Salem Welfare Services

Annual Report

2025

SWS Annual Report 2025

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Who We Are

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

Vision

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.

About Us . . .

Who We Are

We are 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.

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 Thomson Hills Drive, Singapore 574746

Banker : DBS Bank Ltd

Auditor : Apen Chartered Accountants of Singapore

About Us . . .

Board of Director

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

Management Team

Executive Director	:	Mr Koh Weng Kin
General Manager	:	Ms Peggy Wong Wee Ping
Account and Programme Assistant	:	Ms Cindy Ho Lay Hwa

Serving Seniors in the community

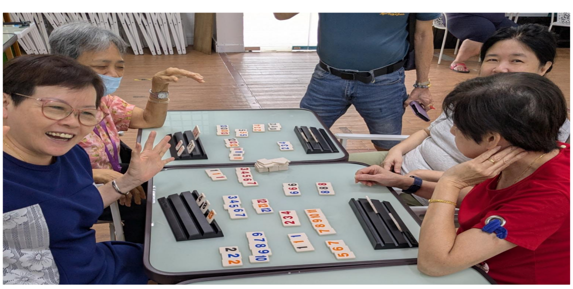
Onesimus Village@Kebun Baru Centre is a bustling centre of activities as residents from various blocks in Kebun Baru estate meet weekly. The weekly interaction sessions bring joy to them and help them to beat loneliness and age actively. A variety of activities and programmes - physical exercises, games, craft making and singing - help to keep seniors' mind and body active.

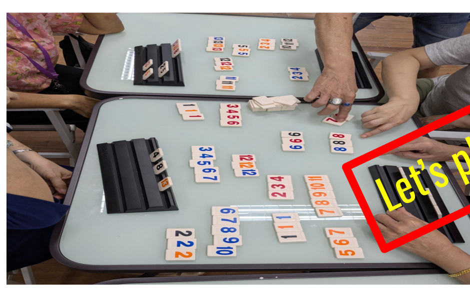
OV@KB Centre

Celebrations....

Seniors bonding over breakfast, coffee, games, craft making, singing and Rummy-O.

Or they just love to sit together to chat with one another and share nostalgic stories!





Let's play Rummy-O!

Celebrations with the seniors at **special events** with songs, exercises, dancing and dinners for 100 to 120 seniors residing in Kebun Baru estate during the ‘Mid-Autumn’ festival and Christmas. These events were well attended and enjoyed by residents.

30
Seniors Buddied

120
Seniors Engaged

Befriending and Buddying - Regular home visits and phone calls are made to vulnerable seniors at risk of social isolation.

Community Screening - Seniors’ vital signs such as blood pressure are checked weekly in adherence to their health plan.

Caring for PWD and Caregivers

Building community and Well-being through meaningful engagement.

The seniors bonded over shared experiences - they learn together, laugh together and enjoy food together. A myriad of activities - storytelling, current events sharing, topical discussions, craft making, drawing, outings - stimulate their cognitive functions, foster connection as well as enhance both their physical and mental health.

OV@THD Centre

Our centre-based programme for persons living with dementia adopts a person-centred care approach and the Adjusting to Change Model. To support holistic care and promote dignity in ageing, activities are curated to slow cognitive and physical decline. Practical information, personal advice and emotional and social support is offered to the central caregiver.

30
Seniors served (early to medium level Dementia)

21
Caregivers supported.


We are thankful for our partnership with the Singapore University of Social Sciences and CHIJ St Nicholas Girls' School where their students contributed their time volunteering with us. Together with our members, the students participated in activities such as potting and therapeutic nature walk at Labrador Park, creating opportunities for social engagement, interaction with nature, and and meaningful companionship.

These intergenerational interactions brought joy and energy to the seniors while giving students valuable exposure.

In addition to the seniors, monthly caregiver support sessions were held. These sessions provided psychoeducation and a safe space for caregivers to share their experiences and challenges. Caregivers shared that the sessions were helpful in supporting them through their caregiving journey. Through these activities and partnerships, members experienced increased social engagement, emotional well-being, and cognitive stimulation, while meaningful relationships were fostered among seniors, caregivers, volunteers, and students.

Salem Centre

SWS
Salem Welfare Services
empowering lives
impacting change

Food Replenishment for families

Onesimus Market (OM)

Our food outreach programme provides food packs which include staple food items and fresh vegetables to low-income families and aged seniors in Ang Mo Kio and Kebun Baru. These are food given from the heart to alleviate the needs of the community.

Family Served

1380
Food packs given out in 2025

112
Families received monthly food packs

Weekly, **fresh vegetables** are collected from Yishun and deliver to Block 115 Ang Mo Kio Avenue 4. Vegetables are supplied to the central kitchen where lunches were prepared onsite daily for the live-alone seniors. Remaining quantities are packed into smaller portions and distributed to needy families.

Monthly, SWS volunteers pack food items (rice, oil, noodles, canned food, biscuits, beverages,etc) and teams deliver to the families.

Salary Disclosure

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.

Mr Choong Shee Sai and Pastor Neo Ban Hui are the only members on the Board for more than 10 years. They continue to serve as they are able to share their vast institution knowledge such as their understanding of our operations, corporate culture and history. Additionally, Mr Choong is a lawyer and advises on legal matters and Pastor Neo gives advice on matters of counselling and pastoral care from his deep experiences.

Management Board Attendance

Board Member	Designation	Appointed	Attendance
1. Mr Choong Shee Sai	Director	1997	4/4
2. Ms Leow Sok Fen	Director	2016	4/4
3. Mr Ravi Chandran	Director	2017	3/4
4. Mr Ng Keat Seng	Director	2016	3/4
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 provides strategic oversight and governance to ensure that the organisation's operations and programmes are aligned with its mission and values. The Board meets at least four times a year with a minimum quorum of 4 members present for decision-making. They also participate in decision- making through other means (such as electronic communications and approving resolutions in writing). All Board members serve voluntarily and do not receive any remuneration for their services.

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; 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.

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 complies with the relevant requirements under the government's data management policy. We have also put in place Standard Operating Procedures and completed training for all staff

Heartfelt gratitudes from us

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

To our Volunteers - you are the hands and hearts that bring hope and companionship to those who need it most.

To our Partners and Supporters - your support keeps our services running, and your faith in our work empowers us to do more, reach further, and care deeper.

(Our valuable partners are (in alphabetical order) : Dementia Singapore, Inner Wheel Club - West, Kebun Baru Grassroots Organisation, Singapore University of Social Science, St Luke's ElderCare, St Nicholas Girls' School and many more individuals.)

To our Staff - your commitment and perseverance to soldier-on in serving our beneficiaries despite many constraints and challenges.

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Annex A:

Governance Evaluation Checklist

	Code Guideline	Code ID	SWS applied principle?	Remarks (if any)
Principle 1 : The charity serves its mission and achieves its objectives.				
	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	
Principle 2 : The charity has an effective Board and Management.				
	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	

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

	11. Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well. a. No staff should chair the Board and staff should not comprise more than one-third of the Board.	2.7	Yes	
	12. Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well. a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.	2.8	Yes	
	13. The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break. For all Board members: ● 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. ● 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). ● The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.	2.9	Yes	
	14. For Treasurer (or equivalent position) only: a. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years. b. 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	2.10	Yes	

	extension was deliberated and approved at the general meeting – refer to 2.9.b.			
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	

	22. Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as: i. Revenue and receipting policies and procedures; ii. Procurement and payment policies and procedures; and iii. System for the delegation of authority and limits of approval.	4.1b	Yes	
	23. Seek the Board's approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).	4.2	Yes	
	24. Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.	4.3	Yes	
	25. Set internal policies for the charity on the following areas and regularly review them: • Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); • Board strategies, functions, and responsibilities; • Employment practices; • Volunteer management; • Finances; • Information Technology (IT) including data privacy management and cyber-security; • Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); • Service or quality standards; and • Other key areas such as fund-raising and data protection.	4.4	Yes	
	26. The charity's audit committee or equivalent should be confident that the charity's operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.	4.5	Yes	
	27. The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity.	4.6	Yes	
Principle 5 : The charity is accountable and transparent.				

	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: ● Number of Board meetings in the year; and ● Each Board member's attendance.	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	
	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.	5.6a	Yes	

	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.			
	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. 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.	5.6b	Yes	
	35. Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	Yes	
Principle 6 : The charity communicates actively to instill public confidence.				
	36. Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	6.1	Yes	
	37. Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Yes	
	38. Implement a media communication policy to help the Board and Management build positive relationships with the media and the public	6.3	Yes	