

ANNUAL REPORT 2024

WE LOVE,  
SO WE SERVE.



**SWS**

Salem Welfare Services

*empowering lives  
impacting change*

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## 1. About Us

SWS is a public company incorporated to promote the physical, mental and spiritual welfare of elderly persons suffering from ill-health, disease or accidents, the needy persons and people with special needs.

## 2. Our Vision

To practise the biblical injunction of showing kindness to mankind, especially to the poor, needy and destitute.

## 3. Our Mission

To promote the physical, mental and spiritual well-being and welfare of the elderly persons suffering from ill-health, disease or accident, the needy persons and people with special needs, without distinction of race, language or creed.

## 4. Corporate Information

Salem Welfare Services Ltd (SWS) was registered on 15 November 1995 as a company limited by guarantee. SWS is granted the status of an Institution of Public Character ("IPC") in Singapore.

Unique Entity Number (UEN) 199508102H

Registered Address : 1 - 7 Thomson Hills Drive, Singapore 574746

Banker : DBS Bank Ltd

Auditor : Apen Chartered Accountants of Singapore

## Management Board

Chairman :	Mr Choong Shee Sai
Secretary:	Ms Leow Sok Fen
Director :	Mr Ravi Chandran S/O Katergamathamby
Director :	Mr Ng Keat Seng
Director :	Mr Neo Ban Hui
Director :	Ms Wong Lee Nan
Director :	Ms Joy Lu HuiYing

## Executive Team

Executive Director :	Mr Koh Weng Kin
General Manager :	Ms Wong Wee Ping



## 5. Impact at a glance





## 6. Year in Brief

### Senior Services

**Our Onesimus Village@Kebun Baru centre** serves as a go-to point for residents from various blocks in Kebun Baru estate where weekly a variety of activities for the seniors are organised. The weekly interaction sessions are an important means to help them beat loneliness and prevent the early onset of frailty and mental illness. The seniors enjoyed the exercises, swaying to the rhythm of the songs and moving in-step with the exercises. The all-time favourites however is the early breakfast and coffee session where they chat with one another and then have a couple of rounds of playing Rummy-O!



Beside in-door sessions, SWS believes that outings are an effective way to enrich the lives of our seniors by giving them varied experiences.

In April, a trip was made to visit the majestic indoor waterfall at Jewel. This location is a favourite with the seniors and all who attended were thrilled.



In July, together with staff from KAPPS Consulting, the seniors from our centers had an outing to the Singapore Flyer. The seniors had an exciting morning taking into sight the panoramic view of Marina Barrage and the Marina Bay area. All of them thoroughly enjoyed the trip.





We celebrated with the seniors and held **special events** with songs, exercises, games and dinners for 100 to 120 seniors residing in Kebun Baru estate during the Chinese New Year, 'Mid-Autumn' and Christmas in February, September and December respectively. These events were well attended and enjoyed by residents.



Our **Dementia and Caregiver programme** has a reach of more than 60 members and caregivers through our three centres in 2024. Through the programme we served seniors with mild to moderate levels of dementia and we saw positive changes in our members. We were very heartened to receive many positive feedback about our programme and wonderful testimonies (see "Programme Feature" page) of how the seniors have enjoyed the activities and interactions and the most satisfying are stories from several caregivers who observed positive behavioural changes to their loved ones at home. SWS monthly caregiving workshops are also well received by the caregivers.



## Community Support

SWS food distribution and outreach program, **Onesimus Market (OM)** was set up to provide essential food supplies to needy families mainly in the Kebun Baru and Ang Mo Kio areas. In 2024, with the support of our partners and sponsors, we increased the number of beneficiary families and we are now serving close to 80 families. In collaboration with the Kebun Baru Grassroots Organisation food programme, we helped to serve an additional 35 families.

On a quarterly basis, SWS held **Community Day** events where needy families were invited to collect fresh supplies such as eggs, breads, fruits, milks, vegetables; and household necessities such as toiletry, cleanliness and wellness products.



On a monthly basis, SWS volunteers pack food items and 8 teams of volunteers distribute these items to the beneficiary families. The monthly food pack typically consists of rice, oil, noodles, canned food, biscuits and beverages.



On a weekly basis, SWS volunteers collect **fresh vegetables** from a donor (when available) from Yishun and bring them to Block 115 central kitchen where lunches were prepared onsite daily for the live-alone seniors living in the 'assisted-living' block under the IDeaL programme at Ang Mo Kio Avenue 4. The vegetables are also packed into smaller portions and distributed by SWS volunteers to another 30 families.



## 7. Programme Feature

### **Dementia and Caregiver Programme (Meeting Centre Support Programme)**

The Meeting Centre is a social club to support people and families affected by dementia (mild to moderate). It is where people meet to have fun, talk to others and get help that focuses on individual needs. Meeting Centres are based on sound research evidence on what helps people to cope well in adjusting to living with the symptoms and changes that dementia brings. In collaboration with Dementia Singapore, this novel programme was customised and SWS are currently running it in all three of our centres.

#### **Who uses Meeting Centres?**

The Meeting Centre is typically provided within a local community, offered once a week supporting 7 - 10 members. It is open to people of all ages and types of dementia. The focus of a Meeting Centre is both the person living with dementia and their family caregivers.

#### **What happens at a Meeting Centre ?**

It is facilitated by a small team of staff and volunteers trained in the ethos of person-centred dementia care and the Adjusting to Change Model. Practical information, personal advice and emotional and social support is offered to the central caregiver. This may be the person most involved in the care, who could be a partner, son or daughter, but also a friend or acquaintance.

#### **Feedback from two caregivers of the programme :**

**Elizabeth.** I found that my husband, after attending this meeting center, is more zealous and participates in the activities and I also realized that he enjoys music. In a way, it is actually relaxing for caregivers as well because we are looking forward to the activity every Friday. My

husband knows that we are going somewhere, just that he cannot remember where, but when we say : “Thomson, your friends are all there”, he will agree to come and I can see that he is looking forward to it as well. So this is something that we are looking forward to every week. So in a way, I find that actually it does help with a person living with dementia and a caregiver in a sense of we relate to one another better and the staff are fantastic. They actually contributed to our well-being and they always ask us, “how are you doing? Are you okay?”, and it shows that some of them are very caring, so we actually really, really appreciate all this kind gesture. Thank you so much.



**Mr Teo.** These activities organised by Salem Welfare Services are very beneficial to my wife and to me too. They have organised it very well.



One example is the sharing of current affairs. At least when the instructor introduces a topic, she will listen carefully and sometimes will participate a little and that is very good! The other activity they conduct is art and crafts. At home, it is quite difficult for me to get her to do art and craft but over at the center, when she sees the others are doing it, she will take part also. And there is no need for much prompting and she will do it automatically. So I think it's very, very good for her. Another good activity is exercises. I tried to encourage her to exercise with the help of videos but she could not carry out the exercises for long. At the center I do not

need to give too much prompting and she will participate with the other seniors here. And I really appreciate the staff here. They are very caring. Almost giving us one-to-one attention. So, I think this is a very good programme. Definitely, we will come here. I would like to take this opportunity to thank all the volunteers and staff that organised the program. Thank You.



## 8. Corporate Governance

### **Disclosure of specific required information**

None of SWS Board members received any form of remuneration for his or her work contributed to the organisation in his/her capacity as a Board member during the past year, or any time in the past.

None of SWS' paid staff annual remuneration exceeded \$100,000 during the financial year.

There is no paid staff, being a close member of the family belonging to the Executive Director or a governing board member, who has received remuneration exceeding S\$50,000 during the financial year.

In 2024, Ms Joy Lu HuiYing joined the Management Board as one of the directors. There are two members of the Management Board with more than 10 consecutive years or more service:

(i) Mr Choong Shee Sai (Chairman) and

(ii) Mr Neo Ban Hui (Board Member).

Although Mr Choong was on the Board for more than 10 years, he only led the Board for 5 years as he was officially appointed as Chairman in 2019.

Pastor Neo is the only person on the Board with over 20 years of experience as a pastor. He gives advice on matters of counselling and pastoral care from his deep experiences.

Mr Choong, Pastor Neo and Ms Joy Lu were invited to continue to serve, as the Board values their understanding of our operations, corporate culture, and history.

### Attendance of Management Board members at Board Meeting.

Board Member	Designation	Appointed	Attendance
1. Mr Choong Shee Sai	Director	1997	4/4
2. Ms Leow Sok Fen	Director	2016	3/4
3. Mr Ravi Chandran	Director	2017	4/4
4. Mr Ng Keat Seng	Director	2016	4/4
5. Mr Neo Ban Hui	Director	1999	2/4
6. Ms Wong Lee Nan	Director	2016	4/4
7. Ms Joy Lu HuiYing	Director	2024	3/4

The Board meets four times a year with a minimum quorum of 4 members present. They also participate in decision- making through other means (such as electronic communications and approving resolutions in writing).



## 9. Policy Statements and Practices

### Whistle Blowing Policy

Salem Welfare Services has a whistle blowing policy and this policy applies to all employees of Salem Welfare Services as well as to external parties who have business relationships with SWS. The intended objectives of this policy are to:

- a. deter wrongdoing and to promote standards of good corporate practice;
- b. provide proper avenues to raise concerns about actual or suspected improprieties in matters of financial reporting, irregularities or other matters and receive feedback on any action taken;
- c. reassure the whistle blower that he/she will be protected from punishment or unfair treatment for disclosing concerns in good faith in accordance with this procedure;

- d. assist to develop a culture of openness, accountability and integrity.

The channels of whistle blowing are as follows:

- a) Email: [admin@sws.sg](mailto:admin@sws.sg); and
- b) Mail: Chairman and Board Members of SWS

1-7 Thomson Hills Drive  
Singapore 574746

### Declaration of Conflict of Interest Policy

All Board members with actual or potential conflicts of interest are required to declare such conflicts to the Board at the earliest opportunity.

All Directors are required to make annual declaration of conflict of interest in compliance with the Code of Governance. For

the year in review, all of the Board has declared no actual or potential conflict of interest with one exception. The sister of one of the Directors, Wong Lee Nan is employed as the General Manager of SWS. As required by regulations, she does not participate in discussions nor vote on matters directly or indirectly related to her sister.

### **Personal Data Protection Act Policy**

SWS has engaged a consultant to assist us to set out the basis which Salem Welfare Services may collect, use, disclose or otherwise process personal data of our prospective service users, beneficiaries, donors and volunteers in accordance with the Personal Data Protection Act ("PDPA").

The policy also applies to personal data in our possession or under our control, including personal data in the possession of organisations which we have engaged to collect, use, disclose or process personal data for our purposes. Collection, use, disclosure or otherwise processing of personal data of our service users on behalf of government ministries or

statutory boards will be in accordance with guidelines set out in the government's data management policy.

Salem Welfare Services will comply with the relevant requirements under the government's data management policy. We have put in place Standard Operating Procedures and completed training for all staff since 2022.



## 10. Acknowledgement

The Board of Directors would like to thank all our volunteers, partners, supporters and our staff for their generous contributions.

To our **Volunteers**. Thank you for your passionate services, delivering them effectively and with much care for the seniors and needy families.

To our **Partners and Supporters**. Thank you for your partnership with us, our valuable partners (in alphabetical order) : Dementia Singapore, Farmily, Inner Wheel Club - West, James Cook University Singapore, Kebun Baru Grassroots Organisation, Lee's Foundation, St Luke's ElderCare, Singapore University of Social Science and many more individuals.

To our **Staff**. Thank you for your commitment despite many constraints and challenges.

## 11. Governance Evaluation Checklist

### DECLARATION

Name	Koh Weng Kin		
Email	Wengkin.koh@sws.sg		
Contact	Office 64564891	Mobile	98361224
Designation	Executive Director / Chief Executive Officer / General Manager / Board Member		
<p><input checked="" type="checkbox"/> I declare that my charity's / IPC's governing Board has approved this Governance Evaluation Checklist and authorised me to submit on its behalf.</p> <p>All information given by me in this checklist submission is true to the best of my knowledge and I have not wilfully suppressed any material fact.</p> <p>The full responsibility for providing accurate and updated checklist information will rest with my charity's / IPC's governing Board.</p>			



## Annex A:

### Governance Evaluation Checklist

	Code Guideline	Code ID	Did the IPC put this principle into practice?	Explanation (if no or partially complied with)
<b>Principle 1 : The charity serves its mission and achieves its objectives.</b>				
	1. Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	1.1	Yes	
	2. Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Yes	
	3. Have the Board review the charity's strategic plans regularly to ensure that the charity is achieving its charitable purposes, and monitor, evaluate and report the outcome and impact of its activities.	1.3	Yes	
	4. Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan.  "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	1.4	Yes	
<b>Principle 2 : The charity has an effective Board and Management.</b>				
	5. The Board and Management are collectively responsible for achieving the charity's charitable purposes. The roles and responsibilities of the Board and Management should be clear and distinct.	2.1	Yes	
	6. The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	Yes	

<p>7. Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity:</p> <p>a. Audit   b. Finance</p> <p>* Other areas include Programmes and Services, Fund-raising, Appointment/Nomination, Human Resource, and Investment.</p>	2.3	Yes	
<p>8. Ensure the Board is diverse and of an appropriate size, and has a good mix of skills, knowledge, and experience. All Board members should exercise independent judgement and act in the best interest of the charity.</p>	2.4	Yes	
<p>9. Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and re- appointment, at least once every three years.</p>	2.5	Yes	
<p>10. Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position).</p> <p>For Treasurer (or equivalent position) only:</p> <p>a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversees the finances, the Chairman will take on the role.</p> <p>i. After meeting the maximum term limit for the Treasurer, a Board member's re- appointment to the position of Treasurer (or an equivalent position may be considered after at least a two-year break.</p> <p>ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer's years of service would continue from the time he/she stepped down as Treasurer.</p>	2.6	Yes	
<p>11. Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well.</p>	2.7	Yes	



<p>a. No staff should chair the Board and staff should not comprise more than one-third of the Board.</p>			
<p>12. Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <p>a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.</p>	2.8	Yes	
<p>13. The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break.</p> <p>For all Board members:</p> <ul style="list-style-type: none"> <li>• Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member's years of service would continue from the time he/she left the Board.</li> <li>• Should the charity consider it necessary to retain a particular Board member (with or without office bearers' positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity's term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting).</li> <li>• The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.</li> </ul>	2.9	Yes	
<p>14. For Treasurer (or equivalent position) only:</p> <p>d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years.</p> <p>i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.</p>	2.10	Yes	

**Principle 3 : The charity acts responsibly, fairly and with integrity.**

15. Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.	3.1	Yes	
16. Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise.  a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/ herself from the meeting and should not vote or take part in the decision-making during the meeting.	3.2	Yes	
17. Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes	
18. Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes	
19. Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately.	3.4	Yes	
20. Take into consideration the ESG factors when conducting the charity's activities.	3.5	Yes	

**Principle 4 : The charity serves its mission and achieves its objectives.**

21. Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.  a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).	4.1a	Yes	
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	<p>22. Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.</p> <p>b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as:</p> <ul style="list-style-type: none"> <li>i. Revenue and receipting policies and procedures;</li> <li>ii. Procurement and payment policies and procedures; and</li> <li>iii. System for the delegation of authority and limits of approval.</li> </ul>	4.1b	Yes	
	<p>23. Seek the Board's approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).</p>	4.2	Yes	
	<p>24. Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.</p>	4.3	Yes	
	<p>25. Set internal policies for the charity on the following areas and regularly review them:</p> <ul style="list-style-type: none"> <li>• Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT);</li> <li>• Board strategies, functions, and responsibilities;</li> <li>• Employment practices;</li> <li>• Volunteer management;</li> <li>• Finances;</li> <li>• Information Technology (IT) including data privacy management and cyber-security;</li> <li>• Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board);</li> <li>• Service or quality standards; and</li> <li>• Other key areas such as fund-raising and data protection.</li> </ul>	4.4	Yes	
	<p>26. The charity's audit committee or equivalent should be confident that the charity's operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.</p>	4.5	Yes	
	<p>27. The charity should also measure the impact of its activities, review external risk factors and their likelihood of</p>	4.6	Yes	



	occurrence, and respond to key risks for the sustainability of the charity.			
<b>Principle 5 : The charity is accountable and transparent.</b>				
	28. Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	5.1	Yes	
	29. Generally, Board members should not receive remuneration for their services to the Board. Where the charity's governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	5.2	Yes	
	30. The charity should disclose the following in its annual report: <ul style="list-style-type: none"> <li>• Number of Board meetings in the year; and</li> <li>• Each Board member's attendance.</li> </ul>	5.3	Yes	
	31. The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity's subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding \$100,000, in incremental bands of \$100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than \$100,000 in annual remuneration each, the charity should disclose this fact.	5.4	Yes	
	32. The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds \$50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of \$100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than \$50,000 in annual remuneration, the charity should disclose this fact.	5.5	Yes	

<p>33. Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively.</p> <p>a. Record relevant discussions, dissenting views and decisions in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable.</p>	5.6a	Yes	
<p>34. Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively.</p> <p>a. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument.</p>	5.6b	Yes	
<p>35. Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.</p>	5.7	Yes	
<p><b>Principle 6 : The charity communicates actively to instill public confidence.</b></p>			
<p>36. Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).</p>	6.1	Yes	
<p>37. Listen to the views of the charity's stakeholders and the public and respond constructively.</p>	6.2	Yes	
<p>38. Implement a media communication policy to help the Board and Management build positive relationships with the media and the public</p>	6.3	Yes	