



**Growing Stronger Together**



# 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. Access to affordable healthcare and social protection continue to be practical problems for these migrant workers. By law, employers are required to cover both inpatient and outpatient treatment for workers, but some fall through the cracks.

Fear of repatriation and cultural and language barriers also inhibit the workers in seeking proper and timely treatment when in need. 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 care, 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*





**Abbreviations and acronyms**

- CMP:** Construction, Marine Shipyard and Process
- HOME:** Humanitarian Organization for Migration Economics
- IMH:** Institute of Mental Health
- IPC:** Institution of a Public Character
- MOM:** Ministry of Manpower
- MOM ACE:** Ministry of Manpower's Assurance, Care and Engagement Group
- MDW:** Migrant Domestic Worker
- MCCY:** Ministry of Culture, Community & Youth
- NCSS:** National Council of Social Service
- NVPC:** National Volunteer and Philanthropy Centre
- PCP:** Primary Care Plan
- PSL:** Peer Support Leader

**INTRODUCTION**

- 01 About HealthServe
- 02 Vision & Mission
- 03 Contents

**YEAR IN REVIEW**

- 05 Our Collective Impact in 2025
- 07 Responding to Evolving Needs

**OUR MESSAGE**

- 09 Chairman's Message
- 11 Outgoing Chairman's Message
- 13 CEO's Message

**LEADERSHIP TEAM**

- 15 Board of Directors
- 17 Board Committees
- 19 Leadership Team
- 19 Organisational Structure

**GROWING STRONGER TOGETHER**

**HEALTHSERVE'S SERVICES**

- 23 Medical & Dental Services
- 27 Mental Health & Counselling Services
- 35 Casework & Social Services
- 39 Community Outreach
- 43 Thought Leadership
- 45 What We Have Learnt

**CELEBRATING OUR MIGRANT WORKERS**

- 49 Celebrating Our Migrant Workers
- 53 Building A Passionate Community
- 55 Serving With Dedication
- 59 In The Spotlight
- 63 Giving For Impact
- 65 Donor Recognition
- 71 Collaborative Giving
- 73 Ways To Partner

**CORPORATE**

- 75 Environmental, Social & Governance
- 77 Corporate Governance
- 82 Governance Evaluation Checklist

# OUR COLLECTIVE IMPACT IN 2025

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

# 27,800

## MIGRANT WORKERS



### COMMUNITY SERVICES - HEALTH EDUCATION & OUTREACH

# 19,400

migrant workers empowered

## 9,000

workers engaged in health carnivals and other events

## 9,800

workers received mental health education

## 2,220

Peer Support Leaders (PSLs) trained



### MEDICAL & DENTAL SERVICES

# 7,700

medical & dental consultations



### MIGRANT DOMESTIC WORKER (MDW) SERVICES

**NEW FROM 2025**

## 1,000

MDWs screened

## 600

MDW Sunday clinic consultations

## 1,700

acute medical care

## 5,200

dental care

## 760

chronic disease care



### MENTAL HEALTH & COUNSELLING SERVICES

# 8,000

calls to our crisis helpline

# 640

counselling sessions

# 40

group trauma debriefing & therapy sessions



### CASEWORK & SOCIAL SERVICES

# 9,400

instances of social assistance rendered

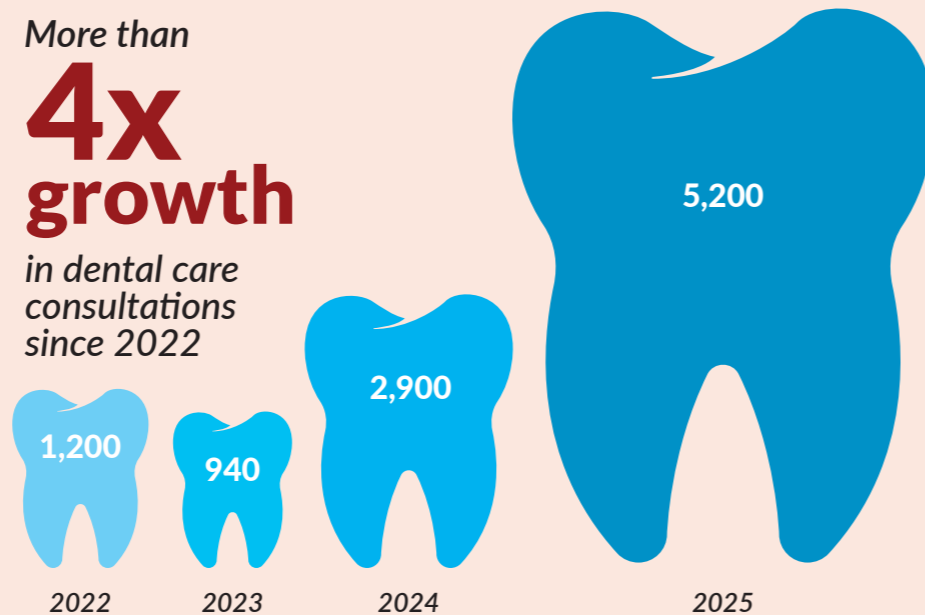


# RESPONDING TO EVOLVING NEEDS

## DENTAL SERVICES

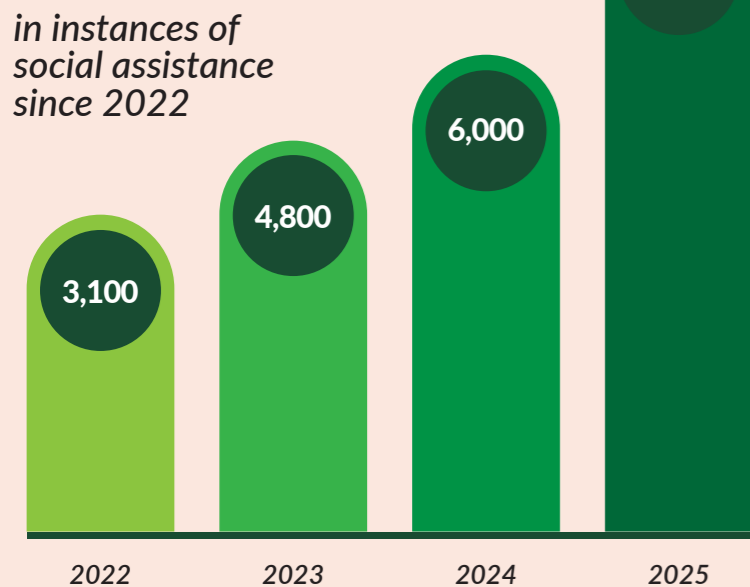


More than **4x growth** in dental care consultations since 2022



## CASEWORK & SOCIAL SERVICES

**3x increase** in instances of social assistance since 2022

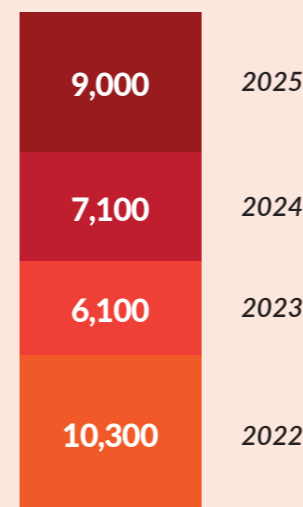


## COMMUNITY SERVICES - HEALTH EDUCATION & OUTREACH

Over the last 4 years,

**32,500 workers**

were engaged in health carnivals and outreach events.

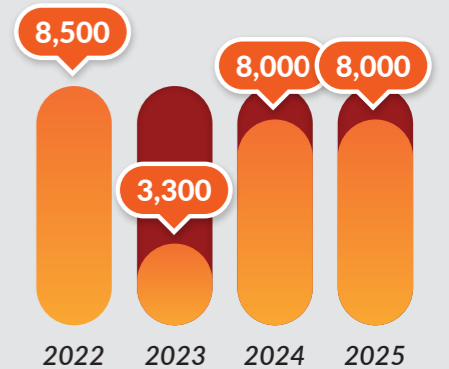


## MULTI-LEVEL MENTAL HEALTH PROGRAMME

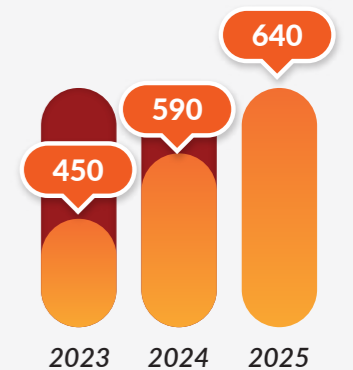
Focused on raising awareness through trainings, attending to immediate needs via the crisis helpline, and offering in-house counselling services to provide ongoing care support.

### Calls to our crisis helpline

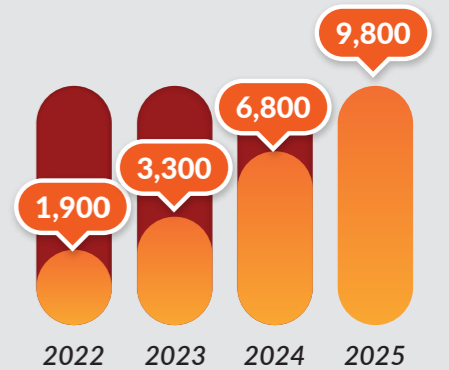
\*Calls to the helpline were significant during the height of COVID, subsequently tapering off before rebounding.



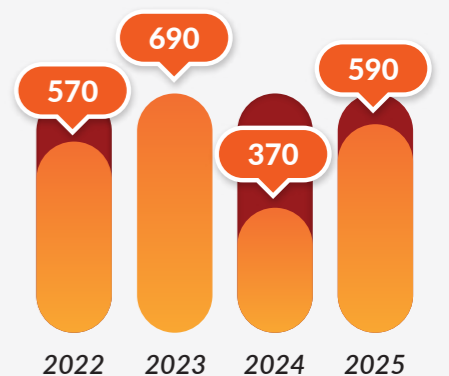
### Counselling sessions



### Workers received mental health education



### Peer Support Leaders trained



## Stronger Together

We continued to adjust our focus and capabilities to meet the evolving needs of the migrant worker community, namely in providing dental care, and strengthening upstream and preventive efforts in mental health support.

# CHAIRMAN'S MESSAGE



Dear Friends,

## 2025: A Season of Gratitude

The past year marked a pivotal chapter in HealthServe's story. In June, we bid a grateful farewell to Chia Lin, our Board Chairman since 2020. Under her stewardship, HealthServe did more than just support the migrant worker community through the pandemic — we saw the manifold needs first-hand and responded quickly with purpose, bringing doctors and clinic staff to workers' dormitories as well as setting up a 24/7 crisis helpline to address workers' anxieties and uncertainties.

She guided the team towards greater professionalism and stronger governance, earning us back-to-back Charity Transparency Awards. Her legacy of caring deeply for the people she serves and doing things right continues to inspire us every day.

Thank you, Chia Lin.

## Beyond Service: Growing Stronger Together

As I step into this season of leadership, I am energised by what lies ahead. Here, I wish to invite our team, partners, and volunteers to rethink what it means to serve our migrant workers as we continue to grow stronger together:

### From Needs to Potential:

The migrant workers we encounter are more than the sum of their challenges. They are people of resilience, talent, and aspiration. While we continue to support them with healthcare, mental health and casework services, we will aim to grow initiatives that nurture their potential. For example, 590 peer support leaders were trained in 2025 — about 60% more than in 2024.

### From Provider to Enabler:

We continue to challenge ourselves to move from doing things *for* people, to doing things *with* them. Through initiatives like "Dads in Dorms", where we partnered with an NGO to support migrant workers in their roles as fathers, and through other partnerships across the ecosystem, we are learning together to expand the circle of care — empowering our migrant brothers and sisters to look after their own health and well-being with confidence.

### From Beneficiaries to Active Stakeholders:

The migrant worker community that we serve should not merely be the subject of our planning — they should be part of it. Let us work with our migrant brothers and sisters shoulder-to-shoulder, not from a distance. Achieving this will take time as well as conscious participation from everyone.

These shifts bring us back to our founding vision: to bring health, well-being and dignity to our migrant worker community. Dignity is not something we can hand to someone — it has to be nurtured and recognised.

## Bridging Communities

As a strong believer in empowering individuals and bridging communities, I am committed to guiding our team to carry out this mission. Our migrant brothers and sisters have left their homes to build and nurture ours. Let us be the bridges for them to adapt and live well in the land we share.

It was in this spirit that we organised our first-ever SG60 Tribute Luncheon for our migrant brothers during the National Day celebrations. Seeing 400 workers gathered to celebrate Singapore's 60th year of independence was a powerful reminder that they are nation-builders, woven into the very fabric of our past, present and future.

My hope is that HealthServe continues to be a catalyst, as we work with other groups and organisations to do more and to expand the circle of care and inclusivity together.

## Humble, Honest, Hungry

As we approach HealthServe's 20 years of service in 2026, let us reflect with a "founder's mindset" to stay humble, honest, and hungry. We continue to listen and learn, adjust and adapt.

We are grateful that you have chosen to walk alongside us — whether through financial support, advocacy, volunteering, or simply believing in the work we do. May we continue to give and receive together as we build a kinder, more compassionate Singapore.

*With warmth and gratitude,*

Eugene Seow  
Chairman  
HealthServe Ltd



# OUTGOING CHAIRMAN'S MESSAGE

*It has been a privilege to serve as Chairman of HealthServe over the past five years.*

In June 2025, I stepped down from the Board and passed the baton to longstanding social service leader, Eugene Seow. I did so with deep gratitude for the many people whose dedication and support have sustained the organisation over the years, and with confidence in HealthServe's future.

**When I took on this role in 2020, we were entering the COVID-19 pandemic. Migrant workers were among those most affected.**

During this period, HealthServe worked hard to meet urgent needs, expanding medical, mental health and social support services, often in close coordination with government agencies and other partners.

Since then, we have continued to build on this work. In recent years, more emphasis has been placed on upstream and preventive efforts, especially in mental health. We introduced psychological first aid training to equip partners and frontline groups to recognise and respond to early signs of distress. We also developed peer support leaders (PSL) training, enabling migrant workers to support one another within their own communities. These efforts aim to complement our clinical services by strengthening support at an earlier stage.

We have also expanded our healthcare services in practical ways. We expanded the capacity and capability of our dental services. More recently, we started a clinic for chronic disease management on Sundays for migrant domestic workers (MDWs). Other than meeting an underserved need, our longer term objective for this clinic is to advocate for a primary care plan which provides affordable GP services for MDWs.

This past year has seen further growth in these key areas. In response to growing demand, our Sunday clinics for MDWs have been expanded from fortnightly to weekly sessions. We have also partnered other MDW organisations to provide free health

screening for conditions such as high blood pressure, diabetes, high cholesterol and obesity.

We significantly increased our dental services through the use of locum dentists, providing care to 5,200 patients in 2025, an 80% jump compared to the number served the year before. We also increased the deployment of our preventive health outreach roadshows and health carnivals, sharing practical physical and mental health information with workers in the Construction, Marine Shipyard and Process sectors.

Another milestone this year was the SG60 Tribute Luncheon, held at Marina Bay Sands. It was meaningful to be able to celebrate Singapore's 60th birthday together with migrant workers, who have contributed tremendously to building our nation.

At the same time, we have continued to strengthen HealthServe as an organisation. This year, we commenced programme evaluation work for our mental health training team, particularly our PSL training efforts. By doing so, we hope to better understand the impact of these programmes and continue improving them over time.

None of this would have been possible without the support of many people. I would like to thank our donors and supporters for their generosity and trust. To our staff and volunteers, thank you for your dedication and hard work. I am also grateful to our partners, including other migrant worker agencies, healthcare and educational institutions, corporate supporters and the Government, for their collaboration and support over the years. Finally, I would like to thank our Advisor Dr Goh Wei-Leong and my fellow Board members, past and present, for their partnership and counsel.

*With gratitude,*

Chan Chia Lin  
Chairman (Outgoing)  
HealthServe Ltd



# CEO'S MESSAGE

Dear Friends,

**At HealthServe, we often return to a simple but demanding question: who is still falling through the cracks?**

In recent years, Singapore's migrant worker healthcare landscape has improved in important ways. The Primary Care Plan has brought more structured primary care access closer to many male migrant workers in the Construction, Marine Shipyard and Process sectors. This is a welcome development. When workers are able to receive care nearer to where they live and work, the whole ecosystem becomes stronger.

At the same time, our clinic encounters remind us that gaps remain.

One worker with poorly controlled diabetes came to us needing insulin support and regular medical follow-up. He was still fit, still working, and still determined to provide for his family back home. Like many workers, he had prioritised work over his own health for a long time. With medication, education and continuity of care, he could remain well enough to work safely and live with greater stability.

At one of our health screenings, I also met a migrant domestic worker (MDW) who had worked in Singapore for more than a decade. She was in her 40s and had undergone routine work permit medical checks, but not broader health screening for chronic conditions or women's health needs. She was hesitant to ask her employer for screening, and was grateful we had such a service being offered.

These encounters are not isolated stories. They point to a broader reality: Access is not only about whether a service exists. It is about whether workers know they need it, whether they can ask for it, whether they can afford it, and whether they feel safe enough to seek help.

In 2025, HealthServe continued to strengthen core services while adapting to emerging needs. We expanded dental care, grew our MDW health screening and Sunday clinic work, supported workers with complex and chronic conditions, provided counselling and casework, trained peer support leaders, and continued outreach in dormitories and recreation centres.

Yet the deeper work is not only service delivery. It is learning how to design care around the everyday realities of migrant workers. This means working through trusted community partners, providing language support, listening to workers' concerns, and building pathways that are practical, dignified and sustainable.

As we approach HealthServe's 20th year, our role is also evolving. We continue to provide direct care where there are needs. We continue to advocate for more inclusive systems. We continue to build partnerships across government, employers, donors, volunteers, NGOs and migrant communities. We also hope to share what we are learning so that others in the sector can adapt, improve and build on this work.

Thank you for being part of our story. HealthServe's work is possible because of the many friends and supporters who choose to journey alongside us.

*With appreciation,*

Dr Benjamin Kuan  
Chief Executive Officer  
**HealthServe Ltd**



*Access is not only about whether a service exists. It is about whether workers know they need it, whether they can ask for it, whether they can afford it, and whether they feel safe enough to seek help.*



# BOARD OF DIRECTORS



## Dr Goh Wei-Leong

### Co-Founder & Advisor

- GP, Manhattan Medical Centre



## Dr Jeremy Lim

### Vice-Chairman

Appointment since 17 Aug 2017

#### Board Director

Medical Services Committee (Chairman)

Mental Health Advisory Panel (Chairman)

Nominating & Human Resource Committee (Member)

- CEO, AMILI (Asian Microbiome Library)
- Associate Professor, National University of Singapore, Yong Loo Lin School of Medicine and Monash University Malaysia, School of Pharmacy



## Serene Chee

### Director

Appointment since 21 Sep 2020

Finance Committee (Chairman)

- Finance Professional



## Chan Chia Lin

### Advisor

Appointment since 1 Jul 2025

### Board Chairman

Retired on 30 Jun 2025

#### Board Director

Retired on 30 Jun 2025

Nominating & Human Resource Committee (Chairman)  
Retired on 30 Jun 2025

- Director, Lam Soon Cannery Pte Ltd



## Susan Kong

### Director

Appointment since 17 Aug 2017

Audit Committee (Member)

Nominating & Human Resource Committee (Chairman)

- Director, QED Law Corporation



## Choy Peng Wah

### Director

Appointment since 21 Sep 2020

Fundraising & Engagement Committee (Chairman)

Audit Committee (Member)

- Retired Finance Professional



## Dr Benjamin Tan

### 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



## Eugene Seow

### Board Chairman

Appointment since 1 Jul 2025

#### Director

Appointment since 31 Dec 2021

Nominating & Human Resource Committee (Member)

Services Committee (Member)

- Board Member, The Majority Trust, QiJia FamilyWorksAsia and Transformation Alliance
- Board Advisor, National Volunteer & Philanthropy Centre, Radion International and Relief Singapore
- Founding Lead, E3TWENTY



## Gail Lien

### Director

Appointment since 21 Sep 2020

Services Committee (Chairman)

Finance Committee (Member)

- Governor, Lien Foundation



## Karen Lee

### Director

Appointment since 1 Jul 2025

Audit Committee (Chairman)

- Audit Partner, KPMG Singapore

# BOARD COMMITTEES

## Audit

**Chairman, Karen Lee**  
Board Director

**Member, Choy Peng Wah**  
Board Director

**Member, Susan Kong**  
Board Director

**Member, Valerie Tan**  
Head, Compliance,  
Governance & Strategy & Compliance Testing, DBS Ltd

## Services

**Chairman, Gail Lien**  
Board Director

**Member, Dr Calvin Chong**  
Associate Professor, Singapore Bible College

**Member, Eugene Seow**  
Board Chairman

**Member, Ashok Samuel**  
Retired Professional

## Finance

**Chairman, Serene Chee**  
Board Director

**Member, Gail Lien**  
Board Director

**Member, Ng Mei Yen**  
Head of Finance Business Partner, Eastspring Investments

## Medical Services

**Chairman, Dr Jeremy Lim**  
Board Vice-Chairman

**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 Benjamin Tan**  
Board Director

**Member, Dr Jonathan Yeo**  
Director and Family Physician, Family Medicine Clinic Chinatown

**Member, Dr Joanne Yoong**  
Founder, Research for Impact Singapore  
Visiting Professor, NUS Yong Loo Lin School of Medicine

## Fundraising & Donor Engagement

**Chairman, Choy Peng Wah**  
Board Director

**Member, Chandrima Das**  
Startup Investor & Board Advisor, SaaS & D2C technology

**Member, Darren Tay**  
Head of Treasury Management, Fullerton Fund Management

**Member, Gopi Mirchandani**  
CEO-HK and Head of North Asia, Schroders

**Member, Moonmoon Bagchi**  
Associate Partner, Leader Circuit

## Nominating & Human Resources

**Chairman, Susan Kong**  
Board Director

**Member, Eugene Seow**  
Board Chairman

**Member, Dr Jeremy Lim**  
Board Vice-Chairman

**Member, Janet Koh**  
Director, Human Resources, Temasek Trust

# LEADERSHIP TEAM



**Chief Executive Officer**  
**Dr Benjamin Kuan**  
*Joined from 1 Mar 2020*



**Chief Operating Officer**  
**Alvin Choo**  
*Joined from 25 Jul 2022*



**Head**  
Mental Health Training  
**Jeffrey Chua**  
*Joined from 1 Jul 2011*



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



**Head**  
Counselling & Social Services  
**Durga Arivan**  
*Joined from 1 May 2021*



**Senior Manager**  
Finance  
**Jenny Le**  
*Joined from 1 Sep 2020*



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



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

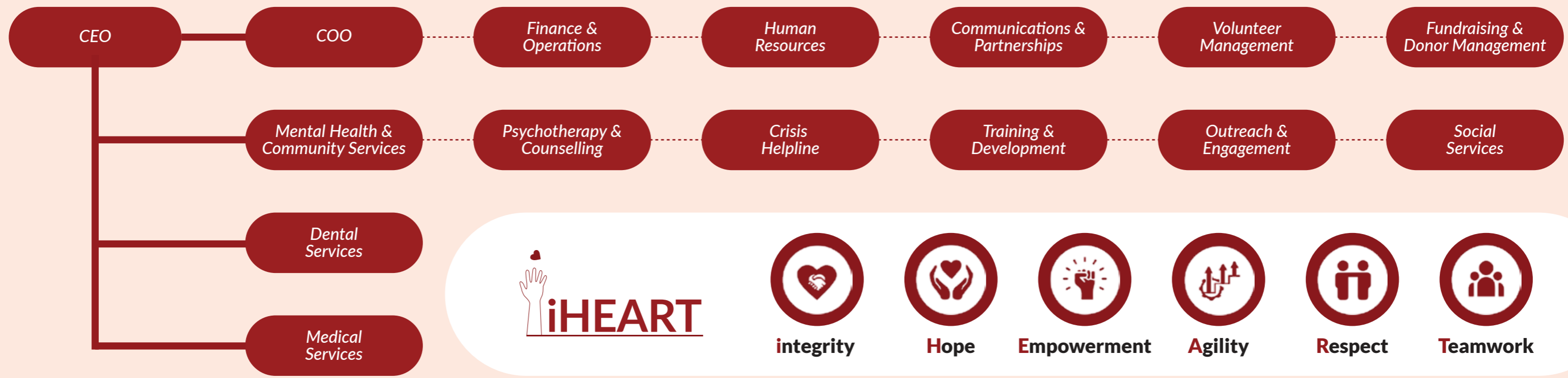


**Senior Manager**  
Fundraising & Donor Management  
**Peggy Tong**  
*Joined from 16 Aug 2022*



**Senior Manager**  
Organisational Development  
**Evangeline Low**  
*Joined from 2 May 2024*

# ORGANISATIONAL STRUCTURE



**iHEART**

- integrity
- Hope
- Empowerment
- Agility
- Respect
- Teamwork

# GROWING STRONGER TOGETHER



# MEDICAL AND DENTAL SERVICES

## Scaling Access to Essential Dental Care

In 2025, HealthServe significantly expanded its dental services to meet rising demand among migrant workers in the Construction, Marine Shipyard and Process (CMP) sectors—where access to affordable dental care for acute conditions remains limited.

Over the year, we provided care to more than

# 5,200

## PATIENTS,

more than doubling the number served in 2024.



Through our dedicated locum and volunteer dentists, we were able to operate about four days a week, nearly meeting our full weekday schedule for our patients.

This expansion reflects our continued commitment to reducing pain, restoring function, and improving quality of life for low-wage workers.



**Mohd Minar Uddin, 37**  
Bangladeshi

Construction Safety Coordinator  
11 years in Singapore  
Visited dental clinic in January 2025

*"I have been working in Singapore for about 10 years and this is my first time seeing a dentist here as I know it's very expensive. A friend introduced me to HealthServe because my wisdom tooth has grown into my cheek and is causing pain and discomfort. I endured the pain for about a year and wanted to see a dentist back in Bangladesh but I couldn't wait anymore.*

*The service, reception and treatment at HealthServe are very good! The dentist extracted my wisdom tooth and gave me painkillers and medication. I also just came back for my follow-up appointment. The whole surgery is very affordable thanks to HealthServe and donors. I hope there are more dentists here so people like me who need urgent treatment don't have to wait too long.*

*Thank you for supporting us migrant workers!"*



**Dr Nadine Lim**  
Singaporean

Locum dentist since 2024

**"I support HealthServe because I believe that access to essential healthcare should be available to everyone, regardless of their circumstances.** The organisation plays a significant role in caring for our migrant workers, who often face barriers to receiving timely dental treatment—cost being a key example. At HealthServe, this barrier is reduced by making dental care far more affordable. It is deeply meaningful to be able to use my skills to help bridge this gap and serve this community.

One of the highlights of my experience as a locum dentist has been witnessing the difference our care makes in our patients' comfort and quality of life. **Many of our brothers come in with pain that has affected their daily lives and work**, often for an extended period due to cost concerns. Being able to relieve their pain and restore their quality of life through affordable dental treatment is incredibly rewarding. Beyond immediate care, providing preventive treatments such as fillings helps stop issues from worsening and supports their long-term oral health. The resilience and gratitude our patients display make the time I've spent at HealthServe especially fulfilling."

### Continuing Medical Care for Workers with Complex and Chronic Conditions



**HealthServe continues to provide essential care for migrant workers who may otherwise fall through gaps in the healthcare system** – particularly those who are ineligible for standard coverage schemes.

This includes individuals with complex medical needs and chronic conditions requiring long-term management. Our services ensure continuity of care, helping patients navigate treatment, adhere to medical plans, and mitigate deterioration of their conditions.

By addressing these unmet needs, we continue to support the health and dignity of some of the most vulnerable members of Singapore's migrant worker community.



### Strengthening Care for Migrant Domestic Workers (MDWs)

In 2025, HealthServe scaled up its outreach and services for MDWs, a group that often faces unique barriers to accessing healthcare.

We doubled our MDW Sunday Clinic frequency from once a fortnight to weekly sessions, providing consistent and accessible primary care services tailored to their schedules and needs.



We also grew our MDW health screening reach, serving over 1,000 MDW sisters in 2025. These efforts were strengthened through close collaboration with NGO partners, including Humanitarian Organization for Migration Economics (HOME), Aidha, and Assurance, Care and Engagement Group (MOM ACE).

Through these partnerships, we were able to extend our reach, improve early detection of health conditions, and provide timely referrals and follow-up care.



# MENTAL HEALTH & COUNSELLING SERVICES

## Psychotherapy & Counselling

The emotional weight carried by many migrant workers remains immense. Being far from home, dealing with injuries, and living with uncertainty can lead to grief, loneliness, fear, and disconnection.

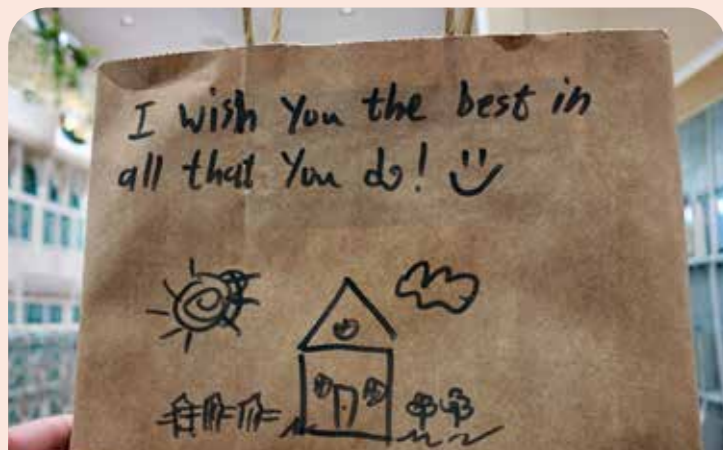
In 2025, HealthServe's Psychotherapy and Counselling Team conducted

**640** counselling sessions,  
supporting **300** clients.



Sessions were delivered in six languages, including Tamil, Bengali, Burmese, Mandarin and adapted to each community's needs.

Group sessions, held in the wake of workplace accidents, sudden deaths and completed suicides, showed clear and consistent impact:



83% of the participants felt better after the session, and all said they would recommend such sessions to a fellow worker. None rated the sessions as unhelpful.



Feedback from individual counselling clients was equally affirming, with average scores of 4.8 out of 5 across counsellor helpfulness, understanding, and likelihood of recommending the service.

In 2025, HealthServe also deepened its presence within the migrant worker ecosystem, strengthening partnerships with MOM, dormitory operators, employers, and fellow NGOs. A collaboration with Primary Care Plan (PCP) anchor operators was initiated to create referral pathways for workers with mental health concerns. MigrantWell Singapore's support has provided an important foundation for the growth of our psychological care services.

These relationships and collaborations reflect a growing, shared recognition across players that mental health is a vital part of migrant worker welfare, and that collective action is needed to support migrant workers effectively.



## Voices from the Ground

*\*Identities have been kept anonymous to protect client confidentiality.*

“

I am 100% satisfied with counselling. I was very mentally upset and stressed after my worksite accident and was unable to share my condition with my family. I benefited a lot by talking to the counsellor. I gained courage and patience through counselling.

Migrant Worker, September 2025 ”

“

Before HealthServe, I felt very sad as I felt alone and like nobody was on my side. After coming to HealthServe, I had meetings with a counsellor who spoke the same language as me. I felt more connected and like they understood me.

Migrant Worker, April 2025 ”

“

They speak with me like a family member.

Migrant Worker, January 2025 ”

“

After HealthServe helped me, I feel that I am not alone.

Migrant Worker, January 2025 ”

“

People in my situation should not be hopeless. Lawyers may not help the way that HealthServe can help and guide them. Thank you!

Migrant Worker, June 2025 ”

*No migrant worker should have to walk their path alone.*

# CRISIS HELPLINE

Since its establishment in 2021, the HealthServe Crisis Helpline is a vital and accessible resource for the CMP migrant worker community. The team managing the helpline addresses a wide spectrum of concerns, ranging from acute mental health challenges like suicidal ideation and anxiety to practical matters such as employment disputes, salary issues, and repatriation. No concern is considered too minor and every caller is met with the same attentiveness and care.

Over the past four years, the helpline has experienced a gradual decline in call volume, even as targeted outreach and promotional efforts have continued. This trend reflects a shift in how migrant workers seek assistance, with some needs being met earlier through peer support networks and other community touchpoints, and fewer calls received for acute suicide risk and mental health crises. Even as maintaining a 24-hour crisis capability within the organisation remains a significant investment of resources, it is recognised as an essential safety net for workers who may have limited access to other forms of immediate support.

Despite these operational and utilisation challenges, the helpline continues to fulfil its core purpose:



The service remains an integral pillar within HealthServe's scope of care, complementing counselling, casework and mental health initiatives to promote early intervention and holistic support for the migrant worker community.



**On the evening of 18 June 2025, the Crisis Helpline responded promptly to a report from a dormitory representative concerning a migrant worker who had expressed suicidal intent.**

The caller shared that the worker was in a distressed state and was at immediate risk.

Within the hour, the helpline established direct contact with the individual and communicated with him in his native language, enabling timely engagement and de-escalation. During the conversation, the worker shared multiple stressors, including health-related challenges, financial concerns over medical expenses, and uncertainty regarding his employment status and ability to return home. The helpline provided emotional support, assessed risk, and encouraged the individual to remain in a safe

location while further assistance was mobilised.

As the situation escalated, the helpline team maintained communication with both the dormitory representative and the individual, ensuring continuous monitoring. In light of repeated expressions of suicidal intent, the case was escalated and the Singapore Police Force was activated. The individual was safely conveyed to the Institute of Mental Health (IMH) for urgent assessment.

The helpline team continued engagement with the individual at IMH even after the transfer. This continuity of care ensured that his distress signals were acknowledged and managed across touchpoints. The individual was referred to the HealthServe Counselling team for continued emotional support after his discharge from IMH.

# Mental Health Training in the Community

## Growing Stronger Together: Strengthening Mental Health Support in the Community

In 2025, HealthServe remained dedicated to supporting the mental well-being of Singapore's migrant worker community. Building on past efforts, the team focused on strengthening both the reach and impact of planned programmes while empowering migrant workers to care for themselves and support one another.

Through activities focused on partnerships, peer support, and community resilience, we were heartened to grow stronger together.

*"As a PSL, I need to have a positive mindset and listen to them. Once I know their problem, maybe I can help them or refer them to where they can get more help from others. Singapore is like my second home, so I want to help the community. I don't want people to see us as migrant workers. I want to show that we have our own dreams and our own passions. I wanted to do more and help others to do more."*



**Rasel, 40**  
Bangladeshi  
Senior Site Supervisor  
19 years in Singapore  
PSL since 2024



### Expanding Reach Through Training

In 2025, we worked with partners and employers to reach thousands of migrant workers through the following:

**9,800**  
BASIC MENTAL HEALTH WORKSHOPS

**32**  
PSYCHOLOGICAL FIRST AID SESSIONS

**590**  
PEER SUPPORT LEADERS (PSLS) TRAINED

**110**  
PSL FOLLOW-UP ENGAGEMENT SESSIONS

The continued support of the Ministry of Manpower (MOM) in helping to publicise our training programmes to employers contributed to the uptick in activity. As more employers recognise the importance of mental well-being in the workplace, participation has increased and mental health training is becoming more widely accepted within the migrant worker community.



## Strengthening a Community of Peer Support Leaders

One of the most meaningful milestones in 2025 was the presentation of the inaugural Peer Support Leader Awards at the SG60 Tribute Luncheon we organised for migrant workers on 17 August 2025. The awards highlighted the commitment and community impact of our PSLs, while reflecting the increasing support from employers and dormitory operators for this initiative.

We also partnered with Dads-for-Life and PPT1A (TeeUp Dormitory) to conduct an ICAN Fathering Workshop, guiding 15 participants on the 4 key elements of fathering:



**Involvement**



**Awareness**



**Consistency**



**Nurturance**

The workshop focused on helping migrant workers build skills as connected fathers despite being away from their families. Follow-up conversations with participants showed how the training helped them strengthen family relationships as active parents and spouses.

## Learning, Measuring and Improving

In the first quarter of the year, our team completed a six-month Pilot Dormitory project at SPACE@Tuas, where we delivered a full suite of mental health training programmes directly within the dormitory environment. While participation was lower than expected (many workers were tired after long workdays or preferred to rest on weekends), the pilot provided valuable insights into how the trainings can better fit the realities of the workers' daily lives.

These lessons led to the launch of an Impact Measurement Project in partnership with The Majority Trust in July. This initiative aims to:

1. Strengthen how we design, deliver and evaluate our programmes by incorporating feedback from migrant workers, volunteers, and staff.
2. Help us develop clearer tools to measure outcomes.
3. Communicate the long-term impact of our work to partners and stakeholders.



# CASEWORK & SOCIAL SERVICES

In 2025, HealthServe walked alongside migrant workers through some of the most difficult chapters of their lives, navigating injuries, unpaid wages, repatriation concerns, and long stretches of isolation far from home.

Over the year, we supported

# 290

## NEW CASEWORK INTAKES

and delivered more than

# 9,400

## INSTANCES OF SOCIAL ASSISTANCE,

including food and grocery distributions, MRT and phone top-ups, and emergency funds. Practical help remained a cornerstone of our care, meeting workers' immediate needs while restoring a sense of stability and dignity.



Beyond practical assistance, we believe healing also comes from feeling seen and being connected. Across 15 community events such as Walk and Be Well outings, hospital visits, and dormitory check-ins, we engaged

# 170

**SPECIAL PASS HOLDERS** actively, offering moments of respite and belonging.

We also continued mapping the journeys of injured workers through the WICA process, listening closely to their stories to learn about gaps in the support system and what else can be done to mitigate them. These insights guide our ongoing advocacy for more compassionate, worker-centred policies.

# Voices from the Ground

*\*Identities have been kept anonymous to protect client confidentiality.*



“ With HealthServe, I feel that the staff there offered a listening ear and support through speaking to MOM on my behalf.

**Migrant Worker,** 2025 ”

“ Before I came to HealthServe, it was hard for both my family and I. Since coming to HealthServe, they provided me with advice, social support and financial support which helped me gain more clarity on my next steps.

**Migrant Worker,** 2025 ”

“ Before coming to HealthServe, I was feeling very stressed as my employer did not treat me well. After coming to HealthServe, I felt better and healthier. Without HealthServe's help, I would've been in a lot of trouble.

**Migrant Worker,** 2025 ”



# COMMUNITY OUTREACH

## Growing Community Outreach and Partnerships

Community outreach remained a key pillar of our work in 2025. Through our monthly health carnivals and outreach events, we continue to build trust, strengthen relationships, and create safe spaces where workers feel comfortable seeking help and support.

In April 2025, the team participated in a Mass Iftar session at the Sembawang Recreation Centre, reaching more than 230 migrant workers and strengthening engagement with the Muslim worker community. We also supported Zhenghua Primary School in organising a Migrant Worker Appreciation event for about 80 workers, providing students with a meaningful opportunity to interact with migrant workers and better understand their contributions to Singapore.

In celebration of SG60, we collaborated with Lighthouse Club to bake and distribute 6,000 cookies to migrant workers across three recreation centres. This simple initiative was a meaningful way of expressing appreciation and reminding workers that they are valued members of the community.

We also organised our first-ever Sports Festival at Tuas Recreation Centre, bringing together more than 600 migrant workers to participate in sports activities, fitness stations, and health and nutrition booths. The event demonstrated how community engagement and physical activity can support both physical and mental well-being.



ALMOST  
**9,000**  
MIGRANT  
WORKERS  
ENGAGED



# The year concluded with two major outreach milestones.



In October, we reached more than

# 1,200 WORKERS

through a collaboration with MOM for World Mental Health Day.



In December, we engaged about

# 2,000 WORKERS

during International Migrants' Day celebrations held at two locations – D'Marquee in Pasir Ris and Penjuru Recreation Centre.

## Looking Ahead

As we move forward, our focus remains on strengthening partnerships, deepening programme impact, and empowering more migrant workers to support one another. The progress made in 2025 reminds us that meaningful change happens when organisations, partners and migrant workers work together in unity. We are not only expanding our programmes – we are growing stronger together.



# THOUGHT LEADERSHIP

## Sharing Insights, Shaping Practice

HealthServe participated in a range of sector platforms, learning sessions and conferences in 2025, contributing insights from our work with migrant workers while learning from partners across the social and healthcare sectors.

1

### Service Learning Workshop at Nexus International School 2025

7 February 2025

**Organised by** Nexus International School

**Theme** Service Learning with 3 NGOs facilitated by Cathy Berger Kaye

**HealthServe participated in** A panel to provide insights on NGOs supporting the migrant worker community and how HealthServe's services can contribute to the larger society. The workshop was attended by 40 educators from schools across Singapore.

2

### Dormitory Industry Conference and Exhibition 2025

24 to 25 April 2025

**Organised by** Dormitory Association of Singapore Limited

**Theme** Envisioning Future Workforce Accommodations for Sustainable and Liveable Communities

**HealthServe participated in** Plenary sessions

3

### Overview of Impact Measurement 101: Measuring What Matters

24 & 28 April 2025

**Organised by** Tote Board, National Volunteer & Philanthropy Centre (NVPC), and EMPACT

**Theme** Strengthening Impact Measurement and Evaluation Capacity in the Social Service Sector

**HealthServe attended** The two-day workshop focused on equipping non-profit organisations with practical tools and frameworks to measure, evaluate, and communicate social impact effectively. The workshop also explored collaborative approaches between non-profits, funders, and grant-makers in strengthening impact measurement practices and outcome reporting within the sector.

4

### Singapore Mental Health Conference 2025

16 to 17 June 2025

**Organised by** NHG Health, IMH, National Council of Social Service (NCSS), Agency for Integrated Care and Health Promotion Board

**Theme** Reimagining Mental Health. Empowering Lives.

**HealthServe presented a study poster** Measuring Mental Health Outcomes of Peer Support Leaders Training Among Migrant Workers: A Pilot Study

5

### NCSS Social Service Summit 2025

2 to 3 July 2025

**Organised by** NCSS

**Theme** Building the Future of Social Services through Leadership, Collaboration, Sustainable Manpower, and Technological Transformation

**HealthServe participated in** Discussions focused on sustainable manpower, leadership, sector collaboration, and technological transformation to strengthen service delivery and community impact. The summit was attended by thought leaders, policymakers, and senior representatives across the social service sector.

# WHAT WE HAVE LEARNT

## Building Trust in Healthcare for MDWs

As access to primary care improved for male migrant workers in the CMP sectors through the PCP, HealthServe began seeing fewer workers seeking care at our clinic. This was a positive development. It also prompted a deeper question: where do gaps still remain?



*Care is not accessed simply because it is available. It is accessed when it feels safe, acceptable and trusted.*



One community that came increasingly into view was MDWs. They share many vulnerabilities with other low-wage migrant workers, but their healthcare realities are different – in part due to living in their employers' homes and often working in isolation.

Through MDW-focused NGOs, we learnt that some MDWs were managing symptoms quietly, delaying care, or relying on simple medications because they were afraid to ask for help.

Others had limited awareness of preventive health beyond routine work permit medical examinations.

Before launching the service, we conducted a needs assessment with the Humanitarian Organization for Migration Economics (HOME). Surveys at HOME's drop-in centres for Filipino, Indonesian and Myanmar MDW communities found that there was limited awareness of chronic conditions and screening. Many had not been checked for the common "three highs" – high blood pressure, diabetes and high cholesterol. Some hesitated to ask employers for screening because they feared a serious diagnosis could affect their employment.

These insights shaped our approach. Access was not only about affordability, but also about trust, language, privacy, cultural acceptability, and fear of consequences.

In January 2024, we started cautiously by working with trusted MDW NGO partners. Information was translated into key languages and shared through networks that MDWs already knew. Initial messaging focused on affordable care for chronic conditions – a less sensitive entry point than women's health, gynaecological concerns or sexual health.



The clinic began fortnightly on Sundays, with one to two doctors, focused on private appointment bookings and a few walk-in slots. The first six months were slow, but this was also useful feedback. We realised that “chronic disease management” may not be meaningful to someone who does not know she has high blood pressure or high cholesterol. Preventive care requires awareness before it can generate demand.

We therefore shifted from a clinic-first model to a screening-first model. In July 2024, we conducted our first large-scale MDW health screening with HOME at their training academy — a familiar and trusted location by their beneficiaries. More than 120 participants attended when we had planned for 80.

Screening helped surface previously undiagnosed conditions, create a pathway into our Sunday clinic, and build relationships before asking MDWs to seek care at an unfamiliar place.

As monthly screenings continued at HealthServe's Geylang clinic, participation broadened from mainly Filipino MDWs to include more Indonesian and Myanmar MDW sisters. Screenings also became opportunities for health education on chronic conditions, nutrition, body weight, breast self-examination and cervical cancer screening. As trust grew, more MDWs began asking about women's health concerns proactively.

By January 2025, growing referrals and word of mouth meant we had to expand from fortnightly to weekly Sunday clinics. This growth came from repeated presence, trusted intermediaries and service design that respected the lived realities of MDWs.

## KEY LESSONS

### Availability is not access

services must feel safe, understandable and trusted

### Start with the community's frame of reference

the “three highs” gave MDWs a familiar entry point into preventive care

### Reframing reduces stigma

women's health and cancer prevention can open the door to more sensitive conversations

### Gender-sensitive design matters

privacy, modesty, female healthcare providers and interpreters make care easier to approach

### Trusted partners are part of the intervention

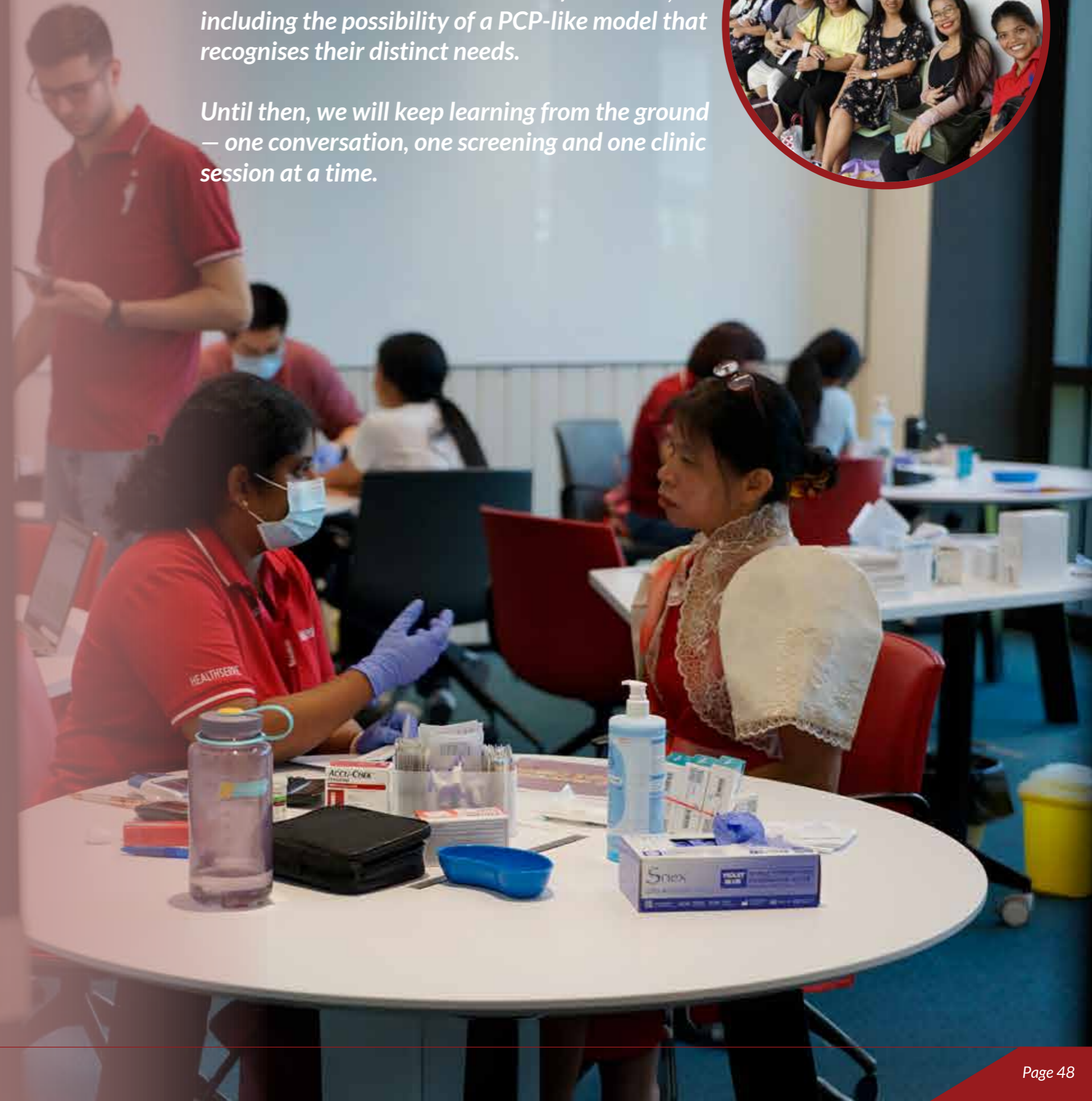
MDW NGOs helped us understand language, timing, channels and trust barriers

### Slow take-up is feedback, not failure

the model may need to move upstream into screening, education and relationship-building

*We are still learning. Many MDWs may still hesitate to ask for care when they fear the consequences for their employment. HealthServe will continue to advocate for more structured and sustainable healthcare access for MDWs, including the possibility of a PCP-like model that recognises their distinct needs.*

*Until then, we will keep learning from the ground — one conversation, one screening and one clinic session at a time.*



# CELEBRATING OUR MIGRANT WORKERS:

## For Their Contributions In Building Singapore

In conjunction with National Day celebrations in 2025, HealthServe organised an SG60 Tribute Luncheon for 400 migrant workers at Marina Bay Sands (MBS) with Guest-of-Honour President Tharman Shanmugaratnam gracing the event.

MBS was intentionally chosen as it stands as one of Singapore's most iconic landmarks — a symbol of our nation's growth and progress built by the hands of many migrant workers. Through this luncheon, we aimed to honour the migrant workers by inviting them to experience the very spaces they and their community helped bring to life, while celebrating 60 years of nation-building with them.



Migrant workers, mainly from the CMP sectors, were invited through dormitory operators, employers and corporate partners, alongside migrant workers from HealthServe's own networks.

Minister of State for Manpower, Mr Dinesh Vasu Dash, and partners from Ministry of Manpower's Assurance, Care & Engagement (MOM ACE) Group, Singapore Business Federation, and MigrantWell Singapore also joined in the celebration and interaction with our migrant worker guests.

# CELEBRATING OUR MIGRANT WORKERS

## 17 AUGUST 2025



The event offered the migrant worker guests a memorable experience, where they enjoyed a banquet-style meal along with special cultural performances.



# BUILDING A PASSIONATE COMMUNITY

In a small organisation like ours, staff at all levels are encouraged to contribute, lead, and collaborate, fostering creativity and a sense of belonging.



Key results from our 2025 yearly Employee Survey indicated improvements in employee engagement, performance management, teamwork, collaboration and communication. This translated into a significant increase in staff learning and development participation compared with the previous year.

# SERVING WITH DEDICATION

Volunteers are paramount to the work we do at HealthServe. Through the selfless contributions of our volunteers, corporate, and community partners who generously give their time and effort, our volunteer community has been essential in enabling us to serve the manifold needs of underserved migrant workers in Singapore.

In conjunction with SG60, HealthServe held its first Migrant Appreciation Luncheon in August, a banquet-style seating luncheon for over 400 migrant workers to appreciate their contributions to building Singapore. Some 40 volunteers were mobilised to support this key activity through event preparation, facilitating movement of the workers to the venue on chartered buses, crowd management, registration, logistics, and handing out of appreciation tokens.

To continue providing affordable healthcare for the migrant community, our thrice-weekly GP clinic sessions for migrant brothers and sisters as well as monthly MDW health screenings rely on the dedication of our skilled volunteers from the healthcare industry as well as clinic assistants.

Individuals from all walks of life joined us as outreach volunteers at our monthly health carnivals. Some of our more experienced volunteers also stepped up as "station masters", helping to lead and guide our newer volunteers at the various engagement stations.

In 2025, we saw over

**1,360**

volunteers



supporting across

**1,640**

volunteering sessions



to help us operate our medical and dental health services, mental health services and programmes, crisis helpline, and outreach events.



In addition, our volunteer counsellors, facilitators and crisis helpline volunteers are instrumental in the mental wellness of migrant workers, supporting both individual and group counselling sessions as well as group debriefings.

*“As someone living and working in Singapore, volunteering with HealthServe has been especially meaningful. It has given me a deeper appreciation for the resilience and challenges faced by the migrant community, and it is fulfilling to support fellow brothers who are often overlooked despite their important contributions to society.”*



**Lin Naing Oo**  
Burmese

Outreach Volunteer from Singapore Red Cross Since 2023

We would like to express our heartfelt thanks to everyone who chooses to volunteer with HealthServe. We thank our partners and corporate volunteers in 2025 who stood together with us to help uplift the lives of the migrant workers. They include our friends from Accela, AllSpice Institute, Covenant Evangelical Free Church, DUKE-NUS Medical Students, International Medical Clinic, Lighthouse Club, NETS, NTU Rotaract Club (International Division), NUS Varsity Christian Fellowship, OnePhysio, REVL Tiong Bahru, SATA CommHealth, SG Migrant Volunteers, SIM Malay Cultural & Muslim Society, Singapore Red Cross, St. Andrew’s Mission Hospital and Woh Hup Pte Ltd.



**Karthikeyan**  
Singaporean

Student, Clinic Volunteer Since 2024

*“I decided to volunteer with HealthServe to help migrant workers. It has been really fulfilling because I have learnt a lot about the lives of migrant workers as well as how I can help them in the future. Some memorable moments when I volunteer with HealthServe are when the brothers ask me to eat or offer me drinks.”*



**Tas**  
Bangladeshi

Technician, Outreach Volunteer Since 2021

*“HealthServe is a good platform that provides a range of services for migrant brothers. I can see that there are many migrant workers suffering from chronic diseases and I want to help.*

*My volunteering experience has been wonderful. Throughout the whole experience I have made quite a lot of friends from Singapore and overseas as well. I even met one of my very close friends through HealthServe when we volunteered together before COVID-19.”*

# IN THE SPOTLIGHT

## In The News



24 January 2025 | Tamil Murasu

### From Need to Dignity - Spreading Cheer with Uniqlo Singapore

Uniqlo, in partnership with HealthServe, distributed clothing items to over 500 migrant workers, as part of Uniqlo's global initiative 'The Heart of LifeWear' to donate one million clothes to those in need.



Scan this QR code to access the full story.

18 August 2025 | Tamil Murasu

### HealthServe introduces awards to recognise migrant workers who have supported the community

HealthServe presents awards to migrant workers recognised for their efforts in caring for those in their community.



Scan this QR code to access the full story.



5 October 2025 | CNA

### Stronger Together 20 mental well-being roadshows to be held at migrant worker dorms, recreation centres over two

A new drive to boost preventive care and mental health support is set to benefit 20,000 migrant workers in Singapore. Over the next two years, 20 roadshows on well-being will be held in dormitories and recreation centres.



Scan this QR code to access the full story.

11 October 2025 | CNA

### Building community resilience next step for mental health progress

Singapore's mental health efforts are gaining ground, but experts say the next leap is building emotional resilience within communities.



Scan this QR code to access the full story.



# HEALTHSERVE INTRODUCES MIGRANT WORKER TALENT!

In 2025, we collaborated with our migrant worker friends to work on health education videos together. We also filmed and produced a short video spotlighting a day in a life of a Peer Support Leader and how he contributes to Singapore beyond work.

## A Healthy Body Starts with A Healthy Lifestyle

We collaborated with our migrant domestic sisters to share healthy habits for a healthy life.



Watch them on Instagram



**Che**  
Filipino  
Domestic Helper



**Lyn**  
Filipino  
Domestic Helper



**Penny**  
Filipino  
Domestic Helper



**Swati**  
Indonesian  
Domestic Helper

## A Day with Rasel

Beyond the daily demands of work, Rasel actively contributes as a HealthServe Peer Support Leader and makes meaningful connections with people through his love for sports.



Watch his story on Instagram



**Rasel, 40**  
Bangladeshi  
Senior Site Supervisor  
19 years in Singapore  
PSL since 2024

## Tooth Swollen? Pain Getting Worse?

What better way to spread the word than having our own migrant brothers lead the way in sharing about HealthServe's subsidised dental care!



Watch them on Instagram



**Dhanasangu Muruganandham**  
Indian  
Safety co-ordinator



**Zoynal**  
Bangladeshi  
Construction Worker



**Hasan Mohammad Mahedi**  
Bangladeshi  
Project Manager  
(Facilities Management)

# GIVING FOR IMPACT AND GROWTH

**Our healthcare and social services for migrant workers are sustained by a vast community of donors and supporters.**

We are truly grateful for their generosity and the trust they place in our mission.

In 2025, their continued support in fundraising events and efforts to introduce friends to HealthServe were deeply inspiring. We sincerely thank every donor, supporter, friend, corporate and foundation partner for giving so generously and empowering us to better serve migrant workers.

The SG60 Tribute Luncheon was made possible thanks to the generosity of our donors, partners and supporters, including a private family foundation and Tote Board's dollar-for-dollar matching grant.

**A total of \$1,062,724 was raised to support HealthServe's ongoing activities for migrant workers.**

## Year-End Appeal 2025: Together, Let's Care for Our Migrant Workers

To wrap up the year, HealthServe launched an online fundraising campaign themed "Together, Let's Care for Our Migrant Workers". Just as migrant workers tirelessly helped to build our homes and infrastructure, it is our aim to support them in times of need. We raised approximately \$487,505, which included a matching grant from Tote Board.



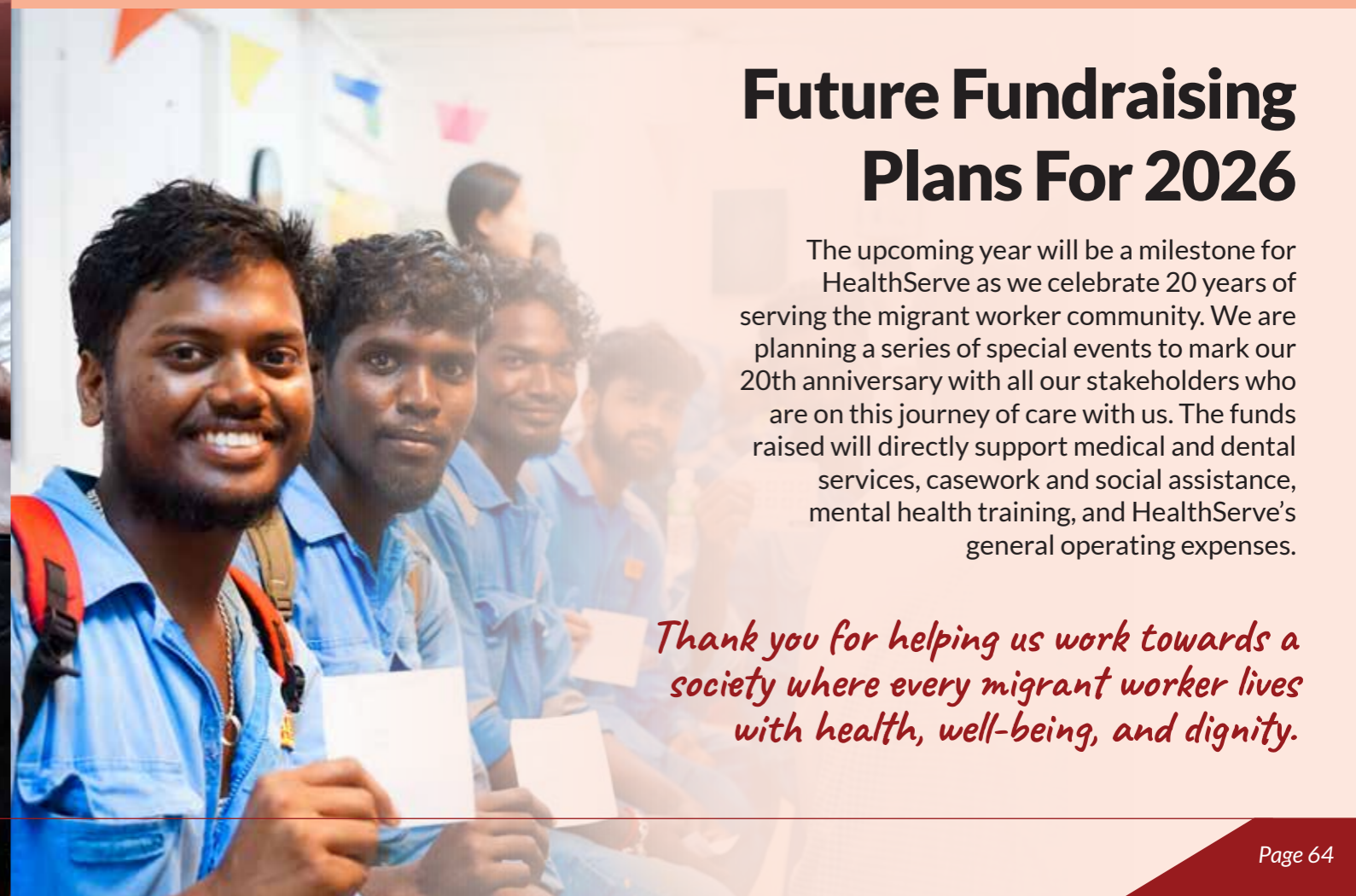
**In 2025, our overall fundraising efficiency ratio stood at 10% - well below the 30% guideline set by the Charity Regulations.**



## Future Fundraising Plans For 2026

The upcoming year will be a milestone for HealthServe as we celebrate 20 years of serving the migrant worker community. We are planning a series of special events to mark our 20th anniversary with all our stakeholders who are on this journey of care with us. The funds raised will directly support medical and dental services, casework and social assistance, mental health training, and HealthServe's general operating expenses.

*Thank you for helping us work towards a society where every migrant worker lives with health, well-being, and dignity.*



# DONOR RECOGNITION

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



## Corporate Donors

### S\$500,000 and above

Chen Su Lan Trust

### S\$100,000 to S\$499,999

MigrantWell Singapore Limited  
UBS Optimus Foundation Singapore

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

Ngee Ann Development Pte Ltd  
The Community Foundation of Singapore

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

Binjaitree  
Centurion Corporation Limited  
China Classic Pte Ltd  
Holywell Foundation Limited  
LyGH Capital Pte Ltd  
Migrant Workers' Assistance Fund  
Paya Lebar Methodist Church  
TE Capital Foundation  
Tee Up Capital Pte Ltd  
The Majority Trust Limited  
The Silent Foundation Ltd  
TPH Fund  
Wesley Methodist Church  
Woh Hup (Pte) Ltd  
Yeoman Capital Management Pte Ltd

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

@bsolute Cleaning Pte Ltd  
Adsan Law LLC  
Alfa Tech Vestasia Pte Ltd  
Arpanam Pte Ltd  
AstuitOne Pte. Ltd.  
Changi Foundation  
Christalite Methodist Chapel  
Citizen Adventures Private Limited  
Costello Medical Singapore Pte Ltd  
Dr Warren Lee's Paediatrics, Growth & Diabetes Centre Pte Ltd  
Lasofi Investment Pte Ltd  
Light Of Wisdom Buddhist Society  
Lih Ming Construction Pte Ltd  
MINDEF  
Network For Electronic Transfers (Singapore) Pte Ltd  
Nonk Pte Ltd  
SBS Transit Ltd  
Shake Shack Singapore Jewel Pte Ltd  
Singapore Land Group Limited  
The Future Grace Trust  
Warburg Pincus Singapore Pte Ltd  
Zhi Hui Guang Monastery



*Every act of kindness creates a ripple of change.*

*Thank you for standing with HealthServe.*



## Individual Donors

**S\$20,000 and above**

Andress Goh Lai Yan  
 Andrew Lee Kok Keng  
 Christopher Lien  
 Margaret Chan  
 Melissa Sit Man Yee  
 Miguel Antonio Romero Asuncion  
 Leuar Woan Keng

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

Aalok Agrawal  
 Amos Mun En Nadan  
 Ashok Samuel  
 Chua Siew Eng  
 Gerald Owen Schaefer  
 Goh Yew Lin  
 Jeffry Marc Donosky  
 Justin Ng Jin Yiu  
 Lee I Wuen  
 Lien Seow Wah  
 Lim Wee Ping  
 Michael Rudolf Paul Maria Brenninkmeijer  
 Pauline Cheong  
 Phillip Wang Tao Hing  
 Sharon Mah  
 Wan Jong Fai  
 William Tok Gek Sun  
 Wong Kit Yee

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

A Fong  
 Allyson Tan Swee Lin  
 Augustine Pang  
 Benjamin Tan Yankun  
 Bill Yang Cai

Chia Wee Teck  
 Chong  
 Dawn Lee Wan Yin  
 Dinesh Goel  
 Elaine Marie Teo  
 Emi Eu  
 Goh Sze Wei  
 Ian De Vaz Marc Rosairo  
 Jennifer Tan Poh Lin  
 Jessen Siew Yee Onn  
 Joel Lim Jie Hao  
 Kenneth Tan Boon Beng  
 Kwek Eik Sheng  
 Lai Shuet Ming  
 Lawrence Lee Song Wei  
 Lee Chiang Fong  
 Lee Wee Siang  
 Lim Ming Boon  
 Lim Ruo Shuang  
 Lim Shiqi  
 Low Yee  
 Ng Yew Tong  
 Ong Chin Yew  
 Patrick Kho Chuan Thye  
 Peter Eng  
 Philip Eng  
 Rafael Lam Zhe Xian  
 Samuel Wee Choong Sian  
 Siew Chen Way  
 Susan Kong Yim Pui  
 Tan Boon Yeow  
 Tan Tze Gay  
 Timothy Chew Hao En  
 Valerie Tan Boon Lang

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

Aaron Tan Wei-En  
 Abigail Huang Yongping  
 Agnes Tan Su Fen  
 Alice Boughton  
 Alvin Hong  
 Alvin Lim  
 Alvin Quek Chee Weng  
 Andrew Foo Swee Ming  
 Ang Hwee Keng  
 Audrey Koh Wai Lan  
 Augustine Pang Sze Kwang  
 Barnaby Young  
 Baskaran Surendran  
 Benjamin Tan Thong Kwan  
 Bennett Lee  
 Betty Lim Yen Mie  
 Bridget Wong Huiping  
 Candice Wee Li Yeung  
 Catherine Goh Khai Ling  
 Catherine Lim Chui Ling  
 Catriona Chau Hui-En  
 Chan Hsiao Fen  
 Chan Huang Kiat  
 Chan Shi Qi  
 Cheah Sui Ling  
 Chee Hwai Mei  
 Cheong Yu Jia  
 Cheow Kai Jian  
 Cheryl Tan  
 Cheung Siew Li  
 Chong Yew Meng  
 Chow Wing Keung  
 Christine Li Weisi  
 Christopher Chen

Christopher Khoo Soo Guan  
 Chua Li Lian  
 D Peng  
 Daniel Chan  
 Daniel Su Hsien Wen  
 Danny Lim Teck Chai  
 David Teo Choon Liang  
 Davinia Daniel  
 Dennis Kom Mun Yen  
 Dorcas Quek  
 Doric Wong  
 Edlyn Tan Gui Fang  
 Eleanor Wong Ying Lei  
 Elsie Yong  
 Esther Xu  
 Eugenia Koh Meimei  
 Evelyn Lee Joo Ee  
 Fatin Fong  
 Fong Kah Weng  
 Gary Lee  
 Gerard Lee How Cheng  
 Goh Soon Poh  
 Grace Chan Ming Fen  
 Grace Chong Caihong  
 Grace Tay Wei Ern  
 Han Hee Thung  
 Harvon Goh Mei Mei  
 Ho Jiayun  
 Ian Ho Wee Jin  
 Ian Phoon Kwong Yun  
 Jaime Liew  
 James Lau  
 Janahan Thirugnanasambhandan  
 Jasmine Hu Xinyi  
 Jhamat Mahbubani

Joanna Cheng Chui Yi  
 Joel Lim  
 Jon  
 Joseph Tan Shenqiang  
 Joshua Chu Yan Ked  
 Joy Quek Wei Koon  
 Kalyani Swee Neo P S Kausikan  
 Kenneth Chan  
 Kerry Tan Zili  
 Khoe Hong Oan  
 Khoo Wei Ming  
 Koh Boon San  
 Kok Shu-En  
 Lai Hwee Choo  
 Lai Shu Hui  
 Lai Zhenling  
 Lau Li Choo  
 Laurence Lien Tsung Chern  
 Lay Khim  
 Lee Chuan Huei  
 Lee Jia Hui  
 Lee Pei En  
 Lena Soh  
 Leong Wah Kheong  
 Lesley-Anne Tan  
 Leyland Chuang Lee Ren  
 Lim Fang Ting  
 Lim Kian Hwee  
 Lim Lay Beng  
 Lim Tse Yin  
 Lim Tuck Fang  
 Lin Huiyu  
 Lin Yingxin  
 Ling Sow Kheng  
 Linus Goh

## Individual Donors

Lisa Teoh	Patrick Yeo Chee Kiong	Tan Yee Tiong
Loh Jia Xin	Paul Chang	Tan Zhi-En
Loh Jun Hao	Pearlene	Tan Zong Ying
Loh Keh Chuan	Peter Goh	Tang Hsiu Chin
Loo Liang Jie	Philip Antony Jeyaretnam	Tapas Das
Low Kok Leong	Pramod Nair	Tay Meng Yee
Low Ping Ju	Rachel Ho	Teo Chor Cheng
Lynn	Ramon Gabriel Ma Mirasol	Teo Guo Nian
Lynn Kong Ong Lim	Ravi Cuttilan Amran	Teo Joo Wah
Lynn Yang	Rebecca Tan Suet Ting	Teo Kee Meng
Magdelene Ng Qing Yi	Ronnie Ramsamy	Terence Leong Zhiyu
Maisy Ng	Ronnie Tay	Tham Pui Foong
Martina Teo	Ronny Chan Kian Ho	Thomas Boasberg
Maryelle Demongeot	Ronny Tan Chong Tee	Timothy Seow
Matthew Ellis	Ruyi Foong	Timothy Soon
May Tan Wi-Chieh	Samantha Tan Suan Choo	Toh Bee Hong
Megan Su	Samuel Lee Toh Sheng	Tok Sock Cheng
Michael Chee Wei Liang	Sara Yang Huixian	Tung Yui Fai
Michelle Kwok Li Yu	Sarah Lam Yan Xia	Vivien Yap
Nandini Ramesh	Sarah Lim Rui En	William Toh
Natalie Woong Liling	Sarah Teo	Wilson Ong Joon Lim
Natasha Mano	Saw Seang Kuan	Wong Hon Tym
Nathan Wee	Seetoh Wei-Min	Woo Shian Loong
Nathaniel Ng	Seng Seow Keng	Wu Yijun
Ng Choong San	Shawn Vasoo Sushilan	Yap Jing Han
Ng Gim Choo	Sheereen Teo	Yap Khok Heng
Ng Kai Chin	Shirin Akhter	Yap Wei Khia
Ng Piak Hah	Sophie Gan	Yee Mei Hua
Ng Poh Lang	Suchad Chiaranussati	Yeo Tna
Ng Y L	Susana Tamin	Yeoh Chee Yong
Ngiam Shih Tung	Tan Chew Chuah	Yong Pin Yoon
Noreen Chan Guek Cheng	Tan Mei Ru	
Ong Kiaw Fei	Tan Poh Long	
Padubidri Pramod Shenoi	Tan Swee Hong	
Pamela Chong Mi-Li	Tan Wei Long	

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

## Organisations and Individuals

Benjamin Kuan  
E-Risen Distribution Hub Pte Ltd  
LOJEL Ltd  
Marina Bay Sands  
Ministry of Manpower, ACE Group  
SBS Transit Ltd  
SHINE Children and Youth Services  
THS Lifestyle & Gifts Pte. Ltd.  
UNIQLO Co., Ltd.  
Zhenghua Primary School



*Behind every number is a heart that believes in hope, dignity and second chances.*

*We are deeply grateful for your support.*

# COLLABORATIVE GIVING

At Westlite Accommodation, we believe our role goes beyond providing a place to stay. It is about creating an environment where our migrant worker residents feel safe, respected and supported in all aspects of their well-being. This belief is at the heart of our longstanding partnership with HealthServe, whose work continues to make a meaningful difference in the lives of many within the migrant worker community.



“Through our collaboration, we have seen firsthand the positive impact of accessible healthcare and strong community support on Westlite's migrant worker residents.”

**Mr Kong Chee Min**  
Chief Executive Officer  
Centurion Corporation Limited

HealthServe's dedication to addressing not only physical health, but also mental and social well-being, deeply resonates with our own commitment to holistic care. We are grateful to be able to work together to ensure that workers under our care have access to the resources and support systems they need to lead a healthier, and more comfortable life away from home.

Over the years, we have collaborated closely on health roadshows and support programmes within our dormitories, including medical, dental and mental health initiatives. In addition, we contributed \$23,000 to the HealthServe SG60 Tribute Luncheon in 2025, and brought some of our residents to attend and share in the experience. We also supported the HealthServe Charity Golf events in 2023 and 2024.

We remain committed to strengthening this partnership and working alongside HealthServe to continue uplifting and empowering the migrant worker community in Singapore.



HealthServe's outreach event at Westlite Woodlands Dormitory



Community partnerships foster mutual resilience and shared growth, transforming localised support into a collaborative journey.

When UNIQLO joined HealthServe to support our migrant worker community, we are not just extending aid, we are investing in a reciprocal ecosystem to benefit our society. This interconnectedness enables us and the communities we serve to jointly bring about care, dignity and enriched lives in Singapore.

Working side-by-side with our community partner helped us meet the clothing needs of our underserved migrant brothers and sisters. Through *The Heart of LifeWear* initiative with HealthServe and another beneficiary in January 2025, 10,000 pieces of new AIRISM and HEATTECH apparel were distributed to the migrant worker community. The initiative kicked off at JTC Space@Tuas where about 500 dormitory residents received a new item each. They also participated in a "LifeWear shopping experience" to select items from over 5,000 pieces of clean, quality clothing donated by UNIQLO customers, to share with their families back home.

Through our joint engagements, UNIQLO Singapore gained insights into the multi-faceted challenges faced by our migrant community, prompting deeper thinking on meaningful social contributions that we could make to uplift communities in need.



“Our partnership with HealthServe has cultivated a deep sense of trust, respect and empathy, which serves as a bedrock for collective resilience and long-term societal progress.”

**Hwee Lee**  
Senior Sustainability Director  
UNIQLO Singapore



# WAYS TO PARTNER

Building a sustainable support ecosystem for Singapore's migrant workers requires collective action.

We invite employers, dormitory operators, volunteers, corporate partners, community groups, donors, government agencies, and fellow NGOs to continue to journey with us in effecting real, lasting impact.

By aligning our strengths, we transform individual goodwill into a resilient framework of care. Let us connect, collaborate, and co-create an environment that uplifts, protects, and includes the migrant workers who build our homes and care for our loved ones.



*"As a volunteer from the SG Migrant Volunteers team, we learn that we're not just giving help – we're building connection. When I volunteer at HealthServe, every conversation with migrant workers leaves us humbled and motivated to do more."*

**Tessie Usman Lilangan, 39**  
Filipino

Clinic Volunteer from SG Migrant Volunteers  
Since 2025



*"Serving with HealthServe has been a very meaningful part of my university journey. It gives me the chance to connect with the migrant worker community, hear their stories, and better appreciate their contributions to Singapore. Seeing the impact of these outreach events motivates me to continue serving and giving back to the community."*

**Tee Yee Kai, 22**  
Malaysian

Outreach Volunteer from NTU Rotaract Club  
(International Division)  
Since 2024



*"I find the volunteering experience to be enriching. The migrant worker community forms the backbone of the construction industry in Singapore, which I am a part of. It puts a smile on my face to be able to give back to this community."*

**Chua Minghao, 37**  
Singaporean

Outreach Volunteer from Lighthouse Club  
Since 2019



*"It has been a pleasure joining HealthServe and helping the migrant workers! I participated in the health education booths, where I informed the workers on the importance and methods of maintaining dental hygiene, having adequate hydration, and avoiding musculoskeletal injuries when lifting heavy objects. Not only did I have a good time interacting with the workers and with my fellow volunteers, but I also realised how privileged I am to be able to make an impact on the workers' lives. I totally enjoyed it!"*

**Erzhen, 23**  
Chinese

Outreach Volunteer from Duke-NUS Medical School  
Since 2025



*"We will continue what we have been doing, which is showing care to our brothers, making sure that everything is fine, and everyone goes home safe at the end of the day."*

**Nigel Lim, 25**  
Singaporean

Site Engineer from Keller Foundation

# ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG)

## ENVIRONMENTAL STEWARDSHIP

HealthServe remains committed to sustainable operations while serving migrant workers. In 2025, we enhanced energy efficiency across our facilities and continued implementing water-saving and sustainable waste management practices. Our digital systems have reduced paper usage, and we expanded the use of biodegradable and compostable alternatives, reflecting our ongoing commitment to eco-conscious operations.

## GOVERNANCE

Strong governance underpins everything we do. We continue to comply with the Code of Governance for Charities & IPCs, with clear policies guiding our Board and management teams. Robust internal audits and Board oversight ensure compliance and effective risk management.

## SOCIAL COMMITMENT

We take a holistic approach to supporting our staff and communities. In 2025, we enhanced staff well-being and engagement through mental health workshops, leadership development, and cross-functional learning initiatives. For migrant workers, we expanded language support and launched new programmes on financial literacy and mental wellness, improving accessibility and care quality.

Through outreach, partnerships, and innovative initiatives from health screenings to advocacy programmes, we continue to strengthen our impact, ensuring sustainability, inclusivity, and measurable outcomes in line with our mission of bridging communities with compassion and care.



## 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 2025 (FY 2025). 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 2025 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 2025, 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 experience 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 are female. Detailed information on each of the Directors is set out on pages 15 to 16 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. Eugene Seow succeeded as Chairman from 1 July 2025, and has served on the Board since 31 December 2021.

## 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 27 September 2025,

which was attended by six Board members 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 2025, 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 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 17 to 18 of this report.

### Board Meeting Attendance

Directors	Number of Meetings	Attendance
Chan Chia Lin (Chairman, until 30 June 2025)	4	2
Eugene Seow (Chairman, from 1 July 2025)	4	3
Dr Jeremy Lim	4	3
Choy Peng Wah	4	2
Gail Lien	4	4
Serene Chee	4	3
Susan Kong	4	3
Dr Benjamin Tan	4	3
Karen Lee (Director, from 1 July 2025)	4	1

### Board Sub-Committees' Meeting Attendance

Audit Committee		
Directors/ Members	Number of Meetings	Attendance
Susan Kong (Chairman, until 30 June 2025)	2	2
Karen Lee (Chairman, from 1 July 2025)	2	1
Choy Peng Wah	2	2
Valerie Tan	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	3	3
Chandrima Das	3	2
Darren Tay	3	3
Gopi Mirchandani	3	2
Thomas Verghese	3	3

**Nominating and Human Resource Committee**

Directors/ Members	Number of Meetings	Attendance
Chan Chia Lin (Chairman, until 30 June 2025)	2	1
Susan Kong (Chairman, from 1 July 2025)	2	1
Dr Jeremy Lim	2	1
Eugene Seow	2	2
Janet Koh	2	2

**Medical Services Committee**

Directors/ Members	Number of Meetings	Attendance
Dr Jeremy Lim	2	2
Dr Gan Wee Hoe	2	2
Dr Shawn Vasoo	2	2
Dr Benjamin Tan	2	2
Dr Jonathan Yeo	2	2
Dr Joanne Yoong	2	2

**Services Committee**

Directors/ Members	Number of Meetings	Attendance
Gail Lien	2	2
Dr Calvin Chong	2	2
Eugene Seow	2	2
Thomas Verghese	2	1
Ashok Kumar	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 (TOR). Each Committee has a clear set of TOR which has been approved by the Board. Details of each Committee, its members and TOR 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:

ensuring there is a Risk Management Framework in place and having oversight of the organisation's compliance with the framework; working with internal and 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 ensuring that reviews are conducted regularly on the organisation's internal controls.

**RISK MANAGEMENT AND INTERNAL CONTROLS****Review of Internal Controls**

Management continues to monitor and evaluate the effectiveness of HealthServe's policies and SOPs, which were refined in 2021 and 2022 based on recommendations from external consultants. The internal audit exercise initiated in January 2023 and completed in December 2024 covered all functional areas over the two-year period. The Audit Committee maintains oversight of the internal control framework and reviews audit findings and follow-up actions with management. The audit concluded that HealthServe's operations were generally in compliance with established policies and regulatory requirements. All observations and recommendations from the auditors were promptly addressed, with no material weaknesses or major non-compliance issues identified. Management continues to implement enhancements to internal controls and processes to strengthen operational efficiency, mitigate risks, and ensure adherence to best practices in nonprofit governance.

**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:**

the annual budget with the Board Chairman before it is submitted to the Board for approval;  
the monthly and quarterly financial reports to monitor actual spending against budget;  
the annual financial statements prepared by appointed external auditors; and  
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 2025, HealthServe met its reserves policy target of a minimum of two years of operating expenditure. For FY 2025, HealthServe’s current reserves at actual \$11,666,000 represent a ratio of 3 to the annual operating expenditure.

As of 31 December 2025, 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](mailto: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 2025.

**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 2025, 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 2025, there was 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. 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.			
Call for action	Code ID	Did the charity put this principle into action?	If you have indicated “No” or “Partial Compliance”, please explain.
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	

2. Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial 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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	

<b>Principle 2:</b> 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.
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
6. The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial 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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial 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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	

10. Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position).  <b>For Treasurer (or equivalent position) only:</b> 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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial 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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial 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.  <b>For all Board members:</b> 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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	

<p><b>14. For Treasurer (or equivalent position) only:</b></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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
---	------	--	--

<b>Principle 3:</b> The charity acts responsibly, fairly and with integrity.			
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial 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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
17. Ensure that no Board member or staff is involved in setting his/her own remuneration directly or indirectly.	3.3	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
18. Ensure that no Staff is involved in setting his/her own remuneration directly or indirectly.	3.3	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial 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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
20. Take into consideration the ESG factors when conducting the charity's activities.	3.5	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	

<b>Principle 4:</b> The charity is well-managed and plans for the future.			
Call for action	Code ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
25. Set internal policies for the charity on the following areas and regularly review them:  a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT);  b. Board strategies, functions, and responsibilities;  c. Employment practices;  d. Volunteer management;  e. Finances;  f. Information Technology (IT) including data privacy management and cyber-security;  g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board);  h. Service or quality standards; and  i. Other key areas such as fund-raising and data protection.	4.4	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> 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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial 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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	

**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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial 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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial 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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial 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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	

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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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. b. 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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	

**Principle 6:**  
The charity communicates actively to instil public confidence.

Call for action	Code ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
37. Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
38. Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	

# Growing Stronger Together

Annual Report 2025



Access our  
Annual Reports  
online



*Thank you for sharing our vision of a  
society where every migrant worker lives  
a life of health, well-being and dignity.*

## HealthServe Ltd.

UEN: 200615440H

1 Lorong 23 Geylang #01-07, Singapore 388352

[info@healthserve.org.sg](mailto:info@healthserve.org.sg)

[www.healthserve.org.sg](http://www.healthserve.org.sg)

HealthServeSG



HealthServe

