



新加坡佛教福利協會

SINGAPORE BUDDHIST WELFARE SERVICES



ANNUAL REPORT 2025

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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

Marriage Preparation Programme

Green Haven (halfway house)

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

- S**hare We allow the compassion in us to bring gifts of joy and comfort to others. Cherish every moment and live life with zest.
- H**elp We offer our support and create turning points in needy lives.
- A**chieve We are committed towards excellence at all times in providing facilities and activities to cater to the needs of the community.
- R**each We care and serve beyond differentiation. Compassion, diligence and care are the core values that drive our organisation to constantly reach out to those in need.
- E**nrich 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 - 2025

ORGANISATION PROFILE



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 looking out 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 2025
Venerable Kuan Yan, <i>BBM</i>	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
Ms Seah Li Kheng, Marie	Honorary Treasurer	Board Member since 2014	Accountant, Freelance	Treasurer, Fu Hui Buddhist Cultural Centre	Honorary Secretary, 01/07/2022 – 30/06/2024	2/3
Mdm Ng Bee Nah	Honorary Assistant Treasurer	Board Member since 2008	Retired, Formerly Bank Executive Director	Not Applicable	Assistant Secretary, 01/07/2022 – 30/06/2024	1/3
Mr Chew Heng Tuan	Honorary Secretary	Board Member since establishment in 1981	Director, Self-Employed	Not Applicable	Honorary Treasurer, 01/07/2022 – 30/06/2024	2/3
Mdm Saw Swee Lan	Honorary Assistant Secretary	Board Member since 2008	Director, Self-Employed	Not Applicable	Assistant Treasurer, 01/07/2022 – 30/06/2024	3/3
Mr Cham Kar Chuan	Committee Member	New	Director Procurement	Not Applicable	Not Applicable	2/3
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	1/3

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
Ms Seah Li Kheng, Marie
(2014)

ASSISTANT TREASURER
Mdm Ng Bee Nah
(2008)

HONORARY SECRETARY
Mr Chew Heng Tuan
(1981)

ASSISTANT SECRETARY
Mdm Saw Swee Lan
(2008)

COMMITTEE MEMBER
Mr Cham Kar Chuan
(2025)

COMMITTEE MEMBER
Mr Yap Chip Sing
(2008)

COMMITTEE MEMBER
Mr Lim Teck Hian
(2016)

COMMITTEE MEMBER
Dr Liew Kong Fui
(2022)

VENERABLE
KUAN YAN

PRESIDENT

CO-FOUNDER 1981

VACANT

MR TEE TAI WIN

MS LUCY LIM

MR TED ZHENG ENG

MR LEE JUN JIE

SEK SERN CHING

ADMINISTRATIVE
MANAGEMENT

FINANCE

HUMAN
RESOURCE

INFORMATION
TECHNOLOGY

COMMUNITY
SOCIAL SERVICES

DIRECTOR

DIRECTOR

DIRECTOR

SENIOR MANAGER

SENIOR MANAGER

MANAGER

(SHARED SERVICE
WITH GRACE LODGE)

ORGANISATIONAL GOVERNANCE STAFFING

SBWS had a total headcount of **102** employees as on 31/12/2025, across its main office and divisions.

Total staff costs and emoluments for FY2025: **S\$5,797,544.00**

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

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

Remuneration band	No. of Staff Members
S\$ 50,000 to S\$150,000	6
S\$ 50,000 and below	2

- None of the 3 highest paid staff members served as a governing board member of SBWS.
- 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	45	44%
Clerical and service workers	41	40%
Transport operators and cleaners	16	16%
Total number of employees as on 31/12/2025	102	100%



ORGANISATIONAL 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 legal 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 the 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.

ORGANISATIONAL 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 3.9 years of annual operating expenditure. However, the reserves include the fixed assets of \$27.2 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 3.9 years would be reduced to 1.6 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 required to ensure that it is adequate to fulfill our continuing obligations.

	Current Year	Previous Year	% Increase/ (Decrease)
 Unrestricted Funds (Reserves)			
- Accumulated Fund	40,700,988	40,739,632	(0.09)%
 Restricted Funds			
- Kidney Dialysis Centre Fund	15,437	13,118	17.68%
- Green Haven	438,330	390,088	12.37%
- Fu Hui Link Building Fund	11,108,893	11,398,464	(2.54)%
 Total Funds¹	52,263,648	52,541,302	(0.53)%
 Ratio of Reserves² to Annual Operating Expenditure³	3.9	4.0	(2.50)%

¹ Total funds include unrestricted, restricted, designated and endowment funds.

² Unrestricted Funds.

³ Charitable Activities and Operating and Administration Expenses.

FINANCIAL PERFORMANCE SUMMARY



INCOME

Description	Amount (\$)	Percentage (%)
Donation	3,963,860	38.8%
Investment	157,795	1.6%
Government Funding	1,147,566	11.2%
Income from fund generating activities	1,409,329	13.8%
Income from related charitable entities	3,535,459	34.6%
Total Unrestricted Fund Income	10,214,009	100.0%



EXPENDITURE

Description	Amount (\$)	Percentage (%)
Depreciation	2,008,081	19.6%
Staff Costs & Emoluments	5,049,427	49.2%
Governance Cost	80,813	0.8%
Charitable Activities	115,161	1.1%
Admin, Maintenance & Other Expenditures	2,999,171	29.3%
Total Unrestricted Fund Expenditure	10,252,653	100.0%

GOVERNANCE EVALUATION CHECKLIST

Evaluation Period: 1 Jan 2025 – 31 Dec 2025

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.
Principle 1: The charity serves its mission and achieves its objectives.				
1	Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	1.1	YES	
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	YES	
3	Have the Board review the charity's strategic plans regularly to ensure that the charity is achieving its charitable purposes, and monitor, evaluate and report the outcome and impact of its activities.	1.3	YES	
4	Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan. "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	1.4	YES	
Principle 2: The charity has an effective board and management.				
5	The Board and Management are collectively responsible for achieving the charity's charitable purposes. The roles and responsibilities of the Board and Management should be clear and distinct.	2.1	YES	
6	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	YES	
7	Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: a. Audit b. Finance * Other areas include Programmes and Services, Fund-raising, Appointment/ Nomination, Human Resource, and Investment.	2.3	YES	
8	Ensure the Board is diverse and of an appropriate size, and has a good mix of skills, knowledge, and experience. All Board members should exercise independent judgement and act in the best interest of the charity.	2.4	YES	

GOVERNANCE EVALUATION CHECKLIST

Evaluation Period: 1 Jan 2025 – 31 Dec 2025

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.
9	Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and reappointment, at least once every three years.	2.5	YES	
10	Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position). For Treasurer (or equivalent position) only: a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversees 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.	2.9a 2.9b 2.9c	Partial Compliance	We have been actively looking out 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.

GOVERNANCE EVALUATION CHECKLIST

Evaluation Period: 1 Jan 2025 – 31 Dec 2025

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.
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	
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	<p>Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise.</p> <p>a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/herself from the meeting and should not vote or take part in the decision-making during the meeting.</p>	3.2	YES	
17	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	

GOVERNANCE EVALUATION CHECKLIST

Evaluation Period: 1 Jan 2025 – 31 Dec 2025

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.
19	Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately.	3.4	YES	
20	Take into consideration the ESG factors when conducting the charity's activities.	3.5	YES	
Principle 4: The charity is well-managed and plans for the future.				
21	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).	4.1a	YES	
22	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as: i. Revenue and receipting policies and procedures; ii. Procurement and payment policies and procedures; and iii. System for the delegation of authority and limits of approval.	4.1b	YES	
23	Seek the Board's approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).	4.2	YES	
24	Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.	4.3	Partial Compliance	In Progress
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	

GOVERNANCE EVALUATION CHECKLIST

Evaluation Period: 1 Jan 2025 – 31 Dec 2025

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.
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	
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	
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	In Progress

GOVERNANCE EVALUATION CHECKLIST

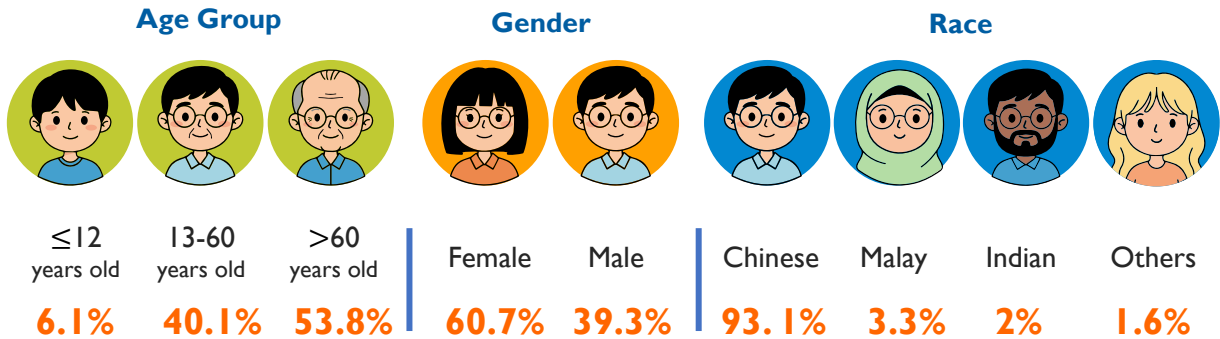
Evaluation Period: 1 Jan 2025 – 31 Dec 2025

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.
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	Partial Compliance	whistle-blowing reports received via emails, policy documentation in progress
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	

KEY STATISTICS AT A GLANCE

Profile of Beneficiaries of SBWS Programmes and Services

 Total number of beneficiaries registered and served in 2025: **2,902**



COMMUNITY & FAMILY SERVICES

DAILY MEAL DELIVERY

91

beneficiaries received meal support in 2025. Lunch and dinner were delivered daily, from Mondays to Saturdays, to vulnerable, elderly individuals and needy families.

FINANCIAL ASSISTANCE

42

beneficiaries received monthly cash grants to ease financial difficulties. **\$82,950** was disbursed to support their needs.

FOOD RATIONS

62

beneficiaries benefitted from food rations. **716** sets of food supplies were distributed to elderlies and needy families in 2025.

MEAL VOUCHER SCHEME

1,440

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 2025.

GREEN HAVEN

61

individuals with drug addiction were helped in the rehabilitation programme.

MARRIAGE SOLEMNISATION

5

couples had their marriages solemnised by Venerable Kuan Yan.

KEY STATISTICS AT A GLANCE

HEALTHCARE SERVICES

NKF DIALYSIS CENTRE supported by SBWS

276

patients received dialysis treatment.

SBWS MOBILE HEALTHCARE (TCM) SERVICE

616

beneficiaries

6,451

sessions of affordable TCM treatment

FU HUI TCM CLINIC

1,450

beneficiaries

10,309

sessions of affordable TCM treatment

ELDERCARE SERVICES

HAPPY VILLA

6

elderly females were provided with residential care in 2025.

FU HUI GOLDEN CARE CENTRE

162

eligible clients received day care and community rehabilitation services.

CHILDREN SERVICES

GRACE CHILD DEVELOPMENT CENTRE

74

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

HEARTY CARE CENTRE

73

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

SBWS PUBLIC ASSISTANCE PROGRAMS

>60

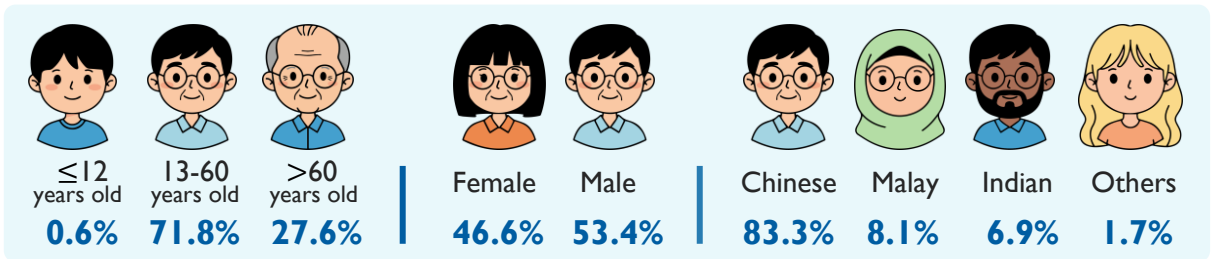
Total number of beneficiaries registered and served in 2025 : **174**

A total of **275 Public Assistance** cases were supported through Meal Delivery, Financial Assistance and Food Rations, of which **80** were part of a community-level food ration distribution. Some beneficiaries received multiple forms of assistance. The demographic statistics below exclude community-level distribution.

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 individuals facing challenges arising from old age, illnesses, disabilities, financial hardships, unemployment or lack of family support.

SBWS anticipates increased demand for public assistance in 2026, particularly among the elderly. In response to the shifting demographic trends, we adapt our services to better support an ageing population.



Daily Meal Delivery

Beneficiaries received free, healthy, vegetarian meals twice daily, for lunch and dinner, from Mondays to Saturdays (excluding public holidays). As at 31 December 2025, a total of **91 beneficiaries** were supported in our Daily Meal Delivery programme.

Financial Assistance

Beneficiaries facing financial difficulties received monthly cash grants. A total of **\$82,950** was disbursed during the year.

Food Rations

Beneficiaries received free, monthly food rations. A total of **716 sets of food rations**, each consisting of 10 food items, were distributed from January to December 2025.

Meal Voucher Scheme

SBWS contributed \$50,000 to the Meal Voucher Scheme of the Paya Lebar Citizens' Consultative Committee. In 2025, 1,440 beneficiaries received vouchers to support their daily meal needs at participating merchant outlets.





Total number of residents served in 2025: 61

Established in 1993 by the late Venerable Yen Pei, Green Haven (GH) is the only Buddhist halfway house in Singapore, providing residential rehabilitation for male drug offenders employed by the Singapore Prison Service. The duration is six months to one year, during which the residents undergo a structured rehabilitation programme to support 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 2025

Digital Literacy for Reintegration

To help residents adapt to an increasingly digital society, GH conducted 27 digital literacy sessions with a total of 151 participants. These sessions focused on:

- smartphone navigation – residents were taught how to use essential phone functions;
- digital access to government services – residents were given guidance in using apps, including SingPass, for transactions such as job applications and medical appointments.

By strengthening their digital skills, residents gained greater confidence in managing daily tasks, thus facilitating a smoother transition back into society.

Functional Fitness

Functional Fitness is a pro-social, physical activity to enhance the overall physical wellbeing of residents. GH conducted 17 sessions with a total of 434 participants.

Community Engagement & Showcasing Talents

GH actively participated in community events to promote awareness and engagement. GH was invited to take part in the Yellow Ribbon Community Arts Festival held in early August, as part of SG60 commemoration. Our residents facilitated art and craft activities for members of the public who visited our booth at the Arts Festival. This provided an opportunity for our residents to showcase their skills, engage with the community and build self-confidence.

In addition, GH facilitated 16 Community Service sessions, including activities at Happy Villa (community home for the elderly) and beach cleaning, which involved a total of 109 participants, thus enabling our residents to give back to the community.

Through these initiatives, GH fostered social inclusion by providing residents with platforms to rebuild confidence and contribute meaningfully to society. GH remains committed to supporting residents as they undergo rehabilitation, for reintegration into sustainable and fulfilling lives.



Total number of patients served in 2025: **276**

Every day in Singapore, individuals receive the life-changing news that their kidneys have failed. In that moment, life shifts — bringing not only physical challenges, but also emotional strain, uncertainty and the heavy financial burden of ongoing treatment.

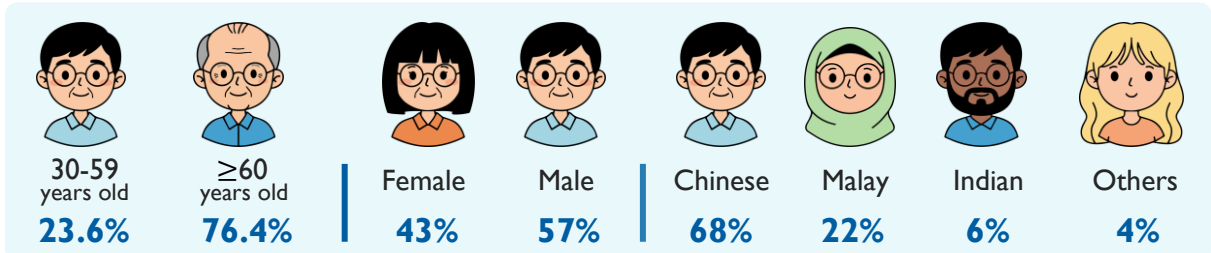
Dialysis can cost up to \$3,000 a month without subsidies, making access to care a pressing concern for many patients and their families.

Established in 1992, the Dialysis Centre at Blk 105, Hougang Avenue I has been supported by Singapore Buddhist Welfare Services (SBWS) for over three decades.

More than a treatment facility, the centre serves as a place of reassurance and renewed hope — where patients not only receive life-sustaining dialysis and compassionate care, but also regain dignity and stability.

In 2026, the centre provided **27,975** dialysis sessions, serving **276** patients who depend on regular treatment to sustain their health and quality of life.

Each session represents more than medical care — it is an opportunity for patients to continue living, caring for their loved ones and finding strength in their daily journeys.



As kidney disease continues to affect many in society, SBWS remains committed to supporting the centre's operations and future growth, as well as offers steadfast support to renal disease patients, by ensuring that they receive the care they need and that no patient battles the disease alone.

Guided by the mission of *Saving Lives, Giving Hope*, SBWS will continue to ensure that essential dialysis treatment and quality healthcare remain accessible to those in need — bringing hope, comfort and brighter tomorrows to patients and their families.



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

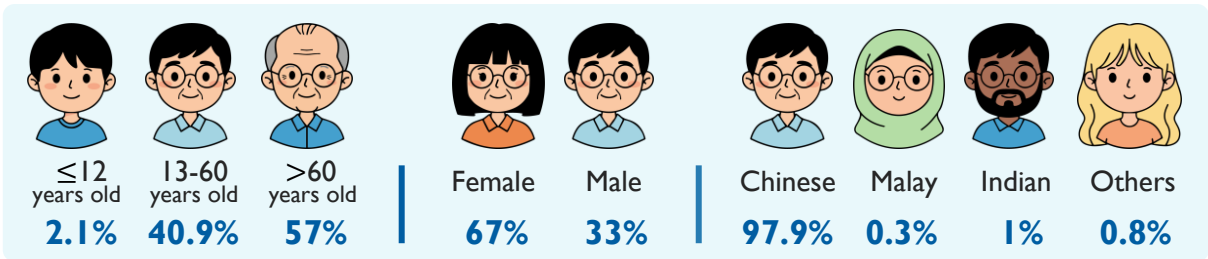
 Total number of patients served in 2025: **616**

Established in 2006, the SBWS Mobile Healthcare (TCM) Service is a charitable healthcare initiative dedicated to supporting vulnerable seniors and individuals in need within the community. Over the past 19 years, the service has worked closely with Residents' Committees, Residents' Networks and Community Clubs, united by the shared goal of making healthcare more accessible to those who require support.

Operating across seven service locations—including Punggol, Pasir Ris, Potong Pasir and Circuit Road—the programme provides highly subsidised Traditional Chinese Medicine (TCM) treatment and medications, making TCM healthcare more affordable and accessible to the public.

In line with our mission to serve the community, free consultations and medications are also provided to financially needy patients, regardless of race or religion.

In 2025, a total of **6,451** consultation sessions were conducted, serving a total of **616** patients, including **223** new patients.



In May 2025, the Tuesday service location was relocated from Punggol Cresails Residents' Network Centre to Matilda I Residents' Network Centre. The response from the community has been very encouraging, with 342 consultations recorded at the new location, from the start of our service there till 31 December 2025. This reflects the growing need for affordable TCM services within the community and reinforces our commitment to meeting this demand.

Each service session is supported by a dedicated team comprising a licensed TCM physician, registration staff, prescription-preparation staff and a driver, ensuring that patients receive efficient and compassionate care.

Moving forward, SBWS remains committed to providing affordable, community-based TCM healthcare to enhance the well-being of elderly and underprivileged individuals. We will continue expanding our outreach and strengthening our impact in the years ahead.



福慧中医诊疗所 FU HUI TCM CLINIC

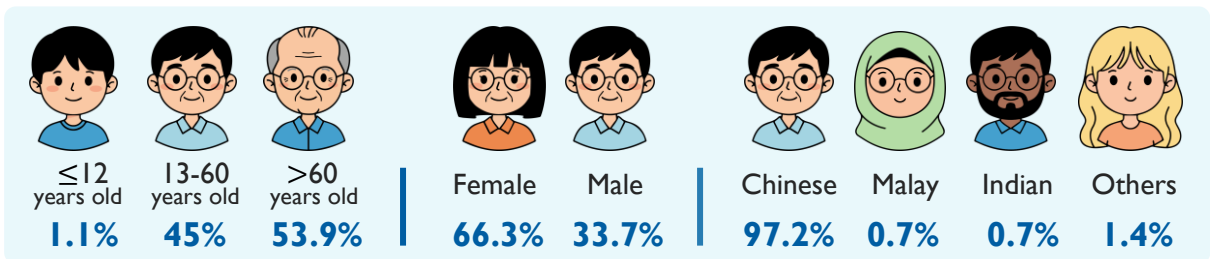
 Total number of patients served in 2025: **1,450**

Fu Hui TCM Clinic is a community healthcare programme dedicated to providing affordable Traditional Chinese Medicine (TCM) services for the public. Operating within SBWS community hub, Fu Hui Link, which is located at 19 Compassvale Walk in Sengkang, the clinic offers a convenient and welcoming environment for individuals seeking holistic and preventive healthcare.

Guided by SBWS' mission of compassionate service, the clinic aims to make quality healthcare more accessible to the community, particularly for seniors and individuals who face financial challenges. The clinic provides subsidised treatments, with free consultations and medications available to eligible patients, ensuring that financial constraints do not become a barrier to essential medical care. Our services are open to all, regardless of race or religion, fostering an inclusive and supportive healthcare environment.

The clinic offers a comprehensive range of professional TCM services, including personalised consultations with licensed TCM physicians, herbal medicine prescriptions tailored to individual health conditions, as well as acupuncture treatments to relieve pain and promote overall well-being. Through these services, patients benefit from a holistic approach that focuses on both treatment and preventive healthcare.

In 2025, the clinic conducted **10,309** consultation sessions, serving **1,450** patients, including **600** new patients who sought treatment and care at the centre.



Supported by a team of experienced physicians and dedicated support staff, Fu Hui TCM Clinic strives to ensure that every patient receives attentive, effective and compassionate care. The team works closely together to provide a smooth and efficient patient experience, while maintaining high standards of service and professionalism.

Looking ahead, the clinic will continue to strengthen its efforts in delivering high-quality, affordable and accessible TCM healthcare, thus contributing to the well-being and resilience of the community.



Total number of residents served in 2025: **6**

Established in 1994, Happy Villa (HV) provides sheltered residential care for elderly women aged 60 and above, regardless of race or religion. Many residents have limited family support and are referred through the Ministry of Social and Family Development (MSF) and Agency for Integrated Care.

HV offers a safe, stable and supportive environment where residents may live with dignity, while receiving the care and assistance they need.

Healthcare and Well-being

Residents undergo regular physiotherapy and occupational therapy to help them maintain mobility, independence and overall well-being. Monthly visits by a locum doctor, together with routine health monitoring, ensure that residents' medical needs are attended to in a timely manner.

Engagement and Activities

A variety of activities are organised to keep residents physically active and mentally engaged. Storytelling and cognitive activities help to stimulate memory and encourage participation. Residents also enjoy evening movies and television programmes for relaxation and leisure.

Daily morning walks support mobility and general health, while monthly birthday celebrations foster joy and a sense of community. Residents may also visit nearby neighbourhood shops, accompanied by staff, to maintain their connection with the community.

Hygiene and Safety

Maintaining a clean and safe living environment is a key priority at Happy Villa. Residents participate in daily housekeeping to keep their rooms tidy, while high-touch areas are disinfected twice daily.

Monthly pest control servicing is conducted, and volunteers assist with periodic deep-cleaning. Infection control practices, including mask-wearing and proper hand hygiene, are consistently observed to safeguard residents' health.

Emergency Preparedness and Compliance

To ensure safety and readiness, fire drills were conducted in April and October 2025, with both staff and residents trained in evacuation procedures. In May 2025, Happy Villa successfully passed the MSF licensing audit, reflecting the centre's commitment to high standards of care.

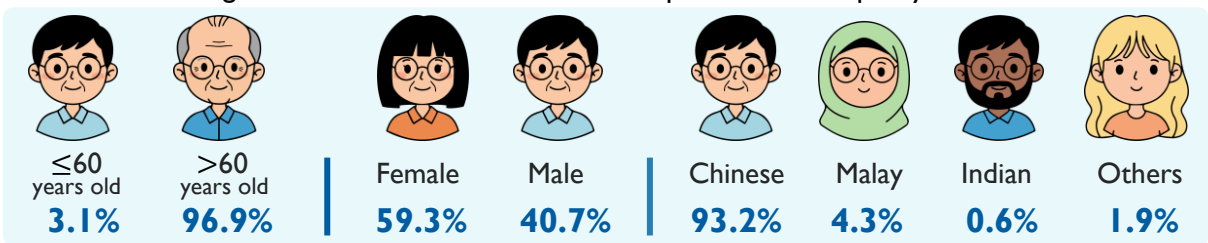


Total number of seniors served in 2025: **162**

Established in October 2019 and funded by the Ministry of Health, Fu Hui Golden Care Centre (FHGCC) provides comprehensive senior care services, including Maintenance Day Care, Dementia Day Care, Active Rehabilitation and Maintenance Exercise programmes. FHGCC serves seniors of all races and religions referred by the Agency for Integrated Care (AIC) and eligible clients receive government subsidies.

Guided by a client-centred approach, FHGCC delivers structured therapeutic interventions and meaningful intergenerational activities in a safe and engaging environment. Our holistic programmes promote joy and purpose, strengthen social connections, enhance physical health and mobility, as well as support cognitive functions while delaying frailty. We also work closely with families to build stronger support systems and encourage meaningful engagement with their loved ones.

In 2025, a total of **162** eligible clients benefitted from our day care and community rehabilitation services, reflecting our continued commitment to compassionate and quality care.



FHGCC Events & Activities in 2025

Community Collaborations

FHGCC partnered with Sengkang Hospital, SG Cares Volunteer Centre and the AIC Healthy Ageing Department in dementia programmes, health talks, anti-scam awareness, digital literacy sessions and National Celebration of Seniors events.

Intergenerational Engagement

The centre strengthened bonds across generations through activities with Hearty Care Centre and Grace Child Development Centre. Highlights included Parents' Day celebrations, Mid-Autumn Festival (lantern-making and carnival performances), choir practices, Music Club (Tongue Drum) sessions and Games Day.

In-House Programmes

Regular activities included Cognitive Stimulation Therapy (Dementia Programme), garden walks as well as daily physical, social and hobby-based group activities to support seniors' overall well-being.









慈恩托儿发展中心
GRACE CHILD DEVELOPMENT CENTRE
 (A Division of Singapore Buddhist Welfare Services)

 **Total number of infants and children enrolled in 2025: 74**

Founded in 1985 by the late Venerable Yen Pei, Grace Child Development Centre (GCDC) nurtures generations of gracious hearts through its Early Years and Preschool programmes for infants and children up to six years old, regardless of race or religion.

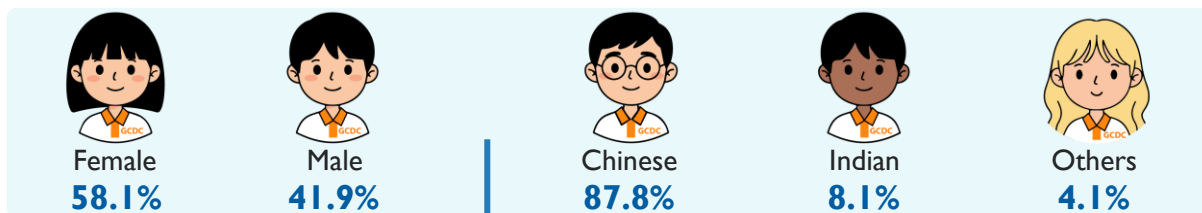
Commitment to Excellence

-  **SPARK Certification (Commendation)** since 2018;
-  Recertified in May 2024, maintaining our '**Centre for Commendation**' title;
-  **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 and caring children** with a **love for learning**. Through our **quality curriculum**, strong **partnerships with parents** and **community involvement**, we support children's **holistic development** and **prepare them to be future-confident**.

In 2025, **74** infants and children were enrolled in GCDC.



GCDC Events, Activities & Achievements in 2025

In 2025, GCDC organised festive celebrations and learning experiences that promoted the holistic development of our children, building confidence, social skills and a sense of community.

Through our *Start Small, Dream Big* (SSDB) initiative, the intergenerational workshops that we organised with Grace Lodge (nursing home) and Fu Hui Golden Care Centre nurtured empathy and raised dementia-awareness in our children, while collaborations with the Health Promotion Board promoted our children's well-being. Parent workshops and enrichment activities further enhanced learning beyond the classroom.

GCDC also secured a 36-month full licensing period (1 January 2026 – 31 December 2028) and attained the Healthy Meals in Preschools Programme certification (2026–2028).





开心关怀中心

HEARTY CARE CENTRE

(A Division of Singapore Buddhist Welfare Services)

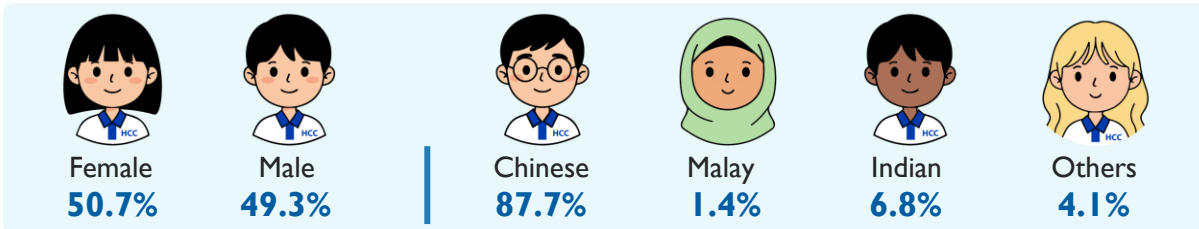


Total number of students enrolled in 2025: **73**

Established in 1994 by the late Venerable Yen Pei, Hearty Care Centre (HCC) provides quality after-school care for children aged 7 to 12. Within our safe and nurturing environment, students receive schoolwork supervision, daily care and guidance, while engaging in project-based learning that fosters character development and social responsibility. Nutritious vegetarian meals are also provided to support their well-being.

HCC's approach focuses on creating a safe and supportive space, where children can bond and grow holistically after school hours. Through engaging activities, enrichment programmes and community collaborations, students develop life skills, positive values and meaningful learning experiences beyond the classroom.

In 2025, **73** primary school students were enrolled in HCC.



HCC Events & Activities in 2025

In 2025, HCC organised a variety of celebrations, enrichment programmes and community collaborations to support students' holistic development.

Key celebrations included **Chinese New Year, Parents' Day, National Day (NDP Songs Competition), Mid-Autumn Festival,** and **Children's Day (Games Day).** During the June and November/December school holidays, students participated in enrichment activities such as team-bonding games, Sports Day, cookery, arts and crafts, outings and experiential learning programmes.

HCC strengthened intergenerational bonds through engagements with residents from Grace Lodge (nursing home) and seniors of Fu Hui Golden Care Centre, during festive celebrations, holiday activities and Tongue Drum lessons. The centre also collaborated with the Health Promotion Board in the Active Youth Programme, which offered low-impact aerobics, K-pop and piloxing sessions.

Parent engagement remained strong, with parents supporting events and volunteering in student performances. Staff development was further enhanced through a team-building retreat at Home Baking Day.



FY2025 HIGHLIGHTS

Lunar New Year Countdown (28 January 2025)

On 28 January, members and volunteers came together at SBWS to welcome the Year of the Snake, marking the occasion with a festive countdown and an auspicious bell-chiming ceremony.



Vesak Celebration (3 and 4 May 2025)

SBWS celebrated Vesak jointly with Fu Hui Buddhist Cultural Centre. The events included a 3-Step-I-Bow Peace Homage on 3 May and a Candlelight Procession on 4 May.

Mid-Autumn Carnival (4 October 2025)

SBWS, in collaboration with Sengkang Community Club, organised a Mid-Autumn Carnival at the Sengkang Community Hard Court. The event brought festive cheer to the community through a lantern procession, vegetarian food, carnival games and stage performances, all of which were open to the public at no charge.



29th Anniversary of Our Founder's Passing (19 November 2025)

On 19 November, members and volunteers gathered for a memorial service to mark the 29th anniversary of the passing of our founder, the late Venerable Yen Pei (1917–1996). Participants reflected on his legacy of universal compassion and altruistic service, and renewed their dedication to continuing his mission of supporting those in need.



PLANS FOR THE YEAR AHEAD

2026

- ✔ Happy Villa remains committed to enhancing residents' quality of life through comprehensive healthcare support, meaningful social engagement and a safe living environment. The home will continue to strengthen infection control practices, staff capability and resident activities to ensure that elderly women under our care can live with dignity, comfort and a strong sense of belonging.
- ✔ In 2026, Fu Hui Golden Care Centre (FHGCC) will enhance care quality through the adoption of the interRAI assessment framework and expanded programmes within the Sengkang–Seletar 3 Integrated Community Care Provider network. Collaboration with Sengkang General Hospital will continue through health talks and the Dementia Club.

Intergenerational activities with Grace Lodge, Hearty Care Centre and Grace Child Development Centre will remain a key focus, alongside participation in the National Senior Citizens Day celebrations with Agency of Integrated Care. Within the centre, Cognitive Stimulation Therapy and daily activities will continue to promote active ageing and overall well-being of senior citizens.

- ✔ In 2026, GCDC will implement its Start Small, Dream Big (SSDB) project themed “**Singapore: Let’s Make Our City in Nature**”. Through hands-on experiences such as beach clean-up, nature exploration and planting activities, children will develop environmental awareness, a sense of responsibility and active citizenship. The project encourages children to take small actions while nurturing big ideas for a clean and sustainable Singapore, in alignment with the “Nurturing Early Learners” framework and Early Years Development Framework.

The centre will also prepare for **SPARK 2.0 Certification**, aligning programmes for infants to K2 with updated standards. Focus areas include differentiated instruction, centre-wide programme alignment and staff development to ensure high-quality, developmentally-appropriate learning across all levels.

- ✔ In 2026, Hearty Care Centre will continue to organise festive celebrations, holiday programmes and intergenerational activities with seniors from Fu Hui Golden Care Centre, Grace Lodge (nursing home) and Happy Villa (community home for the elderly), to foster empathy and community bonding.

The centre will also strengthen partnerships with organisations such as the Health Promotion Board and SG Care Volunteer Centres, to create meaningful learning opportunities for students.



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