



ABOUT HEALTHSERVE

Founded in 2006. HealthServe is an IPC (Institution of Public Character) that advocates for a society where every migrant worker lives a life of health, well-being, and dignity.

There are over one million work permit holders in Singapore, where many form the backbone of our construction, manufacturing, marine shipyard and services sectors. By law, employers are required to cover both inpatient and outpatient treatment for workers, but some fall through the cracks.

Fear of repatriation as well as cultural and language barriers also discourage them from seeking timely treatment when needed. The more unfortunate ones may suffer debilitating injuries at work and end up losing their jobs and incomes for a protracted period.

While Singapore has a system in place to

process work injury compensations, workers who are in rehabilitation and awaiting compensation are not allowed to work in Singapore or return home. The road to recovery can be lonely. Depending on the complexity of the injury, the final compensation award can take months or even years.

At HealthServe, we seek to bring hope, healing and respect to vulnerable migrant workers through the provision of holistic health and social care.

From a single GP clinic in Geylang, we have expanded our range of services to include specialist medical and dental services, mental health and counselling programmes, a 24/7 crisis helpline, community outreach, casework and social assistance. Our operations are run by a small staff team and hundreds of medical and non-medical volunteers and interns.

OUR VISION

Every migrant worker lives a life of health, well-being and dignity

OUR MISSION



To bring hope and healing to migrant workers through the provision of holistic health and social care



To advocate for the needs and well-being of migrant workers



To bridge communities through meaningful engagement and partnerships



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Abbreviations and acronyms

BMH: Basic Mental Health **CMP:** Construction, Marine Shipyard and Process Crisis Helpline

CWSS: Casework & Social Services General Practitioner **HKU:** University of Hong Kong

HOME: Humanitarian Organization for Migration Economics

Institution of a Public Character James Cook University **MOM:** Ministry of Manpower **MDW:** Migrant Domestic Worker

MW: Migrant Worker

MCCY: Ministry of Culture, Community & Youth

NUS: National University of Singapore **NTU:** Nanyang Technological University

PCP: **Primary Care Plan** PSL: Peer Support Leader PFA: Psychological First Aid

Psychotherapy & Counselling Team PTSD: Post-Traumatic Stress Disorder **SUSS:** Singapore University of Social Sciences

WPH: Work Permit Holder

WICA: Work Injury Compensation Act **WSH:** Workplace Safety and Health

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OUR COLLECTIVE IMPACT IN 2024

With the support of our volunteers, donors, partners and supporters, HealthServe touched the lives of

18,000 MIGRANT WORKERS



1,500 acute medical care

600 chronic disease care

228 specialist care

2,900 dental care

8,000

calls to our crisis helpline

MENTAL HEALTH & COUNSELLING **SERVICES**

590 counselling sessions

58 group trauma debrief & therapy sessions

CASEWORK & SOCIAL SERVICES

such as emergency medical aid, hospital visits, meals, groceries, phone & transport top-ups

migrant workers

empowered

COMMUNITY SERVICES -HEALTH EDUCATION & OUTREACH

7,100 workers engaged in health carnivals and other events

6,800 workers received mental health education

medical & dental

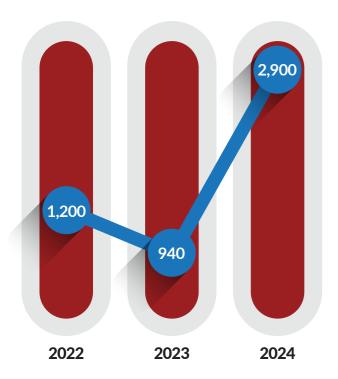
consultations

RESPONDING TO EVOLVING NEEDS

In the last few years, following the government's PCP implementation and post-pandemic recovery, we adjusted our focus and capabilities to meet the evolving needs of the migrant worker community.

DENTAL SERVICES

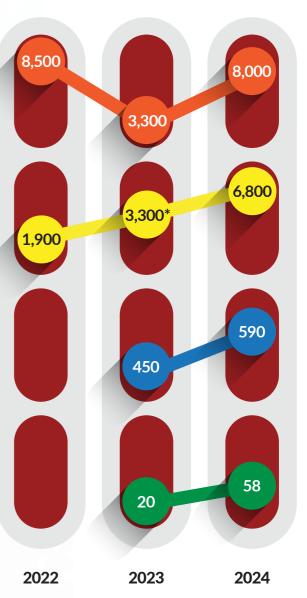
Expanded dental services to serve more migrant workers experiencing acute dental pain.



Calls to crisis helpline *Calls to the helpline were significant during the height of COVID, subsequently tapering off before rebounding. Workers received mental health education **Counselling sessions** Group trauma debrief & therapy sessions Note: Dental services are not part of PCP.

MULTI-LEVEL MENTAL HEALTH PROGRAMME

Strengthened capabilities to support the mental and emotional well-being of the migrant community through:



1,630

Peer Support Leaders trained from 2022 to 2024

CHAIRMAN'S MESSAGE

Five years after the first Covid-19 case in Singapore and following strong recovery, we are more heavily dependent than before on migrant workers to build our homes and infrastructure, and to help us care for our families. The number of work permit holders rose to 1.16 million in 2024, 17 per cent above pre-pandemic levels. Of these, 456,800 were employed in the Construction, Marine and Process (CMP) sectors and another 301,600 employed as migrant domestic workers (MDWs).

In the 15 years since I started volunteering with HealthServe, the challenges of being a low-wage migrant worker in a foreign land - the debt taken to pay agents' fees, the initial cultural alienation, the sheer physical demands of their jobs and the emotional strain from being far from loved ones have not changed much. However, what has been encouraging has been the increased recognition of Singaporeans and our policymakers of their contribution to Singapore and the need for us to do better by them. From being supported mainly by family, friends and a few foundations, HealthServe today also counts the Ministry of Manpower (MOM), Singapore Business Federation Foundation (SBFF), corporates, financial, educational and health institutions, religious organisations, dormitory operators, ground up groups and the public among our valued partners to bring health, well-being and dignity to our migrant brothers and sisters.

Over the years, we have evolved in response to the changing needs of the community whom we serve. We have grown from a single clinic offering GP services to introducing casework and social assistance, specialist medical, dental and mental health services. The largest changes have happened in the last five years.

We substantially scaled up our mental health and dental services. We also moved upstream to provide preventive care through health and mental wellness education and Peer Support Leaders (PSL) training, which has allowed us to shift from supporting only the most vulnerable migrant workers to empowering the wider community.

In 2024, we supported over 18,000 migrant workers across our different services. A key initiative during the year was the introduction of Sunday clinics for MDWs. With the mandatory primary care plan (PCP) for the CMP sectors in place, migrant CMP workers now have access to affordable GP services through PCP providers. As a result, our GP clinic now mainly supports injured workers not covered by the PCP and more complex cases. This has freed up capacity for us to provide health screening and chronic disease care for MDWs. Like their CMP counterparts, MDWs are reluctant to let their employers know about chronic conditions as they fear being sent home. Moreover, many are ignorant about chronic diseases and would benefit from health education.

With risk pooling under a PCP, the cost of paying for primary medical care for MDWs would become more manageable for Singaporean families, many of whom are already grappling with the high cost of living.

A longer-term objective of running our Sunday clinic is to advocate for the introduction of a PCP for MDWs.

We further expanded capacity in dental services in 2024, increasing the frequency of our clinic sessions from three to five day sessions a week. This has helped us to reduce the waiting time for dental consultations from two months to one.

In mental health services, we enhanced service delivery by hiring a Bengali trainer and enlisting more Tamil, Bengali and Burmese-speaking volunteers to train PSLs through effective role-play in their native languages. The number of counselling sessions which focus on addressing trauma and grief in individual and group settings rose by 35% from 2023. Trauma experienced by individuals who had witnessed a co-worker's death can be debilitating, but many of those affected are required to return to work immediately without having proper time to mourn or heal.

I am grateful for the hard work and dedication of the management and staff of HealthServe. I also thank my fellow Board and committee members for their unstinting support.

"Woven Together, Growing Together"

is the theme of our Annual Report this year. The work and growth of HealthServe over the years would not have been possible without our large community of supporters - volunteers, including from among the migrant workers themselves, donors and other partners. We are truly grateful for your support and look forward to your continued partnership towards a Singapore where every migrant worker achieves a life of health, well-being and dignity.





As I reflect on HealthServe's journey through 2024, I am filled with gratitude — for the trust placed in us, the partnerships that have strengthened, and the dedicated community that continues to rally around our mission. This year has been one of reflection and thanksgiving, as we consolidate and build upon the foundations laid over the past few transformative years.

2024 also marked the year we got back on our feet post-pandemic, enabling us to take stock of how best to meet the evolving needs of Singapore's low-wage migrant workers. We saw an opportunity — and a responsibility — to address other healthcare gaps within our community. One such gap affects Singapore's more than 300,000 MDWs, who remain without affordable financial protection for basic medical care. Unlike their male counterparts, there is currently no PCP equivalent for MDWs, leading many to delay seeking care until serious illnesses emerge.

In response, HealthServe has stepped forward to pilot Sunday clinic sessions dedicated to MDWs, offering chronic disease management and health screening services. This initiative is just the beginning, a first step in advocating for more systemic change to ensure that every worker, regardless of sector and background, has access to timely and affordable healthcare.



A heartening result we saw in 2024 is the three-fold increase in our dental consultations compared to a year ago.

Through the efforts of our small but dedicated pool of locum and volunteer dentists, waiting times for workers in need were greatly shortened. Many workers who came through our doors expressed appreciation for the attentive care and warm interaction they received.

Internally, our HealthServe team has grown not only in size but in capability. In keeping with Singapore's call for continuous upskilling, our staff have pursued professional development in areas such as social work practice and counselling and therapy, to better serve our beneficiaries with excellence and empathy.

To contribute to effecting longer-term change and solutions, we also shared our experience and learnings as speakers at the inaugural Here to Care for the Health of the Migrant Workers organised by SATA, the 18th Public Health and Occupational Medicine Conference, and Singapore Hospice Council's 3rd Grief and Bereavement Conference.

We received the Charity Transparency Award for the second consecutive year, a testament to our commitment to sound governance and accountability, fortifying HealthServe's standing as a trusted charity partner. We cannot be where we are without the expanding ecosystem of support — donors who sustain our mission, volunteers who give selflessly of their time and skills, dormitory operators and employers who seek us to enrich the well-being of their migrant workers, partner NGOs and organisations who collaborate with us on the ground, and government agencies that engage in open dialogue for the community. Your trust in HealthServe and dedication to effect real change are humbling and energising.

Here, I must also express deep appreciation for our Chairman, Chia Lin, who will be completing her tenure in mid-2025. Her leadership has steered HealthServe through the unprecedented challenges of the past five years. A volunteer long before she took on this role, Chia Lin has always been close to the ground, personally engaging with our beneficiaries and keeping her finger on the pulse of our work. Her passion and steadfast guidance have been instrumental in HealthServe's continued growth and relevance.

Finally, to our community of volunteers — the heartbeat of HealthServe — I offer a word of encouragement. Let us be reminded of the wisdom often attributed to the forefathers of modern medicine:

"To cure sometimes, to relieve often, to comfort always."

While we may not always be able to cure every illness, our ability to comfort, to offer hope, and to restore dignity is a special privilege that lies at the core of our mission.

As we look ahead to 2025, I am excited to continue this journey with all of you — to deepen our impact and touch more lives. Together, let us keep building a Singapore where the health, well-being, and dignity of every migrant worker are secure.

With gratitude,

Dr Benjamin Kuan

Chief Executive Officer HealthServe Ltd



BOARD OF DIRECTORS



Dr Goh Wei-Leong Co-Founder & Advisor • GP. Manhattan Medical Centre



Dr Jeremy Lim Fung Yen Vice-Chairman

Appointment since 17 Aug 2017

- Board Director
- Medical Services Committee (Chairman)
- I Mental Health Advisory Panel (Chairman)
- Nominating & Human Resources Committee (Member)
- CEO, AMILI (Asian Microbiome Library)
- Director, Global Health Programme, NUS Saw Swee Hock School of Public Health



Choy Peng Wah Director

Appointment since 21 Sep 2020

- I Fundraising & Engagement Committee (Chairman)
- Audit Committee (Member)
- Retired Finance Professional



Eugene Seow

Director

Appointment since 31 Dec 2021

- Nominating & Human Resources
- Committee (Member)
- Services Committee (Member)
- Board Member, The Majurity Trust, QiJia FamilyWorksAsia and Transformation Alliance
- Board Advisor, National Volunteer & Philanthropy Centre, Radion International and Relief Singapore
- Founding Lead, E3TWENTY



Board Chairman Appointment since 1 Aug 2014

- Board Director
- I Nominating & Human Resources Committee (Chairman)
- Director, Lam Soon Cannery Pte Ltd



Gail Lien Director

Appointment since 21 Sep 2020

- Services Committee (Chairman)
- I Finance Committee (Member)
- Governor, Lien Foundation



Serene Chee

Director

Appointment since 21 Sep 2020

- Finance Committee (Chairman)
- Finance Professional





Susan Kong

Director

- Appointment since 17 Aug 2017 Audit Committee (Chairman)
- Director, QED Law Corporation



Dr Tan Thong Kwan, Benjamin

Director

Appointment since 1 Jul 2023

- Medical Services Committee (Member)
- Specialist Periodontist, Poon and Phay Dental Surgeons Pte Ltd
- Adjunct Associate Professor, National University of Singapore

BOARD COMMITTEES

Audit

Chairman

Susan Kong

Board Director

Member

Choy Peng Wah

Board Director

Member

Karen Lee Shu Pei

Audit Partner, KPMG Singapore

Member

Valerie Tan

Head, Compliance, Governance & Strategy & Compliance Testing, DBS Ltd. **Finance**

Chairman

Serene Chee

Board Director

Member

Gail Lien

Board Director

Member

Ng Mei Yen

Head of Finance Business Partner, **Eastspring Investments**

Fundraising & Engagement

Chairman

Member

Choy Peng Wah

Chandrima Das

SaaS & D2C technology

Board Director

Member

Gopi Mirchandani

CEO-HK and Head of North Asia.

Schroders

Nominating & Human Resources

Thomas Verghese

Vice President,

Cyber & Intelligence Solutions, Mastercard Asia Pacific

Member

Darren Tay

Head of Treasury Management, Fullerton Fund Management

Startup Investor & Board Advisor,

Member

Services

Chairman **Gail Lien**

Board Director

Member

Dr Calvin Chong

Associate Professor, Singapore Bible College

Member

Eugene Seow

Board Director

Member

Thomas Verghese

Vice President, Cyber & Intelligence Solutions, Mastercard Asia Pacific

Medical Services

Chairman

Dr Jeremy Lim

Board Director

Member

Dr Gan Wee Hoe

CEO, SingHealth Community Hospitals Clinic Associate Professor, **Duke-NUS Medical School**

Member

Dr Shawn Vasoo

Clinical Director and Head of Infectious Disease Research Laboratory, National Centre for Infectious Diseases

Member

Dr Tan Thong Kwan, Benjamin

Board Director

Member

Dr Yeo Cheng Hsun, Jonathan

Director and Family Physician, Family Medicine Clinic Chinatown

Member

Dr Yoong Su-Yin, Joanne

Founder, Research for Impact Singapore Visiting Professor, NUS Yong Loo Lin School of Medicine

Member **Dr Jeremy Lim**

Chairman

Chan Chia Lin

Chairman of Board

Vice-Chairman of Board

Member **Eugene Seow Board Director**

Member

Janelle Tan

Asst Vice President. **Dunn & Partners**

Member

Janet Koh

Director, Human Resources, Temasek Trust

LEADERSHIP TEAM



Chief Executive Officer Dr Benjamin Kuan Joined from 15 Apr 2023



Chief Operating Officer Alvin Choo Joined from 25 Jul 2022



Deputy Head, Medical Services Dr Dong Xiaoke Joined from 3 Apr 2023



Head, Mental Health Training & Community Outreach Jeffrey Chua Joined from 1 Jul 2010



Manager, Psychotherapy and Counselling Durga Arivan Joined from 1 May 2021



Manager,
Communications &
Partnerships
Ang Kai Fong
Joined from 3 Jun 2021
(Until 20 Sep 2024)



Senior Manager, Crisis Helpline May Lim Joined from 7 Jun 2021



Senior Manager, Communications & Partnerships Melody Wong Joined from 7 Oct 2024



Senior Manager, Fundraising & Donor Management Peggy Tong Joined from 16 Aug 2022

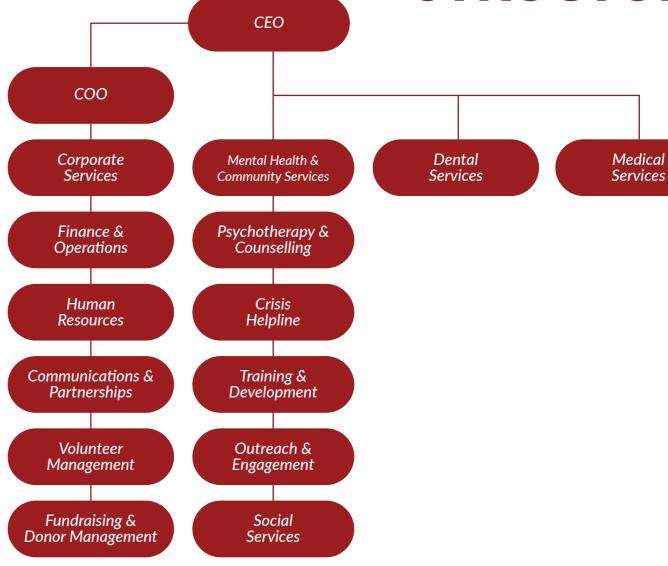


Manager, Finance
Jenny Le
Joined from 1 Sep 2020



Manager,
Organisational Developmental &
Volunteer Management
Evangeline Low
Joined from 2 May 2024

ORGANISATIONAL STRUCTURE

















integrity

Hope

Empowerment

Agility

Respect

Teamwork

2025 FOCUS AREAS

<u>2024</u> <u> 2025</u> CMP Landscaping Cleaning

> 1. Extend GP services to more sectors

<u> 2025</u>



2. Increase dental sessions

2025



3. Chronic disease services for migrant domestic workers

2024





4. More psychotherapy and counselling services for more CMP workers

In addition, we will continue to strengthen services in the following areas where healthcare needs for migrant workers remain substantial.



Dental & Medical Services

Dental care is not covered by PCP. We will continue to increase dental care capacity, while providing medical care for other vulnerable workers who fall through the cracks.



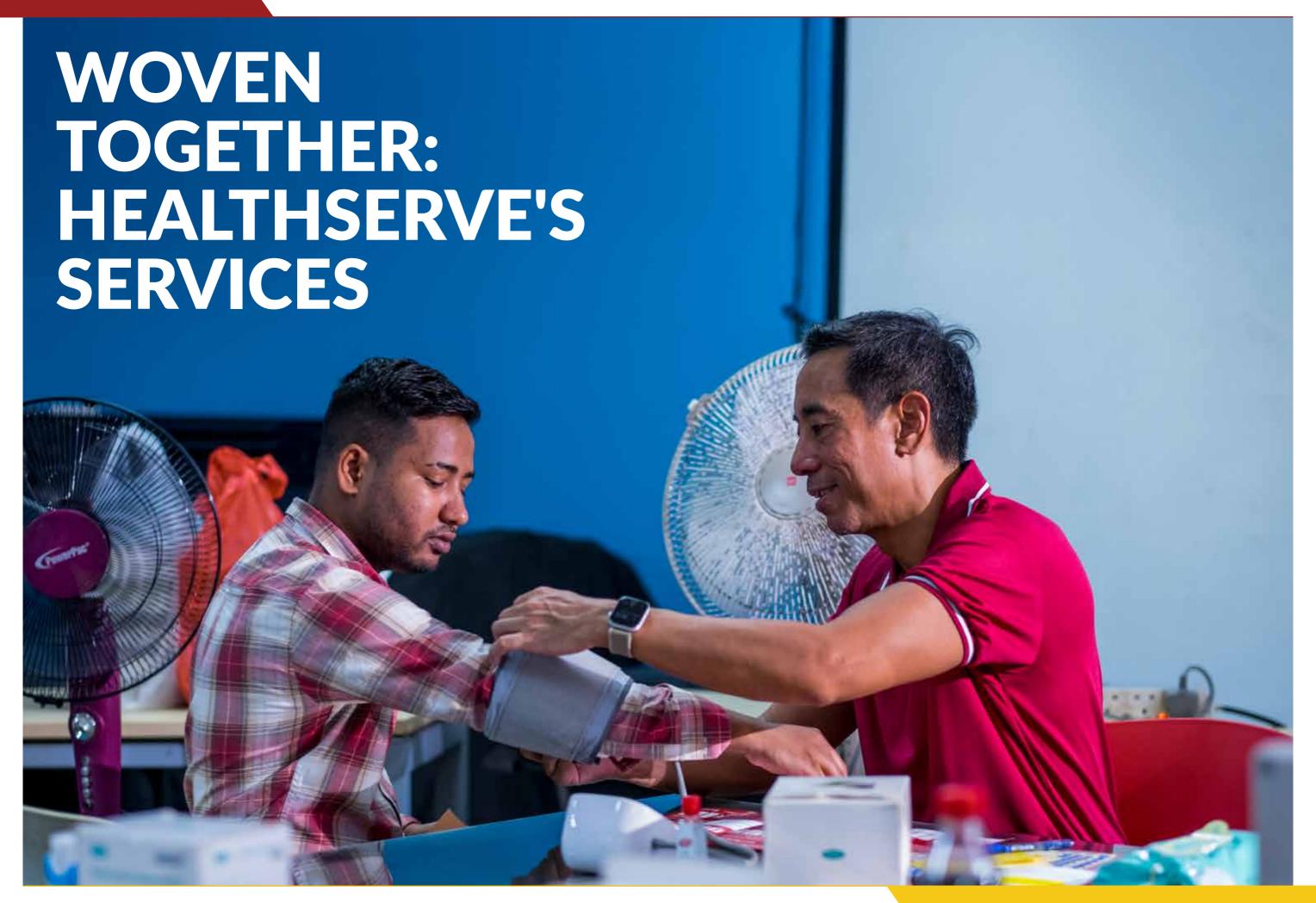
We are enhancing awareness of our 24/7 crisis helpline, prioritising counselling for high risk individuals and group crisis debriefs, and providing basic mental health, psychological first aid and peer support trainings.





Preventive Care

With our long-term goal of empowering workers to take charge of their health, we are stepping up on preventive care through education.



MEDICAL & DENTAL SERVICES

Expanding Access to Essential Dental Care

Dental care for painful conditions remains a critical need for migrant workers in the CMP sectors — an area not covered under the government's PCP. HealthServe continues to provide accessible and equitable dental care for these low-wage workers, ensuring timely treatment to reduce suffering.

In 2024, we provided care to

2,200 PATIENTS,

operating three daytime sessions a week.

We are building our resources to operate daily dental sessions from Mondays to Fridays in 2025.





The backbone of this service is our dedicated team of over 110 dentists and dental assistants, comprising both volunteers and external partners. Alongside scaling our clinic operations, we also strengthened collaborations with key partners, including private dental groups like Royce Dental Group and institutions such as the NUS Faculty of Dentistry.

This expansion was made possible through the generous support of MigrantWell Singapore, Migrant Workers' Centre, Tong Eng Group, Singapore Concrete Institute, and other valued contributors.

Continued Medical Care for Injured Workers

HealthServe's community clinic provides GP services to low-wage migrant workers who do not qualify for the PCP and those who fall through the care gaps. This includes those with complex medical conditions, workplace injuries, and chronic diseases requiring long-term management.

Our 2024 services expansions include:



Free health screening for female migrant domestic workers

(MDWs) to identify chronic metabolic diseases early



Introducing Sunday clinic operations

to ensure accessible chronic disease management for MDWs



Providing over 1,000* medical consultations

to CMP sector workers on Special Pass

Beyond clinical care, our specialty services, such as dermatology and orthopaedic consultations, continue to support workers with targeted needs.

*Many recovering from work injuries that left them unable to work. These workers often face heightened vulnerability during rehabilitation, and our clinic serves as a critical lifeline.

Research and Advocacy

Beyond our direct healthcare services, HealthServe continued deepening our research and advocacy efforts in 2024.



Championing Improved Access to Mental Health Resources and Reducing Stigma

Our ongoing data collection from counselling and crisis helpline services informs our regular discussions at Project DAWN, allowing us to provide timely feedback on evolving mental health challenges and to recommend culturally appropriate interventions, including counselling, crisis response, and peer support programmes.



Raising Awareness About Migrant Health Challenges at National Level

To raise awareness of migrant health challenges among Singapore's healthcare fraternity, we continued our collaboration with Duke-NUS Medical School and the Ministry of Health Holdings' Singapore Chief Residency Programme (SCRP). In 2024, Duke-NUS medical students co-organised outreach activities with us, while SingHealth doctors undergoing specialty training joined our Sunday health screening and education initiatives. Future healthcare leaders from SCRP also participated in our workshops and dormitory visits, enabling them to deepen their understanding of vulnerable population health.

Through consultations with stakeholders, we also worked to improve dormitory living conditions for male migrant workers in the CMP sectors, aiming to promote more inclusive and supportive living spaces.





Seeking Longer-Term Policy Change for MDWs

A key new focus in 2024 has been on supporting the healthcare needs of MDWs. We launched dedicated Sunday clinic sessions for MDWs, providing primary care, health screening and health education, while gathering data on healthcare gaps within this underserved group. Partnering with doctors from the Preventive Medicine specialty stream, these sessions also inform research efforts that will underpin future publications and advocacy aimed at driving systemic improvements in MDW healthcare access.

Through these research collaborations, stakeholder engagements, and capacity-building efforts, HealthServe strives to play a pivotal role in shaping more inclusive policies and programmes that holistically support the well-being of Singapore's diverse migrant worker community.





As I listen to the different stories that the sisters have shared, there is still a great degree of work to do. Some sisters have worked in Singapore for more than 10 years without seeing a doctor for anything aside from their twice yearly statutory check-up covering only pregnancies and infectious diseases. Others may have malnutrition due to diet restrictions from their employers. Yet others may have developed diseases like cancer due to lack of recognition of symptoms, low awareness, difficulty finding a consultation, fear of being sent home, or being unable to pay. There is much to do for education, raising awareness and developing sustainable models of care for this marginalised population!

Dr Joel Chiew

Singaporean Volunteer Doctor Since 2023

MENTAL HEALTH & COUNSELLING SERVICES

Psychotherapy & Counselling

The emotional weight carried by many migrant workers remains immense. Many workers need help as they grapple with grief, loneliness, fear or a deep sense of disconnection.

In 2024, our Psychotherapy & Counselling Team (PCT) conducted

590

COUNSELLING SESSIONS,

offering safe spaces where migrant workers could speak freely, reflect, and begin to rebuild their emotional well-being.



Among which, we facilitated 58 group counselling sessions, many of them following critical incidents such as

Suicide Ideation Workplace Accidents Sudden Medical Deaths

These group spaces helped workers find comfort in shared healing.



Beyond therapy rooms, the team continued to expand trauma-informed mental health counselling, supporting migrant workers with daily stress and adjustment difficulties to more complex issues such as grief, anxiety, and PTSD. Our counsellors, volunteers and staff would conduct sessions in the clients' native languages and provide culturally grounded care.

VOICES FROM THE GROUND

"HealthServe is family here. Support me too much, so I can support my family. Since talking to sister (counsellor), I feel 90% better."

- Nanxx, BN client, individual counselling (18 Apr 2024)



"Now I understand grieving differently and know why I'm feeling so low these days. I can cope better."

- Matxx, IN client, group counselling (16 Feb 2024)

"Thanks sister, நான் அதில் இருந்து மீண்டு வந்துவிட்டேன்

(I feel recovered from the incident)."

- Matxx, IN client, group counselling (19 Mar 2024)

"Today's counselling made me feel good and at peace."

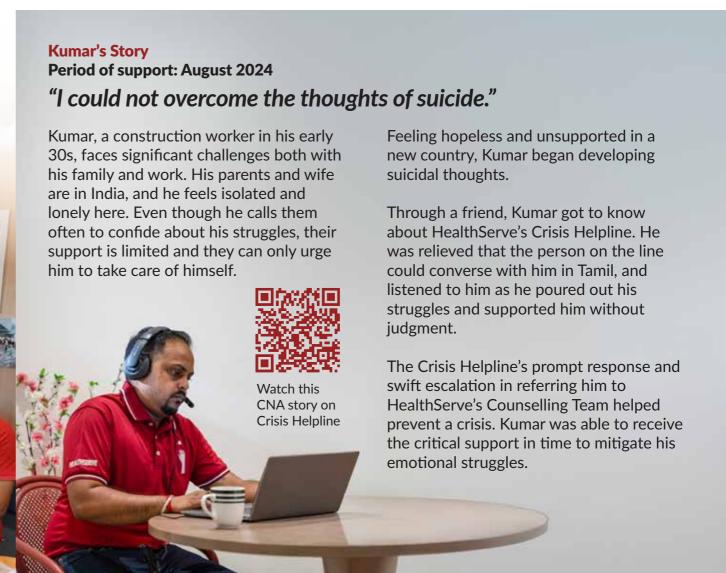
- Matxx, IN client, group counselling (21 Mar 2024)

Crisis Helpline

The Crisis Helpline team managed more than 8,000 calls in 2024. Operating 24/7, the team offers vital support to workers whenever they are in need, in languages such as Bengali, Tamil, English and Mandarin.

The team assesses clients on suicide ideation risk levels and refers them to HealthServe's in-house Counselling team when more professional support is needed. The team also actively monitors medium to high risk clients by calling them when support is especially needed.





Mental Health Training in the Community

In 2024, HealthServe strengthened work on mental health awareness and support for migrant workers, who often face issues of isolation, financial burden, job-related stress, cultural barriers and emotional vulnerability being away from family.

We trained

370

MIGRANT WORKERS TO BE FIRST RESPONDERS

to the community through our Peer Support Leader (PSL) training programme. Since starting the programme in 2022, we have trained more than

1,630

to be equipped with foundational knowledge and skills to support their own well-being and that of

MIGRANT WORKERS

Through interactive and experiential sessions in the workers' native languages, participants were guided to identify common stress indicators and gain practical tools to manage their own well-being, including rest, self-care routines, and emotional regulation techniques. Participants also learned key peer support skills such as active listening, showing empathy and guiding peers

towards support resources. Post workshops, HealthServe's training team continued engaging the PSLs through social media and follow-up engagement sessions such as wellness outings and nature walks.

their peers.

What Our PSLs Say:



Burmese trainer came to teach us, we were very happy. I used to be very shy, and didn't like to talk to others about my problems or their problems. After the training, I learned that we are stronger when we are together. No need to be alone. I meet my brothers as much as I can, and I encourage everyone to talk.

Good things also talk. Bad things also talk. We listen, we think, then we help each other.

Aung Ko Hein, 33

Working in Singapore for 9 years HealthServe's Peer Support Leader Since December 2024







CASEWORK & SOCIAL SERVICES

In 2024, HealthServe supported migrant workers navigating significant difficulties including injuries, unpaid wages, repatriation worries, and long stretches of isolation far from home.

Over the year, we supported

370

NEW CASEWORK INTAKES.

Practical help remained a cornerstone of our support.

Through more than

6,000

INSTANCES OF SOCIAL ASSISTANCE

from food and grocery distributions to MRT top-ups and emergency funds, we sought to meet workers' immediate needs.





At the heart of it all is a simple but enduring belief: no migrant worker should have to walk their path alone. Whether it's through a grocery run, a listening ear, or a walk in the park, we are here to journey with them.





Beyond practical support, we also focused on building real connections through our Walk and Be Well outings, where we organised excursions for Special Pass holders** to explore Gardens by the Bay, the Zoo, and Singapore's green spaces. We cooked a Chinese New Year reunion lunch together, joined the SingLand Grocery Run, and broke fast during Iftar with our Bengali brothers.

At the same time, we mapped the journey of injured workers through the Work Injury Compensation Act (WICA) process to better understand where the system supports, and where it falls short. These insights now shape our advocacy for more compassionate, worker-centred policies.

Beyond the headlines, we continue to walk hand-in-hand with many whose stories matter, even when they do not make the news.



Rebuilding After a Fall HealthServe support: 2022-2024

Suresh, 36Scaffolding Worker from India 10 years in Singapore



Scars of Strength HealthServe support: 2023-2024

Sathish, 28
Construction Worker from India
5 years in Singapore

After a devastating fall while doing scaffolding work, Suresh was left permanently paralysed from the waist down. He was hospitalised for 3 months and described feeling incredibly fearful, especially as he was unable to understand the doctors due to language barriers.

Throughout rehabilitation, Suresh lacked proactive support from his boss, who visited him just once. Feeling abandoned, he trusted neither his boss nor his lawyer's help. However, after learning of HealthServe, he turned to us for support.

HealthServe's Casework team worked closely with Suresh, following up on his work injury compensation until all his claims were received. During this time of difficulty, he also received counselling in Tamil from HealthServe staff, who guided him towards a renewed sense of purpose. After leaving Singapore, he was ready to rebuild his life back home in India. He is now working on building a wheelchair-accessible home as well as planning to open a stationery shop to provide for his family.



Read his story on Instagram

After his equipment suddenly exploded at work, Sathish was left badly injured, with severe burns over his hands, face, and body. He was not given immediate medical attention and only went to the hospital after enduring intense pain for five days. After he was discharged, his employer tried to cover up the matter by offering compensation and wanting to send him back to India immediately.

With only a mother and a younger brother in his family, he described feeling significant financial burden and could not bear to inform his family of the truth. Unable to work, he had limited contact with his former co-workers and felt incredibly isolated during this time of need.

After hearing about HealthServe, he came to us for emotional guidance and recovery, confiding in HealthServe's Counselling team whenever he needed. Through regular support, Sathish described feeling more "light-hearted" and motivated to keep going. Following his recovery, Sathish finally reunited with his family in India after being away for 5 years. Sathish is adjusting well at home, where he begins a new life with much renewed strength and hope.



Read his story on Instagram

COMMUNITY **SERVICES**

Partnerships with Purpose

HealthServe undertook an outreach campaign in 2024 by emphasising community bridging efforts with our corporate partners like Government Investment Corporation, NETS Singapore, 21 Carpenter, Mott MacDonald, Accela; Primary Care Plan anchor operators SATA CommHealth and St Andrew's Mission Hospital; non-profit organisations such as Lighthouse Club Singapore; and student groups like NTU Rotaract Club and more.

Health Carnivals, HealthServe's large-scale preventive healthcare events held at workers' dormitories or recreation centres, were redesigned to include more interactive modules such as demonstrating dental brushing techniques,

tips. In 2024, we worked on our first Pilot Dormitory Project at Space@Tuas Dormitory, to study the effectiveness of having regular programming at dormitories. Mass fitness activities were also rolled out during World Mental Health Day and International Migrants Day.

To reach out to migrant workers who are regular volunteers at mosques in Singapore, we also collaborated with Majlis Ugama Islam Singapura (MUIS) and launched Basic Mental Health talks at three mosques, Al-Istigamah, An-Nur and Al-Firdaus.



THOUGHT LEADERSHIP

Advocating for change

HealthServe participated in the following platforms in 2024.

1

PMAC (Prince Mahidol Award Conference) 2024

22 to 27 January 2024

Organised by Prince Mahidol Award Foundation, the Royal Thai Government and global partners

Theme Geopolitics, human security and health equity in an era of polycrises

HealthServe participated in a side meeting

Strategies to Address Health Inequality and Promote Inclusive Health Systems for Migrants: Lessons from Malaysia, Singapore and Thailand, with Potential Applications to Other Countries

18th Public Health and Occupational Medicine (PHOM) Conference
23 to 24 September 2024

Organised by | College of Public Health and Occupational Physicians of The Academy of Medicine, Singapore

Theme | Frontiers in Health

HealthServe | Bridging Gaps - Mental Health Care for Migrant Workers Facing Work-Related Injuries

Social Work Academia-Practice Symposium (SWAPS) 2024
17 May 2024

Organised by Allkin Singapore, Singapore University of Social Sciences and Ewha Womans University

Theme Adaptive Capacity Building: Responding to Shifting Landscapes in Social Work Practices

HealthServe presented

Building Capacity for Self and Community Care Through a Peer Support Model for Migrant Manual Labour Workers in Singapore: A Post-Training Evaluation

Here To Care for the Health of Migrant Workers 2024

26 September 2024

Organised by SATA CommHealth

Theme Here To Care

HealthServe presented

presented

Our Healthcare Landscape for Migrant Workers in Singapore – Challenges and Opportunities

HealthServe participated in the panel discussion

We Have Come So Far, What Is Next?

Third Singapore Social Work Practice Research Conference

7 June 2024

Organised by

NUS Department of Social Work, Mrs Lee Choon Guan Endowed Research Fund and other partners

Theme Social Inclusiveness of the Vulnerable

HealthServe presented the following topics

- Empowering Vulnerable Voices Enhancing Mental Health Support for Migrant Workers in Singapore
- Uplifting Communities Assessing the Efficacy of Peer-Led Mental Health Support Programme Among Migrant Workers through a Mixed-Methods Approach

3rd Grief and Bereavement Conference Singapore

6 to 7 November 2024

Organised by Singapore Hospice Council

Theme Embracing Diversity, Innovating Practice

HealthServe received an award for its presentation Collective Healing - The Impact of Group Grief Counselling on Migrant Workers in Singapore



BUILDING A COMPASSIONATE COMMUNITY

People are central to HealthServe's culture. A core values workshop was conducted in 2024 to collect input from all staff to align on the organisation's key values, behaviours and actions. Employees were invited to provide shared feedback at a follow-up session. Insights and observations collected from the session were integrated into the overall articulation of HealthServe's core values. Moving forward in 2025, we aim to align the core values with key processes, such as performance management evaluation, goal setting and training.



The highlight for me was to participate in and see the birth and evolution of the Migrant Domestic Worker (MDW) clinic over the past 2 years.

When I first started volunteering in late 2023, HealthServe was beginning to scope the MDW clinic services - considering segments to target, types of services to provide, outreach and partnerships, before piloting the service. A doctor friend and I provided some input on comparative services within the public healthcare system, including potential process and outcome indicators for evaluation. I am heartened to see it evolve into the model that it is now - providing affordable and accessible services to the MDWs most Sundays of the month, giving them autonomy to seek healthcare and enabling them to improve their health.

In 2024, HealthServe also collaborated with other organisations like the Humanitarian Organisation for Migration Economics (HOME) to reach out and offer health screening to more MDWs. I'm happy to have supported the team in the operations and providing health education. Over 700 MDWs were screened last year! Checking blood pressure, blood glucose levels and cholesterol for the sisters also revealed previously undiagnosed hypertension, high cholesterol and even a few diabetics, enabling them to seek treatment with the clinic or elsewhere. We also found out that not many of the sisters are aware of Singapore's health promotion messaging like the Healthier Choice symbol or Nutri-Grade labelling. This was a great opportunity to empower them to make healthy lifestyle choices, guiding them on how to eat and exercise better to achieve better health.

It has been a great joy serving with the team and getting to know the many volunteers who have given their time for the migrant sisters and screening sessions.

To my fellow volunteers -Keep going, you're doing good work!

> **Dr Joel Chiew** Singaporean Volunteer Doctor Since 2023



SERVING WITH DEDICATION

HealthServe's efforts in 2024 would not be possible without our dedicated volunteers and partners. Our volunteer network is a vital extension of our lean organisation, bringing a diversity of skills, experience, and passion to support migrant workers.

IN 2024, OVER

1,500

VOLUNTEERS SUPPORTED US, WITH MORE THAN 250 INDIVIDUALS VOLUNTEERING REGULARLY.

Our medical and dental clinics rely on skilled volunteer doctors, dentists, nurses, phlebotomists, and dental and physician assistants who generously give their time despite their busy schedules. Thanks to them, we were able to provide evening GP consultations and Sunday sessions to support more migrant brothers and sisters respectively.

To all our volunteers
from every background, your dedication
and compassion in 2024 have enabled
HealthServe to advance our mission and
build a strong and positive community.
Thank you for your selfless service,
and here's to continuing this
journey together.

To ensure the smooth running of all outreach activities in 2024, our regular group of outreach volunteers and partners worked tirelessly to interact, educate and empower migrant workers to take charge of their personal well-being.

HealthServe is equally invested in providing mental health support through volunteer counsellors and volunteers manning the crisis helpline, guiding migrant workers through conversations, individual and group counselling, as well as group sharings. In addition, our team of volunteer translators serves key roles to help us communicate more effectively to migrant workers.

Complementing the dedication of our individual volunteers are corporate and community volunteers in 2024. They include 21 Carpenter, Accela Group, APRC, Clementi Neighbourhood Police Centre, Ngee Ann Polytechnic, IAMinVISIBLE, Kingdomcity Singapore, Lighthouse Club, Masjid Al-Firdaus, Masjid Al-Istiqamah, Masjid An-Nut, Mott MacDonald, NETS, NTU Rotaract Club (International Division), SATA CommHealth, Singapore Red Cross, SingHealth Residents and Zhenghua Primary School.

VOLUNTEER STORIES



Story 1
Yong Zhe Tong, 22
Singaporean
Full-Time National
Serviceman
Volunteer Clinic
Assistant
Since 2024

My time volunteering at HealthServe has been a humbling and rewarding journey of understanding. Witnessing the challenges faced by the migrant community has deepened my empathy, and I'm grateful for the opportunity to support their well-being. The direct connections with patients have been most meaningful, and I've learned invaluable lessons through these interactions. I'm truly thankful for this chance to contribute.

Story 2 **Bobby Ganesan, 43**Singaporean

Volunteer Counsellor
(Tamil speaking)

Since 2023



I've been with HealthServe as a volunteer counsellor for about 2 years now. The journey has been a deeply rewarding experience under the mentorship of Healthserve's counselling manager, Durga. Widening my horizons with knowledge, this experience not only enhanced my interpersonal skills but also deepened my passion for mental health and the importance of emotional well-being.

IN THE SPOTLIGHT

At HealthServe, we walk alongside migrant workers through some of the most difficult periods in their lives — both physically and mentally. Here, you can find stories of resilience, healing and hope.

We are also grateful to our media friends for shedding light on the community, giving voice to the quiet heroes among us.

In The News:



31 March 2024
The Straits Times
From Trauma to Triumph –
The Unseen Struggles of
Recovery

Pandi was injured by a 250-kg fan at work, and faced multiple surgeries, isolation, and mental stress while recovering in Singapore. HealthServe supported him with casework, legal guidance, and Tamil counselling. He regained mobility, claimed compensation, and returned to a desk job.



Scan this QR code to access



6 May 2024
The Straits Times
Holding Space for Grief A Story of Quiet Strength
and Mental Recovery

An Indian supervisor, deeply shaken after witnessing his close Chinese friend and colleague being crushed to death, found strength through HealthServe's group therapy, where he was able to address his grief and heal alongside fellow workers.



Scan this QR code to access



1 October 2024
CNA Insider
A Voice that Uplifts –
Behind Every Crisis Call,
There's a Voice That Listens.

Jaishen Jayasegaran, HealthServe's Crisis Helpline specialist, takes on the graveyard shift from 10pm to 7am, answering calls from stressed migrant workers, listening to their struggles, and offering a steady presence when they are at their most vulnerable.



Scan this QR code to access the full story.



11 December 2024

CNA A Listening Ear, a Healing Heart – Peers Uplifting Each Other

To address the rising mental health needs of migrant workers in Singapore, HealthServe has launched a pioneering peer support network. By equipping workers with the tools to recognise distress, offer emotional first aid, and refer peers to professional help, this initiative fosters a culturally safe and community-driven approach to care.



Scan this QR code to access the full story.



GIVING FOR IMPACT

Our vast community of donors and supporters is the backbone that sustains our healthcare and social services for migrant workers. We are deeply grateful for their generous giving, and the trust they place in our mission.

Throughout 2024, our donors joined various fundraising events in good cheer and support, and also brought their friends along to learn about HealthServe. We sincerely thank all event supporters, corporate members and foundation partners who gave generously, enabling us to better serve migrant workers. HealthServe's fundraising expenses are controlled strictly.

For 2024, our overall fundraising efficiency ratio is 11.6% - well below the 30% set by the Charity Regulations.



#INTHEIRSHOES24

Our annual virtual run returned for the third year as our charity event to kick off 2024. Designed to encourage greater empathy for our migrant workers, participants ran, walked, or cycled distances matching a typical workday for these workers, experiencing the physical exertion "in their shoes."

Over **200**participants covered an impressive 12.000 kilometres for this event.

We are grateful to all participants and supporters whose dedication helped our cause. Together, we raised over \$548,140, including direct sponsorship from NETS and a private family foundation. These funds were set aside to support medical, dental and mental health care for our migrant brothers.



APPRECIATION EVENT -PRIVATE SCREENING OF MONGREL

I do what I can, just like all of you do what you can.

Chiang Wei-Liang Mongrel Director

We hosted a special appreciation event in December 2024 for our donors, volunteers and partners. Attendees viewed a private screening of the award-winning movie, Mongrel, directed by Singaporean Chiang Wei-Liang. Awarded Best Asian Feature Film at the 35th Singapore International Film Festival, it also clinched awards at the Cannes Film Festival, Golden Horse Film Festival, as well as the Asia Pacific Screen Awards.

Mongrel portrays the life of a Thai migrant caregiver residing in the Taiwanese mountains, shedding light on the disenfranchisement of migrant workers.

The movie served as a small, albeit fictitious, way for the audience to experience a glimpse of the lives of the vulnerable. More importantly, it reminded the more fortunate among us that we have the ability to make a difference in their lives.



HOLD THE HANDS THAT BUILD -**YEAR-END APPEAL 2024**

To wrap up 2024, HealthServe put together a final fundraising campaign online, Hold the Hands that Build.

Just as how migrant workers build our homes and infrastructure tirelessly, we are here to support them in times of need. We raised \$260,971, plus a further \$100,000 through the Tote Board's dollar-for-dollar matching grant.



FUTURE FUNDRAISING PLANS FOR 2025

Migrant Appreciation Luncheon - 2025

As part of SG60, HealthServe will honour the hardworking migrant workers who have helped build our city and contributed to our multicultural society.

We aim to put together an appreciation luncheon for more than 400 migrant workers, providing a sit-down meal service with performances, as well as a recognition award ceremony.





Continued Appeal

We will continue digital appeals for donations from our community. The funds raised would be used for medical and dental support, casework and social support, mental health training, and general operating expenses.

Thank you for journeying with us to shape a society where every migrant worker lives a life of health, well-being and dignity.



TOTAL FUNDS RAISED **\$\$2,047,201.67**

We are grateful for the generous support from the following donors:



TOTAL NO. OF INDIVIDUAL DONORS

1,317



TOTAL NO. OF CORPORATE DONORS

Corporate Donors

S\$500,000 and above

Chen Su Lan Trust

\$\$50,000 to \$\$99,999

TE Asset Managers Pte. Ltd.

The Community Foundation of Singapore

Singapore Land Group Limited

S\$10,000 to S\$49,999

Centurion Corporation Limited

Holywell Foundation Limited

Lien Properties Pte Ltd

Lucky Square Pte Ltd

Singapore Concrete Institute

Warburg Pincus Singapore Pte Ltd

Woh Hup (Private) Limited

S\$1,000 to S\$9,999

8M Real Estate Pte Ltd

Angles World Pte. Ltd.

AstuitOne Pte. Ltd.

Citizen Adventures Private Limited

Dr Warren Lee's Paediatrics, Growth & Diabetes

Centre Pte Ltd

ISS Facility Services Private Limited

Keppel Care Foundation Limited

Kingdomcity Global Limited

Migrant Workers' Assistance Fund

MigrantWell Singapore Limited

Network for Electronic Transfers (Singapore) Pte Ltd

Prosidon Pte Ltd

Singapore Thomson Road Baptist Church

Sunray Woodcraft Construction Pte Ltd

Tee Up Capital Pte Ltd

Tulsi Ong Trust

Wesley Methodist Church

Zhi Hui Guang Monastery

We are grateful for the generous support from the following donors:

Individual Donors

\$\$20.000 and above

Andress Goh Lai Yan Andrew Lee Kok Keng

CK Kho

Margaret Chan

S\$10,000 to S\$19,999

Catherine Ong Chui Lan

Cheryl Tan

Christopher Lien

Darren Tay

Gerald Owen Schaefer

Goh Yew Lin

Gwendolyn Loh Sian Ju

Lim Wee Ping

Michael Rudolf Paul Maria

Brenninkmeijer

Pamela Phua Ai Ching

Tan Wei Long

Wan Jong Fai

William Tok Gek Sun

Wong Kit Yee

Wong Pui Ying

S\$5,000 to S\$9,999

Aalok Agrawal

Allyson Tan Swee Lin

Amudha D/O Marimuthu

Andrew Loy

Ang Hwee Keng

Benjamin Tan Thong Kwan

Benjamin Tan Yankun

Bill Yang Cai

Chew Mingyuan

Chia Wee Teck

Chong Siow Ann

Daniel Tan Chi Min

Elaine Marie Teo

George Christopher Willis

James Chong

Jeffry Marc Donosky

Jennifer Tan Poh Lin

Jessen Siew Yee Onn

Joanna Khoo

Karen Lee

Kwek Eik Sheng

Lee I Wuen

Lillian Tham Ee Mern

Lim Shiqi

Low Yee

Mark Yang

Samuel Wee Choong Sian

Saurabh Narayan Agarwal

Saw Seang Kuan

Susan Kong Yim Pui

Tan Hee Teck

Timothy Chew Hao En

Valerie Tan Boon Lang

Xu Yezhong

Yeo Lay Yan

S\$1,000 to S\$4,999

Aaron Cunningham

Alice Boughton

Alvin Lim

Alvin Quek Chee Weng

Andy Tse Po Shing

Arun Khanna

Ashaduzzaman Kazi Mohammad

Augustine Pang

Barnaby Young

Belicia Choy Siqi

Belinda Ang Saw Ean

Bob Yap

Bridget Wong Huiping

Caroline Chee

Caroline Tham

Catriona Chau Hui-En

Chan Beng Kuen

Chan Hsiao Fen

Chan Pei Cheng

Chan Shi Qi

Charmaine Loke Mern Yi

Chen Way Siew

Cheong Yu Jia

Cheow Kai Jian

Chervl Goh Jin En

. . .

Ching Meng Hang

Chloe Choy Hui-Ling

Chong Koh-Ping

Chong Yew Meng

Choo Lim Bee

Christine Li Weisi

Christopher Chen

Christopher Gn Hoong Khee

Christopher Khoo Soo Guan

Constance Wong Hian Hwee

Danny Lim Teck Chai

Dansen Cho Ken-Gin

Darren Edward Sabom

Darren Tay Chin Kai

Daryl Goh

David Ng Chew Kiat

David Teo Choon Liang

Deborah Wee

Dennis Mun Yen Kom

Dorcas Quek Ern Ling

Doric Wong

Esther Xu

Eunice Chong Miao En

Evelyn Lee

Fatin Fong

Fong Kah Weng

Tong Ran Weng

Ganendran Sarvananthan Gerard Lee

Goh Sze Wei

Gopi D/O Bhagu Mirchandani

Grace Chong Caihong

Grace Lee Geok Chiau

Grace Lim

Grace Tan

Grace Tsang Jiayi Han Hee Thung Harrison Cheng

Harvon Goh Mei Mei

Hee Ko Shiou

Henry Funa Fabregas

Ho Jiayun

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Irving Low

Ivane Neo

Jackson Lim How Kiat

Jaime Liew

James Lau

James Tan Teng Chuan

Janahan Thirugnanasambhandan

Jasmine Hu Xinyi

Jeanette Pang Pei P'ing

Jeanette Yap Xin Yi

Jeannie Ho Sook Har

Jessie Chan Sok Yuen

JM Choo

Joanna Cheng Chui Yi

Joel Lim

Joel Lim Jie Hao

Joel Wong

Jolene Sim

Jon

Jonathan Khoo Kay Chin

Jonathan Mann

Joseph Ng

Joseph Tan

We are grateful for the generous support from the following donors:

Individual Donors

Joseph Wong
Judith Chong
Magdelene Ng Qing Yi
Junice Wong Shi Hui
Maryelle Demongeot
Kenneth Chan
Matthew Ellis
Kenneth Tan Boon Beng
Megan Su
Kerry Tan
Michel Herve Jacques I
Khoe Hong Oan
Michelle Kwok Li Yu
Khoo Wei Meng
Michelle Tan Woei Jen
Koh Boon San
Michelle Yap Su Yi
Krystal Yoong May-Sze
Lau Teck Sien
Ng Choong San
Laure Géraldine Angus Fuller De
Ng Joo Kim

Laure Géraldine Angus Full
Panafieu
Lauren Ong Ting Lan
Lawrence Yap
Lee Chiang Fong
Lee Pei En
Lee Jia Hui
Lee Jiayi
Lesley-Anne Tan
Leyland Chuan Lee Ren

Leyland Chuan Lee Ren
Lim Fang Ting
Lim Ka Liang
Lim Ming Boon
Lim Ruo Shuang
Lin Yingxin
Linda Heng Wun Hui
Linda Ho

Lisa Chin

Loh Keh Chuan

Lynn Kong Ong Lim

Maryelle Demongeot Matthew Ellis Megan Su Michel Herve Jacques Rene Michelle Kwok Li Yu Michelle Tan Woei Jen Michelle Yap Su Yi Nandini Ramesh Ng Choong San Ng Joo Kim Ng Peck Hoon **Ngiam Shih Tung** Noreen Chan Guek Cheng Oh Meng Choo **Ong Guat Cheng** Ong Kiaw Fei Ong Ze Qi Padubidri Pramod Shenoi Partiban Bagyaraj Chellam Jesudason Patricia Yeo Wei Ping Patrick Pang Chin Hwang Pearlene Pearlyn Chong Lo Lan Philip Tan Eng Seong Quek Soo Khoon Rachel Tan Hui Ch'ing Rafael Lam Zhe Xian Ravi Cuttilan Amran

Rebecca Tan Suet Ting

Roger Erh Kang Jin Ronny Chan Kian Ho Sam Siew Pui Samuel Lee Toh Sheng Sandra Sarah Teo Sarasvethy Anne D/O Marimuthu Saravanakannan Ganapathi Sarina Lee Scott Chen Yue Sean Poon Shao An Seng Seow Keng Sepalika Kulasekera Serene Chee May May Seyan Thurairajah Shanta Arul Sharon Mah Sheryl Teo Chiu Mei Shu Simon Phua Choon Hua SK Ling Sophie Gan Sughandi Matta Susan Tan Mai Ling Susan Sim Lee Koon Susana Tamin Susanna Yeo Shu Yuan Tan Cheng Han Tan Chew Chuah

Tan Poh Long

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Tan Tin Tyng Tan Wen Tai Tan Zhi-En Tang Hsiu Chin Tapas Kumar Das Tay Meng Yee Teh Shi Hui Teo Chor Cheng Teo Joo Wah Teo Kee Meng Timothy Hia Yi Liang **Timothy Seow** Toh Ai Ling Toh Bee Hong **Tok Sock Cheng** Veronica Eng Vincent Chia Wah Geok Sum Wilfred Wee Zhi Zhong Yang Kai Yang Yap Jing Han Ye Hoo Munn Yee Lai Kuan Yeo Boon Chye Yong Pin Yoo

We are also thankful to receive donations-in-kind and sponsorships from the following organisations and individuals:

Organisations and Individuals

All Kurma Singapore

CHIJ (Kellock)

HealthEx International

Chan Whee Peng

Network for Electronic Transfers

(Singapore) Pte Ltd

Singapore Land Group Limited

The Ritz-Carlton Hotel Company

Zhenghua Primary School

Westlite Accommodation

COLLABORATIVE GIVING

Meet our two corporate donors who gave in more ways than one.



Mr Lawrence Chan Group CEO NETS

NETS is proud to partner HealthServe since 2023 to improve the lives of migrant workers in Singapore. Our purpose statement "Connecting Communities, Empowering Lives" guides our commitment to inclusivity across all NETS entities.

Migrant workers are the unsung heroes of Singapore's success, building our homes and infrastructure, and sustaining key industries. We believe more can be done to support them. Through working with HealthServe, we are able to support migrant workers in receiving holistic and affordable medical and mental health services, as well as other forms of social assistance.

For two consecutive years, we have participated in HealthServe's #InTheirShoes walk, to raise awareness and funds. In 2024, NETS' one-for-one donation initiative attracted over 150 volunteers, raising \$10.000 for HealthServe's cause.

Building on this momentum, NETS employees also volunteered at HealthServe's Health Carnivals to provide health checkups, diet and nutritional advice, and dental hygiene education. We also gave away NETS Prepaid Cards so migrant workers can learn to use them as another form of payment, empowering them with the awareness and tool to use cashless options.

We are grateful to work together with HealthServe to uplift the migrant worker community and build a more inclusive Singapore.



Mr Tarun Kalra General Manager 21 Carpenter

Where 21 Carpenter is today was a remittance house formerly known as Chye Hua Seng Wee Kee. It once served as a refuge and sanctuary for the unsung heroes that built our nation - migrant workers of the yesteryears - enabling them to send money, write letters home, and stay in touch with loved ones.

Migrant workers have long been an essential yet vulnerable group in Singapore, their lives marked by hardship. To commemorate and celebrate our roots, 21 Carpenter is committed to giving back to our modern-day migrant workers, and to recognise their contributions to Singapore.

Together with HealthServe, we launched a six-month fundraising campaign in April 2024, where the proceeds would be used to support migrant workers in receiving HealthServe's medical, dental, mental health services as well as outreach to improve their overall wellbeing.

To further drive awareness towards this meaningful cause, we encouraged our stakeholders, partners, and suppliers to do something different for our Grand Opening celebration. Instead of gifting congratulatory floral displays, we requested that they donate to the campaign instead, reducing waste and directing their contributions towards improving the lives of others.

At 21 Carpenter, we strive to be game-changers and industry leaders in corporate social responsibility within the hospitality sector. Guided by humility and a conscious commitment to social meaningfully to a more inclusive and compassionate world.





ENVIRONMENTAL STEWARDSHIP

At HealthServe, we recognise our responsibility to operate sustainably while fulfilling our mission to serve migrant workers. We have implemented water-saving measures across our facilities and adopted sustainable waste management practices, including reducing single-use materials and recycling wherever possible. Our transition to digital systems for appointments and internal processes has significantly decreased paper usage, while our training programmes prioritise reusable materials. Where disposables are necessary, we opt for biodegradable alternatives, reflecting our commitment to eco-conscious operations.

SOCIAL COMMITMENT

Investing in Well-Being and Diversity

We take a holistic approach to caring for our people and communities. Workplace safety and health standards are strictly upheld to protect both staff and beneficiaries. Our team is our greatest asset, and we invest in their well-being through flexible work arrangements, fair compensation, and mental health support, including confidential counselling via our Employee Assistance Programme. Continuous learning is fostered through training programmes and cross-departmental knowledge-sharing initiatives, while team-building activities strengthen collaboration across generations and roles.

Recognising the diverse needs of the migrant workers we serve, we engage volunteer translators and hire native-speaking staff to ensure accessible, culturally sensitive care.

Expanding Impact

Our impact extends beyond our clinics through meaningful community engagement. By improving service accessibility and partnering with like-minded organisations, we work in synergy to enhance migrant worker welfare. Staff are encouraged to participate in outreach programmes, deepening their connection to our mission and the communities we serve. Every initiative — from health screenings to games and advocacy efforts — is designed with sustainability, inclusivity, and measurable impact in mind, ensuring we remain true to our mission of bridging communities through compassion and care.

GOVERNANCE

Governance remains foundational to our work. We maintain rigorous compliance with the Code of Governance for Charities & IPCs, with clear policies guiding our Board and management teams. The consecutive Charity Transparency Awards we received in 2023 and 2024 underscore our dedication to accountability and ethical stewardship of resources.





CORPORATE GOVERNANCE

The Board of Directors of HealthServe (the Board) recognises that good governance (establishing and maintaining a governance framework and processes concerned with managing the overall direction, effectiveness, supervision, risk management and accountability) is critical in ensuring that HealthServe is effective, transparent, sustainable and accountable to all stakeholders.

In this regard, the Board and management have worked consistently to maintain and improve upon good practices that are in compliance with the recommendations of the Code of Governance for Charities and Institutions of Public Character issued by the Charity Council (April 2023) (the Code) as are applicable to HealthServe.

This report highlights the Corporate Governance practices that are in place during the Financial Year ending 31 December 2024 (FY 2024). We are pleased to report that HealthServe has complied with the recommendations in the Code in all material respects. We have completed and uploaded the Governance Evaluation Checklist for FY 2024 and this is available for viewing by members of the public on our website and the Charity Portal.

BOARD GOVERNANCE

Composition of the Board and Board Independence

1. Independence

As of 31 December 2024, the Board comprised eight members (Directors) who are all independent. There is no staff member on the Board. None of the Directors is related to any staff member. The Directors do not receive any remuneration for their services as Directors. All Directors are required to make a declaration of their independence and any potential or actual conflict of interest annually, and on an ad-hoc basis whenever required. The Constitution of HealthServe has clear procedures for directors' conduct where a potential conflict of interest may arise.

2. Skills Set and Diversity

The Directors are individuals with leadership experiences in businesses, philanthropy, academia and professional practices. The Board collectively has a broad diversity of expertise and experience including, but not limited to, accounting, finance, fundraising, legal, healthcare, business management, philanthropy, and social services. There is also gender diversity on the Board - four out of the eight Directors, including the Chairman, are female. Detailed information on each of the Directors is set out on page 13 of this report

BOARD RENEWAL (SELECTION AND RECRUITMENT)

Each Director is appointed for a term of three years. The Nominating and Human Resource Committee is tasked with identifying and nominating suitable candidates for directorship or Board committee memberships according to the needs of the organisation.

The Board is committed to timely renewal and has implemented a systematic approach to ensure smooth transitions. Apart from the Board Chairman, no other Board member has served for more than 10 years.

The extension of the Board Chairman's term beyond the maximum limit of 10 consecutive years was carefully deliberated and approved at the Annual General Meeting. This decision was made in light of HealthServe's strategic pivot towards mental wellness and the expansion of medical services for migrant domestic workers — a critical new initiative still in its early stages. To provide stability during this transitional period, the Board determined that the Chairman's continued leadership was essential to oversee the implementation of these programmes, steward stakeholder relationships, and ensure the organisation's long-term sustainability.

In the meantime, the Board has approved Eugene Seow to succeed as Chairman from 1 July 2025, following Chia Lin's departure. Eugene has served on the Board since 1 January 2022. Chia Lin joined the Board on 1 August 2014 and will complete her extended term on 30 June 2025.

BOARD PERFORMANCE

1. Induction of New Directors

HealthServe has a comprehensive induction and orientation programme for all new Board members.

2. Continuing Training

Board members are also encouraged to undergo continuing training as directors through the various courses and webinars that are conducted by NCSS, NVPC, MCCY, Singapore Institute of Directors and other relevant organisations. Some of our Directors also receive continuing training in their respective positions as Board members of listed companies, as members of various professional bodies, and/or in their vocations.

3. Code of Conduct

HealthServe has implemented a Code of Conduct for its Board members which is strictly adhered to by all Directors and Board Committee members

4. Strategic Planning

The Board Chairman holds strategic planning sessions regularly with management to review and set strategic directions for the organisation, and to ensure that HealthServe's programmes, services, and activities are in line with its objectives. The Board also holds Board retreats to review and set strategies every one to two years. The last strategic Board retreat was conducted on 26 October 2024, which was attended by all Board members, invited members of Board committees, co-founder Dr Goh Wei-Leong, and management staff. The execution of the strategy set by the Board is monitored by the Board at the regular Board meetings.

5. Reserved Matters

In the various policies that are in place and in the constitution of HealthServe, there are critical matters that cannot be undertaken by management without the approval of the Board, and these include undertaking obligations above certain financial thresholds, undertaking new businesses or services, entering transactions not in the ordinary course of business, and undertaking critical communications on behalf of HealthServe.

6. Board Evaluation

The Board has in place a self-evaluation process which is led by the Chairman. Conducted on an annual basis, the exercise serves to assess the Board's performance and effectiveness, from its composition to procedures and accountability, as well as the commitment and contribution of individual directors. All Board members completed the exercise in 2024, and a review of the outcome was conducted by the Chairman with Board members. Areas for improvement were discussed and, where relevant, acted upon.

7. Directors' Attendance at Board and Board Committee Meetings

There are at least four Board meetings a year (once a quarter) and ad hoc meetings are held from time to time when the need arises. Board meetings were well attended and there was an average attendance rate of nearly 100% for all Board meetings in FY 2024. Board Committee meetings are held in accordance with the Terms of Reference of each Committee. Each Director sits on at least one of the Board Committees and actively participates in all Board meetings. Information on the participation of Board members in the various Committees is set out on pages 66 to 68 of this report.

Board Meeting Attendance

Directors	Number of Meetings	Attendance
Chan Chia Lin	4	4
Dr Jeremy Lim Fung Yen	4	4
Choy Peng Wah	4	3
Eugene Seow	4	4
Gail Lien	4	4
Serene Chee	4	4
Susan Kong	4	4
Dr Tan Thong Kwan, Benjamin	4	4

Board Sub-Committees' Meeting Attendance

Audit Committee		
Directors/ Members	Number of Meetings	Attendance
Susan Kong	2	2
Choy Peng Wah	2	2
Karen Lee Shu Pei	2	2

Finance Committee		
Directors/ Members	Number of Meetings	Attendance
Serene Chee	4	4
Gail Lien	4	4
Ng Mei Yen	4	4

Fundraising and Engagement Committee		
Directors/ Members	Number of Meetings	Attendance
Choy Peng Wah	4	4
Chandrima Das	4	1
Darren Tay	4	3
Gopi Mirchandani	4	2
Thomas Verghese	4	2

Nominating and Human Resource Committee		
Directors/ Members	Number of Meetings	Attendance
Chan Chia Lin	2	2
Dr Jeremy Lim	2	2
Eugene Seow	2	2
Janelle Tan	2	1
Janet Koh	2	2

Medical Services Committee						
Directors/ Members Number of Meetings Attendance						
Dr Jeremy Lim	2	1				
Dr Gan Wee Hoe	2	1				
Dr Shawn Vasoo	2	1				
Dr Benjamin Tan	2	2				
Dr Yeo Cheng Hsun, Jonathan	2	2				
Dr Yoong Su-Yin, Joanne	2	1				

Services Committee					
Directors/ Members Number of Meetings Attendance					
Gail Lien	2	2			
Dr Calvin Chong	2	1			
Eugene Seow	2	2			
Thomas Verghese	2	2			

8. Delegation By Board

To assist the Board in the detailed consideration and more targeted oversight of various aspects of the operations of the organisation, to avail the Board of wider specialist support in specialist areas, and to facilitate more efficient decision making, six Board committees were formed. They are namely, the Finance Committee ("FC"), the Audit Committee ("AC"), the Nominating and Human Resource Committee ("NHRC"), the Medical Services Committee ("MSC"), the Services Committee ("SC"), and the Fundraising and Engagement Committee ("FEC"). Each Committee is chaired by a Board member and includes other Board members and co-opted members who have the relevant expertise in the matters covered by the respective Committees.

The appointment of Board Committee members is approved by the Board. The Board is governed by its own Terms of Reference. Each Committee has a clear set of Terms of Reference which has been approved by the Board. Details of each Committee, its members and Terms of Reference can be found on HealthServe's website.

Although the Board Committees are empowered to make their own decisions, the Board is ultimately responsible for all decisions made by the Board Committees.

FINANCE COMMITTEE

A key aspect of the financial governance of HealthServe lies in the work of the Finance Committee which has oversight of all financial matters of the organisation, including budget planning and monitoring, financial reporting and disclosure, and financial management and controls. The Finance Committee also provides guidance to both the Board and the management team on the finance policies to ensure that appropriate operational and accounting practices are established and practised.

AUDIT COMMITTEE

The Audit Committee assists the Board in providing oversight of HealthServe's financial and risk governance by:

- i. ensuring there is a Risk Management Framework in place and having oversight of the organisation's compliance with the
- ii. working with external auditors to identify potential concerns in HealthServe's statutory audit and internal controls; and reporting any irregularities and concerns to the Board. In this regard, the Audit Committee meets with the external auditors at least once a year without the presence of management; and
- iii. ensuring that reviews are conducted regularly on the organisation's internal controls.

RISK MANAGEMENT AND INTERNAL CONTROLS

Review of Internal Controls

Following the refinement of policies and SOPs based on the recommendations of external consultants in 2021 and 2022, the management team continues to monitor and evaluate the workings of these policies and SOPs. In January 2023, HealthServe engaged an auditor to conduct internal audits of all functional areas over a two-year period. This exercise was completed in December 2024. The Audit Committee has oversight of the process and reviewed findings and follow-up actions with the management team. The internal audit exercise found that HealthServe's operations were generally in compliance with established policies and regulatory requirements. All findings and recommendations by the auditors were promptly addressed, and no material weaknesses or major non-compliance issues were observed. This robust audit process has strengthened our governance framework, ensuring continued alignment with best practices in nonprofit management.

Risk Management

Under the Risk Management Framework approved by the Audit Committee, the management team identifies key risks and their respective ownership (at executive and functional levels) and presents them annually to the Audit Committee and the Board. As part of the risk management process, all operating units are required to monitor and refresh their risk inventories, conduct risk prioritisation exercises, identify key and emerging risks, and develop the requisite risk controls and risk treatment action plans. In the risk management process, workplace health and safety as well as corporate sustainability are also taken into consideration. This is undertaken and reviewed continually and reported to the Audit Committee and the Board on a quarterly basis.

ADDITIONAL MEASURES TO ENHANCE CORPORATE GOVERNANCE

HealthServe has put in place various additional measures to enhance governance, and below are some of the highlights:

FINANCE POLICY AND PROCEDURES

The Finance Committee works with the management team to ensure compliance with the organisation's financial policies and procedures.

The Finance Committee reviews:

- 1. the annual budget with the Board Chairman before it is submitted to the Board for approval;
- 2. the monthly and quarterly financial reports to monitor actual spending against budget;
- 3. the annual financial statements prepared by appointed external auditors; and
- 4. recommends investments for the Board's approval.

The Finance Policy, which has been approved by the Board, sets out:

- 1. a clear approval matrix for procurement and payments;
- 2. budgeting guidelines for annual projected income and expenditure;
- 3. guidelines for investments of cash and reserves;
- 4. policies for anti-money laundering and anti-terrorism financing;
- 5. accounting guidelines for donations and donations-in-kind;
- 6. income and receipt management guidelines; and
- 7. an approval process for loans, grants and matters not in ordinary business.

HealthServe has strict documented procedures and protocols to account for all incoming monies and donations and effectively monitors the prudent utilisation of these resources.

RESERVES POLICY

The reserves that HealthServe has set aside provide financial stability and the means for the development of the organisation's work. In FY 2024, HealthServe met its reserves policy target of a minimum of two years of operating expenditure. For FY 2024, HealthServe's current reserves at actual \$10,933,832 represent a ratio of 3 to the annual operating expenditure.

As of 31 December 2024, HealthServe has accounts with the following financial institutions: CIMB Bank Berhad, DBS, Fullerton Fund Management, Bank of China, RHB, HL Bank and UOB. Besides the auditors Lo Hock Ling & Co., Pinnally PAC, and Shared Services for Charities, HealthServe has no bankers, lawyers, other auditors, investment advisers or any other advisers.

CONFLICT OF INTEREST POLICY

There is a clear Conflict of Interest Policy (COI) that mandates that no staff or Board Director may engage in any external interest or business that may undermine or conflict with the organisation's overall welfare. Annual declaration of interests by Board members, key members of management, and all staff are required in writing. Where there is a conflict of interest, the Director or staff shall abstain from participating in the discussion, decision making and voting on the matter. The charity does not have any paid staff who is a close member of the family belonging to the CEO or a governing Board member of the charity during the financial year.

WHISTLEBLOWING POLICY

HealthServe promotes an open and transparent culture and is committed to the highest standards of integrity and professional conduct. HealthServe's whistleblowing policy aims to provide an avenue for employees and external parties to raise concerns relating to any aspect of the organisation's operations, including potential breaches of the Code of Conduct by employees. HealthServe treats such reports with strict confidentiality. The policy also serves to protect employees from any potential negative consequences for reporting their concerns. Should any party come across possible corporate or employee improprieties, they are encouraged to write in to whistleblow@healthserve.org.sg immediately and in good faith.

PRIVACY POLICY

As HealthServe's principal activity is the provision of healthcare and community services to its beneficiaries, it is crucial that the privacy of its beneficiaries' personal data is safeguarded. HealthServe is committed to treating all essential personal data collected with strict confidentiality and to ensuring that it is protected and managed in accordance with relevant data protection laws of Singapore, international good practices and individuals' rights. Since 2014, HealthServe has complied with requirements listed under the Personal Data Protection Act, with the appointment of Data Protection Officers who are supported by a Data Protection Team. All employees undergo an annual online training and assessment programme created by Personal Data Protection Commission (PDPC) of Singapore, and all members of the Data Protection Team had also completed the Fundamentals in Personal Data Protection (2020) course. Reviews and assessments continue to be undertaken on a regular basis. All employees had completed the training and passed the assessment in 2024.

FUNDRAISING PRACTICES

HealthServe's main source of financial support is donations from foundations, churches and corporations, as well as individual donors. The organisation is committed to ensuring that all fundraising activities are carried out ethically and in line with Singapore's fundraising laws. Its Donor and Fundraising policy sets out the organisation's position, principles and practices on fundraising and data transparency, ensuring accountability to all stakeholders including the public. The Fundraising & Engagement Committee ("FEC") has oversight of all fundraising matters and provides guidance to both the Board and the management team on the policy to ensure appropriate operational and accounting practices are established.

To facilitate more targeted donations and greater accountability on HealthServe's part, we accept donations for both general and specific (restricted) purposes identified by donors. The FEC ensures that all restricted funds are used for its specified purpose(s) within the corresponding time period(s), where applicable.

Any remaining restricted fund amounts will be:

- 1. returned to the donor(s) at the end of the restricted time period;
- 2. brought forward to a new time period*;
- 3. used for other specific purpose(s)*; or
- 4. re-classified to unrestricted funds*.

*With prior consent by the donor(s).

PROGRAMME MANAGEMENT

The key activities of HealthServe in the provision of medical services and mental health & community services to its beneficiaries demand a high level of specialist advice and guidance in the structuring, organisation and operation of these services. In this regard, management has the guidance of a panel of highly qualified professionals in the Medical Services Committee as well as the Mental Health Advisory Panel ("MHAP"). Tasked to promote the development of clinical practice standards and benchmarking in the domains of mental health and psychosocial needs, the MHAP continues to guide the Board and the management team in reviewing related programmes, services and research in HealthServe.

CAPABILITY BUILDING AND CODE OF CONDUCT

HealthServe's operations and services are supported by a lean core team and hundreds of volunteers every year. HealthServe adopts current best practices for capability building, with a focus on the safety and well-being of personnel and volunteers, effective volunteer management and good governance. Prior to engaging beneficiaries, all staff and volunteers of HealthServe are required to undergo onboarding and relevant training, as well as agree and adhere to a Code of Conduct which sets out the principles, values and behaviours expected of them, including but not limited to confidentiality obligations. The Code of Conduct is made available online to all staff and volunteers and is regularly reviewed by HealthServe's management team.

PUBLIC IMAGE

The public image and reputation of an Institution of a Public Character is critical to reflect the values and integrity of the organisation to instil confidence and peace of mind amongst its stakeholders. Aimed at safeguarding HealthServe's brand and reputation, HealthServe has in place a Communications & Media Policy for all members, which sets out principles and guidelines related to external and internal communications. This is regularly reviewed and enhanced to ensure the policy's relevance in line with the evolving media landscape.

REMUNERATION DECLARATIONS

The charity discloses that during FY 2024; there were two staff whose annual remuneration was within the band of \$100,001 and \$200,000; there is no staff whose annual remuneration exceeds \$200,000. In FY 2024, there were no paid staff who is a close member of the family of the CEO or Board members, who received remuneration of more than \$50,000 during the year (2023:nil). The process for setting remuneration of key staff is determined by the NHRC and approved by the Board. No staff is involved in setting their own remuneration.

GOVERNANCE EVALUATION CHECKLIST

Principle 1:

The charity serves its mission and achieves its objectives.

The charty serves its mission and deflieves its objectives.			
Call for action	Code ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.
 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	YesNoPartial Compliance	
Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	YesNoPartial Compliance	
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	YesNoPartial Compliance	We monitor, evaluate and report to the Board the outcome of our activities and are in the process of starting a formal external evaluation to measure the impact of our work.
 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	YesNoPartial Compliance	

Principle 2:

The charity has an effective Board and Management.

Call for action	Code ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.
 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	YesNoPartial Compliance	
The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	YesNoPartial Compliance	
 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	YesNoPartial Compliance	
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	YesNoPartial Compliance	
9. Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and re-appointment, at least once every three years.	2.5	YesNoPartial Compliance	
 10. Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position). For Treasurer (or equivalent position) only: a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role. i) After meeting the maximum term limit for the Treasurer, a Board member's re-appointment to the position of Treasurer (or an equivalent position) may be considered after at least a two-year break. ii) Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer's years of service would continue from the time he/she stepped down as Treasurer. 	2.6	YesNoPartial Compliance	

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	YesNoPartial Compliance	
Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.	2.8	YesNoPartial Compliance	
 13. The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break. For all Board members: a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member's years of service would continue from the time he/she left the Board. b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers' positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity's term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting). c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report. 	2.9a 2.9b 2.9c	YesNoPartial Compliance	
 14. For Treasurer (or equivalent position) only: a. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing 	2.9d	YesNoPartial Compliance	
the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years. i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.			

Call for action	Code ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.
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	YesNoPartial Compliance	
16. Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise. a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/herself from the meeting and should not vote or take part in the decision-making during the meeting.	3.2	YesNoPartial Compliance	
17. Ensure that no Board member or staff is involved in setting his/her own remuneration directly or indirectly.	3.3	YesNoPartial Compliance	
18. Ensure that no Staff is involved in setting his/her own remuneration directly or indirectly.	3.3	YesNoPartial Compliance	
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	YesNoPartial Compliance	
20. Take into consideration the ESG factors when conducting the charity's activities.	3.5	YesNoPartial Compliance	

Principle 4:

The charity is well-managed and plans for the future.

la lb	YesNoPartial ComplianceYesNo	
lb		
	O Partial Compliance	
2	YesNoPartial Compliance	
3	YesNoPartial Compliance	
4	YesNoPartial Compliance	
	3	Partial Compliance Yes No Partial Compliance Yes No Partial Compliance Yes No Partial Compliance

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	YesNoPartial Compliance	
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	YesNo● Partial Compliance	Our risk management framework enables us to identify key and emerging risks for the sustainability of the organisation. As our organisation matures, we will progress to a more structured impact measurement framework with the help of external consultants.

			with the help of external consultants.	
Principle 5: The charity is accountable and transparent.				
Call for action	Code ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.	
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	YesNoPartial Compliance		
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	YesNoPartial Compliance		
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	YesNoPartial Compliance		
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	YesNoPartial Compliance		





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