



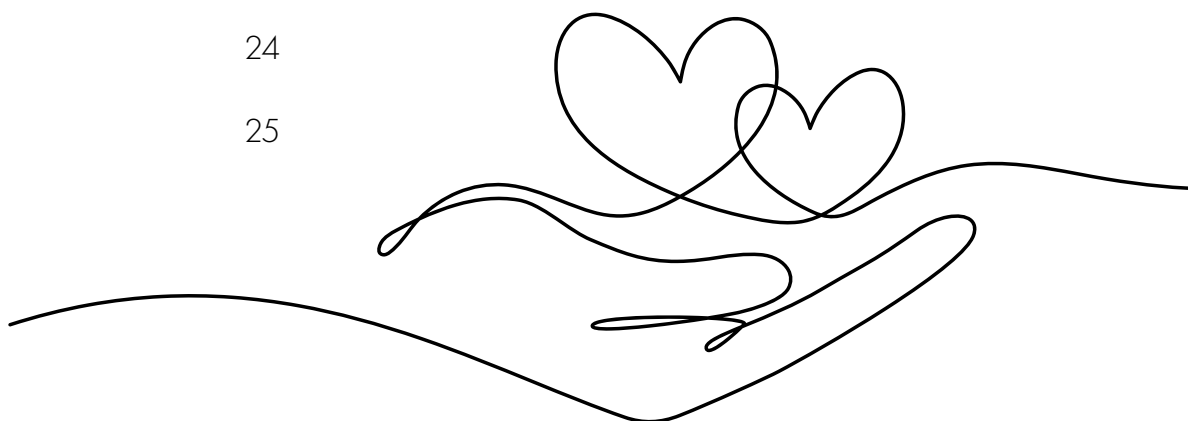
A COMMUNITY OF CARE AND COMPASSION

Annual Report FY2024



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About Us

Making a difference where it matters most

At City Harvest Community Services Association (CHCSA), our mission is rooted in a simple yet powerful belief: to find a hurt and heal it, find a need and meet it. Founded in 1994 by members of City Harvest Church, CHCSA was officially registered as a society in 1997, and has grown into a registered charity with IPC status since 2000.

As the social service arm of City Harvest Church, we reach out to people from all walks of life, regardless of race or religion, with a focus on supporting the elderly, youth, and families in need. Through partnerships with community organisations, stakeholders, and volunteers, we offer holistic support to those requiring care and assistance.

We are committed to creating a community where everyone feels valued, supported, and empowered. Through acts of kindness and collaboration, we strive to make a lasting, positive impact in the lives we touch or aim to positively influence and uplift the lives we support.

“Not looking to your own interests but each of you to the interests of the others.”

~ Philippians 2:4 NIV

Mission & Vision

*Doing Good in
our Communities,
as the Social Service Arm
of City Harvest Church.*



Overview of Charity

Corporate Information

CHCSA was registered as a society in 16/08/1997.

CHCSA was registered as a charity under the Charities Act (Chapter 37) on 28/02/2000.

CHCSA has Constitution as its governing instrument.

IPC Number: IPC000181 (IPC Effective Date: 21 July 2024 - 20 January 2027)

Charity Registration Number: 1419

UEN Number: S97SS0106L

Registered Address: 12 Pine Close #01-85, Singapore 391012

Auditor: Precursor Group Pte Ltd

Banker: DBS Bank Ltd - 12 Marina Boulevard, DBS Asia Central,
Marina Bay Financial Centre Tower 3, Singapore 018982



Touching Hearts, Changing Lives

President's Message

Dear Friends of CHCSA,

I am continually inspired by the unwavering dedication and fervent commitment of our board, staff, volunteers, and partners in serving our community. Your passion for making a tangible difference in the lives of those we serve is the bedrock of our success, and for that, I extend my heartfelt thanks.

The year 2024 has been marked by significant milestones and profound affirmations of our collective efforts. These achievements are testament to the hard work, collaboration, and shared vision of every individual involved with CHCSA.



Firstly, we are deeply honoured to have been awarded the Charity Transparency Dedication Award 2024 by the Charity Council, under the Ministry of Culture, Community, and Youth (MCCY). This prestigious award affirms our unwavering commitment to maintaining the highest standards of corporate governance and transparency. It reflects our consistent efforts to ensure accountability and integrity in every aspect of our operations, building trust with our donors, partners, and the community we serve. This recognition fuels our zeal to continue upholding these vital principles with even greater resolve.

Secondly, this year brought another pivotal achievement as both our House of Joy centres (Mountbatten and Tampines Greenweave) were officially onboarded as Active Ageing Centres (AACs) by the Ministry of Health (MOH). This milestone is a powerful affirmation of our ongoing commitment to delivering quality eldercare services and marks a significant step forward in our efforts to support active and meaningful ageing in the community. Our successful onboarding reflects our alignment with national strategies to empower seniors to age well in place. As part of the AAC network, we are proud to play an active role in driving nationwide initiatives that promote health, engagement, and connectedness among older adults. This expansion allows us to serve more seniors effectively and contribute more broadly to Singapore's eldercare landscape.

These accomplishments would not have been possible without the selfless efforts and devoted service of our staff and volunteers. Your belief in our mission and your readiness to serve is truly commendable. I am also deeply thankful to the Lord for the provision for our work through the heartfelt, generous giving from our donors. Once again, thank you for partnering with us in our mission. Your invaluable support has not only sustained us in our work, but it has also enabled us to expand our reach and improve the quality of our service delivery to our beneficiaries.

Jesus reminds us in the gospel of Mark 12:30-31,

“Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength.’ The second is this: ‘Love your neighbor as yourself.’ There is no commandment greater than these.”

~ Mark 12:30-31

As the social service arm of City Harvest Church, we remain steadfast in our purpose: “to love God wholeheartedly, and to love people fervently”. A core principle of the Christian faith is to love your neighbour as yourself. This involves showing God’s love in the communities that He has placed us in. Through practical acts of love, kindness, generosity, and compassion, we hope to reflect Christ’s love in the diverse fabric of society, regardless of race, language, and religion, on this island-nation we love and call home.

Together, may CHCSA continue to do good, impacting lives and building a stronger, and more compassionate society in Singapore, one act of service at a time — “to find a need to meet it, to find a hurt to heal it”.

Blessings,

Daniel Lim

President

City Harvest Community Services Association (CHCSA)

Executive Director's Message

Dear Friends of CHCSA,

2024 has been a year of capacity building and forward momentum for CHCSA, as we took intentional steps to deepen our impact across our core pillars of eldercare, youth development, and community volunteerism.

Singapore's rapidly ageing population underscores the growing urgency to move upstream in care, shifting from reactive interventions to preventive models that promote wellness, connection, and active living. At CHCSA, we remain committed to closing the gap between lifespan and healthspan, ensuring that seniors not only live longer, but live better.



This year, both of our active ageing centres achieved the performance indicators set by the Agency for Integrated Care (AIC), engaging over 1,200 seniors through a diverse range of programmes and outreach initiatives. We also completed our onboarding onto the new AAC 2.0 model, marking a key milestone in the evolution of our eldercare services.

We are honoured to be allocated an expansion site at Tampines GreenVerge, which will enable us to increase programme capacity and explore new ones. Additionally, CHCSA has been invited to manage a Gym Tonic centre, sponsored by the Lien Foundation, at the newly constructed Mountbatten Community Club, slated to be operational by July 2025. These opportunities reflect the trust placed in us to lead in delivering quality, future-ready care.

Volunteerism remains a vital thread in our tapestry. Beyond programme support, we are intentionally cultivating volunteerism as a strategy for community building. This includes nurturing long-term, strategic partnerships that empower residents and stakeholders to co-create solutions and foster a deeper sense of belonging.

We also launched Project Rise, a youth development initiative designed to prepare our next generation for a fast-changing world. Through immersive learning journeys in ASEAN cities, we aim to develop our youths with leadership skills, entrepreneurial mindsets, adaptability, and relationships with local youth leaders. In an era shaped by global polarisation, shifting power dynamics, and rapid technological disruption, regional collaboration and adaptive thinking are no longer optional, they are essential.

In a year marked by growth, we are reminded of the verse from Isaiah 54:2:

“Enlarge the place of your tent, stretch your tent curtains wide, do not hold back; lengthen your cords, strengthen your stakes.”

~ Isaiah 54:2

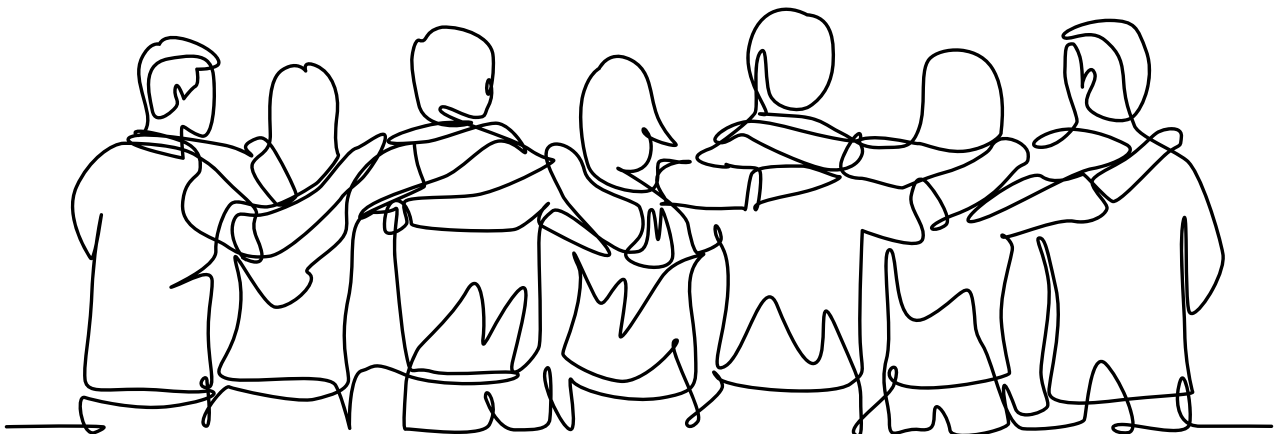


We are deeply grateful to our donors, whose generosity and trust have been a powerful encouragement. In 2024, we saw an increase in both the number of donors and the total amount of giving. This support empowered us to invest boldly in capacity building, explore new frontiers in care, and take the lead in sector-level initiatives such as Rummi-Con, an event that brought together seniors from across the care sector for connection, play, and celebration.

As we look to the future, we remain committed to growing in both heart and capability, to stretch wide, strengthen deep, and serve well.

Warm regards,

Kenny Low
Executive Director
City Harvest Community Services Association (CHCSA)



Board Members



Lim Joon Hian Daniel
President



Allan Ong Chi Jian
Vice President



Fong Ling Lee Karen
Treasurer



Lim Meng Koon Kenneth
Secretary



Ong Tiong Sing Martin
Board Member



Tan Lee San Theresa
Board Member



Lynn Tan Li Leng
Board Member

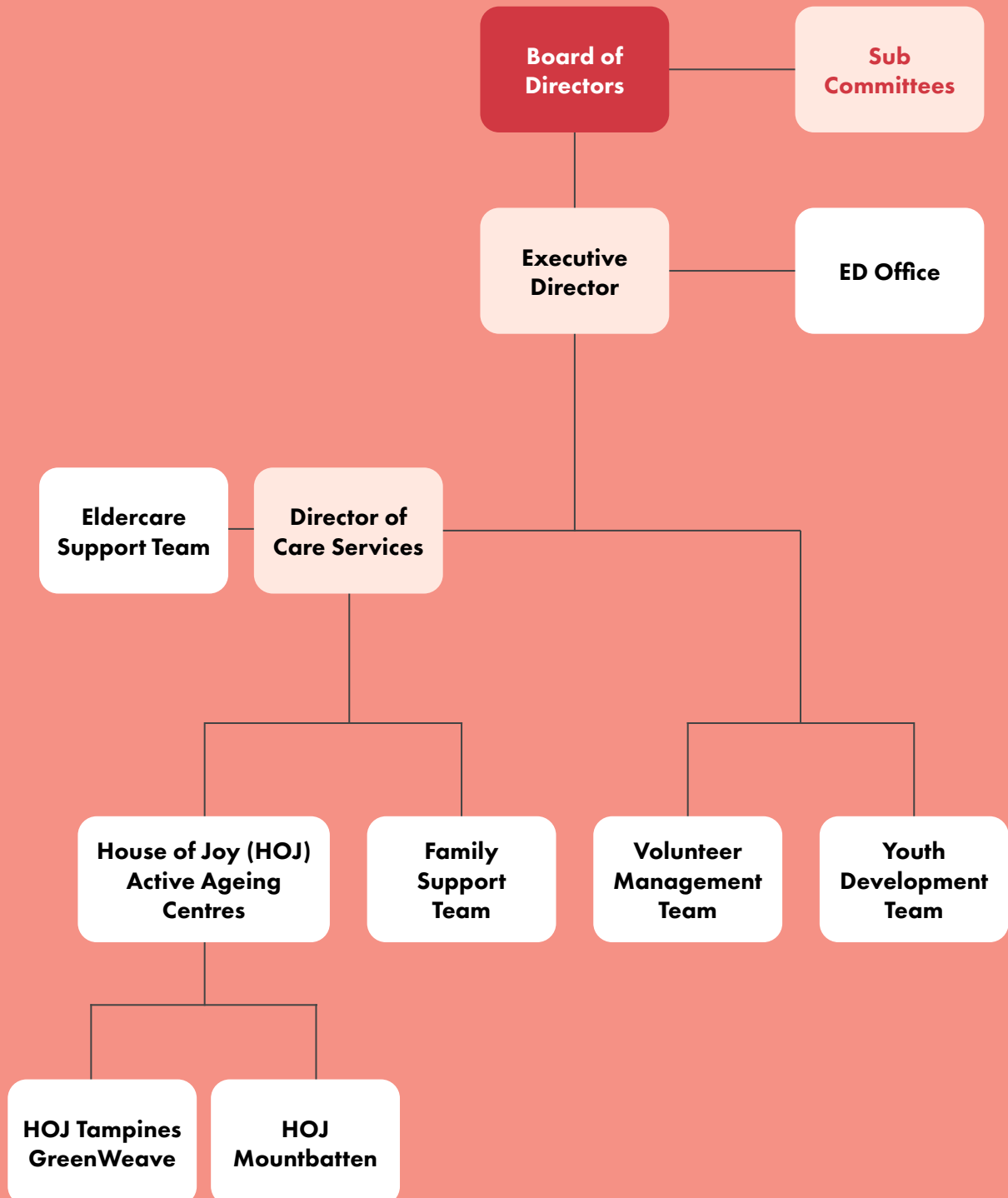


Tong Weng Kong Jasper
Board Member



Liew Han Min Gershon
Board Member

Organisational Structure



Our Team

*“We are a fun,
trustworthy team
that is constantly
learning.”*



Highlights of the year:

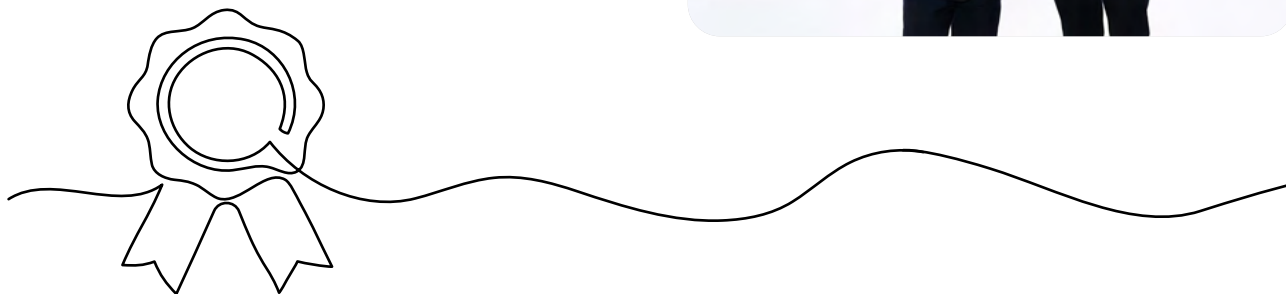
OUR SERVICES & ACTIVITIES



Charity Transparency Dedication Award 2024

We are honoured to receive the Charity Transparency Dedication Award 2024 from the Charity Council.

This recognition affirms our continued commitment to upholding high standards of transparency and governance, and encourages us in our efforts to strengthen public trust and accountability in the charity sector.



Active Ageing Centre (AAC) Appointments



In April 2024, our House of Joy centres were officially accredited as Active Ageing Centres (AACs) by the Ministry of Health.

Our successful onboarding reflects our fulfilment of the Ministry's key criteria and performance indicators, aligning our work with national strategies to empower seniors to age well. As part of the AAC network, we are proud to play an active role in driving nationwide initiatives that promote health, engagement, and connectedness among older adults.

Eldercare Services

*“Wisdom belongs to the aged,
and understanding to the old.”*

~ Job 12: 12 (NLT)

At CHCSA Eldercare Services, we are committed to enhancing the quality of life for our seniors through two key initiatives: the Care Visitation Programme and our House of Joy centres.

The Care Visitation Programme pairs volunteers with seniors to provide consistent care and practical support. Our House of Joy centres provide enjoyable activities, a welcoming space for seniors to build friendships and stay active.

Together, these efforts reflect our holistic approach to eldercare, promoting well-being at every stage of aging.



Care Visitation Programme for the Elderly

79 volunteers supported the Care Visitation Programme by regularly visiting vulnerable seniors, fostering connections and linking them to vital support networks.



164

Mountbatten

Elderly persons in 21 blocks befriended monthly



127

Tampines

Elderly persons across 124 blocks befriended monthly



Gift-a-Little-Festive

In addition to the Care Visitation Programme, volunteers also supported our “Gift-a-Little-Festive” (GLF) initiative, spreading festive cheer during important holidays like Chinese New Year, Hari Raya, Deepavali and Christmas through home visits and delivering gifts to seniors in the neighbourhood. In 2024, 2,068 seniors in Mountbatten and Tampines benefitted from these heartwarming efforts.





Anita Angela, 30

I'm grateful that I took the time to volunteer and be part of CHCSA's Gift-a-Little-Festive event. Through this experience, the Bible verse "It is more blessed to give than to receive" became more than just words, it became a lived reality in my heart.

What moved me most was the chance to connect with people from different walks of life and faith backgrounds. Through simple acts of giving, I sensed a genuine openness in the hearts of the seniors. It reminded me that love and kindness can transcend boundaries when we choose to step out and serve the community.

One of the most powerful lessons I learned during this outreach is how the door to someone's heart can open with something as simple as asking, "How are you?" In our fast-paced world, it's rare for people to be truly seen and heard. But when we slow down and genuinely listen, we create space for others to open up.

I vividly remember one household visit. After asking that simple question, the family began to share their struggles. I knew I couldn't change their circumstances, but I also knew that my presence, my willingness to listen, and the hope I carried made a difference.

House of Joy (HOJ)

At our HOJ centres, we recognise the importance of engaging seniors in active ageing to support a fulfilling and vibrant journey in their golden years. Recognising that healthy ageing encompasses physical, cognitive, and social well-being, we curate a wide range of programmes designed to engage seniors meaningfully in body, mind, and spirit.

From the elegance of the Chinese Fan Dance and the strategic fun of Rummikub, to the artistry of Calligraphy workshops, each activity is thoughtfully designed to encourage cultural appreciation, stimulate mental agility, and promote physical movement. Most importantly, these programmes offer rich opportunities for connection, helping seniors forge friendships, rediscover passions, and remain actively engaged in their communities.

Through their participation, our seniors experience renewed joy, a strong sense of purpose, and enhanced well-being, hallmarks of a life well lived.



HOJ Mountbatten



556 Seniors engaged regularly through **47** programmes and **2,051** programme sessions.



Weekly senior engagement hours* of **605** senior-hours, **12%** increase from the previous year of **539** senior-hours.

*Senior Engagement Hours: Last 8 weeks average of aggregation of (seniors per programme session [pax] x duration of programme session [hours]) for a week.



“Every time I step in, I feel a sense of joy. It’s a place that lifts my spirits.”

Mr Ng Kok Eng, 74

I have been coming to House of Joy for 6 years now, and every time I step in, I feel a sense of joy. It’s a place that lifts my spirits.

The programme I enjoy the most is Chinese chess — it keeps my mind active and I look forward to every game.

What I truly appreciate about HOJ is the staff. They are very hardworking, and I can see the determination in them to help us. That kind of dedication touches my heart and makes this place feel like a second home.

“Everyone here, especially the staff, are very kind, respectful, and always willing to help us elderly.”

Mdm Lee Ah Peng, 74



Having been coming to House of Joy for over 15 years, every day feels fresh and exciting for me. There are so many programmes here that I can choose from, and that makes me really happy. I especially enjoy the yoga sessions, playing bingo, attending the singing session, and interacting with the students who come to visit us.

What I love most about HOJ is the people — everyone here, especially the staff, are very kind, respectful, and always willing to help us elderly. I feel cared for and valued. One of the little joys I look forward to is cleaning the mahjong tiles. It may seem small, but to me, it’s my way of giving back to a place that has given me so much.

HOJ Tampines



756 Seniors reached regularly through **59** programmes and **1,713** programme sessions.



Weekly senior engagement hours* of **661** senior-hours, **21%** increase from the previous year of **546** senior-hours.

*Senior Engagement Hours: Last 8 weeks average of aggregation of (seniors per programme session [pax] x duration of programme session [hours]) for a week.



“Whenever Mdm Zahrah needs help, she can turn to HOJ Staff.”

Mdm Zahrah Binte Ibrahim, 84

Mdm Zahrah and her husband Mr Syed live in Tampines Greenweave estate. Their domestic helper assists Mdm Zahrah in taking care of Mr Syed’s daily living.

Mdm Zahrah cannot often come to participate in HOJ activities and outings as she is the main caregiver to her husband. However, to stay connected, she attended the Malay gatherings and Hari Raya celebrations held in HOJ.

Mdm Zahrah is happy living near the House of Joy. Whenever she needs help, she can turn to HOJ staffs. She remembered that she was assisted very promptly by one staff member to get the wheels of her husband’s commode changed.



“They were pleasantly surprised by the range of engaging programmes available - from calligraphy and chair yoga to singing sessions, bingo, and Rummikub.”

Mr Lee Inn Meng, 75

In December 2023, Mr and Mrs Lee made a big move—from Bedok to Tampines—settling in with their married son, daughter-in-law, and two lively grandsons. It was a fresh start in a new neighbourhood, and with it came the opportunity to build new connections.

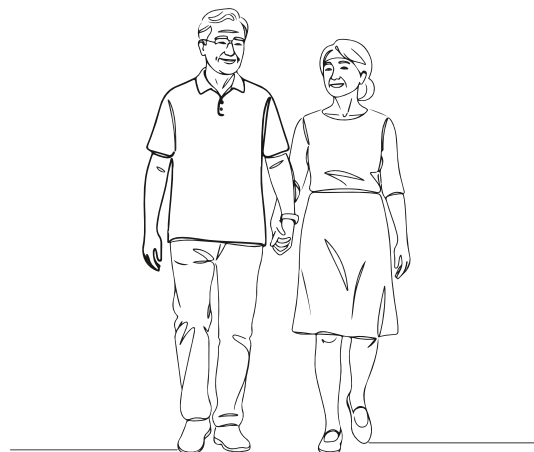
Mrs Lee had undergone surgery in August 2023, and had been making weekly trips to SGH in Outram for physiotherapy. One day, while taking a walk near their new home, the couple met a kind stranger who introduced them to House of Joy (HOJ) and encouraged them to check out the activities.

Curious and open to new experiences, Mr and Mrs Lee decided to visit HOJ. They were pleasantly surprised by the range of engaging programmes available—from calligraphy and chair yoga to singing sessions, bingo, and Rummikub.

In mid-2024, they officially joined HOJ as members and have since become active participants in many of our Active Ageing Programmes (AAPs) and outings. Mr Lee shared that Mrs Lee’s health and overall well-being have seen noticeable improvement since she began chair yoga and participating in games like bingo and Rummikub. More than just physical health, they’ve both formed new friendships and found joy in staying active and socially engaged.

They have look forward to our special ad-hoc events, which add variety and excitement to their routine. Mr. Lee expressed his appreciation for HOJ’s efforts in planning meaningful, fun-filled activities for seniors, and is grateful to all the staff for their care, concern, and unwavering support for the elderly in the community.

Their journey reminds us of the power of connection, community, and the importance of staying active—physically, mentally, and socially.



House of Joy Lunch Banquet

In 2024, the much-anticipated House of Joy Banquet returned to Bliss Garden, bringing together our community in a joyful celebration to honour the seniors of House of Joy. The event showcased the talent and vitality of our seniors from both Mountbatten and Tampines Greenweave centres, who lit up the stage with a dance performance, a Taiji Sword demonstration, and a lively Guzheng performance. All of which were the result of months of dedicated practice.

One of the standout moments was the senior runway show, where our participants strutted confidently in stylish outfits, redefining what it means to age with grace and activeness. Another crowd favourite was the makeover segment, where seniors were transformed on stage, inspiring awe and applause from the audience.

This heartwarming banquet was a powerful tribute to the resilience, creativity, and grace of our seniors embodying what it truly means to age actively and joyfully.



Rummi-Con

Rummi-Con 2024, held on 26 October 2024 at Heartbeat @ Bedok, was a resounding success, bringing together over 250 seniors from 21 Active Ageing Centres (AACs) across Singapore. The exciting event saw participants competing for the coveted championship title, showcasing their strategic skills and community spirit in a vibrant celebration of active ageing.



21 Active Ageing Centres



256 Total seniors



124 Total volunteers



Family Services

“This is my commandment: Love each other in the same way I have loved you.”

~ John 15:12

At CHCSA, our Family Support Services are guided by compassion and a belief in the resilience of families. We understand that many face challenges such as financial hardship, housing instability, and domestic issues. Our dedicated case workers provide personalised support, addressing each family's unique needs with care and respect. We also collaborate closely with partner agencies, extending our assistance through coordinated efforts and financial aid, ensuring families receive the help they need. Through this caring and cooperative approach, we aim to empower families and strengthen their overall well-being.



139 Families helped



61 Received information and referral services



61 Received financial assistance



24 Received casework counselling



28 Agencies supported

A New Chapter for Mdm Tan and Her Family

Mdm Tan* lives with her husband and their three school-going children. For years, they made do in a public rental flat, weathering many challenges together. Mdm Tan, who faces ongoing mental health struggles, was certified unfit for work. As the sole breadwinner, her husband has been unwavering in his care for the family despite his limited formal education. When his work contract ended in 2023, he worked tirelessly to find a new job, but during this difficult period, the family fell behind on their HDB rental payments.

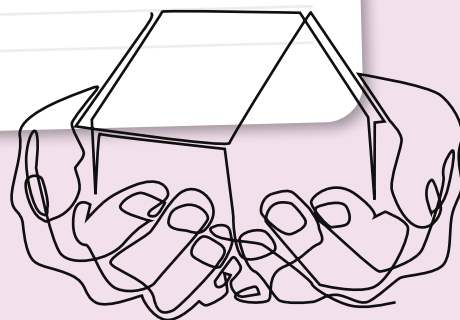
Even amidst hardship, a glimmer of hope shone through. The family had successfully applied for a Build-To-Order (BTO) flat, a chance to finally own a home. But before they could take this big step forward, they needed to clear the arrears on their rental unit.

Recognising the significance of this opportunity, Mdm Tan's social worker applied for support from the **Fresh Start Scheme**. Although financial assistance is not usually used for arrears, this special support allowed the family to settle their outstanding payments and unlock the path to homeownership. The move was also assessed to be sustainable and secure as their new BTO would be fully payable through CPF savings.

With the help of the **Fresh Start Scheme**, Mdm Tan and her family are finally settling into their new home. This new flat is more than just a roof over their heads, it's a source of comfort, stability, and renewed hope. The stability has helped ease Mdm Tan's mental health challenges, and encouraged her husband to remain strong in his role as the family's provider.

Their story is a powerful reminder that with timely support, families can overcome life's toughest seasons and find the strength to move forward together.

*Name changed to protect the client's identity



Youth

*“But the Lord said to me,
“Do not say, ‘I am too young.’
You must go to everyone I send you to
and say whatever I command you.”*

~ Jeremiah 1:7

Collaboration with SHINE Children and Youth Services

In 2024, CHCSA partnered with SHINE Children and Youth Services to create memorable experiences for young beneficiaries through a series of thoughtfully planned outings. From a fun-filled day at KidZania to an exciting Amazing Race at the Singapore Zoo, and a lively post-exam celebration party for secondary school students. Each event was carefully thought out to bring joy, excitement, and a sense of achievement.

For many of them, these were first-time experiences. Our youth volunteers played a key role in planning and executing each activity with care and enthusiasm, ensuring every detail ran smoothly. This initiative was more than just a day out, it reflected the volunteers' strong commitment to empowering youth and fostering meaningful community connections. It was a milestone in nurturing leadership, compassion, and social responsibility.



3 Events



25 Volunteers



76 Beneficiaries



Ong Shi Han, 24

I was a Campus IC for NUS Harvesters, a community of university students in the church. Last year, along with some friends from this community, we volunteered to plan the SHINE! Youth Celebration Party to celebrate together with the secondary school students from SHINE Centre (Clementi) for the end-of-year and the completion of their exams.

Volunteering with my friends to plan a meaningful event for youths from lower-income families was a very fulfilling experience. It taught me how important it is to consider the perspectives of the youths when designing games or quizzes. What seems like common trivia to us may be unfamiliar to them, so we had to be thoughtful in our planning.

During the event, I really enjoyed interacting with the youths. Many of them shared that they rarely get the opportunity to just have fun and connect with others. One touching moment was seeing two youths who came alone become friends. When one of them won a pair of movie tickets during the Lucky Draw, she gave it to her new friend. Later, she came up to thank us for the party and said she was glad she came because she made a new friend. That moment left a deep impression on me, it showed how a simple event can create meaningful connections and bring hope to others.

Volunteer Management

“Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in its various forms.”

~ 1 Peter 4:10

At CHCSA, we believe that everyone has something meaningful to contribute whether it’s time, talent, or simply a heart to serve. Each person brings unique strengths and contributes according to their capacity and availability. Every contribution matters and helps bring about positive change in the lives of those we engage with.

That is why we design volunteer opportunities that match individual interests and strengths, allowing each person to serve in ways that are both meaningful and personally rewarding. We deeply value the time and commitment of our volunteers. Their dedication is essential to our mission. Our volunteers don’t just give, they help shape and strengthen the community we live in.



1,129

Volunteers



340

New volunteers



5,982

Volunteers man hours clocked



55

Events supported



4

Trainings conducted



117

Senior Volunteers





Carol Lim, 68, Ukelele Volunteer Lead
(Carol is fifth from the left)

Senior Volunteer

After retiring, I joined House of Joy to find meaningful ways to spend my time. When the opportunity came to sing for the residents at Vanguard Tampines Care Home, my friends and I who share a simple love for the ukulele gladly volunteered to do it. Each time we perform, I leave with a deep sense of fulfilment. The smiles, claps, and heartfelt responses from the residents always move me. Their joy, along with the warm support we receive from both the Vanguard team and the House of Joy team, encourages us to keep going.

I'm especially thankful to House of Joy for providing us with the space to practise and for taking care of all the logistics needed for each session. It may seem like a small thing, but it means so much to us. These monthly sessions have become a source of joy not just for the residents, but also for all of us senior volunteers. We've grown closer as friends, shared laughter, and supported one another in our strumming and singing. It's a beautiful time of bonding and giving back.

As a member of this little ukulele group of "greying" volunteers, I feel truly blessed. It's not just about music, it's about sharing joy, love, and life with others. This is our way of paying it forward, and I'm deeply grateful for the chance to do so.

Youth Volunteer

Volunteering with SHINE has been such a meaningful and heartwarming journey for me. My first experience was at KidZania, where we brought a group of primary school kids to explore different careers through roleplay. They were quite shy at first, but it didn't take long before they opened up and really got into it. A few of them even came up to chat with me and wanted to be friends which honestly made my day.

My second experience was a zoo trip with secondary school students during the holidays. Some of them weren't too excited at first and thought it might be boring. But once we got going and they started completing the missions, their energy totally changed. By the end, they were having such a great time that a few even said the outing was too short!

Most recently, I helped out at the after-exams celebration at the SHINE Centre in Clementi. We played games, did quizzes with small prizes, and shared some food together. It was a really fun and chill time for the students to unwind, connect, and just enjoy themselves in a safe, positive space. Every volunteer event has left me with happy memories. Whether it's through laughter, connection, or simply being present, I've learned that even small acts of service can make a big difference. I feel grateful to walk alongside these children and youth.



Ryan Hoa, 22



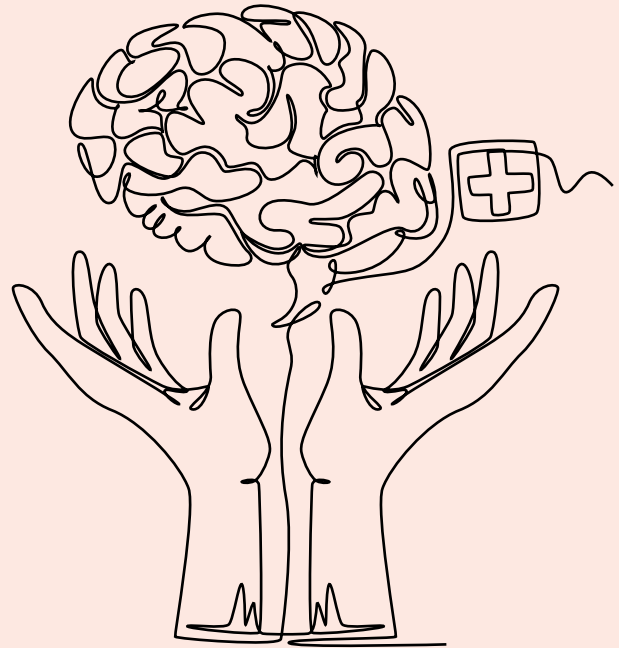
Empowerment Projects

“Let the wise listen and add to their learning, and let the discerning get guidance.”

~ Proverbs 1:5

Mental Wellness

CHCSA prioritises mental wellbeing as an essential part of holistic care. In a meaningful collaboration with private donors, we launched a dedicated fund to sponsor counselling for individuals facing financial difficulty. These therapy sessions will be delivered by our trusted partner, Safe Space, ensuring accessible and quality mental health support for those who need it most.



32 Clients



AI Workshop

Artificial Intelligence is both a disruptor and an enabler in the realms of work and also our daily living. To help our communities understand the potential of AI and its current limitations, we organised workshops with HyperIsland to provide a safe space for particulars to explore AI tools and address concerns amongst working professionals.



143 Participants



Governance, Policy, Leadership & Financial Reports



Governance

CHCSA's Management Board

The Board is responsible for overseeing decisions concerning policy, strategic matters and the governance of CHCSA, with the support of six working committees. Its primary role is to guide the charity in achieving its vision and mission through good governance.

The Board's decision and approval is required for the following matters:

- Policies, standard operating procedures and manuals
- Annual budget and funding
- Annual report and accounts
- Corporate and services strategies
- Strategic direction of CHCSA
- Identify, regularly monitor and review CHCSA's key risks



The Board met at least 5 times with a quorum of at least 3 members over the period of June 2024 to May 2025. The Annual General Meeting was conducted and important decisions which required the Board's approval were discussed before reaching conclusions.

Board members serve on a voluntary basis and do not receive any form of remuneration for their services. The current Board of Directors does not include any staff members from CHCSA.



Disclosure and Transparency

CHCSA's annual financial statements are prepared in accordance with the provisions of the Societies Act (Chapter 311), Charities Act (Chapter 37) and the Charities Accounting Standards.

Human Resource Management

Staff members underwent their performance appraisal in December 2024. This evaluation facilitated the assessment of their progress and the provision of constructive feedback on their performance. It enables us to acknowledge their achievements, identify areas for improvement, and collaboratively develop strategies for their professional growth.

The remuneration committee reviewed the performance, salary structure and guidelines. There is 1 paid staff member who is a close member of the Executive Head, who received remuneration exceeding \$50,000 during the year.

Disclosure of the number of paid staff who are close members of the family of the Executive Head or Board members, who each receives remuneration exceeding \$50,000 during the year, in bands of \$100,000:

Remuneration Band	Number of Staff	Name of Executive Head or Board memeber with whom the staff is a close family member
Between \$50,000 to \$150,000	1	Low Heng Khuen

Among the 3 highest-paid staff members, only 1 receives an annual remuneration exceeding \$100,000. None of these top earners are governing board members of the charity.

Disclosure of remuneration of the highest paid staff:

Remuneration Band	Number of Staff
Between \$100,000 to \$200,000	1

CHCSA has established policies and procedures to ensure that no staff member participates in setting or approving their own remuneration.



Statements of Policy

Conflict of Interest Policy

At CHCSA, we are committed to maintaining the highest standards of integrity and transparency. We have put in place a Conflict of Interest Policy (COI) to ensure that any conflicts between personal interests and CHCSA's best interests are promptly identified and appropriately managed. All Staff and Board members are required to disclose any potential conflicts of interest by completing a COI declaration form upon appointment, annually and on an as-needed basis. Annual declarations will be reported to the Executive Director or the Board in the event a conflict of interest arises. Staff/Board members are expected to refrain from participating in decision-making or voting on matters where they have a conflict of interest.

Investment Policy

The Investment Policy of CHCSA is designed to safeguard the value of the cash surplus while seeking reasonable returns to further our charitable objectives. Our primary aim is long-term preservation of capital, with a focus on generating returns that maintain the purchasing power of the surplus against inflation. We prioritise the financial stability of CHCSA and ensure that our charitable assets are not exposed to significant risks.

ESG Policy

As part of our commitment to sustainability and responsible stewardship, CHCSA integrates Environmental, Social, and Governance (ESG) principles into our daily operations and long-term planning. We actively pursue eco-friendly practices, including energy-saving initiatives such as the use of LED lighting, reusing logistics for programmes and events. Socially, we promote staff well-being through inclusive workplace policies, training opportunities, and community programmes that uplift families, seniors, and vulnerable groups through meaningful engagements. Governance remains a cornerstone of our work, guided by the Code of Governance for Charities—we maintain transparent reporting, conduct annual governance evaluations, and ensure strong board oversight. These efforts reflect our dedication to building a resilient, inclusive, and accountable organisation that delivers lasting impact for the communities we serve.

Code of Conduct

At CHCSA, we uphold a strong Code of Honor and Ethics that guides our actions and decisions. Our commitment to integrity, transparency and accountability forms the foundation of our work. We prioritise ethical conduct, respect for diversity and the highest standards of professionalism. Our Code fosters an inclusive and supportive environment, ensuring fairness, compliance with applicable laws and regulations, honesty and responsible stewardship of resources. By upholding this Code, we maintain the trust of our stakeholders and strive to make a positive and lasting impact on the lives of those we serve.

Whistleblowing Policy

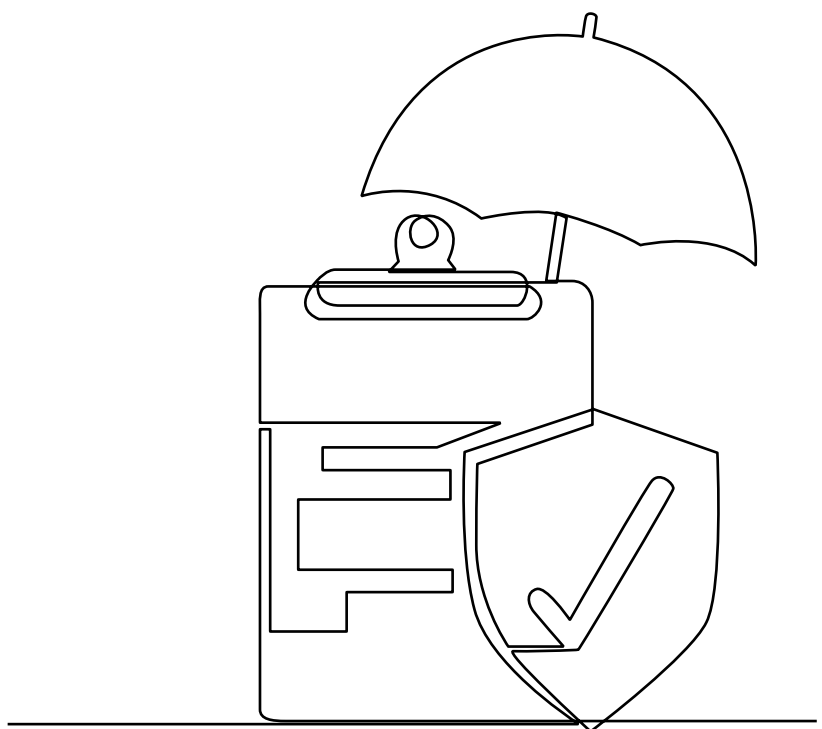
At CHCSA, we are committed to observe high standards of business and personal ethics in the conduct of staff and representatives' duties and responsibilities. The purpose of this policy is to provide a safe and secure environment and a reporting channel for reporting any suspected illegal or unethical conduct in a confidential and protected manner. The policy covers issues of fraud, corruption, bribery, theft and concealment, failure to comply with regulations, laws and ethical guidelines and/or any abuse of corporate resources. We prohibit any form of retaliation against whistleblowers and are committed to safeguarding the rights and well-being of individuals who report in good faith, ensuring that they are protected from adverse actions or repercussions. CHCSA is dedicated to fostering an environment where individuals can raise concern without fear of reprisal. Our Whistleblowing Policy demonstrates our commitment to integrity, accountability and the well-being of our charity and stakeholders.

Volunteer Management Policy

Volunteers play a vital role in CHCSA's mission and our Volunteer Management Policy ensures a positive and fulfilling experience for all. We value the contributions of our volunteers and are committed to their well-being and development. Our policy provides guidelines for volunteer recruitment, training, supervision and retention of volunteers. We strive to create meaningful volunteer engagement opportunities that make a lasting impact and contribute to the success of our charity. We also hold volunteer appreciation events each year to celebrate our achievements and express gratitude to our volunteers.

Loan Policy

CHCSA does not have a loan policy as we do not grant loans to any party.



Leadership

CHCSA Board Profile

Name	Occupation	Past Board Roles	Current Board Role	Board Term
Lim Joon Hian Daniel	Reverend (City Harvest Church)	Member (since June 2018)	President (since 1 July 2021)	7th
Allan Ong Chi Jian	Retiree (former General Manager)	Member (since April 2015)	Vice President (since 26 April 2017)	10th
Fong Ling Lee Karen	Senior Manager	Member (since September 2020)	Treasurer (since 1 July 2021)	5th
Lim Meng Koon Kenneth	Enterprise Architect	Member (since September 2020)	Secretary (since 1 July 2021)	5th (Resigned 31 December 2024)
Lynn Tan Li Leng	Pastor (City Harvest Church)	NIL	Member (since 1 July 2021)	4th
Tong Weng Kong Jasper	Director, Allied Health	NIL	Member (since 1 July 2021)	4th
Ong Tiong Sing Martin	Managing Director	NIL	Member (since 1 July 2022)	3rd
Tan Lee San Theresa	Deputy Managing Editor	NIL	Member (since April 2015)	10th
Liew Han Min Gershon	Portfolio Manager	NIL	Member (since 1 July 2024)	1st

Charity Executive Leadership

Name	Title	Appointed Since
Low Heng Khuen Kenny	Executive Director	1 October 2015

Management Committee & Sub Committees

CHCSA Management Board Attendance 2024/2025

	Annual General Meeting June 2024	Extraordinary General Meeting July 2024	Board Meeting August 2024	Board Meeting November 2024	Extraordinary General Meeting December 2024	Board Meeting April 2025
Lim Joon Hian Daniel	✓	✓	✓	✓	✓	✓
Allan Ong Chi Jian	✓	✓	✓	✓		✓
Fong Ling Lee Karen	✓	✓	✓	✓	✓	
Lim Meng Koon Kenneth	✓		✓			✓
Lynn Tan Li Leng	✓	✓	✓		✓	✓
Tong Weng Kong Jasper	✓	✓	✓	✓		✓
Ong Tiong Sing Martin	✓	✓	✓	✓	✓	✓
Tan Lee San Theresa				✓	✓	
Liew Han Min Gershon	✓	✓	✓		✓	✓

2024/2025 Sub-Committees

Committee members are appointed by the Board and are accountable to the Board. The decisions of the Committees are to be reported at Board meetings. These are their responsibilities towards the mission and vision of CHCSA:

Audit Committee

Chairman

Lynn Tan Li Leng

Members

Tong Weng Kong Jasper

Yong Lee Ee Ruth

- Oversees the financial reporting and internal control systems of CHCSA to ensure transparency and accountability.
- Reviews the financial statements to ensure compliance with applicable laws, regulations and accounting standards.
- Plays a vital role in identifying and mitigating financial risks, monitoring the effectiveness of the charity's internal controls and providing independent oversight to safeguard CHCSA's assets and maintain the public's trust.

Finance Committee

Chairman

Fong Ling Lee Karen

Members

Allan Ong Chi Jian

Leong Yin Yu Joann

Kennie Tjahyono

- Responsible for overseeing and managing CHCSA's financial activities and ensuring sound financial management.
- Monitors CHCSA's budget, providing guidance on resource allocation, financial planning and strategic decision-making to ensure financial sustainability.

Programmes & Services Committee

Chairman

Allan Ong Chi Jian

Members

Ong Tiong Sing Martin

Luen Wai Sum

Low Heng Khuen Kenny (Staff)

Lim Hui Ching Tammy (Staff)

- Responsible for overseeing the implementation and evaluation of CHCSA's programmes and services.
- Collaborates with staff and stakeholders to identify community needs and ensure alignment with CHCSA's mission and vision.
- Monitors programme effectiveness, assesses outcomes and makes recommendations for improvement, aiming to deliver high-quality services.
- Review funding opportunities to support programme sustainability and expansion.

Appointment and Nomination Committee

Chairman

Tan Lee San Theresa

Members

Lim Joon Hian Daniel

Lim Meng Koon Kenneth

- Responsible for the selection, appointment and nomination of qualified individuals to serve on the board of directors and key leadership positions within CHCSA.

Human Resources Committee

Chairman

Lim Joon Hian Daniel

Members

Tong Weng Kong Jasper

Liew Chin Meng Florence

- Reviews and provides guidance on CHCSA's human resources policies and practices to support CHCSA's workforce, ensuring qualified and diverse candidates are hired for various positions within the organisation.

Term Limit of Board

To enable succession planning and steady renewal in the spirit of sustainability of the charity, the Board has a term limit of 10 years. In particular, the Treasurer or the Financial Committee Chairman (or equivalent) has a term limit of four years.

Consolidated Statement Of Financial Activities For The Financial Year Ended 31 December 2024

	GROUP 2024			GROUP 2023		
	UNRESTRICTED FUND	RESTRICTED FUND	TOTAL	UNRESTRICTED FUND	RESTRICTED FUND	TOTAL
	\$	\$	\$	\$	\$	\$
INCOME						
Voluntary income	2,443,518	-	2,443,518	2,144,376	-	2,144,376
Income from charitable activities	39,421	817,534	856,955	95,611	244,908	340,519
Other income	65,853	-	65,853	121,334	-	121,334
TOTAL INCOME	2,548,792	817,534	3,366,326	2,361,321	244,908	2,606,229
EXPENDITURE						
Cost of charitable activities	370,309	967,304	1,337,613	509,461	924,782	1,434,243
Governance and administrative costs	1,310,716	-	1,310,716	668,922	-	668,922
TOTAL EXPENDITURE	1,681,025	967,304	2,648,329	1,178,383	924,782	2,103,165
Surplus/(Deficit) before tax	867,767	(149,770)	717,997	1,182,938	(679,874)	503,064
Income tax credit	-	-	-	391	-	391
SURPLUS/(DEFICIT) AFTER TAX	867,767	(149,770)	717,997	1,183,329	(679,874)	503,455

Statements Of Financial Position As At 31 December 2024

	GROUP		ASSOCIATION	
	2024	2023	2024	2023
	\$	\$	\$	\$
ASSETS				
NON-CURRENT ASSETS				
Plant and equipment	145,235	141,754	145,235	141,754
Intangible asset	22,383	38,183	22,383	38,183
Investment in subsidiary	-	-	-	-
	167,618	179,937	167,618	179,937
CURRENT ASSETS				
Cash and cash equivalents	3,894,260	3,064,903	3,894,260	2,880,645
Trade and other receivables	205,662	236,161	205,662	259,494
	4,099,922	3,301,064	4,099,922	3,140,139
TOTAL ASSETS	4,267,540	3,481,001	4,267,540	3,320,076
FUNDS				
UNRESTRICTED FUND				
General fund	5,528,143	4,660,376	5,528,143	4,508,151
RESTRICTED FUND				
Transition fund	(1,385,979)	(1,318,743)	(1,385,979)	(1,318,743)
Active ageing centre (care) fund	(82,534)	-	(82,534)	-
TOTAL FUNDS	4,059,630	3,341,633	4,059,630	3,189,408
LIABILITIES				
CURRENT LIABILITIES				
Trade and other payables	207,910	139,368	207,910	130,668
TOTAL LIABILITIES	207,910	139,368	207,910	130,668
TOTAL FUNDS AND LIABILITIES	4,267,540	3,481,001	4,267,540	3,320,076

Statements Of Changes In Funds For The Financial Year Ended 31 December 2024

GROUP	GENERAL FUND (UNRESTRICTED FUND)	TRANSITION FUND (RESTRICTED FUND)	ACTIVE AGEING CENTRE (CARE) FUND (RESTRICTED FUND)	TOTAL FUNDS
	\$	\$	\$	\$
Balance as at 01 January 2023	3,477,047	(638,869)	-	2,838,178
Net surplus/(deficit) for the year	1,183,329	(679,874)	-	503,455
BALANCE AS AT 31 DECEMBER 2023	4,660,376	(1,318,743)	-	3,341,633
Balance as at 01 January 2024	4,660,376	(1,318,743)	-	3,341,633
Net surplus/(deficit) for the year	867,767	(67,236)	(82,534)	717,997
BALANCE AS AT 31 DECEMBER 2024	5,528,143	(1,385,979)	(82,534)	4,059,630

ASSOCIATION	GENERAL FUND (UNRESTRICTED FUND)	TRANSITION FUND (RESTRICTED FUND)	ACTIVE AGEING CENTRE (CARE) FUND (RESTRICTED FUND)	TOTAL FUNDS
	\$	\$	\$	\$
Balance as at 01 January 2023	3,337,536	(638,869)	-	2,698,667
Net surplus/(deficit) for the year	1,170,615	(679,874)	-	490,741
BALANCE AS AT 31 DECEMBER 2023	4,508,151	(1,318,743)	-	3,189,408
Balance as at 01 January 2024	4,508,151	(1,318,743)	-	3,189,408
Net surplus/(deficit) for the year	1,019,992	(67,236)	(82,534)	870,222
BALANCE AS AT 31 DECEMBER 2024	5,528,143	(1,385,979)	(82,534)	4,059,630

The Association's Reserve Position For The Financial Year Ended 31 December 2024

Reserves Policy

CHCSA is committed to maintaining a strong and sustainable financial foundation to support our mission and ensure long-term sustainability. Our Reserves Policy establishes guidelines for the accumulation, management and utilisation of reserves and donated funds by CHCSA. These reserves safeguards us against unforeseen financial challenges, ensuring the continuity of programmes and facilitating strategic ventures. We aim to establish and maintain reserves equivalent to a maximum of two years' worth of operational expenses while upholding transparency and accountability in our financial management practices. The Board of Directors will regularly receive reports on reserve levels, including comparisons to the designated target and updates on fund utilisation.

ASSOCIATION	2024	2023	INCREASE
	\$	\$	%
UNRESTRICTED FUND			
General fund	5,528,143	4,508,151	23
RESTRICTED FUND			
Transition fund	(1,385,979)	(1,318,743)	5
Active ageing centre (care) fund	(82,534)	-	100
TOTAL FUND	4,059,630	3,189,408	27
TOTAL ANNUAL OPERATING EXPENDITURE (NOTE A)	2,646,668	2,077,320	27
RATIO OF FUND TO ANNUAL OPERATING EXPENDITURE	1.534	1.535	

Note A: Total annual operating expenses include cost of generating funds, cost of charitable activities and governance and administrative costs.

Reserve is defined as the portion of General fund or Unrestricted fund that is available to sustain the operating expenses of the Association's principal activities, after covering for any deficits in the Restricted fund.

Reserve level is expressed as a ratio of the General fund or Unrestricted fund that is available to sustain the Association's total annual operating expenses.

The Association's reserve policy is to build up a reserve level of up to a maximum of two years' operating expenses.

FUTURE PLANS AND COMMITMENTS OF CHCSA



The Year Ahead

As CHCSA looks to the future, we remain anchored in our mission while embracing innovation and growth to meet the evolving needs of our communities. The coming year will see several key initiatives that build on the momentum of FY2024, with a focus on operational readiness, digital transformation, programme innovation, and organisational capacity.

Fund-raising plans	Expenditure plans
• Donation channels at City Harvest Church services and donation portal • Donation kiosk at Pop-up Coffee station at City Harvest Church • Donation channels at House of Joy centres • Donation portal at CHCSA website • Listing on Benevity.com • Patrons Appreciation Lunch	• Governance Costs • Charitable Activities • Administrative overheads • Training and Development expenses • Renovation Costs • Brand Communications expenses

Future Plans

Operationalising New Centres

We will focus on the full operationalisation of two new facilities: the House of Joy Centre at Tampines GreenVerge, and the House of Joy Gym Tonic at the newly built Mountbatten Community Club. These new spaces will enable us to serve more seniors and broaden our reach in the realm of preventive and active ageing.



Piloting Project Rise in Vietnam

Project Rise will begin its pilot overseas learning journey in Vietnam. This marks the first full implementation of the programme, where selected youth participants will engage in leadership development, entrepreneurship exposure, and regional networking.

Upgrading Centre Management Systems

To strengthen operations across our centres, we will be upgrading our House of Joy Centre Management Systems. This will allow for better data management, clients self check-ins, and smoother administrative workflows.



Strengthening Staff Training & Development

A robust framework for staff training and development is being refined to support CHCSA's growth. We aim to equip our staff with deeper competencies while ensuring that service quality remains uncompromised, even as our operations scale.

Commitments

In addition to these future-oriented plans, we are also making firm commitments to invest in our physical infrastructure:

- Renovation of the new House of Joy Tampines GreenVerge
- Fit-out and furnishing of the House of Joy Gym Tonic at Mountbatten
- Refurbishment and refresh of the existing House of Joy Mountbatten

These upgrades are critical to maintaining a warm, welcoming, and functional environment that reflects the dignity and care we aspire to offer every beneficiary.

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