



# Changing Life Trajectories



CALVARY COMMUNITY CARE  
CHARITY • COMPASSION • CARE

*15 years of empowering journeys, one life at a time.*



# Contents

- 02 Corporate Overview
- 03 Chairman's Forward
- 04 Executive Director's Message
- 05 Highlights and Milestones of 2025
- 07 15th Anniversary: Light the Way
- 08 Transforming Lives through Literacy
- 12 Mentoring Youths
- 15 Counselling for Youth & Young Adults
- 17 Promoting Active Aging and Social Connectedness
- 19 Corporate Governance
- 21 Governance Evaluation Checklist
- 25 Financial Information

## Who We Are



### Vision

To be a respected charity serving the needy out of love for them relating to them holistically as individuals

### Mission

To serve the needy in the community regardless of race, age, gender or religion

### About

#### CALVARY COMMUNITY CARE

Calvary Community Care (C3) is a nonprofit Institution of a Public Character (IPC) charity that believes in "Lighting the Way", one step at a time for children, youths and seniors with **Charity, Compassion and Care.**

# Corporate Overview

Calvary Community Care (C3) was registered as a society in 03/03/2010.

Calvary Community Care (C3) is an exempt charity and was registered as a charity under the Charities Act (Chapter 37) since 01/10/2010. C3 has been accorded IPC (Institution of a Public Character) status from 01/11/2024 to 31/8/2027. C3 has Constitution as its governing instrument.

## Unique Registration Number (UEN)

T10SS0047C

## Registered Address

601 Macpherson Road  
Grantral Mall #03-01  
Singapore 368242

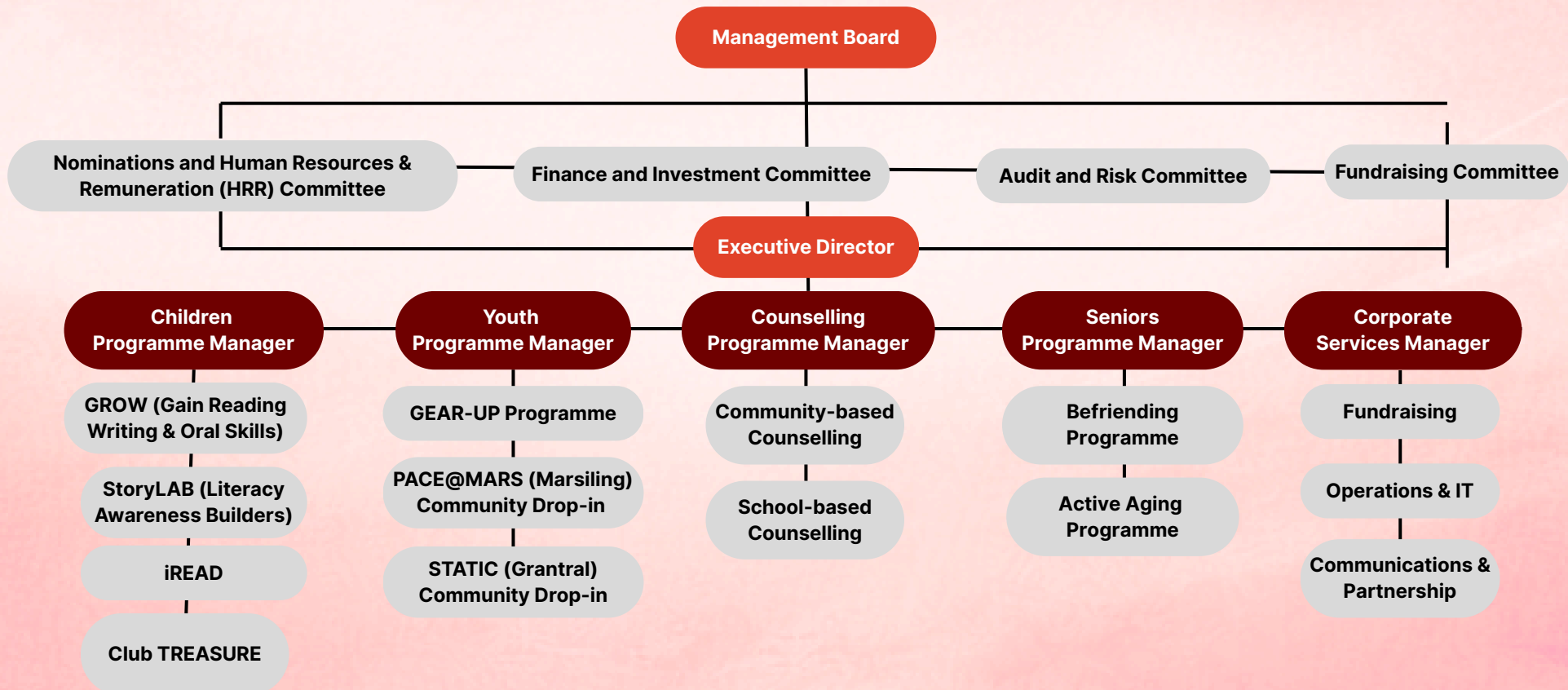
## Bankers

United Overseas Bank  
Development Bank of Singapore  
Maybank Singapore Limited  
The Bank of East Asia

## Auditors

Solaris Assurance PAC

# Organisational Structure



# Chairman's Foreword



## Dear Friends and Supporters,

2025 marks a significant milestone for C3 - **our 15th Anniversary**. Reaching this point is a testament to the collective effort of our Board, donors, partners, staff and volunteers who have championed our mission over the past 15 years.

## Celebrating 15 Years of Impact

This year, we celebrated at our 15th Anniversary Fundraising Dinner, which not only achieved a remarkable fundraising outcome but also reaffirmed the strong support from our community. Your commitment enables us to plan with confidence, expand programmes, and sustain the impact we aim to create.

## Recognising Impact: Club TREASURE

We are heartened that our children's Club TREASURE programme received formal recognition and funding this year, affirming the effectiveness of our efforts to engage children consistently and intentionally. This achievement reflects the dedication of our staff, volunteers and partners who journey alongside the children each week. Through the programme, children grow in character, develop a love for reading, and express their creativity in a nurturing and supportive environment.

## Supporting Community Well-being in Bidadari

C3 continued to advance community mental health in Bidadari, a neighbourhood closely tied to our roots in Potong Pasir. Through initiatives such as the SG60 Mental Health Reset event and targeted workshops, we engaged residents in meaningful dialogue, explored key challenges like work-life balance and family well-being, and equipped the community with practical skills in empathy and active listening. These efforts reflect our commitment to building supportive, thriving communities.

## Looking Ahead

As we move forward, the Board remains committed to focusing on several strategic priorities to strengthen C3's long-term impact. We seek to strengthen partnerships, maintain strong financial stewardship, and guide C3 strategically to meet the evolving needs of the community. Together, we can continue to make a lasting difference in altering the life trajectories of those among us.

A handwritten signature in black ink, appearing to read 'Ho Han Kiat'. The signature is fluid and cursive.

Dr Ho Han Kiat

Chairman

Calvary Community Care

# Message from the Executive Director

Dear Partners and Friends,

2025 has been a year of growth and transformation for C3 as we celebrate our 15th Anniversary. At the heart of our work is the belief that with the right support, guidance and opportunities, the life trajectories of individuals can change for the better.

We expanded our counselling services to reach a wider group, extending the age range from 12–25 years to 12–40 years, and also introduced couple and marital counselling, enabling us to support individuals and families through more complex life challenges. These services empower our beneficiaries to navigate life transitions with resilience and hope.

A key operational milestone has been the appointment of a dedicated Volunteer Manager, ensuring our volunteers are supported and matched effectively to programmes. This has enhanced both volunteer experience and the quality of service delivered to our beneficiaries.

Partnerships continue to be critical to the impact we create. One such initiative is Age Well Everyday, in collaboration with National University Health System (NUHS), which helps seniors engage in weekly exercises to strengthen body and mind, and delay dementia. More than physical benefits, the programme fosters social connection, routine, and wellbeing among the older adults in our community.

Together with our donors, volunteers, staff and partners, C3 continues to change the course of our beneficiaries' lives: guiding youths to find direction and aspirations, helping children gain confidence to learn, enabling seniors to experience social connectedness. As we reflect on 15 years of service, we remain committed to expanding our impact and creating opportunities for meaningful change.



*Changing life trajectories with you,  
Pauline Ruth Chin*

Executive Director  
Calvary Community Care

# Highlights and Milestones of 2025

## Board & Leadership Retreat



**8 Feb 2025** - We had a Board and Leadership Retreat facilitated by Activiste Pte Ltd. It was attended by founding members, leaders and management of C3.

The retreat provided a dedicated space to reflect, align and envision the organisation's future direction. It marked an important step towards refining C3's vision and mission, strengthening a shared commitment to its continued impact.

## Outreach Initiatives

### Bidadari Mental Wellness Efforts



**29 April 2025** - SG60 Mental Health Reset in collaboration with People's Association. Building on this, we went on to host three mental wellness events for Bidadari residents, aimed at understanding community mental health needs and raising awareness of available resources.

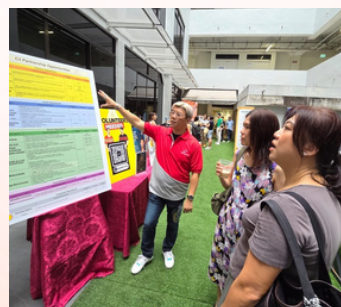
## VALUE 2025: Stakeholder's Appreciation Event



**28 Feb 2025 - Volunteers & Partners Appreciation, Link-Up & Engagement (VALUE)** created an immersive experience where participants "armed themselves" to confront the struggles affecting our youths, journeyed through a path of darkness reflecting the experiences of our counselling clients, and stepped into unfamiliar environments that mirrored the challenges faced by literacy-challenged children and isolated seniors.

These thoughtfully designed segments fostered empathy and deeper insight, enabling stakeholders to connect more meaningfully with the impact of C3's work.

### Volunteer Recruitment Roadshows



C3 conducted a series of volunteer roadshows at Calvary Baptist Church, Life Church, the YMCA as part of the Youth For Causes (YFC) project, as well as at Nanyang Polytechnic (NYP). These roadshows provided a platform to share about our work, engage potential volunteers and raise awareness of opportunities to serve.

# Partnerships with the Community and Corporates

## Outing with Morgan Stanley



**13<sup>th</sup> June** - Children from C3's programmes enjoyed an enriching visit to the Science Centre Singapore, made possible through the generous support of Morgan Stanley. The day's highlights included mind-bending illusions, interactive sound experiments, the intriguing Venus flytrap, and the ever-popular Energy Show, sparking curiosity and wonder at every turn.

As one child enthusiastically shared, "It was fun, fun, fun, fun, fun!" while others reflected, "We learned a lot."

## Collaborations with Club TREASURE



**All through 2025**, it was a privilege to partner with a diverse group of organisations to enrich the Club Treasure programme. Through meaningful collaborations such as the hands-on terrarium workshop by Vortex Engineering, music lessons by The Music Works and other curated programmes, the children could learn and discover beyond their everyday environments.

Such enrichment experiences are especially crucial for children from disadvantaged families who may have limited access to these exposures. By opening up new worlds of creativity, skills, and possibilities, these partnerships play a vital role in broadening horizons and nurturing a sense of curiosity.

## Inter-Agency Youth Competition



**27<sup>th</sup> June** - C3 participated in an inter-agency Mobile Legends competition organised by professional player The Youngin, bringing together youths from various Social Service Agencies, including YGOS, Children's Society, Impart, and REACH. The event provided a fun and engaging platform for connection, teamwork and healthy competition, fostering camaraderie among youths across agencies while promoting positive social interaction.

## Mid-Autumn Celebration



**20<sup>th</sup> September** - In partnership with Calvary Baptist Church (CBC), the annual Mid-Autumn Celebration brought together families and volunteers from CBC, neighbours from St John's Home alongside C3 senior beneficiaries.

Graced by Guest-of-Honor Mr Alex Yeo, the event featured a vibrant line-up of performances, games and shared moments that fostered connection and belonging. More than a festive gathering, the celebration reflected the spirit of unity and strengthened bonds across the community.

# Light the Way Campaign

Throughout the year, C3 carried out the “Light the Way” fundraising campaign, including C3 Day in Calvary Baptist Church and a 15th Anniversary Fundraising Dinner on 7th November. With strong support from individual donors and partners, we raised over \$600,000 to support C3 beneficiaries and sustain programme delivery.

## 15th Anniversary Fundraising Dinner



The event brought together partners, beneficiaries, and pioneers whose steadfast belief and generosity have shaped our journey from the very beginning.

It was a meaningful night filled with heartfelt stories and shared moments, reminding us of our mission to care, connect and uplift lives. We were honoured to have Speaker of Parliament, Mr Seah Kian Peng, grace the occasion as our Guest-of-Honor, and deeply appreciate the presence and contributions of all who made the celebration so special. Our sincere thanks also to Mr Gurmit Singh for his warmth and energy in hosting the evening.

## Our Commitment



C3 Corporate Video 2025



Click “play” or scan QR to watch the video.

In the last 15 years, C3 has illuminated the lives of young children from disadvantaged backgrounds, at risk youths, individuals with mental health struggles and isolated seniors.

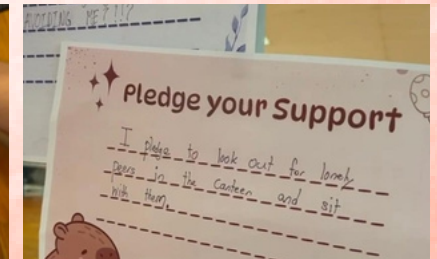
This video captures the core programmes of C3 and renews our shared commitment to continue serving with compassion and purpose.

# “BEHIND EVERY SMILE IS A STORY”

## Mental Health Fundraising Campaign



Calvary Community Care (C3) launched the “Behind Every Smile is a Story” campaign with students from St. Andrew's Secondary School to highlight the unseen struggles faced by youths, and to encourage greater empathy and support within the community.



The campaign was carried out in partnership with a group of Secondary 3 students as part of the Citi-YMCA Youth For Causes (YFC) programme. Through this collaboration, the youths led fundraising and awareness efforts, championing the needs of vulnerable individuals while gaining a deeper understanding of social issues.

The campaign raised over \$6,000 to support C3's programmes, enabling youths to receive timely care through mentoring and counselling.

# Transforming Lives through Literacy

2025 marked the 15th year milestone for the children programmes in C3. Our focus on and commitment to literacy support for children continues to burn bright and strong even after more than a decade of impactful service. C3 now stands out in the field of literacy support work for:




 **1,744**

## **GROW** SESSIONS CONDUCTED

Gain Reading Oral & Writing skills

C3's flagship programme - a weekly, structured, skills-based programme that helps struggling readers aged 5–8 years acquire foundational reading skills.

## **IMPACTFUL AND ROBUST READING SUPPORT PROGRAMMES**

-  **Effective online lessons**
-  **Differentiated programmes across the literacy spectrum**
-  **Able to meet reading needs from preschool years (K1) to primary school (P6)**

**542**



## **iREAD**

### SESSIONS CONDUCTED

A reading mentoring programme designed to support children who do not engage in reading for pleasure to help them discover the joy of reading.

 **86**

## **StoryLAB** SESSIONS CONDUCTED

### Story Literacy Awareness Builders

StoryLAB brings the experience of “bedtime stories” to children through engaging story reading sessions.



**120**



## **Club TREASURE**

### SESSIONS CONDUCTED

An after-school engagement programme located in Chai Chee. In a nurturing and fun environment, children discover the joys of reading and receive academic support as well as enjoy activities that encourage curiosity, creativity and critical thinking.

## Impact of Flagship Programme - GROW

**92** 

**Students**

**42** 

**Volunteers**

**60%**

**Referrals**

from social service agencies working with low-income families

**87%**

**Fully subsidised**

enjoy the support for free, as C3 heavily subsidises all our programmes

**43%↑**

**Average Gain**

average percentage gain for reading accuracy across the different levels (K1 to P2)

**80%**

**1-1 Online**

making lessons easily accessible for both students and volunteers

# StoryLAB & iREAD Programmes

Besides the GROW programme, children also receive reading support and engagement through the StoryLAB and iREAD programmes.

On Monday and Friday evenings, stories come alive as our dedicated volunteers read aloud to groups of young children (aged 5 to 9 years) in the StoryLAB sessions. Whether the sessions are online or in person, the same excitement and enjoyment are present.



Treasure Hunt Challenge at Yishun National Library

## Moments of Wonder

“During a library visit to Yishun National Library organised for the StoryLAB students, 6-year-old \*Hock Lee went from saying “I’m bored” in the first few minutes to “I want to visit the library again!” by the end of the visit.

Spending time in the library surrounded by interesting books, completing simple exercises to learn about library use and creating a simple bookmark were all part of our plan to engage young children who were unfamiliar with or averse to storybooks.

“Literacy is a fundamental human right and the foundation for lifelong learning.”

- United Nations Educational, Scientific and Cultural Organization (UNESCO)

Volunteers read aloud to the children in the StoryLAB sessions; in iREAD, the reverse happens, with the children reading aloud to their reading mentors. These positive and supportive reading experiences help children become more comfortable expressing themselves, strengthen their oral communication skills, and spark curiosity about new ideas and topics.



Reader's Theatre December Holiday Programme

## From Page to Stage: Bringing Stories to Life with iREAD

During the December 2025 school holidays, iREAD ran its first-ever in-person Readers' Theatre holiday programme. Students from iREAD, together with StoryLAB@Eunos students, were invited to take part in this special experience that brought reading to life beyond the screen.

Through fun and engaging activities such as vocal warm-ups, tongue twisters and experimenting with tone and expression, students built confidence in using their voices and expressing emotions through storytelling. The programme culminated in a Readers' Theatre performance, where students presented an adaptation of Robbie's Redhead Christmas. The experience provided a joyful and meaningful opportunity for students to strengthen their oral skills, collaborate with peers and discover the joy of performing through stories.

# Unlocking Potential in Club TREASURE

For deep and extended in-person engagement, we have been running Club TREASURE, our after-school engagement programme in Chai Chee, from Tuesday to Friday, 3.00 pm to 6.00 pm, since 2022. Through **structured and intentional programming**, Club TREASURE provides a safe and nurturing environment for the students, actively engaging them in **STEAM activities, arts and crafts** and thoughtfully designed projects that promote **critical thinking and creativity** and encourage **curiosity** and **meaningful learning**.

## CLUB TREASURE FEATURES:

- ✔ **Structured STEAM activities with a monthly theme**
- ✔ **Targeted academic and homework support**
- ✔ **Weekly on-site GROW reading lessons for struggling readers**
- ✔ **Diverse Learning Experiences through collaborations and outings**



*Fun with Financial Literacy  
- Countries & Currencies*



*Fun with Financial Literacy  
- Money Mission*



*Exploring Film Making  
- Camera Angles Challenge*



Even during the busy examination months from September to October, we continued to see a steady attendance of 10–15 students.

One such student is \*Ra, a 10-year-old living in a Chai Chee rental block. Despite the challenges of limited study space and resources at home, Ra describes Club TREASURE as “a haven,” a safe and conducive place where she can learn, focus and prepare for her examinations.

*\* Pseudonym used*

*- Naomi, C3 Children Programme Executive*

## Diverse Learning Experiences through Collaborations



*Terrarium Making Workshop with Vortex Engineering*



*“3R”s with NUS*



*Ballet lessons with a volunteer instructor*



*The Write Chance (SAJC)*



C3 had the privilege of partnering with over 8 organisations and volunteer groups to conduct a variety of activities and experiences. These engagements have contributed to improved student participation, curiosity and confidence, equipping students with essential skills for learning beyond the classroom while supporting their holistic development. Through the engagement and activities in Club TREASURE, these children grow in reading and life skills while developing a strong sense of belonging and emotional well-being.

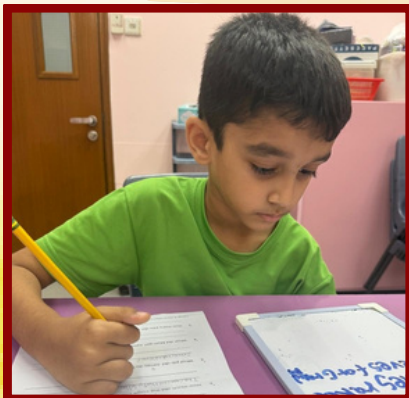
# Turning Points that Change Lives

”

From Challenge to

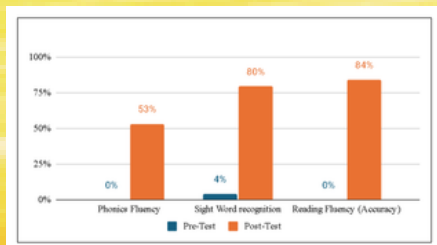
## NEW POSSIBILITIES

In the first two months of \*Afiq's attendance in the GROW programme, he really struggled to understand how English words were to be processed – he was unable to work with sounds, and from sheer memory, he managed to recognise fewer than 10 common words. That was the level of his reading proficiency when he started Primary 1.



GROW Lesson 14 with Afiq

Thankfully, Afiq was a focused student who tried his best in all the lessons and with the patient coaching and encouragement from his GROW teacher (C3 staff, Jacintha Shalome), he slowly but surely began to make progress.



Afiq's Post Test Results 2025

Afiq's scores in the year-end GROW post-assessment were testament that his hard work and effort had paid off.

\* Pseudonym used



”

## A Joy & Passion for LEARNING

\*Jannah, a Primary 1 student, was living in a nearby rental block when she joined Club TREASURE in the middle of 2025. She was only able to attend the programme once a week but her enthusiasm for attending the Club TREASURE sessions was unmistakable.

At the end of the sessions, as she made her way out, she would often become visibly upset, knowing that she would have to wait a week to join in the fun again, tearfully persuading her parents to allow her to attend the session the next day. It was common to see tears streaming down her cheeks as her parents gently tried to comfort her, a heartfelt response from a young child demonstrating how much the Club TREASURE programme meant to her.

” The sessions at Club TREASURE really helped my daughter to become more curious and now she likes to learn new things and often asks about things that she sees around her.

- Jannah's father

Even after their family moved out of Chai Chee, Jannah's dad still took the effort to ensure Jannah's weekly attendance, a heartwarming commitment of a father who would not allow distance to deprive his child of the benefits she received from the Club TREASURE programme.

\* Pseudonym used

# Mentoring Youths

Our work with at-risk youths focuses on building resilience, character and life skills. This is done through mentoring and positive engagement in schools and community spaces.

## Programmes



School-based Drop-in Centre

### School-based Youth Drop-in Centres

Across the 12 schools we served, C3 implemented a range of programmes, including drop-in centre initiatives, structured programmes and case management support tailored to the specific needs of each school.

### Mentoring Programmes

Launch of **Emotional Resilience Programme (ERP)** in schools and **X-STATIC** mentoring programmes in C3's community youth programmes



X-STATIC mentoring programme

### Community-based Youth Drop-in Centres

**MARS** (Marsiling Community Centre)  
**STATIC** (Grantral Mall @ Tai Seng)



PACE@MARS Community Drop-in



# 3,353 hours

of mentoring and support delivered to youths in 2025

That's equivalent to **140 days** of mentorship and care



**583**  
youths

reached  
and supported



**1,051**  
sessions

safe spaces  
created

# School-based Youth Impact

C3's youth programmes in schools promote social-emotional learning through both structured programmes and positive engagement in free-play school environment. The initiatives primarily support at-risk students, including those referred to us for behavioural or social challenges and those with long-term absenteeism.

Together with a dedicated team of youth workers and volunteers, C3 ran GEAR-UP programmes in 10 schools, short-term programmes on resilience to 3 schools and case management for 2 schools.

## Emotional Resilience Programme (ERP)

ERP guides pre-selected students through a 10-week programme. Focusing on the 10 Resilience Domains, the programme helps to strengthen the youths' ability to cope with setbacks and challenges. Each student completes a pre- and post-evaluation using the SYRESS tool after the structured mentoring programme.



Left: Students listening intently to the instructions before an escape room activity.  
Right: Post-activity debrief that discussed the negative labels that were attached to them from past experiences

**100%**

demonstrated improvement in at least one of the 10 resilience domains



**4** of C3's GEAR-UP schools ran ERP, impacting a total of 40 students

## A Safe Space..



“

When I was in Secondary 1, I was very grateful that our school had “The Pod” (a space in the school for student engagement) managed by C3. Whenever I felt stressed or overwhelmed by school life, I could go there and talk to the youth workers. They listened patiently and guided me on how to manage my stress. Knowing that there was a space where **I was understood and supported** made a big difference in my secondary school journey.

The Pod was not only a place for support, but also a **place filled with laughter and meaningful memories**. After school, we had competitions like foosball and chess, and I enjoyed meeting students from different levels while making new friends. Going to The Pod during recess, lunch, and after school became the highlights of my day and gave me a strong sense of belonging.

C3 also gave me many unforgettable experiences. We went to River Wonders to complete missions, took part in Laser Tag competitions and youth camps. One camp had water balloon games, prata challenges and supper outings! Those moments of laughter and bonding are memories I will always treasure.

I have been part of C3 for five years now, and I am amazed at how my mentors have helped us grow. They created a **safe and supportive environment** where we never felt afraid to speak up or share our struggles. Through their guidance and encouragement, I have grown stronger and more confident. I hope more secondary school students will have the opportunity to experience something as meaningful as what I did.

- Nicholas, 16 years old

# PACE@MARS at Marsiling CC

C3's PACE@MARS drop-in centre provides a safe and welcoming space for youths to connect, unwind and access support. It fosters positive relationships, encourages healthy activities and strengthens youths' sense of belonging within the community.



Left: Youths before the "bounce and breathe" activity on emotional regulation  
Right: Group shot for "design your inner superhero" activity that identifies their strengths and support systems

FROM SHY TO SHINING

“

\*Stella was known as a quiet and reserved 16-year-old who preferred to keep to herself. She often sat alone with her earpiece in, avoiding group activities and conversations. Social interactions were overwhelming, and she rarely initiated engagement with others.

Over time, through consistent support and gentle encouragement from the youth workers, the centre became somewhere she could be herself without fear of judgment. Slowly, she started opening up - first in small conversations, then by participating in group activities. Beyond attending regularly, Stella now volunteers to help out at events organized by the youth workers.

To date, she has brought seven of her schoolmates to the centre, proudly sharing the community that helped her grow.

\* Pseudonym used



# Community Impact

## X-STATIC at Grantral Mall

X-STATIC is a mentoring programme combining individual and group sessions. Mentees are carefully matched with mentors and meet bi-weekly for one-to-one mentoring that builds internal strengths (values, motivation, time management) and external supports (family, peers, school).

### Altering Life Trajectories..

“

\*Rainie, a youth staying in a children's home who had been identified as at risk of long-term school absenteeism, attended the mentoring programme consistently despite initial disengagement from school.

She even encouraged two friends from the home, one of whom had run away, to attend the programme. Over the course of the eight-week programme, Rainie successfully returned to school, the runaway friend returned to the children's home, and the other friend remained engaged with C3 beyond the programme.



A Secondary 4 youth shared that he had resorted to smoking to cope with stress during a challenging period that included the N Level examinations, family and social pressures as well as a house move.

Through the mentoring programme, he worked through many of these stressors and gradually reduced his reliance on cigarettes. Since completing his N Levels, he has not smoked again!

\* Pseudonym used

# Counselling Youth & Young Adults

This year marked the first full year that C3 extended our counselling services to individuals above the age of 26, broadening our ability to support adults and families in the community.

Alongside direct services, our outreach efforts in Bidadari allowed us to engage residents on mental well-being and raise awareness of available support, enabling us to reach individuals and families who may benefit from early intervention and guidance.

C3 continues to partner closely with National Junior College and Cedar Girls' Secondary School to provide counselling support for students experiencing mental health challenges.



**92**  
Community &  
Referral Cases

**471**  
Hours



**70**  
School  
Counselling Cases

**1008**  
Hours



**3**  
Community  
Initiatives

Over  
**350**  
Engagements

## Rediscovering Self-Worth

Michelle\* often found herself questioning her self-worth while at work due to the constant criticism from her reporting officer despite her hard work and commitment. There were times where she cried at work after coming out of a meeting. She eventually decided to seek help to work on her self-esteem. Through her journey with C3, Michelle was able to discover how worthy she was and eventually left that company for a different career.



### Journey Towards Recovery

“

\*Marcus struggled daily with **obsessive and compulsive behaviours (OCD) that affected his ability to function normally**. During his final year of National Service, he decided to seek help and was connected with a counsellor at Calvary Community Care (C3).

Through regular counselling sessions and guided therapeutic strategies, Marcus gradually learned to manage his OCD tendencies and respond to intrusive thoughts in healthier ways. **Access to C3's affordable counselling services enabled him to attend therapy consistently and focus on his recovery.**

Over time, Marcus' anxiety reduced and he became less reliant on repetitive behaviours. Today, he is able to navigate daily life with greater confidence and stability, reflecting the positive impact that accessible counselling support can have on individuals facing mental health challenges.

\* Pseudonyms used

# Strengthening Mental Wellness in Bidadari

In the past year, we stepped out to raise awareness of Mental Health in Bidadari through a series of events in partnership with the People's Association, Institutes of Higher Learning such as Cedar Girls' Secondary School, St Andrew's Secondary School and community partners.

## Key Community Events at Bidadari Community Club

21 April



SG60 Mental Reset

21 June



College Central "Playpalooza"

11 October



Mental Health Workshop

- ✓ Youth Mental Health Awareness Event
- ✓ Free Mental Health Assessments
- ✓ Experiential and Activity Booths
- ✓ Mental Health Talk & Performance



200 + Attendees



29 Volunteers Engaged

- ✓ Community Engagement & Survey\*

71%

Work-Life Balance Struggles

51%

Lack of Family Time

\*Responses from 65 Bidadari residents. Residents also highlighted **relationship and parenting stresses**, such as parenting and communication challenges.

- ✓ Active Listening & Empathy Skills

Responding to Community Needs



### What Residents Asked For:

- Practical Workshops
- Support Groups
- Wellness Tips



### C3's Response

- October Mental Health Workshop Support Groups
- Practical Coping Tools

# Promoting Active Aging and Social Connectedness

Calvary Community Care (C3) supports seniors aged 60 years and above, including both active seniors and vulnerable seniors requiring additional social support.

## Programmes



Active Aging dance exercise

### Active Aging

promotes physical, mental and social well-being. Through purposeful engagement and relationship-building, we support seniors in maintaining their independence, well-being and sense of belonging within the community.

### Befriending

provides companionship and emotional support to seniors who are socially isolated or at risk of isolation.



Home visits to befriendees



**450**  
hours

Befriending visits to  
socially isolated seniors



**9,197**  
client  
engagements

Active Aging Programme

## A Warm Heart..



“

Mdm Lee Yoot Han, one of our seniors, shared how much her befriender means to her:

“I want to express my deepest gratitude to my befriender, Kay Siong from Calvary Community Care. **His friendship and the kindness he shows me means so much to me and has made a real difference in my life.** Every week, he wheels me out for grocery shopping and breakfast. He is so thoughtful and so generous, it really touches me. I will always remember and cherish the time he spends with me.

Kay Siong does not only offer his time but he also offers his heart, and I really appreciate his genuine care and concern for me. He has **made my days a little brighter and my challenges a little easier to face.**

To Kay Siong, I want to say, *Your efforts may seem small to you, but they have had a big impact on me. **I am truly grateful for the bond we have formed** and hope we can continue this meaningful relationship.*”

# Partnerships That Multiply Impact

Working alongside community partners and Active Aging Centres, C3 positions its services to support early engagement, facilitate participation pathways and strengthen continuity of care.

Emphasis is placed on **enabling seniors to move progressively from one-to-one support to group-based programmes**, and from **service users to active volunteers**.

Since joining C3 in 2018, Mdm Yeo faithfully attended exercise sessions but preferred to remain quietly in the background. Volunteering was not something she would imagine doing.

With gentle encouragement from staff, she took a small step forward. What began as occasional help soon grew into a regular commitment. Today, Mdm Yeo confidently leads the crochet and upcycle classes, assists with attendance-taking for exercise sessions, and readily supports staff during ad-hoc programmes.



## 10 Regular Active Aging Programmes held weekly



Left to Right: Regular programmes - Age Well Everyday (Dementia Prevention) in collaboration with NUHS, Crochet Class and KPOP Dance in collaboration with HPB

“

Through our partnership with the National University Health System (NUHS), three beneficiaries from our Age Well Everyday programme were trained to facilitate the exercise component of the sessions.

This reflects our intention to **empower seniors not just as participants, but as contributors within the programme**. By building their confidence and skills, we hope to gradually nurture a pool of senior volunteers who can support and encourage their peers to stay active and engaged.

- Ivan, C3 Seniors Programme Manager

## Event-based Collaborations



Left to Right: Trip to Oceanarium with Manulife Singapore, Games Day with St Andrew's Secondary School, Easter Celebration with Korean Presbyterian Church, Befriending Christmas Celebration, Town Square Exercise amongst a variety of Active Aging Events that bring joy to seniors

# Corporate Governance

## Leadership

Our board members are made up of volunteers. Each term of appointment is 2 years with a 10-year cap as per the Code of Governance. No board member received remuneration from C3.

Board independence: There is no staff on the board. Whenever a member of the Board in any way, directly or indirectly, has an interest in a transaction, project or other matter to be discussed at a meeting, the member shall disclose the nature of his interest before the discussion on the matter begins. The member concerned should recuse himself or herself from the meeting.

## Remuneration Clause

Annual Remuneration	No. of Paid Staff					
	FY	2021	2022	2023	2024	2025
<\$50,000		12	13	10	7	4
\$50,000 - \$100,000		2	4	4	9	11
>\$100,000		1	1	1	1	1
<b>Total No. of staff</b>		<b>15</b>	<b>18</b>	<b>15</b>	<b>17</b>	<b>16</b>

- Total remuneration includes salary, bonus and allowance
- Only current staff (including trainees) as at 31 Dec 2025

### RESERVE POLICY

Calvary Community Care's reserves policy is to maintain reserves at a level which is equivalent to 2 times of its operating costs in each year for the purpose of continuing their welfare services. The reserves that have been set aside will provide financial stability and the means for the development of our principal activities. Currently, Calvary Community Care's reserves level is more than adequate to meet the reserves policy target. The exceptional situation of the healthy reserves is due to intensive fundraising efforts and receipt of the matching Care & Share grants in previous years.

### WHISTLE BLOWING

To ensure that C3, her board members, staff and volunteers conduct themselves appropriately and in the best interests of her beneficiaries, all existing and previous board members and staff are encouraged to whistle blow about any possible corporate or employee misconduct in good faith without fear of punishment or unfair treatment. All reports may be directed to the Board, the Executive Director, the Commissioner of Charities and the Agency's Auditor.

### FINANCES

Budgeting and financial decisions are jointly made by the Board, and monthly financial reports are circulated to the Chairperson and Executive Director to monitor the actual spending against budget. A Mid-Year budget review is also conducted and reported during the regular board meetings. According to the Agency's policy, three quotations are required for any procurement of goods and services above S\$1,000, and procurement and payment for non-operational expenses are done in consultation with the Board.

### TRANSPARENCY & CONFLICT OF INTEREST

C3's Governance Evaluation Checklist, as well as a yearly summary of its financial information, can be found on the Charity Portal and accessed by members of the public. Guided by the Agency's COI policy, all board members and staff are required to declare any personal interests that may affect the Agency's integrity, fairness and accountability.

When a situation arises where there is a conflict of interest, the board member or staff abstains from participating in the discussion and decision making on the matter.

### ETHICS AND CONFIDENTIALITY

The Agency adheres to confidentiality guidelines established by the Australian Association of Social Work (AASW) under its Codes of Ethics when interacting with all individuals engaged as clients, beneficiaries or programme participants. When said guidelines are unavailable or are assessed to be harmful to its clients, the charity will adhere to the Ethical Principles Screen to make an ethically appropriate decision.

# Management Board

Name	Occupation	Current Charity Board Appointment	Year Elected	Attendance	Past Appointments on this charity, if any	Other Charity Board Appointments
Dr Ho Han Kiat	Associate Professor, National University of Singapore	Chairman, (Chair) HRR, Nominations	2023	4/4	Member 2010 to 2013, 2020 to 2022	Nil
Ms Hu Shu-Chen	Director, Conduct, Financial Crime & Compliance Standard Chartered Bank	Secretary	2025	4/4	Treasurer 2012 to 2015, 2020 to 2024	Board Member - Precept Ministries (Singapore) since June 2011
Ms Janice Lee Chuey Keng	Executive Director United Overseas Bank Ltd	Treasurer, Finance & Investments	2025	4/4	Member 2022 Secretary 2023 to 2024	Nil
Ms Ong Chui Lan Catherine	CEO Catherine Ong Associates	Member, Finance & Investment	2021	3/4	Nil	Nil
Mr Chew Hock Yong	Retiree	Member, Audit & Risk	2022	4/4	Member 2015 to 2016	Board Member - UBS Optimus Foundation since Jan 2020
Mr David Tham	Director Jazcreation Pte Ltd	Member, HRR & Nominations	2021	3/4	Nil	Nil
Mr Lim Tee Wee	Senior Portfolio Manager, Nomura Asset Management Singapore	Member, Audit & Risk	2020	4/4	Nil	Nil
Ms Ng Wei Leng Leah	VP HR	Member, HRR, Nominations	2019	3/4	Nil	Nil
Mr Tony Lim	CEO CEO Capital Com Securities (Singapore)	Member, Fundraising	2025	4/4	Nil	Nil
Mr Chester Mark	Associate Director CAP Advisory Group Pte Ltd	Member, Fundraising	2025	4/4	Nil	Nil
Mr Ng Chin Hwee	Retiree	Member, Audit & Risk	Aug 2025	0/1	Nil	Member of HR Committee, St Luke's Eldercare
Ms Pauline Ruth Chin	Executive Director of Calvary Community Care, appointed to position since 2 Jan 2020					

# Governance Evaluation Checklist (For the period 1 Jan 2025 to 31 Dec 2025)

S/N	Code Guidelines	Code ID	Response	Explanation
<b>Principle 1: The charity serves its mission and achieves its objectives.</b>				
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.	1.4	Yes	
<b>Principle 2: The charity has an effective Board and Management.</b>				
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	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	

S/N	Code Guidelines	Code ID	Response	Explanation
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	

*\*Please refer to GEC footnote*

# Governance Evaluation Checklist (For the period 1 Jan 2025 to 31 Dec 2025)

S/N	Code Guidelines	Code ID	Response	Explanation
13	<p>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.</p> <p>For all Board members:</p> <p>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.</p> <p>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).</p> <p>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.</p>	2.9a 2.9b 2.9c	Yes	
	<p>For Treasurer (or equivalent position) only:</p> <p>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.</p> <p>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.</p>			

S/N	Code Guidelines	Code ID	Response	Explanation
<b>Principle 3: The charity acts responsibly, fairly and with integrity.</b>				
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	<p>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.</p> <p>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.</p>	3.2	Yes	
	17			
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	
<b>Principle 4: The charity is well-managed and plans for the future.</b>				
21	<p>Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.</p> <p>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).</p>	4.1a	Yes	

*\*Please refer to GEC footnote*

# Governance Evaluation Checklist (For the period 1 Jan 2025 to 31 Dec 2025)

S/N	Code Guidelines	Code ID	Response	Explanation
22	<p>Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.</p> <p>b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as:</p> <p>i. Revenue and receipting policies and procedures;</p> <p>ii. Procurement and payment policies and procedures; and</p> <p>iii. System for the delegation of authority and limits of approval.</p>	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	<p>Set internal policies for the charity on the following areas and regularly review them:</p> <p>a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT);</p> <p>b. Board strategies, functions, and responsibilities;</p> <p>c. Employment practices;</p> <p>d. Volunteer management;</p> <p>e. Finances;</p> <p>f. Information Technology (IT) including data privacy management and cyber-security;</p> <p>g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board);</p> <p>h. Service or quality standards; and</p> <p>i. Other key areas such as fund-raising and data protection.</p>	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	

S/N	Code Guidelines	Code ID	Response	Explanation
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	
<b>Principle 5: The charity is accountable and transparent.</b>				
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	
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	

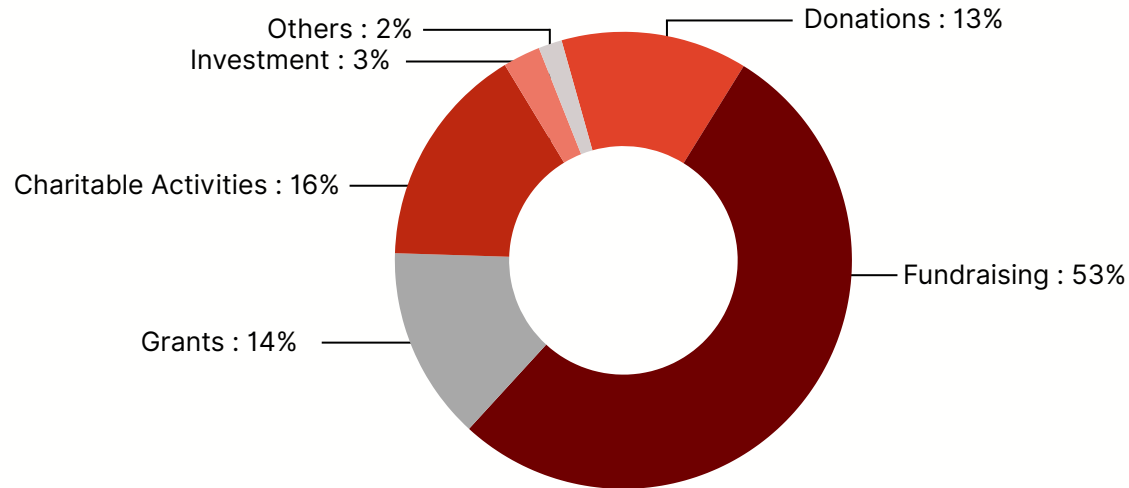
# Governance Evaluation Checklist

(For the period 1 Jan 2025 to 31 Dec 2025)

S/N	Code Guidelines	Code ID	Response	Explanation
33	<p>Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively.</p> <p>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.</p>	5.6a	Yes	
34	<p>Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively.</p> <p>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.</p>	5.6b	Yes	
35	<p>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.</p>	5.7	Yes	
<b>Principle 6: The charity communicates actively to instil public confidence.</b>				
36	<p>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).</p>	6.1	Yes	
37	<p>Listen to the views of the charity's stakeholders and the public and respond constructively.</p>	6.2	Yes	
38	<p>Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.</p>	6.3	Yes	

# FINANCIAL INFORMATION

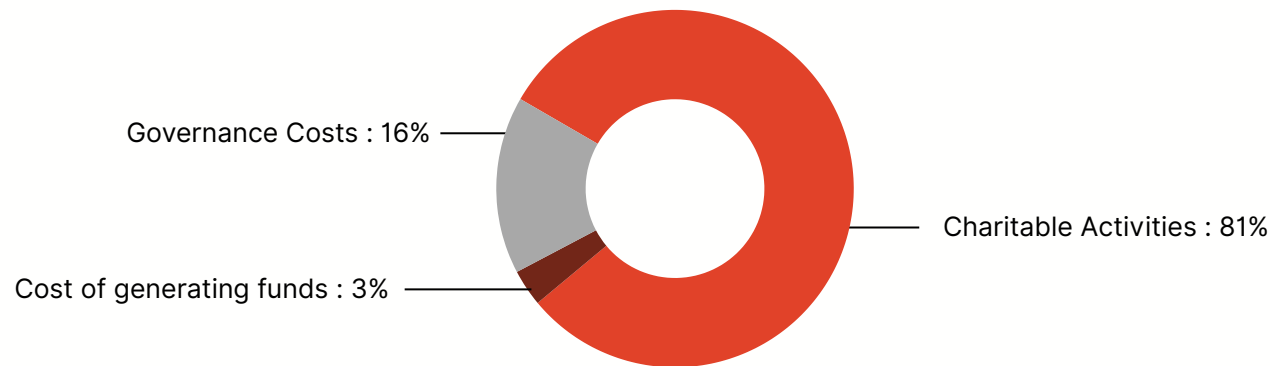
**INCOME : \$2,042,577**



During the financial year, we received designated funding from various donors to support our programmes.

- 3 Foundations contributed a total of \$160,000 for Club TREASURE programme
- Tan Chin Tuan Foundation awarded \$10,000 to youth related programmes
- \$652,747 was raised from C3's Light the Way Campaign which included a 15<sup>th</sup> Anniversary Fundraising Dinner

**EXPENDITURE : \$1,825,846**



**For every dollar donated, 81 cents go to charitable activities for C3 beneficiaries**

# ACKNOWLEDGEMENTS

## COMMUNITY & CORPORATE PARTNERS

FSC - Family Service Centre  
SSO - Social Service Office

Bidadari Citizens' Consultative Committee  
Calvary Baptist Church  
Care Corner INSIGHT  
Care Corner Singapore Ltd  
Chew How Teck Foundation  
CHAT – Centre of Excellence for Youth Mental Health  
Community Foundation of Singapore  
Engineering Good  
Esplanade Community Engagement  
ESR REIT (ESR BizPark@Chai Chee)  
Gardens by the Bay  
Goodera  
Health Promotion Board  
KKH, Psychological Medicine  
Korean Presbyterian Church  
KPMG Singapore  
Lee Foundation  
Manulife Singapore  
Marsiling Citizens' Consultative Committee  
Morgan Stanley  
National Council of Social Service  
Ngee Ann Polytechnic  
Potong Pasir Citizens' Consultative Committee  
Silver Generation Office  
Tan Chin Tuan Foundation  
The Majority Trust

*(continued)*

The Music Works  
The Ngee Ann Kongsi  
Vortex Engineering

## PROGRAMME PARTNERS

Ahmad Ibrahim Secondary School  
Allkin Singapore Ltd (KidSTART)  
Assumption English School  
Bartley Secondary School  
Bethel Child Development Centre  
Bethel Student Care Centre  
Campus Impact  
Cedar Girls' Secondary School  
Eunos Crescent Residents' Network  
Evergreen Secondary School  
Filos Community Services  
Hua Yi Secondary School  
Kids in Play, Salvation Army  
Kidzcare, Kembangan-Chai Chee CC  
Kreta Ayer Family Service Centre  
Manjusri Secondary School  
Marsiling Secondary School  
Methodist Welfare Services, Yishun FSC  
Naval Base Secondary School  
National Junior College  
Northbrooks Secondary School  
Pei Cai Secondary School  
SSO@Bedok  
SSO@Geylang Serai  
SSO@Toa Payoh  
SSO@Yishun

*(continued)*

St Andrew's Secondary School  
Viriya Community Services  
Woodlands Secondary School  
Xingnan Primary School  
Yio Chu Kang Secondary School

## VOLUNTEER PARTNERS

Dunman High School  
Hwa Chong Institution (HCI)  
Ngee Ann Polytechnic  
NUS Chua Thian Poh Community Leadership Centre  
Republic Polytechnic, School of Engineering  
Rotary Club of Bukit Timah (RCBT)  
St Joseph's Institution (SJI)  
Singapore Management University (SMU)  
Singapore University of Social Sciences (SUSS)  
Singapore Institute of Technology (SIT)  
Singapore Polytechnic  
Singapore Polytechnic Leo Club  
Teach NUS  
Temasek Polytechnic  
The Write Chance (St Andrew's Junior College)  
Youngin Coaches



# Changing Life Trajectories



CALVARY COMMUNITY CARE  
CHARITY • COMPASSION • CARE

*15 years of empowering journeys, one life at a time.*

