

 HEART OF GOD CHURCH

Annual Report

JULY 2019 - JUNE 2020

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HEART OF GOD CHURCH

Annual Report

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A Year at Heart of God Church

At Heart of God Church, 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, a sense of purpose, and opportunities to make a difference in the world.

2019 was a significant year for Heart of God Church, as we commemorated our 20th anniversary. Grammy Award-winning singer-songwriter, Matt Redman, led us in worship during our celebratory weekend service. Celebrations included an appreciation lunch and dinner and the presentation of medals to over 200 long-time volunteers running the weekly services for thousands to encounter the love of God. It has been 20 years of God's goodness and blessings, and we are ready to enter the next leg of our journey.

When Covid-19 hit in 2020, Heart of God Church responded by setting up our Covid-19 Task Force & Safe Management Committee, consisting of

doctors, healthcare professionals and crisis management specialists, to monitor the Covid-19 situation locally and oversee the implementation of precautionary measures. In accordance with government regulations, we decentralised our weekend services into online and small group meetings. The average age of people in Heart of God Church is 22, so our online services are run for youth, featuring fresh and interactive content serving over 5,000 members in 190 connect groups.

During this time, our senior pastors, Pastor Tan Seow How (Pastor How) and Pastor Cecilia Chan (Pastor Lia) also authored articles and preached messages that guided the church through this season of decentralisation. One such article was "Optimizing Online Services Without Cannibalizing In-Person Services" by Pastor How, which is full of insights on how to differentiate the online and on-site churches.

**Average age
of the people in
Heart of God Church**

22

**Over
5,000 members
in 190 connect groups tune
in to our online services**



We care for our members holistically, taking into consideration their spiritual, mental and emotional health in addition to their practical needs. Messages from our pastors to grow our members spiritually, as well as a range of in-person and online training courses on topics like Bible study, financial excellence, emotional and mental health, were made available to our members. From April to June 2020, our Heart Community Services disbursed S\$170,100 to members and their families struggling financially during the Covid-19 period.



Additionally, 3,461 man-hours were put into community involvement through collaborations and partnerships with various organisations. This includes our inter-racial and religious Joint Blood Donation Drives and the Heart For Our Heroes initiative spearheaded by our young volunteers to encourage those serving on the front lines. We also provided resources to equip pastors and leaders worldwide, and brought aid and relief to others beyond our shores.



\$170,100

disbursed to our members and their families financially affected by Covid-19

3,461

man-hours given to build stronger communities



Our History

Heart of God Church was founded in 1999 by Pastor How and Pastor Lia, who in their mid-20s dreamt of building a church operated by youths, for youths, to reach youths. They dedicated their lives to helping people find significance through a loving relationship with God.

The 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, fostering in them a heart for others.

Today, the church celebrates its journey of more than 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.



A Heart for Youth **OUTREACH** MAGAZINE

A Singapore church sustains a youth movement for more than two decades. Heart of God Church describes itself as a youth church—and it has done so for all 21 years since its founding. "Youth are leaders today, not just tomorrow" is an often-heard phrase championed by husband-wife team Tan Seow How (Pastor How) and Cecilia Chan (Pastor Lia). It's been reality since they started the church when both were in their mid-20s. Initially How would preach to the group in the living room, and Lia would run children's church in the room upstairs.

Read an article from Outreach Magazine on Heart of God Church's history.





Our Vision

Raise up generationS of people who are willing to 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.



2

Celebrating Our Members





Heart of God Church 20th Anniversary Celebrations

In 2019, Heart of God Church commemorated 20 years since our humble beginnings in Henderson Industrial Park to our current worship venue in Imaginarium.

Two-time Grammy Award winner Matt Redman held a worship concert for our celebratory weekend service, and did the official live recording of 'The Same Jesus', a song from his latest album, in Heart of God Church!

In addition to special weekend services, the Heritage Gallery and Artefact Showcase were also set up so our members, both new and old, could take a trip down memory lane and connect with the church's heritage.





Celebrations kicked off with an appreciation lunch and dinner for our volunteers who have been joyfully and tirelessly running the services weekly for thousands to encounter the love of God. During the appreciation lunch and dinner, our senior pastors, Pastor Tan Seow How (Pastor How) and Pastor Cecilia Chan (Pastor Lia) awarded 200 medals to church builders in recognition of their unwavering commitment to the House of God. 100 man-hours were invested into preparing these medals, and Pastor How and Pastor Lia together with the Council of Pastors deliberated to decide on the medalists. Many of the awardees were volunteers who served faithfully through the different stages of their lives; from students to now as working adults. Through these awards, we wanted to honour them for serving tirelessly in the background all these years, and ensure their contributions did not go unnoticed.

We also honoured our Family Zone adults – these older, mature leaders have been giving their best to build a church for young people. Their contributions are as remarkable as they are unique. In serving, they go beyond the normal operations of the church; bringing wisdom, experience, professional competency and stability.



3

Impacting Lives





Loving and Building a Home for the Next Generation

Heart of God Church is built as a home so that young people from all backgrounds can feel a sense of belonging in our church family and community.





Not just a Church, but a Home

Every year on Father's and Mother's Day, our senior pastors give personalised letters and gifts to youths from broken families so that they feel loved and affirmed. The tradition continued in 2020 even through the stay home season. For Father's Day and Mother's Day, the youths received a voice note and a card respectively.

When church premises were allowed to open for private worship during Phase 2, we opened our premises for youths from disadvantaged backgrounds so they could have a conducive environment to study and engage in private worship.



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

"Mother's Day used to feel lonely and empty, but since coming to Heart of God Church, it has never been a sad day for me because every year without fail, I receive something from Pastor Lia.

In one of the letters, she wrote, 'You are not a victim. You are a VICTOR. Speak TO your mountains.' That completely changed my mindset to face the challenges in life with courage and gave me a whole new perspective, knowing my past is not my future!

Pastor Lia loves us like her own, encourages us every year and I am so, so grateful to be part of Heart of God Church..."

– Jane (not her real name)



DreamMakers Programme for Youth from Broken Families

Every year, we run a special DreamMakers programme, where couples and families in church open up their homes and celebrate Christmas with youths from broken families, so these youths can experience love and warmth during the Christmas season.

DreamMakers was started 20 years ago by our senior pastors, Pastor Tan Seow How (Pastor How) and Pastor Cecilia Chan (Pastor Lia). Back then, our senior pastors noticed there were some children in our church from broken families who never knew what it meant to have a complete family, much less a proper meal at home. So they prepared a special Christmas dinner and presents for these children to love and celebrate Christmas with them. More than just creating happy memories, they hoped to show them what it means to have a good family environment and give them a vision for the future.

Twenty years on, the tradition continues with couples and families in church doing the same. This year was especially significant as it was the first time for 14 of the 27 couples to host youth for DreamMakers! Many cooked sumptuous meals, organised games and outdoor activities for the youth. Some adults even rented a cooking studio and taught the youths how to cook. It was a night full of warmth and laughter, ending off with a short session of prayer and worship and the youth receiving personalised gifts to make this Christmas one to remember.



Heart Community Services: Covid-19 Relief

Heart Community Services (HCS) was established by Heart of God Church in 2008 to provide financial and educational support, as well as social services to the local community. Through HCS, pocket money, opportunity grants and scholarships are disbursed to young people in our church from less well-to-do backgrounds, or whose families are going through financial difficulties.

From April to June 2020, HCS provided financial assistance to our members and their families struggling financially during the Covid-19 period. Through our members' generosity, \$170,100 was disbursed to 144 members in need and their families.

Some of our members' parents lost their main sources of income and struggled to make ends meet and afford basic necessities. There were some students who could not pay their school fees and freelancers whose income dropped drastically, so they had to rely on their savings to get by. The financial support from HCS helped to ease their burdens and tide them through this season.



More than just receiving, there were beneficiaries with a heart to give back!

"Since receiving the scholarship and allowance from HCS, I've dreamt of giving back. Now I'm an intern in the HCS department and I help others with similar struggles! Thank you all who gave to HCS, your generosity shows me I can be a giver too!"

– Recipient of HCS and Student Intern in the HCS Department



**Read stories of
HCS beneficiaries**

An infographic with a white background and a red border. In the top right corner is the HCS logo. The main text is centered and reads: "\$170,100 disbursed to 144 HOGC members & their families (100 students & 44 adults)". At the bottom right, there is a stylized illustration of two hands shaking, one in blue and one in red.

\$170,100
disbursed to
144 HOGC members
& their families
(100 students & 44 adults)

HEART OF GOD CHURCH

LIFE SKILLS TRACK

Roadmap to Resilience

Dr. Robi Sonderegger

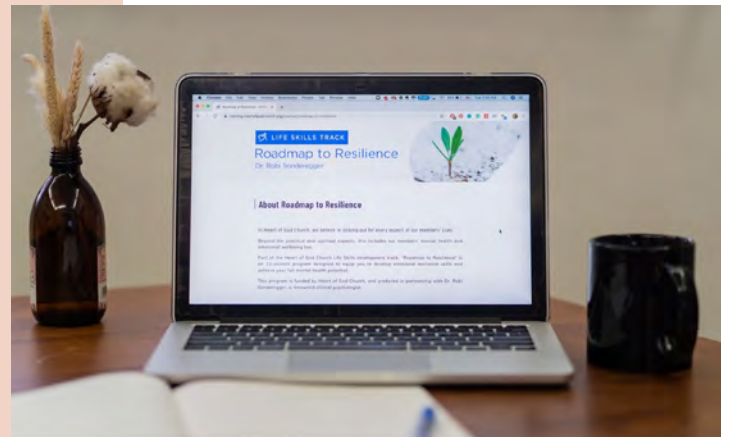


Mental Health Course

At Heart of God Church, we care for our members' holistic development. In addition to their spiritual health, we also look out for their mental and emotional well-being.

To help our members develop personal resilience, we launched Roadmap to Resilience, an online mental health course developed in partnership with world-renowned clinical psychologist, Dr. Robi Sonderegger. This 11-session programme was co-funded by Heart of God Church and made free for all our members.

With its focus on mental health education with practical action steps, members felt empowered to take greater ownership of their mental and emotional health. The course was done together with their connect groups and the sharing sessions helped members support each other, especially during the stay home season.





Financial Excellence Course

November 2019

Heart of God Church conducted a 4-week Financial Excellence course for our young adult members. The programme was put together by Pastor Charleston Lim, Pastor Garrett Lee, Eugene Soo and Christian Honegger.

The team combined Bible-based wisdom, market-tested principles and personal stories to equip our members with valuable life skills in the area of financial management. With these lessons, our members are now better equipped to manage their own finances, plan for the future and be responsible stewards of God's provision.

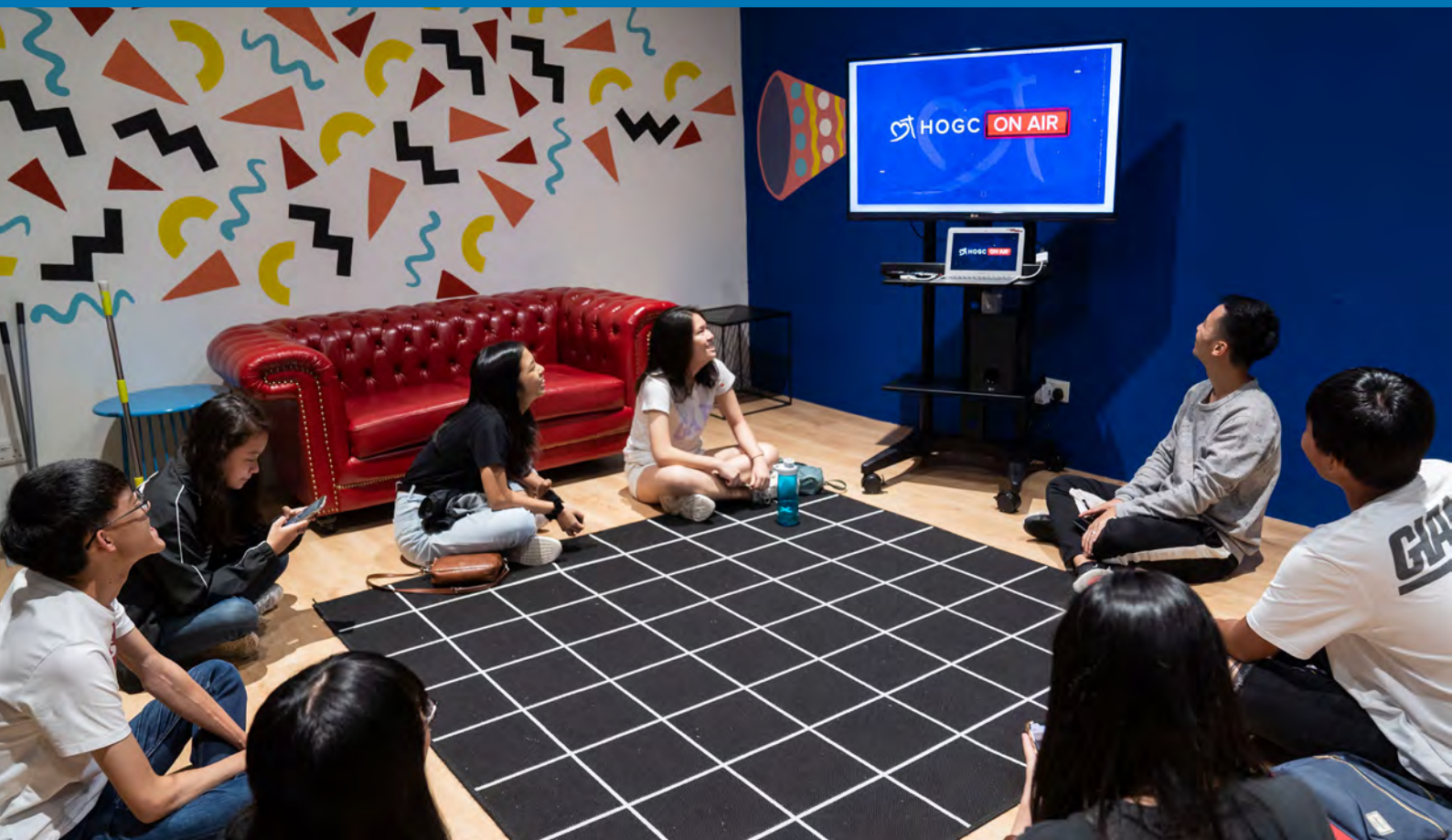
"Even as a financial consultant, this course gave such a fresh perspective I couldn't find anywhere else, marrying practical financial management skills with biblical principles, and real-life testimonies of people who've applied them in their lives! This has helped me manage my personal finances in a godly manner, and I've even incorporated these principles in planning for my clients too!"

– Working Adult in Heart of God Church



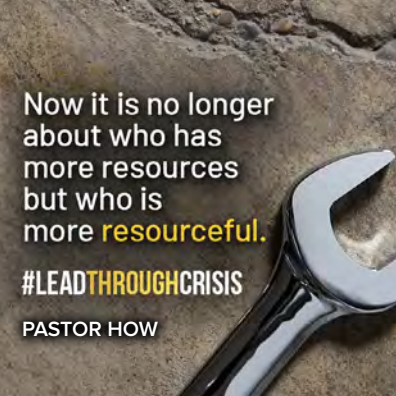
4

Online Church



In light of the evolving Covid-19 situation, Heart of God Church decentralised in February 2020 to protect our young people and give parents and families peace of mind. Instead of closing church or cancelling services, our members gathered in small groups to watch online services. As the crisis escalated, the church continued to adapt swiftly – developing the necessary IT infrastructure

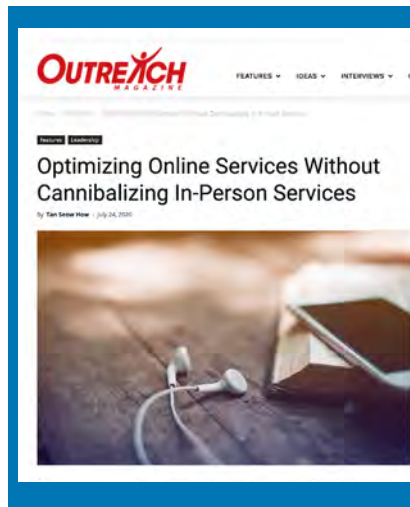
and redeploying resources to move services and meetings fully online. In addition, our senior pastors, Pastor Tan Seow How (Pastor How) and Pastor Cecilia Chan (Pastor Lia) preached sermons and authored articles with principles and insights on the online church and to keep members strong and connected to God and each other during this period of decentralisation.



Building the Online Church

Pastor How wrote articles and sermons on building the online church with practical and spiritual wisdoms on emerging through this crisis stronger. In one article – “Optimizing Online Services Without Cannibalizing In-Person Services”, Pastor How shared about differentiating the online and on-site church, with principles like building non-downloadables for in-person services. Outreach Magazine, a leading US-based Christian publication, republished this article. Other resources include the “Lead Through Crisis” articles and messages such as “6 Responses to Take Advantage of Tough Times” with insights on crisis leadership and progressing in the pause.

Pastor Lia authored articles and preached messages full of practical and spiritual insights on how churches and members can respond in times of crisis. From “Don’t Stone Your Pastors”, an article in the Coronavirus series to messages like “A House Is Not A Home” and “From InstaLIVE to Real Life”, they kept members strongly connected to God and each other during this trying season.

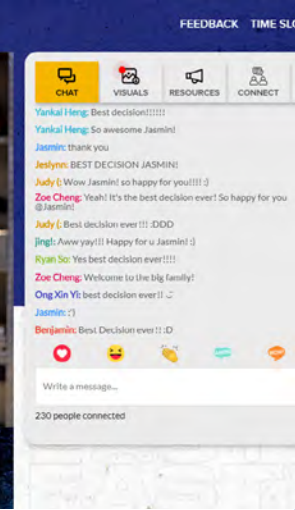


Check out Pastor How’s article *“Optimizing Online Services Without Cannibalizing In-Person Services”*

Republished in Outreach Magazine



Catch more messages from Pastor How, Pastor Lia and our team of pastors here



Decentralising Church Services: HOGC On Air

Although the congregation was scattered, the spirit and vibrancy of the usual services were brought into their homes through our weekly online services. Known as HOGC On Air, features such as live chats and interactive games were incorporated on the platform. The church entrusted a vast and talented team of young people, including an IT team of 17 to 22-year-olds, to implement new and engaging ideas in an online space.

For our Easter services, the team created a TikTok-themed video where viewers could choose their own ending – a first for HOGC On Air. As the weekly content is created by young people for young people, it is both relevant and uplifting, which is especially crucial during this trying period.

The online services have been well-received with more than 5,000 local and overseas viewers tuning in weekly. During Easter, more than 10,000 people tuned in. Our online services were featured in our local news outlet The Straits Times on several occasions.



"While this pandemic is horrible, there are also possibilities. We don't see it as a disruptor, but a driver.

Our online services are run by and for young people with unique and interactive content.

This offers attendees non-downloadable experiences such as personalised pastoral care, training and a sense of community, with safe management measures in place."

– Senior Pastor Tan Seow How from Heart of God Church, quoted in The Straits Times on 18 July 2020.



READ
Christians: Rise of the hybrid physical and digital church

Singapore churches hold online services to mark Easter Sunday



Congregants logged in to view the Heart of God Church's Easter Service on April 12, 2020. PHOTO: HEART OF GOD CHURCH

"This Easter, we are apart but not alone. Like our own home, a church is about who, and not where. As long as our loved ones and Jesus are with us, we can still have an exceptional Easter."

– Senior Pastor Tan Seow How from Heart of God Church, quoted in The Straits Times on 12 April 2020.



READ
Singapore churches hold online services to mark Easter Sunday

"At the Heart of God Church, online services are interactive, with live chats and games. Its Easter services will be designed to be as engaging as possible, including a short film that allows viewers to choose their own ending."

– Reported in The Straits Times on 10 April 2020.



READ
Churches take Holy Week services online



Coronavirus Pandemic

Christians: Return of the house church

In a time of coronavirus, ways of worship in Singapore have transformed. Livestreaming, lightly modifying ancient rituals and even suspending services altogether - believers from all faiths are now navigating new terrain while safekeeping the essence of their beliefs

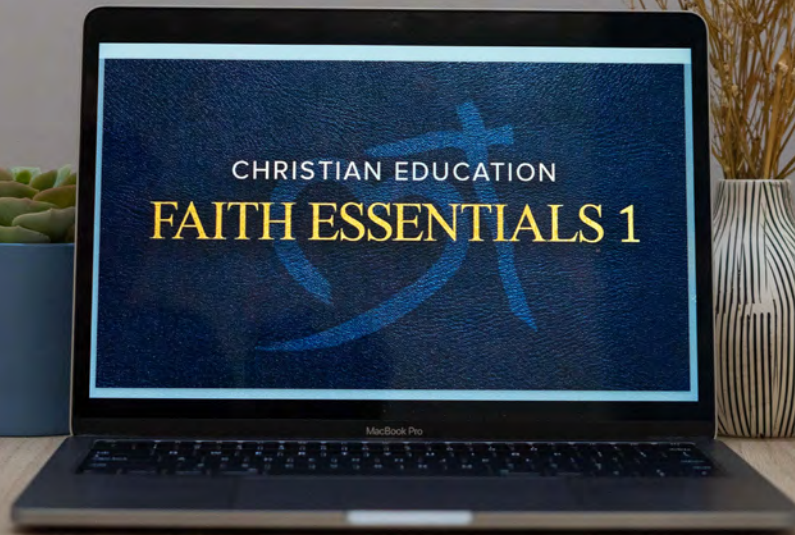


"At the Heart of God Church in Paya Lebar, online services are put together by an IT team of mainly 17 to 22-year-olds. They have inserted elements that appeal to young people, such as live chat, live voting and interactive games."

– Reported in The Straits Times on 22 March 2020.



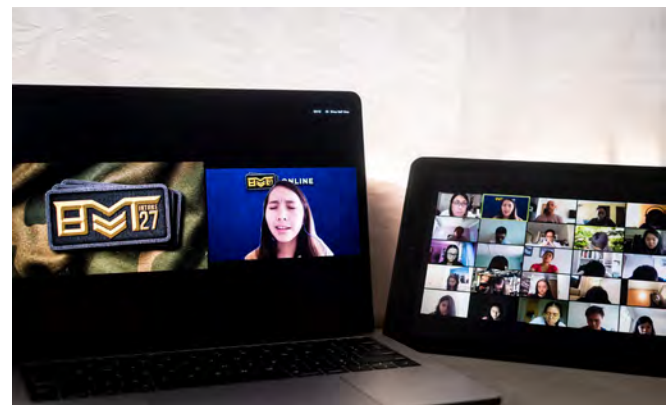
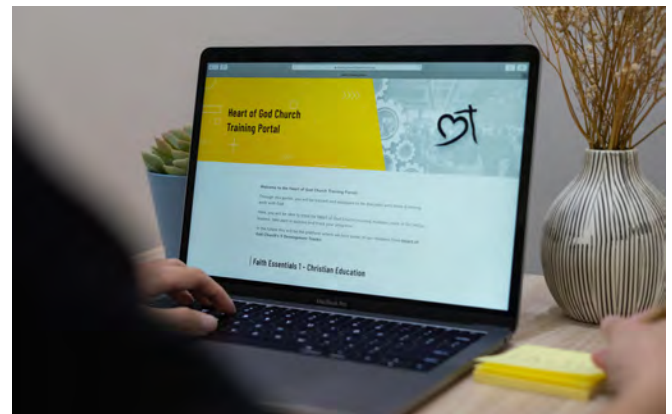
READ
Christians: Return of the house church



Online Training

At Heart of God Church, we believe that technology can be used for enrichment and empowerment, not just entertainment. In March 2020, Heart of God Church launched Faith Essentials 1, the first module of our Christian Education track and syllabus. The course comprises Bible Study lessons specially designed to teach members the essentials of the Christian faith and help them experience a deeper and stronger walk with God. Topics include fundamental Bible teachings like being planted and serving in the house of God, the high call of God, as well as practical lessons like how to read the Bible. We will continue to expand our Christian Education syllabus with plans to roll out Faith Essentials 2 with foundational topics like law and grace, worship, as well as faith.

Besides Faith Essentials, other online trainings included Basic Ministry Training (a training course members go through prior to serving in ministry) and other youth engagement and skills training, which gave our youth the opportunity to progress in the pause.



"Faith Essentials has been a great blessing this period! The content digs deep into theology and the Word is made practical. I'm challenged to not just be a hearer but a doer of the Word, and I find myself growing in my hunger to read the Bible and draw closer to God!"

– Young Working Adult

5

Building the Next Generation





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 our young people grow in character and their relationships with God, family and friends, our weekend services and connect group gatherings provide practical and uplifting Bible-based messages.

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.



"Youths are leaders today, not just tomorrow."

– Pastor How & Pastor Lia

We also run in-house trainings and programmes where our young people receive practical training and mentoring in a variety of areas including music, sound and light engineering, design, videography, photography and dance.



Check out our Christmas 2019 dance production choreographed by our youth dance team, the youngest being 15 years old!



15 years old and playing the drums to thousands

"Before I knew God, I was an infamous troublemaker and a prankster in school. When I wasn't at school, I was so bored I would play games on my handphone for hours.

After coming to Heart of God Church, I realised I didn't need to gain attention by being loud or playing pranks. I wanted to be someone of character people would look up to! I started looking out for those around me, I once had a 2-hour heart to heart talk with a friend who was struggling, something I never would have done before.

When I joined the Worship Ministry in church, the trainers for our in-house School of Music patiently taught me how to play the drums from scratch, and even the heart behind volunteering in church! At 15, I debuted on the youth worship team! Today at 16, I'm the youngest drummer in church, playing in services with thousands of people. Just a few years ago, I was a prankster without a purpose. But now, I have dreams for the future, and my life has been transformed completely!"

– Javier

Academic Excellence 2020: Farming for Good Grades



Since 2005, we have run the Academic Excellence programme to inspire our youth to do good and do well—excel in school, have great relationships with their families and serve in church at the same time. Prizes were given out to the most improved students and to those who do well in their PSLE, O and A level examinations, as well as in their final year in polytechnic.

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 with top honours and scholarships, and continue to do well as working professionals.

HOGC Study Buddy App

In line with our passion to empower youths, this year a team led by 17 and 18-year-olds built a Study Buddy App. Through the app, students can set weekly goals, track study hours and detailed to-do's. The highlight of the app is the ability to convert study hours into upgrades for a customised virtual farm. By gamifying their learning experience, students have an additional motivating factor to achieve academic excellence.

"In secondary school, studying used to be very painful for me. I often gave up halfway and played games on my phone instead! I thought maybe I was just not born with the intellectual ability. But during an Academic Excellence service, Pastor How shared that no one is born stupid! Even if I wasn't naturally gifted, I could still work hard and try my best. My mindset towards studying completely shifted!"

– Esther, studying medicine at Nanyang Technological University, Singapore

"While studying, I found joy in serving in church! I was serving in the Building Maintenance (BM) Ministry where we make sure that the church is clean so everyone can enjoy service. (My friend) Esther serves in BM too, so when we were on duty, we came earlier and studied together! Closer to my A levels, my leaders wanted me to focus on studying for my exams. But, I asked my leaders if I could still serve, up till the month before my exams! I assured them that I would not compromise on my studies."

– Tze Yee, studying medicine at Nanyang Technological University, Singapore

"What really helped was having supportive parents in church! When my parents knew I was stressed about my studies, they bought me an entire set of Academic Excellence sermons just to encourage me. They would encourage me to keep serving God and doing my best in school! Such moments really kept me going."

– Russell, studying physics at the University of Oxford, the United Kingdom.



**Find out more about our
Academic Excellence
programme here**

6

Beyond the Four Walls





Building Bridges Not Walls

Heart of God Church does not operate in isolation but works with the communities around it for the greater good. As we shape the character and sharpen the skills of our members, they are prepared 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 Circles to spearhead initiatives that promote interfaith dialogue and safeguard harmony in Singapore's multi-racial society.

During the Covid-19 crisis, our church stepped up efforts to extend a helping hand to the community through various means, including our Heart For Our Heroes initiative.





Heart For Our Heroes

February 2020 to May 2020

Amidst the developing Covid-19 situation in Singapore, the young people in Heart of God Church created care packs to appreciate their loved ones working in hospitals and polyclinics. Recognising that even more frontline workers could be encouraged through these small acts of kindness, the Heart For Our Heroes initiative was launched to cheer on those holding up the front lines at this critical time.

To date, more than 1,000 care packs and over 2,000 personalised cards have been given to those serving on the front lines during the Covid-19 pandemic. This includes healthcare professionals from Khoo Teck Puat Hospital, airport staff, Singapore Civil Defence Force officers, taxi drivers, cleaning crew and many more. Our young people found creative ways to love and encourage those in need, such as creating unique art pieces for each of Changi Airport Group's 22 partnering agencies and sending cookies to migrant workers in community isolation facilities around Singapore to bring some festive joy and warmth to them during the Hari Raya season.



Our Heart For Our Heroes initiatives were done in collaboration with our community partners from different religious groups and organisations such as Darul Ghufuran Mosque, Khalid Mosque, Geylang United Temple, Tampines Chinese Temple, Nanyang Leow-Sih Association, Huang Clan Association and many more.

Some initiatives like the giving of care packs to medical professionals at Khoo Teck Puat Hospital were also covered by our local news outlets like Lianhe Zaobao and Channel 5 News.



"During this Covid-19 crisis, many people are working 24/7 behind the scenes and we wanted to do what we can to show we care, and in some small way bring love and warmth to them during this season."

– University Student and Volunteer for Heart For Our Heroes



"(Heart of God Church) gave heartfelt gifts to the medical professionals of Khoo Teck Puat Hospital... including fruit and vitamin C."

– Reported in Lianhe Zaobao on 15 February 2020



READ

**八义工组织在情人节为
医护人员送上心意**
*(Eight voluntary organisations
sending their love to healthcare
workers on Valentine's Day)*

"Heart of God Church reached out to its community partners from different religious organisations and clan associations, to prepare and distribute 300 care packs containing items like vitamin C and notes to healthcare professionals at Khoo Teck Puat Hospital."

– Reported in Channel 5 News on 15 February 2020



WATCH
**Heart of God Church's
Heart For Our Heroes
Initiative on Channel 5 News**



Joint Blood Donation Drives
10 November 2019 and 14 June 2020

2019 was our third year running the blood donation drive with Khalid Mosque and Geylang United Temple in partnership with the Singapore Red Cross. The Nanyang Leow-Sih Association, a clan association, joined in as a new partner. This initiative was also supported by four Inter-Racial and Religious Confidence Circles, together with two other clan

associations. Then Senior Minister of State (SMS) for Law & Health, Mr Edwin Tong, was the guest of honour and he presented tokens of appreciation to the joint organisers and supporting organisations. This donation drive was featured on The Straits Times as "a platform for different faiths to come together and discover what they have in common".



In June 2020, the local news reported that the national blood stocks for some blood types were running low. In response to the urgent need, Heart of God Church, along with our community partners ran a joint blood donation drive in our church premises. SMS Mr Edwin Tong, also participated as a volunteer.

Pastor Garrett Lee from Heart of God Church shared: "When the different faiths and cultures come together to give blood, it more than helps save lives, it is also an act of unity." To date, the acts of unity have seen close to 500 participants from various races and religions donating over 200 litres of blood, which have gone to help around 1,500 patients.



Watch the highlights from our 2020 Joint Blood Donation Drive

THE STRAITS TIMES



Putting their faiths in joint blood donation drive

Vanessa Lim

Joining hands across religious and racial boundaries, Heart of God Church, Khalid Mosque and Geylang United Temple partnered Nanyang Leow-Sih Association to organise a blood donation drive yesterday.

Heart of God Church pastor Garrett Lee noted that the joint blood donation drive was a platform for people of different faiths to come together and discover what they have in common. "No matter what race, religion or age we are, we all bleed the same red," he added.

About 200 donors of the different religions and nearby residential estates donated blood at the event at Heart of God Church in Eunos. Nanyang Leow-Sih Association board member Danny Leow said the donation drive was a good chance to let younger Singaporeans understand what clan associations do, and how they played a part in Singapore's nation-building years.

"In Chinese, we say *yin shui shi yuan*. We should know where we come from, and respect and appreciate it. If you have the feeling of gratitude, you would want to give back to the society," he added, referring to the phrase which means "when you drink water, think of its source". This is the third year in a row that the three religious organisations were holding the joint blood donation drive. This year's initiative was also supported by four Inter-Racial and Religious Confidence Circles in Geylang, Serai, Braddell Heights, Kembangan-Chai Chee and Joo Chiat, together with Chan Khoo

Clan Association and Huang Clan Association. Khalid Mosque chairman Alla'udin Mohamed said: "It is a very noble gesture to part with something very dear to your heart and life, donating blood to assist others in their hour of need." According to figures from Singapore Red Cross last year, only around 73,500 donors, or 1.8 per cent of Singapore residents, donate blood annually. Senior Minister of State for Health and Law Edwin Tong, speaking to reporters, said while the number of blood donors has been "creeping up" over the years, more donors were needed for the long term.

luisy@sph.com.sg

"The joint blood donation drive is a platform for people of different faiths to come together and discover what they have in common... No matter what race, religion or age we are, we all bleed the same red."

– Pastor Garrett Lee from Heart of God Church, quoted in *The Straits Times* on 11 November 2019



READ
Putting their faiths in joint blood donation drive

Common Senses for Common Spaces

24 July 2019

Launched in 2016, Common Senses for Common Spaces is a nationwide interfaith programme spearheaded by the five Community Development Councils island-wide. The purpose of the initiative is to promote social cohesion, allowing people from different faiths to better understand each other's beliefs in a safe space.

The event was held at Heart of God Church and moderated by Member of Parliament and former mayor of the South East District, Dr Maliki Osman. Ambassadors and High Commissioners were present for the dialogue session.



Joint Tuition Programme with Khalid Mosque

Weekly in August to September 2019

Since 2016, Heart of God Church and Khalid Mosque have been running a joint tuition programme to help primary and secondary school students prepare for their major examinations. Many of the volunteer tutors from Heart of God Church have 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 a deeper understanding and mutual respect between members of both faiths. The initiative was featured on The Straits Times, Channel NewsAsia, and Berita Harian as an example of an active role taken to safeguard religious peace and harmony.



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 help communities in need abroad.

"The strength of a church is not in its seating capacity, but in its sending capacity."

– Pastor How



Helping Destiny Grace Home Orphanage in Myanmar Serve Their Community

Over the past 15 years, Heart of God Church has supported Destiny Grace Home (DGH), an orphanage in Yangon, Myanmar. Even though the pandemic has prevented our volunteers from physically travelling to the orphanage, the church remained dedicated to helping them and their community in any way possible.

Financial support was provided, enabling the children to sign up for English tutorial classes so they could continue their learning despite the lockdown. The church also sent 750 masks to DGH to ensure they are kept safe during the pandemic. With the support of our church, DGH distributed essentials such as rice and cooking oil to over 240 low-income families - spreading the spirit of love to their community.



Providing Masks to Mission Aviation Fellowship in Bangladesh

As the Covid-19 situation worsened, commercial flights in Bangladesh were grounded, cutting off access between people living in far-flung regions and the rest of the world. To meet the needs

of these communities, pilots from the Mission Aviation Fellowship (MAF) team have been sending over food and necessities to these affected areas, while bringing missionaries and social workers back home. In support of their efforts, Heart of God Church sent 500 much-needed masks to the MAF team.

Equipping Pastors and Leaders Worldwide

Ever since churches started going online, pastors around the world have spent a lot of time filming their sermons every week. To ease the burden of pastors swamped with the post-Easter crunch, Senior Pastor Cecilia Chan (Pastor Lia) shared her message "A House Is Not A Home" with 17 Christian organisations worldwide, from Germany to India, even personalising her message to the various churches and organisations. In a leadership webcast with a church in Los Angeles, Pastor Lia also shared insights on how a church can grow in crisis, gleaned from over 20 years in ministry.

Senior Pastor Tan Seow How (Pastor How) also authored many articles to guide and encourage pastors and leaders, business people and entrepreneurs on leadership principles and church strategy during this unprecedented time. This included "Optimizing Online Services Without Cannibalizing In-Person Services" with principles on how to differentiate the online and on-site churches, the Lead Through Crisis series on crisis leadership and the Coronavirus series on church decentralisation.



Read more on Pastor's Lia message 'A House Is Not A Home'


ALSO AVAILABLE IN BAHASA INDONESIA

Optimizing Online Services Without Cannibalizing In-Person Services

Tan Seow How

[READ NOW ▶](#)

CORONAVIRUS
How Should Churches Respond?
Close or Continue - Is There a Better Option?
PART 1

CORONAVIRUS
How Should Churches Respond?
Close or Continue - Is There a Better Option?
PART 2

CORONAVIRUS
Possibly the most energizing event to happen for your church
PART 3

Flex your flexibility. Use ambiguity and agility to your advantage.
#LEADTHROUGHCRISES
PASTOR HOW

Start building for your post-pandemic church/business. Don't let the disruption become a distraction.
#LEADTHROUGHCRISES
PASTOR HOW

Now it is no longer about who has more resources but who is more resourceful.
#LEADTHROUGHCRISES
PASTOR HOW



Visit PastorHow.com for articles by Pastor How



2019 Strong Church Conference in Hong Kong

Over 800 pastors and leaders from 85 organisations attended our Strong Church Conference in Hong Kong in the summer of 2019. Besides hearing sermons from our pastors, there were leadership sessions and workshops to equip pastors and

leaders with both practical principles and spiritual wisdoms to build their ministries and churches strong. In the course of the conference, hundreds of delegates committed to building generations of young people in their churches.





Looking forward

As we look forward to the year ahead, Heart of God Church remains committed to meeting the spiritual needs and development of our members, sharing the gospel and being a blessing to the community.

In this new norm, the spotlight has been put on the need for the online church. We have started and will continue to put in resources to build HOGC 4.0, which is our online church, and the IT infrastructure to support its growth. We have a team of young people, including an IT team ensuring that the platform for our online service HOGC On Air runs smoothly, and a team of youths looking into delivering the content in a fresh and engaging way every week. The church online will continue to be built for youth by youth.

In addition to optimising our online platforms such as HOGC On Air, the IT team will also look into other areas such as the digitalisation of systems and processes, development of websites and apps, and

data privacy and security. As we enter the online space, we will continue to further the kingdom of God and we look forward to future breakthroughs in this new frontier! The online church will run in tandem with our on-site church offering non-downloadable experiences such as personalised pastoral care, training and a sense of 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.

Through these unprecedented times, 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 2021 approaches, we are excited to see where God will bring our church, as we stay adaptable and flexible to the evolving situation in the world around us.



7

Governance & Finance



Overview

Heart of God Church 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. Heart of God Church is not affiliated with any other church or organisation.

Heart of God Church is registered as a society under the Societies Act and as a charity under the Charities Act.

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

Heart of God Church 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



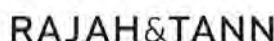
AUDITOR

RSM CHIO LIM LLP
(CERTIFIED PUBLIC ACCOUNTANTS)

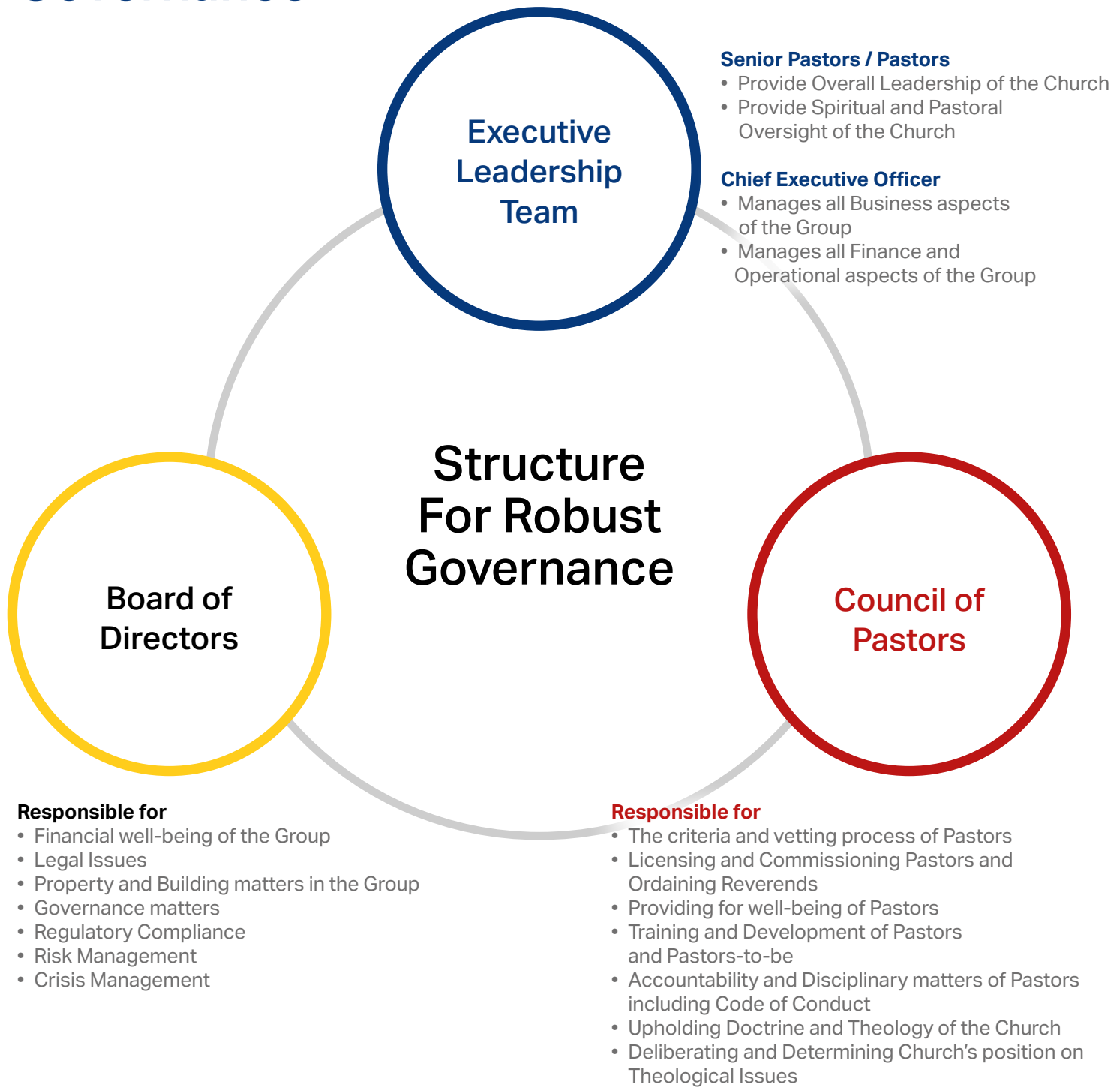


LAWYER

RAJAH & TANN LLP



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. He is accountable to and reports to the Board of Directors.

Board of Directors

The Board of Directors was elected at the 19th Annual General Meeting (AGM) held on 27 October 2018 for FY 2018-2019, 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 AGM 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 Heart of God Church 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 Heart of God Church since 1999 (President since 1999)	Senior Pastor Heart of God Church
Vice-President	Cecilia Chan Board member of Heart of God Church since 1999 (Vice-President since 1999)	Senior Pastor Heart of God Church
Secretary	Jacob Tan Board member of Heart of God Church since 2014 (Secretary since 2016) Director of Sentinel Tech since 2015	Former Squadron Commander Republic of Singapore Air Force Former Consultant Defence Research Agency Aircraft Commander A Renowned International Airlines Group
Treasurer	John Tan Board member of Heart of God Church since 2016 (Treasurer since 2018) Director of Imaginarium since 2019	Legal Counsel Leading Cybersecurity Company in the region
Member	Eileen Ng Board member of Heart of God Church between 2007-2009, 2014-2015, since 2018 (Secretary between 2014-2015)	Former Lawyer and Polytechnic Law Lecturer Business Owner / Consultant Providing consultancy and training in Governance and Data Protection
Member	Eugene Soo Board member of Heart of God Church since 2016	Co-Founder / Partner Co-Founder of a financial agency (exceeding 180 consultants)
Member	Leonard Leng Board member of Heart of God Church since 2018	Doctor One of Singapore's largest healthcare institutions
Member	Lynette Goh Board member of Heart of God Church since 2018	Pastor Heart of God Church
Member	Martin Wong Board member of Heart of God Church since 2007 (Secretary between 2010-2013 Treasurer between 2014-2017)	Former Deputy Commanding Officer Singapore Police Force Founder / Director An established chain of educational centres with five branches across Singapore
Member	Ong Teck Chuan Board member of Heart of God Church since 2017	Former Deputy Director Public Service (with more than 30 years of experience) Consultant Statutory Board

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
- ii. Audit
- iii. Building
- iv. Finance & Investment

- v. Governance, Risk & Compliance
- vi. Grants & Disbursements
- vii. Human Resource
- 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.

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

Guiding Principles for Strong Governance



1. Transparency

All accounts of subsidiaries are consolidated under the Group accounts.



2. Disclosure

Full disclosure of accounts of subsidiaries is made at the Heart of God Church Annual General Meeting.



3. Simple and Straightforward

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, Heart of God Church and its subsidiaries have:

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

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

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

The CEO of the Heart of God Church 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 Heart of God Church Board.

The shareholders and directors of the subsidiaries acting on behalf of Heart of God Church are trustees voted by the Executive Members at the HOGC Annual General Meeting. These shareholders hold their shares on trust for Heart of God Church 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	Garrett Lee
General Manager of Heart of God Church	Tan Jian Ming

	Generations Pte Ltd	Empower Consulting Pte Ltd	Imaginarium Media Pte Ltd
Trustees / Shareholders & Directors	Dominic Leong Mae-Ann Sahai Valerie Tock	Tan Jian Ming Carol Lim Charmayne Lim	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.

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

Independent Auditor's Report

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



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Independent Auditor's Report to the Members of HEART OF GOD CHURCH

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 (collectively, 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 2020, and the consolidated statement of financial activities and consolidated statement of cash flows of the Group, and statement of financial activities of the Church for the reporting year then ended, including a summary of the significant accounting policies.

In our opinion, the accompanying consolidated financial statements of the Group and the statement of financial activities and statement of financial position of 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 the Singapore Financial Reporting Standards ("SFRS") so as to present fairly, in all material respects, the state of affairs of the Group and the Church as at 30 June 2020, and the results, changes in funds and cash flow of the Group, and the results and changes in funds of the Church for the reporting 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.



Independent Auditor's Report to the Members of HEART OF GOD CHURCH

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

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Societies Act, the Charities Act and Regulations and the 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, management 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 is the executive committee and their 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.

Independent Auditor's Report to the Members of HEART OF GOD CHURCH

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.

**Independent Auditor's Report to the Members of
HEART OF GOD CHURCH**

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;
- (b) the accounting and other records required to be kept by those subsidiary corporations incorporated in Singapore of which we are the auditors have been properly kept in accordance with the provisions of the Companies Act; and
- (c) the fund-raising appeal held during for the year ended 30 June 2020 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 Tan Wei Ling.

RSM CHIO LIM LLP

RSM Chio Lim LLP
Public Accountants and
Chartered Accountants
Singapore

30 October 2020

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 clear and systematic way our culture and core values. They ensure consistency in decision-making and provide a safe environment for all our members, especially the youth and children.

Heart of God Church's Policies and Guidelines include:



Youth

Heart of God 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 and has a particular focus on the well-being of youth and children. The scope of this policy covers our people, premises, programmes and property. Through this policy, we ensure that our congregation can develop a healthy relationship with God and with others in a safe and secure environment.



Religious Harmony and Community Policy

This policy sets out the position of Heart of God Church in maintaining religious harmony within the community according to the values in the Singapore Pledge and as set out in the Maintenance of Religious Harmony Act. The principles which we abide by are to respect other faiths and community groups, build relationships with other religions and community groups and to respond in love to needs within our community.

Heart of God Church's Policies and Guidelines include (cont.):



Staff & Leaders Code of Conduct

The Heart of God Church Leaders' Code of Conduct embodies values and principles from the Bible and sets out the standards which all leaders are required to uphold in their personal conduct, their relationship with the church and with the community. The church expects leaders to uphold both the spirit and the letter of this Code of Conduct and requires that their behaviour should be consistent both in person and online (including social media).

All HOGC leaders are required to sign and comply with the Leaders' Code of Conduct on an annual basis.



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

The church recognises the importance of safeguarding personal data entrusted to it and has implemented measures to ensure compliance 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 FY2019/2020, the church has reserves that will allow it to cover about five 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 ensures compliance 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), the Companies Act (Cap 50), the Societies Act (Cap 311), and the Financial Reporting Standards (FRS) in Singapore. Heart of God Church is audited by RSM Chio Lim, the Singaporean 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 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 ensures compliance 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 ensures compliance with:

Maintenance of Religious Harmony Act (Cap 167A)



www.heartofgodchurch.org

 HEART OF GOD CHURCH