

CHOOSE JOY, EVERY DAY

Twenty-Five Years of Doing Good





Content

About Us	04
President's Message	06
Executive Director's Message	08
Board Members	10
Organisational Structure	11
Our Team	12
Eldercare Services	14
Gift-a-Little-Festive	16
House of Joy Active Ageing Centres (AAC)	18
House of Joy Banquet	26
Rummi-Con	28
Building For The Years Ahead	30
Family Services	32
Youth Services	34
Volunteerism	36
The Numbers That Matter	40
Governance	42
Financial Reports	50
Future Plans And Commitments	54

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

About Us

The same heart, a wider reach

At City Harvest Community Services Association (CHCSA), our work begins where it always has, with one simple conviction: to find a hurt and heal it, find a need and meet it. What has changed is the scale. This year, we get to do it in more places, alongside more people.

Founded in 1994 by members of City Harvest Church, CHCSA was registered as a society in 1997 and as a charity on 28 February 2000, with Institution of a Public Character (IPC) status following in 2002. This year marks our **25th as a registered charity**.

It is a quiet milestone, one we hold with gratitude because whatever we have built, we have built together. The privilege of serving has only ever come through the trust of those who walk with us: our donors, partners, volunteers, and the communities who have welcomed us. We try to listen well, show up consistently, and be faithful with everything we have been given.

Most of our work sits with seniors, youth, and families. In practice, that means home visits, active-ageing centres, casework, youth programmes, and the smaller acts that quietly hold a community together. The doors are open to everyone, regardless of race or religion. Anyone who needs a hand is welcome to take ours.

The destination, on a good day, is simple: a community where everyone feels seen, valued, and a little lifted by being part of it. We are not there yet, but we are closer than we were last year, and that is the direction we plan to keep walking.

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

“And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.”

~ 2 Corinthians 9:8





President's Message

**Dear Board, Staff, Friends
and Partners of CHCSA,**

As I look back on the past year, I'm filled with gratitude for the incredible work that God has done through City Harvest Community Services Association (CHCSA). It's been a year of serving, loving, and making a difference in the lives of almost 4,000 beneficiaries across Singapore.

From our volunteerism programmes, to youth initiatives, to House of Joy and community outreaches, we've been blessed to bring hope and support to those who need it most. And it's all possible because of YOU - our wonderful team, volunteers, and supporters.

One of the highlights of the year was Rummi-Con 2025, which brought together over 500 people to celebrate and give back. It was a beautiful reminder of the power of community and generosity. The energy was palpable, the camaraderie between the Active Ageing Centres was tangible, and the conversations were rich with connection and purpose.

Together, we celebrated what ageing well looks like in our community. It was a joy to see people coming together to make a difference.

We also celebrated our amazing seniors and their caregivers during our annual flagship HOJ Banquet, showering them with love, recognition, and appreciation. It was a special day filled with laughter, tears, and a deep sense of gratitude for the sacrifices they make every day. We're so grateful for the opportunity to serve these everyday heroes.

I'm also thrilled to share that our Mountbatten centre is back and better than ever! With over 20 programmes a week, we're serving around 300 active members, providing a hub of connection, care, and community for those who need it. From elderly care to youth engagement, and family services, we're seeing lives transformed through the simple act of being present and loving.

Speaking of youth, our 'Project Shine' programme has been a game-changer for our young people. This dynamic mentorship programme is designed to help teenagers and young adults grow in their confidence as community leaders, build meaningful relationships, and discover their purpose.

Through our latest initiative, Project Rise, we've seen our youth rise to the challenge, develop leadership skills, and become passionate advocates for social causes! Their study trip to Ho Chi Minh City was an eye-opener for many of them.



To our Board, thank you for your wisdom, guidance, and unwavering support. You set the tone for our organisation, and we're so grateful for your leadership. To our staff, thank you for your passion, dedication, and love. You show up every day with hearts that are willing to serve, and it doesn't go unnoticed. And to our over 1,000 volunteers, thank you for your time, talents, and hearts. You bring joy, energy, and love to every programme, and we're so grateful for your partnership.

We are also grateful to City Harvest Church, our patron, for their partnership in mission, and to our donors, whose generosity fuels our work. Your trust in us is a huge responsibility, and we're committed to stewarding it well.

As we look to the future, let's remember why we do what we do: because Jesus loves us, and we want to love others too. We're not just about programmes or services; we're about people. People who are hurting, people who are searching, and people who need to know they're seen, loved, and valued.

“For I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me.”

~ Matthew 25:35 (NIV)

In a world that's often broken and hurting, we have the privilege of being light, hope, and love. Let's keep showing up, keep serving, and keep loving. Thank you for being part of CHCSA's journey. Together, we're making a difference.

Daniel Lim
President

Executive Director's Message

Dear Friends of CHCSA,

Two weeks before Chinese New Year, I watched an elderly man carry two heavy cases of mandarin oranges into House of Joy @ Mountbatten. He handed them to our staff and said, “这是给你们的，因为你们做的很好。” (These are for you, because you've done a good job.)

Over the past two years, our centres have recorded more than 1,200 such gifts from seniors, including snacks, biscuits, curry puffs, even a weighing scale. None were of high monetary value, but all carried immense significance. They reflect the kampung spirit of our seniors and their desire to give back to a community that has cared for them. To me, this is what 2025 was about: building communities where people are not defined by their needs, but by their continued capacity to give.

It was a year of reaching further across our three areas of work: Eldercare, Family Support, and Youth Development, through which we served 3,955 beneficiaries in 2025. Eldercare remained the heart of our outreach. Across our two House of Joy Active Ageing Centres, we engaged over 3,200 seniors. HOJ Tampines GreenWeave achieved record momentum, averaging 96 seniors a day and clocking over 814 weekly engagement hours, well above our targets. HOJ Mountbatten underwent its third major renovation in 15 years, and despite a five-month disruption, the team exceeded its engagement goals, a testament to the strength of the relationships behind our programmes.

We also grew our footprint in care. The Gym Tonic centre at Mountbatten Community Club, sponsored by the Lien Foundation, was completed in the last quarter of 2025, and as this report goes to print, take-up for the programme is already nearing capacity. Plans for our expansion site at Tampines GreenVerge have been approved, with construction slated for completion by August 2026, paving the way for greater programme capacity in the years ahead.

Rummi-Con 2025 marked a new high for sector collaboration. Held at Our Tampines Hub, it brought together 507 seniors from 27 Active Ageing Centres, alongside schools and community groups which nearly doubled the previous year's participation, affirming our role in unifying the eldercare community.



Volunteerism continued to be the thread that weaves our community together. In 2025, 1,387 volunteers served alongside us across 82 events, supported by 28 community partners from the private, public, and social sectors. We are especially heartened that 127 of our volunteers are seniors themselves, living proof that ageing well includes the dignity of contribution. Our Family Support team walked with families through challenging seasons, providing financial assistance, casework, and counselling, handling 199 cases in 2025, the highest in five years.

Our youth development efforts deepened through Project Rise. In March, 12 youths journeyed to Ho Chi Minh City, partnering with students from the Ho Chi Minh City University of Technology and visiting enterprises across the city. They returned with sharper perspectives, greater adaptability, and a heart to serve. Several went on to plan and facilitate an outing for 46 children in partnership with SHINE Children and Youth Services.

None of this would be possible without our donors. In 2025, 610 donors gave generously, and total donations crossed \$2.2 million. Your trust empowers us to invest in capability, care, and community.

“Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap.”

~ Luke 6:38

The mandarin oranges remind me that generosity begets generosity. Our seniors are able to give because others first gave. Leaders with foresight, partners who invested before outcomes could be measured, donors and volunteers who kept showing up. As we step into the year ahead, the CHCSA team remains committed to sowing good works, sustaining dignity and reciprocity in every community we serve.

Thank you for journeying with us. We look forward to your continued partnership.

Kenny Low
Executive Director

Board Members



Lim Joon Hian Daniel
President



Lynn Tan Li Leng
Vice President



Tong Weng Kong Jasper
Treasurer



Ong Tiong Sing Martin
Secretary



Fong Ling Lee Karen
Board Member



Tan Lee San Theresa
Board Member



Liew Han Min Gershon
Board Member

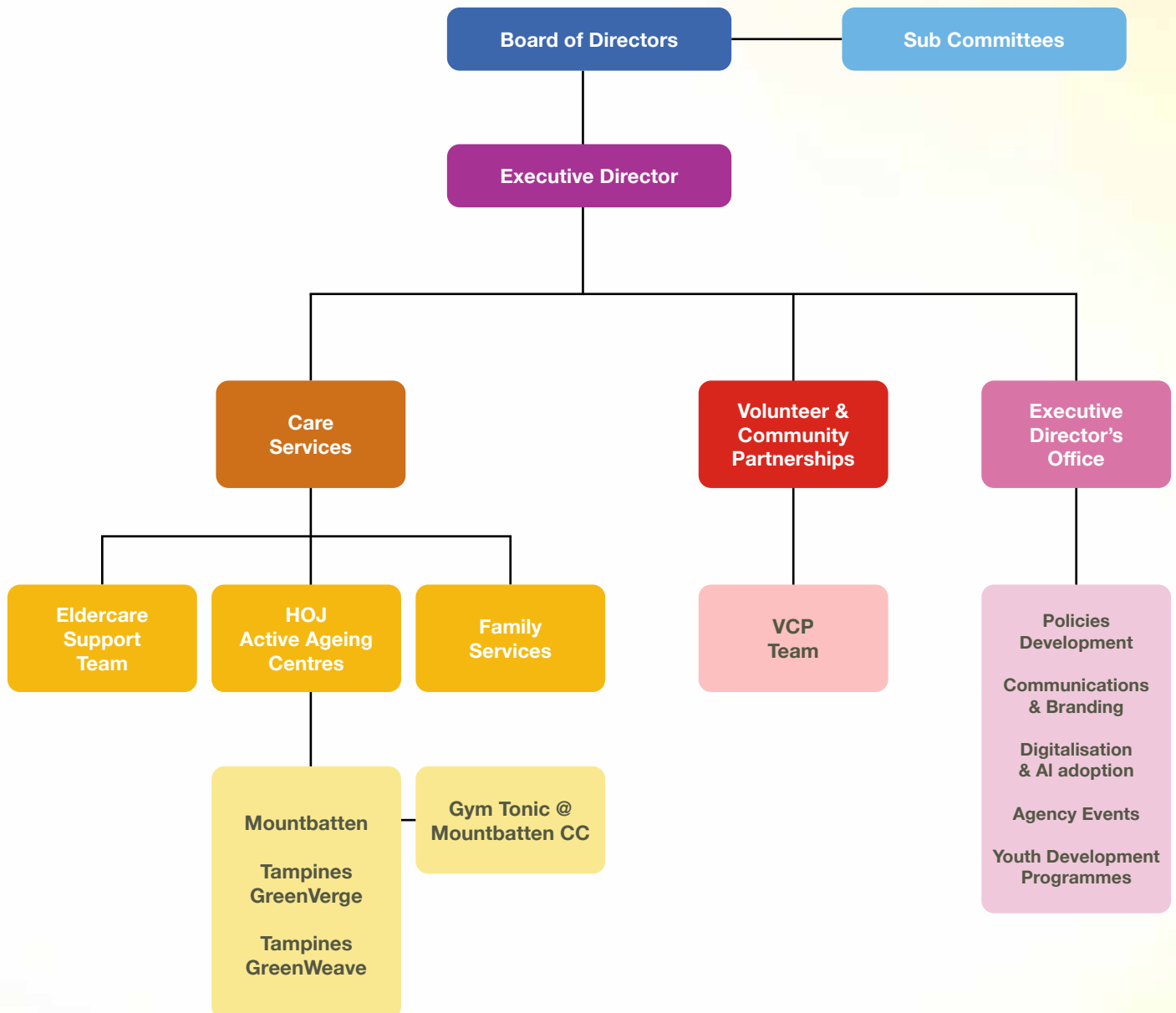


Teoh Chin Sim
Board Member



Chua Jun Yong
Board Member

Organisational Structure



Our Team

Nimble and efficient by design, we carry our weight, do our jobs well, and trust the person next to us to do the same. We come from different starting points but hold the same belief that this work matters.

The unwritten rules of the office are curiosity, candour, diligence, and a willingness to laugh at ourselves. We hold high standards for the work, and an even higher bar for how we treat each other and the people we serve.

**We are learning, always.
And the work is better for it.**





Eldercare Services

A wider circle of care

Eldercare sits at the heart of our work. Singapore is ageing, and quickly: by 2030, one in four of us will be 65 or older. The brief, though, is the same one we have always carried: help every senior we meet age well, with dignity, and in community.

This year, that commitment took a new shape. Our House of Joy centres in Mountbatten and Tampines continued to deepen their reach, while our Care Visitation Programme and festive outreach brought care directly to seniors at home. We also completed the build of **Gym Tonic @ Mountbatten Community Club**, a Lien Foundation-sponsored centre that uses guided strength training to keep seniors mobile, steady, and independent. It welcomes its first seniors in January 2026, opening a new chapter for preventive eldercare in our community.

The pages that follow show what this year of care looked like, in numbers, in moments, and in the lives of the seniors who turn up, day after day.



*“They will still bear fruit
in old age, they will stay
fresh and green”*

~ Psalm 92:14



Care Visitation Programme for the Elderly

Every week, a trained volunteer turns up at the door of a senior they have come to know well. They sit, they chat, they check in. Where the need runs deeper, the volunteer connects the senior with wider support.

Care Visitation is quiet, steady work. For many of the seniors who receive it, it is the difference between sitting alone and having someone show up for them.

In FY2025, **75 volunteers** continued to walk alongside seniors in our service community clusters.



Mountbatten

131 Elderly persons in **12** blocks befriended monthly



Tampines

113 Elderly persons in **27** blocks befriended monthly





Gift-a-Little-Festive

For seniors living on their own, the festive seasons can feel like the quietest weeks of the year. Gift-a-Little-Festive (GLF) is our way of showing up for them. Across Chinese New Year, Hari Raya, Deepavali, and Christmas, our volunteers, staff and partners go door to door together, delivering small gifts, swapping greetings, and spending unhurried time with seniors who might otherwise mark the day on their own.

In FY2025, GLF reached **2,250 seniors** across our service clusters. For many, the visit is small in scale but meaningful in weight, a reminder that festive seasons belong to everyone, and that no one in our community has to celebrate alone.





The Gift of Festive Company

This was my fourth round of volunteering with CHCSA, this one on the Gift-a-Little-Festive goodie bag run. Every time I come back, I am reminded of the same thing. For a lot of older folks in Singapore, company is the one thing they need most and ask for least.

One of the most memorable moments was during the Chinese New Year gift distribution. We went door to door, and many of the seniors welcomed us warmly, offering New Year candies and taking selfies with big smiles. It made me realise that for some of them, the festive seasons can be the loneliest stretches of the year. The visits really do mean something.

In November, I participated in another GLF activity, this time with “Happy Thanksgiving” and “Merry Christmas” wishes. House of Joy Mountbatten had just reopened after renovation, and we got to bring two pieces of good news to each doorstep: the festive season was coming, and the centre was back in action.

What I have taken away from these visits are all the seniors I cannot forget. The warmth, the joy, and the kind of conversations that turn strangers into familiar company in the space of one afternoon. These visits stay with you longer than you might expect.



Mavis Chan Syn Ping (32)

House of Joy Active Ageing Centres (AAC)

At our House of Joy centres, we believe ageing well is a journey of the whole person: body, mind, and spirit. Our programmes are designed to keep seniors moving, learning, creating, and connected to one another along the way.

In 2025, our centres in Mountbatten and Tampines offered a wide range of activities, from **chair yoga** and **health talks** that nurture physical wellness, to **Rummikub** and **calligraphy** that sharpen the mind, to **ukulele** and **baking** sessions that bring laughter and creativity into the room. Beyond the programmes themselves, what fills the centres each day is something harder to measure. The easy warmth of friendships made, the dignity of being known, the quiet joy of belonging to a community.





HOJ Mountbatten



579 Seniors engaged regularly through **64** programmes and **1,425** programme sessions.



Weekly senior engagement hours* of **566** 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.*



A Shared Rhythm: May & Kelvin's Story

For most of their married life, May and Kelvin moved to different rhythms. Kelvin, now 66, spent his career in the semiconductor industry, criss-crossing Southeast Asia week after week. May, 62, kept the home running and had worked in admin at a training centre.



Kelvin Tan (66) & May Siah (62)

Then retirement arrived, as it does, and the pace of life began to shift for both of them.

May noticed it first, as she approached 60. The days began to feel a little quieter, a little emptier. She wasn't quite sure what she was looking for, but she knew she wanted to stay active and connected to her neighbourhood. The answer came almost by accident. Walking past House of Joy one day, she wandered in and tried Chair Yoga, where she met Julie, the instructor. One class led to another. Zumba Gold at Blk 30A came next, then a chat with a staff member who nudged her gently towards Chinese Dance. Before long, her week was full of music, movement, and new friends.

Kelvin's transition was harder. After retiring at 63, Kelvin found himself parked in front of the television. The silence of home was a strange thing to come back to after a career built on motion. Last year, he decided to join House of Joy too, taking part in Pickleball, Flapping, and Gym Tonic. His calendar, once again, became pleasantly busy. His body feels stronger now, and he calls HOJ "a good place for the mind".

What neither of them quite expected was what it would do for their marriage. Now that they are both active, they have things to talk about over dinner. Stories from class. New people they've met. May says her relationship at home has improved because they share common ground again. Kelvin agrees.

Looking ahead, Kelvin is hoping the centre will run AI talks for seniors, especially on spotting scams. May, for her part, just wants to keep dancing.

Last year, he decided to join House of Joy too, taking part in Pickleball, Flapping, and Gym Tonic. His calendar, once again, became pleasantly busy. His body feels stronger now, and he calls HOJ "a good place for the mind".

HOJ Tampines



856 Seniors engaged regularly through **66** programmes and **1,956** programme sessions.



Weekly senior engagement hours* of **814** senior-hours,
23% increase from the previous year of **661** 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.*



A Second Beginning

Mr Wong came to House of Joy in 2020 looking for steady ground. He had just moved into a rental flat in Tampines, where things with a co-tenant were proving difficult, and the Silver Generation Office pointed him toward HOJ as a place to find his footing again. What he did not yet know was that HOJ had more in store for him.



Wong Yew Seng (71)

He started with Nagomi art, then calligraphy. Both suited him. As the weeks turned into months, even his Chinese improved and his mind sharpened. Learning new skills later in life brought him a sense of satisfaction and grounded him.

The turning point came in 2024. Divorced for 18 years and not really looking, Mr Wong met someone at the centre. She was a widow, at a similar stage of life, and what began as conversation grew into companionship. He describes it as reminiscent of youthful courtship: the warmth, the joy, and the small daily noticing of another person. The two of them now go exploring together, and yet, of all the places they could be, HOJ remains a favourite.

Beyond finding his partner, Mr Wong has built friendships at the centre that he holds close. Chair yoga has kept his body strong, and his outlook has shifted too. He meets each day now with more calm, more balance, and a little more room for the unexpected.

For Mr Wong, House of Joy is no longer a programme he attends. It is a community that has given him friendship, a partner, a steadier body, and a steadier mind.

Through regular engagement in programmes such as chair yoga, he has also become more physically active, contributing to better overall health and well-being.

The Quiet Work of Showing Up

Aunty June didn't set out to become a volunteer. She just kept walking past House of Joy on her way to drop her grandchild at the nearby childcare centre. Familiarity turned into curiosity, curiosity turned into involvement, and for close to two years now she has been serving on the Care Team.



June Lau Hui Ngor (75)

What she has learned in that time is that the seniors don't need a lot. Many of the older folks she visits just want someone to sit with them. Someone to listen. Someone who will come back next week.

One experience stays with her. An elderly couple had become increasingly isolated. The wife was living with dementia, and the couple was reluctant to step out for any of the centre's activities. Aunty June kept turning up anyway. No pressure, just visits and gentle encouragement. It took time, but eventually they started attending chair yoga together, and now they come regularly.

For Aunty June, this is the part of the work that matters most. Not the grand gestures, but the knowledge that her time, patience, and dedication made a real difference.

She notices the small things about House of Joy too. How some seniors drop in two or three times a day, treating it as a second home. How the staff are warm without being performative.

Every year, she looks forward to the banquet at Bliss Garden. There is something special about sitting down to a meal together, watching the performances, and seeing so many familiar faces in one room.

“She notices the small things about House of Joy too. How some seniors drop in two or three times a day, treating it as a second home. How the staff are warm without being performative.”



House of Joy Banquet

In May 2025, the House of Joy Banquet returned to **Bliss Garden**, bringing together over 550 guests including seniors, volunteers, staff, donors and partners for an afternoon of celebration. More than a meal, the banquet is one of the highlights of the HOJ calendar. It is a chance to honour our seniors, recognise the community around them, and simply gather in joy.

This year's banquet featured a lively retro theme, bringing nostalgia, music, and a renewed sense of community spirit into the room. The afternoon was filled with performances by our seniors, including a choir set and a Chinese instrument ensemble, each the result of weeks of rehearsal. Familiar favourites like the senior runway show returned to loud cheers as 15 seniors took to the runway in a show-stopping catwalk.

Among the most memorable moments was watching the senior choir take the stage after nearly two months of weekly practice. For 76-year-old Mdm Sit Yoke Lin, the night was one to cherish. *"I really enjoyed singing with my friends at the House of Joy Banquet,"* she said. *"After practising together for almost two months, I felt very excited to perform on stage, and was very happy and proud of myself."*

Beyond the music and the cheers, the day reminded us of something our seniors already know: ageing is not a season of slowing down. It is a season of showing up, fully, joyfully, and in good company.





Rummi-Con

What started in 2019 as a small community gathering has grown into one of the largest sector-wide events for seniors in Singapore. **Rummi-Con 2025**, held at **Our Tampines Hub**, brought together **507 seniors** from **27 Active Ageing Centres**, along with **24 students** from two schools and one community group. That is nearly double the senior turnout of the previous year.

CHCSA is proud to lead this annual gathering, which began at Katong Community Club with 102 seniors across 5 AACs. Each year, more centres have joined in, drawn to the simple idea that a game of Rummikub is a wonderful equaliser. Around its tiles, seniors sit shoulder to shoulder, laugh at each other's plays, and discover that the spirit of active ageing looks much the same wherever it is found.

The move to a larger venue reflected the growing scale of the event, but the heart of it remained unchanged: a day of friendly competition, intergenerational connection, and community celebration.

We are grateful to our partners whose support made Rummi-Con 2025 possible: **Our Tampines Hub**, **DBS**, **Mizuho**, **Advante**, **Chicky Fun**, the **National Library Board**, **City Harvest Church**, **Temasek Junior College**, and **ITE College West**.



27 Active Ageing Centres



507 Seniors



24 Students





Building for the years ahead

This year, two infrastructure projects were completed, strengthening the places where our care is delivered.



House of Joy Mountbatten Renovation

From July to November 2025, House of Joy Mountbatten underwent a refresh under the AAC Refresh Fund, supported by the Ministry of Health. The works updated the centre's facilities and improved accessibility. With the centre closed, programmes moved into nearby partner spaces so members could stay connected to the team and to each other throughout the renovation. The centre reopened in November 2025, with an official reopening event planned for 2026.





Gym Tonic @ Mountbatten Community Club

Within the newly built Mountbatten Community Club, we completed **Gym Tonic**, a strength-training facility built to expand our service capacity in preventive eldercare. It is scheduled to welcome its first seniors in **January 2026**.



Family Services

Steady Support, Lasting Hope

At CHCSA, our Family Services team walks alongside families facing financial hardship, housing instability, and the daily strain of making ends meet. We work closely with a network of partner agencies, including City Harvest Church, Family Service Centres, government bodies, and community organisations, to connect each family to the right support at the right time.

This year, more families reached out, and more were reached. But behind every number is the same steady, person-by-person care that turns a difficult season into a turning point.



199 Families helped



105 received information and referral services



79 received financial assistance



8 received casework support



26 partner agencies supported

*“Carry each other’s burdens,
and in this way you will fulfill
the law of Christ.”*

~ Galatians 6:2



A Home, At Last: The Lee* Family's Story

Mr Lee (not his real name) lives with his wife and their three school-going children, one of whom has special needs. For years, the family made do in a public rental flat, holding things together through more than a few difficult seasons. When they successfully balloted for a BTO flat, it felt like the start of something better. However, they could not afford the basic renovation and furniture needed to actually move in, even with Mr Lee taking on part-time work on top of his full-time job.



Mdm Lee, meanwhile, is managing ongoing health issues that require medication every other day. She hopes to return to work once she is well enough.

Their family coach at the Social Service Office (SSO) stepped in. An application was made to the Fresh Start Scheme to cover essential furniture, and a separate funder was approached for the renovation costs. The numbers worked out: the family could fully pay for the BTO flat itself through their CPF savings, which made the move sustainable in the longer term.

The Lees are now settling into their new home. Their home represents both shelter and strength, a space where the family's perseverance is quietly rewarded. It supports Mr Lee's steadfast care for his family, and gives Mdm Lee the breathing room she needs to heal. After everything the family has been through, it is proof that things do turn around.



*Name changed to protect the client's identity

Youth Services

Serving Close to Home, Learning Beyond Borders

Young people do not have to wait to make a difference. At CHCSA, we partner with youths who are stepping into the world ready to serve, ready to learn, and ready to lead.

This year, our Youth work moved in two directions at once. Close to home, our volunteers continued to work with children and youths in need, showing up at outings, celebrations, and the less visible moments in between. Further afield, we launched Project Rise, an overseas learning journey designed to broaden the horizons of our young people, introducing them to new cultures, new ideas, and new ways of thinking about leadership in a fast-changing region.

Together, these two streams of work shape young people who are rooted in their communities and curious about the world beyond them.



1 Event



1 Overseas Learning Journey



7 Volunteers



46 Beneficiaries

*“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

Project Rise - Vietnam Chapter

In **March**, 12 CHCSA youths travelled to Ho Chi Minh City for the inaugural chapter of **Project Rise**, an immersive overseas learning journey designed to widen their perspectives, sharpen their leadership, and build connections with peers across the region.

In Vietnam, they connected with university students, visited local companies, and took part in sessions exploring adaptability, entrepreneurship, and self-leadership. Every participant reported personal growth across these areas and every one of them rated the experience a perfect five out of five.

It was a first step into something bigger, and a clear signal of where our youth work is heading.



Project Shine - A Day at the Singapore Oceanarium

In **November**, CHCSA partnered once again with **SHINE Children and Youth Services** to bring 46 primary school beneficiaries on an outing to the **Singapore Oceanarium**. For children who don't often get the chance to go on such outings, it was a day of wonder, discovery, and laughter.

Seven volunteers made the day possible, three of whom had just returned from Project Rise in Vietnam. Drawing on what they had picked up overseas, they helped plan the activities and ran the day on the ground. From learning beyond borders to serving close to home, their leadership came full circle in the span of a few months.



Volunteering, But Make It Fun

Volunteering with CHCSA at the oceanarium was easily one of the best days we've had. The outing was well organised, and the staff brought such warmth and energy that everyone, volunteers and kids alike, settled in within minutes. The teaching materials they prepared were genuinely fun to use, which made connecting with the children easy.

What we will not forget is how excited the kids were. They were buzzing the moment we walked in. 'Nemo!' was shouted the second anyone spotted a clownfish, and the hammerhead sharks earned actual gasps. The touch pool was chaos in the best way, with everyone wanting a turn. Their curiosity was contagious and the volunteers had as much fun as kids did.

For many of them, this was a rare break from their usual routine, and you could tell. They bonded with each other, asked a hundred questions, and walked out with memories they will hold on to. Getting to be part of that day, and witnessing their simple joy was a blessing for all of us.



Cranston Yeo (31), Agnes Ng (31), & David Liu (30)

Volunteerism

A Growing Community of Givers

Behind every programme, every home visit, and every event we host stands a community of volunteers who choose to give. Their time, their skills, their attention, and often, just their presence.

This community kept growing. More volunteers joined us, more hours were given, and more events were made possible because people beyond our team made time to be there. Whether stepping in for a single afternoon or returning week after week, every volunteer added something to the work we could not have done alone.

What makes our volunteer community special is not just its scale, but its variety: students learning what it means to serve, working professionals finding meaning beyond their jobs, retirees discovering a new sense of purpose, seniors giving back to others their own age. Together, they are the reason our work reaches as far as it does.



1,387 Volunteers



267 New Volunteers



6,149.5 Volunteers manhours clocked



82 Events supported



7 Training conducted



127 Senior Volunteers

“Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up. Therefore, as we have opportunity, let us do good to all people.”

~ Galatians 6:9-10





Fifteen Years, and Still Counting

If you ask me what has kept me going for 15 years, the answer is more ordinary than you might expect. There is no big secret to longevity in volunteering. You just keep showing up, because you come to realise that the small things you do mean more than you think.

It is not the big events or the special programmes, though those matter too. It is the seemingly small moments like when an elderly I served a long time ago still remembers me, and still holds on to some little thing I did for them.

I once bought a pack of batteries for an elderly's blood pressure machine. It was a quick errand, nothing that took much effort on my part. But for the longest time after, every time she saw me or one of the other volunteers, she would bring it up and thank us all over again. The batteries. She always remembered the batteries.

There are days when the work feels monotonous. The same routines, the same conversations, the same faces. But those are also the days when I am reminded that the small, repetitive things are the ones that actually stay with people. These are the moments that quietly tell someone they are not forgotten.

The exercises we do together. The visits we make. The steady, familiar company. That is what touches a heart, and that is what has kept me coming back for 15 years.



Mike Chng (66)

Through a Student Volunteer's Lens

House of Joy has given us so many meaningful moments. Through the events we have been part of, we got to know the seniors in a way that goes beyond a quick hello. We got to learn about their families, their hobbies, their stories, and the lives they have lived.



Isabelle Teng (19)

These short but genuine moments are the ones that leave a lasting impact, like chatting while learning about composting or laughing together during the gimbap competition.

Seeing the seniors light up as they learn, take part, and have fun is what reminds us why we keep coming back. To build real connections, to bring a little company into their day, and to share in the joy when we find it.

Seeing the seniors light up as they learn, take part, and have fun is what reminds us why we keep coming back.







The Numbers That Matter

Numbers can only tell part of the story. Behind every figure on this page are the people who made it real: those we served, those who gave, those who showed up week after week, and those who held it all together.



3,955 Beneficiaries



1,387 Volunteers



610 Donors



74 Partners



30 Staff



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 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
- Identification, monitoring, and review of CHCSA's key risks

The Board met **6 times** with a quorum of at least **5 members** over the period of **June 2025 to May 2026**. 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

CHCSA staff underwent their performance appraisal in December 2025. 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.

One staff member who is a close family member of the Executive Director received remuneration in the band of S\$50,000–S\$100,000. The related Executive Director is Mr. Kenny Low.

Disclosure of remuneration of the three highest paid staff

Remuneration Band	Number of Staff
Between \$100,000 to \$200,000	2

As disclosed earlier, among the 3 highest-paid staff members, 2 of them receive an annual remuneration exceeding \$100,000. None of these top earners serve as governing board members of the charity.

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

Integrity and transparency are central to how CHCSA operates. Our Conflict of Interest (COI) Policy ensures that any situation where personal interests may conflict with the interests of CHCSA is identified and managed appropriately. All staff and Board members are required to declare any actual or potential conflicts by completing a COI declaration form upon appointment, on an annual basis, and as situations arise. Where a conflict is disclosed, it is brought to the attention of the Executive Director or the Board, and the individual concerned recuses themselves from any related decision-making or voting.

Investment Policy

CHCSA's Investment Policy is structured to protect the value of our cash surplus while seeking reasonable returns that further our charitable objectives. The Policy is anchored in long-term capital preservation, with a focus on generating returns that maintain the purchasing power of our funds against inflation. Financial stability remains our priority, and we ensure that our charitable assets are not exposed to undue risk.

ESG Policy

Sustainability and responsible stewardship guide how CHCSA operates, both day to day and over the long term. Environmental, Social, and Governance (ESG) principles are woven into our planning and delivery.

On the **environmental** front, we adopt practical, eco-friendly measures such as the use of LED lighting, the reuse of logistics across our programmes and events, and reducing the use of disposable cutlery at our breakfast programmes.

Socially, we work to make CHCSA a supportive and conducive workplace through inclusive staff policies and shared training opportunities that build us as a team. Beyond our own walls, supporting families in need is part of the everyday work we do, through our Family Support Services and the wider care we extend across the community.

Governance remains a cornerstone of our work. Guided by the Code of Governance for Charities, we maintain transparent reporting, conduct annual governance evaluations, and uphold strong Board oversight.

Together, these efforts reflect our commitment to building a resilient, inclusive, and accountable organisation that delivers lasting impact for the communities we serve.

Code of Conduct

The CHCSA Code of Conduct sets out the standards of ethics and behaviour expected of every staff member, anchored in our commitment to serve the community in a professional, lawful, and respectful manner, regardless of ethnicity or religion. The Code was reviewed and refreshed to better reflect current best practices in safeguarding, accountability, and data protection. The updated Code is organised around six core principles - Legal Compliance, Respect, Responsibility, Well-being and Protection, Confidentiality and Privacy, and Accountability, with strengthened provisions on staff and client safeguarding, professional boundaries, compliance with the Personal Data Protection Act (PDPA), and clearer reporting channels for concerns or breaches. Every staff member acknowledges and pledges to uphold the Code as part of their employment with CHCSA.

Whistleblowing Policy

CHCSA upholds high standards of business and personal ethics in the conduct of all staff and representatives. Our Whistleblowing Policy provides a safe, confidential, and protected reporting channel for any suspected illegal or unethical conduct including fraud, corruption, bribery, theft and concealment, breaches of regulations or ethical guidelines, and misuse of organisational resources. We do not allow any form of retaliation against whistleblowers, and are committed to safeguarding the rights and well-being of those who report in good faith. By fostering an environment where concerns can be raised without fear of reprisal, the Policy reflects our broader commitment to integrity, accountability, and the well-being of our charity and the stakeholders we serve.

Volunteer Management Policy

Volunteers are central to CHCSA's mission, and our Policy ensures that every person who gives their time with us has a positive and fulfilling experience. The Policy guides how we recruit, train, supervise, and retain volunteers, while safeguarding their well-being and supporting their growth. We work to create volunteer opportunities that are meaningful, impactful, and connected to the wider purpose of our charity. Each year, we also hold appreciation events to celebrate our volunteers and express our gratitude for the difference they make.

Loan Policy

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

Management Committee & Sub Committees

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
Lynn Tan Li Leng	Pastor (City Harvest Church)	Member (since 1 July 2021)	Vice President (since 1 July 2025)	4th
Jasper Tong Weng Kong	Chief Allied Health Professional (KKH)	Member (since 1 July 2021)	Treasurer (since 1 July 2025)	4th
Ong Tiong Sing Martin	Managing Partner (Zion Capital)	Member (since 1 July 2022)	Secretary (since 1 July 2025)	3rd
Fong Ling Lee Karen	Senior Manager (Export Business)	Treasurer (since 1 July 2021)	Member (since September 2020)	5th
Tan Lee San Theresa	Managing Editor (Salt & Light)	NIL	Member (since 13 April 2016)	10th
Gershon Liew Han Min	Portfolio Manager (GIC)	NIL	Member (since 1 July 2024)	2nd
Teh Chin Sim	Doctor (Khoo Teck Phuat Hospital)	NIL	Member (since 1 July 2025)	1st
Chua Jun Yong	Senior Financial Services Consultant (AIA)	NIL	Member (since 1 July 2025)	1st

Charity Executive Leadership

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

CHCSA Management Board Attendance 2025/2026

Name	Annual General Meeting June 2025	Board Meeting July 2025	Board Meeting September 2025	Board Meeting November 2025	Board Meeting February 2026	Board Meeting May 2026
Lim Joon Hian Daniel	✓	✓	✓	✓	✓	✓
Lynn Tan Li Leng	✓	✓	✓	✓	✓	
Jasper Tong Weng Kong	✓	✓	✓			✓
Ong Tiong Sing Martin	✓	✓	✓	✓	✓	
Fong Ling Lee Karen	✓	✓			✓	
Tan Lee San Theresa	✓		✓			
Gershon Liew Han Min	✓	✓	✓		✓	✓
Teoh Chin Sim	✓	✓	✓	✓		✓
Chua Jun Yong	✓		✓	✓	✓	✓

2025/2026 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

Lynn Tan Li Leng (Chairman)	- Provides oversight of CHCSA's financial reporting and internal control systems, ensuring transparency and accountability across the organisation. - Reviews the financial statements for compliance with applicable laws, regulations, and accounting standards. - Identifies and helps mitigate financial risks, monitors the effectiveness of internal controls, and safeguards CHCSA's assets - strengthening public trust in our work.
Ruth Yong Lee Ee	

Finance Committee

Tong Weng Kong Jasper (Chairman)	- Oversees CHCSA's financial activities and ensures the organisation's finances are managed soundly and responsibly. - Monitors CHCSA's budget and provides guidance on resource allocation, financial planning, and strategic decision-making to support long-term financial sustainability.
Fong Ling Lee Karen Kenny Tjahyono	

Programmes & Services Committee

Ong Tiong Sing Martin (Chairman)	- 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. - Reviews funding opportunities to support programme sustainability and expansion.
Chua Jun Yong Teoh Chin Sim Luen Wai Sum Lee Wen Yu Elizabeth	

Appointment & Nomination Committee

Tan Lee San Theresa (Chairman)	Responsible for the selection, appointment, and nomination of qualified individuals to serve on the board of directors and key leadership positions within CHCSA.
Lim Joon Hian Daniel Liew Han Min Gershon	

Human Resource Committee

Lim Joon Hian Daniel (Chairman)	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.
Jasper Tong Weng Kong Florence Liew Chin Meng	

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 Finance Committee Chairman (or equivalent) has a term limit of 4 years.

Where a Board member serves beyond the stipulated 10-year term limit, the reason for the extended term will be disclosed in the meeting minutes, ensuring continued transparency and accountability in succession planning.

Ms. Tan Lee San Theresa brings valuable continuity and an in-depth knowledge of CHCSA's history to the Board. Having served the maximum 10-year term limit, her experience has greatly contributed to effective governance, informed decision-making, and the organisation's long-term strategic direction. The Board unanimously approved her appointment.

Consolidated Statement Of Financial Activities For The Financial Year Ended 31 December 2025

	ASSOCIATION 2025			GROUP 2024		
	UNRESTRICTED FUND	RESTRICTED FUND	TOTAL	UNRESTRICTED FUND	RESTRICTED FUND	TOTAL
	\$	\$	\$	\$	\$	\$
INCOME						
Voluntary income	3,080,231	-	3,080,231	2,443,518	-	2,443,518
Income from charitable activities	27,282	857,796	885,078	39,421	817,534	856,955
Other income	65,718	-	65,718	65,853	-	65,853
TOTAL INCOME	3,173,231	857,796	4,031,027	2,548,792	817,534	3,366,326
EXPENDITURE						
Cost of charitable activities	626,036	1,465,314	2,091,350	370,309	967,304	1,337,613
Governance and administrative costs	1,258,014	-	1,258,014	1,310,716	-	1,310,716
TOTAL EXPENDITURE	1,884,050	1,465,314	3,349,364	1,681,025	967,304	2,648,329
Surplus/(Deficit) before tax	1,289,181	(607,518)	681,663	867,767	(149,770)	717,997
Income tax credit	-	-	-	-	-	-
SURPLUS/(DEFICIT) AFTER TAX	1,289,181	(607,518)	681,663	867,767	(149,770)	717,997

Statements Of Financial Position

As At 31 December 2025

	2025	2024
	\$	\$
ASSETS		
NON-CURRENT ASSETS		
Plant and equipment	996,930	145,235
Intangible asset	6,583	22,383
Investment in subsidiary	-	-
	1,003,513	167,618
CURRENT ASSETS		
Cash and cash equivalents	3,890,936	3,894,260
Other receivables	342,952	205,662
	4,233,888	4,099,922
TOTAL ASSETS	5,237,401	4,267,540
FUNDS		
UNRESTRICTED FUND		
General fund	5,086,041	5,528,143
Designated fund	406,531	-
RESTRICTED FUND		
Transition fund	-	(1,385,979)
Active ageing centre (care) fund	(751,279)	(82,534)
TOTAL FUNDS	4,741,293	4,059,630
LIABILITIES		
CURRENT LIABILITIES		
Other payables	496,108	207,910
TOTAL LIABILITIES	496,108	207,910
TOTAL FUNDS AND LIABILITIES	5,237,401	4,267,540

Statements Of Changes In Funds For The Financial Year Ended 31 December 2025

	UNRESTRICTED FUND		RESTRICTED FUND		TOTAL FUNDS
	GENERAL FUND	DESIGNATED FUND	TRANSITION FUND	ACTIVE AGEING CENTRE (CARE) FUND	
	\$	\$	\$	\$	\$
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
Balance as at 01 January 2025	5,528,143	-	(1,385,979)	(82,534)	4,059,630
Net surplus/(deficit) for the year	882,650	406,531	61,227	(668,745)	681,663
Transfer of funds	(1,324,752)	-	1,324,752	-	-
BALANCE AS AT 31 DECEMBER 2025	5,086,041	406,531	-	(751,279)	4,741,293

The Association's Reserve Position For The Financial Year Ended 31 December 2025

Reserves Policy

A strong and sustainable financial foundation is essential to CHCSA's ability to deliver on our mission over the long term. Our Reserves Policy sets out how reserves and donated funds are accumulated, managed, and utilised providing a safeguard against unforeseen financial challenges, supporting the continuity of our programmes, and enabling us to pursue strategic opportunities when they arise. We aim to maintain reserves equivalent to a maximum of two years' worth of operational expenses, guided by principles of transparency and prudent financial management. The Board of Directors receives regular updates on reserve levels, benchmarked against the designated target, alongside reports on fund utilisation.

	2025	2024	INCREASE
	\$	\$	%
UNRESTRICTED FUND			
General fund	5,086,041	5,528,143	(8)
Designated fund	406,531	-	100
RESTRICTED FUND			
Transition fund	-	(1,385,979)	(100)
Active ageing centre (care) fund	(751,279)	(82,534)	810
TOTAL FUND	4,334,762	4,059,630	7
TOTAL ANNUAL OPERATING EXPENDITURE (NOTE A)	3,381,930	2,646,668	28
RATIO OF FUND TO ANNUAL OPERATING EXPENDITURE	1.282	1.534	

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 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 and after deducting the Designated funds.

Reserve level is expressed as a ratio of the balance of Unrestricted fund (excluding Designated Fund and after covering for the deficits in the Restricted fund) that is available, to 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

As we look ahead, our commitments are shaped by both opportunity and responsibility. We will deepen our adoption of AI to raise the efficiency of backend administration and support, freeing our staff to direct more of their attention and energy toward care. Systems at our centres will likewise be upgraded, including palm-recognition readers that allow seniors to mark their own attendance.

While our overall staff turnover remains low, we observed movement at the middle-management level and recognise the mental and emotional load these team members carry. We are responding through training, additional administrative support at headquarters, and a review of our compensation packages (with the consultancy of Mercer) to ensure they remain fair and attractive.



In 2026, our Eldercare work will operate from four facilities, up from two, doubling our operational load. We will focus on developing operational capabilities and communicating clear policies and processes, while holding fast to the adaptability and agility that have served us well.

Our youth development theme of entrepreneurship aligns with national priorities amid accelerating AI adoption and sometimes the best defence is offence. To ensure that the economic opportunities of youths from lower-middle-income families are not eroded by inflation and structural unemployment, we will double down on cultivating entrepreneurial mindsets and skills, continuing to work with our community partners to strengthen the programme.



Published by

© **City Harvest Community Services Association (CHCSA)**

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior permission of the copyright owner.

www.chcsa.org.sg