



Annual Report 2019-2020



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機構簡介

贍明會是一間非政府資助的社會服務機構，自 1987 年服務香港，致力幫助末期病患者得到安慰和支持，有尊嚴地走完人生的旅程；也協助喪親者安然地與逝世親友道別，在生死離別的體驗中，重拾信心，重整生活，再活出精彩的未來。本會是香港社會服務聯會的會員機構，亦是香港賽馬會慈善信託基金和香港公益金的受惠團體。

宗旨

跳出生命幽谷 活出人生彩虹

核心價值

安慰：心靈安慰 釋懷困苦

關懷：伴你同行 關懷愛心

關心：積極人生 關心社群

服務對象

末期病者及其家屬

喪親人士



服務範圍

末期病者及喪親人士輔導服務

殯儀支援服務

義工招募及訓練

向日葵互助會(喪親人士互助組織)

家居及醫院探訪

社區教育及專業訓練

「動·人情緣」動物晚晴及離世輔導服務 (自資服務)

榮譽贊助人

香港聖公會教省主教長鄭保羅大主教

馬登夫人太平紳士

榮譽顧問(排名不分先後)

衍空法師

黎守信醫生

李錦洪先生

吳思源先生

謝建泉醫生

梁智達醫生

義務法律顧問

林子綏律師

義務核數師

梁蘇會計師事務所

董事會

主席 陳智豪博士

副主席 陳永佳先生

胡潔英女士

義務司庫 郭紫達女士

義務秘書 林雅頌女士

董事 楊偉芳女士

陳寶妍女士

陳煒嬋醫生

鄧惠雄先生

郭凱儀博士

Honor Patrons

The Most Rev. Paul Kwong, Archbishop of Hong Kong

Mrs. Anne Marden, BBS, JP

Honor Advisors

Venerable Hin Hung

Dr. Benjamin LAI

Mr. Daniel LEE

Mr. NG Sze Yuen

Dr. Vincent TSE

Dr. Antony LEUNG

Honor Legal Advisor

Ms. LAM Tsz Yan

Honor Auditor

Leung & So Certified Public Accountants

Council of CCCG

Chairperson Dr. Wallace CHAN Chi Ho

Vice-Chairpersons Mr. CHAN Wing Kai

Ms. Wendy WU Kit Ying

Honor Treasurer Ms. Dorothy KWOK Chi Tat

Honor Secretary Ms. Ashely LAM Nga Chung

Members Ms. Ellen YEUNG Wai Fong

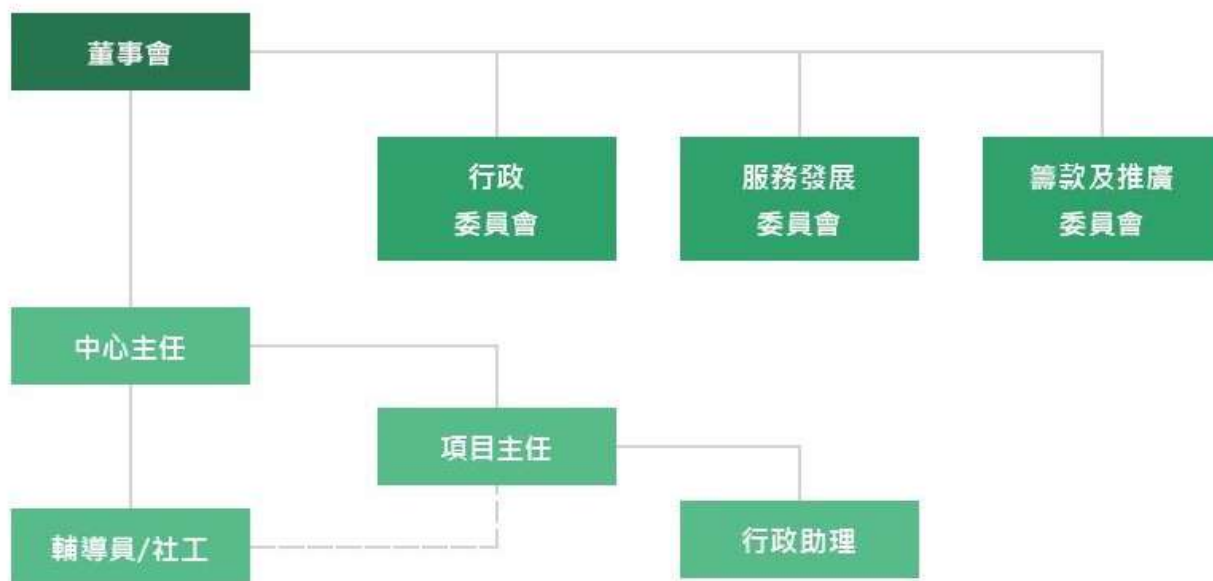
Ms. Vivian CHAN Po Yin

Dr. CHEN Wai Tsan

Mr. TANG Wai Hung

Dr. Rita KWOK Hoi Yee

組織架構圖



嚮明會職員：

中心主任

程偉文先生

項目主任

許明儀小姐

輔導員/社工

鄧海甄小姐

梁嘉儀小姐

鄭慧琦小姐

周嘉恩小姐

關惠文先生

伍子湛先生 (至 4/1/2020)

楊芷詠小姐 (由 2/1/2020)

行政助理 鄭子謙先生

兼職職工 曾杏娟女士

Staff of CCCG:

Centre Director

Mr. Tsing Wai Man, Rocky

Project Leader

Ms. Hui Ming Yee

Counsellors/ Social Workers:

Ms. Tang Hoi Yan

Ms. Leung Ka Yee

Ms. Cheng Wai Kei

Ms. Chow Ka Yan

Mr. Kwan Wilmon

Mr. Ng Tse Cham (Till 4/1/2020)

Ms. Yeung Tsz Wing (From 2/1/2020)

Admin. Assistant Mr. Cheng Tsz Him

Workman (Part-time) Ms. Tsang Hang Kuen

主席的話

陳智豪博士

主席的話

過去一年，是香港艱難的時刻。受著疫情影響，我們的生活或多或少被受衝擊。同一時間，疫情彷彿告訴我們生死的無常，人生的有限。或許，我們在人生也曾遇到不同的苦難，當中面對親人的離世，更可能叫我們難於適應。

陪伴喪親者走過低谷正是鑒明會的其中一個主要服務。輔導員透過不同的手方和形式，提供專業的喪親輔導。在此，作為主席的我，特別希望送上我對同事的支持和欣賞。鑒明會沒有很多的資源，但卻有一班專業而投入的同事，也有著一群默默耕耘的義工。

我期望在新一年，代疫情退卻，我們的服務能進一步發展，讓社會更關心臨終支援及喪親人士的需要。

最後，祝福大家在疫情中，仍能經歷身心靈的健康！



服務匯報

與末期病患者和喪親人士同行，為他們提供不同的關懷和專業輔導服務，是賸明會一直以來持守的宗旨。面對著不斷上升的服務需求，我們亦會繼續努力提供專業輔導和關懷服務，在服務使用者感到困難和哀痛的日子中陪伴在旁。以下是各項服務的資料和數據：

香港賽馬會社區資助計劃 - 紓緩展晴計劃

1.1 成人哀傷輔導服務

服務獲香港賽馬會慈善信託基金的捐助，過去一年在疫情影響之下，賸明會之個案數字和面談節數並沒有遞減，全年支援了 337 名喪親成年人士，喪失親人的類別包括：配偶、子女、父母、兄弟姐妹及祖父母等。中心為他們提供了接近 1,340 節的哀傷輔導服務，透過個別面談、電話輔導、網上輔導或家庭輔導的形式，協助喪親者渡過哀傷歷程和適應新生活。



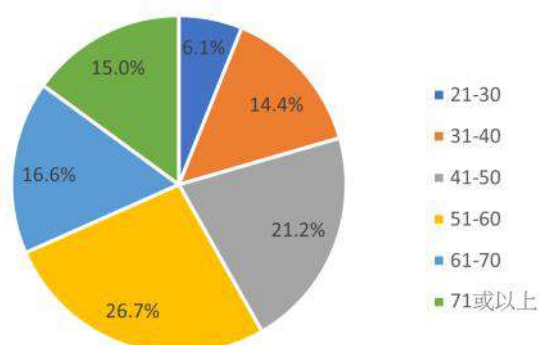
此外，本會亦為喪親的年成人士提供了 6 個治療小組 (包括喪子女、喪夫、喪妻及喪父母小組)，讓他們透過活動及同路人的互相扶持，一同走出哀傷困境。本會按個案的類別，和他們的個別情況，採取切合他們的輔導策略，更有效協助他們渡過人生最艱難的時段。

據本會統計，這些輔導個案之中，其中女性求助者佔 82%，男性佔 18%，比例約 4：1，情況跟過往相若。求助者包括不同年齡的人士，最多為 51-60 歲 (26%)、其次為 41-50 歲 (21%) 和 61-70 歲 (17%)，這三個年齡組別共佔了總個案數字約七成。個案來源方面，自洽/電話查詢的個案有 38%，其次為醫院轉介個案，佔 25%，而慈善團體和綜合家庭服務中心 (IFSC) 的轉介數字相若，均佔 17%。

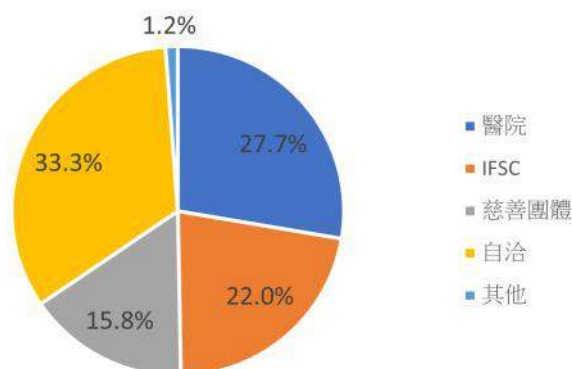
香港賽馬會社區資助計劃 - 紓緩展晴計劃

下列為本會去年接收的成人哀傷輔導服務資料(個案數目=337)：

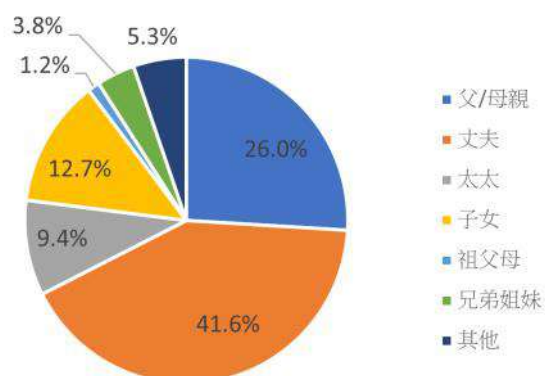
圖表一：喪親輔導個案年齡分佈



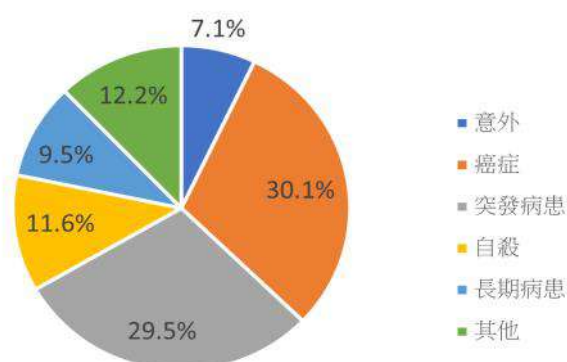
圖表二：喪親輔導個案之轉介來源



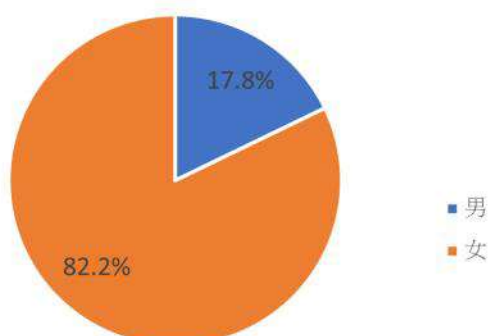
圖表三：喪親輔導個案之喪親類別



圖表四：個案親人之離逝原因



圖表五：喪親輔導個案性別分佈



香港賽馬會社區資助計劃 - 紓緩展晴計劃

1.2 哀傷輔導小組

透過同路人之間的共鳴感和互相支持，協助喪親者渡過哀傷，因此，本會去年共舉辦了6個共34節的哀傷治療小組。哀傷治療小組按喪親人士的個案類別和背景為組合準則，設立不同的同質小組(homogenous groups)，包括喪夫、喪妻、喪子女、喪父母等組別，過去一年有56名喪親人士參與。小組由社工／輔導員帶領及推行，為加強治療效果，我們更會安排同樣有喪親經驗的「過來人」義工參與，以自己的經歷鼓勵小組組員，主動給予他們盼望、支持和鼓勵。

1.3 伴行哀傷路

「伴行哀傷路」是為喪親人士設立的一次性簡介和分享會，由社工／輔導員講解喪親帶來身、心、社、靈的反應，並由「過來人」義工分享他們面對喪親的心路歷程。期望能減輕參加者對喪親的焦慮和不必要的擔憂，給予他們希望和信心來面對未來的道路。在過去一年，我們舉辦了6次「伴行哀傷路」活動，有120名喪親人士和陪伴的親友參與。在深入了解本身的狀況後，部份參加者向本會申請哀傷輔導服務。

1.4 喪親人士互助活動 (向日葵互助會)

「向日葵互助會」是本會其中一項主要的喪親人士互助服務，互助會成立已久。成員由一群曾接受本會輔導服務的喪親人士組成；透過會員間彼此的分享、鼓勵和支持，使他們更有力量共同面對喪親後的轉變和困難。去年，互助會舉辦了10次活動，共209人參與，活動包括：小組關顧探訪、手工藝班，中心聚會、節日活動等，讓同路人能定期見面、分享不同時節的沉重心情，從而繼續互相扶持守望、發揮互助互愛的精神。



香港賽馬會社區資助計劃 - 紓緩展晴計劃

2. 「共童導過」兒童哀傷輔導服務

2.1 兒童哀傷輔導及治療小組

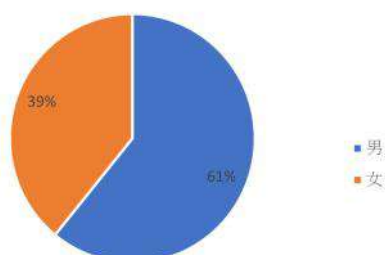
本會之「共童導過」兒童哀傷輔導服務也是「香港賽馬會社區資助計劃 - 紓緩展晴計劃」的捐助服務之一，主要為 18 歲以下的喪親兒童和青少年，提供個別或家庭哀傷輔導。

去年，本會為 46 名喪親兒童及青少年（未滿 18 歲）提供哀傷輔導服務，輔導節數(中心面談及家訪)接近 300 節。除了個別 / 家庭輔導之外，去年本服務又特別推行了 3 個哀傷治療小組，共 15 節，讓喪親兒童家庭在朋輩的支援下抒發內心的哀傷。

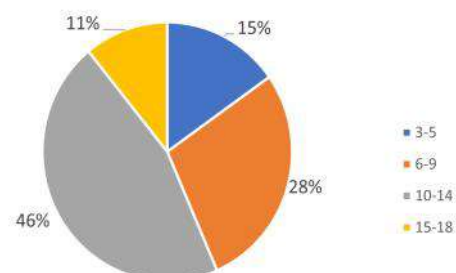
輔導個案當中，其中 61% 是男孩，39% 為女孩，男孩子個案較去年增長。年齡方面，10-14 歲的學童佔 46%，其次是 28% 是 6-9 歲的兒童，而 3-5 歲的幼童和 12-17 歲的青少年各佔 15% 和 11%。個案來源方面，有 24% 的個案是喪親家庭自行向本會求助，較去年下調了約 8%；然而本年度有 39% 之個案來自學校，數字較去年提升了近 15%。由綜合家庭服務中心(IFSC)及醫院分別佔 11% 及 17%，其他機構轉介則有 9%。

下列為本會去年接收的哀傷輔導服務資料(個案數目=46)：

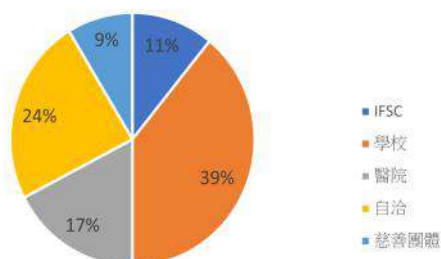
圖表六：兒童哀傷輔導個案性別分佈



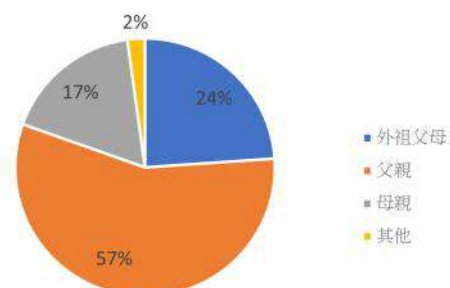
圖表七：兒童哀傷輔導個案年齡分佈



圖表八：兒童哀傷輔導個案之轉介來源



圖表九：兒童哀傷輔導個案之喪親類別



香港賽馬會社區資助計劃 - 紓緩展晴計劃

2.1 我們這一家(PC Club)

本會希望社區人士、家長、學校和其他兒童服務工作者都認同需要增加對喪親兒童的了解，多加關注他們的困難和需要，避免因年幼時的喪親經驗，隨年日漸長轉變成複雜性哀傷的情況，屆時便更難面對和處理。因此，「及早介入」是本會發展兒童及青少年哀傷輔導背後的信念，希望透過輔導和不同的手法，例如遊戲治療，協助兒童處理喪親帶來的種種困難。

『我們這一家』—PC CLUB 定期舉辦親子活動，讓家長與孩子可以暫時放鬆，享受與同路人互相支持的力量，不只是協助兒童及家長應對當下的哀傷反應，更希望在喪親後仍然可以帶著至親遺下的『愛』繼續成長，活出每一個明天。本年度 PC CLUB 共舉辦了 4 個活動，讓接近 120 位喪親兒童及家長受惠。



2019 年 8 月進行「夜裡尋墨魚」活動



2019 年聖誕節與喪親家庭到西貢作親子活動

3. 社區生死教育

本會去年接獲不少由社會服務機構、學校、醫院、教會和公司的邀請，為他們的服務對象、教師、家長、職員、專業社工等等提供教育講座或工作坊，內容包括：哀傷關懷、臨終關懷、殯儀程序處理、哀傷輔導和介紹本會服務等等，去年本會共進行了 15 次的社區教育講座，讓接近 740 位社區人士和專業人士認識喪親及臨終人士的需要，使他們更掌握如何協助有需要的人士渡過困難的時刻。

此外，為了更有效推動生死教育，本會去年共舉辦了 4 個共 16 節體驗式的心理教育小組，讓 160 位參加者在體驗活動之中，由死亡引發他們思索生存的意義，知死而知生。這些心理教育小組以體驗式活動去讓參加者從中獲得啟迪，然後轉化為實際行動，並應用於他們實際的生活之中。

4. 末期病患人士服務

4.1 義工關懷探訪

在末期病患的關懷工作上，義工是本會十分重要的夥伴。除了本會社工 / 輔導員為末期病者提供心理輔導之外，義工會定時到醫院、安老院舍或家居進行探訪，讓病者與家人在困苦時得著溫暖的關懷。去年，本會繼續在港九及新界不同的醫院進行義工服務，義工每星期定時到紓緩病房和日間中心探訪末期病者，包括：沙田醫院、黃大仙醫院、律敦治醫院和靈實醫院、白普里寧養中心等等。去年，本會義工總共提供 163 次的關懷探訪，探訪病者和家屬人數多達 2,123 人次。此外，本會義工更恆常地到醫院或家居替病人剪髮，又舉行「瞓明 CAFÉ」送上他們喜愛的食物，為他們的人生最後階段增添安慰和舒懷。

4.2 醫院 / 院舍節日活動



每年在各個傳統節日，例如農曆新年、端午節、中秋節和聖誕節等，本會義工會到各合作醫院進行探訪和舉辦節日活動，陪伴病人、一起做手工藝、玩簡單遊戲、唱歌表演等，為留院病人送上歡樂，讓他們雖然身在醫院，同樣感受到節日的氣氛。本會職員和義工更會準備不同的心意和禮物，送給病人和家屬，讓他們留下美好的回憶。去年，我們共舉辦了 18 次醫院或院舍節日活動，共有 796 名病者與家屬參加。

4.3 義工培訓及持續支援

義工服務是我們其中一項非常重要的工作，因此本會一直十分重視。義工以朋輩或過來人的身份去配合本會的專業輔導服務，並擔當重要的支援角色，關懷面對死亡的末期病者和失去親人的喪親人士，以減低他們的社交孤單感(social loneliness)。因此，本會去年繼續舉辦了義工基本訓練課程並提供 10 次培訓，包括關懷理念、醫護常識、心理學等角度去讓義工認識紓緩治療、臨終及哀傷關懷等題目。報名情況跟過往一樣繼續踴躍，是次訓練課程總共有 24 名社區人士參與。再經甄選和實習後，為不同的末期病者和喪親人士提供關懷和支援服務。



其他服務

5. 殯儀支援服務

於 2018-19 年度，在沒有任何基金的捐助下，本會繼續為社會大眾提供殯儀支援服務，旨在為缺乏支援的喪親人士提供即時的支援和陪伴，讓他們掌握足夠的資訊，完成整個殯儀過程，讓他們安心地完成親人的心願。這一年間，本會為 1112 個家庭提供殯儀資訊，並為當中 43 位有需要的人士提供義工陪伴之殯儀支援服務。當後事完成後，職員亦持續為 18 位有需要人士提供喪親輔導服務，讓家屬能有一條龍的幫助。



除負責職員之外，本會更運用社區參與(Social participation)的概念，從社會上招募義工，加以訓練，並安排義工陪伴喪親人士處理親友的身後事，包括到殯儀館洽談、領取死亡證、索取准葬紙、守靈（俗稱「守夜」）、出殯、及申請靈龕等等，以減低喪親者在治喪過程中的不安和焦慮。而義工們在基本的訓練後，亦有持續的訓練，包括瞭解最新骨灰的處理手法，讓義工能夠掌握最新的資訊與個案去分享，並在有需要時陪伴處理。



6. 『動·人情緣』動物晚晴及離世輔導服務 (自資服務)

本會為因面對動物晚年及離世而感到情緒困擾的動物主人提供個別及小組輔導、節日思念活動等。

其他服務

7. 籌款及推廣工作匯報

由於本會乃一所非政府資助的社會服務機構，營運經費需依靠慈善基金及社會大眾的捐款。此外，本會去年曾透過不同的傳播媒體，向社會大眾介紹本會服務，並不斷傳遞末期病患和哀傷關懷的信息，增加大眾關注的意識。

6.1 敬老護老愛心券

贍明會首次參與「敬老護老愛心券」籌款運動，作為本年度的慈善籌款項目之一。籌款目的是為本會的晚期病患長者及喪親長者提供關懷探訪、哀傷輔導面談、治療小組以及同路人支援活動。感謝各界的支持，愛心券售賣反應踴躍，本會一定繼續努力，為末期病人及喪親者提供更優質的服務。



6.2 九龍殯儀館捐款箱

本會承蒙九龍殯儀館的支持，去年繼續將捐款箱擺放於他們的殯儀館內，以收集公眾人士的捐款（包括公眾捐出吉儀封或纓紅利是內的一元硬幣）。得到社會大眾的熱心捐助，去年本會全年籌得數萬元，較過去為多，籌得的善款將進一步提升本會的喪親人士服務，協助更多有需要的人。

6.3 「2019 社聯最具成效中小型非政府資助社會服務機構獎」

贍明會參與「2019 社聯最具成效中小型非政府資助社會服務機構獎」並成功進入 20 強，是次參選除了讓更多基金公司認識本會，同時亦讓贍明會與其他慈善團體作出交流，是一個難得的寶貴經驗。



財政報告

THE COMFORT CARE CONCERN GROUP

鹽明會

REPORTS AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED MARCH 31, 2020



LEUNG & SO Certified Public Accountants

THE COMFORT CARE CONCERN GROUP

聯明會

REPORT OF THE COUNCILLORS

The councillors have pleasure in submitting their annual report together with the audited financial statements for the year ended March 31, 2020.

PRINCIPAL ACTIVITIES

The Comfort Care Concern Group (the "Association") is a non-profit making organization. The principal activities of the Association are to cultivate health care professional for promoting the comfort care to those involved in the dying process within the community and serve and educate the family of the terminally ill to deal with the dying process.

FINANCIAL STATEMENTS

The results of the Association for the year ended March 31, 2020 and the state of the Association's affairs at that date are set out in the financial statements on pages 6 to 23.

RESERVES

Movements in reserves of the Association are set out in the statement of changes in reserves.

COUNCILLORS

The councillors served on the Association during the year and up to the date of this report were:

Chan Chi Ho
Chan Po Yin Vivian
Chan Wing Kai
Chen Wai Tsan
Kwok Chi Tat Dorothy
Kwok Hoi Yee
Lam Nga Chung Ashley
Tang Wai Hung
Wu Kit Ying Wendy
Yeung Wai Fong Ellen

In accordance with article 37 of the Association's Article of Association, the terms of office of all members of the Association shall be two years, and they shall retire from office at the second Annual General Meeting next after that at which he or she is elected, but they shall be eligible for re-election provided that his/her total term of office on the same position shall not exceed a maximum of four consecutive years.

PERMITTED INDEMNITY

During the year ended March 31, 2020, a permitted indemnity provision as defined in Hong Kong Companies Ordinance was in force for an indemnity against a liability incurred by Councillors of the Association, to a third party.

BUSINESS REVIEW

The Association falls within the reporting exemption under section 359 of the Hong Kong Companies Ordinance for the financial year. Accordingly, the Association is exempted from preparing a business review.

PROPERTY, PLANT AND EQUIPMENT

Details of movements in property, plant and equipment of the Association during the year are set out in note 12 of the financial statements.

COUNCILLOR'S INTEREST

No transaction, arrangement or contract of significance to which the Association was a party and in which the councillors of the Association had a material interest, whether directly or indirectly, subsisted at the end of the year or any time during the year.

At no time during the year was the Association a party to any arrangement to enable the councillors of the Association to acquire benefits by means of the acquisition of debentures, if any, of the Association or any other body corporate.

AUDITOR

Subsequent to the year ended March 31, 2020, Cheung & Yue Certified Public Accountants resigned as auditors of the Association and Leung & So were appointed by the Councillors to fill the casual vacancy so arising. A resolution for the reappointment of Leung & So as auditors of the Association will be proposed at the forthcoming annual general meeting.

On behalf of the Council



Chan Chi Ho
Chairman

Hong Kong, 31 DEC 2020



LEUNG & SO
Certified Public Accountants
梁蘇會計師事務所

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Causeway Bay, Hong Kong
Telephone: (852) 2805 1661
Facsimile: (852) 2805 1436
Email: mail@leungso.com
香港銅鑼灣謝斐道391-407號 新時代中心11樓

INDEPENDENT AUDITOR'S REPORT TO THE COUNCILLORS OF THE COMFORT CARE CONCERN GROUP

驢明會

(Incorporated in Hong Kong and limited by guarantee)

Opinion

We have audited the financial statements of The Comfort Care Concern Group 驢明會 ("the Association") set out on pages 6 to 23, which comprise the statement of financial position as at March 31, 2020, and the statement of comprehensive income, statement of changes in reserves and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements give a true and fair view of the financial position of the Association as at March 31, 2020 and of its financial performance and its cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards ("HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") and have been properly prepared in compliance with the Hong Kong Companies Ordinance.

Basis for Opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSAs") issued by the HKICPA. 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 Association in accordance with the HKICPA's *Code of Ethics for Professional Accountants* ("the Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information Other than the financial statements and auditor's report thereon

The Councillors are responsible for the other information. The other information comprises all the information included in the annual report, other than the financial statements and our auditor's report thereon.

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

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

INDEPENDENT AUDITOR'S REPORT TO THE COUNCILLORS OF THE COMFORT CARE CONCERN GROUP (CONTINUED)

德明會

(Incorporated in Hong Kong and limited by guarantee)

Responsibilities of the Councillors for the financial statements

The Councillors are responsible for the preparation of the financial statements that give a true and fair view in accordance with HKFRSs issued by the HKICPA and the Hong Kong Companies Ordinance, and for such internal control as the Councillors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Councillors are responsible for assessing the Association'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 Councillors either intend to liquidate the Association or to cease operations, or have no realistic alternative but to do so.

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. We report our opinion solely to you, as a body, in accordance with section 405 of the Hong Kong Companies Ordinance and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSAs 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 HKSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control.

**INDEPENDENT AUDITOR'S REPORT TO THE COUNCILLORS OF
THE COMFORT CARE CONCERN GROUP (CONTINUED)**

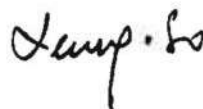
鹽明會

(Incorporated in Hong Kong and limited by guarantee)

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

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Councillors.
- Conclude on the appropriateness of the Councillors' 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 Association'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 Association to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Councillors 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.



Leung & So
Certified Public Accountants

11/F., Times Tower,
391-407 Jaffe Road,
Causeway Bay,
Hong Kong

31 DEC 2020

THE COMFORT CARE CONCERN GROUP

慈明會

STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED MARCH 31, 2020

	<u>Note</u>	<u>2020</u> <u>HK\$</u>	<u>2019</u> <u>HK\$</u>
<u>INCOME</u>			
The Community Chest	10	458,402	253,200
The HK Jockey Club Charities Trust	11	1,365,100	1,365,100
The Harold and Yuk Sin Hairris Memorial Fund		-	35,879
Drs Richard Charles & Esther Yewpick Lee Charitable Foundation		-	226,272
Wu Jieh Yee Charitable Foundation Limited		-	200,000
SWD Rent & Rate Subvention		127,944	118,880
Other Donations		658,186	813,518
Programme Activity Revenue		-	46,355
Other Income	5	160,898	26,049
<u>TOTAL INCOME</u>		<u>2,770,530</u>	<u>3,085,253</u>
<u>EXPENDITURE</u>			
Advertising		2,386	4,089
Bank Charges		9,540	5,762
Cleaning		4,430	4,005
Contribution to Mandatory Provident Fund ("MPF")		139,842	128,495
Depreciation		14,401	-
Depreciation on right-of-use assets		110,856	-
Electricity and Water		23,465	23,519
Insurance		26,926	14,705
Lease interest expenses	6	13,470	-
Medical Expenses		4,465	6,407
Membership Fee		5,280	5,287
Other Donations		69,940	-
Postage		3,467	5,582
Printing and Stationery		20,628	17,486
Programme Activity Expenses		80,094	57,104
Publication		14,247	16,400
Rates		9,000	8,000
Rent		-	110,880
Repairs and Maintenance		16,777	73,930
Secretarial Fee		-	105
Staff Salaries		2,825,356	2,657,456
Staff Training		38,191	31,229
Sundry Expense		9,063	4,651
Telephone and Website Design		16,515	13,574
Transportation and Travelling		3,567	5,247
<u>TOTAL EXPENDITURE</u>		<u>3,461,906</u>	<u>3,193,913</u>
Deficit for the year	8	<u>(691,376)</u>	<u>(108,660)</u>

The notes on pages 11 to 23 form part of these financial statements.

THE COMFORT CARE CONCERN GROUP

勵明會

STATEMENT OF FINANCIAL POSITION AS AT MARCH 31, 2020

	<u>Note</u>	<u>2020</u> <u>HK\$</u>	<u>2019</u> <u>HK\$</u>
<u>ASSETS AND LIABILITIES</u>			
<u>Non-current assets</u>			
Plant and equipment	12	43,202	1
Right-of-use assets	13	221,713	-
		<u>264,915</u>	<u>1</u>
<u>Current assets</u>			
Accounts receivable		136,311	6,621
Utility deposits		5,300	5,300
Cash and cash equivalents	14	401,381	1,265,539
		<u>542,992</u>	<u>1,277,460</u>
<u>Current liabilities</u>			
Lease liabilities	15	110,779	-
Accrued expenses		23,250	28,524
		<u>134,029</u>	<u>28,524</u>
<u>Net current assets</u>		<u>408,963</u>	<u>1,248,936</u>
<u>Total assets less current liabilities</u>		673,878	1,248,937
<u>Non-current liabilities</u>			
Lease liabilities	15	116,317	-
<u>NET ASSETS</u>		<u>557,561</u>	<u>1,248,937</u>
Funded by:-			
Reserves		<u>557,561</u>	<u>1,248,937</u>

The financial statements are approved and authorized for issue by the councillors on **31 DEC 2020**


 Chan Chi Ho
 Chairman


 Kwok Chi Tat
 Honorary Treasurer

The notes on pages 11 to 23 form part of these financial statements.

THE COMFORT CARE CONCERN GROUP

殯明會

STATEMENT OF CHANGES IN RESERVES
FOR THE YEAR ENDED MARCH 31, 2020

	<u>Fund designated for funeral support services</u> HK\$	<u>Fund designated for bereaved volunteer services</u> HK\$	<u>Fund designated for child bereaved services</u> HK\$	<u>Sub-total</u> HK\$	<u>Accumulated deficit</u> HK\$	<u>Total</u> HK\$
At April 1, 2018	633,549	192,497	800,000	1,626,046	(268,449)	1,357,597
Deficit for the year	-	-	-	-	(108,660)	(108,660)
Transfer	-	-	-	-	-	-
At March 31, 2019 and at April 1, 2019	633,549	192,497	800,000	1,626,046	(377,109)	1,248,937
Deficit for the year	-	-	-	-	(691,376)	(691,376)
Transfer	-	-	-	-	-	-
At March 31, 2020	633,549	192,497	800,000	1,626,046	(1,068,485)	557,561

The notes on pages 11 to 23 form part of these financial statements.

THE COMFORT CARE CONCERN GROUP

聯明會

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED MARCH 31, 2020

		<u>2020</u>	<u>2019</u>
		<u>HK\$</u>	<u>HK\$</u>
<u>CASH FLOWS FROM OPERATING ACTIVITIES</u>	<u>Note</u>		
Deficit for the year		(691,376)	(108,660)
Adjustments for :-			
Depreciation		14,401	-
Depreciation on right-of-use assets		110,856	-
Interest income		(1,172)	(363)
Interest on lease liability		13,470	-
Operating deficit before changes in working capital		(553,821)	(109,023)
(Decrease)/Increase in accrued expenses		(5,274)	6,224
(Increase)/Decrease in accounts receivables		(129,690)	9,817
Decrease in temporary payment		-	980
<u>CASH (USED IN) OPERATING ACTIVITIES</u>		<u>(688,785)</u>	<u>(92,002)</u>
Interest element on lease liability		(13,470)	-
<u>NET CASH (USED IN) OPERATING ACTIVITIES</u>		<u>(702,255)</u>	<u>(92,002)</u>
<u>CASH FLOWS FROM INVESTING ACTIVITIES</u>			
Interest income		1,172	363
Acquisition of right-of-use assets		(332,569)	-
Additions of plant and equipment	a	(57,602)	-
<u>NET CASH (USED IN)/ GENERATED FROM INVESTING ACTIVITIES</u>		<u>(388,999)</u>	<u>363</u>
<u>CASH FLOWS FROM FINANCING ACTIVITIES</u>			
New lease raised	c	332,569	-
Principal portion of lease payment	c	(105,473)	-
<u>CASH FLOWS GENERATED FROM FINANCING ACTIVITIES</u>		<u>227,096</u>	<u>-</u>
<u>NET (DECREASE) IN CASH AND CASH EQUIVALENTS</u>		<u>(864,158)</u>	<u>(91,639)</u>
<u>CASH AND CASH EQUIVALENTS AT APRIL 1</u>	b	<u>1,265,539</u>	<u>1,357,178</u>
<u>CASH AND CASH EQUIVALENTS AT MARCH 31</u>	b	<u>401,381</u>	<u>1,265,539</u>

THE COMFORT CARE CONCERN GROUP

贐明會

**STATEMENT OF CASH FLOWS (CONTINUED)
FOR THE YEAR ENDED MARCH 31, 2020**

Notes: -

(a) PLANT AND EQUIPMENT

During the year, the Association acquired plant and equipment with an aggregate cost of HK\$57,602 (2019: HK\$Nil). Cash payments of HK\$57,602 (2019: HK\$Nil) were made to acquire plant and equipment.

(b) CASH AND CASH EQUIVALENTS

Cash and cash equivalents consist of balances with bank. Cash and cash equivalents included in the statement of cash flows comprise the following amounts in the statement of financial position:-

	<u>2020</u> <u>HK\$</u>	<u>2019</u> <u>HK\$</u>
Cash and bank balances	401,381	1,265,539

(c) CHANGE IN LIABILITIES ARISING FROM FINANCING ACTIVITIES

Details of the changes in the Association's liabilities from financing activities are as follows:-

	<u>Operating lease</u> <u>HK\$</u>
At April 1, 2018, March 31, 2019 and April 1, 2019	-
Changes from financing cash flows:	
- New lease raised	332,569
- Payment of lease liabilities	(105,473)
At March 31, 2020	<u>227,096</u>

THE COMFORT CARE CONCERN GROUP

贍明會

NOTES TO THE FINANCIAL STATEMENTS

1. GENERAL

The Comfort Care Concern Group 贍明會 ("the Association") is incorporated in Hong Kong as a company limited by guarantee and not having a share capital under the Hong Kong Companies Ordinance. Under the provision of the Association's Articles of Association, every member shall, in the event of the Association being wound up, contribute such amount as may require to meet the liabilities of the Association but not exceeding the sum of HK\$1 each. The address of its registered office is Room 303-305, Podium Floor, Lai Ho House, Lai Kok Estate, Cheung Sha Wan, Kowloon, Hong Kong.

The Association is a non-profit making organization. The principal activities of the Association are to cultivate health care professionals for promoting the comfort care to those involved in the dying process within the community and serve and educate the family of the terminally ill to deal with the dying process.

The financial statements are presented in Hong Kong dollars, which is the same as the functional currency of the Association.

2. STATEMENT OF COMPLIANCE WITH HONG KONG FINANCIAL REPORTING STANDARDS

The Association's financial statements have been prepared in accordance with all applicable Hong Kong Financial Reporting Standards ("HKFRSs"), which includes all applicable individual Hong Kong Financial Reporting Standards, Hong Kong Accounting Standards ("HKASs") and Interpretations issued by the Hong Kong Institute of Certified Public Accountants (the "HKICPA"), accounting principles generally accepted in Hong Kong Companies Ordinance. Significant accounting policies adopted by the Association are disclosed below.

The HKICPA has issued certain new and revised HKFRSs that are first effective or available for early adoption for the current accounting period of the Association. Note 3 provides information on any changes in accounting policies resulting from initial application of these developments to the extent that they are relevant to the Association for the current and prior accounting periods reflected in these financial statements.

3. CHANGE IN ACCOUNTING POLICIES

The HKICPA has issued a new HKFRS, HKFRS16, *Leases*, and a number of amendments to HKFRSs that are first effective for the current accounting period of the Association.

Except for HKFRS 16, *Leases*, none of the developments have had a material effect of how the Association's result and financial position for the current or prior periods have been prepared or presented. The Association has not applied any new standard or interpretation that is not yet effective for the current accounting period.

3. **CHANGE IN ACCOUNTING POLICIES (CONTINUED)**

HKFRS 16, *Leases*

HKFRS 16 replaces HKAS 17, *Leases*, and the related interpretation, HK(IFRIC) 4, *Determining whether an arrangement contains a lease*, HK(SIC) 15, *Operating leases – incentives*, and HK(SIC) 27, *Evaluating the substance of transactions involving the legal form of a lease*. It introduces a single accounting model for lessees, which requires a lessee to recognize a right-of-use asset and a lease liability for all leases, except for leases that have a lease term of 12 months or less (“short-term leases”) and leases of low-value assets. The lessor accounting requirements are brought forward from HKAS 17 substantially unchanged.

HKFRS 16 also introduces additional qualitative and quantitative disclosure requirements which aim to enable users of the financial statements to assess the effect that leases have on the financial position, financial performance and cash flows of the entity.

The Association has initially applied HKFRS 16 as from April 1, 2019. The Association has elected to use the modified retrospective approach and has therefore recognised the cumulative effect of initial application as an adjustment to the opening balance of equity at April 1, 2019. This has had no material effect on the Association’s financial statements. Comparative information has not been restated and continues to be reported under HKAS 17.

Further details of the nature and effect of the changes to previous accounting policies and the transition options applied are set out below:

A. New Definition of a lease

The change in the definition of a lease mainly relates to the concept of control. HKFRS 16 defines a lease on the basis of whether a customer controls the use of an identified asset for a period of time, which may be determined by a defined amount of use. Control is conveyed where the customer has both the right to direct the use of the identified asset and to obtain substantially all of the economic benefits from that use.

The Association applies the new definition of a lease in HKFRS 16 only to contracts that were entered into or changed on or after April 1, 2019. For contracts entered into before April 1, 2019, the Association has used the transitional practical expedient to grandfather the previous assessment of which existing arrangements are or contain leases. Accordingly, contracts that were previously assessed as leases under HKAS 17 continue to be accounted for as leases under HKFRS 16 and contracts previously assessed as non-lease service arrangements continue to be accounted for as executory contracts.

3. CHANGE IN ACCOUNTING POLICIES (CONTINUED)

HKFRS 16, Leases (Continued)

B. Lessee accounting and transitional impact

HKFRS 16 eliminates the requirement for a lessee to classify leases as either operating leases or finance leases, as was previously required by HKAS 17. Instead, the Association is required to capitalise all leases when it is the lessee, including leases previously classified as operating leases under HKAS 17, other than those short-term leases and leases of low-value assets which are exempt.

To ease the transition to HKFRS 16, the Association applied the exemption and practical expedients at the date of initial application of HKFRS 16. The Association elected not to apply the requirements of HKFRS 16 in respect of the recognition of lease liabilities and right-of-use assets to leases for which the remaining lease term ends within 12 months from the date of initial application of HKFRS 16, i.e. where the lease term ends on or before March 31, 2020.

C. Impact on the financial result and cash flow of the Association

After the initial recognition of right-of-use assets and lease liabilities as at April 1, 2019, the Association as a lessee is required to recognise interest expense accrued on the outstanding balance of the lease liability, and the depreciation of the right-of-use asset, instead of the previous policy of recognising rental expenses incurred under operating leases on a straight-line basis over the lease term.

In the cash flow statement, the Association as a lessee is required to split rentals paid under capitalised leases into their capital element and interest element. These elements are classified as financing cash outflows, similar to how leases previously classified as finance leases under HKAS 17 were treated, rather than as operating cash outflows, as was the case for operating leases under HKAS 17.

4. PRINCIPAL ACCOUNTING POLICIES

The financial statements have been prepared in accordance with HKFRSs. The measurement basis used in the preparation of these financial statements is the historical cost basis except for certain financial instruments that are measured at fair values. Historical cost is generally based on the fair value of the consideration given in exchange for goods. The principal accounting policies adopted are as follows:-

(a) Income and expenditure

Income and expenditure is accounted for on an accrual basis, except for donations and sponsorship income which are recognized on a cash receipt basis; function income is recognized when the event takes place, and interest income is recognized on a time-apportionment basis on the principal outstanding and at the rate applicable.

4. PRINCIPAL ACCOUNTING POLICIES (CONTINUED)

(b) Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other financial institutions, and short-term, highly liquid investments that are readily convertible into known amounts of cash and which are subject to an insignificant risk of change in value, having been within three months of maturity at acquisition.

(c) Provisions and contingent liabilities

Provisions are recognised when the Association has a legal or constructive obligation arising as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made. Where the time value of money is material, provisions are stated at the present value of the expenditure expected to settle the obligation.

Where it is not probable that an outflow of economic benefits will be required, or the amount cannot be estimated reliably, the obligation is disclosed as a contingent liability, unless the probability of outflow of economic benefits is remote. Possible obligations, whose existence will only be confirmed by the occurrence or non-occurrence of one or more future events are also disclosed as contingent liabilities unless the probability of outflow of economic benefits is remote.

(d) Property, plant and equipment

Property, plant and equipment, including right-of-use assets arising from leases over freehold or leasehold properties where the Association is not the registered owner of the property interest.

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

Depreciation is provided to write off the cost of items of property, plant and equipment over their estimated useful lives and after taking into account their estimated residual value, using the straight line method, at the following rates per annum:-

Office equipment	4 years
Right-of-use assets	3 years

Gain or loss arising on the disposal or retirement of an asset is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognized in the statement of comprehensive income.

4. PRINCIPAL ACCOUNTING POLICIES (CONTINUED)

(e) Impairment

At the end of each reporting period, the Association reviews the carrying amounts of its tangible and intangible assets, if any, to determine whether there is any indication that those assets have suffered an impairment loss. If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. Impairment losses are recognized as an expense immediately.

Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, such that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognized for the asset in prior years. A reversal of an impairment loss is recognized as income immediately.

(f) Accounts receivable

A receivable is recognised when the Association has an unconditional right to receive consideration. A right to receive consideration is unconditional if only the passage of time is required before payment of that consideration is due. If revenue has been recognised before the Association has an unconditional right to receive consideration, the amount is presented as a contract asset.

Receivables are stated at amortised cost using the effective interest method less allowance for credit losses as determined below:

The loss allowance is measured at an amount equal to lifetime expected credit losses ("ECLs") , which are those losses that are expected to occur over the expected life of the receivables. The loss allowance is estimated using a provision matrix based on the Association's historical credit loss experience, adjusted for factors that are specific to the debtors and an assessment of both the current and forecast general economic conditions at the reporting date.

ECLs are remeasured at each reporting date with any changes recognised as an impairment gain or loss in surplus or deficit. The Association recognises an impairment gain or loss with a corresponding adjustment to the carrying amount of the receivables through a loss allowance account.

The gross carrying amount of the receivable is written off (either partially or in full) to the extent that there is no realistic prospect of recovery. This is generally the case when the Association determines that the debtor does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off.

(g) Leases

At inception of a contract, the Association assesses whether the contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. Control is conveyed where the customer has both the right to direct the use of the identified asset and to obtain substantially all of the economic benefits from that use.

4. **PRINCIPAL ACCOUNTING POLICIES (CONTINUED)**

(g) **Leases (Continued)**

As a lessee

(A) Policy applicable from April 1, 2019

Where the contract contains lease component(s) and non-lease component(s), the Association has elected not to separate non-lease components and accounts for each lease component and any associated non-lease components as a single lease component for all leases.

At the lease commencement date, the Association recognises a right-of-use asset and a lease liability, except for short-term leases that have a lease term of 12 months or less and leases of low-value assets, for the Association. When the Association enters into a lease in respect of a low-value asset, the Association decides whether to capitalise the lease on a lease-by-lease basis. The lease payments associated with those leases which are not capitalised are recognised as an expense on a systematic basis over the lease term.

Where the lease is capitalised, the lease liability is initially recognised at the present value of the lease payments payable over the lease term, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, using a relevant incremental borrowing rate. After initial recognition, the lease liability is measured at amortised cost and interest expense is calculated using the effective interest method. Variable lease payments that do not depend on an index or rate are not included in the measurement of the lease liability and hence are charged to profit or loss in the accounting period in which they are incurred.

The right-of-use asset recognised when a lease is capitalised is initially measured at cost, which comprises the initial amount of the lease liability plus any lease payments made at or before the commencement date, and any initial direct costs incurred. Where applicable, the cost of the right-of-use assets also includes an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, discounted to their present value, less any lease incentives received. The right-of-use asset is subsequently stated at cost less accumulated depreciation and impairment losses. (see note 4(d))

The lease liability is remeasured when there is a change in future lease payments arising from a change in an index or rate, or there is a change in the Association's estimate of the amount expected to be payable under a residual value guarantee, or there is a change arising from the reassessment of whether the Association will be reasonably certain to exercise a purchase, extension or termination option. When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset, or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

(B) Policy applicable prior to April 1, 2019

In the comparative period, assets that were held by Association under leases which transferred to the Association substantially all the risks and rewards of ownership were classified as being held under finance leases. Leases which did not transfer substantially all the risks and rewards of ownership to the Association were classified as operating leases.

4. **PRINCIPAL ACCOUNTING POLICIES (CONTINUED)**

(h) **Employee benefit obligations**

Salaries, annual bonuses, paid annual leave, contributions to defined contribution retirement plans and the cost of non-monetary benefits are accrued in the year in which the associated services are rendered by employees. Where payment or settlement is deferred and the effect would be material, these amounts are stated at their present values.

(i) **Taxation**

The Association is exempted under Section 88 of the Inland Revenue Ordinance from any tax levied in Hong Kong by reason of being a charitable institution or trust of a public character.

(j) **Financial instruments**

Finance assets and financial liabilities are recognized in the statement of financial position when the Association becomes a party to the contractual provisions of the instrument. Financial assets and financial liabilities are initially measured at fair value and transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition.

The Association's financial assets, including receivables and cash and bank balances, are subsequently measured at amortized cost using the effective interest method.

Financial liabilities include payables and other monetary liabilities. All financial liabilities are subsequently measured at amortised cost using the effective interest method.

Impairment of financial assets

The Association recognized charges for impaired receivables promptly where there is objective evidence that impairment of a receivable has occurred. The impairment of a receivable carried at amortized cost is measured as the difference between the receivable's carrying amount and the present value of estimated future cash flows discounted at the receivable's original effective interest rate. Impairment charges are assessed individually for significant receivables.

The carrying amount of the receivables is reduced through the use of the receivable impairment charges account. Changes in the carrying amount of the receivable impairment charges account are recognized in the surplus or deficit. When the receivable is considered uncollectible, it is written off against the receivable impairment charges account.

4. **PRINCIPAL ACCOUNTING POLICIES (CONTINUED)**

(j) **Financial instruments (Continued)**

Impairment of financial assets (Continued)

If, in a subsequent period, the amount of an impairment charge decreases and the decrease can be related objectively to an event occurring after the impairment was recognized, the previously recognized impairment charge is reversed by reducing the receivable impairment charges is reversed does not exceed what the amortized cost would have been had the impairment not been recognized. The amount of any reversal is recognized in the surplus or deficit.

Derecognition of financial assets and financial liabilities

Financial assets are derecognized when the rights to receive cash flows from the assets have expired; or where the Association has transferred its contractual rights to receive the cash flows of financial assets and has transferred substantially all the risks and rewards of ownership; or where control is not retained.

Financial liabilities are derecognized when they are extinguished, i.e. when the obligation is discharged, cancelled or expires.

5. **OTHER INCOME**

	<u>2020</u> <u>HK\$</u>	<u>2019</u> <u>HK\$</u>
Honorarium Income	87,400	23,800
Interest Income	1,172	363
Sundry Income	72,326	1,886
	<u>160,898</u>	<u>26,049</u>

6. **FINANCE COST**

	<u>2020</u> <u>HK\$</u>	<u>2019</u> <u>HK\$</u>
Lease interest expenses	13,470	-

7. **TAXATION**

No provision for taxation is required in these financial statements as the Association is exempt from taxation pursuant to section 88 of the Hong Kong Inland Revenue Ordinance during the current and prior years.

8. **DEFICIT FOR THE YEAR**

Deficit for the year is stated after charging:

	<u>2020</u> <u>HK\$</u>	<u>2019</u> <u>HK\$</u>
Auditor's remuneration	-	-
Depreciation	14,401	-
Depreciation on right-of-use assets	110,856	-
Staff costs excluding remuneration of executive committee members		
- Salaries and allowances	2,825,356	2,657,456
- Employers MPF contributions	139,842	128,495
- Staff training	38,191	31,229
	=====	=====
and after crediting:		
Interest Income	1,172	363
	=====	=====

9. **REMUNERATION OF COUNCILLORS**

Councillors emoluments disclosed pursuant to section 383(1) of the Hong Kong Companies Ordinance and Part 2 of the Companies (Disclosure of information about benefits of directors) Regulation, for the year is HK\$Nil (2019: HK\$Nil).

10. **THE COMMUNICATION CHEST PROJECT-BASED FUNDING**

The Association's deficit for the year is stated after:

	<u>2020</u> <u>HK\$</u>	<u>2019</u> <u>HK\$</u>
Income:		
Grant from Community Chest	260,800	253,200
Activities income	140,000	-
Capital project income	57,602	-
	-----	-----
	458,402	253,200
Expenses:		
Activities expenses	140,000	-
Salaries	260,800	-
Minor purchase and maintenance	-	253,200
Additions of plant and equipment	57,602	-
	-----	-----
	458,402	253,200
	-----	-----
Deficit subsidized by The Comfort Care Concern Group general fund	-	-
	=====	=====

11. GRANT FROM THE HK JOCKEY CLUB CHARITIES TRUST

	<u>2020</u> <u>HK\$</u>	<u>2019</u> <u>HK\$</u>
Income:		
Grant from The HK Jockey Club Charities Trust	1,365,100	1,365,100
Programme income	-	24,225
	<u>1,365,100</u>	<u>1,389,325</u>
Expenses:		
Programme expenses	41,386	37,538
Salaries	1,624,766	1,534,209
Others administrative expenses	57,270	49,157
Indirect administrative cost	155,176	139,987
	<u>1,878,598</u>	<u>1,760,890</u>
Deficit subsidized by The Comfort Care Concern Group general fund	<u>(513,498)</u>	<u>(371,565)</u>

12. PROPERTY, PLANT AND EQUIPMENT

	<u>Office equipment</u> <u>HK\$</u>
<u>COST</u>	
At April 1, 2018	139,056
Additions	-
Disposal	-
At March 31, 2019	<u>139,056</u>
Additions	57,602
Disposal	-
At March 31, 2020	<u>196,658</u>
<u>ACCUMULATED DEPRECIATION</u>	
At April 1, 2018	139,055
Charge for the year	-
Written back on disposals	-
At March 31, 2019	<u>139,055</u>
Charge for the year	14,401
Written back on disposals	-
At March 31, 2020	<u>153,456</u>
<u>NET BOOK VALUE</u>	
At March 31, 2020	<u>43,202</u>
At March 31, 2019	<u>1</u>

13. **RIGHT-OF-USE ASSETS**

	<u>Association's office premises HK\$</u>
<u>COST</u>	
At April 1, 2018, March 31, 2019 and April 1, 2019	-
Additions	332,569
At March 31, 2020	<u>332,569</u>

<u>ACCUMULATED DEPRECIATION</u>	
At April 1, 2018, March 31, 2019 and April 1, 2019	-
Charge for the year	110,856
At March 31, 2020	<u>110,856</u>

<u>NET BOOK VALUE</u>	
At March 31, 2020	<u>221,713</u>
	=====
At March 31, 2019	<u>-</u>
	=====

14. **CASH AND CASH EQUIVALENTS**

	<u>2020 HK\$</u>	<u>2019 HK\$</u>
Cash and cash equivalents comprise:		
Cash at bank	394,952	1,264,189
Cash in hand	6,429	1,350
Cash and cash equivalents as stated in the statement of financial position	<u>401,381</u>	<u>1,265,539</u>
	=====	=====

15. LEASE LIABILITIES

At the end of the reporting period, there were total future minimum lease payments under operating lease and their present value were as follows:-

	<u>Minimum lease payments</u>		<u>Present value of minimum lease payments</u>	
	<u>2020</u>	<u>2019</u>	<u>2020</u>	<u>2019</u>
	<u>HK\$</u>	<u>HK\$</u>	<u>HK\$</u>	<u>HK\$</u>
Lease liabilities				
under operating lease:-				
- within one year	118,944	-	110,779	-
- within one year	118,944	-	116,317	-
	<u>237,888</u>	<u>-</u>	<u>227,096</u>	<u>-</u>
Less: Future interest expenses	(10,792)	-	N/A	-
	<u>227,096</u>	<u>-</u>	<u>227,096</u>	<u>-</u>
Present value of future obligations	<u>227,096</u>	<u>-</u>	<u>227,096</u>	<u>-</u>
Less: Amount due for settlement within one year			(110,779)	-
Amount due for settlement after one year			<u>116,317</u>	<u>-</u>

16. EMPLOYEE BENEFIT OBLIGATIONS

The Association operates a MPF scheme for all qualifying employees in Hong Kong. The assets of the MPF are held separately from those of the Association, in funds under the control of independent trustees. The Association and its employees are each required to make contributions to the MPF at rates specified in the MPF Ordinance.

The total costs charged to the statement of comprehensive income of HK\$139,842 (2019: HK\$128,495) represent contributions payable to the MPF by the Association in respect of the current year. At March 31, 2020, contribution of HK\$22,926 (2019: HK\$20,192) due in respect of the reporting year had not been paid over to the scheme.

17. FINANCIAL RISK MANAGEMENT

The Association's objectives when managing capital are to safeguard the Association's ability to continue as a going concern. The Association manages the capital structure and makes adjustments to it in the light of changes in economic conditions and the risk characteristics of the underlying assets. The Association's overall risk management programme focuses on the unpredictability of financial markets and seeks to minimize potential adverse effects on the Association's financial performance.

(a) Credit risk

The carrying amounts of deposits and bank balances included in the statement of financial position represent the Association's maximum exposure to credit risk in relation to its financial assets. The Association has no significant concentration of credit risk.

The credit risk on bank balance is limited because the counterparty is bank with high credit ratings assigned by international credit-rating agencies.

(b) Interest rate risk

The Association's exposure to market risk for changes in interest rates relates primarily to the Association's bank balance. These deposits bear interests at variable rates with the then prevailing market condition. The Association has no other significant interest-bearing financial assets or liabilities.

(c) Liquidity risk

The Association's policy is to regularly monitor its current and expected liquidity requirements to ensure that it maintains sufficient reserves of cash to meet its liquidity requirements in the short and longer term.

(d) Currency risk

The Association's operations are principally conducted in Hong Kong and has limited exposure to currency risks which arise from foreign currency receipts and payments.

(e) Financial instruments by category

The Association's financial instruments include the following:

	<u>2020</u> <u>HK\$</u>	<u>2019</u> <u>HK\$</u>
Loan and receivables		
(including cash and cash equivalents)		
Accounts receivable	136,311	6,621
Deposits	5,300	5,300
Bank and cash balances	401,381	1,265,539
Other financial liabilities at amortised cost		
Accrued expenses	23,250	28,524
Lease liabilities	227,096	-



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THE COMFORT CARE CONCERN GROUP

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THE COMFORT CARE CONCERN GROUP

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衷心感謝各團體、公司、個人及義工對本會的支持和鼓勵

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