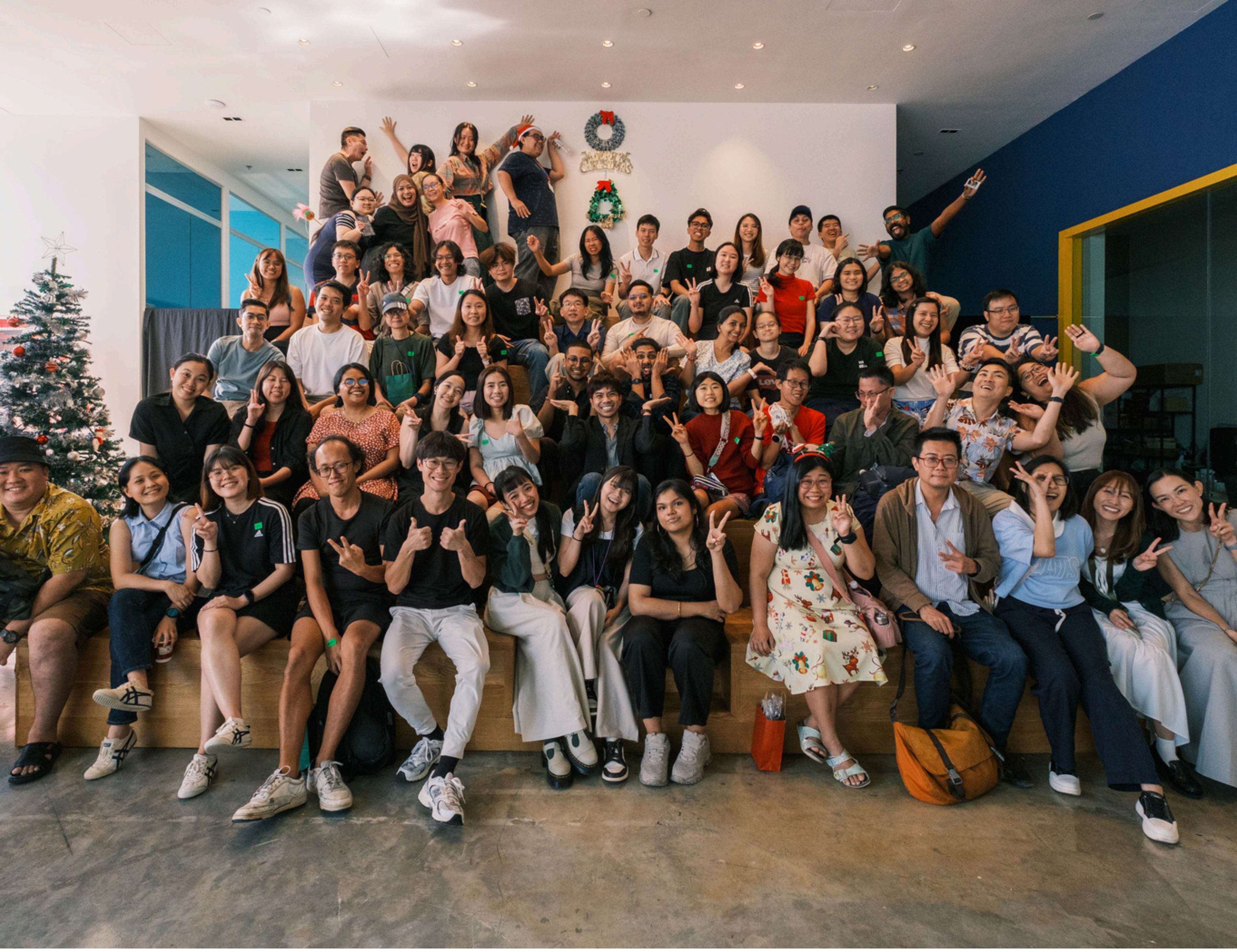
RESILIENCE COLLECTIVE

ANNUAL REPORT 2025

For Financial Year Ended

31 MARCH 2025



OUR PURPOSE

Resilience Collective (RC) is a mental health charity focused on supporting peers, or persons with lived mental health experiences, in their recovery journeys. Empowering peers is the core driving force behind what we do. Here, we believe in nurturing one's voice to support one's mental health journey, where drawing from personal experiences and living an authentic life is crucial for promoting an inclusive and accepting society.

OUR VISION

To develop a community where persons living with mental health conditions thrive and lead authentic lives.

OUR MISSION

To drive a movement where persons living with mental health conditions build resilience and empower each other through education, peer support, and co-production.

OUR CORE VALUES

Resilience Collective serves and welcomes young adults with lived mental health experiences, and those at-risk, all of whom we regard as our community members. Our core values which build the foundation for how we help our peers can be summarised with RESET: Resource, Empathy, Strength-Based, Empowered, and Trust.

RESOURCE

We leverage on peer and professional knowledge as a unique resource.

EMPATHY

We practice active empathy to enable each other's recovery.

TRUST

We trust and support the safe space of our community.

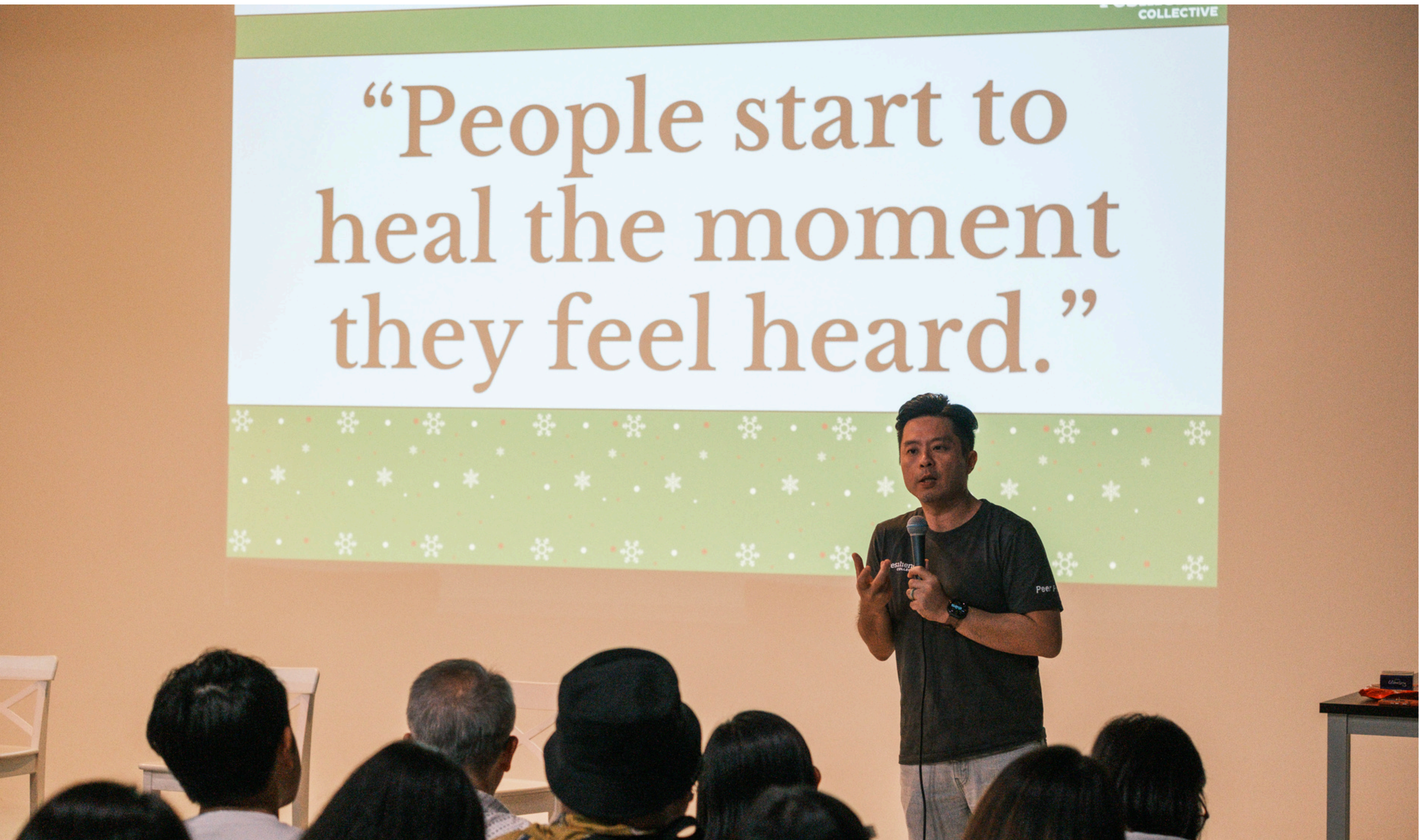
STRENGTH-BASED

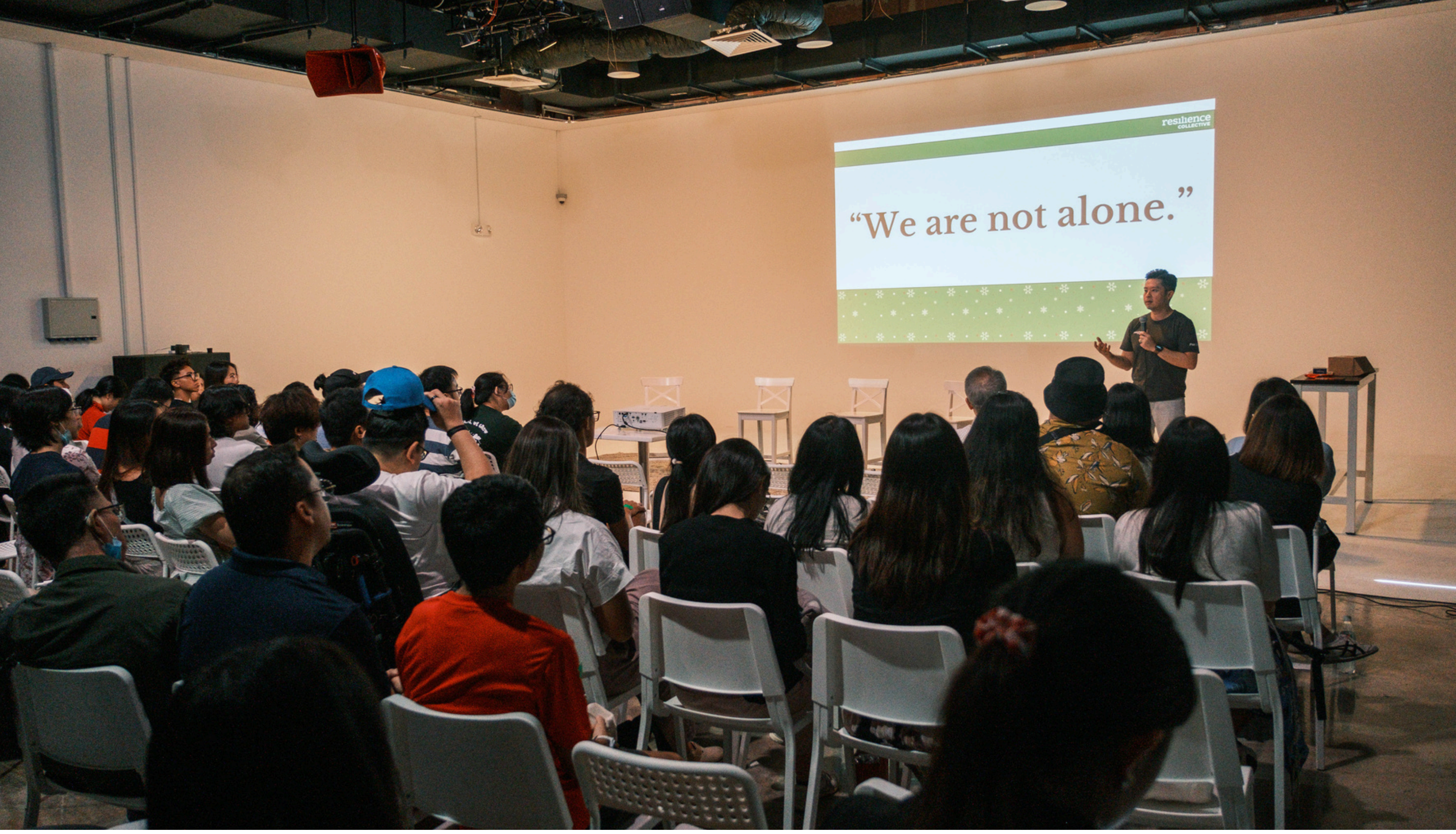
We build and leverage existing personal strengths of individuals.

EMPOWERED

Empowered as a community, we can influence positive change in our lives, the lives of others, and perceptions of mental health.

With RESET, we have developed a range of initiatives that aim to support our peers on their mental health recovery journeys.





OUR CORE INITIATIVES

CIRCLES OF RESILIENCE

A Peer Support Programme for young adults where peers of all lived experiences come together to support each other and promote leading authentic lives. Each session is structured around a mental health topic, where participants are encouraged to share personal experiences and recovery journeys.

RESILIENCE EDUCATION

Provides structured workshops designed to equip peers with strategic resources and coping mechanisms for sustained recovery.

HUMAN LIBRARY EXPERIENCE

A Peer Empowerment Outreach initiative designed for peers to use their voices to engage, as a form of self-empowerment and to inspire hope in recovery. Our outreach efforts also help to raise mental health literacy, and encourages others to actively participate in creating an inclusive society.

OUR CORE INITIATIVES

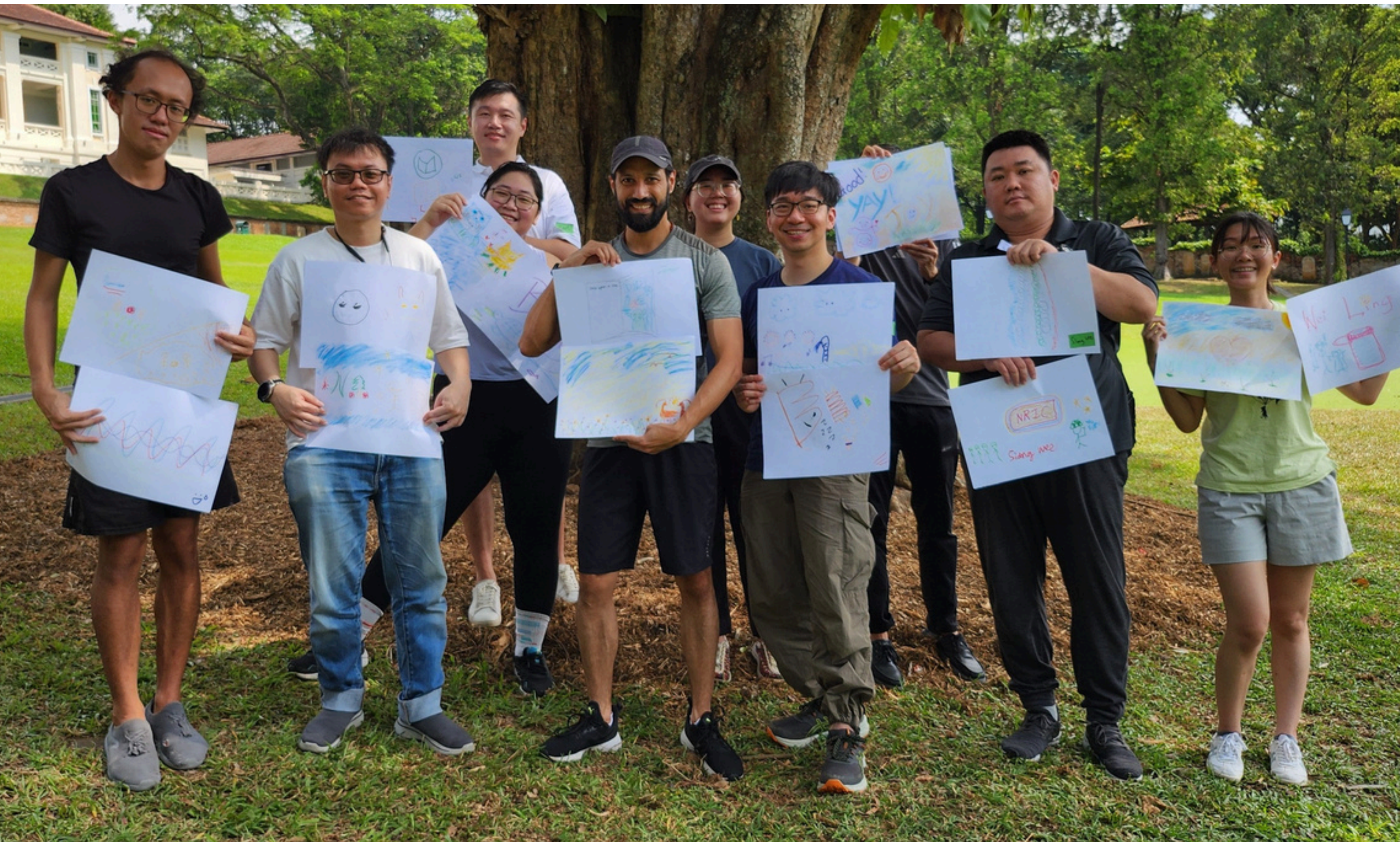
CO-PRODUCTION

Calls upon our community members in the planning of our various programmes and initiatives, encouraging a holistic approach to mental health that harnesses the wisdom, knowledge, and perspectives of our peers and stakeholders. This approach ensures that our programmes are authentic in presentation, while also catering to the pressing concerns of the community.

COMMUNITY LEADERSHIP TRAINING

Community Leadership Training for Facilitators gives agency to peers looking to step up and facilitate our support group sessions and workshops.

Resilience Collective is an Institute of Public Character (IPC) and a member organisation of NCSS. We were founded in 2019 by BinjaiTree, Caregivers Alliance Limited, and Ms. Chan Chia Lin.



MESSAGE FROM THE BOARD

Dear Supporters, Partners, and Friends,

2024 was a year of deepening impact and meaningful growth for Resilience Collective (RC). Since our founding, we have remained steadfast in our mission to empower persons-in-recovery through peer support, lived experience sharing, and co-production. By creating safe, authentic, and empowering spaces, we have continued to build a vibrant community where individuals can connect, grow, and thrive together.

Over the past year, we expanded our flagship programmes—the Circles of Resilience (CR) peer support groups, My Story, Our Journey (MSOJ) workshops, Community Leadership Training (CLT), and the Human Library Experience (HLE). Collectively, these initiatives have supported hundreds of peers, with RC serving 297 persons-in-recovery to date, in navigating their recovery journeys, equipping them to share their lived experiences with confidence, and fostering leadership within our community. These numbers reflect not only growth, but also the trust placed in RC as a safe and affirming space for recovery.

Building on these efforts to better serve the mental health community, we took a bold step in January 2025 to bring together RC and Caregivers Alliance Limited (CAL). This move reflects our growing commitment not only to support persons in recovery, but to also directly empower families and caregivers. With the new combined entity, RC's mandate expands to include the support of caregivers and families through education programmes and support networks.

Together, we bring into one organisation over 10,000 caregivers from CAL and approximately 2,000 individuals from RC—forming a more holistic ecosystem that responds to both family and individual recovery needs. This integration, strongly endorsed by Dr. Gerard Ee, Chairman of the Agency of Integrated Care, and Ms. Anita Fam, President of the National Council of Social Service, lays a strong foundation for broader and more inclusive service delivery.

I am honoured to lead this next chapter as Board Chair, alongside Mr. Tim Oei as CEO of Mindfull Community Limited. We are also grateful to RC's former Executive Director, Mr. Nicholas Lee, for his dedicated leadership and contributions to CAL's success.

Thank you to AIC, NCSS and Board members past and present for laying the foundation with heart and dedication, shaping the mental health landscape and guiding CAL and RC toward a united future.

As of July, we greet you as "Mindfull Community", where we work towards helping burdened minds find light.

RC AT A GLANCE

DIVERSITY AND INCLUSION

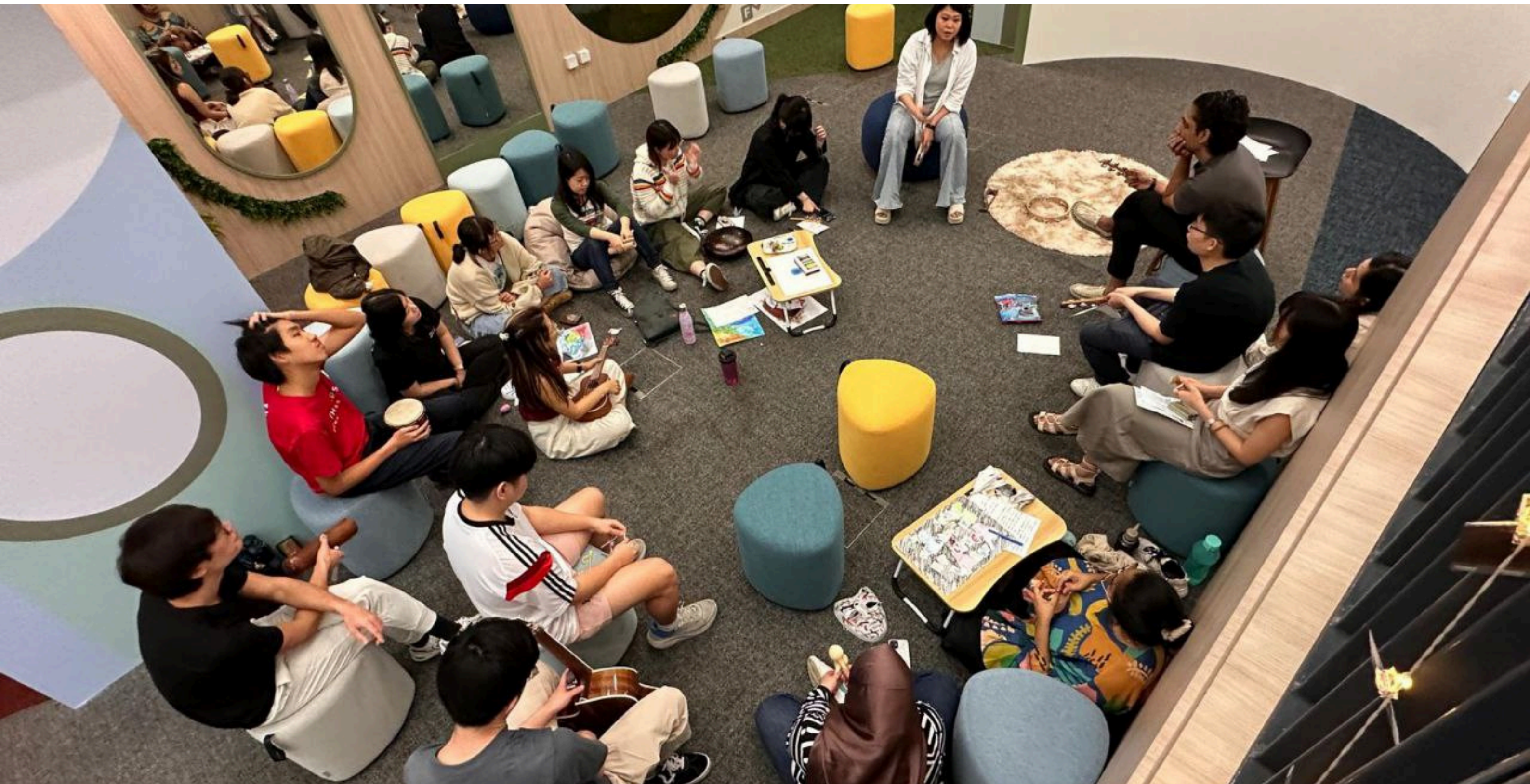
Resilience Collective's community is a testament to diversity and inclusivity. Our peers comprise approximately 52% male, 45% female, and 3% who prefer not to disclose their gender, with a racial composition of 70% Chinese, 12% Malay, 3% Indian, and 15% others. This diversity strengthens the richness of dialogue, lived experience sharing, and peer support across our programmes.
Impact on Mental Health

IMPACT ON MENTAL HEALTH

Our programmes continue to make a measurable difference in the lives of participants. Over a 12-month period, approximately 46.5% of participants reported improvements in social support, coping ability, optimism, and confidence. Furthermore, a third-party evaluation by RFI confirmed that participants' mental health remained stable throughout the year—an encouraging outcome given the frequency of sessions, the challenges of daily life, and the ongoing ups and downs of recovery.

SCALE OF PROGRAMMES

Across our signature initiatives—Circles of Resilience (CR), My Story, Our Journey (MSOJ), Community Leadership Training (CLT), and Human Library Experience (HLE)—we have continued to engage hundreds of peers, providing structured, supportive, and growth-oriented spaces for recovery and leadership.



CIRCLES OF RESILIENCE

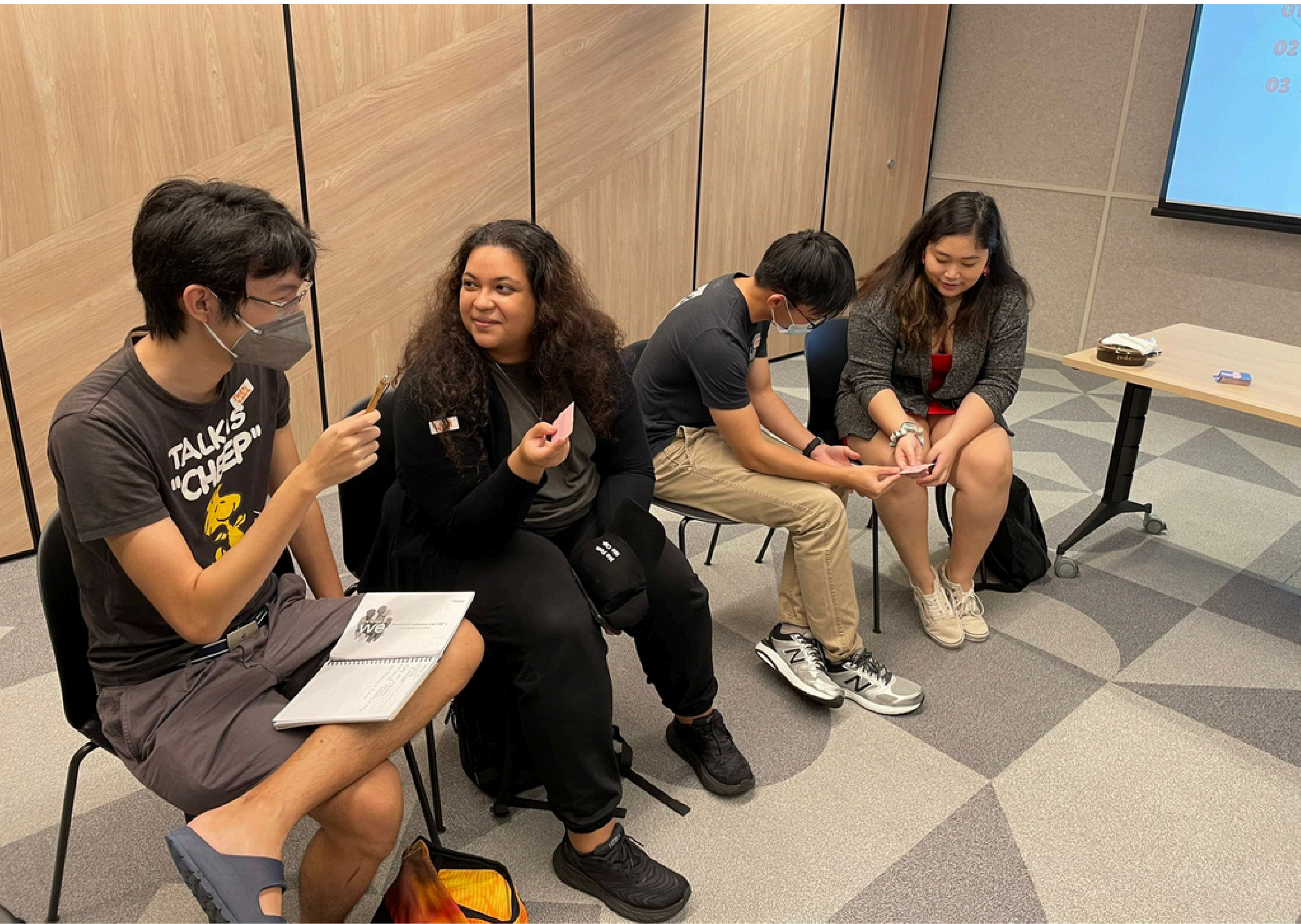
CIRCLES OF RESILIENCE

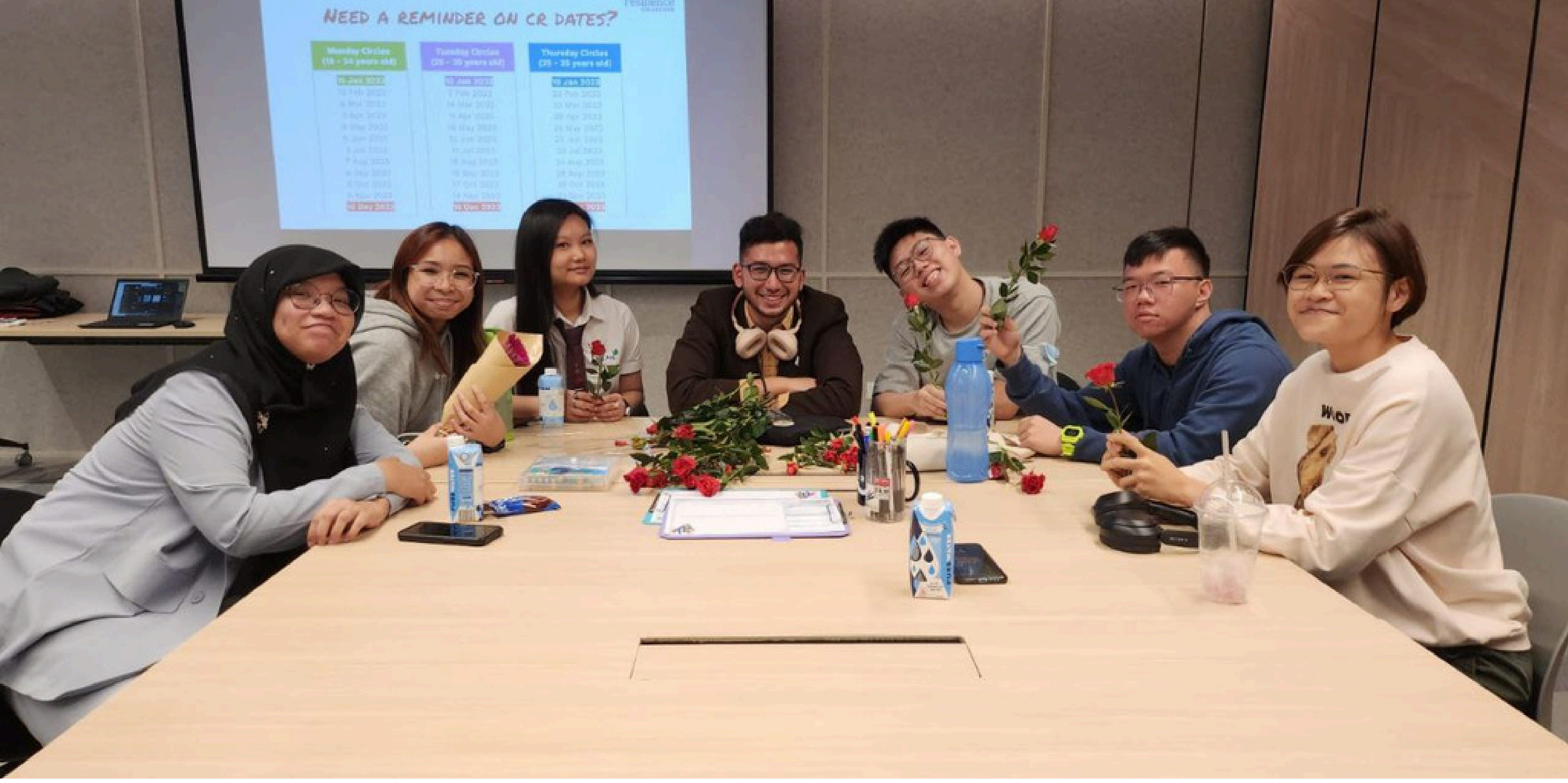
With a commitment to a dedicated, structured, peer support framework focused on empowerment, Resilience Collective launched our core programme, the Circles of Resilience (CR) on 1 December 2022. Our CRs were implemented with the goal of providing a safe space for our peers to thrive and lead authentic lives, a phrase we believe and practice to encompass all aspects of our peers' growth and development in their respective mental health journeys.

The support groups are designed to create tight-knit communities where connection and community are highly valued. In these spaces, our peers are encouraged and empowered to support and uplift one another, fostering camaraderie amongst the individual communities.

A crucial aspect of creating a safe space and environment is consistency. As such, our peers are all assigned to a circle comprising a consistent roster of members to provide familiarity, with which over time they can express themselves vulnerably and authentically in their conversations and open up about their experiences and insights.

The sessions are held in person to reinforce everyone's commitment to recovery; members uphold a community agreement to be accountable and show up for one another. Additionally, face-to-face interactions help reinforce the emphasis on creating a safe space where intimate conversations – and the nuances accompanying them – can be experienced in their entirety.





WHAT HAPPENS IN A CIRCLE?

MENTAL HEALTH CHECK-IN

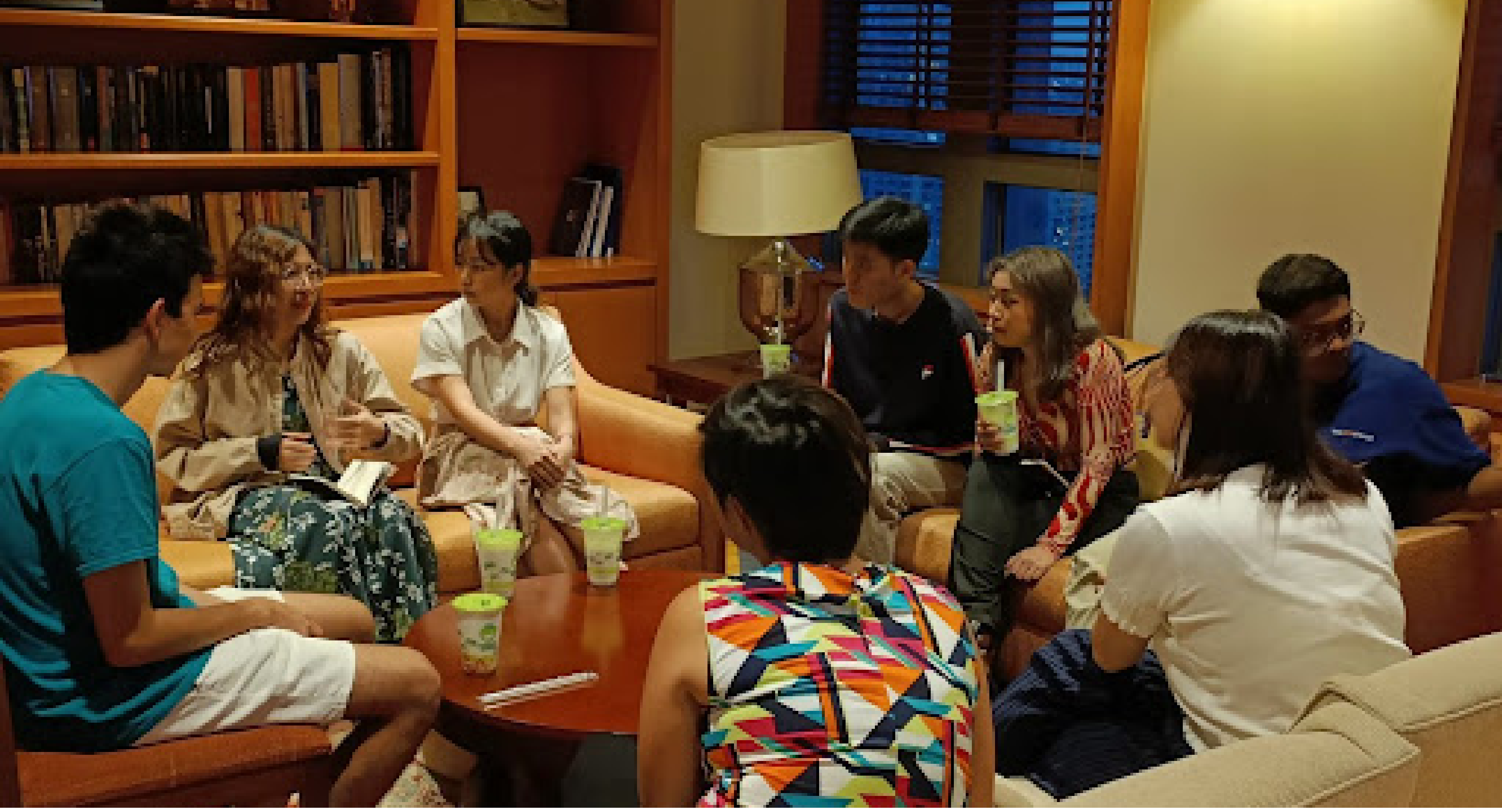
Each session begins with a mental health check-in, where members will share the current status of their mental wellbeing. The statuses encompass all states of wellbeing, from struggling to doing well, and we highly encourage and practice honesty in this reflection. Doing so is especially important because fluctuations are part and parcel of the recovery process, and by being transparent with how one is feeling – especially on the days when one is not doing their best, open and friendly discussions amongst peers on their mental health flow more easily and proper.

MENTAL HEALTH GOAL CARDS

Designed by a fellow peer, our mental health goal cards let our peers set tangible and actionable steps that they can take to achieve specific goals in their mental health recovery journeys. This in turn promotes active ownership of one's recovery, and our peers are highly encouraged to share their progress during CR sessions to foster a sense of accountability whilst promoting transparency in mental health conversations.

BONDING SESSIONS

The CR support and community goes beyond the four walls of our sessions, and spills into many different activities ranging from volunteering opportunities, which take place under our CR Gives Back initiative, to picnics at Marina Barrage! Our bonding sessions are open to all and our peers are also encouraged to plan these activities themselves, thus presenting an opportunity for our peers to form friendships and connections beyond their assigned circles.



GROWTH IN THE PAST YEAR

Since its pilot in May 2022, the Circles of Resilience (CR) programme has demonstrated remarkable growth and impact. What began with just 37 members over seven months in 2022 has expanded nearly tenfold within three years, now serving 297 members as of March 2025. This rapid scale-up reflects the growing demand and relevance of peer-led recovery communities within Singapore's mental health landscape.

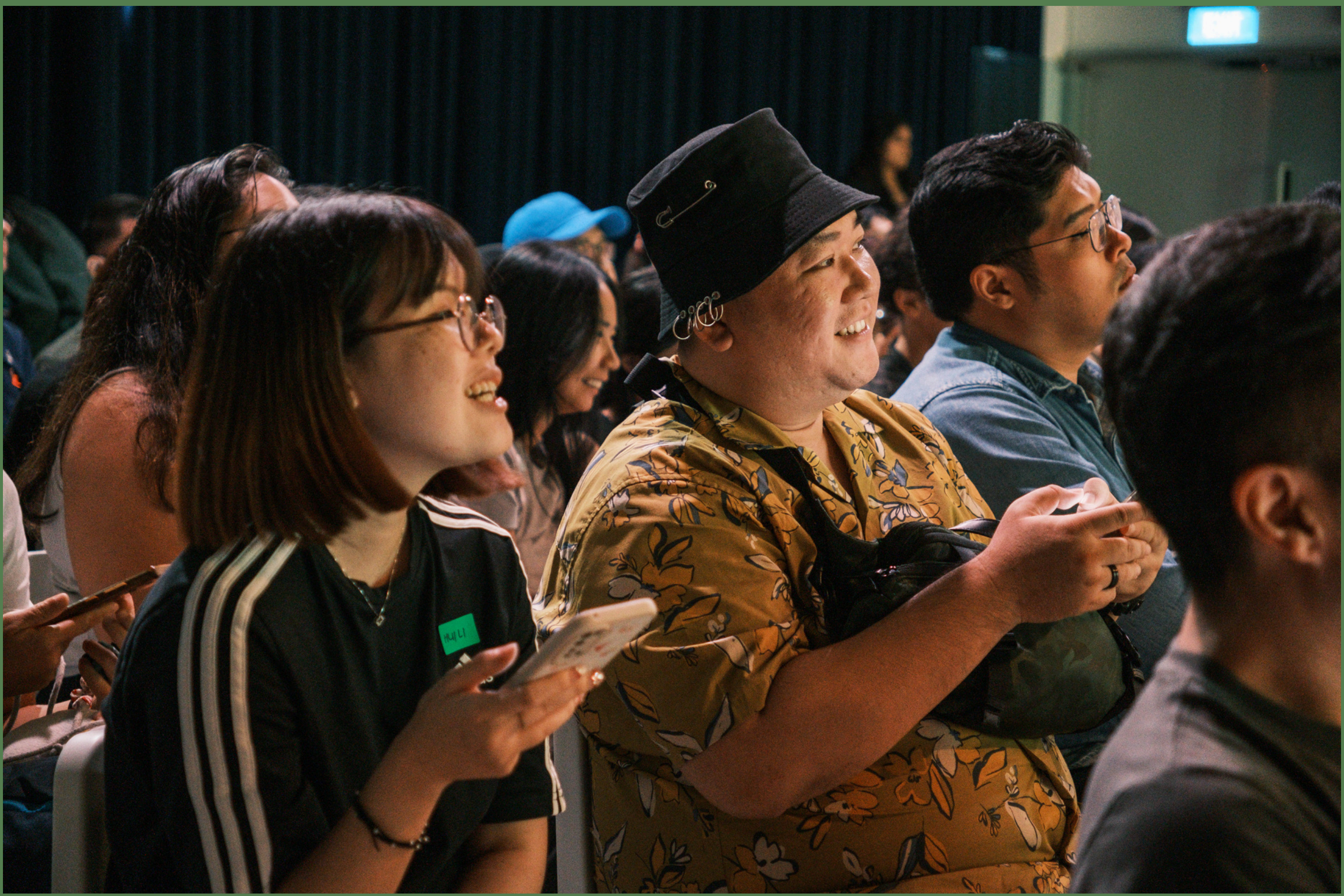
From a single Circle in 2022, the programme has grown to 9 active Circles today, each intentionally kept small—averaging 15 persons-in-recovery— to foster trust, intimacy, and meaningful dialogue in safe and supportive spaces. Our longest-running Circle, established in 2023, continues to thrive, while our newest Circle was launched as recently as August 2024, underscoring the sustainability and scalability of the CR model.

Recognising the diverse needs of our community, we also introduced a condition-specific CR for ADHD in February 2024. This specialised Circle is designed to address the unique challenges faced by individuals managing ADHD, offering tailored peer support that enhances both understanding and coping strategies.

Entry into the programme is thoughtfully structured to ensure readiness and alignment. Interested individuals first attend a CR Info Session, after which they may participate as "Visitors," experiencing up to three sessions in an existing Circle. This trial approach allows them to engage with peers and observe the Circle's dynamics before committing to join as a peer member. Importantly, visitors may choose to join after their very first session if they feel ready.

This pathway has proven highly effective: in the past year alone, we welcomed over 80 visitors, of whom 38 chose to continue their journey as peers, achieving an impressive conversion rate of 47.5%.

RESILIENCE EDUCATION



RESILIENCE EDUCATION

Our Resilience Education programme is a series of peer co-produced workshops designed to deepen understanding of mental health and equip individuals with practical skills to support their recovery journey. Each workshop is developed collaboratively between peers with lived experience and professionals such as clinicians and youth leaders, ensuring that the content is both evidence-based and grounded in real-life perspectives.

Drawing on established theoretical frameworks, the workshops empower peers with strategies to better navigate challenges, build resilience, and strengthen their mental well-being. The outcome is an engaging and educational curriculum that balances knowledge with practical application, fostering both personal growth and community connection.

Over the past year, we conducted six workshops attended by 68 participants. These sessions spanned five key themes: Art of Friendship, Asserting Boundaries, Wellness Planning, Burnout Busters, and Managing Self-Stigma (delivered twice due to strong demand). Together, these workshops provided peers with a holistic toolkit to manage their mental health while affirming that recovery is a shared journey of learning and support.

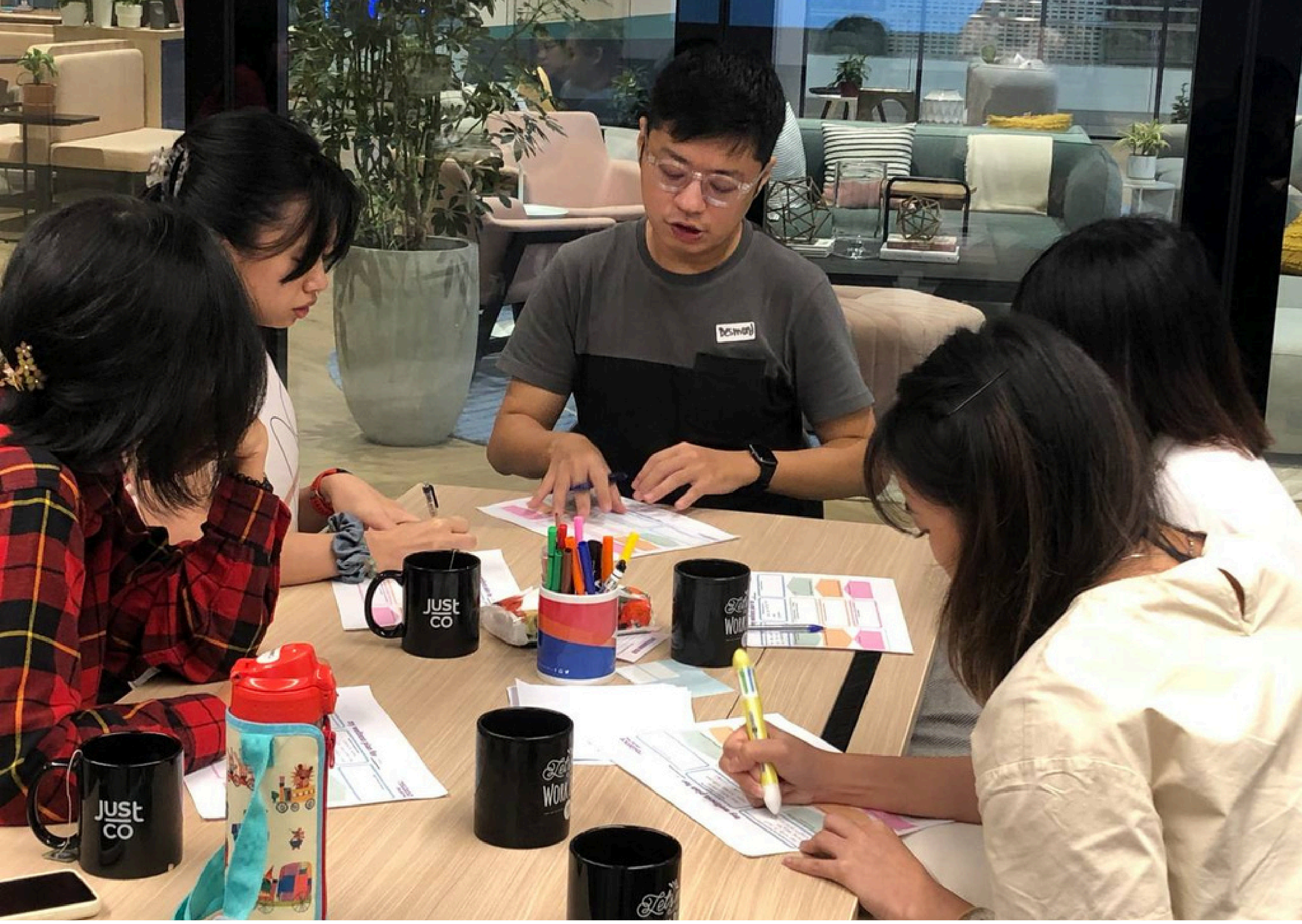
ART OF FRIENDSHIP

UNDERSTANDING & COMMUNICATING MENTAL HEALTH NEEDS

Resilience Collective understands the importance and the impact that our support circle plays in our recovery journeys, which is why we developed the Art of Friendship workshop; aimed at both persons struggling with their mental health challenges, as well as their support circle.

Participants are encouraged to come in pairs, with one struggling with their mental health and for them to bring along someone in their life who they believe can, or has been supporting them in their mental health recovery journey.

The workshop aimed to equip both parties with the necessary skills and tools to better communicate their needs and expectations, as well as to better understand and support one another in a manner that ensures the health of the supportive relationship.



WELLNESS PLANNING

Many people often view mental health management as limited to eating well, sleeping adequately, or taking occasional mental health breaks. However, there is much more that can be done intentionally to sustain and enhance overall well-being—a perspective that inspired the development of our Wellness Planning workshop.

In this session, participants are guided to create a personalised wellness plan using a structured template. They learn to identify personal triggers and early warning signs that could disrupt their mental wellness and are introduced to a range of coping strategies and support systems tailored to their individual needs. By the end of the workshop, participants leave with a concrete, actionable plan that empowers them to proactively manage their mental health and build resilience in everyday life.

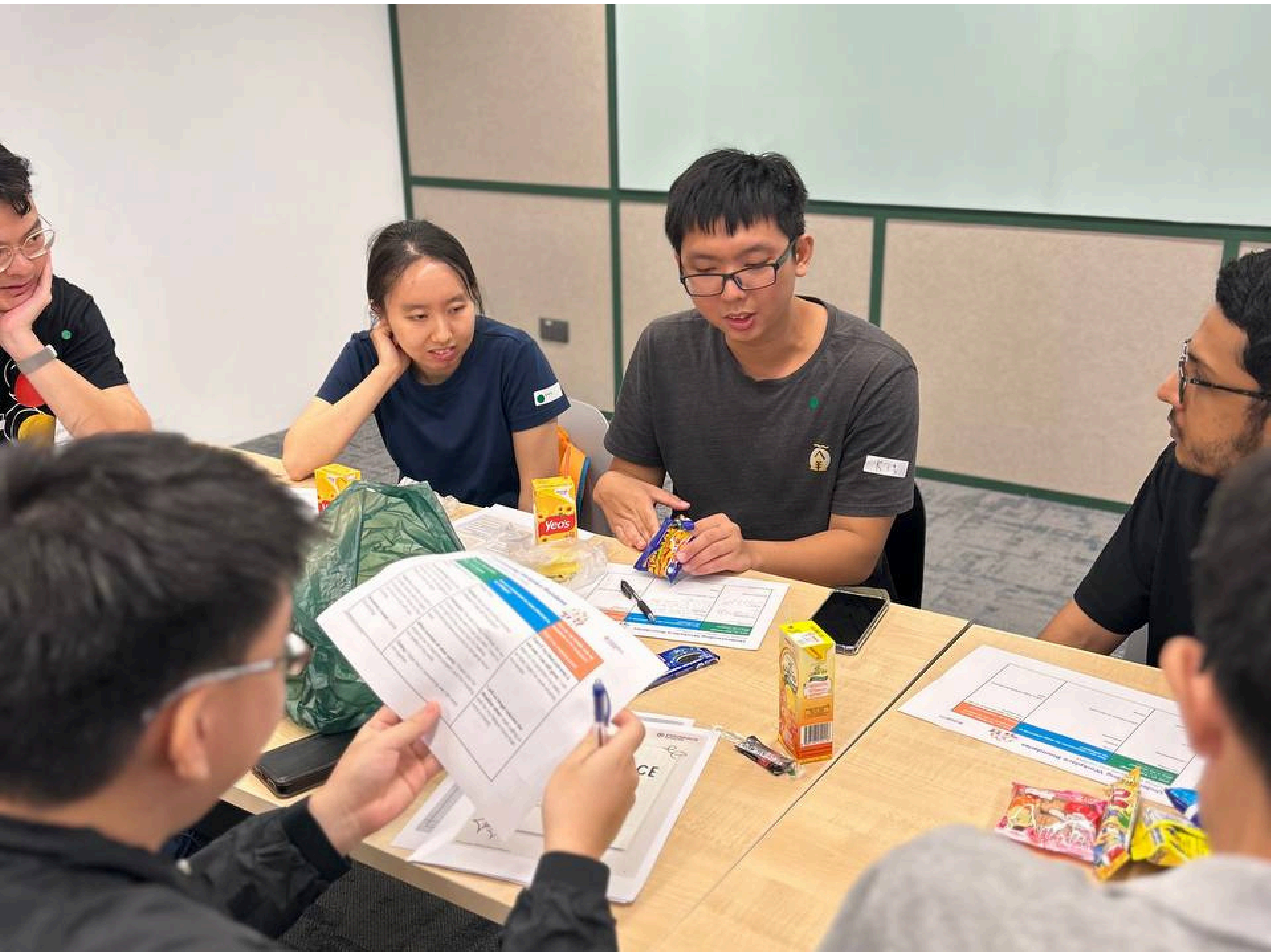
ASSERTING BOUNDARIES AT THE WORKPLACE

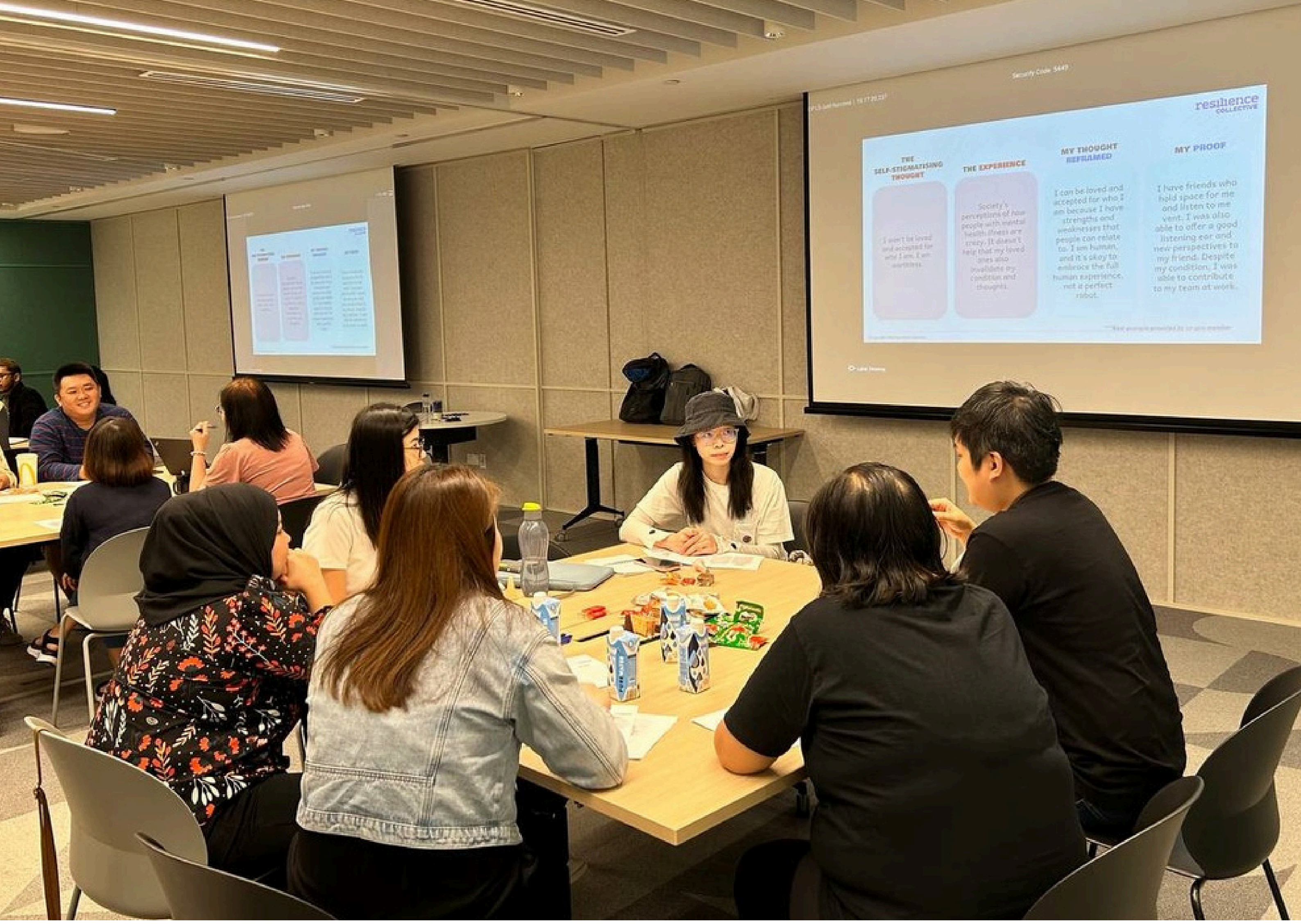
While the importance of setting boundaries is widely recognised, many individuals find the act of asserting them— particularly in workplace settings— more challenging. This understanding inspired the development of our Asserting Boundaries at the Workplace workshop.

The workshop is designed to increase participants' confidence in communicating and upholding their personal boundaries, helping them protect their mental health while navigating professional environments. Participants engage in a structured curriculum that focuses on:

1. Identifying personal needs and boundaries within the workplace,
2. Communicating these needs effectively, and
3. Developing coping strategies for situations where the workplace may not fully accommodate their boundaries.

By the end of the session, participants are better equipped to advocate for themselves with confidence, fostering healthier work dynamics and reinforcing their mental well-being.





MANAGING SELF-STIGMA

While many of us are aware of external factors that contribute to mental health stigma—such as societal beliefs that mental health "is all in our head," or well-meaning friends and family advising us to "just get over it"—there is another, often overlooked, dimension: self-stigma.

Defined by the American Psychiatric Association as the internalisation of negative attitudes and shame regarding one's own mental health condition, self-stigma can significantly hinder recovery and personal growth. At Resilience Collective, we recognise the impact of self-stigma and have developed this workshop to help participants explore and understand its effects.

Through the session, participants gain insight into the ways self-stigma may influence their thoughts, behaviours, and recovery journey. They are guided to develop strategies to challenge internalised shame, reframe negative self-perceptions, and foster a more compassionate and empowering relationship with their mental health. By addressing self-stigma directly, the workshop equips participants with the tools to advance their recovery with greater confidence and self-acceptance.

MY STORY OUR JOURNEY

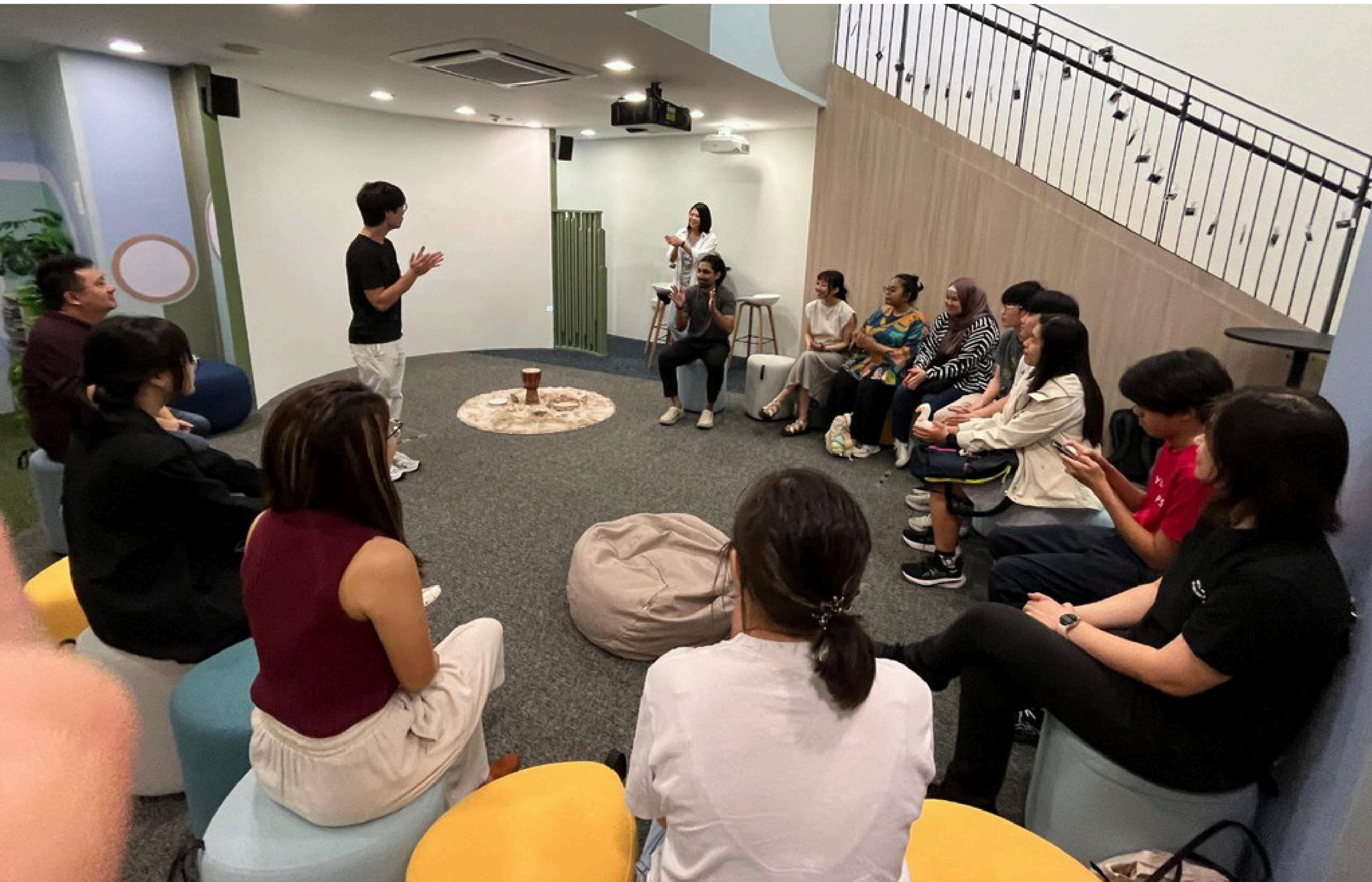
MY STORY, OUR JOURNEY

My Story, Our Journey (MSOJ) is an experiential workshop designed to help participants navigate the complexities of their mental health journey, while also equipping them with tools to authentically and confidently share their lived experiences in a safe, affirming space.

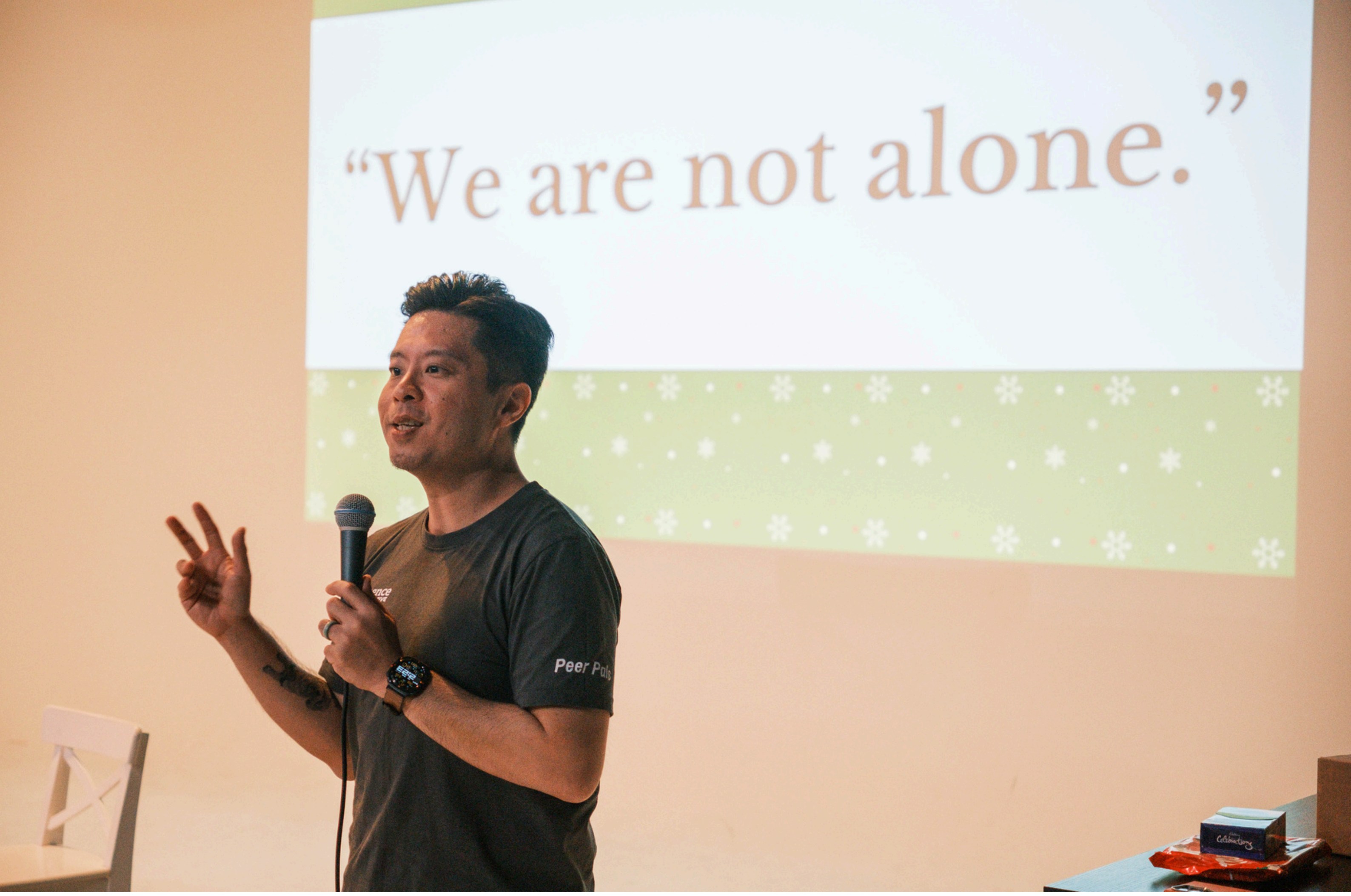
Since April 2024, we have conducted five MSOJ sessions, each reaching around 10 participants, creating an intimate and supportive environment for deep reflection and connection. The workshop is structured into three phases: (1) Reflection and Structuring of Personal Story, (2) Articulation of Story and Receiving Responses, and (3) Consolidation of the MSOJ Journey. This phased approach enables participants to view their mental health not as isolated incidents, but as an ongoing journey of growth and resilience.

The impact of the programme has been overwhelmingly positive: over 90% of participants rated the sessions highly for content quality, trainer ability, materials, and overall experience. Many participants also shared that the group format allowed them to not only better understand their own needs but also to form meaningful bonds with peers through shared experiences.

In January 2025, a special Phase 3 MSOJ session was held in collaboration with Marissa Teo (A.Th), and supported by Singapore Polytechnic through venue, staffing, and resources. This session was further affirmed by the presence of a representative from the National Youth Council (NYC), underscoring the workshop's growing recognition and credibility within the wider mental health advocacy landscape.



HUMAN LIBRARY EXPERIENCE



THE POWER OF A VOICE

At Resilience Collective, we believe that everyone has a story worth telling—and it is this belief that underpins our Human Library Experience (HLE). In this programme, our peers step into the role of "Human Books", sharing their lived experiences of mental health with small groups of participants in an open, supportive setting. For our Human Books, the sessions are both reflective and empowering, allowing them to process their own journeys while also advocating for mental health through storytelling.

In the past year, we curated four intimate HLE sessions, each attended by between 6 and 11 participants. Designed for depth rather than scale, these sessions created safe spaces for vulnerability, meaningful dialogue, and mutual growth. Many participants expressed that the experience allowed them to see mental health in new ways, while several were deeply moved—with some even staying behind after the sessions to continue conversations with our Human Books.

The impact of HLE extends beyond the audience. For our Human Books themselves, the programme fosters both intrapersonal and interpersonal growth, reinforcing their sense of identity, resilience, and ability to advocate for others walking similar paths. Each session is a testament to the power of lived experience, authentic sharing, and the healing that emerges when stories are met with empathy.

COMMUNITY LEADERS TRAINING

COMMUNITY LEADERSHIP TRAINING

Community Leadership Training (CLT) is Resilience Collective's flagship programme to nurture facilitators who are equipped to hold safe, meaningful, and recovery-focused conversations. In an organisation where our initiatives thrive on human connection and intimate peer discussions, CLT plays a critical role in ensuring that those leading these spaces are skilled, empathetic, and confident in guiding others through their recovery journey.

Each training spans two full days, during which participants develop both the knowledge and the practical expertise required to facilitate sensitive discussions. Every facilitator who graduates from CLT represents not just added capacity, but also a trusted custodian of our community's vibrancy and growth.

Since its inception, we have conducted four CLT sessions, successfully training 52 facilitators, of whom 43 remain active as of March 2025. This strong retention highlights the commitment and sustainability of our facilitator pool. Importantly, a post-training survey revealed that 88% of facilitators reported a positive personal impact from their experience, with many sharing that the role deepened their empathy, communication skills, and sense of purpose in community-building.

Our facilitator pool is intentionally diverse, comprising not only CR members, but also members of the public, CAE students, YCS volunteers, and even partners from other Social Service Agencies (SSAs). This blend of lived experience and fresh perspectives enriches the quality of our Circles and strengthens the culture of peer support we champion.

CORPORATE GOVERNANCE FY24/25

At Resilience Collective, we continue to uphold strict compliance with all necessary regulations, even as we continue to make Resilience Collective a dedicated and safe space for peers in their recovery journey.

As at March 2025, the Board of Directors at Resilience Collective comprised 10 Directors. The Board met 3 times between 1 April 2024 and 31 March 2025.

The Board provides strategic direction and oversight of the charity's programmes and objectives and oversees the governance of the Charity. The board is responsible for upholding the Charity's values and steers the Charity towards fulfilling its vision and mission. The Board also guides and supports the Executive Director (ED) and approves annual budgets.

Position	Name, Key Directorships & Appointments	Attendance at Board Meeting in FY 24/25
Chairman	Mr Hsieh Fu Hua Chairman, Board of Trustees, National University of Singapore Founder Binjaitree	3/3
Board Member	Ms. Chan Chia Lin Director, Lam Soon Cannery Pte Ltd	3/3
Board Member	Dr. Fidah Alsagoff Senior Managing Director, Temasek International Pte Ltd	2/3
Board Member	Prof. Chua Hong Choon Senior Managing Director, Temasek International Pte Ltd	3/3
Board Member	Tina Hung Senior Consultant, National Council of Social Service	3/3
Board Member	Goh Swee Chen Trustee, Nanyang Technological University	1/3
Board Member	Goh Shuet-Li Director, La Putri Lte Ltd	3/3
Board Member	Hayley Sharratt Financial Management & Strategic Engagement Professional	3/3
Board Member	Tim Oei Chief Executive Officer, National Kidney Foundation	3/3
Board Member	Mdm. Kay Kuok Oon Kwong Executive Chairman, Allgreen Properties Limited (appointed 1 August 2023)	2/3

Resilience Collective (RC) Board Committees for FY24/25

There are now 3 board committees:

1. Executive Committee

The purpose of the Executive Committee (EXCO) is to support the Board of Directors by providing direction and guidance to management on strategy, operational plans, policies and procedures, compliance matters pertaining to government instruments, laws and regulations, and the prioritisation and allocation of resources. The Executive Committee was dissolved on 30 May 2025.

Chairman

Ms Tina Hung

Member

AP Chua Hong Choon
Mr Hsieh Fu Hua

2. Audit Committee

In carrying out its functions as specified in its terms of reference, the Audit Committee (AC) reviewed the overall scope of the external and internal audit and met with the RC's independent external auditor to discuss the findings of their audits. The AC also reviewed the financial statements of the charity and the auditor's report for the financial year ended 31 March 2025.

Chairman

Mr Tim Oei

Member

Ms Chan Chia Lin

3. Finance Resource Committee

The Finance Resource Committee (FRC) supports the Board in fulfilling its oversight responsibilities in the financial resources necessary to sustain the strategy and operations of Resilience Collective. Its core responsibilities include reviewing and endorsing budget and funding requirements aligned with RC's goals, guiding and establishing funding options to develop a finance resourcing strategy and an annual action plan, and reviewing the adequacy of the organisation's financial reserves to fund operations. The Finance Resource Committee was dissolved on 30 May 2025.

Chairman

Ms Goh Swee Chen

Members

Mr Hsieh Fu Hua
Ms Chan Chia Lin
Ms Goh Shuet-Li

Policies

Resilience Collective has developed the following Policies to provide guidance to the Charity:

- **Governing Board's Duties, Responsibilities & Code of Conduct**
- **Conflict of Interest Policy**
- **Whistle-Blowing Policy**
- **Finance Policy**
- **PDPA Policy**
- **Risk Management Policy**
- **Staff Handbook**
- **Communications Policy**
- **Data Governance Policy**
- **ESG Policy**
- **Fundraising Policy**
- **Investment Policy**
- **Volunteer Management Policy**
- **Anti-Money Laundering & Counter Terrorism Financing Policy**
- **Grievance Policy**
- **IT Policy**
- **Manpower Policy**
- **Service Quality Policy**

GOVERNANCE EVALUATION CHECKLIST

The Governance Evaluation Checklist (GEC) covers the key guidelines in the Code of Governance for Charities and IPCs. Resilience Collective, as an IPC is required to submit under the Tier 2 of principles and guidelines.

<u>Submission Form for Governance Evaluation Checklist (Tier 2)</u>				
S/N	**Code guideline**	**Code ID**	**Did the charity put this principle into action?**	**If you have indicated "No" or "Partial Compliance", please explain.**
	Principle 1: The charity serves its mission and achieves its objectives.			
1	Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	1.1	Yes	
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Yes	
3	Have the Board review the charity's strategic plans regularly to ensure that the charity is achieving its charitable purposes, and monitor, evaluate and report the outcome and impact of its activities.	1.3	Yes	
4	Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan. "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	1.4	Yes	
	Principle 2: The charity has an effective Board and Management.			
5	The Board and Management are collectively responsible for achieving the charity's charitable purposes. The roles and responsibilities of the Board and Management should be clear and distinct.	2.1	Yes	
6	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	Yes	
7	Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: a. Audit b. Finance * Other areas include Programmes and Services, Fund-raising, Appointment/Nomination, Human Resource, and Investment.	2.3	Yes	

S/N	Code guideline	Code ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.
8	Ensure the Board is diverse and of an appropriate size, and has a good mix of skills, knowledge, and experience. All Board members should exercise independent judgement and act in the best interest of the charity.	2.4	Yes	
9	Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and reappointment, at least once every three years.	2.5	Yes	
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	Yes	
11	Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well. a. No staff should chair the Board and staff should not comprise more than one-third of the Board.	2.7	Yes	
12	Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well. a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.	2.8	Yes	

S/N	Code guideline	Code ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.
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	Yes	
14	For Treasurer (or equivalent position) only: d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years. i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.	2.9d	Yes	
	Principle 3: The charity acts responsibly, fairly and with integrity.			
15	Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.	3.1	Yes	
16	Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise. a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/herself from the meeting and should not vote or take part in the decision-making during the meeting.	3.2	Yes	

S/N	Code guideline	Code ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes	
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes	
19	Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately.	3.4	Yes	
20	Take into consideration the ESG factors when conducting the charity's activities.	3.5	Yes	
	Principle 4: The charity is well-managed and plans for the future.			
21	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).	4.1a	Yes	
22	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as: i. Revenue and receipting policies and procedures; ii. Procurement and payment policies and procedures; and iii. System for the delegation of authority and limits of approval.	4.1b	Yes	
23	Seek the Board's approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).	4.2	Yes	
24	Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.	4.3	Yes	

S/N	Code guideline	Code ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.
25	Set internal policies for the charity on the following areas and regularly review them: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer management; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards; and i. Other key areas such as fund-raising and data protection.	4.4	Yes	
26	The charity's audit committee or equivalent should be confident that the charity's operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.	4.5	Yes	
27	The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity.	4.6	Yes	
	Principle 5: The charity is accountable and transparent.			
28	Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	5.1	Yes	
29	Generally, Board members should not receive remuneration for their services to the Board. Where the charity's governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	5.2	Yes	
30	The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member's attendance.	5.3	Yes	

S/N	Code guideline	Code ID	Did the charity put this principle into action?	If you have indicated “No” or “Partial Compliance”, please explain.
31	The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity’s subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding $100,000, in incremental bands of $100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than $100,000 in annual remuneration each, the charity should disclose this fact.	5.4	Yes	No paid staff receives more than $100,000 each in annual remuneration.
32	The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds $50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of $100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than $50,000 in annual remuneration, the charity should disclose this fact.	5.5	Yes	No paid staff, being a close member of the family belonging to the Executive Head or a governing board member of the charity has received remuneration exceeding $50,000 during the financial year.
33	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. Record relevant discussions, dissenting views and decisions in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable.	5.6a	Yes	
34	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. 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	Yes	
35	Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	Yes	

S/N	Code guideline	Code ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.
	Principle 6: The charity communicates actively to instil public confidence.			
36	Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	6.1	Yes	
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Yes	
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	Yes	

Notes:

[1] Staff: Paid or unpaid individual who is involved in the day-to-day operations of the charity, e.g. an Executive Director or administrative personnel.

[2] Volunteer: A person who willingly serves the charity without expectation of any remuneration.

[3] Close member of the family: A family member belonging to the Executive Head or a governing board member of a charity —
(a) who may be expected to influence the Executive Head's or governing board member's (as the case may be) dealings with the charity; or
(b) who may be influenced by the Executive Head or governing board member (as the case may be) in the family member's dealings with the charity.

A close member of the family may include the following:
(a) the child or spouse of the Executive Head or governing board member;
(b) the stepchild of the Executive Head or governing board member;
(c) the dependant of the Executive Head or governing board member.
(d) the dependant of the Executive Head's or governing board member's spouse.

[4] Executive Head: The most senior staff member in charge of the charity's staff.

Declaration

I declare that my charity's / IPC's governing Board has approved this Governance Evaluation Checklist and authorised me to submit on its behalf.

All information given by me in this checklist submission is true to the best of my knowledge and I have not wilfully suppressed any material fact.

The full responsibility for providing accurate and updated checklist information will rest with my charity's / IPC's governing Board.

Ms Rachel Tan
Head (Interim)
7 September 2025

FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL ACTIVITIES
For the financial year ended 31 March 2025

	Unrestricted Fund ($)	Restricted Funds ($)	2025 Total	2024 Total
INCOME **Income from generated funds** • Voluntary income • Activities for generating funds	 **13,944** **612,327**		 **13,944** **612,327**	 66,693 1,266,110
Income from charitable activities	**1,589**	**643,845**	**645,434**	680,398
Interest Income	**49,862**	**-**	**49,862**	26,538
Other Income	**11,190**	**-**	**11,190**	29,637
Total Income	**688,912**	**643,845**	**1,332,757**	2,069,376
LESS: EXPENDITURE				
Cost of generating funds • Fundraising costs Cost of charitable activities Governance cost	 **29,453** **230,560** **79,823**	 **-** **541,673** **-**	 **29,453** **772,233** **79,823**	 156,706 925,545 151,735
Total Expenditure	**339,836**	**541,673**	**881,509**	1,233,986
Net Income for the financial year	**349,076**	**102,172**	**451,248**	835,390
Fund balances at 1 April	**2,644,403**	**179,249**	**2,823,652**	1,988,262
Transfer	**3,510**	**(3,510)**	**-**	-
Fund Balances at 31 March	**2,996,989**	**277,911**	**3,274,900**	2,823,652

BALANCE SHEET
At 31 March 2025

	2025 ($)	2024 ($)
Non-current assets Property, plant and equipment	**-**	1,048
Current assets Equipment Sundry receivables Cash and cash equivalents	**4,436** **676,602** **2,607,619**	- 395,945 2,554,471
	3,288,657	2,950,416
Total assets	**3,288,657**	2,951,464
Current liabilities Payables and deferred income	**13,757**	127,812
Total liabilities	**13,757**	127,812
Net assets	**3,274,900**	2,823,652
Funds Unrestricted Fund Restricted Funds	**2,996,989** **277,911**	2,644,403 179,249
Total Funds	**3,274,900**	2,823,652

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

	2025 ($)	2024 ($)
Cash flows from operating activities Net income for the financial year	451,248	835,390
Adjustments for: Amortisation on website development Depreciation of property, plant and equipment Interest income	 - 1,603 (49,862)	 1,137 5,985 (26,538)
Operating cash flows before movements in working capital	**402,989**	815,974
Receivables Payables	**(268,891)** **(114,055)**	(113,883) (71,051)
Cash generated from operations	**20,043**	773,142
Interest received	**38,096**	10,778
Net cash flows generated from operating activities	**58,139**	783,920
Cash flows from investing activities Purchase of property, plant and equipment	**(4,991)**	-
Net cash flows used in investing activities	(4,991)	-
Net increase in cash and cash equivalents	**53,148**	783,920
Cash and cash equivalents at beginning of the financial year	**2,554,471**	1,770,551
Cash and cash equivalents at end of the financial year	**2,607,619**	2,554,471

resilience
COLLECTIVE

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