

uniting communities, transforming lives
Annual Report 2024



care community
services society
singapore

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OUR MISSION

Care Community Services Society is called to **serve** the community and to **influence and equip** individuals and families for **empowered living** through all generations.

OUR VISION

Service Posture

Serving with compassion and selfless dedication

Strategic Positioning

Staying relevant to benefit society

Active Partnership

Partnering individuals and organisations to meet needs

Empowered People

Lives restored and transformed to bless others

CCSS BOARD & MANAGEMENT

MANAGEMENT TEAM

EXECUTIVE DIRECTOR
Mr Dewin Lee

DIRECTOR OF PROGRAMMES
Ms Sarah-Jane Tan

CCSS BOARD

PRESIDENT
Rev Gerald Tan

HONORARY SECRETARY
Mr Brian Koh

VICE PRESIDENT
Rev Melvin Lim

HONORARY TREASURER
Mr Michael See

MEMBERS

Mr Tan Chee Kiat | Ms Liew Wei Li | Ms Charmaine Khaw | Mr Poh Teong Eng (resigned in May 2024) | Ms Mey Chan (resigned in May 2024) | Ms Angelique Khoo (resigned in May 2024) | Ms Beatrice Kang (resigned in May 2024) | Mrs Irene Yeo (appointed in May 2024) | Mr Mark Seah (appointed in May 2024) | Dr Ryan Tan (appointed in May 2024)

DISCLOSURE OF BOARD MEETING AND ATTENDANCE

During the financial year ended 31 December 2024, there were five board meetings held. The attendance of the Board members at these meetings are as shown:

| BOARD MEMBERS | ATTENDANCE |
|--|------------|
| Rev Gerald Tan | 3 / 5 |
| Rev Melvin Lim | 4 / 5 |
| Mr Brian Koh | 4 / 5 |
| Mr Michael See | 5 / 5 |
| Mr Tan Chee Kiat | 4 / 5 |
| Ms Liew Wei Li | 5 / 5 |
| Ms Charmaine Khaw | 4 / 5 |
| Mr Poh Teong Eng (resigned in May 2024) | 1 / 5 |
| Ms Mey Chan (resigned in May 2024) | 1 / 5 |
| Ms Angelique Khoo (resigned in May 2024) | 1 / 5 |
| Ms Beatrice Kang (resigned in May 2024) | 1 / 5 |
| Mrs Irene Yeo (appointed in May 2024) | 3 / 5 |
| Mr Mark Seah (appointed in May 2024) | 2 / 5 |
| Dr Ryan Tan (appointed in May 2024) | 2 / 5 |

POLICY & COMPLIANCE

Reserves Policy

The Society's ratio of general reserves to annual operating expenditure for the financial year ended 31 December 2024 was 2.04 (2023: 2.69).

Code Of Governance Compliances

Care Community Services Society has complied with the guidelines of the Code of Governance Evaluation Checklist for an Institution of a Public Character (IPC).

The full checklist is available at www.charities.gov.sg.

Bank

United Overseas Bank

Auditors

Baker Tilly TFW LLP

Patron

Kay Iswaran

Unique Entity Number (UEN)

S96SS0195L

Registered Address

103 Lavender Street
#01-02
CarePoint
Singapore 338725

Disclosure

- 1 None of the Board members of the Society are remunerated.
- 2 There is no paid staff, being a close member of the family belonging to the Executive Head or a governing board member of the Society who has received remuneration exceeding \$50,000 during the financial year.
- 3 The Society has in place a Whistle-Blowing Policy.

PRESIDENT'S MESSAGE

In 2024, CCSS continued fervently to make our programmes and services accessible to the individuals we serve while creating opportunities for them to rediscover their strengths, regardless of their age, stage in life, or socioeconomic background. We remained attuned to the emerging needs in the community while staying committed to innovation—exploring new approaches that would enable us to uplift the beneficiaries under our care as well as expanding our efforts to reach new communities with unmet needs.



Some highlights that demonstrate our commitment:

- To diversify the range of active ageing programmes we offer, CareElderly@Golden Ginger piloted two new digital-based interest groups for seniors: a drone-flying programme, which attracted 57 participants, and a health-promoting virtual reality programme, which attracted 65 other participants.
- CareKids executed a K2 Bridging Programme in partnership with PCF Sparkletots @ MacPherson Block 31 that engaged 26 children. This partnership has allowed us to better identify children who can benefit from the support of our programmes and establish a stronger presence among preschools in MacPherson.
- CareKids launched Homework Club, a weekly session on top of existing Mathematics and English learning support sessions, to provide homework supervision to children, offering them regular access to academic support they may not have at home.
- As esports grows in popularity among Singaporean youth and gains recognition from government agencies for its potential in supporting youth development and community building, CareYouth launched GR!T Esports—a programme combining academic coaching and esports team activities—engaging 38 low-to-middle income children and youth in Choa Chu Kang.
- With more than 26,000 children and youth aged 0-14 years old making up over 13% of the total population in Choa Chu Kang, CareYouth launched a new d'Klub centre, d'Klub@Choa Chu Kang, reaching out to 23 children for a start.

- As one of the programme providers of Throughcare Management Services for Elderly Offenders (TMSEO) in our contract with the Singapore Prison Service for just over a year, CarePrison not only played a key role in directly supporting elderly ex-offenders in their reintegration, but also became a knowledge-sharing partner for other agencies.

You will be able to read more about these in the rest of the report.

These accomplishments are a testament to the dedication of our team and the strength of our partnerships in the community. We've seen more lives impacted, more volunteers joining us, and these encourage us to keep going the extra mile. To our donors, volunteers, and partners, your commitment and support have been essential in helping us empower individuals to reach their fullest potential. To the individuals and families whom we serve, it is our joy to journey with you, as we overcome the challenges in life together.

We will continue to be unwavering in our conviction to make a difference in society and to impact Singapore, so that no need is unmet and no voice remains unheard, as we innovate to create change that is both broad in reach and deep in impact.

Yours sincerely,

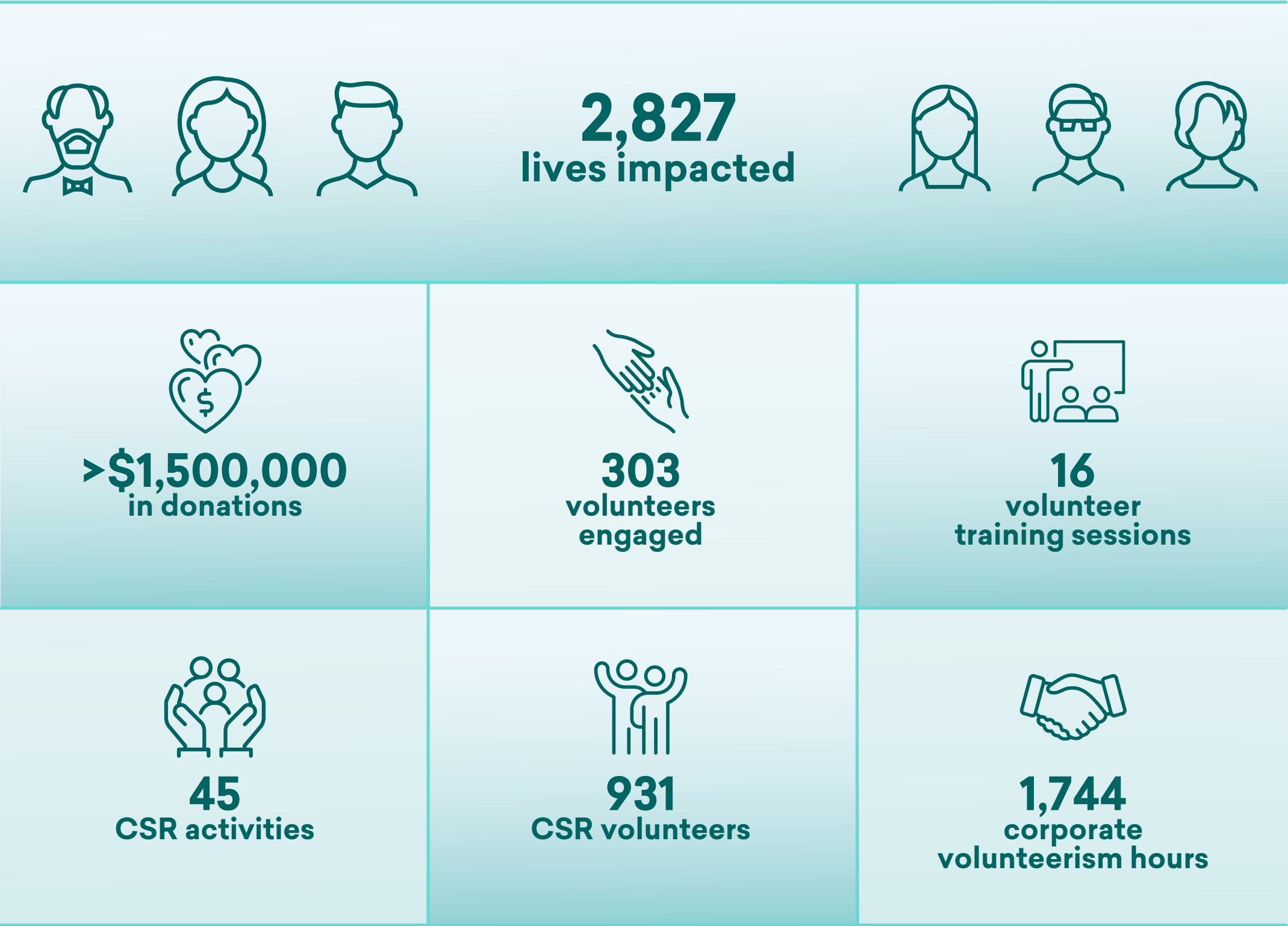
A handwritten signature in black ink, appearing to read 'Gerald Tan', with a stylized flourish at the end.

Rev Gerald Tan
President

IMPACT IN NUMBERS

Care Community Services Society

At CCSS, we are not content simply to see someone helped; we are committed to seeing individuals and families transformed to become empowered individuals, who, in turn, become channels of blessing for others in the larger community.



SG Cares Volunteer Centre @ Geylang and Serangoon

CCSS is the appointed operator of SG Cares Volunteer Centre @ Geylang and Serangoon.

We are responsible for building volunteer capacity, developing volunteer management capabilities, and fostering community partnerships to strengthen the towns' effectiveness in meeting community needs.



COMMUNITY PARTNERSHIPS

Key Events and Highlights

CCSS x DFI Charity Golf



CCSS hosted our annual Charity Golf at Singapore Island Country Club, graced by Guest-of-Honour Mr. Baey Yam Keng, Senior Parliamentary Secretary for the Ministry of Sustainability and the Environment and Ministry of Transport. The event saw more than 100 golfers, partners, sponsors and donors "putt-nering" with CCSS to raise over \$142,000.



Project Makan



Project Makan aims to promote healthy eating among children from low-income families and increase their access to nutritious food. With the sponsorship of United Overseas Bank (UOB) and Global Logistics Properties (GLP) for this initiative, CCSS disbursed over 1,100 monthly grocery vouchers to support 193 families.

Empowering educators and students



Throughout the year, CCSS equipped educators and students with essential skills for their service-learning projects. These training programmes blend experiential activities with in-depth knowledge sharing, covering topics such as cultivating empathy for diverse beneficiaries and providing a framework for planning meaningful engagements.

Volunteer Appreciation Day



Over 100 volunteers from CCSS and SG Cares Volunteer Centre @ Geylang and Serangoon were gathered for a day of appreciation, bonding, and celebration of the impact made in the lives of beneficiaries.

CCSS Weekend



CCSS Weekend is an annual awareness-building event held at Trinity Christian Centre. This year marked the first time it was held at all three centres—Trinity Adam, Trinity Choa Chu Kang and Trinity Paya Lebar. Over the weekend, more than \$4,100 was raised through donations from churchgoers.

Charity Night Out



The fundraising event premiered the animated film Despicable Me 4, gathering over 300 attendees, including corporate partners, donors, beneficiaries of social service agencies, as well as family and friends of CCSS staff. The event successfully raised more than \$42,000 in donations.

Love For A Dollar (LoveFAD)



LoveFAD is a volunteer-led initiative that provides charity gift-wrapping services during the Christmas season, with CCSS being its adopted charity for the seventh consecutive year. Eight gift-wrapping booths were set up islandwide. Over 160 volunteers, both new and experienced, participated as gift-wrappers, collectively wrapping 5,541 gifts and raising \$18,968 in donations.

SG CARES VOLUNTEER CENTRE @GEYLANG AND SERANGOON

Key Events and Highlights

RetroGems Intergenerational Game Initiative



RetroGems, a board game created by CCSS to promote intergenerational bonding, was piloted with preschoolers from PCF Sparkletots @ MacPherson Blk 31 and seniors from CareElderly@Circuit. RetroGems not only effectively facilitated conversations between the children and seniors, but also served as a learning tool for the children by sharpening their subitising skills through its basic mathematical elements.

Exchanging insights with community partners



This networking session brought together 123 participants from over 55 social service agencies under Geylang and Serangoon. This served as a platform for community partners to better understand community needs, learn about one another's efforts, and exchange insights on available community resources.

Knowledge sharing with educators



This event brought together six SG Cares Volunteer Centres (Geylang, Serangoon, Tampines, Toa Payoh, Woodlands, and Pasir Ris) along with 45 educators and partners from MOE to exchange best practices for Values In Action (VIA) projects. Through panel discussions and breakout sessions, the event provided opportunities for both sectors to network and understand each other's needs, for the purpose of building more sustainable partnerships in the long run.

DBS Community Pop-up Markets



In partnership with DBS Foundation, SG Cares Volunteer Centre @ Geylang and Serangoon organised two Community Pop-up Markets in May and November for low-income beneficiaries from social service agencies under our care. Beneficiaries could select up to \$100 worth of household essentials, including food, beverages, and cleaning products. More than 1,400 households benefitted from this initiative.

Project V



Project V is an initiative that encourages sustained corporate volunteerism efforts, launched as a collaboration between the National Council of Social Service (NCSS) and National Volunteer and Philanthropy Centre (NVPC). In partnership with Agropcorp International, ABB Pte Ltd, and Nestlé Nespresso, we provided service users with various programmes, such as arts and crafts and cooking. 330 volunteers contributed across 26 sessions, benefitting 1,483 service users from Bartley Community Care Services, Bethel Community Services, and Canossaville Children and Community Services.

Easing access to incontinence and sanitary products



SG Cares Volunteer Centre @ Geylang and Serangoon partnered with Go With The Flow (GWTF) and Go With The Motion (GWTM) to support their mission in improving access to incontinence products among low-income households. To streamline the delivery process, we connected GWTF and GWTM with Lalamove Singapore to leverage their expertise for doorstep delivery. In Q4 2024 alone, over 830 households benefitted from this partnership.

Addressing food insecurity in Lorong Lew Lian



We facilitated a collaboration between CARE Singapore, St. Gabriel's Secondary School (SGSS), and Yeo's to organise a food donation drive, distributing care packs to rental block residents in Lorong Lew Lian. The drive involved over 340 students and teachers from SGSS, along with more than 20 staff members from Yeo's—including CEO Mr. Ong Yuh Hwang—to distribute 300 care packs.



CareKids

Impact in 2024



169
Children impacted



>196
Learning Support Programme sessions (in hours)



59
Enrichment and wellness programmes

Highlights



► LAUNCH OF K2 BRIDGING PROGRAMME

This social emotional learning programme equips preschoolers with strategies to prepare for their Primary 1 transition. The first run was conducted with PCF Sparkletots @ MacPherson Blk 31.



► LAUNCH OF HOMEWORK CLUB

Homework Club is a weekly initiative that provides children with homework supervision and opportunities to engage in experiential and exploratory skill-building activities.



► EDUCATIONAL GRANTS FOR CHILDREN SPONSORED BY ROXY FOUNDATION

18 children received a one-time educational grant of \$300 from Roxy Foundation. We thank Roxy Foundation for their support in enabling our beneficiaries to thrive academically.



Instilling a love for learning: Sophia's experience in CareKids

Sophia first joined CareKids' C.A.R.E.tapult Learning Support programme when she was in Primary 3, back in 2023.

Sophia may seem like a reserved girl to many, but beneath that exterior is a curious young mind, eager to explore and learn—especially in areas beyond the classroom.

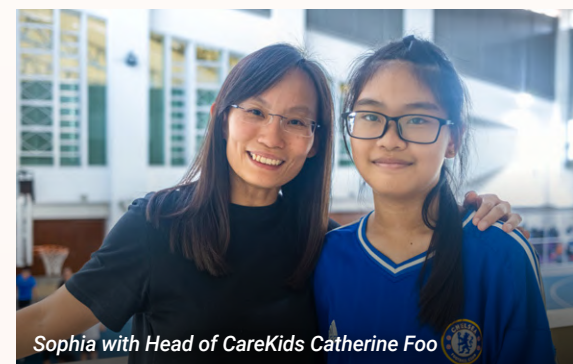
The exploratory learning activities offered in Interest Group sessions have been especially eye-opening for her, giving her the chance to conduct unconventional science experiments and explore her existing interest in art. Through the programme, she has been exposed to experiences she would not have encountered otherwise, nurturing her curiosity and encouraging her to adopt an inquisitive learning attitude.

Coming from a household where English is not the first language, Sophia initially found learning English challenging, particularly when it came to retaining new words. To support her, the volunteers at CareKids used creative storytelling

techniques to make learning big words easier and less intimidating. At the same time, Sophia also struggled with Mathematics, but the CareKids staff introduced simple strategies to help her understand complex concepts. Although progress was not always linear, Sophia made steady strides in both subjects. By the end of the year, she performed well in her Mathematics exam, which was a great personal accomplishment for her.

“The volunteers would use different ways to teach me new words, which helped me in improving my spelling.”

- Sophia (CareKids beneficiary)



Sophia with Head of CareKids Catherine Foo



Sophia with her friend, Subhiksha, from C.A.R.E.tapult Learning Support Programme



CareYouth

Impact in 2024



289
Children and youth impacted



43.3%
Beneficiaries under financial assistance



690
Group work and engagements (in hours)

Highlights



d'Klub Mentoring Programme

► ESTABLISHING COMMUNITY PRESENCE

d'Klub had the privilege of sharing about Project Makan with Guest-of-Honour Senior Minister Lee Hsien Loong and members of the public at the 'Think Twice' event organised by Cheng San-Seletar GRO.



GR!T Esports

► LAUNCH OF GR!T ESPORTS

Combining esports and academic coaching, GR!T Esports is designed to promote positive youth development and prevent at-risk behaviours and social isolation among youth aged 10 to 14.



SWISH Youth

► EXPANDING YOUTH OUTREACH THROUGH BASKETBALL COMPETITIONS

In partnership with MacPherson Youth Network and MacPherson Community Club, we organised basketball tournaments that brought youths from the community together, fostering greater community connectedness.

SWISH Youth, where Brent found belonging and growth



Brent with his father after receiving a medal



Brent and his family relocated from the Philippines to Singapore in 2022 due to his father's work. This transition was not easy for then 11-year-old Brent—ranging from having difficulties communicating with the locals and missing childhood friends to building new routines in a new city. Being home-schooled also limited the size of his social circle.

Brent has always been an outgoing boy, constantly seeking meaningful activities to engage in, and one of his passions is playing basketball. Having just moved, he was unfamiliar with his surroundings, had no close friends, and was often left to play the sport alone or sometimes with his father. That was until Brent met CCSS Youth Worker Joseph, who recognised his love for basketball and encouraged him to join basketball trainings with SWISH Youth. Brent eagerly accepted the offer without a second thought.

Joining SWISH Youth introduced routine and purpose to his Saturday afternoons, as he would come down regularly to train and play basketball with fellow youths. These regular sessions gave Brent the opportunity to learn new moves and techniques through personalised drills, and helped him discover the value of teamwork through paired exercises and friendly team matches.

These contributed tremendously to Brent's growth as a basketball player, and as a person. Beyond refining his skills, SWISH Youth has taught Brent valuable lessons, instilling important principles

“ Since Brent joined SWISH Youth, I have seen him grow tremendously as a basketball player and in his character. ”
- Joseph Koh (CCSS Youth Worker)

such as collaborating with others, staying driven towards his goals and continuously striving for improvement.

For Brent, now 13 years old, SWISH Youth has been, and continues to be, a launching pad that propels him toward his fullest potential. More than that, it provided him with a space that eased his transition into a new community, offering him a sense of belonging during a time of uncertainty.





Impact in 2024



105
Clients served



458
Counselling sessions



59
Individuals impacted by talks and workshops

Highlights



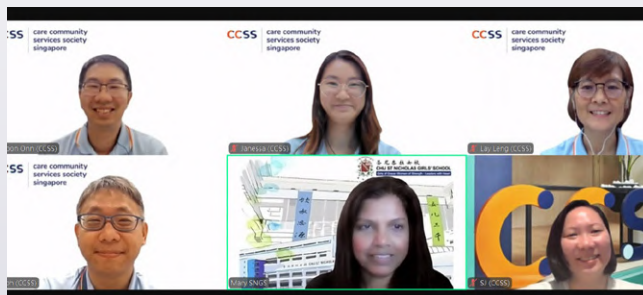
► REMAINING POSITIVE IN FRONTLINE WORK

The workshop was tailored for front-line workers at Bethel Community Services, guiding them in reflecting on their personal goals and purpose behind their work.



► SUPPORTING STUDENTS THROUGH CHANGE AND STRESS

The workshop was designed to equip educators from Singapore Polytechnic with strategies to better support students facing behavioural and emotional difficulties.



► CONNECTING BEFORE CORRECTING

The workshop engaged parents of students from CHIJ St Nicholas Girls' School (Primary), sharing positive discipline techniques that focus on building trust and tips on helping children manage their emotions.

Finding strength through counselling: Liam's story

16-year-old Singapore Polytechnic student Liam* reached out to CCSS for counselling services at a time when he reached a breaking point with his negative thoughts. He frequently questioned his own worth, and most of the time, these questions diminished his sense of self. What began as momentary doubts soon evolved into persistent thoughts that plagued his mind.

After getting in touch with CCSS, Liam was connected to CCSS counsellor Lim Lay Leng. Although he had found it challenging to share his problems with friends, things were different with Lay Leng. Her understanding demeanour, as well as her priority to listen and let him share without interruption, allowed Liam to comfortably pour out what was on his heart right from the first session.

Through their sessions, Lay Leng asked intentional, guiding questions that helped Liam trace his negative opinions back to their root causes and identify triggers for some of his actions. This gave him insights into himself that he had not considered before.

He was also given meaningful exercises that encouraged reflection, and these eventually led him to acknowledge strengths he had not recognised on his own. Throughout his counselling journey, Liam was gently guided away from a negative self-perception and moved gradually towards being in tune with who he is



as a person. Lay Leng was deliberate in keeping the pace of the sessions comfortable for Liam, ensuring that their conversations never felt rushed or pushed him toward immediate change. This helped Liam to always feel supported in his journey of deepening his understanding of himself.

Counselling has significantly empowered Liam by giving him a renewed mindset. The gaps between where he is and where he envisions himself used to be a source of self-condemnation, making him feel inadequate. Now, he confidently acknowledges his strengths and views those gaps as opportunities for growth, inspiring him to become a better version of himself each day.

“Counselling changed my perspectives and reframed the way I process my experiences.”

- Liam (CareCounselling client)



*Name has been changed to protect the identity of the client.

CarePrison

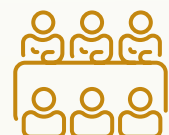
Impact in 2024



203
Individuals and families impacted



559
Casework hours



236
Groupwork hours

Highlights



► KNOWLEDGE SHARING WITH SINGAPORE PRISON SERVICE (SPS)

CarePrison presented a showcase of their findings and efforts in delivering Throughcare Management Services for Elderly Offenders (TMSEO) to the Commissioner of Prisons and senior management of SPS.



► STRENGTHENING COLLABORATIVE EFFORTS FOR ELDERLY EX-OFFENDERS

CarePrison organised a networking session to facilitate the exchange of insights among members of the Alliance of Mentoring Agencies Supporting Persons with In-Prison Experience (AMASE!).



► YELLOW RIBBON FUND (YRF) STAR (SKILLS TRAINING ASSISTANCE TO RESTART) BURSARY

CarePrison provided case management services for over 55 low-income ex-offenders pursuing academic and skills-based courses, who were recipients of the YRF STAR Bursary. A graduated client was invited to share his journey during a YRF get-together session in October.

Adam's road to a new beginning

After serving a multi-year sentence, Adam* was released from prison with a determination to start anew. As a recipient of the YRF STAR Bursary and a hardworking individual, Adam earned a place at Singapore Management University (SMU) to pursue a degree in Business Management. However, he had to navigate through financial struggles, the challenges of fitting into a new community, and an academic environment where his schoolmates were much younger.

CCSS stepped in to provide case management services to Adam to help him navigate these obstacles. Our priority was to ensure that he could focus on his studies without the constant stress of financial insecurity. To alleviate this burden, we helped him with the financial support he needed for basic living expenses.

Over the months, a CCSS caseworker met with him regularly to offer guidance and ease his reintegration journey. These sessions focused on equipping him with practical skills such as financial management and socio-emotional competencies that would help him interact more confidently with his peers and schoolmates.

Our focus was also to prepare him for a brighter future—one where he could build a fulfilling career and start life afresh. To do this, the caseworker prepared him for job interviews and provided

“It wasn’t easy talking about my past offenses with others, but my caseworker equipped me with the tools to handle such questions tactfully.”

- Adam (CarePrison client)

referrals for potential job openings, ensuring that he had the support and resources needed to succeed.

In 2024, Adam completed his Bachelor’s degree in Business Management and secured employment to start work in January 2025. His journey is a testament to the power of second chances and how the support from CCSS enabled him to overcome the odds stacked against him.



*Name has been changed to protect the identity of the client.



CareElderly operates two Active Ageing Centres: **CareElderly@Circuit** and **CareElderly@Golden Ginger**.

Impact in 2024



2,010
Seniors impacted



329
Seniors residing in rental units



561
Active Ageing Programmes and engagement sessions



18
Senior peer volunteers

CareElderly

Highlights



► HARMONY IN MOTION

Organised by Esplanade, the intergenerational programme facilitated youths from Bowen Secondary School and seniors from CareElderly@Golden Ginger to learn contemporary dance together. It culminated in a private performance where participants performed for family and friends.



► EASING ACCESS TO ACTIVE AGEING PROGRAMMES

To reach out to seniors living in private housing estates, CareElderly@Circuit started a satellite Zumba exercise programme at Happy Gardens Estate, promoting active and healthy living among residents there.



► LAUNCH OF DRONE-FLYING INTEREST GROUP

Designed to increase male participation rates, this CareElderly@Golden Ginger interest group exposes seniors to the basics of drone operation. Since its launch, it has also created opportunities for experienced seniors to serve as peer mentors to other members.

Healing through grief with community: Mr. Ng's path to hope

Mr. Ng's wife passed away in August. As his only family, her passing not only affected him deeply, but left him with an overwhelming sense of loneliness and emptiness. Carrying the weight of grief, Mr. Ng chose to spend his days cooped up alone at home, sitting in spaces she once occupied and reliving her routines to cope with the pain.

The staff from CareElderly@Circuit reached out to Mr. Ng when they spotted him wandering around aimlessly in the neighbourhood. After learning about his loss, the staff availed themselves to be a listening ear and invited him to visit the centre whenever he needed a companion.

Though initially hesitant, Mr. Ng came to the centre one day and opened up about the troubles weighing on his heart. This marked the beginning of his journey toward healing. One visit turned into two, then three, and soon Mr. Ng was coming to the centre regularly. His trust in the staff grew day by day as they stayed by his side, offered encouragement, and gently guided him toward finding hope again. The path to moving on has not been easy, but with the support of the staff and volunteers, Mr. Ng has made remarkable progress in navigating his grief.



Mr. Ng chatting with a CareElderly volunteer



Mr. Ng participating in activities during a void deck engagement

These days, Mr. Ng chooses to go to CareElderly@Circuit and be in the presence of fellow seniors, rather than dwell at home alone. The close relationship Mr. Ng has built with the centre staff assures him that he is never alone—he knows he can always rely on them, whether for support with a personal challenge or for help with fixing a device. With the support of the staff in his everyday life, Mr. Ng has regained his footing and is ready to live life afresh.



“The CareElderly staff journeyed with me through my toughest moments.”

- Mr. Ng (CareElderly beneficiary)

CareLibrary

Impact in 2024



51
Participants



1,296
Cognitive wellness
sessions (in hours)

Highlights

COGNITIVE INTERVENTION PROGRAMME (CIP) PILOT INITIATIVE

Through a pilot initiative with the Agency for Integrated Care (AIC) that aimed to evaluate the efficacy of different care models for dementia, intervention programmes such as CareLibrary were proven to be effective.

81%

of CIP clients maintained
or showed improvement in
their cognitive function

92%

of CIP clients maintained
or showed improvement in
their emotional well-being

100%

of clients and caregivers
were satisfied with the
programme



Head of CareLibrary Douglas Tan at the centre's Caregivers Corner



Navigating caregiving with CareLibrary: Pamela's story

When Pamela* began noticing that her mother was exhibiting signs of forgetfulness, she first dismissed them as part and parcel of ageing. However, as the forgetfulness began to be accompanied by difficulty in processing information and frequent repetition, Pamela could no longer ignore the possibility that her mother might have dementia. This realisation was eventually affirmed by a medical diagnosis of Alzheimer's, and caregiving soon became Pamela's biggest responsibility.

Being the sole caregiver can be overwhelming, and even more so for Pamela, who had no prior caregiving experience. Pamela's life began to revolve around accompanying her mother on hospital visits, curating a weekly schedule to keep her active, and managing the behavioural changes brought on by her Alzheimer's. Days were spent physically by her mother's side, and life was adjusted to meet her emerging needs. This journey was mostly walked alone until Pamela discovered CareLibrary.

Pamela enrolled her mother in CareLibrary in July after searching for suitable programmes that could keep her mentally stimulated. Week after week, CareLibrary offered her a wide variety of activities that targeted a holistic set of needs – physical, social, and cognitive. The range of exercises available, some of which could even be adapted for home use, relieved Pamela of the burden of constantly coming up with ways to meet her mother's cognitive needs.

Beyond providing cognitive care for her mother, the staff at CareLibrary also became well-acquainted with Pamela and connected her with resources to support her. One of the most valuable resources was a caregiver support programme, where Pamela found a community of caregivers who approached her circumstances with empathy.

Almost a year into her caregiving journey, Pamela acknowledges that there is still much to learn. However, one thing is for sure: the continual support of people and resources fills the gaps in her journey—gaps that once felt too overwhelming to address.

“This caregiving journey was and still is filled with several uncertainties, but CareLibrary's support has been immensely helpful to me.”

- Pamela (caregiver of CareLibrary participant)

*Name has been changed to protect the identity of the caregiver.

MEDIA PRESENCE

7 April 2024

Behind Bars: They’re elderly or infirm – and in jail. What life in Changi Prison is like for these inmates

Channel NewsAsia’s article details how throughcare programmes make regular groupwork and individual counselling sessions available to support the reintegration of elderly offenders to society. CCSS Head of CarePrison Chan Soon Onn shares about the unique set of challenges faced by these offenders and the importance of providing well-rounded support to them. Such support includes financial assistance, as well as rebuilding their self-image. CCSS provides throughcare support services in partnership with the Singapore Prison Service for elderly offenders.

Source: <https://www.channelnewsasia.com/singapore/prison-assisted-living-elderly-mobility-disability-physical-therapy-4003786>



1 July 2024

How these families are planting the seed of giving so their kids can reap a lifetime of volunteerism, charity

This article expounds on the connection between an individual's inclination to give and their childhood experiences with giving. CCSS Head of Community Partnership Amy Lin and Volunteer Manager Kelda Chua both affirm this view. Drawing from their respective perspectives, they share that childhood involvement in volunteering often leads to continued volunteering in adulthood.

Source: <https://www.channelnewsasia.com/today/ground-up/show-kids-help-needy-lifetime-giving-volunteering-4647581>



26 July 2024

Picking yourself up after burning out

In this article on student burnout, CCSS Counsellor Lim Lay Leng discusses the symptoms of burnout and offers techniques to manage it. She emphasises the importance of educators fostering help-seeking behaviour in students, rather than addressing these issues through a disciplinary lens.

Source: <https://www.straitstimes.com/singapore/picking-yourself-up-after-burning-out>





Financial Statements



CARE COMMUNITY SERVICES SOCIETY
FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
31 DECEMBER 2024

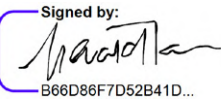
CARE COMMUNITY SERVICES SOCIETY
(Registered under the Societies Act 1966)

STATEMENT BY THE BOARD

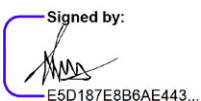
In the opinion of the Board,

- a) the financial statements of Care Community Services Society (the “Society”) as set out on pages 5 to 26 are properly drawn up in accordance with the Societies Act 1966 (the “Societies Act”), the Singapore Charities Act 1994 and other relevant regulations (the “Charities Act and Regulations”) and Financial Reporting Standards in Singapore (“FRSs”) so as to present fairly, in all material respects the financial position of the Society as at 31 December 2024 and the financial performance, changes in funds and cash flows of the Society for the financial year ended;
- b) the Society has used the donations moneys in accordance with its objectives as required by Regulation 11 of the Charities (Institutions of a Public Character) Regulations;
- c) the Society has compiled with Regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations; and
- d) the accounting and other records required to be kept have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act and the Charities Act and Regulations.

On behalf of the Board,

Signed by:

B66D86F7D52B41D...

Gerald Tan
President

Signed by:

E5D187E8B6AE443...

See Kwee Ming Michael
Honorary Treasurer

30 April 2025

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**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
CARE COMMUNITY SERVICES SOCIETY**
(Registered under the Societies Act 1966)

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Care Community Services Society (the "Society") as set out on pages 5 to 26, which comprise the balance sheet as at 31 December 2024, and the statement of comprehensive income, statement of changes in accumulated and other funds and statement of cash flows for the financial year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the Societies Act 1966 (the "Societies Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations") and Financial Reporting Standards in Singapore ("FRSs") so as to present fairly, in all material respects, the financial position of the Society as at 31 December 2024 and of the financial performance, changes in accumulated and other funds and cash flows of the Society for the financial year ended on that date.

Basis for Opinion

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Society in accordance with the Accounting and Corporate Regulatory Authority (ACRA) *Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities* (ACRA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The Board is responsible for the other information. The other information comprises the information included in the Statement by the Board as set out on page 1 and other information included in Annual Report 2024, but does not include the financial statements and our auditor's report thereon.

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
CARE COMMUNITY SERVICES SOCIETY (cont'd)**
(Registered under the Societies Act 1966)

Report on the Audit of the Financial Statements (cont'd)

Responsibilities of the Board and Those Charged with Governance for the Financial Statements

The Board is responsible for the preparation and fair presentation of these financial statements in accordance with the Societies Act, Charities Act and Regulations and FRSs, and for such internal control as the Board determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board is responsible for assessing the Society's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Board either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Society's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

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

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
CARE COMMUNITY SERVICES SOCIETY (cont'd)**
(Registered under the Societies Act 1966)

Report on the Audit of the Financial Statements (cont'd)

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

- Conclude on the appropriateness of the Board's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.


Report on other Legal and Regulatory Requirements

In our opinion,

- the accounting and other records required to be kept by the Society have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act, the Charities Act and Regulations; and
- the fund-raising appeals held during the financial year ended 31 December 2024 have been carried out in accordance with Regulation 6 of the Societies Regulations issued under the Societies Act and proper accounts and other records have been kept of the fund-raising appeals.

During the course of our audit, nothing has come to our attention that causes us to believe that during the financial year:

- the Society has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- the Society has not complied with the requirements of Regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.

Signed by:

8557428507234E1...
Baker Tilly TFW LLP
Public Accountants and
Chartered Accountants
Singapore

30 April 2025

CARE COMMUNITY SERVICES SOCIETY
(Registered under the Societies Act 1966)

STATEMENT OF COMPREHENSIVE INCOME
For the financial year ended 31 December 2024

| | | ← | 2024 | → | 2023 |
|---|------|---------------------------|----------------------|----------------------|----------------------|
| | Note | Accumulated fund \$ | Other funds \$ | Total funds \$ | Total funds \$ |
| Income | | | | | |
| Donations | | 1,200,496 | 22,779 | 1,223,275 | 1,532,462 |
| Project income | 3 | 485,583 | – | 485,583 | 663,624 |
| Program income | 4 | 319,769 | 1,145,946 | 1,465,715 | 1,178,875 |
| Other grant income | | 111,596 | 528,216 | 639,812 | 998,672 |
| Interest income | | 292,981 | – | 292,981 | 273,612 |
| Total income | 5 | 2,410,425 | 1,696,941 | 4,107,366 | 4,647,245 |
| Less expenditure | | | | | |
| Program expenses | 6 | 1,459,057 | 929,651 | 2,388,708 | 1,917,621 |
| Project expenses | 3 | 79,475 | – | 79,475 | 126,227 |
| Other expenses | 7 | 1,407,285 | 530,005 | 1,937,290 | 1,498,670 |
| Total expenditure | | 2,945,817 | 1,459,656 | 4,405,473 | 3,542,518 |
| (Deficit)/surplus and total comprehensive (loss)/income for the financial year | | (535,392) | 237,285 | (298,107) | 1,104,727 |

The accompanying notes form an integral part of these financial statements.

CARE COMMUNITY SERVICES SOCIETY
(Registered under the Societies Act 1966)

BALANCE SHEET
At 31 December 2024

| | Note | 2024 \$ | 2023 \$ |
|---|------|-------------------|------------|
| Non-current assets | | | |
| Property, plant and equipment | 9 | 361,399 | 488,651 |
| Deferred expenditure | 10 | 95,051 | 164,009 |
| Total non-current assets | | 456,450 | 652,660 |
| Current assets | | | |
| Trade and funding receivables | | 163,425 | 115,934 |
| Other receivables | 11 | 299,362 | 266,854 |
| Fixed deposits | | 8,728,526 | 9,051,771 |
| Bank and cash balances | | 1,775,314 | 1,597,144 |
| Total current assets | | 10,966,627 | 11,031,703 |
| Total assets | | 11,423,077 | 11,684,363 |
| Non-current liability | | | |
| Lease liabilities | 9 | 156,098 | 233,826 |
| Current liabilities | | | |
| Accrued operating expenses and payables | | 432,170 | 395,564 |
| Amount due to related party | 12 | 8,438 | 8,398 |
| Grant received in advance | | 13,188 | 39,864 |
| Deposits and fees received in advance | | 114,300 | 12,300 |
| Lease liabilities | 9 | 77,728 | 75,149 |
| Total current liabilities | | 645,824 | 531,275 |
| Total liabilities | | 801,922 | 765,101 |
| Net assets | | 10,621,155 | 10,919,262 |
| Funds | | | |
| Accumulated Fund | | 8,982,177 | 9,518,523 |
| <i>Restricted funds</i> | | | |
| Deferred capital grant | 13 | 173,027 | 228,822 |
| Community Silver Trust Fund | 14 | 68,058 | 128,161 |
| Care and Share Grant Fund | 15 | - | - |
| Active Aging Centre Accumulated Fund | 16 | 1,115,515 | 976,148 |
| School Start-up Grant Fund | 17 | 10,184 | 10,184 |
| President’s Challenge Fund | 18 | 23,630 | 2,400 |
| SG Cares Volunteer Centre Fund | 19 | 58,017 | 35,025 |
| Tote Board Community Health Fund | 20 | 183,616 | 19,189 |
| Other funds | | 6,931 | 810 |
| Total funds | | 10,621,155 | 10,919,262 |

CARE COMMUNITY SERVICES SOCIETY
(Registered under the Societies Act 1966)

STATEMENT OF CHANGES IN ACCUMULATED AND OTHER FUNDS
For the financial year ended 31 December 2024

| | Restricted funds | | | | | | | | | |
|--|-------------------------|-----------------------------|---------------------------|--------------------------------------|-----------------------------|----------------------------|---------------------------------|----------------------------------|--------------|-------------------|
| | Deferred Capital Grants | Community Silver Trust Fund | Care and Share Grant Fund | Active Aging Centre Accumulated Fund | School Start-up Grant Funds | President’s Challenge Fund | SG Cares Volunteer Centre Funds | Tote Board Community Health Fund | Other Funds | Total |
| | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| Balance at 1 January 2023 | 117,110 | 146,656 | (290,000) | 661,647 | 10,184 | 40,411 | (266) | (35,288) | 3,660 | 9,814,535 |
| Surplus/(deficit) and total comprehensive income/(loss) for the financial year | (87,966) | (13,267) | 290,000 | 394,852 | - | (38,011) | 35,291 | 57,837 | (2,850) | 1,104,727 |
| Transfer of funds during the financial year | 199,678 | (5,228) | - | (80,351) | - | - | - | (3,360) | - | - |
| Balance at 31 December 2023 | 228,822 | 128,161 | - | 976,148 | 10,184 | 2,400 | 35,025 | 19,189 | 810 | 10,919,262 |
| (Deficit)/surplus and total comprehensive (loss)/income for the financial year | (107,453) | (24,133) | - | 133,437 | - | 21,230 | 27,944 | 180,139 | 6,121 | (298,107) |
| Transfer of funds during the financial year | 51,658 | (35,970) | - | 5,930 | - | - | (4,952) | (15,712) | - | - |
| Balance at 31 December 2024 | 173,027 | 68,058 | - | 1,115,515 | 10,184 | 23,630 | 58,017 | 183,616 | 6,931 | 10,621,155 |

The accompanying notes form an integral part of these financial statements.

STATEMENT OF CASH FLOWS
For the financial year ended 31 December 2024

| | 2024 \$ | 2023 \$ |
|--|-------------------|------------|
| Cash flows from operating activities: (Deficit)/surplus for the financial year | (298,107) | 1,104,727 |
| Adjustments for: | | |
| Depreciation of property, plant and equipment | 167,068 | 185,461 |
| Amortisation of deferred expenditure | 68,958 | 8,641 |
| Interest income | (292,981) | (273,612) |
| Interest expense | 13,741 | 13,947 |
| Operating (deficit)/surplus before working capital changes | (341,321) | 1,039,164 |
| Receivables | (79,999) | 699 |
| Payables and grant received in advance | 111,970 | (225,219) |
| Net cash (used in)/generated from operating activities | (309,350) | 814,644 |
| Cash flows from investing activities | | |
| Interest received | 292,981 | 273,612 |
| Purchases of property, plant and equipment | (39,816) | (17,858) |
| Expenditure on software configuration | – | (172,650) |
| Net cash generated from investing activities | 253,165 | 83,104 |
| Cash flows from financing activities | | |
| Interest paid on lease liabilities | (13,741) | (13,947) |
| Repayment of lease liabilities | (75,149) | (75,055) |
| Net cash used in financing activities | (88,890) | (89,002) |
| Net (decrease)/increase in cash and cash equivalents | (145,075) | 808,746 |
| Cash and cash equivalents at beginning of financial year | 10,648,915 | 9,840,169 |
| Cash and cash equivalents at end of financial year | 10,503,840 | 10,648,915 |
| Cash and cash equivalents comprise: | | |
| Bank and cash balances | 1,775,314 | 1,597,144 |
| Fixed deposits | 8,728,526 | 9,051,771 |
| | 10,503,840 | 10,648,915 |

The accompanying notes form an integral part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2024

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

1 General information

The principal activities of the Society consist of providing assistance, education, training, therapy and counselling services to individuals and families and to network with recognised bodies, religious organisation and other welfare agencies to achieve the object of the Singapore Society.

The Society’s place of administration is located at 103 Lavender Street, #01-02 CarePoint, Singapore 338725.

2 Material accounting policies

a) Basis of preparation

The financial statements are presented in Singapore dollar (“\$”), which is the Society’s functional currency. The financial statements have been prepared in accordance with the Societies Act 1966, Charities Act 1994 and other relevant regulations and Financial Reporting Standards in Singapore (“FRSs”). The financial statements have been prepared under the historical cost convention except as disclosed in the accounting policies below.

The preparation of financial statements in conformity with FRSs requires the use of estimates and assumption that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the financial year. Although these estimates are based on management’s best knowledge of current events and actions and historical experiences and various other factors that are believed to be reasonable under the circumstances, actual results may ultimately differ from those estimates.

Use of estimates and judgements

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

The carrying amounts of receivables, cash and cash equivalents and payables approximate their respective fair values due to the relatively short-term maturity of these financial instruments.

New and revised standards that are adopted

In the current financial year, the Society has adopted all the new and revised FRSs and Interpretations of FRSs (“INT FRSs”) that are relevant to its operations and effective for the current financial year.

The adoption of these new/revised FRSs and INT FRSs did not have any material effect on the financial results or position of the Society.

2 Material accounting policies (cont'd)

a) Basis of preparation (cont'd)

New and revised standards not yet effective

New standards, amendments to standards and interpretations that have been issued at the balance sheet date but not yet effective for the financial year ended 31 December 2024 have not been applied in preparing these financial statements. None of these are expected to have a significant effect on the financial statements of the Society except as disclosed below:

FRS 118 Presentation and Disclosure in Financial Statements

FRS 118 will replace FRS 1 *Presentation of Financial Statements* for annual reporting period beginning on or after 1 January 2027, with earlier application permitted. It requires retrospective application with specific transition provisions.

The new standard introduces the following key requirements:

- Entities are required to classify all income and expenses into five categories in the statement of profit or loss, namely operating, investing, financing, discontinued operations and income tax categories. Entities are also required to present subtotals and totals for “operating profit”, “profit or loss before financing and income taxes”, and “profit or loss” in the statement of profit or loss.
- Management-defined performance measures (“MPMs”) are disclosed in a single note within the financial statements. This note includes details on how the measure is calculated, the relevance of the information provided to users, and a reconciliation to the most comparable subtotal specified by the FRSs.
- Enhanced guidance on aggregating and disaggregating information in financial statements.

In addition, all entities are required to use the operating profit subtotal as the starting point for the statement of cash flows when presenting operating cash flows under the indirect method.

The Society is in the process of assessing the impact of the new standard on the primary financial statements and notes to the financial statements

b) Income

Donations are accounted for when received.

Fees and service income are recognised over the period when services are rendered.

Subsidies, grant and funding income are recognised in accordance with the policy in Note 2(i).

Interest income is recognised on a time proportion basis.

c) Property, plant and equipment

Property, plant and equipment are initially recognised at cost and subsequently carried at cost less accumulated depreciation and any impairment in value. Depreciation is calculated on a straight-line basis so as to write off the cost of the assets over their expected useful lives as follows:

| | No. of years |
|-----------------------------|--------------|
| Office equipment | 5 |
| Furniture and fittings | 3 - 5 |
| Computers | 2 |
| Renovation | 3 - 5 |
| Motor vehicle | 5 |
| Office premises and centres | 4-6 |

2 Material accounting policies (cont'd)

d) Leases

Lease liabilities

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted by using the rate implicit in the lease. If this rate cannot be readily determined, the Society uses its incremental borrowing rate.

Lease payments included in the measurement of the lease liability comprise fixed lease payments (including in-substance fixed payments) less any lease incentives receivable, variable lease payments that depend on an index or a rate, and amounts expected to be paid under residual value guarantees.

The lease liability is presented as a separate line in the balance sheet.

The lease liability is subsequently measured by increasing the carrying amount to reflect interest on the lease liability using the effective interest method, and reducing the carrying amount to reflect the lease payments made.

The Society remeasures the lease liability (and makes a corresponding adjustment to the related right-of-use asset) whenever there is a modification, a change in the lease term, a change in the lease payments (e.g. changes to future payments resulting from a change in an index or rate used to determine such lease payments) or a change in the assessment of an option to purchase the underlying asset.

Right-of-use assets

The Society recognises right-of-use assets at the commencement date of the lease (i.e. the date the underlying asset is available for use). The right-of-use assets comprise the initial measurement of the corresponding lease liability, lease payments made at or before the commencement date, initial direct cost, less any lease incentive received.

Right-of-use assets are subsequently measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities. Right-of-use assets are depreciated on a straight-line basis over the shorter period of the lease term and useful life of the underlying asset. If ownership of the leased asset transfers to the Society at the end of the lease term or the cost reflects the exercise of a purchase option, depreciation is calculated using the estimated useful life of the asset. The depreciation starts at the commencement date of the lease.

The right-of-use assets are presented within “Property, plant and equipment” in the balance sheet.

The Society applies FRS 36 *Impairment of Assets* to determine whether a right-of-use asset is impaired and accounts for any identified impairment loss.

e) Funds

Unless specifically indicated, fund balances are not represented by any specific assets, but are represented by all assets of the Society.

f) Income tax

The Society, being a charity, is exempted from tax under the Income Tax Act 1947.

2 Material accounting policies (cont'd)

g) Financial assets

The Society's financial assets at amortised cost include bank and cash balances, and trade and other receivables (excluding prepayment). Financial assets are measured at initial recognition at fair value and are subsequently measured using the effective interest rate ("EIR") method and are subject to impairment. Gains and losses are recognised in profit or loss when the asset is derecognised, modified or impaired. Interest income from these financial assets is included in interest income using the EIR method.

h) Financial liabilities

Financial liabilities include lease liabilities, accrued operating expenses (excluding GST payables) and amount due to a related party. Financial liabilities are recognised on the balance sheet when, and only when, the Society becomes a party to the contractual provisions of the financial instruments. Financial liabilities are initially recognised at fair value plus directly attributable transaction costs and subsequently measured at amortised cost using the effective interest rate method.

A financial liability is derecognised when the obligation under the liability is extinguished. Gains and losses are recognised in profit or loss when the liabilities are derecognised and through the amortisation process.

i) Government grants

Government grants are recognised at their fair value when there is a reasonable assurance that the grant will be received and all attaching conditions will be complied with. Where the grant relates to an asset (either property, plant and equipment and/or deferred expenditure), the fair value is recognised as deferred capital grant on the balance sheet and is amortised over the expected useful life of the relevant asset to the profit or loss of Accumulated Fund or other funds respectively to match the depreciation charge of the asset.

When the grant relates to an expense item, it is recognised in profit or loss over the period necessary to match them on a systematic basis to the costs that it is intended to compensate.

3 Project income and project expenses

Project income and project expenses comprise the proceeds and expenses from major fundraising events.

4 Program income

Program income is derived from the following:

| | Total funds | |
|-------------------------------------|-------------|-----------|
| | 2024 | 2023 |
| | \$ | \$ |
| Children services | 600 | 138 |
| CareFamily services | 79,270 | 23,957 |
| The CareLibrary | 553,053 | 449,538 |
| Active Aging Centre - Golden Ginger | 435,066 | 374,864 |
| Active Aging Centre - Circuit Road | 397,726 | 330,378 |
| | | |
| Total program income | 1,465,715 | 1,178,875 |

5 Total income

Included in total income are the following:

| | Total funds | |
|--------------------------|-------------|-----------|
| | 2024 | 2023 |
| | \$ | \$ |
| Tax-deductible donations | 808,892 | 1,205,421 |
| Government grant income | 101,737 | 378,420 |

6 Program expenses

Program expenses comprise the following:

| | Total funds | |
|---------------------|-------------|-----------|
| | 2024 | 2023 |
| | \$ | \$ |
| Children services | 419,986 | 399,911 |
| CareFamily services | 726,822 | 496,006 |
| Active Aging Centre | 799,956 | 583,663 |
| The CareLibrary | 441,944 | 438,041 |
| | | |
| | 2,388,708 | 1,917,621 |

Included in program expenses are the following:

| | Total funds | |
|---------------------------------------|-------------|-----------|
| | 2024 | 2023 |
| | \$ | \$ |
| Employee benefits expense | 1,818,601 | 1,584,300 |
| Depreciation (Note 9) | 97,448 | 93,693 |
| Interest expense on lease liabilities | 6,423 | 5,113 |

7 Other expenses

These include:

| | Total funds | |
|---------------------------------------|-------------|-----------|
| | 2024 | 2023 |
| | \$ | \$ |
| Employee benefits expense | 1,434,196 | 1,109,809 |
| Donations to Mindset | 59,964 | 72,771 |
| Depreciation (Note 9) | 69,620 | 87,153 |
| Amortisation (Note 10) | 68,958 | 8,641 |
| Interest expense on lease liabilities | 7,318 | 8,834 |

8 Employee benefits expense

| | ← Accumulated fund \$ | 2024 Other funds \$ | → Total funds \$ | 2023 Total funds \$ |
|---|--------------------------------|------------------------------|---------------------------|------------------------------|
| Total employee benefits expenses of the Society is as follows: | | | | |
| Salaries and bonus | 1,811,351 | 883,852 | 2,695,203 | 2,227,455 |
| Contribution to defined contribution plans | 278,956 | 141,231 | 420,187 | 350,190 |
| Other benefits | 114,922 | 22,485 | 137,407 | 116,464 |
| | 2,205,229 | 1,047,568 | 3,252,797 | 2,694,109 |
| | | | 2024 \$ | 2023 \$ |
| Employee benefits expense is recognised in the following: | | | | |
| Accumulated fund | | 2,205,229 | 1,874,195 | |
| Active Aging Centre Accumulated Fund | | 522,931 | 394,527 | |
| President Challenge Grant Fund | | – | 27,063 | |
| SG Cares Volunteer Centre | | 430,238 | 294,873 | |
| Tote Board Community Health Fund | | 94,399 | 103,451 | |
| | | 3,252,797 | 2,694,109 | |
| Staff receiving annual remuneration exceeding \$100,000 shown in salary bands as follows: | | 2024 \$ | 2023 \$ | |
| \$100,001 to \$200,000 | | | | |
| - Executive Director | | 1 | 1 | |

9 Property, plant and equipment

| | Office equipment \$ | Furniture & fittings \$ | Computers \$ | Renovation \$ | Motor vehicle \$ | Office premises and centres \$ | Total \$ |
|-------------------------------------|---------------------------|----------------------------------|-----------------|------------------|------------------------|---|------------------|
| 2024 Cost | | | | | | | |
| At 1.1.2024 | 43,980 | 12,306 | 173,656 | 329,674 | 91,888 | 630,051 | 1,281,555 |
| Additions | 7,616 | – | 8,400 | 23,800 | – | – | 39,816 |
| Disposal | – | – | (989) | – | – | – | (989) |
| At 31.12.2024 | 51,596 | 12,306 | 181,067 | 353,474 | 91,888 | 630,051 | 1,320,382 |
| Accumulated depreciation | | | | | | | |
| At 1.1.2024 | 20,866 | 4,848 | 143,871 | 184,580 | 91,888 | 346,851 | 792,904 |
| Depreciation charge | 7,910 | 3,495 | 29,925 | 51,900 | – | 73,838 | 167,068 |
| Disposal | – | – | (989) | – | – | – | (989) |
| At 31.12.2024 | 28,776 | 8,343 | 172,807 | 236,480 | 91,888 | 420,689 | 958,983 |
| Net carrying value | | | | | | | |
| At 31.12.2024 | 22,820 | 3,963 | 8,260 | 116,994 | – | 209,362 | 361,399 |
| 2023 Cost | | | | | | | |
| At 1.1.2023 | 36,172 | 8,976 | 266,381 | 329,674 | 91,888 | 527,550 | 1,260,641 |
| Additions | 7,808 | 3,330 | 6,720 | – | – | 102,501 | 120,359 |
| Disposal | – | – | (99,445) | – | – | – | (99,445) |
| At 31.12.2023 | 43,980 | 12,306 | 173,656 | 329,674 | 91,888 | 630,051 | 1,281,555 |
| Accumulated depreciation | | | | | | | |
| At 1.1.2023 | 13,910 | 2,069 | 195,535 | 129,915 | 91,888 | 273,571 | 706,888 |
| Depreciation charge | 6,956 | 2,779 | 47,781 | 54,665 | – | 73,280 | 185,461 |
| Disposal | – | – | (99,445) | – | – | – | (99,445) |
| At 31.12.2023 | 20,866 | 4,848 | 143,871 | 184,580 | 91,888 | 346,851 | 792,904 |
| Net carrying value | | | | | | | |
| At 31.12.2023 | 23,114 | 7,458 | 29,785 | 145,094 | – | 283,200 | 488,651 |

9 Property, plant and equipment (cont'd)

a) Additions to property, plant and equipment ("PPE") as follows:

| | 2024 \$ | 2023 \$ |
|--|---------------|------------|
| PPE excluding rights-of-use assets ("ROU") | | |
| - Office equipment | 7,616 | 7,808 |
| - Furniture & fitting | – | 3,330 |
| - Computers | 8,400 | 6,720 |
| - Renovation | 23,800 | – |
| | 39,816 | 17,858 |
| ROU | | |
| - Office and premises | – | 102,501 |
| | 39,816 | 120,359 |

b) Depreciation charge are allocated as follows:

| | | |
|--|----------------|---------|
| Program expenses | | |
| - Accumulated fund | 25,073 | 24,982 |
| - Active Aging Centre (Note 16) | 69,575 | 68,151 |
| - Tote Board Community Health Fund (Note 20) | 2,800 | 560 |
| | 97,448 | 93,693 |
| Project expenses | – | 4,615 |
| Other expenses (Note 7) | 69,620 | 87,153 |
| | 167,068 | 185,461 |

Nature of the Society's leasing activities

The Society's leasing activities comprise the following:

- The Society leases various office premises and centres from related and non-related parties. The leases have an average tenure of between one to five years with option to extend for another three years; and
- In addition, the Society leases certain premises and office equipments with contractual terms of one to five years. These leases are short-term or low-value items. The Society has elected not to recognise right-of-use assets and lease liabilities for these exempted leases.

9 Property, plant and equipment (cont'd)***Nature of the Society's leasing activities (cont'd)***

Information about leases for which the Society is a lessee is presented below:

Carrying amount of right-of-use assets ("ROU")

| | 2024 \$ | 2023 \$ |
|--|------------|------------|
| <u>Classified within property, plant and equipment</u> | | |
| Carrying amount of ROU: | | |
| - Office premises and centres | 209,362 | 283,200 |
| - Office equipment | 7,046 | 9,462 |
| Additions | | |
| - Office premises and centres | – | 102,501 |
| Depreciation of ROU: | | |
| - Office premises and centres | 73,838 | 73,280 |
| - Office equipment | 2,416 | 2,416 |

Amounts recognised in balance sheet

| | 2024 \$ | 2023 \$ |
|---|----------------|------------|
| <i>Carrying amount of lease liabilities</i> | | |
| Current | 77,728 | 75,149 |
| Non-current | 156,098 | 233,826 |
| | 233,826 | 308,975 |

Amounts recognised in statement of comprehensive income

| | 2024 \$ | 2023 \$ |
|---|------------|------------|
| <i>Depreciation charge for the financial year</i> | | |
| Office premises and centres | 73,838 | 73,280 |
| Office equipment | 2,416 | 2,416 |
| <i>Lease expense not included in the measurement of lease liabilities</i> | | |
| Lease expenses - short term leases | 5,028 | 4,981 |
| Interest expense on lease liabilities | 13,741 | 13,947 |

Total cash flow for leases amounted to \$93,918 (2023: \$93,983).

9 Property, plant and equipment (cont'd)

Nature of the Society's leasing activities (cont'd)

Reconciliation of movements of lease liabilities to cash flows arising from financing activities:

| | Lease liabilities | |
|------------------------------------|-------------------|----------|
| | 2024 | 2023 |
| | \$ | \$ |
| Balance at 1 January | 308,975 | 281,529 |
| Changes from financing cash flows: | | |
| - Repayments | (75,149) | (75,055) |
| - Interest paid | (13,741) | (13,947) |
| Non-cash changes | | |
| - Interest expense | 13,741 | 13,947 |
| - Additions of new leases | – | 102,501 |
| Balance at 31 December | 233,826 | 308,975 |

10 Deferred expenditure

| | 2024 | 2023 |
|--|---------|---------|
| | \$ | \$ |
| Cost | | |
| Balance at beginning of financial year | 172,650 | – |
| Additions | – | 172,650 |
| Balance at end of financial year | 172,650 | 172,650 |
| Amortisation | | |
| Balance at beginning of financial year | 8,641 | – |
| Amortisation charge for the financial year | 68,958 | 8,641 |
| Balance at end of financial year | 77,599 | 8,641 |
| Net carrying amount | 95,051 | 164,009 |

Deferred expenditure relates to expenses incurred to configure and customise cloud computing software service subscribed by the Society.

The expenditures are amortised using the straight-line method over the service contractual terms of 2 to 3 years.

11 Other receivables

| | 2024 | 2023 |
|----------------------|---------|---------|
| | \$ | \$ |
| Deposits | 53,636 | 53,116 |
| Prepayments | 95,948 | 48,284 |
| Interest receivables | 149,778 | 165,454 |
| | 299,362 | 266,854 |

12 Amount due to a related party

This amount represents expenses paid on behalf by Trinity Christian Centre Limited and is unsecured, interest free and repayable on demand.

13 Deferred capital grant

| | 2024 | 2023 |
|--|-----------|----------|
| | \$ | \$ |
| Grant - related to assets | | |
| Balance at beginning of financial year | 228,822 | 117,110 |
| Less: Grant reversed out during the financial year | – | (5,846) |
| Grant amortised during the financial year | | |
| - Accumulated Fund | (77,948) | (54,382) |
| - Active Aging Centre (Note 16) | (26,705) | (27,178) |
| - Tote Board Community Health Fund (Note 20) | (2,800) | (560) |
| | (107,453) | (82,120) |
| Fund transferred during the financial year | | |
| - Accumulated Fund | 21,618 | 110,739 |
| - Community Silver Trust Fund (Note 14) | 30,040 | 5,228 |
| - Active Aging Centre (Note 16) | – | 80,351 |
| - Tote Board Community Health Fund (Note 20) | – | 3,360 |
| | 51,658 | 199,678 |
| Balance at end of financial year | 173,027 | 228,822 |

14 Community Silver Trust Fund

Details of Community Silver Trust (“CST”) Fund which is for the Active Aging Centre are as follows:

| | 2024 | 2023 |
|---|-----------------|----------|
| | \$ | \$ |
| Balance at beginning of financial year | 128,161 | 146,656 |
| Community Silver Trust - Matching Grant | 5,930 | – |
| Excess grant refunded during the financial year | – | (134) |
| Expenditure | (30,063) | (13,133) |
| | (24,133) | (13,267) |
| Fund transferred during the financial year | | |
| - Deferred Capital Grant (Note 13) | (30,040) | (5,228) |
| - Active Aging Centre (Note 16) | (5,930) | – |
| Balance at end of financial year | 68,058 | 128,161 |

The following shows the amount of donations received during the financial year for eligible programme under the CST Funding:

| | 2024 | 2023 |
|------------------------------|---------------|--------|
| | \$ | \$ |
| Active Aging Centre | | |
| Tax-deductible donations | 15,790 | 14,610 |
| Non-tax deductible donations | 6,989 | 1,726 |
| Total | 22,779 | 16,336 |

The CST Funding of \$22,779 (2023: \$16,336) will only be recorded as income in the Community Silver Trust Fund upon approval from Ministry of Health (“MOH”).

The CST Funding can be used for new programmes/initiatives to extend the range of Intermediate and Long Term Care (“ILTC”) services, to enhance or improve the existing capabilities, increase the capacity of existing services and to fund recurrent operating expenses or to offset the existing co-funding component of Government-funded services.

15 Care and Share Grant Fund

| | 2024 | 2023 |
|--|-------------|-----------|
| | \$ | \$ |
| Balance at beginning of financial year | – | (290,000) |
| Grant received during the financial year | – | 290,000 |
| Balance at end of financial year | – | – |

15 Care and Share Grant Fund (cont’d)

This represented a dollar and twenty-five cents matching grant for every eligible donation dollar for the first \$1,000,000, a dollar matching grant for every eligible donation dollar for the subsequent \$1,000,000 and sixty-five cents matching grant for every eligible donation dollar for the next subsequent \$1,000,000 that the Society raises between 1 December 2013 and 31 March 2016. The grant shall be used to develop social service related SSOs (“Social Service Organisation”) and their programmes to better serve the beneficiaries. The grant could be used for the following areas:

- (i) Capability Building
- (ii) Capacity Building
- (iii) New Initiatives/Expansion of existing services
- (iv) Critical Existing Needs (up to 20% of the grant)

The Society had up to 31 March 2022 to utilise the grant and which they did so.

16 Active Aging Centre Accumulated Fund

| | 2024 | 2023 |
|---|------------------|-----------|
| | \$ | \$ |
| Balance at beginning of financial year | 976,148 | 661,647 |
| Donation received | 22,779 | 16,336 |
| Recurrent funding and service income (Note 4) | 832,792 | 705,242 |
| Expenditure | (740,790) | (535,602) |
| Other grants received | 18,656 | 208,876 |
| | 133,437 | 394,852 |
| Fund transferred during the financial year | | |
| - Deferred Capital Grant (Note 13) | – | (80,351) |
| - Community Silver Trust Fund (Note 14) | 5,930 | – |
| Balance at end of financial year | 1,115,515 | 976,148 |

The Active Aging Centre (“AAC”) Accumulated Fund represents accumulated funds for the operations of the Active Aging Centre at Circuit Road and Golden Ginger.

Included in expenditure are the following:

| | 2024 | 2023 |
|--|-----------------|----------|
| | \$ | \$ |
| Depreciation (Note 9) | 69,575 | 68,151 |
| Amortisation of Deferred Capital grant (Note 13) | (26,705) | (27,178) |
| Employee benefits expense (Note 8) | 522,931 | 394,527 |

17 School Start-up Grant Fund

| | 2024 | 2023 |
|--|---------------|--------|
| | \$ | \$ |
| Balance at beginning and end of financial year | 10,184 | 10,184 |

17 School Start-up Grant Fund (cont'd)

The purpose of the School Start-up Grant Fund is to provide funding by subsidising start-up costs associated with the operations of the School-based Student Care Centre (“SCC”) for the care and supervision of students.

18 President’s Challenge Fund

| | 2024 \$ | 2023 \$ |
|--|------------|------------|
| Balance at beginning of financial year | 2,400 | 40,411 |
| Grant received during the financial year | 23,630 | – |
| Expenditure | (2,400) | (38,011) |
| | 21,230 | (38,011) |
| Balance at end of financial year | 23,630 | 2,400 |

The purpose of the President’s Challenge Fund acts as a call to all Singaporeans in doing their part in building a more caring and inclusive society. It is an annual community outreach and fundraising campaign for charities selected every year by the President's Office.

19 SG Cares Volunteer Centre Fund

| | 2024 \$ | 2023 \$ |
|--|------------|------------|
| Balance at beginning of financial year | 35,025 | (266) |
| Grant received during the financial year | 480,000 | 336,000 |
| Expenditure | (452,056) | (300,709) |
| | 27,944 | 35,291 |
| Fund transferred during the financial year | (4,952) | – |
| - Accumulated Fund | | |
| Balance at end of financial year | 58,017 | 35,025 |

The purpose of the grant is to provide funding for the Volunteer Centres in Geylang Town and Serangoon Town for the project titled “SG Cares Volunteer Centre Development Programme”. The objectives of the project are to grow and develop sustainable volunteerism, develop and train volunteer leaders, forming and facilitate effective partnerships, and to make an impact to the community with the volunteer programmes.

On 7 March 2023, the Society has signed the third-year funding agreement with the Ministry of Culture, Community and Youth for the Volunteer Centre in Geylang Town for the project period from 23 November 2022 to 22 November 2024. In the current financial year, the Society further signed the fourth-year funding agreement for the project period from 23 November 2024 to 31 December 2025.

On 30 June 2023, the Society has also signed the first-year funding agreement for the Volunteer Centre in Serangoon Town for the project period from 1 July 2023 to 30 June 2025.

20 Tote Board Community Health Fund

| | 2024 \$ | 2023 \$ |
|--|------------|------------|
| Balance at beginning of financial year | 19,189 | (35,288) |
| Recurrent funding and service income | 300,844 | 199,575 |
| Expenditure | (120,705) | (141,738) |
| | 180,139 | 57,837 |
| Fund transferred during the financial year | | |
| - Deferred Capital Grant (Note 13) | – | (3,360) |
| - Accumulated Fund | (15,712) | – |
| Balance at end of financial year | 183,616 | 19,189 |

The purpose of the grant is to determine the appropriate service model that is effective and can be used to potentially mainstream for Cognitive Intervention Programme (“CIP”) as a targeted programme. It aims to assess the resources and operationalisation of CIP as a targeted intervention, and clients’ willingness to pay. The Society is one of the service providers in implementing the CIP pilot.

Included in expenditure are the following:

| | 2024 \$ | 2023 \$ |
|--|------------|------------|
| Depreciation (Note 9) | 2,800 | 560 |
| Amortisation of Deferred Capital grant (Note 13) | (2,800) | (560) |
| Employee benefits expense (Note 8) | 94,399 | 103,451 |

21 Related party transactions

The following transactions took place between the Society and an organisation in which the President of the Society is a director during the financial year on terms agreed by the parties concerned:

| | 2024 \$ | 2023 \$ |
|-------------------------|------------|------------|
| Rental of premises paid | 80,022 | 80,022 |
| Utilities paid | 13,206 | 11,359 |
| Donations received | – | (155,000) |

22 Key management personnel compensation

Total key management personnel compensation is analysed as follows:

| | 2024 \$ | 2023 \$ |
|--|------------|------------|
| Salaries and bonus cost | 417,498 | 461,989 |
| Contribution to defined contribution plans | 60,521 | 66,670 |
| | 478,019 | 528,659 |

The above key management personnel compensation is in respect of top 5 (2023: 5) key executives.

The board members of the Society do not receive any remuneration.

23 Financial instruments

a) Categories of financial instruments

Financial instruments at their carrying amounts at the balance sheet date are as follows:

| | 2024 \$ | 2023 \$ |
|---|------------|------------|
| <i>Financial assets</i> | | |
| Financial assets at amortised cost | 10,870,679 | 10,983,419 |
| <i>Financial liabilities</i> | | |
| Financial liabilities at amortised cost | 653,232 | 709,292 |

b) Financial risk management

Risk management is carried out under policies approved by the Board. The Board approves guidelines for overall risk management, as well as policies covering these specific areas.

Foreign exchange risk

The Society has no significant exposure to foreign exchange risk as its transactions are substantially in Singapore dollar and it has no foreign currency denominated assets or liabilities.

Credit risk

Credit risk refers to the risk that a counterparty will default on its contractual obligations resulting in financial loss to the Society. The Society manages these risks by monitoring credit collection and limiting the aggregate risk to any individual counterparty. As the Society does not hold any collateral, the maximum exposure to credit risk is the carrying amount of each class of financial instruments presented on the balance sheet. Cash and cash equivalents are placed in financial institution with good credit rating.

It is the Society’s policy that all customers who transact on credit terms are subject to credit verification procedures.

23 Financial instruments (cont’d)

b) Financial risk management (cont’d)

Credit risk (cont’d)

The following sets out the Society’s internal credit evaluation practices and basis for recognition and measurement of expected credit losses (“ECL”):

| Description of evaluation of financial assets | Basis for recognition and measurement of ECL |
|--|--|
| Counterparty has a low risk of default and does not have any past due amounts | 12-month ECL |
| Contractual payments are more than 30 days past due or where there has been a significant increase in credit risk since initial recognition | Lifetime ECL - not credit-impaired |
| Contractual payments are more than 90 days past due or there is evidence of credit impairment | Lifetime ECL - credit-impaired |
| There is evidence indicating that the Society has no reasonable expectation of recovery of payments such as when the debtor has been placed under liquidation or has entered into bankruptcy proceedings | Write-off |

Credit risk exposure in relation to financial assets at amortised costs is insignificant and accordingly no credit loss allowance is recognised as at 31 December 2024 and 31 December 2023.

Interest rate risk

The Society’s income and operating cash flows are substantially independent of changes in market interest rate as it has no variable interest-bearing assets or liabilities.

Liquidity and cash flow risk

The Board exercises prudent liquidity and cash flow risk management policies and aims at maintaining an adequate level of liquidity and cash flow at all times.

| | 1 year or less \$ | 1 to 5 years \$ | Over 5 years \$ | Total \$ |
|-------------------|-------------------------|-----------------------|-----------------------|-------------|
| 2024 | | | | |
| Payables | 419,406 | – | – | 419,406 |
| Lease liabilities | 87,654 | 165,915 | – | 253,569 |
| | | | | |
| 2023 | | | | |
| Payables | 400,317 | – | – | 400,317 |
| Lease liabilities | 88,890 | 253,570 | – | 342,460 |

23 Financial instruments (cont'd)

c) Fair values

The carrying amounts of the Society’s financial assets and liabilities approximate their fair values.

24 Capital commitments

Capital commitments not provided for in the financial statements:

| | 2024 | 2023 |
|---|---------|------|
| | \$ | \$ |
| Capital commitments in respect of property, plant and equipment | 145,470 | – |

25 Fund management

The Society’s objectives when managing its funds are to safeguard and maintain adequate working capital to continue as a going concern and to develop its principal activities over the longer term from donations, grants and programmes income. The Society’s funds comprise its accumulated and other funds.

The Society’s objective is to build up its reserves to a level equivalent to two times of annual operating expenditure.

26 Authorisation of financial statements

The financial statements of the Society for the financial year ended 31 December 2024 were authorised for issue by the Board on 30 April 2025.

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