



caregivers alliance
— limited —

Autumn

ANNUAL REPORT 2024

The background of the page is a light cream color with soft, watercolor-style washes of light blue and light orange. Scattered around the edges are various autumn-themed illustrations: several maple leaves in shades of orange, yellow, and red; a fern frond in reddish-brown; and clusters of small red berries on green stems. A large, white rectangular area is centered on the page, framed by a thick, textured reddish-brown border on the left and bottom, and a light blue textured bar at the top.

Autumn

Autumn is the theme of this year's Annual Report. 2024 was a year marked by many firsts and exciting new successes. Our board, staff, donors, volunteers, community and corporate partners came together to champion new ways to better support caregivers with help, hope, and friendship. Like autumn's golden hues, this journey has shifted into a season where our efforts have begun to bear fruit, as we ensure that no caregiver is left behind. With the changing leaves, we continue to evolve, building on our successes and embracing opportunities ahead.

Autumn reminds us that every step forward brings both reward and renewal.

2024 in Numbers

2024 marks CAL's 13th year of supporting mental health caregivers.

We're proud of how our programmes, services, and teams have worked to make a difference. Together, with colleagues, volunteers, and our caregiver supporters, we've positively **impacted** the mental health scene in Singapore. Here's what we achieved collectively:

Took **1,254** caregivers
out of their homes to
22 events

Conducted
99
classes

Formed **15** support
groups

Provided financial help
to **13** caregivers
in need

Launched
C2C and **RESPITE**
IN MALAY RETREAT



Trained **1,324***
caregivers



Trained
99
volunteers

\$772,297
raised from
1,164
donors



Walked with
550
supporters at
Gardens by the Bay

Won
3
awards



- Charity Transparency Award 2024
- Brands for Good Award 2024
- People's Association Community Spirit Award (PACS) 2024

Engaged
171
partners

- corporate & community partners
- hospitals
- schools
- faith-based organisations

*Figures for January - December 2024

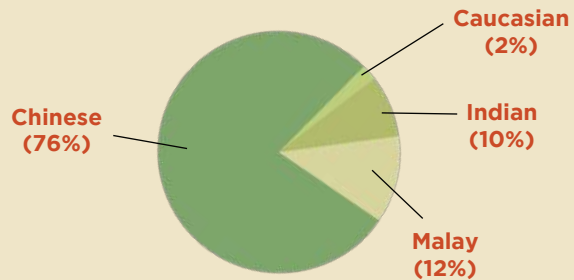
Our Dedicated Team

With a staff strength of 50 in 2024, CAL has grown in strength and is passionate about our work supporting and empowering caregivers of persons with mental health issues.

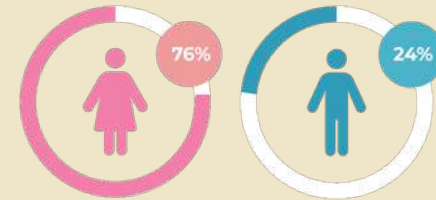


Team CAL in Penang ~ Staff Retreat

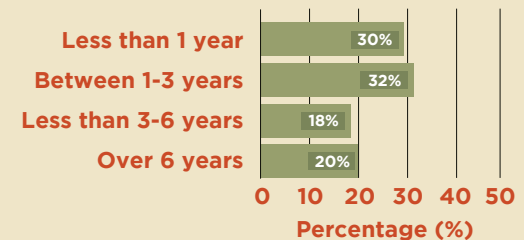
Race:



Gender:



Years of Service:



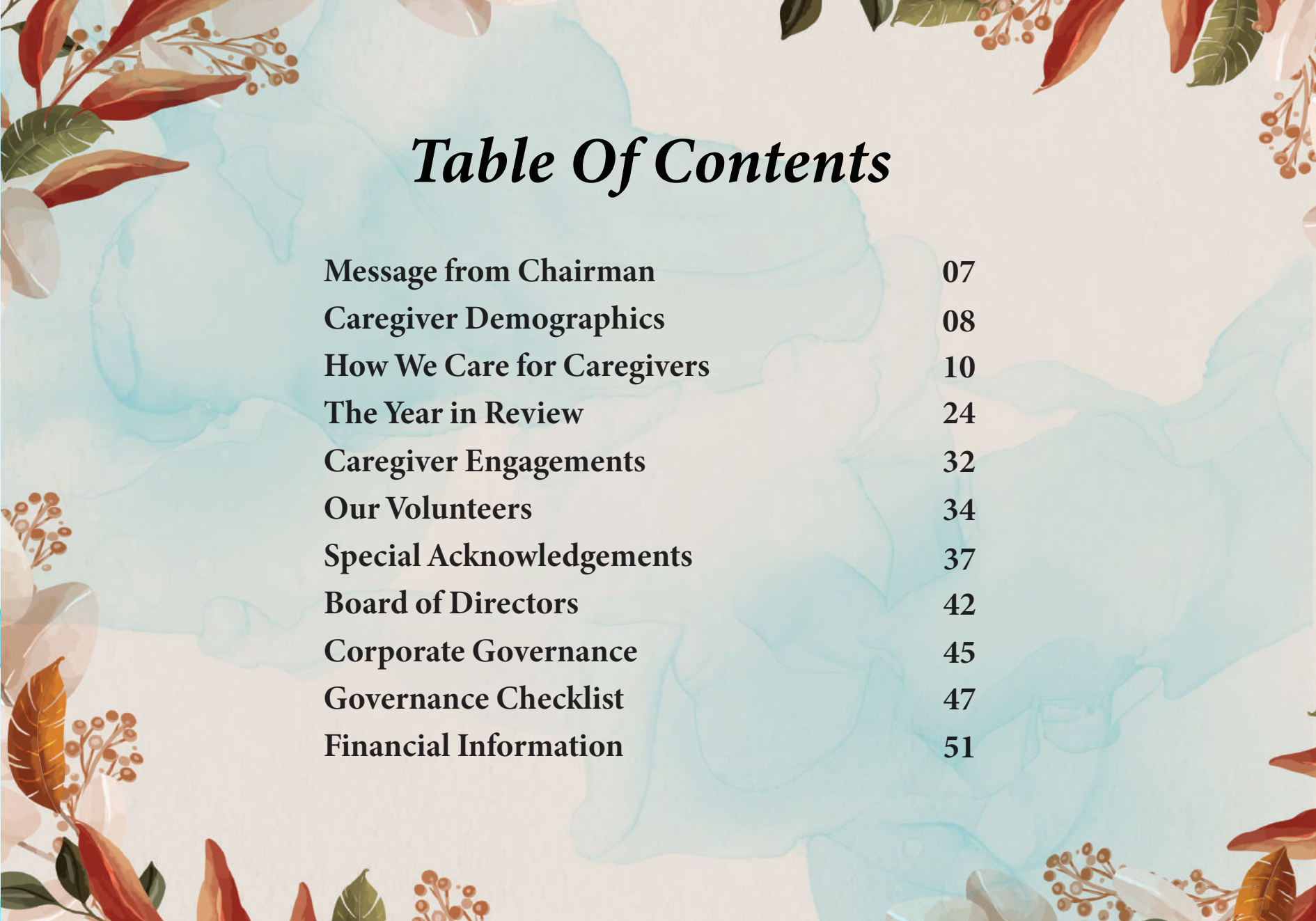


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Empowering Hidden Heroes

Vision

To reach out to all caregivers of persons with mental health issues in Singapore and empower them to achieve a high level of well-being and resilience.

Mission

CAL is the only non-profit organisation in Singapore dedicated to meeting the needs of caregivers of persons with mental health issues, through education, support networks, crisis support, long-term engagement and self-care enablement.

Beneficiaries

Caregivers of Persons with Mental Health Issues (PMHI) are often the unsung heroes in our communities. These dedicated individuals choose to remain out of sight due to the stigma surrounding mental illness, quietly and selflessly dedicating themselves to the care of loved ones, often over extended periods. The challenges they face in their caregiving journey are immense, marked by feelings of helplessness, hopelessness, and fatigue. Unfortunately, many caregivers also experience their own mental health struggles, including depression and anxiety disorders.

CAL is committed to supporting these hidden heroes through our Caregivers-to-Caregivers (C2C) Training Programme and the Caregivers-for-Caregivers (C4C) Support Programme. Beyond caring for caregivers, CAL also seeks to empower them. We witnessed this when many of our graduates step forward to be trained as volunteer trainers to co-facilitate our programmes.



Corporate Information

Corporate Status

Type of Entity – Company Limited by Guarantee
Date of Establishment – 25 October 2011
Unique Entity Number (UEN) – 201131617N

Charity Status

Charity Registration Date – 31 July 2012

IPC Status

IPC Status Effective Period – 01 November 2023
to 30 June 2026

External Auditor

Baker Tilly TFW LLF

Banker

- Oversea-Chinese Banking Corporation
- CIMB Bank Berhad

Company Secretary

Mohamed Salih Salaudeen, Kreston Helmi Talib
Corporate Secretarial Pte. Ltd

A message from our Chairman and CEO



New leadership: CAL Chairman Hsieh Fu Hua (left) and CEO-designate Tim Oei (right)

2024 was a year of many firsts for Caregivers Alliance Limited (CAL).

In our 13th year, our colleagues continued to drive our mission to meet the needs of families and caregivers of persons with mental health issues through education, support networks, crisis support, tailored services and self-care enablement.

Over the years, we have served over 10,000 caregivers through the Caregivers-to-Caregivers (C2C) training programme and Caregivers-to-Caregivers (C4C) support network, which equip and empower through education and support. In 2024, we conducted 99 classes, trained 1,330 caregivers and formed 15 support groups fostering a supportive community for caregivers in need. We saw a 7% decline in caregivers coming through our doors — this is not unexpected as more organisations have realised the importance of supporting caregivers and have embarked on their own caregivers support programmes. We will continue to review and revamp our programmes to be relevant to and impactful for our caregivers.

We launched our signature C2C training programme in Malay language to empower caregivers in the Muslim community with the relevant skills and knowledge to be equipped and supported. To make this happen, we are grateful to Muslim community partners in religious, social, education and cultural organisations, and Berita Harian.

To complement the C2C Training Programme, we launched a two-day-one-night “Respite and Resilience” Retreat, to allow caregivers to recuperate, regain strength, reset and carry on. This meets the need of burnt-out caregivers providing a short-term “home away from home” while finding support and friendship from peers. We are grateful to the President’s Challenge 2023 for funding this programme and Montfort Care for providing a conducive venue.

Building on these efforts to better serve the mental health community, we took a bold step this year to bring together CAL and Resilience Collective (RC). This move reflects our growing commitment not only to support families and caregivers, but also to directly empower persons in recovery. With the new combined entity, CAL’s mandate expands to include the support of individuals living with mental health conditions through peer-led education, lived experience sharing, and community co-production.

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 for 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. We are also grateful to CAL’s former Chairperson, Ms. Jennifer Fan, and CEO, Mr. Tim Lee, for their 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.

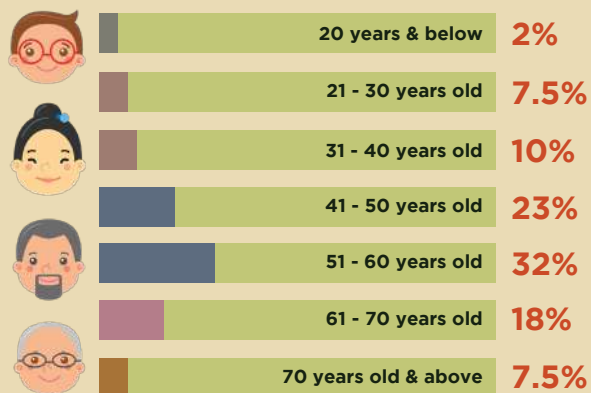
We will greet you in 2025 as “Mindfull Community Limited”, our new organisation’s name, where we will unveil more of our strategy to help burdened minds find light.

Hsieh Fu Hua
Chairman since 19 September 2024

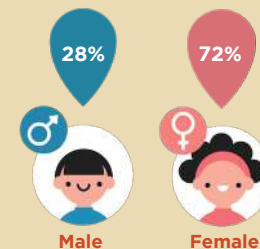
Tim Oei
CEO since 1 February 2025

Caregiver Demographics

Caregiver's age:

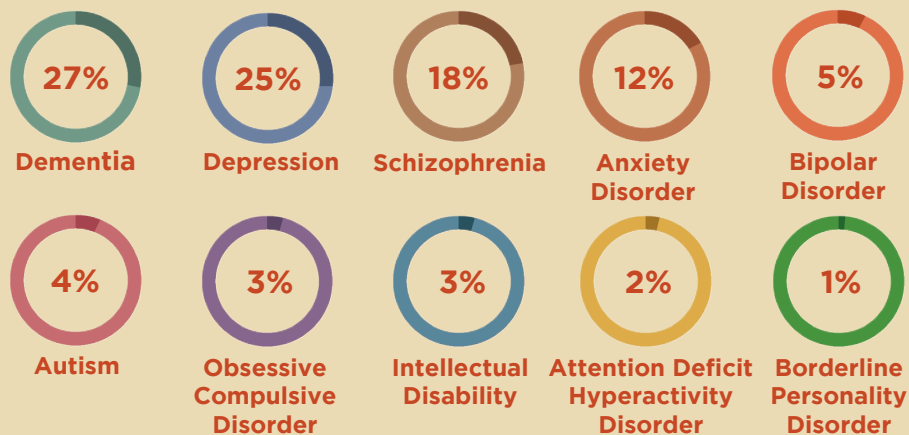


Caregiver's gender:

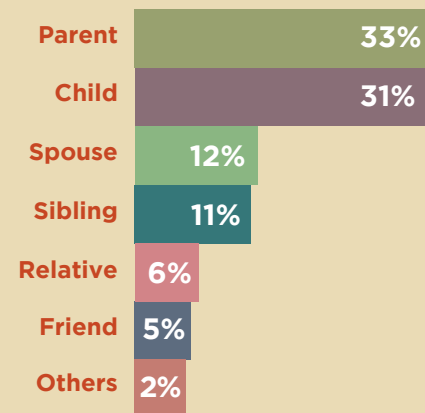


Data gathered from
24,231 caregivers

Loved one's diagnosis:



Caregiver's relationship to loved one:



*The above data are taken from CAL's service logs and exclude participants who did not provide data

Meet our caregiving superstars!

Now that you've seen the statistics, here are the names and faces representing our caregiving community. In 2024, we featured four inspiring caregivers with four vastly different professions, hobbies and caregiving stories, to show how caregivers can be supported and thrive in their roles at work and at home. Part of our "Small Change, BIG Impact" fundraising campaign, they prove that life doesn't stop when caregiving starts.



**I am a tax consultant,
a cyclist,
and a caregiver.**

Heron Goh is a single child caring for elderly parents with alzheimer's disease and dementia.



**I am a Chief Financial Officer,
a zentangle lover,
and a caregiver.**

Lay Kuan is a leader at work and at home, caring for her late mother with dementia and sister with schizoffective disorder.



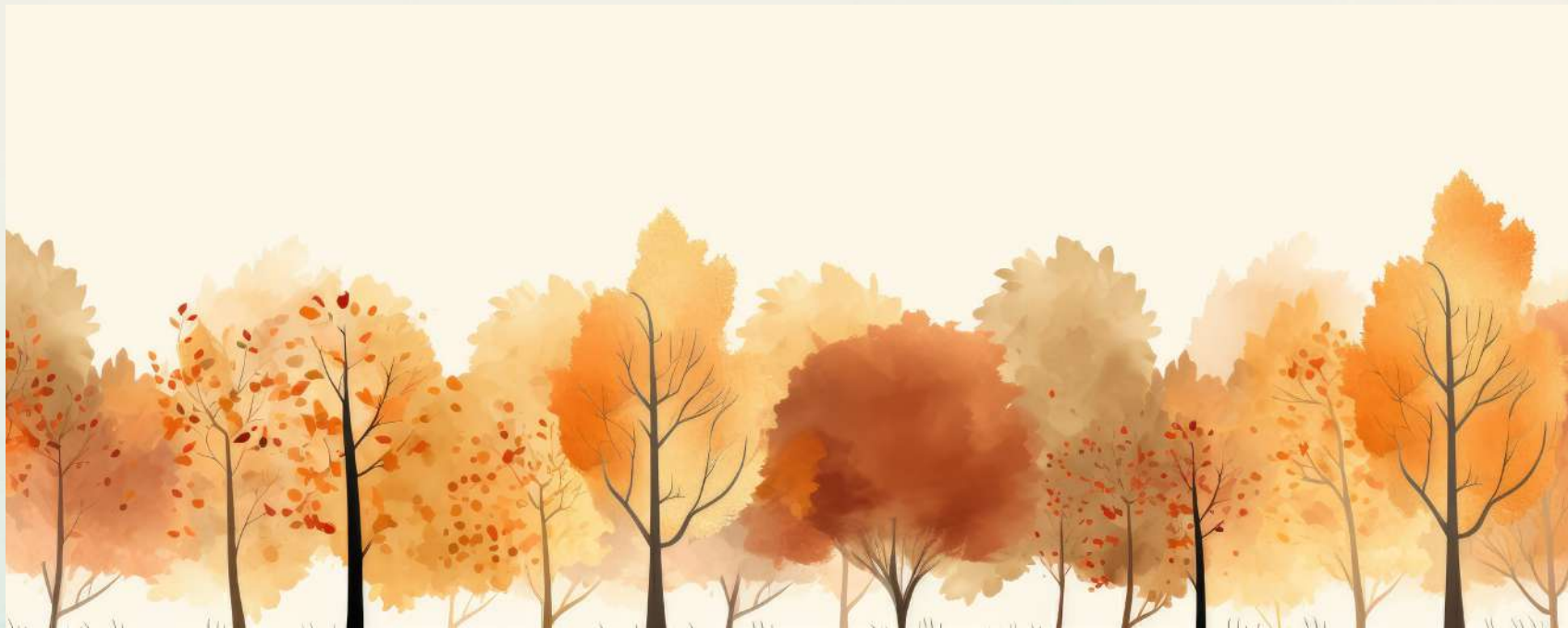
**I am a Senior Associate Director,
an active volunteer,
and a caregiver.**

Terence Tan lives a full life alongside his wife with dementia.



**I am a flight attendant,
an adventurer,
and a caregiver.**

Davina Liew thrives even though her job brings her far from home, while caring for her sisters with depression and schizophrenia.



How We Care for Caregivers

Just as the breeze of autumn brings life, CAL strives to reach every corner of Singapore and provide renewed hope and vitality for caregivers.

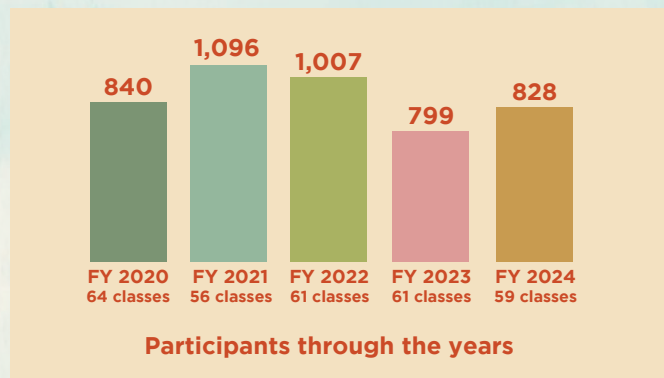
We do so by equipping and empowering mental health caregivers through education and support. Our Caregivers-to-Caregivers (C2C) Training Programme has since expanded from Persons with Mental Health Issues (PMHI) to C2C-Dementia, C2C-Young Caregivers (YCG) and C2C-Eating Disorder (ED).

We also work with like-minded organisations in our outreach efforts, to conduct workshops and talks that reach caregivers in places where they work, live and play.

We continue to reduce stigma and improve overall mental health literacy in the wider community, collaborating with partners from hospitals, businesses, faith-based groups, and schools to achieve our goals.

Caregivers-To-Caregivers (C2C) Training Programmes

C2C-Persons with Mental Health Issues (PMHI) Programme



The 12-week C2C-PMHI Programme is CAL's signature training programme. It aims to provide caregivers with an in-depth understanding of mental health conditions and to better care for their loved ones through self-care, communication, resilience-building, advocacy and access to community resources.

*FY refers to the reporting period from April of the current year to March of the subsequent year. For example, FY 2024 refers to April 2024 to March 2025.



"The materials we received were useful for new caregivers. I learnt how to look out for signs of my loved one's triggers and have bolstered myself with greater empathy and understanding." - Lim Lay Kuan

Lim Lay Kuan

C2C-PMHI Programme Graduate

60-year-old Lay Kuan is caring for her younger sister with schizophrenia and her late mum with dementia, who passed away in 2024.

She juggles multiple responsibilities at work as a Chief Financial Officer, before coming home to caregiving duties. After experiencing anxiety and burnout, Lay Kuan benefitted from our C2C training programme in 2018, learning about empathy, self-understanding and self-care which kept her excelling at work and home.

Sarah and Khairul

C2C-PMHI Programme Graduates

Sarah (Chinese) and Khairul (Malay) are friends who bonded over shared struggles during their C2C classes. Shortly after marrying, both discovered their spouses had schizophrenia — a condition neither of them knew about beforehand.

*"I felt like I got scammed into the marriage."
"I was walking on eggshells."*

Though different in age, ethnicity, and personality, they spent two hours weekly over three months learning to care for their spouses — and found friendship in the process.

Despite advice from others to leave their marriage, both chose to stay and support their partners. Today, they're stronger in their marriages and as caregivers and continue to lean on each other for support.



"My father reminded me that everyone brings baggage into a marriage. Divorce isn't the solution. What I've learnt from C2C is that every day with my wife is a milestone to be celebrated." - Khairul

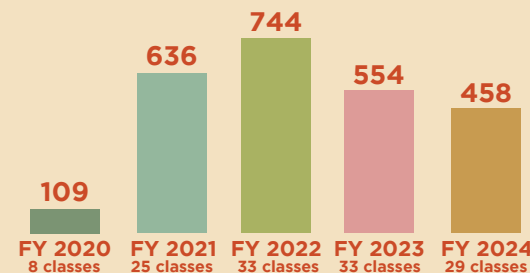
"I've learnt to find my why in caregiving. Remember why I fell in love — that love still matters, even when things get tough." - Sarah

Caregivers-To-Caregivers (C2C) Training Programmes

C2C-Dementia Programme

Did you know Singapore is fast-tracked to be a super-aged society by 2026? One in five Singaporeans would be 65 and above, and families would require support to care for loved ones with dementia. Our 8-week C2C-Dementia Programme helps caregivers understand the differences between dementia and normal ageing, debunk myths surrounding the condition, and teach them creative strategies to manage their loved ones' behaviour. In addition, caregivers will find comfort in the supportive environment, journeying and learning from each other's experiences.

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Participants through the years

Heron Goh

C2C-Dementia Programme Graduate

Everything changed when both Heron's parents were diagnosed with dementia— his father with Alzheimer's and mother with vascular dementia. As their only child, Heron wanted to be there for them. He moved back to Singapore after living overseas for 26 years.

Initially, it was a shock to see their behaviour change. His father became more aggressive, and mother needed more help with daily tasks. Heron wanted to continue caring for them at home, as sending them to a nursing home would mean that the married couple would be separated.

Wanting to learn how to better care for his parents, he joined C2C. Through the 12 weeks, he found a community of like-minded caregivers to walk the journey ahead.



"Being an only child and caregiver, there are definitely days that I feel overwhelmed. C2C has allowed me to meet other caregivers whom I chat with on a daily basis, and that helps me to feel less alone."
- Heron Goh

Mark Chin

C2C-Dementia Programme Graduate

At 62, Mark Chin gave up his dreams of travel, gardening, and singing in the church choir. He sold his architecture firm to become a full-time caregiver for his in-laws — one with vascular dementia, the other with Alzheimer's.

Though his family has found a temporary arrangement, securing a spot in a suitable eldercare facility remains a struggle — his mother-in-law is still on a waitlist.

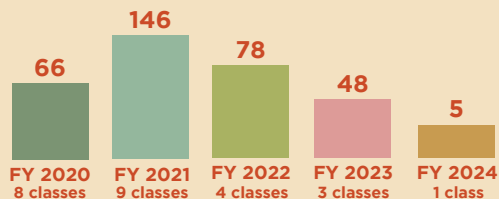
A friend introduced him to CAL's C2C Training Programme, which gave him the skills to manage caregiving while his wife continues to work.



"I know professionally I can still contribute, but because of caregiving, I've had to stop. It took me 3 months to complete the C2C training and another 6 months to come to terms with my new role in life. I've learnt to accept my situation and move forward." - Mark Chin

Caregivers-To-Caregivers (C2C) Training Programmes

C2C-Young Caregivers (YCG) Programme



Participants through the years

The National Population Survey conducted by the Ministry of Health in 2022 found that younger adults, aged 18 to 29, had the highest proportion of poor mental health, at 25.3 per cent. As more young people become cognisant and support their peers experiencing mental health issues, there is a need to equip them with relevant skills. CAL collaborates with youth organisations, schools and Institutes of Higher Learning (IHLs) to roll out the 9-week C2C-YCG Programme. Launched in 2020 for those aged 15 to 35, it aims to equip young caregivers of family members, relatives, or friends with mental health concerns.

Our key partners are Singapore University of Social Sciences (SUSS), Singapore Institute of Management (SIM), Singapore Management University (SMU), Nanyang Academy of Fine Arts (NAFA), and Nanyang Polytechnic (NYP) who actively encourage mental health literacy among their students.

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"Anyone who provides care, even emotionally, is a caregiver too. This programme showed me I'm not alone as a young caregiver." - Angelin Lee

Angelin Lee

C2C-YCG Programme Graduate

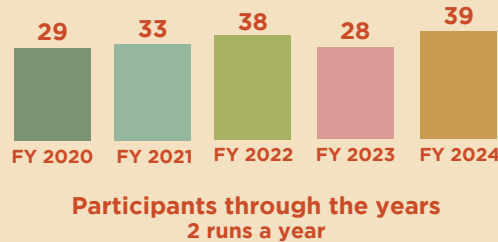
Angelin always thought her loved one's behaviour was just part of who she was—until she came across Borderline Personality Disorder during a social work module in school. Everything suddenly made sense. At first, she was in denial, and felt like the responsibility was thrust upon her at a young age.

She chanced upon CAL's C2C Training Programme for Young Caregivers after seeing a flyer in school. There, she learnt the importance of self-care and how to communicate better with her loved one. Their relationship improved and there were fewer arguments. Angelin grew more confident in facing the challenges of caregiving, knowing she was better equipped to handle whatever came her way.

Today, Angelin is a CAL staff.

Caregivers-To-Caregivers (C2C) Training Programmes

C2C-Eating Disorder (ED) Programme

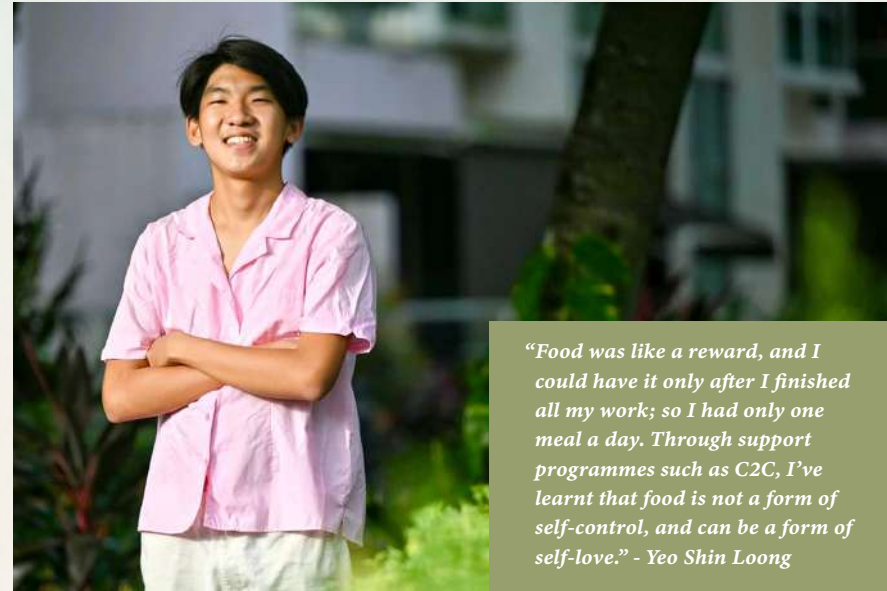


In 2021, CAL launched the C2C-ED Programme, a 12-week class adapted from CAL'S core C2C-PMHI curriculum and developed with our partner and collaborating hospital, KK Women's & Children's Hospital Eating Disorder unit. The curriculum covers various eating disorder conditions like anorexia, bulimia nervosa and binge eating disorders including related mental health conditions of depression, anxiety, and OCD.

Caregivers are recruited through referrals from the hospital and CAL's online registration platforms.

The programme has received positive feedback, with 167 caregivers graduating since the implementation of the programme.

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"Food was like a reward, and I could have it only after I finished all my work; so I had only one meal a day. Through support programmes such as C2C, I've learnt that food is not a form of self-control, and can be a form of self-love." - Yeo Shin Loong

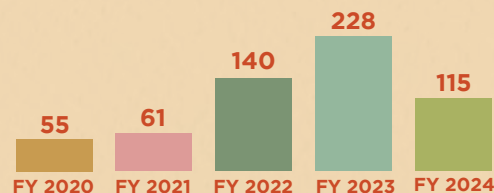
Yeo Shin Loong

C2C-Eating Disorder (ED) Programme Graduate

Before his diagnosis of anorexia nervosa, Shin Loong displayed unusual eating habits, such as eating by the microwave, cutting food into tiny pieces, avoiding social meals, and exercising excessively—up to three times a day during National Service. His condition worsened under academic stress in university, leading to extreme weight loss and a hospital admission, which finally brought the diagnosis and relief.

Supported by his parents, a nutritionist, and a psychologist, Shin Loong gradually rebuilt a healthy relationship with food. Through the eight weeks of C2C Training, Shin Loong's parents and caregivers, Mr and Mrs Yeo shared their learnings with each other, helping them offer unified support to their son.

Caregivers-For-Caregivers (C4C) Support Network



Participants through the years

After completing the 12-week C2C-PMHI Programme, caregivers often wonder “what’s next?”. Many value the connections and support they receive during the programme and hope to continue maintaining a network of support.

Addressing this need, the C4C Support Network offers a structured, monthly support group for a year, fostering a supportive community for caregivers to continue their journey together. C4C Support Network allows

caregivers to delve deeper into topics unique to their caregiving needs, roles they play, and family dynamics. The first five sessions are guided by a CAL staff, facilitating discussions on common caregiver topics. Subsequently, caregivers take the lead, driving discussions on topics aligned with their interests and needs.

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C4C In Action:



During our annual CAL 4 Mental Wellness campaign, not one but three C4C Support Network groups came together in Khatib Residents’ Corner to paint plant pots for mental wellness.

C4C participants-turned-painters dressed up many pots with paintings of flowers, mountains and pretty patterns. The caregivers bonded with old and new friends as they strengthened their caregiving community who will stick with them through the often lonely caregiving journey. The pots were then given to donors of our campaign, passing along the love whilst doing good for the community.



Caregivers want to learn! In the C4C Support Group, they get to suggest topics of interest that support them in their caregiving journey. A group of 30 caregivers faced similar issues on divorce, child custody, and financial management for their care recipients. To this end, CAL invited four lawyers and caregivers themselves, who graduated from our C2C Training Programme, to help their peers delve deeper into the topic of Lasting Power of Attorney (LPA) and deputyship.

The caregivers left empowered as they learnt practical knowledge and made new friends through the C4C Support Groups.

Launch of Malay Caregivers-to-Caregivers Training Programme

At CAL, we aim to ensure that no caregiver is left behind, and all can find help, hope and friendship. Faiza Sanip, CAL Programme Manager since 2022, actively tapped on to her personal network in the Malay-Muslim community to share about the importance of supporting mental health caregivers. Her efforts came to fruition in 2024 when she conducted CAL's first C2C Training Programme in Malay language in July. The pilot class comprised 12 participants ranging from the ages of 20-60, where a handful were male caregivers, and majority are caring for their parents and children. A second run was held in August.

"Many of the participants find it easier to relate to someone of the same race, they tend to be more open to sharing about their caregiving issues, so it's very encouraging for me to teach the C2C class in Malay language," Faiza explains.

Faiza also observed that some of the participants had attended the C2C course in English, but with it now being available in Malay, they quickly signed up, for the opportunity to meet peers of the same race, or simply to be refreshed on the knowledge and skills they had learnt previously. Indeed, because they are among peers in similar situations, all caring for loved ones with mental health issues, participants feel safe, not judged and have a sense of belonging.

Faiza hopes that this initiative will not only break down the language barrier for caregivers to gain knowledge and skills but also dispel the cultural stigma of mental health issues within this community.



The programme saw months of preparations including training for our Programme Managers and meticulous translation of the C2C training materials. Now, our C2C Training Programme is offered in three languages, ensuring that we connect with caregivers from all walks of life, speaking a language that they can understand and resonate with.

Malay C2C Training Programme makes the news!



Our Programme Managers driving the change, Faiza Sanip and Nur Hidayah Abidin, helmed an episode in CNA Insider's docu-series "Extraordinary People", paying tribute to the unsung heroes who have overcome personal challenges and made a profound impact through selfless acts of compassion.

In the clip aired on national television, Faiza shared about the struggles that Malay caregivers face and why she chose to be a champion of mental health in the

Malay-Muslim community, as she cares for her son living with schizophrenia and her own health after a stroke. Supporting Faiza, Hidayah also shared about her struggles being a young caregiver and how her own mother has benefitted from attending the C2C Training Programme.

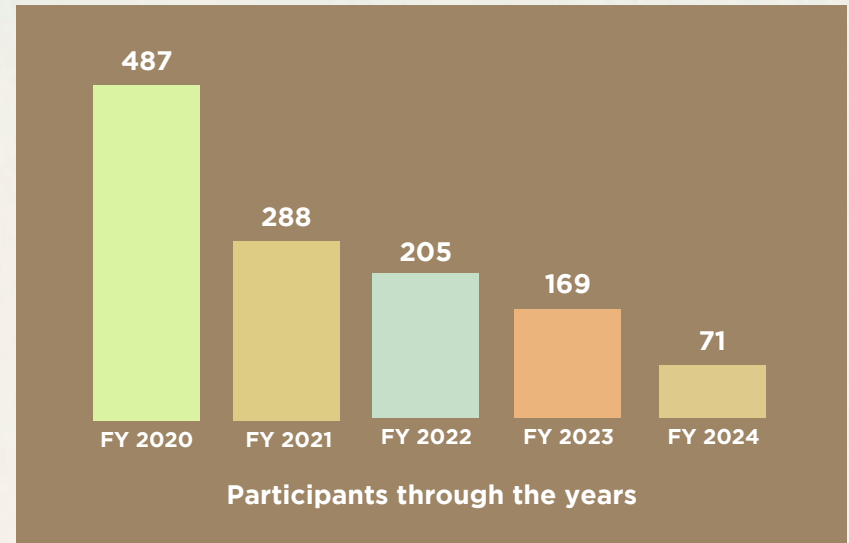
We are so proud to see our colleagues walking the talk and breaking down stigma especially apparent in a community close to heart.



Individual Training and Support (ITS)

The Individual Training and Support (ITS) Programme are tailored for caregivers who require immediate emotional support and psychoeducation to care for their loved ones. These caregivers either have dependents whom they are not able to leave for long periods of time, or do not have the capacity to commit to CAL's C2C programmes as they may be on the verge of burnout. Sessions may be conducted through face-to-face meetings at a location convenient to caregivers, or through other means such as video calls, phone calls, messaging, or email.

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Caregivers-To-Be (C2B) Programme

Launched in 2023, the C2B Programme takes place over 4 weeks and is designed to enhance mental health awareness at the workplace. Early intervention has proven to be an effective way to address deteriorating mental health symptoms and build mental resilience to face uncertain and complex situations. The aim is to train employees to be aware of mental health distress and learn to be first responders and subsequent mental health advocates and champions, promoting a psychologically safe workplace environment.

CAL hopes to build a strong caregiving culture among communities to strengthen mental resilience in Singapore. The C2B Programme has a trickle-down effect to the community through their families as more are equipped with knowledge, skills and acquire affective attitudes towards persons with mental health conditions, including themselves.

For four consecutive weeks in July, CAL's outreach team visited Capital Group Singapore's office located at One Raffles Quay, to deliver our C2B Programme for the second year in a row.

Our diverse participants hailed from client services, legal & compliance, information security, risk management, marketing, office services, operations and research. Half were caregivers - to parents, relatives, friends and colleagues - while the rest were keen to be prepared for the day when duty calls.

Over lunch, the Capital Group associates worked with CAL trainers to equip themselves to care for colleagues experiencing poor mental health at work, using the knowledge, skills, and right mindset to help themselves and others.

We hope more employers recognise the importance of supporting mental wellness and invest in empowering their employees to handle mental health in the workplace.



Respite & Resilience Retreat ~ Pilot Programme

Many caregivers experience constant stress and mental and/or physical fatigue due to the relentless demands of their caregiving obligations. They often sacrifice their own needs and interests in the process and forget to engage in necessary self-care activities. Without respite and support, caregivers are highly susceptible to caregiver fatigue, burnout and even lapses into mental health illnesses.

To this end, we sought to provide highly-strung mental health caregivers a “home away from home”, to recuperate, regain strength, reset and carry on. Funded by the President’s Challenge 2023, we spent over a year going from ideation to funding, programme design and training, before launching our first two-day-one-night “Respite and Resilience” Retreat in May 2024.

Held against the lush greenery of Montfort Centre in Upper Bukit Timah, our 14 caregivers engaged in experiential programmes and self-care focused reflection activities. They reconnected with themselves and made new friends, finding an emotional release as they felt embraced and understood. Following the successful retreat, we held a second rendition for another 15 caregivers in October. Both groups were caring for family and friends living with dementia or mental health issues.

The need for such short-term programmes that address caregiver burnout and help caregivers find their purpose within caregiving is crucial. We hope that the RNR programme will continue to grow in the year ahead, benefitting even more caregivers.



Lego building activity representing the caregiver's relationship with their loved one.



An art activity for self-care, allowing caregivers to beautify the ‘masks’ they wear to stay strong for their loved ones.



First day introductions and caregiver sharing.



Refreshed and happy on the last day!

"The programme gave me time to learn, reflect and make friends with others."

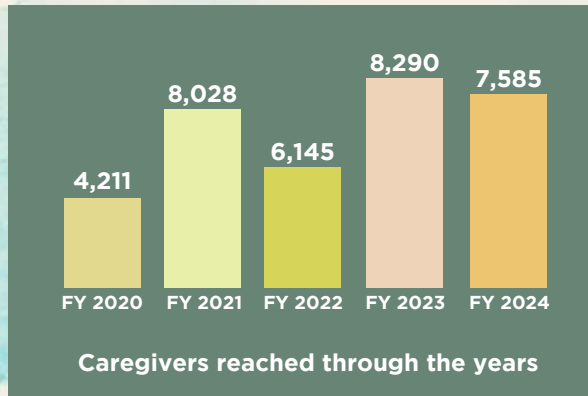
"I found a group to turn to when I need help."

"I felt embraced and learnt to share about my emotions."

"I understand the importance of mental resilience and self-care."

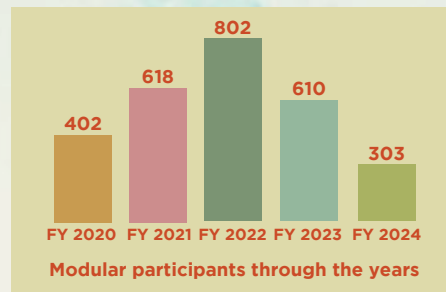
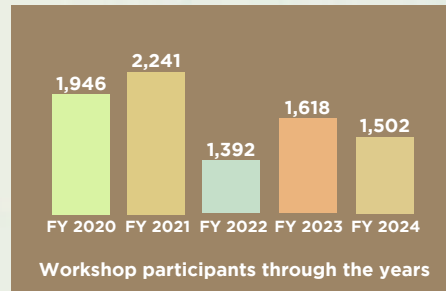
Outreach Through The Years

With funding support from NCSS and AIC, our Programme and Outreach Managers can be on-the-ground raising awareness on mental health and caregiving through talks, workshops and roadshows. On weekdays, our staff are creating awareness about mental health and caregiving, plus rallying for a community of mental wellness champions in the workplaces of corporations and businesses. On weekends, CAL staff and volunteers can be found at community clubs, hospital grounds and schools.



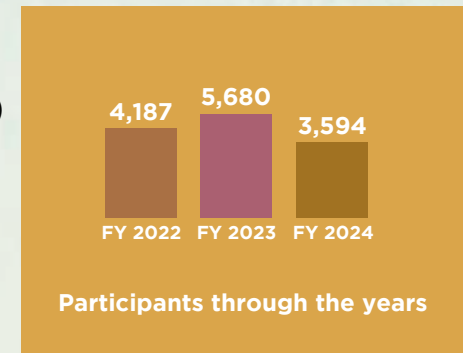
Workshops & Modular Training Courses

CAL regularly conducts talks and workshops to educate and inform the public and community about mental health and caregiving. CAL also delivers customised in-depth workshops related to mental health and caregiving to meet the needs of our corporate, community, faith-based and IHL partners.



Community Resource, Engagement & Support Team (CREST-Caregivers)

AIC has supported CAL with funding support for three CREST-Caregivers Team that facilitate our efforts in outreach and referrals. This has enabled CAL to raise greater awareness about mental health issues to corporates, faith-based groups, and the community, by providing links to support services and empowering caregivers to support other caregivers.



Active Partnerships (January - December 2024)

Communities

- Anglican Care Centre (ACC)
- Aljunied GRC Grassroots Organisation
- Ayer Rajah Community Club
- Balmoral Neighbourhood Committee
- Bethesda CARE Centre
- Bizlink Centre Singapore Ltd
- Bishan-Toa Payoh Constituency
- Brickland Community Club
- Bukit Batok Community Club
- Bukit Batok East Community Club
- Bukit Batok Green Ribbon Task Force
- Chinese Development Assistance Council (CDAC)
- Chong Pang Community Club
- Elias Rise Residents' Network
- Eunus CC Malay Activity Executive Committee (MAEC)
- Fengshan Community Club
- Go! Care Social Service Centre
- Henderson Dawson Community Club
- Home Nursing Foundation
- Hong Kah North Community Club
- Hillview Community Club
- Jalan Kayu Community Club
- Jurong Green Community Club
- Jurong Spring Community Club
- Kampong Chai Chee Community Club
- Keat Hong Community Club
- Kreta Ayer Community Club
- Lions Befrienders
- Marymount Community Club
- Mental Health Film Festival Singapore
- Movement for the Intellectually Disabled of Singapore (MINDS)
- Moulmein-Cairnhill (MoCa) Balmoral NC
- Nee Soon South Community Club
- Nee Soon East Community Club
- New Hope Community Services
- Pacific Activity Centre
- Pasir Ris Elias Community Club
- People's Association (PA)
- Precious Active Ageing Centre
- Punggol 21 Community Club
- Pelita Centre
- Radin Mas Community Club
- Rotary Club of Singapore West (RCSW)
- Serangoon Community Club
- SG Assist
- Singapore Anglican Community Services (SACS)
- Singapore General Hospital (Office of Patient Experience)
- Silver Generation Office (SGO)
- Singapore General Hospital (Office of Patient Experience)
- Silver Generation Office (SGO)
- Silver Ribbon (Singapore)
- SPARK (Society for the Promotion of ADHD Research & Knowledge)
- Stigma2Strength Singapore
- Sree Narayana Mission Senior Care Centre
- St. Andrew's Senior Care (SASC) (Bedok North & Bedok South)
- St. Andrew's Nursing Home (Taman Jurong)
- Tampines North Community Club
- Tampines Central Community Club
- Tekka Residents' Committee
- Telok Blangah Community Club
- Toa Payoh Active Ageing Centre
- Toa Payoh Central Community Club
- Toa Payoh West Community Club
- The TENG Ensemble
- Thye Hua Kwan Moral Charities (THKMS)
- Tsao Foundation
- Sparks @ Bukit Canberra
- Ulu Pandan Community Club
- 'Vibrance @ Yishun' Self-Help Groups Centre
- WeCare@MarineParade
- Woodlands Constituency Office
- Woodlands Galaxy Community Club
- Woodlands Zone 2 Residents' Network
- Yew Tee Community Centre
- Yong-En Community Services

Corporates

- Agency for Integrated Care (AIC)
- All Age Entrepreneurs
- Applied Materials South East Asia (AMSEA)
- AGC (Attorney-General's Chambers)
- Bakery Brera & Café Brera
- BNY Mellon (Bank of New York)
- Cuscaden Peak Investments Private Limited
- Deloitte Singapore
- Deutsche Bank AG
- Economic Development Board
- Gartner, Inc.
- Hewlett-Packard/HP
- HSBC
- Institute of Banking & Finance
- Liberty Insurance
- Lifelong Learning Institute (LLI)
- Mastercard
- Mediacorp
- Mercer Singapore
- Mintable.app
- Mummy Circle
- My Life of Hope (Myloh) Pte Ltd
- National Council of Social Service (NCSS)
- National Library Board (NLB)
- National Museum of Singapore
- National Parks Board (NParks)
- National Volunteer & Philanthropy Centre (NVPC)
- PSA International
- Safran Helicopter Engines Asia
- Singapore Prison Service (SPS)
- The UPS Foundation
- Tripartite Alliance Limited
- Ministry of Social and Family Development (MSF)

Faith-based Groups

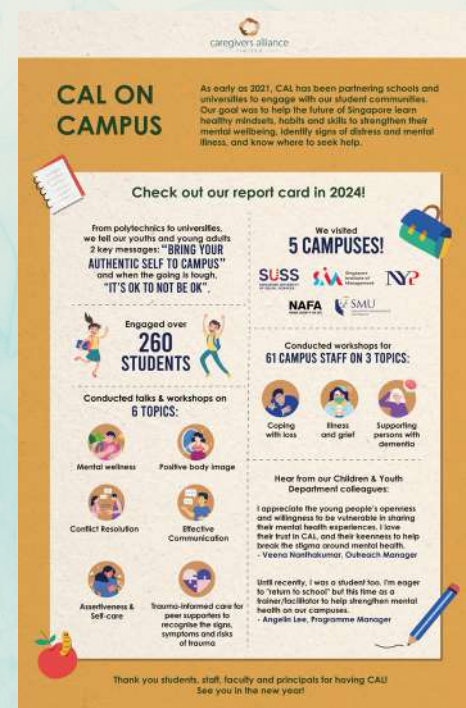
- Adam Road Presbyterian Church (ARPC)
- An-Nur Mosque
- Assyakirin Mosque
- Al-Istiqamah
- Bedok Bethesda Tampines Church
- Bethel Assembly of God Church
- Church of Our Saviour
- Ismaili CIVIC Singapore
- Mangala Vihara Buddhist Temple
- Poh Ming Tse Temple
- PERDAUS
- St George's Church
- Soka Gakkai Singapore
- Tai Pei Buddhist Centre
- Tzu Chi Humanistic Youth Centre
- Wesley Methodist Church

Hospitals and Healthcare Providers

- Health Promotion Board
- Changi General Hospital (CGH)
- Institute of Mental Health (IMH)
- KK Women's and Children's Hospital (KKH)
- Khoo Teck Puat Hospital (KTPH)
- National University Health System (NUHS)
- National University Hospital (NUH)
- National University Polyclinics (NUP)
- Ng Teng Fong General Hospital (NTFGH)
- Singapore General Hospital (SGH)
- St. Andrew's Community Hospital (SACH)
- Tan Tock Seng Hospital (TTSH)

Schools and Institutes of Higher Learning

- Nanyang Academy of Fine Arts (NAFA)
- Nanyang Polytechnic (NYP)
- National University of Singapore (NUS)
- Nexus International School
- Singapore Institute of Management (SIM)
- Singapore Management University (SMU)
- Singapore University of Social Sciences (SUSS)
- S P Jain School of Global Management
- Curtin University Singapore
- East Asia Institute of Management (EAIM)



Year In Review

Quarter One (January to March)

CAL @ MDIS Open House



Singapore University of Social Sciences (SUSS)

Introduction of CAL to SUSS students taking module “NIE301 Learning with Communities”



Rotary Club of Singapore West Family Caregivers Awards



St. Andrew's Senior Care Chinese New Year Celebration @ Siglap Community Club

Lions Club Singapore Raffles City Talk on “Family Love and Filial Piety”

Singapore General Hospital (SGH)

Introduction of CAL to department head, doctors, nurses and medical students of Department of Geriatric Medicine

Bethesda Bedok Tampines Church Talk on “Mental well-being for Caregivers”



Team CAL Chinese New Year Celebration @ S P Jain School of Global Management

National University Health System
CAL @ Caregivers' Day



An-Nur Mosque
Talk on "Kesedaran Mengenai Kesihatan Mental (Mental Health Awareness)"



Women's Initiative for Ageing Successfully (WINGS)
Talk on "The Importance of Self-Empathy and Self Compassion in Mental Health"



Ayer Rajah Community Club
Talk on "Recognising Everyday Female Heroes"



PPIS Family Service Centre (West)
Block party "Let's Get Together 2024" @ Blk 412 Bukit Batok West Ave 4

Seagate International
Talk on "A Happier You"



Gurkha Contingent
Talk on "Introduction to Mental Health Awareness"



Radin Mas Community Club
Talk on "Beyond the Geriatric Condition"

Year In Review

Quarter Two (April to June)

Nanyang Polytechnic Talk on “Body Image”



Singapore General Hospital (SGH) SGH's annual Project GroomOver to clean up homes of elderly residents



Ageing Asia CAL @ World Ageing Festival 2024



Kreta Ayer Community Club Talk on “Importance of Caregiver well-being & Self-care”



CAL 4 Mental Wellness CAL staff Bryan and his mother gamely helped out at the Dawson Community Garden, caring for plants for a good cause

Workplace Safety and Health (WSH) Council Well-Being Champions Network Engagement Session @ Deutsche Bank AG



Wesley Methodist Church Talk on “All About Dementia & Caregiving”



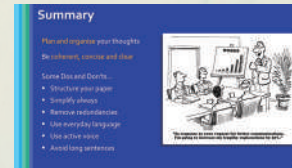
Trybe Limited
Talk on “Self-Care”



Soka Gakkai Singapore
Talk on “Understanding Body
and Mind: Ageing Healthily”



**Training by Board member
Koay Peng Yen**
On Effective Communications
for CAL staff



**Joo Chiat Community Club &
Brands for Good**
CAL 4 Mental Wellness (C4MW)
fundraising campaign @ Joo Chiat
community 65th anniversary
celebrations, Fun Fiesta Carnival



National Library Board
Talk on “Resolve Not
Avoid Conflict”
@ Punggol Regional
Library

Angullia Mosque
Talk on “Pengenalan Mengenai
Kesihatan Mental: Sayangi Keluarga
Anda (Introduction to Mental Health
Awareness: Loving Your Family)”



National University Health System
CAL @ Health Together Carnival



Church Of Our Saviour
Introduction of CAL and our
programmes and services to the
Chinese service

Year In Review

Quarter Three (July to August)

Capital Group

A four-session Caregivers-To-Be programme for Capital Group staff



Singapore General Hospital (SGH)

CAL @ SGH Health Carnival & Community Health Screening



Dot Connections Growth Centre Limited & Kong Meng San Phor Kark See Monastery

CAL @ Buddhism and Mental Health Symposium 2024



National Library Board

A three-session talk on “Recognising Stress Effects on the Body – Recognise and Stop Stress”

Tekka Regional Committee

CAL @ Tekka Health Carnival 2024

Brands for Good Award

Business for Good 2024



Changi General Hospital (CGH)

Introduction of CAL to CGH community nurses



Singapore Prison Service

Talk on “Caregiver Stress is Real – The Importance of Caregiver Well-Being”

Brickland Community Centre

Talk on “Mental Wellness”



People’s Association

Community Spirit Award 2024



Institute of Mental Health (IMH)

CAL 4 Mental Wellness (C4MW) fundraising and awareness campaign @ IMH

Lions Befrienders (LB)
Talk on “Caregivers”
@ LB Health Fiesta 2024



Singapore Council of Women's Organisations
Panel discussion on
“Care Work: Why It
Should Be Paid Work”



Club HEAL
Sharing on self-lived
experiences as a
caregiver and
introduction of
CAL during The
Magnificent Heroes
event

Lions Befrienders (LB)
Talk on “All About
Caregiving: Dementia
& Depression in Seniors

National Library Board
A three--session talk on
“The Right Frame of Mind”



Alexandra Hospital (AH)
Introduction of CAL to AH staff



Wesley Methodist Church
Talk on “Introduction to
Mental Health”



Singapore General Hospital (SGH)
Panel discussion on “From Patient
to Doctor: Building a Compassionate
Community” @ Singapore Health
Patient Advocate Connection
(SPACE)



Caregiving Welfare Association
CAL @ Caregiving Fest 2024

Year In Review

Quarter Four (September to December)

Eunos Community Centre
Introduction of CAL to
Eunos residents through the
Breakfast Chats

**KK Women's and Children's
Hospital (KKH)**
Talk on "Eating Disorders
– The Importance of
Community Support
Groups" presented to KKH
management, doctors,
medical social workers
and nurses

**National University
Health System (NUHS)**
CAL @ Health Together
Carnival



**North West Community
Development Council**
CAL @ Mental
Wellness@North West



SIM
Talk on "Effective
Communication"



**Tan Tock Seng Hospital
(TTSH)**
CAL @ TTSH for World Mental
Health Day

Mercer Singapore
Talk on "Supporting
Caregivers in the
Workplace" for
Mercer Wellness Day



Khoo Teck Puat Hospital
CAL @ KTPH for
World Mental Health Day

HSBC Singapore
Talk on "Supporting
Caregivers in the
Workplace" for World
Mental Health Day



Charity Council
Charity Transparency
Award 2024



HP Singapore
Talk on “Caregiving
Through Life’s Stages”

Mastercard Singapore
Talk on “Supporting
Caregivers in the
Workplace”

**Mental Health Film
Festival Singapore
(MHFFS)**
Panel discussions,
“Sanctuary: Caring for
Yourself When You Care
for Others”, and “Open
Door: Is Mental Health
really “End-All-Be-All”?”



**Bukit Batok Active
Ageing Committee**
CAL @ Bukit Batok East
Wellness Day 2024

Nanyang Polytechnic
Talk on “Self-Care”



SIM
Talk on “Conflict
Resolution”



**Majlis Ugama Islam
Singapura (MUIS)**
Talk on “Caregiver Burdens
& Burnout” for MUIS
PELITA Befrienders
Learning Day

**Tanglin
Community Club**
CAL @ MoCa Silver for
Age Without Limits event



Nanyang Polytechnic
Talk on “Assertiveness”



Team CAL
Staff Year-end Dinner:
Celebrating YOU @ The
Halía Restaurant

Caregivers Engagement

Committed to caring for caregivers' physical, mental and emotional well-being, we organised a range of activities throughout the year, to give them an opportunity to step out of their homes and caregiving duties and focus on themselves. Check out the year of fun we had with our caregivers!

Arts and Activities



Merlion the Musical
Complimentary tickets by Musical Theatre Limited



The Wizard of Oz
Complimentary tickets by Shared Services for Charities



Unleash Your Inner Artist
Renowned Iranian artist Ali Esmaeilipour led the painting workshops sponsored by anonymous donors.



The Music in My Mind with Rachelle Ann Go
Complimentary tickets by The Esplanade Co Ltd

Outings



Visit The World's Port of Call – Join the PSA Container Port Tour @ Pasir Panjang Terminal



Bus of Joy to World Christmas Market
Caregivers and their guests were invited to a magical Christmas at Singapore's first World Christmas Market, courtesy of Brands for Good.

Talks



Beyond the Stigma: Understanding Obsessive-Compulsive Disorder



Navigating the Complexities of Suicide: An Introductory Talk from A Caregiver's Perspective



倦怠和超越：当照顾者与心理健康专家无法沟通时 | Burnout and Beyond: When Caregivers and Mental Health Professionals Don't Connect

Workshops



A Brew of Wellness: Coffee Appreciation and Kokedama
Starbucks Community Store launch at Gardens by the Bay offered caregivers a space to unwind, explore, and create.



Kokedama
Caregivers discovered kokedama – the art of moss-covered plant sculptures – in a workshop with Gardens by the Bay.



Last Aid
Through collaboration with The Life Review, Asia's pioneering public palliative care educator, caregivers gained knowledge and skills for compassionate support.



- Learn About the Secrets to Indoor Gardening
- Learn About the Secrets to Vegetable Farming at Home
For CAL 4 Mental Wellness' Caring for Plants fundraiser, Singapore Indoor Farms led planting workshops for all levels, from green thumbs to plant killers.



Mindfulness Taster
Caregivers discovered mindfulness practices for enhanced mental functioning and well-being through experiential exercises led by Mindful Circle.



Taking It Slow: Mindfulness Walk
Ismaili Civic led a mindful walk where caregivers embraced slow, relaxed, and calm steps, leaving all rush behind.

Our Volunteers



Many helping hands from staff and supporters!



**TILL THE NEXT
INTERNATIONAL VOLUNTEER DAY!**

Volunteers make the support at CAL possible as they advocate for mental health resources/care for caregivers and their loved ones. They participate in events and man outreach booths, talk about caregiving experiences during in-class sharing and media interviews, and connect with other caregivers to build a stronger caregiving community. Their dedication and commitment to CAL's mission significantly impacts the lives of caregivers and their loved ones.

On International Volunteer Day in December, we celebrated our volunteer community by honouring all our volunteers who give and care for others while being caregivers themselves. 10 exemplary volunteers who achieved personal breakthroughs in their caregiving journeys and made significant contributions to CAL received special awards. Read about how their experience with CAL inspired them to give back.

8 Volunteer Insights



16.5H

contributed by a single volunteer across 36-weeks worth of C2C lessons (Thank you Norhaiyah Mahmood!)

159

NEW
volunteers



3,081

hours clocked by all volunteers

TOP 3

volunteer roles:

1. C2C co-trainers
2. Outreach at booth or roadshows
3. Talks & workshops

PAY IT FORWARD

is a common motivation

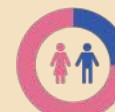
Deployed to

1,244

volunteer opportunities

103 volunteers graduated from Train-the-Trainer programme

73 deployed as C2C co-trainers



7 in 10
volunteers are
FEMALES



**Norhaiyah
Mahmood (Nora):**



I contribute to a cause close to my heart.

Caregivers do vital work in our society. I am grateful to make a difference supporting caregivers, a group often overlooked and in need of recognition.

Volunteer Journey:

Volunteer Trainer for PMHI, Dementia (English)

Volunteer since July 2023

Awarded Volunteer Trainer Award 2024

**Terence Tan
Hock Cheow:**



I can grow as a person.

Just like the growth in our careers, I can grow in my caregiving journey.

Volunteer Journey:

Volunteer Trainer for Dementia (English)

Volunteer since September 2022

Caregiver sharing during events

Awarded Volunteer Trainer (Face of CAL) Award 2024

**Peggie Wong
Li Peng:**



My journey with CAL has inspired me to reflect.

On what it means to be a caregiver, how we can enhance our lives, and the kind of person we aspire to be in this role.

Volunteer Journey:

Volunteer Trainer for PMHI, Dementia (English & Chinese)

Volunteer since March 2019

Awarded Volunteer Trainer (Exemplary Service) Award 2024

**Linda Anne
Thong:**



Volunteering with CAL brings great joy and satisfaction.

Just as I was helped through attending C2C, I want to help others as they struggle to come to terms with their caregiving journey.

Volunteer Journey:

Volunteer Trainer for PMHI (English)

Volunteer since October 2019

Awarded Volunteer Trainer (Exemplary Service) Award 2024

**Moushumi Sasiraj
Ghosh (Mousch):**



Volunteering enriches me.

I am very grateful to CAL for the courses they run and the opportunity to volunteer and give back. It has enriched and benefitted my caregiving journey and truly made me feel that I am not alone.

Volunteer Journey:

Volunteer Trainer for PMHI, Dementia (English)

Outpost volunteer

Volunteer since January 2019

Awarded Volunteer Trainer Award 2024

Jenna Oh
Sook Yeen:



We must not give up hope.

I hope to shed light to caregivers, even though the journey is daunting and tough. I have been deeply moved by the strength and relentless spirit of fellow caregivers who share their stories and it gives me power to be brave for my loved one.

Volunteer Journey:

Volunteer Trainer for PMHI (English)

Caregiver sharing during events

Events & Outreach volunteer

Volunteer since April 2022

Awarded Volunteer Trainer Award 2024

Alan Tan
Ee Meng:



I want to be a light in the community.

Volunteering with CAL has been meaningful and I am grateful for the chance to give back through acts of service and encouragement.

Volunteer Journey:

Events & Outreach volunteer, Respite & Resilience Retreat volunteer

Caregiver sharing during events

Volunteer since December 2022

Outreach Volunteer Award 2024

Jasper Liow
Yoon Foh:



I can connect with others.

My volunteer journey with CAL has been a humbling experience that lets me connect with others and make a meaningful difference in their lives.

Volunteer Journey:

Volunteer Trainer Dementia English, Events & Outreach volunteer

Caregiver sharing during events

Volunteer since January 2024

Outreach Volunteer Award 2024

Lydia Lee
Ai Leng:



I am finding purpose in what I do.

It was by sheer chance that I came to know CAL and then went to attend C2C. Thank you CAL for being there at the right time!

Volunteer Journey:

Events & Outreach volunteer

Caregiver sharing during events

Volunteer since August 2023

Outreach Volunteer Award 2024

Samatha Lee
Hooi Siang:



I was very lost, and CAL supported me.

I am glad to be able to give a bit of myself to continue blessing more caregivers out there.

Volunteer Journey:

Events & Outreach volunteer

Caregiver sharing during events

Volunteer since April 2018

Outreach Volunteer Award 2024

Special Acknowledgements

Key Volunteers and Partners

Our volunteers & partners have been invaluable in supporting us. We are privileged to have received support not only in terms of finances, but in many other ways.

Sponsorship and Support for Programmes

- AIC (CREST-Caregiver Funding)
- Capital Group (C2B Funding)
- NCSS (C2C and E2E Funding)
- President's Challenge 2023 (Respite & Resilience Retreat 2D1N Funding)
- President's Challenge 2024 (C2C Lite Funding)
- Tote Board (Fund Matching for C4MW)
- Tan Chin Tuan Foundation (C2C Eating Disorder Funding)

Engagement Activities and Programmes

- Ali Esmaeilipour & Anonymous Sponsors [Unleash Your Inner Artist]
- Singapore Indoor Farms & Gardens by the Bay [C4MW Caring for Plants #1: Learn About the Secrets to Indoor Gardening]
- Singapore Indoor Farms & Gardens by the Bay [C4MW Caring for Plants #2: Learn About the Secrets to Vegetable Farming at Home]
- Gardens by the Bay [C4MW Caring for Plants #3: Kokedama Workshop]
- Ismaili CIVIC Singapore & Gardens by the Bay [C4MW Taking It Slow: Mindfulness Walk]
- Gardens by the Bay & Cycling Without Age Singapore [C4MW Mass Walk]
- PSA International [Visit The World's Port of Call – Join the PSA Container Port Tour @ Pasir Panjang Terminal]
- Stigma2Strength (Singapore) [Navigating the Complexities of Suicide: An Introductory Talk from A Caregiver's Perspective]
- The Life Review [Last Aid - Workshops and Engagement Sessions]
- The Esplanade Co Ltd [The Music in My Mind with Rachelle Ann Go]
- Clarity Singapore, Anit Kaur, 'Annie' (pseudonym) & Stefan Liew [Beyond the Stigma: Understanding Obsessive-Compulsive Disorder]
- Gardens by the Bay [A Brew of Wellness: Coffee Appreciation and Kokedama Workshops]
- Dr Lee Cheng, Yvette Yeo, Hui-zhen & Kim Tan [倦怠和超越：当照顾者与心理健康专家无法沟通时 | Burnout and Beyond: When Caregivers and Mental Health Professionals Don't Connect]
- Mindful Circle [Mindfulness Taster]
- Brands for Good [Bus of Joy to World Christmas Market]
- Musical Theatre Limited [Merlion the Musical]

Donors who contributed \$1,000 and above in 2024



Organisations

- Adam Road Presbyterian Church
- Capital Group
- Clifton Partners Pte Ltd
- Executive Counselling and Training Academy
- Holywell Foundation Limited
- HP
- National Council of Social Service
- Orange Valley Nursing Homes Pte Ltd
- Tan Chin Tuan Foundation
- Tan Chue Tin Clinic Pte Ltd
- The Grace, Shua, Jacob Ballas II Charitable Trust
- TL Whang Foundation

Individuals

- Anne Wong Holloway
- Betty Teo
- Candy Shiu
- Catherine Tan Suat Wah
- Cheah Sui Ling
- Chew Gek Khim
- Chia Yue Choy
- Chin Kim Tham
- Chng Guek Cheng
- Choo Choon Sheng Raymond
- Christina Cheong Foong Yim
- Christopher Chen Li Hsian
- Chua Siew Eng
- Cindy Tan
- Dennis Tan Lip Fong
- Elisabeth Clarice Esther Gustava De Rothschild
- Elizabeth Swee
- Feng Li Connie
- Gerard Yong Choon Miao
- Gn Chiang Yam
- Goh Yew Lin
- Halizah Binte Nordin
- Ho Teng Fai
- Huynh Kim Lien Selena
- Jennifer Fan Li You
- Jenny Teo Poh Suan
- Jimmy Peh Beng Heng
- Julia Teo Ying Ying
- Karupiah Sarathambal Nantha Kumar
- Khoo Boo Jin
- Koay Yin Tin
- Kong Siew Lang
- Kuok Oon Kwong
- Kuzhuppilly Balakrishna Menon
- Lee Gek Sim Joyce
- Lee Zhen Rong, Daniel
- Leo Kum Yuen
- Liew Onnah
- Lim Hsiu Mei
- Lim Lee Huang
- Lim Tze Lan
- Lim Tze Lan Lynette
- Lynch Timothy Dennis
- Marshall Michele Li-Ming
- Michelle Kwek Tian Jun
- Molly Tan Nee Seet
- Ng Huey Ling
- Ng Pea Har
- Olivia Ng Lay Ping
- Ong Kiaw Fei
- Pang Thieng Hwi
- Priscylla Shaw
- Puralasamy Madasamy
- Ryp Yong
- Sandy Cheong Mei Li
- Seow Guek Choo
- Tan Chee Kuan
- Tan Kwee Ann Jerome
- Tan Swee Swee
- Tan Tin Wee
- Teo Marie Elaine
- Teoh Lisa Jan Webber
- Timothy Lee Siew Teck
- Tina Hung
- Toh Hui Min
- Tong Ka Hung
- Victor Tan Peng Hee
- Vikram Subrahmanyam
- Winnie Tham Peck La
- Winston Chin Wei Chern
- Wong Chooi Ling
- Wong May Hoong Regina
- Wong Mei Ching
- Zalifah Ibrahim

CAL 4 Mental Wellness (C4MW)

Since CAL 4 Mental Wellness (C4MW) was launched in 2020, it has made its mark every year as CAL's signature fundraising campaign to raise awareness and funds for mental health and caregiving. In previous years, we have had all hands-on deck - staff, caregivers, volunteers, corporate and community partners - climbing, walking and even screaming for mental wellness. In 2024, we introduced C4MW yet again in May to July, with equally creative initiatives to highlight our hidden heroes. We achieved unprecedented results in participation and donations – check out our two campaigns below!

In May's campaign, “Caring for Plants”, we mobilised supporters, cared for plants, caregivers and the environment. Why? Because plants, like caregivers, thrive when we nurture them. In turn, they contribute to the environment and provide fresh air and greenery. Similarly, C4MW raises funds so our programmes remain fully funded, and caregivers can bloom in their roles and contribute meaningfully to society.



PLANT CARE 101:
DAWSON COMMUNITY GARDEN

Kicking off the campaign with CAL staff seeding the first plant pots



THE PLANTS
MAN IN
THE OFFICE
IS OUR
BOSS



HAPPY SUCCULENT ADOPTERS FROM
RAFFLES COUNSELLING CENTRE

THANK YOU Psychiatrists, Psychologists, Pharmacists, Nurses & Colleagues



T-SHIRT COMPETITION
PRIZE-GIVING TEA PARTY

Presenting the winners of the CAL x SUSS initiative

IN JUST 2 MONTHS

We mobilised supporters,
cared for plants, caregivers
and the environment!
Check out how...

Raised **\$42,533.18**
(before one last meeting)
from 253 donors

Shared 34 stories on social

Made fun and meaningful memories while caring for plants
and caregivers, plus advocating for mental wellness

Secured key
supporter

Gardens by the Bay

Conducted

4 plant &
pot
painting
workshops where
over 200
caregivers

547
pots of plants
Collected and distributed

stepped out, engaged with peers,
learned gardening, farming and
painting skills, plus skated Flowers &
Cloud Dances too!

Activated

Families, neighbours,
friends and work
networks to:

1. Donate
2. Adopt &
3. Talk (mentally) about plants &
mental health

Held a 1-day

**PURE
Sale** of
19 pots
of succulents

48
colleagues
(everyone in office!)
brought 2 pots of plants to work

3
pop up
C&W
booths

at World Ageing Festival,
Joe Chai 65th anniversary
party and Institute of
Mental Health

Made our way into
corporate partner,
HP's Employee
Wellness Day
to talk shop (and plants)

Rolled up our sleeves to learn
from gardening experts at
Dawson Community Garden

Psychologists, psychiatrists,
afternoon tea and colleagues at
Raffles Counselling Centre
raised the highest sub-
committee donations

of \$3,180

Rallied 15 campaign
partners

40



[From left:] Tan Song Jie (Donor Management), Hai Yen, and Ryp Yong (Communications) caught up over brunch to hear more about Hai Yen's motivation to gift CAL with \$10, 000 in her will.

Legacy Giving

A pivotal moment with a family member led Hai Yen (林海燕), a renowned local playwright and director, to recognise the importance of legacy planning, not just for her family but also for the charities she supports, including various charities in her will.

As a caregiver herself who graduated from our C2C Training Programme, she chose CAL as one of the organisations to support. At CAL, she learnt to confront her challenges, develop coping mechanisms, and benefit from support groups. Her legacy gift ensures that more caregivers can access the same training and support at no cost.

For Hai Yen, legacy giving is about helping people she will never meet. It brings her peace and assurance knowing that her gift will make a lasting impact on others' lives. Her story is one of compassion, resilience, and an unwavering commitment to making a difference.

Board of Directors



Hsieh Fu Hua

Appointed: 19 September 2024
Board and Chairman

Chairman, Executive Committee
Member, Nominations &
Human Resource Committee
with effect from 19 September 2024

Occupation: Chairman, Board of Trustees,
National University of Singapore
Chairman, Board, National University
Health System
Founder, BinjaiTree



Chiang Joon-Arn

Appointed: 1 June 2024
Treasurer

Chairperson, Finance Committee
from 1 June to 19 September 2024

Member, Executive Committee
Member, Audit Committee
with effect from 20 September 2024

Occupation: Head, FIR-ST Corporate Ventures,
Straits Trading Limited



Tina Hung

Appointed: 1 April 2023

Member, Programmes & Services Committee
to 19 September 2024

Member, Executive Committee
with effect from 20 September 2024

Occupation: Senior Consultant,
National Council of Social Service



Sallim Bin Abdul Kadir

Appointed: 1 June 2024

Member, Fundraising Committee
from 1 June to 19 September 2024

Chairperson, Audit Committee
with effect from 20 September 2024

Occupation: Principal Consultant,
Innova Consultancy



Raymond Choo

Appointed: 11 May 2019

Member, Nominations &
Human Resource Committee
Member, Finance Committee
to 19 September 2024

Member, Audit Committee
with effect from 20 September 2024

Occupation: Co-Founder,
Resolution Advisory LLP



Prof. Chua Hong Choon

Appointed: 19 September 2024
Chairperson, Nominations &
Human Resource Committee
with effect from 19 September 2024

Occupation: Chief Executive Officer,
Khoo Teck Puat Hospital &
Yishun Health



Jennifer Fan

Appointed: 1 October 2017 (Board),
1 January 2023 (Chairman)
Member, Nominations &
Human Resource Committee

Resigned from Board: 19 September 2024

Occupation: Chief Executive Officer,
Freemont Capital



Dr Chua Siew Eng

Appointed: 1 January 2019
Chairperson, Fundraising Committee
Member, Programmes & Services Committee

Resigned from Board: 19 September 2024

Occupation: Specialist Psychiatrist,
Raffles Medical Group

Board of Directors



Lim Jen Howe

Appointed: 21 March 2013
Chairperson, Audit Committee

Resigned from Board: 1 June 2024



Francine Lim

Appointed: 26 September 2019
Member, Audit Committee

Resigned from Board: 19 September 2024

Occupation: Former Chief Financial Officer,
Certis CISCO



Jason Low

Appointed: 26 September 2019
Chairperson, Finance Committee

Resigned from Board: 1 June 2024

Occupation: Head, Strategic Portfolio
Advisory, DBS Bank



Koay Peng Yen

Appointed: 1 May 2018
Chairperson, Nominations &
Human Resource Committee
Member, Audit Committee

Resigned from Board: 19 September 2024

Occupation: Former Group Chief Executive
Officer, Tiger Airways Holdings



Dr Mok Yee Ming

Appointed: 30 June 2020
Chairperson, Programmes &
Services Committee

Resigned from Board: 19 September 2024

Occupation: Assistant Chairman Medical Board
(Clinical), Senior Consultant and Chief, Department
of Mood and Anxiety, Institute of Mental Health



Tim Oei

Appointed: 1 May 2018
Member, Finance Committee

Resigned from Board: 19 September 2024

Occupation: CEO,
National Kidney Foundation
(CEO-Designate, CAL)



Galen Tan

Appointed: 1 October 2017
Member, Fundraising Committee

Resigned from Board: 19 September 2024

Occupation: Independent Consultant
and Advisor



Wong Kok Yee

Appointed: 1 January 2017
Member, Finance Committee

Resigned from Board: 19 September 2024

Occupation: Director, Wong Kok Yee Tax
Services Pte Ltd

Quarterly Board Meeting Attendance

Directors	Number of Meetings	Attendance
Jennifer Fan ²	3	2
Hsieh Fu Hua ⁴	1	1
Raymond Choo	4	2
Tina Hung	4	2
Dr Chua Siew Eng ²	3	2
Koay Peng Yen ²	3	2
Francine Lim ²	3	1
Dr Mok Yee Ming ²	3	2
Tim Oei ²	3	2
Galen Tan ²	3	2
Wong Kok Yee ²	3	1
Chiang Joon-Arn ³	2	1
Lim Jen Howe ¹	2	2
Jason Low ¹	2	1
Sallim Kadir ³	2	1
Prof. Chua Hong Choon ⁴	1	1

Note:

¹ Lim Jen Howe and Jason Low stepped down from the Board on 1 June 2024.

² Jennifer Fan, Dr Chua Siew Eng, Francine Lim, Koay Peng Yen, Dr Mok Yee Ming, Galen Tan, Tim Oei, Wong Kok Yee stepped down from the Board on 19 September 2024.

³ Sallim Kadir and Chiang Joon-Arn were appointed to the Board on 1 June 2024, stepped down from the Board on 19 September 2024, and were appointed to the Board on 20 September 2024.

⁴ Hsieh Fu Hua and Prof. Chua Hong Choon were appointed to the Board on 19 September 2024

Special Board Meeting Attendance

Directors	Number of Meetings	Attendance
Jennifer Fan ²	1	1
Hsieh Fu Hua ⁴	1	1
Chiang Joon-Arn ³	2	2
Raymond Choo	2	2
Tina Hung	2	2
Sallim Kadir ³	2	2
Prof. Chua Hong Choon ⁴	1	1
Chua Siew Eng ²	1	1
Koay Peng Yen ²	1	1
Francine Lim ²	1	1
Dr Mok Yee Ming ²	1	1
Tim Oei ²	1	0
Galen Tan ²	1	1
Wong Kok Yee ²	1	1

Board Sub-Committee Meeting Attendance

Directors	Number of Meetings	Attendance
Nominations & Human Resource Committee		
Koay Peng Yen, Chairperson	2	2
Jennifer Fan, Member	2	2
Raymond Choo, Member	2	2
Prof. Chua Hong Choon, Chairperson ⁶	1	1
Hsieh Fu Hua, Member ⁶	1	1
Audit Committee		
Lim Jen Howe, Chairperson	3	3
Francine Lim, Member	3	3
Koay Peng Yen, Member	3	3
Fundraising Committee ⁵		
Dr Chua Siew Eng, Chairperson	2	2
Galen Tan, Member	2	2
Sallim Kadir, Member ¹	2	0
Finance Committee ⁵		
Jason Low, Chairperson ³	1	1
Wong Kok Yee, Member	2	2
Tim Oei, Member	1	1
Chiang Joon-Arn, Chairman ²	1	1
Raymond Choo, Member ⁴	1	1

No meetings of the Programmes & Services Committee ⁵ and EXCO ⁵ were held in 2024.

Note:

¹ Sallim Kadir was appointed to the Board on 1 June 2024.

² Chiang Joon-Arn was appointed to the Board on 1 June 2024.

³ Jason Low stepped down from the Board on 1 June 2024.

⁴ Raymond Choo was appointed as Member, Finance Committee on 1 June 2024.

⁵ The Fundraising Committee, Finance Committee, and Programmes & Services Committee were dissolved, and the EXCO constituted following the Board's re-constitution on 19 September 2024.

⁶ Prof. Chua Hong Choon and Hsieh Fu Hua were appointed Chairperson and Member, respectively, of the Nominations & Human Resource Committee following the Board's re-constitution on 19 September 2024.

Corporate Governance

CAL is led by a Board of Directors who are elected or co-opted volunteers. The Board is headed by the Chairman and consists of Board Directors who possess diversified leadership experience and expertise across various public and private sectors.

In 2024, the Board met four times and exercised governance over CAL's strategic plans, progress and activities throughout the year. In addition,

- Alongside regular quarterly board meetings, two special sessions were held to anticipate the formation and welcoming of the new CAL-Resilience Collective (RC) board.
- To inform staff and address their concerns about the upcoming combination of CAL and RC, and its broader scope of programmes and services, two special town hall sessions were organised.

Affiliated Charities - Member of Caregivers Alliance Limited



BinjaiTree
Board of Directors:
Hsieh Fu Hua
Tina Hung
Corporate
Representative:
Hsieh Fu Hua



Caregivers Association
of the Mentally Ill (CAMI)
Corporate Representative:
Raymond Choo



Singapore Anglican
Community Services
(SACS)
Board of Directors:
Raymond Choo

Affiliated Charities - Caregivers Alliance Limited is a member of



Caring for Life
Ltd (CFL)
Corporate
Representative:
Jennifer Fan



Resilience Collective (RC)
Board of Directors:
Hsieh Fu Hua
Prof. Chua Hong Choon
Tina Hung
Tim Oei

Corporate Representative:
Jennifer Fan

Board Directors serve in the following Standing Committees to oversee governance and operations for CAL



- The authorities, duties and responsibilities of Board Directors are guided by CAL's Constitution and Terms of Reference (TOR) for the various standing committees.
- Induction and orientation are provided to new board directors through briefings by the CEO/Senior Management.
- None of the board members are paid staff (employees) nor hold any staff appointment.

Whistle Blowing Policy

- CAL promotes an open, transparent, no-rank culture where whistle blowers – staff, volunteers, suppliers, and the general public – are encouraged to whistle blow about any possible corporate or employee improprieties in good faith without fear of punishment or unfair treatment.
- Reports may be channelled to CAL's designated email account: whistleblow@cal.org.sg. This will be auto-forwarded to the Board Chairman and the Audit Committee Chairman. All reports will be treated in strictest confidence and promptly investigated.

Conflict of Interest

- All board directors and staff are required to read the Conflict of Interest policy and make full disclosure of interests, relationships and holdings that could potentially result in a conflict of interest. CAL also requires all board directors and staff to sign the Conflict of Interest Declaration form annually.
- When a situation arises where there is a conflict of interest, the Director or staff shall abstain from participating in the discussion, decision making and voting on the matter.

Disclosure & Transparency

- CAL provides its Governance Evaluation Checklist and copies of its Annual Reports and Financial Statements on the CAL website and on the Charity Portal for access by members of the public.
- There is no paid staff who is a close family member of the CEO or a Board Member, who has received remuneration exceeding \$50,000 during the year.

Financial Management & Internal Control

- The Board approves the annual budget before the beginning of the financial year.
- Regular monitoring of expenditures are conducted. These include monthly financial reports to the Finance Committee and quarterly budget reviews at Board meetings.
- Internal controls for financial matters are documented and there is a Purchase Approval Matrix.
- There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance which are not part of the charity's core charitable programmes.

Remuneration Policies

- All Directors of the Board are volunteers and do not receive any remuneration.
- No employee is involved in deciding his or her own remuneration.

Total annual remuneration of the top 3 highest paid staff

Remuneration band	Number of Staff – 2023	Number of Staff – 2024
\$100,001 - \$200,000	1	2
\$200,001 - \$300,000	0	1

Fundraising Plans (2025)

Campaign	Duration	Target	Expenditure Plan	Description	Service Users
Mass Walk 4 Mental Wellness	June to August 2025	\$250, 000	\$50, 000	Annual fundraising campaign that rallies our care recipients, caregivers, staff and partners to raise awareness and funds within their circle.	Mental health care recipients and caregivers.
Charity Dinner	Second half of 2025	\$420, 000	\$84, 000	Bi-yearly fundraising campaign that rallies our board members, staff and partners to raise awareness and funds within their circle.	Mental health care recipients and caregivers.

Charity's Future Plans

Since the combining of CAL and RC in January 2025, a rebranding exercise is underway to launch the new organisation's brand, mission and impact. We aim to be the go-to organisation providing accessible, stigma-free mental health support, empowering individuals to build resilience and achieve lasting wellness. We are a safe, nurturing space, where individuals can talk openly, find support, and access the right tools and resources to build resilience. Through education, coaching, and community, we empower everyone - whether directly or indirectly affected - to thrive and navigate life's challenges with strength and hope. Our vision is a world where mental wellness is embraced by all, free from stigma, supported by community, and part of everyday life.

To help youths, caregivers and families tackle mental health holistically, we are enhancing existing programmes and services to better align with the National Mental Health and Well-being Strategy, embarking on a new programme approach, increasing our presence in schools and workplaces, and internally, focusing on staff development, process and service delivery improvement, among others.

Reserves and Investment Policy

CAL's Reserve Policy is set at four (4) months of budgeted operating expenditure (OPEX). The Investment Policy follows the following guidelines:

Cash Category	Investment Type	Amount
Reserves Amount (i.e. 4 months of OPEX)	Current account	At least ½ of the Reserves Amount (i.e. 2 months of OPEX)
	Liquid investments * (≤ 3 months maturity)	Up to ½ of the Reserves Amount (i.e. 2 months of OPEX)
Excess Cash Amount (i.e. all cash less months of OPEX)	Liquid investments * (≤ 3 months maturity)	At least 1/2 of the Excess Cash Amount
	Short-term investments ** (> 3 months maturity up to 3 years) and long-term investment (> 3 years up to 5 years)	Up to 1/2 of the Excess Cash Amount

*Liquid investments: Time deposits (up to 3 months maturity), Money Market Fund(s)

** Short Term Investment: Time deposits (> 3 months maturity) Yield enhancing funds that aim to preserve capital and have high liquidity

Governance Evaluation Checklist Submission for January to December 2024

S/No	Call for action	Code ID	Did the charity put this principle into action?	If you have indicated “No” or ‘Partial Compliance’, please explain
Principle 1: The charity serves its mission and achieves its objectives.				
1.	Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity’s governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	1.1	Yes	
2.	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Yes	
3.	Have the Board review the charity’s strategic plans regularly to ensure that the charity is achieving its charitable purposes, and monitor, evaluate and report the outcome and impact of its activities.	1.3	Yes	
4.	Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan. “Capacity” refers to a charity’s infrastructure and operational resources while “capability” refers to its expertise, skills and knowledge.	1.4	Yes	
Principle 2: The charity has an effective Board and Management.				
5.	The Board and Management are collectively responsible for achieving the charity’s charitable purposes. The roles and responsibilities of the Board and Management should be clear and distinct.	2.1	Yes	
6.	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	Yes	
7.	Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: a) Audit b) Finance *Other areas include Programmes and Services, Fund-raising, Appointment/Nomination, Human Resource, and Investment.	2.3	Yes	
8.	Ensure the Board is diverse and of an appropriate size, and has a good mix of skills, knowledge, and experience. All Board members should exercise independent judgement and act in the best interest of the charity.	2.4	Yes	
9.	Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and re-appointment, 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 re-appointment to the position of Treasurer (or an equivalent position may be considered after at least a two-year break). ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer's years of service would continue from the time he/she stepped down as Treasurer.	2.6	Yes	
11.	Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well. a) No staff should chair the Board and staff should not comprise more than one-third of the Board.	2.7	Yes	
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	
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.	2.9a 2.9b 2.9c	Yes	

	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.			Mr Lim Jen Howe has held his position for more than 10 consecutive years as of 22 March 2023. He was re-elected to serve on the Board at the AGM on 8 June 2023 as he was the final member on the Board with auditing experience and the organisation was in search of a suitable replacement to serve in the Audit Committee. He has since resigned from the Board on 1 June 2024.
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	
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	
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.

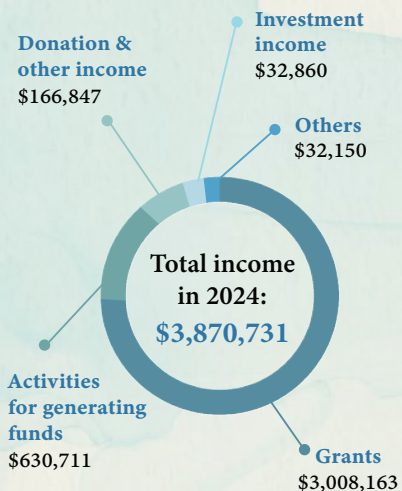
28.	Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	5.1	Yes	
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29.	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	
31.	The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity's subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding \$100,000, in incremental bands of \$100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than \$100,000 in annual remuneration each, the charity should disclose this fact.	5.4	Yes	
32.	The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds \$50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of \$100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than \$50,000 in annual remuneration, the charity should disclose this fact.	5.5	Yes	
33.	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a) Record relevant discussions, dissenting views and decisions in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable.	5.6a	Yes	

34.	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. b) The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument.	5.6b	Yes	
35.	Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	Yes	
Principle 6: The charity communicates actively to instil public confidence.				
36.	Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	6.1	Yes	
37.	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Yes	
38.	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	Partial	We are working on developing one as part of the combined CAL-RC transition process. Board members of CAL are expected to be mindful that they represent CAL in public and must seek to promote its image and interests wherever appropriate.

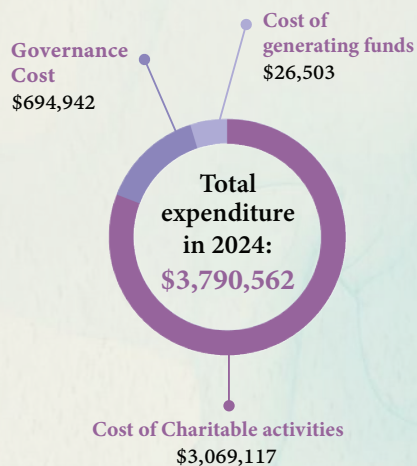
Financial Information

Income	2022	2023	2024
Income from charitable activities			
Grants	2,812,144	2,846,290	3,008,163
Others	94,422	17,420	32,150
Donation & other income	369,152	256,833	166,847
Activities for generating funds	834,428	890,014	630,711
Investment income	3,472	8,544	32,860
Total income	4,113,618	4,019,101	3,870,731



Balance sheet	2022	2023	2024
Total Assets	8,629,429	9,400,218	9,566,884
Total Liabilities	(87,437)	(141,065)	(227,562)
Net Assets	8,541,992	9,259,153	9,339,322
General Funds	5,556,466	6,063,231	6,161,532
Restricted Funds	2,985,526	3,195,922	3,177,790
Total Funds	8,541,992	9,259,153	9,339,322

Expenditure	2022	2023	2024
Cost of Charitable activities*	2,561,075	2,719,450	3,069,117
Cost of generating funds	11,331	60,444	26,503
Governance Cost	542,050	522,046	694,942
Total Expenditure	3,114,456	3,301,940	3,790,562
Surplus	999,162	717,161	80,169



Other Information	2022	2023	2024
Staff and related cost			
Cost of Charitable activities	2,366,806	2,519,710	2,843,114
Governance costs	484,962	478,498	659,593
	2,851,768	2,998,208	3,502,707
No. of Employees	42	42	50

*The charitable activities of the Company include our signature Caregivers-to-Caregivers (C2C) Training Programme, Engagement-to-Empowerment (E2E) Programme, AIC CREST Programme, Caregivers-to-Be (C2B) Training Programme, Respite & Resilience Programme.



CAL Head Office

491-B River Valley Road, #04-04
Valley Point Office Tower, Singapore 248373
Email: general@cal.org.sg
Tel: 6460 4400
Website: www.cal.org.sg

Caregivers Support Centre @ IMH

Lobby, Block 1, Institute of Mental Health
Buangkok Green Medical Park, 10 Buangkok
View, Singapore 539747
Email: emailcentral@cal.org.sg
IMH CSC Helpline: 6388 2686 / 6388 8631