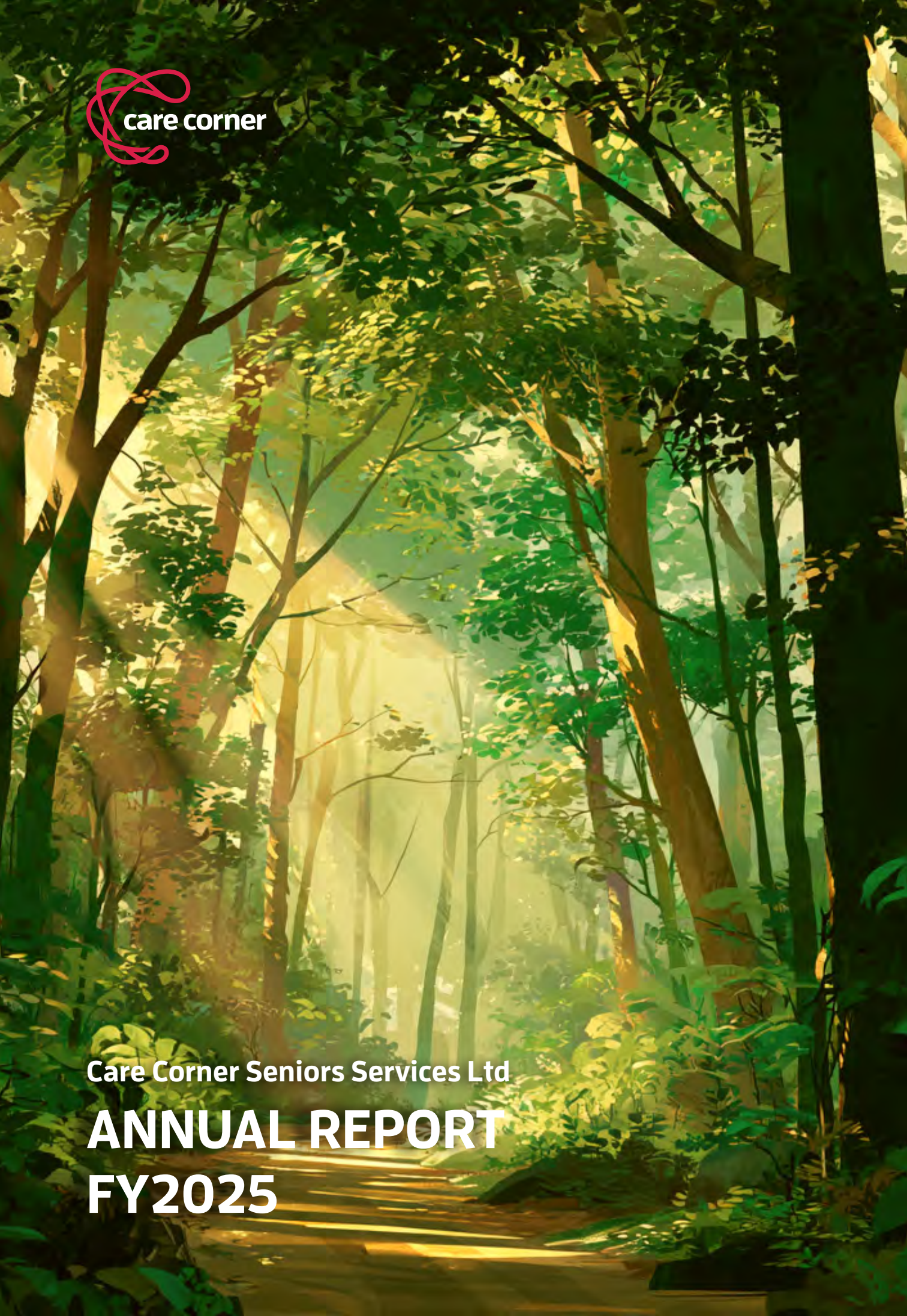

care corner

Care Corner Seniors Services Ltd

ANNUAL REPORT FY2025

Meaningful care is most powerful when people come together. Across every stage of life, we journey alongside those we serve, offering a seamless continuum of support that holds them through life's changing seasons. Like a sheltering canopy, we aim to provide a steady presence and a shared space where care, belonging and hope take root and grow.

This year's *Under One Canopy* brings this vision to life. Strengthened by the collective compassion of our community and partners, this shared space becomes more than support — it becomes connection, resilience, and strength. Under our canopy, every contribution is valued, every story matters and every step forward is taken together.

UNDER ONE CANOPY

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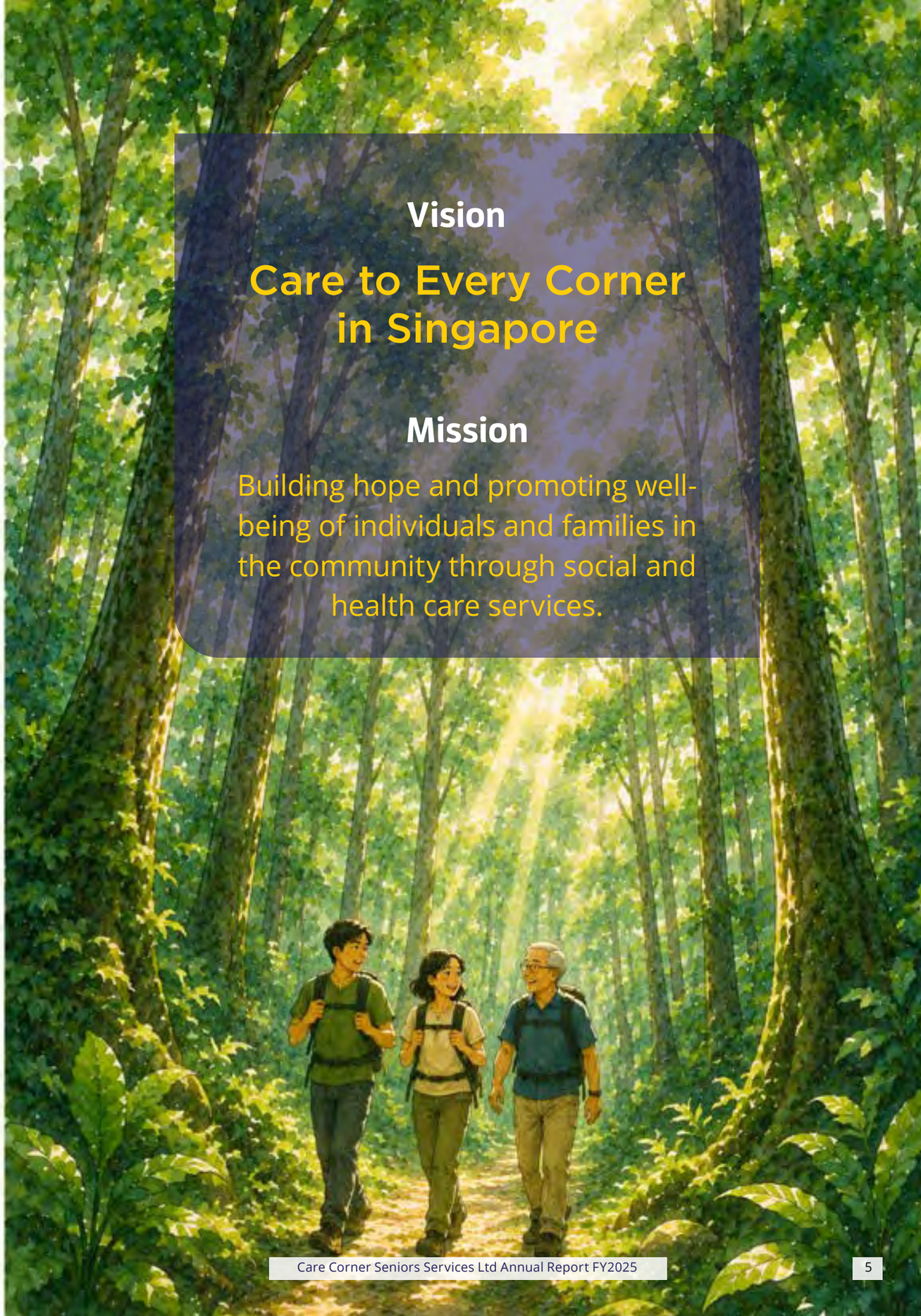
ABOUT US

About Us

Founded in 1981, Care Corner is a non-profit organisation with Institution of a Public Character (IPC) status. Woven into the fabric of the community, we work with community partners, donors and volunteers to uplift lives of the marginalised. Through integrated services for children, youths, families and seniors, we provide a holistic continuum of care to see them through life challenges.

Strategic Thrusts

- To nurture children and youths towards positive self-identity and realise their potential in the community
- To strengthen and empower families and individuals towards improvement in well-being and resiliency
- To care for and support seniors to age well in place



Vision

Care to Every Corner in Singapore

Mission

Building hope and promoting well-being of individuals and families in the community through social and health care services.

Patron's Message

As Care Corner Singapore marks its 45th anniversary, I extend my heartfelt appreciation to the Board, management, staff, volunteers, partners and supporters who have journeyed with the organisation over the years in service of our communities.

In March 2026, I had the opportunity to attend Care Corner's Uplift for Life Ruckathon, and was encouraged by the strong sense of solidarity it reflected. The act of carrying weight together was a simple yet powerful reminder that many individuals and families carry unseen burdens in their daily lives—and that meaningful support begins when we are willing to walk alongside them. Such initiatives reflect Care Corner's commitment to raising awareness, mobilising community support, and giving practical support to those who need encouragement and uplift.

Over the years, Care Corner has played an important role in strengthening social resilience through preventive and upstream efforts. By supporting individuals early, strengthening families, fostering community connections and addressing social isolation and mental health challenges, Care Corner helps break cycles of disadvantage before they become entrenched. This sustained emphasis on prevention reflects a deep understanding that care is most effective when it empowers people and builds long-term resilience.

The theme *Under One Canopy* captures this spirit well. A caring society is not built by any single organisation, but through partnerships and shared commitment across the community, voluntary and public sectors. Care Corner's work demonstrates how collaboration and compassion can come together to support dignity, inclusion and hope. As Care Corner continues its journey, I am confident that it will remain a steady and trusted presence—bringing people together under one canopy and contributing meaningfully to the well-being and cohesion of our communities.

Chan Chun Sing
Coordinating Minister for Public Services
and Minister for Defence,
Patron of Care Corner Singapore

"By supporting individuals early, strengthening families, fostering community connections and addressing social isolation and mental health challenges, Care Corner helps break cycles of disadvantage before they become entrenched.

Chairman & CEO's Message

UNDER ONE CANOPY

Koh Him Leong
Board Chairman,
Care Corner Seniors Services Ltd

Christian Chao
Chief Executive Officer,
Care Corner Singapore Ltd

In our previous annual report, when we spoke of *Plant-it-forward*, we reflected on the seeds we were intentionally planting—new programmes, new ideas, and new ways of serving our communities in anticipation of future needs. This year, as Care Corner marks its 45th anniversary, many of those seeds have taken root. Together, they are growing into something larger: a canopy that offers shelter, strength and belonging.

Under One Canopy speaks to what Care Corner has always stood for, and what we are becoming. A canopy is not a single tree. It is made up of many interconnected parts—roots that intertwine underground, branches that support one another, and ecosystems that thrive together. It provides shade not because one part is strong, but because all parts are connected. This is increasingly how we understand social service today.

A New Milestone

As we reflect on 45 years of service, we do so with deep gratitude and humility. Care Corner's journey has been shaped by the trust of the communities we serve, the commitment of our staff and volunteers, and the partnerships we have formed across the sector and with the public and private spheres. While we are proud of how far we have come, this milestone also reminds us of an important truth: the challenges facing individuals, families and seniors today are more complex than ever, and no single organisation can address them alone.

Being Collaborative and Systemic

Increasingly, meaningful impact requires us to think and act beyond individual programmes. It calls for collaboration, coordination and systemic approaches that place people—not organisations—at the centre. Under one canopy, we recognise that shared purpose must take precedence over individual effort, and that outcomes are strongest when responsibility is shared.

This belief is shaping the way Care Corner works and partners today. Through regional partnerships with agencies providing family and seniors services, we are strengthening collective responses around families with complex needs, and integration of services to care for an ageing population. Our involvement in the Age Well Neighbourhood initiative in Toa Payoh reflects a place-based approach to ageing well—one that brings together partners, services and the community to support seniors holistically. We have partnered with two other social service agencies, Fei Yue Community Services and Allkin Singapore to form the Innovation Collective. Together, we are testing new ideas and sharing insights so that the sector can move forward together.

Collaboration, for us, is not simply a necessity—it is a strategic choice. It allows us to scale impact, reduce fragmentation, and build systems of care that are more resilient and responsive. It requires openness, trust and a willingness to learn continually from one another. These are commitments we continue to make, under one shared canopy.

Use of AI and Data

At the same time, we are operating in a period of rapid change. Advances in technology, particularly in data and artificial intelligence, are reshaping how organisations function and how individuals live and work. At Care Corner, we are exploring how these tools can support better decision-making, improve coordination and enhance service delivery—while remaining deeply grounded in ethics, integrity and compassion. Equally important is our role in helping clients navigate this disruption, ensuring that digital transformation does not deepen existing divides, but instead equips individuals and families with skills, confidence and access.

Through it all, our anchor remains unchanged. Care Corner exists to walk alongside those facing life's transitions and challenges, offering care that is respectful, empowering and rooted in relationships. Technology may evolve, and systems may change, but the human connection at the heart of social service will always matter.

Building the Canopy, Together

We approach the future with optimism and a deep sense of shared responsibility. The work of building social good cannot rest with any single organisation; it will be shaped by how attentively we listen to our communities, how courageously we collaborate with one another, and how intentionally we choose to grow together.

In this spirit, we extend our deepest gratitude. To our donors and supporters, your belief in our work enables care to reach those who need it most. To our partners, thank you for listening, learning and shaping meaningful solutions alongside us under one shared canopy. And to our staff and volunteers, your dedication, compassion and courage remain the true measure of our impact.

It is this collective effort that gives us confidence—not in what we can accomplish alone, but in what we can build together. Under one canopy, anchored by shared purpose and strengthened through partnership, we remain committed to nurturing a more caring and resilient society for all.

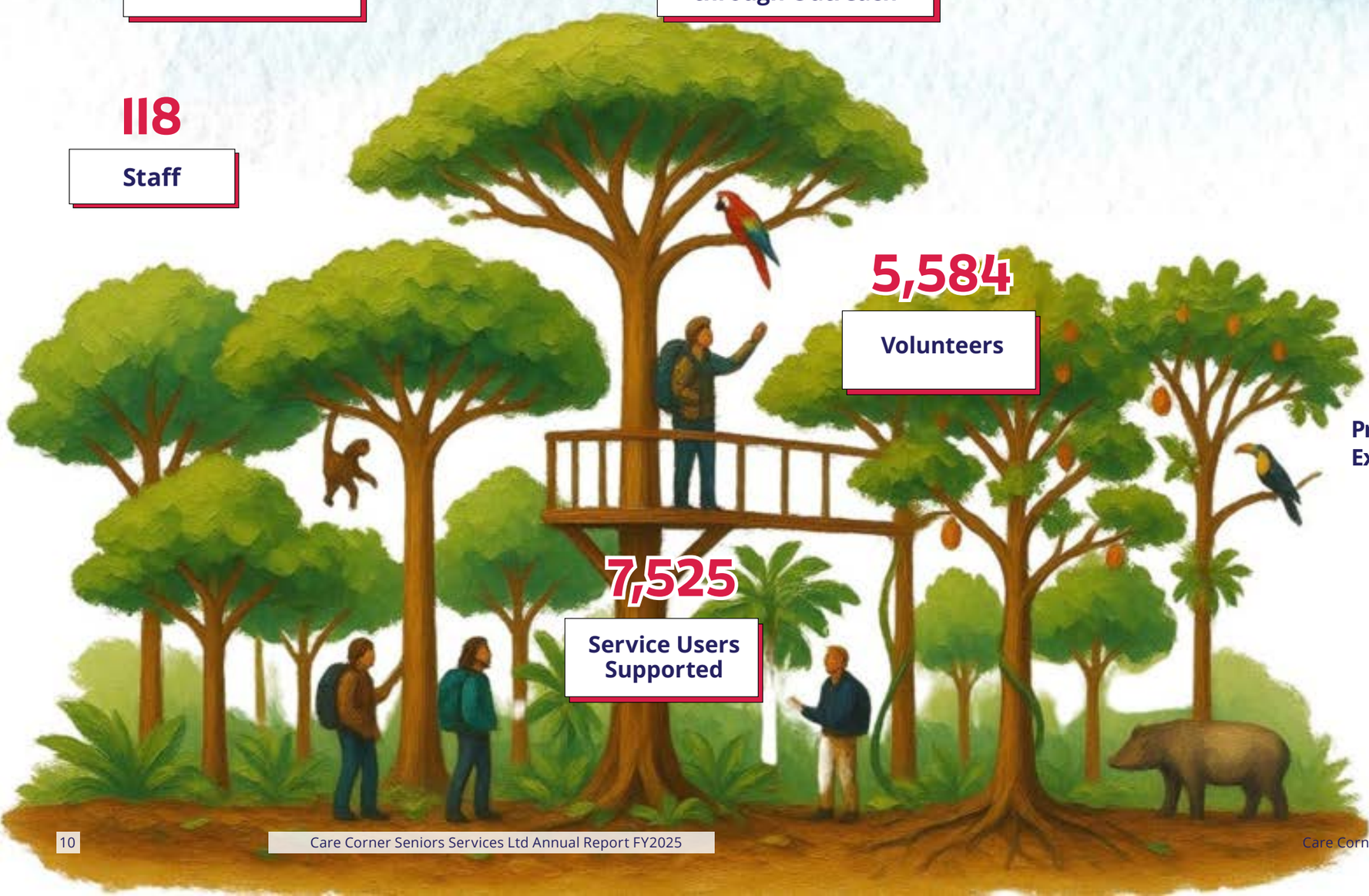
Total Impact

11
Care Locations

10
Programmes

16,130
Individuals Engaged through Outreach

118
Staff



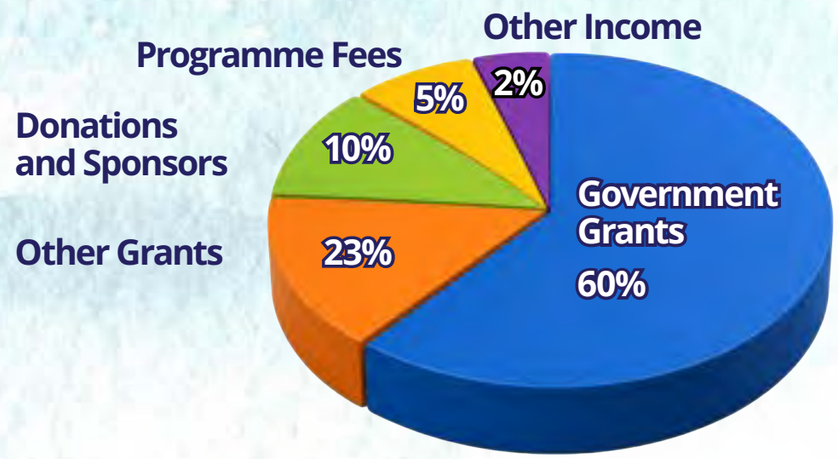
5,584
Volunteers

7,525
Service Users Supported

Summary of Financial Performance

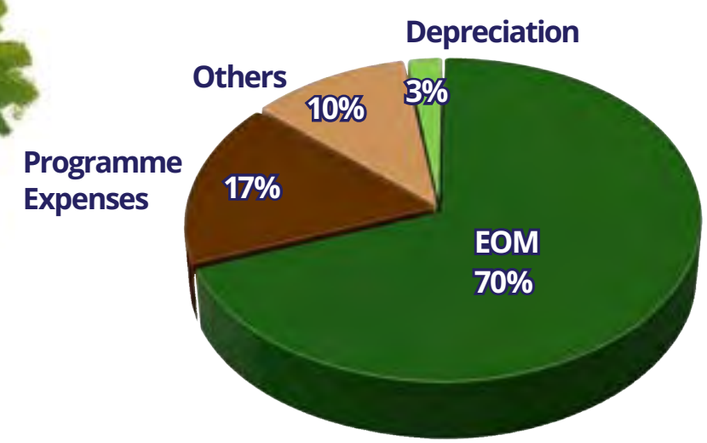
Total Income

S$ 13,314,856



Total Expenses

S$ 11,315,897



Highlights of the Year

1

Apr 2025

Ranked Singapore's Top 250 Best Employers for 2025

We are honoured to be placed #235 on a local employer study which recognises the 250 highest-scoring employers. This award affirms our commitment to caring for our employees through a purposeful, developmental and supportive workplace.

2

Apr 2025

First-ever combined AACs Hari Raya Celebration

Our nine Active Ageing Centres (AACs) collaborated to organise our first ever combined Hari Raya celebration. More than 200 of our Malay seniors soaked in the festive joy over intergenerational performances, games and food that highlighted the cultural appreciation of Hari Raya.

3

May 2025

'Kampung Kita' Anniversary Celebration

Celebrated the 6th anniversary of our Active Ageing Centre (WL16). Graced by Senior Minister of State Zaqy Mohamad, 'Kampung Kita' featured line dancing, qigong and chapteh competitions. It reflected the strong "kampung spirit" nurtured at our centres, where seniors look out for one another within a caring community.

4

Jun 2025

Rummikub Competition

Our inaugural Rummikub Competition promoted active ageing among our seniors in Woodlands by stimulating their cognitive skills, while fostering social interaction and emotional well-being through friendly gameplay.

5

Jul 2025

Golden Age Fiesta

A lively games carnival brought together over 500 seniors, 150+ student volunteers from Beatty Secondary School, and community partners in an intergenerational celebration that promoted active ageing and youth volunteerism.

6

Oct 2025

Senior Volunteer Appreciation Event

With senior volunteerism as a key pillar of our active ageing work, we recognised over 200 senior volunteers across nine Active Ageing Centres through an amazing race featuring nostalgic games, video montages and shared memories.

7

Oct 2025

Digi Fest (North Region)

Hosted our first ever Digi Fest (North Region), bringing together over 50 participants from six social service agencies. Through lightning sharings and cross-agency dialogue, participants exchanged ideas on leveraging technology and innovation to enable more human-centred and effective service.

8

Oct 2025

Appointed ICCP in Toa Payoh and Woodlands

Appointed as the Integrated Community Care Provider (ICCP) for the Toa Payoh subregions 1*,2*, 3 and Woodlands subregion 1 to deliver coordinated, community-based care for seniors.

** Appointed from April 2025*

9

Nov 2025

Lift Strong, Live Strong (First Deadlifting Meet for Seniors)

Launched Lift Strong, a pioneering deadlifting programme that helps seniors build strength, balance and functional fitness, enabling them to carry out everyday tasks with greater confidence and independence. To celebrate their progress, we also organised the first-ever deadlifting meet for seniors, where they achieved personal bests and showcased the benefits of deadlifting.

10

Dec 2025

Golden Age Wonderland

180 seniors from our Active Ageing Centres in Toa Payoh came together for a Christmas celebration strengthened by active volunteerism, with seniors playing a key role in planning, decorations and event support alongside volunteers from Great Glory Church.

11

Jan 2026

Frailty Management Programme Launch (North)

Expanding from the Central to the North region, we launched our Frailty Management Programme (FMP) at our Active Ageing Centres in Woodlands and Marsiling with the support of SP Group.

12

Mar 2026

Uplift for Life Ruckathon

On 28 March 2026, more than 2,000 participants, including over 550 of our seniors, rucked 5km at our signature fundraising Ruckathon. Over $1.08 million was raised to fund our preventive and developmental programmes, helping us uplift lives and overcome cycles of disadvantage, frailty, social isolation and mental health challenges.

Our Innovation Journey

At the heart of innovation is a culture of curiosity, learning, and experimentation. Our Service Development & Innovation (SDI) team strives to turn ideas into practice, build organisational capability, and strengthen our community impact.

Building a Culture of Innovation

Organisational Culture

In FY2025, we entered a new phase of interdisciplinary innovation by bringing together our **Innovation Squad** and our **Practice Research and Implementation Unit**.

Ensured that our projects pushed the boundaries of service delivery, while remaining grounded in frontline realities

Developed an innovation engine anchored in structured practices: design thinking, experimentation, prototyping, validation, and continuous improvement

Nurtured a culture of innovation that encouraged our staff toward curious mindsets with increased readiness for change and experimentation

Catalysing Internal Strategic & Service Projects

Internal Transformations

Strategic projects enable us to turn intent into action by testing ideas, piloting approaches, building capabilities, and generating new insights.

1 AI Data Analytics

- Leveraged data efficiently to make evidence-informed decisions that shape services, reducing barriers of time, effort and technical expertise
- **DeScribe tool** provided charts that make data easier to understand, helping users identify trends and patterns more quickly

2 Preventive Developmental Work

- Strengthened our ability to anticipate needs earlier, build protective factors, and support more positive life trajectories
- Developed **PDW Playbook** as a shared reference for implementing upstream programmes, with 85 staff across services to equipped to apply preventive and developmental thinking

3 Reimagining Space

- Developed a set of organisational narratives and values to guide the design of future Care Corner spaces
- Created a **bespoke design playbook** that translates our C.A.R.E. (Connected, Assured, Restorative, Empowering) principles into tangible spatial design

4 AI Social Service Partner

- Developed **Weave**, an AI thinking partner that helped practitioners think holistically through synthesising notes, recordings and assessments into documentation
- Facilitated clarity and efficiency through identifying key issues, finding connections, and producing case plans from recordings and notes

Transforming Service Delivery

Community Impact

Advanced evidence-informed practice by conducting the *Building Pathways to Potential* practice research study, generating deeper insights into the key conditions that enable positive adolescent development

Translated research into action by applying findings to a four-year programme for adolescents (*MindBlown*), strengthening programme design, service delivery, and youth engagement approaches across multiple regions

Built lasting developmental outcomes with adolescents demonstrating sustained confidence, resilience, and life skills beyond the *MindBlown* programme

Trailblazing Sectoral Innovation

Sector Leadership & Future-directed Agency

We hosted our first DiGiFest (North Region), bringing together more than 50 participants from seven social service agencies to exchange ideas on technology and innovation in social services. Across agencies, 15 projects were shared through lightning sessions and hands-on stations, showcasing innovations in four key areas: connecting with clients, empowering users, equipping practitioners, and optimising administration.

Promoting Social Interaction and Preventing Isolation

- Active Ageing Centres
- Gym Tonic & Wellness

Coordinating Care for a Fulfilling Life

- Community Case Management

Enabling Active Recovery and Improved Daily Living

- Senior Care Centres
- Community Rehablitation
- Home Care

Supporting Mental Well-being

- Gerontological Counselling
- Mental Health Services - CREST
- Caregiver Support

Our Service Impact

Service Users Supported **7,525**

Individuals Engaged Through Outreach **16,130**

Volunteers Mobilised **5,584**

Promoting Social Interaction and Preventing Isolation

Seniors want to be meaningfully engaged and lead active lifestyles. We create a safe communal space for seniors to interact with their peers, engage in meaningful activities to stay healthy and active, and equip them with skills to remain independent.

Our Programmes:

- Active Ageing Centres
- Gym Tonic & Wellness

How We Support

Our Centres (Active Ageing Care Hubs, Active Ageing Centres)

4,118

recreational activities to support holistic well-being and active ageing

4,583

senior volunteers meaningfully engaged through curated opportunities that foster purpose and connection with the community

27

health screenings and monitoring sessions conducted including medication advice and **268 referrals made** through Community Nursing Posts

Isolated and homebound seniors supported through regular home visits and tele-befriending services

Provide seniors with **easy access to social support and information** about care services

ACTIVE AGEING CENTRES

We offer a range of services that support vulnerable seniors. Located within their neighbourhoods, we provide seniors with timely access to integrated health and social care for them to age healthily and with dignity.

Signature Programmes

Frailty Management Programme

139

seniors enrolled in targeted interventions to prevent or manage frailty and maintain independence

Communal Dining Programme

3,686

seniors shared communal meals, reducing loneliness and strengthening social bonds among seniors

GYM TONIC

Customised strength training regimes using state-of-the-art hydraulic gym machines to help seniors build physical strength and reduce fall risk.

246

seniors participated in Gym Tonic

Lift Strong, Live Strong

What does it mean to age well?

For many seniors, aging is associated with frailty and increasing immobility. And they often deem strength training to be irrelevant if not risky. They hesitate to try it due to a lack of confidence in carrying heavy weights and a fear of injury.

Through our frailty management programmes, we observed that seniors who engage in guided strength training, however, are known to significantly improve their strength, mobility, and confidence. But they need something more - a way to sustain their motivation, recognise their progress, and encourage wider participation.

Care Corner's **Lift Strong** initiative, launched in 2025, introduces seniors to strength training that centres around deadlifting as a functional movement. It encourages seniors to build strength in a safe, structured way, guided by trained wellness coaches.

Why it matters

Deadlifting trains the fundamental 'hip hinge' movement, essential for everyday tasks such as carrying groceries and lifting objects. By strengthening this motion, seniors can improve their functional mobility and reduce the risk of injury as they age.

What Lift Strong aims to do:

- Help seniors confidently engage in strength training safely
- Reinforce the importance of strength as a key pillar in healthy ageing
- Shift societal perceptions of ageing – from a picture of decline to ability

At the inaugural Lift Strong event held in November 2025, 18 seniors, aged 60–85, challenged themselves to lift as much of their body weight as they could. Many of them faced health and mobility issues before starting on strength training and many of them achieved their personal bests at the event.

Surrounded by fellow seniors from our Active Ageing Centres, families, and volunteers, they also inspired others to rethink preventing and reversing frailty in their silver years.

The initiative has also resulted in measurable physical improvements in seniors' strength, lifting capacity, mobility, and overall physical confidence. Beyond physical gains, the seniors have also shown a positive shift in mindset towards active ageing, with an increased willingness to engage in strength-based activities

Next phase

We are starting to pilot a station-based deadlift training system where seniors rotate through guided practice stations with peer feedback and trainer support. This interactive approach aims to increase their confidence and agency while making strength training more engaging and sustainable.

Rediscovering Strength, Purpose and Joy

After experiencing two strokes in 2015 and 2022, Esther Teo, now 66, was unable to stand for even two minutes. The loss of mobility, sense of independence, and confidence then left her uncertain about her future.

So, she made what would become a life-changing decision. She joined Care Corner's strength-training programme. Today, she is able to move around independently and even do a 50kg deadlift.

> "As long as I'm willing to try, many things are possible. Age has no limitations."
>
> **~ Mdm Esther Teo**
> *66, Service User*

Building the Foundation with Gym Tonic

After her hip surgery, Esther began physiotherapy in June 2024 with Care Corner's rehabilitation programme. To continue her fitness journey, she was referred to the Gym Tonic programme at Care Corner's Active Ageing Centre in Toa Payoh Block 131.

The senior-friendly strength-training programme has trained wellness coaches guiding participants through the use of low-impact hydraulic machines to build strength. Slowly but surely, she rebuilt her strength and regained mobility in her daily life.

She says: "Before, I couldn't walk up and down stairs or stand for long. Now, I can walk, go to the market, and stand for more than 15 minutes."

Challenging Limits by Lifting Strong

Having built up her core strength, she decided to challenge herself to try deadlifting.

Her commitment to the resistance training programme paid off at the Lift Strong Challenge, Care Corner's inaugural deadlifting meet for seniors held in November 2025. Together with 18 other seniors, she demonstrated that strength has no age limit.

"Lift Strong is not about lifting the heaviest weight," explained the programme supervisor, Gerald Ang. "It's about whether a senior can lift their own body weight."

On participating in the challenge, Esther says, with a laugh: "At first, you grumble because of the tiredness. But when the trainers and other seniors encourage you to keep going, you find that hey, I can do it."

Today, she can lift 70% of her body weight, and she continues to work towards her goal of lifting her full weight.

Giving Back: Craftwork and Community

Beyond receiving physical training at the Active Ageing Centre, she also gives back to the community.

In 2024, she started leading craft workshops at the Centre, teaching fellow seniors how to make Chinese New Year lanterns, beadwork, paper flowers and even agar-agar "mooncakes".

As she moves around the room guiding participants, her own progress becomes clear as she is no longer limited by the leg pain she once faced.

She says: "A lot of them say they cannot do it. But I tell them, 'Can, you just try.' When they see the finished product, the smile on their faces — that is satisfaction for me."

Through her journey from strength to strength, she has become part of Care Corner's canopy of care, helping other seniors step out of their comfort zone as she once did. Today, Esther continues to inspire other seniors with her story.

One Step Towards Growing Confidence

Mr Simon See
77, Service User

Mr Simon See, 77, a retired school bus driver, now spends his mornings staying active and his afternoons catching up with friends at Care Corner Active Ageing Centre at Woodlands Block 569A.

He joined the centre in 2022 after a neighbour introduced him to the activities. She had been attending regularly and thought he would benefit too.

At that time, he often felt lost about his purpose and direction in life.

A fall last year made things worse. It shook his confidence, and moving around became something he approached with caution. He got tired easily, and walking long distances caused discomfort in his legs.

With encouragement from staff, Mr See began attending outdoor exercise sessions at the centre.

In January, he enrolled in the Frailty Movement Programme (FMP) to rebuild his strength and balance. "I knew I had to keep persevering, even though it was challenging for me. Eventually, I found myself becoming more confident and was able to bring more stability back into my life," he says.

By the end of the programme in March, he had achieved something he once doubted was possible — completing a full 5km ruck while carrying a backpack at Care Corner's fundraising event Uplift For Life Ruckathon.

With renewed confidence, Mr See stepped forward as a volunteer in the centre's brisk walking programme, helping to lead groups and keeping a lookout for frailer seniors.

He also began accompanying peers on excursions, something he would have hesitated to do before, worried he might slow others down. Today, he moves confidently alongside the group. At karaoke sessions, he plays his part too — organising participants, taking down names, and keeping the singing order running smoothly.

"The sense of community here is what kept me going"
~ Mr Simon

Enabling Active Recovery and Improved Daily Living

Our Programmes

- Senior Care Centres
- Community Rehabilitation
- Home Care

We support seniors with mobility challenges, existing health conditions, and dementia by providing safe spaces and rehabilitation programmes — in our centres and their homes — where they can engage in active recovery, improve their health, and receive support for daily living.

How We Support

SENIOR CARE CENTRES

- **Maintenance Day Care**: Provide a safe and supportive environment where seniors stay meaningfully engaged through daily activities; and technology-enhanced exercises using QuantumTX and MOTOmed equipment to strengthen muscles, improve mobility, and support overall well-being
- **Dementia Day Care**: Provide custodial care for seniors with dementia; focusing on slowing down the progression of dementia through nutrition, exercises, and brain-stimulating activities

COMMUNITY REHABILITATION

- **Active Rehabilitation:** Provide physical rehabilitation to improve mobility of seniors whose quality of life is affected by illnesses, injury or surgery
  Maintenance Exercise: Maintain and maximise seniors' functional abilities
- **Technology-enhanced exercise programmes** using HUR and MOTOmed equipment to support seniors in safely building strength, muscle function, and mobility

HOME CARE

- **Home Personal Care**: Support seniors in activities of daily living (e.g. showering and feeding)
- **Home Nursing and Medical Care**: Provide specialised private nursing care and medical care at seniors' homes

Finding Strength through Rehabilitation: A Receipe for Recovery and Resilience

For Mdm Yue, cooking for her family was never just about putting food on the table. It was her love language — choosing ingredients at the market, toiling over the stove, and preparing meals that brought her family together.

But after undergoing a right knee replacement surgery in August 2025, followed by another one for her left knee in January 2026, the joy of cooking was taken from her.

Her limited mobility meant she needed a walking aid, and standing for long periods became tiring and painful. Cooking, once part of her daily life, fell out of reach.

It was Care Corner's **Active Rehabilitation Programme** that helped her find her way back to joy. Through structured therapy and hands-on guidance and steady encouragement from the rehabilitation team, she regained her mobility, confidence, and functional independence.

Now, she is able to walk to the market to buy groceries, climb stairs with confidence, and stand for over an hour in the kitchen to cook for the people she loves.

She says: "I am very happy that I can walk on my own again and cook for my family every day."

"I am very happy that I can walk on my own again and cook for my family every day."

~ **Mdm Yue Sou Yoke,** *Service User*

From Isolation To Connection

For many years, most of Siew Hong's world was confined to her home.

Living with her 90-year-old mother in their three-room HDB flat, she rarely ventured out on her own. Diagnosed with Altered Mental Status (AMS) and Intellectual Disability, she was unable to communicate verbally and often showed signs of fear, anxiety, and social withdrawal. Interacting with others felt unfamiliar, and sometimes overwhelming.

In April 2025, Siew Hong joined Care Corner's Maintenance Day Care Programme, after her family sought support for her well-being.

At the centre, the care team patiently journeyed alongside Siew Hong, using physical cues and simple sign language to communicate with her, helping her express her needs. Through structured activities and daily interactions with others, she started engaging with others.

Over time, Siew Hong began participating more actively in both cognitive and recreational activities. She started forming connections with staff and fellow seniors. Slowly, her confidence grew, and so did her smile.

Siew Hong offers help to clean the table after lunch

Today, Siew Hong moves around the neighbourhood and buys food at the market independently—milestones that once seemed far beyond reach. At home, she helps her elderly mother with simple household chores.

She also began giving back by offering to clean tables after meals at the Senior Care Centre and guiding other seniors to their seats when they come to the centre.

"I am very thankful to the dedicated care team for their patience, kindness, and unwavering commitment," Siew Hong's mother says. "They really take care of Siew Hong and helped her learn how to interact with others."

Knowing that Siew Hong spends each day in a safe and supportive environment has brought peace of mind to the family. To them, Care Corner's support has greatly eased their journey, offering comfort and reassurance during challenging times.

Siew Hong proudly shows her craft work to our volunteer

Coordinating Care For a Fulfilling Life

For seniors who live alone or have very little social support, navigating through life's challenges can be very daunting and increasingly complex. We actively reach out to uplift frail and vulnerable seniors and their caregivers who face difficulties in managing their multiple health and social care needs.

Our Programmes

- Community Case Management Service
- Integrated Community Care Provider (ICCP)

How We Support

COMMUNITY CASE MANAGEMENT SERVICE

157

seniors with health, psychosocial needs and difficulties in activities of daily living were supported to age well within the community, with care plans coordinated in collaboration with healthcare **providers and community partners**

INTEGRATED COMMUNITY CARE PROVIDER (ICCP)

The Integrated Community Care Provider is an integrated network of partners within our community that coordinates various care services more effectively to provide holistic and timely care to our seniors as they age in the community.

- **15 community partners collaborated** to strengthen coordinated community care delivery
- **Standardised assessments** conducted to identify seniors' social and health needs and develop coordinated care plans across community care providers
- **Delivered timely and coordinated care** as seniors' health and social needs changes over time

Building Connected Care System with ICCP

We were appointed as the Integrated Community Care Provider (ICCP) for the Toa Payoh subregions 1, 2 and 3 and Woodlands subregion 1, and supporting Woodlands subregion 2, to deliver coordinated, community-based care for seniors.

What does ICCP do?

For seniors seeking care, all they need to do is approach a single provider. From there, we assess their needs, develop a care plan, and coordinate services across partners, ensuring they receive timely and appropriate support—without them having to navigate multiple services alone or repeat their story.

At the same time, seniors can benefit from a wider range of active ageing activities, exercises and wellness programmes across Active Ageing Centres (AACs) within the town. Instead of being limited to one centre, they can access activities that best match their interests, helping them stay healthy and socially connected.

Our Approach to ICCP

Supporting Mental Well-being

Ageing can bring emotional hurdles due to unemployment, caregiving, bereavement and health decline, and no one should journey alone. We support seniors' mental health through community outreach, elderly-customised counselling and caregiver support.

Our Programmes

- Community Resource, Engagement & Support Team (CREST)
- Caregiver Support
- Gerontological Counselling

How We Support

COMMUNITY RESOURCE, ENGAGEMENT & SUPPORT TEAM

3,642

seniors reached through mental health screening and outreach, enabling early identification and timely access to mental wellness support services

21

community outreach engagements to raise awareness of mental health and improve access to care and support services

CAREGIVER SUPPORT

- **Caregivers of persons living with dementia, mental health or older persons engaged in caregiver support programmes,** including therapeutic interventions, training sessions, and structured caregiver support initiatives
- **Caregiver support group sessions organised** monthly to share caregiving strategies and gain emotional support
- **Conducted Dementia-Friendly Initiative** to build inclusive and supportive communities for persons living with dementia and their caregivers

GERONTOLOGICAL COUNSELLING

238

seniors supported by eldercare-specialised counsellors through mental health challenges and transitions in life

2,104

seniors reached through community outreach, given guidance and tips to cope with life transitions and loss issues.

Finding Herself Through Healing

For more than five decades, Mdm Vimala's mornings began at Toa Payoh Stadium, where she practised qigong. It was where she felt strong, proud and fully herself. A former school runner and netball player, she carried that same vitality into her later years, walking up to 10,000 steps daily whilst staying connected with her community.

But in 2022, everything changed.

After undergoing heart surgery and a subsequent stroke, the then 83-year-old's mobility and routine were affected.

"I felt very sad," she says quietly. "I was no longer that fit person I used to be."

Living with Loss

Now 87, Mdm Vimala lives alone. Her husband passed away in 2019, and her elder son died from a heart attack in 2022. Her younger son lives overseas. At home, it is mostly just her and her helper.

"I was a very sociable person," she shares. "But after my stroke, I have no friends coming to visit."

After letting go of the stigma she once associated with using a wheelchair, Mdm Vimala resumed attending exercise activities at the Active Ageing Centre, and finding her community.

As her mobility declined and she began using a wheelchair, she grew increasingly self-conscious and withdrawn. Loneliness deepened into persistent low mood and frustration, as she struggled to reconcile who she was with who she had become.

A regular at Care Corner Active Ageing Centre (AAC) at Toa Payoh Block 62B, her struggles were noticed by a community nurse in 2023. Recognising that she needed more support, she was referred to Care Corner's Gerontological Counselling Unit (GCU).

A Space to be Heard—and to Heal

Over two periods of engagement — seven sessions across eight months in 2023, and another sixteen from December 2024 — counsellor Zoa Chan walked alongside Mdm Vimala as she processed years of pent-up grief, learned to regulate difficult emotions, and slowly rebuilt her relationship with herself.

Sessions were conducted in the comfort of her home, making support accessible despite her mobility challenges.

Counsellor Zoa Chan and Mdm Vimala share a light moment, reflecting the trust and connection built through their sessions.

> "I realised that I still have control over my words, my tone and my reaction. When I change the way I respond, things become better."

With guidance and patience, gerontological counselling helped her with:

- **Grief and loss support** — a safe space where Mdm Vimala could finally process the passing of her husband and son, and the quiet bereavement she carried
- **Emotional regulation** — practical strategies to recognise triggers and manage low mood, frustration, and distress
- **Reframing perspectives** — moving from a "deficit" view of physical decline to one of agency and acceptance, including overcoming wheelchair stigma
- **Restored sense of control** — realising she still holds power over her thoughts, words, and responses, which helped her navigate relationships and difficult moments with greater confidence
- **Restored social engagement** — regaining the confidence to return to the Active Ageing Centre and reconnecting with others

"I felt happy to have someone who listens," Mdm Vimala says, with a smile. "She is more like a friend than a counsellor."

After counselling, Mdm Vimala feels lighter and smiles, having gained new perspectives and renewed emotional strength.

Through counselling, Mdm Vimala began letting go of the stigma she once associated with using a wheelchair, and instead focused on what it allowed her to do. She has resumed attending activities at the Active Ageing Centre, and finding her community.

This journey of healing was made possible because support was within reach. With no income of her own, Mdm Vimala shares that without free counselling, she "would not have been able to seek help" at all.

With renewed confidence, Mdm Vimala exercises independently at the fitness corner, embracing her strength and progress.

Friends of Care Corner

Friends of Care Corner are changemakers and a key pillar of our service. They are a bridge to connect our programmes to beneficiaries, forge positive collaborations and make direct impact in the community. We see both volunteers and donors as partners in our shared mission to bring care to every corner in Singapore.

Partnering SP Group to Turn Back Frailty

Building on the success of the Frailty Management Programme pilot in Toa Payoh, we expanded and launched this initiative to support seniors in Woodlands and Marsiling through our Active Ageing Centres — made possible by the generous support of SP Group.

In Singapore, falls are a leading cause of injury among seniors. To support vulnerable seniors and help them prevent and reverse their frailty, SP Group partners Care Corner Seniors Services in its Frailty Management Programme.

The programme provides early intervention support to seniors, addressing their physical, nutritional, and social needs through:

- **Safe, progressive exercises** tailored for seniors to improve strength, mobility and balance
- **Regular nutrition food packs** containing high-protein foods, which are essential for muscle building, bone health and overall energy levels
- **Group sessions** to prevent social isolation amongst seniors, by encouraging them to step out of their home and form communities with their peers
- **Pre- and post-assessments** to monitor mobility and strength

SP Group's partnership with Care Corner Seniors Services helps seniors prevent and reverse frailty so that they can regain their independence, and age in place with dignity and joy.

"As Singapore's population ages and frailty becomes an increasingly pressing challenge, supporting our seniors is not just the responsibility of our healthcare system.

Through our partnership with Care Corner, we aspire to create a community where every generation thrives with dignity and purpose. Just as we invest in building a sustainable future, we must also invest in the well-being of our seniors and the growth of young minds.

It takes a whole-of-society effort – from caregivers to the wider community – to advance with timely and targeted steps, for a healthier Singapore across the ages."

~ Stanley Huang
Group CEO, SP Group

Friends of Care Corner

Jessie guiding seniors through a simple game with a partner preschool.

Mdm Ratnam joins in the exercises led by children.

Senior volunteers make regular door-to-door visits to check in on seniors living alone.

A group of DIY Partners senior volunteers repairs wheelchairs and walking sticks for fellow seniors.

Bringing the Party Downstairs

At 91, Mdm Ratnam is still knocking on doors, checking in on seniors living alone, and bringing neighbours together through Care Corner's Neighbour Network.

Together, she and fellow volunteer Jessie, 82, have helped grow the programme from regular house visits into lively void deck gatherings, where seniors with mobility challenges can simply come downstairs to join in.

Volunteering as a Full Circle
The two women first met in 2022 when Mdm Ratnam offered free tuition to children in the neighbourhood, including Jessie's grandchildren. They slowly became friends and volunteering buddies.

Over the past three years, they have walked the same blocks, checked in on the same neighbours, and built trust one conversation at a time.

A Lifetime of Giving
"Volunteering has been in my life since young… it's in my family's blood," Mdm Ratnam says.

Even after a hip fracture, she continues to head out with a walking stick, stopping for chats and remembering names and learning stories along the way.

An eye condition in 2016, coupled with her grandchildren growing up, left Jessie spending more time alone at home. It was Mdm Ratnam who encouraged her to step out again.

"I feel very great as a volunteer," Jessie says. "Everybody is so close to me. You see I go around, they all say hi."

Small Acts, Big Impact
That sense of connection now extends to many others. The two volunteers visit seniors at home, check on those who have not been seen, and visit if someone falls ill or is hospitalised. If needed, Jessie and her helper will also accompany frailer seniors to activities. Over time, these small acts brought back the strong kampong spirit.

"We are the console for them," Mdm Ratnam says, adding that she would also have late night conversations.

Bringing Activities Closer to Home
As the number of seniors grew, so did the programme. For those who could not walk far, activities were brought down to the void decks. What keeps them going is seeing change happen slowly: a senior who once stayed home beginning to come downstairs, join an activity, and stay a little longer each time.

Seniors Supporting Seniors
This is what senior volunteerism can look like with seniors supporting seniors, drawing from their own life experiences to care for others. In doing so, they also find purpose, friendship and a renewed sense of belonging.

"One day, we would need people to help me too," Jessie reflects. "We will get old one day."

Till then, they will keep showing up for their neighbours, whom they now call friends.

VOLUNTEER WITH US

We are always on the lookout for individuals who are passionate about bringing communities together and doing good. If you think that this could be you, drop us an email at: **volunteer@carecorner.org.sg**

Appreciating Our Partners

Cargill

Edwards

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VALLIANZ

WOH HUP BUILDING WITH INTEGRITY

Fundraising Highlights

Total Funds Raised for FY2025

S$ 1,291,464.20

FUNDRAISING EFFICIENCY RATIO OF 8.49%

Breakdown of Donors

CORPORATES
73.36%

INDIVIDUALS
26.64%

Total Funds Raised From Two Main Fundraising Initiatives For FY2025

S$ 1,026,785.11

FUNDRAISING EFFICIENCY RATIO OF 10.43%

1) Uplift For Life 2025
The Uplift for Life fundraising campaign aims to rally the community to support Care Corner's preventive and developmental programmes that address intergenerational poverty, mental health challenges, and social isolation among seniors. These initiatives are designed to uplift individuals and families not just for a season, but for a lifetime.

2) Corporate Donor Engagement
Throughout the year, we engage both existing and prospective partners through face-to-face and online mode, to share on our fundraising needs. We also conduct visits to our service points or/and organise volunteering opportunities for them to understand more of our work, meet and interact with our service users, and management.

Fundraising Highlights

Care Corner Uplift for Life Ruckathon 2026

Breaking Cycles of Disadvantage, Frailty and Mental Health Challenges

Care Corner launched its Uplift For Life 2025 campaign to rally Singaporeans together to help individuals and families break out of cycles of poverty, poor health, social isolation or mental health issues – and uplift them for life.

Through Care Corner's work with seniors and families, we found that many of the challenges faced by our service users often perpetuate across generations. This is why the funds raised would go toward supporting preventive and developmental programmes to help our service users and the next generations break out of tough cycles.

With the partnership of all who believe in our mission, we were able to raise over $1 million through our UFL campaign to support our ongoing and crucial work in the community.

Cycles of Disadvantage

- Free health and development screenings to ensure early detection of developmental concerns in children from low-income families and provide timely access to intervention and support.
- Safe and affordable after-school care so that children from single parent or low-income families can receive academic support, stability and nurturing necessary for them to thrive.
- Learning and special needs support for children from low-income families who cannot afford therapy.

Cycles of Frailty

- Frailty management programme to detect early signs of frailty in vulnerable seniors and intervene early with exercises, nutrition, social engagement, and medical management.
- Gerontological counselling for seniors facing grief and loss.

Cycles of Mental Health Challenges

- Sustained mental health and counselling support for individuals, families and seniors from low-income backgrounds.

On 28 March 2026, we held our second edition of the Ruckathon at Gardens by the Bay with more than 2,000 participants and 220+ volunteers mobilised.

The day started on a powerful note as we welcomed a team of fundraisers who completed an incredible 90km UltraRuck over 24 hours – symbolising 45km×2, in celebration of Care Corner's 45th anniversary.

In a powerful first for the event, a record 550+ senior beneficiaries from Care Corner also rucked – many of whom have also benefitted from our frailty management programmes.

Some highlights from the event included the CareQuest stations which blended family-friendly fitness challenges with family bonding, and mental health messages! Four dedicated zones were designed for children, youth, families and seniors.

Our seniors also took to the stage as part of a deadlifting showcase, demonstrating their commitment towards regaining strength, reversing frailty and ageing in place.

We were also deeply honoured to have our Guest of Honour and Patron of Care Corner, Coordinating Minister for Public Services and Minister for Defence Mr Chan Chun Sing join us, and are so grateful for his unwavering support for our mission.

2,000+ Participants

220 Volunteers Mobilised

83 Corporate Donors & Partners

Here are other highlights!

- Kids from our Student Care Centres elevated the energy as they led a Zumba class that had everyone moving and grooving.
- Participants explored the CareQuest Zone, where fun games themed around Care Corner's work brought awareness to the many ways we uplift lives across Singapore.

To every rucker, donor, volunteer, sponsor and supporter, we hope today reminded you of the power of community as we rallied for a cause. Every step you took, every dollar you raised, goes towards breaking cycles of poverty, mental health challenges, frailty and social isolation for good!

The Year Ahead

Organisation's Plan for FY2026

Together, we will deepen our impact, extend our reach, and build a stronger, more resilient community under one canopy.

1 Strengthening our Service and Practice

Piloting Programmes to Better Support Caregivers
In collaboration with Agency for Integrated Care (AIC) and TOUCH Community Services, we will be piloting the Caregiver Support Framework (CSF) Prototype in Toa Payoh over a two-year period. The initiative aims to systematically identify and address the needs of family caregivers supporting loved ones receiving home care and day care services. Through structured screening, assessment, tiered interventions, follow-up support, and outcome evaluation, the programme seeks to strengthen caregiver well-being and resilience while enhancing the sustainability of caregiving.

Progressing Efforts in Regional Partnerships
Working with our partners in the different Integrated Community Care Provider (ICCP) sub-regions to build a coordinated care delivery system for seniors, including a streamlined care referral process that enables holistic, timely support as our seniors' needs evolve, and for different organisations to adapt their processes to the sub-regional needs.

2 Enhancing our Presence and Touchpoints in the Community

Designing Spaces to Better Serve the Community
Refreshing existing centres using our Space Design Playbook to create purposeful, welcoming, and future-ready spaces that embody our C. A. R. E. values of helping our community and staff feel Connected, Assured, Restored and Empowered.

Connected | Assured | Restored | Empowered

Centre Refresh and Establishing new 'Touch Points'
As we expand our community footprint, we will revitalise six Active Ageing Centres and launch seven new satellite touchpoints, improving accessibility and ensuring our services remain responsive to the evolving needs of current and future generations of seniors.

3 Investing in our System Enablers

Strengthening our Administrative Backbone
Establishing central administrative teams with functional leads across service groups, enhancing governance, sustainability of headcount, and career development for our administrators.

Enhancing our Financial and Operational Capabilities
Adopting a new integrated Enterprise Resource Planning (ERP) platform, which brings together our Finance and Administration functions for greater efficiency and seamless workflows. This reinforces our commitment to sound financial stewardship and accountability to our funders, donors, and stakeholders, while building a strong foundation to support our growing programmes and communities.

Strengthening Our Use of Data and Ops Tech Capabilities
Deepening our investment in data, operations technology, and artificial intelligence as enablers of better practice through four key initiatives:

- Launching Know Your Impact, a new process function, to help each service area surface its own pulse metric
- Establishing Care Corner's first organisation-wide process automation function
- Piloting Weave, an AI thinking partner for casework
- Exploring Mirror, a speech-to-speech coach for practitioner microskills training

The Year Ahead

FUNDRAISING PLANS

Campaign	Uplift for Life 2026	Corporate Donor Engagement
Duration	June 2026 - March 2027	Ongoing
Description	The Uplift for Life fundraising campaign aims to rally the community to support Care Corner's preventive and developmental programmes that address intergenerational poverty, mental health challenges, and social isolation among seniors. These initiatives are designed to uplift individuals and families not just for a season, but for a lifetime. As part of the campaign, we will host a Partners' Appreciation Event, which invites our corporate partners to participate and fundraise – fostering collective action and greater awareness of the needs in our community.	Ongoing engagement sessions with corporate partners to understand their social missions and giving priorities. By aligning their interests with the programmes that Care Corner need support in, we co-create meaningful partnerships. Beyond financial contributions, we explore opportunities for meaningful collaboration—including staff volunteering and multi-year support that drives long-term sustained community impact.
Target	$628,500	
Service Users	Seniors	Seniors

ORGANISATION'S FINANCIAL COMMITMENT

The organisation continues to advance its digital transformation journey — spanning process optimisation, automation, integrated digital solutions, data analytics, and generative AI — to strengthen service delivery and deepen collaboration with both internal and external stakeholders.

Alongside these efforts, significant investments were made in renovation works across our operational service centres, upgrading facilities to better meet the evolving needs of those we serve.

ORGANISATIONAL EXPENDITURE

For every dollar spent, **$0.86** goes to direct services, and the remaining are for overheads and governance costs.

Board of Directors

Scan the QR code for detailed profiles

Koh Him Leong
Board Chairman

Dr Yang Sik Horng
Secretary

Lydia Yam
Treasurer

Gan Fong Jek
Board Director

Ginny Soh
Board Director

Parris Ang
Board Director

Stacey Teng
Board Director

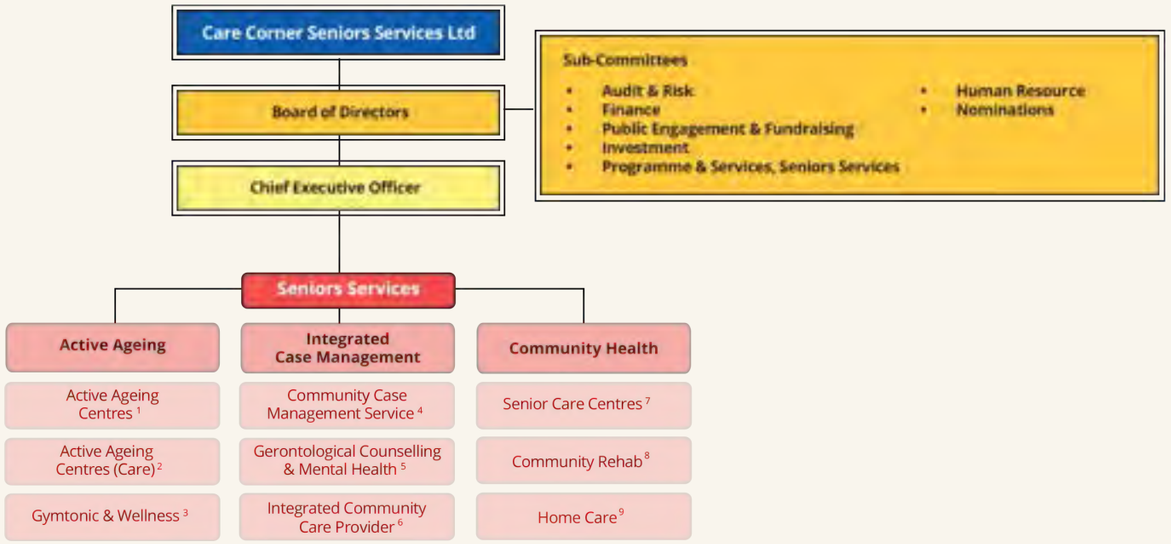
Philip Wong
Board Director

Henry Heng
Board Director

Dr Yong Mo Juin
Board Director

Christian Chao
Board Director

Organisation Chart



[1] TP5 / TP62B / TP106 / TP149 / TP170 / WL16 / WL569A
[2] TP131 / TP261A
[3] TP62B / TP131 / Woods Square
[4] Toa Payoh, Novena, Whampoa, Potong Pasir, Macpherson, Woodlands, Sembawang, Yishun, Mandai
[5] Gerontological Counselling Unit, Caregiver Support Programme and Community Outreach Team
[6] Toa Payoh Sub-regions 1, 2, 3 and Woodlands Sub-region 1
[7] Dementia Day Care / Maintenance Day Care
[8] Maintenance Exercise / Community Rehab
[9] Home Nursing / Home Personal Care / Home Medical

Senior Management Team

Scan the QR code for detailed profiles

Christian Chao
Chief Executive Officer (Covering Director, Children & Youth Services)

Appointed 1/8/2022

Daniel Chien
Senior Director, Seniors Services

Appointed 2/7/2018

Ian Peterson
Director, Family and Community Services

Appointed 1/8/2022

Patricia Phang
Director, Family Support Services and Mental Health & Counselling Services

Appointed 1/8/2022

Ng Su-Ling
Director, People and Organisation Development

Appointed 1/7/2024

Gary Lim
Director, Partnership & Public Engagement

Appointed 1/7/2025

Michelle Wong
Director, Finance

Appointed 1/7/2025

Martin Chok
Deputy Director, Family and Community Services

Appointed 1/8/2022

Petrina Tan
Deputy Director, Corporate Communications and Partnership

Appointed 1/7/2025

Katherine Loo
Deputy Director, Corporate Governance and Administration

Appointed 1/1/2026

Thomas Tan
Deputy Director, IT Operations and Data Protection

Appointed 1/1/2026

Board Members

The Board meets regularly with a quorum of at least half of the Board. A total of 5 board meetings were held in Financial Year 2025. The Annual General Meeting was held on 28 August 2025. Details of the Board of Directors including their meeting attendance are as follows:

Name	Position	Date of First Appointment to Board	Date of Latest Appointment to Board	Board Meeting Attendance	Qualification & Experience
Koh Him Leong	Board Director Board Chairman (Appointed on 1.11.23) (Board Vice-Chairman from 29.10.2020 to 31.10.2023)	7.9.2015 (Resigned on 23.8.18 and reappointed on 24.1.19)	28.8.2025	5 / 5	• Contract Trainer, Moody's Analytics Singapore Pte Ltd • More than 35 years with the banking and training industry • Previously with Standard Chartered Bank, OCBC Bank and Temasek Polytechnic • Board Director, WEC International (Singapore) • Bachelor of Business Administration, National University of Singapore
Yang Sik Horng (Dr)	Board Director Secretary (Appointed on 24.8.2023)	13.3.2017	28.8.2025	4 / 5	• Resident Doctor, Mount Elizabeth Hospital • Former President, Care Corner - Teck Ghee Youth Centre • Bachelor of Medicine and Bachelor of Surgery, National University of Singapore
Lydia Yam Fo Lai	Board Director Treasurer (Appointed on 28.8.2025)	23.8.2018	28.8.2025	5 / 5	• Executive Director, Definitum Business Consultants Pte Ltd • Chartered Accountant, Institute of Singapore Chartered Accountants • Over 20 years of experience in the financial and auditing industry • Bachelor of Accountancy (Honours), Nanyang Technological University
Philip Wong Toon Suan	Board Director	13.3.2017	28.8.2025	4 / 5	• Consultant in Healthcare and Semiconductor industry • Former Executive Director, St Andrew's Nursing Home (Taman Jurong) • More than 20 years of experience leading teams in providing industrial solutions, including as VP, Developing Business of Samsung Asia Pacific Pte Ltd • Chartered Degree in Marketing Management, The Chartered Institute of Marketing, United Kingdom • Master of Business Administration, Golden Gate University, California
Yong Mo Juin (Dr)	Board Director	23.8.2018	28.8.2025	5 / 5	• Worked as an attending in psychiatry at Maimonides Medical Center Community Mental Health Outpatient Clinic in New York City • Bachelor of Medicine, Bachelor of Surgery • Completed psychiatry residency and geriatric psychiatry fellowship in United States of America • Board certified in psychiatry and geriatric psychiatry by American Board of Psychiatry and Neurology
Gan Fong Jek	Board Director Treasurer (Appointed from 24.8.2023 to 28.8.2025)	15.8.2016	28.8.2025	2 / 5	• Founding CEO, Managing Partner, and Chief Investment Officer, Jubilee Capital Management Pte Ltd • More than 25 years of strategic investment, mergers and acquisition and venture investment experience in Internet, Mobile, Telecom, Media, Technology and Consumer Goods sectors across Asia Pacific region • Serves on various boards of directors, SGX-listed and private companies in the ASEAN region • Senior Accredited Director, Singapore Institute of Directors • Fellow Chartered Accountant of Singapore, Institute of Singapore Chartered Accountants • Bachelor of Accountancy (Honours) and Master in Business, Nanyang Technological University • Dual Executive Master of Business Administration, INSEAD and Tsinghua University

Board Members

Name	Position	Date of First Appointment to Board	Date of Latest Appointment to Board	Board Meeting Attendance	Qualification & Experience
Parris Ang Hock Heng	Board Director	24.8.2023	28.8.2025	3 / 5	• Retired military pilot officer and flying instructor • Served with Republic of Singapore Air Force (RSAF) for 27.5 years • Working for Lockheed Martin Rotary & Mission Systems (RMS) in Singapore as the country Aviation Groundschool Manager and Chief Instructor for more than 16 years • Serves in Care Corner as a volunteer family coach since Oct 2019 • Graduate of Singapore Command and Staff College, SAFTI Military Institute • Master of Business Administration from The University of Western Australia
Ginny Soh	Board Director	24.8.2023	28.8.2025	4 / 5	• Head of People, Virgin Active Singapore Pte Ltd • Professional Member, Singapore Human Resource Institute • More than 35 years of experience in Human Resource Management and Administration • Bachelor of Admin Management, University of Lincolnshire • Graduate Diploma in Human Resource Management
Stacey Teng Shu-Shan	Board Director	25.1.2024	28.8.2025	3 / 5	• Practicing Lawyer and an Associate Director at Fortress Law Corporation • Bachelor of Law from University of Birmingham in UK
Henry Heng Gwee Nam	Board Director	29.8.2024	28.8.2025	2 / 5	• Managing Director, Terra Law LLC • Advocate and solicitor in Singapore with more than 28 years' experience in legal practice specialising in commercial dispute resolution and corporate advisory work • Fellow (Arbitrator) of the Singapore Institute of Arbitrators (FSIArb) • Fellow (Arbitrator and Mediator) of the Asian Institute of Alternative Dispute Resolution (FAIADR) • Mediator, Coach and Assessor with the Singapore Mediation Centre • Mediator with MOH Holdings Pte Ltd • Adjudicator, Mediator and Neutral Evaluator with the Financial Industry Disputes Resolution Centre (FIDReC) • Arbitrator, Mediator and Neutral Evaluator with the Law Society of Singapore (LSAS, LSMS and LSNEDS) • Legal assessor and prosecutor for various statutory and professional boards • Bachelor of Laws, National University of Singapore
Christian Chao Jang Tao	Board Director	28.8.2025	28.8.2025	4 / 4	• Chief Executive Officer, Care Corner Singapore Ltd • Former Senior Director, Corporate Development & Operations, Care Corner Singapore Ltd • Former Senior Vice President, Strategic HR, United Overseas Bank • Former Director, Organisation Development, Civil Service College • Led development of Organisation Development capabilities and consulted on transformation projects with various Ministries and Agencies in the Public Service • Bachelor of Engineering from the National University of Singapore; Master of Science in Organisation Development from Pepperdine University; Executive Master of Science in Industrial and Organisational Psychology

Board Sub-Committee Members

Nominations Sub-Committee

Name	Designation	Sub-Committee Meeting Attendance
Mr Daniel Ang Yew Tiong	Chairperson	2 / 2
Mr James Huan Nam Guan	Member	1 / 2
Mr Koh Him Leong	Member	2 / 2
Dr Nehemiah Lim Khay Tham	Member	1 / 2
Mr Yap Poh Kheng	Member	2 / 2
Mr Yong Lum Sung	Member	2 / 2
Mr Yew Hock Meng	Member	2 / 2

Terms of Reference

- Provide oversight on the Board's and Sub-Committees' composition, ensuring diversity, optimal structure, and size.
- Ensure the proper renewal and succession of Board members, and Key Appointment Holders in compliance with the tenure limits stated in the Constitution.
- Identify, select and nominate appropriate candidates to serve on the Board and our Sub-Committees to the Board.
- Ensure that management has in place a system to properly induct and onboard new Board Directors, Sub-Committee members and Key Appointment Holders so that they are familiar with their roles and responsibilities.
- Initiate and assist the Board in assessing the Board's effectiveness through regular evaluations.

Audit & Risk Sub-Committee

Name	Designation	Sub-Committee Meeting Attendance
Mr Benny Ang Chun Hwee	Chairperson	3 / 3
Mr Ho Ming Heng	Member	3 / 3
Mr Wilson Tan Siang Hwa	Member	3 / 3
Mr Benjamin Ng Hock Joo	Member	2 / 3

Terms of Reference

- Provide oversight on the organisation's proper management of relevant potential risk areas, which may include, but not limited to, such risks as, for example, strategic, financial, operational, reputational, cybersecurity, data security, compliance & legal.
- Ensure that management has in place policies and practices that comply with the required prevailing relevant legislative regulations (e.g. whistle-blowing policy, anti-money laundering policy), to ensure concerns raised are independently investigated and appropriate follow-up actions taken.
- Ensure that management has in place proper audit and risk management practices, which may include, but not limited to, review and approve framework for identifying, assessing, and mitigating the organisation and industry inherent risks, the audit plans, appointment of internal and external auditors and annual audit fee; review audit reports (including those carried out by the ministry as well as industry regulator) and monitor actions taken by management on the auditors' recommendations; review annual audited financial statements and recommend to the Board for approval; and update the Board on any financial irregularities or concerns observed or discovered
- Review and endorse the Organisation's Business Continuity Plans.
- Ensure that management has in place an ESG (i.e. Environmental, Social, and Governance) policy and implementation roadmap.
- Assist the Board in conducting reviews or investigations into areas of concern.

Investment Sub-Committee

Name	Designation	Sub-Committee Meeting Attendance
Mr Koh Him Leong	Chairperson	2 / 2
Mr Gan Fong Jek	Member	2 / 2
Mr Tan Kia Jin	Member	2 / 2
Mr Steven Ng Keng Kwee	Member (resigned on 28 Aug 2025)	0 / 1
Mr Foo Choon Yeow	Member (appointed on 28 Aug 2025)	1 / 1

Terms of Reference

- Providing oversight on the organisation's Investment policies and portfolio, ensuring their alignment with the organisation's strategic priorities and investment guidelines, and making recommendations to the Board on matters related to investment policies, practices and decisions, where relevant.
- Ensure that management has in place practices that comply with the required legislative regulations.
- Review the performance of our Investment portfolio based on set goals and indicators.
- Take into consideration ESG principles and factors as promulgated by the Board, in our Investment policies and portfolio.
- Ensure that management has in place policies and systems to manage identified risks related to our Investment policies and portfolio.

Finance Sub-Committee

Name	Designation	Sub-Committee Meeting Attendance
Ms Lydia Yam Fo Lai	Chairperson (appointed on 28 Aug 2025)	3 / 3
Mr Patrick Yeo Hian Chong	Member	3 / 3
Mr Foo Choon Yeow	Member	2 / 3
Ms Tan Yen Yen	Member	2 / 3
Mr Gan Fong Jek	Member (resigned on 28 Aug 2025)	1 / 1
Mr Soo Khian Seng	Member (resigned on 28 Aug 2025)	0 / 1

Terms of Reference

- Provide oversight on the organisation's Finance-related matters, ensuring their alignment with the organisation's strategic priorities and making recommendations to the Board for approval where relevant. This includes financial business planning, annual budgeting exercise, management accounts and performance review including audited financial statements, financial strategy to ensure the long-term sustainability of the organisation and guidelines on reserve management.
- Together with Audit and Risk Sub-Committee, provide advice to management to ensure it has in place practices and procedures that comply with the relevant Finance-related legislative regulations and accounting standards.
- Review the performance of our Finance-related policies, practices, financial systems and initiatives based on set goals and indicators and make recommendations to the Board for approval where relevant.
- Take into consideration ESG principles and factors as promulgated by the Board, in our Finance-related policies and practices.
- Together with the Audit and Risk Sub-Committee, ensure that management has in place policies and systems to manage identified risks related to our Finance-related policies and practices. This includes having internal controls such as financial audit and reporting; revenue and receipting policies and procedures; procurement and payment policies and procedures; and delegation of authority and limits of approval.

Board Sub-Committee Members

Human Resource Sub-Committee

Name	Designation	Sub-Committee Meeting Attendance
Ms Suzette Chew	Chairperson	3 / 3
Mrs Ginny Soh	Member	2 / 3
Mr Koh Him Leong	Member	3 / 3
Mr Yong Lum Sung	Member	3 / 3
Ms Aileen Wong	Member	3 / 3

Terms of Reference

- Provide oversight on the organisation's HR policies and practices, ensuring their alignment with the organisation's strategic priorities. This includes recruitment, remuneration, benefits, training and development, performance appraisal, disciplinary actions, cessation of employment and succession planning and talent management.
- Ensure that management has in place practices that comply with the required legislative regulations.
- Review the performance of our HR policies and practices based on set goals and indicators.
- Take into consideration ESG principles and factors as promulgated by the Board, in our HR policies and practices.
- Ensure that management has in place policies and systems to manage identified risks related to our HR policies and practices. This includes:
  - o Appropriate insurance policies are taken for Board members, staff and volunteers;
  - o Appropriate plans for the development of future-directed capacity and capabilities;
  - o Appropriate Code of Conduct for Board members, Staff and Volunteers;
  - o Appropriate background and reference checks are conducted for staff with fiduciary or executive responsibilities or who are responsible for the custody of cash for the Organisation;
  - o Appropriate processes to address grievances and resolve conflicts.

Public Engagement and Fundraising Sub-Committee

Name	Designation	Sub-Committee Meeting Attendance
Mr Gan Fong Jek	Chairperson	2 / 2
Mr Soo Khian Seng	Member	2 / 2
Mr Yap Chin Siang	Member	2 / 2
Mr Steven Ng Keng Kwee	Member (resigned on 28 Aug 2025)	0 / 1
Mr Henry Heng Gwee Nam	Member (appointed on 28 Aug 2025)	1 / 1
Mr Richard Mak Hin Kei	Member (appointed on 27 Jan 2026)	N.A

Terms of Reference

- Provide oversight on the organisation's public engagement, volunteer management and fund-raising initiatives, ensuring their alignment with the organisation's strategic priorities.
- Ensure that management has in place practices that comply with the relevant statutory regulations e.g. conduct of fund-raising activities.
- Review the performance of our reputation and public standing, public engagement, volunteer management and fund-raising initiatives based on set goals and indicators.
- Take into consideration ESG principles and factors as promulgated by the Board, in our public engagement, volunteer management and fund-raising initiatives.
- Ensure that management has in place policies and systems to manage identified risks related to public engagement, volunteer management and fund-raising initiatives.
- Recommend and offer access to networks for the management team to cultivate potential funders, donors and volunteers.

Programmes and Services Sub-Committees

Programmes and Services, Seniors Services		
Name	**Designation**	**Sub-Committee Meeting Attendance**
Mr Wong Toon Suan, Philip	Chairperson	1 / 1
Mr Ang Hock Heng, Parris	Member	0 / 1
Mrs Ginny Soh	Member	0 / 1
Mr Koh Him Leong	Member	1 / 1
Ms Stacey Teng Shu-Shan	Member	1 / 1
Dr Yang Sik Horng	Member	1 / 1
Dr Yong Mo Juin	Member	1 / 1
Mr Henry Heng Gwee Nam	Member	1 / 1

Terms of Reference

- Provide oversight on the organisation's portfolio of programmes and services, ensuring their alignment with the organisation's vision, mission and strategic priorities and making recommendations to the Board on material matters related to the organisation's portfolio of programmes and services, that may require the approval of the Board.
- Review the impact of our programmes and services, as well as approving which programmes and services are to be included or removed from our portfolio.
- Review the performance of our programmes and services based on set outcomes, indicators and service standards.
- Take into consideration ESG principles and factors as promulgated by the Board, in our programmes and services.
- Ensure that management has in place policies and systems to manage identified risks related to our programmes and services.

Corporate Governance

Care Corner Seniors Services Ltd. was registered under the Registry of Companies, now known as the Accounting and Corporate Regulatory Authority (ACRA) in Singapore on 7 September 2015 and registered under the Charities Act on 3 November 2015. The Company is governed by its Constitution (previously referred to as Memorandum and Articles of Association).

The Company is a full member of the National Council of Social Service, has an Institution of a Public Character (IPC) status and is in full compliance with the Charity Code of Governance.

Unique Entity Number (UEN):	201533890R
Registered Address:	62B, Lorong 4 Toa Payoh, #02-121, Singapore 312062
Senior Director:	Mr Daniel Chien Tiaw Huat (appointed on 2 July 2018)
Director, Finance:	Ms Michelle Wong Lai Peng (appointed on 1 July 2025)
Independent Auditor:	Baker Tilly TFW LLP
Bankers:	Oversea-Chinese Banking Corporation Ltd.
Lawyer:	Appointed on an as-needed basis

Principal Activities: To promote the well-being of seniors through the provision of services such as elder care support, day care for seniors, senior homes, respite care services, seniors medical support and facilities, wellness programmes, and others. In addition, to also render support, caregiver assistance, respite care services, training, and other forms of support to the family members, guardians and caregivers of seniors. .

A. BOARD GOVERNANCE AND SENIOR MANAGEMENT

Board Roles and Composition

The Board of Directors of Care Corner Seniors Services Ltd. ("the Company") is committed to maintaining a high standard of corporate governance in line with the principles set out in the Code of Governance for Charities and IPCs. The Board ensures that there is a process to identify, regularly monitor and review the charity's key risks, including mitigating measures and controls for all key risks. This establishes and maintains a high standard of legal and ethical mode of operations to preserve the interests of all donors, beneficiaries and stakeholders.

The Board assumes the overall responsibility for setting the direction and strategy of the Company to ensure proper stewardship and the fulfilment of its vision and mission. The Board provides guidance to the Senior Management Team who is delegated with day-to-day management and formulation of policies for the Board's approval. The Board also forms Sub-Committees with specific functions to assist in the discharge of its duties. Each Sub-Committee comprises of members with the relevant skillsets and experience. The Board regularly reviews the Company's controls, processes, key programmes and events through reports and information provided by its respective Sub-Committees and the Management. Please refer to the Annual Report for the Organisation Chart and details of Board members, Sub-Committee members and Senior Management Team.

During the financial year, Christian Chao, Chief Executive Officer (CEO) of Care Corner Singapore Ltd was appointed to the Board. The Board ensures an appropriate balance between Board independence and management participation, and that staff representation does not exceed one-third of the Board. Staff do not chair the Board or its Sub-Committees. Where the CEO serves as a director (i.e. Board member), appropriate safeguards are in place to manage conflicts of interest. The CEO abstains from deliberations on matters relating to management performance, remuneration, and accountability. The Board retains overall responsibility for governance and exercises independent oversight, supported by complete and timely information provided by management.

Selection and Recruitment

The Nominations Sub-Committee is tasked with the review process and recommendation of nominated candidates for Director positions; the successful candidates are then elected on to the Board through a majority vote by its members present at a convened meeting. The process for election of Board Directors is documented in our Constitution and potential candidates are reviewed by the Nominations Sub-Committee with a pre-identified set of criteria, including competency assessment, and appropriate background checks conducted.

Board renewal and Term limits

The Board's succession strategy for key positions within the board includes: reviewing the qualification, experience, passion, commitment, contribution and past participation levels of current board directors. Board directors' meeting attendance and training are recorded and tracked.

All Directors (i.e. Board Members) shall hold office until the next Annual General Meeting (AGM) and shall retire and be eligible for re-election as per process stipulated in the Company's Constitution.

In Financial Year 2025, one Director, Mr Koh Him Leong, had served on the Board for more than 10 consecutive years and has held the position of Chairman since 1 November 2023. The extension of his directorship was duly deliberated and approved by members at the Annual General Meeting held on 28 August 2025. The Company's amended Constitution, which received no objection from the Sector Administrator (Ministry of Health) and was approved by members at the Extraordinary General Meeting on 26 February 2025, provides that the Chairman may serve in that capacity for up to 10 consecutive years from the date of his initial appointment as Chairman. Mr Koh continues to play a critical leadership role in providing strategic direction and guiding both the Board and senior management through sector developments over the next few years. This includes strengthening the Company's corporate governance framework to ensure readiness and resilience in response to evolving sector requirements. Other than the Chairman of the Board, no other Director has served on the Board for more than 10 consecutive years. Re-appointment of Directors will only be considered after a minimum lapse period of two years.

The Treasurer, who also serves as the Chairperson of the Finance Sub-Committee, has a term limit of four (4) consecutive years, as stipulated in the Company's Constitution. Re-appointment to Treasurer and Chairperson of the Finance Sub-Committee positions will only be considered after a lapse of at least two years. All new members of the Sub-Committees are appointed for an initial term of 3 years with reappointment of subsequent 3-year term(s).

Induction/Training

All new Directors and Sub-Committee members receive an induction kit containing key organisational information, Board and Sub-Committee terms of reference, and relevant policies. They also undergo an orientation conducted by Senior Management. The Board ensures ongoing development for Directors through training tailored to their roles and informed by annual self-evaluation. Directors and Sub-Committee members attend training programmes, including modules under GovernWell: Excellence in Charity Leadership, as well as external seminars and workshops to stay updated on governance, regulatory, and charity sector developments.

Board Evaluation

The Board conducts an annual self-evaluation to assess its performance, including a discussion on diversity and range of skillsets required by the Company and a review of the key office bearers and Directors (i.e. Board members) finishing their terms of office for succession planning purpose. The annual self-evaluation covers the Board's effectiveness in areas such as board composition, information and communication, process & risk management, planning and accountability, fundraising, corporate communications & community engagement, relationship with management and disclosure of interest. In March 2026, the Board completed the CNPL BoardPulse 2.0 assessment, a board effectiveness tool developed by NVPC, to benchmark and enhance its leadership, oversight, and governance capabilities. The report findings and recommendations are discussed at subsequent Board meetings. Individual directors are provided opportunities on an annual basis to reflect on their contributions and provide feedback on future roles, training and improvement areas.

B. STRATEGIC PLANNING AND PROGRAMME MANAGEMENT

The Board reviews and approves the vision and mission of the Company through Board and Sub-Committee meetings.

These are documented and communicated to its members through corporate and management meetings, and to the public through publicity materials such as the company website, annual report and community networking.

The Board approves and reviews a strategic plan for the Company to ensure that the activities are in line with its objectives. The Board periodically reviews and monitors the income and expenditure, and progress reports of the Company's activities through Board and Sub-Committee meetings.

C. HUMAN RESOURCE AND VOLUNTEER MANAGEMENT

Human Resource Management

The Company employs paid staff. No staff is involved in setting his or her own remuneration. There are no paid staff(s) (employees) who are close members of the family of the CEO (i.e. Executive Director equivalent) or Directors (i.e. Board Members), and whose remuneration each exceeds $50,000 during the year.

The HR Sub-Committee reviews and approves documented human resource policies for staff including Code of Conduct for Board members, staff and volunteers. There are HR policies and a HRIS system for regular supervision, appraisal and professional development of staff. The Board together with the HR Sub-Committee approves and reviews annual manpower planning to ensure the recruitment and retention policies are relevant to market conditions and overall organisational objectives.

Total annual remuneration of the top three highest paid staff:

Remuneration band (in bands of S$100,000)	FY25	FY24
S$100,001 to S$200,000	2	2
S$200,001 to S$300,000	1	1

Staffing (as at 31.3.2026):

Remuneration band	FY25
Manager	10
Social Worker	13
Counsellor	3
Social Work Related Staff	39
Health Care Related Staff*	36
Administrative Personnel	6
General Worker	11
Total	118

** Health Care Related Staff – includes: Occupational Therapist, Physiotherapist, wellness trainers, healthcare assistants, nurse, nursing and therapy aides.*

Volunteer Management

Volunteers, both individuals and corporate partners, remain the cornerstone of Care Corner Singapore's service delivery and programme success. In Financial Year 2025, Care Corner Singapore engaged 5,584 volunteers, who collectively contributed 37,854 hours of service toward Care Corner Seniors Services. The Volunteer and Community Engagement team continues to anchor its work on a comprehensive Volunteer Management Framework, which was reviewed and updated in FY25 to reflect ongoing sectoral developments, emerging risks and prevailing best practices.

The framework provides oversight across the full volunteer journey from recruitment, onboarding, placement, supervision, retention and review.

All new volunteers are required to complete a mandatory onboarding briefing and formally commit to the Volunteer Code of Partnership, which outlines expectations relating to conduct, confidentiality, and compliance with the Personal Data Protection Act 2012. In FY25, volunteer capability development was further strengthened through the introduction of piloting learning road maps for volunteers, new training modules, including Classroom Management and Befriender Training for youths supporting seniors. These enhancements were implemented to equip volunteers with the necessary skills to respond to evolving community needs, while safeguarding the safety and well-being of service users.

Care Corner Singapore has been appointed by SG Cares since August 2019 to support the operation of Volunteer Centres in Woodlands and Toa Payoh, with Tampines added in 2022. Through these centres, Care Corner facilitates community partnerships and coordinated volunteer deployment to strengthen locale-based volunteerism.

In addition, Care Corner established the SG Cares Youth Corps Development Team in October 2022 in partnership with Youth Corps Singapore under the National Youth Council. This appointment supports locale-based youth volunteering and strengthens the management and development of youth volunteers through structured and impactful service projects.

D. MANAGEMENT OF CONFLICT OF INTEREST

There are documented procedures for Directors and staff to declare actual or potential conflicts of interests to the Board. Such instances may include business transactions or contracts that the Company enter into, dealings and joint ventures with potential partners and contractual agreements with suppliers, service users, beneficiaries or other staff.

Directors make annual declarations of actual or potential conflicts of interests to the Board. Directors abstain and do not vote or participate in decision-making on matters where they have a conflict of interest.

No Director received remuneration from the Company during the financial year. The Board has in place appropriate controls to ensure that no Director is involved in decisions relating to his or her own remuneration.

There are no paid staff (employees) who are close members of the family of the CEO (i.e. Executive Director equivalent) or Directors (i.e. Board Members), who receive more than $50,000 during the year.

E. FINANCIAL MANAGEMENT AND INTERNAL CONTROL

The Board together with the Finance Sub-Committee ensures internal control systems for financial matters are in place with documented procedures.

i. The Finance Sub-Committee reviews the annual budgets before submission to the Board for approval.
ii. Internal control policies and management review controls in key areas such as procurement, receipting, payment, delegation of authority and approval limits are practised to ensure compliance and the key controls are reviewed regularly to ensure its effectiveness.
iii. The financial records have been properly maintained and the financial statements give a true and fair view of the Company's operations and finances.

The Company's Reserves Policy, which is to maintain a reserve of not more than 12 months of its annual operating expenditure, is disclosed in its annual report. This cap will be reviewed yearly by the Board. The details of restricted funds and their purpose are included in the Financial Statements. There is no planned timing of use of the restricted funds.

In the Financial Year 2025, the Company did not provide loans to any persons, establishments or related parties.

F. INVESTMENT GUIDELINES

The Company abides by its Investment Guidelines, which are periodically reviewed and updated, and adopts a moderate stance towards investing of the Company's reserves. In the Financial Year 2025, reserves set aside for investment were placed in fixed deposits.

G. CONDUCT OF FUNDRAISING ACTIVITIES

The Company has established guidelines for fundraising based on best practices set out by the National Council of Social Service and the Charity Council. Donor's intent with regards to funds received (donations) made for specific or identified designated purposes are strictly observed. Funds in designated accounts will be used for the sole intention of which the designated funds had been established. Any change of use of such funds will only be administered after attaining the consent of the donor who had stipulated the original intention of that donated sum.

Donations collected are properly recorded on the Company's donor management system and accounting system, and promptly deposited by the Company.

The total fundraising expenses of the Company did not exceed 30% of the total receipts from fundraising and sponsorships for the Financial Year 2025. Details of the fundraising activities can be found in the Annual Report. The Company did not engage the services of commercial fundraisers in Financial Year 2025.

H. RISK MANAGEMENT AND INTERNAL CONTROLS

The Board and Audit & Risk Sub-Committee are assisted by the Management Risk Committee to evaluate the adequacy and effectiveness of the Company's risk management and internal control systems, including financial, operational, compliance and information technology controls.

The Management Risk Committee oversees the risk management framework and guidelines of the Company. It is responsible for, among other things, reviewing the Company's policies, risk management framework, processes and procedures for identifying, measuring, reporting and mitigating key risks in the Company's programmes and operations.

I. WHISTLE-BLOWING POLICY

The Company's Whistle-blowing Policy aims to provide an avenue for employees and external parties to raise concerns and offer reassurance that they will be protected from victimisation for whistle-blowing in good faith. The policy covers issues of: fraud, corruption, misappropriation, blackmail, bribery, failure to comply with legal/regulatory obligation, significant breach of Company's policies or internal controls including breaches of codes of conduct, non-disclosure of conflict of interest or related-party transactions, endangerment of health and safety of an individual or concealment of any of the above. The policy is to assist the Audit & Risk Sub-Committee in managing allegations of fraud or other misconduct, disciplinary and any other actions that may be initiated following the completion of the investigations are fair and actions taken to correct the weakness in the existing system of internal process, where appropriate, in order to prevent recurrence.

J. DISCLOSURE AND TRANSPARENCY

The Company makes available to its stakeholders an annual report that includes information on its programmes, activities, audited financial statements, Directors (i.e. Board members), Sub-Committees and senior management.

Principal Funding Source

The Company's financial funding source was through grants from the Ministry of Health. (Secondary funding sources included: Agency for Integrated Care, Tote Board, Ministry of Social and Family Development, other grants and donations from the corporates or the public.)

Company Assets

The company assets including the passenger vans listed below are held for the sole purpose of supporting its charitable community programmes and activities:

i. Passenger van plate no. PC3246H: Purchased in 2015 to ferry clients to and from Care Corner Social Day Care for the Elderly - a day care programme;
ii. Passenger van plate no. PC6896L: Purchased in 2017 to ferry clients for Centre Outings or Events and Gym Tonic Exercise Programme;
iii. Passenger van plate no. PC7547M: Purchased in 2018 to ferry clients to and from Care Corner Senior Care Centre @ Toa Payoh West; and
iv. Passenger van plate no. PC8545L: Purchased in 2019 to ferry clients to and from Care Corner Senior Care Centre @ Toa Payoh East.

Related Party Transactions

In addition to the related party information disclosed elsewhere in the financial statements, the following transactions with related party took place at terms agreed between the parties during the financial year:

With related party	FY25 $	FY24 $
Administration fee	1,060,242	910,087
Payment made on behalf by related party	120,388	47,041
Receipt on behalf of related party	1,484	-
Payment on behalf of related party	4,733	5,587
Receipt on behalf by related party	118,357	9,805

Related party refers to Care Corner Singapore Ltd where one director in the Company is also a director of the related party.

Reserve Policy & Reserve Position

The Company will maintain a reserve of not more than 12 months of its annual operating expenditure. This cap will be reviewed yearly by the Directors.

K. PUBLIC IMAGE

The Company accurately portrays its image to its members, donors and the public, and has guidelines stipulated in its Corporate Communications policies (including media engagement) and corporate branding guidelines on how mediums of communication is to be used and how stakeholders are to be engaged including a system to approve the use and application of the Company's name and logos by third parties. The public can make enquiry or provide feedbacks through our communication channels available at our company website.

L. ENVIRONMENTAL, SOCIAL, AND GOVERNANCE (ESG) COMMITMENT

The Company takes into consideration ESG factors in our core mission, recognising the importance of sustainable, ethical, and equitable practices.

Our Commitment:

i. **Environmental**: We strive to reduce our environmental impact through sustainable operations, energy efficiency, and waste reduction, aligning our projects with environmental stewardship.

ii. **Social**: We are dedicated to creating positive social change, emphasising inclusivity, diversity and community engagement, and maintaining good relationships with our stakeholders. Our programmes aim to address and support the needs of underserved and marginalised groups.

iii. **Governance**: We uphold the highest standards of integrity, ensuring transparency, accountability, and responsible governance in all we do.

The Company's ESG commitment is a continuous journey towards sustainability, ethical and equitable governance, reflecting our dedication to making a meaningful impact in the communities we serve.

Governance Evaluation Checklists

Tier 2 - 1 April 2025 to 31 March 2026

S/NO	CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated 'No' or 'Partial Compliance' please explain
	Principle 1 – The charity serves its mission and achieves its objectives.			
1	Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	1.1	Yes	
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Yes	
3	Have the Board review the charity's strategic plans regularly to ensure that the charity is achieving its charitable purposes, and monitor, evaluate and report the outcome and impact of its activities.	1.3	Yes	
4	Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan. "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	1.4	Yes	
	Principle 2 – The charity has an effective Board and Management.			
5	The Board and Management are collectively responsible for achieving the charity's charitable purposes. The roles and responsibilities of the Board and Management should be clear and distinct.	2.1	Yes	
6	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	Yes	
7	Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: a. Audit b. Finance * Other areas include Programmes and Services, Fund-raising, Appointment/Nomination, Human Resource, and Investment.	2.3	Yes	
8	Ensure the Board is diverse and of an appropriate size, and has a good mix of skills, knowledge, and experience. All Board members should exercise independent judgement and act in the best interest of the charity.	2.4	Yes	
9	Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and reappointment, at least once every three years.	2.5	Yes	

Governance Evaluation Checklists

S/NO	CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated 'No' or 'Partial Compliance' please explain
10	Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position). **For Treasurer (or equivalent position) only:** a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role. i. After meeting the maximum term limit for the Treasurer, a Board member's re- appointment to the position of Treasurer (or an equivalent position) may be considered after at least a two-year break. ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer's years of service would continue from the time he/she stepped down as Treasurer.	2.6	Yes	
11	Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well. a. No staff should chair the Board and staff should not comprise more than one-third of the Board.	2.7	Yes	The CEO of Care Corner Singapore Ltd was appointed as a Board member during the year. The Board ensures that staff representation does not exceed one-third of the Board and that Board independence and objectivity are maintained.
12	Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well. a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.	2.8	Yes	The CEO of Care Corner Singapore Ltd was appointed as a Board member during the year. Where the CEO serves as a director (i.e. Board member), appropriate safeguards are in place to manage conflicts of interest. The CEO abstains from deliberations on matters relating to management performance, remuneration, and accountability. The Board retains overall responsibility for governance and exercises independent oversight, supported by complete and timely information provided by management.
13	The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break. **For all Board members:** a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member's years of service would continue from the time he/she left the Board. *(continue to next page)*	2.9a	Yes	One Director (i.e. Board member) had served for more than 10 consecutive years and has held the position of Chairman since 1 November 2023. The extension of his directorship was duly deliberated and approved at the Annual General Meeting held on 28 August 2025.

S/NO	CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated 'No' or 'Partial Compliance' please explain
13	b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers' positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity's term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting). c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.	2.9b 2.9c	Yes	The Company's amended Constitution, approved by the sole member at the Extraordinary General Meeting on 26 February 2025, provides that the Chairman may serve in that capacity for up to 10 consecutive years from the date of his initial appointment as Chairman. The reasons for retaining this director beyond 10 consecutive years and the succession plan are disclosed in the annual report.
14	**For Treasurer (or equivalent position) only:** d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years. i. After meeting the maximum term limit for the Treasurer, a Board member's re- appointment to the position of Treasurer (or an equivalent position) may be considered after at least a two-year break.	2.9d	Yes	
	Principle 3 – The charity acts responsibly, fairly and with integrity.			
15	Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.	3.1	Yes	
16	Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise. a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/ herself from the meeting and should not vote or take part in the decision-making during the meeting.	3.2	Yes	
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes	
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes	
19	Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately.	3.4	Yes	
20	Take into consideration the ESG factors when conducting the charity's activities.	3.5	Yes	
	Principle 4 – The charity is well-managed and plans for the future.			
21	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).	4.1a	Yes	

S/NO	CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated 'No' or 'Partial Compliance' please explain
22	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as: i. Revenue and receipting policies and procedures; ii. Procurement and payment policies and procedures; and iii. System for the delegation of authority and limits of approval.	4.1b	Yes	
23	Seek the Board's approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).	4.2	Yes	
24	Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.	4.3	Yes	
25	Set internal policies for the charity on the following areas and regularly review them: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer management; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards; and i. Other key areas such as fund-raising and data protection	4.4	Yes	
26	The charity's audit committee or equivalent should be confident that the charity's operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.	4.5	Yes	
27	The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity.	4.6	Yes	
	Principle 5 – The charity is accountable and transparent.			
28	Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	5.1	Yes	
29	Generally, Board members should not receive remuneration for their services to the Board. Where the charity's governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	5.2	Yes	

S/NO	CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated 'No' or 'Partial Compliance' please explain
30	The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member's attendance.	5.3	Yes	
31	The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity's subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding $100,000, in incremental bands of $100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than $100,000 in annual remuneration each, the charity should disclose this fact.	5.4	Yes	
32	The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds $50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of $100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than $50,000 in annual remuneration, the charity should disclose this fact.	5.5	Yes	
33	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. Record relevant discussions, dissenting views and decisions in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable.	5.6a	Yes	
34	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. b. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument.	5.6b	Yes	
35	Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	Yes	
	Principle 6 – The charity communicates actively to instil public confidence.			
36	Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	6.1	Yes	
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Yes	
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	Yes	

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