
Small Businesses & CSR	20
Empowered Women	22
The DOT Team	23
Organisation Chart	23
Board Of Directors	24
Donors	25
Volunteers	26
Financials	27

Board President's Message

Dear Friends of DOT,

It has been a joyride of a journey for me personally this past year, moving from a trainer at DOT's Confidence Curriculum workshops, to being President of the Board in this wonderful organisation. The opportunity to serve in an increased capacity and enable women who go through the same struggles I have gone through before as a single mom myself, has been nothing short of a milestone in my life.



As a life and executive coach in my personal time, it has been extremely fulfilling to see DOT beneficiaries transform from victims of their circumstances to confident, positive women taking positive steps to better their lives. This satisfaction is one that comes from walking personally alongside the women, which now an increasing number of professional women like myself can do, as Befrienders to our beneficiaries now that we have formalised a Befrienders program.

As a corporate professional, I am heartened by the many CSR partnerships that have been forged in the past year with DOT, getting more people from the private sector to pitch in efforts to enable women.

To see society coming together, giving in various ways to transform the lives of families, and enabling that through improved governance, capacity-building and community leadership at the board level is a privilege I am grateful for.

As DOT expands, we will be looking towards having more like-minded friends joining us to expand our collective knowledge base, as well as resource base to enable more women.

I look forward to journeying beside our expanding team as we move into bigger projects and more specialised industry partnerships in the next year, to make inclusive employment a more common phenomenon across the private sector, and opportunities more accessible for the motivated moms in our network.

Yours truly,
Kim Underhill

Executive Director's Note

Dear Friends of DOT,

Daughters Of Tomorrow from its inception in 2014, set out with a mission to empower underprivileged women with livelihoods, by teaching them to fish rather than to give them fish.

In our earlier days, we struggled with getting prospective partners to understand what we were trying to do. At that time, family service centres were assisting their clients with many important help services including financial assistance, but there was no concerted efforts by any social or community service agency to work closely with individual women in their back-to-work journey.

Fast forward to 2016, we have succeeded in not only sharing about our philosophy of "enablement" to service partners, we have garnered more than 500 referrals of women by more than 100 social workers friends who believe in us as an effective partner in the specialised area of getting their clients successfully into employment.

The support of a wider community of individual and corporate volunteers who came forward to give their time, expertise and lend friendship to our women was integral to our work. Forming a positive community that provided exposure, networking, affirmation and support resources to help our beneficiaries was tremendously fulfilling for all involved, when they see DOT women blossom in jobs and careers they never imagined they could access before.

We owe our success, and the women's success to the spirit of collaboration amongst many diverse partners, including big sister organisation AWARE, and corporate funders who believe in the importance of our work. Going forward, we are committed to continue meaningful engagement with all who believe in empowering women to uplift families from poverty, and to deepen and broaden our service and support to more women who need a leg up to be back on their feet.

In the years ahead, I look forward to propelling DOT women to greater heights together with our wonderful community, by improving and daring, in the way we give, serve and empower.

Yours truly,
Carrie Tan



Vision, Mission, Values

Vision, Mission, Values

Empowering Underprivileged Women
Enabling Freedom of Choice

▲
Vision

Mission
▶

Values
▼

To facilitate livelihood opportunities for underprivileged women and support them in building and sustaining financially independent and resilient families

1

Transparency

Having integrity, being accountable and authentic in all that we do.

2

Enterprising

Embracing innovation, new ideas and new ways of doing things. Staying nimble in providing real value to beneficiaries and the community, and being open to address evolving needs and challenges.

3

Awareness

Being mindful of our own and others' humanness, recognizing the needs and values of each person and prioritizing the individual above bureaucracy.

4

Collaboration

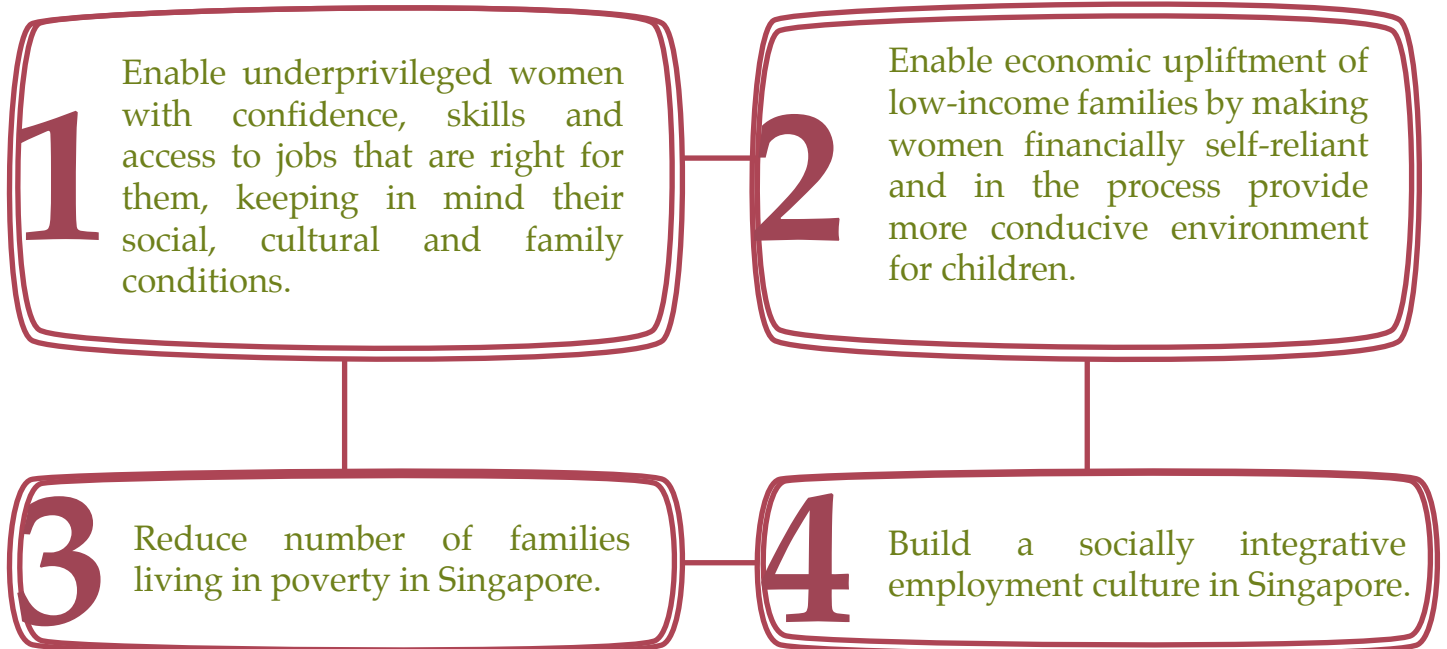
Recognizing the strengths in others and taking initiative to forge mutually respectful and beneficial partnerships.

5

Humility

Staying humble and embodying the spirit of learning in every experience

Objectives



Strategy

By understanding the individual needs and day-to-day constraints of women from low-income families, we offer befriending support, skills development and employer advocacy to help them reach regular and sustained employment.

We also support and complement existing training and workforce-related agencies by connecting volunteers and community resources with these women to enable and empower each one of them on an individual level.



Key Activities



Confidence-building through our Confidence Curriculum (DCC) which offers a series of workshops conducted by volunteer trainers to help women rebuild their confidence and attune them to a positive mindset before channelling them towards work opportunities.



Befriending & Mentoring through Befrienders Program which connects trained volunteers to the women to provide support and mentorship. This helps women navigate and overcome transitional challenges to gain successful and sustained employment.



Skills Training through our Eldercare Program, IT Literacy Program and other job readiness workshops which impart DOT women with basic and specialized skills in specific areas, as well as exposure to varied industries and work opportunities.



Employer Engagement through partnerships with multinational corporates, SMEs and community agencies to understand employers' hiring challenges, as well as sensitise them to the constraints and challenges of the women who are setting out on their back to work journey.



Livelihood Bridging through job fairs and direct referrals to connect the DOT women with supportive and flexible job and income opportunities. These include ad-hoc, part-time, full-time and self-employment possibilities.

Highlights of the Year

Highlights of the Year

New Board Members



Team Expansion



Strategic Partnerships & Collaborations



New Program Launches



High-impact Events

Key Programs

Key Programs

DOT's Confidence Curriculum (DCC)



"Every woman has her own strength and capability and just needs the right opportunity to show who they are."

- Herni Hutabarat Karel
Julianus

The DCC is series of 7 workshops on 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 newer and greater possibilities in life.

Qualified trainers and professionals conduct these workshops to equip the DOT women with the necessary skills they need on their transformational journey.

This year, we had 4 successful DCC runs with encouraging participation. To date, 72 women have graduated from the Curriculum and were felicitated at the graduation ceremonies, a family affair with enthusiastic participations from graduating women and their families.

The workshops were held at the following social service and community partners' premises:

- Thye Hua Kwan FSC @ Blk 18 Jalan Membina
- Care Corner Admiralty @ 718 Woodlands Ave 6
- Mountbatten Community Centre

After this foundational program, women move on to other training and skills development provided or referred by DOT, according to their newfound aspirations. Some women commence immediately on job searches, and found work successfully in industries or positions they previously did not feel confident applying for.

Key Programs

Key Programs

Eldercare

This specialized sector program was piloted in May 2016 to train women as caregivers in the eldercare industry. We first piloted this initiative with iCare Life - a training partner that provides AIC-certified basic caregiving skills training for those looking after the elderly. There was strong interest from many DOT women keen to put their caregiving experience looking after their own family members to good use in a professional job. This encouraged us to source for funding to scale up the initiative.

In December 2016, DOT partnered with AWARE, together with support from J.P. Morgan, to prepare, train and place underprivileged women formally within the eldercare sector as a means of employment and livelihood. This has short-term as well as long-term gains namely:

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

The 2-year funding from JP Morgan commencing in December 2016 goes towards program administration, outreach and enrolment of women as well as partner employers, induction training fees sponsorship, practical support, induction and sensitization efforts to both women candidates and employers to help with successful employment matching. This program aims to train 100 women in eldercare over the next 2 years, and place 60 of them in the sector.

With increasing opportunities in internet-based caregiver matching services offered by companies such as Homage, Jaga Me and Ebeecare, this program is especially attractive for women from low income families as it helps them supplement the family income while offering flexible work timings and family-friendly work arrangements.



"I can't wait to go to work every day, knowing that my patients need me, and they feel better under my care. I get so much appreciation from my patients and their families, it makes me feel glad that I can help someone in my job. I also learnt many skills that help me to look after my mom whenever she needs me."

- Renemarlina, Basic Care Assistant placed at Singapore General Hospital.

Key Programs

Key Programs

Befrienders

The Befrienders Program provides one-on-one needs assessment, guidance and mentorship to our women by trained befriender volunteers. The objectives of this program are:

1. to reach out more efficiently to the 500 women referred by social workers in DOT's database to get in-depth understanding of their needs and challenges surrounding employment,
2. to provide friendship and information to the women about support programs and workshops available through DOT,
3. to journey with women through their job readiness preparation process towards successful employment

Each Befriender connects with one or more women on a regular basis to understand their unique socio-economic and personal challenges especially with regard to employment. They also play the role of a liaison between DOT and the beneficiaries acting as an information source for both parties. The most crucial part of their role is to provide friendship and support to the women in their back-to-work journey.

Women who need more targeted guidance toward their goals are then assigned Mentors who are more actively involved with their Mentees, advising and guiding them through planning and decision-making. This proves beneficial

in helping the women address their issues and discover their strengths, as well as stay on track towards realizing their aspirations.

We launched the Befrienders program in May 2016, and by December 2016 have conducted 2 sessions of Befrienders training, enabling a team of active 16 volunteer Befrienders, professional women from all walks of life to journey closely with DOT women.

A Befriender's Manager was added to the team in late 2016 and this has taken the program to a whole new level.

It was a baptism of fire when DOT's poverty simulation exercise sensitised me to the daily challenges of unemployed women living in poverty in Singapore. Thus far, it has been a journey of growth for me as a DOT Befriender. To help volunteers like me reach out and connect with DOT's beneficiaries, we were trained to mentor empathetically. Our Befriendees are further supported by DOT's many courses on confidence-building, financial literacy, basic computer skills, specific job-related training, marketing and entrepreneurship etc. It is fulfilling to see a fellow sister regain her dignity and self belief in order to support herself and her children in our increasingly complex world.

- Petrina, Befriender

Key Programs

Key Programs

Employ to Empower



Our Employ to Empower advocacy and partnership platform encourages companies and businesses in Singapore to provide flexible and inclusive employment to women from underprivileged, families, helping them to integrate into the workforce.

New employer partners that joined the DOT community in 2016 come from various sectors, including:

F&B

- Madam Aisha's Nasi Padang stall
- CreativEATeries

Cleaning

- Bizlink

Office administrative work

- Environmental Solutions
- GTI Media

Retail

- ABRY

Key Programs

Key Programs

Employ to Empower

5 out of these 6 new employer partners successfully hired DOT women. Here are some anecdotes about how these employers supported their employees in their job journey:



Mdm Aisha's Nasi Padang Stall: Due to odd working hours when public transport is unavailable, Madam Aisha, as the business owner, provides transport to and fro work for ladies who stays in the vicinity of stall, at the same time making flexible rostering provisions to enable them to juggle looking after their families.



ABRY: Employer and staff team are accommodating to their new hires, helping to cover shifts when our ladies were unable to show up for work due to emergencies at home. They provide guidance beyond just the job scope, showing care to their new hire by coaching their employee who had tight financial constraints with her budgeting. ABRY's founder and director goes the extra mile to assess each woman's strength and channels her to work duties that will allow her to further develop her talents. ABRY aims to inspire people with premium lifestyle brands and positive experiences. This includes a positive, awakened and honouring experience for the staff team as well, to discover their purpose.



Bizlink: Bizlink, a non-profit organization serving the disadvantaged individuals, is able to provide flexi work arrangements to accommodate our clients.

They provide periodic feedback and offer intervention to help our clients remain employed in the job they are hired in.



Environmental Solutions: The company has great intentions to support DOT's mission and was initially unfamiliar with the engagement and management of our women. The owners of the company were very open to receiving honest feedback after a DOT referred candidate resigned first week into her job after a misunderstanding. The company was opened to re-engage the same woman, for another more suitable role. The re-engagement was supported and reinforced by DOT's visit to the company, providing counsel to the pertinent staff of the company, and explaining DOT's vision, objectives and mission. As of Q2 2017, the same woman continues to perform well in the job and is very happy with her work environment and immediate report.

Key Programs

Key Programs

Sewing Moms



"I feel very happy that I am able to get some income by doing what I love! I have no stress and I am able to cover my expenses at home and give my son pocket money too. Thank you very much DOT for supporting me at every step!"

- Siti Aishah,
One of DOT's sewing ladies

The year saw the conclusion of the 50 for Hope Program and its metamorphosis into the Sewing Moms Program

Partnering this year with Club Rainbow, the Sewing Moms program provides an avenue of financial support to mothers whose children are chronically ill and they are unable to go out to work.

As part of this program, mothers produce soft toys which are then marketed at DOT outreach events. Proceeds of the sales are used to provide home-based income to these moms and other DOT women in their back to work journey.

Key Programs

Key Programs

“Living On The Edge” Poverty Sensitization Workshops



DOT co-developed with AWARE a revamped model of the Poverty Sensitization Workshops this year and co-organised several runs as part of our advocacy work to help more people gain insight into the challenges faced by the poor. Participants came from a wide spectrum of professions, from civil servants, corporate professionals, social workers to home-makers and students.

The core aim of this experiential workshop is to acquaint people with poverty in Singapore, help them understand the financial and social limitations poor families have to operate under on a daily basis and to develop empathy and compassion when working with people from low income backgrounds as policy-makers, employers, social/community workers and volunteers.

In 2016, we sensitized more than 160 participants and volunteers through “Living On The Edge” and received interest from the Civil Service College, Singapore Management University as well as National Volunteer & Philanthropy Centre, amongst others, to run this workshop for their community in 2017.

Key Events

Key Events

First Fund Raising Concert



DOT held our first large-scale fundraiser “Songbirds - Where Dreams Take Flight” matinee concert on 5th Mar at Raffles Institution’s Performing Arts Centre.

This 2 hour long musical extravaganza was made possible because of the combined and tireless efforts of an awesome team of volunteers. From performers, stage crew logistics personnel, kind sponsors and childminders. Everyone gave it their 100% and by the end of it, we had raised \$29,620 for 70 ladies from low-income families to go through DOT’s Confidence Curriculum.

DOT beneficiary Fazslindah represented the DOT women community by contributing a song performance at the event, and went on in the subsequent months to develop her own home-based beauty services business, with mentorship and encouragement from our volunteers.

Key Events

Key Events

“Empowered Women, Great Moms” Celebration Dinner



DOT held its first Mother’s Day event – Empowered Women, Great Moms celebration dinner on 26th May 2016. Sponsored by the US Embassy, this was an evening of recognition and encouragement for women who graduated in DOT’s last Confidence Curriculum (DCC) and those who showed great improvement after attending past sessions of DCC. Through this event we inspired and motivated DOT women through role models from amongst their peers and provided a relaxing environment for them to network with employers and volunteers. It was also an occasion to show appreciation for our committed volunteers with our volunteer awards.

Then US Ambassador to Singapore Kirk Wagar and his wife Crystal Wagar graced the occasion as guests-of-honor, together with special guest Shaarik Zafar, the Special Representative to Muslim Communities at the Department of State who was visiting Singapore and helped us felicitate our beneficiaries as their family members cheered.

Key Events

Key Events

Men Volunteer to Cook for a Cause



A very special event happened on the sidelines of the mothers' celebration dinner. 23 men volunteers from financial information service firm Markitserv and Yu Sin Engineering Work prepared bento box dinners for 70 children who attended the event with the participating mothers.

DOT in the News

DOT in the News



2015 was a year of milestones where our Founder Carrie brought DOT onto the international map with her introduction of President Obama at the Young Southeast Asian Leaders' Initiative (YSEALI) Town Hall session in Kuala Lumpur on 20 November.

".... a remarkable young woman named Carrie Tan who is helping underprivileged women become financially self-sufficient. Carrie talked about coming together with young people across SEA. She said, 'We bonded in our common endeavour to seek, to understand and learn from one another in pursuit of our aspirations to a better world.'...."

- Former US President, Barack Obama

In August 2016, DOT's work got further recognition through a special mention by President Obama in the press conference during Prime Minister Lee Hsien Loong's White House visit. POTUS quoted our founder Carrie on her experience as a young leader working towards aspirations for a better world together with fellow young leaders from Southeast Asia.

New Collaborations & Partnerships



In 2016, DOT entered into a strategic partnership with AWARE, Singapore's leading gender equality advocacy group. As a service partner to AWARE's #asinglelove campaign, we jointly advocated for the rights of single parents and worked together in the following efforts:

- support and empower single parents through special services and programmes
- promote more supportive and equitable policies towards single parents
- encourage more welcoming and inclusive attitudes towards single parents.

This initiative is based on the strong belief that a single parent is no less a parent and deserves inclusion and support from society to meet their needs. A majority of DOT women being single mothers, we share many synergies with AWARE that contributed to a very meaningful and fruitful partnership.

AWARE's support to DOT as a "big sister" helped tremendously with capacity-building, providing funding for a critical headcount and lending strength to many of our activities through co-funded programs, co-organised workshops as well as venue, volunteer, personnel and logistic support. The sharing of networks and knowledge transfers between the 2 organisations has also built increased momentum in the area of women's economic empowerment work in Singapore.

New Collaborations & Partnerships



In August 2016, DOT piloted our IT Literacy Program, in line with our mission to empower our women to be financially independent by equipping them with basic computer skills so that they are better qualified to apply for administrative jobs and suitably prepared for the workforce.

We piloted this program in partnership with the Professional Women's Council (PWC) Outreach Committee of Rockwell Automation. PWC members helped to design the training curriculum for Microsoft™ Word and Excel, conduct the training as well as took on the virtual mentors' roles for the program.

Specially tailored to suit our women with four two-hour session and eight weeks of virtual mentorship. This program enables the women to learn and practise from home, instead of having to go to a particular venue for many sessions, which takes up precious traveling time and expenses they often cannot afford.

Hardware like second-hand laptops for this program are sponsored by our IT partner PC Dreams and various individual donors. Seven DOT women attended the pilot, two of whom commenced home-based data entry jobs subsequently, and one woman Sarina Sabdi secured a Quality Assurance position with Hewlett Packard™ (HP) with her newfound Excel skills!

Encouraged by the wonderful results of this initiative, the US Embassy provided a grant to help DOT scale this program and Rockwell Automation Singapore is committed to continue collaborating with DOT on reaching out to more women in the year 2017.

New Collaborations & Partnerships



Financial Women's Association

DOT was adopted by Financial Women's Association (FWA) as the beneficiary charity for their Crystal Anniversary celebrations. Through an evening of camaraderie with women in the finance sector on 1 December 2016, FWA raised much-needed funds to help with our plans to pilot a Financial Literacy Program in 2017. This initiative aims to help DOT women acquire basic skills in budgeting their finances as well as develop a healthy relationship and mindset towards money.

STARHUB's Majulah Moms

DOT was the supported charity for StarHub's Majulah Moms campaign, where StarHub subscribers could redeem their loyalty points to donate to DOT.

A total of S\$16,420 was raised towards supporting DOT women in their back-to-work journey. Thank you Starhub, for the wonderful initiative!

Small business and CSR

Adeline, an artist and writer of "And It Rained" adopted DOT as a beneficiary charity, inspired by the protagonist of the story who is a single mom. Adeline designed 100 enamel pins - based on characters and scenes from the book and 15% of each pin sale was donated to DOT. We thank young entrepreneurs for their socially-conscious efforts and contributing to our cause!

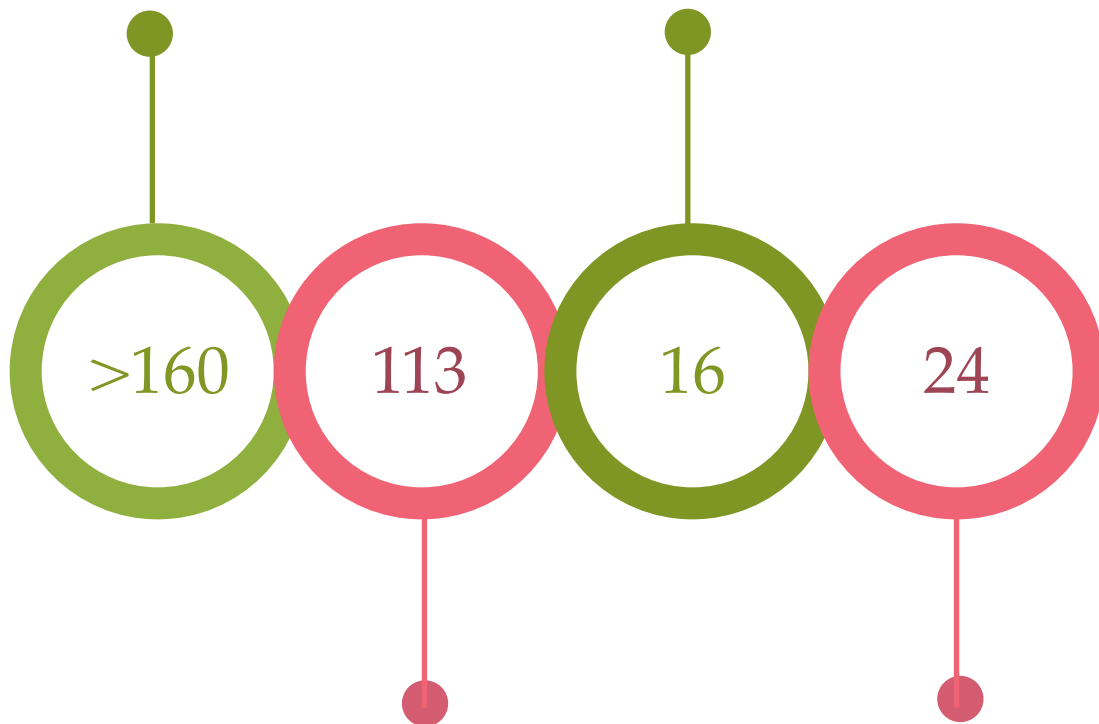
Empowered Women

With their own persistence and continued engagement with DOT's community and programs, many DOT women have acquired skills and confidence that put them in good stead for good jobs.

In 2016, we placed 2 women every month on average, to employment or traineeships that help them find back their footing in returning to/entering the workforce. We also see women placed in jobs from 2015 completing their 1-year work anniversaries and sharing their new-found confidence and success strategies with newer DOT women in the community.

Partners, volunteers, industry stakeholders and public sensitized to poverty

Befrienders deployed



Volunteers engaged actively in the cause

Women placed in employment & traineeships, 16 single mothers supported

The DOT Team



Carrie Tan
Executive Director



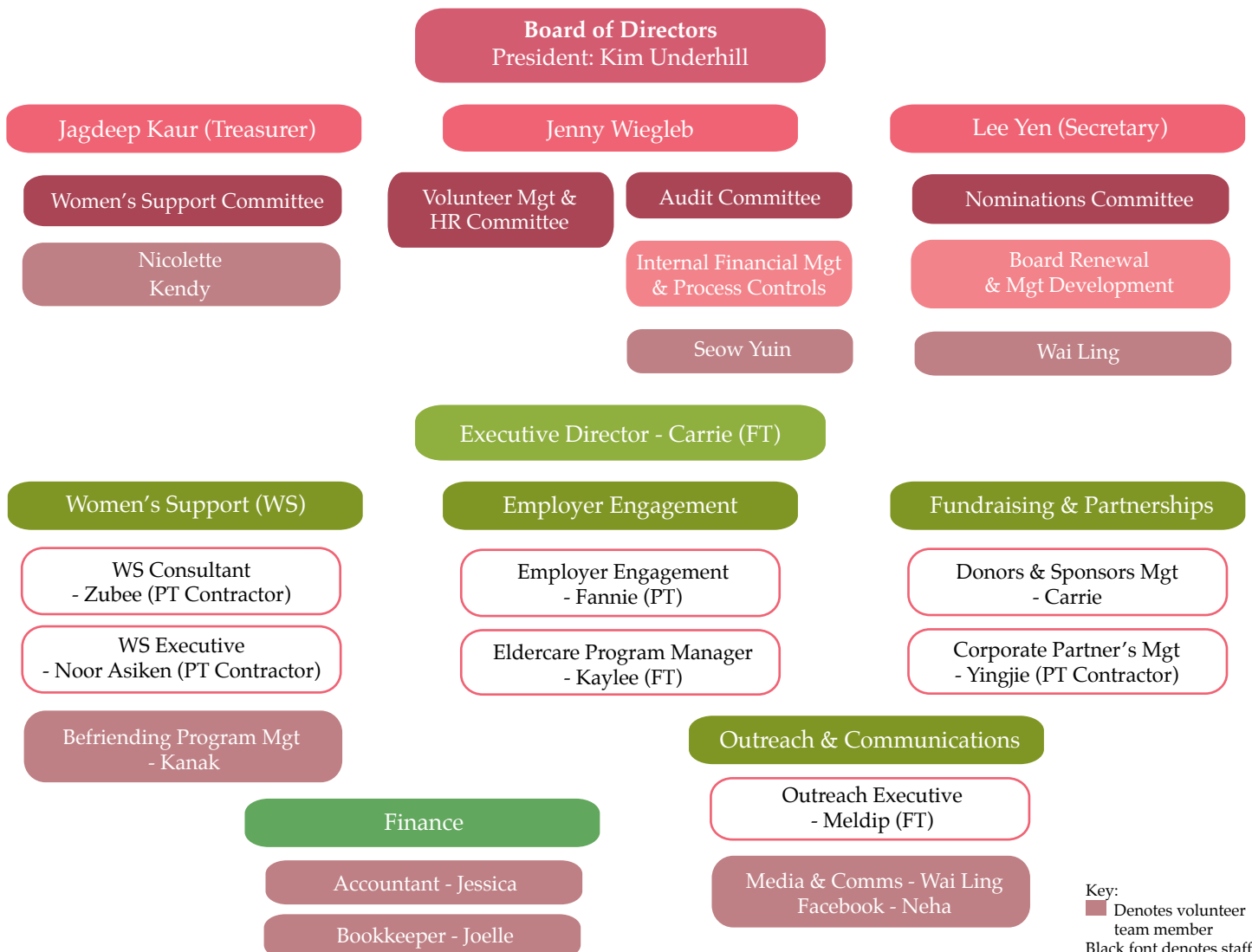
Meldip Kaur
Outreach Executive



Zubaida Ali
Women's Support Consultant

Organisation Chart

**As of 31 Dec 2016*



Board of Directors

Board of Directors



Kim Underhill, President

Kim is a senior management executive at Electrolux Professional and a certified executive coach. A single mother who struggled through challenging life experiences to succeed in the corporate world, Kim had the opportunity to understand disadvantaged women who struggle to balance their role as mother, daughter, wife and employee in the workplace. She now contributes in leading DOT's mission with her passion for personal development, and natural empathy for our beneficiaries.



Chin Lee Yen, Secretary, Chair of Nominations Committee

Lee Yen is the Associate Client Partner for Korn Ferry Hay Group in Singapore. She believes that strong leadership support, corporate alignment, and managerial follow-through is important for the sustainability of any strategy-through-people interventions. With nearly two decades of consulting, sales, and sales management experience, she is now contributing her skills in translating and crystallizing organizational requirements into effective interventions to help with capacity-development for DOT.



Jenny Wiegler - Board Member, Chair of Audit Committee

Jenny is Senior Vice President for HR of Dole Asia Holdings. Prior, she was Dole's Asia General Counsel based in the Philippines and was subsequently based in California, USA as Chief Risk Officer. In 2013, Jenny relocated to Singapore to become the global head for Dole's HR function. She now uses her background as a former attorney for Patton Boggs LLP (Washington, DC) and her corporate experience in legal, internal audit, HR and global risk management to help with DOT's governance and capability building to expand and scale our mission.



Jagdeep Kaur - Board Member, Treasurer

Jagdeep is a creative & communications professional with multi-dimensional experience across advertising agencies, publications and e-Commerce retailers. She started her career as an advertising copywriter after completing her Masters in Mass Communications. Her most recent creative venture has been her involvement with a children's magazine that publishes and promotes children's writing and art. DOT's mission and commitment to women's empowerment is something that Jagdeep is really inspired by and by being associated with it, she hopes she too can help make a difference.

Donors

Corporate Donors

AWARE
Airbnb Singapore
APCO Worldwide
BGC Partners (Singapore)
Limited
Clyde & Co
Elitez Pte Ltd
Empatico Communications
Financial Women's Association
Kai Food Enterprise Pte Ltd
London Offshore
Consultations Pte Ltd
Nature Treasure Channels Pte
Ltd
PC Dreams Pte Ltd
Starhub Ltd
Talbot Risk Services Pte Ltd

Individual Donors

Adrian Yao
Ai Choo
Alicia Andrade
Aliya Pang
Alvin Ang
Amanda
Amanda Edwards
Amelia Ng
Anan
Andrew Ong
Andy Er
Andy Gan
Angela Lim
Anthony Wang Weixian
Ashley
Baey Yam Keng
Benny
Bernise Ang
Brendan Chow
Bultaoreune
Chan Peng Hoong
Charles Ong
Chee Yao Aw
Chia Hui Kwek
Chia Liang Tan

Chin Foon
Chris
Cranky Stuff
Crystal Tan
Danial
Dave Jesse
Davis Lim
Derek Goh
Donjj2005
Edy Tan
Ericka Freer
Eugene Tan
Eunice Goh
Frankie Lim
Gan Weisheng
Jacky Foo Siang Meng
James Chan
James P Mullally
Jamie Roseburgh
Jany Chau
Jason Lee
Jason Leong
Jean Low
Jean Tan
Jeanette
Jennifer Wiegler
Jeremy Sel
Jeryd Soh
Jessie Toh
Jonathan Chia
Joshua Tan
Karen Lam
Kelvin & Arron
Kelvin Tan
Khay Chun
Khor Chin Seong
Kim
Kim Underhill
Kimben Pzettersow Ford Ce
Kong Wai Tuck
Krystina Lyon
Lai Zhi Wei
Laura Reid
Lee Hsien Hsien
Li Chin

Lim Jing Joe
Lisa Teo
Lisa Teo
Liu Jia Jun
Lori Fgiveiedo
Maria T. Hedenbarg
Matt Lim
Matthew Fam
Mervin Lew
Michelle
Mr Fozdar
Mun Yee
Niharika
Nina Bisson
rajiv.misir
Raphael Ray Ho Swee Yong
Remelyn
Robin Liao
Sajar Gustavus
Sarah Reeve
Seema Sutradhar
Sharon Liew
Sherman
Shirley
Shuan Koh
Sim Jit Jian
Sito Helman
Sky Tan
Tan Kok Mun
Tanghoe Chan
Terence Lee
Thomas Ong
Toh Tee Yang
Tricia Augustine - Hamilt
Trina Liang
Vicky Binns
Victor Goh
Vincent Lee
Wee Teck Ng
Woon Chong Siaw
Wynn Tan
Xian Wei
xRebirthedx
YC
Yuh Meei Seah

Volunteers

Abigail Koh
Adithya Srinivasan
Alan Fu
Alice Ng
Amanda Chua
Amy Russell
Anamika Sanjeev
Angela Cheong
Angela Randev
Angeline
Angelle Yap
Anna Quah
Anne Carole Chaumet
Anthea Ong
Bernard Chan
Bharathi
Boon Hwee
Carmen Loke
Celine Goh
Chan Wai
Charis Soh
Charlene Wong
Charmaine
Chen Zhen Ling
Cheryl Ng
Chris & Diana
Chris Baur
Deepak Rai
Diana
Diana Rahim
Erika
Eunice Olsen
Evie Kuah
Faith Gan
Fazslindah
Felicia Tan
Flo
Freddy
Hamsa
Harmin Kaur
Harshita
Hatice
Haylie
Hazel Toh

Herlyani Ramlan
Jagdeep Kaur
Jamie Kong
Jennifer
Jiale
Jill Lu
Josephine Cheong
Kalil
Kathryn
Keely Cheong
Kendy Siew
Khim Liew
Kim Underhill
Koh Liang Xian
Koh Liang Ying
Kyra
Lay Kuan
Leelian
Liu Han
Malavika Sanjeev
Meena
Mikelle Chin Linshan
Mitchel Quek
Nauman Pasha
Ng Weiqi
Nicole Lum
Nicolette Huang
Niharika
Nur Hanisah Bte Haris
Nurfadilah Bte Jalil
Nurul Dahliyah Bte Ishak
Palak
Peggy Gan
Petrina Seah
Pooja Nanikram
Pratibha
Prema Mohan
Pritam Kaur
Rachel Foo
Radhika Panday
Rita Liu
Robin Rheaume
Rose
Saloni

Savitha
Schutz Lee
Seren
Sharon Wong
Shoba
Si Hui
Simon Wong
Sipei
Skye
Stevie Weber
Su Yin
Sunny Lyu Yun
Sze Khim Liew
Tan Cheow Hung
Tan Jie Ying
Tan Ke Ying
Tan Ying Ying
Tiffany Chen
Vinny
Wai Ling
Wan Yew Fai
Wee Ming Koh
Wein Lin
Yingjie
Zhang Yunxi

Financials Financials

DAUGHTERS OF TOMORROW LIMITED

[UEN. 201425430M]

[A company limited by guarantee and not having a
share capital]

[Incorporated in the Republic of Singapore]

AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2016

CONTENTS

Directors' Statement	2
Independent Auditor's Report	3
Statement of Financial Activities	7
Statement of Financial Position	13
Statement of Changes in funds	14
Statement of Cash flows	15
Notes to the Financial Statements	16

Fiducia LLP

(UEN. T10LL0955L)

Public Accountants and

Chartered Accountants of Singapore

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Excalibur Centre, #08-01
Singapore 408571
T: (65) 6846.8376
F: (65) 6725.8161

DIRECTORS' STATEMENT

The directors present their statement to the members together with the audited financial statements for the financial year ended 31 December 2016.

In the opinion of the directors,

- a) the financial statements as set out on pages 7 to 26, are drawn up so as to give a true and fair view of the financial position of the Company at 31 December 2016, and of the financial performance, changes in funds and cash flows of the Company for the financial year covered by the financial statements; and
- b) 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.

Directors

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

Isher Jagdeep Kaur	(Appointed on 01 August 2016)
Wiegler Jennifer Ann	(Appointed on 01 August 2016)
Quek Bee Choo@Kim Underhill	(Appointed on 01 August 2016)
Chin Lee Yen (Chen Liyan)	(Appointed on 01 August 2016)
Emily Chin Ee Meng	(Appointed on 15 March 2017)

Arrangements to enable directors to acquire shares and/or debentures

Neither at the end of nor at any time during the financial year was the Company a party to any arrangement whose object is to enable the directors of the Company to acquire benefits by means of the acquisition of shares in, or debentures of, the Company or any other body corporate.

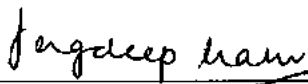
Other matters

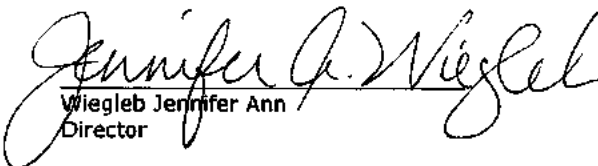
As the Company is limited by guarantee, matters relating to interest in shares, debentures or share options are not applicable.

Independent Auditors

The auditors, Messrs. Fiducia LLP, Public Accountants and Chartered Accountants of Singapore, have expressed their willingness to accept re-appointment.

On behalf of the directors,


Isher Jagdeep Kaur
Director


Wiegler Jennifer Ann
Director

Singapore, 28 JUN 2017

Fiducia LLP

Public Accountants and Chartered
Accountants of Singapore

71 Ubi Crescent
Excalibur Centre, #08-01
Singapore 408571
T: (65) 6846.8376
F: (65) 6725.8161

Independent auditor's report to the members of:

DAUGHTERS OF TOMORROW LIMITED
[UEN. 201425430M]

[A company limited by guarantee and not having a share capital]

Report on the Audit of the Financial Statements

Qualified Opinion

We have audited the accompanying financial statements of **DAUGHTERS OF TOMORROW LIMITED** (the "Company") which comprise the statement of financial position of the Company as at 31 December 2016, and the statement of financial activities, statement of changes in funds and statement of cash flows of the Company for the financial year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying financial statements are properly drawn up in accordance with the provisions of Companies Act, Chapter 50 (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 give a true and fair view of the financial position of the Company as at 31 December 2016, and of the financial performance, changes in funds and cash flows of the Company for the financial year ended on that date.

Basis for Qualified Opinion

With reference to Note 14 to the financial statements, we are unable to verify the completeness of the previous year's income amounting S\$94,937 included in the general fund brought forward to this financial year. There were no other satisfactory procedures which we could adopt to verify this income.

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 ("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 qualified opinion.

Other Matter

The financial statements of the Company for the financial year ended 31 December 2015 were audited by another auditor who expressed a qualified opinion on those statements on 20 April 2016.

Fiducia LLP

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Accountants of Singapore

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(CONT'D)

Independent auditor's report to the members of:

DAUGHTERS OF TOMORROW LIMITED
[UEN. 201425430M]

[A company limited by guarantee and not having a share capital]

Other Information

Management is responsible for the other information. The other information comprises the Directors' Statement included in page 2 but does not include the financial statements and our auditor's report thereon.

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.

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 comprises the directors. Their responsibilities include 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.

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(CONT'D)

Independent auditor's report to the members of:

DAUGHTERS OF TOMORROW LIMITED
[UEN. 201425430M]

[A company limited by guarantee and not having a share capital]

Auditor's Responsibilities for the Audit of the Financial Statements (Cont'd)

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.

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.

DAUGHTERS OF TOMORROW LIMITED
[UEN. 201425430M]

Audited Financial Statements
Year Ended 31 December 2016

Fiducia LLP

Public Accountants and Chartered
Accountants of Singapore

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(CONT'D)

Independent auditor's report to the members of:

DAUGHTERS OF TOMORROW LIMITED
[UEN. 201425430M]

[A company limited by guarantee and not having a share capital]

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 Act, and the Charities Act and Regulations.



Fiducia LLP
Public Accountants and
Chartered Accountants

Singapore, **28 JUN 2017**

Partner-in-charge: Lee Choon Keat
PAB. No.: 01721

Financials

DAUGHTERS OF TOMORROW LTD
[UEN. 201425430M]

Audited Financial Statements
Year End 31 December 2016

STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016

	2016			2015		
	Unrestricted fund S\$	Restricted funds S\$	Total funds S\$	Unrestricted fund S\$	Restricted funds S\$	Total funds S\$
INCOME						
Income from generating funds						
- Voluntary income						
Donations	142,261	2,143	144,404	66,235	4,200	70,435
Grants	2,479	27,200	29,679	3,581	0	3,581
- Activities from generating funds	24,700	5,320	30,020	417	0	417
Income from charitable activities	22,320	43,510	65,830	28,046	0	28,046
TOTAL INCOME	191,760	78,173	269,933	98,279	4,200	102,479
EXPENDITURES						
Cost of generating funds	28,986	5,320	34,306	28,375	4,050	32,425
Cost of charitable activities	72,890	41,280	114,170	40,798	527	41,325
Governance costs	8,893	0	8,893	13,441	0	13,441
TOTAL EXPENDITURES	110,769	46,600	157,369	82,614	4,577	87,191
NET INCOME/(EXPENDITURE)	80,991	31,573	112,564	15,665	(377)	15,288
Gross transfers between funds	0	0	0	(377)	377	0
Net movement in funds	80,991	31,573	112,564	15,288	0	15,288
Total funds brought forward	15,288	0	15,288	0	0	0
Total funds carried forward	96,279	31,573	127,852	15,288	0	15,288

Financials

DAUGHTERS OF TOMORROW LIMITED
[UEN. 201425430M]

Audited Financial Statements
Year Ended 31 December 2016

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016

	Unrestricted fund	Restricted funds					Total funds
	General fund	#asinglelove	Financial Literacy	Great Mums Dinner	IT Literacy	Songbirds	Total
	S\$	S\$	S\$	S\$	S\$	S\$	S\$
INCOME							
Income from generating funds							
Voluntary income							
Donations							
Donations in kind	500	0	0	0	0	0	500
General donations	141,761	0	0	0	0	0	141,761
Specific donations	0	0	1,350	0	793	0	2,143
Grants							
Government incentives	2,479	0	0	0	0	0	2,479
Embassy grant	0	0	0	0	27,200	0	27,200
	144,740	0	1,350	0	27,993	0	29,343
Activities for generating funds							
Events income:							
- Songbirds	24,700	0	0	0	0	5,320	5,320
Income from charitable activities							
Sales of products	11,220	0	0	0	0	0	11,220
Events income:							
- Great Mums Dinner Celebration event	0	0	0	13,510	0	0	13,510
Programme income:							
- #asinglelove program	0	30,000	0	0	0	0	30,000
- Confidence Curriculum Workshop	4,600	0	0	0	0	0	4,600
- Poverty Simulation Workshop	6,500	0	0	0	0	0	6,500
	22,320	30,000	0	13,510	0	0	43,510
TOTAL INCOME	191,760	30,000	1,350	13,510	27,993	5,320	78,173
							269,933

Financials

DAUGHTERS OF TOMORROW LIMITED
[UEN. 201425430M]

Audited Financial Statements
Year Ended 31 December 2016

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016 (Cont'd)

	Unrestricted fund			Restricted funds				Total funds
	General fund	#asinglelove	Financial Literacy	Great Mums Dinner	IT Literacy	Songbirds	Total	
	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$
EXPENDITURES								
Cost of generating funds								
Engagement fees	2,006	0	0	0	0	0	0	2,006
Local transport	2,433	0	0	0	0	0	0	2,433
Marketing & outreach expenses	1,700	0	0	0	0	0	0	1,700
Printing & stationery	1,412	0	0	0	0	0	0	1,412
Postage & courier	82	0	0	0	0	0	0	82
Refreshments and meals	926	0	0	0	0	0	0	926
Staff costs - salaries	15,467	0	0	0	0	0	0	15,467
Staff costs - SDF	134	0	0	0	0	0	0	134
Staff costs - CPF contribution	2,633	0	0	0	0	0	0	2,633
Software and apps subscriptions	585	0	0	0	0	0	0	585
Software - Quickbooks	420	0	0	0	0	0	0	420
Songbirds' event	1,188	0	0	0	0	5,320	5,320	6,508
	<u>28,986</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5,320</u>	<u>5,320</u>	<u>34,306</u>
Cost of charitable activities								
Bank charges	141	0	0	0	0	0	0	141
Cost of goods - Sewing Moms	4,479	0	0	0	0	0	0	4,479
Event expenses:								
- Great Moms Dinner Celebration event	2,969	0	0	13,510	0	0	13,510	16,479
Depreciation	696	0	0	0	0	0	0	696
Gifts - sewing moms	66	0	0	0	0	0	0	66
Internship fee	780	0	0	0	0	0	0	780
Inventory damage - Sewing Moms	58	0	0	0	0	0	0	58
Printing & stationery	786	0	0	0	0	0	0	786
Program expenses:								
- #asinglelove program	0	27,659	0	0	0	0	27,659	27,659
- Confidence Curriculum Workshop	706	0	0	0	0	0	0	706
- Eldercare program	1,154	0	0	0	0	0	0	1,154
- EPS English program	183	0	0	0	0	0	0	183
- IT Literacy program	0	0	0	0	111	0	111	111
- MoneySmart workshop	638	0	0	0	0	0	0	638
- Poverty Simulation Workshop	1,883	0	0	0	0	0	0	1,883
- Sewing Moms program	373	0	0	0	0	0	0	373

Financials Financials

DAUGHTERS OF TOMORROW LIMITED
[UEN. 201425430M]

Audited Financial Statements
Year Ended 31 December 2016

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016 (Cont'd)

	Unrestricted fund			Restricted funds				Total funds
	General fund	#asinglelove	Financial Literacy	Great Mums Dinner	IT Literacy	Songbirds	Total	
	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$
EXPENDITURES (CONT'D)								
Cost of charitable activities (Cont'd)								
Staff costs - salaries	40,771	0	0	0	0	0	0	40,771
Staff costs - CPF contribution	6,933	0	0	0	0	0	0	6,933
Venue rental	1,941	0	0	0	0	0	0	1,941
Volunteer engagement fee	6,138	0	0	0	0	0	0	6,138
Women support expenses	2,195	0	0	0	0	0	0	2,195
	<u>72,890</u>	<u>27,659</u>	<u>0</u>	<u>13,510</u>	<u>111</u>	<u>0</u>	<u>41,280</u>	<u>114,170</u>
Governance costs								
Auditor's remuneration	4,066	0	0	0	0	0	0	4,066
Staff costs - salaries	4,100	0	0	0	0	0	0	4,100
Staff costs - CPF contribution	697	0	0	0	0	0	0	697
Telephone expenses	30	0	0	0	0	0	0	30
	<u>8,893</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>8,893</u>
TOTAL EXPENDITURES	<u>110,769</u>	<u>27,659</u>	<u>0</u>	<u>13,510</u>	<u>111</u>	<u>5,320</u>	<u>46,600</u>	<u>157,369</u>
NET INCOME	80,991	2,341	1,350	0	27,882	0	31,573	112,564
TOTAL FUNDS BROUGHT FORWARD	15,288	0	0	0	0	0	0	15,288
TOTAL FUNDS CARRIED FORWARD	<u>96,279</u>	<u>2,341</u>	<u>1,350</u>	<u>0</u>	<u>27,882</u>	<u>0</u>	<u>31,573</u>	<u>127,852</u>

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

Financials

DAUGHTERS OF TOMORROW LTD
[UEN. 201425430M]

Audited Financial Statements
Year End 31 December 2016

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL PERIOD FROM 28 AUGUST 2014 (DATE OF INCORPORATION) TO 31 DECEMBER 2015

	Unrestricted fund	Restricted funds			Total funds
	General fund S\$	NUHKids fund S\$	Transportation fund S\$	Total S\$	S\$
INCOME					
Income from generating funds					
Voluntary income					
Donations					
Donations in kind	1,544	0	0	0	1,544
General donations	59,041	0	550	550	59,591
Pledges received for 50 for Hope	3,650	3,650	0	3,650	7,300
Sponsorships	2,000	0	0	0	2,000
Grants					
Government incentives	3,581	0	0	0	3,581
	<u>69,816</u>	<u>3,650</u>	<u>550</u>	<u>4,200</u>	<u>74,016</u>
Activities for generating funds					
Fund raising events	30	0	0	0	30
Sales of donated goods	387	0	0	0	387
	<u>417</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>417</u>
Income from charitable activities					
Programme income	18,748	0	0	0	18,748
Sales of products	9,298	0	0	0	9,298
	<u>28,046</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>28,046</u>
TOTAL INCOME	<u>98,279</u>	<u>3,650</u>	<u>550</u>	<u>4,200</u>	<u>102,479</u>
EXPENDITURES					
Cost of generating funds					
Donation expenses	200	3,650	400	4,050	4,250
Local transport	1,715	0	0	0	1,715
Marketing and outreach expenses	1,098	0	0	0	1,098
Postage and courier	65	0	0	0	65
Printing and stationery	841	0	0	0	841
Refreshment and meals	1,605	0	0	0	1,605
Staffs salaries	19,092	0	0	0	19,092
SDF	89	0	0	0	89
Employer's CPF contribution	3,141	0	0	0	3,141
Training expense	184	0	0	0	184
Volunteer expenses	345	0	0	0	345
	<u>28,375</u>	<u>3,650</u>	<u>400</u>	<u>4,050</u>	<u>32,425</u>

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL PERIOD FROM 28 AUGUST 2014 (DATE OF INCORPORATION) TO 31 DECEMBER 2015 (Cont'd)

	Unrestricted fund	Restricted funds			Total funds
	General fund	NUHKids fund	Transportation fund	Total	
	S\$	S\$	S\$	S\$	S\$
EXPENDITURES (Cont'd)					
Cost of charitable activities					
Bank charges	55	0	0	0	55
Cost of products sold	3,547	0	0	0	3,547
Depreciation	517	0	0	0	517
Gifts - Sewing Moms	1,670	0	0	0	1,670
Gifts for beneficiaries	413	0	0	0	413
Internship allowance	1,500	0	0	0	1,500
Local transport	0	0	527	527	527
Materials	66	0	0	0	66
Postage and courier	135	0	0	0	135
Programme expenses:					
- Childmapper	90	0	0	0	90
- Credit Suisse Office Tour	527	0	0	0	527
- Confidence Curriculum Workshop	37	0	0	0	37
- MoneySmart workshop	2,085	0	0	0	2,085
- Poverty Simulation Workshop	2,312	0	0	0	2,312
- Public Management seminars	737	0	0	0	737
Staffs salaries	23,234	0	0	0	23,234
Employer's CPF contribution	3,723	0	0	0	3,723
Workshop	150	0	0	0	150
	40,798	0	527	527	41,325
Governance and other costs					
Auditor's remuneration	3,400	0	0	0	3,400
Staff salaries	8,071	0	0	0	8,071
Employer's CPF contribution	1,352	0	0	0	1,352
Incorporation fee	618	0	0	0	618
	13,441	0	0	0	13,441
TOTAL EXPENDITURES	82,614	3,650	927	4,577	87,191
NET INCOME/EXPENDITURE	15,665	0	(377)	(377)	15,288
Gross transfers between funds	(377)	0	377	377	0
TOTAL FUNDS CARRIED FORWARD	15,288	0	0	0	15,288

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

Financials Financials

DAUGHTERS OF TOMORROW LIMITED
[UEN. 201425430M]

*Audited Financial Statements
Year Ended 31 December 2016*

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2016

	Note	2016 S\$	2015 S\$
ASSETS			
Current assets			
Cash and cash equivalents	5	134,181	34,231
Trade and other receivables	6	555	0
Inventories	7	834	604
		<u>135,570</u>	<u>34,835</u>
Non-current assets			
Property, plant and equipment	8	<u>1,381</u>	<u>723</u>
		<u>136,951</u>	<u>35,558</u>
Total assets			
LIABILITIES			
Current liabilities			
Other payables	9	<u>9,099</u>	<u>20,270</u>
Total liabilities			
		<u>9,099</u>	<u>20,270</u>
NET ASSETS			
		<u>127,852</u>	<u>15,288</u>
FUNDS			
Unrestricted fund			
General fund	10	<u>96,279</u>	<u>15,288</u>
Restricted funds			
#asinglelove	11	2,341	0
Financial Literacy	11	1,350	0
IT Literacy	11	<u>27,882</u>	<u>0</u>
		<u>31,573</u>	<u>0</u>
TOTAL FUNDS			
		<u>127,852</u>	<u>15,288</u>

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

Financials

DAUGHTERS OF TOMORROW LIMITED [UEN. 201425430M]

Audited Financial Statements
Year Ended 31 December 2016

STATEMENT OF CHANGES IN FUNDS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016

	Balance at 01.01.2016 S\$	Net income for the year S\$	Gross transfers between funds S\$	Balance at 31.12.2016 S\$
2016				
Unrestricted fund				
General fund	15,288	80,991	0	96,279
Restricted funds				
#asinglelove	0	2,341	0	2,341
Financial Literacy	0	1,350	0	1,350
IT Literacy	0	27,882	0	27,882
	0	31,573	0	31,573
Total funds	15,288	112,564	0	127,852
	Balance at 28.08.2014 S\$	Net income/ (expenditure) for the year S\$	Gross transfers between funds S\$	Balance at 31.12.2015 S\$
2015				
Unrestricted fund				
General fund	0	15,665	(377)	15,288
Restricted funds				
Transportation fund	0	(377)	377	0
Total funds	0	15,288	0	15,288

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

Financials

DAUGHTERS OF TOMORROW LIMITED
[UEN. 201425430M]

*Audited Financial Statements
Year Ended 31 December 2016*

STATEMENT OF CASH FLOWS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016

	Note	01.01.2016 to 31.12.2016 S\$	22.08.2014 to 31.12.2015 S\$
Cash flows from operating activities			
Net income for the financial year/period		112,564	15,288
Adjustments for:			
- Depreciation	8	696	517
- Donation in kind of property, plant and equipment	8	0	(1,240)
Operating cash flow before working capital changes		113,260	14,565
Changes in working capital			
- Inventories		(230)	(604)
- Trade and other receivables		(555)	0
- Other payables		(11,171)	20,270
Net cash provided by operating activities		<u>101,304</u>	<u>34,231</u>
Cash flows from investing activities			
Purchases of property, plant and equipment representing net cash used in investing activities	8	<u>(1,354)</u>	<u>0</u>
Net increase in cash and cash equivalents		99,950	34,231
Cash and cash equivalents at beginning of financial year		34,231	0
Cash and cash equivalents at end of financial year	5	<u>134,181</u>	<u>34,231</u>
Cash and cash equivalents comprise:			
Cash on hand		2,504	80
Cash at bank		131,677	34,151
	5	<u>134,181</u>	<u>34,231</u>

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016

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

1. General information

The Company was incorporated on 28 August 2014 as a company limited by guarantee and not having a share capital. The address of the Company's registered office is at 780 Upper Serangoon Road, #02-06 Choon Kim House Singapore 534649. The principal place of business is at 883 North Bridge Road #13-01, Southbank Singapore 198785.

The principal activities of the Company is to empower low-income, under-privileged and disadvantage women with skills training, job bridging, back to work support and help them achieved financial self-sufficiency.

It is a charity registered under the Charities Act, Chapter 37 since 19 March 2015.

These financial statements are presented in Singapore Dollar, which is the Company's functional and presentation currency.

2. Significant accounting policies

2.1 Basis of preparation

The financial statements have been prepared in accordance with Charities Accounting Standard ("CAS") issued by the Singapore Accounting Standard Council and the disclosure requirements of the Companies Act, Charities Act and Regulations. The financial statements have been prepared under the historical cost convention, except as disclosed in the accounting policies below.

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

Estimates and underlying assumptions are reviewed on an ongoing basis. Revision to accounting estimates are recognised in the period in which the estimates are revised and in any future periods affected.

2. Significant accounting policies (Cont'd)

2.2 Income recognition

Income is included in the statement of financial activities when the following three factors are met:

- The Company becomes entitled to the income;
- Management is virtually certain that they will receive the income; and
- The monetary value can be measured with sufficient reliability.

2.2.1 Donations

Donations are recognised in the statement of financial activities upon receipt. Donations-in-kind are recognised when the value of the donations in kind can be estimated with sufficient reliability.

2.2.2 Grants

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

Grants with conditions attached are only recognised as income when there is sufficient evidence that the conditions have been met.

2.2.3 Rendering of services

Revenue from services is recognised in the statement of financial activities when the services are performed.

2.2.4 Sales of products

Revenue from the sale of toys, candles and donated goods are recognised when the Company has delivered the products to the customers; the customer has accepted the products and the collectibility of the related receivables are reasonably assured.

2.2.5 Other income

Other income is recognised upon received.

2. Significant accounting policies (Cont'd)

2.3 Expenditure

All expenditures are accounted for on accrual basis, aggregated under the respective areas. Direct costs are attributed to the activity where possible. Where costs are not wholly attributable to an activity, they are apportioned on a basis consistent with the use of resources.

2.3.1 Cost of generating funds

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

2.3.2 Cost of charitable activities

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

2.3.3 Governance costs

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

2.4 Property, plant and equipment

2.4.1 Measurement

Property, plant and equipment are stated at cost less any accumulated depreciation.

The cost of an item of property, plant and equipment is recognised as an asset if, and only if:

- 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.

An item of property, plant and equipment shall initially be measured at its cost. The cost of an item of property, plant and equipment comprises:

- a) Its purchase price, including legal and brokerage fees, import duties and non-refundable purchase taxes, after deducting trade discounts and rebates;
- b) 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. These can include the costs of site preparation, initial delivery and handling, installation and assembly, and testing of functionality; and
- c) The initial estimate of the costs of dismantling and removing the item and restoring the site on which it is located, the obligation for which the Company incurs either whether item is acquired or as a consequence of having used the item during a particular period for purposes other than to produce inventories during that period.

2. Significant accounting policies (Cont'd)

2.4 Property, plant and equipment (Cont'd)

2.4.2 Depreciation

Depreciation is computed on a straight-line basis over the estimated useful life of the assets as follows:

	Useful Life
Sewing equipment	3 years
Computer	1 - 3 years

Property, plant and equipment shall not be revalued and are not required to be assessed for impairment to be assessed for impairment under CAS.

2.4.3 Subsequent expenditure

Expenditure incurred after the property, plant and equipment have been put into operation, such as repairs and maintenance and overhaul costs, is normally charged to the statement of financial activities in the period in which the costs are incurred. In situations where it can be clearly demonstrated that the expenditure has resulted in an increase in the future economic benefits expected to be obtained from the use of an item of property, plant and equipment beyond its originally assessed standard of performance, the expenditure is capitalised as an additional cost of property, plant and equipment.

2.4.4 Disposal

The gain or loss arising on disposal or retirement of an item of property, plant and equipment is determined as the difference between the sales proceeds and the carrying amounts of the asset and is recognised in the statement of financial activities.

2.5 Cash and cash equivalents

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

2.6 Inventories

Inventories, comprised toys are stated at the lower of cost and net realisable value, determined on a weighted average basis. Costs include materials and labour costs.

2.7 Impairment of financial assets

A financial asset is assessed at the end of the financial year to determine whether there is any objective evidence that it is impaired. A financial asset is considered to be impaired if objective evidence indicates that one or more events have had a negative effect on the estimated future cash flows of that asset.

Individual significant financial assets are tested for impairment on an individual asset basis.

All impairment losses are recognised in the statement of financial activities. An impairment loss is reversed if the reversal can be related objectively to an event occurring after the impairment loss was recognised. Reversal of impairment losses is recognised in the statement of financial activities.

2. Significant accounting policies (Cont'd)

2.8 Other payables and accruals

Other payables excluding accruals 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.

2.9 Operating leases

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

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

2.10 Events after the reporting date

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

2.11 Employee compensation

Defined contribution plans

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

Employee leave entitlement

Employee entitlements to annual leave are recognised when they accrue to employees. A provision is made for the estimated liability for annual leave as a result of services rendered by employees up to the statement of financial position date.

2.12 Funds

Unrestricted fund

Income and expenditure relating to the main activities of the Company are accounted for through the general fund in the statement of financial activities.

Restricted funds

Income and expenditure relating to funds set up for contributions/grants received and expenditure incurred for specific purpose is accounted for through the restricted funds in the statement of financial activities.

The assets and liabilities of these funds are accounted for separately. However, for presentation purposes, they are pooled in the statement of financial position.

2. Significant accounting policies (Cont'd)

2.13 Related parties

A related party is defined as follows:

- 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).

3. Staff costs

Included in the expenses expended are the following staff costs:

	01.01.2016 to 31.12.2016 S\$	22.08.2014 to 31.12.2015 S\$
CPF and SDF contributions	10,397	8,216
Salaries and related costs	60,338	50,486
	<u>70,735</u>	<u>58,702</u>

	01.01.2016 to 31.12.2016 S\$	22.08.2014 to 31.12.2015 S\$
The staff costs were allocated as follows:		
• Cost generating funds	18,234	22,322
• Cost of charitable activities	47,704	26,957
• Governance and other costs	4,797	9,423
	<u>70,735</u>	<u>58,702</u>

4. Income tax

The company is a charity registered under the Charities Act since 19 March 2015. Consequently, the income of the Company is exempt from tax under the provisions of Section 13 of the Income Tax Act, Chapter 134.

Financials

DAUGHTERS OF TOMORROW LIMITED [UEN. 201425430M]

Audited Financial Statements
Year Ended 31 December 2016

5. Cash and cash equivalents

	2016 S\$	2015 S\$
Cash on hand	2,504	80
Cash at bank	131,677	34,151
	<u>134,181</u>	<u>34,231</u>

At the reporting date, the carrying amounts of cash and cash equivalents approximated their fair values.

6. Trade and other receivables

	2016 S\$	2015 S\$
Trade receivables	<u>555</u>	<u>0</u>

At the reporting date, the carrying amounts of trade and other receivable approximated their fair values.

7. Inventories

	2016 S\$	2015 S\$
Balance at beginning of year	604	0
Labour costs	2,481	2,557
Purchase of raw material	2,265	3,264
Trainer fee	87	0
	<u>5,437</u>	<u>5,821</u>
Inventories recognised as expense:		
Cost of product sold	(4,479)	(3,547)
Gifts - Sewing Mums	(66)	(1,670)
Inventory Damage	(58)	0
	<u>(4,603)</u>	<u>(5,217)</u>
Balance at end of year	<u>834</u>	<u>604</u>

8. Property, plant and equipment

	Sewing equipment S\$	Computer S\$	Total S\$
2016			
Cost			
At 01.01.2016	1,240	0	1,240
Additions	0	1,354	1,354
At 31.12.2016	<u>1,240</u>	<u>1,354</u>	<u>2,594</u>
Accumulated depreciation			
At 01.01.2016	517	0	517
Depreciation charge	413	283	696
At 31.12.2016	<u>930</u>	<u>283</u>	<u>1,213</u>
Net book value at 31.12.2016	<u>310</u>	<u>1,071</u>	<u>1,381</u>

8. Property, plant and equipment (Cont'd)

	Sewing equipment S\$	Total S\$
2015		
Cost		
At 28.08.2014	0	0
Additions	1,240	1,240
At 31.12.2015	1,240	1,240
Accumulated depreciation		
At 28.08.2014	0	0
Depreciation charge	517	517
At 31.12.2015	517	517
Net book value at 31.12.2015	723	723

In 2015, the additions represented donation-in kind.

9. Other payables

	2016 S\$	2015 S\$
Accruals	7,921	8,634
Amount due to staffs	1,178	7,986
Donations payable to NUHKids fund	0	3,650
	9,099	20,270

The amount due to staffs are unsecured, non-interest bearing and repayable on demand.

10. Unrestricted fund

General fund

This fund represents accumulated income for meeting operating expenses by the Company.

11. Restricted funds

Fund balances restricted by outside sources are indicated and are distinguished from unrestricted funds 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 funds over which management retains full control to use in achieving any of its institutional purposes.

11. Restricted funds (Cont'd)

Restricted funds comprise:

a) NUHKids fund

The NUHKids fund is established to provide financial assistance to NUH's patients for their medical needs.

b) Transportation fund

The transportation fund is established to provide financial assistance to the low-income women for their transportation needs. In 2015, the Company transferred an amount of S\$377 from the unrestricted General fund in order to meet shortfalls on payment made.

c) #asinglelove

The #asinglelove fund is to provide:

- funding to DOT to engage a Beneficiary Support / Project Manager;
- mobilise to be befrienders and mentors to assist with the poverty simulation workshop;
- operational and strategic advice and guidance and referrals to assist DOT to increase its capacity and effectiveness;
- free counselling to single parents, and stand alone peer groups for single mothers.

d) Financial literacy fund

The financial literacy fund is established to empower DOT women to lead financially independent lives and by helping them develop a healthy relationship with money and acquire money-management skills.

e) Great Mums Dinner

The Great Mums Dinner fund is to support a graduation event for the empowerment of underprivileged women in building financially independent and resilient families.

f) IT literacy fund

The IT literacy fund is established to empower our women to be financially independent by equipping them with basic computer skills so that they are better qualified to apply for jobs and better prepared for the workforce.

g) Songbirds

The Songbirds fund is established for the purpose of songbirds events.

Net assets of the restricted funds

	#asinglelove S\$	Financial Literacy S\$	IT Literacy S\$	Total S\$
Total restricted funds as at 31 December 2016	2,341	1,350	27,882	31,573
Represented by:				
Cash and bank balances	2,341	1,350	27,882	31,573

12. Related party transactions

During the financial year, the Company received donations amounting to S\$ Nil (2015: S\$8,056) from a key management personnel.

The compensation of key management personnel during the financial year was as follows:

	2016 S\$	2015 S\$
Salaries and related costs	41,000	40,355
Employer's CPF contribution	6,970	6,759
	<u>47,970</u>	<u>47,114</u>

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

13. Reserve position and policy

The Company's reserve position for financial year ended 31 December 2016 is as follows:

		2016 S\$'000	2015 S\$'000	Increase/ (decrease) %
A	Unrestricted Funds			
	Accumulated general funds	96	15	540
B	Restricted or Designated Funds			
	Designated Funds	N/A	N/A	NA
	Restricted Funds	32	0	100
C	Endowment Funds	N/A	N/A	N/A
D	Total Funds	128	15	753
E	Total Annual Operating Expenditure	157	87	80
F	Ratio of Funds to Annual Operating Expenditure (A/E)	0.61	0.17	

Reference:

- C. An endowment fund consists of assets, funds or properties, which are held in perpetuity, which produce annual income flow for a foundation to spend as grants.
- D. Total Funds include unrestricted, restricted / designated and endowment funds.
- E. Total Annual Operating Expenditure includes expenses related to Cost of Charitable Activities and Governance and Other Operating and Administration expenses.

The Company does not have a reserve policy.

14. Comparative figures

The financial statements for the financial year ended 31 December 2015 were audited by a firm of auditors other than Messrs. Fiducia LLP., who expressed a qualified opinion on those statements on 14 April 2016. The basis of qualified opinion is as follows:

" We are unable to verify the completeness of the donations received, pledges received for 50 for Hope, sales of products and programme income of \$59,591, \$7,300, \$9,298 and \$18,748 respectively, reflected in the statement of financial activities for the period from 28 August 2014 (date of incorporation) to 31 December 2015 as there were inadequately accounting records and the lack of internal control and in the issuing of official receipts and invoices. Accordingly, there were no other satisfactory procedures which we could adopt to verify the donations received, pledges received for 50 for Hope, sale of products and programme income."

The financial statements for the financial year ended 31 December 2016 cover the period from 01 January 2016 to 31 December 2016 whereas those for financial period 2015 cover the period from 28 August 2014 (date of incorporation) to 31 December 2015. As a result, the comparative figures are not readily comparable to the current figures.

15. Authorisation of financial statements

These financial statements were authorized for issue in accordance with a resolution of the directors of the Company on

 www.DaughtersOfTomorrow.org

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