



ANNUAL REPORT 2020



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Chairperson's Message

It was around November 2019. Our then Manager, Lydia shared the sales figures of PS products with the EXCO. The numbers were unbelievable, and we were exhilarated. All our hard work was starting to reap rewards. Lydia submitted a proposal for 2020 — new product ranges — materials to be sourced from China and India, and our trainers gearing up for the new product line . 2020, our landmark 10th year, was going to be brilliant! We were so sure of that. New products, higher sales, and better lives for our beneficiaries. January and February 2020 whizzed past in planning and laying foundations. Come March 2020, and the whole world collapsed. We had heard about COVID - 19, but who was prepared for what was to unfold in the coming months? As countries imposed severe restrictions and lockdowns, we watched helplessly as people around us suffered. Financial losses, emotional losses, loss of freedom of movement — no one was left unaffected by the fallout of COVID -19.

For me personally, it was gut-wrenching. I had so many plans for the 10th year celebrations. As part of the planned leadership programme, 2020 was my last year as the Chairperson. I had planned to leave on a high. But instead, I had to face a situation which I was ill-prepared for. I wept for our beneficiaries, who were really hit hard. Many of them had already been struggling and were just finding their feet when the pandemic situation further pushed them down. It was a state of depression for all, and we were trapped in a cage desperately fluffing feathers to find solutions to problems beyond our control. Closed borders led to food shortage and high costs. Many of our beneficiaries,

living in two room rental flats lost their meagre income and had very little to eat. Some were even contemplating suicide as the situation on their home front was getting unbearable.

It was at this point that my belief in humanity was reaffirmed. Our volunteers kept in touch with our beneficiaries, offering emotional support and whatever assistance they could give on an individual level.

Volunteers from the community also reached out to us. I must mention Ms.Gillian Tsu – an angel in disguise for PS beneficiaries. She initiated a drive to provide our beneficiaries with six-months of essential groceries. Gillian is still helping us out whenever there is a crunch. The entire PS family is grateful to this young benefactor who spread so many smiles! People like her inspire us to do more and work harder towards our mission.

Sree Narayana Mission and Agro Corp also stepped in to help us, with an order for home-made masks. We had never made masks before and none of our beneficiaries were trained to sew masks. But relentless Lydia gave us the confidence that this could be done. She sourced all the materials needed, identified the beneficiaries who could develop the skill quickly and set to work. This turned out to be a great success, and we got more orders from individuals as well as other organizations. Social media helped us spread the word and we were inundated with orders. I watched with gratitude as our beneficiaries earned more than they ever had – working from home.



As the year progressed, we adjusted to live in the new normal. We learned our way around online classes, social distancing, home based sales, work from home. I watched with pride as our family of volunteers and beneficiaries overcame hurdles and worked with a will to succeed.

We finally achieved our dream when we were awarded the muchawaited IPC (Institution of Public Character) status on 4 August 2020. Without the passion and commitment of our volunteers, we would not have been able to accomplish this. Having achieved this now makes all of us work even harder to ensure that we continue to retain this status. With the IPC status, we have managed to get substantial donations from the public, which in turn has enabled us to take in more beneficiaries.

My long-standing wish came true when we found our permanent home – a place we could finally call our own. After ten years of working from spaces generously allotted to us, we finally had a place where we could work from. Since COVID - 19 protocols are still in place, we work with an extremely limited number of trainees. But I hope that time is not far when we will be able to work at full capacity.

This year, we also did a pilot project of cooking classes for our beneficiaries. We started with murukku making classes at the kitchen of our Vice-Chairman, Suchitra Bhaskaran and we sold the products to our long-term supporters. The products were well received, and we were requested to extend our product

range. Our beneficiaries also liked the program. However, to take this ahead, we would need proper licensing and a professional kitchen. Unfortunately, the rentals for a kitchen are very steep and we have been forced to shelve the idea for now.

2020 has been a tough year for everyone. But as I mentioned before, there were many silver linings – thanks to our generous benefactors who opened their hearts and purses for our beneficiaries. Many of our benefactors have requested anonymity. I take this opportunity to thank everyone of them – PS could not exist without their support.

In this difficult year, our volunteers again proved how invaluable they are. Despite their personal struggles and challenges, they worked together for our beneficiaries. They adopted technology and came out with creative ideas on training. Be it online classes, getting orders for products, arranging small home sales, bringing out a range of new products – our volunteers surpassed themselves. I am extremely fortunate to be working alongside a team of such selfless people who go above and beyond to serve others.

As I hand over the mantle to my able colleague, Suchitra Bhaskaran, I hope and pray that the worst is behind us and 2021 will usher in better tidings to an ailing world.

Yours in Service.

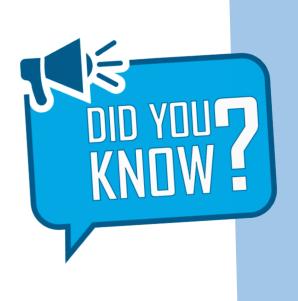
Uma Balji

About Project SMILE

Project SMILE Ltd (PS) is a Singapore based charity which was started in 2010, by a group of like-minded women to raise funds, with a single motive: to provide assistance to women from disadvantaged background. We wanted to extend help to alleviate their situation, and initially we did that by providing financial assistance. Within a few months, we realized what they needed was a more sustained effort to improve their circumstances. Like the ancient Chinese proverb says,

"Give a person a fish and you feed them for a day; teach a person to fish and you feed them and their family for a lifetime."

If we really wanted to make a difference, we needed to empower them with employable skills. We also had to help them to cope with psychological issues, self-esteem issues and social inclusiveness. Most of them were caregivers to the aged, infirm and/or children and they needed to develop the resilience and emotional strength to cope with life's many challenges. To this end, we started a holistic programme that would make them financially independent and emotionally stable. Our identity was born!



- In Singapore, despite the governmental and quasigovernmental organisations working for the betterment of financially and socially challenged women, a number of them still end up falling through the cracks.
- These are mainly single women with limited or no employable skills, low self-esteem, facing many psychological and financial challenges.
- They are often the primary care givers for invalid dependents and/or young children with minimal support system.

Mission

To support and empower women with psycho-social needs through our programmes and services.



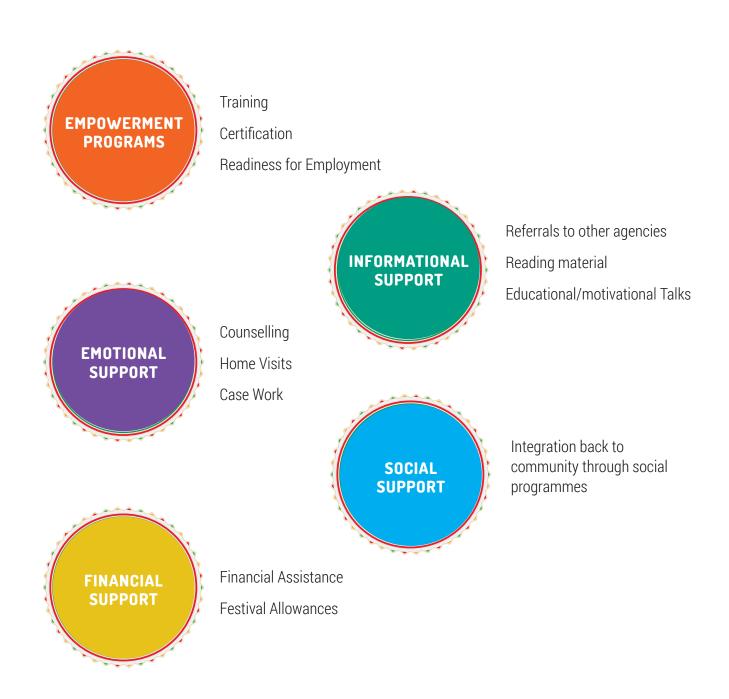
Objectives

- 1. To provide a platform for women facing adversity to help them lead an empowered and dignified life.
- 2. To provide interim financial assistance to women facing difficulties either for themselves and/or their families.
- To provide personalised and sustainable training to women who are looking for economic stability and social mobility.
- To provide entrepreneurial opportunities to women through development of vocational skills and expertise.
- 5. To play an advocacy role for disadvantaged women at both the micro and macro levels.
- 6. To engage in fund raising activities that would facilitate provision of assistance and also help run training programmes for women.



Our Core Service Areas

We train, we teach, we mentor, we befriend, we support, we spread SMILES!



Our Structure

PS is a volunteer - run organization and we depend entirely on our volunteers in all our activities. Our organization structure is fairly simple and linear. We however realize the need for a structure for optimal functioning and have created various teams within the organization. The main teams are:

- Board of Directors consisting of 5 senior members
- Executive Committe consisting of Chairperson, Treasurer, Various Team Heads
- Full Committee consisting of all registered volunteers





Our Family

Our beneficiaries are women with psycho-social needs, not limited to the following areas:

Our Beneficiaries

- Low income with limited or zero social and employment opportunities.
- Divorced/separated.
- Single parent.
- · Medically challenged.
- Abused (physically/emotionally).
- · Shelter/housing issues.
- Any immediate family member with a chronic/ life threatening/ critical medical condition.
- Low functioning.
- Incarcerated.
- Ex-offenders.
- Loss of employment.
- Problem gambling.
- Other social issues.

PS identifies the beneficiaries through referrals from Family Service Centres and through applications from the general public. In most circumstances, the beneficiaries are provided with interim financial relief to manage their immediate requirements. Thereafter, we work together with the beneficiaries to look into other measures of long-term aid in the form of individualized training and/or upgrading skills.













Beneficiary Intake Process



IDENTIFICATION

- Walk-ins and referrals from the Family Service Centres.
- Tie-up with social organizations for referrals.
- · Create awareness through media campaigns.



REGISTRATION

- Fill up a detailed form.
- · Assessment of applicant done.
- If falls within criteria, social report is put up to Board.



ALIGNMENT

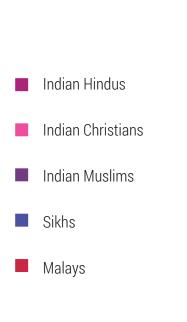
- Post approval by Board, approved as beneficiary of PS.
- Alignment of beneficiary to the recommended skills training area.

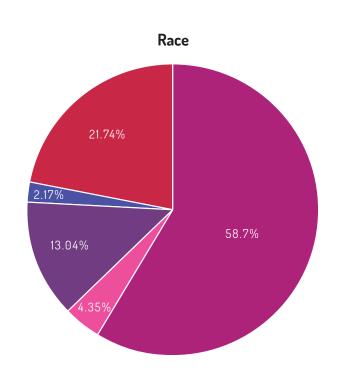
Demographics & Background of Our Beneficiaries

Demographic characteristics include race and ethnicity, age, education, marital status, employment status, number of children as well as those under training. This data is for 46 beneficiaries.

Race and Ethnicity

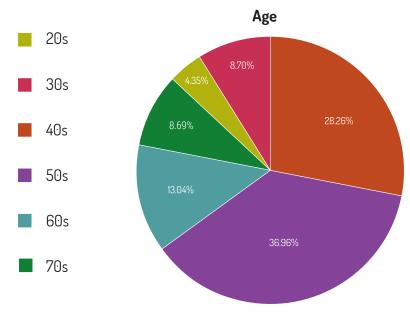
PS is secular when it comes to the intake of beneficiaries. Presently, PS has Indians, Malays and Sikh beneficiaries. The majority of the beneficiaries are Indians of Hindu ethnicity at 58.70% followed by Malays at 21.74% and Indian Muslims at 13.04%. Indian Christians and Sikhs form a small portion of the beneficiaries at 4.35% and 2.17% respectively.





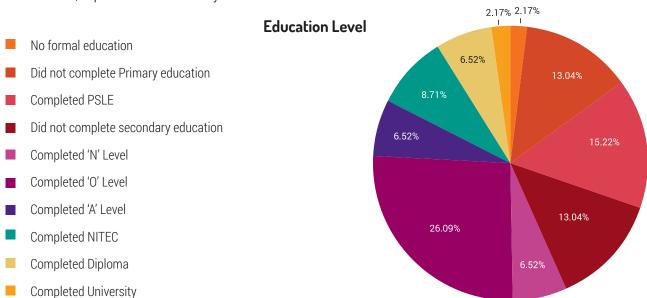
Age

The age of the beneficiaries ranges from 29 to 74 years with a median age of 37. Beneficiaries in the fifties age group form the majority at 36.96%, followed by those in the forties age group at 28.26%.



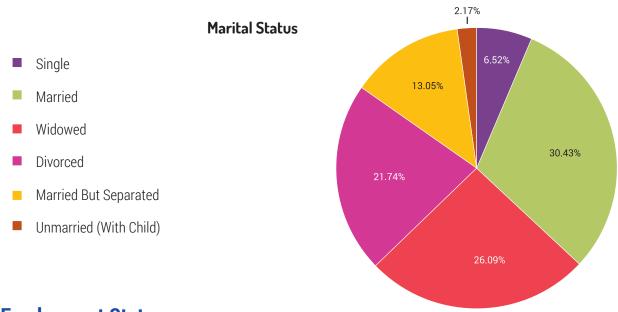
Education

About 26.09% of the beneficiaries have completed their 'O' level in Singapore, Malaysia or India in either English or Tamil medium. 13.04% have not completed their secondary education. Some dropped out of school at Secondary 2 and others before their 'O' levels. 13.04% did not complete primary education with only 15.22% clearing their Primary School Leaving Examination ('PSLE'). About 3 (6.52%) of them completed their 'N' Level and 4 (8.71%) their National Institute of Technical Education Certificate ("NITEC"). A small fraction completed their 'A' level, Diploma and University education.



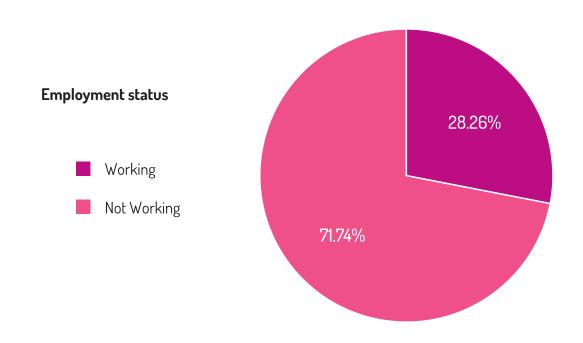
Marital Status

Majority of the beneficiaries are married. They comprise 30.43% of the total number of beneficiaries. Divorced and widowed beneficiaries form 21.74% and 26.09% respectively. About 13.05% are married but separated from their spouses. A small portion of the beneficiaries are single.



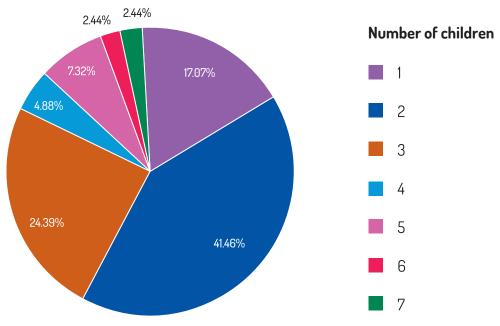
Employment Status

Records show that out of the 46 beneficiaries, only 13, about 28.26% are gainfully employed. About 71.74% are dependent on their spouses and children (if married) and on help from welfare organisations such as SSO, MUIS, etc.



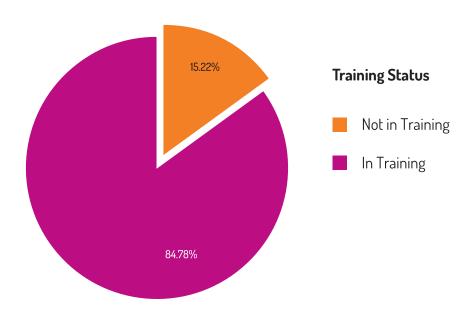
Number of Children

Out of the 46 beneficiaries, two beneficiaries who are married do not have any children. 41 of them (inclusive of 1 unmarried beneficiary) have children who are either in school or married and living separately. For the purpose of this report, the married children were included. Three of the beneficiaries are single. Of the 41 beneficiaries, the greatest number of children falls under the Malay ethnic group.



In Training

The principal activity of PS is to empower women with skills development so that they can be financially independent. However, there are some women who are elderly, sick, handicapped or are caregivers who cannot avail themselves to training. They form about 15.22% of the beneficiaries.



Beneficiary Speak

I have been with Project SMILE since 2018. I was referred to PS through SNM to join in the art classes since I had an interest in art. My husband is an amputee and I have two school going children. After my husband's amputation, life became very uncertain and difficult for us since he was the sole bread winner for the family. I was totally devastated. I was affected mentally and physically. That was the time when I joined PS.

I found myself releasing the stress during the class. The two-hour sessions really helped me to relax as this is the only time I spend on myself. I enjoyed the sessions mingling with the tutors and other beneficiaries. At the same time, I learnt the art of making Kundan work on diyas, doing glass art, base painting etc. I did some simple artwork for PS and was happy that my artwork was sold. I feel at peace when attending the classes.

MADAM SELVI D/O MANIAM

I get guidance, support and advise from my befriender, Madam Laximi and Suchi Akka and also from Madam Uma on how to handle my situation. I also receive counselling from my counsellor Sister Suseela arranged by PS. I find PS volunteers are like my family and give me the strength to move on. I feel there are people who can hold my hands and say "We are here for you. You are NOT alone." At one point during a family emergency, PS gave me financial support which was a great help.

Ladies who need help should come forward and join PS to learn new skills in art and sewing, and at the same time, find emotional support and satisfaction in life. I would like to thank all PS befrienders, trainers and volunteers for being a pillar of support for me and other beneficiaries. Project SMILE – Thank you for bringing a SMILE on our faces.

MADAM GUNASEKARAN VADIVUKKARASI

by Ms T K Umar Devi (Vadivu's Befriender)

When the quiet, timid and soft spoken Vadivukkarasi (aka Vadivu) first joined Project SMILE in 2016, she kept a very low profile. Living in a foreign country with bare minimum knowledge of English and no friends, she felt lost and lonely. That was before she found out about Project SMILE and decided to give it a try. She started out a quiet, unassuming learner who took the training seriously and progressed from simple jewellery making to sewing. As she learnt new skills and got better at her job, she started taking pride in producing good quality work. She challenged herself to improve her performance constantly and the trainers started to notice her work. From level 1 sewing, she moved up to level 2 (advanced stage). She earned the admiration and confidence of her trainers who started giving her extra work to finish at home. She was one of the main contributors for mask making during the Circuit Breaker.

Earning an income for the first time in her life was a truly liberating and life changing experience for her, which increased her self-confidence in leaps and bounds. Every project she takes up she gives it her 100%. Today she has graduated to the level of Assistant Trainer for our new beneficiaries — hand holding, leading, and guiding them in their training. She remembers her own journey, and is determined to be there for anyone treading the same path, to help them move forward to where she is today.

Congratulations to Vadivu to have come such a long way in her journey and for becoming the confident leader that the new beneficiaries look up to and confide in.

Project SMILE is very proud of you and your achievements. We hope to produce many more such Vadivus

Executive Committee (EXCO)



Uma Balji



Suchitra Vipin Chandran
Vice Chairman



Selvam Varathappan



Rajalaximi Rajaiya



Vinita M Choolani



Iru Barman EXCO Member



Uma Ranganathan



Lydia Cyril**



Rogini Aiyadurai*



Sujata Senan***



Rani Agnihotri

*Resigned March 2020 **Resigned June 2020 ***Joined October 2020

EXCO Member Speak



Mr. Selvam Varathappan

I have been volunteering for Project SMILE for nearly 10 years. I was the treasurer of LISHA and when Ms Uma Balji wanted to set up a charity to help underprivileged women, I was asked to assist in managing their accounts. As I was initially engaged in other social activities, I was not too keen to assist Ms Uma. But I just could not say no to her request. Slowly I realized that the work that she was doing was not like any other charity. Her objective was not to give money to the underprivileged but to teach them a trade that they can use to earn their own living to make them self-sustained.

I slowly got more involved in PS activities and finally in 2014, became one of the founding members of Project

SMILE Limited, a company limited by guarantee. Only through PS was I able to know that there were many women out there, who were struggling. We made numerous house visits to know more about them and their struggles. I never realized that people were living in conditions that I never thought could exist in Singapore. This was an eye opener for me.

Through the team's hard work, we managed to get the Charity Status in 2016. Our aim was to achieve the IPC status which we achieved on 4 August 2020. Project SMILE has become part of my life now. The joy of seeing every beneficiary achieving something through PS is immense. I have seen beneficiaries who had no skills at all when they joined PS. But now, they are able to make things on their own and some of them are even selling their products through social media and earning some income on their own. This is all because of things they learnt at PS.

It is a real joy to see the smile on the faces of all our beneficiaries. To know that our beneficiaries look forward to their weekly classes, gives a satisfaction that can't be described. Now that we have our own office – SMILE's HOME, everyone feels that they belong to one big family.

Working alongside other like-minded volunteers in PS is another source of satisfaction for me. The volunteers here are amazing. They are selfless and committed and you can count on them for anything.

Volunteering at PS was one of the best decisions of my life. Every volunteer makes a difference in the lives of our beneficiaries. The beneficiaries have a lot of personal and financial problems, but knowing that we are there to make their life a little more pleasant gives me the greatest joy that I can ask for.

Our Volunteers

"VOLUNTEERS DO NOT NECESSARILY HAVE THE TIME; THEY JUST HAVE THE HEART." – ELIZABETH ANDREW

Our family of volunteers walk and talk this quote. Project SMILE cannot exist without our family of 31 volunteers – people who help us spread smiles. They ensured that 2020 was not a wash-out year. Despite the situation and their personal challenges, they worked as one to lend a hand to our beneficiaries. Many of them adopted technology for the first time in their lives and invested in self-learning so that they can create maximum impact. We were humbled by their spirit and energy as they came out with creative methods of training and selling. Our befrienders team did a stellar job keeping in touch with the beneficiaries, listening to them and encouraging them. We treasure each of our volunteers and are highly grateful for their continuous efforts.

PS VOLUNTEER VALUES

Show respect – volunteers are giving up their own time to help further our cause and showing respect is an integral part of building trust and empathy with them.

Communicate – regular meetings are conducted to give our volunteers a sense of direction and also give them a chance to have their say and provide support and supervision.

Open-door policy – we encourage volunteers to approach the executive committee (EXCO) anytime they need any advice or guidance.

Find common goals – EXCO works with the volunteers to align their purpose for volunteering with what is most optimal for PS.

Recognize achievement – EXCO recognizes and

appreciates all the efforts put in by our family of volunteers.

Build team spirit – creating a sense of community and bonding within our team by organizing periodic get togethers.

Encourage and develop training - investing in personal development and training for its volunteers. This not only gives the volunteers a better understanding of their role but motivates them to better themselves.

Our Product Range



Volunteer Speak

MADAM ANGIE (ANCHANACHI)

I am a 75 year old retiree. I learnt about Project SMILE from my friends Lucy and Santah who were then volunteers at PS. The work PS was doing with underprivileged women - empowering them to be independent and self-reliant, impressed me to a great extent and I decided to join as a volunteer in 2016. There has been no turning back since then.

Initially I started out with assisting other volunteers in any area I could. My forte was sewing and as a volunteer I assisted in the sewing sessions and also in the art section doing base painting, as well



as packing of finished products made by our beneficiaries during their weekly training sessions.

I took on the role of a Befriender and was assigned a few beneficiaries. A Befriender's role is very fulfilling, and it has brought me a great deal of satisfaction. Whenever a beneficiary turns to me with a problem, as a befriender, I offer a listening ear, at times a shoulder to lean on, some tips, or even simple ideas to handle unforeseen situations.

As PS grew in size, I was assigned additional beneficiaries over the years. Engaging with them, guiding them whenever necessary, being available for a chat if they have a need for it. It gives me great satisfaction personally, especially if I can bring a smile on someone's face.

My greatest source of joy as a PS volunteer is, to see a beneficiary, irrespective of the personal, financial, family, or health issues they are facing, turn up to attend their respective training sessions, full of anticipation for what they will learn that day. Seeing their joy, satisfaction, and sense of achievement when they pick up a completely new skill in class and make progress, brings such deep satisfaction to me it is hard to describe in words.

Counsellor Speak



Ms. SUSEELA RAJOO

I am a qualified counsellor (Master's degree in Counselling and Bachelor's in Applied Psychology) with more than a decade of experience in this area. I am a registered member with the Singapore Association of Counselling and a ACTA certified Trainer and Assessor.

As a Counsellor, I wish to fulfil my beliefs and faith in serving the society by going beyond my personal comforts. Counselling, to me, is a constant reminder to return to society through the upliftment channels of sacrifice, selfless service, compassion, humility, and patience.

My aim is to ensure my clients go through constructive changes and that they are able to cope with life situations by maximising the opportunities and minimising the adversities.

I provide counselling services to PS beneficiaries upon referral. Having prior experience in counselling helps me understand their challenges and I have been able to build a rapport with many of them. My fellow volunteers have mentioned that the beneficiaries referred have shown a change towards more positive attitude and confidence after our sessions. They have an increased awareness of their capabilities and potential and develop an overall positive mindset. This in turn helps them to manage their daily struggles and emerge a winner.

Our Donors

"WHEN GOD BLESSES YOU FINANCIALLY, DON'T RAISE YOUR STANDARD OF LIVING. RAISE YOUR STANDARD OF GIVING." MARK BATTERSON

Our patrons and donors are a living example of this statement. A few of them have been our staunchest supporters since our inception and 2020 was no different. Despite a difficult year, people opened their wallets for the less fortunate and helped us spread more joy and smiles to our beneficiaries. People from all walks of life chipped in with whatever they could. We, at PS are thankful for their support.

PARTIAL LIST OF DONORS

A big thank you to the following supporters who have contributed to Project SMILE over the years!

- 1. Hindu Endowments Board
- 2. Singapore Indian Development Association (SINDA)
- 3. Little India Shopkeepers & Heritage Association (LISHA)
- 4. Ms Urumila Ramanathan
- 5. Agrocorp International Pte Ltd
- 6. Goldbell Towers
- 7. Mr Tow Heng Tan
- 8. Mr Manu Baskaran
- 9. Sri Veeramakaliamman Temple
- 10. Sri Siva Durga Temple
- 11. Sri Thendayuthapani Temple
- 12. Trident Trust Company
- 13. Mr Viswa Sadasiyan
- 14. Mr Chinniah Kunnasagaran
- 15. Mr Rajan Menon
- 16. Kamala Cluh

- 17. Mr Ameerali Abdeali
- 18. Mohamed Mustafa & Samsuddin Co. Pte Ltd
- 19. Loyang Tua Pek Kong
- 20. Zimplistic Pte Ltd
- 21. Credit Suisse AG Singapore
- 22. Omni United (S) Pte Ltd
- 23. Mr S Gopal Krishna Pillay
- 24. Chinmaya Seva Centre
- 25. BinjaiTree
- 26. Ms Sarala Menon
- 27. Mr Shekaran Krishnan
- 28. Sree Ramar Temple
- 29. Mr Abdul Aziz Bin Yusof
- 30. Second Chance Properties



Donor Speak

MADAM AKILA VIJAY IYENGAR

My husband Vijay and I moved to Singapore in 1986 and he started Agrocorp International in 1990. I am also involved in our Agri Business as well as my own passion in promoting performing arts. Our two sons Vishal and Abhinav, have gone through the local education system, served NS and are back from overseas education and work stints to contribute in our Agri business. Vishal and his wife Gayatri have two delightful children Kavya and Krish. Our family strongly believes in giving back to society and making a difference.

Agrocorp is a 30-year-old home grown Singaporean company. It was only natural for us to support a local charity. We are specially focused on women, children and the environment with an emphasis on sustainability.

Over the last decade, Project SMILE has been a shining beacon in the lives of many mentally, physically and economically challenged women in Singapore. The PS program is not about giving out financial help but to empower and engage women to learn a skill set and gain financial independence. It gives them the boost of confidence that they can generate income and overcome their personal challenges. For years we have been involved with Project SMILE and had the privilege of watching the team grow from strength to strength. The compassion, commitment and spirit of the leadership committee and volunteers is truly unmatched! We at Agrocorp are proud to be associated with such a noble cause.

Collaborations 2020

C3A PROGRAM - SMILE SENIORS

In the beginning of 2019, PS partnered with the Council for Third Age (C3A) to promote active aging among the seniors, in a program called "SMILE Seniors". Set up in 2007, C3A is a government agency, which promotes active ageing in Singapore through public education, outreach and partnerships. As an umbrella body in the active ageing landscape, with its focus on senior learning and volunteerism, as well as positive ageing, C3A works with and through partners to help third agers age well.

SMILE Seniors was supported by Sree Narayana Mission (SNM) Home in Yishun. We had beneficiaries, over fifty years of age, of all races attending this programme. The programme was very well received and so successful that we had more than eighty beneficiaries within the first four months and registrations had to be capped since we could not accommodate more than that.

The program was continued in its second year, 2020, at SNM Yishun. The participation as usual was very good and we were planning for a second class to be held in Serangoon Road from around mid-February 2020. However, with the onset of COVID - 19 towards the end of February, the management of SNM decided to temporarily discontinue the classes till further notice from the government.

After the circuit breaker was finally lifted, we started exploring various options to restart the program.

Finally, we decided to conduct the program through Zoom classes. Unfortunately, not many of the seniors were able to join this program through Zoom. After a few classes, we had to discontinue the sessions due to low participation.

Even though there were some relaxations in the guidelines for gatherings, the management of SNM were not agreeable to start the program as they had many elderly people staying at the premises and they were not willing to take the risk.

After a lot of thinking-through, we decided to restart the sessions in 2021 with only 10 participants per session, at our own office. As things get better we hope to get the program back to full participation.



SMILE WITH YOU - SREE NARAYANA MISSION (SNM)

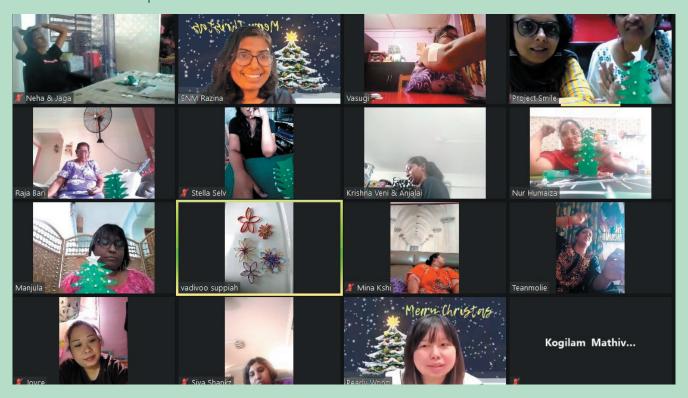
In May 2018 Project SMILE collaborated with Sree Narayana Mission, Singapore, (SNM), a leading Social Service Agency, to commence the 'SMILE with You' programme. The programme was tailored to train 20 SNM beneficiaries on basic techniques in painting in different art forms and create designs for various products. This was continued through 2019.

All plans for 2020 were put on hold due to the pandemic. After considerable deliberations between the senior teams of PS & SNM, we decided to start online training sessions — in line with the COVID protocols and regulations. Our trainers modified the sessions to suit Zoom lessons and focused on creating items from recycled materials. Our trainers worked out a schedule wherein the trainees were requested to pick up all the required material from our office. We made alternate arrangements for trainees who were not mobile. SNM ensured that all trainees had the devices needed for online trainings. Our trainers created a detailed workplan for the online sessions.

The first session was conducted in December 2020, wherein, 18 trainees learned to make bags from newspapers and old T-shirts. Our trainers added to the festive spirit by teaching them to make Christmas decorations from toilet rolls, paper crafts like Christmas trees and lanterns. The focus was on making the sessions interactive, interesting and at the same time, add value. Other products included items that could be sold – bangle holders, glitter jars, keychains, diya holders etc. – all from recyclable materials. One session covered Macrame planter using basic macramé knots.

"I was missing my sessions with my friends – but thanks to these classes –I could meet and interact with all of them and that too from the comfort of my home! I never knew that I could create so many products from what I used to think was junk! A big thank you to SNM & PS for making this happen!"

- Feedback from a participant.



The Year That Was

AWARDING OF IPC STATUS

2010 Started operations under the banner of Little India Shopkeepers Association and Heritage (LISHA)

- 2014 Registered under Accounting and Corporate Regulatory Authority (ACRA)
- 2015 Awarded Charity Status
- 2020 Awarded IPC (Institution of Public Character) Status

Our journey started in 2010 when a small group of women took the first step towards helping other women in need. Functioning under the banner of Little India Shopkeepers Association and Heritage (LISHA), they raised money and distributed to those in dire need. They quickly realized that for the recipients to become self-reliant, they needed to be employable. The founders also felt the need to be more structured and organized.

The first step was to register Project SMILE Ltd as a non-profit company limited by guarantee under ACRA on 7th March 2014.

We set up internal guidelines and processes and ensured transparency in all our dealings. We applied for charity status, which would help us grow our operations. We ensured that we met with all the necessary criteria, and we were awarded the Charity Status on 3rd September 2015. Our next milestone was to get the IPC status. We knew that getting the IPC was not going to be easy. We had to observe proper governance and all our procedures and guidelines needed to be documented. We started doing all these things diligently for the next few years, at the same time building our image and getting more beneficiaries. Our hard work bore fruit when we were awarded the IPC status on 4th August 2020. Achieving the IPC status will help us increase our beneficiary base and spread more SMILES!



UEN: 201406530G

17 August 2020

Project Smile Limited 39 Robinson Road Robinson Point, #15-01 Singapore 068911

Attention: Mr Selvam S/O Varathappan

Treasurer

Dear Mr Selvam,

Project Smile Limited ("The Charity")

Application for Approval as an Institution of A Public Character ("The Application")

We are pleased to inform you that the Charity has been approved as an Institution of a Public Character ("IPC") under the Charities Act (Cap. 37) ("the Act") for **one year with effect from 4 August 2020 to 3 August 2021**.

Tel: 6354 8659

Email: Hong_Hui_Ling@msf.gov.sg

SMILE'S HOME

A permanent home for PS has been a long-awaited dream, but one that eluded us for many years. When we approached donors for funding, we realized that the IPC status is essential as that would enable them to claim tax exemptions. It was a long drawn process as there were a lot of queries by the charity units, but finally on 4 August 2020, we got the much-awaited IPC status.

Once the IPC status was awarded, we re-approached one of our donors who had earlier promised support. With his support we managed to sign a three-year lease for an office space at Norris Road.

Moving day was hectic but also very fulfilling as we watched our new home get ready for our operations. The official opening ceremony had to be kept low-key, due to the COVID situation and only a limited number of guests were invited. Our patron presented us with the cheque on this occasion. He wished to honour his aunt's memory and we presented him with a plaque inscribed SMILE's HOME honouring the memory of Mdm Pakiam.

For all PS volunteers and beneficiaries, it was a day of great celebration and excitement since we finally had a place that we could call home. Gone are the days when we had to depend on other organisations for the use of their space. We will always be exceedingly grateful to all the organisations which allowed us to use their space for operation, during the last 10 years. If not for them, PS would not have been able to survive till now.

We are looking forward to many wonderful years of growing and thriving in our new home. Our next dream is to purchase our own premises – a dream - we believe, will come true one day with everyone's support.



PROJECT MASK MAKING

With challenges, come opportunities. Our sewing team took cognizance of the need for eco-friendly masks when we received an order for 50 face masks in March 2020. After careful planning, the team of volunteers trained our senior beneficiaries with a flair for sewing on the basics of mask -making. Volunteer teams led by Suchitra, Lydia, Rani and Mridula, purchased the necessary materials, delivered it to the beneficiaries' homes, and organised collection of finished products all through contactless interactions, keeping COVID-19 protocol in mind.

Within a week of the first order, we received another huge order for 500 masks from Sree Narayana Mission (SNM) Nursing Home. Fresh orders for masks kept pouring in and the beneficiaries were kept very busy. Other significant orders were from Agrocorp International and for our own SMILE-athon event. In addition, orders came in from our volunteers and their acquaintances.

This project showcased how even the beneficiaries who were not able to create any products previously could learn and rise to the occasion. They overcame the lack of skills through their passion, immense

patience, and a desire to work hard and produce quality masks. Beneficiaries who had never done work from home before, stitched masks independently and started making some income. In fact, PS can proudly say that every beneficiary in the sewing team was involved in making masks.

In total, PS beneficiaries produced more than 2,000 masks. All of them were paid for the masks they stitched, and this income came in very handy especially for those who had a reduction in their take home salary due to COVID-19. Once they learnt the ropes, a few of our beneficiaries took the initiative to make their own masks to sell to their friends and earn some extra income.

The mask making project has indeed taught our beneficiaries that even in the worst case scenario, there are opportunities for everyone to make a livelihood and thrive. The project has infused new confidence and a belief among them that they are capable of doing much more, and can make a sustainable income through sewing.

Take a bow – all team members who made this possible! PS is proud of you!





Celebrations

NEW YEAR - JANUARY 2020

Project SMILE Ltd ushered in the New Year with a prayer and luncheon hosted at Sri Veeramakaliamman Temple (SVKT) by the Chairman and committee members of SVKT on Saturday, 11th January 2020.

The event was attended by the PS beneficiaries and volunteers, along with families and included offering of prayers for new beginnings at the temple, followed by lunch and a motivational talk by Mr. Sivakumar Palakrishnan, a well-known producer, actor, motivational speaker and theatre personality. The beneficiaries were also presented with goodie bags by Chairman, SVKT comprising of milk, rice, and other essentials.

All the participants enjoyed the talk, with some of them seeking a one on one conversation with Mr Sivakumar at the end to discuss their own life challenges.

Many thanks to the Chairman and Committee of SVKT and Mr. Sivakumar for making this a memorable event for our beneficiaries, volunteers, and their families.



DEEPAVALI - OCTOBER 2020

Deepavali is one of the biggest and brightest of all Indian festivals. The festival symbolises new beginnings, new hope, light over darkness, a festival that brings an aspect of celebration into our lives.

However, Deepavali of 2020 was guite different as the world was reeling under COVID - 19.

Each year, the management and volunteers of PS put up a grand celebration to usher in Deepavali with sumptuous food, cultural & entertainment programs, but this year the celebrations were scaled down. Not wanting to disappoint the beneficiaries, PS had a mini-celebration amid COVID - 19 but strictly maintaining the regulations in place by the Government.

We organized a staggered gathering on the 31st of October. Attendance and temperature were taken, and social distancing was observed. All Indian beneficiaries were given \$200/- worth of grocery vouchers, courtesy of SINDA. Non-Indian beneficiaries were not forgotten. In the spirit of Deepavali PS presented them with \$200/- worth of grocery vouchers too. All beneficiaries were gifted sweets and savouries from Sri Srinivasa Perumal Temple and packets of nuts sponsored by a PS volunteer.

In addition, Hindu/Sikh beneficiaries were also given festive cash. Hindu /Sikh beneficiaries also received a saree each sponsored by Ms. Ruby Shekar, another regular donor of PS.

Inaddition, eight deserving beneficiaries received an additional \$125/- each from a donor, Mrs Sarala Menon.

A huge thank you to all who sponsored the Deepavali gifts.

Though the event was on a small scale, it succeeded in bringing joy and hope to the beneficiaries. The essence of the festival – celebration of life with happiness was seen on the faces of the beneficiaries. This exceptional celebration will probably be more memorable because it served as a reminder that nothing in life is constant.





Grants & Fundraisers

The year started with many plans - including a gala event to mark our 10th year of spreading SMILES. As we despaired, many hands reached out. Our volunteers stepped forward in a big way to find different ways to raise funds for our beneficiaries, through individual as well as collective initiatives and campaigns. Through our volunteers, we also received support from the extended community – bringing solace to our beneficiaries.

Grants

HOME BASED WORK ASSISTANCE FUND

All our training programs had to be cancelled due to the 2020 circuit breaker. Earlier avenues of sale like bazaars and various exhibitions were no longer available. Our trainers then suggested that we adopt a work from home policy like the rest of the world. While this sounds simple, it required a lot of planning. As a first step, we approached SINDA (The Singapore Indian Development Association) for financial assistance for our beneficiaries.

The SINDA COVID-19 community grant approved an amount of \$5,000 for the purchase of materials and payment to the beneficiaries for the work done. Our family of volunteers delivered the raw material to the individual homes of beneficiaries. Apart from the payment for work, we also paid a transport allowance to our beneficiaries to help them deliver the finished products. Our Art and Sewing teams worked hard to plan the entire process.

All our efforts were rewarded when one of our talented and hardworking beneficiaries earned \$472 in a month – only through the work from PS!

SINDA COMMUNITY IMPACT FUND FOR PS

Project SMILE was awarded SINDA's Community Impact Fund in 2020. As part of their charity programme, SINDA awards grants of up to \$25,000 to charities that can impact a large number of beneficiaries and make a real difference at the grassroot level.



The main objectives of this Community Impact Fund are:

- To provide a platform for women facing adversity to help them lead an empowered and dignified life.
- To provide entrepreneurial opportunities to women through development of vocational skills and expertise.

PS plans on utilizing this fund to help our beneficiaries develop high level skills in the following areas:

- Art & Craft
 - Creative Art & Recycling Project.
 - Block Printing.
- Sewing.
- · Raising awareness on mental health.
- Basic knowledge of e-commerce how to sell their products online.
- Motivational talks.

Each beneficiary will be assessed and will have the option to choose either the Art & Craft or Sewing classes. The classes will be practical, application-oriented and focused on imparting skill sets and knowledge to enable the beneficiaries to be self-reliant. After the completion of their relevant course, they will be required to undergo another course on e-commerce to learn the ropes of showcasing and selling their products online. In addition, we will also focus on raising awareness on mental health issues. We hope to reduce social isolation and stigma around this through interactive sessions, motivational talks, coaching and counselling, if needed.

Going forward, all these activities will help PS to fulfil our vision to **Engage, Encourage and Empower women**. One of the key requirements for this fund is that we should have trained at least 80 beneficiaries during the course of this program. We are confident that we will be able to achieve this. Although the actual cost of running these programs is expected to be more than \$50,000, we are confident that we will be able to get donations from well wishers to achieve this target. With our proven track record and a new location to call our home we hope to reach out to many more beneficiaries.

Fundraisers

UNDERPRIVILEDGED WOMEN CAMPAIGN

Among the women who seek help from Project SMILE, at least 50% are single mothers with young children; 20% are in abusive relationships, 20% are widowed; and 10% are mothers with spouses incarcerated. They are often the sole breadwinners for the family. The past year, due to COVID - 19 situation, had been a very tough year for them. Some had lost their jobs, while others faced huge pay cuts making it very difficult to make ends meet and take care of their families.

Ms Malene Waters, a well-known celebrity and one of our volunteers joined forces with her equally famous sister Ms. Uday Soundari and created a campaign to raise funds for our beneficiaries. Underprivileged Women Campaign was hosted on giving.sg and Ms. Malene used her connections to create awareness for the campaign. They used their formidable following to garner further support on various social media platforms and raised around \$13,000 for PS.

PS would like to express gratitude to Ms Malene and Ms Udaya Soundari for all the help in making this campaign a success.



SMILE-A-THON (15TH DEC 2020 – 15TH JAN 2021)

Our flagship event for the year was SMILE-A-THON – an event that took into account the COVID restrictions and at the same time, created awareness on PS. Supported by the Rotary Club of Singapore, we organized a walkathon wherein individuals were to register online with a registration fee of \$25 per adult and \$10 for children below 18 years of age. They could then walk anywhere, anytime, at their convenience and post their pictures on our various social media platforms.

All participants received a goody bag comprising of donated items and a T shirt.

The SMILE-A-THON was a month-long event and had beneficiaries, volunteers and donors participating with full enthusiasm and together we made it a huge success. PS is very grateful to the Rotary Club for all the help extended for the fundraiser.



SMILING MUM, A HAPPY HOME CAMPAIGN

There are those who wish they can do, and then there are those who just do. Luckily for PS, our volunteer Ms. Gillian Tsu belongs to the latter category. She planned and ran the campaign Smiling Mum, A Happy Home on giving.sg. Through her untiring efforts, she raised enough funds to provide our beneficiaries \$50 worth of monthly provisions from June – December 2020.

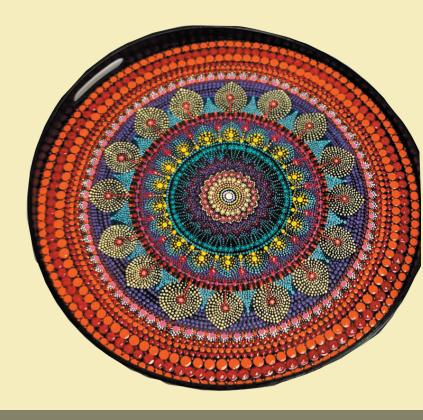
Ms. Gillian did the marketing for the campaign and through her network of friends managed to get many kind donors contributing to this noble cause. She was able to raise around \$9,600 for the campaign. Project SMILE is extremely grateful to her for taking the initiative and putting in all the effort to ensure that our beneficiaries had food on the table for 6 months. Kudos to Ms. Gillian for thinking out of the box...we need more volunteers like her!

COVID-19 DONATIONS

Apart from these campaigns, there were many – corporate and individuals – who donated to PS. These little donations added up to almost \$8000, proving that every little drop helps!

We are extremely grateful to all the kind donors for stepping forward during these difficult times and contributing to a noble cause.





The Way Forward



A FEW HIGHLIGHTS OF OUR PLANS FOR 2021 - 25:

EXPAND TRAINING PROGRAM

Our desire to expand our training sessions to six days a week from the current three days can finally come to fruition thanks to our new home, SMILE's home. By end of 2021, the classes will be increased to 6 days a week.

INCREASE BENEFICIARY BASE

With more space available we are working to accommodate many more beneficiaries and expand our beneficiary base to 100 training beneficiaries by 2025.

LAUNCH OUR COOKING PROJECT

We are working on finding our own kitchen space to start our much sought after and popular cooking project by end of 2021.

INTRODUCE NEW TRAINING PROGRAMS

We look forward to starting training in new areas like Pottery Making, Henna Art, Recycling Art and many more by 2022. We will constantly work on upgrading our training programs to suit the market conditions, thus ensuring maximum earning potential for our beneficiaries.

CONDUCT LIFE SKILLS TRAINING

Realizing the need for proper life skills training, we plan to partner with certified training institutions. By 2025, we plan to have proper partnerships in place to impart training in life skills areas like computer literacy, marketing products online, basic money management, other monetizing skills.

HOLISTIC HEALTH INITIATIVES

Our befrienders are doing a wonderful job in keeping up the morale of our beneficiaries, but we recognize the need for more structured programmes. We plan to tie-up with wellness coaches and mental health experts to work on personalized programmes for our beneficiaries. We also plan to conduct regular sessions on physical health – be it exercise sessions or information sessions.

EXTENDED COMMUNITY ENGAGEMENT

Though PS focuses on training and empowering programmes for our beneficiaries, we realize that we can play a larger role in the community with our special skill sets. Our initial forays have been well received and in the next five years, we plan to increase our involvement in similar initiatives. We plan to introduce more programmes for our seniors and have greater involvement in other community based projects, either on our own or through appropriate partnerships.

TAPPING INTO CORPORATE TIE UPS

We are cognizant of the fact that - to achieve all these - we need to go beyond individual support and seek active support from more corporate entities. We, as a team plan to focus on approaching Corporate houses through their Corporate Social Responsibility programs to roll out new projects.



Governance

Based on the last evaluation, Project SMILE Ltd has complied fully with the applicable guidelines of the Code of Governance Checklist for Institutions of Public Character. This is available at www.charities.gov.sg

Team PS believes in proper governance and controls. There are various policies in place to prevent any misappropriation of funds and resources. The team is self-monitoring and regular checks are done by our newly formed Internal Audit team.

We have tasked our lawyer volunteer to highlight the salient points that are in the Charities Act so that we do not infringe any of the sections. PS practices proper governance under the Charities Act and adheres to all recommended protocols.

CONFLICT OF INTEREST POLICY

Project SMILE Ltd has a Conflict-of-Interest Policy and operating procedures are in place to manage and avoid situations of actual or perceived conflicts of interest. The Policy is read and acknowledged by each member of the PS Board and EXCO upon appointment and annually thereafter during the term of office. In the event a conflict of interest situation arises, full disclosure must be made and the interested member must abstain from any discussion and voting on the matter. All employees are also required to make declarations of conflict of interest at the time of hiring – annually or as soon as such conflict or the possibility of such conflicts arises to ensure that all parties will act in the best interest of PS. In order to avoid any conflict of interest or any conflict in roles, employees of PS are not allowed to be members of the Board and EXCO. In addition, members of the PS Board are not paid for their services.

FINANCIAL MANAGEMENT AND INTERNAL CONTROLS

The Board reviews and approves the annual budget at the beginning of the financial year. The management account is reviewed and compared to the budget during the monthly EXCO meetings.

Any deviations are explained in the meeting and reasons are minuted. PS is committed to disclose audited statements which give a true and fair review of PS's financial statements to ensure that they are in accordance with the requirements as specified by the regulatory bodies.

RESERVES POLICY

The total expenditure that is budgeted and authorized to be incurred for the following year should not be more than 50% of the current year's reserves. This is to ensure that the level of reserves is adequate to sustain PS for a few years ahead, giving sufficient time to build an alternative source of income. EXCO reviews the amount of reserves on a yearly basis when approving the following year's budget to ensure that this is followed. Any excess cash can only be invested in fixed deposits with a local bank.

WHISTLE-BLOWING POLICY

Project SMILE Ltd is committed to high standards of corporate governance and compliance with all laws, regulatory requirements and internal policies. Project SMILE does not condone any malpractice, impropriety or statutory non-compliance by anyone in the course of their work. In line with this commitment, PS has put in place a Whistle Blowing Policy. The Whistle Blowing policy aims to ensure strong corporate governance and promotes an open and transparent culture, where employees, vendors, clients and other stakeholders are provided an avenue to express concerns on any serious wrongdoing/malpractice in particular or in relation to fraud, controls and ethics. This policy will also offer assurance that the person will be protected from reprisals or victimisation for whistle-blowing in good faith. PS's Whistle-blowing Policy is available on our website for reference.

PERSONAL DATA PROTECTION ACT, 2012

Project SMILE Ltd has implemented processes to comply with the Personal Data Protection Act 2012 (PDPA). We view our responsibilities seriously and are committed to protecting the privacy of our employees, volunteers, beneficiaries and donors. The information we collect is strictly for the purpose of operating PS and not used for any commercial purpose.

INTERNAL PROCESS CONTROLS

Project SMILE places great emphasis on proper governance in running our charity. To ensure that we are operating from a formalized and coordinated process not only increases productivity but also reduces the risk of errors. The best way to ensure this is through standardization of the operating procedures and document them. Standard Operating Procedures (SOPs) are the documented processes that we have in place to ensure that our services are performed consistently every time. These SOPs are finalized after careful consideration of all known parameters. This is work-in-progress and as of year-end 2020, we had finalized SOPs on Beneficiary Assessments, Financial Assistance and Volunteer Management.

INTERNAL AUDIT TEAM

The Internal Audit ("IA") team consists of two independent volunteers who are not part of the day-to-day functioning of PS activities. Their role is to provide independent assurance that PS's governance and internal controls are operating effectively. The IA team has been set up to ensure that whatever has been agreed to in the SOPs is adhered to. They have access to all documents held by the respective team heads. The IA team has a duty to provide an unbiased and objective view. Any deviation from the SOP will be reported to the team head, who will report to the EXCO in the monthly meeting. Their role is also to advice the project teams in areas that they feel are prone to risk of manipulation or if the current controls are lax. The IA team also monitors payment to beneficiaries based on their attendance and performance.

EXCO MONTHLY MEETING

An EXCO meeting is normally held every month to review the management accounts and all financial decisions are made at this meeting. All decisions made are recorded in the minutes and filed. Details of upcoming events are also discussed. EXCO also discusses the progress report of the beneficiaries and decides if the beneficiary should be upgraded to a higher level, or even told to leave if their attendance or attitude is not up to the required standard. EXCO reviews and approves the annual budget at the beginning of the financial year. The management accounts are reviewed and compared to the budget during the monthly EXCO meetings. Any deviations are explained in the meeting and reasons are minuted. PS is committed to disclose audited statements which give a true and fair view of PS's financial statements to ensure that they are in accordance with the requirements as specified by the regulatory bodies.

Disclosure of Specific Required Information

- 1. No Board members were remunerated for their services in the financial year 2020.
- 2. There are no board members who have served for more than 10 years. The Board is looking into succession planning and the two current founding members will continue in their roles until suitable persons are identified.

- 3. Project SMILE does not have any staff who receives more than \$100,000 in annual remuneration individually.
- 4. The charity has no paid staff who are close family members of the EXCO, who receive total remuneration of more than \$50,000 during the year.

Corporate Information

Project SMILE Limited was established as a Non-Profit Organization, "Limited by Public Guarantee," under ACRA, on 7 March 2014. On 3rd September 2015, Project SMILE Ltd obtained the "Charity," status under the Charities Act. On 4th August 2020, Project SMILE Ltd obtained the status of Institute of Public Character (IPC).

Unique Entity Number - 201406530G

Registered Address: 26 Norris Road, Singapore 208268

Email -- contact@sgprojectsmile.org

External Auditor - MGI N Rajan Associates Public Accountants and Chartered Accountants

10 Jalan Besar, #10-12 Sim Lim Tower, Singapore 208787.

Principal Banker - OCBC Bank.

GOVERNING BOARD MEMBERS / MANAGEMENT COMMITTEE

Name	Designation	Date of Appointment
Gunasundari d/o Sathu Nair aka Uma Balji	Chairperson	7 Mar 2014
Suchitra Vipin Chandran	Vice Chairperson	11 May 2017
Selvam s/o Varathappan	Director	7 Mar 2014
Rajalaximi Rajaiya d/o Gurusamy	Director	7 Oct 2016
Vinita M Choolani	Director	9 Oct 2014
Iru Barman	EXCO Member	8 June 2014
Uma Ranganathan	EXCO Member	1 Jan 2019
Aiyadurai Rogini	EXCO Member	1 May 2019 - March 2020
Rani Agnihotri	EXCO Member	March 2020
Lydia Cyril	Staff	1 Sept 2016 – June 2020
Sujata Senan	Staff	1st October 2020 - to date

ADVISORS

Name	Date of Appointment
Akila Vijay Iyengar	September 2020
Juthika Ramanathan	September 2020

EXCO MEETINGS FROM JANUARY 2020 - DECEMBER 2020

Due to the COVID protocols, Project SMILE Ltd had only eight EXCO meetings in FY 2020. These were a mix of offline and online meetings.

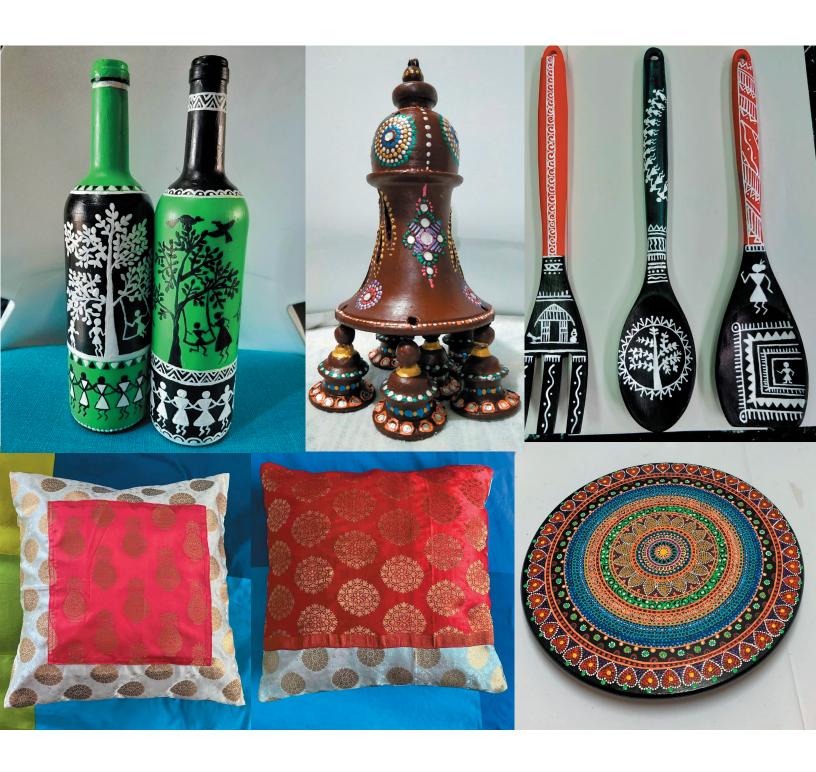
4th January 2020	1st February 2020	29th March 2020	30th May 2020
17th July 2020	21st August 2020	13th September 2020	7th November 2020

ATTENDANCE

Name	Designation	Attendance out of 8 meetings
Gunasundari d/o Sathu Nair aka Uma Balji	Chairperson	7
Suchitra Vipin Chandran	Vice Chairperson	7
Selvam s/o Varathappan	Director	7
Rajalaximi Rajaiya d/o Gurusamy	Director	8
Vinita M Choolani*	Director	0
Iru Barman	EXCO Member	7
Uma Ranganathan	EXCO Member	7
Aiyadurai Rogini **	EXCO Member	1
Rani Agnihotri ***	EXCO Member	6
Lydia Cyril ****	Staff	3
Sujata Senan *****	Staff	1

Notes:

- *1. Director Vinita M Choolani had been busy in her business and therefore was unable to attend the exco meetings.
- **2. Aiyadurai Rogini resigned from Exco in March 2020.
- ***3. Rani Agnihotri joined as Exco Member in March 2020.
- ****4. Lydia Cyril resigned as the full-time staff in June 2020.
- *****5 Sujatha Senan joined as a full-time staff in Oct 2020.





26 Norris Road, Singapore 208268 contact@sgprojectsmile.org Tel: +65 828 64748





