

July 2020

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June 2021

 HEART OF GOD CHURCH

Annual Report

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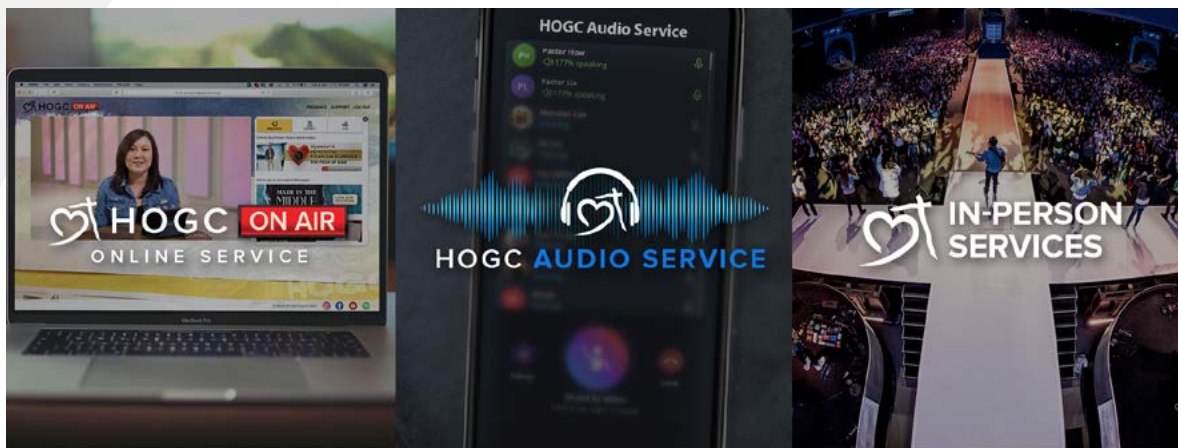
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A Year at Heart of God Church

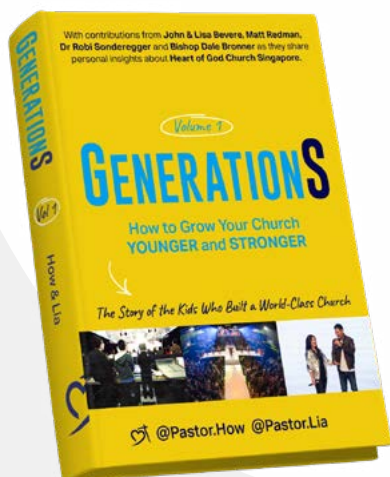
**Launched
Audio Service**

3 types of services for
5,000 members from
190 Connect Groups



\$211,000

given to help those in need overseas



**GenerationsS
Volume 1**
released worldwide

Principles and stories from
over 20 years of building GenerationS
penned by our founding senior pastors



\$900,000

in financial aid and scholarships
disbursed by **Heart Community
Services** in the first year of Covid-19



10 Life Skills
programmes
launched

covering topics such as mental
health, relationships, parenting
and personal growth



**Children's Online
Service launched**

HeartKidz On Air
for six to 12-year-olds

853

volunteer-hours of interfaith
community involvement



Our History

Heart of God Church was founded in 1999 by Pastor How (Tan Seow How) and Pastor Lia (Cecilia Chan), who in their mid-20s dreamt of building a church operated by youths, for youths, to reach youths.

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.

Even though it's been over 20 years since the church started, the average age in Heart of God Church is still a grand old... 22! It is home to thousands of young people.

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.



Photo: HOGC
 A Heart for Youth **OUTREACH** MAGAZINE
By Marlene Bird • May 20, 2020

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 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.



2

New Normal, New Innovations

Throughout the changing Covid-19 pandemic, Heart of God Church has endeavoured to keep our congregation safe, and to support them practically and in their spirituality.



Responding with agility to Covid-19 measures

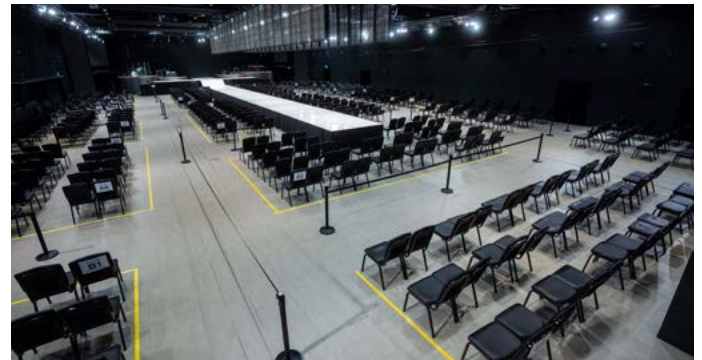
Our in-person, online and audio services produced by youths gave us the flexibility to align with updated community measures quickly, while serving the needs of our members.

In November 2020, we were invited by the Ministry of Culture, Community, and Youth to pilot 250-people in-person worship services. We ran services in our auditorium as well as at external locations every week. As measures progressively eased, we opened up 500-people and 1,000-people services for our congregation, while concurrently running online services catered to the different age groups.

Our Covid-19 Task Force & Safe Management Committee, consisting of doctors, healthcare professionals and crisis management specialists, continued to monitor the Covid-19 situation and oversee the implementation of precautionary measures to safeguard our members and their loved ones at our in-person services.

These measures included:

- Segregation in groups and zones for safe distancing, and allocation of staggered arrival and exit timings.
- Implementation of SafeEntry processes with TraceTogether, checks on vaccination status, and the deployment of Safe Management Ambassadors.
- Outsourcing of vendors to conduct on-site pre-event testing and disinfection of premises.
- An online seating management system developed in-house to facilitate seat reservations and contact tracing efforts.



HOGC youths and members share facts about the vax

In an effort to raise awareness on vaccination, our youths produced a fun and informative video with the help of members in our church, Minister of State Desmond Tan, Dr Chloe Teo and Dr Leonard Leng. From pre-production to post-production, the video was made entirely by youths. It helped to bring clarity and information at a time when vaccination was a key national strategy in combating Covid-19.



Watch the video on vaccination produced by our youths

Providing timely financial aid to members affected by Covid-19

Through the generous donations by Heart of God Church members, Heart Community Services (HCS) disbursed \$900,000 in aid during the first year of Covid. This comprised \$700,000 to 235 members and their families who were affected by the pandemic, and an additional \$200,000 in scholarships. Covid relief was given fast and timely to provide assurance and security for those who needed help.

\$900,000

in Financial Aid & Scholarships disbursed over the first year of Covid



HCS was established by the 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 a financial crisis.



Read more encouraging stories from HCS recipients.

"I am the sole breadwinner for two elderly parents. When Covid hit, my job as a freelance videographer was badly affected. I was so anxious.

When financial aid came from Heart Community Services, I felt a burden lifted off my shoulders. I'm so thankful."

- Young Adult, 28

"When my family's business was badly affected by Covid, I was panicking because I knew we couldn't afford to pay my school fees...

But before my fees were due, I received a one-year scholarship from Heart Community Services! I even received a brand new iPad for my nursing course. I was so grateful!"



- University student, 21

It came as a shock when my dad lost his job. We were so worried about finances. My mum worked overtime while my dad went for different job interviews and I took on a part time job to support myself and my 3 siblings. Through Heart Community Services, I received a monthly allowance for several months so we could survive.

I was so relieved I cried... 99

- Secondary school student, 14



Innovating in crisis with Audio Services

In May 2021, Singapore experienced a second wave of the Covid-19 pandemic and went into another stay-home season.

Tune in to live audio services from anywhere

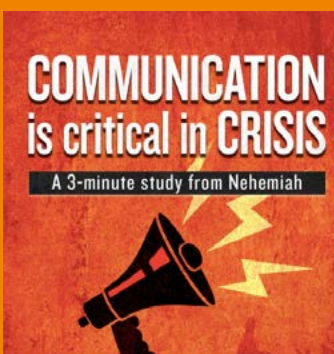
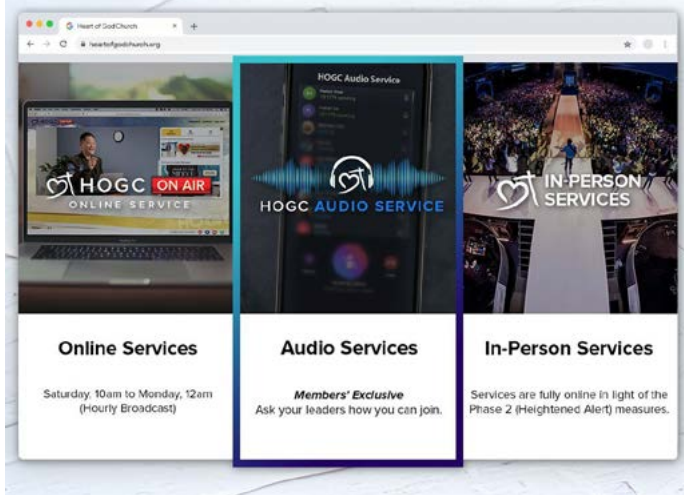
HOGC young people innovated and introduced live Audio Services to the church. Though church members were separated physically, Audio Services connected and united the church.

Join and interact with thousands of members simultaneously

These Audio Services saw close to 3,000 members tuning in to the voice chat.

Beyond the reach, Audio Services are interactive, personal and organic. Some of our members said it was like having a personal phone call with the senior pastors.

With this innovation, HOGC is now able to run three types of services: audio, online and in-person.



Check out Pastor How's article which inspired HOGC Audio Services.

Increasing the availability of resources online

As the pandemic wore on, we continued to find ways to make enriching and uplifting content more easily available for our members. We introduced two new YouTube channels with messages by each senior pastor respectively. We also launched PastorLia.com, the official website of our co-founder and co-senior pastor which contains leadership principles and spiritual insights on building the church and young people.



In his message for a pastors' conference, Pastor How explained how the pandemic had changed the way people related to the church, and shared insights on how to run both an online and an on-site church.

Watch Pastor How's message



Just when the long-drawn pandemic started to weigh down on people, Pastor Lia's message encouraged members not to give in to despair and discouragement, but to be made in the middle of hard times.

Watch Pastor Lia's message

Homegrown Pastors Strengthen the Church

During the year, Pastors Charleston, Lynette and Garrett preached extensively at in-person services and recorded messages for our weekly online services to empower, equip and encourage members. Watch their messages on the Heart of God Church YouTube channel.



Watch Pastor Charleston's message



Watch Pastor Garrett's message



Watch Pastor Lynette's message

Online Training

At Heart of God Church, we believe that technology can be used for enrichment and empowerment, not just entertainment. Our church rolled out Faith Essentials II, the second module of our Christian Education development track. The module builds on Faith Essentials I with topics on foundational biblical truths such as the church, thanksgiving, praise and worship.



HOGC Subsidiary Sentinel Tech Providing One-Stop Media Solutions

Sentinel Tech, a Heart of God Church subsidiary, provided media solutions to meet the needs of the church and the community throughout the year.

As a one-stop media solutions provider, it provided filming and video production, graphic design for online and print media, as well as IT services such as app and website development.



3

Building Young People



A Home for Young People

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.



Celebrating Christmas together in church.

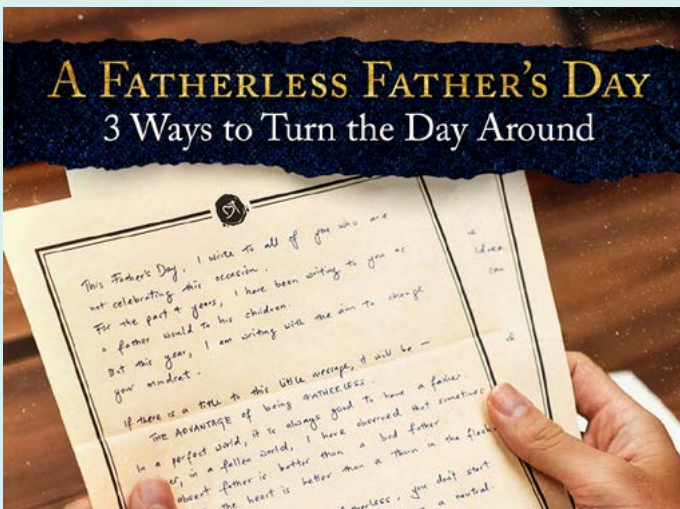


Youth as young as 14 years old volunteer together at the media control room.

Not just a Church, but a Home

Every year, our senior pastors give personalised letters and gifts to youths without parents on Mother's and Father's Day to affirm them and direct

them to God. This year, Pastor Lia's Mother's Day gift was a beautiful acrylic card, while Pastor How gave the youths a personalised bookmark.



Read this article for some of the letters Pastor How has penned for the fatherless in the last two decades.



Check out how Pastor Lia prepares a special something for youths who do not have a mother at home.



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.

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.



From top left to bottom right:

- 1. Younger musicians receive training from experienced ministry leaders.*
- 2. Training a youth to play the drums for the main congregation.*
- 3. Trained from scratch to become the youngest front of house sound engineer at 15.*
- 4. Two generations of leaders in the Media Team.*

"Youth are leaders TODAY, not just tomorrow!"

- Pastor How & Pastor Lia



14-year-old playing the drums for the main service of thousands.



Media Team Leader training up young volunteers at the Media Control Room.

An environment for youths to discover and develop their talents

We continued to debut new youth worship team members to lead the main congregation in worship. Many were trained from scratch in our School of Worship and School of Music, which were started by our senior pastors. Despite the limitations of training online due to Covid-19 restrictions, our experienced musicians successfully imparted skills to a younger generation of musicians, and inspired them to have a heart of worship.

The church also debuted new media coordinators who were trained in-house in our Media Training School. They received training from experienced ministry leaders and were entrusted with professional equipment. At 14 to 17 years old, they were fully equipped to coordinate at least seven different ministries to run services in the main congregation.



From sound to screens, HOGC youths are entrusted with professional equipment.

Heart of God Church sent staff and youth volunteers for a creative masterclass where they learnt the production process from script to screen. Instructors commented it was their first time seeing youths enrolled.



Read about Natasha's experience at the training

"When I was 17 years old, the church sent me for a professional training course with Disney animator, Davy Liu! I was inexperienced, new and unsure of anything related to making videos then. Now, as a leader in the Video Production ministry, I am given an opportunity to learn from industry experts and grow my craft again!"

- Natasha Lim, full-time church staff and creative masterclass participant



An environment for youths to grow in leadership

During the school holidays, 16 to 19-year-old youths came onboard as interns. They brought fresh ideas to the table, made pivotal decisions and conducted training to progress various departments such as pastoral care, worship, events, sound and social media.

The youth brought new and creative concepts which were readily received by the ministries that welcome and celebrate the voices of the younger generation.



Youth interns



17-year-old giving social media training to youths and young adults.

Academic Excellence 2021: Get out-of-this-world grades

Since 2005, Heart of God Church has been running 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 did 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 since 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, 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 its ability to convert study hours into upgrades for a customised virtual farm. This year, the team was still keeping the app fresh by including a timer feature, additional challenges, and a new theme that takes users from virtual farming to space exploration. By gamifying their learning experience, students have an additional motivating factor to achieve academic excellence.



*Find out more about our
Academic Excellence
programme!*

Children's Online Service

Over the year, we launched HeartKidz On Air, a new online service for children six and above.

Even though children could not come back to church for a period of time, with HeartKidz On Air, they could learn about God and good values, and have fun with the interactive online activities catered for them.

The HeartKidz On Air programme was put together by HOGC pastors, HeartKidz teachers and 13 other departments in church, including filming, set design and content creation.



HOGC Undergrad Summer Programme

Heart of God Church equipped university students with real-world skills in an eight-week summer training program. Students were involved in church projects where they acquired new skills, honed their leadership abilities and developed an innovative spirit. These opportunities have helped young people find full-time professional jobs.

40 resumes later, graduate finally landed a job with what he had learnt in church

"Last May, in the midst of circuit breaker, I landed two job interviews. But I did not succeed as my skill set did not fulfil the job requirements... However, I joined Heart of God Church's annual summer training programme for university students. I decided to help others through an eight-week volunteer project on the programme, where I also learnt how to create dashboards. As a student, it was very rare to come across such projects that are fully operational and track real-time data.

When the interviewer from Unilever brought up a data visualisation challenge, I was able to create a dashboard in half a day because I had already mastered the relevant techniques in the church's summer training programme. It even had clear data indicators which the client could easily read at a glance. This left a deep impression on the interviewers, and thus I was hired by the company."

– Darryl Yeo, HOGC Undergrad Summer Programme participant



Read the full English translation of the Lianhe Zaobao article which featured Darryl

联合早报

2021年1月20日 星期三

南洋·星洲

农历庚子年十二月初八 / 共32版

卡拉OK和夜总会试行计划展延

相关部门会在适当的时
去年11月6日宣布推出试行
遵守严格安全管理措施的
业，当局的目的主要是评估
严格的的安全管理措施是

则原定这个月底前开始。
文中中提到，有八家夜总会和15家
卡拉OK获各自的协会提名加入计划，
当局从中选出了两家夜总会和10家卡拉
OK，当局会与获选的业者接洽，并给于
个别业者协助。
做好开业准备业者感失望

经营Teo Hong连
形容，消息“晴天
因此责怪政府，因
制，人们现在也不
了符合当局设下
在船坞内安装团
“我的14岁
但天下无不

身残志坚

心怀翻译梦

孙慧斌 / 报道
@vwehiv@zhao.com.sg

“人有极限，禁无止境，
当一个梦想破灭后，就再发
梦。”这是23岁的郑倍昆想对身
边年轻人说的话。
在疫情的冲击下，应届毕业生
生想要从事喜爱的的工作，甚至连
就本身基础时不小的

郑倍昆患有先天性大脑性麻痹症，
但身体上的局限并不阻碍他追求梦想。
目前从事游戏翻译工作的他，
计划研究障碍学和比较文学的结合，
希望激发年轻一代
反思社会对残障人士的态度。

去年刚从南大毕业的郑倍昆，患有先天性
建议，约两年前我们还



Making the dreams of young people come true



Scan this QR Code to read the full English translation of the article.

Riady was born with cerebral palsy, a condition that affects muscle coordination and makes common activities such as writing and walking more difficult. His vocal cords were also damaged at birth.

As HOGC senior pastor, Pastor How spoke to Riady, he discovered Riady's interest in the Chinese language. Pastor How immediately got Riady to be part of the translation ministry. While everyone else were volunteers, Ps How insisted on paying Riady the market rate for his work.

"I wanted youths like Riady to know that they are valued. God has given him talents and abilities to contribute and make a difference. Furthermore, I wanted to encourage him to see that he has a bright future, with an income-generating career and difference-making destiny."

- Pastor How

"Honestly, I didn't have prior experience in translation. I wasn't even in university yet! I simply loved languages. So I was shocked that pastors insisted on paying me the market rate – as a volunteer! But you know what, that incident totally changed my self-perception. I realised I could pursue translating as a full-time career in the future."

- Riady Tay

Since then, Riady has overcome all odds to become a professional translator at an MNC. He shared his inspiring story with the Chinese newspaper, Lianhe Zaobao.



4

Impacting Lives



Finding pandemic-affected youths a home

The pandemic has been a challenging time for everyone, but for youths in poor living conditions, their challenges are further intensified. Aside from the lack of space and privacy, youths who lacked the necessary devices or even stable wifi connection struggled with home-based learning.

So, this year, through Heart Community Services and our members' generosity, we were able to support these youths with what they needed, such as monthly allowances, wifi subscriptions, new phones and laptops for home-based learning, and, for some, a conducive and comfortable space to go home to.



Watch how Heart Community Services reached out to give these siblings a home.

Going the extra mile

Elliot and Eliora knew everything there was about long-distance travelling. On days they served in church, they would wake up at 4am to complete a 4-hour journey from Malaysia – just to reach church by 8am. When Covid-19 hit and the borders were closed, their entire family of seven had to squeeze into a living room in Singapore.



Home Makeover

Jessel's family struggled to make ends meet. On some days, he only had \$2 for emergencies. For years, he didn't have a proper bed to sleep on. Watch how Heart of God Church members came together to make this home makeover a reality through Heart Community Services.



Watch how Heart of God Church members came together to make this home makeover a reality through Heart Community Services.

Roadmap to Resilience



peoplecare.

Healthy Habits



peoplecare.

Rules of Engagement Pre-Marriage



peoplecare.

Relationship Revolution Marriage



peoplecare.

Parenting Revolution Baby Edition



peoplecare.

Parenting Revolution Teenager Edition



peoplecare.

Life Skills courses for holistic growth at every life stage

At Heart of God Church, we believe in holistic development. Our aim is to see youths grow up to become mature, responsible individuals who are not only strong in their faith, but also confident and resilient in all areas of their lives.

In the past year, we launched a suite of new programmes under our Life Skills development track. They cover a variety of topics such as emotional and mental health, parenting, relationships and personal development.

These programmes were the fruit of four years of funding and collaboration with Christian clinical psychologist, Dr. Robi Sonderegger. Produced with a team of professionals, the programmes combine the best of scripture and the latest research in clinical psychology.

It is our hope that HOGC members will grow holistically, both spiritually strong and practically equipped in every stage of life.

HOGC Life Skills courses for every life stage

- Co-funded a 6-figure sum to develop the programmes.
- Collaborated with Christian clinical psychologist, Dr Robi Sonderegger for courses that combine the best of science and scripture.
- Range of modules for relationship building, pre-marriage, parenting and more.



Christian clinical psychologist, Dr. Robi Sonderegger.



Caring about health

Strengthening our youth mental and emotional health

Four years ago, HOGC started investing in programmes that would build our members to be emotionally and mentally resilient.

This year, as mental health issues made headlines globally, these programmes were launched and made available free of charge. HOGC youths went through the GROW programme in their connect groups. Together with friends, they acquired new skills and learned about the character qualities which promote mental and emotional resilience.

These mental and emotional health programmes were part of a new series under HOGC's Life Skills development track. Produced in collaboration with clinical psychologist Dr Robi Sonderegger and a team of professionals, they combine the best of scripture and the latest research in clinical psychology.



Encouraging our healthcare workers

At the peak of the Covid-19 pandemic, public healthcare institutions were required to redistribute manpower across areas of need. Our healthcare workers worked overtime and took on additional roles to care for the sick.

In the midst of the circuit breaker, our senior pastors sent them tumblers and cards to appreciate and affirm their contributions in fighting the pandemic. They also sent GrabFood vouchers for them to have meals conveniently while they were hard at work.

"When the COVID-19 pandemic first started, I was shocked to receive a gift in the mail. It was this beautiful tumbler with the verse Numbers 16:48 (MSG) inscribed on it."

– Adeline Sia, nurse at National University Hospital

Adeline shared the verse with Channel 8 news on Nurses' Day.



Read the article 'Twins Chose Nursing to be the Gatekeepers Standing Between The Living and The Dead'.



5

Beyond the Four Walls



JOINT CHRISTMAS GIFT PACK INITIATIVE 2020

Guest of Honour: Mr Mohd Fahmi Aliman
Member of Parliament (Marine Parade GRC) and Mayor of South East District



Building Bridges Not Walls

Heart of God Church believes in building bridges, not walls. We do not operate in isolation but work with our community 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.

Over the last five years, we have organised or participated in 100 interfaith initiatives, involving over 2,000 youth volunteers.

We have partnered closely with other religious and community organisations such as the Inter-Racial and Religious Confidence Circles to be a blessing to the community while promoting harmony in multi-racial and religious Singapore.

Youth build bridges across faiths

Heart of God Church's interfaith collaboration with Khalid Mosque was featured in The Straits Times as a portrait of how the national ideal of harmony plays out on the ground in many everyday events.

In a year where unprecedented youth self-radicalisation cases made headlines, the article expounded on the significance of HOGC's history and efforts to build a relationship of trust with our neighbouring mosques, temples, and clan associations.

Pastor How and Pastor Garrett were quoted by HOGC has been teaching young people in HOGC to cherish racial and religious harmony.

HOGC youths also shared their experiences of our interfaith events. Said one 14 year-old, "As Christians, we don't just want to care about ourselves, but we really need to build relationships with other faiths."



PHOTO OF INTERFAITH HARMONY: Khalid Mosque and Heart of God Church both in George Town have been working close to one through community activities such as sports and festival traditions. Photo courtesy of a, Charity Bridge event at which their members gathered and said meals to some funds for children's education, and the left. PHOTO: HEART OF GOD CHURCH

YOUTH BUILD BRIDGES ACROSS FAITHS

From Easter playtime to a new interfaith play book, young people at a church and mosque building bridges - timely in the wake of recent self-radicalisation cases

Lee Siew Hwa

A circle of youth savvy Muslim and Christian youth in George Town were laughing and chortling, some were laughing and some were laughing. "It's a sign of our wider city," they wrote in their message published in ST's Forum page on Feb 6. "We have always believed Christian and Muslim youth can have strong friendships with one another."

But Pastor and Mr Lee, who met last year and discovered they both love football, found it hard to believe that young Singaporeans are so open-minded, especially when they usually focus on shared spiritual goals.

Mr Lee, a second-year Temasek polytechnic student in law and management, says this thought occurred to him when he read the message after he had been serving from his church, where the average age is 22.

He says that he has been hearing about the youth who are active in other building bridges, not just in Singapore but also in other parts of the world.

Mr Lee, a second-year IT application student in ITE College East, mentions that some Muslim friends had expressed "interest" about the news.

"One of the things I remember telling them is that the message of the two religions is shared by most of us. We are all human beings, with the same personal struggles. It's not about religion, it's about the human condition. We're all here to live and grow, and we're all here to love and be loved. It's not about religion, it's about the human condition. We're all here to live and grow, and we're all here to love and be loved."



The website will help religious groups and churches planning interfaith events navigate through the challenges with conviction and insight. In a handbook, the platform will also provide the platform for interfaith dialogue. For instance, young practitioners like Mr How and Mr Lee are joined at their respective places of worship in George Town, which are separated by a 10-minute walk past housing blocks.



In the hall up to Easter, a team comprising young representatives of Khalid Mosque and Heart of God Church spent an afternoon at a Morning Star centre in Bedok, creating Easter-themed activities for children in an after-school programme. PHOTO: HEART OF GOD CHURCH

side by side in events such as Charity Bazaar is "a very visible demonstration of what we can achieve as Singaporeans."

THEY'RE FRIENDS

Pastor Tan had the thought to build bridges when he stepped into George Town. He did not think a Muslim and a Christian could be friends. "Over the years, our efforts to build bridges and not walls have borne fruit. The friendship and trust built with people of other faiths and origins are as precious as they are pragmatic," he says.

"Our interfaith relationships have also become a moderating presence during tense situations."

HEART OF GOD CHURCH'S SENIOR PASTOR TAN SEOW HOW

Pastor Garrett Lee, 37, who oversees interfaith community activities at the church, says: "Hearing that the detained youth is just 16 years old means that he could have started getting self-radicalised at 14 or 15."

"That's why we see the importance of engaging young people in interfaith activities early on."

"I look forward to the day when youth of different faiths lead the charge towards interfaith harmony," says Pastor Tan Seow How.

"This will future-proof Singapore's social cohesion."



Interfaith.sg launched by HOGC and Khalid Mosque youths

Interfaith.sg is an online playbook conceptualised and created by HOGC and Khalid Mosque youths. It contains a step-by-step guide to help youths and religious organisations run interfaith events.

The team had won \$50,000 in funding for the project at a Ministry of Culture, Community and Youth hackathon, following the first edition of the International Conference on Cohesive Societies. President Halimah Yacob presented the prize at the Mission:Unite award ceremony.

Interfaith.sg was launched at a food distribution drive with guest of honour Mr Mohd Fahmi Aliman, Mayor of South East District.

The food drive for Food From The Heart was also supported by Geylang United Temple, Phor Tiong Koh Peng Association and Nanyang Leow-Sih Association.



“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’s speech at the inaugural ICCS, published in Faith, Identity, Cohesion: Building A Better Future.



[Check out Interfaith.sg](https://interfaith.sg)

“At 16, I took part in my first interfaith Joint Blood Donation Drive in Heart of God Church. It was so significant serving the community with others carrying the same heart to give back.

This project was birthed out of the desire for more people, especially youths, of different faiths to come together to serve the community and build a more cohesive society together.”

- Alex Low, HOGC youth from the Interfaith.sg team



[Hear more from Alex](#)



Raising funds for underprivileged children with Khalid Mosque

Volunteers from Heart of God Church supported Khalid Mosque's largest charity event of the year to raise funds for children from low-income Malay/Muslim families. Minister for Culture, Community and Youth, Mr Edwin Tong worked hand in hand

with some of our youngest volunteers to prepare hundreds of kilograms of delicious Biryani. In total, more than 10,000 packets were sold, raising \$100,000 in financial assistance for underprivileged children.

Spreading Christmas cheer with other religious organisations

To bring Christmas cheer to the community, Heart of God Church brought together its community partners, Khalid Mosque, Geylang United Temple, Singapore Chan Khoo Kong Huay, Huang Shi Zong Hui (Singapore), Putian Association, and Nanyang Leow-Sih Association for a heartwarming initiative.

Together with Mr Mohd Fahmi Aliman, Mayor of South East District, they prepared surprise Christmas study packs for 100 underprivileged students of various races and religions. These packs contain study essentials, food and health items.



Partnering with Darul Ghufuran Mosque to distribute Korban meat for Christmas

Heart of God Church joined hands with Darul Ghufuran Mosque to distribute Korban meat, which was donated by Jamiyah Singapore to 300 underprivileged families for them to enjoy a Christmas meal. Senior Minister of State for the Ministry of Health and Ministry of Manpower, Dr Koh Poh Koon, also participated in the event.

First Responder Certified & Appointed Trainers

Led by our Safety and Security Command, Heart of God Church continued to implement training and measures to ensure that our youth, children, members and community have a safe and secure environment.

We sent staff and volunteers to be trained and certified in two first responder programmes: The Community Emergency Preparedness Programme (CEPP) and Threat-Oriented Person Screening Integrated System (TOPSIS).



Community Emergency Preparedness Programme (CEPP)

The CEPP is run by the Singapore Civil Defence Force to equip community volunteers with life saving and emergency skills, such as first aid and firefighting.

HOGC sent close to 40 staff and volunteers across five ministries to be CEPP-certified so that they are able to help others during emergencies.



Threat-Oriented Person Screening Integrated System (TOPSIS)

TOPSIS, a security enhancement programme conducted by the Singapore Police Force, was originally implemented for border checkpoints. It equipped frontline staff, including non-security personnel such as service staff, to detect suspicious characters and behaviour. TOPSIS was later expanded beyond the checkpoints to train other frontline personnel to keep a lookout for security threats.

HOGC sent a staff and a volunteer to be trained under the programme. They went on to become certified trainers who are able to run TOPSIS training for our staff and ministries.

Making a Meaningful Contribution to the World

\$211,000

given to help those in need overseas



The members of Heart of God Church are an idealistic bunch who want 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 the people in need abroad.

“The strength of a church is not its seating capacity but its serving and sending capacity.” – Pastor How

Due to Covid-19, borders tightened in the past year and travelling has been restricted. Though the team could not physically travel, they found other ways to send help. In the last 18 months, we gave \$211,000 to help those in need overseas.

Supporting Destiny Grace Home Orphanage in Myanmar

Over the past 15 years, Heart of God Church has supported Destiny Grace Home (DGH), an orphanage in Yangon, Myanmar.

In past annual mission trips, our teams would usually bring along vitamins for the orphanage. Due to Covid-19 travel restrictions, this was not possible. Instead, additional funds were sent to DGH so that they could purchase a one-year supply of vitamins to strengthen the children’s immunity in the midst of the pandemic.

When some of the DGH staff were tested positive for Covid-19, HOGC also sent additional funds for the orphanage to pay for doctor’s fees and related expenses. Our team also worked with doctors in our church to purchase oxygen concentrators. This gave the orphanage further assurance that oxygen treatment was available if needed.





Equipping Pastors and Leaders Globally

Despite worldwide travel restrictions due to Covid-19, our senior pastors were able to share practical principles and spiritual wisdoms with pastors and church leaders internationally through virtual conferences.

Pastor How was invited to speak in the Asia Evangelical Alliance General Assembly 2020, Thailand 9th Congress Conference, and Empowered21 NextGen conference among others.

Pastor Lia was invited to share her insights with Calvary Leadership College Australia on raising leaders. She also spoke at NXTGEN Conference Indonesia, as well as other Singapore and overseas churches.

Both founding senior pastors shared messages that encouraged Christian leaders to build generations of young people strong in their churches.

Blessing Christians Worldwide

Senior pastors, Pastor Lia and Pastor How were invited to record 'Verse of the Day' devotionals for the YouVersion Bible app. These devotionals expound on specific verses and bring to life the Bible for millions of Christians worldwide.

- 5 video devotionals recorded
- Each devotional watched more than 1 million times globally

Besides YouVersion devotionals, they also recorded many full-length video messages to bless overseas churches and conferences.



Check out Pastor Lia unpack the meaning of true peace in *Philippians 4:9*

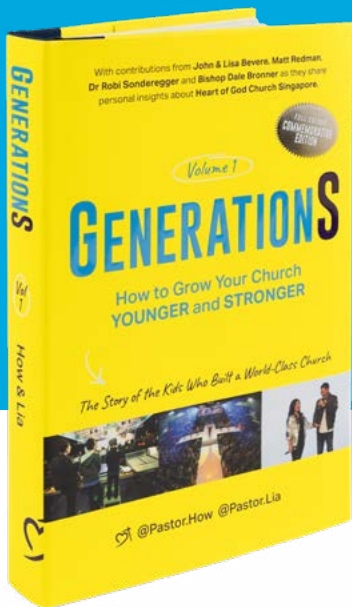


Catch Pastor How break down *Proverbs 22:4*, and learn about the importance of the fear of the Lord.

6

Generations Volume 1 Book Launch



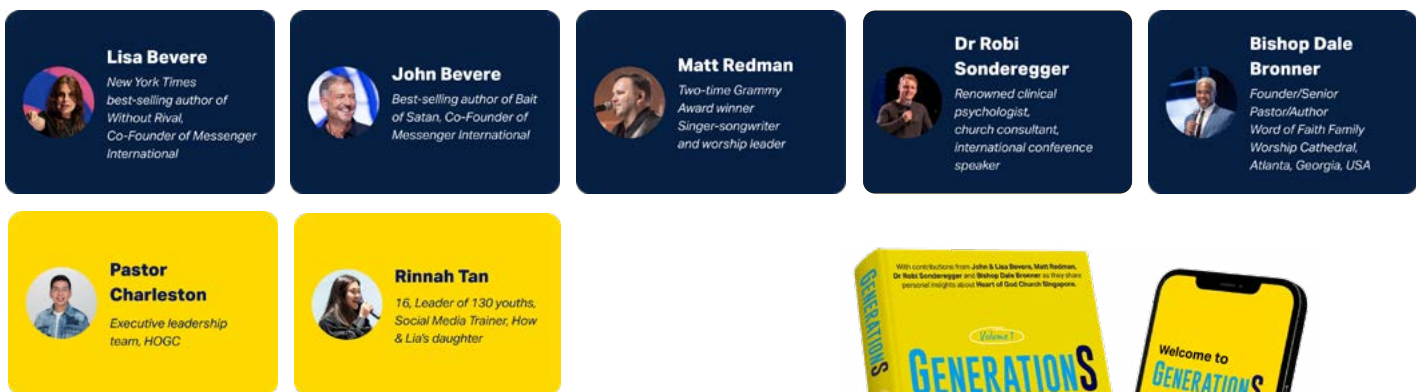


Heart of God Church launched our first book, 'GenerationS Volume 1: How to Grow Your Church YOUNGER and STRONGER'. Co-authored by Pastor How and Pastor Lia, GenerationS encompasses more than 20 years of principles by HOGC's founding senior pastors, and inspiring stories of the young people who built the church.

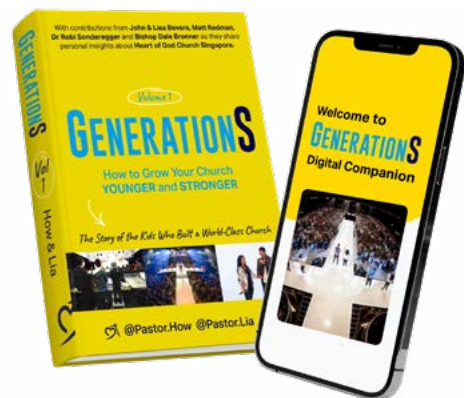
The book records the church's history, heritage and values for future generations of HOGC members. It is also a resource for pastors and church leaders worldwide who aspire to build a church by youths, for youths, to reach youths.



Along with the main authors, 13 other contributing writers provide an all-round view of HOGC. These include perspectives from HOGC's homegrown pastors, the authors' daughter, as well as global Christian leaders such as John and Lisa Bevere, Matt Redman, Dr. Robi Sonderegger, and Bishop Bronner.



The book comes with a Digital Companion containing bonus content and interactive materials accessible through scanning QR codes within the book.



GenerationS was #1 New Release and #1 Best Seller across multiple categories on Amazon, including Church Leadership, Church Growth, Pastoral Resources, and Youth Ministry, among others.

From Australia to the USA, pastors locally and overseas bought the book in bulk to equip their teams and recommended it to other pastors. Multiple requests were also made to translate the book into different languages such as Mandarin, Bahasa, Russian, and Thai.

GenerationS is not for profit. All royalties and proceeds from the sale of the book go towards advancing the cause of GenerationS in HOGC and globally.



Learn more about GenerationS at www.GenerationSmvmt.com



Heart of God Church is our home. As a church, we have journeyed together to this juncture. We treasure and take nothing for granted. As we look forward to 2022, we will stand together and continue to build His kingdom for the generations. Focusing on effective training, as well as service and process excellence, it is our hope to be an effective role model as a youth church for the nations.

The world we live in is changing at an accelerated pace, and our church must be ready to ride the waves and adapt quickly to these changes. To accomplish this, we are committed to building teams and capabilities, providing training and development for our staff and volunteers, and equipping them with resources to thrive in the upcoming challenges. We will continue to use the church to build people, not people to build the church.

Also, as a youth church, the encouragement and development of young people will still be our priority, and we will continue to look out for and support those who are adversely affected by the pandemic.

Much anticipated in 2022 will be the launch of our second book, GenerationS Volume 2. As with the first volume, it will chronicle our history, heritage and values for future church members, as well as be a resource to equip pastors and leaders globally to empower young people.

The online church continues to be a mainstay of HOGC 4.0, with ongoing digitalisation of systems and processes, development of websites and apps, and strengthening of data privacy and security. The church online will continue to be built by youth for youth, with uplifting content produced and delivered in fresh and engaging ways every week.

We are grateful for the strong relationships with our community partners, and will continue to champion interfaith harmony and social cohesion among the youth in Singapore. As the new year approaches, we are excited to see where God will lead us, as we stay adaptable and flexible to the changing world around us.



8

Governance & Finance



Overview

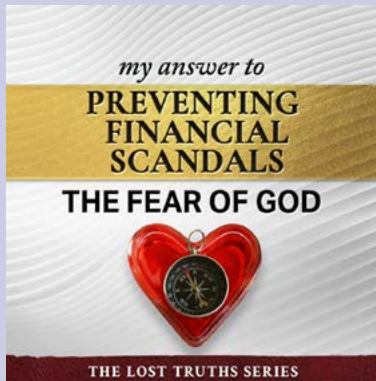
Heart of God Church (HOGC) is an independent, non-denominational church with an independent Board of Directors, leadership and finances. The church is a member of the National Council of Churches of Singapore. HOGC is not affiliated with any other church or organisation.

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.

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.



“While secular leaders have external controls, godly leaders also have eternal and internal controls – the Fear of God.”

– Pastor How



Pastor How explains the best form of accountability in, *My Answer to Preventing Financial Scandals: The Fear of God*.

SINGAPORE UNIQUE ENTITY NUMBER

S99SS0059K

REGISTERED ADDRESS

115 Eunos Ave 3 #04-01 Singapore 409839

BANKS

CITIBANK SINGAPORE LTD
DBS BANK LTD



AUDITORS

RSM CHIO LIM LLP
(CERTIFIED PUBLIC ACCOUNTANTS)

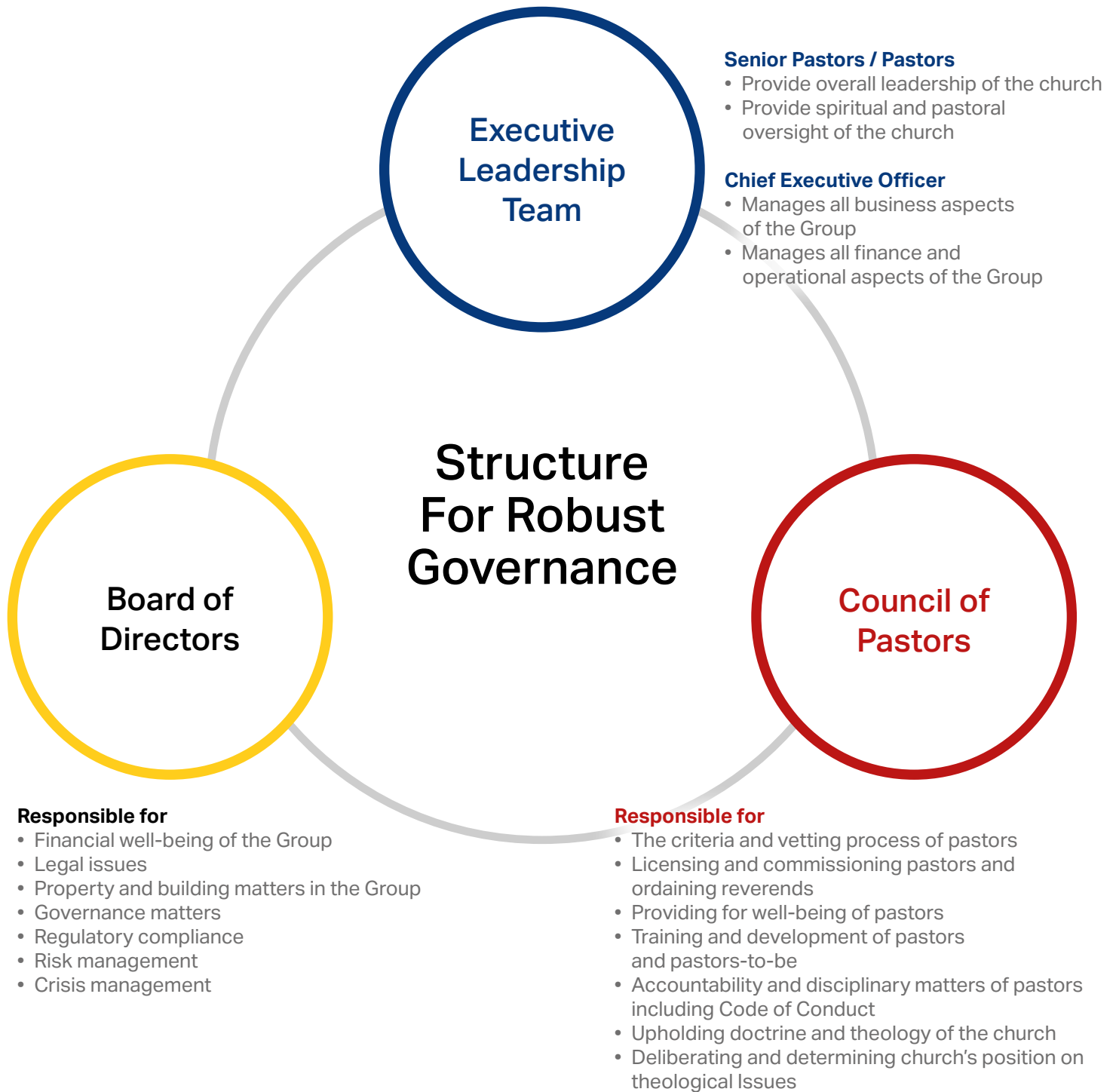


LAWYERS

RAJAH & TANN SINGAPORE LLP

RAJAH&TANN

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



Board Recruitment and Selection

The Board of Directors was elected at the 21st Annual General Meeting (AGM) held on 4 Dec 2020 for FY 2020-2021, FY 2021-2022.

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 holds 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.



Evaluating Board Effectiveness

The Board of Directors performs annual self-evaluation in various areas of Board responsibilities such as strategic planning, communication, internal controls and risk management to assess their performance and effectiveness. Based on the evaluation, Board members would seek training to plug competency gaps and adopt best practices.



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 in various capacities such as Associate Board Members as well as Sub-Committee Members. More experienced former Board members continue to serve as Board Consultants.

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 management 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 church'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 Pte Ltd since 2015	Former Squadron Commander Republic of Singapore Air Force (with more than 25 years of experience) Aircraft Commander A Renowned International Airlines Group Consultant Defence Research Agency
Treasurer	Martin Wong Board member of Heart of God Church since 2007 (Secretary between 2010-2013 Treasurer between 2014-2017, 2020 - 2021)	Former Deputy Commanding Officer Singapore Police Force Founder / Director An Established Chain of Educational Centres with Branches Across Singapore
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	Partner Business Advisory Financial Agency
Member	Leonard Leng Board member of Heart of God Church since 2018	Doctor In one of Singapore's primary healthcare clinic clusters
Member	Lynette Goh Board member of Heart of God Church since 2018	Pastor Heart of God Church
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 with the following Terms of Reference:

Terms of Reference

1. Appointment and Nomination

To review the composition of the Board to ensure an appropriate balance of expertise, skills and experience, identify and nominate suitable candidates and propose strategies for board renewal and succession planning.

2. Audit and Risk

To identify, monitor and review the church's key risks and to review and audit controls and processes in operations and policies so as to maintain a high standard of integrity.

3. Building

To plan all issues arising from current and future rental or purchase of suitable properties for the growth and use of the HOGC Group, including managing relationships with relevant parties such as landlords and government authorities.

4. Finance

To determine the financial needs of the HOGC Group and develop long-term strategies and policies towards achieving the financial goals.

5. Investment

To review and recommend investment objectives and to develop an Investment Policy.

6. Governance and Compliance

To identify and resolve governance and compliance issues that need to be addressed within the HOGC Group to ensure accountability.

7. Grants and Disbursements

To set the criteria and guidelines for the disbursements of charitable funds in the church such as Missions and Heart Community Services.

8. Human Resource

To review and recommend improvements on human resource policies for staff.

9. Programmes and Services

To review and make necessary recommendations to ensure that programmes and services are developed and run with the view of achieving the stated outcomes, mission and vision of the church.

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, HOGC and its subsidiaries have:

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

The HOGC Group comprises HOGC and its 4 subsidiaries which are all incorporated in Singapore:

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

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 HOGC Group

Garrett Lee

Working in Heart of God Church since Aug 2009
Positions held included: Events Director, Finance Director
Appointed as Group General Manager in May 2019
Role renamed as CEO of HOGC Group in Nov 2019

General Manager of HOGC

Tan Jian Ming

Working in Heart of God Church since Dec 2010
Positions held included: Guest Experience Director,
Premises and Facilities Management Director
Date of Appointment as HOGC General Manager: Aug 2014

Group Financial Controller

Linda Goh

Used to work as Deputy Finance (Credit) Director in MNC
(with 24 years of working experience)
Date of Appointment: June 2021

	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	Valerie Iskandar	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.



RSM Chio Lim LLP

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Wilkie Edge, Singapore 228095

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Audit@RSMSingapore.sg
www.RSMSingapore.sg

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 2021, 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 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 2021, 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 statement by the executive committee and 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.

If, based on the work we have performed on the other information that we obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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.

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

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

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

- 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.
- 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) there was no fund-raising appeal held by the Group during the reporting year ended 30 June 2021.

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

24 November 2021

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 & 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:

Church Safety & Security Policy



This policy aims to promote safety and ensure security for the general congregation in the church and focuses on 4 areas : people, physical premises, property and programme. Through the rules and guidelines set out in this policy, a culture of well-being, care and protection is provided for our congregation as they attend church, grow in their relationship with God and develop healthy relationships with others.

As HOGC is a youth church, there are specific Safety and Security Policies for Youth and for Children to cater to their particular needs and to ensure their safety and security.

Youth Safety & Security Policy



Heart of God Church being a Youth church has a specific Youth Safety & Security Policy for leaders, trainers, volunteers and all others in church who interact with youths.

In its commitment to live out the vision "Youth are leaders TODAY, not just tomorrow", the church aims to provide youths with a safe, secure and positive environment to thrive in. Adopting a robust risk assessment and management framework, risk-mitigating controls such as screening of leaders and volunteers, rules and guidelines on appropriate conduct are implemented. This will go towards ensuring that they are in a place where they can develop caring and supportive relationships and grow into their full potential.

Children Safety & Security Policy



In this policy, specific rules and guidelines for teachers and volunteers who interact with children are spelt out to ensure that those in primary school and below are protected and enjoy a positive and nurturing environment as they attend Heartkidz services and activities.

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



Youth Development Policy

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.



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.



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 FY2020/2021, the church has reserves that will allow it to cover about ten months of operational expense, and is working towards reaching the minimum reserves of one year. The reserves will be used as and when the opportunity and need arises.

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), 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 LLP, 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 adhere 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)

