

Life to the Full

Together as One Community

Annual Report FY2024/25





Vision

To be Christ-centred, in enabling the disadvantaged and distressed to have life to the full.



Mission

To enrich the quality of life for the disadvantaged and distressed, through integrated and holistic services in partnership with Methodist churches and the community.



Values

Trust

Respect Worth & Dignity of People

Uncompromising Integrity

Service before Self

Teamwork

Sound Governance

Methodist Welfare Services (MWS) is all about empowering people to have life to the full.

Our story began out of Christian love in 1981 with a simple desire to help those in need. From a humble starter project of a small nursing home for 24 sick elderly, we have grown to 23 centres and programmes islandwide, serving over 22,000 families and individuals who may experience poverty in different ways, across age groups, ethnicities and religions.

Our work is based on the perspective that poverty extends beyond financial hardship to include impoverishment in our well-being. We recognise that while everyone has strengths, some of us may need more support to overcome different forms of poverty which include poor health, fractured relationships, broken dignity, and financial distress.

To address the complexity of poverty, MWS adopts a holistic, person-centred approach that considers an individual's total well-being, while respecting their unique experiences, hopes, and strengths. In all we do, we aim to uphold dignity.

The MWS network of services enables cross-referrals and multi-disciplinary interventions. Our Family Services support a wide spectrum of social needs, working with children, youth, healthy families and those experiencing distress. Meanwhile, our Healthcare Services cater to seniors' care needs at various stages of frailty.

As society's needs evolve, MWS has grown beyond being a provider of remedial services. We also aim to:

- Empower communities to lead fuller lives;
- Advocate for those who have fallen through the cracks;
- Partner with collaborators to ignite change; and
- Nurture talent for effective impact.

Working closely with our church partners and the community, we look to the day when all who call Singapore home will truly be able to have life to the full.

Contents

Overview of Services	2
Key Messages	4
Overview of Impact and Client Profile	10
Financial Highlights	12
Spotlight	14
Corporate Highlights	22
Year in Review	30
Centre Reports	40
MWS Centres & Programmes	57
Board of Governance	58
Centre Governance Committees	60
Sub-Committees	63
Management Team	64
Organisation Structure	65
Corporate Governance Report	66

As part of our efforts to reduce our carbon footprint, MWS no longer prints the full Annual Report. To view the full report in English, please visit <https://mws.sg/annual-governance-reports> or scan the QR code.



MWS is governed by its Constitution and is a registered charity and an Institution of Public Character.

MWS is a member of the National Council of Social Service.
IPC Registration No.: IPC000360
Charity Registration No.: 00166
UEN: S81SS0088H
Bank: The Development Bank of Singapore Limited
Auditor: Baker Tilly TFW LLP

Overview of Services

MWS' holistic empowerment of beneficiaries rests on an integrated suite of social and healthcare services. These include pastoral care; case management and counselling; nursing and rehabilitative care; home-based, community-based and residential care; a debt clearance and asset-building scheme; marriage and parenting support, and other services.

Today, we serve through 23 centres and programmes across Singapore to meet the needs of children from disadvantaged backgrounds and youth at risk; seniors battling chronic illness or social isolation; and families troubled by fractured relationships, financial woes and other forms of distress.

Our Family Services are designed to meet a wide spectrum of needs, ranging from those of families experiencing distress to healthy families.



Caring for Families

Family Development Programme
debt clearance and savings matching for low-income families



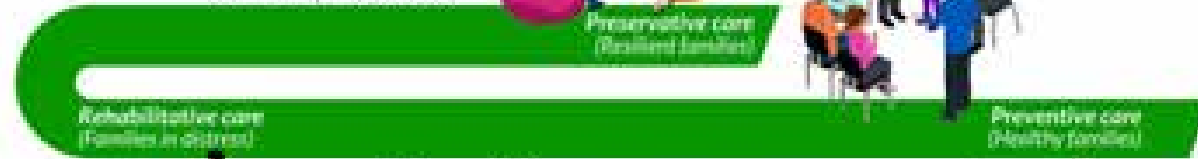
Strengthening Families Programme/Family Service Centre
marriage and divorce support, family counselling



Families for Life@Community
evidence-based marriage and parenting support



Family Service Centres
holistic care plan and community interventions



Welfare Home
care for destitute persons and community reintegration



Girls' Residence
safe havens and rehabilitation for young females



Student Care Centre
after-school childcare, enrichment and character building

Our comprehensive Healthcare Services are tailored to meet seniors' needs and preferences at different stages of their silver years.



Caring for Seniors

Active Ageing Centres
befriending and coordinating care for seniors in the community, wellness and recreational activities



Ageing well in place

Senior Care Centre
day care and community rehabilitation services, support for caregivers



Ageing well with illness

Home Care & Home Hospice
integrated care for home-bound patients with chronic or life-limiting illnesses, support for caregivers



Ageing well with frailty

Ending well



Rehabilitation & recovery



Nursing Homes
long-term residential and short-term respite care

Extending the Living Hope of Christ

Message from Patron



Rev Philip Lim
Bishop, The Methodist Church in Singapore
Patron, Methodist Welfare Services

For more than 40 years, Methodist Welfare Services (MWS) has been committed to working alongside the Church, community partners, corporates, volunteers, and donors to uplift lives so that many may experience life in all its fullness.

In the past financial year, a very tangible expression of this commitment has been the release of the White Paper in response to the 4G government's ForwardSG blueprint and *The Healing Nation* which hopes to inspire a culture of volunteerism and others-centredness. We thank God too, that we were able to open a third Nursing Home to support the growing need for residential care.

However, the work that is done by MWS continually requires the strong support of our churches and the wider community, to be able to keep making a difference in the lives of the disadvantaged and needy.

As Christians, we are the hands and feet of Christ – called to bring His hope and peace to those who do not yet know him. 1 Peter 1:3 reminds us, “In his great mercy he has given us new birth into a living hope through the resurrection of Jesus Christ from the dead...” In a bleak and broken world, more and more desperately need the living hope that we hold in our hearts.

Even within the Church, we are not immune to the darkness of the world we live in. Yet we have “the peace of God, which transcends all understanding” (Philippians 4:7) to guard our hearts and minds. How much harder it must be for those without this hope and peace.

Though MWS has touched many lives since its founding, much more remains to be done. We are but one of many organisations striving to provide a safety net for those who fall through the cracks in society. Still, so many lives dwell in the shadows – unseen and unheard.

I pray that, together as one community, we will support the essential work of MWS, to enable the disadvantaged and distressed to live life to the full and come to know the living hope and unshakeable peace that is available in Christ Jesus.

Anchored in Purpose, Empowering Fullness of Life

Chairperson's Message



Eugene Toh
Chairperson, MWS Board of Governance

long-term residential healthcare to rehabilitation, palliative care, and a range of specialised primary health services – all within one connected network.

On the family services front, we took a bold step towards integration and collaboration. MWS centres offering parenting support and marriage preparation, as well as family counselling and divorce support were relocated to join our existing Family Service Centre (FSC) at Hougang Avenue 8. More than a physical move, MWS is piloting a Family Services Hub – the first of its kind among social service agencies – designed on the policy of ‘no wrong door’ for individuals and families seeking help. At the time of writing, plans are also underway for a new FSC in Sengkang West, expanding our presence in Hougang, Sengkang, and Serangoon so that families can receive coordinated, community-based support through a single MWS point of contact.

In FY2024/25, we also re-envisioned the MWS Family Development Programme – our debt clearance and asset-building programme that has supported hundreds of families in achieving financial stability since we pioneered it in 2010. Funded entirely through donations and sustained by a dedicated network of volunteer befrienders, the programme has long provided both practical and emotional lifelines to those facing the weight of chronic debt. The reforms will sharpen our focus, strengthen our structure, and direct even more resources to those in greatest and most urgent need.

Each of these moves stems from a single, unifying intent: to extend our reach to where the need is greatest, close the gaps that leave people marginalised, and build systems of care that empower individuals and families to live with dignity, stability, and fullness of life.

At a time when our society faces increasingly complex and evolving challenges – from a super-ageing population to growing family fragmentation and rising mental health needs – Methodist Welfare Services (MWS) remains steadfast in our mission to uplift communities and empower fuller lives.

This commitment was laid out in our White Paper, *Social Empowerment towards a Flourishing Singapore*, released in July 2024 in response to the national *Forward Singapore* movement. The Paper outlined three strategic thrusts that have guided our key initiatives over the past financial year and will continue to steer our efforts towards 2030.

More than a pledge to communities in need of healthcare and social support, it reflects our resolve to innovate, collaborate, and lead at the forefront of a dynamic and rapidly changing landscape. I would like to take this opportunity to share the progress we have made along these three thrusts.

Driving Impact through Transformation

1. Strengthening our Reach in Existing Areas

In March 2025, we opened our third Nursing Home, located in Eunos. Strategically co-located with the MWS Senior Care Centre and SingHealth Polyclinic at Eunos, it enables this Eastern community to access a seamless continuum of support – from

2. Building New Capabilities to Address New Needs

Recognising the strong interplay between health and social factors, MWS is well-positioned to leverage our strengths in both domains to deliver

an integrated health and social care system that meets the needs of an ageing population and enhances overall well-being. On the social side, our Family Services Group provides casework, counselling, and preventive care family services, and operates MWS Christalite Methodist Home – a welfare home that integrates social and healthcare support for elderly residents. On the healthcare front, we will build on our expertise in allied health, palliative and home-based hospice care. Together, these strengths will enable us to design new, integrated capabilities that address needs across the health-social spectrum. Anchored by strong leadership, well-integrated processes and clinical practices, as well as evidence-informed approaches, we are prepared to pilot new services that extend beyond traditional social or healthcare settings.

In another exciting new move, MWS will be making our first foray into special education (SPED) in 2026. Building on a strategic partnership first announced in 2023, MWS and Anglo-Chinese School (ACS) will establish ACS (Academy) – Singapore’s fifth SPED school for students on the autism spectrum with no intellectual impairment, who are able to access the National Curriculum. Leveraging our strengths in social services and healthcare, MWS will offer a holistic suite of support that empowers each student to realise their fullest potential.

3. Creating an Ecosystem

In a significant step towards realising the third goal set out in the White Paper, MWS soft-launched *The Healing Nation* in February 2025 in a nationwide push to redefine community care in Singapore.

The initiative is transformative on three levels:

- It is a Methodist-led national mission to mobilise the community to give back to Singapore.
- Through this, MWS aims to build an ecosystem by developing volunteer engagement capabilities that support sustained community participation.
- It kickstarts MWS’ journey to drive systemic change in community care through innovation.

Through *The Healing Nation*, MWS is calling on the Methodist community and Singaporeans – individuals, businesses, and community groups – to mobilise 1.4 million hours of volunteer service. In addition, MWS is committing to raise \$1.4 million to fund critical social and healthcare

services beyond our own programmes, to empower fellow organisations’ aspirations in meeting the community’s needs. Much work remains and we will update in due course.

The Road Ahead

Looking ahead, we will implement the MWS 2030 Transformation Plan across our Healthcare Services and Family Services Groups as we continue to strengthen capabilities in serving children & youth, families & individuals, and seniors across the breadth of needs. With clearer strategic targets and deeper internal capabilities, I am confident we will deliver immeasurable impact.

Building on what we have set up with *The Healing Nation*, MWS will continue to play a strategic role in enabling resource-sharing and spotlighting good practices – both for the Methodist community as well as the sector. In time, *The Healing Nation* will offer a way for the community care sector to move from operating in silos to becoming a self-sustaining, collaborative ecosystem – powered by a culture for deeper collaboration, resource-sharing, and mutual support.

Appreciation

It has been a privilege to serve with the MWS Board of Governance. I am especially grateful to those who will be stepping down from the Board at the close of this term – our Vice Chairperson Lam Wei Choong, Yow Chi Mun, Terence Wee, and Chew Kim Ling – for their service, insight, and generosity of spirit.

To the MWS Centre Governance Committees and Sub-committees, partner churches, donors, volunteers and community partners, I want to thank them for their belief in us, their counsel and their partnership, which made our work possible and amplified our impact.

I also wish to express my sincere appreciation to CEO Calvin Ngo and his senior management team, whose steady leadership and quiet resilience have carried MWS in this past year. Their faithfulness behind the scenes is what makes excellence in service possible on the ground.

Above all, we thank God who continues to sustain and guide our steps. To Him be the glory.

Eugene Toh

Chairperson, MWS Board of Governance

In Unity and Service, as One Community

CEO’s Message

“We love because he first loved us... The commandment we have from him is this: those who love God must love their brothers and sisters also.”

1 John 4:19,21



Calvin Ngo
Chief Executive Officer, MWS

As I reflect on the past two years at Methodist Welfare Services (MWS), I am deeply encouraged by the journey we have taken together. United by the spirit of *One MWS*, we have worked purposefully to align our people, systems, and services across the organisation. This alignment has not only strengthened our internal capabilities but also enhanced our ability to serve with greater relevance, agility, and compassion.

Indeed, we give thanks that we were able to connect with over 22,000 seniors, families & individuals, children & youth in the financial year that ended in March 2025 – a significant 32% increase from the previous year – linking this community to support and resources needed for better lives.

Advancing Family Services through Integration and Collaboration

As part of the Ministry of Social and Family Development’s (MSF) ongoing Family Services Landscape Review, MWS has been actively preparing for sector-wide changes by strengthening

integration and coordination in our Family Services Group. We currently operate Family Service Centres (FSCs) and the Strengthening Families Programme@FSC (FAM@FSC). While we do not provide Youth Services or Protective Services, we are building partnerships with agencies such as Protection Specialist Centres and Integrated Service Providers in these areas to better coordinate care for vulnerable individuals and families.

At the same time, we are reinforcing our upstream efforts – such as marriage preparation, parenting support, and early risk detection – recognising that preventive work is just as critical as intervention in building resilient families and communities. I am pleased to share that since 1 July 2025, MWS has also been appointed as an approved provider for Marriage Preparation Programmes.

This year, our Family Services Group introduced a unified structure for FSCs that brings together leadership, operations, and clinical oversight. The new model strengthens clinical standards, enhances leadership visibility and stability, and positions us to contribute more strongly to sector priorities. Along with this, we are expanding career pathways and specialist skills to meet evolving needs and better serve families and communities.

Strengthening Healthcare Services for a Super-Aged Society

Responding to National Healthcare Shifts

Our Healthcare Services Group has also evolved in response to national healthcare strategies. Under the Integrated Community Care Plan (ICCP) of Ministry of Health (MOH) and Agency for Integrated Care, Singapore continues to shift toward a community-based, person-centred care model designed to better support our ageing population.

The ICCP envisions an integrated suite of four key service models for seniors:

1. Active Ageing Centres (AACs) – Supporting seniors to stay engaged, connected, and active in the community.
2. Home Therapy – Delivering physiotherapy and occupational therapy in the comfort of home.
3. Home Personal Care Plus (HPC+) – Providing enhanced home-based personal care, including support for frail seniors with more complex needs.
4. Senior Care Centres (SCCs) – Offering day care, nursing, and rehabilitation services for seniors with higher care needs during the day.

MWS currently delivers two of these care models: Home Therapy and AACs. Our AACs are making significant strides in transitioning to the AAC 2.0 framework, part of MOH's *Age Well SG* programme to make services more accessible to seniors, keep them socially connected, and enhance care delivery within the community. In fact, in the financial year ending March 2025, our AACs supported nearly 10,500 seniors who were at risk of social isolation – a 74% increase from the previous year. This highlights a deep need for social connection among the seniors in our community today.

We are actively partnering with other Community Care Organisations (CCOs) to provide the remaining components, including HPC+ and SCC services. These partnerships are crucial in realising the full, holistic vision of community care outlined by ICCP.

With Singapore expected to become a super-aged society by 2026, our efforts to expand and strengthen this ecosystem are both timely and urgent. We are also co-developing and bidding with CCO partners for Integrated Clinical Care Services in greenfield areas, ensuring that we can meet community needs as new towns grow and evolve.

Aligning our Healthcare Model and Philosophy

In the meantime, we continue to strengthen our existing healthcare services. In FY2024/25, we reorganised our Nursing Homes to more fully embrace our *My Second Home* care model, grounded in our *F.A.M.I.L.Y.* care philosophy. This shift aligns with MOH's refreshed 2023 Action Plan for Successful Ageing and reflects our belief that

family-like relationships are essential channels of love, companionship, and support for dignified care.

We will be guided by the pillars of Clinical Excellence, Operational Sustainability, and Ecosystem Integration as we work closely with a steady network of volunteers, churches, and other community partners to continue enhancing our capabilities and capacity for holistic eldercare.

Stewardship our Resources

In the past financial year, astute financial management and sharper strategic focus have enabled us to reap tangible benefits as we raised our operating budget from \$65.7 million in FY2023/24 to \$69.2 million in FY2024/25 – a reflection of the growing scale of our mission and operational scope. Importantly, donations also increased during this period, a testament to the trust that donors – both individual and institutional – continue to place in MWS. We are thankful for this renewed generosity and the partnerships it represents.

To ensure we remain agile in a dynamic landscape, we will be embedding stewardship as a core cultural value across MWS – that means to honour what we have been entrusted with – our people, our resources, and our mission – and to pass them on in even better condition – in service to the community.

To that end, we are committed to stewardship in four key areas:

1. People Development

We will invest in growing our staff and leaders through structured learning, cross-sector exposure, and values-driven leadership development – ensuring that MWS remains a place where people grow with purpose and serve with heart.

2. Operational Excellence

We will refine and harmonise systems and processes across services, and make better use of data and technology to improve efficiency and responsiveness to community needs.

3. Sustainable Growth

We will be responsible stewards of our financial and organisational resources – building strategic partnerships and pursuing innovations that align with our mission and support long-term sustainability.

“United by the spirit of *One MWS*, we have worked purposefully to align our people, systems, and services across the organisation. This alignment has not only strengthened our internal capabilities but also enhanced our ability to serve with greater relevance, agility, and compassion.”

4. Mission Fidelity

Above all, we remain anchored in our Christian mission and values. In the years ahead, we are committed to deepening our partnership with the Methodist community, recognising the Church as a vital partner in our mission to serve communities in need.

Through *The Healing Nation* platform, we will nurture a culture of volunteerism within the Methodist family – inviting more people to step forward in love and service. Our mission is not just about what MWS does – it is about growing a movement rooted in compassion, justice, and hope.

Moving Forward Together

At MWS, we believe that people are our greatest asset and remain at the heart of our mission. The dedication and commitment of Team MWS has

been nothing short of exemplary, and I am deeply grateful.

I would also like to extend my heartfelt thanks to the MWS Board of Governance, Centre Governance Committees, Sub-Committees, partner churches, donors, volunteers and community partners. Your steadfast support and partnership have made our work both meaningful and impactful.

As we step into the next chapter, I am confident that our shared purpose and commitment to excellence will continue to guide us. Together, we will bring lasting impact to those we are called to serve.

Thank you for being part of this journey.

Calvin Ngo
Chief Executive Officer, MWS

Overview of Impact and Client Profile

As of 31 March 2025

22,092 families and individuals connected with resources to live fuller lives

- 6,705 volunteers** supported our work
- \$298,937** Man-hour cost savings due to volunteers' contributions that supplement MWS' capacity
- 4,595** Pastoral care visits made to offer emotional and spiritual support to MWS' clients, staff, and volunteers
- 15,777** Followers and subscribers on Facebook, Instagram, YouTube, and LinkedIn

12,313 seniors Cared for by MWS across Nursing Homes, in the community, and within their own homes

- 252** Clients cared for at MWS Senior Care Centre - Eunos
- 610** Residents cared for in MWS Nursing Homes
- 965** Home-bound patients cared for by MWS Home Care & Home Hospice team
- 10,486** Seniors engaged through MWS Active Ageing Centres

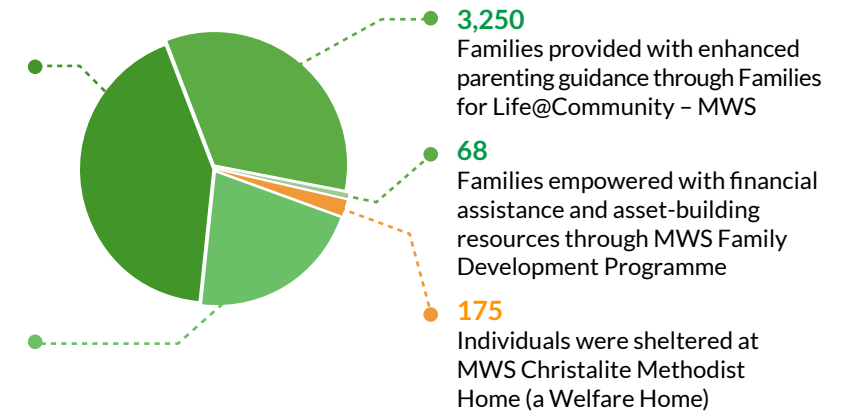


2,489 Seniors received physical, occupational, and rehabilitative therapy to enjoy greater strength and mobility

- 1,451** Through MWS Active Ageing Centres
- 792** At MWS Nursing Homes and MWS Christalite Methodist Home (a Welfare Home)
- 165** At MWS Senior Care Centre - Eunos (which has a Day Rehabilitation Centre)
- 81** Through MWS Home Care & Home Hospice

9,659 families or individuals Served through MWS Family Services

- 4,124** Families or individuals received support via counselling and casework, assistance with information, and referral to relevant services through MWS Family Service Centres
- 2,042** Families or individuals received support for family, marital or divorce-related issues through MWS Strengthening Families Programme@Family Service Centre (FAM@FSC)



Impact on Clients' Well-being at point of Case Closure

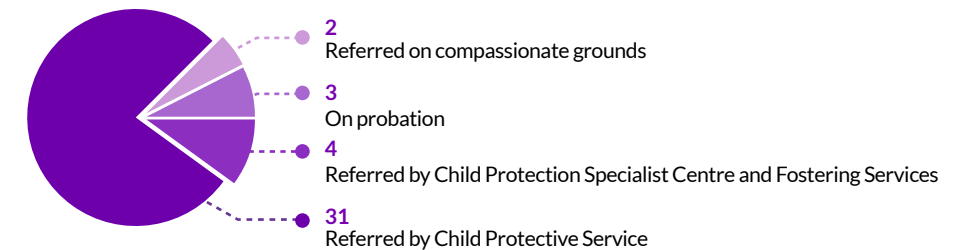
Among those supported by counselling and casework at MWS Family Service Centres:

- 98%** Experienced reduced risks and complexity of needs
- 98%** Indicated satisfaction on the client feedback form
- 82%** Achieved half or more goals*
- 67%** Experienced enhanced self-reliance or resilience

*Goals are specific to a client's situation and are set jointly by social work practitioners and the client's families. These included increased safety for family, financial stability, employability, and caregiver functioning.

120 children and youth Cared for by MWS Student Care Centre and MWS Girls' Residence

40 young women Received intervention and support



80 children Cared for at Student Care Centre

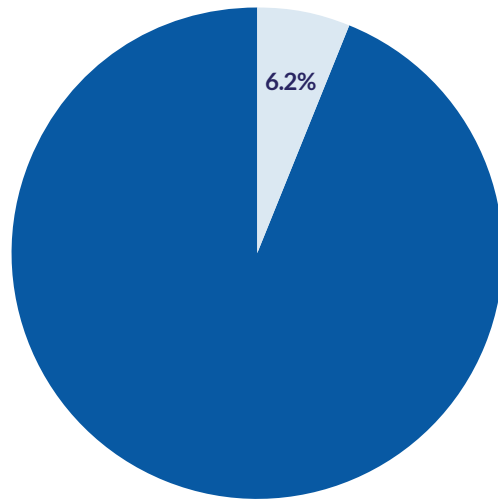
12% Received Student Care Fee Assistance subsidy

Financial Highlights

For Financial Year ended 31 March 2025

Fundraising

In FY2024/25, MWS received donations and fundraising income amounting to \$13.5 million. MWS kept its fundraising cost to 6.2% of funds raised, well below the 30% ceiling guideline set by the Charity Council.



\$13.5

Million raised

0.2% less than FY2023/24

6.2%

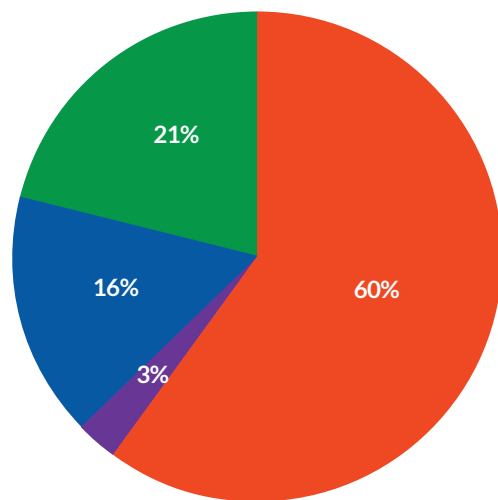
Fundraising cost

94¢

of Every Dollar Raised

went directly to MWS Centres and Programmes

Operating Expenditure



\$69.2

Million in total operating expenses

5% more than FY2023/24

- Services related to Seniors
- Services related to Individuals & Families
- Services related to Children & Youth
- Management & Shared Services

Any deficits incurred by programmes were underwritten by MWS.



	FY2024/25	FY2023/24
	\$	\$
Donations	5,411,613	4,872,645
Fundraising Income	8,058,564	8,628,621
Total Donations and Fundraising Income	13,470,177	13,501,266
Direct Fundraising Expenses	305,047	506,894
Indirect/Allocated Costs	531,743	606,080
Total Fundraising Expenditure	836,790	1,112,974
Donations Channelled to Programmes/Centres	12,633,387	12,388,292
Fundraising Efficiency Ratio	6.2%	8.2%



SPOTLIGHT

Powering Impact through Partnerships

Lasting change is never achieved in isolation. Tackling complex social and healthcare challenges requires collective effort. Through close collaboration with partners across sectors, communities, and individuals, we are able to deliver more holistic, sustainable care. These collaborations have strengthened our reach and deepened our impact.

Nationwide Push to Redefine Community Care

In February 2025, MWS soft-launched *The Healing Nation* – a Methodist-led national mission to mobilise the community to give back to Singapore – at the 140th anniversary celebration of The Methodist Church in Singapore.

The initiative is the culmination of MWS’ commitment as laid out in a White Paper response to the refreshed *Forward SG* social compact – to strengthen outreach, build capabilities and capacity to meet growing community needs, and shape a vibrant and sustainable, volunteer-powered care ecosystem.

The Healing Nation has two bold ambitions: to raise \$1.4 million to fund critical social and healthcare services beyond MWS’ own programmes, and to mobilise 1.4 million hours of volunteer service over two years. Facilitating the latter will be *TheHealingNation.sg* – an Artificial Intelligence (AI)-empowered digital platform that was developed in partnership with Give.Asia to match volunteers to opportunities based on their interests and skills.



MWS and ACS Partner to Launch New SPED School

In 2023, MWS and Anglo-Chinese School (ACS) announced a strategic partnership to establish a special education (SPED) school. Known as ACS (Academy), it will be Singapore’s fifth SPED school that supports students on the autism spectrum with no intellectual impairment, and who are able to access the National Curriculum.

MWS will draw on its strengths in social services and healthcare to provide a holistic suite of support – including psychosocial care, family life education, therapy services, and vocational training – to help students reach their fullest potential.

In FY2024/25, outreach efforts and preparatory work intensified, particularly around the development of the interim site at Teck Whye Crescent, as the school prepares to welcome its inaugural cohort in 2026.



**Anglo-Chinese School
(Academy)**
A partnership with
Methodist Welfare Services



MWS CEO Calvin Ngo (third from right) at the MoU signing ceremony with National University Hospital to expand access to home-based palliative care

Strengthening Community-based Palliative Care through Partnership

On 21 March 2025, MWS signed a Memorandum of Understanding (MoU) with National University Hospital (NUH) to expand access to home-based palliative care.

This collaboration enables more terminally ill patients to receive medical and emotional support in the comfort of their homes – empowering them with dignity, choice, and relief from financial and access barriers. MWS was one of 11 partners formalising this effort to strengthen community-based palliative and supportive care services.

The MoU builds on an existing partnership with NUH, established on 1 July 2024, to support end-stage renal failure patients on conservative treatment through MWS’ palliative care programme.

Partnering Seniors as Co-creators of Care

As MWS continues to adopt a collaborative model of care, we ramped up on empowering seniors as co-creators of care solutions that support them. This strengths-based approach recognises seniors as individuals with invaluable skills, experiences, and wisdom to contribute.



Seniors using coloured cards to vote on whether volunteers responded correctly during a role-playing segment on scams

A standout example is *Ling Ling Time*, a monthly initiative rolled out in July 2024 at our Active Ageing Centres (AACs) in GreenTops@Sims Place and Kebun Baru. Inspired by the Chinese phrase “lin li le ling” (“seniors in the neighbourhood”), the programme nurtures neighbourly ties through physical, social, and cognitive activities planned and run by senior volunteers. *Ling Ling Time* has proven especially effective in reaching socially isolated seniors – at MWS AAC – Kebun Baru, over 70% of the 641 participants were first-time visitors to the Centre.

By partnering seniors in the design and delivery of programmes, MWS ensures that care solutions are tailored to their needs and preferences, while promoting their sense of agency in building a stronger, more connected community.

Innovating Care with Evidence-Backed Solutions

Established in 2023, the Research, Innovation & Training Academy (RITA) team within MWS has been piloting a range of projects aimed at enhancing eldercare services. These initiatives address critical gaps in care, enabling our residents to enjoy a better quality of life.

Addressing Social Isolation among Female Residents

At MWS Christalite Methodist Home, women form a small minority and are at times, isolated due to a no gender-mixing policy. Many struggle with social disengagement – often stemming from mental health challenges, behavioural issues, or little to no family support. This places them at risk of loneliness – which is linked to increased risks of cognitive decline, low self-esteem, and frailty.

To address this, the RITA team piloted *Colour Me Beautiful*, a six-session groupwork programme, from February to March 2025. Through activities like fashion styling and floral arrangement, eight participants explored self-expression, and took part in groupwork focused on building resilience and a sense of community. Post-pilot feedback showed improved mood, energy, and self-esteem among participants. Encouraged by its impact, MWS aims to expand the initiative into a signature programme for wider adoption across MWS' eldercare services.



Female residents at MWS Christalite Methodist Home engaging in Nagomi Art as part of a six-session pilot to ease social isolation and enhance well-being



MWS nursing staff practising relational handling techniques using sheets

Elevating Eldercare to Improve Quality of Life

Humanitude – an evidence-based care approach that emphasises dignity, empathy, and human connection – was piloted at MWS Nursing Homes. Rooted in the principles of Gaze, Speech, Touch, and Verticality, this relationship-based technique promotes the well-being of vulnerable individuals while also reducing caregiver burnout.

Launched in December 2023 as part of a one-year national pilot by the Agency for Integrated Care and Dementia Singapore, the initiative trained MWS staff to implement Humanitude interventions in tandem with care goals and routines. Post-evaluation data showed significant improvements in residents' responses, behaviours, and participation in daily activities.

This initiative is part of RITA's ongoing efforts to build staff capabilities and enhance care delivery. The Humanitude pilot exemplifies how continuous upskilling – through strategic partnerships – has strengthened eldercare practices across MWS, with staff reporting improved resident engagement.

“At MWS Nursing Home – Eunost, my nursing team has become intuitive in using the ‘knock-knock’ Humanitude approach – where they knock, pause, make eye contact, and smile before entering a resident’s space. This simple yet intentional gesture announces their presence without startling the resident, and it sets a respectful tone that helps them connect with the resident in a gentle way while preserving their dignity.”

– Libatique Edeliza Alimpia, Assistant Nurse Manager, on how the Humanitude approach has enhanced care delivery at MWS

Engaging Seniors through Reminiscence and Spirituality

In collaboration with the TRAC Board of Seniors Ministry, RITA co-organised a two-day Reminiscence and Spirituality (REST) Training on 18-19 July 2024 at Faith Methodist Church. REST is an evidence-based programme that uses reminiscence activities – centred on vintage objects, music, and role play – and is grounded in biblical principles to deepen senior engagement.

Led by trainers from Reminisce Connect, the programme equipped 60 participants from churches and social service agencies with practical skills to lead meaningful, gospel-anchored reminiscence sessions.

Such sessions create safe spaces for seniors to reflect, share memories, and celebrate God's presence in their lives. They also help caregivers connect more deeply with loved ones facing cognitive decline.

Studies show that such activities support healthy cognitive ageing, lift mood, and affirm self-worth and identity. By interweaving spirituality with reminiscence, REST strengthens faith, forges deeper relationships, and inspires believers to engage seniors with empathy, respect, and love.



Participants re-enact a wedding as part of a themed reminiscence activity during the Reminiscence and Spirituality Training held at Faith Methodist Church

RITA's Year in Summary



31
Bespoke projects, events, and training sessions accomplished



1,215
Collaborators, participants, and beneficiaries reached

Elevating Residential Care with Technology

From meal-delivery robots to an anti-gravity treadmill for low-impact rehabilitation, MWS is harnessing innovative technologies across our residential homes to enhance manpower efficiency and elevate the quality of care.

Bringing Smart Care to Our Third Nursing Home

In FY2024/25, MWS opened our third Nursing Home. This comes as Singapore faces a rapidly ageing society, where one in five Singaporeans will be aged 65 and above by 2026, placing our nation in the super-aged category.

Aligned with national efforts to expand care infrastructure, the new Nursing Home strengthens MWS' commitment to holistic, 24/7 residential and rehabilitative care.

Co-located with MWS Senior Care Centre and SingHealth Polyclinic in Eunos, the 171-bed facility offers integrated access to primary healthcare, rehabilitation, and palliative services. While our other Nursing Homes also adopt innovative technologies, this is our first with large-scale tech integration – made possible through the generous support of our founding partner, Wesley Methodist Church.

Some of the tech enablement include:

- **Automated Showering System:** Nurses wheel the resident into the device, ensure their comfort, and activate the shower with a single button. Bathing time is reduced from 15 to 5 minutes, offering a quicker, more comfortable experience. One user, 86-year-old Yap Eng Hway (pictured above), previously resisted bathing for weeks while under home care. Since her admission, she now willingly showers daily – greatly improving her hygiene, comfort, and emotional well-being.
- **Autonomous Mobile Robot:** Transports food and laundry to collection points.
- **Ceiling Hoist (Transfer):** Assists in safe, efficient transfers for residents who are bed-bound.



Automated Showering System



Autonomous Mobile Robot



Ceiling Hoist (Transfer)

These technologies streamline workflows, reduce injury risks, and enhance manpower efficiency – allowing our care team to focus on providing quality care and improving residents' well-being. Plans are underway to roll out some of these innovative technologies to other MWS Nursing Homes.

Reclaiming Mobility, Restoring Independence

Success Story #1: Walking Again at 74

Launched at MWS Nursing Home – Yew Tee, the *Reconditioning Project* is an intensive rehabilitation programme designed for residents with strong recovery potential. It leverages advanced tools like an anti-gravity treadmill – which uses air pressure to reduce body weight for low-impact walking – and a vibration therapy device to improve strength and balance. One beneficiary was 74-year-old Tan SB. When he was admitted in July 2024, he was unable to walk and relied on a long-term catheter. But with consistent therapy under the project, he progressed from wheelchair use to walking independently. By January 2025, he had regained enough mobility and independence to return home.



Anti-gravity treadmill



Robotic gloves used in hand rehabilitation for stroke patients

Success Story #2: From Spills to Smiles

At MWS Christalite Methodist Home, robotic hand glove training was piloted to help stroke survivors regain hand function through assisted, repetitive exercises. Seng*, 74, lives with hemispatial neglect – a condition caused by a stroke that limits awareness and use of his left side. This made everyday tasks like eating, holding objects, and participating in activities difficult, often leaving Seng frustrated, especially during mealtimes due to frequent spillage from poor grip and coordination. In August 2024, robotic hand glove therapy was incorporated into his rehabilitation. After 24 sessions, Seng showed significant improvement in grip strength and control, and could perform tasks like picking up and stacking objects. Today, he eats with greater ease and independence, and is visibly more cheerful during meals and group activities.

*Name has been changed for privacy.

CORPORATE HIGHLIGHTS

Fundraising & Donor Engagement Highlights

MWS Fellowship on the Greens 2024

17 July 2024

Orchid Country Club

Nearly 250 golfers, donors, and supporters came together for a meaningful day on the greens at MWS' 36th annual charity golf tournament, organised by a Committee made up of golfers and members from various Methodist churches, namely, Soh Kok Leong, Yeo Kai Eng, Teo Khoon Seng, Michael Khor, and Lee Han Chuan.



MWS Uncommon Dialogue: Tackling the Mental Health Crisis in a Super-Aged Singapore

4 October 2024

The Fullerton Hotel Singapore

As Singapore approaches super-aged status by 2026 – with over one in five residents aged 65 and above – MWS convened its second edition of *Uncommon Dialogue* to address the mental health crisis in ageing.



More than 120 guests, including donors, corporate leaders, and church representatives, attended the event featuring expert panellists Professor Kua Ee Heok (Emeritus Professor of Psychiatry, National University of Singapore), Dr Ng Wai Chong (Founder-CEO, NWC Longevity Practice), and Dr Raymond Leong (MWS Group Director of Healthcare Services). Discussions centred on ageing's impact on mental well-being, the mind-body connection, and the role of preventive, non-drug approaches such as art therapy, music reminiscence, and gardening in safeguarding against mental health issues.

Christopher Tan, CEO of Provident, also delivered a poignant message on the true meaning of legacy and the intentional steps we can take to build it. As a closing note, Eugene Toh, Chairperson of MWS Board of Governance, outlined the organisation's three-pronged approach to supporting seniors: working with the government, refining senior care programmes, and rallying stakeholders to support holistic ageing.

MWS Hong Bao Donation Drive 2025

11 January to 31 March 2025

Students from 17 schools and kindergartens participated in the annual fundraiser to uplift the less fortunate.



The Principal of Bedok Green Primary School presenting a token to an MWS representative

Donors Speak



Participants from MWS Active Ageing Centre – GreenTops@Sims Place enjoying a sponsored outing to Gardens by the Bay

Uplifting Souls with the Gift of Beauty

"We've been long-time supporters of MWS. Most recently, we contributed to enable beneficiaries, volunteers, and staff to enjoy exhibitions at Gardens by the Bay. We support such trips because we believe that beauty – whether found in nature or the arts – has the power to uplift the soul and bring joy. Through these experiences, we hope to remind them that they are deeply valued and cherished.

- Anonymous Donors

Partnering to Enrich Lives

"Wesley Methodist Church is committed to partnering with MWS as a Founding Church for MWS Nursing Home – Eunost as we believe in MWS' mission to provide quality services that meet critical needs and build a compassionate, caring community. We are excited to co-create opportunities for our members to live out their discipleship missionally – not only by donating funds, but also by serving in various ways to enrich the lives of others, especially those in need."

- Rev Raymond Fong, Pastor-in-Charge, Wesley Methodist Church



(From left) MWS Board of Governance members Woon Kee Yang and Philip Oh, Rev Raymond Fong, MWS CEO Calvin Ngo, and Rev Adrian Ng (Pastor, Wesley Methodist Church) at the Dedication Service of MWS Nursing Home – Eunost

Building Inclusive Communities Together

"United Overseas Bank (UOB) supports the social development of communities through our focus areas of art, children, and education. We are committed to giving back to the community through corporate philanthropy, partnerships, and employee participation. Through our corporate social responsibility programme, *UOB Heartbeat*, our colleagues unite in giving their time, skills, and service to help build strong, inclusive, and caring communities."

- Leonard Tan, Head of Group Corporate Social Responsibility, UOB

Volunteering Highlights

Our Volunteers' Impact at a Glance



MWS Volunteer Mission Statement

Walking alongside people in need with love and grace, bringing hope and impacting lives.

MWS Befriender's Toolkit – Engaging People with Dementia

This latest resource in the MWS Befriender's Toolkit series is designed to equip volunteers, caregivers, and key stakeholders with communication tips and engagement activities for beneficiaries at varying stages of dementia. The Toolkit was jointly developed by the Volunteer Management, Allied Health, Nursing, and Medical Social Work teams of MWS. Since then, it has also been adapted into a volunteer training module.



MWS Volunteer Showcase – Hearts of Gold

Nearly 60 participants attended the Volunteer Open House on 11 May 2024 at MWS Active Ageing Centre – Kebun Baru. Through hands-on activities such as community outreach, adaptive sports, and Hama bead crafts, attendees gained a deeper understanding of MWS' diverse volunteer opportunities.



MWS Volunteer Training

In FY2024/25, MWS trained 216 volunteers through eight dedicated training sessions. Conducted together with our partner churches, these sessions aimed to better equip volunteers in serving our beneficiaries and the wider community. Topics covered included Befriending 101, Engaging People with Dementia, and Engaging People with Chronic Illness.



Volunteers Speak



Her Tutoring Sparked a Leap in Learning

University student **Nur Hanis Arina** was simply looking for a meaningful way to spend her free time when she began volunteering as a tutor at MWS Family Service Centre – Tampines. What she didn't expect was how transformative the experience would be – not just for her, but also for her Secondary 1 tutee, who comes from a low-income background and had been struggling academically. Since June 2024, Nur Hanis has been tutoring her weekly across various subjects. Over time, her student made significant strides, even receiving a Good Improvement Award at school. "Witnessing her progress was incredibly rewarding," said Nur Hanis. "Although she felt disappointed at not passing all her subjects, her effort truly shone through, and I was immensely proud of her growth in confidence and resilience."

She Found Healing through Giving

After losing her husband in 2021, **Alice Nah Soo Kheng**, 67, struggled with loneliness. Joining MWS Active Ageing Centre – Kebun Baru as a member brought some comfort, but it wasn't until she began volunteering in 2022 that she truly found joy and purpose. As a befriender and exercise facilitator, Alice helps engage seniors who are socially isolated, encouraging them to stay active and connected. "I feel fulfilled seeing them improve physically and emotionally," she shared. "One senior came in using a wheelchair and couldn't stand. After regular exercise, she can now stand and walk short distances, making her more cheerful. Volunteering helped me heal by bringing joy to others."



Volunteering Pulled Her Out of Depression

Nine years ago, **Gurcharan Kaur** left her job to become a full-time caregiver for her late mother. After her mother's passing, the 58-year-old found herself grieving, lonely, and slipping into depression. At her husband's suggestion, she began volunteering at MWS Nursing Home – Yew Tee, engaging residents in dog-assisted therapy, birthday celebrations, and expressive arts.

"Volunteering gave me something to look forward to," she shared. "Each session lifted my spirits as I watched the residents' eyes light up with joy." Through volunteering, Gurcharan found healing and purpose. A quote by Maya Angelou continues to inspire her: 'The purpose of life is to be useful, to be honourable, to be compassionate, to have it make some difference that you have lived and lived well.' "It's why I continue to serve," she said.

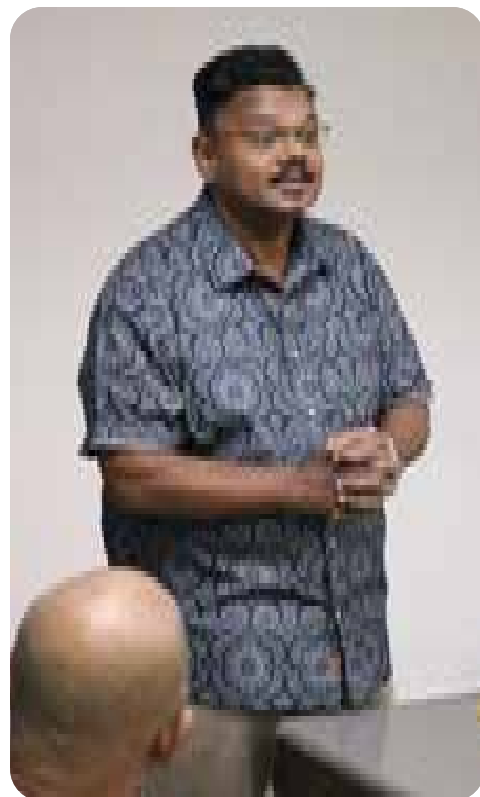
His Message Saved a Life

While sharing a message at MWS Christalite Methodist Home, long-time pastoral care volunteer **Peter Maridas** felt led to speak about suicide. “You have no right to take your own life,” he told the residents, sharing how he had once hit rock bottom – losing his first wife to a heart attack and contemplating suicide himself. “But something stopped me. I told them, if I had ended my life, I wouldn’t be here speaking to you today.”

The next day, he learnt that a resident struggling with suicidal thoughts had changed his mind after hearing Peter’s story. “If God can use Peter, He can also use me,” the resident said.

“I was encouraged that God used me to inspire someone,” Peter said. “There may be many others at the Home who are lonely or struggling, and I want to be here to bring light into their darkness.”

Now 59, the logistics entrepreneur sees his ministry as a calling to reach the destitute – those who often lack family support. “I have a burning passion to bring joy to those who need it most and to be an instrument of Christ’s love,” he said. “When my time is up, I want to be able to say I ran my race well and lived out my purpose.”



Tracking Volunteer Satisfaction

The MWS Annual Volunteer Satisfaction Survey was conducted between 16 February and 30 April 2025 with 259 respondents.



Enhancing the Employee Experience

As part of our ongoing commitment to building a stronger workplace culture and investing in our people, we partnered with Mercer to implement the Employee Engagement Survey (EES) and the Sectoral Employee Engagement Development Programme (SEED). SEED provided a structured framework to address key insights from the EES, resulting in two key initiatives: the Communications Enhancement Project (CEP) and the Leadership Competency Framework (LCF).

Both initiatives are now in their final stages of development. The CEP aims to strengthen internal communication and engagement across the organisation, while the LCF is designed to nurture leaders at all levels. Together, these efforts seek to build trust and foster open communication, enabling us to collaborate more effectively as One MWS.

Awards & Accolades

Charity Transparency Award 2024, Charity Council



MWS Board of Governance Chairperson, Eugene Toh, accepting the Charity Transparency Award on MWS’ behalf

Community Care Excellence Award 2024, Agency for Integrated Care



- Team Award (Gold) – MWS Home Care & Home Hospice team for Enhancing Efficiency in an Integrated Home Health and Home Hospice Service. Team members comprise Melissa Fong Shi Yun, Chong Yan Chew, Cindy See Xing Li, Violet Leong Sin Yee, Annie Then, and Andy Lee Bin Xuan.

- Individual Award (Gold) – Subramaniam S/O T Ramachandra, Senior Staff Nurse, MWS Home Care & Home Hospice
- Individual Award (Silver) – Nazurah Binte Nasir, Social Work Associate, MWS Nursing Home – Yew Tee

Community Care Manpower Development Award 2024, Agency for Integrated Care

- Koh Zi Chun Cody, Assistant Senior Medical Social Worker, MWS Home Care & Home Hospice
- Christine Loh Woon Chze, Senior Staff Nurse, MWS Home Care & Home Hospice
- Ong Jiawen, Locum Doctor, MWS Home Care & Home Hospice
- Poh Chu Xiang, Senior Staff Nurse, MWS Home Care & Home Hospice
- Goh Wei Chuan, Medical Social Worker, MWS Home Care & Home Hospice

National Awards (COVID-19), 2024, Prime Minister’s Office

COVID-19 Resilience Certificate – MWS Christalite Methodist Home

Healthcare Humanity Award 2024 – Individual Award (Resilience), MOH Holdings

Chong Yan Chew, Nurse Clinician, MWS Home Care & Home Hospice

Nurses’ Merit Award 2024, Ministry of Health

Nuraini Binte Idris, Nurse Manager, MWS Nursing Home – Yew Tee

YEAR IN REVIEW



Championing Mental Health for Whole-Person Care



A volunteer from the Human-Animal Bond in Ministry guiding residents at MWS Girls' Residence in interacting with lovebirds to support emotional regulation through animal-assisted activities

Promoting Healing and Growth through Pet Therapy

Animal-Assisted Activities and Interventions (AAAI) have been shown to enhance well-being by creating uplifting, stress-relieving interactions. At MWS Family Service Centre - Tampines and MWS Girls' Residence (GR), AAAI have helped clients reduce anxiety, encourage social engagement, and improve emotional regulation. At MWS GR, monthly sessions led by volunteers from Human-Animal Bond in Ministry help the residents build emotional resilience and life skills through interacting with animals such as guinea pigs, rabbits, lovebirds, and cats. Each session is designed with specific learning goals, providing a safe space for the girls and women to practise soft skills like empathetic communication, conflict management, and self-awareness.



Survivors of family violence attending a groupwork programme at MWS Family Service Centre - Tampines to support their healing and recovery

Finding Anchor in the Storm

Domestic violence remains the top presenting issue across all our Family Service Centres (FSCs). In FY2024/25, 626 out of 4,124 cases (15%) were related to family violence, with women - alongside children - being the most frequent victims. To support affected women in reclaiming control of their lives and navigating the waters of healing, MWS FSC - Tampines ran a seven-session groupwork programme, *Captains of the Seas*, from July to August 2024. Participants reported greater understanding of trauma and its physical effects, and gained practical somatic tools to manage their symptoms.

Building Frontline Capacity in Mental Health Care

In May 2024, 21 social workers and counsellors from MWS Covenant Family Service Centre - Hougang & Buangkok attended a two-day foundational mental health course conducted by the Institute of Mental Health. Covering key conditions such as depression, anxiety, hoarding, and schizophrenia, the training equipped participants with skills to better screen for mental health issues, make appropriate referrals, and manage cases more effectively.



MWS staff with trainers from the Institute of Mental Health at the foundational mental health course

Empowering Clients through Integrated Support

Project SPRING (Synchronising Partnerships, Realising Individuals' Needs & Growth) is a pilot initiative that combines casework and psychological services by co-locating a clinical psychologist with social workers in one accessible location. The initiative was launched at MWS Family Service Centre - Tampines. Between August 2023 and September 2024, 24 clients - many of whom faced low education, unemployment, and financial hardship that often deprioritise mental health - benefitted from the initiative's timely, coordinated intervention.



Participants blending flower tea while sharing memories tied to flowers and tea, fostering meaningful connections

Brewing Wellness through Tea and Togetherness

In partnership with Changi Bethany Church and Pentecost Methodist Church, MWS Active Ageing Centre – Golden Lily@Pasir Ris conducted the *Wellness through Flower Tea Workshop* for over 90 seniors. The volunteer-led sessions combined flower tea-making, simple self-care exercises, and interactive group activities to support seniors' psychosocial well-being. Participants reported improved emotional wellness, stronger social bonds, and better stress management – especially those experiencing grief or caregiver stress. The initiative also deepened ties between the Centre, churches, and the local community.

Painting Pathways to Well-Being

From April to August 2024, 35 residents at MWS Nursing Home – Yew Tee took part in the *Art Therapy* programme, which leverages creative expression to support emotional well-being. Of these, 15 remain actively engaged in individual and dyad sessions, with many showing improved mental health. Conducted in collaboration with LASALLE Art Therapy students, the programme also piloted caregiver involvement to strengthen family connections and provide additional emotional support.



An MWS Nursing Home – Yew Tee resident creating art alongside her mother



A client at MWS Senior Care Centre – Eunos proudly sharing his legacy journal with a staff member

Inking Identity, Inspiring Hope

Legacy journalling invites seniors to reflect on their life journey, preserve cherished memories, and pass down stories and wisdom to future generations. From March to August 2024, clients at MWS Senior Care Centre – Eunos participated in a journalling programme that fostered emotional healing, cognitive stimulation, and a renewed sense of purpose. Participants expressed fulfilment and pride in documenting their stories, while families valued the opportunity to connect more deeply with their loved ones.



Caring for Our Staff:

At MWS, we support staff well-being through initiatives like pet therapy and silent retreats that nurture mental, emotional, and spiritual health.

Relieving Stress, One Paw at a Time

To boost employee morale, an Animal-Facilitated Resourcing Session was held at MWS Family Service Centre – Tampines on 5 September 2024. Conducted by Pawsibility, a specialist in Animal-Assisted Therapy, the session featured professionally trained therapy dogs to support staff in relieving stress and enhancing emotional well-being. “The presence of the therapy dogs created such a calming atmosphere,” shared a participant. “It was a unique and enjoyable way to relax, play, and still experience the therapeutic benefits.”



MWS staff interacting with a therapy dog during the stress-relief session



MWS' social work professionals posing with their cupcakes

Honouring Our Social Work Champions

On 18 March 2025, MWS marked World Social Work Day by celebrating the dedication of over 200 social work professionals across 14 MWS Centres and Programmes. As a heartfelt gesture, MWS Management personally delivered customised cupcakes to the staff, sparking meaningful moments of connection and reaffirming MWS' commitment to our staff.

Finding Rest in Silence

To support staff well-being and prevent burnout, the MWS Chaplaincy team conducted its first Mid-day Contemplative Silent Retreat for MWS Home Care & Home Hospice staff. Held on 2 and 8 October 2024, the “Rest and Refresh” retreat guided 16 participants into silence and stillness, offering space for reflection and soul care. Participants shared that the retreat helped them reconnect with their emotions, find inner peace, and experience much-needed renewal.

Empowering Clients Upstream through Preventive Support

Purposeful Play: Nurturing Young Minds and Family Bonds through Play

In April 2024, Families for Life@Community – MWS launched *Purposeful Play* – a five-session programme aimed at helping parents of children aged 0-6 support their child's development through play and daily activities. Parents are equipped with evidence-based strategies to create a stimulating home environment for children to learn and grow. In addition, they learn to use everyday activities to strengthen parent-child bonds as well as build their child's language and problem-solving skills. The programme also fosters peer support.

NEW IN
FY2024/25



Building Stronger Families with Love Languages



The team from Families for Life@Community – MWS training parents on love languages at a My First Skool preschool

In FY2024/25, Families for Life@Community – MWS conducted “Tell Me You Love Me – 5 Love Languages of Children” talks at My First Skool @ 51 Fernvale Link and Buangkok Community Centre. The talks aimed to help parents understand and apply their child's love language so as to strengthen bonds and manage their child's behaviour. Real-life examples were shared to enhance understanding.

A similar session, conducted in Mandarin in collaboration with Home Nursing Foundation, was held for grandparents of children aged 0-12. Participants reflected on how they currently express love – such as through acts of service and physical touch – and showed a willingness to explore other love languages, like words of affirmation, to strengthen their bonds with their grandchildren.

The 5 Love Languages



Words of Affirmation

Words of affection, validation, descriptive praise, and encouragement



Acts of Service

Services that the child sees as valuable



Quality Time

Focused and uninterrupted attention or time



Gifts

Giving and receiving undeserved gifts



Physical Touch

Hugs, cuddles, kisses, or a pat on the back

Building Intergenerational Bonds Together

Bridging Generations through Shared Experiences

Intergenerational programmes are powerful platforms for challenging ageist stereotypes, fostering empathy, and building a more cohesive society. To promote meaningful exchange between seniors and youth, the Research, Innovation & Training Academy team within MWS partnered with students from NUS College of Alice & Peter Tan (CAPT) on two Ageless initiatives.

In *Ageless Skills Swap*, held at MWS Charis ACE Active Ageing Centre (AAC) – Geylang East in July 2024, CAPT students taught seniors how to create personalised WhatsApp stickers, while seniors introduced them to nostalgic games, Nagomi art, and Rummikub. In another initiative, *Ageless Orchestra*, seniors from MWS AAC – Teck Ghee Vista and CAPT students came together to rehearse a musical piece and perform it at the NUS Open House 2025. The five-session programme nurtured deep conversations and teamwork, showing that shared activities can bridge generational divides and foster mutual learning.



Ageless Skills Swap



Ageless Orchestra

Strengthening Youth Partnerships to Enrich Lives

In FY2024/25, MWS Nursing Home – Yew Tee continued its long-standing partnership with Yew Tee Youth Network (Yew Tee YN), a youth-led committee under Yew Tee Community Club. Over the years, Yew Tee YN has brought joy to our residents through outings to local attractions. During the COVID-19 pandemic, they also distributed care packs to residents, and raised funds to purchase bed sheets and other essentials for residents. More recently, Yew Tee YN organised an outing to the S.E.A. Aquarium for a group of our residents – fostering intergenerational bonding and creating lasting memories.



Yew Tee Youth Network volunteers on an outing with MWS Nursing Home – Yew Tee residents to the S.E.A. Aquarium

Building Sector Capabilities from Within and Beyond

Raising Community Awareness of Protective Behaviours

In FY2024/25, MWS Family Service Centre (FSC) – Tampines worked to raise awareness of Protective Behaviours – an approach that empowers individuals, especially children, to recognise unsafe situations, set boundaries, and seek help. In addition to running its flagship programme *Keeping My Body Safe* for children aged 7-10, the team also equipped sector partners, parents, and future practitioners with the knowledge to become more informed and proactive in safeguarding themselves and others. A dedicated session for parents underscored the importance of reinforcing these behaviours at home in order to strengthen children’s safety and well-being. The team also hosted a cross-sharing session with Kampong Kapor FSC, fostering collaborative learning and strengthening sector capacity to deliver Protective Behaviours education.



MWS Family Service Centre – Tampines facilitating a knowledge exchange session on Protective Behaviours with Kampong Kapor Family Service Centre

“I now see how Protective Behaviours not only teach children to stay safe, but also build their confidence and empower them to set boundaries and take action when needed, which is so important in today’s world.”

– A staff member from Kampong Kapor Family Service Centre reflecting on a cross-sharing session on Protective Behaviours held at MWS Family Service Centre – Tampines

Strengthening Sector Response to Domestic Violence

In June 2024, MWS Family Service Centre – Tampines conducted a two-part training for staff from Good Shepherd Crisis Shelter on the *Safe & Together Model* – a child-centred, domestic violence-informed framework that supports non-offending parents and holds perpetrators accountable. The sessions explored the impact of abuse on family dynamics, including coercive control, and equipped participants with tools to identify and communicate abuse patterns more effectively. Post-training consultations were also provided to support real-life casework.

Championing Mediation to Ease Divorce Stress

At the *Divorce under Civil Law* webinar held on 28 October 2024, part of Law Awareness Weeks@CDC, Yeow Ming Zhen, Associate Director – Strategic Development of Family Services at MWS, highlighted the value of early mediation in easing the emotional



Yeow Ming Zhen speaking at the *Divorce under Civil Law* webinar

and psychological toll of divorce and helping families begin healing sooner. Drawing on 14 years of sector experience, Ming Zhen stressed the importance of communication, especially with children – and warned of the risks of inadequate supervision during transitions, citing real-life cases of children turning to unhealthy coping strategies. She also pointed to community-based support that is available for couples considering or undergoing divorce. The session drew over 150 participants.

Advocating Supervision in Grief Work

Supervision is a critical component of palliative care, helping practitioners manage complex emotions, uphold ethical standards, and provide compassionate support. At the *Grief and Bereavement Conference Singapore* held on 7-8 November 2024, former MWS Principal Medical Social Worker Yeo Chee Wei shared how supervision equips practitioners to navigate grief dynamics and personal triggers that may arise during client interactions – enhancing both staff well-being and patient care. “For a patient who is experiencing grief and helplessness, a well-supervised grieving process can help him make sense of the loss, regain hope, and find his voice,” he said, adding that over time, this can also reshape the social worker’s narrative and improve the support offered.



Yeo Chee Wei presenting at the *Grief and Bereavement Conference Singapore 2024*



MWS’ illustrated book *‘The Sack’* is now available at public libraries across Singapore

Creating Localised Resources to Support Children

Since their publication in 2022, MWS’ illustrated books *‘The Sack’* and *‘The Girl Who Loved Yarn’* have been shared with the Strengthening Families Programme@Family Service Centres (FAM@FSCs) operated by other social service agencies, FSCs, schools, and public libraries. Developed by MWS FAM@FSC, the books address emotional stress and parental divorce respectively, from a child’s perspective using relatable local contexts. Both books aim to build emotional awareness and spark conversations to help children navigate challenging experiences.

Building Skills for Compassionate, Whole-Person Care

In FY2024/25, MWS Home Care & Home Hospice (HCHH) conducted palliative care training for staff at MWS Nursing Home – Eunos, covering the recognition and relief of end-of-life symptoms, including pain management, to equip staff with the knowledge and skills to provide compassionate hospice care. The MWS Chaplaincy team also trained MWS HCHH staff in spiritual care and attentive listening. A blend of lectures, role play, ward visits, and reflection sessions was used during the training to build skills for empathetic and respectful engagement.



The MWS Home Care & Home Hospice team conducting end-of-life care training for staff at MWS Nursing Home – Eunos

CENTRE REPORTS



MWS' Healthcare Services comprise:

Active Ageing Centres

MWS' Active Ageing Centres are key touchpoints in the community, supporting seniors to age well at home and within their neighbourhoods. In FY2024/25, the Centres reached 10,486 seniors – a 74% increase from the previous financial year – empowering more seniors to live active and fulfilling lives.



What We Do

- Enhance seniors' quality of life by supporting their physical, emotional, social, and mental well-being.
- Promote active ageing through engaging activities and volunteering opportunities that foster social connection and reduce isolation.
- Provide timely, integrated health and social support to help seniors remain independent in their homes and communities.

 **10,486** Seniors served in FY2024/25

MWS Charis ACE Active Ageing Centre – Geylang East

Established 2014

A partnership with Charis Methodist Church

 **1,018** Seniors served

MWS Active Ageing Centre – Fernvale Rivergrove

Established 2016

A partnership with Sengkang Methodist Church

 **2,006** Seniors served

MWS Active Ageing Centre – Golden Lily@Pasir Ris

Established 2017

A partnership with Pentecost Methodist Church

 **2,015** Seniors served

MWS Active Ageing Centre – GreenTops@Sims Place

Established 2016

A partnership with Geylang Chinese Methodist Church

 **1,118** Seniors served

MWS Active Ageing Centre – Kebun Baru

Established 2017

A partnership with Ang Mo Kio Chinese Methodist Church

 **1,801** Seniors served

MWS Active Ageing Centre – Teck Ghee Vista

Established 2016

A partnership with Ang Mo Kio Methodist Church

 **1,562** Seniors served

MWS Wesley Active Ageing Centre – Jalan Berseh

Established 2010

A partnership with Wesley Methodist Church

 **966** Seniors served

Rehabilitation & Day Care Centre

The Centre is co-located with SingHealth Polyclinic and MWS Nursing Home – Eunos to facilitate better integration of healthcare services for the community. It also works closely with our Active Ageing Centres to support seniors within their neighbourhoods. Around 60-70% of its day care slots are designated for seniors living with dementia.




What We Do

- Provide frail seniors with meaningful daytime engagement and maintenance day care in a home-like setting, while giving caregivers essential respite.
- Offer dementia day care that supports cognitive stimulation and helps delay symptom progression.
- Enhance seniors' functional abilities through active rehabilitation, especially after serious illness or injury, enabling them to regain independence and stay engaged in the community.

MWS Senior Care Centre – Eunos

Established 2022

A partnership with Christ Methodist Church's Women's Society of Christian Service and Bedok Methodist Church

 **252** Clients served in FY2024/25, including those discharged

 **113** Clients received day care services

 **165** Clients underwent rehabilitation

 **74** Clients received dementia care

Home-based Care




Seniors who need help with daily living activities can choose to age in place at home, supported by our integrated MWS Home Care & Home Hospice team. Our patients' decisions are often guided by the level of care needed and the availability of caregiving support, such as a family member or domestic helper.

What We Do

- Provide an integrated suite of home-based services that ensure continuity of care for chronically ill patients – including those nearing the end of life – in the comfort and familiarity of their own homes.
- Offer psychosocial-spiritual support for end-of-life patients, along with bereavement care for their families.

MWS Home Care & Home Hospice

Established 2007

 **965** Patients served in FY2024/25, including those deceased and discharged

 **10,695** Home visits conducted

 **10,221** Hours spent on home visits

 **727** Patients received palliative care at home

 **228** Patients received nursing care at home

 **179** Patients received medical care at home

 **81** Patients received physiotherapy and occupational therapy at home

Numbers refer to those served or cared for in FY2024/25


Nursing Homes

Our three Nursing Homes offer 24/7 residential care and personalised rehabilitation for seniors who require assistance with daily living activities. Designed to support the chronically ill and frail, our Homes also provide short-term respite care for caregivers.



What We Do

- Provide medical and nursing care, rehabilitation, and daily living support in a homely, dementia-friendly setting – helping residents maintain their health, dignity, and mobility.
- Organise social and recreational activities, such as befriending and outings, to enrich the lives of residents and promote cognitive health, including for those with dementia.
- Provide pastoral care and counselling, and facilitate family conferences to support residents' emotional well-being and care planning.
- Support caregivers' psychosocial needs through respite care and initiatives such as the Caregiver's Club, empowering them to better care for their loved ones.

 **610** Residents served in FY2024/25, including those deceased and discharged

MWS Bethany Nursing Home – Choa Chu Kang

Established 2000

 **368** Residents served

MWS Nursing Home – Yew Tee

Established 2017

 **219** Residents served

MWS Nursing Home – Eunos

Established 2025

 **23** Residents served

MWS' Family Services comprise:


Family Service Centres

MWS' Family Service Centres support families and individuals navigating complex and multiple challenges such as family conflict, marital strain, parenting difficulties, financial hardship, abuse, and domestic violence. We co-develop customised holistic care plans with our clients, which may include counselling, group work, and referrals to community resources, ensuring their specific needs are met.

What We Do

- Support individuals and families experiencing distress through personalised casework and counselling aimed at healing and restoration.
- Support clients in building self-advocacy skills and resilience to navigate life's challenges.
- Facilitate group work to encourage peer support and shared learning.
- Connect clients with relevant agencies and resources for comprehensive care.
- Outreach to the community and provide resources that strengthen community cohesion.




 **4,124** Families and individuals served in FY2024/25


MWS Covenant Family Service Centre – Hougang & Buangkok

Established 1996

A partnership with Paya Lebar Methodist Church

 **1,519** Families and individuals served

 **640** Clients received counselling and casework support

 **879** Clients received support with information and referral to relevant services

MWS Family Service Centre – Tampines

Established 1991


 **1,045** Families and individuals served

 **402** Clients received counselling and casework support

 **643** Clients received support with information and referral to relevant services

MWS Family Service Centre – Yishun

Established 2000

 **1,560** Families and individuals served

 **599** Clients received counselling and casework support

 **961** Clients received support with information and referral to relevant services

Numbers refer to those served or cared for in FY2024/25

A Brother's Love and Gratitude



Selvam Arumugam (left) is thankful for the care his brother, Rajendran (right), has received at MWS Nursing Home – Yew Tee

In 2019, Rajendran Arumugam was working as a logistics supervisor, helping to load cargo onto a lorry. When it began to drizzle, he climbed up to cover the goods with a canvas, slipped, and fell – landing headfirst on the ground.

“His skull cracked, one collarbone was injured, and his brain was severely damaged,” recalled his elder brother, Selvam. “He was in the ICU for one to two weeks, unable to breathe on his own and relied on a ventilator. The doctors told me to prepare for the worst, as his chances of survival were very slim.”

Against the odds, Rajendran, now 60, began to recover. The traumatic brain injury left him physically and cognitively impaired, stripping him of independence and requiring full-time care – support his siblings, including Selvam, a part-time bouncer, could not afford after their parents had passed on.

When Rajendran was admitted to MWS Nursing Home – Yew Tee (YTNH), he was bed-bound and needed extensive support with daily living activities.

With medical, nursing, and rehabilitative care – starting with simple actions like picking up a pen – he gradually regained full mobility. Within a year, he was able to carry out daily tasks independently.

While Rajendran made significant progress, Selvam struggled with the cost of care. He approached the nursing home’s medical social worker, who helped him secure financial assistance to cover the nursing home fees until his deputyship was approved.

“When (my brother) was first admitted, he was frail and thin, like a drumstick. Now, he’s filled out, like a potato.”

– Selvam Arumugam on his brother Rajendran’s transformation through the support provided at MWS Nursing Home – Yew Tee

In appreciation of the support both he and his brother received, Selvam designated MWS YTNH as the sole beneficiary of his CPF savings.

“I’ll always be grateful to the staff at MWS YTNH for the dedicated care they give my brother,” he said. “My gratitude comes from witnessing his transformation – when he was first admitted, he was frail and thin, like a drumstick. Now, he’s filled out, like a potato. That change isn’t just from diet, but from the care and concern he’s received. Seeing him go from being physically and mentally impaired to independent again makes me truly happy.”

Village of Support



Ng Chin Seng, a client of MWS Active Ageing Centre – Kebun Baru, with staff Linda Pang (second from right), and Ang Mo Kio Chinese Methodist Church volunteers, Katherine Foo (far right) and Tan Ling Ling

Ng Chin Seng, 71, was forced to retire from his construction job in his 50s due to multiple chronic conditions. Last year, he developed severe cataracts and was scheduled for eye surgery that required both pre- and post-operative care. At the same time, the window grilles in his kitchen and bedroom had been hanging loose for many months, posing safety issues, but the couple who live with their teenage son could not afford the repairs.

His wife, Lau Ah Buay, was the sole breadwinner, juggling two part-time jobs, caregiving duties, and mounting medical expenses. The stress began to strain their relationship, leaving Chin Seng feeling increasingly distressed.

“(Mdm Lau) was touched and kept thanking us for showing concern for her family.”

– Volunteer Katherine Foo on befriending Mdm Lau Ah Buay and her husband, clients of MWS Active Ageing Centre – Kebun Baru

The couple was referred to MWS Active Ageing Centre – Kebun Baru. MWS staff conducted a home visit to guide Ah Buay in preparing for her husband’s surgery – from sorting out medication and packing essentials like sunglasses to choosing practical clothing. On the day of surgery, staff even accompanied Chin Seng to the hospital.

Subsequently, to ensure Chin Seng had a smooth recovery, MWS arranged for a home nurse from

Active Global to assist with aftercare and follow-up appointments, and also linked the couple with THK Community Case Management Services to help cover Chin Seng’s hospital bills. “I’m very grateful to MWS for all the support that eased my worries during this difficult time,” said Ah Buay.

Volunteers from Ang Mo Kio Chinese Methodist Church (AMKCMC) also stepped in to sponsor and install new window grilles, which resolved the safety issue and brought relief to the couple. In addition, they provided emotional support to the couple, checking in regularly with them.

“Mdm Lau was worn out from caring for her husband while working two jobs and managing the household,” shared Katherine Foo, an AMKCMC volunteer. “We were there to

listen and encourage her. She was touched and kept thanking us for showing concern for her family.”

Following his recovery, Chin Seng became a regular at the Centre – joining exercise sessions and enjoying games and conversations with fellow seniors. With clearer vision and restored confidence, he now engages more actively with fellow seniors and the community.

Strengthening Families Programme@Family Service Centre

As a regional centre, the Strengthening Families Programme@Family Service Centre (FAM@FSC) operated by MWS provides specialised counselling and support for couples and families facing relational difficulties.

What We Do

- Provide counselling and group work for individuals, couples, and families dealing with personal, marital, parenting, co-parenting, and child behavioural challenges.
- Support divorcing and divorced couples in managing transitions and co-parenting challenges through effective communication and conflict resolution.



MWS FAM@FSC

Established 2022



2,042 Families and individuals served in FY2024/25



563

Clients received counselling and casework support



320

Clients were triaged and/or received counselling online



682

Clients received support through the divorce process



477

Clients received support with information and referral to relevant services

Marriage and Parenting Support

We empower families and couples to build strong, stable relationships through positive parenting and marriage support. As a Regional Service Provider appointed by the Ministry of Social and Family Development, Families for Life@Community – MWS (MWS FFLC) delivers a range of evidence-based parenting and marriage programmes to families and couples in the Hougang, Sengkang, and Serangoon region.



What We Do

- Equip parents with positive parenting strategies to meet their children's needs, manage behavioural challenges, and strengthen parent-child relationships.
- Support couples in building strong, healthy marriages.
- Work with community partners to reach out to families and couples to encourage participation in parenting and marriage support services.
- Provide parents with information and referrals to relevant services and resources.

Families for Life@Community – MWS

Established 2019 as MWS Family Support Programme



3,250 Parents or families engaged in FY2024/25



50

Schools engaged to help promote the programme

Debt Relief and Savings Programme

Low-income families struggling with debt often face a web of challenges such as strained relationships, unemployment, and health issues. MWS Family Service Centres provide holistic support to such families and, where suitable, extend additional assistance through the MWS Family Development Programme – a debt-clearance and asset-building initiative for households with a per capita income of less than \$1,000 a month.



What We Do

- Match every dollar of debt repaid or saved with \$2, helping families build assets, reduce financial stress, and strengthen their resilience to future crises.
- Provide counselling, casework, and financial literacy training to support the development of positive financial habits and proactive money management.

MWS Family Development Programme

Established 2016



68 Families had financial hardship reduced in FY2024/25



\$2,136

Average amount saved in one year per savings-matching family



\$2,140

Average debt cleared in one year per debt-matching family



\$121,747

Disbursed to low-income families islandwide

Numbers refer to those served or cared for in FY2024/25

Care for Young Persons



MWS Girls' Residence, supported by the Ministry of Social and Family Development, is a Children and Young Persons Home providing out-of-home care for vulnerable young women aged 15 to 21 who have experienced trauma and need protection and support.

What We Do

- Provide a safe, trauma-informed environment that supports the healing, rehabilitation, and holistic growth of young women in need of care.
- Collaborate with community partners to deliver therapeutic programmes that build resilience and emotional well-being.



90%

Residents had experienced 4 to 7 Adverse Childhood Experiences (ACEs) by the time they enter the Residence

ACEs refer to traumatic events that may have negative, lasting effect on a person's health and well-being, and may lead to the occurrence of trauma. These are categorised by abuse, neglect, or household dysfunction. The higher the number of ACEs, the greater the impact on the individual's behaviour, health, and well-being.

MWS Girls' Residence

Established 2011

A partnership with General Conference - Women's Society of Christian Service



40 Residents cared for in FY2024/25, including those referred by the courts and government agencies



35 Residents pursued formal education or enrolled in courses



13 Residents reconciled with their families



4 Residents gained employment



4 Residents received scholarships or bursaries to support their educational goals

Student Care Centre

Our Student Care Centre provides after-school care in a nurturing and supervised environment for students from Primary 1 to Secondary 2, promoting their well-being, building character, and fostering creativity and essential life skills.

What We Do

- Offer a safe and supportive space for children aged 7 to 14 to spend their after-school hours meaningfully.
- Provide affordable, quality student care for families lacking alternative daytime caregiving support.

MWS Christalite Student Care Centre

A partnership with Christalite Methodist Chapel since 2020



80 Students served in FY2024/25



67% Students took a coding and/or animation course



98% Students participated in the I-Shine! values education programme



76% Students learnt to play a musical instrument

Welfare Home

Our Welfare Home supports destitute individuals, with a strong focus on rehabilitation and reintegration. While around 75% of residents are likely to remain long-term, about 17% have the potential to reintegrate into the community. The remaining 8% may become increasingly frail and require transfer to more suitable care institutions.

What We Do

- Develop holistic, individualised care plans for each resident.
- Reintegrate up to 5% of residents into the community annually.
- Support rehabilitation through casework and targeted physical, cognitive, emotional, and social interventions.

MWS Christalite Methodist Home

Established 1997

A partnership with Christ Methodist Church



57 Residents took part in the Home Earning Scheme



29 Residents fully discharged



175 Residents served in FY2024/25, including those deceased and discharged



6 Residents reintegrated into the community



4 Residents participated in the Day Release Scheme

Numbers refer to those served or cared for in FY2024/25

A Journey of Rebuilding After Betrayal



For couples who are experiencing marital strain or contemplating divorce, counselling offers a pathway to mend the relationship

Just two months after tying the knot in June 2022, Kai Jie* had a one-night stand with a colleague during a business trip. When his wife, Zhi Ling*, confronted him, he admitted to the affair.

"I was devastated," Zhi Ling recalled. "I felt sadness, anger, depression – it was one of the darkest moments of my life. At that point, I thought the only option was divorce." Zhi Ling began seeking legal advice, but in a last-ditch effort to save their marriage, Kai Jie searched online and came across the Strengthening Families Programme@Family Service Centre offered by Methodist Welfare Services (MWS FAM@FSC). The couple, both in their 30s, decided to try marital counselling.

Under the guidance of counsellor Dawn Yap from MWS FAM@FSC, the couple learnt to set boundaries to protect their relationship and practise open, vulnerable communication – including how to navigate conflict and share deeper emotions. One key shift was learning to address behaviours rather than blame each other, which reduced defensiveness and helped them connect more constructively.

"One of the most helpful parts of counselling was exploring my emotions," said Zhi Ling. "I used to spiral and couldn't pull myself out, which strained our relationship. But Dawn helped us take an objective

view, communicate better, and understand each other's perspectives.

Counselling also helped Zhi Ling reconsider divorce. "I've learned not to sweep things under the carpet. Now, I voice my insecurities and concerns, and my husband reassures me. That's one reason we're still together – because I see his effort and that better communication has made our relationship stronger."

"Without counselling, (our marriage) wouldn't have made it. We're grateful for this second chance."

– Zhi Ling (not her real name) on how support through MWS Strengthening Families Programme@Family Service Centre helped her marriage heal after infidelity

Kai Jie shared that he now sets boundaries to avoid repeating past mistakes. "I make it a point to let my wife know where I am and who I'm with. It creates accountability and builds trust." "We're still working on rebuilding that trust," added Zhi Ling. "It doesn't happen overnight. But when I see him making the effort, it gives me peace of mind."

Looking back, the couple credits counselling for giving them tools to handle challenges ahead. "We're far more equipped now," said Zhi Ling. "Without counselling, we wouldn't have made it. We're grateful for this second chance to work at our marriage." Kai Jie agreed: "Counselling not just helped us to heal from the affair, but also taught us how to communicate better and strengthen our relationship. No words can describe how grateful I am to Dawn and MWS for saving our marriage."

*Names have been changed for privacy.

Hope in the Valley



Since 2019, volunteer Doris Chin (right) has supported single mother of four, Chng Yawen (left), through the MWS Family Development Programme

In May 2023, Chng Yawen found herself trapped in the front passenger seat of a white sedan after a heated argument with her then-husband took a dangerous turn. Drink-driving and enraged, he deliberately sped up and crashed the car into a street lamp, traffic light, and another vehicle. Rescue officers had to use hydraulic tools to free her from the wreckage.

"The moment the car stopped, he told me he wanted a divorce," recalled Yawen. The couple separated in June 2024, with Yawen retaining the matrimonial home in lieu of maintenance.

Already financially stretched, Yawen – a full-time dental assistant, single

mother of four, and long-time client of the MWS Family Development Programme (FDP), a debt clearance and savings matching scheme – struggled even more as the family's sole breadwinner, with no alimony support.

The accident left the 37-year-old with a minor fracture and unable to work for two months, causing a crippling loss of income. When MWS FDP volunteer befriender Doris Chin and fellow members from Sengkang Methodist Church (SKMC) learned of her situation, they stepped in to help – covering household expenses and offering emotional support.

"The financial stress can feel overwhelming – there were moments I just wanted to end it all," said Yawen, who also runs a home-based manicure business for extra income. "But Doris has always been there for me. Once, I told her that my fridge was empty, and she arranged for the church members to bless me with three bags of groceries."

Meanwhile, MWS FDP has been helping Yawen pay off her \$8,000 in utility arrears more quickly. "It's a huge mental relief not having to carry this debt for longer," she shared.

"The financial stress can feel overwhelming – there were moments I just wanted to end it all... (But) the help from MWS and (volunteer) Doris reminded me that there are still people who care, and that I'm not alone. It gave me hope that life isn't so bad after all."

– Chng Yawen on how community support helped her cope as the family's sole breadwinner

Her two older sons, once beneficiaries of SKMC's tuition ministry, now give back by volunteering – distributing gift bags to rental flat residents and MWS FDP clients.

Yawen's story is just one of many. "When we first started, many of us volunteers thought that there wouldn't be a lot of needy families in Singapore," said Doris, who also helps source sponsorships and pre-loved items for families in need. "But through our visits, we saw how many families are quietly struggling and need our support."

For Yawen, that support became a life raft. "When I felt like giving up, the help from MWS and Doris reminded me that there are still people who care, and that I'm not alone," she said. "It gave me hope that life isn't so bad after all."



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- 4 Maintain specialised gyms for seniors to keep healthy
- 5 Help a low-income family clear their debt or build assets

Steph, 48, with her son, Xavier, a resident at MWS Bethany Nursing Home – Choa Chu Kang



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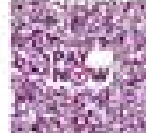
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Email: MWSaagcl@mws.sg

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Email: MWSaackb@mws.sg

MWS NURSING HOME - YEOW TEE

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MWS ACTIVE AGEING CENTRE - FERNVALE RIVERGROVE

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Email: MWSaacfr@mws.sg

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Appointed from 01.01.2025



Gnanamany Philip
Co-opted Board Member
*Appointed from 02.12.2024
Up to 20.06.2025*



Guan Yeow Kwang
Ex-Officio, The Secretary of the Trustees of The Methodist Church in Singapore
Appointed from 24.05.2021



Darius Chua Tan Peak
Representative, The Methodist Church in Singapore
Appointed from 19.10.2015

All board members appointed from September 2023 to present, unless otherwise indicated. Full details on board members can be found in the MWS Corporate Governance Report FY2024/25.

Centre Governance Committees

MWS Nursing Homes

Chairperson	Dr Dex Khor Teik Heng
Members	Mak Wei Munn Lam Wei Choong <small>Stepped Down on 22.07.2025</small> Chan Kum Kit <small>Stepped Down on 22.01.2025</small> Audrey Lee Dr Pauline Tan Cheng Jee <small>Stepped Down on 21.07.2025</small> James Quah Ren Ren <small>With Effect From 10.12.2024</small> Kevin Loh <small>With Effect From 21.01.2025</small> Ronnie Gan Seow Khaw <small>With Effect From 21.01.2025</small> Chia Beng Ping Dexter <small>With Effect From 21.01.2025</small> Woon Kee Yang <small>With Effect From 21.01.2025</small> Lim Hai Leong Vincent <small>Up To 26.05.2024</small>
Ex-Officio	Desmond Lum Siew Khuen <small>With Effect From 15.08.2024</small>



MWS Home Care & Home Hospice

Chairperson	Lam Wei Choong <small>Stepped Down on 22.07.2025</small>
Vice-Chairperson	Dr Lydia Seong Peck Suet <small>Stepped Down on 21.07.2025</small>
Members	Tan Ee Leng Dr Genedine Lim <small>Stepped Down on 21.07.2025</small> Chan Wing Leong <small>Stepped Down on 21.07.2025</small> Dr Agnes Ng <small>Stepped Down on 21.07.2025</small>
Honorary Member	David Row

MWS Senior Care Centre – Eunos

*Partner Churches: Bedok Methodist Church
Christ Methodist Church*

Chairperson	Lam Wei Choong <small>Stepped Down on 22.07.2025</small>
Vice-Chairperson	Dr Lydia Seong Peck Suet <small>Stepped Down on 21.07.2025</small>
Members	Tan Ee Leng Dr Genedine Lim <small>Stepped Down on 21.07.2025</small> Chan Wing Leong <small>Stepped Down on 21.07.2025</small> Dr Agnes Ng <small>Stepped Down on 21.07.2025</small>
Honorary Member	David Row

MWS Nursing Home – Eunos Oversight Committee

Term Ended on 20.01.2025

Chairperson	Chan Kum Kit
Members	Audrey Lee Kevin Loh Ronnie Gan Seow Khaw Chai Beng Ping Dexter Woon Kee Yang

MWS Christalite Methodist Home

Partner Church: Christ Methodist Church

Chairperson	Stanley Lee Hong Kiat
Vice-Chairperson	Wong Taur Jiun
Secretary	Florence Lee Chui Fong
Treasurer	Jimmy Tay Chee Sen
Members	Ling Ting Soo Teh Chong Mien Dr Ervin Sethi
Ex-Officio	Ps Daniel Tan

MWS Active Ageing Centres

Chairperson	Albert Lim Song Khiang, PBM
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MWS Active Ageing Centre – Fernvale Rivergrove

Partner Church: Sengkang Methodist Church

Vice-Chairperson	Loh Kum Fei
Member	Raymond Wong Chin Sai

MWS Active Ageing Centre – Golden Lily@Pasir Ris

Partner Church: Pentecost Methodist Church

Members	Ong Peng Kiat Lum Yeok Yin (Florence Ho) Tay Chor Lin
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MWS Active Ageing Centre – GreenTops@Sims Place

Partner Church: Geylang Chinese Methodist Church

Members	Teo Suet Ehr Eng Xue Wen Low Siew Noi
Ex-Officio	Rev Simon Cheo David Yong Teck Ping

MWS Active Ageing Centre – Kebun Baru

Partner Church: Ang Mo Kio Chinese Methodist Church

Members	Cheung Wai Cheuk Rose Tan Teng Teng
Ex-Officio	George Loh Rev Ng Lai Chun Tack

MWS Active Ageing Centre – Teck Ghee Vista

Partner Church: Ang Mo Kio Methodist Church

Members	Patrick Ling Choo Hau Tan Tong Guan Kerrie Chang Lock Yee
Ex-Officio	Rev Chan Siew Chye

MWS Wesley Active Ageing Centre – Jalan Berseh

Partner Church: Wesley Methodist Church

Members	Alvin Chua Nai Bin Loke Ai Mei Ang Saw Kim
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MWS Charis ACE Active Ageing Centre – Geylang East

Partner Church: Charis Methodist Church

Chairperson	Prof Lionel Lee Kim Hock
Vice-Chairperson	Robert Goh Say Hong
Secretary	Richard Tan Keng Hee
Members	Khoong Hock Yun Florence Teoh Tann Loo Kwok Wan Yee
Board Of Governance Representative	Paul Ong Chin Seong
Ex-Officio	Lee Li Wah Leticia Gabriel Tham Chi Mun Rev Lui Yuan Tze

MWS Covenant Family Service Centre – Hougang and Buangkok

Partner Church: *Paya Lebar Methodist Church*

Chairperson	Anna Chan Hock Cheng
Vice-Chairperson	Magdalene Low (Lau Siah Ing)
Members	Herbert Ng Choon Ling Lum Chee Kin
Board Of Governance Representative	Melvin Dineshraj S/O Balakrishnan
Ex-Officio	Ps Jacob Lim Eugene Cheong

MWS Family Service Centre – Yishun

Chairperson	Eugene Toh Ming Hong, PPA(G)
Members	Dr Benjamin Tan Swee An Albert Lim Song Kiang, PBM Kee Ee Wah
Board Of Governance Representative	Joanne Low Eu Min

MWS Family Service Centre – Tampines

Chairperson	David Wong Cheong Fook, PJG, BBM(L), BBM, PPA, PBM
Members	Chen Ze Ling <small>With Effect from 07.11.2024</small>
Board Of Governance Representative	Raymond Khoo

MWS Strengthening Families Programme@ Family Service Centre, Families For Life@ Community – MWS, and MWS Family Development Programme

Chairperson	Fong Loo Fern
Member	P Buvanawari



MWS Girls' Residence

Partner Agency: *General Conference – Women's Society of Christian Service (GCWSCS)*

Chairperson	Lydia Sng
Vice-Chairperson	Flora Chew Siew Keow
Members	Kohila Govindaraju <small>With Effect from 10.12.2024</small> Annie Thian Yen Ing <small>With Effect from 14.11.2024</small> Jenny Law <small>With Effect from 14.11.2024</small> Suresh Rajam <small>With Effect from 14.11.2024</small> Tay Siew Heng <small>Stepped Down on 14.11.2024</small> Mary Foo Loon Guek <small>Stepped Down on 14.11.2024</small> Vimala Yakoolam <small>Stepped Down on 14.11.2024</small> Pauline Tam (Wee Chai Kee) <small>Stepped Down on 06.12.2024</small>
Board of Governance Representative	Chew Kim Ling

GCWSCS Representative	Dr Teo Li Bee <small>Stepped Down on 02.12.2024</small> Gnanamany Philip <small>Up To 20.06.2025</small>
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MWS Christalite Student Care Centre

Partner Church: *Christalite Methodist Chapel*

Chairperson	Thiang Boon Kiat Eugene
Vice-Chairperson	Dr Astrid Yeo Poh Kim
Members	Chong Ming Jing Lindsay
Ex-Officio	Rev Tay Li Ping Ps William Stacken (Alternate to Rev Tay Li Ping) Tan Kai Lit

Sub-Committees

Audit

Chairperson	Soh Kok Leong <small>Stepped Down on 24.07.2025</small>
Members	Raymond Tong Wei Min Victor Lai Kuan Loong Lester Wong Hein Jee

Chaplaincy

Chairperson	Rev Vincent Goh
Members	Rev Dr Daniel Koh Kah Soon Rev Lek Yong Teck Rev Chennakesavan Saravana Kumar Rev Joel Yang Rev Lisa Yu Li Hsin

Communications and Partnerships & Engagement

Chairperson	Joanne Low Eu Min
Members	Tan Shialely Ng Yao Loong

Finance

Chairperson	Yeo Kai Eng
Members	Latha E K Mathew Ronnie Gan Seow Khaw David Wong Cheong Fook, PJG, BBM (L), BBM, PPA, PBM Terence Wee Jin Zoo Yow Chi Mun

Investment

Chairperson	Yow Chi Mun
Members	David Wong Cheong Fook, PJG, BBM (L), BBM, PPA, PBM Yeo Kai Eng Clifford Lee Hock Tan Terence Tan Boon Howe

Information Technology

Chairperson	Terence Wee Jin Zoo
Members	Aaron Ma Seiw Wai Koh Kwei Foong

Human Resources

Chairperson	Paul Ong Chin Seong
Members	Leo Wee Lin Stephanie Tan Ying Xiu Ho Chin Hwa <small>With Effect From 22.09.2024</small> Chew Kim Ling

Nominations

With Effect from 07.11.2024

Chairperson	Philip Oh
Members	Eugene Toh Ming Hong, PPA (G) Joanne Low Eu Min Rev Dr Daniel Koh Kah Soon Rev Philip S Abraham

Research, Innovation & Training Academy

Chairperson	Lam Wei Choong <small>Stepped Down on 22.07.2025</small>
Members	Dr Genedine Lim <small>Stepped Down on 21.07.2025</small> Dr Dex Khor Teik Heng <small>Stepped Down on 21.07.2025</small> Dr Pauline Tan Cheng Jee <small>Stepped Down on 21.07.2025</small> Dr Wee Shiou Liang

Medifund Committee / FAS Committee

The Medifund Committee and FAS Committee are appointed to review and approve applications for Medifund, Medifund Silver, and Financial Assistance Scheme (FAS) from eligible patients. They also oversee disbursements from the respective Medifund and FAS accounts, in accordance with guidelines set by the Ministry of Health.

Chairperson	Dr Clarence Tan
Members	Diana Koh Hwee Hoon Dr Lydia Au Shu Yi Dr Donna Tan Mui Ling Dr Rachael Teo Yu Lin Dr Paul Chui Peng San

Management Team



Calvin Ngo
Chief Executive Officer
Joined: 1 August 2023



Ho Kah Choy
Chief Operating Officer
Joined: 11 Mar 2019



Rev Dr Norman Wong
Head, Chaplaincy
Joined: 2 Jan 2014



Mary Ng
Group Director,
Family Services
Joined: 6 May 2024



Dr Raymond Leong
Group Director,
Healthcare Services
Joined: 23 May 2024



Yap Lee Lee
Senior Director,
Partnerships &
Engagement
Joined: 3 Feb 2014



Fong Mee Sim
Senior Director, Finance,
Administration &
Procurement
Joined: 9 Jul 2007
Retired: 30 June 2025

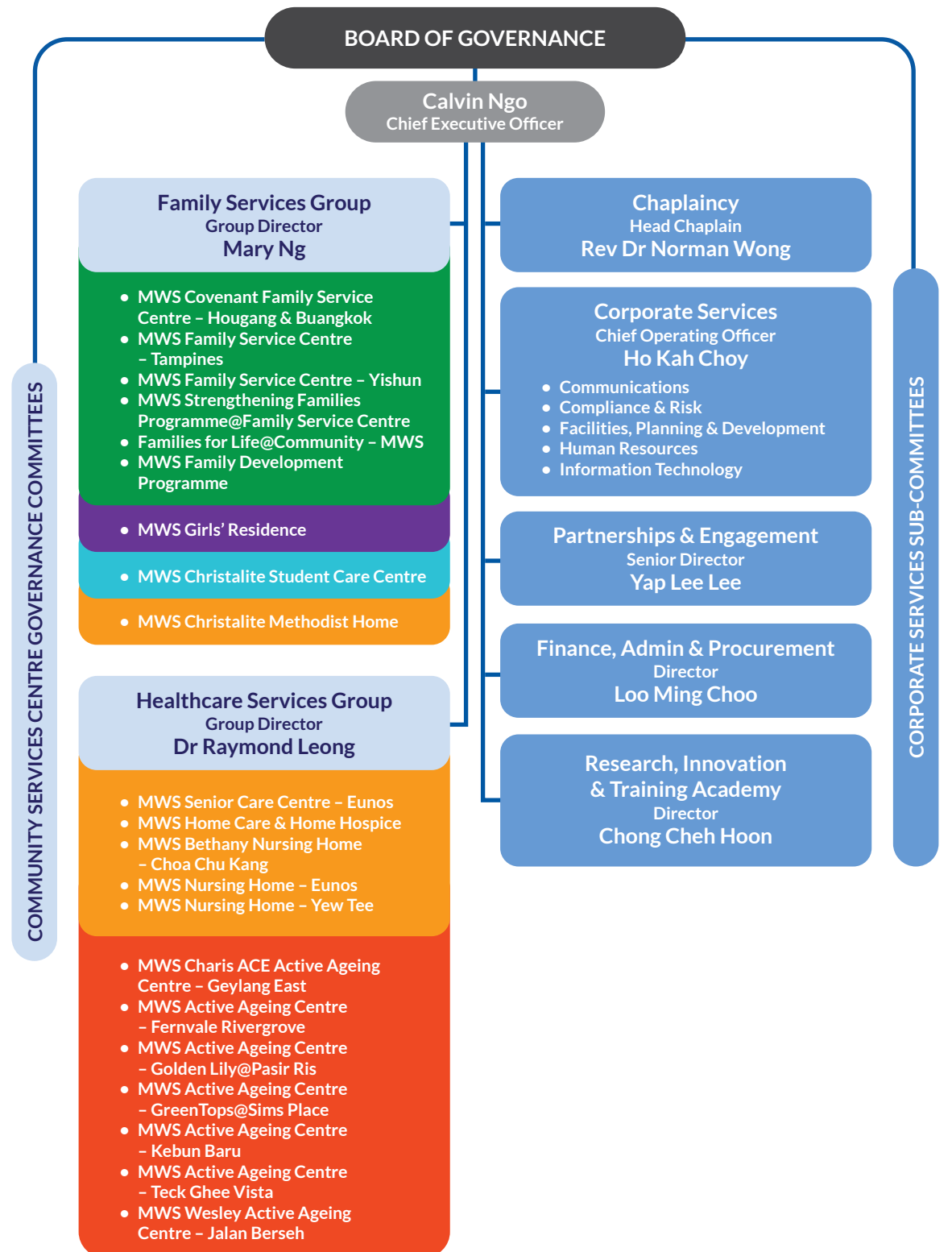


Loo Ming Choo
Director, Finance,
Administration &
Procurement
Joined: 17 Feb 2025



Chong Cheh Hoon
Director, Research,
Innovation & Training
Academy
Joined: 3 Jan 2023

Organisation Structure



Corporate Governance Report FY2024/25

Methodist Welfare Services (MWS) is committed to practices that ensure good governance and management with specific reference to the principles of the Code of Governance for Charities and Institutions of a Public Character (IPC).

A. Board & Executive Management	68
B. Financial & Risk Management and Internal Controls	74
C. Conduct of Fundraising Activities	76
D. Policies and Practices	76
E. Governance Evaluation Checklist (Enhanced Tier) (FY2024/25)	80



A. Board & Executive Management

MWS Board of Governance

Members of the MWS Board of Governance (“Board”) and Executive Management are recruited from diverse fields for their different backgrounds and expertise knowledge. The Board diversity provides a mix of competencies and experiences, coming together and bringing with them relevant skillsets in areas such as finance, accounting and audit, fund management, legal, risk management, organisational development, human resource management, information technology, media and communications, and healthcare.

The Board is made up of 21 members comprising 12 elected Board Members and 9 Co-opted non-voting Members. As provided in the MWS Constitution, The Secretary of the Trustees of The Methodist Church in Singapore (MCS), is an ex-officio non-voting member of the Board. In addition, a representative from the MCS - General Conference is an observer to the Board. The composition, powers and functions of the Board are governed by the MWS Constitution (revised October 2022).

Roles and Responsibilities

The Board’s roles and responsibilities include:

- Establishing MWS’ Vision and Mission
- Providing guidance and advice in the mapping of the strategic plans and direction culminated in the annual workplan of MWS and its Centres
- Ensuring overall plans are aligned to MWS’ Vision and Mission
- Holding fiscal responsibility, including approval of budgets, investments and the procurement of other resources
- Upholding the legal and ethical integrity of the charity
- Reviewing, monitoring and evaluating MWS and its Centres’ performance

The Board assumes responsibility for the overall stewardship of MWS and strives to fulfil its mission. Overseeing decisions relating to policy, strategic issues and governance of MWS, the Board is responsible for setting the overall direction and strategy of MWS and ensures that there are adequate resources to meet its objectives.

The Board leads and manages MWS by working closely with the Management Team, providing guidance and advice. The formulation of policies and the day-to-day running of the operations is delegated to the Chief Executive Officer and the Senior Management Team who remain accountable to the Board.

The Board’s approval is required for the following matters:

- Corporate and service strategies and restructuring;
- Annual budget and funding;
- Annual report and accounts;
- Interested person transactions and matters involving conflict of interest for a Board Member;
- Any material and significant matter.

The Board, without abdication of its responsibilities has delegated authority to the following Board Sub-Committees to assist the Board in discharging its responsibilities:

- Audit
- Finance
- Investment
- Human Resources
- Information Technology
- Communications, Partnerships & Engagement
- Chaplaincy
- Nominations
- Research, Innovation & Training Academy

Each Board Sub-Committee has written terms of reference which clearly set out the composition, authority and duties delegated by the Board to make decisions (including reporting back to the Board). The terms of reference are reviewed from time to time to ensure relevance. Any changes to the terms of reference for any Board Sub-Committee require Board approval.

The appointment of Board Sub-Committee members is carried out carefully to ensure that the Board Sub-Committees comprise individuals with the appropriate and relevant experience, qualifications, and skills. Board Sub-Committee appointments require the approval of the Board.

The Board meets at least 6 times yearly with a quorum of a simple majority of elected Board Members. No staff member sits on the Board, Board Sub-Committee or Centre Governance Committee.

The attendance of each Board Member at Board meetings during, and at the Annual General Meeting (AGM) held in respect of, the financial year ended 31 March 2025, is as follows:

Board Member	Designation	Date of first Appointment	Occupation	Board Meeting Attendance
Eugene Toh Ming Hong	Chairperson	23.09.2023	Assistant Chief Executive (Corporate Services Division), Energy Market Authority	7/7
Lam Wei Choong	Vice-Chairperson	26.09.2015	Managing Principal, Veros Consulting	5/7
Mak Wei Munn	Honorary Secretary	10.09.2020	Partner, Allen & Gledhill LLP	6/7
Raymond Khoo Peng Ann	Assistant Honorary Secretary	16.09.2017	Retired. Former Senior Assistant Commissioner of Police, Ministry of Home Affairs	5/7
Yeo Kai Eng	Honorary Treasurer	10.09.2022	Retired. Former Tax Partner, Ernst & Young Solutions LLP	6/7
Ronnie Gan Seow Khaw	Assistant Honorary Treasurer	23.09.2023	Head Business Development, Siemens Pte Ltd	7/7
Latha E K Matthew	Assistant Honorary Treasurer	23.09.2023	Retired. Former Tax Partner, Ernst & Young Solutions LLP	7/7
Joanne Low Eu Min	Board Member	14.09.2019	Director, Luxe Labels Pte Ltd	6/7
Paul Ong Chin Seong	Board Member	23.09.2023	Retired. Former General Manager of Human Resources, Sony	7/7
Yow Chi Mun	Board Member	26.09.2015	Retired. Former Portfolio Manager, Precept Investments Pte Ltd	5/7
Soh Kok Leong	Board Member	18.09.2021	Retired. Former Partner, PwC LLP	5/7
Dr Dex Khor Teik Heng	Board Member	28.09.2022	Clinic Lead, International Medical Clinic	4/7
Terence Wee Jin Zoo	Co-opted Board Member	26.09.2015	Retired. Former Vice President, Professional Services Asia Pacific, SAS Institute Pte Ltd	6/7
Chew Kim Ling	Co-opted Board Member	14.09.2019	Retired. Former Executive Director, United Overseas Bank Pte Ltd	4/7
Philip Oh	Co-opted Board Member	14.09.2019	Retired. Former Asia Pacific Chief Operating Officer, Alpha International	4/7

Board Member	Designation	Date of first Appointment	Occupation	Board Meeting Attendance
Melvin Dineshraj S/O Balakrishnan	Co-opted Board Member	23.09.2023	Director, Relationship Manager, Citi	3/7
Dr Astrid Yeo Poh Kim	Co-opted Board Member	23.09.2023	Senior Director, Regulatory Standards & Veterinary Office, Singapore Food Agency	5/7
Rev Jason Phua Kok Yong	Co-opted Board Member	08.04.2021 <i>Stepped down on 31.12.2024</i>	Methodist Pastor, Trinity Annual Conference	0/5
Samuel Tay	Co-opted Board Member	01.01.2017	Senior Sales Engineer, Lintec Singapore Pte Ltd	7/7
Wilson Sampath	Co-opted Board Member	01.01.2017	Senior Account Manager, Visa Inc	4/7
Dr Teo Li Bee	Co-opted Board Member	01.01.2017 <i>Stepped down on 02.12.2024</i>	Retired. Former Company Director, RCS Teo Pte Ltd	1/5
Woon Kee Yang	Co-opted Board Member	01.01.2025	Managing Director, Yu Fish Pte Ltd	2/2
Gnanamany Philip	Co-opted Board Member	02.12.2024 <i>Up to 20.06.2025</i>	Master Teacher, Ministry of Education	0/2

Attendance is indicated as the number of meetings attended over the number of scheduled meetings for the term. As MWS Board Members may be appointed at different periods during the term, the number of scheduled meetings for each Board Member's attendance may vary and be pro-rated with reference to the date of their appointment.

Board Composition and Membership

Appointments of Board Members are recommended by the Nominations Sub-Committee and are selected based on the following:

- Relevant industry knowledge and experience
- Alignment to MWS' vision, mission and core values
- Management experience in corporate / civil service
- Diversity, including but not limited to gender, ethnicity, race, and disabilities
- Specific skills such as finance, audit, legal, information technology, governmental affairs, public relations, marketing, human resource management and healthcare, etc.

Newly appointed Board Members are briefed by the Chief Executive Officer's Office on the operations and strategic plans of the MWS to enable the Board Member to discharge their duties effectively.

MWS Board Members are encouraged to attend training programmes, seminars and workshops organised by professional bodies as and when necessary, to keep apprised of relevant new laws, regulations, and changes in the charity landscape. MWS will, if necessary, organise briefing sessions or circulate memoranda to Board Members to enable them to keep pace with these changes as they occur.

No Board Member holds a staff appointment. All the MWS Board Members are independent and do not receive any remuneration or director's fees.

There are no paid staff, being a close member of the family belonging to the Executive Head or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.

To enable succession planning and steady renewal in the spirit of sustainability of the organisation, Board Members serve for a period of 2 years. There is a maximum term limit for the Treasurer / Assistant Treasurer of 4 consecutive years. The term limit for all Board Members is set at 10 consecutive years and re-appointment to the Board can be considered after at least a 2-year break.

Board of Governance Policies

Selection/Recruitment Policy

MWS continually ensures that the appropriate set of skills, talents and attributes are represented on the Board. To ensure an effective Board succession plan, the Nominations Sub-Committee identifies people with the desired competencies to meet the current and future needs of the organisation. Through the National Council of Social Services, the Board also accepts nominations of interested administrative officers from the Public Service Division. Appropriate background checks and suitability assessments on the potential candidates (including executive management) will also be conducted.

To build a steady pipeline of Board talent, potential candidates also serve on our various Centre Governance Committees. This allows the Board to identify and develop specific candidates to fill future Board positions or serve in other key positions within MWS.

A list of potential Board candidates is developed and discussed at least one year before the end of the current term.

Induction & Training Policy

MWS continually ensures that the appropriate set of skills, talents and attributes are represented on the Board. To ensure an effective Board succession plan, the Nominations Sub-Committee identifies people with the desired competencies to meet the current and future needs of the organisation.

Evaluation of Board's Effectiveness

The Board is guided by the best practices as set out in the Code of Governance for Charities, Institutions of a Public Character and Charity Transparency Framework.

The Nominations Sub-Committee will evaluate the effectiveness of the Board and identify areas for improvement. The Board also undergoes a self-evaluation checklist annually to assess its performance.

Centre Governance Committees and Board Sub-Committees

The Board is further complemented by:

- 13 Centre Governance Committees; and
- 9 Sub-Committees covering the following functions: Audit, Finance, Investment, Human Resources, Information Technology, Communications and Partnerships & Engagement, Nominations, Chaplaincy, and Research, Innovation & Training Academy.

Centre Governance Committees (CGCs)

The CGC's primary role is to provide governance oversight for the Centres, on behalf of the Board. Its specific responsibilities include:

- Oversight on policy, approve strategic plans and overall governance of the Centre while delegating the management and implementation role to the Centre Head and staff
- Review, monitoring and evaluation of the Centre's performance
- Ensuring adequate financial and human resources for the Centre
- Endorsement of budgets and tenders for the approval of the Board

Newly appointed CGC Members are briefed by the Chief Executive Officer's Office on the operations and strategic plans of the MWS to enable the CGC Member to discharge their duties effectively.

The CGCs meet at regular intervals of 2 to 3 months.

Board Sub-Committees

i. Audit Sub-Committee

The Audit Sub-Committee assists the Board by overseeing the external audit process for the financial statements of MWS to ensure that these are planned and executed appropriately, and audit risks and issues are appropriately dealt with. The Audit Sub-Committee also reviews the internal audit reports on the effectiveness of, and adherence to MWS' internal financial controls and systems.

The Audit Sub-Committee advises the Board on MWS' strategy and policies as well as governance and oversight. Its specific responsibilities include:

- Safeguarding MWS' assets
- Maintaining adequate accounting systems
- Reviewing accounting policies and effectiveness of internal controls
- Reviewing the adequacy and effectiveness of the risk framework and ensuring risk management is in alignment with its risk appetite and tolerance
- Regularly reviewing and implementing the Whistle-blowing policy

The Audit Sub-Committee meets at least 2 times a year.

ii. Finance Sub-Committee

The Finance Sub-Committee assists the Board in supervising MWS' financial affairs and ensuring that the Board receives financial information on a regular and timely basis. Its specific responsibilities include:

- Advising Management on financial priorities including annual budget
- Establishing appropriate accounting and financial management policies to ensure accountability and legitimate use of financial resources
- Working with Centres to ensure that they are adequately financed and operating on a sound financial basis
- Approving budget variations in accordance with the finance manual

The Finance Sub-Committee meets at least 2 times a year. The MWS Honorary Treasurer is the Chairperson of the Finance Sub-Committee.

iii. Investment Sub-Committee

The Investment Sub-Committee advises the Board on matters concerning MWS' investment strategies and manages the Investment Funds of MWS in accordance with policies approved by the Board, in compliance with existing regulatory requirements. The Investment Policy is established by the Board and sets out the following:

- Determining amount of funds available for investment ("Investment Funds")
- The expected rate of return from the organisation's Investment Funds; and
- Specifying the instruments in which the funds may be invested

Its specific responsibilities include:

- Establishing an allocation policy which sets out the strategy for fund investments to achieve the expected rate of return while managing risks
- Determining which counters and funds to invest in and the investment amount
- Reviewing the Investment Policy annually and providing recommendations to the Board

The Investment Sub-Committee meets at least 4 times a year.

iv. Human Resources Sub-Committee

The Human Resources Sub-Committee advises the Board in fulfilling its obligations in overseeing areas of governance and operations relating to human resources, including performance, compensation, and succession matters. Its specific responsibilities include:

- Establishing a fair salary remuneration system that is commensurate with other Social Service Agencies and relevant government agencies
- Advising on the development of Human Resource strategies and plans
- Review of Human Resource policies as and when required

The Human Resources Sub-Committee meets at least 2 times a year.

v. Information Technology Sub-Committee

The Information Technology Sub-Committee advises the Board on the management of MWS' Information Technology assets including cybersecurity, infrastructure and systems. Its specific responsibilities include:

- Advising the Board on IT matters
- Overseeing the procurement of IT systems and equipment
- Conducting audit checks on computers and software to ensure compliance with laws and regulations
- Establishing appropriate policies on IT systems, cybersecurity and use of software

The Information Technology Sub-Committee meets at least 2 times a year.

vi. Communications and Partnerships & Engagement Sub-Committee

The Communications and Partnerships & Engagement Sub-Committee advises the Board on matters relating to community and corporate communications and engagements, volunteer management, fundraising strategies and donor management in order to meet MWS' objectives. Its specific responsibilities include:

- Advising on the development of plans and strategies such as publicity, media publications, engagement activities, and fundraising campaigns
- Endorsing and approving expenditure on fundraising and communications
- Supporting MWS in developing relationships with corporations, churches, government agencies and individual donors
- Review of Volunteer Management, Communications, fundraising and donor management policies as and when required

The Communications and Partnerships & Engagement Sub-Committee meets at least 2 times a year.

vii. Nominations Sub-Committee

The Nominations Sub-Committee advises the Board on matters concerning the appointments of new members to the Board and the various Board Sub-Committees, reviews the structure, size and composition of the Board and Board Sub-Committees, and evaluates the Board's performance in line with best practices.

The Nominations Sub-Committee consists of MWS' Board Chairperson, current members and independent professionals appointed by the Board. Its specific responsibilities include:

- Developing the selection criteria for recruiting Board Members
- Identifying the skills, knowledge, experience, and personal attributes required for the organisation
- Evaluating the effectiveness of the Board and identifying areas of improvement

The Nominations Sub-Committee meets at least once every 2 years.

viii. Chaplaincy Sub-Committee

The Chaplaincy Sub-Committee was established to advise the Board on matters relating to the development of the chaplaincy programme within MWS. Its specific responsibilities include:

- Recommending suitable persons to the Bishop for appointment of MWS Chaplains and Assistant Chaplains
- Ensure Chaplains adhere to the code of conduct for ministry in a multi-religious context

The Chaplaincy Sub-Committee meets at least 4 times a year to review the plans and work of the ministry.

ix. Research, Innovation & Training Academy Sub-Committee

The Research, Innovation & Training Academy (RITA) Sub-Committee was established to support MWS' efforts in the social and healthcare services, to inculcate an innovative mindset within the organisational structure for sustainability and relevance. Its specific responsibilities include:

- Setting the strategic direction for the inaugural set up of RITA and its trajectory growth;
- Advising on the development of new initiatives and programme evaluations to arrive at better data-driven outcomes and evidence-based practices; and
- Providing expertise in framing the training roadmap to grow staff competency and to identify areas of excellence

The RITA Sub-Committee meets at least 4 times a year.

Executive Management

Calvin Ngo, Chief Executive Officer

Appointed on 1 August 2023, Calvin's previous professional experience includes procurement and strategic sourcing, and cross-functional business transformation with multinational corporations such as IBM, HP, Singtel and IQVIA. He is currently serving as a member on the Board of Lakeside Family Services and as Honorary Treasurer on the Board of IMPART Ltd.

Ho Kah Choy, Chief Operating Officer

Appointed Director of Information Technology on 11 March 2019 and subsequently as Chief Operating Officer on 1 September 2023, Kah Choy previously served as Head of Information Technology, Asia Pacific, at DNV-Germanischer Lloyd. He also led IT services for several multinational corporations, including Korn Ferry International, FreeMarkets Inc., and RS Components. He currently serves on the Management Committee of Chen Su Lan Methodist Children's Home.

Annual Remuneration of the Three Highest-Paid Staff

All three staff members received annual remuneration in the range of \$200,001 to \$300,000.

None of MWS' three highest-paid staff serve as governing board members.

MWS has policies and procedures in place to ensure that no staff member is involved in setting or approving of his/her own remuneration.

B. Financial & Risk Management and Internal Controls

Internal Control Systems

The MWS Board has overall responsibility for ensuring that it has a sound system of internal controls to safeguard stakeholders' interests and the organisation's assets.

The Audit Sub-Committee and the Finance Sub-Committee assist the Board with this responsibility. The Director of Finance who heads the Finance Department, ensures that operations comply with the procedures set out in the Financial Policies and Procedures Manual. The Manual documents procedures and controls for all financial matters including key areas such as procurement, receipting, payments, delegation of authority, and limits of approval.

The Audit Sub-Committee advises the Board on risk strategy and policies, as well as risk governance and oversight. The Audit Sub-Committee conducts regular reviews on the adequacy and effectiveness of MWS' risk management and internal control systems, including operational, compliance and information technology controls. The Audit Sub-Committee oversees the risk management framework and guidelines and is responsible for, among other things, conducting regular reviews of MWS' policies, risk management

framework, and procedures for identifying, measuring, reporting, and mitigating key risks in MWS' programmes and operations.

The external auditors (during the annual statutory audit) review and test the operating effectiveness of internal controls to enable them to arrive at their unqualified audit opinion.

MWS outsources the Internal Audit (IA) function, who reports to the Audit Sub-Committee independently. Included in the internal audit plan, the IA function also performs Risk Assessment and Exposures which take into consideration inputs from the Management Team.

In consultation with the Audit Sub-Committee, the Management Team considers the recommendations made by external and internal auditors to improve controls and implements changes as appropriate. Implementation of recommendations by both internal and external auditors are reviewed and monitored by the Audit Sub-Committee.

Each MWS Centre is overseen by a Centre Governance Committee which helps to provide effective governance at the Centre level, and to ensure proper allocation of funds and compliance with relevant regulatory requirements.

The Board is satisfied with the system of internal controls at MWS, and notes that control procedures are designed and implemented to address financial, operational, and compliance risks exposures.

Fraud Risk Management

MWS has a Fraud Risk Management strategy which provides guidelines and assigns responsibility when conducting investigations. Any irregularity that is detected or suspected must be reported immediately to the Chief Operating Officer (COO), who will report the irregularity immediately to the Audit Sub-Committee. The COO will be responsible for coordinating all investigations with the Chief Executive Officer's Office and other affected areas, both internal and external.

Budget Planning And Financial Information

The Board receives monthly financial reports on the financial position of the organisation. These reports are scrutinised by the Finance Sub-Committee to identify unusual amounts or suspicious transactions as well as material deviation from the annual budget set for the financial year.

Financial risks such as 'Non-compliance with annual budgets with strategic plan', 'Inadequate reserves to meet planned objectives' and 'cash flow difficulties' come under the purview of the Finance Sub-Committee. The Board's responsibility includes monitoring of funds received as donations or from funding agencies to ensure that they are used for the specific purpose they are intended.

Funding for programmes and services are reviewed annually by the Board to ensure long-term sustainability of MWS' initiatives, programmes and services. Funds in excess of immediate needs are invested based on recommendations provided by the Investment Sub-Committee with approved financial institutions in Singapore or in Singapore dollar bonds of good credit standing or unit trusts which are approved by the Board. The portfolio of investment is reviewed at each meeting of the Investment Sub-Committee.

The annual budget is prepared by the Finance Department with inputs from the various department heads, heads of centres and Centre Governance Committees and is reviewed by the Finance Sub-Committee prior to the submission to the Board for approval. The annual budget is updated where necessary.

The Board receives monthly financial reports of the financial position of the organisation. These are first reviewed by the Finance Sub-Committee to identify unusual items and transactions as well as for deviations from the annual budget of both income and expenditure.

Audited financial statements are made available on our website to provide full disclosure for the benefit of all our stakeholders.

C. Conduct of Fundraising Activities

Fundraising Activities	Receipts (Rounded Off)	Purpose	Efficiency Ratio*
MWS Fellowship on the Greens 2024 (17 July 2024)	\$310,911	Channelled to MWS Centres and Programmes	24.9%
MWS Hong Bao Donation Drive 2025 (11 January to 31 March 2025)	\$142,929	Channelled to MWS Centres and Programmes	3.5%

*Computation of Fundraising Efficiency Ratio stipulated by Charity Council:

$$\left[\frac{\text{(Direct Fundraising Expenses + Sponsorships in cash)}}{\text{(Receipts + Sponsorships in cash)}} \times 100\% \right] < 30\%$$

D. Policies and Practices

Environment, Social And Governance (ESG)

In alignment with MWS' mission to enrich the quality of life for the disadvantaged and distressed through integrated and holistic services, in partnership with Methodist churches and the community, MWS adopts Social and Environmental measures internally and we strive to lower our carbon footprint and contribute in our own way to a more hospitable planet.

Environment [E]

As climate change continues to progress, MWS adapts and refines its initiatives to incorporate environmental sustainability into its community engagements, as well as interactions with donors and beneficiaries. By prioritising conservation of the natural environment, we aim to mitigate potential social challenges in the future.

MWS embraces the 3R principles—reduce, reuse, and recycle—in all aspects of our operations, while advocating for digital transformation across our workflows.

Our New Centre

MWS Nursing Home – Eunos (ENH) is co-located with the MWS Senior Care Centre and SingHealth Polyclinic at Eunos, offering seamless access to healthcare and rehabilitation services. MWS ENH opened its doors to its first residents on 10 March 2025, following meticulous planning and construction. Reflecting MWS' commitment to environmental and social sustainability, the design and the construction of MWS ENH was guided by three key principles:

- Optimisation for Efficiency:** Streamlining operations and processes to ensure optimal performance and resource usage.
- Eco-Friendliness for Sustainability:** Integrating environmentally conscious practices and materials to support a greener future.
- Accessibility for Connectivity:** Creating inclusive spaces that foster connectivity and ease of access for all.

Through these principles, MWS ENH aims to enrich the lives of its staff and the broader community while contributing to environmental and social progress. Incorporating several environmental features to support sustainability efforts, the building has been retrofitted with:

- Energy efficient equipment (i.e. lifts with Variable Voltage Variable Frequency drive systems, gas-powered water heaters to reduce electricity usage, solar panels to harness renewable energy),

- Water conservation measures (i.e. water fittings certified with Water Efficiency Labelling Scheme),
- Sustainable materials (i.e. use of high-pressure laminates which are eco-friendly and improve indoor air quality),
- Air quality improvements (i.e. air-conditioning systems with refrigerants that have zero ozone depletion potential, low volatility organic compound paint for internal areas to minimise indoor air pollution and create a healthier environment) and
- Eco-friendly mobility (i.e. provision for electric vehicle charging, promoting low-emission transport in alignment with Singapore's green mobility initiatives).

These features not only align with MWS' ESG objectives, but also Singapore's environmental goals, and contribute to long-term sustainability and a healthier living environment for both residents and staff.

Going Paperless

Driven by business continuity effects during the Circuit Breaker in 2020, MWS started the journey to using cloud architecture and has gradually replaced hard copy documents with electronic versions, including allowing the use of e-signatures for contracts and agreements. Paper usage was further reduced through emailing our donors their Annual Reports in digital form (PDF formats) and the production of a condensed report for those who still prefer hard copies and for distribution at churches.

Reduced Travel

MWS strives to lower the carbon footprint with remote working arrangements to reduce work commute. MWS continues to encourage staff to apply for flexible work arrangements including work from home, and to reduce our carbon footprint from traveling from one location to another. We have equipped our staff with the necessary tools including laptops and VoIP (Voice Over Internal Protocol) phone services to enable staff who can work from home, to continue and are equipped to do so. MWS further encourages meetings to be conducted virtually either via Zoom or Microsoft Teams to reduce unnecessary commutes from one location to another.

Social [S]

Holistic Care, Empower Lives

At MWS, our approach to empowering our beneficiaries is anchored in a comprehensive and integrated suite of services. These encompass pastoral care, case management and counselling, medical and rehabilitative care, as well as a range of care options—home-based, community-based, and residential. MWS also provide targeted support through debt clearance and asset-building schemes, alongside family support services and other critical interventions.

Our People, Our Strength

People are at the heart of MWS' mission. MWS is committed to being an employer of choice by fostering a supportive, inclusive, and engaged workplace culture. Regular staff townhalls create open platforms for dialogue and shared vision, while team bonding events held throughout the year promote connection, well-being, and a sense of belonging. These gatherings provide opportunities for staff to learn from one another, rejuvenate, and build meaningful relationships within the organisation.

Partnering with the Community

MWS' vision is to see every individual in Singapore live life to the full—and this cannot be achieved by MWS alone. Through strong partnerships with the community, MWS works to bring this vision to life. Guided by MWS' strategic pillars, delivering holistic care through insight-informed interventions, MWS empowers our beneficiaries in preventive health and community engagement, and continuously equips staff to meet evolving societal needs with both professional competencies and human-centred soft skills.

Championing Staff Well-being

MWS believes that a thriving workforce is essential to delivering impact. Prioritising staff welfare through flexible work arrangements that support work-life balance, enabling eligible employees to work off-site where appropriate.

In addition to annual leave, all staff are granted 8 days of flexible leave annually to further support personal and family needs. These include:

- Birthday leave
- Additional childcare leave (after government-provided leave have been fully utilised)
- Dependent care leave for elderly family members
- Marriage, maternity or paternity leave (beyond statutory provisions after the first year)
- Leave for personal upskilling, study, volunteering/community service, and even pet care

MWS is committed in cultivating a workplace where people are cared for, empowered, and equipped to make a difference—both professionally and personally.

Governance [G]

The MWS Board is made up of 21 members comprising elected and co-opted members. As provided in the MWS Constitution, The Secretary of the Trustees of The Methodist Church in Singapore (MCS), is an ex-officio non-voting member of the Board. In addition, a representative from the MCS - General Conference - is an observer to the Board. The composition, powers and functions of the Board are governed by the MWS Constitution (revised October 2022). The MWS Board is further supported by the CGCs who provide governance oversight for the Centres.

Being an Institute of Public Character, MWS adheres to and upholds the Code of Governance as well as all applicable laws and regulations. MWS commits to the highest standards of corporate governance, integrity, transparency, and accountability, providing regular and accurate reports on our activities and transactions.

The general management of the MWS is overseen by the Management Team, headed by the Chief Executive Officer (CEO) of the MWS and guided by the MWS Board of Governance. Implementation of policies and directives is undertaken by the Management Team.

MWS has been a proud recipient of the Charity Transparency Awards in 2018, 2019, 2022, 2023 and 2024. MWS received the Charity Governance Award for Large Charities in 2014. In 2018, MWS received the Special Commendation Award for Governance and Management. The awards affirm the Board's and the Management's continuous commitment in maintaining the highest standards in areas of corporate governance and management, clarity of strategy, risk management, transparency, operational efficiency and compliance.

For 2020 and 2021, there was a hiatus for the Charity Transparency and Governance Awards.

Conflict of Interest

All Board members, including Board Sub-Committee members, Centre Governance Committees members and staff of MWS are required to comply with the MWS Conflict of Interest Policy. Operating procedures are in place to avoid and manage situations of actual or perceived conflicts of interest. The MWS Conflict of Interest Policy is read and acknowledged by each member of the MWS Board, the Board Sub-Committees, the Centre Governance Committees, and all staff of MWS upon appointment, annually, and on a need-to basis.

If a conflict-of-interest situation arises, whether direct or indirect, full disclosure must be made and the interested member must abstain from any discussion and voting on the matter. To avoid any conflict-of-interest or any conflict in roles, employees of MWS are not allowed to be members of the MWS' Board, Board Sub-Committees and Centre Governance Committees. Members of the MWS Board, Board Sub-Committees and Centre Governance Committees are not paid for their services.

The full MWS Conflict of Interest Policy can be found at www.mws.sg.

Personal Data Protection

MWS has implemented a Personal Data Protection Policy and related processes to comply with the Personal Data Protection Act 2012 (the "PDPA"). Unless otherwise permitted by law, MWS is required to obtain consent for the collection, use, disclosure, and processing of personal data. Data will only be used

for the purposes disclosed and consent obtained, unless otherwise permitted under the law. Reasonable security arrangements are in place to prevent unauthorised access, collection, use, disclosure, copying, modification or disposal of the personal data.

The full MWS Personal Data Protection Policy can be found at www.mws.sg.

Whistle-Blowing

MWS is committed to high standards of ethical behaviour and sound corporate governance in compliance with all laws, regulatory requirements and internal policies. MWS' Whistle-blowing policy complies with the Code of Governance and is intended to provide guidance to those who have concerns about possible irregularities or wrongdoings within the organisation. MWS does not condone any malpractice, impropriety, or statutory non-compliance by staff in the course of their work.

The Whistle-blowing policy aims to encourage members of staff, partners, volunteers, suppliers, contractors, clients, and other stakeholders of MWS to raise concerns or to report malpractices or misconducts, and to offer assurance that they would not suffer any detriment, or be fearful of the risk of reprisal, victimisation or other adverse repercussions, as a consequence of them raising their concerns in good faith.

The full MWS Whistle-blowing policy can be found at www.mws.sg.

Code of Conduct

All members of the Board, Board Sub-Committees, Centre Governance Committees, staff and volunteers abide by a code of conduct throughout their employment or engagement with MWS. This code of conduct is aligned to MWS' core values of Trust, Respect worth and dignity of people, Uncompromising integrity, Service before self, Teamwork and Sound governance.

Reserves and Restricted Funds

Reserves are maintained to provide working capital and enable MWS to develop over the longer term. The Board reviews its policy on accumulated reserves annually to ensure long-term sustainability of the activities.

Designated Funds and Restricted Funds are donations or grants received that are set aside for specific projects and expenses, in accordance with donors' wishes or stipulated by government ministries. The reserves are not expected to exceed the equivalent of 2 years' expenditure of MWS.

Loans Made to Related and External Parties

MWS does not offer loans to staff, members of the Board, members of the Board Sub-Committees, members of the Centre Governance Committees and external parties.

Donations Made to External Parties

The policy pertains to the provision of assistance in any relief work including relief of poverty, alleviation of ignorance of the disadvantaged and distressed in the community and support for any local charity or/and any local institution, society or club, whose purposes align with MWS.

All requests must be assessed by the Chief Executive Officer and approved by the Board. The maximum quantum for each request shall not exceed \$120,000 per year.

Investment

The aim of MWS investment activities is to preserve the value of its reserves against the effects of inflation, by achieving a return that is approximately 3% higher than bank deposit rates, and by managing the investment portfolio on a long-term basis. The Board approves the amount for investment as well as instruments that include, but are not limited to, equities, government and statutory board bonds, corporate bonds, cash and bank deposits.

E. Governance Evaluation Checklist (Enhanced Tier) (FY2024/25)

Methodist Welfare Services complies with all the principles listed below.

S/N Guideline

Code ID

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
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2
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
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

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
6	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2
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
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
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

Principle 2: The charity has an effective Board and Management.

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 reappointment 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
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
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
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. 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.	2.9a 2.9b 2.9c
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. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.	2.9d

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
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
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3
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
20	Take into consideration the ESG factors when conducting the charity's activities.	3.5

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
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
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
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
25	Set internal policies for the charity on the following areas and regularly review them: i. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); ii. Board strategies, functions, and responsibilities; Employment practices; iii. Volunteer management; iv. Finances; v. Information Technology (IT) including data privacy management and cyber-security; vi. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); vii. Service or quality standards; and viii. Other key areas such as fund-raising and data protection.	4.4

Principle 4: The charity is well-managed and plans for the future.

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
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

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
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
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.	5.5
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.	5.6a
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.	5.6b
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. 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.	5.7
34	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

Principle 6: The charity communicates actively to instil public confidence.

35	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
36	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2
37	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3

Thank you for partnering us to
empower all to have life to the full!

**“And let us consider
how we may spur
one another on
toward love and
good deeds.”**

Hebrews 10:24





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