2025

UNITING COMMUNITIES, TRANSFORMING LIVES

CCSS | care community services society singapore

Annual Report 2025

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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

President's Message



In a year marked by SG60, we stood united through the shared purpose of building a more resilient society across the generations, through compassion, action, and collective resolve. We were steadfast in our mission of serving and empowering individuals and families, and we saw much of what we did come to fruition.

Some special highlights of the year:

1. The WeCare Art Fund Intergenerational Project brought together 30 beneficiaries from CareKids, CareYouth, and CareElderly to co-create an art piece titled "SG60 Through Our Eyes". It was selected for display at the National Gallery Singapore.

2. We held our inaugural combined thanksgiving event for the SG Cares Volunteer Centers in Geylang and Serangoon. It has been 6 years since we were entrusted by the government to run these centers. With 122 partners represented in the event, including 46 corporates, 21 schools and 20 individual volunteers, we hope such recognition will pave the way for more community partnerships.

3. CareElderly onboarded the Active Ageing Centre (AAC) 2.0 service model a year ahead of schedule, strengthening our ability to serve seniors more holistically sooner than later.

4. RetroGems, an original intergenerational boardgame developed by CCSS, expanded remarkably following its successful pilot in 2024 with just 20 children and 20 seniors, reaching a total of 128 children and 110 seniors across centres and preschools in 2025, even attracting university research partnerships to study its impact on cognitive health and social connection.

5. The launch of our volunteer management portal aims to strengthen overall volunteering experience by streamlining key processes.

You will be able to read more about all we have done this year in the rest of the report.

I am incredibly proud of how we have grown our volunteer engagement across our services, with individual volunteer participation growing by 55%, school volunteers increased by 90% and corporate volunteers by 37%. The work we do is not in silo. The problems in today's society are growing increasingly complex and sinister. The ability to strengthen our community network in a saturated scene with many players would allow us to expand our impact yet create distinct solutions that bring transformation sustainably.

Thanks to the resolute dedication of our staff, the sacrificial service of our volunteers, the trust of our beneficiaries and the generosity of our donors, we have come a long way. We continue to rely on such unwavering support, inspired and anchored by the resilience, courage and hope in every touchpoint and helping hand.

As we approach a pivotal chapter marking 30 years in our journey, may we move forward with renewed conviction – the commitment to create change that is transformative in impact and enduring for generations.

Yours sincerely,



Rev Gerald Tan
President

Board & Management

CCSS Board

Designation	Name	Experience	Board meetings
President	Rev Gerald Tan (appointed in March 2023)	Rev Gerald Tan serves as President of Care Community Services Society and is a Lead Pastor of Trinity Christian Centre.	4/6
Vice President	Rev Melvin Lim (appointed May 2021)	Rev Melvin Lim is a Strategic Team Pastor in Trinity Christian Centre where he ministers to families, couples, singles and children.	6/6
Honorary Secretary	Mr Brian Koh (joined as a Board member in 2020 and appointed as Honorary Secretary in May 2021)	Mr Brian Koh is a Director with NUS Enterprise and currently in transition between roles.	5/6
Honorary Treasurer	Mr Michael See (joined as a Board member in 2017 and appointed as Honorary Treasurer in 2022)	Mr Michael See is currently a Business Consultant.	4/6
Member	Ms Liew Wei Li (appointed in May 2021)	Ms Liew Wei Li is currently the Director-General of Education (Ministry of Education).	5/6
Member	Mr Tan Chee Kiat (appointed in 2020)	Mr Tan Chee Kiat is currently a Business Consultant.	5/6
Member	Ms Charmaine Khaw (appointed May 2023)	Ms Charmaine Khaw is currently the Adjunct Lecturer with Institute of Higher Learning.	6/6
Member	Ms Irene Tiong (appointed in May 2024)	Ms Irene Tiong is currently with Trinity Christian Centre as an Assistant Manager (Connect Services).	4/6
Member	Mr Mark Seah (appointed in May 2024)	Mr Mark Seah is a Senior Partner in a law firm.	5/6
Member	Dr Ryan Tan (appointed in May 2024)	Dr Ryan Tan is a Doctor in the public sector since 2017.	5/6
Member	Mr Cecil Yeo (appointed in May 2025)	Mr Cecil Yeo is currently a Managing Director with a Bank.	1/6
Member	Mr Sammy Ong (appointed in May 2025)	Mr Sammy Ong is a Senior Vice-President Banker.	3/6

Management Team

Executive Director
Mr Dewin Lee
Joined CCSS in Feb 2017

Director of Programmes
Ms Sharon Chan
Joined CCSS in Nov 2025

CCSS Sub Committees

Audit	**Irene Tiong** **Mey Chan**
Programmes and Services	**Tan Chee Kiat**
Fundraising	**Dr Ryan Tan** **Rev Beatrice Kang** **James Ng**
Nomination	**Brian Koh** **Irene Tiong** **Dr Ryan Tan** **Tan Chee Kiat** **Mark Seah**
Human Resource	**Charmaine Khaw**
Finance	**Michael See** **Tan Chee Kiat**

Our Impact in Numbers

3,927
lives impacted

245
CareKids

622
CareYouth

355
CarePrison

200
CareCounselling

2,451
CareElderly

74
CareLibrary

37,206
service users from SG Cares Volunteer Centre @ Geylang and Serangoon

> $1,700,000
in donations

2,985
total volunteers engaged

9,053
additional volunteers engaged by SG Cares Volunteer Centre @ Geylang and Serangoon

Community Partnerships





Charity Night Out

CCSS's annual fundraising event, Charity Night Out 2025, brings together donors, beneficiaries and their families as well as CCSS staff for a charity film screening. Held at a 600-seater theatre, this year's event featured *Mission: Impossible – The Final Reckoning*. In celebration of SG60, 30 pairs of tickets (60 tickets) were also given away. The event successfully raised more than $120,000 in donations.





Charity Golf

CCSS Charity Golf 2025 was successfully held on 31 July at Seletar Country Club with Mr Edwin Tong (Minister for Law and Second Minister for Home Affairs) as the GOH. More than $200,000 was raised from flight and non-flight sponsorships, enabling us to continue transforming and empowering the lives of our beneficiaries.



Beneficiary Artwork Showcase at WeCare Arts Exhibition@CDC

Launched on 16 September at the National Gallery Singapore, this exhibition featured artworks submitted by social service agencies and self-help groups under the WeCare Arts Fund. CCSS contributed an intergenerational piece titled "SG60 Through Our Eyes" – a mixed media canvas co-created by beneficiaries from CareKids, CareYouth and CareElderly.

The artwork reflects the perspectives and creativity of participants across the generations while celebrating Singapore's 60th year of independence.





CCSS outreach weekend at Trinity Christian Centre

This year's CCSS Weekend took on a special significance by introducing and raising awareness on the upcoming collaboration events with Trinity Christian Centre (TCC) as part of our 30th anniversary celebrations in 2026.

The event was held across all three centres of TCC with the theme of "Impacting Lives Together", featuring four main partnership opportunities that were introduced to Trinitarians. These collaborations will strengthen our ability to serve more individuals and families in need, deepening community support and extending the reach of CCSS's programmes.





LoveFAD

Love For A Dollar (LoveFAD) 2025 is a volunteer-led initiative providing charity gift wrapping services to shoppers. This year, it was carried out across five locations islandwide, including Compass One, VivoCity, Westgate, Northpoint and Tampines Mall.

From 13 to 24 December, gift wrapping booths were supported by more than 160 volunteers from various walks of life, contributing over 2,109 volunteer hours and raising more than $29,000 in donations to support CCSS's programmes and beneficiaries.

Volunteer Management

Impact in 2025

470 individual volunteers engaged

19 volunteer training sessions

1,242 school volunteers engaged

1,273 CSR volunteers

3,215 corporate volunteerism hours

Celebrating our volunteers

The annual Volunteer Appreciation Day (VAD) was held on 29 November at Trinity Paya Lebar, gathering over 100 regular volunteers. This year's theme, *Galaxies of Giving,* recognised volunteers as shining stars whose collective efforts form constellations of care and compassion, brightening the lives of our beneficiaries. The event brought volunteers across all CCSS programmes together for a meaningful time of appreciation, bonding, and celebration of another impactful year of service.

Launch of our Volunteer Management portal

In November, a new Volunteer Management Portal was launched as part of the efforts to strengthen volunteer engagement and improve the overall volunteering experience. The portal aims to streamline key processes such as volunteer sign-ups, attendance tracking, communications, and activity coordination, making it easier for volunteers to stay connected and involved.

This initiative marks an exciting step to better support the growing community of volunteers, enhancing work processes, while building a more cohesive and seamless volunteering journey.











Turning Passion into Impact: Our Volunteer Stories



Lois Teo | Academic Mentor

Driven by her passion to become a teacher, she began volunteering with C.A.R.E.tapult Learning Support Programme (LSP Math) in April 2025 – first through her school, and later her own.

What keeps her going is seeing the small but meaningful breakthroughs in the children she teaches. *"It's not just about numbers or techniques,"* she shares. *"It's about making learning enjoyable, relatable, and easier for them to understand."*

Through each session, she goes beyond teaching – she encourages, affirms, and builds confidence. In doing so, she hopes to create a safe and positive space where every child feels empowered to believe in their own abilities.



Shawn Lee | Photographer

Having once benefited from volunteer tutors who supported him through dyslexia and learning challenges, Shawn now gives back by volunteering his time and skills.

Through photography, he captures moments of joy and connection at community events, using storytelling to raise awareness and inspire others to contribute.

"Even small acts can collectively make a significant difference," he shares – with every smile he captures, Shawn is reminded of the moments that matter and the positive impact we can create through volunteering.



Savitha Kadire | Mentor

Since January 2025, Savita has been volunteering with d'Klub, supporting primary school students through weekly mentoring and learning activities. After discovering CCSS through her church, she felt drawn by the impact she could make in the lives of young people and wanted to continue giving back.

She shares, *"As I have been blessed, I will bless."* Inspired by the many adults who nurtured and supported her, she now hopes to provide that same safe and encouraging space for the next generation to grow and thrive.

SG Cares Volunteer Centres @ Geylang and Serangoon

Being the appointed operator of SG Cares Volunteer Centres @ Geylang and Serangoon, CCSS works with locale partners to grow volunteer capacity, develop volunteer management capabilities, and cultivate community partnerships to strengthen the towns' effectiveness in meeting community needs.

Impact in 2025

- **>37,206** service users impacted
- **>9,053** volunteers engaged
- **>545** partnerships brokered
- **>200** community partners
- **4** get-together sessions



DBS Pop-up Marketplaces

SG Cares Volunteer Centres @ Geylang and Serangoon partnered with DBS Foundation to deliver two Community Pop-up Markets, benefiting residents across the Geylang and Serangoon communities.

Through these markets, beneficiaries were able to select up to $100 worth of household essentials based on their individual needs. Held at Wisma Geylang Serai (11 January) and Nanyang Junior College (18 January), the initiative supported over 1,500 unique households.

First ever scripted mystery interest club

Designed to spark creativity and foster connections, SG Cares Volunteer Centre @ Geylang piloted its first Scripted Murder Mystery interest club specially for seniors.

Seniors from THK AAC @ Cassia participated in an immersive role-playing experience, taking on scripted characters, crafting backstories, and working collaboratively to uncover clues and solve the mystery. The session engaged participants cognitively while strengthening social interaction, creating an engaging shared experience.





Strengthening partnerships across communities

The annual Partners Get-Together for both Geylang and Serangoon engaged over 160 community partners through their annual networking sessions, fostering collaboration and shared understanding of evolving community needs.

Held at Wisma Geylang Serai, Geylang's "Interest-Think" session was graced by Mayor Fahmi and Ms Diana Pang, while Serangoon's inaugural session was attended by Mr Seah Kian Peng and Ms Chan Hui Yuh.



Imprints of Care, Ripples of Change

On 3 November 2025, SG Cares Volunteer Centres @ Geylang and Serangoon hosted their inaugural Thanksgiving event, bringing together 122 partners, including 46 corporate organisations, 21 schools, and 20 individual volunteers.

Graced by Ms Tin Pei Ling, Professor Ang Hak Seng, and MCCY representatives, the event recognised the collective contributions of partners whose support continues to drive meaningful impact across the community.



Expanding the reach of RetroGems

Following its successful pilot in 2024, RetroGems – an intergenerational board game developed by CCSS – has continued to grow in reach, engaging seniors and children across multiple centres and preschools.

Throughout 2025, 128 children and 110 seniors have participated, with volunteers playing a key role in facilitating sessions. The initiative has also drawn interest from university research groups, partnering with them to study RetroGem's potential impact on cognitive health and social connection among seniors.

CareKids

CareKids seeks to provide opportunities for children to develop their fullest potential and grow in character in a caring and nurturing environment. Through the C.A.R.E. programmes offered by CareKids, children develop Curious Minds, engage in Active Learning, make Responsible Choices, and experience Empowered Living.

Impact in 2025

245
children beneficiaries and family members impacted

6,182
learning support impact hours

56
wellness and enrichment programmes



Dream Big Day Camp

From 17 to 20 June, 35 children explored their aspirations and dreams in the Dream Big Day Camp organised by volunteers from Trinity Christian Centre. Through interactive games and sports, arts and crafts, and an outdoor learning experience, children engaged in activities that blend fun, learning and adventure. The camp concluded with a Graduation Dinner, where parents and caregivers joined in celebrating the children's growth and achievements.

Family Day with PCF Sparkletots @ MacPherson Blk 31

In partnership with PCF Sparkletots @ MacPherson Blk 31, a Family Day was organised for the preschoolers and their families. Through a variety of games and activities, families were brought together for a time of fun and bonding.

This event also served as a platform to raise awareness of the Learning Support Programme for children transiting to Primary School.





Sign Language interest group and first performance at VAD

In November, 20 children participated in four Sign Language sessions conducted by students from SIT. At the end, the children applied what they had learned and performed two songs at CCSS's annual Volunteer Appreciation Day, marking the first time CareKids children performed at an event.

Though initially shy, the children gradually grew more familiar with the signs. With the encouragement of volunteers, they gained confidence as they stepped onto the stage, proudly showcasing what they had learned.





Learning side by side: Qhalisya and Aqisya's journey

To many, sisters Qhalisya and Aqisya may appear a little reserved at first, but behind their shy, sweet smiles are two girls who have grown in confidence through their time in the CareKids C.A.R.E.tapult Learning Support Programme.

When they first joined CareKids in 2024, both girls were experiencing difficulties with reading and Mathematics, and were falling behind their peers academically. They often appeared withdrawn to themselves and spoke little during sessions.

Attending CareKids twice a week for Math and English support, the sisters gradually found a supportive environment where they could not only have fun with one another and their peers but also learn at their own pace. "I have friends in CareKids, and sometimes we can sit together as a group," Qhalisya shared when asked what she enjoys when attending CareKids.

Alongside the friendships made, they also appreciate the helpful and friendly volunteers who guided them through lessons. Over time, they began approaching their schoolwork with greater assurance, tackling questions with more confidence, and developing greater interest in reading and learning. "They appear more willing to try and participate, gradually gaining confidence in their learning," Nancy, a CareKids staff, noted.

Since joining the programme, their mother has also noticed positive changes at home – sharing that the sisters now show increased interest in learning and greater perseverance when tackling their schoolwork.

Beyond the classroom, the sisters also had the opportunity to go on outings with CareKids, including a memorable trip to Bird Paradise during their school holidays. While Aqisya admitted that she was a little afraid of birds, she still enjoyed the trip, and Qhalisya fondly remembers spotting her favorite bird – the eagle. Experiences like these add to the fun and joy beyond the books.

At home, Qhalisya and Aqisya share a close bond with their other siblings. They enjoy spending time together like playing catching and other games while Qhalisya often helps her younger sister out with her English and Mother Tongue school work.

Through CareKids, the sisters have not only caught up academically but have also grown in confidence and love for learning. Side by side, they continue to explore, learn, and grow together.



CareYouth

CareYouth delivers school and community-based programmes that empower children and youth aged 9 to 17 to build skills, confidence, and resilience. These include the d'Klub mentoring programme, GR!T Esports, SWISH Youth.

Impact in 2025

622
youth beneficiaries and family members impacted

259
sessions through casework, groupwork, and/or community-based programmes

528
hours of client engagements through casework, group work, and/or community-based programmes



d'Klub Mentoring Programme

Our first day camp with TCC MIT

From 8 to 10 September, Trinity Christian Centre organised its first-ever three-day day camp with children from d'Klub centres at Choa Chu Kang, Cheng San, and East Canberra. A total of 29 children participated, supported by 13 volunteers.

Centered on environmental sustainability, the camp featured engaging games and activities that encouraged children to learn about caring for the environment. The camp concluded with a visit to the Oceanarium, where children further explored marine life and environmental conservation.

GR!T Esports

Collaboration with Jalan Journeys

Over the school holidays, GR!T partnered with Jalan Journeys to engage youths through interactive mobile games and software applications promoting mental wellness, sustainability, and inclusivity. Through the programme, youths developed pro-social values while gaining awareness of social causes such as environmental sustainability, food waste management, physical and mental health.





SWISH Youths

Outreach to youths through basketball

SWISH continued to engage youths through basketball as a platform to build character while creating opportunities for connection and community involvement.

CareYouth collaborated with Harvest Care Centre to organise a 3×3 basketball competition with MacPherson Community Club, opening to teams from MacPherson community and schools. The event saw 53 participants across 12 teams, including two teams from SWISH.

"Beyond the game, it builds confidence and resilience through real experiences of success and failure." — Joseph Koh, CareYouth staff



School-based interventions

Supporting youths in building resilience and well-being

Across 54 hours of school-based group work, CareYouth partnered closely with schools to support youth in building resilience, strengthening mental wellness, and developing positive social-emotional skills.

Programmes included a two-day resilience workshop at NorthLight School, and an eight-session eco-based engagement at Manjusri Secondary School. Through activities like park clean-ups and forest bathing, the eco-based programme fostered empathy, mindfulness, and emotional regulation, and supported a long-term absentee student in returning to school, reflecting the meaningful impact of these interventions.

Our Youths finding growth and belonging



Jefferson Tan | SWISH Youth

As someone more introverted, Jefferson never imagined that SWISH would be a place where he could build meaningful friends beyond the sport. Through exhibition matches and competitive tournaments, he not only developed communication and teamwork skills, but also grew in confidence, perseverance, and respect.

More than just a sports programme, SWISH became a safe space where Jefferson stepped out of his comfort zone to build strong friendships on and off court, expanding his circle and finding a community where he truly belongs.



Sarah, Laura, Camelia | d'Klub

Sisters Sarah, Laura and Camelia spend their Saturdays together at d'Klub, where weekly mentoring sessions have become a meaningful part of their family routine. Beyond homework support, d'Klub has given them a community they look forward to every week – a place to make friends, try new activities, and learn alongside one another.

With caring mentors guiding them, the sisters have grown more confident in their learning, especially in subjects that are challenging. From building vocabulary to tackling fractions, the girls value having a supportive place where they can enjoy learning at their own pace, together with the friends they have made at d'Klub.



Muhammad Ronnie | GR!T Youth

When Ronnie first joined GR!T Esports, he was quiet and mostly kept to himself, only feeling comfortable when his close friend Adi was around.

A turning point came when Ronnie joined the Mobile Legend Esports Tournament on his own. Over the two days, Ronnie worked closely with his teammates, communicating under pressure and overcoming challenges together – an experience that built his confidence and helped him to open up.

Since then, Ronnie has become more engaged, forming friendships beyond his initial circle, and even stepping up as a youth leader during outings.

CarePrison

CarePrison supports offenders, ex-offenders and their families through programmes that aid rehabilitation and reintegration, working closely with Singapore Prison Service and Yellow Ribbon Singapore to empower them to achieve positive and lasting change.

Impact in 2025

335
individuals and family members impacted

1,103
casework sessions

131
groupwork sessions



Yellow Ribbon STAR Bursary Get-Together

CarePrison's half-yearly STAR Bursary Get-Togethers brought graduates and new recipients together to celebrate milestones and foster holistic growth. Held in March and July, activities ranged from mental wellness experiences – such as pebble art, virtual forest bathing, and dance therapy workshops – to career planning exercises that helped students identify their strengths, passion, and future career development plans.

These sessions helped our students build skills, confidence, and connections, reinforcing STAR Bursary's commitment to supporting their overall growth.

Supporting reintegration through Yellow Ribbon Enabling Fund (YREF)

Through the YREF, CarePrison's caseworkers provided timely financial assistance to help ex-offenders overcome immediate challenges, rebuild stability, and move forward in their reintegration journey. From January to December 2025, a total of $10,120 from the YREF was disbursed to 45 ex-offenders in need of support, helping to ease financial pressures and support them as they work towards rebuilding their lives with dignity and confidence.



Knowledge sharing of Throughcare Management Services for Elderly Offenders (TMSEO)

CarePrison shared their work under the Throughcare Management Services for Elderly Offenders (TMSEO) at a CARE Network event attended by about 100 government and social service agency partners. Presenting alongside Singapore Prison Service, the team shared insights from supporting elderly offenders in their reintegration journey and participated in a Q&A panel. The session enabled meaningful exchange of perspectives and strengthened collaboration across the CARE Network in addressing the needs of ageing offenders.

A Future Rebuilt with Purpose – Felix's* journey

After the release of his second sentence, Felix* was determined to rebuild his life and move forward with a fresh start. Through the Yellow Ribbon Fund STAR Bursary, he enrolled in a Specialist Diploma in Workplace Safety and Health (WSH), taking an important step towards creating new pathways for his future.

During this transition, CarePrison came in to provide case management support. Felix's caseworker journeyed closely with him through this uncertain period of unemployment, regularly sharing job openings – sending more than 15 to 20 listings – and checking in monthly to support his progress and ensure that he was coping well.

Beyond practical support, these sessions became a safe and comfortable space where Felix felt able to share openly about his situation. His caseworker asked thoughtful questions, took time to understand his background, and met him with empathy and without judgement. This consistent support helped him to process through his challenges, stay focused, and gradually build confidence.

When he eventually secured employment, the early months were overwhelming as he adjusted to a new environment and expectations. His caseworker continued to provide guidance and encouragement, helping him navigate workplace challenges and settle into his role.

Today, he is steadily building his career and managing a small team of three, a milestone that reflects his growing confidence and sense of ownership. Having stable employment has given him a renewed purpose and the chance to prove – to himself and to others – that his past does not define his future.

Looking ahead, he hopes to keep developing his skills and take on greater responsibilities at work. His journey is a reminder that with the right support and opportunities, a second chance can grow into a meaningful and hopeful future.

Name has been changed to protect the identity of the client



CareCounselling & Training

CareCounselling offers a variety of counselling and wellness-related services, including talks and workshops, that aim towards strengthening the emotional and mental wellness of our clients.

Impact in 2025

200
clients served

580
counselling hours

529
individuals impacted by talks and workshops



Engaging generations through talks and workshops

Through a series of talks and workshops, CareCounselling engaged students, parents, working adults, and seniors to raise awareness and strengthen mental wellbeing. Highlights included a parenting session with corporate partners under the Wellbeing Champions Network, a wellness booth at Singapore Polytechnic introducing practical strategies to students, a parent talk on navigating the transition in their child's polytechnic life, and a session for seniors at Trinity Academy.

Together, these efforts equipped individuals and families with the knowledge and tools to foster supportive environments across generations.



Ageing well with mental wellbeing

In October, CareCounselling conducted two mental health workshops at CareElderly@Circuit and CareElderly@Golden Ginger Active Ageing Centres (AACs), reaching a total of 79 seniors. The sessions highlighted the importance of mental wellbeing in ageing, introducing common health conditions seniors may experience. Feedback from participants was positive, underscoring the value of supporting seniors in maintaining a vibrant, healthy, and active lifestyle while caring for themselves.

Expanding counselling impact through NCSS partnership

CCSS was selected as one of the nine agencies awarded a one-year contract by NCSS to provide subsidised counselling services to the public and clients referred from Family Service Centres (FSCs), schools, hospitals, and other community agencies. Under the project, eligible clients can receive up to six counselling sessions at an 80% subsidy. This initiative allows CCSS to broaden its reach, strengthen awareness of its counselling services, and thus further solidifying CareCounselling's work in promoting mental wellbeing across the community.





Finding her voice through Counselling – Rachel's story

When Rachel first began counselling, she was withdrawn and guarded – avoiding eye contact, keeping her thoughts to herself, and unsure of how to express her feelings. At home, conversations were difficult and emotions often went unspoken. Having tried counselling before, she was initially hesitant to seek help again – until she was referred to CCSS through her school.

Through guided conversations, journalling, and therapeutic activities, Rachel slowly began to open up and build trust with her counsellor. Over time, she developed greater self-awareness, learned to reframe difficult experiences, and gained practical tools to manage her emotions, communicate more openly, and set healthier boundaries. CareCounselling became a safe space where she could finally voice the struggles she had long carried in silence.

One of the biggest changes was at home. As her moods stabilised and she became more comfortable expressing herself using the tools she learned in counselling, her parents began to understand her better. Initially filled with tension and conflict, their relationship gradually grew into opportunities for mutual and deeper understanding.

Reflecting on her journey, she shares, "Counselling has been such a meaningful part of my journey. It helped me see things differently – my past, my feelings, and what it means to heal. I feel more equipped and prepared for whatever comes next."

What was once a quiet struggle has become a journey of growth – one where Rachel has found greater confidence to use her voice and rebuild connections that matter most.



CareElderly

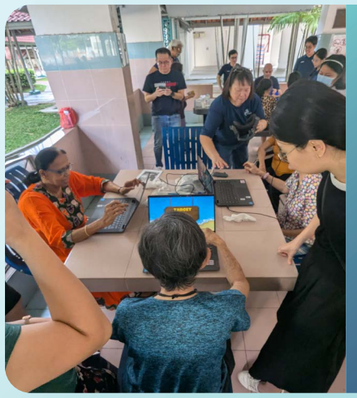
CareElderly operates two Active Ageing Centres, CareElderly@Circuit and CareElderly@Golden Ginger. CareElderly believes in keeping seniors active and empowering them with a renewed sense of purpose to become channels of support in the community.

Impact in 2025

2,451
seniors impacted through our centres

2,942
sessions of Active Ageing Programmes delivered

36
senior peer volunteers giving back to their community



GG-on-the-Go

A new initiative was introduced at CareElderly@Golden Ginger on 9 May to bring Active Ageing Centre (AAC) centre-based programmes to seniors who may not visit the centre. Held in void decks across various residential blocks in the neighbourhood, the outreach features a range of basic active ageing programmes similar to those at the AAC, including games, information-sharing sessions, and virtual reality experiences.

Prior to each session, seniors were invited to participate through a door-to-door outreach. This approach allowed staff to better connect with seniors in the neighbourhood, making programmes more accessible while fostering greater awareness and participation in AAC activities.

Durian Party at CareElderly@Golden Ginger

On 5 August, CareElderly@Golden Ginger held its first ever durian party at the centre, welcoming close to 200 seniors for a lively durian feast. The event was also open to seniors who are not regular participants of the centre's programmes, providing them with an opportunity to join in, connect with the staff, and learn more about the centre's offerings.





SG60 Maybank Carnival – Honouring the Silver Generations

Held on 12 July, a community carnival organised by Maybank brought together 118 seniors from CareElderly@Circuit and 70 volunteers for a morning of joy, nostalgia and celebration. The event featured game stations, a DIY photo booth, nostalgic snack stations, and a communal bento lunch. Seniors enjoyed the opportunity to reminisce while connecting with one another and volunteers.



Uncle Alex
Golden Ginger

Staying curious and trying new activities

Uncle Alex is one of the many seniors attending CareElderly@Golden Ginger, staying active and discovering new interests through the centre's programmes. He particularly enjoys the weekly Chair Zumba sessions. *"I especially enjoy the Chair Zumba sessions every Wednesday,"* he shared. *"The trainer explains the exercises well, and it helps me stay active and strong"*.

He also participates in trainings by Singapore Digital Office, and has recently joined drone practice sessions and outings, which he finds fun and mentally stimulating. Through these activities, Uncle Alex remains active while exploring and picking up new skills.



Aunty Asiah
Golden Ginger

Finding purpose through gardening

One activity Aunty Asiah particularly enjoys is hydroponic gardening. From planting seedlings to harvesting, she works closely with other seniors, finding joy and a strong sense of fulfilment in the process. Through the centre's programmes, she remains physically active, socially connected, and mentally stimulated while also keeping up with health information and digital skills.

"CareElderly@Golden Ginger has allowed me to lead a fulfilling and active life," she added. *"As the saying goes, 'an idle mind is a devil's workshop.'"*



Uncle Boon
Circuit Road

From participant to volunteer

Uncle Boon, fondly known as Ah Boon, joined CareElderly@Circuit in February 2023 and began attending regularly later that year after encouragement from a staff member. Drawn in by karaoke and a respite from the heat, he soon found himself returning more often.

"I was looking to make more friends," he shared. Uncle Boon grew more comfortable at the centre as he formed new friendships. Naturally helpful, he began assisting with simple tasks like moving logistics for group activities. When he noticed the trolley wheels were too small, he took the initiative to replace them with larger ones, drawing on his handyman skills.

Recognised for his willingness to help, Uncle Boon was invited to become a peer volunteer. *"Helping out here gives me a sense of purpose,"* he shared. Today, Uncle Boon continues to participate in centre activities while supporting the centre wherever needed.



Mr Ho
Circuit Road

Building connections through shared interests

Mr Ho initially participated in activities at CareElderly@Circuit less frequently as he still works part-time as an electrician. However, after discovering others who shared his passion for Rummikub, he began visiting more often.

"I enjoy playing Rummikub because it gives me a sense of achievement, especially during competitions," he shared. Since coming more regularly, Mr Ho spends more of his days in the company of fellow seniors with similar interests, enjoying the thrill of playing games together while strengthening his support network.

His passion and skill have earned him the praise of his peers, with many nominating him to represent CareElderly@Circuit at the Rummikub Convention in Singapore. *"The friendly staff and the many friends I have made here make the centre feel like a second home,"* he added.

CareLibrary

CareLibrary is a cognitive wellness programme methodologically designed for seniors with or at risk of cognitive impairment, with the belief that every senior should be inspired to live an empowered and purposeful life.

Impact in 2025

74
individuals with or at risk of dementia received support from CareLibrary

96%
of caregivers were satisfied with the programme

404
CareLibrary sessions conducted (English and Mandarin sessions)



Networking and outreach with hospitals

CareLibrary strengthened its outreach through a series of engagements with community groups and partners. Two Dementia Awareness Talks were conducted, raising awareness of dementia, its symptoms and ways to support persons living with dementia in the community.

CareLibrary also carried out outreach engagements with various hospitals and social service agencies, providing partners with deeper insight into CareLibrary's programme and approach with many noting that the structured, yet engaging environment was well-suited for seniors with mild dementia or cognitive impairment.

Development of new cognitive-themed curriculum

CareLibrary's curriculum is constantly enhanced through development and introduction of new activities. A total of 20 new activities were introduced across key cognitive domains, such as language, processing speed, motor skills, and more.

These additions enrich the overall programme by providing clients with a wider variety of activities, as well as offering more challenging opportunities for higher-functioning clients.





Special Christmas performance for clients

On 26 December, CareLibrary's partner from Music Solutions organised a special Christmas Carol for clients and their caregivers, bringing festive cheer to the centre. Clients soaked up the warm and joyful Christmas atmosphere, and caregivers also expressed their appreciation for the meaningful experience.



More Than a Diagnosis — Mr Kenneth's* Journey

Most individuals find it hard to accept a dementia diagnosis. For 76-year-old Mr Kenneth*, a man who believes that there is good to be found in everything, it wasn't easy too. Still grappling with questions about his condition, he took a step to join CareLibrary in October 2024.

The sessions at CareLibrary have given Mr Kenneth more than just activities to stimulate his cognitive and physical functions. Through participating, he has also developed a deeper self-awareness of his own condition. As he engaged with the activities, he observed his fellow participants and began to recognise that actions and behaviours he once thought were distant from him were often reflections of his own.

While he had been able to express empathy for others, he had, until then, viewed his condition with frustration and self-condemnation, failing to do the most important thing – to be gentle with himself. This new awareness allowed him to become more attuned to his own needs and, in turn, more compassionate toward himself. He began to understand that seeking support does not diminish his strength or worth but instead allows him to live better. He also began to develop a deeper appreciation for the love and compassion he continues to receive from those around him.

Beyond its structured activities, what truly makes CareLibrary special for Mr Kenneth is the people behind it. He is deeply touched by the empathy and patience of the staff, who are fully aware of the participants' challenges yet never make them feel defined by their limitations. Their quiet, unwavering support speaks volumes, and Mr Kenneth recognizes the immense compassion it takes to facilitate such a programme.

Through CareLibrary, Mr Kenneth has not only strengthened his cognitive and physical well-being but also gained a deeper understanding of himself and his condition. In his usual cheerful way, he chooses not just to acknowledge dementia, but to embrace it—an attitude that continues to inspire those around him.



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

Media Presence

Channel 8 Programme (狮城有约|十分访谈)

Mediacorp Channel 8's current affairs programme featured CCSS Executive Director, Mr Dewin Lee, alongside AIC Acting Chief of Sector Planning Division, Ms Angela Yak, in a discussion on encouraging greater male participation in Active Ageing Centres (AACs) across Singapore.

Drawing from CCSS's AACs experience, it was highlighted that male seniors tend to show greater interest in activities related to digital technology and practical skills, such as using AI tools and video editing. CareElderly@Golden Ginger's drone-flying interest group was featured as a successful example, combining elements of technology and physical activity to engage participants.

Beyond participation, such programmes play an important role in expanding seniors' social circles and fostering a sense of connection. They also provide opportunities for seniors to gain new skills, contributing to a sense of accomplishment and overall well-being.

Featured by 8 World on Youtube (狮城有约 | 十分访谈：社区活动有巧思 吸引更多年长男性参加)





Throughcare Support for Elderly Inmates and Ex-offenders

A Straits Times article highlighted prison programmes supporting elderly inmates, featuring CCSS's rehabilitation initiative in partnership with the Singapore Prison Service: Throughcare Support for Elderly Inmates and Ex-offenders (TMSEO). The programme was also featured in a CNA News TV segment.

Inmates participate in group sessions with CCSS social workers, developing problem-solving, positive thinking, and prosocial skills, alongside exercise sessions to encourage active ageing. CCSS counsellor Asher Eng notes the importance of addressing negative mindsets, helping inmates overcome long-held beliefs about their limitations. Individual counselling helps them plan for reintegration into society while post-release support in areas including employment, accommodation, and connection to community resources such as Active Ageing Centres, ensures a smooth transition and sustained social support.

Featured by The Straits Times (News article)
Featured by Channel NewsAsia (News TV segment)





Silver Carnival 2025

Vincent Tang, a CCSS volunteer, shared his volunteering journey on a segment on Mediacorp's TV programme, Silver Carnival 2025. A volunteer with CareElderly since 2016 and CarePrison since 2023, Vincent is a former inmate who drew from his personal experiences to inspire others.

Reflecting on his past struggles and time in incarceration, Vincent shared how turning points in his life led him to dedicate himself to giving back. Today, he uses his story to offer hope and encouragement to clients of CarePrison, while also building meaningful connections with seniors in CareElderly. He also shared practical tips on interacting with persons with dementia.

Through his journey, Vincent highlighted the value of volunteering in bringing purpose to life, encouraging others to step forward and make a difference.

Featured by MeWatch: Silver Carnival 2025, S1 Ep 11 (from the 11 minute mark)





Governance and Statutory Information

Care Community Services Society (CCSS) was established on 22 November 1996 (UEN: S96SS0195SL) by Trinity Christian Centre and is registered as an Institution of a Public Character (IPC). CCSS is governed by its Constitution and overseen by a volunteer Board of Directors. It complies with the regulatory requirements of the Accounting and Corporate Regulatory Authority (ACRA) and the Commissioner of Charities (CoC),and operates in accordance with the provisions of the Charities Act (Cap. 37).

CCSS recognizes its accountability to all stakeholders as a charitable organisation serving the wider community. Maintaining public confidence and trust is essential to its effectiveness. To this end, CCSS adopts the Code of Governance issued by the Charity Council to guide its governance standards and best practices. It is committed to establishing and maintaining appropriate policies, processes, and structures to ensure full compliance with both the spirit and intent of the Code.

The objects for which the Society is established are:

- To initiate, assist and organise activities and schemes of social and community activities for individuals and families for the development of their physical, mental and emotional well-being and wholeness through an integration of resources and programmes; and
- To work with the community, in the community, and for the community without limitation to age, sex, race, nationality or religion for the strengthening of the family unit as the main fabric of society.

Board Composition

The composition of the Board of Directors follows the parameters set out in CCSS's Constitution. The Boards seek to achieve an appropriate balance and diversity in its composition. CCSS Board member nominees are also subject to due diligence and checks to validate competence and character, fit for purpose. All applications must be proposed by one Ordinary Member and seconded by a Second Ordinary Member. The applicant shall submit a duly completed Membership Application Form as prescribed by the Board, with supporting documents.

During the financial year, the following board changes took place:

1. Mr Cecil Yeo was appointed as Board Member to the Care Community Services Society.
2. Mr Sammy Ong was appointed as Board Member to the Care Community Services Society.

The new appointments were made based on their professional and sector background to ensure board continuity with a diverse range of skillsets required to fulfil CCSS future plans through its board committees. No member of the Board of Directors or Board of Trustees received any remuneration or benefits for their Board services.

Management

The day-to-day operations of CCSS is managed by an Executive team led by a full-time Executive Director. The Executive Director and when appropriate, members of the Executive team may attend Board meetings to provide information and facilitate necessary discussions, but they shall not take part in decision-making or have any vote. The appointment of the Executive Director is approved by the Board of Directors.

No staff member is a close family relative of any Director or the Executive Director. During the year, two staff members received annual remuneration between $100,001 to $200,000.

Board Strategy and Planning

The Board defines and approves the intermediate and long-term direction and plans of CCSS and clearly documents and communicates them to the stakeholders. The Board shall approve an annual work plan and budget for CCSS to ensure that its activities are aligned to its charitable objectives with regular review of its income and expenditures to ensure long term sustainability. (GEC 1.4)

Governance

Conflicts of Interest

Board members and staff are required to disclose any interests, relationships or holdings that could potentially result in a conflict of interest upon appointment and promptly when any changes occur. In the event of a conflict, the conflicted person must make full disclosure and not participate in any discussion or decision on the matter. In addition to the standard human resource procedures, no direct family member of any Director or Trustee or existing staff may be engaged as paid staff without the approval of the Executive Committee. All our Board members and staff have signed the annual declaration for the period covering Year 2025 on conflict of interest. The declaration forms are filed and safely kept with the Compliance/Office Admin Dept.

CCSS is affiliated with Trinity Christian Centre, a related entity (its founding organisation), and the following Board Members are persons having the general control and management of the administration of the related entity.

Designation	Name	Occupation
President	Rev Gerald Tan (appointed in March 2023)	Lead Pastor of Trinity Christian Centre
Vice President	Rev Melvin Lim (appointed in May 2021)	Strategic Team Pastor in Trinity Christian Centre

Financial Management and Controls

The Board of Directors approves an annual budget. Updates are provided to the governing boards, with analysis and explanations provided for any major variances from the budget. Reserves are invested in accordance with a Board-approved investment policy. CCSS has an approved anti-money laundering (AML) policy. Donors are screened for source of funds with an amount exceeding S$100,000.00.

Whistle-blowing Policy

Any person can report in confidence to whistleblow at ethics@ccsscares.sg for any wrong-doing or malpractice by any director, management, staff member, volunteer, vendor or supplier, or other person connected to Care Community Services Society. Each report will be dealt with in accordance with a well-defined protocol.

Data Privacy Policy

At Care Community Services Society, we respect our stakeholders' privacy and take the protection of all personal data seriously. When dealing with any personal information, we observe our obligations under the Personal Data Protection Act (PDPA) and other relevant legislations. Care Community Services Society Singapore's Data Protection Policy aims to help all to understand how we collect, use, disclose, and protect your personal data. For any queries with regards to PDPA, the public can email to dpo@ccsscares.sg

Reserves Policy

The Society's ratio of general reserves to annual operating expenditure for the financial year ended 31 December 2025 was 1.79 (2024: 2.04).

Patron

Kay Iswaran

Auditors

Baker Tilly TFW LLP

Governance Evaluation Checklist (GEC) - Tier 2

S/N	Call for Action	Code ID	Response
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	Complied
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Complied
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	Complied
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	Complied
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	Complied
6	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	Complied
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 **1) Programmes and Services, 2) Fund-raising, 3) Appointment/Nomination, 4) Human Resource,** and **5) Investment.**	2.3	Complied
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	Complied
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	Complied
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	Complied
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	Complied
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	Complied
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	Complied
14	**For Treasurer (or equivalent position) only:** a. 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. b. 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	Complied
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	Complied
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	Complied

17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	Complied
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	Complied
19	Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately.	3.5	Complied
20	Take into consideration the ESG factors when conducting the charity's activities.	3.5	Complied
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	Complied
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	Complied
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	Complied
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	Complied
25	Set internal policies for the charity on the following areas and regularly review them: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer management; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards and, i. Other key areas such as fund-raising and data protection.	4.4	Complied
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	Complied
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	Complied
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	Complied
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	Complied
30	The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member's attendance.	5.3	Complied
31	The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity's subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding $100,000, in incremental bands of $100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than $100,000 in annual remuneration each, the charity should disclose this fact.	5.4	Complied
32	The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds $50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of $100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than $50,000 in annual remuneration, the charity should disclose this fact.	5.5	Complied
33	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. Record relevant discussions, dissenting views and decisions in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable.	5.6a	Complied
34	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. 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.	5.6b	Complied
35	Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	Complied
36	Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	6.1	Complied
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Complied
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	Complied

Financial Statements

CARE COMMUNITY SERVICES SOCIETY

FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
31 DECEMBER 2025

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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 2025 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,

DocuSigned by:
B66D86F7D52B41D...

Gerald Tan
President

Signed by:
E5D187E8B6AE443...

See Kwee Ming Michael
Honorary Treasurer

5 May 2026

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bakertilly

600 North Bridge Road
#05-01 Parkview Square
Singapore 188778

T: +65 6336 2828
www.bakertilly.sg

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 2025, 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 2025 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 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 on other information obtained prior the date of this auditor's report, 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.

Baker Tilly TFW LLP (trading as Baker Tilly) is a member of the global network of Baker Tilly International Ltd., the members of which are separate and independent legal entities.

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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.

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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,

(i) 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

(ii) the fund-raising appeals held during the financial year ended 31 December 2025 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:

(i) 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

(ii) 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:
Baker Tilly
8557428507234E1...

Baker Tilly TFW LLP
Public Accountants and
Chartered Accountants
Singapore

5 May 2026

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

STATEMENT OF COMPREHENSIVE INCOME
For the financial year ended 31 December 2025

	Note	2025 Accumulated fund $	2025 Other funds $	2025 Total funds $	2024 Total funds $
Income					
Donations		**790,549**	**56,810**	**847,359**	1,223,275
Project income	3	**864,261**	**–**	**864,261**	485,583
Program income	4	**548,393**	**983,661**	**1,532,054**	1,465,715
Other grant income		**139,685**	**751,553**	**891,238**	639,812
Interest income		**197,734**	**–**	**197,734**	292,981
Total income	5	**2,540,622**	**1,792,024**	**4,332,646**	4,107,366
Less expenditure					
Program expenses	6	**1,705,998**	**1,350,116**	**3,056,114**	2,388,708
Project expenses	3	**93,492**	**–**	**93,492**	79,475
Other expenses	7	**1,113,972**	**549,677**	**1,663,649**	1,937,290
Total expenditure		**2,913,462**	**1,899,793**	**4,813,255**	4,405,473
Deficit and total comprehensive loss for the financial year		**(372,840)**	**(107,769)**	**(480,609)**	(298,107)

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

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

BALANCE SHEET
At 31 December 2025

	Note	2025 $	2024 $
Non-current assets			
Property, plant and equipment	9	**790,387**	361,399
Deferred expenditure	10	**28,944**	95,051
Prepayment	11	**142,736**	–
Total non-current assets		**962,067**	456,450
Current assets			
Trade and funding receivables		**241,141**	163,425
Other receivables	11	**229,250**	299,362
Fixed deposits		**8,593,904**	8,728,526
Bank and cash balances		**1,931,348**	1,775,314
Total current assets		**10,995,643**	10,966,627
Total assets		**11,957,710**	11,423,077
Non-current liability			
Lease liabilities	9	**338,481**	156,098
Current liabilities			
Accrued operating expenses and payables		**413,399**	432,170
Amount due to related party	12	**–**	8,438
Grant received in advance		**–**	13,188
Deposits, fees and donations received in advance		**938,892**	114,300
Lease liabilities	9	**126,392**	77,728
Total current liabilities		**1,478,683**	645,824
Total liabilities		**1,817,164**	801,922
Net assets		**10,140,546**	10,621,155
Funds			
Accumulated Fund		**8,609,337**	8,982,177
Restricted funds			
Deferred capital grant	13	**191,150**	173,027
Community Silver Trust Fund	14	**29,626**	68,058
Active Aging Centre Accumulated Fund	15	**1,010,910**	1,115,515
President's Challenge Fund	16	**78,766**	23,630
SG Cares Volunteer Centre Fund	17	**16,607**	58,017
Tote Board Community Health Fund	18	**183,616**	183,616
Other funds		**20,534**	17,115
Total funds		**10,140,546**	10,621,155

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

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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 2025

	← *Restricted funds* →								
	Accumulated Funds $	**Deferred Capital Grants $**	**Community Silver Trust Fund $**	**Active Aging Centre Accumulated Fund $**	**President's Challenge Fund $**	**SG Cares Volunteer Centre Funds $**	**Tote Board Community Health Fund $**	**Other Funds $**	**Total $**
Balance at 1 January 2024	9,518,523	228,822	128,161	976,148	2,400	35,025	19,189	10,994	10,919,262
(Deficit)/surplus and total comprehensive (loss)/income for the financial year	(535,392)	(107,453)	(24,133)	133,437	21,230	27,944	180,139	6,121	(298,107)
Transfer of funds during the financial year	(954)	51,658	(35,970)	5,930	–	(4,952)	(15,712)	–	–
Balance at 31 December 2024	8,982,177	173,027	68,058	1,115,515	23,630	58,017	183,616	17,115	10,621,155
(Deficit)/surplus and total comprehensive (loss)/income for the financial year	(372,840)	(87,827)	(31,898)	(5,189)	55,136	(41,410)	–	3,419	(480,609)
Transfer of funds during the financial year	–	105,950	(6,534)	(99,416)	–	–	–	–	–
Balance at 31 December 2025	**8,609,337**	**191,150**	**29,626**	**1,010,910**	**78,766**	**16,607**	**183,616**	**20,534**	**10,140,546**

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

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

STATEMENT OF CASH FLOWS
For the financial year ended 31 December 2025

	2025	2024
	$	$
Cash flows from operating activities:		
Deficit for the financial year	**(480,609)**	(298,107)
Adjustments for:		
Depreciation of property, plant and equipment	**182,489**	167,068
Amortisation of deferred expenditure	**66,107**	68,958
Gain on derecognition of lease	**(13,128)**	–
Interest income	**(197,734)**	(292,981)
Interest expense	**13,721**	13,741
Operating deficit before working capital changes	**(429,154)**	(341,321)
Receivables	**(150,340)**	(79,999)
Payables and donations received in advance	**784,195**	111,970
Net cash generated from/(used in) operating activities	**204,701**	(309,350)
Cash flows from investing activities		
Interest received	**197,734**	292,981
Purchases of property, plant and equipment	**(293,370)**	(39,816)
Net cash (used in)/generated from investing activities	**(95,636)**	253,165
Cash flows from financing activities		
Interest paid on lease liabilities	**(13,721)**	(13,741)
Repayment of lease liabilities	**(73,932)**	(75,149)
Net cash used in financing activities	**(87,653)**	(88,890)
Net increase/(decrease) in cash and cash equivalents	**21,412**	(145,075)
Cash and cash equivalents at beginning of financial year	**10,503,840**	10,648,915
Cash and cash equivalents at end of financial year	**10,525,252**	10,503,840
Cash and cash equivalents comprise:		
Bank and cash balances	**1,931,348**	1,775,314
Fixed deposits	**8,593,904**	8,728,526
	10,525,252	10,503,840

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

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

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2025

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 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. Changes to the Society's accounting policies have been made as required, in accordance with the transitional provisions in the respective FRS and INT FRS.

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.

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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 2025 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 recognised as and when the Society's entitlement to such income is established with no significant uncertainty and amount can be measured with sufficient reliability, which is generally upon receipt of the amount. Donation-in-kind are recognised when the fair value of the assets received can be reasonably ascertained.

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

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Care Community Services Society

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.

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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	
	2025	2024
	$	$
Children services	**220**	600
CareFamily services	**253,657**	79,270
Active Aging Centre	**983,661**	832,792
The CareLibrary	**294,516**	553,053
Total program income	**1,532,054**	1,465,715

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Care Community Services Society

5 Total income

Included in total income are the following:

	Total funds	
	2025	2024
	$	$
Tax-deductible donations	**960,562**	808,892
Government grant income	**286,270**	101,737

6 Program expenses

Program expenses comprise the following:

	Total funds	
	2025	2024
	$	$
Children services	**358,347**	419,986
CareFamily services	**992,792**	726,822
Active Aging Centre	**1,335,736**	799,956
The CareLibrary	**369,239**	441,944
	3,056,114	2,388,708

Included in program expenses are the following:

	Total funds	
	2025	2024
	$	$
Employee benefits expense	**2,349,374**	1,818,601
Depreciation (Note 9)	**139,052**	97,448
Interest expense on lease liabilities	**6,601**	6,423

7 Other expenses

These include:

	Total funds	
	2025	2024
	$	$
Employee benefits expense	**1,057,180**	1,434,196
Donations to Mindset	**72,670**	59,964
Depreciation (Note 9)	**43,437**	69,620
Amortisation (Note 10)	**66,107**	68,958
Interest expense on lease liabilities	**7,120**	7,318

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8 Employee benefits expense

	Accumulated fund $	2025 Other funds $	Total funds $	2024 Total funds $
Total employee benefits expenses of the Society is as follows:				
Salaries and bonus	**1,667,292**	**1,209,524**	**2,876,816**	2,695,203
Contribution to defined contribution plans	**210,824**	**193,172**	**403,996**	420,187
Other benefits	**99,430**	**26,312**	**125,742**	137,407
	1,977,546	**1,429,008**	**3,406,554**	3,252,797

	2025 $	2024 $
Employee benefits expense is recognised in the following:		
Accumulated fund	**1,977,546**	2,205,229
Active Aging Centre Accumulated Fund	**961,958**	522,931
SG Cares Volunteer Centre	**467,050**	430,238
Tote Board Community Health Fund	**–**	94,399
	3,406,554	3,252,797

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Care Community Services Society

9 Property, plant and equipment

	Office equipment $	Furniture & fittings $	Computers $	Renovation $	Motor vehicle $	Office premises and centres $	Total $
2025							
Cost							
At 1.1.2025	51,596	12,306	181,067	353,474	91,888	630,051	1,320,382
Additions	10,655	7,934	82,172	192,609	–	439,828	733,198
Derecognition of lease	–	–	–	–	–	(378,316)	(378,316)
At 31.12.2025	62,251	20,240	263,239	546,083	91,888	691,563	1,675,264
Accumulated depreciation							
At 1.1.2025	28,776	8,343	172,807	236,480	91,888	420,689	958,983
Depreciation charge	7,685	3,873	16,095	71,487	–	83,349	182,489
Derecognition of lease	–	–	–	–	–	(256,595)	(256,595)
At 31.12.2025	**36,461**	**12,216**	**188,902**	**307,967**	**91,888**	**247,443**	**884,877**
Net carrying value							
At 31.12.2025	**25,790**	**8,024**	**74,337**	**238,116**	**–**	**444,120**	**790,387**
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

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9 Property, plant and equipment (cont'd)

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

	2025 $	2024 $
PPE excluding rights-of-use assets ("ROU")		
- Office equipment	**10,655**	7,616
- Furniture & fitting	**7,934**	–
- Computers	**82,172**	8,400
- Renovation	**192,609**	23,800
	293,370	39,816
ROU		
- Office and premises	**439,828**	–
	733,198	39,816

b) Depreciation charge are allocated as follows:

Program expenses		
- Accumulated fund	**31,359**	25,073
- Active Aging Centre (Note 15)	**107,693**	69,575
- Tote Board Community Health Fund (Note 18)	**–**	2,800
	139,052	97,448
Other expenses (Note 7)	**43,437**	69,620
	182,489	167,068

Nature of the Society's leasing activities

The Society's leasing activities comprise the following:

i) 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
ii) 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.

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Care Community Services Society

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")

	2025 $	2024 $
Classified within property, plant and equipment		
Carrying amount of ROU:		
- Office premises and centres	**444,120**	209,362
- Office equipment	**4,630**	7,046
Additions		
- Office premises and centres	**439,828**	–
Depreciation of ROU:		
- Office premises and centres	**83,349**	73,838
- Office equipment	**2,416**	2,416
Derecognition of ROU:		
- Office premises and centres	**(121,719)**	–

Amounts recognised in balance sheet

	2025 $	2024 $
Carrying amount of lease liabilities		
Current	**126,392**	77,728
Non-current	**338,481**	156,098
	464,873	233,826

Amounts recognised in statement of comprehensive income

	2025 $	2024 $
Depreciation charge for the financial year		
Office premises and centres	**83,349**	73,838
Office equipment	**2,416**	2,416
Lease expense not included in the measurement of lease liabilities		
Lease expenses - short term leases	**5,028**	5,028
Interest expense on lease liabilities	**13,721**	13,741

Total cash flow for leases amounted to $92,681 (2024: $93,918).

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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	
	2025	2024
	$	$
Balance at 1 January	**233,826**	308,975
Changes from financing cash flows:		
- Repayments	**(73,932)**	(75,149)
- Interest paid	**(13,721)**	(13,741)
Non-cash changes		
- Interest expense	**13,721**	13,741
- Additions of new leases	**439,828**	–
- Derecognition of lease	**(134,849)**	–
Balance at 31 December	**464,873**	233,826

10 Deferred expenditure

	2025	2024
	$	$
Cost		
Balance at beginning of financial year and end of financial year	**172,650**	172,650
Amortisation		
Balance at beginning of financial year	**77,599**	8,641
Amortisation charge for the financial year (Note 7)	**66,107**	68,958
Balance at end of financial year	**143,706**	77,599
Net carrying amount	**28,944**	95,051

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.

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Care Community Services Society

11 Other receivables

	2025	2024
	$	$
Non-current		
Prepayments	**142,736**	–
Current		
Deposits	**75,536**	53,636
Prepayments	**53,912**	95,948
Interest receivables	**99,802**	149,778
	229,250	299,362
	371,986	299,362

12 Amount due to a related party

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

13 Deferred capital grant

	2025	2024
	$	$
Grant - related to assets		
Balance at beginning of financial year	**173,027**	228,822
Grant amortised during the financial year		
- Accumulated Fund	**(46,588)**	(77,948)
- Active Aging Centre (Note 15)	**(41,239)**	(26,705)
- Tote Board Community Health Fund (Note 18)	**–**	(2,800)
	(87,827)	(107,453)
Fund transferred during the financial year		
- Active Aging Centre (Note 15)	**105,950**	21,618
- Community Silver Trust Fund (Note 14)	**–**	30,040
	105,950	51,658
Balance at end of financial year	**191,150**	173,027

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14 Community Silver Trust Fund

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

	2025 **$**	2024 $
Balance at beginning of financial year	**68,058**	128,161
Community Silver Trust - Matching Grant	**6,534**	5,930
Expenditure	**(38,432)**	(30,063)
	(31,898)	(24,133)
Fund transferred during the financial year		
- Deferred Capital Grant (Note 13)	**–**	(30,040)
- Active Aging Centre (Note 15)	**(6,534)**	(5,930)
Balance at end of financial year	**29,626**	68,058

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

	2025 **$**	2024 $
Active Aging Centre		
Tax-deductible donations	**43,814**	15,790
Non-tax deductible donations	**2,996**	6,989
Total	**46,810**	22,779

The CST Funding of $46,810 (2024: $22,779) 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.

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15 Active Aging Centre Accumulated Fund

	2025 **$**	2024 $
Balance at beginning of financial year	**1,115,515**	976,148
Donation received	**46,810**	22,779
Recurrent funding and service income (Note 4)	**983,661**	832,792
Expenditure	**(1,297,304)**	(740,790)
Other grants income	**261,644**	18,656
	(5,189)	133,437
Fund transferred during the financial year		
- Community Silver Trust Fund (Note 14)	**6,534**	5,930
- Deferred capital grant (Note 13)	**(105,950)**	–
Balance at end of financial year	**1,010,910**	1,115,515

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:

	2025 **$**	2024 $
Depreciation (Note 9)	**107,693**	69,575
Amortisation of Deferred Capital grant (Note 13)	**(41,239)**	(26,705)
Employee benefits expense (Note 8)	**961,958**	522,931

16 President's Challenge Fund

	2025 **$**	2024 $
Balance at beginning of financial year	**23,630**	2,400
Grant received during the financial year	**55,136**	23,630
Expenditure	**–**	(2,400)
	55,136	21,230
Balance at end of financial year	**78,766**	23,630

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.

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17 SG Cares Volunteer Centre Fund

	2025 $	2024 $
Balance at beginning of financial year	**58,017**	35,025
Grant received during the financial year	**483,721**	480,000
Expenditure	**(503,090)**	(452,056)
Excess grant pending refund	**(22,041)**	–
	(41,410)	27,944
Fund transferred during the financial year - Accumulated Fund	**–**	(4,952)
Balance at end of financial year	**16,607**	58,017

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. In the current financial year, the Society further signed the fourth-year funding agreement for the project period from 1 July 2025 to 30 June 2026.

18 Tote Board Community Health Fund

	2025 $	2024 $
Balance at beginning of financial year	**183,616**	19,189
Recurrent funding and service income	**–**	300,844
Expenditure	**–**	(120,705)
	–	180,139
Fund transferred during the financial year - Accumulated Fund	**–**	(15,712)
Balance at end of financial year	**183,616**	183,616

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18 Tote Board Community Health Fund (cont'd)

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:

	2025 $	2024 $
Depreciation (Note 9)	**–**	2,800
Amortisation of Deferred Capital grant (Note 13)	**–**	(2,800)
Employee benefits expense (Note 8)	**–**	94,399

19 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:

	2025 $	2024 $
Rental of premises paid	**89,207**	80,022
Utilities paid	**14,826**	13,206
Donations collected on behalf	**11,540**	33,789

20 Key management personnel compensation

Total key management personnel compensation is analysed as follows:

	2025 $	2024 $
Salaries and bonus cost	**387,639**	417,498
Contribution to defined contribution plans	**52,713**	60,521
	440,352	478,019

The above key management personnel compensation is in respect of top 6 (2023: 5) key executives.

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

Staff receiving annual remuneration exceeding $100,000 shown in salary bands as follows:

	2025 $	2024 $
$100,001 to $200,000	**2**	1

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21 Financial instruments

a) Categories of financial instruments

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

	2025 $	2024 $
Financial assets		
Financial assets at amortised cost	**10,790,219**	10,870,679
Financial liabilities		
Financial liabilities at amortised cost	**878,272**	653,232

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. The Society has no significant concentration of credit risk.

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

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

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21 Financial instruments (cont'd)

b) Financial risk management (cont'd)

Credit risk (cont'd)

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 2025 and 31 December 2024.

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 $**
2025				
Payables	**413,399**	**–**	**–**	**413,399**
Lease liabilities	**150,047**	**375,865**	**–**	**525,912**
2024				
Payables	410,968	–	–	410,968
Lease liabilities	87,654	165,915	–	253,569

c) Fair values

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

22 Capital commitments

Capital commitments not provided for in the financial statements:

	2025 $	2024 $
Capital commitments in respect of property, plant and equipment	**409,891**	145,470

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23 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.

24 Authorisation of financial statements

The financial statements of the Society for the financial year ended 31 December 2025 were authorised for issue by the Board on 5 May 2026.

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SG Cares Volunteer Centre @Geylang, Serangoon

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