



# 新加坡佛教福利協會 SINGAPORE BUDDHIST WELFARE SERVICES



# 2024 ANNUAL REPORT





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## ABOUT US

Singapore Buddhist Welfare Services (SBWS) is a voluntary welfare organisation, which was officially registered as a society on 27/05/1981.

SBWS has been a full member of the National Council of Social Service since 01/01/1985 and granted charity status on 09/05/1991 under the Charities Act.

SBWS has been granted Institution of a Public Character (IPC) status since 27/07/1993.

Since its inception, SBWS has been providing holistic services to serve the needs of the community.

### COMMUNITY & FAMILY SERVICES

*Daily Meal Delivery*

*Financial Assistance*

*Food Rations*

*Green Haven*

*Marriage Preparation Programme*

### HEALTHCARE SERVICES

*NKF Dialysis Centre supported by SBWS*

*SBWS Mobile Healthcare (TCM) Service*

*Fu Hui TCM Clinic*

### ELDERCARE SERVICES

*Happy Villa*

*Fu Hui Golden Care Centre*

### CHILDREN SERVICES

*Grace Child Development Centre*

*Hearty Care Centre*

## FU HUI LINK SBWS Integrated Community Hub

Established by Venerable Kuan Yan, Fu Hui Link is a community hub of SBWS completed in 2014, which provides integrated services to meet the needs of various age groups from children to the elderly, as well as families.

It is equipped with purpose-built facilities, including Fu Hui Auditorium and training rooms, to promote learning, intergenerational engagement and charitable acts, with collaboration from public agencies and community partners.



# Vision

A Seedling of Love is the Seeding of Hope.

# Mission

For every heart and mind, our unconditional love and compassion touches lives.  
For every need and concern,  
our social dedication, guided by wisdom, makes a difference to all.

## PHILOSOPHY

- Share** We allow the compassion in us to bring gifts of joy and comfort to others. Cherish every moment and live life with zest.
- Help** We show our support and create turning points in needy lives.
- Achieve** We are committed towards excellence at all times in providing facilities and activities to cater to the needs of the community.
- Reach** We care and serve beyond differentiation. Compassion, diligence and carefulness are the core values that drive our organisation to constantly reach out to those in need.
- Enrich** We make steady efforts to progress for a better tomorrow for everybody. We believe in continually nourishing our spirit and upgrading our skills to keep up with the pace of society.

## OBJECTIVES

- 1 To initiate and organise charitable programmes, services and activities supporting the relief of poverty, suffering, ignorance, or ill-health (physical and psychological), without limitation in age, sex, race, nationality or religion, especially through provision of counselling, financial assistance, training, education or other assistance that may be deemed necessary.
- 2 To raise, receive, administer, invest, as well as distribute funds and goods in kind entrusted to SBWS for the attainment of the above objectives or any of them.
- 3 To establish institutional care with aims of providing social services to support the needy, aged, children and handicapped.
- 4 To collaborate with the National Council of Social Service and other government bodies, as well as religious organisations, welfare agencies and private organisations, in uniformity with point 1 above.
- 5 To encourage a pool of volunteers to visit and assist families as well as charitable institutions.



# OUR MILESTONES

Officially registered as a society in 1981

Became a full member of National Council of Social Service in 1985

Set up Daily Meal Program & Public Social Assistance Schemes

Set up Grace Lodge (nursing home) in 1985

Set up Grace Child Development Centre (GCDC) in 1985

Official Opening of SBWS and Grace Lodge on 16/03/1986 by the then Second Deputy Prime Minister Ong Teng Cheong

Grace Lodge became an affiliate of SBWS when it was registered with the Registry of Societies on 19/12/1988



1981  
|  
1990

Granted charity status under the Charities Act in 1991

Set up SBWS-NKF Kidney Dialysis Centre in 1992

Set up Green Haven (halfway house) in 1993

Granted IPC status in 1993

Set up Hearty Care Centre (HCC, family service centre with student care) in 1994

Set up Happy Villa (community home for the elderly) in 1994

Set up Fu Hui Youth in 1999

Ground-breaking ceremony for Bright Vision Hospital on 25/05/1999, presided by the then Minister of Health, Mr Yeo Cheow Tong

Set up Grace Home Care Service in 1999



1991  
|  
2000

Official opening of Yen Pei Building (Grace Volunteer Centre) on 02/11/2003 by the then President S R Nathan

Official opening of Bright Vision Hospital on 21/11/2004 by the then President S R Nathan

Set up SBWS Healthcare Buzz (mobile healthcare service) in 2006

Grace Home Care Service transferred to Bright Vision Hospital in 2007



2001  
|  
2010

Set up Tuition Programme for needy students

Commenced development of Fu Hui Link in 2014 at 19 Compassvale Walk, as a one-stop community hub for bonding across ages

Relocated Grace Lodge to Fu Hui Link at the year end of 2014, where its bed capacity was expanded to 300 for both male and female elderlies

Relocated Fu Hui TCM Clinic, GCDC and HCC to Fu Hui Link in 2015

Restructured SBWS Healthcare Buzz as SBWS Mobile Healthcare (TCM) Service

Relocated Green Haven to 10 Admiralty Road East in 2017

GCDC achieved SPARK (Commendation) and "Outstanding Centre for Teaching & Learning (Commendation) Award", conferred by Early Childhood Development Agency in 2018

Set up Fu Hui Golden Care Centre (senior day care & active rehab centre) in Fu Hui Link in 2019

Official Opening of Fu Hui Link by the then President Halimah Yacob on 07/12/2019



2011  
|  
2024



# CORPORATE INFORMATION

## Registered Address

105 Punggol Road  
Singapore 546636

## UEN Registration

S8ISS0060H  
01/01/2009

## Governing Instrument Constitution

## IPC Status

IPC 000326  
01/02/2024 to 30/11/2026

## Charity Registration

0810  
08/05/1991

## ROS Registration

ROS 137/81 WEL  
27/05/1981

## Trustees

Venerable Kuan Yan  
Ms Wong Khink Phin  
Ms Quek Swee Lan  
Mdm Lim Watt

## Bankers

- United Overseas Bank Limited
- Standard Chartered Bank (Singapore) Limited

## Auditors

Robert Yam & Co PAC

## Advisors

- Honorary Legal Advisor  
Ms Mabel Lim May Poh
- Honorary Medical Advisor  
Dr Ee Chye Hua

# SBWS BOARD

SBWS board members make significant contributions to our charitable cause, with their selfless dedication, as well as their commitment of professional knowledge and precious time.

The pioneer board members are, moreover, important exemplars for the other board members. They have been offering long-term assistance since the establishment of SBWS, being strong pillars of support who command respect and trust.

We have been actively keeping a lookout for and interviewing new candidates for renewal of the Board, but suitable candidates who share our cause and can commit their time are hard to find.

The board members are not remunerated for their services to the Board, as their appointments are honorary. SBWS Board for the term **01/07/2024 to 30/06/2028** was elected at the Annual General Meeting held on **25/06/2024**.

Name	Appointment in SBWS Board from 01/07/2024 to 30/06/2028	Year of 1st Appointment in SBWS Board	Occupation	Position in SBWS' Affiliated Charities	Previous Appointment in SBWS Board from 01/07/2022 to 30/06/2024	Board Meetings Attended in Year 2024
Venerable Kuan Yan, BBM	President	Co-Founder, succeeded Founder, Late Venerable Yen Pei as President since 1997	Buddhist Leader, Voluntary Social Worker	President, Grace Lodge, Fu Hui Buddhist Cultural Centre	President, 01/07/2022 – 30/06/2024	3/3
Mr Toh Yew Teck	Vice-President	Board Member since establishment in 1981	Managing Director, Self-Employed	Secretary, Fu Hui Buddhist Cultural Centre	Vice-President, 01/07/2022 – 30/06/2024	3/3
Mr Chew Heng Tuan	Honorary Treasurer	Board Member since establishment in 1981	Director, Self-Employed	Not Applicable	Honorary Secretary, 01/07/2022 – 30/06/2024	2/3
Mdm Saw Swee Lan	Honorary Assistant Treasurer	Board Member since 2008	Director, Self-Employed	Not Applicable	Assistant Secretary, 01/07/2022 – 30/06/2024	3/3
Ms Seah Li Kheng, Marie	Honorary Secretary	Board Member since 2014	Accountant, Freelance	Treasurer, Fu Hui Buddhist Cultural Centre	Honorary Treasurer, 01/07/2022 – 30/06/2024	3/3
Mdm Ng Bee Nah	Honorary Assistant Secretary	Board Member since 2008	Retired, Formerly Bank Executive Director	Not Applicable	Assistant Treasurer, 01/07/2022 – 30/06/2024	2/3
Mdm Tan Suat Lay	Committee Member	Board Member since establishment in 1981	Executive Director, Self-Employed	Vice President, Grace Lodge	Committee Member, 01/07/2022 – 30/06/2024	3/3
Mr Yap Chip Sing	Committee Member	Board Member since 2008	Quality Manager, Employed	Not Applicable	Committee Member, 01/07/2022 – 30/06/2024	3/3
Mr Lim Teck Hian	Committee Member	Board Member since 2016	Director, Employed	Not Applicable	Committee Member, 01/07/2022 – 30/06/2024	3/3
Dr Liew Kong Fui	Committee Member	Board Member since 2022	Dentist, Self-Employed	Not Applicable	Committee Member 01/07/2022 – 30/06/2024	2/3

## Board's Declaration:

- 1) None of the board members are related to one another.
- 2) None of the board members are remunerated for their services to the board.
- 3) Four of SBWS board members are also serving in the boards of SBWS affiliates.
- 4) Grace Lodge and Fu Hui Buddhist Cultural Centre are the only charities/organisations affiliated to SBWS.





# ORGANISATIONAL STRUCTURE

## SBWS BOARD

**PRESIDENT**  
Venerable Kuan Yan  
(1981)

**VICE-PRESIDENT**  
Mr Toh Yew Teck  
(1981)

**HONORARY TREASURER**  
Mr Chew Heng Tuan  
(1981)

**ASSISTANT TREASURER**  
Mdm Saw Swee Lan  
(2008)

**HONORARY SECRETARY**  
Ms Seah Li Kheng, Marie  
(2014)

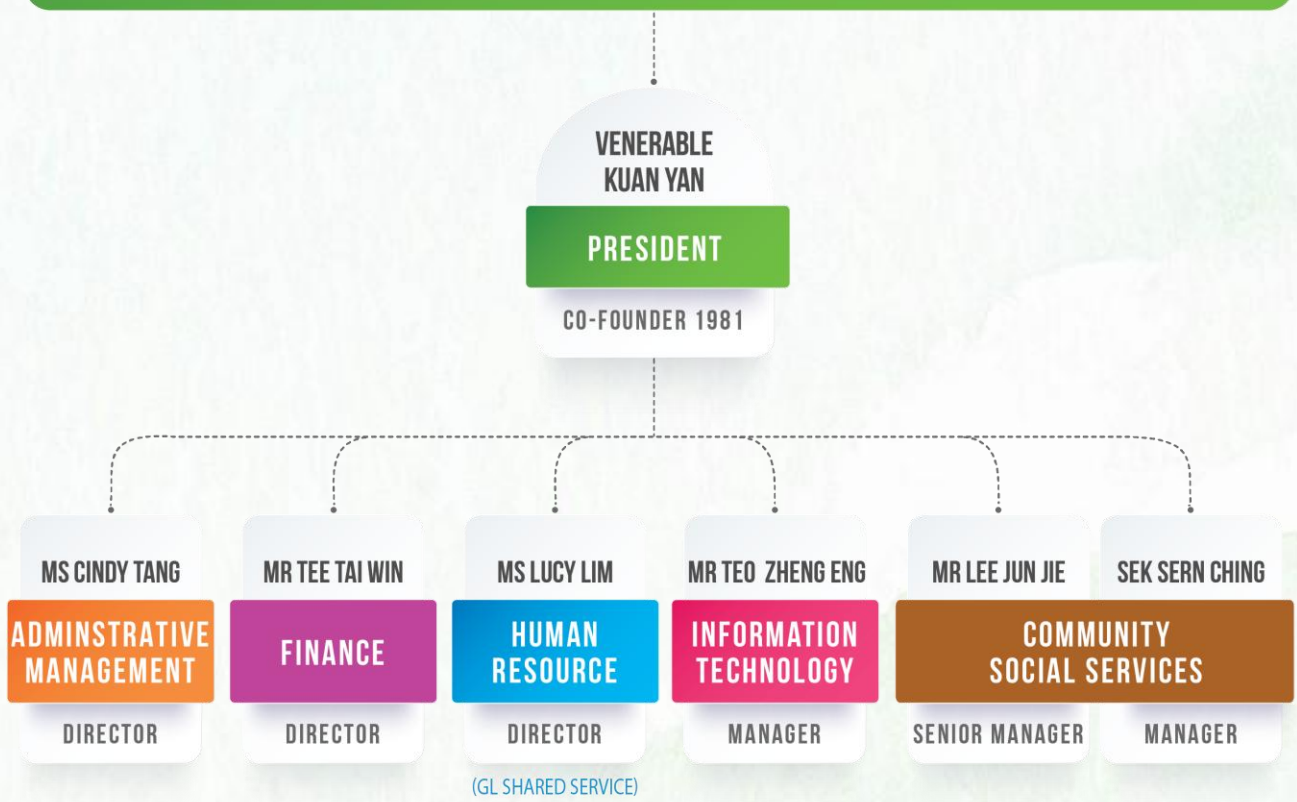
**ASSISTANT SECRETARY**  
Mdm Ng Bee Nah  
(2008)

**COMMITTEE MEMBER**  
Mdm Tan Suat Lay  
(1981)

**COMMITTEE MEMBER**  
Mr Yap Chip Sing  
(2008)

**COMMITTEE MEMBER**  
Mr Lim Teck Hian  
(2016)

**COMMITTEE MEMBER**  
Dr Liew Kong Fui  
(2022)





# CORPORATE GOVERNANCE STAFFING

SBWS had a total headcount of **94** employees as on 31/12/2024, across its main office and divisions.

Total staff costs and emoluments for FY2024: **S\$5,127,922.00**.

Key management personnel were staff members having authority and responsibility for planning, directing and controlling SBWS activities.

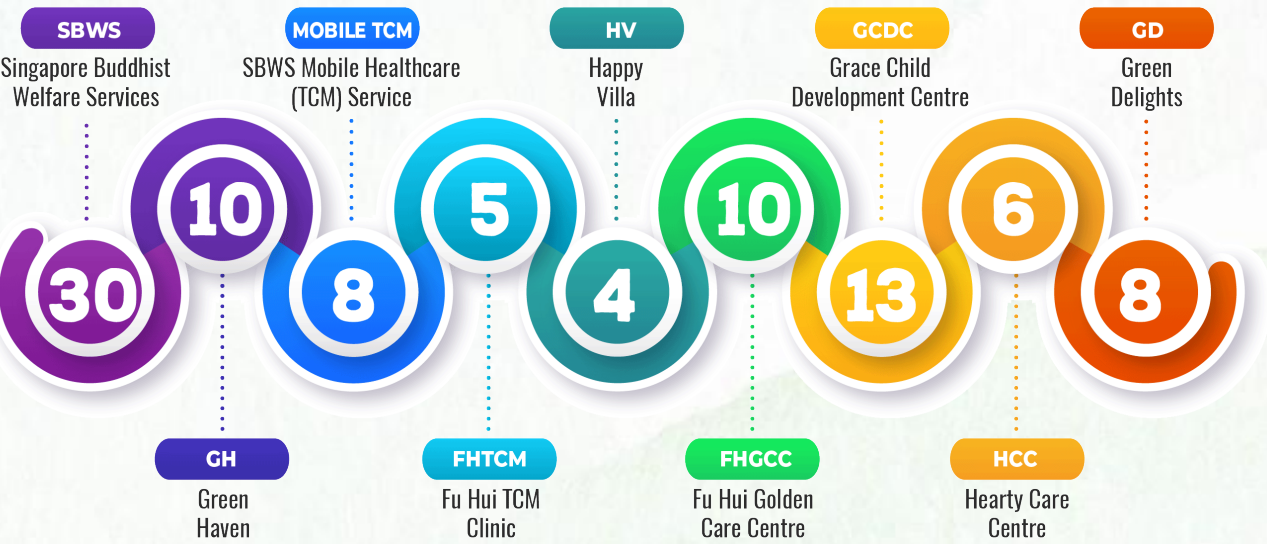
**No. of key management / division personnel in the respective remuneration bands:**

Remuneration band	No. of Staff Members
Between S\$ 50,000 and S\$150,000	7
S\$ 50,000 and below	1

- 1) None of the 3 highest paid staff members served as a governing board member of SBWS.
- 2) There was no paid staff member who was a close member of the family of the Executive Head or a Board Member and who received more than \$50,000 during the year.

Venerable Kuan Yan, Co-Founder of SBWS, was appointed as President in 1997, after the demise of our Founder, Venerable Yen Pei. The President (in a position equivalent to Chief Executive Officer) oversees the key management team on a voluntary basis. She does not receive compensation as her appointment is honorary.

Occupational Classification	No. of Staff Members	Percentage of Staff
Managers, professionals, technicians, executives	43	46%
Clerical and service workers	43	46%
Transport operators and cleaners	8	8%
Total number of employees as on 31/12/2024	94	100%



# CORPORATE GOVERNANCE **POLICIES**

## Conflict of Interest Policy



SBWS adopts a policy of declaration by board members, staff members and volunteers with personal interests that may affect the integrity, fairness and accountability to SBWS. The Conflict of Interest Policy includes standard operating procedures in handling disclosure of a conflict of interest and how to address a situation when a conflict of interest arises. Every staff member is required to sign a declaration to acknowledge the Conflict of Interest Policy.

## Personal Data Protection Policy



SBWS is committed to act responsibly under the Personal Data Protection Act (PDPA) to protect the personal data of individuals under SBWS' custody. The purpose of the policy is to define and implement the procedures and guidelines on protection of personal data of individuals, in compliance with the PDPA regulations. This policy governs the collection, use, disclosure and protection of personal data of individuals. It also allows individuals to exercise their rights to access, correct or withdraw their data.

## Human Resource Policy



SBWS ensures fairness and consistency in its human resource practices, through compliance with legislation requirements and updates to its Human Resource Policy. This policy provides clear and structured guidelines for its human resource practices.

## Programme Management Policy



SBWS ensures accountability to donors and funders by putting in place a Programme Management Policy, to ensure programmes and services are planned, implemented and reviewed systematically with clearly specified objectives. This policy adopts Enhanced Programme Evaluation System (EPES), that is adapted from the National Council of Social Service's guidelines on programme management, to measure performance, impact, effectiveness of programmes and services.

## Volunteer Management Policy



Volunteers form an important resource to support SBWS in initiating and implementing programmes and services that are aligned with its mission. SBWS has a Volunteer Management Policy with clear structures and processes. It ensures volunteers are supported in discharging their roles safely, their development and well-being are taken care of and their contributions are appreciated and recognised.



# CORPORATE GOVERNANCE POLICIES

## Finance Policy



SBWS sets out its Finance Policy to provide accounting principles, rules and procedures for preparing and reporting financial statements. The Finance Policy lays the basis for ensuring proper internal control and delegation of authority, as well as for presenting a true and fair view of the accounts in accordance with the Charities Accounting Standard.

## Reserves Policy



The reserves that we have set aside provide financial stability and the means for the development of our principal activity. The current level of unrestricted fund reserves at \$40.7 million is adequate to fund 4.0 years of annual operating expenditure. However, the reserves include the fixed assets of \$28.9 million which are required for the continued operations of our organization.

Adjusting for such fixed assets and depreciation (non cash outlay) at operating expenditure, on a cash basis, the figure of 4.0 years would be reduced to 1.4 year. We intend to maintain our reserves at a level, which is at least equivalent to ratio of 2.0 years. We intend to use the reserves in the following manner:

- A. annual operating expenditure;
- B. welfare fund distribution.

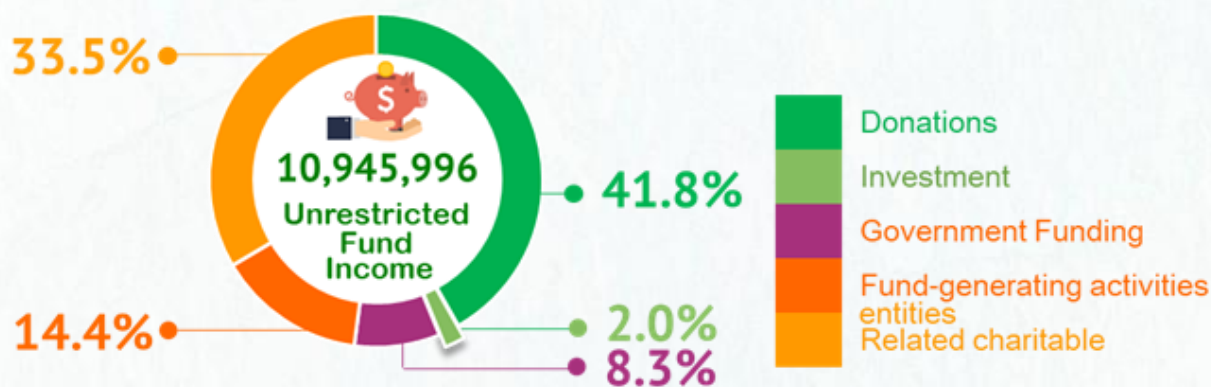
The Management Committee regularly reviews the amount of reserves that are required to ensure that it is adequate to fulfill our continuing obligations.

	Unrestricted Fund	←-----Restricted Funds-----→			
	Accumulated Fund	Fu Hui Link Building Fund	Kidney Dialysis Centre Fund	Green Haven Fund	Total
	S\$	S\$	S\$	S\$	S\$
Balance at 1 January 2023	39,347,854	11,977,606	68,860	132,078	51,526,398
Net surplus/(deficit), representing total comprehensive income for the year	647,833	(289,571)	(52,977)	54,188	359,473
Balance at 31 December 2023	39,995,687	11,688,035	15,883	186,266	51,885,871
Net surplus/(deficit), representing total comprehensive income for the year	743,945	(289,571)	(2,765)	203,822	655,431
Balance at 31 December 2024	40,739,632	11,398,464	13,118	390,088	52,541,302

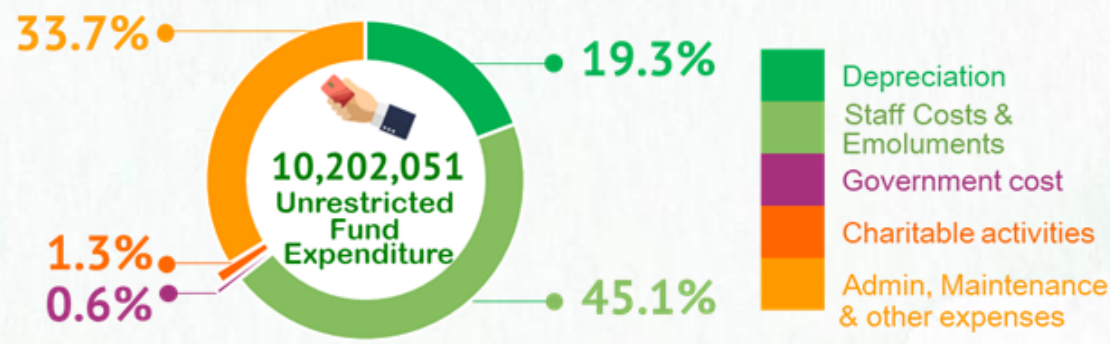
# FINANCIAL PERFORMANCE SUMMARY



## INCOME



## EXPENDITURE





# GOVERNANCE EVALUATION CHECKLIST

Evaluation Period: 1 Jan 2024 – 31 Dec 2024

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated “No” or ‘Partial Compliance”, please explain.	Score
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
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	YES		2
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		2
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		2
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		2
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		2
7	Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: <b>a. Audit</b> <b>b. Finance</b> * Other areas include Programmes and Services, Fund-raising, Appointment/ Nomination, Human Resource, and Investment.	2.3	YES		2
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		2

# GOVERNANCE EVALUATION CHECKLIST

Evaluation Period: 1 Jan 2024 – 31 Dec 2024

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated “No” or ‘Partial Compliance”, please explain.	Score
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		2
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		2
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		2
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		2
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.	2.9a 2.9b 2.9c	Partial Compliance	We have been actively keeping a lookout for and interviewing new candidates for renewal of the Board, but suitable candidates who share our cause and can commit their time are hard to find.	1



# GOVERNANCE EVALUATION CHECKLIST

Evaluation Period: 1 Jan 2024 – 31 Dec 2024

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated “No” or ‘Partial Compliance”, please explain.	Score
13	<p>b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers’ positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity’s term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting).</p> <p>c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.</p>				
14	<p>For Treasurer (or equivalent position) only:</p> <p>d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years.</p> <p>i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.</p>	2.9d	YES		2
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		2
16	<p>Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise.</p> <p>a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/herself from the meeting and should not vote or take part in the decision-making during the meeting.</p>	3.2	YES		2
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	YES		2
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	YES		2

# GOVERNANCE EVALUATION CHECKLIST

Evaluation Period: 1 Jan 2024 – 31 Dec 2024

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated “No” or ‘Partial Compliance”, please explain.	Score
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		2
20	Take into consideration the ESG factors when conducting the charity’s activities.	3.5	YES		2
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		2
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		2
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		2
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	Partial Compliance	In Progress	1
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;	4.4	YES		2



# GOVERNANCE EVALUATION CHECKLIST

Evaluation Period: 1 Jan 2024 – 31 Dec 2024

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated “No” or ‘Partial Compliance”, please explain.	Score
25	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.				
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		2
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		2
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		2
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		2
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		2
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		2

# GOVERNANCE EVALUATION CHECKLIST

Evaluation Period: 1 Jan 2024 – 31 Dec 2024

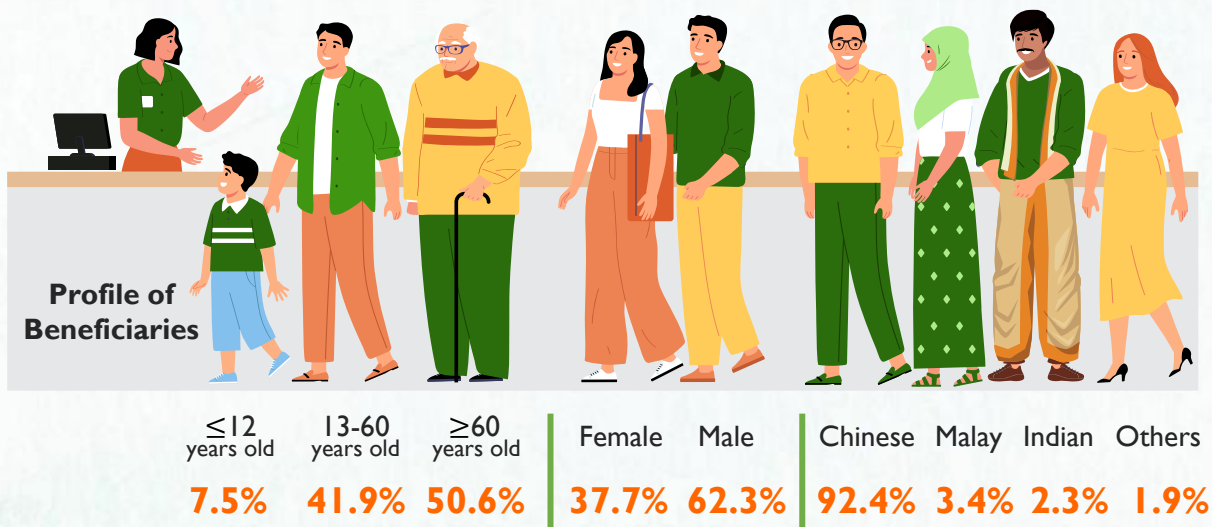
S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated “No” or ‘Partial Compliance”, please explain.	Score
32	The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, 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		2
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		2
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		2
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	Partial Compliance	whistle-blowing reports received via emails, policy documentation in progress	1
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		2
37	Listen to the views of the charity’s stakeholders and the public and respond constructively.	6.2	YES		2
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	YES		2

Total Score	73
Percentage	96%
= (Total Score/Full Marks of 76) x 100%	

# KEY STATISTICS AT A GLANCE

## Profile of Beneficiaries of SBWS Programmes and Services

Total number of beneficiaries registered and served in 2024 : **2,773**



## COMMUNITY & FAMILY SERVICES

### DAILY MEAL DELIVERY

**78**

beneficiaries received meal support in 2024. Lunch and dinner were delivered from Monday to Saturday weekly to vulnerable, elderly individuals and needy families.

### FINANCIAL ASSISTANCE

**60**

beneficiaries received monthly cash grants to ease financial difficulties. **\$106,100** was disbursed to support their needs.

### FOOD RATIONS

**60**

beneficiaries benefitted from food rations. **1,578** sets of food supplies were distributed to elderlies and needy families in 2024.

### MEAL VOUCHER SCHEME

**1,358**

beneficiaries had been issued monthly vouchers. SBWS donated \$50,000 in support of the Meal Voucher Scheme, a grassroots welfare initiative of Paya Lebar Citizens' Consultative Committee to provide meal vouchers in 2024.

### GREEN HAVEN

**70**

individuals with drug addiction were helped in the rehabilitation programme.

### MARRIAGE SOLEMNISATION

**9**

couples had their marriages solemnised by Venerable Kuan Yan.



# KEY STATISTICS AT A GLANCE

## HEALTHCARE SERVICES

### NKF DIALYSIS CENTRE supported by SBWS

273

patients received dialysis treatment.

### SBWS MOBILE HEALTHCARE (TCM) SERVICE

700

beneficiaries

6,160

sessions of affordable TCM treatment

### FU HUI TCM CLINIC

1,300

beneficiaries

7,738

sessions of affordable TCM treatment

## ELDERCARE SERVICES

### HAPPY VILLA

6

elderly females were provided with residential care in 2024.

### FU HUI GOLDEN CARE CENTRE

144

eligible clients received day care and community rehabilitation services.

## CHILDREN SERVICES

### GRACE CHILD DEVELOPMENT CENTRE

88

infants and children were enrolled and they received a quality, holistic, early childhood education.

### HEARTY CARE CENTRE

84

primary school children were enrolled. They received quality after-school care and school holiday enrichment.



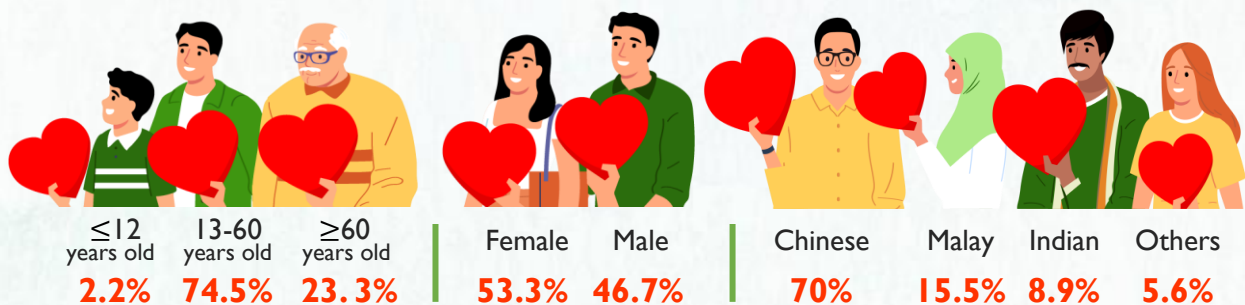
# SBWS PUBLIC ASSISTANCE PROGRAMS

Total number of beneficiaries registered and served in 2024 : **90**

## Public Assistance Programmes

Since 1985, SBWS has been supporting needy and vulnerable individuals in the north-east region of Singapore through our Public Assistance Programmes. These programmes provide essential aid to those facing problems of old age, illnesses, disabilities, financial hardships, unemployment or lack of family support, ensuring that they receive the necessary care and assistance to improve their lives.

Beyond individual support, we also extend aid to low-income families with young children and those facing unexpected crises, such as loss of the breadwinner, permanent disabilities or medical emergencies. Through a range of financial and food assistance services, we aim to alleviate their burdens and provide stability during challenging times.



## Daily Meal Delivery

Beneficiaries received free, healthy, vegetarian meals twice a day, for lunch and dinner, from Mondays to Saturdays (except public holidays). In 2024, there were a total of 78 beneficiaries in the Daily Meal Delivery programme.

## Financial Assistance

Beneficiaries who faced financial difficulties were relieved with monthly cash grants. A total amount of \$106,100 was disbursed to assist the needy.

## Food Rations

Beneficiaries received free, monthly food rations to cook their meals at home. A total of 1,578 sets of food rations, each consisting of 10 food items, were distributed to vulnerable elderlies and needy families.

## Meal Voucher Scheme

SBWS contributes S\$50,000 annually to the Meal Voucher Scheme of the Paya Lebar Citizens' Consultative Committee. In 2024, 1,358 beneficiaries were given essential support in daily needs, through GEMS vouchers for redeeming meals at participating merchants.



Total number of residents served in 2024 : **70**

Established in 1993 by the late Venerable Yen Pei, Green Haven (GH) is Singapore's only Buddhist halfway house, providing shelter for male drug offenders employed by the Singapore Prison Service. Residents stay for six months to a year, undergoing a structured rehabilitation program that supports their reintegration into society.

GH adopts a holistic approach to rehabilitation, focusing on:

- ✓ Vocational training – equipping residents with practical skills for employment;
- ✓ Spiritual development – instilling Buddhist values for inner growth and discipline;
- ✓ Therapeutic horticulture – engaging residents in gardening for mental and emotional well-being.

## **KEY INITIATIVES IN 2024**

### **Digital Literacy for Reintegration**

To help residents adapt to an increasingly digital society, GH conducted 28 digital literacy sessions with 187 participants. These sessions focused on:

- Smartphone navigation – teaching residents how to use essential phone functions;
- Digital access to government services – guiding residents in using apps, including SingPass, for transactions such as job applications and medical appointments.

By improving their digital skills, residents gained confidence in handling everyday tasks, for easier transition back into society.

### **Community Engagement & Showcasing Talents**

GH actively participated in events to promote awareness and engagement:

- Yellow Ribbon Community Arts Festival – GH showcased our residents' art & craft creations at Gardens by the Bay and Bugis, providing an opportunity for our residents to share their talents with the public.
- Blossom Seeds charity event – GH set up an interactive booth displaying our horticultural efforts, including planting and seeding activities, as well as encouraging community involvement in sustainable practices.

Through these initiatives, GH fostered social inclusion, giving residents a platform to rebuild their confidence and contribute meaningfully to society.

GH remains dedicated to helping residents rehabilitate, rebuild and reintegrate into a sustainable and fulfilling life.

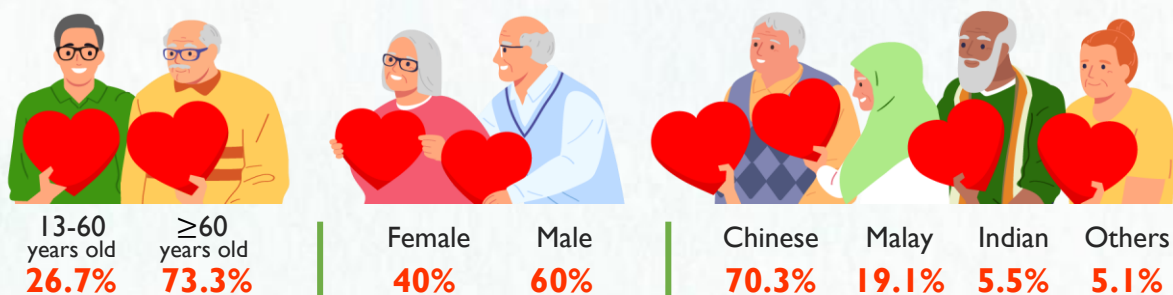




Total number of patients served in 2024 : **273**

Since its establishment in 1992, the Dialysis Centre located at Blk 105, Hougang Avenue 1 has been supported by Singapore Buddhist Welfare Services (SBWS). For over three decades, the centre has served as a sanctuary of compassionate care and new beginnings for individuals battling kidney failure, by providing not just treatment, but also dignity and stability in their daily lives.

On 8 May 2023, the centre marked a significant milestone with its re-opening, after renovation and expansion in capacity from **27 dialysis stations to 36 stations**. This upgrade enables the centre to serve more patients efficiently while maintaining high standards of care and comfort. Since its re-opening, the centre has been operating at full strength. In 2024, the centre provided an impressive **28,832 dialysis sessions**, reaching out to **273 patients** in need of regular, life-sustaining treatment, with each session offering hope, comfort and an opportunity for a longer, healthier life.



As kidney failure continues to afflict many more in society, SBWS remains committed to supporting the centre's operating costs and growth. With the objective of **Saving Lives, Giving Hope**, SBWS will continue our unwavering support of renal disease patients, ensuring that vital dialysis treatment and quality healthcare are accessible to renal disease patients who need and depend on them.



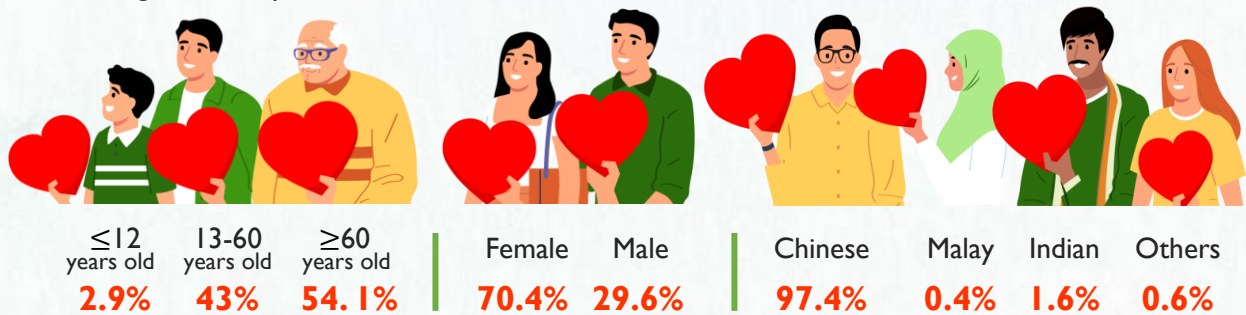
新加坡佛教福利协会流动医疗（中医）服务  
SBWS Mobile Healthcare (TCM) Service

Total number of patients served in 2024 : **700**

SBWS Mobile Healthcare (TCM) Service was established in 2006 as a charitable healthcare initiative dedicated to serving the community. Over the past 18 years, we have worked closely with Residents' Committees, Residents' Networks and Community Clubs, sharing a common goal of supporting vulnerable, elderly individuals and those in need.

Operating across seven service locations—from Circuit Road and Potong Pasir to Punggol and Pasir Ris, we offer TCM treatment at highly subsidised rates, making TCM healthcare more affordable and accessible to the general public. In line with our mission to serve the community, we also provide free consultation and treatment for the financially needy, regardless of race or religion.

In 2024, **6,160** consultations sessions were held, in which we served a total of **700** patients, including **264** new patients.



In March 2024, we made a change to our service location on Tuesdays, from Bedok Reservoir – Punggol Heights Residents' Committee centre to Punggol Cresails Residents' Network centre. The response at this new location has been overwhelmingly positive, with a total of 508 consultations recorded between the opening and 31 December 2024. This encouraging turnout highlights the increasing demand for affordable TCM services in the community and reinforces our commitment to serving those in need.

Each TCM service session is operated by a dedicated team, consisting of a licensed physician, a registration staff, a prescription-preparation staff and a driver. Together, they ensure that every patient receives quality care with efficiency and compassion.

Moving forward, SBWS remains committed to our mission of providing affordable, community-based TCM healthcare, to enhance the well-being of the elderly and underprivileged in society. We look forward to expanding our outreach and deepening our impact in the years to come.





# 福慧中医诊疗所

## FU HUI TCM CLINIC

Total number of patients served in 2024 : **1,300**

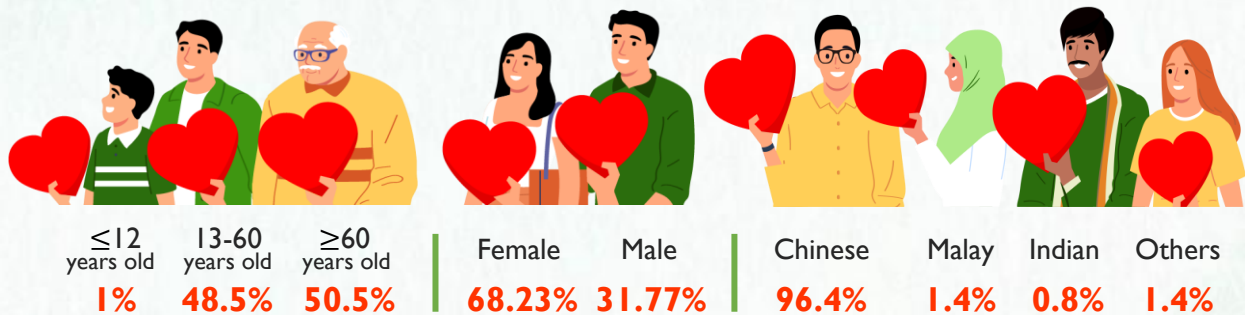
Fu Hui TCM Clinic is another community healthcare programme by SBWS, dedicated to providing accessible and affordable Traditional Chinese Medicine (TCM) treatment to the public. The clinic operates in Fu Hui Link, our community hub at 19 Compassvale Walk, in Sengkang, which offers a convenient and comfortable environment for individuals seeking holistic and preventive healthcare.

We offer subsidised treatment to keep healthcare affordable. Eligible patients receive free consultation, so financial constraints do not become a barrier for their access to essential medical care. Our services are open to all, regardless of race or religion, thus fostering an inclusive healthcare community.

Fu Hui TCM Clinic is committed to delivering quality healthcare services, including:

- ✓ personalised consultation with licensed physicians;
- ✓ herbal medicine prescriptions tailored to individual health needs;
- ✓ acupuncture to relieve pain and promote overall well-being.

In 2024, **7,738** consultation sessions were held, in which our clinic served **1,300** patients, including **417** new patients.



Our team of dedicated and experienced TCM physicians, along with trained support staff, ensures that every patient receives meticulous, efficacious and compassionate care.

Moving ahead, Fu Hui TCM Clinic remains committed to our mission of providing high-quality, affordable and efficacious TCM treatment for all, in our efforts to contribute towards community wellness.





## Total number of senior residents served in 2024 : 6

**Happy Villa (HV)**, established in 1994, provides sheltered residential care for elderly women aged 60 and above, regardless of race or religion. Many of our residents have no next-of-kin or lack sufficient family support. They are referred to HV through the Ministry of Social and Family Development (MSF) and the Agency for Integrated Care (AIC). HV offers these vulnerable women a stable, safe and supportive environment, ensuring that they live with dignity and receive the care they need.

### Healthcare and Well-being

Residents receive weekly physiotherapy and occupational therapy to maintain mobility and independence. Monthly visits by our locum doctor and twice-daily checks of vital signs ensure close monitoring of residents' health.

### Engagement and Activities

Residents are engaged in various activities which promote cognitive, social and emotional well-being, as well as community bonding.

- Monthly birthday celebration with cakes bring great joy to residents and lift their spirits.
- Residents enjoy evening movies and television shows for leisure and entertainment.
- Volunteers provide services such as grooming and gardening to help residents stay connected and active.

### Hygiene and Safety

Residents maintain cleanliness in their rooms with daily sweeping, making their beds and tidying their tables. HV maintains hygiene with twice-daily disinfection, monthly pest-control service by Ecoscape and monthly cleaning by Green Haven volunteers. Infection-control measures, including regular handwashing, are followed by all.

### Emergency Preparedness and Compliance

- Pandemic Readiness: HV maintains an adequate stock of Personal Protection Equipment, masks and sanitisers, with residents' health monitored regularly.
- Fire Drills: Two fire drills were held in April and October of 2024.
- MSF Audit: HV passed the MSF licensing audit in May 2024, meeting all required standards.

Moving forward, Happy Villa remains dedicated to enhancing residents' quality of life. Through healthcare, social engagement, as well as a clean and safe environment, we ensure that residents receive care and companionship, as well as have a sense of belonging in a compassionate community.

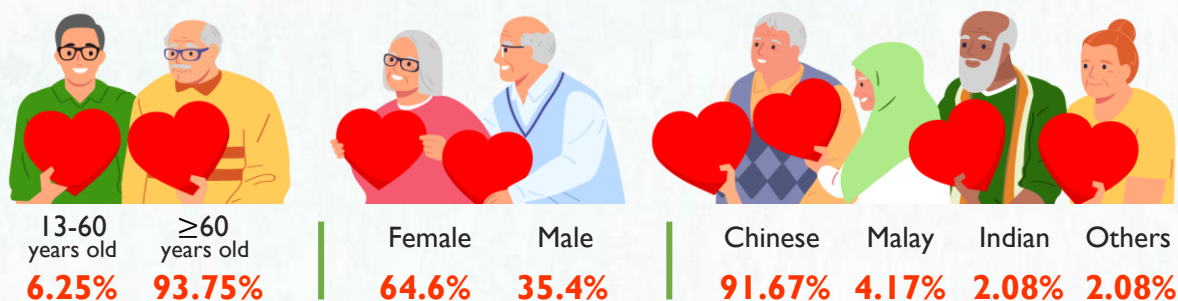


## Total number of senior clients served in 2024 : 144

Fu Hui Golden Care Centre (FHGCC) was set up in October 2019. As a senior care centre funded by the Ministry of Health, FHGCC provides maintenance day care, dementia day care and community rehabilitation services for seniors and other members of the public, regardless of race or religion. Clients, referred to FHGCC by the Agency for Integrated Care, can benefit from government subsidies if they are eligible.

Through client-centred care, therapeutic intervention and intergenerational activities, FHGCC plays a significant role in enhancing the well-being of our seniors – bringing them joy, enhancing social interactions, improving their health and mobility, as well as delaying frailty. FHGCC also helps to strengthen relationships between clients and their families by fostering deeper understanding, stronger support and meaningful interaction.

In 2024, 144 eligible clients received day care and community rehabilitation services.







# 慈恩托儿发展中心

## GRACE CHILD DEVELOPMENT CENTRE

(A Division of Singapore Buddhist Welfare Services)

Total number of children served in 2024: **88**

Founded in 1985 by the late Venerable Yen Pei, GCDC nurtures generations of gracious hearts through its Early Years and Preschool Programmes for infants and children up to 6 years old, welcoming all regardless of race or religion.

### Commitment to Excellence

- ☀ Recertified in May 2024, maintaining our 'Centre for Commendation' title;
- 🏆 **SPARK Certification (Commendation)** since 2018;
- 📖 **Outstanding Centre for Teaching & Learning (Commendation)** in 2019, conferred by the Early Childhood Development Agency;
- 🥗 Accredited as a 'Healthy Preschool' by the Health Promotion Board for our nutritious, vegetarian meals.

### Holistic Learning & Community Collaboration

At GCDC, we nurture **happy, caring children** with a **passion for learning**. Our **quality curriculum**, strong **partnerships with parents** and **community involvement** support our children's development, fostering **confidence, readiness for the future and a love for lifelong learning**.

In 2024, **88** infants and children were enrolled in GCDC.



### GCDC Events & Activities 2024

#### Community Engagement: Start Small, Dream Big (SSDB) Project

Intergenerational workshops at Grace Lodge and Fu Hui Golden Care Centre connected our children, parents and volunteers with elderlies. These meaningful interactions raised awareness of dementia, fostered empathy and promoted social connections between generations.

Moving forward, GCDC strives to excel in the provision of a **nurturing environment** where young minds **grow, explore and thrive**.







开心关怀中心

HEARTY CARE CENTRE

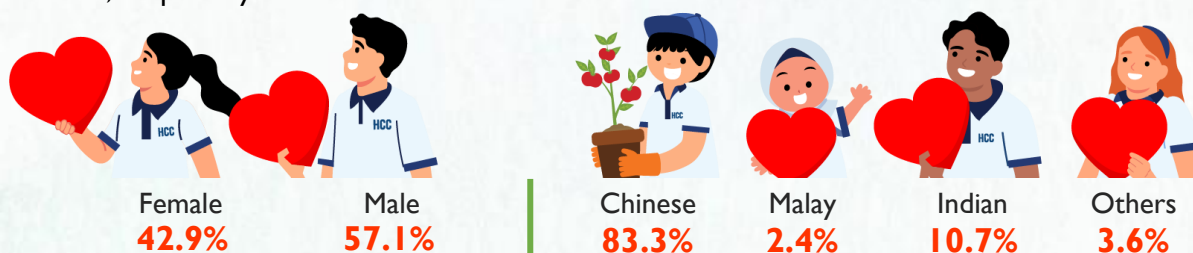
(A Division of Singapore Buddhist Welfare Services)

Total number of students served in 2024 : **84**

Established in 1994 by the late Venerable Yen Pei, Hearty Care Centre (HCC) provides quality, after-school care for children aged 7 to 12, in a safe and nurturing environment. Students receive schoolwork supervision and routine care, as well as participate in character-building activities that foster a sense of social responsibility.

HCC offers students a nurturing space for learning and growth, fun activities that build life skills, holiday enrichment programs and healthy vegetarian meals.

In 2024, **84** primary school students were enrolled in HCC.



## HCC Events & Activities in 2024

### Festive Celebrations

HCC celebrated Chinese New Year, Mother's Day, Father's Day, National Day, Mid-Autumn Festival and Children's Day with performances, crafts and games.

### Holiday & Enrichment Programmes

Students were meaningfully engaged in team-bonding games, cooking, art & craft, outings and workshops during the June and Nov/Dec school holidays.

### Community Partnerships

HCC collaborated with Health Promotion Board, MIRS Innovate and Kids PlaySafer, in providing enrichment activities for our students, such as drone workshop, zumba and kickboxing.

### Intergenerational Engagement Activities

HCC students interacted with elderly seniors of Fu Hui Golden Care Centre, through baking and craft activities, as well as festive celebrations.

### Parental Involvement & Volunteer Support

Parents helped out in Chinese New Year and Mid-Autumn Festival events, by assisting in student performances and activities.



# FY2024 HIGHLIGHTS

## Lunar New Year Countdown (9 February 2024)

On 9 February, members and volunteers ushered in the Year of the Dragon at SBWS with a festive countdown and auspicious bell-chiming.

## Vesak Celebration (18 and 19 May 2024)

SBWS held its 2024 Vesak celebration at its premises. A Candlelight Procession was held on 18 May, followed by 3-Step-I-Bow Peace Homage on 19 May.



## Mid-Autumn Carnival (14 September 2024)

SBWS, in partnership with Sengkang Community Club, held a Mid-Autumn Carnival at Sengkang Community Hard Court. The event brought festive joy to the community with lanterns, vegetarian food, carnival games and stage performances—all free for the public to enjoy.



## 28<sup>th</sup> Anniversary of Our Founder's Demise (31 October 2024)

On 31 October, members and volunteers gathered for a solemn memorial service to commemorate the 28th anniversary of the passing of our founder, the late Venerable Yen Pei (1917–1996).





- ✓ Happy Villa aims to reach **full occupancy** while enhancing residents' satisfaction through engaging activities and community partnerships. Staff training, especially in infection control, remains a priority to ensure quality care.
- ✓ Fu Hui Golden Care Centre remains committed to providing quality eldercare programmes and community rehabilitation services, to support the elderly and their families.
- ✓ Grace Child Development Centre (GCDC) will continue its **Start Small, Dream Big (SSDB)** Project "Empowering People with Dementia", to promote social inclusiveness through crafting, cooking and social activities. Highlights of the project include building a **Terrarium Village at Grace Lodge** and baking sessions with Fu Hui Golden Care Centre elderlies to encourage engagement and reduce stigma.

GCDC is also preparing for licensing renewal in January 2026 and working towards the **Healthy Preschool Programme (HPP) Platinum Certification** in May 2025, reinforcing our commitment to quality care and a nurturing environment for children.


- ✓ Hearty Care Centre will continue to engage students with festive celebrations, holiday programs and activities with the elderly from Fu Hui Golden Care Centre, Grace Lodge and Happy Villa. More **partnerships with community groups** such as the Health Promotion Board and SG Care Volunteer Centres will create new learning opportunities for our students.
- ✓ Plans to collaborate with Pro Bono SG, an initiative by the Law Society of Singapore, to set up a legal clinic in Fu Hui Link (SBWS Community Hub) and provide free legal advice for the needy are still ongoing.








## Contact us

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