NuLife
Care & Counselling Services

Annual Report 2024

Kintsugi of the Soul

Commissioner of Charities

NCSS National Council of Social Service

MSF MINISTRY OF SOCIAL AND FAMILY DEVELOPMENT

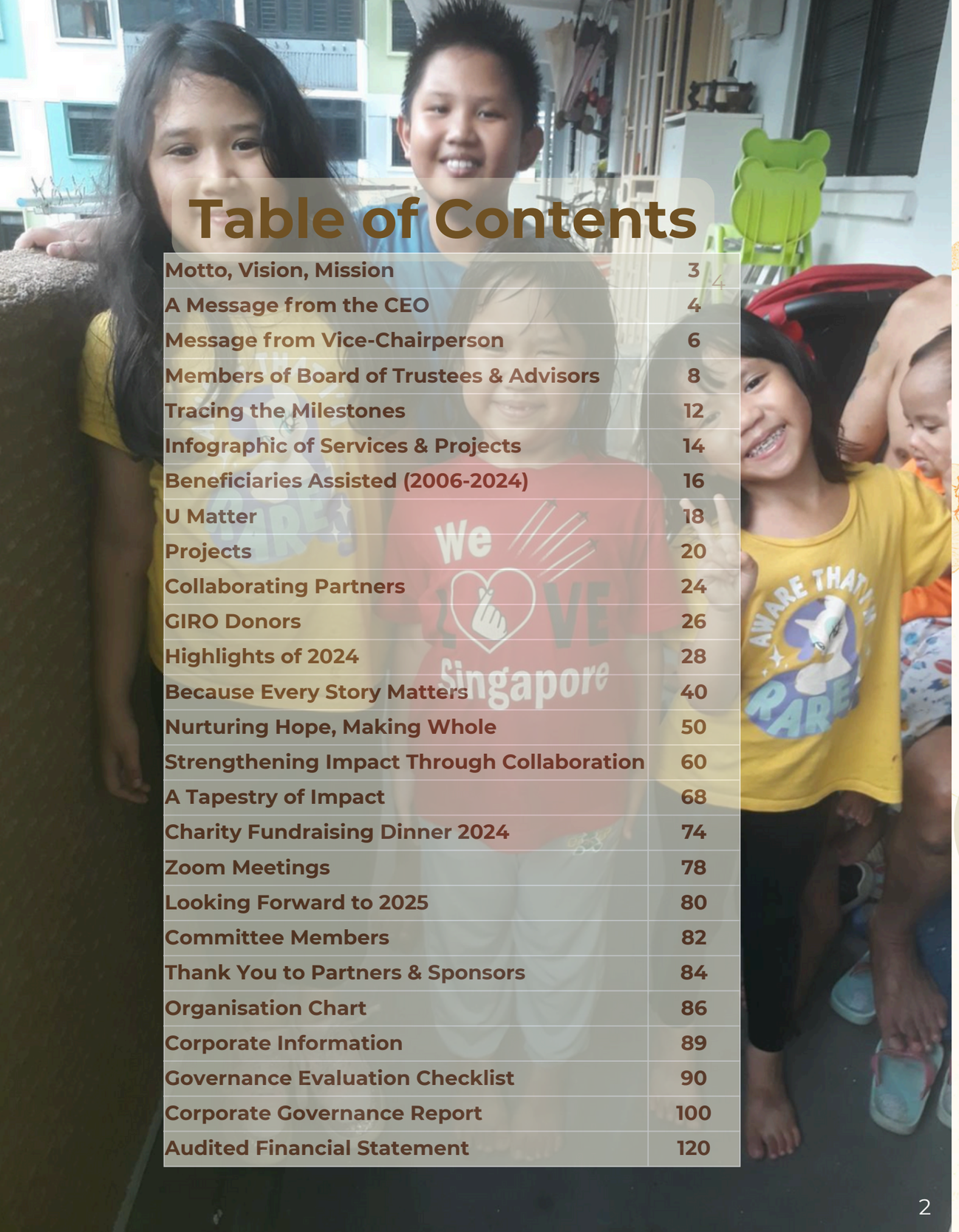


Table of Contents

Motto, Vision, Mission	3
A Message from the CEO	4
Message from Vice-Chairperson	6
Members of Board of Trustees & Advisors	8
Tracing the Milestones	12
Infographic of Services & Projects	14
Beneficiaries Assisted (2006-2024)	16
U Matter	18
Projects	20
Collaborating Partners	24
GIRO Donors	26
Highlights of 2024	28
Because Every Story Matters	40
Nurturing Hope, Making Whole	50
Strengthening Impact Through Collaboration	60
A Tapestry of Impact	68
Charity Fundraising Dinner 2024	74
Zoom Meetings	78
Looking Forward to 2025	80
Committee Members	82
Thank You to Partners & Sponsors	84
Organisation Chart	86
Corporate Information	89
Governance Evaluation Checklist	90
Corporate Governance Report	100
Audited Financial Statement	120

Our Principles Empower Lives and Illuminate our Purpose

Our Motto

Taking care of life's fundamentals through counselling, casework, legal guidance and interim social support

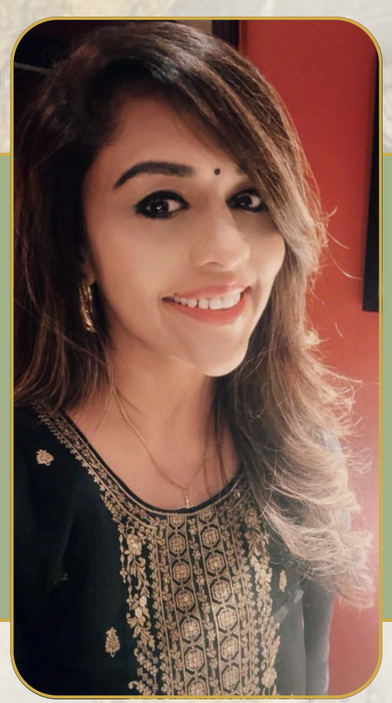
Our Vision

Upholding the dignity of the unseen members of our society through targeted support and advocacy they otherwise struggle to access

Our Mission

Creating a world where assistance is not a privilege, but a right

Mosaic of Resilience



In choosing kintsugi, the Japanese art of repairing pottery with gold as the theme, we celebrate the grit and resilience that comes from embracing imperfections and walking the path to find grace and dignity in individual journeys of healing and renewal.

Dear NuLife well-wishers,

Welcome to this edition of NuLife's annual review of the year gone by. In keeping with the years passed, 2024 saw us committed to helping our beneficiaries heal and find courage in the face of adversity. We continued to monitor the delivery of our services so they were provided a safe space for them to recognise their inherent worth and build resilience to not just survive, but thrive. We stayed true to our mission to make every one of them feel seen, heard, and supported as they strove to turn the page and move forward.

In choosing kintsugi, the Japanese art of repairing pottery with gold as the theme for NuLife's Annual Report 2024, we celebrate the grit and resilience that comes from embracing imperfections and walking the path to find grace and dignity in individual journeys of healing and renewal.

This year, more than ever, we witnessed the emotional and systemic challenges faced by those we serve. Many of our clients navigate the choppy seas of matrimonial disputes, child custody issues, and domestic violence, following the break-up of marriages. Some are compelled to attend court alone and deal with the daunting prospect of facing their ex-spouse in court. Single parents undergoing divorce proceedings come to us not just for counselling, but for critical emotional hand-holding as they cope with legal and financial insecurity.

In such moments, what they need is not just a lawyer, but someone to stand beside them. Many of our clients are unaware of their rights, deterred by bureaucracy, and overwhelmed by the intricacies of the legal process. The path towards legal redressal is weighed down as they navigate pressing challenges that reinforce their vulnerability. For those with little to their name, the system can feel both distant and impersonal.

I believe this must change so they are educated about the why's and how's of navigating the system.

The past few years have seen us increasingly narrow our focus to ensure that counselling and casework define the essence of NuLife's services for the underserved. Weekly counselling sessions and directed access and facilitation of available social services have complemented the interim social assistance guaranteed by NuLife projects Robinhood, Repair & Refurbishment and Feeding Singapore.

As I look ahead, I can see the ongoing dialogue about the path ahead for NuLife gain greater definition as we work towards an increased focus on legal aid facilitation. Our counsellors and caseworkers currently offer emotional support and advocate actively on their clients' behalf: appeal letters are addressed and followed through with the concerned authorities, legal references are explained and clients are accompanied to court hearings and encouraged to advocate for themselves.

We aim to strengthen the wraparound services we provide to actively engage every client who requires this additional layer of support with the required evidence-based and practice-based assistance to make legal processes and procedures less intimidating in the best interests of the client. This would necessitate an in-depth understanding of domestic violence, interpersonal and intimate partner violence, Protection from Harassment Act (POHA) and Personal Protection Order (PPO) matters, so we put our best foot forward on their behalf. I hope to garner key insights into these increasingly relevant social concerns during the final stage of my Master's in Social Work programme at the National University of Singapore.

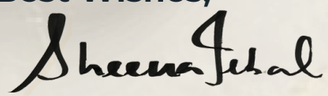
NuLife has been a practicum site for students pursuing undergraduate and postgraduate degrees in counselling since 2005. We plan to offer NuLife as a practicum site for students pursuing a degree in social work, extending the breadth and depth of casework support that NuLife provides its clients.

Social work supervision is fundamental to ensuring an impactful delivery of social services. I have tried to promote a holistic approach towards supervision to try and address the inherent duality in the discharge of my responsibilities as administrative supervisor and clinical supervisor at NuLife. A supportive, reflective and growth-oriented supervisory environment, I hope, will encourage a sustainable work culture that prioritises employee satisfaction and personal development, while keeping staff attention focussed on the quality of care provided to clients.

This needs to be a concern for the sector as a whole, as we try to address attrition and fatigue in the social services workforce. To those of you who remember her, the late Ms Malini Menon, a veteran social worker, was a powerhouse like none other: a real superhero and my inspiration to join the social services. She taught me that assistance was about making small, positive changes; about thinking out of the box and a deep-seated passion to want to walk off the beaten path. I hope I am able to encourage this line of thought in those seeking a career in the helping profession.

But before I end, I would like to say a thank you to our partners, volunteers, donors and supporters. Your belief in our mission sustains us. And to every member of my team: remember that your work changes lives, one courageous story at a time.

Best Wishes,



Message from Fundraising Vice-Chairperson



NuLife's Fundraising Committee has come a long way since the inaugural charity fundraising dinner in 2023. Looking back, I feel we had our hearts in the right place. Although organising the 2023 fundraising dinner was stressful, we implemented our learnings, and that resulted in a beautifully executed, close to flawless fundraising event in 2024. Most importantly, though, we managed to sustain NuLife so it could continue to function as a charity to help the underprivileged in matters of the heart, matters of the mind and matters of the family.

The main objective that guided the fundraising committee's strategy was, of course, compliance. As an IPC-accredited charity, we are expected to be sector compliant; I believe NuLife has adhered to all statutory regulations since it received its IPC status in 2016. The bigger picture, as I said earlier, was to help the charity stay afloat to do what it does so beautifully - provide a one-stop concierge service for people in need; people who are suffering, emotionally and psychologically. I am immensely pleased to see what the fundraising committee and the team at NuLife has achieved in 2024.

I am often asked about the role NuLife plays within Singapore's social services landscape. I firmly believe in the work NuLife does and the lives we have touched. In my experience, there is no other charity quite like NuLife – one that so intentionally embraces and serves the diversity of Singapore, regardless of race, language or religion. That commitment is at the heart of NuLife's motto and vision, and it defines everything we stand for.

In recent years, mental health has finally begun receiving the recognition and acceptance it deserves and we must continue building on that momentum. We are often inclined to put mental issues aside in order to deal with physical issues, but I think it is equally important to address both to find light at the end of the tunnel. Too often, we try to push through trying moments without acknowledging their mental and emotional toll on us. That's where NuLife plays a truly vital role. We don't just look at problems in isolation - we see the whole person, the circumstances surrounding their lives, and the impact on their families. Through professional mental health support and therapeutic intervention, NuLife helps individuals and their loved ones confront challenges with strength and clarity.

I am genuinely proud to be part of an organisation that stands by our fellow Singaporeans during their most vulnerable moments. By empowering individuals mentally and emotionally, we help set them on a stronger path so they can face life with dignity, confidence, and hope.

Sarindar Pal Kaur Frost



Mending with Gold



Board of Trustees
Vellu S/O Venu (Chairman)

Board of Trustees
Mohana Radha D/O Rajoo

Board of Trustees
Kayeelasam Majeswary (Treasurer)

Advisor
Stuart Frost

Advisor
Quek Swee Hee May



Board of Trustees
Edwina Shi-En Yeo

Board of Trustees
Sarindar Pal Kaur Frost

Board of Trustees
Karen Louise Holland

Board of Trustees
Reeta Ronnie Sabnani

Board of Trustees
Neeta Lachmandas

Advisor
Elango S/O Subramaniam

The Trustees who Strengthen our Foundation

S/N	Name	Board Appointment	Date of Appointment	Occupation	Board Meetings Attended in 2024
1	Mr Vellu S/O Venu	Chairman	1 October 2018	Senior Regional Sales Manager, Pratt & Whitney Canada	4/4
2	Ms Mohana Radha D/O Rajoo	Vice-Chairperson	5 October 2022	Senior Vice President of Commercial, BW Offshore Holdings Pte. Ltd.	3/4
3	Ms Kayeelasam Majeswary	Treasurer	25 June 2021	Finance Manager, Financial Perspectives Pte Ltd	2/4
4	Ms Edwina Shi-En Yeo	Member	25 June 2021 – 04 December 2024	Entrepreneur, Supermomos Pte Ltd	0/4
5	Ms Sarindar Pal Kaur Frost	Member	31 January 2023	Area Head of Customer Experience (SEA), AP Moller Maersk	3/4
6	Ms Reeta Ronnie Sabnani	Member	31 January 2023	Chief Inspiration Officer, Infinye Incorporated	3/4
7	Ms Neeta Lachmandas	Member	1 May 2024	Founder, ConsciousService Pte Ltd	3/3
8	Ms Karen Louise Holland	Member	5 December 2024	VP Marketing APJ and EMEA, Dell Technologies	0/0

Tracing the Milestones

2016

- Granted Institutions of a Public Character (IPC) status
- Donors granted tax-exemption benefits
- Big Brother, Big Sister project
- Back to School project
- Workshops for probation services
- Youth symposium
- Flag Day

2017

- President's Challenge beneficiary
- Induction of new Board members
- Brain and Mind symposium on parent-child relationships

2018

- Community Chest Support Fund beneficiary
- U Matter – NuLife's niche focus
- "I Am Fine", symposium on suicide awareness and prevention organised with Samaritans of Singapore (SOS)
- Thrift store at Pelikat

2019

- Volunteer recognition event
- "The Invisible Struggle", symposium on depression and mood disorders

2020

- President's Challenge beneficiary
- Head to Heal project
- Repair & Refurbishment (R&R) project
- Ernst & Young audit for MSF Focus Review
- Workshops for NuLife Ambassadors, Champions and Honeykidz
- Memorandum of Understanding (MOU) with Brain Tumour Society, Singapore (2020-2022)

2021

- Project MEALanthropy
- H.O.P.E online wellness workshops in partnership with North-East CDC

2022

- Founder-Honorary CEO appointed full-time CEO
- MSF Focus Review complete
- Memorandum of Understanding (MOU) with Ray of Hope (2022-2024)
- Renewed Memorandum of Understanding (MOU) with Brain Tumour Society, Singapore (2022-2024)

2023

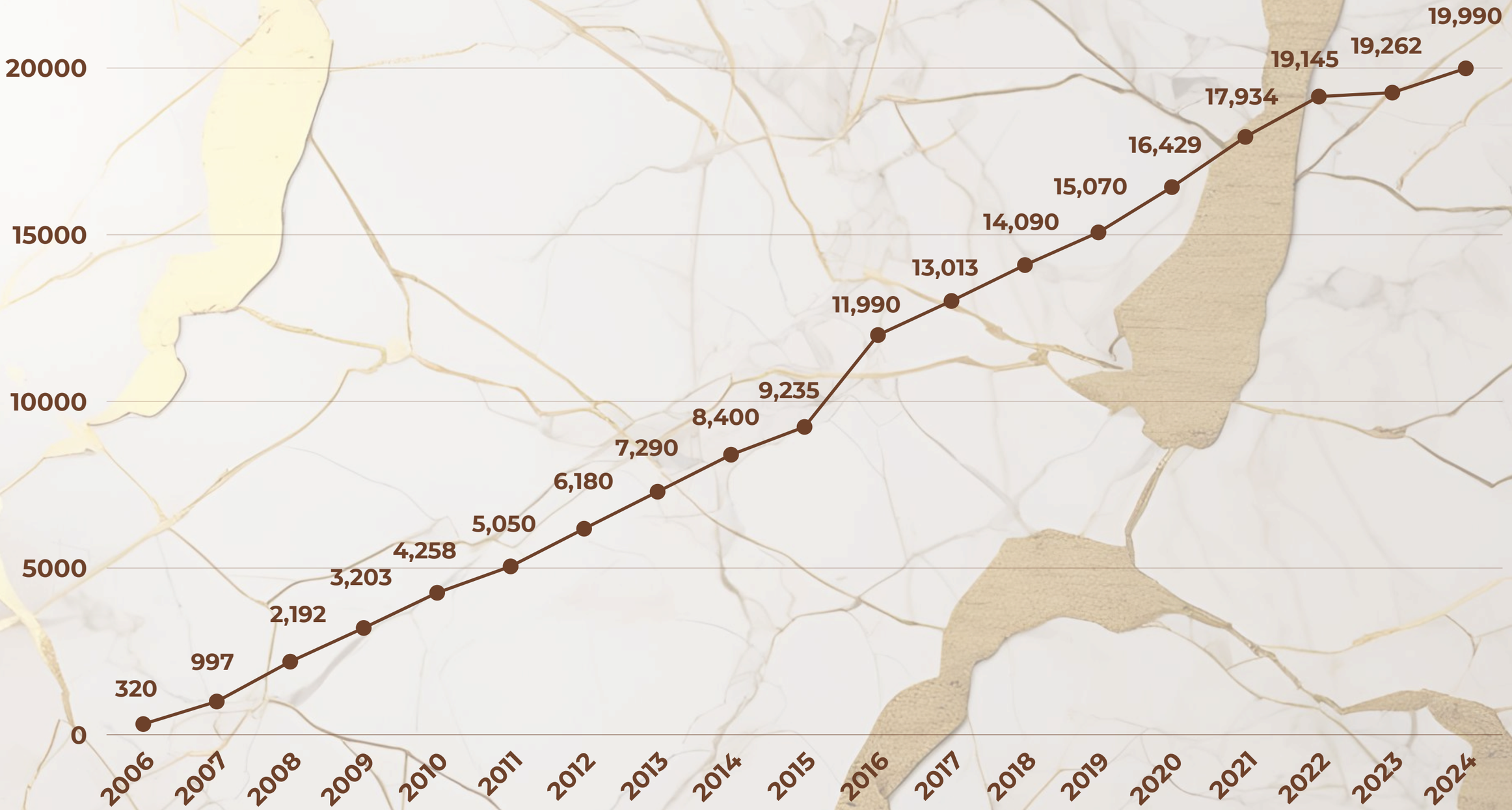
- Induction of new Board members
- Inaugural charity fundraising dinner
- Leaflets for counsellors and volunteers to raise awareness on mental health
- YouTube channel
- Collaborations with Fei Yue Community Services, Institute of Mental Health and Sri Darma Muneeswaran Temple

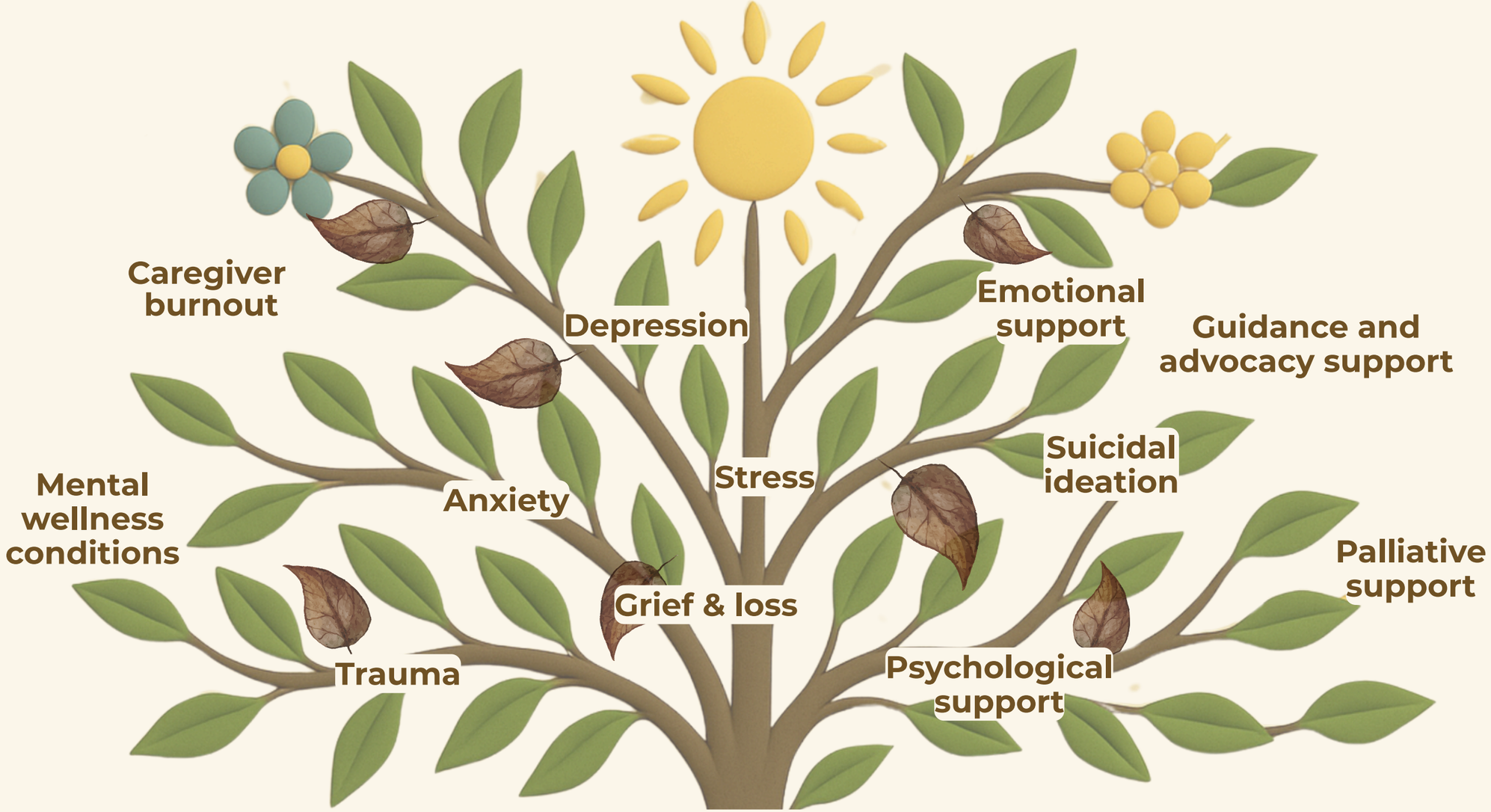
Infographic of Services & Projects

U MATTER	Individuals in crisis or facing significant challenges / vulnerabilites who require immediate attention
COUNSELLING	Professional support to improve overall well-being
CASEWORK MANAGEMENT	Coordinated support to address practical, immediate and essential needs
MEALANTHROPY	Appreciation meal for stakeholders with partnering restaurants
ROBINHOOD	Provide pre-loved furniture and electrical appliances to beneficiaries
REPAIR & REFURBISHMENT	Improve living conditions of beneficiaries
FEEDING SINGAPORE	Provide interim food supplies while beneficiaries seek longer term assistance
RESEARCH	Develop evidence-based interventions and best practices to address community needs
B3S TUITION PROGRAMME	Pro-bono tuition support for underprivileged kids to bridge educational gaps and create opportunities for them
PRE-LOVED LAPTOP DISTRIBUTION	Support digital inclusion to aid beneficiaries with limited resources
SYMPOSIUM	Sharing of knowledge based on in-depth research of a topic related to mental wellness
WEBINAR	Online discussions to gain insights into counselling and mental wellness matters through interactive presentations
TALKSHOPS	Informal conversations with target groups to educate and provide access to resources
B3S	Excursions and activities for beneficiaries' children, to provide them with new experiences and learning opportunities
FESTIVITIES	Connecting donors with beneficiaries to spread joy and kindness
OUTREACH	Raise awareness, conduct needs assessment and engage with volunteers



Beneficiaries Assisted (2006-2024)





40 U MATTER Clients

U Matter focuses on offering support to clients suffering from anxiety, depression, grief & loss, self-harm behaviour and suicidal ideation.

Projects



Robinhood

The Robinhood Project provides clients in rental flats with preloved furniture, appliances and household items supported by public donations. This initiative eliminates the financial strain of hire-purchase agreements and enhances living conditions with essential home improvement items. All items are rigorously checked for safety and functionality, ensuring dignified living spaces for those in need. This project also assists families with baby, infant and adult diapers.









Repair & Refurbishment

NuLife's Repair & Refurbishment programme provides vital handyman plumbing, electrical and painting services to low-income households in the belief that nothing should compromise an individual's quality of life. These services not only address urgent maintenance needs, but also transform living spaces into safer, more dignified environments. Essential home upgrades like the installation of water heaters, toilet sinks and cisterns among other home improvements, significantly enhance physical and mental well-being while reducing health risks and overall stress.











Feeding Singapore

Feeding Singapore aims to reduce the financial burden on extended family units with small children and elderly members by providing them with supermarket vouchers and food rations. Beneficiaries under this initiative receive milk formula – a critical provision for families in financial distress. Low-income families awaiting social assistance from social service offices are helped during the interim period with food/grocery items. This initiative depends on the generosity of donors who come forward to either donate non-perishable essential items and child/adult milk formula or pledge an amount towards the purchase of these home essentials, which are then distributed to the most deserving of beneficiaries in our database.







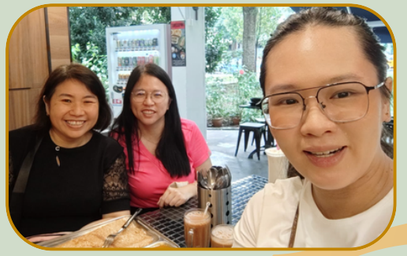
MEALanthropy

Project MEALanthropy reaffirmed the essential human connection between counsellor and client for a third successful year by marking the final online counselling session with a relaxed face-to-face meeting. This initiative particularly benefits the elderly, children in single-parent families and financially strained couples. Counsellors and clients meet over a meal to foster deeper personal connections, navigate closure and celebrate the community impact of this core service. This project also celebrates our staff, interns and volunteers by treating them to a meal in partner restaurants.

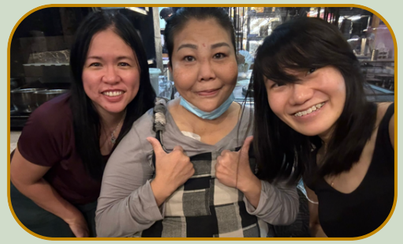


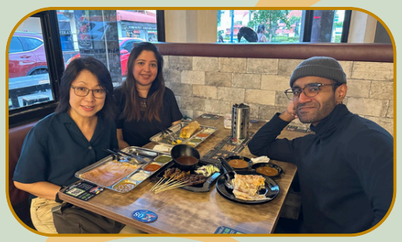










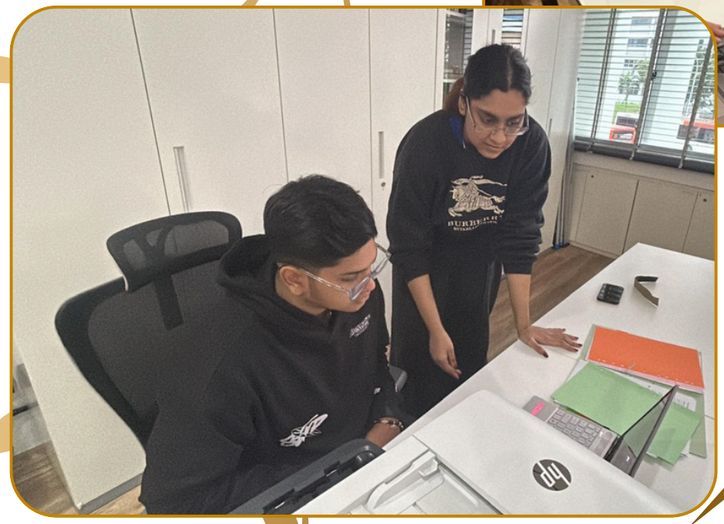


Research

Research work at NuLife is important to encourage continuous learning and keep the organisation abreast of latest trends and developments in the field. It also helps facilitate informative talks and symposiums for the public and helping professionals. Research topics for 2024 include using technology to monitor and improve sleep patterns of social service professionals; challenges of online counselling; and supervision in social work, amongst others.







Collaborating Partners

TYPE	NAME OF PARTNER
Family Service Centre	Methodist Welfare Services FSC (Hougang)
Family Service Centre	Allkin Family Service Centre @ Yio Chu Kang 643
Family Service Centre	Thye Hua Kwan Family Service Centre @ Bedok North
Family Service Centre	Thye Hua Kwan Family Service Centre @ Jurong
Government restructured hospital	Singapore General Hospital
LAB	Legal Aid Bureau
Grassroots	Nee Soon GRC
Self-help organisation	SINDA
Social Service Agency	New Hope Community Services
Active Ageing Centre	Vanguard Active Ageing Centre (Care) @ Woodlands
Halfway house	HEB-Ashram Halfway House
Religious Organisation	Darma Muneeswaran Temple
Law firm	HOH Law Corporation
Private psychological clinic	Adam Road Medical Centre
Dental clinic	TEETH. Q DENTAL SURGEONS
Dental clinic	i.Dental
Dental clinic	The Dental Lodge

NuLife's Incredible GIRO Donors



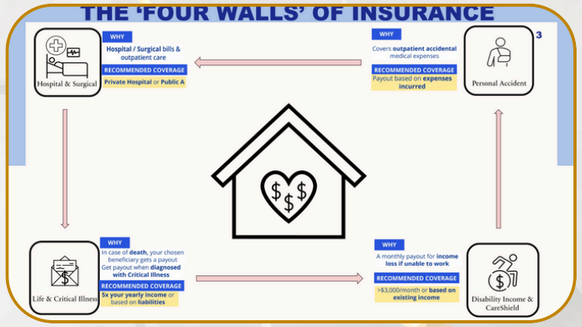
Your decision to give every month is more than a financial contribution - it is a quiet yet powerful promise of hope. Your monthly donation ensures that the organisation and its services remain accessible, consistent, and compassionate, reaching those who need it most, when they need it most.

Your generosity powers us to make a difference and create lasting change. Thank you for standing by us; we are deeply grateful for your faith and unwavering support in our mission.

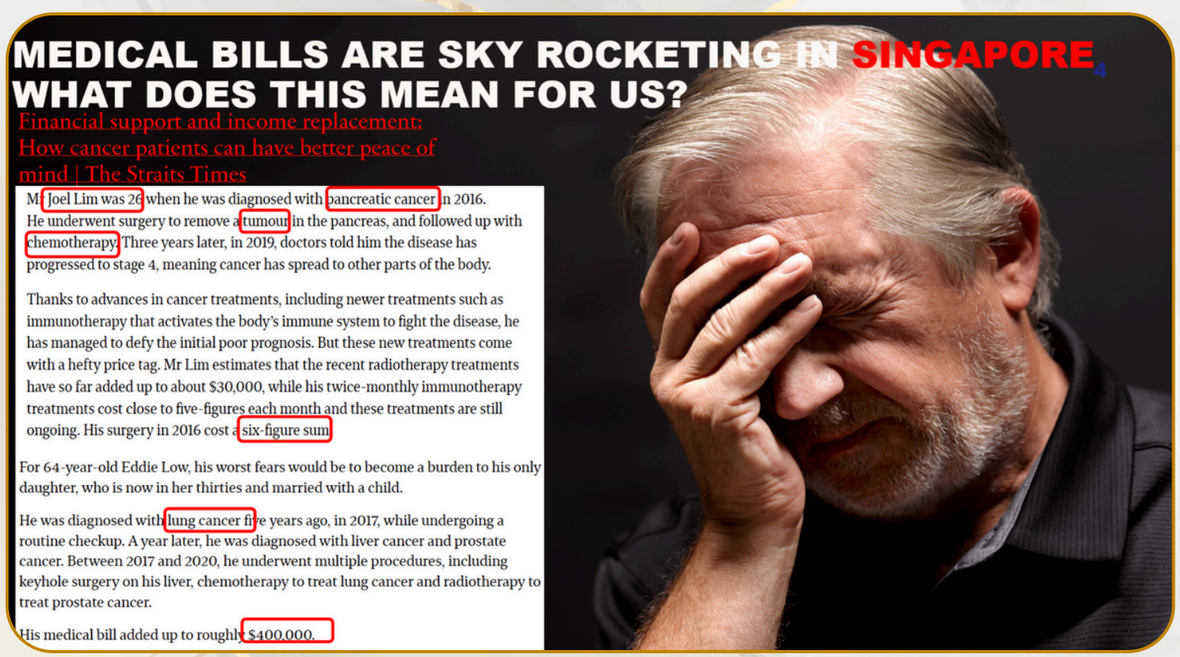
Highlights of 2024

Insurance talk

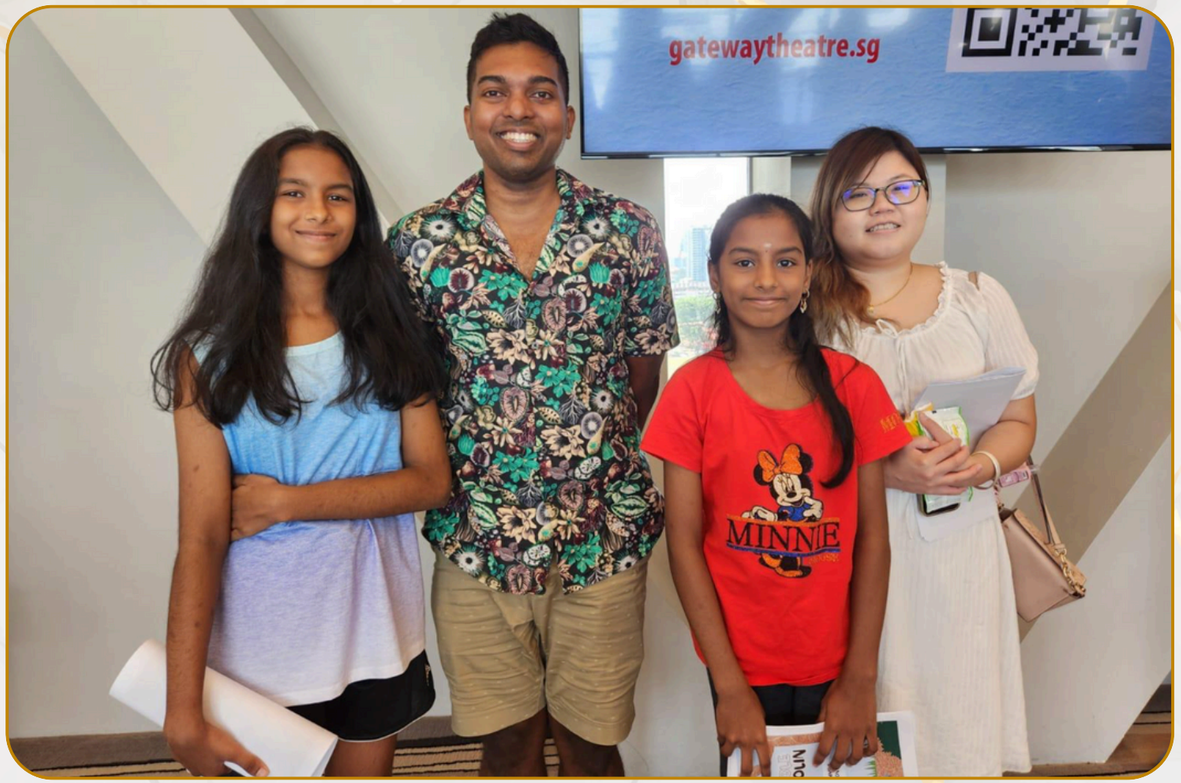
An informative talkshop on medical insurance coverage, facilitated by a qualified insurance agent engaged by NuLife, was conducted for residents at a halfway house and separately for interns who are pursuing their studies in the helping profession. The sessions supported participants in understanding essential healthcare insurance coverage to assist them to make informed decisions.







Outing to Gateway Theatre





A NuLife well-wisher provided NuLife with complimentary tickets for beneficiaries to watch a play at Gateway Theatre. It was a fun afternoon out at the theatre for the beneficiaries who were accompanied by NuLife counsellors.

Tree of Life

'Tree of Life' workshops were conducted as a therapeutic drawing activity separately for residents in a halfway house and community volunteers to help them reflect on their identity, life experiences, and future goals. This activity serves as a powerful metaphor to explore one's roots and identity, to embrace change and transformation and to find meaning and purpose in life. The participants were guided to complete their reflections by a team of counsellors and staff from NuLife.



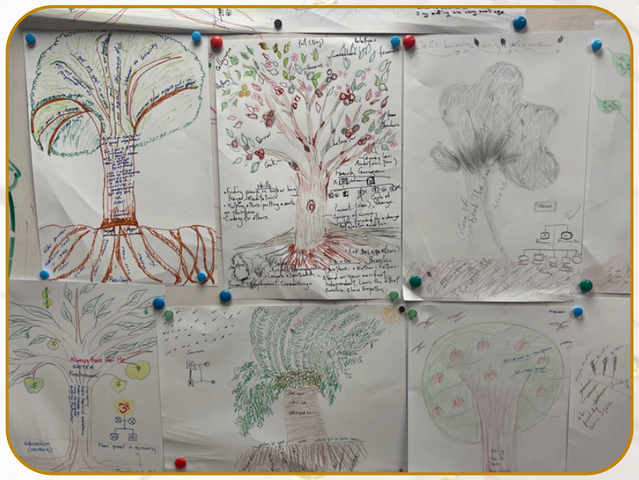
















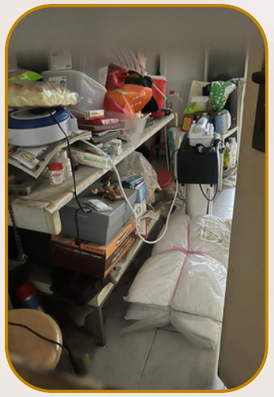


Outreach (Chin Swee)













NuLife conducted outreach activities between October 2024 and December 2024 for residents in rental flats in Jalan Kukoh (Chin Swee) estate area. This area was identified as residents there typically face socio-economic challenges. Outreach activity in this area also allowed us to identify households who require decluttering services. Each household was given a NuLife brochure and a 1kg rice packet (or two, depending on household size) as a token gift.











Outreach (Serangoon North)

NuLife conducted an outreach activity in November 2024 for residents in the Serangoon North Avenue 1 area. This area was selected as it is in close proximity to the NuLife office, thereby allowing us to connect with residents in our immediate area of assistance. Each household was given a NuLife brochure and a 1kg rice packet (or two, depending on household size) as a token gift.















Deepavali 2024 Hamper Distribution







To spread festive cheer during the Deepavali period, hampers were kindly donated by collaborating partner Sri Darma Muneeswaran Temple. The hampers, which contained dry food, staples, tidbits and other items, were distributed to individuals and families.

Volunteer Appreciation Lunch

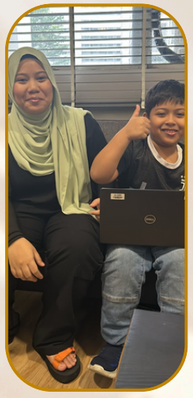
NuLife hosted a volunteer appreciation lunch in December 2024 to extend our heartfelt appreciation to Board Members, volunteers, service providers, well-wishers and treasured donors, who dedicated themselves to the organisation throughout 2024. It was an opportunity to celebrate these individuals and their invaluable contributions to the organisation, while building on the positive relationships forged during the course of the year.



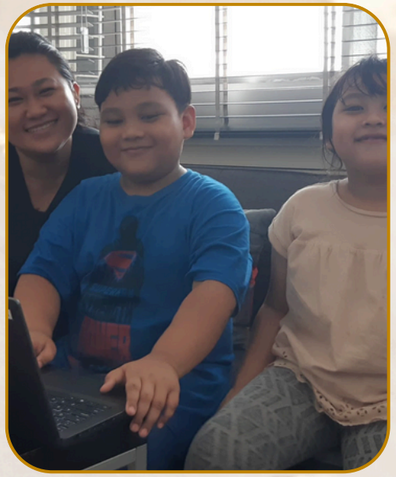
Distribution of Pre-loved Laptops Donated by QBE Foundation to Beneficiaries








QBE Foundation generously donated pre-loved laptops to NuLife for us to identify beneficiaries to receive them. These pre-loved laptops are being distributed to beneficiaries who require them for various purposes such as education/schoolwork, job applications, job requirements or to attend online courses to upskill themselves.



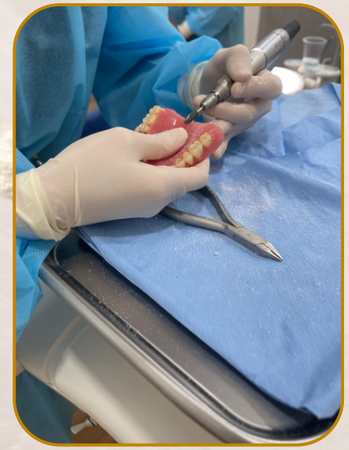


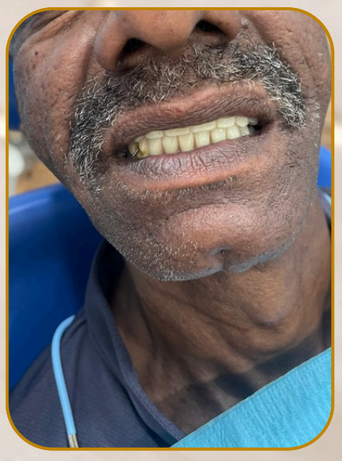


Collaboration with Dental Clinics

NuLife worked together with dental clinics to provide dentures and bring smiles back to our beneficiaries.





Because Every Story Matters

NuLife counsellors focus on the process of healing to build resilience and guide personal growth.

Counselling, in the online and face-to-face format, and casework in the form of a methodical assessment and intervention to facilitate community-based support services for the vulnerable and disadvantaged, comprise the core service NuLife provides without service boundaries. The delicate rapport nurtured by our counsellors through these weekly sessions allows for a nuanced assessment of client needs in a safe and supportive environment. Thoughts and feelings are explored alongside the management of emotions to co-develop coping strategies for better mental health and well-being.

Casework complements counselling as a range of services are coordinated, monitored and evaluated to best address individual needs. Clients are educated on available resources and guided through administrative processes which are often challenging for the vulnerable and disadvantaged in financial duress.

Client M

Client M is a single parent managing her household and caring for her two young children, both of whom need special attention. Her son is diagnosed with ADHD and her daughter is diagnosed with ADHD and dyslexia. She works full-time and faces challenges communicating with her children. She was introduced to NuLife by a friend - a NuLife beneficiary - who had received counselling from the charity.

NuLife assigned three counsellors to Client M's family – one counsellor to support her as she manages her parental responsibilities and one counsellor each for her son and daughter.

"I never had counselling as a child and did not really have an opinion about it. I learnt about counselling and how it can help when my friend told me about it. At the beginning, I was not sure and did not really want to start, but was convinced after my friend spoke to me about how it had helped her.

I am a single parent, and it is quite stressful to handle both my kids with special needs on my own. I am very grateful for the support I receive from NuLife – for myself – but more importantly for my children.

"My children are happy with their counselling sessions. My son is really attached to his counsellor. He looks forward to his sessions. I had some trouble conveying certain things to my son – I spoke to the counsellor about it, and I can see that my son now reacts differently to the same things."

"I have many things to think about, and I am fearful for my children and their future as a single parent. I remember that I also didn't know where to go and whom to contact for help at the beginning. So, I would like to tell everyone that one must always look out for help. I feel supported now, and it is because of the help I receive from NuLife. I want NuLife to continue supporting me and my children like they have as I feel more confident with them beside me."



Client M (*continued*)

My daughter is a little different. She keeps a lot of things to herself. Her counsellor has been very good in understanding this and building a relationship with her. During one counselling session, I saw the counsellor lying down on the floor with my daughter. As I saw them, I realised that she did that to make my daughter feel more comfortable. This relationship between them is very important and I liked the way she creatively adapted her approach to engage with my daughter.

At one point, I was very worried about my daughter and my counsellor was aware of my fears. She did not want to study for her PSLE exams and was not able to concentrate. The counsellor helped us by finding free tuition support for my daughter. I am so grateful for this as my daughter received tuition every week – either face-to-face or online – and the teacher used videos and a teaching method suitable for dyslexics to help my daughter understand things. NuLife counsellors go way beyond traditional counselling to offer additional support like this.

I really appreciate the support I receive from both the counsellors. I am comfortable talking to them although it is the first time that I am discussing my worries with strangers. As for me, I have someone to talk to – someone who knows and understands how I feel. This helps me release my stress as I can talk about my challenges as a parent.



Client S

Doting father and single-parent, Client S, is a loving father to his three young children, two of whom are differently abled. His concern for their well-being has prompted him to ignore his health and well-being in his determination to work full-time to provide them a safe home and support the learning needs of his two children. Client S details how NuLife has assisted him in discharging his responsibilities as a parent-caregiver.

"My kids are my world, and I am always worried about my three children who are at home. I am both a mother and father to my children, but I cannot think beyond the fact that they have no one else but me to look after them.

NuLife counsellors have been advising me that I must think about a Lasting Power of Attorney, so my kids are supported even after I am no longer there.

I am a single parent with three kids; I work 12 hours in a day and spend two hours in transport. I am not at home for 14 hours. How can I feel comfortable about leaving my kids alone at home for this amount of time, particularly as two of my three kids need extra attention? I need financial assistance to hire a helper who can attend to them when I am not there.

"I never imagined that it was possible to get this kind of support – I did not know it existed, and I didn't know where to find it. I am so delighted that I came to know about NuLife. The speed with which they attended to my concerns and their constant interest in how I and my kids are doing is something that I am deeply grateful for. I feel like a door is always open for me and I can approach them anytime when I feel like I need their support."





I hope there is greater consideration given to people like me who need assistance to help them manage a difficult family situation. My income may be slightly higher than what makes me eligible for financial assistance because I work overtime, but that does not mean I am earning enough to manage my household.

This is why I am so grateful to NuLife. I have received pre-loved furniture items, supermarket vouchers and food rations for my household. My children received a pre-loved laptop, and I was assisted with bursary aid applications for two of my three children. NuLife assigned one counsellor to each of my children. I can see that it is making a big difference to them. They are very excited when they see their counsellors; they talk to the children and play board games with them. I never imagined that I could receive all this assistance – for so many different things and in so many ways.

Client R

Client R was diagnosed with Stage 2A stomach cancer while already grappling with the debilitating effects of Guillain-Barre Syndrome, an auto-immune condition that affects the nerves. She found strength in the compassionate and proactive support she received from NuLife amidst the immense physical and emotional challenges she faced as a divorced mother.

Client R received dedicated support through regular counselling sessions and tailored food rations aligned with her medical conditions. She was assisted with the provision of a pre-loved wheelchair that restored some measure of mobility and significantly impacted her physical well-being. Her journey illustrates the client care NuLife strives to provide.

"I have no words to describe the support I received from NuLife after I was diagnosed with Guillain-Barre Syndrome. I was lost and defeated by this illness. I didn't know whom to turn to – I was in a very difficult position financially and destroyed by my medical condition. I needed to speak to someone who could understand how I felt. I was also diagnosed with Stage 2A stomach cancer but could not bring myself to attend the required check-ups after my initial chemotherapy sessions. My medical conditions meant that I could not work, causing me further distress as I had no source of income to run my household.

NuLife counsellors encouraged me to go back to the hospital and receive the medical attention I required – I cannot thank them enough for their concern and encouragement that slowly got me around to looking after my health. I admitted myself to get the neurological assessment I needed, and I am so much better for it.





"So many of us are going through difficult times, but we don't know how to ask for help. Either we become used to keeping things to ourselves or are too lost or too sad to reach out.

But it is important to ask for help. We cannot do everything on our own; no one should be afraid or embarrassed to say they need help – organisations like NuLife are there for people like us and more people should be aware of them and the services they provide."

The confidence I got from knowing that someone was guiding me and helping me plan and organise myself for the appointments and doctors' visits was huge. One of my counsellors came to visit me in the hospital on her own time. I cannot really express how much that visit meant to me as I did not receive any other visitors.

It is this level of concern that I find so truly special about NuLife. They helped me write and e-mail appeal letters for financial support to the Social Service Office (SSO). My own appeals were rejected, and I had given up on getting help from anyone. I realised that NuLife assistance helped in getting my situation clearly across to the SSO officer.

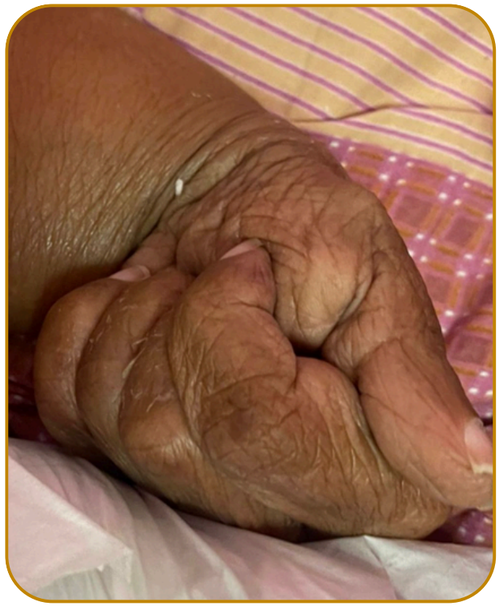
I was delighted to receive cooked food from time to time that was delivered home. I didn't ask for it, but it was the thoughtfulness of the gesture that touched me. I requested for a wheelchair which they immediately organised. It is such a big help – I would be immobile if I didn't have access to one. I don't really know how else I could have had access to a wheelchair if it wasn't for NuLife.

They also provided me with a pre-loved laptop so I could continue earning some money by working from home. They assisted me with will and lasting power of attorney matters – this was a major concern for me because of my health condition and my fear for my daughter who lives with me. I was also assisted in my dealings with the Islamic Religious Council of Singapore on faith related matters. The documents were sent home for my signature, so I was not inconvenienced after NuLife informed them of my mobility issues.

The support of an organisation like NuLife that is always looking out for you is tremendous. Every drop of assistance has a ripple effect. The most powerful impact comes from having someone to speak to and knowing that every message is heard – I am never made to feel neglected, and I am always encouraged to take care of myself. This is the ideal social service support that we can receive in Singapore."

Client SK

Client SK was provided casework support to obtain a waiver for outstanding hospitalisation bills for his deceased mother.



"The only reason I even thought about approaching NuLife was because I am a NuLife volunteer, and I know a little about the work they do. They asked me to register myself as a client, and it is only then that I fully realised the extent to which they go to help someone. I always thought of myself as being self-sufficient. I realised I needed their help when I felt like I did not know what to do, and I had no one else to turn to.

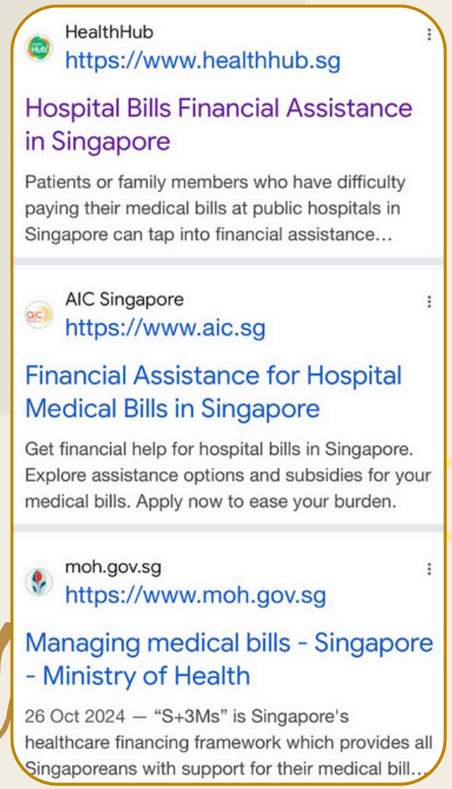
We are not educated. My brother and I have blue-collar jobs. My sisters are not employed, and two siblings have passed on. My mother was divorced and did not own a home, savings or Medisave, as she had never worked. She had been supported when she was alive by her adult children, all of whom have families of their own to take care of.

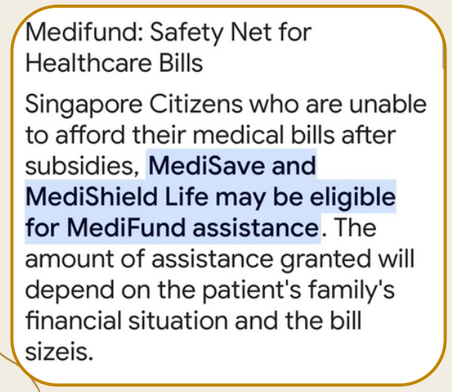
All her life, she did not like going to the hospital even when she was unwell. She always self-medicated. During emergency situations, we had no choice but to admit her to the nearest hospital. We admitted her a few times, but always tried to take care of her at home, as that was what she wanted. We also engaged a domestic helper to take care of her when we were informed that she needed end-of-life palliative care, as we felt that she preferred being at home.

I was shocked when we finally received outstanding hospitalisation bills for accumulated admissions. None of us have extra savings; we were in no position to pay huge hospitalisation bills. I wondered why we were being asked to make the payment when it is the government that should be looking after her. I did not expect to find that her hospital admissions cost so much.

This is when I spoke to NuLife. I was in no position to pay the bills, and my surviving siblings couldn't help either. I was not going to borrow cash to pay the bill. I have Medisave in my CPF account, but it is not a lot and that is for me, my wife and my children. I was also deeply disturbed by the whole situation. Why was the family responsible for the payment? My mother did not have any assets in her name when she passed. I believed she would be supported by the state as she is a senior citizen and belongs to the Pioneer generation.

It is only now – after the time and effort that NuLife counsellors took to educate me in response to my situation – that I understand that as next of kin, my siblings and I were responsible for taking care of these expenses for our mother. But how am I, as an individual who is not capable of understanding things on my own, supposed to know exactly what to do and whom to approach? I needed someone to put this across to the relevant authorities so they could guide me on how exceptions could be made, and a waiver could be obtained. I know now that there is hospital bills payment assistance available through Medifund.





I would never have thought of contacting NuLife – luckily for me, I knew that they helped people because I was a NuLife volunteer."

NuLife helped me understand that we could approach the medical social worker at the hospital. They educated me that documents would be required and told us exactly which documents we needed to get hold of and why. I was guided every step of the way; I was made to understand that there was a reason why these documents were important.

It would have been difficult for me to obtain all the required documents. NuLife took the responsibility of talking to my siblings and getting hold of what was required to be submitted so we could appeal for a waiver of the medical bills. Once that was done, they accompanied me to the TTSH business office together with the medical social worker as I needed to sign some papers. Again, this would have been difficult for me on my own – I would have struggled with knowing whom to approach.

What was most important was I never felt alone. It is not about whether help is there or not; sometimes, one may not know it is there and sometimes, one may not know what to do or whom to contact. This is where the support I received helped the most – it made me understand how to look ahead; how to focus on how I could help myself find a solution rather than feel trapped by a situation that I knew I could not manage.

Client J

Client J received singular casework and counselling support to find her feet during a particularly taxing period in her life.

“I wish I had known NuLife earlier than I did. Maybe so much that happened could have been changed and I would not have had to go through the extremely difficult period I did as the only caregiver for my father.

My mum was an end-of-life stage cancer patient when we heard about NuLife through the assistance they had provided my brother who was a resident of a halfway house at that time. He had been receiving support from a NuLife counsellor.

My 81-year-old father was encouraged by my elder sister to sell the parental home, and the money was misappropriated by her. Neither my brothers nor I were consulted in this decision. He believed her when she promised to look after him and my ailing mum. He thought the money would be used for their medical needs, but he was forced to continue working at 81 and eventually found himself homeless.

During counselling, my brother told the counsellor about our family situation and NuLife went out of its way to support us. I am most grateful for their constant presence and support in our lives.

They appealed to the Housing Development Board (HDB) for a rental flat for my homeless father and my brother, who would have been homeless after his release from the halfway house. They also wrote on our behalf to seek legal aid to address the elderly financial abuse my father had suffered. We would not have known that such services are available.

My siblings and I wanted to confront our sister, but the counsellor advised us against this. My brother might have become enraged, and this might have led to him being recalled to the prison, as he was part of a rehabilitation programme in the halfway house. My other brother and I would also have been involved in unnecessary family disputes. The counsellor told us that this might have legal implications for us and was therefore not advisable.



A domestic helper was engaged to help my mother under my father’s name. My father continued to pay her salary and the helper’s levy after my mother passed, but the helper was taking care of my sister’s household. NuLife helped cancel the work permit, paid her dues and sent her back home to relieve my father from this financial burden. My father was not treated well after this in my sister’s home, and he left her house.

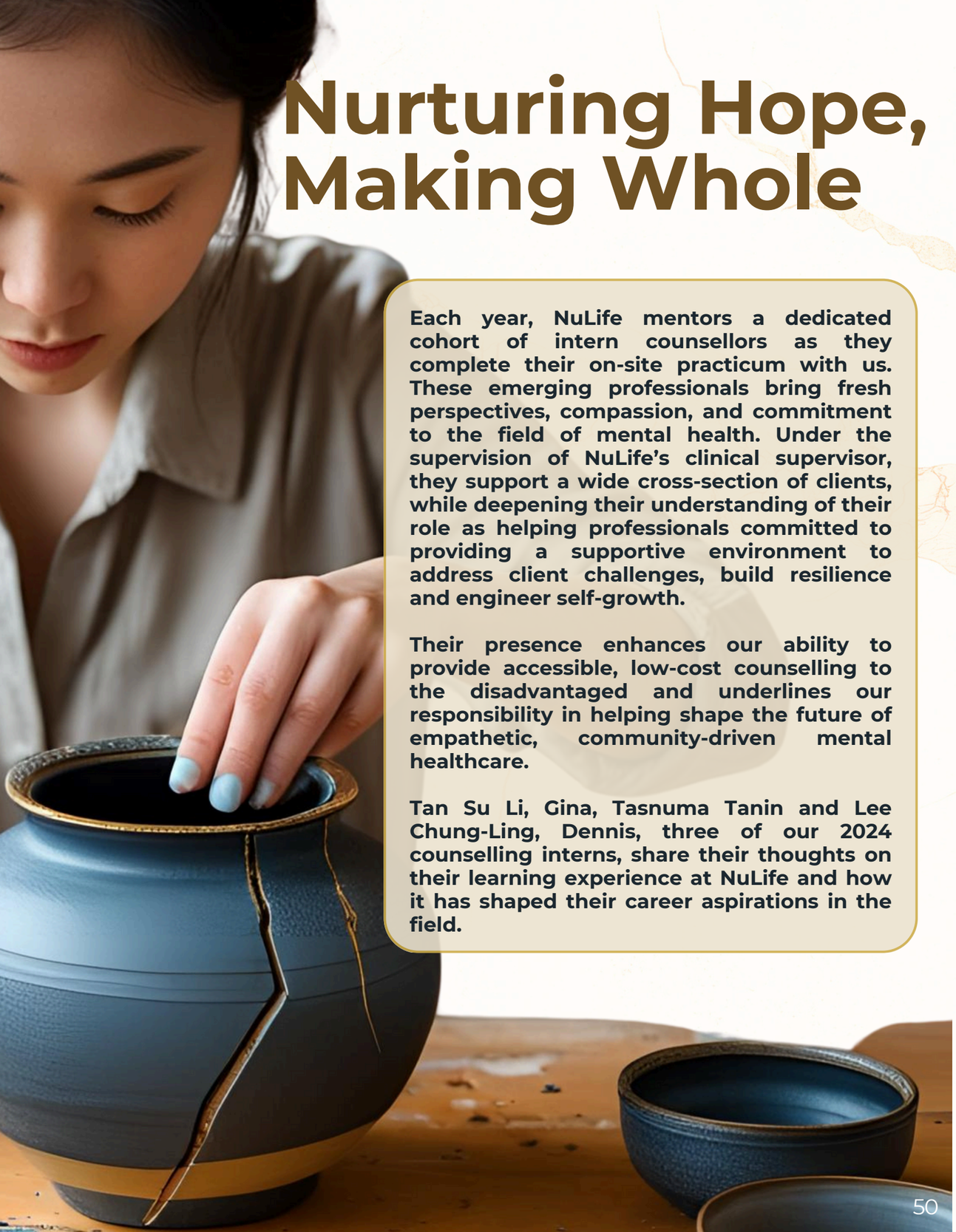
While the HDB application was being followed through, I became the caregiver for my father and by extension, my brother, who also needed additional support. I wanted the best for my father, but he was inconvenienced when he stayed with me because I live in a rental flat with my two children.

He had to sleep in the living room and was disturbed when we switched on the lights or turned on the television. I wanted so much to be able to take care of him, but I did not know how. I was also still grieving my mother but felt helpless in the face of my caregiving responsibilities and my sense of duty towards my father.

I realise that my father made a wrong choice, and I was angry about his decision. Why would he take a decision like that without speaking to his other children? I was also upset about my sister’s behaviour, and I felt like I somehow had to step in and manage not only my emotions and my family but also become a caregiver to my father and brother all at once. Managing family members is not easy despite our best interests to help them because of our differences in opinion and emotional dynamics.

This is where I am so grateful to my two counsellors. I have someone I can share my thoughts with – I am unable to do this with family members. It has reduced my stress and anxiety – I get to smile and laugh with them - and I don’t feel so alone anymore. I was able to find my way through all this. I felt like they would not let me down and they did not.

A home bought with hard-earned money and CPF savings is a very valuable asset. All elderlies must get professional advice on these matters as they have a lasting impact. They must think carefully to prioritise their well-being and security.”



Nurturing Hope, Making Whole

Each year, NuLife mentors a dedicated cohort of intern counsellors as they complete their on-site practicum with us. These emerging professionals bring fresh perspectives, compassion, and commitment to the field of mental health. Under the supervision of NuLife's clinical supervisor, they support a wide cross-section of clients, while deepening their understanding of their role as helping professionals committed to providing a supportive environment to address client challenges, build resilience and engineer self-growth.

Their presence enhances our ability to provide accessible, low-cost counselling to the disadvantaged and underlines our responsibility in helping shape the future of empathetic, community-driven mental healthcare.

Tan Su Li, Gina, Tasnuma Tanin and Lee Chung-Ling, Dennis, three of our 2024 counselling interns, share their thoughts on their learning experience at NuLife and how it has shaped their career aspirations in the field.

Lee Chung-Ling, Dennis

Master of Counselling
Monash University – Kaplan Singapore

What drew you to complete your practicum at NuLife?

NuLife's philosophy 'Don't find fault, find a remedy' caught my attention while searching for a practicum opportunity. People who experience challenges ruminate over the why's: why me, why now, why is it so unfair, why does nobody want to help me?

NuLife's emphasis on finding a remedy encourages its beneficiaries and counsellors/social workers to focus on what and how: what does an attainable goal look like? What can we do with what we have now? What resources can we tap? How do we co-create an action plan? This action-centric philosophy drew me to NuLife to contribute towards making beneficiaries' lives better, just a little bit.

How have your experiences shaped you?

Having worked in multinational companies for more than 20 years, I found that 'listen to understand' is the way that consistently worked in building relationships and trust. Magic happens when the person across you feels understood, respected, and cared for.

This experience encouraged me to continue practicing empathetic listening and reflection to build rapport, trust and relationships with my clients, a solid foundation upon which further interventions can be introduced.

A memorable moment you would like to highlight.

When one of my clients brought herself out of a self-blaming episode. The client suffers from depression and was reflecting on her decision to stay in an abusive marriage for her children, while blaming herself for the irreversible damage this decision had on her children. My buddy counsellor and I revisited this decision together with the client and helped her obtain a balanced view while sharing the concept of a growth mindset.

The relief on the client's face and posture, her smile, the sparkle in her eyes when asked what she could do to make a difference moving forward have left a memorable image I'll never forget.

Lee Chung-Ling, Dennis *(continued)*

Any challenges in your learning journey?

The constant voice of self-doubt is the biggest challenge: we are from a different culture; can I really understand the client? I haven't had that life experience; how can I provide a solution? This is my first time to assist a client who experienced trauma: am I good enough?

These self-doubts distracted me from giving undivided focus to the client. Via self-reflection, I realised that all these thoughts stemmed from my perceived need to preserve a 'perfect' image - a habit established from my experience in a competitive corporate environment, where every interaction is a not-to-be-missed opportunity to build credibility and show competency. Simply put, every interaction is about serving my need to be perceived as a solution provider.

This realisation humbled me. Believing that I should be the problem-solver for every client is not only impossible, but also outright arrogant.

Now I treat every interaction with a client as an opportunity to learn. I learn from their stories, struggles, and experiences. I learn to discover untapped strengths and reflect them back. I explore thinking patterns and respectfully point out blind spots. I learn together what worked and what didn't and humbly invite them to learn together what will work in the future.

Now, I aspire to be a competent guide at my client's service, instead of an annoying backseat driver.

How has this experience influenced your career aspirations?

Popular media portrayals created a false perception in me that counselling happens in bright, sunlit, modern offices discussing first world problems. My experience serving disadvantaged clients humbled me. I realised that a large population is underserved in mental health. My priority has shifted to how better leverage resources to serve this underserved population.

Describe the support and guidance you received.

The supervision sessions with the clinical supervisor and other counsellors are the highlight of my practicum – case studies are discussed, and we receive concise, applicable guidance from the clinical supervisor. One of the insights is the sensitivity to detect if the client is in 'survival mode'. I learned that a counsellor needs to have the capability to detect if the client is struggling to make ends meet. When a client is in survival mode, other resources such as social work need to be activated to create mental capacity in the client for counselling to be productive.



This has built confidence in my growth and transformation into a competent mental health professional. This supervision approach balanced breadth and depth by exposing intern counsellors to diverse cases and stimulating in-depth discussions and brainstorming on the application of counselling skills.

What has been the most rewarding part of your practicum?

When a client commented, "I'm so happy to have you in my life".

What makes NuLife different?

NuLife's counselling and casework services combined provide holistic care for beneficiaries, especially for disadvantaged individuals and families. Its well-connected network provides care in almost every aspect of life, from food (Feeding Singapore), living conditions (Robinhood, Repair & Refurbishment), legal advice, to various counselling areas (mental health, career guidance, parenting, family matters).

NuLife's deep expertise ensures the right resources are activated seamlessly for its beneficiaries based on the evolution of beneficiary needs.

Tasnuma Tanin

Post Graduate Diploma in Counselling Psychology
College of Allied Educators



What drew you to complete your practicum at NuLife?

I joined NuLife as an intern with the desire to become part of a non-profit that has a unique and strong connection to the community it serves. As expats, we rarely get the opportunity to interact with locals from all walks of life. I was hopeful that this internship opportunity would allow me to form strong and meaningful connections with NuLife clients and through them, the community at large.

How has this experience shaped you?

Being a counselling intern at NuLife has been a really supportive and professionally engaging experience. I have a platform to engage with clients from diverse backgrounds. It was challenging at first to work with clients, but the continuous supervision was greatly helpful as it provided critical guidance to understand client problems more effectively using evidence-based modalities.

A memorable moment you would like to highlight.

It was an enriching experience to help facilitate The Tree of Life workshop conducted by my clinical supervisor with fellow counsellors at the halfway house. Engaging the residents of the halfway house was a unique opportunity. The workshop fostered a conversation about their origins, family history and relationships, goals, and life motivation, and was an effective reflection on life.

Any challenges in your learning journey?

As an intern, it was initially challenging to establish a relationship with clients who were resistant and reluctant. It was important to help involuntary clients gradually overcome their resistance.

Furthermore, the counselling sessions were an excellent opportunity to practice establishing and maintaining professional boundaries to prevent emotional entanglement. Regular supervision was extremely helpful each time I crossed unfamiliar domains, since it gave me critical guidance to better comprehend complex cases involving clients through evidence-based methodologies.

How has this experience influenced your career aspirations?

With a desire to contribute to the mental health sector, I switched from being a recruiter to a counsellor. Initially, my personal experience as an expat in Singapore sparked my desire to work with expats and adults. But I witnessed, firsthand, how Singapore's social service system functions. It was surprising to experience how a significant number of people battle both socio-economic and mental health concerns in Singapore. This has widened my horizons and considerably fuelled my desire to engage with the local community.

Describe the support and mentorship you received.

As a trainee counsellor, supervision was integral because it provided a safe platform for ethical guidance to discuss challenging cases, identify problems, and explore alternative approaches.

Regular supervision helped me navigate the complexities of the profession, from practical issues to ethical dilemmas. It was effective in gaining feedback, building confidence, fostering reflection on personal strengths and weaknesses, and areas for improvement.

The group supervision sessions concentrated on local cases linked to suicide risk and prevention, school bullying, ageism, domestic violence, addiction, depression, rehabilitation and reintegration of ex-offenders. It also significantly contributed to understanding how clients could be supported with casework alongside therapy to address their socio-economic challenges.

Overall, supervision is a crucial instrument to minimise burnout and emotional damage and ensure our well-being. Working in a charity has given me the opportunity to understand the basic principles counsellors must adhere to while following government rules and regulations in Singapore.

What has been the most rewarding part of your practicum?

What sets NuLife apart is its capacity to act as a one-stop solution for clients. NuLife's involvement in casework allowed me to observe directly the critical role social workers play in supporting clients to become more capable of addressing their own issues to function better in their environment. Learning how social workers can help clients access resources and offer guidance on how to navigate the social service system in Singapore was extremely informative.

Working with people from every socio-economic group is immensely rewarding because it promotes empathy, compassion, and a deeper comprehension of the human condition.

Tan Su Li, Gina

Post Graduate Diploma in Counselling Psychology College of Allied Educators

What drew you to complete your practicum at NuLife?

I was drawn to apply to NuLife for my practicum as a trainee counsellor because the internship offers a wide range of hands-on experiences that allow me to apply what I've been learning in a real-world social service setting.

What really resonated with me, though, is NuLife's heart for the community - especially its commitment to offering pro-bono counselling support to those who might not otherwise afford or access such help.

I've always had a desire to serve the less privileged and I see this practicum as a meaningful way to not only grow as a counsellor, but also to be part of something bigger. An opportunity to support individuals who are often overlooked and walk alongside them in their healing journey.

How has this experience shaped your approach to counselling?

The experience at NuLife has shaped a more compassionate approach to counselling. Working with clients from diverse and often vulnerable backgrounds has deepened my empathy and taught me to meet each person where they are, without judgment. It has also helped me become more attuned to unspoken emotions and needs.

A key aspect of my learning has been the presence of buddy counsellors for certain clients, which has not only helped build my confidence, but also ensured safety during home visits. The support from more experienced counsellors in these situations has been invaluable, giving me a sense of security and guidance as I navigate complex cases.

At the same time, the hands-on experience has boosted my overall confidence as a counsellor. I've become more comfortable trusting the process and finding my own voice in the room. It's been both humbling and empowering.

Can you share a memorable moment?

One memorable moment was when a client sent me a text late at night just to say thank you. She shared how much it meant to her that we were simply there to listen, and how that gave her the space to share painful parts of her life - her parents' separation when she was a child, and the trauma she experienced in her marriage. What really stayed with me was how our sessions, just by being a safe space for her, helped her reconnect with a sense of hope.

She had been quite resistant to seek medical help for her health issues, but now she's found a renewed desire to get better - not just for herself, but for her daughter too. It was a powerful reminder that sometimes, just being present and truly listening, can make a huge difference in someone's healing journey.



What have been some of the biggest challenges? How did you work on overcoming them?

One of the biggest challenges I faced during my practicum was managing my own internal pressure to 'do well' in sessions, especially in the early stages.

I sometimes worried about saying the wrong thing or not being helpful enough, which made it harder to stay fully present with the client. Over time, I learned to shift the focus away from trying to 'perform' and instead, to simply be with the client - listening with empathy and trusting the process. Regular supervision also helped a lot; having a space to reflect, process my sessions, and receive feedback gave me greater clarity and confidence. Another challenge was working with clients who were highly guarded or reluctant.

I had to learn to be patient and respect their pace, focusing on building rapport and offering a consistent, safe presence. These experiences taught me that growth often happens in the quiet, slow moments, and that as a counsellor, it's okay not to have all the answers.

How has your experience influenced your career aspirations?

My experience at NuLife has had a significant impact on my career aspirations in mental health. It affirmed my desire to work in the community and social services sector, especially with individuals and families who may not have easy access to mental health support. It reminded me that counselling isn't just about techniques—it's about presence, trust, and being a safe space for someone who's struggling.

Tan Su Li, Gina *(continued)*

This practicum also gave me greater clarity about the kind of counsellor I hope to become; someone who is grounded, empathetic, and committed to lifelong learning. I've come to see mental health not just as an individual issue, but something deeply interconnected to social, emotional, and structural factors.

Describe the support and mentorship you received through supervision and other guidance.

I was very fortunate to receive consistent and structured support through multiple modes of supervision. We had access to a qualified and experienced supervisor who brought deep insight from years of working in social services.

Individual supervision sessions gave me the space to reflect on my personal growth and clinical skills, while group supervisions allowed us to learn in a collaborative setting. I picked up practical tools like the use of reflective questioning techniques, which help deepen client self-awareness.

I also gained a stronger appreciation for the importance of maintaining clear, detailed written records of counselling sessions - not just for documentation, but to track client progress and plan interventions more effectively.

The supportive and open culture in our supervision environment made it easier to ask questions, share doubts, and receive constructive feedback.

These experiences not only sharpened my counselling skills, but also strengthened my sense of professional accountability and self-awareness as a trainee counsellor.

What has been the most rewarding part of your practicum?

The most rewarding part of my practicum has been witnessing clients improve in their coping mechanisms and seeing the progress they make over time. Whether it's a small breakthrough or a major shift, knowing that I've played a part in helping someone develop healthier ways to manage their challenges has been incredibly fulfilling.

It's not always a smooth journey, but when clients start to show confidence in their ability to cope and take steps towards positive change, it feels like a true testament to the power of counselling. Those moments of growth, no matter how big or small, are what make this work so meaningful.

What sets NuLife apart?

NuLife serves a wide spectrum of beneficiaries. Unlike other organisations that may have strict criteria like household income, NuLife doesn't turn people away based on that. The focus is really on providing accessible counselling support to anyone who needs it, regardless of their background.

I also appreciate that the heart of NuLife's work is counselling; it's not just about short-term assistance, but about helping individuals work through deeper emotional and psychological challenges in a meaningful way.



Strengthening Impact Through Collaboration

At NuLife, collaborative partnerships are central to our mission of providing holistic and accessible support to those in need. By working alongside social service agencies, religious organisations, charities, and government institutions, we maximise shared resources and close service gaps to ensure that every beneficiary receives comprehensive and coordinated care. In 2024, we deepened this commitment through meaningful collaborations that expanded our reach and enabled a collective effort to build a more inclusive and responsive support network for the disadvantaged and vulnerable.

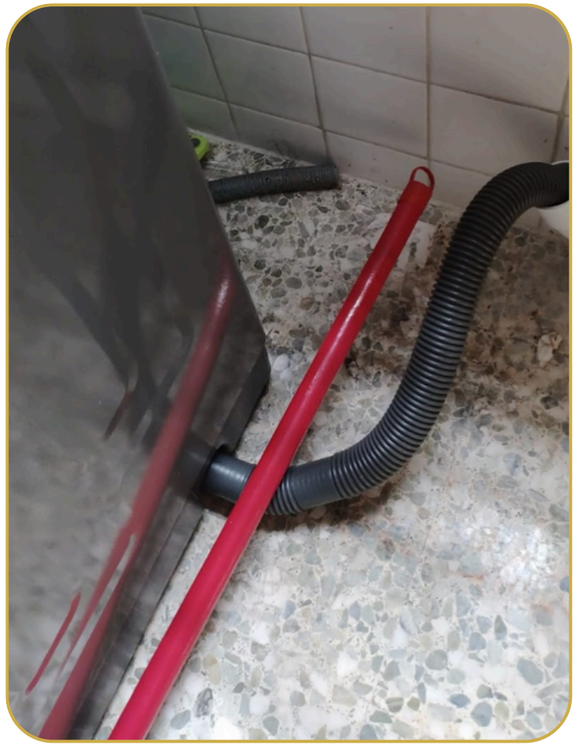
Thye Hua Kwan Family Service Centre @Bedok North

Beneficiaries of this collaboration were assisted with plumbing services to repair a faulty faucet and handyman services to repair a washing machine.

How did you know about NuLife?
It was shared by one of my team members during a staff meeting in 2024, when they had invited NuLife to talk about their services.

What encouraged you to engage in this partnership?
I believe in the direct impact that one's home environment can have on an individual's physical and mental well-being. Hence, the repair and refurbishment services provided by NuLife can help transform clients' living spaces into safer, more dignified environments, thereby improving their quality of life.

How satisfied were you with the support provided by NuLife? What did we do well and what could we improve?
Both my clients and I are very satisfied with the support provided by NuLife. Handymen were activated within a reasonable amount of time, from when the client raised the concern to the point of referral and through to the completion of the repair works.





How has the repair & refurbishment assistance provided by NuLife impacted your clients' lives?
NuLife has played a pivotal role in repairing my client's sink tap, restoring the water flow to normal pressure instead of allowing water droplets to continue dripping every minute. The faulty sink, along with the constant water dripping from the faucet, increased their utility bills and directly contributed to their financial strain.

They were able to significantly reduce their expenses and ensure sufficient money for other daily essentials, such as food and their children's education.

Have you seen any reduction in stress or anxiety as a result of the assistance provided by NuLife?
Yes, the other client who was referred for the repair of her faulty washing machine was a single mother caring for her three children. Additionally, as she was transitioning from being a full-time homemaker for over 20 years to entering the workforce, she was overwhelmed by both work and caregiving responsibilities. Basic household chores, such as washing clothes, further drained her emotional and mental energy.

When the washing machine broke down, she became frantic and stressed, even missing work because she couldn't find any 'clean clothes'. After the washing machine was repaired, she felt relieved and was able to return to her daily routine of work and caring for her children.

What challenges do you face in your work with disadvantaged communities? How could organisations like NuLife better support you?
Working with disadvantaged communities presents various challenges, including financial constraints, limited access to resources, and complex family dynamics that require holistic interventions. Many clients face unstable housing, unemployment, and social stigma, which make it difficult to effectively address both their immediate and long-term needs.

Organisations like NuLife can play a crucial role in bridging these gaps by offering targeted support, such as:

- **Expanding networks of service providers** (e.g., home repair, financial assistance, job placement) to ensure timely and practical aid.
- **Providing flexible funding support for emergency needs** which can be difficult to secure through traditional channels.
- **Enhancing public awareness and advocacy efforts** to reduce stigma and encourage community participation in supporting vulnerable families.

By strengthening these areas, NuLife can further empower social workers to create meaningful and sustainable impact for their clients.

How important is it for social workers like yourself to have access to resources and partnerships that can provide practical support to clients in need?
Access to resources and partnerships is critical in ensuring that social workers can provide timely and effective interventions. Many challenges faced by disadvantaged individuals, such as unsafe living conditions, financial hardship, or job instability, require more than just emotional or casework support.

Ultimately, these partnerships enhance the effectiveness of social work and improve client outcomes in a more sustainable manner.



What advice would you give to other social workers or organisations looking to establish similar partnerships?
To successfully establish and sustain partnerships, I would recommend:

Collaborating
Building relationships proactively through regular networking sessions.

Maintaining open and consistent communication
Have regular check-ins, feedback loops, and transparent expectations to strengthen long-term partnerships.



Leveraging existing networks
Engage with community groups, non-profits, and corporate social responsibility initiatives to uncover valuable resources for clients.

Documenting and sharing success stories
Showcase the impact of partnerships to encourage continued collaboration (to increase client's confidence to participate) and also attract new stakeholders to contribute.

By fostering strong and well-coordinated partnerships, social workers and organisations can amplify their efforts and create lasting, positive change for those in need.

Tan Jolynn
Social Worker, THK FSC @ Bedok North



Restoring Dignity Through a Smile

NuLife's collaboration with i.Dental marked its first such foray into a dental partnership that focussed on restoring the self-esteem of the residents of a halfway house.

The lives of many residents who have lost their teeth - an often-overlooked result of long-term adversity – are further compromised by a reduced sense of self-worth. This negatively impacts rehabilitation and reintegration efforts for many of these ex-offenders, whose lives lack the security provided by regular employment, family support, or stable housing. The prohibitive cost of dental appointments places dental accessories like dentures simply out of their reach.

This initiative seeks to promote the profound impact that a restored smile and a mouth full of teeth can have on an individual's mental and physical well-being and self-assurance.

NuLife appreciates the pro-bono support extended by i.Dental, who generously shared their time and expertise to fabricate and fit dentures for the identified beneficiary – giving him not just the ability to chew and speak comfortably, but the renewed confidence to smile again.

Dr Cheng Eng Wah, principal surgeon and founder of i.Dental, speaks about this initiative and the critical role it plays in the lives of the community of beneficiaries it assists.



Was i.Dental aware of NuLife prior to this collaboration?
Yes, i.Dental was aware of NuLife and the valuable work it does within the community. We have been impressed by NuLife's dedication to supporting vulnerable individuals and families.

What inspired you to collaborate on this initiative?
At i.Dental, we believe everyone deserves access to quality dental care and the ability to smile with confidence. When NuLife presented this opportunity to provide pro-bono dentures, we were immediately inspired. The chance to directly improve someone's quality of life through our profession was a compelling motivator.

Have you collaborated on similar charitable projects before?
Yes, i.Dental is committed to giving back to the community and has been involved in various charitable projects over the years. These include providing subsidised or free dental treatments to underserved populations, participating in dental health awareness campaigns, and supporting organisations that focus on social welfare.

Could you describe the experience of working with the identified beneficiary?
Working with the beneficiary was an incredibly rewarding experience. Seeing his gratitude and the positive impact the dentures had on his life was truly touching. It reinforced our commitment to using our skills to help those in need. He was a very patient and cooperative individual, which made the entire process smooth and fulfilling.

Were there any specific challenges?
One of the main challenges we faced was that the beneficiary had no prior experience wearing dentures. This made it more challenging for him to adapt to wearing dentures for the first time. As a result, we had to ensure that the dentures were fitted perfectly to minimise discomfort and facilitate a smoother adjustment period.

Additionally, we provided comprehensive guidance on how to manage common issues that first-time denture wearers often encounter, such as difficulty eating and speaking, and the importance of regular cleaning to prevent oral infections. Our team worked closely with the beneficiary to address any concerns and ensure comfort and confidence.

From a professional perspective, how do dentures improve a person's overall health and well-being?
Dentures go far beyond just aesthetics. They play a crucial role in improving a person's ability to eat nutritious foods, which directly impacts their overall health. They also improve speech, boost self-confidence, and enhance social interaction. The ability to smile and communicate comfortably can have a profound effect on a person's mental and emotional well-being.

How important are such collaborative efforts to assist the disadvantaged in our communities?
Collaborative efforts like this are absolutely vital. By combining the resources and expertise of organisations like NuLife and i.Dental, we can reach individuals who might otherwise fall through the cracks. These partnerships allow us to provide comprehensive support and address the multifaceted needs of disadvantaged communities.

How was your experience working with the charity? Any experience you would like to highlight?
Our experience working with NuLife was exceptional. The team was incredibly organised, supportive, and dedicated to ensuring the best possible outcome for the beneficiary. It was a seamless and truly collaborative partnership.

In line with NuLife's value on transparency and integrity, we experienced clear and honest communication throughout.







Would you encourage other dental professionals to support such initiatives?
Absolutely! We strongly encourage other dental professionals to get involved in similar initiatives. It's an incredibly fulfilling way to use your skills to make a tangible difference in someone's life. The rewards, both personally and professionally, are immeasurable

Why is it important that such initiatives receive widespread support from the community?
Widespread community support is essential for the sustainability and expansion of these initiatives. Financial contributions, volunteer efforts, and even simply spreading awareness can help organisations like NuLife reach more people in need and continue their vital work. By working together, we can create a more equitable and compassionate society where everyone has the opportunity to thrive.

Fragments of Generosity,

A Tapestry of Impact

Creating Strong, Resilient, and Inclusive Communities with

QBE Foundation

As a global insurer with a footprint in 26 countries, QBE believes in enabling a more resilient future. Through QBE Foundation, it nurtures partnerships to help people help themselves. NuLife is proud to be a chosen partner of QBE Foundation and shares its focus on creating strong, resilient and inclusive communities.

Ronak Shah, Chief Executive Officer of Wholesale Markets, Asia and QBE Singapore, shares insights into what guided QBE Foundation to become a corporate donor in 2024 and discusses the collective synergies that are required to bring about transformational change.



Can you share the personal motivation that prompted you to support NuLife through QBE Foundation?

At QBE, our purpose is to enable a more resilient future. Through the QBE Foundation, we want to improve the resilience and preparedness of our communities through partnerships that will help people to help themselves, such as through education and raising awareness around risks, so that people and communities are better equipped to protect themselves.

Could you share your thoughts on the importance of counselling for the underprivileged. Why is this a crucial form of assistance for the marginalised?

Individuals deserve access to mental health support that helps prevent and lessen the impact of mental health challenges. Through awareness, early intervention, and the development of support systems, people can get the support they need to address their challenges and create an environment where they can thrive.

This approach can also help alleviate some of the fallouts that may result from mental health issues driven by social biases, poverty, unemployment, violence, and isolation.



How do NuLife's charitable goals align with QBE's CSR objectives?

NuLife's Tuition Project 2025 aligns strategically with our Inclusion pillar to provide equal access to education for the beneficiaries who need it most.

For inclusion, we seek to increase access to opportunities and resources for groups currently excluded or marginalised in society. We aim to do this through partnerships that focus on:

- Raising awareness and advocating for greater equality and inclusion through thought leadership and behaviour change initiatives
- Developing skills through training and mentoring
- Providing access to tools and services that support financial inclusion.

NuLife received 25 pre-loved laptops from QBE. Why was NuLife chosen as a beneficiary of this donation?

As an organisation, we want to integrate sustainability into our business, and it starts with everyone understanding the social and environmental challenges we are working to address. The laptop donation is an opportunity for QBE to channel our resources to those who need it the most and to extend the life of our assets to create impact for the beneficiary.

QBE Foundation donated $25,000 towards NuLife's Tuition Project 2025. How does this project align with QBE Foundation's larger goals?

A set of guiding principles informs decisions on partnerships and initiatives and ensures we remain true to our Foundation's vision to create strong, resilient and inclusive communities.

The guiding principles are:

Sustainable impact

Not a quick fix (except in disaster relief) but developing long-term solutions with clear impact and providing the tools to prepare for and manage challenges.

01

Empowerment

Provide individuals with the tools and skills to create stronger, more resilient communities through mechanisms such as education, awareness-raising and behaviour change.

02

Engagement

Engage and involve our people and leverage our resources, insights, data and expertise.

03

Strategic alignment

Develop partnerships and initiatives that are aligned to our organisational strategy and brand objectives to maximise outcomes for the community and our business.

04

Partner for innovation

Facilitate cross-sector partnerships to test solutions, and amplify through innovation complemented by thought leadership and advocacy.

05

How can stakeholders, specifically businesses, collaborate towards creating systemic change towards mental health?

Businesses can engage with local communities to raise awareness about mental health issues and provide support. This can include sponsoring community events, offering educational workshops, and collaborating with local mental health organisations. Businesses can join forces with other companies, non-profits, and government agencies to create comprehensive mental health initiatives and advance mental health awareness and best practices in the workplace.

What would be your message to other corporates to encourage them to come forward and support NuLife?

Supporting an organisation like NuLife isn't just about charity, it's about impact. NuLife tackles real, pressing issues at the heart of our society, and their work creates tangible change for individuals and families who often fall through the cracks. As business leaders, we have both the responsibility and the privilege to contribute meaningfully to the communities we operate in. Supporting NuLife is an opportunity to do just that. Whether through financial support, volunteering, or in-kind donations, corporates can play a pivotal role in scaling the impact of organisations like NuLife.

At QBE, we've seen firsthand how a values-based partnership can drive sustainable outcomes. I encourage others to step forward, not just to support, but to collaborate, learn, and grow together with NuLife.

You attended NuLife's annual charity fundraising dinner in October 2024. It marked 22 years of NuLife's service to the community - a significant milestone for NuLife. How do you see the path ahead for NuLife?

The 22-year milestone is not just a celebration of longevity, it's a testament to NuLife's unwavering commitment to the community. The passion, innovation, and compassion I witnessed during the dinner was deeply inspiring. Looking ahead, I believe NuLife is poised to expand its reach and deepen its impact. With the growing awareness around mental health, social inclusion, and the importance of early intervention, NuLife's mission is more relevant than ever.

The path forward will no doubt bring new challenges, but I am confident that with the continued support of partners, donors, and the wider community, NuLife will remain a beacon of hope and a driver of real change for the next generation.

How can charities like NuLife better serve the needs of the disadvantaged and vulnerable?

Partnerships and Collaboration: Form partnerships with other organisations, businesses, and government agencies to activate resources and expertise.

Needs Assessment: Continuously conduct assessments to better understand the unique challenges faced by the community. This helps in designing targeted interventions that address the root causes and provide support where needed.

Capacity Building: Invest in capacity-building initiatives that empower community members with skills and knowledge. This can include educational programs, financial inclusion, and leadership development.

Sustainable Practices: Focus on sustainable solutions that have long-term benefits.

A Legacy of Quiet Compassion. Dharmaraj Nagalingam's Journey with NuLife

FET | SUBSEA



Dharmaraj Nagalingam has, for over two decades, quietly but consistently championed the cause of mental health through his steady support to NuLife. As one of the charity's longest-standing individual donors, his contributions have gone far beyond financial. His belief in the power of accessible mental health support has guided his belief in NuLife and the charity's dependable support for the vulnerable.

NuLife is deeply grateful for his abiding commitment towards our fundraising objectives and acknowledges his key contribution towards our second charity fundraising dinner in October 2024.

Can you share the personal motivation that prompted you to start supporting NuLife?

I started donating to NuLife when they first started, about 20 years ago. It was based on an intuition that they would help the needy and vulnerable directly and swiftly.

How has the charity evolved over the years? What has been consistent in your opinion and what are some of the new directions that the charity has taken?

The charity has evolved tremendously; the number of people in the organisation has grown, and the projects undertaken are of a larger scale. Becoming bigger can give rise to a new set of challenges, as the motivation and drive can sometimes be diluted. NuLife has, however, managed to maintain its drive and social ethos.

How can stakeholders, specifically businesses, collaborate towards creating systemic change towards mental health?

Businesses can provide tremendous support in different ways.

Promoting mental health awareness: Businesses can lead by example by promoting mental health awareness within their organisations. This includes providing training for employees to recognise signs of mental health issues and encouraging open conversations about mental health.

Implementing supportive policies: Establishing policies that support mental health, such as flexible working hours, mental health days, and access to mental health resources can create a more supportive work environment.

Collaborating with mental health organisations: Partnering with mental health organisations can provide businesses with the expertise and resources needed to support their employees. These collaborations can also help in creating broader community initiatives.

Investing in employee well-being programmes: Businesses can invest in programmes that promote overall well-being, such as stress management workshops, fitness programmes, and access to counselling services.

What would your message be to other corporates to encourage them to come forward and support NuLife?

NuLife can be supported through community impact initiatives. Corporate support can help NuLife expand its reach and provide critical services to more people in need. NuLife can work together with corporates to create a stronger, healthier community. NuLife can also be supported through corporate social responsibility initiatives. Partnering with NuLife can help corporates demonstrate their commitment to corporate social responsibility. This will help reflect the value the organisation places on the well-being of its employees and the broader community.

How do you see the path ahead for NuLife?

NuLife should focus on donor engagement.

How can charities like NuLife better serve the needs of the disadvantaged and vulnerable in the community?

Advocacy and awareness; advocating for the needs of the disadvantaged and raising awareness about their challenges can help to garner more support and drive systemic change. This includes lobbying for policy changes and increasing public awareness through campaigns and events.

















































On October 12, 2024, NuLife held its second annual Charity Fundraising Dinner at Four Seasons Hotel Singapore. The evening marked a remarkable milestone as it celebrated NuLife's unwavering commitment to the mental health and well-being of its beneficiaries over 22 years of dedicated service to the community.

In line with the tradition established for the inaugural dinner, the Charity Fundraising Dinner was scheduled in conjunction with the celebration of World Mental Health Day on October 10, 2024, to highlight the continuing need for education, awareness, and advocacy, to break invisible barriers and bring conversations about mental health centre stage.

We were delighted to welcome 260 guests to a spectacular evening which was a testament to the power of community and compassion.













































NuLife


TAYLOR SWIFT











HEENA JEBAL (PhD)
Full-time CEO (2022-present)
Honorary CEO (2002-2022)










NuLife
CHARITY FUNDRAISING DINNER 2024

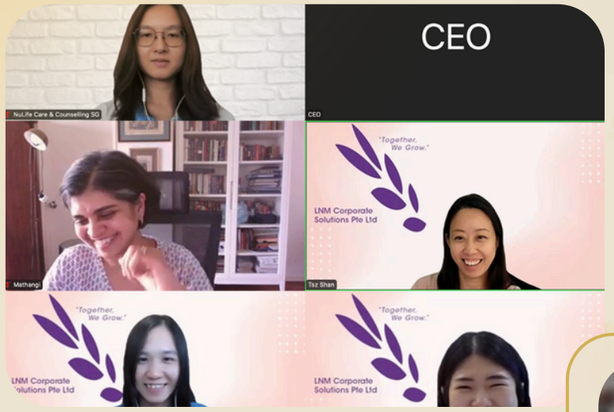


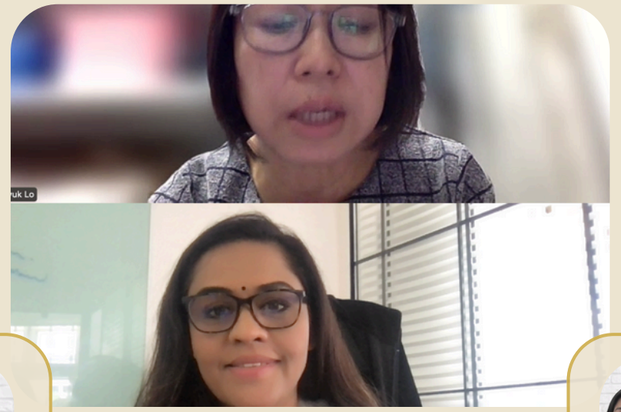
I am good
So excited to eat now
The pleasure is m

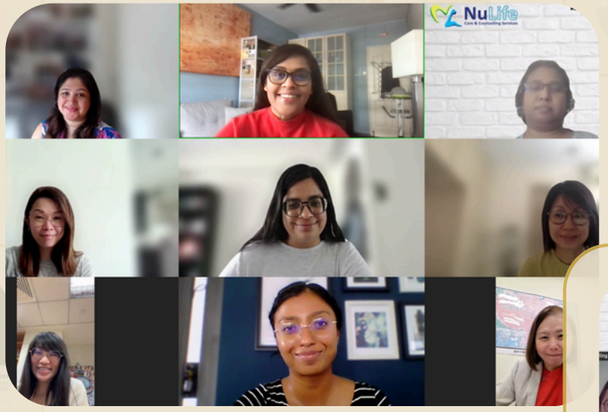


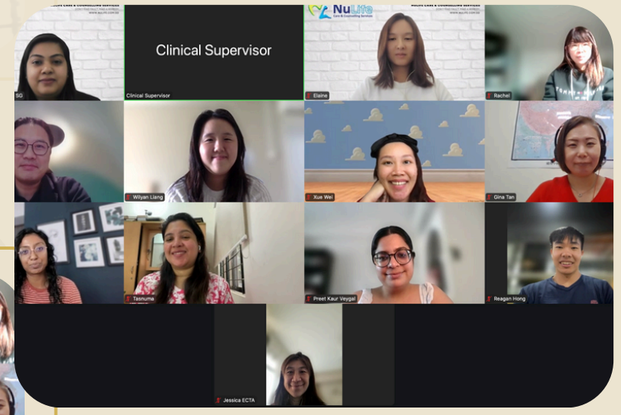
n Elizabeth Me
MOTHER OF BABY ADAM
CIVIL SERVANT

Zoom Meetings Over the Year



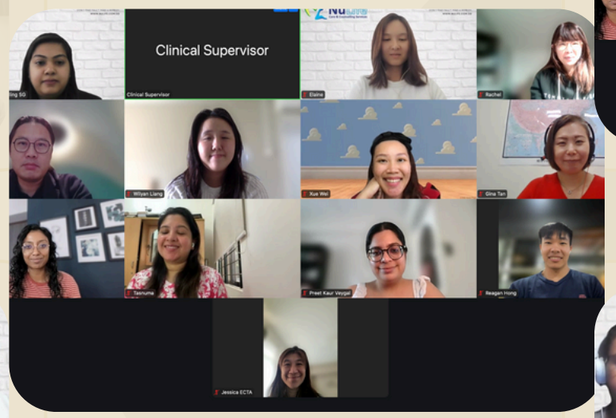


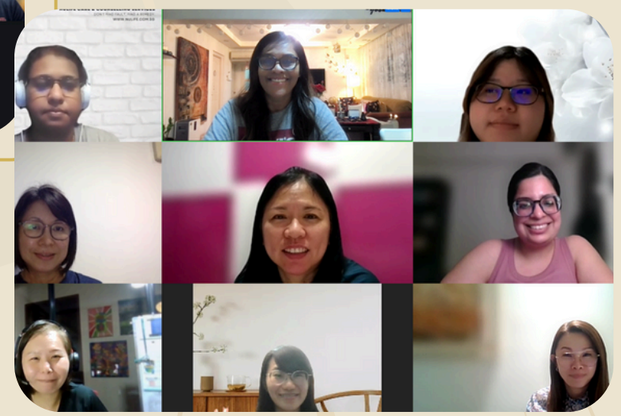












Looking Forward to 2025



Working the Basics: Tuition Programme 2025 in collaboration with QBE Foundation
As an extension of the services provided through our core services, projects and community outreach programmes, NuLife's Tuition Programme 2025 is an educational initiative that seeks to assist children in low-income families with essential English and Math tuition. This project, funded by QBE Foundation, will address significant educational gaps facing vulnerable children in less fortunate households to develop and improve their basic English and Math skills. In identifying this as a key initiative for 2025, we expand the profile of our beneficiary community to focus on children who lack access to quality educational support.

Nurturing committed social service professionals
Retaining skilled, empathetic social service professionals has become increasingly challenging. The tension between driving performance through key indicators and fostering genuine, clinically sound client support is a real concern. At the heart of this balance lies mindful, compassionate supervision, but what is equally vital is a deep sense of integrity – integrity towards oneself, the organisation, its sector administrators, and, most importantly, the clients we serve. At NuLife, we are committed to cultivating a learning environment that fuels passion, sharpens skills, and supports both personal and professional growth. The sector needs professionals with a clear intent to serve and a mindset that embraces an "all hands on deck" approach towards learning and serving.

Our continuing focus will be on nurturing a workplace culture where clinical and managerial supervision is supportive, expectations are realistic, and staff are never stretched too thin to truly care. We believe this approach is essential to address growing concerns of burnout and attrition in the field.

Shifting donor base
In a strategic shift, we will actively cultivate the engagement of corporate donors while continuing to solicit monthly GIRO donations, the mainstay of our fundraising efforts over the past decade.

In addition to potentially securing larger and more consistent funding, corporate donations positively impact the charity's appeal to a wider cross-section of donors and create opportunities for alignment with social responsibility initiatives; this creates synergies for a creative overhaul of services and programmes and their impactful delivery.

Under the stewardship of our Fundraising Committee, this diversification of funding sources will reduce NuLife's reliance on possibly volatile individual giving patterns and lead to stable and predictable long-term funding from corporate donors, who are invested in NuLife's broad objectives of assuring the mental and social well-being of the disadvantaged.

Strengthening Board composition
Bringing fresh perspectives to the composition and diversity of the Board of Trustees will continue to guide board composition. Systems, processes and the right profile of qualified candidates need to coexist for the higher awareness of governance to be translated into policies that reflect evolving sector requirements and correspond to the changing realities of the social services landscape.

This will continue to be a NuLife focus in 2025. It will guide our commitment to sustainable succession planning objectives that identify, develop and transition individuals into key leadership positions to ensure organisational resilience, enhanced leadership development, improved accountability and transparency, and long-term sustainability. It will also enable the cultivation of corporate donors to add depth to our fundraising objectives.

Retaining public trust will remain key as good governance shapes the path ahead. This will require us to remain agile and adaptive, so we can continuously evaluate our services, monitor delivery, and measure impact. This will allow a real-time mapping of beneficiary outcomes and facilitate a proactive response to emerging needs so we maintain the highest standards of accountability and care.

Partnering with pro-bono funeral service providers
Partnerships with pro-bono funeral service providers were identified as a 2024 objective, but could not be realised due to organisational challenges. We hope to get this initiative off the ground in 2025.

These pro-bono services will eliminate crippling financial stressors and reassure disadvantaged beneficiaries that their final rites will be appropriately conducted. We hope to bestow dignity in life's final chapter, ensuring vulnerable elderlies of respectful farewells, free from financial burden.

Staying relevant
How does NuLife continue to stay relevant? In engaging with this important sector requirement, we will try to strengthen digital fundraising efforts to engage digitally savvy donors with user-friendly digital platforms; enhance board awareness of ethics, financial stewardship, and governance; look at practical frameworks that enable collection of data in a manner that helps assess the impact of our services and effectively communicates it across the right platforms; shape a multi-pronged fundraising strategy; study shared purpose and shared impact to finetune an understanding of outcomes and their impact on the ecosystem in line with the ESG Playbook for Charities.

Broken Pieces, Beautiful Whole

Committee Members Devoted to Shaping Fragments Into a Masterpiece of Purpose

Koh Han Wei

Esther Oon

Chandra D/O R Ramasamy

Wong Yee Seng Jeremy

VM Vidthiya

Tan Yong Chuan Jacqueline

Dharmambal Shanti Jayaram

Lingeswaran S/O Karupaiah

Naina Bhatia

Junita Devi D/O Sockalingam

Viswanatham Ratadevi

Zanariah Binte Yob Ahmad

Committee Members

Siti Nur Diyanah Binte Hardy

Saraswathy Arumugam

Hitomi Sano

G Thanya

Kaushikee Ghose

Gordon Tan Shih Yong

Belleza Gilzen Asuncion

Abdul Hakim Bin Adzhari

Susila D/O Ganesan

Han Ching Ching Emmeline

Pavalakaantham D/O Shanmugavel

Radhika Lakshmanan

Heartfelt Gratitude to our Sponsors in 2023 & 2024

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JBS PRACTICE PAC
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Casuarina Curry

Physio Asia Therapy Centre

JAG WINE

PARKROYAL COLLECTION
MARINA BAY, SINGAPORE

JUMBO 食
GROUP OF RESTAURANTS
珍 宝 餐 饮 集 团

THE NGEE ANN KONGSI
義安公司

Chocolate in a Bottle

CARRIE K.

HAIR · NAIL · LASH
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KP

MARINA BAY SANDS
SINGAPORE

FOUR SEASONS
HOTEL
SINGAPORE

JANICE WONG
pure imagination

pullman
HOTELS AND RESORTS
SINGAPORE ORCHARD

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BARBER SHOP
TRENDY IN CULTURE

PHOTOGRAPHY

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Pte. Ltd

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Trust & Honour

DRUNK SKUNK
BAR & BISTRO

A W ART WORKS ADVISORY

GOLD & BEHOLD

Sucree

AC PHOTOGRAPHY

Celebration of Arts Pte Ltd

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CONRAD
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SINGAPORE

ammākase

Radhika
Breast & General Surgery

The Spa Room
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THIRSTY HORSE

Holiday Inn

VZ SOLUTION

GABBEH CARPET
Molazadeh Bro's Trading Pte Ltd

Organisation Chart

EXTERNAL AUDITOR

TAN, CHAN & PARTNERS

SERVICE PROVIDERS

MATHANGI KUMAR
SARALA DEVIS
DANISH HAKIM
SPARC TECHNOLOGIES
LNM CORPORATE SOLUTIONS PTE LTD

BOARD OF TRUSTEES

VELLU S/O VENU (C)
MOHANA RADHA D/O RAJOO (VC)
KAYEELASAM MAJESWARY (T)
REETA RONNIE SABNANI
SARINDAR PAL KAUR FROST
NEETA LACHMANDAS
KAREN LOUISE HOLLAND

ADVISORS

QUEK SWEE HEE, MAY
ELANGO S/O SUBRAMANIAM
STUART FROST

CORPORATE SECRETARIAT

D&I CORPORATE SERVICES PTE LTD

HONORARY SECRETARY

PAVALAKAANTHAM D/O SHANMUGAVEL

NOMINATION

VELLU S/O VENU (C)
MOHANA RADHA D/O RAJOO
KAYEELASAM MAJESWARY
REETA RONNIE SABNANI
SARINDAR PAL KAUR FROST
NEETA LACHMANDAS
KAREN LOUISE HOLLAND

CEO

PUSHPALATHA SHEENA JEBAL

GROUND TEAM

LIM YI LING, ELAINE
WANG XINYUN
G KESHA
SARANYA D/O MADHAVAN

PROGRAMME, SERVICES & VOLUNTEER MANAGEMENT COMMITTEE

SARINDAR PAL KAUR FROST (C)
TAN YONG CHUAN JACQUELINE
KAUSHIKEE GHOSE
PAVALAKAANTHAM D/O SHANMUGAVEL
GORDON TAN SHIH YONG

ADMIN & HR

NEETA LACHMANDAS (C)
HITOMI SANO
HAN CHING CHING EMMELINE
NAINA BHATIA
CHANDRA D/O R RAMASAMY

FINANCE

KAYEELASAM MAJESWARY (C)
SARASWATHY ARUMUGAM
BELLEZA GILZEN ASUNCION

AUDIT

MOHANA RADHA D/O RAJOO (C)
VM VIDTHIYA
G THANYA

FUNDRAISING

REETA RONNIE SABNANI (C)
KAREN LOUISE HOLLAND (VC)
WONG YEE SENG JEREMY



Corporate Information

NuLife Care & Counselling Services Limited was first established in 2002 and formally registered as company limited by guarantee on 13 October 2014. It was registered as a charity under the Charities Act, Cap. 37 on 5 December 2012 and was accorded IPC (Institutions of a Public Character) status till 17 December 2025. NuLife has a Constitution as its governing instrument.

Registered Name:
NULIFE CARE & COUNSELLING SERVICES LIMITED

Unique Entity Number (UEN)
200416313W

Auditors
Tan, Chan & Partners
26 Eng Hoon Street, Singapore 169776

Accountant/Finance Service Provider
LNM Corporate Solutions Pte Ltd
62 Ubi Road, Oxley Bizhub 2 #04-24 Singapore 408734

Corporate Secretary
D&I Corporate Services Pte Ltd
26 Eng Hoon Street, Singapore 169776

Bankers
OVERSEA-CHINESE BANKING CORPORATION
63 Chulia Street, #05-00 OCBC Centre East, Singapore 049514

Governance Evaluation Checklist

SN	Call for Action	Code ID	Did the charity put this principle into action?	Remarks
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 desig nated 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 reappointment, at least once every three years.	2.5	Yes	

Governance Evaluation Checklist (continued)

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	
13	The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break. For all Board members: a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member's years of service would continue from the time he/she left the Board. b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers' positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity's term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting). c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.	2.9a 2.9b 2.9c	Yes	

Governance Evaluation Checklist (continued)

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	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	Partial Compliance	ESG subcommittee yet to be set up. However, charity's activities are in line with Charity Council's Code of Governance which recommends charities to: i) keep activities environmentally friendly and sustainable; ii) maintain good relationships with their stakeholders; iii) maintain high governance standards
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	

Governance Evaluation Checklist (continued)

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	Partial Compliance	Charity does not have internal policies for: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); 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)
26	The charity's audit committee or equivalent should be confident that the charity's operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.	4.5	Yes	
27	The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity.	4.6	Yes	
Principle 5: The charity is accountable and transparent.				
28	Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	5.1	Yes	
29	Generally, Board members should not receive remuneration for their services to the Board. Where the charity's governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	5.2	Yes	
30	The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member's attendance.	5.3	Yes	

Governance Evaluation Checklist (continued)

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. a. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument.	5.6b	Yes	
35	Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	Yes	
Principle 6: The charity communicates actively to instil public confidence.				
36	Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	6.1	Yes	
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Yes	
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	Yes	

Corporate Governance Report

Financial year 2024

1. BOARD GOVERNANCE

1.1 BOARD ROLES AND COMPOSITION

Board Composition

The members of the Board for the financial year ended 31 December 2024 were as below:

Name	Board Role	Board Appointment Date	Employment (Position)
Mr Vellu s/o Venu[1]	Chairman	1 October 2018	Senior Regional Sales Manager, Pratt & Whitney Canada
Ms Mohana Radha d/o Rajoo[2]	Vice Chairman	5 October 2022	Senior Vice President of Commercial, BW Offshore Holdings Pte. Ltd.
Ms Kayeelasam Majeswary[3]	Treasurer	25 June 2021	Finance Manager, Financial Perspectives Pte Ltd
Ms Sarindar Pal Kaur Frost[4]	Member	31 January 2023	Area Head of Customer Experience (SEA), AP Moller Maersk
Ms Reeta Ronnie Sabnani[5]	Member	31 January 2023	Chief Inspiration Officer, Infinye Incorporated
Ms Neeta Lachmandas[6]	Member	1 May 2024	Founder, ConsciousService Pte Ltd
Ms Karen Louise Holland[7]	Member	5 December 2024	VP Marketing APJ and EMEA, Dell Technologies

Remarks: -

[1]Mr Vellu s/o Venu was appointed as Chairman of the Board of Trustees on 31 May 2022. He was re-elected as Chairman of the Board of Trustees at the Annual General Meeting held on 20 June 2024. He continues to be Chairman of the Board of Trustees as of 31 December 2024.

Prior to this office, Mr Vellu s/o Venu held the office of Treasurer. He was appointed as Treasurer on 21 June 2021 and retired as Treasurer on 31 May 2022.

[2]Ms Mohana Radha d/o Rajoo was appointed as Vice-Chairperson of the Board of Trustees in replacement of Ms Sano Hitomi and this was approved at meetings of the Nomination Committee and Board of Trustees held on 22 June 2023. She continues to hold that position as of 31 December 2024.

[3]Ms Kayeelasam Majeswary retired as a member of the Board of Trustees by rotation and was re-elected as a member of the Board of Trustees at the Annual General Meeting held on 22 June 2023.

Ms Kayeelasam Majeswary was appointed Treasurer for a 2-year term after the Annual General Meeting held on 31 May 2022. She was reappointed as Treasurer for a 2nd term at the Annual General Meeting held on 20 June 2024. She continues to hold that position as of 31 December 2024.

[4]Ms Sarindar Pal Kaur Frost was appointed as a member of the Board of Trustees and this was approved at meetings of the Nomination Committee and Board of Trustees held on 31 January 2023. She continues to hold that position as of 31 December 2024.

[5]Ms Reeta Ronnie Sabnani was appointed as a member of the Board of Trustees and this was approved at meetings of the Nomination Committee and Board of Trustees held on 31 January 2023. She continues to hold that position as of 31 December 2024.

[6]Ms Neeta Lachmandas was appointed as a member of the Board of Trustees and this was approved at meetings of the Nomination Committee and Board of Trustees held on 8 April 2024. She continues to hold that position as of 31 December 2024.

[7]Ms Karen Louis Holland was appointed as a member of the Board of Trustees and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024. She continues to hold that position as of 31 December 2024.

Ms Edwina Shi-En Yeo retired as a member of the Board of Trustees and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

To ensure objectivity in decision-making, the Board is totally independent from the staff working for the organisation.

There are no staff members who are represented on the Board.

The following are included in the Terms of Reference ("TOR") of the Board of Trustees and forms part of the Corporate Governance Manual adopted by the organisation in 2016 and last updated in December 2024.

- Job descriptions of office-bearers
- Responsibilities of individual Board members
- Board membership
- Role of Chairman of Board
- Procedures for meetings
- Tenure of Board members
- Appointment and resignation procedures

The Board of Trustees is responsible to monitor funds received through donations or funding grants to ensure that funds are channeled appropriately and accountability of donor funds is respected during their reviews of the charity's funding for programmes and services.

Appointment, Retirement and Re-election of Trustees

The Nomination Committee oversees the appointment, resignation, retirement and re-election of Trustees in accordance with the requirements of the Singapore Companies Act 1967 and Singapore Charities Act 1994, and the Constitution of the organisation. An insolvency search is conducted for each Trustee to ensure that he/she is not an undischarged bankrupt person and is qualified to act as a Trustee (Director) of the organisation.

All the current Trustees have undergone an insolvency search.

In accordance with the Constitution, one-third (1/3) of the Trustees for the time being or, if their number is not three or a multiple of three, then the number nearest to one-third, shall retire from office at each Annual General Meeting (AGM) of the organisation.

The Trustees to retire every year shall be those who have been longest in office since their last election; between persons who became Trustees on the same day, those to retire shall (unless they otherwise agree among themselves) be determined by lot.

A retiring Trustee can be eligible for re-election. As the longest serving members, Ms Mohana Radha d/o Rajoo, Ms Sarindar Pal Kaur Frost and Ms Reeta Ronnie Sabnani are eligible for re-election during the forthcoming AGM scheduled for June 2025. Pursuant to Regulation 49 of the Constitution, they shall retire by rotation at the forthcoming AGM and each of them, being eligible, may offer themselves for re-election.

1.2 BOARD COMMITTEES

The Board approved the dissolution of the previously named 'Human Resource, Admin and Finance Committee' and the formation of two new committees: a) Admin & Human Resources; b) Finance during the Board meeting held on 4 December 2024.

With the exception of one member*, all the members of the Admin, Human Resources and Finance Committee were appointed to the newly formed committees.

*Mr Lingeswaran S/O Karupaiah, previous member of Admin, Human Resources and Finance Committee, stepped down as a committee member on 4 December 2024.

As of 31 December 2024, the charity has six (6) Board Committees as follows:
(i) Audit Committee
(ii) Admin & Human Resource Committee
(iii) Finance Committee
(iv) Nomination Committee
(v) Programme, Services & Volunteer Management Committee
(vi) Fundraising Committee

Members of the 6 committees are required to assist the Board fulfil its duties and responsibilities as well as to conform to the objectives of the code of governance of the charity.

Each Board Committee has a formal Term of Reference (TOR) and has been granted certain delegations.

(i) Audit Committee

The Audit Committee is responsible to monitor and review:
- Audited financial statements submitted by external auditor;
- Accounting, financial reporting and disclosure processes and procedures;
- Risk management (financial, fraud and legal risks) and internal control systems;
- Internal audit processes (resources, performance and scope of work);
- External auditor (qualifications, independence, engagement and fees);
- Compliance (legal, regulatory and charity policies); and
- Interested persons transactions (IPTs).

The Audit Committee consists of three (3) members:

Ms Mohana Radha d/o Rajoo (Chairperson)
Ms G Thanya
Ms VM Vidthiya

Ms Susila Ganesan retired as a Member of the Audit Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 8 April 2024.

Ms Koh Han Wei retired as a Member of the Audit Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

Ms Dharmambal Shanti Jayaram retired as a Member of the Audit Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

Ms Ratadevi Viswanatham retired as a Member of the Audit Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

(ii) Admin & Human Resources Committee (newly formed on 4 December 2024)

The Admin & Human Resources Committee is responsible to:
- review and monitor the effectiveness of human resources management;
- oversee the development and implementation of human resources policies in compliance with the relevant statutes, regulations, standards and guidelines;
- monitor, evaluate, and make recommendations to the Board on policies and strategic matters related but not limited to recruitment, retention, compensation, professional development, diversity and grievance handling;
- monitor procedures and internal controls in relation to employment, pay practices and administration of employee benefits;
- establish and evaluate an internal controls framework to ensure compliance with sector and regulatory guidelines; and
- review reports from the Management and advise on matters related to internal controls.

The Admin & Human Resources Committee consists of five (5) members:

Ms Neeta Lachmandas[1] (Chairperson)
Ms Hitomi Sano[2] (previous member of Admin, Human Resources and Finance Committee)
Ms Naina Bhatia[3] (previous member of Admin, Human Resources and Finance Committee)
Ms Han Ching Emmeline[4] (previous member of Admin, Human Resources and Finance Committee)
Mdm Chandra R Ramasamy[5] (previous member of Admin, Human Resources and Finance Committee)

[1]Ms Neeta Lachmandas was appointed as a Member of the Admin & Human Resources Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

[2]Ms Hitomi Sano was appointed as a Member of the Admin & Human Resources Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

[3]Ms Naina Bhatia was appointed as a Member of the Admin & Human Resources Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

[4]Ms Han Ching Emmeline was appointed as a Member of the Admin & Human Resources Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

[5]Mdm Chandra R Ramasamy was appointed as a Member of the Admin & Human Resources Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

(iii) Finance Committee (newly formed on 4 December 2024)

The Finance Committee is responsible to:

- review audited financial statement submitted by external auditor;
- review budget preparations and budget template prepared by staff;
- perform quarterly budget reviews;
- ensure regular monitoring and accountability of funds;
- review cash flows
- report financial irregularities and concerns to the Board;
- recommend financial guidelines to the Board including the establishment of a reserve fund;
- undertake reserves review to identify inadequate reserves to meet planned objectives;
- assist in the preparation of financial submissions;
- ensure financial reports are accurate and timely;
- oversee short and long-term investments (as required);
- advise the CEO on financial matters and adherence to sector regulations and guidelines.

The Committee consists of three (3) members:

Ms Kayeelasam Majeswary[1] (Chairperson, previous member of Admin, Human Resources and Finance Committee)
Mdm Saraswathy Arumugam[2] (previous member of Admin, Human Resources and Finance Committee)
Ms Belleza Gilzen Asuncion[3] (previous member of Admin, Human Resources and Finance Committee)

[1]Ms Kayeelasam Majeswary was appointed as a Member of the Finance Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

[2] Mdm Saraswathy Arumugam was appointed as a Member of the Finance Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

[3] Ms Belleza Gilzen Asuncion was appointed as a Member of the Finance Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

(iv) Nomination Committee

The Nomination Committee is responsible to:

- review the structure, size and composition of the Board;
- ensure that all Board appointees undergo an appropriate induction and orientation programme to understand their responsibilities and the activities of the organisation;
- ensure at least an annual performance review of Board and Committee members;
- take the lead in Board renewal and succession planning.

The Nomination Committee consists of seven (7) members:

Ms Sarindar Pal Kaur Frost[1] (Interim Chairperson)
Mr Vellu s/o Venu
Ms Mohana Radha d/o Rajoo
Ms Kayeelasam Majeswary
Ms Reeta Ronnie Sabnani
Ms Neeta Lachmandas[2]
Ms Karen Louise Holland[3]

Ms Edwina Shi-En Yeo retired as a Member of the Board of Trustees and Nomination Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

[1]Ms Sarindar Pal Kaur Frost was appointed as interim Chairperson of the Nomination Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

[2]*Ms Neeta Lachmandas was appointed as a Member of the Board of Trustees and Member of the Nomination Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 8 April 2024.*

[3]*Ms Karen Louise Holland was appointed as a Member of the Board of Trustees and Member of the Nomination Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.*

(v) Programme, Services & Volunteer Management Committee

The Programme, Services & Volunteer Management Committee is responsible to:

- oversee, support and coordinate the development and approval of new programmes and services;
- ensure that new and existing programmes and services are consistent with the vision, mission, objectives and strategic plans of the organisation;
- develop an annual programme and services budget and recommend the same to the Board;
- review and monitor the effectiveness of volunteer management programmes;
- oversee the development and implementation of volunteer policies and volunteer handbook in compliance with the relevant statutes, regulations, standards and guidelines.

The Programme, Services & Volunteer Management Committee consists of five (5) members:

Ms Sarindar Pal Kaur Frost[1] (Chairperson)
Ms Tan Yong Chuan Jacqueline
Ms Pavalakaantham d/o Shanmugavel
Mr Gordon Tan Shih Yong
Ms Kaushikee Ghose

[1]*Ms Sarindar Pal Kaur Frost was appointed as member and Chairperson of the Programme, Services & Volunteer Management and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.*

Dr Radhika Lakshmanan retired as a member of the Programme, Services & Volunteer Management Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 20 June 2024.

Ms Edwina Shi-En Yeo retired as a member of the Programme, Services & Volunteer Management Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

Ms Junita Devi d/o Sockalingam retired as a member of the Programme, Services & Volunteer Management Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

Mr Abdul Hakim Bin Adzhari retired as a member of the Programme, Services & Volunteer Management Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

(vi) Fundraising Committee

The Fundraising Committee is responsible to:

- evaluate fundraising programmes
- review communications and marketing initiatives
- monitor budgets for fundraising activities;
- ensure that the charity's fundraising objectives are met through fundraising initiatives;
- assist to develop fundraising proposals for potential donors;
- assist in efforts to organise annual charity fundraising dinner and other fundraising events as approved by the Board.

The Fundraising Committee consists of three (3) members:

Ms Reeta Ronnie Sabnani (Chairperson)
Ms Karen Louise Holland[1]
Mr Wong Yee Seng Jeremy

[1]*Ms Karen Louise Holland was appointed as a member of the Fundraising Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.*

Ms Sarindar Pal Kaur Frost retired as a member of the Fundraising Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

Ms Zanariah Binte Yob Ahmad retired as a member of the Fundraising Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

Ms Esther Oon-Bybjerg retired as a member of the Fundraising Committee and this was approved at meetings of the Nomination Committee and Board of Trustees held on 4 December 2024.

1.3 BOARD MEETINGS

The Board met four (4) times for the financial year ending on 31 December 2024. The quorum of at least three (3) members was fulfilled for the Board meetings held on 8 April 2024, 15 May 2024, 20 June 2024 and 4 December 2024.

Eleven (11) charity dinner fundraising meetings were also held with Board and Fundraising Committee members in attendance, ahead of NuLife's charity dinner on 12 October 2024.

The Trustees' attendance at the Board meetings are summarised in the table below:

Name of Trustees	Attendance/Number of Board Meetings Held
Mr Vellu s/o Venu	4/4
Ms Mohana Radha d/o Rajoo	3/4
Ms Kayeelasam Majeswary	2/4
Ms Reeta Ronnie Sabnani	3/4
Ms Sarindar Pal Kaur Frost	3/4
Ms Neeta Lachmandas	3/3
Ms Karen Louise Holland	0/0

2. CONFLICT OF INTEREST

2.1 "Conflict of interest" refers to any situation in which an individual, such as a Board member, is in a position to exploit a professional or official capacity in some way for their personal or corporate benefit that impedes the best interests of the Charity.

2.2 "Interest" means any commitment, investment, relationship, obligation or involvement, financial or otherwise, that may influence a person's judgment.

2.3 Board of Trustees and Members of Committees have an obligation to act in the best interests of the Charity. They must avoid situations where there may be real, potential, or perceived conflicts of interest that may arise should a member's personal or family interests conflict with those of the Charity.

2.4 Such conflicts may give rise to situations that may cause damage to the Charity's reputation and lead to its inability to sustain operations; influence the members' judgment and compromise objectivity when conducting the Charity's affairs; restrict free discussion, thus resulting in decisions or actions that are not in the interests of the Charity; and risk the impression that the Charity has acted improperly.

2.5 NuLife's conflict of interest policy aims to protect the Charity and its members from any appearance of impropriety.

Under NuLife's conflict of interest policy, the Board of Trustees should:

- serve NuLife as a whole rather than any special interest group;
- declare any personal or vested interest in business transactions, contracts and/or joint ventures that NuLife may enter into, as soon as such conflict or the possibility of such conflict arises and abstain from discussion, decision-making and/or voting on the transaction or contract;
- declare any close relationships (i.e. more than acquaintances) with staff, intern, or volunteer, and refrain from influencing decisions in the recruitment process;
- serve their term of office without remuneration so as to maintain the integrity of serving for public trust and community good instead of for personal gain; and
- not accept or offer personal favours or gifts from or to any interest group, vendors, or NuLife Board Member and/or staff.

2.6 Every member of the Board of Trustees and Board Committees, staff and volunteers are required to read and acknowledge the Conflict of Interest Policy and complete the Conflict of Interest Disclosure Form.

2.7 Board members are also required to submit an annual conflict of interest declaration at the end of each financial year or as soon as they are aware of any conflict of interest.

2.8 Each Board member is required to disclose their related party transactions or conflict of interest at each Board meeting. Where a conflict of interest arises at a Board meeting (if any), the Board member concerned should not vote on the matter or participate in discussions. He or she should recuse himself or herself from the meeting. The reason for how a final decision is made on a transaction or contract should be recorded accordingly.

For the financial year ending on 31 December 2024:

- All the Board members were volunteers who did not receive any remuneration. None of the staff was involved in setting his or her own remuneration;
- None of the full-time, part-time staff, interns or service providers recruited were close family members of the Board members; and
- There were no material contracts entered by the organisation involving the interest of the Chief Executive Officer (CEO).

3. STRATEGIC PLANNING

3.1 OBJECTIVES

This principle covers financial management and internal controls, risk management, human resources, volunteer management, fundraising, long-term planning and programme management to ensure that the organisation is effective in overseeing financial management and internal controls and managing risks to safeguard the interests of the organisation. These principles allow the organisation to be viable, relevant and adaptable.

The Board is required to review and approve the motto, vision and mission of the organisation periodically to ensure that they stay relevant. The last review of the motto, vision and mission statements were made in August 2023.

Motto:
Taking care of life's fundamentals through counselling, casework, legal guidance and interim social support.

Vision:
Upholding the dignity of the unseen members of our society through targeted support and advocacy they otherwise struggle to access.

Mission:
Creating a world where assistance is not a privilege, but a right.

The motto, vision and mission of the organisation is communicated to stakeholders via social media platforms, internal compliance manuals and policies, as well as the Annual Report.

3.2 LONG-TERM PLANNING

The Board of Trustees approves the annual budget of the charity and regularly reviews and monitors income and expenditure, while identifying and reviewing key risks and managing them with reference to the charity's internal risk management procedures. Key policies are regularly reviewed and implemented to ensure they support the charity's objectives.

Appropriate internal controls are regularly implemented to monitor funds and resources and include key processes such as revenue and receipting policies and procedures, procurement and payment policies and procedures, delegation of authority and limits of approval.

The Board of Trustees devised a long-term fundraising strategy for the charity in 2023. An annual charity fundraising dinner was identified as a vital pillar of this fundraising strategy to build the charity's future reserves and further secure the financial viability of the charity.

The charity's inaugural fundraising dinner was held on 7 October 2023 and followed by the second annual charity fundraising dinner on 12 October 2024. This annual fundraising event underlines the Fundraising Committee's objectives to secure the financial security of the charity.

4. PROGRAMME, SERVICES & VOLUNTEER MANAGEMENT

4.1 An update to the members of the Programme, Services & Volunteer Management Committee was provided on 21 May 2024 to update them on the progress of the core programmes and services of the organisation and brief them on developments.

4.2 The Volunteer Management Framework and Code of Conduct for Board of Trustees and Committee Members was submitted to the Board of Trustees on 8 April 2024.

The following manuals were prepared and/or updated and presented to the Board of Trustees for their approval during the Board meeting held on 8 April 2024:

- Handbook for Board and Committee Members
- Process flows for induction of Board and Committee Members, transition from Board to Committee Member, transition from Committee to Board Member, retirement and resignation of Board and Committee Members
- Volunteer Management Framework
- Internship Handbook
- Code of Conduct booklet

4.3 A total of 23 leaflets were uploaded on the NuLife website by 23 May 2024. The leaflets addressed the following areas of interest:

Children
- Befriending
- Activity coordinator

Youths
- Befriending
- Activity coordinator
- Working effectively with youths

Adults
- Befriender
- Medical escort

Elderlies
- Befriending
- Activity coordinator
- Outing coordinator
- Working effectively with elderlies
- Home help
- Communication in caregiving
- Medical escort

U Matter
- Suicidal ideation
- Grief & loss
- Self-harm behaviour

Caregiving
- Understanding caregiving
- Caregiver stress and management

Code of conduct
- Honeykidz
- Ambassadors
- Champions
- Board & Committee Members

5. HUMAN RESOURCE, ADMIN & FINANCE

Human Resources

5.1 An update to the members of the Human Resource, Admin & Finance Committee was provided on 21 May 2024 to update them on developments concerning human resources, administrative and finance matters.

5.2 The organisation's Human Resource Manual, first introduced in 2015, was last amended on 20 June 2024. The amended Human Resource Manual (V7) was approved by the Board of Trustees on 20 June 2024.

5.3 All staff are required to acknowledge an employee orientation checklist and code of conduct policy on commencement of employment at NuLife.

5.4 All employees of the organisation are covered by the Workmen Compensation Insurance.

Finance

5.5 The Financial Control Manual, first introduced in 2015 and last amended on 1 November 2024, was presented to the Board of Trustees and approved during the Board meeting held on 4 December 2024.

6. CAPITAL ASSET MANAGEMENT

The organisation's internal fixed assets register accounts for all the fixed assets of the organisation as of 31 December 2024. Please refer to page 16 of the Audited Financial Statement in Annual Report 2024 of the charity.

7. RESERVES MANAGEMENT

For more information on the charity's reserves policy, please refer to page 18 of the charity's Audited Financial Statement in Annual Report 2024 of the charity.

8. PRINCIPAL FUNDING SOURCES

The principal funding sources of the charity include the annual fundraising dinner, individual, corporate and institutional donors, monthly GIRO donations and funding received from approved grants.

8.1 PURPOSE OF RESTRICTED / ENDOWMENT FUNDS

For more information on the charity's restricted / endowment funds, please refer to pages 6, 7, 13, 14 and 15 of the charity's Audited Financial Statement in Annual Report 2024 of the charity.

8.2 DEFICIT

For more information on the charity's deficit funds, please refer to pages 6 and 8 of the charity's Audited Financial Statement in Annual Report 2024 of the charity.

8.3 LOANS/DONATIONS

NuLife does not offer loans or donations because we are a charitable organisation.

9. FUNDRAISING PRACTICES

9.1 CONDUCT OF FUNDRAISING

The Financial Control Manual (V6) outlines fundraising practices, recommendations to uphold transparency and adherence to all mandated sector guidelines, clarifications on the role of third-party fundraisers, recommendations on donor accountability and guidelines for code of conduct during fundraising events organised by the charity among other matters.

9.2 ACCOUNTABILITY TO DONORS

The organisation ensures that donors receive accurate advice about the IPC status of the charity, the intended use of donations as well as the tax implication of a donation to an IPC charity.

All donors who want to receive a tax-deductible receipt are issued a tax-deductible receipt in accordance with the Institutions of a Public Character charity status (250% tax deduction for every pledge received). Donors who do not want to receive a tax-deductible receipt are issued a non-tax deductible receipt for their records.

All donors must complete a donation form (available on the charity's official website) that informs them of the intended use of the donation.

The organisation respects donor confidentiality. The identity and/or information of donors is not disclosed without prior permission from the donors.

9.3 FUNDRAISING EXPENSES

The 30:70 fundraising rule is a requirement under the Charities (Fund-Raising Appeals for Local and Foreign Charitable Purposes) Regulations 2012 (regulation 7) and Charities (Institutions of A Public Character) Regulations (regulation 15). It is applicable to charities and IPCs in Singapore. NuLife adhered to the 30:70 fundraising rule for the charity's fundraising dinner on October 12, 2024.

The proposed expenses related to fundraising will cover the following (including but not limited) to:

- Staff / service provider salaries for fundraising
- Digital marketing & e-brochures for public relations and marketing
- Fundraising campaigns on social media platforms
- Charity fundraising dinner 2025 expenses

10. DISCLOSURE AND TRANSPARENCY

10.1 ANNUAL REPORT

The charity's Annual Reports includes the following information:

- Information on programmes and activities
- Audited financial statements
- List of Board members
- List of committee members
- Corporate Governance Report
- Corporate Information

The Annual Report is made available to the stakeholders of the organisation via the Charity Portal and the organisation's website at www.nulife.com.sg.

The inclusion of the Corporate Governance Report in the Annual Report is done annually, since the financial year ended 31 December 2017.

10.2 BOARD MEMBERS

The number of Board meetings held during the financial year ending on 31 December 2024 and attendance of each Board member is disclosed under "1.3 Board Meetings" of this report.

As disclosed under "2. Conflict of Interest" of this report, all Board members were volunteers of the organisation and did not receive any remuneration for their services during the financial year ending on 31 December 2024.

10.3 EMPLOYEES

The organisation had a total of two (2) full-time and two (2) part-time staff for the financial year ending on 31 December 2024: -

Full-time staff:	
Dr Pushpalatha Sheena Jebal	(since 7 March 2022)
Ms Elaine Lim	(since 1 April 2022)
Part-time staff	
Ms G. Kesha	(since 2 May 2024)
Ms Saranya d/o Madhavan	(since 1 October 2024)
Resigned staff:	
Ms Ang Wanjun, Jaslin	(from 3 September 2024 to 31 October 2024)
Ms Wang Xinyun	(from 1 October 2024 to 31 December 2024)

None of the above mentioned are close family members of the Chief Executive Officer or the Board of Trustees.

The remuneration of any employee receiving remuneration above $100,000, in a band of $10,000, is disclosed as follows.

Remuneration bands	2024
$120,000 to $129,999	0
$110,000 to $119,999	0
$100,000 to $109,999	1

The organisation's Governance Evaluation Checklist was submitted and uploaded on the Charity Portal on 9 June 2025.

11. WHISTLE BLOWING POLICY

11.1 AIM

NuLife Care & Counselling is committed to the highest standards of honesty, transparency, ethical and legal conduct and accountability. We strive to ensure a high standard of compliance with accounting, financial reporting, internal controls, corporate governance, auditing requirements and any legislation relating thereto.

In line with this commitment, this policy aims to provide an avenue for employees and external parties to raise concerns regarding malpractice, statutory non-compliance, actual or suspected improprieties in financial transactions and any other wrongdoing.

This policy applies to all employees as well as to all external parties who have interactions with NuLife. These parties include volunteers, donors, service providers, clients, partners, members of public, etc.

11.2 SCOPE

This policy sets out the avenues for whistle-blowers to report improper or inappropriate practices that they observe to have occurred in the organisation.

Such improper or inappropriate practices may include:

- Theft and/or misuse of NuLife properties, assets or resources (including confidential information);
- Breach or circumvention of internal controls or policies;
- Irregularities in financial reporting;
- Unlawful offence being committed;
- Any form of harassment;
- Discrimination on the basis of gender, race and disabilities;
- Abuse of power and authority;
- Corruption and bribery;
- Concealment or wilful suppression of any wrongdoing;
- Endangerment to health or safety of persons; and
- Serious conflict of interest without disclosure

Out of scope complaints:

Incidents or complaints that fall outside the scope mentioned above, which are related to service quality or performance issue, should be reported to the relevant internal response channels like the HR personnel or the Chief Executive Officer. Similarly, normal human resource grievances should be taken up with the HR personnel.

11.3 REPORTING PROTOCOL

Whistle-blowers may report by email to ccs@nulife.com.sg, addressing it to the Board Chairperson and the Chairperson of the Audit Committee.

The Board Chairperson and the Chairperson of the Audit Committee sit on the Management Committee that governs NuLife, which the Chief Executive reports to.

Reports made will be screened and reviews for the appropriate follow up action to address the concern raised.

The follow up action may include further clarification of facts, closure of case with satisfactory explanations provided, and commencement of internal investigation or where appropriate; it will be referred to external parties such as the external auditors, or regulatory authorities. The follow up action listed above is not meant to be exhaustive.

While the purpose of this Policy is to enable NuLife to investigate possible wrongdoing and take appropriate steps to address it, NuLife may not be able to disclose the precise remedial action that has been undertaken.

11.4 INFORMATION TO PROVIDE WHEN WHISTLE-BLOWING

To assist in assessing and investigating the reported incidents or concerns effectively and efficiently, whistle-blowers should specify as much specific and factual information as possible so as to allow for proper evaluation of the nature, extent, validity and urgency of the matter reported.

The following key information should be provided (where applicable):

- The alleged event or matter that is the subject of concern;
- The name(s) of the person(s) and/or parties involved;
- The date and place in which the event has taken place;
- Any additional information, documentation or evidence available to support the matter, event or issue reported; and
- Contact details of the whistle-blower.

To encourage transparency and accountability, the Policy encourages the whistle-blower to identify himself/herself. NuLife will handle confidentially the whistle-blower's identity and the information he/she provides.

The whistle-blower is required under this Policy to put in writing (or to sign against) the information that he/she is providing for the case. Anonymity deprives the investigative services of the possibility of asking the source for clarification or more information and enhances the risk of frivolous, malicious or unreliable information.

The amount of contact between the whistle-blower and the person(s) investigating the concern raised or information provided will be determined by the nature and clarity of the matter reported. Further information may be sought from the whistle-blower during the course of the investigation.

When the investigation is completed, the investigating officer(s) will report the findings to the Audit Committee for its necessary action.

The whistle-blower will be kept informed of the progress of the investigations and, if appropriate, of the final outcome.

11.5 SAFEGUARDS & CONFIDENTIALITY OF WHISTLE-BLOWER

NuLife will not tolerate harassment or victimisation against a whistle-blower that raises a concern in good faith.

The whistle-blower who believes that he/she is being unfairly treated as a result of having made a report or given evidence as a witness in respect of the wrongdoing may raise a complaint to the Board Chairperson or the Chairperson of the Audit Committee. Any form of retaliation undertaken against the whistle-blower for raising a concern in good faith is prohibited. In such cases, disciplinary measures will be taken against the person undertaking the retaliation.

All information (including the identity of the whistle-blower) disclosed during the course of the investigation will remain confidential, except as necessary to conduct the investigation or to take any remedial action, in accordance with applicable laws and regulations.
Where the whistle-blower is a staff of NuLife:

In reporting a concern, staff should exercise due care to ensure the accuracy of the information.

If, however, an allegation is made frivolously, maliciously, or for personal gain, disciplinary action may be taken to deter any abuse of the Policy.

If a staff member reports a concern in good faith, which is not confirmed by subsequent investigations, no action will be taken against that staff member. Particular care will be taken during staff appraisal and promotion procedures to ensure that the whistle-blower suffers no adverse consequences in this context.

12. PUBLIC IMAGE

The organisation's Public Relations Manual (adopted in 2015), covers the following aspects:

- Public relations statement and responsibilities
- Developing media relations
- Social media and website
- Recovery actions to deal with incorrect representation in the media
- Consistency in messages to stakeholders

Ms Reeta Sabnani, member of the Board of Trustees and Chairperson of the Fundraising Committee and Dr Pushpalatha Sheena Jebal, Chief Executive Officer (CEO) of the charity, are the designated public relations spokespersons of the organisation.

Audited Financial Statement

Nulife Care & Counselling Services Limited
(Unique Entity Number: 200416313W)
(Registered under the Companies Act 1967 and Charities Act 1994)

AUDITED FINANCIAL STATEMENTS

For the Financial Year Ended 31 December 2024

Tan, Chan & Partners
CHARTERED ACCOUNTANTS SINGAPORE
26 Eng Hoon Street Singapore 169776
Tel: 6533 7393 **Fax**: 6533 6831
www.tanchan-cpa.com

Nulife Care & Counselling Services Limited
(Unique Entity Number: 200416313W)

AUDITED FINANCIAL STATEMENTS

For the Financial Year Ended 31 December 2024

Contents **Page**

Directors' Statement	1 - 2
Independent Auditor's Report	3 - 5
Statement of Financial Activities	6
Balance Sheet	7
Statement of Cash Flows	8
Notes to the Financial Statements	9 - 19

DIRECTORS' STATEMENT
For the Financial Year Ended 31 December 2024

The directors present their statement to the members together with the financial statements of Nulife Care & Counselling Services Limited (the "Charity") for the financial year ended 31 December 2024.

In the opinion of the directors,

(a) the financial statements of the Charity and the notes thereto are properly drawn up in accordance with the provisions of the Companies Act 1967 (the "Companies Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations") and the Charities Accounting Standard ("CAS") so as to present fairly, in all material respects, the state of affairs of the Charity as at 31 December 2024 and the results and cash flows of the Charity for the year then ended; and

(b) at the date of this statement, there are reasonable grounds to believe that the Charity will be able to pay its debts as and when they fall due.

DIRECTORS

The directors of the Charity in office at the date of this statement are:

Kayeelasam Majeswary	
Karen Louise Holland	(Appointed on 5 December 2024)
Mohana Radha D/O Rajoo	
Neeta Lachmandas	(Appointed on 1 May 2024)
Reeta Ronnie Sabnani	
Sarindar Pal Kaur Frost	
Vellu S/O Venu	

ARRANGEMENTS TO ENABLE DIRECTORS TO ACQUIRE SHARES AND DEBENTURES

As the Company is limited by guarantee and has no share capital or debentures, the statutory information required to be disclosed by the directors under Schedule 12(8)(a) and Schedule 12(8)(b) of the Companies Act 1967 does not apply.

The liability of each member is limited to $10 while he/she is a member, or within one year after he/she ceases to be a member.

As at the end of the reporting period, the Company has total 7 (2023: 6) members.

Nulife Care & Counselling Services Limited

DIRECTORS' STATEMENT
For the Financial Year Ended 31 December 2024

INDEPENDENT AUDITOR

The independent auditor, Tan, Chan & Partners, has expressed its willingness to accept re-appointment as auditor.

On behalf of the Board of Directors

Signed by:
Mr Vellu s/o Venu
75A6656066AD4EC...

Vellu S/O Venu
Chairperson

Signed by:
A641E2C3CA6B417...

Mohana Radha D/O Rajoo
Vice-Chairperson

Singapore

Date: 4 June 2025

Tan, Chan & Partners
CHARTERED ACCOUNTANTS SINGAPORE

INDEPENDENT AUDITOR'S REPORT

To the Members of
Nulife Care & Counselling Services Limited
For the Financial Year Ended 31 December 2024

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Nulife Care & Counselling Services Limited (the "Charity"), which comprise the balance sheet as at 31 December 2024, and the statement of financial activities and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act 1967 (the "Companies Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations") and Charities Accounting Standard ("CAS") so as to present fairly, in all material respects, the state of affairs of the Charity as at 31 December 2024 and the results, changes in funds and cash flows of the Charity for the year then ended.

Basis for Opinion

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

Other Information

Management is responsible for the other information. The other information comprise the Directors' Statement.

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

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

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Tan,Chan & Partners
CHARTERED ACCOUNTANTS SINGAPORE

INDEPENDENT AUDITOR'S REPORT

To the Members of
Nulife Care & Counselling Services Limited
For the Financial Year Ended 31 December 2024

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

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

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Companies Act, the Charities Act and Regulations, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

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

The directors' responsibilities include overseeing the Charity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Charity's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

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CHARTERED ACCOUNTANTS SINGAPORE

INDEPENDENT AUDITOR'S REPORT

To the Members of
Nulife Care & Counselling Services Limited
For the Financial Year Ended 31 December 2024

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

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

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also: (cont'd)

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

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

Report on Other Legal and Regulatory Requirements

In our opinion, the accounting and other records required to be kept by the Charity have been properly kept in accordance with the provisions of the Companies Act, and the Charities Act and Regulations.

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

(a) the Charity has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and

(b) the Charity has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.

Tan, Chan & Partners

Tan, Chan & Partners
Public Accountants and
Chartered Accountants
Singapore

Date: 4 June 2025

26 Eng Hoon Street Singapore 169776
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www.tanchan-cpa.com

Nulife Care & Counselling Services Limited

BALANCE SHEET
As at 31 December 2024

	Note	2024 $	2023 $
ASSETS			
Non-current asset			
Plant and equipment	7	**11,552**	14,388
Current assets			
Prepayments		**1,330**	1,625
Other receivables	8	**14,601**	26,295
Cash and bank balances	9	**388,187**	409,857
		404,118	437,777
Total assets		**415,670**	452,165
LIABILITY AND FUNDS			
Current liability			
Other payables	10	**34,425**	20,155
Funds			
Unrestricted fund			
Accumulated fund		**381,245**	432,010
Restricted fund			
Charities capability fund		**-**	-
		381,245	432,010
Total liability and funds		**415,670**	452,165

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

Nulife Care & Counselling Services Limited

STATEMENT OF FINANCIAL ACTIVITIES
For the Financial Year Ended 31 December 2024

	Note	Unrestricted fund	Restricted fund: Charities capability fund	Total funds	Total funds
		2024 $	2024 $	2024 $	2023 $
Income					
Income from generated funds					
Donations					
-Tax deductible		**155,953**	**-**	**155,953**	144,160
-Non-tax deductible		**5,742**	**-**	**5,742**	4,816
Service fees		**24,970**	**-**	**24,970**	8,407
Fundraising activity		**275,284**	**-**	**275,284**	213,502
Income from charitable activities	3				
Government grants		**(1,150)**	**5,940**	**4,790**	42,793
Other income	4	**16,319**	**-**	**16,319**	227,895
		477,118	**5,940**	**483,058**	641,573
Less: Cost of charitable activities	5	**104,403**	**-**	**104,403**	106,481
Less: Governance and administrative costs	6	**423,480**	**5,940**	**429,420**	393,297
(Deficit)/Surplus for the financial year, representing net movement in funds		**(50,765)**	**-**	**(50,765)**	141,795
Reconciliation of fund					
Total fund brought forward		**432,010**	**-**	**432,010**	290,215
Total fund carried forward	6	**381,245**	**-**	**381,245**	432,010

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

Nulife Care & Counselling Services Limited

STATEMENT OF CASH FLOWS
For the Financial Year Ended 31 December 2024

	Note	2024	2023
		$	$
Operating activities			
(Deficit)/Surplus for the financial year		**(50,765)**	141,795
Adjustments for:			
Depreciation of plant and equipment	7	**10,379**	29,292
Operating cash flows before working capital changes		**(40,386)**	171,087
Changes in working capital:			
Prepayments		**295**	1,069
Other receivables		**11,694**	(15,669)
Other payables		**14,270**	7,901
Net cash flows (used in)/generated from operating activities		**(14,127)**	164,388
Investing activity			
Acquisition of plant and equipment	7	**(7,543)**	(655)
Net cash flow used in investing activity		**(7,543)**	(655)
Net changes in cash and cash equivalents		**(21,670)**	163,733
Cash and cash equivalents at beginning of financial year		**409,857**	246,124
Cash and cash equivalents at end of financial year	9	**388,187**	409,857

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

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2024

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

1. GENERAL INFORMATION

Nulife Care & Counselling Services Limited (the "Charity") is incorporated and domiciled in Singapore, limited by guarantee and not having a share capital. The Charity is registered under the Companies Act 1967 and the Charities Act 1994. It is an approved Institution of Public Character (IPC) from 18 December 2023 to 17 December 2024. The IPC period has been extended from 18 December 2024 to 17 December 2025.

The registered office and principal place of operation of the Charity is located at 153A Serangoon North Avenue 1 #02-456/8 Singapore 551153.

The objective of the Charity are as follows:

(a) to promote and improve the social well-being generally of individuals, through the provision of care and counselling services to family units, including children, parents, youths and any other persons relating to their intellectual, emotional, social and financial needs, without discrimination as to nationality, race, age, gender, language, religion, moral character, social economic background or financial status;

(b) to develop and promote programmes, services and projects relating to the identification, management, improvement and rehabilitation of behavioural, psychosocial or emotional problems; which target children and youths, including but not limited to at-risk youths, ex-youth offenders, youths who reject, have little or no family support, suspended students and out-of-school youths; and

(c) to promote social and academic development of youths generally, and a positive attitude and mindset among youths facing pressures from family, school, peers and/or studies, through organising, and encouraging the active participation of such youths in, educational and recreational programmes, such as tuition classes, sporting activities, character-building workshops, career guidance talks and such other events or activities in furtherance thereof, all of which shall be beneficial wholly or substantially to the community in Singapore.

The financial statements of the Charity for the financial year ended 31 December 2024 were authorised for issue by the Board of Directors on the date of the Directors' Statement.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of preparation

The financial statements, expressed in Singapore Dollar ("$"), which is the functional currency of the Charity have been prepared in accordance with the provisions of the Companies Act 1967 (the "Companies Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations"), and Charities Accounting Standard ("CAS"). The financial statements have been prepared under the historical cost convention except as disclosed in the accounting policies below.

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

Use of estimates and judgements

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

There were no significant judgements made in applying accounting policies and no estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period.

2.2 Income recognition

Income is recognised in the statement of financial activities to the extent that the Charity becomes entitled to the income, when it is probable that the income will be received; and when the amount of the income can be measured with sufficient reliability.

Donations

Donations are recognised upon receipt. The Charity enjoys a concessionary tax treatment whereby qualifying donors are granted 2.5 times tax deductions for the donations made to the Charity.

Government grants

Grants are recognised on upon receipt. However, grants received that are subject to donor-imposed pre-conditions are deferred as liabilities until the Charity is able to meet the terms of the grants.

Service fees

Service fees are recognised when the services are performed and accepted by the customers.

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2024

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

2.2 Income recognition (cont'd)

Other income

Other income is recognised upon receipt.

2.3 Recognition of expenditures

Expenditures are recognised in the statement of financial activities once the goods or services have been received, unless the expenditure qualifies for capitalisation. Expenditure on performance-related grants is recognised to the extent the specified service or goods have been provided. Expenditures in the statement of financial activities are classified under cost of charitable activities and governance and administrative costs.

Cost of charitable activities

Expenditure on charitable activities comprises all the resources applied by the Charity in undertaking its work to meet its charitable objectives. Such costs include the direct costs of the activities together with support costs incurred.

Governance and administrative costs

Governance and administrative costs include the costs related to the general running of the Charity as opposed to the direct management functions inherent in generating funds. Governance costs include both direct costs such as internal and external audit, legal advice for the Charity and costs associated with constitutional and statutory requirements, and related support costs which where material, would comprise apportionment of shared and indirect costs involved in supporting the governance activities.

Allocation of costs

Where appropriate, expenditures specifically identifiable to each cost classification are allocated directly to the type of costs incurred. Where apportionment between each costs classification is necessary, apportionment bases such as usage, head-count, floor area occupied or time required maybe used as appropriate.

2.4 Employee benefits

Defined contribution plan

The Charity makes contributions to the Central Provident Fund in Singapore. Contributions to the defined contribution plan are recognised as an expense in the period in which the related service is performed.

Short-term benefits

All short-term benefits including accumulating compensated absences are recognised in the statement of financial activities in the period in which the employees render their services.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

2.5 Lease – operating leases as a lessee

Leases where a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) are taken to statement of financial activities on a straight line basis over the period of lease.

2.6 Plant and equipment

Plant and equipment are carried at cost less accumulated depreciation. Depreciation is charged on the straight-line method to write off the assets over their estimated useful lives as follows:

	Estimated useful lives
Computer and peripherals	1 year
Furniture and fittings	5 years
Office equipment	3 years
Renovation	3 years

The residual values, estimated useful lives and depreciation method of plant and equipment are reviewed, and adjusted as appropriate, at each balance sheet date. The effects of any revision are recognised in the statement of financial activities when the changes arise.

The gain or loss arising on disposal or retirement of an item of plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in the statement of financial activities.

Fully depreciated assets are retained in the financial statements until they are no longer in use.

2.7 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and cash at bank that are subject to an insignificant risk of changes in value.

2.8 Taxation

The Charity which is registered as a Charity under the Charities Act is exempted from income tax under Section 13(1)(zm) of the Income Tax Act.

2.9 Deferred income

Deferred income comprises funds received by the Charity that do not meet the criteria for recognition of income as the entitlement to income does not exist at the reporting date. Deferred income is recognised as a liability in the balance sheet until the Charity is entitled to the income, at which point it is recognised in the statement of financial activities.

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2024

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

2.10 Other receivables

Other receivables, excluding prepayments, are measured at initial recognition at transaction price, excluding transaction costs, if any. Transaction costs shall be recognised as expenditure in the statement of financial activities. Prepayments shall be initially recognised at the amount paid in advance for the economic benefits expected to be received in the future.

After initial recognition, receivables, excluding prepayments, shall be measured at cost less any accumulated impairment losses. Prepayments shall be measured at the amount paid less the economic resources received or consumed during the financial year/period.

At each balance sheet date, where there is objective evidence that a receivable is impaired, the carrying amount of the asset is reduced through the use of an allowance account, and the amount of the loss is recognised in the statement of financial activities. The allowance recognised is measured as the difference between the asset's carrying amount and the undiscounted future cash flows that the Charity expects to receive from the receivables. When a receivable is uncollectible, it is written off against the allowance account for receivables. Subsequent recoveries of amounts previously written off are credited in the statement of financial activities.

2.11 Other payables

Other payables are initially measured at transaction price, excluding transaction costs, if any, both at initial recognition and at subsequent measurement. Transactions costs are recognised as expenditure in the statement of financial activities as incurred. Accruals are recognised at the best estimate of the amount payable.

2.12 Accumulated fund

These represent net funds received by the Charity that are expendable for any activity within the Charity at Management's discretion in furtherance of the Charity's objectives.

2.13 Restricted funds

Restricted funds are funds subject to specific trusts, which may be declared by the donors or with their authority such as in the literature of a public appeals created through the legal process, but still within the wider objects of the Charity.

3. FUNDRAISING ACTIVITY

	2024 $	2023 $
Ticket sales (tax deductible)	**60,256**	42,625
Ticket sales (non-tax deductible)	**4,638**	5,250
Lucky draw (non-tax deductible)	**-**	6,020
Auction (tax deductible)	**7,412**	1,921
Auction (non-tax deductible)	**24,728**	24,421
Donation (tax deductible)	**171,200**	116,979
Donation (non-tax deductible)	**7,050**	16,286
	275,284	213,502

4. OTHER INCOME

	2024 $	2023 $
Internship fees	**-**	4,680
Interest income	**50**	37
Progressive wage credit scheme	**16,269**	17,412
Other income	**-**	50
Tote board – Enhanced Fund-Raising Programme	**-**	205,716
	16,319	227,895

5. COST OF CHARITABLE ACTIVITIES

	2024 $	2023 $
Unrestricted fund		
Charitable activities expense	**16,743**	3,564
Fundraising expenses	**82,366**	54,540
Volunteer engagement expenses	**5,294**	8,377
	104,403	66,481
Restricted fund – Transformation support scheme		
Staff salary and bonuses	**-**	40,000
	104,403	106,481

6. GOVERNANCE AND ADMINISTRATIVE COSTS

	Note	Unrestricted fund 2024 $	Restricted fund 2024 $	Total funds 2024 $	Total funds 2023 $
Administrative expense		**10,886**	**3,564**	**14,450**	11,564
Advertisement		**60**	**-**	**60**	108
Audit fee		**5,274**	**-**	**5,274**	4,704
Accounting fee		**7,224**	**2,376**	**9,600**	7,950
Bank charges		**1,937**	**-**	**1,937**	427
Cleaning expenses		**4,560**	**-**	**4,560**	4,560
Depreciation of plant and equipment	7	**10,379**	**-**	**10,379**	29,292
Delivery charges		**1,500**	**-**	**1,500**	26
Gifts		**1,298**	**-**	**1,298**	-
Networking expenses - entertainment		**3,478**	**-**	**3,478**	2,113
Insurance		**597**	**-**	**597**	573
IT expense		**4,130**	**-**	**4,130**	4,784
Medical expenses		**-**	**-**	**-**	80
Membership fees		**230**	**-**	**230**	218
Office supplies		**396**	**-**	**396**	215
Printing, postage and stationery		**642**	**-**	**642**	540
Professional fees		**62,904**	**-**	**62,904**	17,369
Publicity		**7,830**	**-**	**7,830**	-
Refreshment		**228**	**-**	**228**	294
Rental of office	12	**28,776**	**-**	**28,776**	28,512
Rental of warehouse		**7,279**	**-**	**7,279**	4,808
Rental of equipment		**1,308**	**-**	**1,308**	972
Repair and maintenance		**543**	**-**	**543**	427
Secretarial fees		**1,352**	**-**	**1,352**	1,600
Service and conservancy charge		**4,320**	**-**	**4,320**	3,775
Subscriptions		**2,546**	**-**	**2,546**	2,449
Staff salaries and bonuses		**203,309**	**-**	**203,309**	210,404
Staff Central Provident Fund		**30,078**	**-**	**30,078**	36,654
Skill Development Levy		**339**	**-**	**339**	473
Staff welfare		**3,147**	**-**	**3,147**	3,290
Stamp duty		**-**	**-**	**-**	356
Telephone		**4,294**	**-**	**4,294**	4,118
Transport		**976**	**-**	**976**	131
Temporary manpower		**-**	**-**	**-**	1,000
Upkeep of vehicles		**7,037**	**-**	**7,037**	5,689
Utilities		**4,623**	**-**	**4,623**	3,822
		423,480	**5,940**	**429,420**	393,297

7. PLANT AND EQUIPMENT

	Note	Computer and peripherals $	Furniture and fittings $	Office equipment $	Renovation $	Total $
Cost						
As at 01 January 2023		31,701	37,370	9,648	68,711	147,430
Additions		-	-	655	-	655
Written off		(6,088)	(283)	-	-	(6,371)
As at 31 December 2023		25,613	37,087	10,303	68,711	141,714
Additions		3,398	-	4,145	-	7,543
Written off		(2,406)	-	-	-	(2,406)
As at 31 December 2024		**26,605**	**37,087**	**14,448**	**68,711**	**146,851**
Accumulated depreciation						
As at 01 January 2023		31,701	21,620	7,359	43,725	104,405
Depreciation	6	-	4,700	1,969	22,623	29,292
Disposals		(6,088)	(283)	-	-	(6,371)
As at 31 December 2023		25,613	26,037	9,328	66,348	127,326
Depreciation	6	1,982	4,604	1,430	2,363	10,379
Written off		(2,406)	-	-	-	(2,406)
As at 31 December 2024		**25,189**	**30,641**	**10,758**	**68,711**	**135,299**
Carrving amount						
As at 31 December 2023		-	11,050	975	2,363	14,388
As at 31 December 2024		**1,416**	**6,446**	**3,690**	**-**	**11,552**

8. OTHER RECEIVABLES

	2024 $	2023 $
Deposits	**8,351**	10,579
Sundry receivables	**310**	880
Grant receivable	**5,940**	14,836
	14,601	26,295

9. CASH AND BANK BALANCES

	2024 $	2023 $
Cash on hand	**193**	236
Cash at bank	**387,994**	409,621
	388,187	409,857

10. OTHER PAYABLES

	2024 $	2023 $
Accrued operating expenses	**20,939**	15,619
Sundry creditors	**4,486**	4,536
Other payable	**9,000**	-
	34,425	20,155

11. RELATED PARTY TRANSACTIONS

In addition to the related party transactions disclosed elsewhere in the financial statements, the Charity carried out the following transactions with the related parties on terms between the parties during the financial year.

	2024 $	2023 $
Key management personnel compensation		
Salaries and other short-term employee benefits	**117,000**	120,302
Post-employment benefits – contribution to CPF	**15,402**	13,209
	132,402	133,511
Number of key management in remuneration bands		
$100,001 to $200,000	**1**	1

Apart from key management personnel listed above, there were no other staff that received more than $100,000 in annual remuneration during the financial years ended 31 December 2024 and 2023 respectively.

12. LEASES

The Charity as a lessee:

At the end of the reporting period, the total future minimum lease payments for non-cancellable operating lease not provided for in the financial statements are as follows:

	2024 $	2023 $
Rental of office premises		
Within one financial year	**28,776**	28,776
Between two and three financial years	**5,635**	34,411

Operating lease payments are for rental payables for office premises. The leases are negotiated for an average term of 3 years and rentals are not subject to any escalation clause.

Lease rental payments for office premises recognised in the statement of financial activities under rental of office space are $28,776 (2023: $28,512) (Note 6).

13. RESERVES POSITION

The Charity's reserve position for the financial year ended 31 December 2024 is as follows:

		2024	2023	Increase/ (Decrease)
		$	$	%
A	Unrestricted fund			
	- Accumulated fund	**381,245**	432,010	(11.75)
B	Restricted or designated funds			
	- Designated funds	**-**	-	-
	- Restricted funds	**-**	-	-
C	Endowment funds	**-**	-	-
D	Total funds	**381,245**	432,010	(11.75)
E	Total annual operating expenditure	**533,823**	499,778	6.81
F	Ratio of unrestricted fund to annual operating expenditure [A/E]	**0.71**	0.86	(17.38)

Reference:

(C) An endowment fund consists of assets, funds or properties, which are held in perpetuity, which produce annual income flow for a company to spend as grants.
(D) Total funds include unrestricted, restricted/ designated and endowment funds.
(E) Total annual operating expenditure includes expenses related to cost of charitable activities and governance and other operating and administration expenditure.

The reserves of the Charity provide financial stability and the means for development of the Charity's activities. The Board intends to maintain the reserves at a level sufficient for its operating needs. The Charity reviews the level of reserves regularly for the Charity's continuing obligations.

14. FUND RAISING

30/70 Fund-raising Efficiency Ratio

	2024 **$**	2023 $
Income from charity dinner	**275,284**	213,502
Cost of charity dinner	**82,366**	54,540
Fund-raising efficiency ratio	**29.92%**	25.50%

The fund-raising efficiency ratio has been computed as **(E+S)/(R+S)**, where **E** refers to the total expenses relating to fund-raising; **R** refers to the total gross receipts from fund-raising, other than receipts from sponsorships; and **S** refers to the total cost or value of sponsored goods and services relating to fund-raising.

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2024

15. CONFLICT OF INTEREST POLICY

The Board of Directors are expected to avoid actual and potential conflicts of interest. The Board of Directors are expected to declare such conflicts of interest to the Charity as soon as possible and abstain from discussion and decision on the matter. All Board of Directors are also required to submit an annual conflict of interest declaration at the end of each financial year or as soon as they are aware of any conflict of interest.

Where a conflict of interest arises at a Board meeting (if any), the Board member concerned should not vote on the matter nor participate in discussions. He or she should recuse himself or herself from the meeting. The reason for how a final decision is made on the transaction or contract should be recorded accordingly. Any appointment of staff who is a close member of the family of the current Board members or staff should be approved by all the Board members. Board members or staff should make a declaration of such relationships, abstain from and not influence decisions made on this appointment.

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