

ONE HOPE CENTRE

2014

THE DECENNIAL YEAR OF

THE LORD'S GOODNESS

AND FAITHFULNESS

UPON THE CENTRE

ISSUE 5 (AUG 2014)
MCI (P) 084/02/2014

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FOREWORD



This year marks the 10th Anniversary of One Hope Centre since its registration in August 2004.

To commemorate this occasion, One Hope Centre will be celebrating its ten years of service with a musical evening celebration on 11 October 2014 at Bartley Christian Church. This will be a time of rejoicing, gratitude and thanksgiving as we look back on our ten year journey and the blessings we have received along the way. Much effort has gone into its preparations.

The celebrations will feature testimonies of ex-gamblers and the staging of an original musical based on the true story of a gambler whose life was transformed through the work and ministry of One Hope Centre. We continue to draw inspiration and hope from the lives of people who have been transformed through our work. It reaffirms our belief that no one is beyond the reach of God's grace and that with God, all things are indeed possible.

The work and ministry of One Hope Centre would not have been possible without the support of organisations and individuals like yourselves. Details of how you can support us through this event can be found in this newsletter.

We hope that you can be a part of our celebrations and look forward to your presence at the event.

Christopher Chuah
President
One Hope Centre



From the Executive Director's Desk

Greetings in the name of our Lord Jesus!

In my earlier years of involvement with One Hope Centre (OHC) as a pioneer volunteer facilitator cum counselor, and now more directly as its Executive Director, I have had the opportunity to witness first hand over these 10 years, God's work, in the lives of several people who have come knocking at the doors of OHC for help, as well as His provision for the organization.

One Hope Centre was established as a Voluntary Welfare Organisation (VWO) in 2004. In 2009, it became a full member of the National Council of Social Service and subsequently in 2010, a registered charity.

As a VWO, its team of professional counselors has helped numerous men and women, both young and old from all walks of life get their lives back in balance from severe problem gambling and its related issues. Over the last four years, its clientele of counselees has increased by 95%, setting the total number last year to some 350 clients for one-to-one counseling.

In 2013, the organization was accorded the Institution of a Public Character (IPC) status, allowing us to receive tax deductible donations thereby giving donors a 250% tax deduction for the donations they make to the Centre. This was a significant milestone in the history of the organization as more giving could now be potentially garnered to support its critical work.

Although problem gambling is viewed as a personal moral issue in some respects, it can also have profound negative impacts on family members, friends, the community and government - thus greatly increasing the population affected by this disorder. With each problem gambler in a family, the probability of one other family member of the next generation being a future gambler is high. So in a sense, the negative impact of problem gambling on society also affects each one of us making it more necessary to curb the problem together.

As problem gambling becomes more widespread, a more effective way to deal with the situation is to adopt an upstream approach ie fix the source of the problem rather than a 'downstream' approach ie deal with the consequences of the problem.

As One Hope Centre celebrates its 10th anniversary this October, we invite you to join us to curb the negative impact of problem gambling together as we move upstream to provide public awareness, increased prevention and education to benefit the community. Our public awareness program this year is aimed at reaching out to young people in secondary schools, polytechnics, ITEs and young adults at army camps through forum theatre, manga comics and educational talks.

You can play a vital role through your donations or by volunteering. This year, your giving will be matched dollar for dollar by the government's Care and Share Program and with our 10th anniversary celebrations, complimentary acknowledgements will be made in our souvenir program (**for details please see response form inserted with newsletter**). You will also be given a 250% tax deduction for any donations you make.

Be part of the action and may the good Lord bless you abundantly in all your endeavors.

In His service,
Dick Lum

Partner With Us!

Future Plans

- Anti-Youth Gambling Initiative for 2014-2015 : \$ 120,000.00
- Preventive Education Talk on Gambling Addiction / Reckless Borrowing : \$ 20,000.00
- Increased professional staff to address heightened needs for counselling and support group demands : \$ 100,000.00

Your Gifts Are Used

- In providing individual and group counselling.
- In running weekly support group therapy sessions.
- In conducting addiction-recovery enrichment programs.
- In conducting public education on gambling addiction.
- In taking care of the operational costs.

❖ No amount of donation is ever used in repaying the debts of clients.

❖ All services rendered to clients are free of charge.

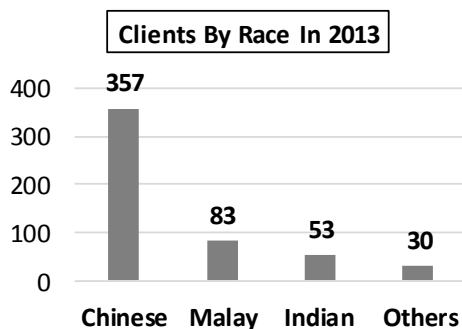
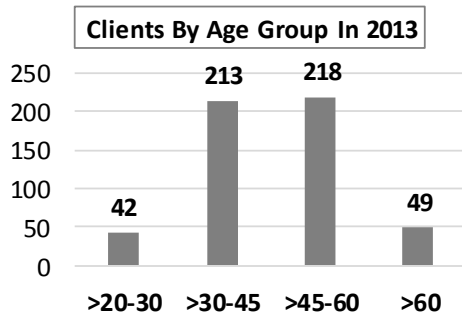


YOUR DONATION TO ONE HOPE CENTRE ENTITLES YOU TO 250% TAX DEDUCTION!

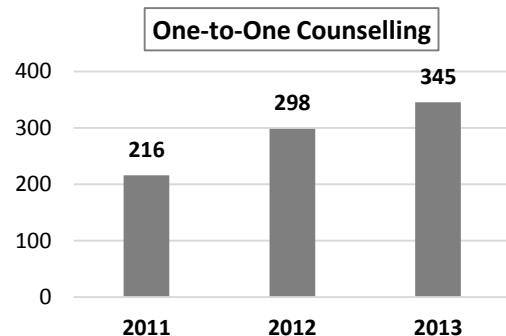
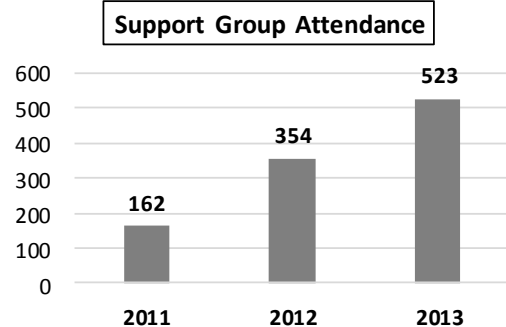
With your donation, One Hope Centre will benefit from the Care & Share \$ for \$ matching grant. Your contribution will go a long way in helping to protect innocent families from the scourge of gambling.

Some General Statistics

WHO OUR CLIENTS ARE



THE DEMAND FOR OUR SERVICES



Rewarding Work



My Chinese name is Yong Cho Sin, but I am better known as "Alan" to friends and colleagues. Although there are various meanings attached to the name "Alan", I prefer the meaning "harmony" - an attribute I like. One of my colleagues informed me that the meaning of my Chinese name "佐" suggests the use of reasoning to help others, and that "榮" means prosperous. I like that explanation as it defines clearly and reminds me my purpose: To work with God to "bring good news to the poor; ... bind up the broken hearted; ... proclaim liberty to the captives; ... comfort those who mourn." (Isa 61:1-2)

As I reflect on my journey to becoming a counsellor, I realise that the Holy Spirit had been prompting and nudging me all the while to go into this Help Ministry. Before I left my secular work, I prayed and asked God how I could serve in His ministry. Within a week, the chairperson of the Committee of Social Concerns (COSC) in my church whom I do not know well then, asked if I would like to join his committee. Sensing that this was an answer to my prayer, I agreed.

While serving with the COSC, the committee attended a TRAC Social Concerns AGM dinner. At that dinner, the Executive Director of One Hope Centre and the Secretary of its Executive Committee were there to tell us about the work of OHC. As they were looking for people to help, I answered the call and joined OHC as a volunteer in April 2009.

During my time as an OHC volunteer, I felt that it was necessary for me to be certified as a trained counsellor. God opened the door for me to go into full-time study. I completed my Postgraduate Diploma in Counselling with the University of Wales at TCA College. By His grace, God opened the door for me to join OHC in February 2012, as a full-time counsellor. In that same year, I completed

my Masters in Counselling at TCA. I am thankful to God for opening doors, and for leading and guiding me.

In the course of my counselling work, I realise it is not about how qualified I am. Appropriate training and experience are important, but it is more often about the matter of the heart. My passion, my empathy, my desire to make a positive difference in someone's life, is really what counts. Before I can offer any intervention, I need to establish and maintain the therapeutic relationship with the person who comes to me for help. Virginia Satir, an American author and psychotherapist, known for her work with family reconstruction, believed that the humanness of the therapist is more important than therapist expertise.

At OHC, I have witnessed lives being transformed. Couples who were on the verge of divorce get back together and their relationships are restored. Those same couples now serve in OHC, and they help others who face similar difficulties. How are these lives turned around? How are families reunited? It is all possible when there is love, support, and encouragement within a community of Hope. One Hope Centre is truly a Help Ministry inspired by God. There are various names given to OHC - a refuge, an A&E centre. Some say they come to OHC to "charge their battery", or to "take their medicine".

There are times when I do feel sad. I recall a situation involving an 85-year old mother requesting me to help her 55-year old son to change. I really felt sad for the loving mother. My client was not cooperative and refused to be contacted. I felt sorry for the mother as I was not able to do more for her. I do get upset when seekers make appointments for the first time, and subsequently fail to turn up and do not notify the office. When I call them, they would give an invalid reason for not turning up.

What keeps me going in my field? There are so many factors: witnessing the transformation of lives and relationships restored, seeing the smiles on the faces of OHC clients and their family members. Seeing former clients joyfully serving others who come to OHC for help, hearing them share their personal testimonies and seeing their passionate sharing at support group meetings and their encouragement and support for new comers to the OHC community. It's moving to know the sacrificial love that forms the core of our community. Some like our brothers who drive taxis freely give up their earnings to serve in the OHC community. Cheerful volunteers and peer supporters give of their time to serve. All the helpers at OHC reflect the love of God that has touched their lives. Truly, God still does touch lives with His love today.

In my life, I'm thankful for the experiences I have receive from serving at OHC. He has blessed me abundantly in my family life, too. My wife and I got married in 1975, and the Lord blessed us with a daughter and a son. They grew up well and each married and started their own families. Recently we had the joy of welcoming an addition to our growing family - a baby boy. My wife and I have been promoted to grandparents. We thank God for this gift and wonderful bundle of joy.

In looking back through the years, I want to thank God for His amazing grace. God is good. Even in old age – though I would be considered “young” amongst the “old category” - devoted Christians can produce spiritual fruit. As Psalm 92:14-15 reminds us, “They will still bear fruit in old age, they will stay fresh and green, proclaiming, ‘The Lord is upright; he is my Rock, and there is no wickedness in him.’”

Debt Repayment Negotiation Policy

Among the many clients that One Hope Centre sees, there is constantly a pocket of people who come seeking for the Centre's help to negotiate with loan sharks and licensed money lenders to clear their debt on their behalf.

On 22 April 2014, OHC's updated policy on Debt Repayment Negotiation was shared with about 40 people during a dialogue session comprising OHC staff, frontline volunteers comprising facilitators and peer supporters.

- OHC does not take any responsibility for repaying clients' debts. This is the responsibility of each client.
- OHC does not negotiate with creditors on clients' behalf. Clients are to take ownership of their debt issues.
- OHC provides debt management planning and empowers its clients with basic negotiation skills. With peer supporting, clients eventually muster up confidence to self-negotiate.
- Clients who choose to refer to 3rd party

debt negotiation sources may do so independently outside of the OHC framework.

- They may continue attending OHC support groups to recover from gambling addiction and its related issues.
- They are strongly advised against recommending other OHC clients to 3rd party debt negotiation sources. In the event of a breach, they will be counselled and appropriate actions will be considered accordingly.

Did You Know?

Under the Bankruptcy Act, an undischarged bankrupt must inform the lender that he/she is an undischarged bankrupt, should he/she obtain credit of \$500 or more, either alone or jointly with any other person. Failing which, the bankrupt commits an offence under the Bankruptcy Act.

Licensed moneylenders are not allowed to advertise via SMS. Therefore, any SMS soliciting for loans, is either sent by a licensed moneylender in contravention of the advertising restrictions, or by an unlicensed moneylender (loan shark).

Under the Consumer Protection (Fair Trading) Act, borrowers can pursue an unfair practice by a licensed moneylender through the Small Claims Tribunals for a claim not exceeding \$10,000.

Under CPFTA through the Subordinate Court, borrowers can file a claim and recover up to \$30,000.

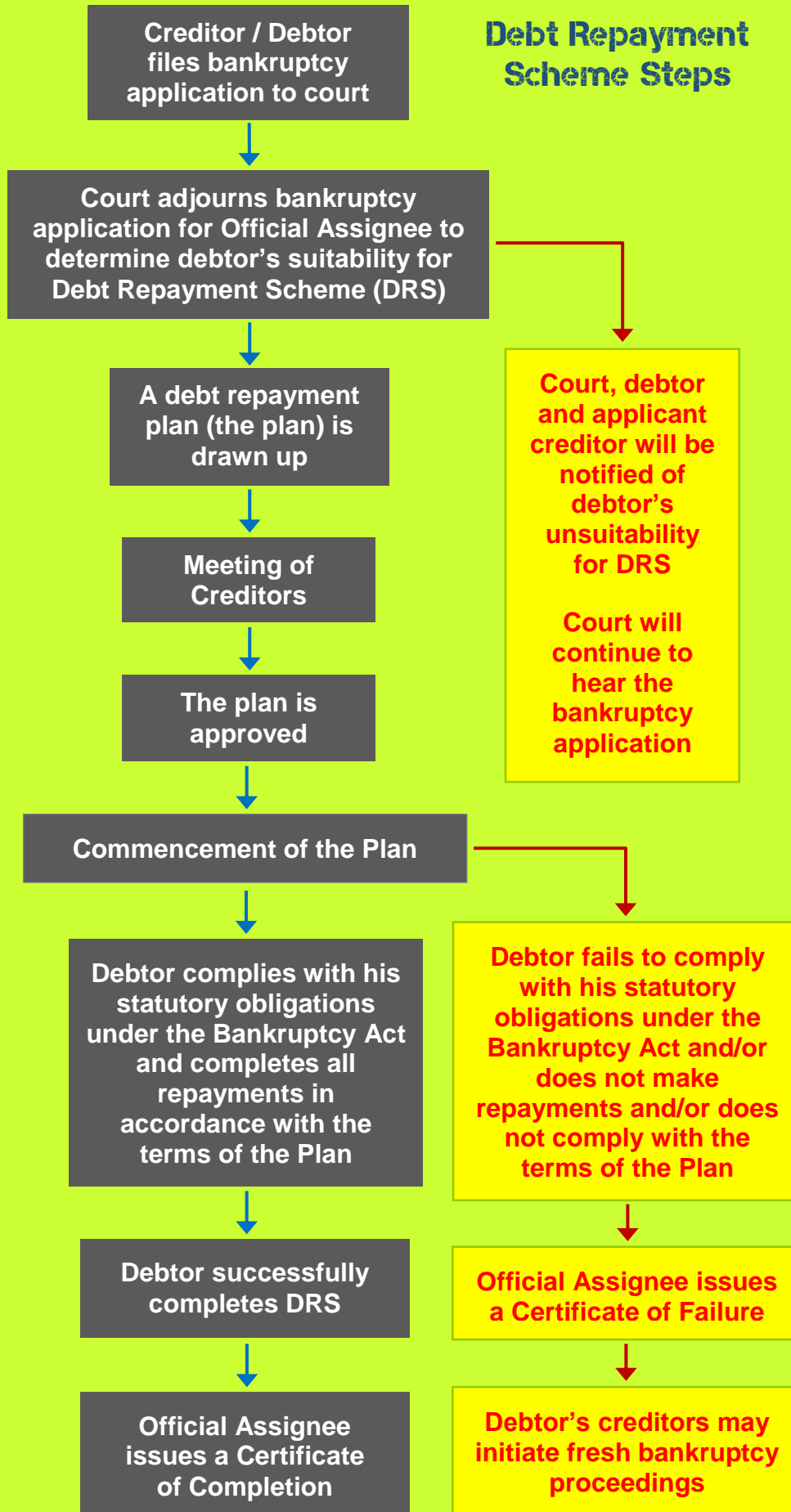
Volunteers Corner

Know anyone who is:

- ✚ A student graphic designer?
- ✚ An English to Mandarin translator?
- ✚ Experienced or trained in communications for our bulletin?
- ✚ Interested in manning the helpline desk or help with some administrative work?

Call us at 65471011, Mondays to Fridays, 9.00 am to 6.00 pm to ask for Sharon.

Debt Repayment Scheme Steps



The Gallery Page

Visit in 2013 from Benny Prasad



2013 Volunteers' Appreciation Night



2013 Family Day at the Labrador Park



Break-up group at 2014 OHC Planning Retreat

Special Talk by Ms Tan Huey Min



前言



一望中心于 2004 年 8 月注册成立，今年是第十周年了。

为了庆祝十周年纪念，一望中心将于 2014 年 10 月 11 日在巴特利基督教会主办一场音乐晚会。当我们回顾这十年的旅程所领受的祝福，我们要欢欣，感激和献上感恩。目前我们已经积极在筹备当中。

这庆典将展出前赌徒的见证，并以一个赌徒如何在一望中心生命得到改变的真实故事来呈现一个音乐剧。

我们会继续从这些通过一望中心生命得到锐变的人，获得激励和盼望，再一次肯定我们的信念，就是每一个人都可以领受神的恩典，在主里没有难成的事！

一望中心的工作和事工，若没有你们团体组织或个人的支持，是无法实现的。你要如何通过这次的活动来支持我们，详情可在本通讯得到指示。

我们希望你能成为我们庆祝活动的一份子，并期待你能出席当天的音乐会。

蔡子健
一望中心主席



执行主任的话

在主里向你们问安。

在过去 10 年，不论起初是以义务辅导员/组长身份参与一望中心的事工，还是现在更直接以执行主任身份服事，我都有机会亲自看到神在那些求助者的生命里动工，同时神也不断地供应中心的需要。

一望中心在 2004 年开始就成为志愿福利机构（Voluntary Welfare Organisation）。在 2009 年，一望中心成为国家福利理事会的成员之一，接着 2010 年注册成为慈善机构。

身为一个志愿福利机构，我们的专业辅导团队帮助了许许多多不分男女老少和生活背景的赌徒从严重问题赌博及相关等问题恢复正常生活。在过去的 4 年内，被辅导的个案增加了 95%，去年我们就处理了 350 宗的 1 对 1 辅导。

在 2013 年，我们已经是公益机构成员，任何捐款给一望中心的公众人士能够享有 250% 的所得税回扣。这是一个重要的里程碑，因为我们可以获得更多人的支持。

虽然，有些人把问题赌博看为是个人道德的考量，但是它会对家庭，亲友，社区甚至政府都可能带来严重负面的后果，导致受这灾难影响的人加倍。一个家庭如存有一个问题赌徒，这家庭的下一代也会出现问题赌徒的或然率是非常高。因此，基于赌博对个人与社区带来的负面影响，我们应该同心一起制止赌博的问题。

当赌博的问题越来越广泛时，我们要采用更有效的解决方法；就是要找出问题的源头，而不是只处理问题的后果。

今年十月一望中心将庆祝十周年纪念，我们邀请你与我们一起加增社区对赌博问题的意识，通过预防和教育来克制赌博所带来的负面影响，以便造福社区。今年我们会藉着话剧，漫画与讲座去接触各中学，理工学院，工艺教育学院或在兵营的青年人。

您可以通过爱心的捐献或加入我们的义工团队与我们一起同工。今年你对我们十周年节目所赠予的每一元，政府在其‘关怀与分享行动’计划下也会给一望中心相等的数目。同时你也能得到250%的税务回扣，我们也会在十周年纪念特刊里向你致谢 (详情请查阅我们的通讯里的回应表)。

请与我们一起行动，愿你的参与得到神多而又多的祝福。

一望中心执行主任
林志成

请您成为我们的伙伴

将要进行的计划

- | | | |
|-------------------------|---|-----------|
| ➤ 预防青年人赌博倡导计划 2014-2015 | : | \$120,000 |
| ➤ 开办防止染上赌瘾课程 / 鲁莽借贷 | : | \$20,000 |
| ➤ 增加专业辅导及小组支援人员 | : | \$100,000 |

你的赠予会用在：

- 提供个人与团体辅导
- 支持每星期支援小组的活动
- 举办戒赌与生命进深课程
- 举办公开戒赌教育
- 支持中心运作开支

- ❖ 任何捐献不会被用于帮助个案偿还赌债
- ❖ 任何一望中心的服务都没有向个案收费



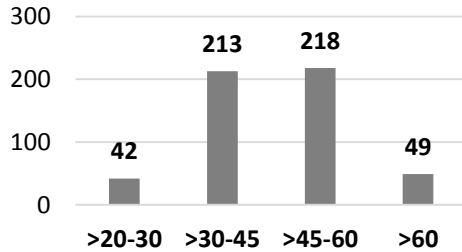
给予一望中心的
捐献能得到 **250%**
的税务回扣

通过您的捐献，一望中心也能得到‘关怀与分享行动’计划中1元对1元的辅助金。因此，你的捐款对保护无辜家人免受赌博之害有极大的帮助。

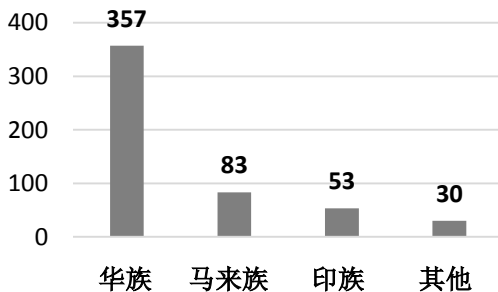
一些统计数字

我们的个案是谁？

2013年个案的年龄分布

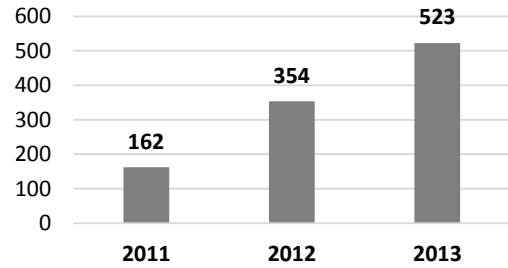


2013年个案的种族比例

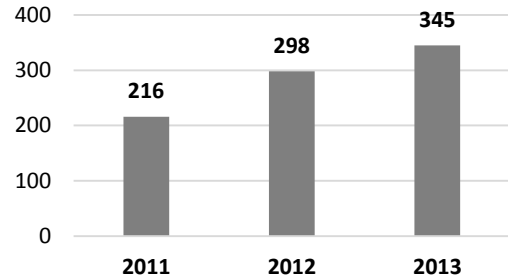


我们服务的统计需求

支援小组的出席率



1对1辅导统计数目



有意义的工作

辅导员：杨佐燊



好名字胜于贵重的膏油

我的华文名字是杨佐燊，但我的朋友和同事会比较熟悉我的英文名字“Alan”，虽然“Alan”这名字有多个意思，但我比较喜欢它含义中有“和谐”的属性。我的一位同事告诉我，我的名字“佐”是“用道理去辅助人”的意思，“燊”有“兴旺丰盛”的意义。我喜欢这样的解释，因为它的定义清楚提醒我要为主工作，要“传好信息给贫穷的，医好伤心的人，报告被掳的

得释放...要安慰一切悲哀的人”。赛 61:1-2

回应神的呼召

当我回想的时候，我感谢上帝为我开着这扇门以及引导我一步一步进入辅导领域和一望中心。我相信这几年圣灵一直在促使我和推动我去做助人工作。当我考虑要离开商场上的工作时，我祷告神我要如何在祂的事工上事奉祂？在一个星期内我教会的社会关怀部负责人，是一位我不熟悉的弟兄，来问我要不要加入他的委员会，我深体会这是主给我的答案，我就答应他了。

2009年4月，当我在社会关怀部事奉时，我参加了年会的社会关怀周年大会晚餐，一望中心的主管介绍他们的事工和招募义工时，我欣然加入成为他们的义工。

当我在一望中心做义工时，我觉得有必要受训成为一个合格的辅导员。感谢主为我开门让我可以全时间去上课。当我完成辅导研究生文凭，我继续夜间硕士辅导课程。同一年（2012年）我成为一望中心全职辅导员。

内心的观念

在我辅导过程中，我真正理解到正确的训练和经验虽然是很重要，但一颗热诚助人的心更能正面影响改变一个人的生命，同时，在还没介入一个人的真正问题时，必须与他先建立好关系。萨提尔（Virginia Satir）一位美国心理治疗师认为心理治疗师的为人比心理治疗师的专业知识更重要。

我在一望中心亲眼目睹许多人生命改变，有些已经在离婚边缘的夫妇，复合修复好关系，并一起在一望中心帮助那些与他们相同问题的人。这些求助者生命能够改变，家庭能够重建，除非有爱的支持和鼓励，还要有一个有希望的社体-一望中心；是一个助人的中心；也是上帝所设立的中心。有人形容一望中心是一个避难所，是一个紧急部门，也是人要来“吃药”或“充电”的地方。

有些时候，我感到难过，有一位 83 的高龄母亲来求我帮助她那 55 岁的儿子，可是她的儿子却不大愿意合作，也联络不到他，我为这母亲感到难过，因为我不能为她多做些什么！有时我也会觉得气绥，当个案安排面谈，却没有按时出席，也没有通知，当我打电话给他时，却给不成理由的原因。

是什么因素让我继续留在这个领域呢？是有很多因素：是许多人生命的改变；关系被修复；个案与家人重新出现笑容；他们的见证；他们成为义工；热诚的在支援小组里分享和鼓励新来的求助者；还有在基督里的一股力量，感动我继续服侍下去。我看到许多在一望中心的德士司机放下赚钱的机会，来做义工，许多同伴支持者牺牲自己的时间来中心服务，他们显示神的爱也触动许多人的生命。

在我的人生经历里，我非常感恩在一望中心得到许多服侍的经验。在我的家庭里，我也领受主丰盛的恩典，我和我太太在 1975 年结婚，上帝赐给我一对儿女。如今他们都成立自己的家庭。不久前我刚升级做外公，感谢上帝所赐的恩典和喜乐。

在结语时，我要感谢神的奇异恩典，神真好！特别是我已经步入少老的年龄阶段，还能被主使用，我相信有许多年长的人也可以像我一样享受事奉神的喜悦。诗 92:14-15 提醒我们：“他们年老的时候，仍要结果子，要满了汁浆而常发青，好显耶和华是正直的，祂是我的磐石，在祂毫无不义”。

债务偿还谈判政策

来到一望中心的求助者，经常有大部分的个案都盼望中心能代替他们向合法或非法放贷公司谈判如何偿还债务。2014 年 4 月 22 日，经过 40 位中心的同工与义工对话后，一望中心更新了债务偿还谈判政策。

- ❖ 一望中心对个案的债务不负任何责任。因为个案需要自己负责面对。
- ❖ 一望中心不会帮助个案向放贷人谈判，因为个案需要学习如何自己处理债务。
- ❖ 一望中心会帮助个案做债务偿还计划并教导谈判技巧，使个案能有信心而逐渐开始谈判。

- ❖ 一望中心不允许中心的个案介绍中心的求助者到其他的机构做债务偿还谈判。
- ❖ 这些求助者可以独自寻求其他机构帮助做债务偿还谈判，但是不能对中心内其他的个案做转介。

- ❖ 如不遵守，个案会被安排辅导这不符合中心规则的行为，中心也保留采取其他更适当行动的权利。
- ❖ 如果个案有寻求其他机构做债务谈判，中心仍然欢迎个案参加我们的支援小组来帮助他们走康复的道路。

❁ 你知晓吗? ❁

在破产法律条文里，一位破产人士如果想个人或与他人联名借贷 \$500 以上的贷款，需要向放贷公司表明自己的破产身份。如果没有申明，他就是违反了破产法律条文的规定。

合法放贷公司不能通过 SMS 来做宣传。因此，任何介绍借贷的 SMS，如果不是合法放贷公司违反了宣传条规，就是 SMS 是来自非法放贷人（大耳窿）。

如果遇到放贷公司运用不公平的借贷行为，造成借贷人多还了贷款，基于保护消费者（公平交易）法令，贷款人也可以向国家法院提出申请，赔偿数额顶限是\$30,000。

若赔偿数额是\$10,000 以下，贷款人可以单独向小额索偿法庭申请赔偿。

义工角落

你是否认识以下这些人：

- ✚ 会平面设计的学生
- ✚ 能做华英翻译者
- ✚ 有经验或受过训练做通讯刊物者
- ✚ 愿意帮助接听求助热线和一些行政工作

请致电 65471011 联络 Sharon,
星期一至星期五, 9.00am - 6.00pm

债权人或贷款人向法院提出破产申请

债务偿还方案 (DRS) 程序

法院委派官方代理人审查债务人是否适合参与计划

法院，债务人与申请者被通知债务人不适合采用债务偿还方案 (DRS)

设定一个配合个案的债务偿还计划

与债权人商议

计划被接纳

开始执行计划

债务人没有遵循破产法令的指示，或没有按计划偿还所有的债

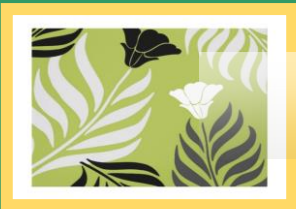
债务人遵循破产法令的指示，按计划偿还所有的债务

债务人没有遵循破产法令的指示，或没有按计划偿还所有的债务

债务人完成债务偿还方案所提出的计划

债权人可以重新申请破产

官方代理人发出完成计划证书



我们的一些节目



支援小组特别讲座-
新加坡信贷辅导协
会 (CCS)负责

每月一次共同联
谊聚餐



支援小组
的敬拜团
之一

进行支援小
组讨论



学员参加灵
命塑造课程

ABOUT ONE HOPE CENTRE

Vision: Centre of hope, help and healing.

Mission: Helping people overcome addiction and related issues arising from a lifestyle of compulsive gambling.

Daily Services

Helpline from **Monday to Friday**
9.00 am to 6.00 pm

Pastoral care and counselling
by arrangement and
appointment only

Objectives

- To alleviate the destructive consequences of gambling and debt by providing hope amidst hopelessness.
- To empower gamblers to withstand fear, face all consequences, take personal responsibility and get rid of the root cause of their problems.
- To enable gamblers and families to resume a normal life by encouraging love and restoring their marriages and familial relationships.

What is One Hope Centre?

- A faith-based ministry centre founded in August 2004 that focuses on helping victims of gambling addiction and related issues.
- Renders help to people regardless of race or religion.
- To date, we have blessed many people through our counselling services; have saved many lives from the brink of death; restored countless marriages and relationships. Many lives have been transformed from being gamblers to helpers.
- Our core strength is the sharing of experiences by the victims who have successfully walked through similar struggles.

Core Competencies

- Established centre for gambling addiction recovery
- Holistic programs
- Individual and family recovery
- Years of industry practice
- Loan-shark counselling practice
- Passionate staff and volunteers
- Inclusive and multi-racial

Weekly Programs and Services Offered

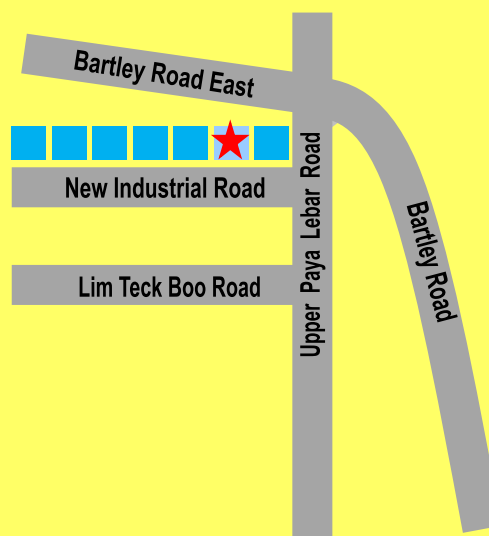
**New Seekers' Support Group
& Recovery Support Group**
Conducted in English/Chinese

Every Thursday

7.30 pm to 9.30 pm
St. Andrew's Cathedral

Every Saturday

7.30 pm to 10.00 pm
Metropolitan YMCA (Geylang)
10, Lorong 37 Geylang,
Singapore 387907



8 New Industrial Road, #04-04B, LHK3
Building Singapore 536200
Email: help@onehopecentre.org
Website: www.onehopecentre.org
Helpline: **65471011**