

 HEART OF GOD CHURCH

Annual Report

JULY 2018 - JUNE 2019

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HEART OF GOD CHURCH

Annual Report

JULY 2018 - JUNE 2019



2019 at Heart of God Church

At Heart of God Church, it is our hope that every person who finds their way into our church feels welcome and included. We are passionate about the church being a home for every generation; a place where children, youth, young adults and families find a genuine relationship with God and those around them, a sense of purpose, and opportunities to make a difference in the world.

Through the weekend services, we have seen many lives touched. Our services begin with modern Christian worship which is followed by inspiring life stories and practical Bible-based messages. Every week, 445 volunteers run the services for thousands to encounter the love of God. We applaud their commitment and dedication and are thankful for this incredible team that joyfully and tirelessly gives their best in service of others.

Our people love to share life and encourage each other in their Christian journey. Also, we believe that as the church grows bigger, the smaller it must feel. Our over 200 Connect Groups are led by loving and compassionate pastoral leaders who have given over 3500 bible study lessons over the year.

As a youth church, we believe in and empower today's young people. Messages for youth are tailored with practical examples relevant to their life experience. It is our hope that every young person would grow up to be men and women with maturity and character, becoming great spouses, parents and members of society. Having focused on building the youth, the average age of the people in Heart of God Church is only 22.

445
volunteers
run services
every weekend

200
connect groups
sharing life and
encouraging each other

Average age
of the people in
Heart of God Church
22

It was a significant year for community involvement at Heart of God Church. 1,284 hours were given to build stronger communities through collaboration and partnerships with a range of organisations. Senior Pastor Tan Seow How was also invited to speak at the inaugural International Conference on Cohesive Societies, a conference mooted by Singapore President Halimah Yacob.

Additionally, more than 245 volunteers went on mission trips, bringing aid and relief, care and training to others beyond our shores.



1,284
hours given to build
stronger communities
245
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Our History

Heart of God Church was founded in 1999 by Pastor Tan Seow How (Pastor How) and Pastor Cecilia Chan (Pastor Lia). In their mid-twenties, they chose to follow the call of God and dedicate their lives to helping people find significance through a loving relationship with God.

Heart of God Church has an unwavering focus on reaching, discipling, and training young people. It started when Pastor Lia first spotted a group of nine teens who were fast outgrowing the children's church and started the first teens connect group.

Pastor How and Pastor Lia invested their lives in the youths. They also fostered in them a heart for others. Little did anyone know that the nine teens would grow into the thousands of young people years later.

Today the church celebrates our journey of 20 years with a vibrant community of youths, young adults and families who call Heart of God Church home.

Our priorities are meeting the spiritual needs and development of our members, sharing the gospel and being a blessing to the community. Our vision remains unchanged over the last two decades.



Our Vision

Raise up generations of people who will give God the best years of their lives, and God will use these generations to impact all levels of society and all walks of life.



Touching Lives



Not Just A Church, But A Home

Singaporean youth hold strong family relationships as an ideal, with 70% citing this as a personal life goal¹. Heart of God Church is built as a home, so that young people of all backgrounds find a sense of belonging in our church family and community.

For example, during the weekdays, church premises are open for youths to study in a conducive and supervised environment. On Father's and Mother's Day, personalised letters and gifts from our senior pastors are given to youths who come from broken families to let them feel loved and affirmed.

Youth from broken family now looks forward to Father's Day

Seven years ago, on my first Father's Day in church, I received a gift and a letter from my pastor. In the letter, he wrote "You have fought your battles in life. Now you are stronger. You can conquer your future."

I never saw myself as strong. I thought I wasn't good enough. Yet when I read these words, I was so encouraged! From a day I used to dread, I now look forward to Father's Day. I also found the courage to forgive my dad.

God redeemed my life and showed me the purpose of all I have been through. Now I guide youths from broken families and share with them about the love of God. I never imagined that my life would turn around. Now, I can boldly say that I am excited about my future!

- Susan (not her real name)



Personalised letters and gifts given to youths who come from broken families every Father's Day and Mother's Day.

1. "A Snapshot of Our Singaporean Youth." National Youth Survey 2016, National Youth Council, 2016, www.nyc.gov.sg/-/media/mccy/projects/nyc/files/innitiatives/resource/2017-stats-handbook/nys2016.ashx?la=en&hash=E59C4C2E31818B6A7BD9A1A-2101643408CEAEA27. Accessed 26 Feb. 2019.

Pre-Marriage Preparation

In Heart of God Church, we believe it is one thing to choose the right life partner, but it is just as important to become that right partner. World-renowned clinical psychologist Dr. Robi Sonderegger conducted a pre-marriage preparation series to to prepare the young couples of Heart of God Church for their lifetime commitment.



Bridging Generations

Heart of God Church believes in bridging the older and younger generations. We encourage older generations to believe in and celebrate young people as leaders, just as we teach young people to be honouring and respectful towards older people.

'Family' is one of our emphasis and we convey its importance through practical ways such as having regular service timings that cater for families to have meals with each other before or after services. The church is also closed over the Chinese New Year week to encourage family members to spend time with one another.

Every Father's Day and Mother's Day, we celebrate the fathers and mothers in our church. During services on these special weekends, parents are honoured with gifts personally handed by the kids from Children's Church.





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Believing In The Next Generation

Seniors' Programmes

Many of our young people are able to bring their parents to church, with Chinese Gold services held specially for Mandarin-speaking family members and friends. In the last year, the ministry has grown with a bi-monthly service.



My dad attended a Chinese Gold Service

Last year, my dad attended his first Chinese Gold service. It is a service ran entirely in Mandarin to cater to our members' family members who are in their golden years.

I saw how the adult volunteers were so welcoming and patient with my dad. When some other older parents needed help with walking or hearing, they went the extra mile to make them feel at home.

Every week without fail, one volunteer, Joseph, would message me to say he had reserved a seat for my dad. I didn't have to worry that my dad would feel lost or alone. Joseph assured me that he would always be there for my dad before and after services.

I am grateful to the Chinese Gold team for looking out for all our parents. With great joy, they guide our parents on their Christian journey.

- Fuyu





Believing In And Empowering Today's Youth

Heart of God Church places utmost importance on meeting the spiritual needs and development of every young person. Our church is built as a home to nurture and grow each individual holistically.

Character and Relationships

To help them grow in character and their relationships with God, family and friends, our young people receive practical and inspiring bible-based messages during the weekend services, as well as connect group gatherings.

Leadership, Competency and Confidence

Our young people also grow in leadership, competency and confidence through the many opportunities given to them to organise and run events and to exercise their creativity. Through our in-house programmes such as the School of Media and School of Music, they receive practical training and mentoring in various multimedia, including music, sound and light engineering, design, videography and photography.

"Youths are leaders today, not just tomorrow."

- Pastor How & Pastor Lia



15-year-old Stefan with the soundboard he commandeers.

15 years old and operating sound for thousands

Before I knew God, I was immature and rude. I was often found in the discipline master's office and played video games for up to seven hours after school.

After attending services at Heart of God Church, I realised I was not a great son at home and wanted to change. I started helping out around the house. When my mum saw me holding a broom and doing housework, she nearly had a heart attack!

I also joined the Sound Ministry in church where I was patiently trained from scratch because I came with no skills. My trainers met me for hours at a time, teaching me not just technical skills, but also the attitudes behind volunteering. Now at 15, I am the youngest front of house sound engineer putting together all you hear in service for thousands of people! I was a purposeless and immature boy; now my life has changed for the better!

- Stefan



The Academic Excellence Programme: Developing Youths Holistically

Inspiring youths to do good and do well

Heart of God Church is passionate about the holistic development of young people. We have run the Academic Excellence programme since 2005 to motivate and empower youth to excel in school, have great relationships with their family, and do good in society. To motivate students, we have given out prizes to the most improved and those who do well in their PSLE, O and A level examinations, as well as their final year in polytechnic.

Encouraging young people to love learning

By applying Academic Excellence principles to their studies, youths have not only seen significant progress in their grades but also found a new love for learning. Many have graduated at the top of their classes, received scholarships, and continue to do well as working professionals.

Open house for parents and educators

Every year, we hold an Academic Excellence Open House for parents and teachers to find out more about the programme.

Learn more about the Academic Excellence programme at www.hogcae.com.



We believe that when students excel in school, volunteer in church and have great relationships with their families at the same time, it forms a holistic tripod that allows them to both do good and do well at the same time.

From failing in school to becoming a Lee Kuan Yew Scholarship recipient

People knew me as the boy who couldn't study and failed every examination. I was in an academic stream for primary school students who were the weakest in their studies. Later on, I entered the Institute of Technical Education (ITE), which offers vocational education. I felt pretty lost and had no idea what to do in the future. I thought I had no chance of going to a university.

Things started to turn around when I came to Heart of God Church at 16. Through the Academic Excellence programme, I learnt that studying is for the training of the mind. I realised that I needed to stop being lazy and to be more serious about my studies. I played less computer games and made time to revise my schoolwork.

My results greatly improved as I changed my study habits and my mindset towards studying. I scored a perfect grade point average every semester and graduated from ITE as the top student in my course. Out of the cohort of 25,000 students, I was one of 15 awarded the Lee Kuan Yew Scholarship! This full scholarship recognises students with outstanding academic and co-curricular achievements.

I continued to do well in polytechnic and university and now work as a management associate in a multinational company. In church, I also mentor a group of young people, some of whom struggle with confidence issues like I used to.

I'm grateful to God for Heart of God Church and the Academic Excellence programme. I have come so far from the lazy boy who was never interested in studying.

- Joey



Joey (forefront) as a volunteer tutor at the joint tuition programme organized by Heart of God Church and Khalid Mosque to help secondary students with their studies.

Watch Joey's full story
[▶ HOGC YouTube Channel](#)



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Beyond The Four Walls

Children's Programmes

HeartKidz—The favourite time of the week for every child. Here, children have fun, make great friends, learn about God and good values, and enjoy Education Time, our creative writing programme for children 7 to 12 years old.

Heart of God Church believes in working hand in hand with parents to bring out the fullest potential of children. We dedicate a weekend to teach children principles from our Academic Excellence programme. On that weekend, parents are invited to discuss their child's academic progress and how parents and church can best collaborate for the child's holistic development. HeartKidz also holds workshops for parents to learn how to inspire children to increase their curiosity and desire for learning.



Building Bridges, Not Walls

Heart of God Church does not exist in isolation but belongs to a larger community. As we shape the character and sharpen the skills of our members, this prepares them to serve others and contribute to nation-building.

Our church believes in building bridges, not walls. We have partnered closely with other organisations such as the Inter-Racial and Religious Confidence Circle to spearhead initiatives that promote interfaith dialogue and safeguard harmony in Singapore's multi-racial society.

International Conference on Cohesive Societies (19-21 June 2019)



Heart of God Church took part in the inaugural International Conference on Cohesive Societies (ICCS), where over 250 religious organizations affirmed their commitment to safeguarding religious harmony in Singapore. The landmark conference was graced by Singapore President Halimah Yacob and King Abdullah II of Jordan.

Heart of God Church's Senior Pastor, Pastor Tan Seow How (Pastor How) was invited to be a speaker at the breakout session, Community Initiatives towards Social Cohesion. As the only speaker from a church, Pastor How shared the practitioner's perspective on building social cohesion among the youth.

Two of our young people also participated in the ICCS Young Leaders' Programme where they got to ask questions at the fireside chat with the Singapore President.



"Our church feels an incredible responsibility—and privilege—to guide and teach the next generation to cherish the harmony we have in Singapore. In this world of tensions, conflicts and extremism, Singaporeans cannot take our social cohesion for granted. Our racial and religious harmony was painstakingly built and guarded by many generations, but it is the younger generations that will carry this mandate into the future." - Pastor How



Heart of God Church participants (seated far right) at the fireside chat with President Halimah Yacob.



Joint Tuition Programme with Khalid Mosque (Weekly in August-September 2019)



Since 2016, Heart of God Church and Khalid Mosque have been running a joint tuition programme for secondary school students in need of academic support before the major examinations. Many of the volunteer tutors from Heart of God Church had found success in school through the Academic Excellence programme, and saw providing tuition as an opportunity to pay it forward.

The partnership between Heart of God Church and Khalid Mosque has resulted in deeper understanding and mutual respect between members of both faiths. The initiative was featured by The Straits Times, Channel NewsAsia, and Berita Harian as an example of an active role taken to safeguard religious peace and harmony.



South East District Interfaith Community Project (31 May 2019)



Young people from Heart of God Church spearheaded an interfaith community project to distribute medical supplies in the South East District. Working alongside Dr Maliki Osman, Senior Minister of State for Defence and Foreign Affairs, and volunteers from our community partners, the youths brought essential supplies to over 500 beneficiaries in the community.

Said Dr Maliki, "I look forward for members of the Heart of God Church to continue to engage other peers from the other faiths so that we can continue to enhance the level of understanding amongst young people in our multi-racial, multi-religious Singapore."

The community project was supported by the Ministry of Culture, Community & Youth, and community partners Nanyang Leow-Sih Association, Jain Society and WISE SG.

Watch our young people in action with Dr Maliki

[▶ HOGC YouTube Channel](#)



Joint Blood Donation Drive (6 September 2018)



Heart of God Church (HOGC), Khalid Mosque and Geylang United Temple have been working in partnership with the Singapore Red Cross to run joint blood donation drives since 2017. The first blood donation drive was held at HOGC, while the most recent one in 2018 was held at Khalid Mosque.

HOGC's own Alex Low was this round's youngest donor at just 16 years old. He shared with Suria, "We all have the same colour of blood... red."

To date, the acts of unity have seen close to 400 participants from various races and religions donating over 400 litres of blood, which have gone to help more than 700 patients.



Geylang Serai IRCC Countdown to 2019

(31 December 2018)

Heart of God Church rang in the new year by hosting the Geylang Serai Inter-Racial and Religious Confidence Circle (IRCC) Countdown for the community in our premises. The celebration was graced by Guest of Honor, Prof. Fatimah Lateef, Member of Parliament for Marine Parade GRC.

Friends from the community came together for the joyous occasion, including the Singapore Buddhist Federation, Khadijah and Khalid Mosques, Taoist Federation, The Arab Association, Lions Club Singapore and Singapore Masters Athletes.

Watch the countdown highlights here

[▶ HOGC YouTube Channel](#)



National Kidney Foundation Flag Day

(20 Nov 2018)

Young people from Heart of God Church raised awareness and donations for kidney health in collaboration with Khalid Mosque for the National Kidney Foundation.

62 people from our church volunteered that Saturday morning, collecting donations throughout the day. Many of these volunteers shared that they were deeply touched by the big-heartedness of our Geylang Serai community.

Catch our people in action here

[▶ HOGC YouTube Channel](#)





Racial Harmony Day Football Match

(26 July 2018)

In commemoration of Racial Harmony Day 2018 and to foster stronger friendships within the religious and racial communities of Geylang Serai, Heart of God Church came together with Khalid Mosque and Jain Society of Singapore to play a friendly game of football. The combined team was named Geylang Serai Warriors, and they played against Seniman Football Club, a MediaCorp team of actors and production crew from Suria.



In 2019, more faith organisations joined the soccer matches. Teams comprised players from Heart of God Church, Khalid Mosque, Jain Society of Singapore, Arab Association and Church of Our Lady Queen of Peace.



NextGen Young Community Leader Award

(5 January 2019)

Heart of God Church volunteer, Pun Wei Xian, was conferred the NextGen Young Community Leader Award by the Marine Parade Leadership Foundation.

The award, presented by Emeritus Senior Minister Goh Chok Tong, is given to young people who have exhibited passion, initiative and dedication in their role as community leaders and active volunteers who are an inspiration for other youths to lead and serve.

Wei Xian's interest in volunteering was sparked in church, with the many opportunities young people are given to contribute to the community and nation-building.

Making a Meaningful Contribution to the World

The people of Heart of God Church are an idealistic bunch who endeavour to make a meaningful contribution to the world. On top of blessing the local community, they have also generously given their time and resources to overseas mission trips and humanitarian aid and disaster relief efforts.

"The strength of a church is not in its seating capacity, but in its sending capacity" – Pastor How





Supporting Destiny Grace Home Orphanage, Myanmar

Destiny Grace Home (DGH) is an orphanage in Yangon, Myanmar supported by Heart of God Church. Multiple visits throughout the year by our mission teams serve different purposes—from ensuring the holistic development of the young people in this home, to serving the needs of the community.

For example, in November 2018, a team comprising people from our family zones spent four days to bless the children. They gave the children new experiences, such as bringing them out to lunch at a fast-food restaurant and giving them shopping money to treat themselves to an item at the mall. For many of the kids, this exposure builds their confidence to engage with the world outside of the orphanage.

The team also ran a Learning Festival, where the kids could pick up new skills like speaking basic Mandarin, playing the guitar, or conducting science experiments. To round up the trip, they also shared with the wider community, distributing essentials like rice and oil to neighbours of the children's home.



Humanitarian Aid & Disaster Relief In Palu, Indonesia

(14 - 17 January 2019)

On 28 September 2018, an earthquake struck the Minahasa Peninsula, triggering a tsunami that devastated a vast track of Indonesian territory. Heart of God Church sent a team of six to Palu, a city hit by the tsunami, providing aid and disaster relief to those affected.

Over four days, the team travelled the city to deliver essential daily supplies and administer medical aid to the refugees.

The team partnered with a local church to run services in a makeshift shelter in this mountainous region of Kulawi. As an encouragement, they also gave every child in the camp a backpack with notebooks and stationery. Seeing the smiles on the children's faces filled the team members with gratitude at playing this small part to bring the love of God to those in need.





Governance & Finance

Looking Forward

Here ends a chapter of just one year out of the past 20. As we look forward to the time ahead, Heart of God Church's vision remains unchanged. Going into 2020, we stay committed to meeting the spiritual needs and development of our members, sharing the gospel and being a blessing to the community.

As a youth church, the encouragement and development of young people will still be our priority, with continued updates to our church's ministry and training syllabus. New life skills programmes will be introduced to equip every person in church at their various stages of life.

We remain grateful for our strong relationships with our community partners and will continue to play our part in building social cohesion among the youth in Singapore.

As a church, we look forward to another year of loving God, loving people and loving life.



Overview

Heart of God Church (HOGC) is an independent, non-denominational church with an independent Board of Directors, leadership and finances. The church is a member of the National Council of Churches of Singapore. HOGC is not affiliated with any other church or organisation.

HOGC is registered as a society under the Societies Act and as a charity under the Charities Act.

Similar to other churches in Singapore, HOGC's primary objectives are meeting the spiritual needs and development of its members, sharing the gospel and being a blessing to the community.

HOGC prioritises strong corporate governance as well as high standards of financial accountability and stewardship.

Heart of God Church prioritises strong corporate governance as well as high standards of financial accountability and stewardship.

SINGAPORE UNIQUE ENTITY NUMBER

S99SS0059K

REGISTERED ADDRESS

115 Eunos Ave 3 #04-01 S409839

BANKS

CITIBANK SINGAPORE LTD
DBS BANK LTD



AUDITOR

RSM CHIO LIM LLP
(CERTIFIED PUBLIC ACCOUNTANTS)

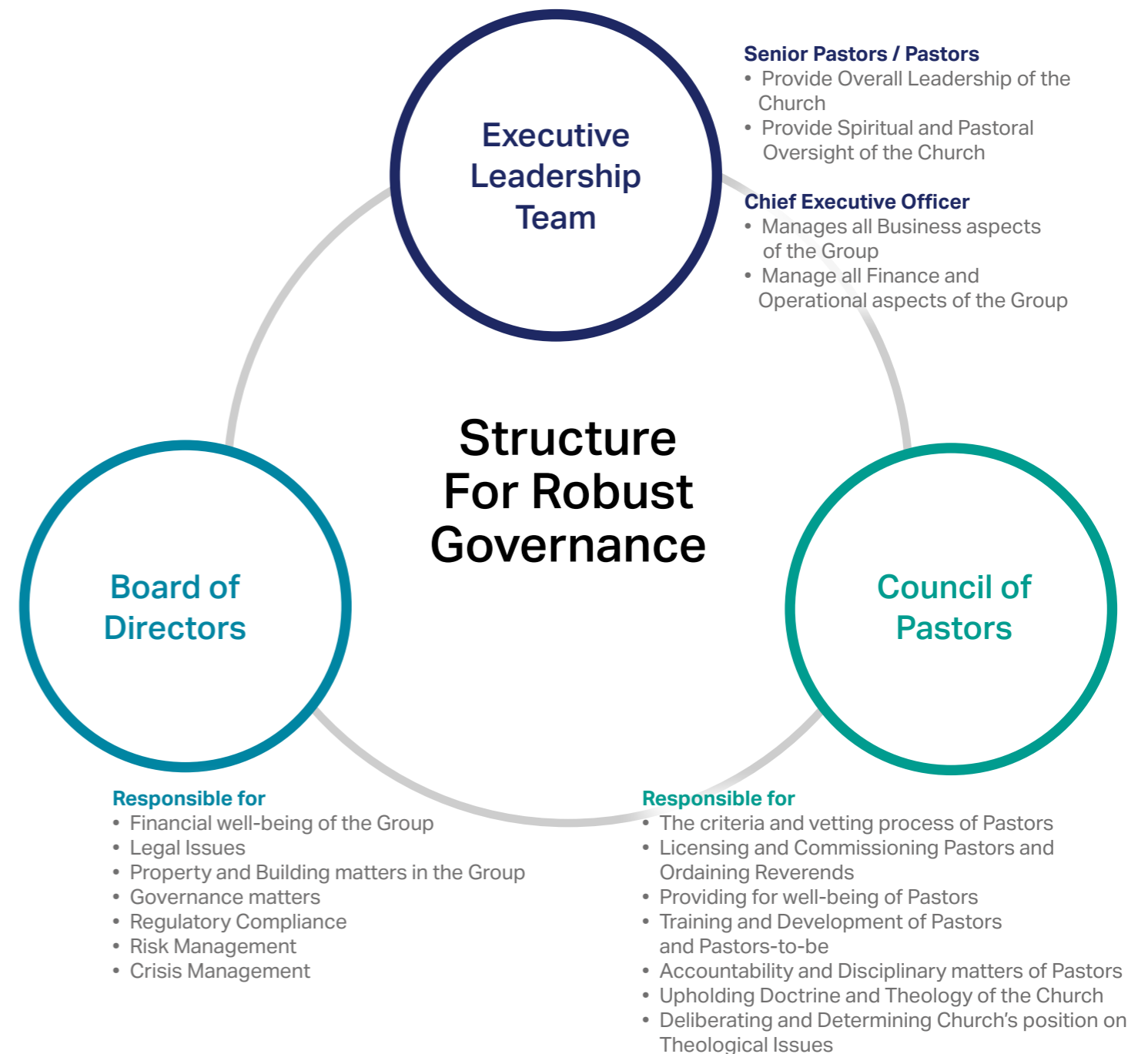


LAWYER

RAJAH & TANN LLP

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Governance



Heart of God Church is led and managed by the Board of Directors, the Council of Pastors and the Executive Leadership Team.

Each branch has its own roles and responsibilities. The Senior Pastors head the Executive Leadership Team and provide overall leadership as well as spiritual and pastoral oversight for the whole church and are assisted by the Chief Executive Officer (CEO) who manages the business, finance and operations of the church. The Board of Directors is responsible for the financial well-being, legal,

property and building as well as the governance aspects (regulatory compliance, risk and crisis management) of the church. The Council of Pastors is responsible for the theological and pastors-related matters of the church.

The Board of Directors and the Council of Pastors are elected by the Executive Members at the Annual General Meeting. The CEO is appointed by the Board of Directors with the support of the Senior Pastors and is accountable to and report to the Board of Directors.

Board of Directors

The Board of Directors was elected at the 19th AGM held on 27 Oct 2018 for FY 2018-19, FY 2019-2020.

All nominations are first made by Executive Members, reviewed by the Appointment & Nomination Sub-Committee and recommended to the Board of Directors. Suitable candidates are then presented to the Annual General Meeting for election.

According to the Constitution, the criteria for the Board of Directors is that they must be Executive Members who have demonstrated qualities set out in 1 Timothy 3 and Titus 1. Applying the principles in the Code of Governance, the Board of Directors comprises pastors and lay professionals with different competencies (law, finance, business, management, strategic planning, education, public service) and relevant sectoral knowledge (religion).

All members of the Board of Directors serve on a voluntary basis and receive no remuneration or benefits for their Board services. The remuneration and benefits which paid staff who are on the Board receive are for their executive roles in HOGC and not as members of the Board.

The Board of Directors hold regular board meetings (once a quarter) throughout the year to attend to the affairs of the church and all directors attend board meetings unless they are overseas.



Succession Planning

The Board of Directors has been doing succession planning and leadership renewal by actively engaging younger leaders and bringing them in to serve on the Board. Besides the Senior Pastors who are respectively the President and Vice-President, there is only one other member who has served for more than 10 consecutive years to ensure stability and continuity on the Board as well as to provide guidance to the younger board members. Currently the composition of the Board is balanced and healthy in terms of the ratio of experienced to newer board members as well as the range of skills, experience and attributes needed to form a competent, vibrant and future-ready Board.



Board Training

Incoming board members are provided with the appropriate induction and orientation to prepare them for their roles and responsibilities whilst existing board members go for relevant training in areas such as governance, risk and compliance as well as data protection to ensure they develop competencies and keep abreast of relevant laws and regulatory requirements.



Conflict of Interest Policy

All Board members and staff are required to comply with the charity's conflict of interest policy.

The Board has put in place documented procedures for Board members and staff to declare actual or potential conflicts of interests on a regular and need-to basis.

Board members also abstain and do not participate in decision-making on matters where there is a potential conflict of interest.

Heart of God Church Board of Directors

President	Tan Seow How Board member of HOGC since 1999 (President since 1999)	Senior Pastor Heart of God Church
Vice-President	Cecilia Chan Board member of HOGC since 1999 (Vice-President since 1999)	Senior Pastor Heart of God Church
Secretary	Jacob Tan Board member of HOGC since 2014 (Secretary since 2016) Board member of Sentinel Tech since 2015	Aircraft Commander A Renowned International Airlines Group Consultant Defence Research Agency Former Squadron Commander Republic of Singapore Air Force
Treasurer	John Tan Board member of HOGC since 2016 (Treasurer since 2018) Board member of Imaginarium since 2019	Legal Counsel Leading Cybersecurity Company in the region
Member	Eileen Ng Board member of HOGC between 2005-2009, 2014-2015, since 2018 (Secretary between 2014-2015)	Business Owner / Consultant Providing consultancy and training in Governance and Data Protection Former Lawyer and Polytechnic Lecturer (Law)
Member	Eugene Soo Board member of HOGC since 2016	Co-Founder and Partner Financial Agency (exceeding 150 Consultants) representing Financial Advisory Firm
Member	Leonard Leng Board member of HOGC since 2018	Doctor One of Singapore's largest multi-disciplinary hospitals
Member	Lynette Goh Board member of HOGC since 2018	Pastor Heart of God Church
Member	Mae-Ann Sahai Board member of HOGC since 2008 Board member of Generations since 2019	Founder and Director An Established Chain of Educational Centres with 6 Branches Across Singapore Former Teacher Ministry of Education
Member	Martin Wong Board member of HOGC since 2007 (Secretary between 2010-2013 Treasurer between 2014-2017)	Founder and Director An Established Chain of Educational Centres with 6 Branches Across Singapore Former Deputy Commanding Officer Singapore Police Force
Member	Ong Teck Chuan Board member of HOGC since 2017	Consultant Statutory Board Former Deputy Director Public Service (with more than 30 years of experience)

Sub-Committees

The Constitution empowers the Board to establish Sub-Committees to assist it in running the church. To ensure governance effectiveness, the following Sub-Committees have been formed:

- | | |
|-----------------------------|----------------------------------|
| i. Appointment & Nomination | v. Governance, Risk & Compliance |
| ii. Audit | vi. Grants & Disbursements |
| iii. Building | vii. Human Resource |
| iv. Finance & Investment | viii. Programmes & Services |

Subsidiaries

Heart of God Church never had the intention nor desire to get into business. Business entities were required in order to have non-exclusive limited religious use of industrial space. These subsidiaries also provide support and services to meet the needs of the Church and the Community.

Principles for Strong Governance within the HOGC Group

To ensure strong governance, our guiding principles to the corporate structure of the HOGC Group are as follows:



1. Transparency

All accounts of subsidiaries are consolidated under the Group accounts.



2. Disclosure

Full disclosure of accounts of subsidiaries is made at the HOGC Annual General Meeting.



3. Simple and Straightforward Corporate Structure

E.g. there are no loans or bonds between the church and its subsidiaries.

Subsidiaries (Cont.)

To ensure an arms-length relationship between the church and its subsidiaries, and to avoid conflict of interest, HOGC and its subsidiaries have:

1. Separate Board of Directors
2. Separate General Managers
3. Separate sets of accounts

The Heart of God Church Group comprises Heart of God Church and its 4 subsidiaries which are all incorporated in Singapore:

- | | |
|--------------------------------|---------------------------|
| i. Generations Pte Ltd | (Bookstore) |
| ii. Empower Consulting Pte Ltd | (Music) |
| iii. Imaginarium Media Pte Ltd | (Media) |
| iv. Sentinel Tech Pte Ltd | (IT and Media Production) |

The CEO of the HOGC Group manages the business, finance and operations of the group through the General Managers of the church and the subsidiaries and is accountable to the HOGC Board.

The shareholders and directors of the subsidiaries acting on behalf of HOGC are trustees voted by the Executive Members at the HOGC Annual General Meeting. These shareholders hold their shares on trust for HOGC by way of a Trust Deed and all of the shareholders and directors signed Statutory Declaration specifying that they received no profits or benefits for their respective roles.

CEO of Heart of God Church Group General Manager of Heart of God Church	Garrett Lee Tan Jian Ming		
Trustees / Shareholders & Directors	Generations Pte Ltd Dominic Leong Mae-Ann Sahai Valerie Tock	Empower Consulting Pte Ltd Tan Jian Ming Carol Lim Charmayne Lim	Imaginarium Media Pte Ltd Christian Honegger John Tan Jamie Lee
General Manager	Yasmeen Chan	Chew Da Wei	Valerie Iskandar

Sentinel Tech Pte Ltd was set up in collaboration with a third-party landlord to meet JTC and URA requirements in respect of premises currently used by the church.

Trustees / Shareholders & Directors on behalf of Heart of God Church	Sentinel Tech Pte Ltd Tan Jian Ming Jacob Tan Christian Honegger
General Manager	Valerie Iskandar



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**Independent Auditor's Report to the Members of
HEART OF GOD CHURCH
(Registered under the Charities Act, Chapter 37 and Societies Act, Chapter 311)**

Report on the audit of the financial statements

Opinion

We have audited the accompanying financial statements of Heart of God Church (the "Church") and its subsidiaries (the "Group"), which comprise the consolidated statement of financial position of the Group and the statement of financial position of the Church as at 30 June 2019, and the consolidated statements of financial activities and statement of cash flows of the Group, and statement of financial activities of the Church for the reporting year then ended, including accounting policies.

In our opinion, the accompanying consolidated financial statements of the Group and the Church are properly drawn up in accordance with the provisions of the Societies Act, Chapter 311 (the "Societies Act"), the Charities Act, Chapter 37 and other relevant regulations (the "Charities Act and Regulations"), and Singapore Companies Act, Chapter 50, (the "Companies Act") for its subsidiaries incorporated in Singapore, and the Financial Reporting Standards in Singapore ("FRSs") so as to present fairly, in all material respects, the state of affairs of the Group and Church as at 30 June 2019, and the results, changes in funds and cash flow of the Group, and the results and changes in funds of the Church for the year ended on that date.

Basis for opinion

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Group in accordance with the Accounting and Corporate Regulatory Authority ("ACRA") Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities ("ACRA Code") together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other information

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon. The annual report is expected to be made available to us after the date of this auditor's report.

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

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(Registered under the Charities Act, Chapter 37 and Societies Act, Chapter 311)**

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Other information (cont'd)

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with SSAs.

Responsibilities of the management and those charged with governance for the financial statements

The executive committee is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the the Societies Act, the Singapore Charities Act, Chapter 37 (the "Charities Act"), and the Singapore Financial Reporting Standards, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

In preparing the financial statements, the executive committee is responsible for assessing the Church's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the executive committee either intends to liquidate the Church or to cease operations, or has no realistic alternative but to do so.

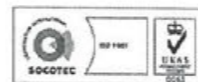
Those charged with governance's responsibilities include overseeing the Group's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

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

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

- a) 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.



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Auditor's responsibilities for the audit of the financial statements (cont'd)

- b) 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 Group's internal control.
- c) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- d) 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 Group'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 Group to cease to continue as a going concern.
- e) 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.
- f) Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are solely responsible for the direction, supervision and performance of the Group audit. We remain solely responsible for our audit opinion.

We communicate with the executive committee 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.

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Report on other legal and regulatory requirements

In our opinion:

- (a) the accounting and other records required to be kept by the Church have been properly kept in accordance with the provisions of the Societies Act, the Charities Act and Regulations, and by those subsidiary corporations incorporated in Singapore of which we are the auditors have been properly kept in accordance with the provisions of the Act; and
- (b) the fund-raising appeal held during for the year ended 30 June 2019 has been carried out in accordance with Regulation 6 of the Societies Regulations issued under the Societies Act and proper accounts and other records have been kept of the fund-raising appeal.

The engagement partner on the audit resulting in this independent auditor's report is Derek How Beng Tiong



RSM Chio Lim LLP
Public Accountants and
Chartered Accountants
Singapore

29 October 2019

The full audited financial statements will be made available on the Charity Portal.

Risk Management

Policies

The church's Policies & Guidelines reflect our culture and core values in the way we relate to people, approach situations, and enable us to manage the risks and challenges that arise in our church life.

These Policies & Guidelines which are reviewed by the Board of Directors through its Governance, Risk & Compliance Sub-Committee help to articulate in a clearer and more systematic way what our culture and core values are, ensure consistency in decision-making and provide a safe environment for all our members, especially the youth and children.

HOGC's Policies and Guidelines include:

Youth Policy



The church provides a nurturing environment for youths to learn and grow, training and equipping them to serve others, as well as teaching habits and inculcating values that empower them to live out their potential. In this policy, the church guides its youths to achieve the right balance between their studies, family and church life so that they can do well and do good at the same time .

Safety & Security Policy



This policy aims to promote safety and security in the church. The scope of this policy covers our people, premises, programmes and property. Through this policy, we endeavour to provide a safe and secure environment for our congregation, where they can develop healthy relationships with God and with others.

Community Policy



This policy is underpinned by a respect for other religions/faiths/community groups and our Government, a desire to build strong relationships within the community and to respond in love to needs and in times of crisis within our community, according to the values in the Commitment to Safeguard Religious Harmony and as set out in the Maintenance of Religious Harmony Act (Cap 167A).

Religious Sensitivity in Schools Policy



The church respects the Government's policy that in multi-racial and multi-religious Singapore, schools are a common space for students of all races, religions and backgrounds to mix freely. In this policy, the church teaches its members to be sensitive and respectful in words and deeds in their schools in order to uphold the goodwill and harmony our nation enjoys amongst all races and religions.

HOGC's Policies and Guidelines include (cont.):

Staff & Leaders Code of Conduct



The church believes that leaders must conduct themselves with utmost integrity and lead by example. This policy sets out guidelines and boundaries to protect both leaders and members in their interactions with each other.

Whistleblowing Policy



This policy aims to create an environment where staff, congregation, vendors and members of the public can be assured that they are able to raise concerns in good faith on misconduct, impropriety, illegal practices or wrongdoing within the church without fear of reprisal and/or victimisation, and with an assurance that their concerns will be taken seriously and investigated. Whistleblowing reports can be made by calling +65 6871 8933.

Privacy Policy



The church recognises the importance of safeguarding personal data entrusted to it and is therefore committed to fully implementing and complying with the provisions of the Personal Data Protection Act 2012.

Reserves Policy



The church has a reserves policy to ensure long-term financial sustainability. Our policy recommends a minimum of one year of reserves. In FY2018/2019, the church has reserves that will allow it to cover about three months of operational expense, and is working towards reaching the minimum reserves of one year.

For more information on our policies, please visit www.heartofgodchurch.org/governance

Compliance

Being a charity registered as a society, Heart of God Church complies with the Charities Act (Cap 37) and the Societies Act (Cap 311) as well as relevant subsidiary legislation and Codes such as the Code of Governance for Charities and Institutions of a Public Character issued by the Charities Council. The church files all requisite documents with both the Commissioner of Charities and the Registry of Societies.

The Heart of God Church Group consolidated Audited Financial Statements are drawn up in accordance with the provisions of the Charities Act (Cap 37), Companies Act (Cap 50), Societies Act (Cap 311) and the Financial Reporting Standards (FRS) in Singapore. Heart of God Church is audited by RSM Chio Lim, the Singapore arm of established global auditing firm, RSM International.

The Office of the Commissioner of Charities Guidance for Charities Engaging in Business Activities serves to clarify when and how charities may engage in business activities. Heart of God Church and its subsidiaries adheres to these guidelines to ensure that there is an arms-length relationship between entities and to avoid conflict of interest. The Heart of God Church Board of Directors is committed to ensuring that the business activities of the subsidiaries benefit the church and do not undermine the charity's focus. It also ensures that the church's assets are not exposed to significant risk through its business activities.

Being a religious organisation, Heart of God Church also ensures compliance with the Maintenance of Religious Harmony Act (Cap 167A). It is committed to supporting the IRCC and community activities that will promote religious harmony.

Heart of God Church compiles with:

- Charities Act (Cap 37)
- Societies Act (Cap 311)
- Code of Governance for Charities & IPCs

Consolidated Audited Financial Statements are drawn up in accordance with:

- Charities Act (Cap 37)
- Companies Act (Cap 50)
- Societies Act (Cap 311)
- Financial Reporting Standards (FRS) in Singapore

Heart of God Church complies with:

- Maintenance of Religious Harmony Act (Cap 167A)



 HEART OF GOD CHURCH