Singapore Anglican Community Services

LOVE Never Fails

ANNUAL REPORT 2025

CONTENTS

**Love is Patient,
Love is Kind...
It Always Protects,
Always Trusts,
Always Hopes,
Always Perseveres...
Love Never Fails.**

1 Corinthians 13:4-8

INTRODUCTION

Singapore Anglican Community Services (SACS), is a work produced by FAITH, an endurance nurtured by HOPE, and a labour prompted by LOVE. The early 1950s marked the genesis of SACS, with the setting up of a clinic by Mrs Catherine Eng Neo Thomas, a nurse and the wife of the then Principal of St. Andrew's School. The clinic served villagers living in the Potong Pasir area.

In 1967, Anglican Welfare Council - renamed Singapore Anglican Welfare Council (SAWC) in 1977 - was inaugurated to serve the needs of the community. SAWC was restructured to bring together the other community service arms of the Anglican Church in Singapore. In 2004, it was renamed Singapore Anglican Community Services.

SACS is registered as a society governed by its Constitution. SACS is a registered charity and an approved Institution of Public Character, with its registered address at 10 Simei Street 3 Singapore 529897, and UEN registration number S75SS0005H.

SACS serves the community through three areas: **Psychiatric Services**, **Senior Services**, **Family and Children Services**.

In the same way, let your light shine before others, that they may see your good deeds, and glorify your Father in heaven. *Matthew 5:16*

OUR VISION

To be a light in society, relieving suffering and enriching lives with the love of Christ.

OUR MISSION

To provide support, care and rehabilitation to the underserved and disadvantaged by ministering to their physical, mental and social needs based on Christian values.

CORE VALUES (L.I.G.H.T.)

Love

We care for those in need with love and compassion, following the example of Christ.

Integrity

We commit to the highest moral and ethical standards in word and deed.

Growth

We increase in passion and professionalism, continuously learning and innovating.

Honour

We accord due respect and dignity to every human being as created by God.

Teamwork

We work together in an environment of trust, collaboration, and mutual support.

PRESIDENT'S ADDRESS

Photo credit: The Diocese of Singapore

2025 has been a year of purposeful progress for Singapore Anglican Community Services (SACS). Singapore's rapidly ageing population and society's growing awareness of mental health challenges underscore our mission to serve these communities. Our work goes beyond service delivery; it is about walking alongside those we serve, caring with compassion, and restoring dignity through person-centred care.

A STEADY LIGHT IN CHANGING TIMES

"You are the light of the world... Let your light shine before others, that they may see your good works and give glory to your Father in heaven."

— MATTHEW 5:14, 16

ADVANCING MENTAL HEALTH CARE

Mental health and well-being remain a cornerstone of SACS' mission, as we journey alongside persons in recovery towards a renewed purpose and confidence. Our approach centres on building restorative environments and fostering community collaboration to empower individuals to achieve successful social integration and independent living. This is done through vocational training, employment support and other community reintegration services. We continually seek out and deepen partnerships with employers and stakeholders to create more inclusive pathways for persons in recovery to contribute to society and restore their independence. For example, SACS Integrated Employment Services work with our nursing homes to train persons in recovery to manage laundry operations, providing them with meaningful employment and preparing them for independent living in the community.

PRESIDENT'S ADDRESS

Beyond psychiatric rehabilitation, SACS recognises the importance of preventive mental health care and early identification and interventions as well. We are heartened that the Pathfinders team from Anglican Youth Centre (Sengkang) was presented a Certificate of Excellence by Deputy Prime Minister Gan Kim Yong at the Social Services Office @ Pasir Ris and Punggol Volunteers and Partners Appreciation Night in November 2025. Pathfinders SACS focuses on outreach to youth, promoting greater mental health awareness and important skills such as self-care and stress management.

As demand for mental health services in Singapore grows, we will continue to deliver and advance care that is compassionate and accessible, and contribute to a more caring and inclusive society.

STRENGTHENING SUPPORT FOR SENIORS

We also see the long-term need to support persons with mental health challenges as they age. These intersections highlight the importance of integrated and person-centered care. SACS and our sister organisation St. Andrew's Mission Hospital (SAMH) are uniquely positioned to provide holistic support across all life stages, with our expertise in both psychiatric rehabilitation and eldercare. We are excited that SAMH and SACS have been appointed by the Ministry of Health to operate four more nursing homes in Bukit Purmei, Buangkok Green, Bayshore and Admiralty within the next few years, making us one of the largest nursing home providers in Singapore.

Another new development in our role in providing integrated care for our seniors and empower them to age with meaning and dignity is the Integrated Community Care Programme (ICCP). Spearheaded by the Agency for Integrated Care (AIC), the ICCP brings together various community agencies to provide coordinated care to the elderly living in the community according to designated zones. Our Senior Care and Active Ageing Centres have strengthened the integration of health and psychosocial support, serving as the administrative point of contact for four regions and active members in ten others. This will further strengthen our support network for seniors with different care needs, aligned with national initiatives such as Age Well SG.

CONTRIBUTING TO A FUTURE-READY SECTOR

SACS recognises the importance of advancing training and lifelong learning as key drivers of social progress. Together with SAMH, SACS launched the St. Andrew's Community Services Academy (SACSA) in February 2025, which has been appointed by AIC as a nationally recognised learning institute to deliver high-quality training programs for the community care sector.

Beyond its role as a training provider, SACSA serves as a dynamic platform for dialogue, collaboration, and shared learning among local and international healthcare professionals and care staff. Through collaboration with other community care and training institutions, SACSA brings together multidisciplinary expertise spanning medical and nursing professionals, counsellors, and social workers to deliver evidence-informed training, extending SACS' impact beyond our immediate services to contribute to sector-wide development.

FORGING AHEAD TOGETHER

Looking back on 2025, we are grateful for our dedicated staff who serve with professionalism and compassion, supportive partners across government, private, and non-profit sectors as well as generous donors, volunteers and churches. At a time marked by evolving needs and increasing complexity, the steady commitment of our partners and supporters empowers us to not only continue serving vulnerable groups, but also to innovate and grow. We look to the future with confidence, grounded in our mission to be a light in the community and reflect the love of Christ in all our services.

The Most Reverend Dr Titus Chung
President, Singapore Anglican Community Services
Bishop of Singapore
Archbishop of the Province of the Anglican Church in South East Asia

GCEO'S REPORT

DR (ADJUNCT ASSOCIATE PROFESSOR) ARTHUR CHERN
Group Chief Executive Officer
SACS

Over the past year, Singapore Anglican Community Services (SACS) has stepped up our services to meet the needs of the community, shining God's light and demonstrating His love to those in need. We will continue to do the work entrusted to us, by His grace and empowerment. On behalf of the board, I am pleased to provide an update on our work in 2025.

2025 MILESTONES

12 FEBRUARY

St. Andrew's Community Service Academy was appointed as a Learning Institute by the Agency for Integrated Care.

1 MARCH

The Anglican Senior Centres were renamed to St. Andrew's Active Ageing Centres and St. Andrew's Senior Care.

APRIL

SACS was appointed as the Integrated Community Care Provider for a subregion in Kampong Glam.

14 MAY

St. Andrew's Mission Hospital and SACS signed a Memorandum of Understanding on Strategic Partnership with the National University Health System.

OCTOBER

SACS was appointed as the Integrated Community Care Provider for a subregion in Tampines.

2025 STATISTICS

Psychiatric Services

	Residential Rehabilitation Services	Day Rehabilitation Services	Community Intervention Team	Psychiatric Sheltered Home	Integrated Employment Services	Total
Clients served	366	192	1,610	93	534	2,795
New referrals	64	38	492	41	142	777
Clients achieved recovery goals and were discharged	33	18	274	15	32*	372

* Clients who gained and sustained employment for 1 year and beyond.

	Youths engaged	Parents engaged	Communities/ schools engaged
Pathfinders SACS, Anglican Youth Centre (Sengkang)	1,646	178	38

Senior Services

	Cluster Operators	Active Ageing Centres	Senior Care Centre	Nursing Home	Total
Clients served	1,059	4,792	334	328	6,513

Family and Children Services

	Anglican Family Centre	CITY Community Services	Total
Cases or students served	204	204	408
Cases discharged	163	NA	163

AWARDS AND ACHIEVEMENTS

SINGAPORE HEALTH QUALITY SERVICE AWARDS (SHQSA) 2025

Photo credit: Singapore Health Services

Over 180 staff from St. Andrew's Mission Hospital (SAMH) and SACS received the SHQSA 2025. The SHQSA is a nationwide platform to honour outstanding healthcare professionals who have delivered quality care and excellent patient experience.

COMMUNITY CARE EXCELLENCE AWARDS (CCEA) 2025

24 staff and four teams from SAMH and SACS were recognised for their contributions to community care with Community Care Excellence Awards from the Agency of Integrated Care on 24 September 2025. Mr Antonio Nino Suyat, Senior Staff Nurse, St. Andrew's Nursing Home (SANH) (Taman Jurong) received the Gold Award. 15 staff from SAMH and SACS also received Community Care Manpower Development Awards.

AWARDS AND ACHIEVEMENTS

SILVER RIBBON AWARD 2025

SANH (Taman Jurong) was honoured with the Silver Ribbon Mental Health Award by Silver Ribbon Singapore for employers for fostering a caring and inclusive environment that supports both residents and staff. Beyond medical care, we nurture a culture of empathy and belonging by providing emotional, psychological, and pastoral support for staff, alongside initiatives that promote community bonding and well-being.

Through SACS' Integrated Employment Services, we also create meaningful job opportunities for persons with mental health conditions, empowering them to contribute with dignity and purpose. This award affirms our belief that healing is a shared journey that one is built on compassion, inclusion, and community.

CERTIFICATE OF EXCELLENCE

A Certificate of Excellence was presented to Pathfinders SACS by Deputy Prime Minister Mr Gan Kim Yong in recognition for its outstanding contributions at the Social Services Office @ Pasir Ris and Punggol Volunteers and Partners Appreciation Night on 13 November 2025.

REVIEW OF SERVICES

Psychiatric Services

- Anglican Care Centre (Bukit Batok)
- Anglican Care Centre (Farrer Park)
- Anglican Care Centre (Hougang)
- Anglican Care Centre (Pasir Ris)
- Anglican Care Centre (Simei)
- Anglican Care Centre (Yishun)
- Anglican Youth Centre (Sengkang)

In 2025, SACS Psychiatric Services supported 2,795 clients with various mental health conditions at different stages of recovery as well as youth in need of mental health support. This is done through a multi-pronged approach, person-centred care and strategic partnerships with government agencies, healthcare institutions, schools, employers, grassroots organisations and churches.

In collaboration with EURÊKA Foundation, Taiwha Fountain House, a mental health rehabilitation agency from South Korea invited SACS to attend the Clubhouse International training in July 2025 to learn their Clubhouse model. Ms Vanessa Koh, Senior Occupational Therapist from Anglican Care Centre (Hougang) and Ms Tan Kah Min, Senior Rehabilitation Counsellor from Anglican Care Centre (Simei) attended the two-week training in Seoul. Taiwha is the first organisation in Asia to provide Clubhouse International training. The Clubhouse Model of psychosocial rehabilitation centers on a collaborative, restorative environment where Clubhouse members can recover by gaining access to opportunities for employment, socialisation, education, skill development, housing and improved wellness.

Visit to Taiwha Fountain House, Seoul in July 2025

REVIEW OF SERVICES

Residential Rehabilitation Services

366
CLIENTS

ANGLICAN CARE CENTRE (HOUGANG, SIMEI)

Short and medium-term psychiatric residential care was provided for 366 clients, supporting their recovery process.

New Clients admitted in 2025	Hougang	Simei	Total
Referral Source			
IMH	33	25	**58**
Restructured Hospital	3	3	**6**
Internal Referrals from SACS	0	0	**0**
Others	0	0	**0**

All Clients	Hougang	Simei	Total
Diagnosis			
Schizophrenia	158	134	**292**
Mood Disorder	15	25	**40**
Anxiety Disorder	16	8	**24**
Others	10	0	**10**
Age Group			
Below 21	0	0	**0**
21 - 29	6	16	**22**
30 - 39	31	27	**58**
40 - 49	49	50	**99**
50 - 59	71	41	**112**
60 and above	42	33	**75**
Education Level			
No formal Education	0	9	**9**
Primary Qualification	33	48	**81**
Secondary Qualification	88	64	**152**
ITE	25	16	**41**
Junior College Qualification	12	5	**17**
Diploma	14	17	**31**
Bachelor's Degree	20	8	**28**
Others	7	0	**7**

REVIEW OF SERVICES

Day Rehabilitation Services

ANGLICAN CARE CENTRE (BUKIT BATOK, HOUGANG, PASIR RIS, SIMEI, YISHUN)

192

CLIENTS

Day rehabilitation services supported 192 clients in their recovery by engaging them in a wide array of programmes according to their interests.

New Clients admitted in 2025	Bukit Batok	Hougang	Pasir Ris	Simei	Yishun	Total
Referral Source						
IMH	6	13	3	4	1	**27**
Restructured Hospital	0	0	1	2	0	**3**
Internal Referral from SACS	2	0	1	0	3	**6**
Others	0	1	1	0	0	**2**

All Clients	Bukit Batok	Hougang	Pasir Ris	Simei	Yishun	Total
Diagnosis						
Schizophrenia	39	28	24	20	20	**131**
Mood Disorder	11	6	8	9	5	**39**
Anxiety Disorder	9	2	0	2	0	**13**
Others	5	2	0	0	2	**9**
Age Group						
Below 21	0	0	0	0	0	**0**
21 - 29	4	4	1	3	2	**14**
30 - 39	4	5	5	9	6	**29**
40 - 49	16	8	8	13	3	**48**
50 - 59	23	13	8	5	10	**59**
60 and above	17	8	10	1	6	**42**
Education Level						
No formal Education	0	0	3	0	2	**5**
Primary Qualification	18	13	4	8	8	**51**
Secondary Qualification	19	9	11	15	7	**61**
ITE	10	6	6	3	3	**28**
Junior College Qualification	3	3	1	0	1	**8**
Diploma	13	3	6	2	4	**28**
Bachelor's Degree	0	4	0	3	1	**8**
Others	1	0	1	0	1	**3**

REVIEW OF SERVICES

60 members and staff from Anglican Care Centres (Bukit Batok, Hougang, Simei) with Senior Minister of State for Transport and Law Murali Pillai at the Mindfull Walk at Gardens by the Bay, organised by Mindfull Community on 26 July 2025. The SACS contingent, one of the largest, is proud to do our part to raise awareness for mental health.

Anglican Care Centre (Yishun) connected with residents and shared useful community resources at the Mental Wellness Day 2025, organised by North West Community Development Council.

REVIEW OF SERVICES

Community Intervention Team (COMIT)

1,610
CLIENTS

ANGLICAN CARE CENTRE (BUKIT BATOK, PASIR RIS, YISHUN)

COMIT provided holistic services to 1,610 clients to help them in their recovery process, as well as offered supported to them and their caregivers, at their places of residence.

New Clients admitted in 2025	Bukit Batok	Pasir Ris	Yishun	Total
Referral Source				
IMH	46	35	19	**100**
Restructured Hospital	49	73	26	**148**
Internal Referral from SACS	23	3	10	**36**
Others	81	93	34	**208**

All Clients	Bukit Batok	Pasir Ris	Yishun	Total
Diagnosis				
Schizophrenia	129	119	200	**448**
Mood Disorder	172	188	145	**505**
Anxiety Disorder	115	95	76	**286**
Others	142	198	31	**371**
Age Group				
Below 21	14	46	8	**68**
21 - 29	90	127	75	**292**
30 - 39	90	115	101	**306**
40 - 49	99	76	69	**244**
50 - 59	100	77	88	**265**
60 and above	165	159	111	**435**
Education Level				
No formal Education	20	27	21	**68**
Primary Qualification	47	84	94	**225**
Secondary Qualification	146	160	114	**420**
ITE	99	36	39	**174**
Junior College Qualification	24	24	21	**69**
Diploma	99	127	89	**315**
Bachelor's Degree	111	116	66	**293**
Others	12	26	8	**46**

REVIEW OF SERVICES

Psychiatric Sheltered Home

93
CLIENTS

ANGLICAN CARE CENTRE (FARRER PARK)

Temporary accommodation, as well as counselling and case management support were provided to 93 clients who were recovering from mental health conditions to strengthen their independence and prepare them for smoother reintegration into the community.

New Clients admitted in 2025

Referral Source	
IMH	35
Restructured Hospital	3
Internal Referral from SACS	1
Others	2

All Clients

Diagnosis	
Schizophrenia	45
Mood Disorder	35
Anxiety Disorder	5
Others	8
Age Group	
Below 21	1
21 - 29	21
30 - 39	22
40 - 49	16
50 - 59	19
60 and above	14
Education Level	
No formal Education	0
Primary Qualification	9
Secondary Qualification	29
ITE	8
JC Qualifications	5
Diploma	22
Bachelor's Degree	14
Others	6

REVIEW OF SERVICES

Integrated Employment Services

Integrated Employment Services helped 534 clients to develop their potential, gain and sustain employment as well as perform their job functions better through a wide range of employment services such as Employment Support Services (ESS), Work Integrated Skills Training (WIST), Employee Assistance Programme (EAP+) and Social Enterprises (SE) services.

534
CLIENTS

ESS:	WIST:
336	99
EAP+	SE:
57	42

Ms Tan Jui Wei, senior rehabilitation counsellor, was a panellist at a discussion at the Singapore Mental Health Conference 2025, co-organised by the Institute of Mental Health, National Council of Social Service, Agency for Integrated Care and Health Promotion Board.

Mr Jonathan Zhou, senior rehabilitation counsellor, sharing with members of public on how to support people with mental health struggles in the workplace at the Beyond the Label Fest 2025.

REVIEW OF SERVICES

Employment Support Services (ESS)

Provided job matching, placement and support services for clients to help them transit into the workforce and sustain employment.

New Clients admitted in 2025

Referral Source	
IMH	**22**
Restructured Hospital	**49**
Internal Referral from SACS	**35**
Others	**10**

All Clients

Diagnosis	
Anxiety	**64**
Major Depressive Disorder	**112**
Schizophrenia	**104**
Others	**56**
Age Group	
21 - 25	**7**
26 - 30	**29**
31 - 39	**63**
40 - 49	**104**
50 - 59	**80**
60 and above	**53**
Education Level	
Primary	**15**
Secondary	**88**
ITE	**111**
Polytechnic	**39**
University Degree	**77**
Post Graduate	**6**

Service Outcome

Discharged from Programme	**98**
Employment Milestones	
– 1 month	**256**
– 3 months	**219**
– 6 months	**154**
– 1 year and beyond	**32**
Dropped out from Programme	**4**

REVIEW OF SERVICES

Work Integrated Skills Training (WIST)

A 5-week (Monday to Friday) half-day programme, designed to prepare clients for employment and community integration, equipping them with essential skills and knowledge for the workforce.

Clients served	**99**
Impact on clients	
– Improved Employability Skills	**59**
– Heightened Mental Health Awareness	**43**
– Equipped with Work-related Stress and Issues Management Skills	**58**
– Equipped with Symptom and Stress Management Skills	**55**

Employee Assistance Programme (EAP+)

Promotes awareness of mental health wellness at workplaces through talks and workshops.

Companies Served	150
Clients Counselled	57
Workshops Conducted	56
Workshops Attendees	916

Social Enterprises (SE)

Provides on-site vocational training for persons with mental health conditions, as well as equip and empower them with employability skills to facilitate their transition into the workforce.

Clients Served	42
Clients Active in SE	28
Clients Discharged	14
Duration of Vocational Training Completed	
– 3 Months	10
– 6 Months	32

REVIEW OF SERVICES

Pathfinders SACS, Anglican Youth Centre (Sengkang)

Youths, parents, community partners and staff celebrated Anglican Youth Centre (AYC) (Sengkang)'s 1st year anniversary and World Mental Health Day on 31 October 2025. AYC (Sengkang) has grown into a safe and welcoming space for youths aged 12–25, where they can find support, community, and opportunities to thrive. This is made possible with the great support and partnership of many community partners and volunteers.

YOUTHS ENGAGED
1,646

PARENTS ENGAGED
178

COMMUNITY PARTNERS AND SCHOOLS ENGAGED
38

Pathfinders SACS was appointed Member of the Youth Care Local Network (Hougang, Sengkang, Serangoon) from 2025 to 2027.

TESTIMONY OF CLARICE, 18-YEAR-OLD

I love the atmosphere in the centre as the Youth Workers there are all very friendly. They are good listeners and will often check on our well-being. I made new friends through youth activities. I am able to communicate and socialise better with the youths I met for the first time. I appreciate the workers for their patience and understanding towards us. Life would be different without them.

TESTIMONY OF MDM ROSE

I saw a remarkable change in my daughter after she has joined Pathfinders SACS a few months ago. She smiles whenever she is at the centre — a smile that truly comes from the heart, that I seldom see at home. She has started to write down her emotions on a document provided by her Youth Worker. In the past, she was reluctant to write or share her feelings with someone. I like to express my heartfelt gratitude to Pathfinders SACS for bringing hope to our family.

Members at Anglican Care Centre (Simei) engage in expressive arts such as nagomi art and music box making as part of their psychiatric rehabilitation. These programmes encourage creativity, self-expression and healthy coping mechanisms.

REVIEW OF SERVICES

Senior Services

- Anglican Cluster Operator (Jurong East)
- Anglican Cluster Operator (PEACE-Connect)
- St. Andrew's Active Ageing Centre (Havelock)
- St. Andrew's Active Ageing Centre (Jurong West)
- St. Andrew's Active Ageing Centre (PEACE-Connect@5)
- St. Andrew's Active Ageing Centre (PEACE-Connect@8)
- St. Andrew's Active Ageing Centre (Tampines Changkat)
- St. Andrew's Active Ageing Centre (Woodlands)
- St. Andrew's Active Ageing Centre (Yishun)
- St. Andrew's Nursing Home (Taman Jurong)
- St. Andrew's Senior Care (Hillview)

SACS Senior Services provides a holistic suite of care services to seniors, empowering them to age meaningfully in their communities. In 2025, we served 6,513 seniors through our various services: Cluster Operators, Active Ageing Centres, Senior Care Centre and Nursing Home.

In March and October 2025, the Ministry of Health appointed SACS as an Integrated Community Care Provider (ICCP) for two subregions respectively, covering the following areas: Kallang, Novena, Rochor, Museum 5, Tampines and Paya Lebar. This is part of a national plan to coordinate community care services more effectively. The ICCPs will form a network to coordinate their services and support to the seniors working with health and social care providers within the sub-region to form an integrated support network for seniors.

SACS Senior Services embarked on a renaming exercise to strengthen the group identity with the other senior services in our sister organsation, St. Andrew's Mission Hospital and create greater synergy. The eight Anglican Senior Centres were renamed as St. Andrew's Active Ageing Centres and St. Andrew's Senior Care in March 2025.

Cluster Operators

TOTAL SENIORS SERVED UNDER CLUSTER OPERATORS:
1,059

CCMS: 99

CREST: 835

HPC: 107

SGH: 18

Anglican Cluster Operator (ACO) (Jurong East, PEACE-Connect) offers community services for seniors who have complex needs, including health and social needs, and require intensive support to be able to age well in place within the community. These services include the Community Case Management Services (CCMS), Community Resource Engagement and Support Team (CREST) and Senior Group Homes (SGH).

REVIEW OF SERVICES

Active Ageing Centres

SAMH and SACS organised the SUPA Senior event on 24 October 2025, graced by Mayor Denise Phua from Central Singapore Community Development Council. This initiative started in 2002 in St. Andrew's Active Ageing Centre (SAAAC) (PEACE-Connect) with the aim of celebrating seniors' birthday, particularly those aged 90 years old and above. This year's event included our ICCP partners Methodist Welfare Services and St. Hilda's Community Services. 80 seniors attended the event, of which 45 seniors were aged 90 years old.

SAAAC (Havelock and Jurong West) conducted a 12-month trial of Opsis in July 2025, an AI screening tool for depression and anxiety. Approximately 105 individuals took part in the screening project, of which about 5% screened positive for the conditions and were referred to relevant services.

Mental health screening at SAAAC (Havelock)

REVIEW OF SERVICES

SENIORS SERVED
334

DAY CARE ATTENDANCES
9,521

DAY REHABILITATION ATTENDANCES
3,162

St. Andrew's Senior Care (Hillview)

COMMUNITY ENGAGEMENT

On 11 February 2025, preschoolers from Brighton Montessori @ Hillview celebrated Chinese New Year with the seniors from SASC (Hillview). Guided by their teachers, the little children gently assisted the seniors with simple Chinese paper cuttings. The seniors were treated to a song performance and were delighted when the children belted a series of familiar Chinese New Year tunes and presented them with thoughtfully curated goodie bags. The preschoolers' enthusiasm and energy brought much joy to the seniors. This engagement further strengthened the bond between the two generations.

Pre-schoolers from Brighton Montessori @ Hillview celebrated Chinese New Year with seniors from SASC (Hillview).

IMPROVING QUALITY OF CARE

SASC (Hillview) continues to leverage practical innovation to improve care quality and create a safer environment for ageing in place. The gait belt, a simple yet effective kit, offers caregivers a better grip on the seniors. It is often used to assist and encourage ambulant seniors to walk confidently, who are often reluctant to do so due to the fear of falling.

Staff uses a gait belt to assist a senior in walking.

REVIEW OF SERVICES

St. Andrew's Nursing Home (Taman Jurong)

PARTNERING FOR IMPACT

On 14 May 2025, St. Andrew's Nursing Home (SANH) and the National University Health System (NUHS) marked a significant milestone in our shared commitment to integrated and person-centred care with the signing of a Memorandum of Understanding (MoU). Through this partnership, SANH committed three nursing homes in the western region—Taman Jurong, Queenstown, and St. John's – St. Margaret's—to collaborate with NUHS in advancing care integration, staff development, and community health. Together, both organisations aim to enhance geriatric and end-of-life care through co-developed innovative models and shared expertise.

The MoU was formalised by Dr (Adjunct Associate Professor) Arthur Chern, Group CEO of St. Andrew's Mission Hospital (SAMH) and SACS, and Mr Chua Song Khim, Deputy CEO of NUHS, at a specially curated reminiscence space within SANH (Taman Jurong). This unique setting was designed with universal and dementia-friendly principles to foster connection, comfort, and emotional well-being among residents.

RESIDENTS SERVED

328

Nostalgic provision shop at SANH (Taman Jurong)
Source: The Straits Times © SPH Media Limited. Permission required for reproduction.

SANH (Taman Jurong) was featured in The Straits Times, highlighting our innovative approach to dementia and psychiatric care. Our thoughtfully designed reminiscence environment helps residents reconnect with familiar memories and stay meaningfully engaged.

Scan to read The Straits Times article.

REVIEW OF SERVICES

Through our ongoing partnership with ST Engineering Land Systems, SANH (Taman Jurong) was invited by Temasek Foundation to present at the Temasek Community Network Forum 2025 held on 16 September 2025.

During the session, SANH (Taman Jurong) shared how ST Engineering Land Systems has exemplified strategic giving and in-kind contributions by leveraging their specialised innovation capabilities to support our healthcare team. Their partnership demonstrates how corporate expertise can be meaningfully applied to strengthen care delivery, enhance operational efficiency, and uplift the well-being of our residents.

This collaboration reflects our shared belief that sustainable care innovation is best achieved through purposeful partnerships — where technology, compassion, and community come together to create lasting impact.

Ms Priya Dharshini d/o Mogan, Assistant Nurse Manager, SANH (Taman Jurong) presenting at the Temasek Community Network Forum 2025.

INNOVATIONS TO IMPROVE CARE

To enhance resident safety and improve care outcomes, SANH (Taman Jurong) embarked on the SoundEye LASSO Project — a smart fall-prevention system using depth-imaging technology to detect potential falls and bed exits while protecting residents' privacy.

This initiative exemplifies SANH's ongoing commitment to integrate innovation with compassionate care. With the implementation of SoundEye LASSO and heightened staff vigilance, the pilot ward achieved a 100% reduction in falls from January to March 2025, recording zero falls during this period.

Building on this success, SANH continues to explore the wider adoption of smart technologies that enhance safety, preserve dignity, and support our mission of delivering person-centred care.

Artist's impression of SANH (Bukit Purmei). Credit: MOHH.

NEW NURSING HOME

Construction on SANH (Bukit Purmei) has begun and is on track to obtain the Temporary Occupation Permit by the last quarter of 2027. When ready, SANH (Bukit Purmei) is expected to serve about 270 residents with dementia and general needs. This will be the eighth nursing home under SAMH and SACS.

Occupational therapy plays a vital role in the lives of those living with dementia, helping them stay engaged, independent, and connected through meaningful daily activities.

Lily, a resident of St. Andrew's Nursing Home (Taman Jurong), helps out as a cashier at an in-house minimart. Styled like a traditional provision shop, the minimart helps dementia residents stay independent, recall familiar routines, and experience a sense of purpose.

Scan to hear more about Lily's story.

Ivan Tan, an occupational therapist at SANH (Taman Jurong) was featured in a Care To Go Beyond video. He supports residents with dementia through activities such as sewing and hydroponics that promote well-being and functional ability.

Scan to watch the full video.

REVIEW OF SERVICES

Family & Children Services

Anglican Family Centre
CITY Community Services

CASES SERVED

204

Anglican Family Centre

In our quest to improve our shelter's service standards, AFC's Residential Supervisor, Ms Alison Tan and Social Work Associate, Ms Shirley Lee attended the 5th World Conference of Women's Shelters in Sydney, Australia from 15 to 18 September 2025. This conference was attended by more than 1,000 delegates from over 100 countries aimed at advancing services for women's shelters and ending gender-based violence.

During the study trip, they learnt about evolving issues in domestic violence such as technology-facilitated abuse, risk assessment matrix for children's contact with perpetrators of family violence and developing culturally responsive approaches. The experiences not only broadened their worldview of the different models in the various countries, but also helped AFC to reflect on current practices and areas of growth. AFC will continue to invest in its professional development so as to deliver quality services that meet the evolving needs of its residents and empower them during their stay.

5th World Conference of Women's Shelters in Sydney, Australia from 15 to 18 September 2025

Study visit to Muslim women's shelter in Sydney.

REVIEW OF SERVICES

CITY Community Services

CITY Community Services (CITY) is a community service operated by St Andrew's Cathedral, under the umbrella of SACS. CITY stands for "Character In The Young". Our mission is to build good character in children and youth, and to show Christian love by providing practical assistance to those in need.

CITY celebrated its 20th Anniversary with a Thanksgiving Lunch on 22 November 2025 at the Singapore Recreation Club. We raised not just funds but long-lasting friends of CITY. Through this momentous occasion, we hope to increase public awareness and establish new supportive networks for our mission.

Befriender Alumnus, Siying, sharing her testimony of how she has benefited from CITY's programmes at the 20th Anniversary Thanksgiving Lunch.

YOUTH AND CHILDREN SERVED
204

BEFRIENDERS CLUB
172

BEFRIENDERS ALUMNI
32

BEFRIENDERS CLUB

CITY currently operates its flagship Befrienders Club (BFC) programme in 11 primary schools. BFC aims to build children's character according to biblical principles and is developed with the Ministry of Education's framework for 21st Century Competencies.

This year, we enhanced our pedagogical approach through experiential learning, hands-on activities, and learning journeys. We also deepened our collaborations with school partners to align our curriculum according to school-specific needs. We achieved an increase in student participation and engagement rates through these efforts.

Befrienders at Chongzheng Primary School being briefed before an activity-based lesson focusing on character building in BFC.

REVIEW OF SERVICES

BEFRIENDERS ALUMNI

Graduates of BFC continue to benefit from CITY's programme when they transition into the Befrienders Alumni (BFA) programme. CITY continues to journey with BFAs throughout their secondary school years and beyond in this supportive community. The BFA programme focuses on nurturing leadership and a spirit of service. Through mentorship and serving as facilitators to their juniors in camps, our BFAs develop practical leadership skills while remaining rooted in the values they first learned in BFC.

BFA Christmas Party is a highly anticipated gathering that fosters a sense of belonging and joy within our BFA community.

DEEPENING FAMILY ENGAGEMENT

Beyond our BFC and BFA programmes, CITY has also launched initiatives to deepen family engagement. In addition to our bi-monthly BFA Outings, we organised our inaugural Family Outing to Rainforest Wild ASIA. This initiative allows CITY to build rapport with our BFAs' families and strengthen family-based support networks.

BFAs and their family members pose for a photo at the start of the family outing at Rainforest Wild ASIA.

ENVIRONMENTAL AWARENESS AND SUSTAINABILITY

We integrated environmental education into the BFC curriculum by partnering with a local indoor urban farm, GreenLoopFarms. These hands-on learning journeys taught our children about the importance of sustainability and environmental awareness.

We also engaged our BFAs in an upcycling initiative to transform legacy BFC t-shirts into functional tote bags. These upcycled bags were gifted to graduating Primary 6 students, fostering a sense of continuity between the different cohorts of the programme.

Primary 6 Befrienders from Edgefield Primary School receiving their PSLE Encouragement Gifts in the upcycled purple tote bags made by BFAs.

Sarah *(pseudonym)*, a resident of Anglican Family Centre, spoke gratefully of her time there, "Here, we live like one big family. If a new resident arrives, I share clothes with them. If I cook more, I share it too. Sometimes my room turns into a play area for all the kids. I'm just happy when I can make others happy."

AFFILIATED ORGANISATIONS

Mission to Seafarers

We praise the Lord for His grace and guidance, which have been pivotal in the growth and development of the Mission to Seafarers Singapore.

This report outlines the activities and achievements of our maritime welfare ministry over the past year, emphasizing service delivery, challenges, and future strategies.

NUMBER OF SHIPS VISITED

8063

NUMBER OF SEAFARERS USING TRANSPORT SERVICE

5616

NUMBER OF SEAFARERS VISITING DROP-IN CENTRES

3381

NUMBER OF SHIPS USING PORTABLE ROUTERS

146

NUMBER OF CASES OF HOLISTIC CARE SUPPORT

12

EMERGING NEEDS AND IMPACT

In 2025, The Mission to Seafarers Singapore (MTSS) sustained a strong and visible presence across Singapore's ports, enabling meaningful engagement with seafarers and timely welfare support.

MTSS conducted 8,063 ship visits, reflecting consistent outreach efforts and the trust placed in the Mission by seafarers and maritime stakeholders. These visits remain the cornerstone of MTSS's ministry, allowing staff to identify needs early, provide pastoral care, and facilitate access to shore-based services.

Demand for transport services remained high, with 5,616 seafarers assisted during the year. This is attributed to daily ship visits, positive word-of-mouth recommendations among seafarers, and enhanced visibility through PSA's digital platforms. Access to shore leave continues to be a critical factor in supporting seafarers' mental and emotional well-being, offering much-needed respite from prolonged periods on board.

The Drop-In Centre welcomed 3,381 seafarers, reaffirming its role as a vital space for rest, social interaction, digital connectivity, and pastoral support. The centre serves not only practical needs but also fosters human connection, which is especially significant for seafarers facing isolation and fatigue.

AFFILIATED ORGANISATIONS

Together, these activities illustrate the evolving nature of maritime welfare needs. While traditional services such as ship visits and transport remain essential, there is a growing demand for deeper holistic mental health and crisis-response support.

Usage of portable routers declined to 146 ships, largely due to improved Wi-Fi infrastructure at ports such as Jurong Port. This development reflects positive progress in port facilities while prompting MTSS to adapt service delivery and redirect resources toward areas of greater and emerging need.

A particularly notable area of increasing demand is Holistic Care Support, with 12 intensive cases handled during the year. These involved MTSS ministering to surviving crew members on board ships following the death of a fellow seafarer due to accidents, serious illness, or suicide. Such cases require trauma-informed pastoral presence, emotional support, and close coordination with ship management and relevant authorities. Awareness of MTSS's capacity to provide this form of crisis and bereavement support has been strengthened, leading to more referrals and requests for assistance.

Together, these activities illustrate the evolving nature of maritime welfare needs. While traditional services such as ship visits and transport remain essential, there is a growing demand for deeper holistic mental health and crisis-response support. MTSS continues to respond prayerfully and strategically, ensuring that resources, training, and partnerships are aligned to serve seafarers with compassion, dignity, and professionalism.Top of FormBottom of Form

All staff members have been trained in raising suicide awareness among seafarers. This initiative is a cornerstone of our mental health outreach, equipping our team to identify warning signs and provide timely support to seafarers in crisis.

MANAGEMENT COMMITTEE

The following individuals have been instrumental in guiding our mission:

- **Chairman**: Prof Capt. Frederick Francis
- **Vice Chairman**: Capt. Ahmed Belal
- **Hon Treasurer**: Tan Yam Heng
- **Hon Secretary**: Capt. Lim Swee Aun
- **Members**:
    - Lim Siew Cheng
    - Capt. Rob Walker
    - Lars Kastrup
    - Winston Tham
    - Capt. Robin Foo
    - Akanksha Batura Pai
    - Capt. Shashi GH
    - Capt. Raj Chada
    - Mel Ferdinands
    - Clarence Khoh
    - Albert Teo

Staff Members

- **Port Chaplain and Executive Director**: Toh Soon Kok
- **Admin Manager**: Susan Koh
- **Accounts Executive**: Khin Zar Thaw
- **Ship Visitors**:
    - Tommy Tay
    - Uzi Ng
    - Martin Sim
    - Alfur Chik

As we thank God and celebrate the progress achieved in the past year, we want to remain steadfast in our mission to serve the maritime community. With God's guidance, the dedication of our team, and the support of our partners, we pray that we will overcome challenges and achieve greater impact in the year ahead by the power of the Holy Spirit.

Toh Soon Kok
Port Chaplain
Executive Director
The Mission to Seafarers Singapore

AFFILIATED ORGANISATIONS

St. Andrew's Mission Hospital

St. Andrew's Medical Mission was founded in 1913 by Dr Charlotte Ferguson-Davie. In 1934, St. Andrew's Mission Hospital (SAMH) was incorporated under the SAMH Ordinance. SAMH is an exempt charity and an approved Institution of a Public Character. As a Community Care Organisation, SAMH provides health, social care and education services through the following:

- St. Andrew's Community Hospitals
- St. Andrew's Mission Hospital Clinic
- St. Andrew's Migrant Worker Medical Centre
- St. Andrew's Senior Care
- St. Andrew's Nursing Homes
- St. Andrew's Autism Centre
- St. Andrew's Mission School

ST. ANDREW'S COMMUNITY HOSPITALS (SACH)

SACH (Bedok) was officially dedicated and opened on 20 November 2025, marking a significant milestone in expanding community-based care in the east. The opening ceremony was graced by Minister for Health and Coordinating Minister for Social Policies, Mr Ong Ye Kung. The new hospital comprises a total of 240 beds, including 100 community hospital beds and 140 transitional care facility beds.

SAMH was also appointed by the Ministry of Manpower to continue serving as an Anchor Operator for migrant worker healthcare through the St. Andrew's Migrant Worker Medical Centre for a further three years, from 1 April 2025 to 31 March 2028.

SACH had a total of 4,157 Inpatient Admissions, 11,107 Outpatient Clinic Attendances, 7,652 Home Care Service Visits and 22,960 Daily Rehabilitation Centre Attendees. SAMWMC saw 68,343 attendances across medical, dental, physiotherapy and case management services.

ST. ANDREW'S SENIOR CARE (SASC)

St. Andrew's Active Ageing Centre (Bedok South) and SASC (Bedok South) were dedicated and officially opened on 14 January 2025. The opening was graced by Dr Maliki Osman, Minister, Prime Minister's Office, Second Minister for Education and Foreign Affairs and MP for East Coast GRC.

SASC continues to leverage practical innovation and improve care quality to create a safer environment for ageing in place. The centres introduced patient transfer hoists and gait belts for our seniors, providing better support for seniors and alleviating strain on staff. On 7 August 2025, more than 200 students from St. Andrew's Junior School held a collective SG60 celebration with 600 seniors across the centres, deepening inter-generational connection and strengthening long-standing partnerships.

On 8 December 2025, St. Andrew's Active Ageing Centre (SAAAC) (Bedok South) and SASC (Bedok South) hosted a delegation of Australian Senators for a learning visit on Singapore's community-based eldercare model. The delegation observed key technologies used to enhance seniors' well-being, including HUR strength-training machines with RFID-enabled smart cards that help to automate and track workouts, as well as vital sign machines that sync directly with the Centre Management System to streamline data and enable timely health monitoring.

In 2025, SAAAC (Bedok North, Bedok South and Dover) and SASC (Bedok North, Bedok South, Dover, Henderson, JOY Connect, Queenstown, Tampines Central, Tampines North) served a total of 5,098 seniors through its active ageing programmes, day care and community rehabilitation services.

AFFILIATED ORGANISATIONS

ST. ANDREW'S NURSING HOMES (SANH)

On 29 July 2025, St. Andrew's Nursing Home (Aljunied) was officially dedicated by The Most Reverend Dr Titus Chung, Bishop of Singapore and President of SAMH and SACS, and opened by Dr Koh Poh Koon, Senior Minister of State, Ministry of Health & Ministry of Manpower.

On 14 May 2025, SAMH, SACS and the National University Health System (NUHS) signed a Memorandum of Understanding (MoU), marking the beginning of a strategic partnership aimed at strengthening care capabilities across our nursing homes in the western region. Through this collaboration, both organisations will work jointly to enhance service quality, streamline clinical practices and elevate the overall quality of life for residents. SANH also entered into a MoU with the Agency for Integrated Care to embark on the Quality Improvement Programme at SANH (Aljunied and Queenstown). This programme aims to improve quality domains like safety, client-centeredness and process efficiency. Together, these partnerships signify a deliberate and coordinated commitment to strengthening community care, fostering innovation and ensuring that residents across SANH continue to benefit from compassionate and high-quality services.

SANH (including Taman Jurong) served 2,380 residents in total in 2025.

ST. ANDREW'S AUTISM CENTRE (SAAC)

In May 2025, SAAC held a concert at the St. Andrew's Cathedral to mark the celebration of 20 years of love, service and gratitude. Over 400 guests attended the event.

The Dignity of Work Programme offers urban farming and baking as key vocational pathways to equip adults aged 18 and above with moderate autism with meaningful, skill-based work experiences. 20 trainees were supported in developing work-readiness through the two tracks. St. Andrew's Autism Home (SAAH) (Sengkang)'s capacity increased from 42 to 63 residents after a facility upgrade. St. Andrew's Autism School (SAAS) collaborated with the Physical Education (PE) Team at the Special Education Branch to develop two Micro-Learning Units on PE pedagogy for SPED educators. This collaboration created a meaningful platform for SAAS to share effective teaching practices, and provided an opportunity for the school to contribute to professional learning across the SPED sector.

This year's edition of SAAC's annual advocacy event, Walk of a Lifetime, was brought to the Gardens by the Bay. Graced by Minister of State for Culture, Community and Youth, Minister of State for Manpower, Mr Dinesh Vasu Dash, the event saw over 1,200 participants. In addition to the walk, an MoU was signed between SAAC and Gardens by the Bay. Separately, the ACE Team Foundation Gala Dinner, gathered 200 leaders from various sectors, raising a total of $2.5 million in support of SAAC's adult services.

In 2025, SAAC served 536 students, clients and residents with moderate to severe autism through the SAAS, two Day Activity Centres (Siglap and Sengkang) as well as SAAH (Sengkang).

ST. ANDREW'S MISSION SCHOOL (SAMS)

100% of SAMS' pioneer batch of Primary 6 students passed their Primary School Leaving Examination. The school looks forward to welcoming its first batch of Secondary 1 students in January 2026. SAMS continues to maintain strong relationships and collaborations with our various partners, including Gardens by the Bay through its "Quiet Morning" initiative, Keming Primary School through badminton under the Ministry of Education's PlayInclusive programme, sharing on cyber wellness by CHIJ St. Theresa's Convent students etc. 281 students have been enrolled into SAMS for the academic year of 2024.

As SAMH moves into another exciting year ahead, we will endeavour to fulfil our vision to be God's light in society.

Dr (Adj A/Prof) Arthur Chern
Group Chief Executive Officer
St. Andrew's Mission Hospital

LEADERSHIP

Singapore Anglican Community Services (SACS) is governed by a Board of Management (SACS Board), which is the governing body responsible for overseeing and managing SACS.

Reporting to the SACS Board are committees appointed by the SACS Board for the service units as well as the Audit, Chaplaincy, Finance, Fundraising, Human Resource and Nomination committees.

The Board's role is to provide strategic direction and oversight of the programmes and objectives of SACS and to steer SACS towards fulfilling its vision and mission through good governance. As stipulated in the Constitution, the SACS Board is made up of nominees and elected members, headed by the President, who is by appointment, the Bishop of Singapore.

The roles and responsibilities of the Board include:

- Review the Vision and Mission of SACS periodically to ensure their relevance, and ensure that there are adequate resources to sustain the SACS's operations and that these resources are effectively and efficiently managed
- Develop and approve a strategic plan to direct SACS towards achieving its mission and fulfilling its vision
- Appoint Committees to assist or advise in its work with documented Terms of Reference
- Maintain a sound financial and accounting system to ensure effective management of resources
- Oversee the processes of evaluating internal controls and financial reporting
- Ensure satisfactory compliance to rules and regulations, both legislated and codified, that govern charities and Institution of a Public Character.
- As part of ongoing succession planning for the Board, to review the composition of the Board regularly to ensure an appropriate balance of expertise, skills, attributes and ability among the Board members

No Board members are remunerated for their Board services. No staff sits on the Board.

SACS conducts regular self-evaluation to assess the work of and oversight at SACS. Based on the evaluation, the Board may consider seeking training to plug competency gaps, adopt best practices or where appropriate, appoint new Board members with the relevant expertise.

Yearly, the Board uses the Governance Evaluation Checklist from the Charity Council to review the extent SACS has complied with guidelines in the Code of Governance for Charities and IPC.

As part of ongoing succession planning for the Board, the Nomination Committee reviews the composition and tenure of the members of Board and Committees to ensure an appropriate balance of expertise, skills, attributes and ability among the Board members. The Committee also identifies potential candidates and explores their interest and availability. Where possible and appropriate, these candidates will be invited to serve in the Committees to gain experience with SACS.

All newly appointed and reappointed members are required to accept the appointment(s) from the Nomination Committees. The appointments of elected members are approved at the Annual General Meeting and the appointment of office bearers and members of the Committees are approved by the Board.

LEADERSHIP

Organisation Structure

MEMBERS OF SACS

BOARD OF MANAGEMENT

- Audit Committee
- Chaplaincy Committee
- Finance Committee
- Fundraising Committee
- Human Resource Committee
- Management Committees
- Nomination Committee

Group Chief Executive Officer

- Administration
- Chaplaincy
- Corporate Communications
- Facilities
- Finance
- Human Resource
- Information Technology
- Medical

PSYCHIATRIC SERVICES

- Anglican Care Centre (Bukit Batok)
- Anglican Care Centre (Farrer Park)
- Anglican Care Centre (Hougang)
- Anglican Care Centre (Pasir Ris)
- Anglican Care Centre (Simei)
- Anglican Care Centre (Yishun)
- Anglican Youth Centre (Sengkang)
- Integrated Employment Services

SENIOR SERVICES

- Anglican Cluster Operator (Jurong East)
- Anglican Cluster Operator (PEACE-Connect)
- St. Andrew's Active Ageing Centre (Havelock)
- St. Andrew's Active Ageing Centre (Jurong West)
- St. Andrew's Active Ageing Centre (PEACE-Connect@5)
- St. Andrew's Active Ageing Centre (PEACE-Connect@8)
- St. Andrew's Active Ageing Centre (Tampines Changkat)
- St. Andrew's Active Ageing Centre (Woodlands)
- St. Andrew's Active Ageing Centre (Yishun)
- St. Andrew's Nursing Home (Taman Jurong)
- St. Andrew's Senior Care (Hillview)

FAMILY AND CHILDREN SERVICES

- Anglican Family Centre
- CITY Community Services

BOARD OF MANAGEMENT

The Board and Committees were appointed on a two-year term on 17 May 2025.

Two of the 13 members have served on the Board for more than 10 consecutive years. The Treasurer has a term limit of four years. Succession planning had always been in place to guarantee the ongoing renewal of leadership.

The Nomination Committee had recommended to retain both Associate Professor Steven Lim and Mr Edward D' Silva beyond the 10-year term limit, noting that Associate Professor Lim's continued appointment as Board Vice President would ensure strategic continuity and institutional knowledge as SACS enters its next phase of development, and that his clinical expertise would be valuable in supporting the planned expansion of psychiatric and community mental health services. Mr D'Silva's active networks in the public and community sectors were recognised as valuable assets that strengthen the organisation's engagement with external agencies.

The meeting attendance is for period 17 May 2025 to 14 April 2026.

PRESIDENT
The Most Reverend Dr Titus Chung Khiam Boon
Bishop of Singapore
Archbishop of the Province of the Anglican Church in South East Asia
Diocese of Singapore
PhD (Philosophy)
(Appointed as President and as Board member since 2020)
Meeting Attendance: 3/4

VICE PRESIDENT
Associate Professor Steven Lim Hoon Chin
Senior Consultant (Medical)
Changi General Hospital
MBBS, MRCS (A&E) (Edin), FAMS, FCDMS
(Appointed as Board member since 2015, Vice Secretary from 2021 to 2023 and as Vice President since 2025)
Meeting Attendance: 4/4

HONORARY SECRETARY
Mr Ngiam Shih Chun
Deputy Secretary (Policy)
Ministry of Home Affairs
MSc (Mgt Sc), MSc (Fin Eng), BSc (Mech Eng)
(Appointed as Board member since 2017, Honorary Secretary since 2021, Honorary Vice Treasurer from 2019 to 2020)
Meeting Attendance: 3/4

HONORARY TREASURER
Mr Liew Yoke Pheng Joseph
Independent Non-Executive Director
FCCA, FSCA, CISA, CFE, BCom (Acc)
(Appointed as Board member and Honorary Treasurer since 2023)
Meeting Attendance: 4/4

BOARD MEMBER
Mr Raymond Choo Choon Sheng
Director, Legal & IP
Advantest Singapore
LLB, MA TMM, BDiv, AKC
(Appointed since 2023)
Meeting Attendance: 3/4

BOARD MEMBER
Mr Choy Siew Kai
Non-Executive Director
Factset Inc
BSc, Stanford University
DCI Fellow
(Appointed as since 2023)
Meeting Attendance: 3/4

BOARD MEMBER
Mr Edward D'Silva (JP, PMB, BBM, PJG)
Senior Advisor (Architect)
SAA Architects Singapore Pte Ltd
BARCH (NUS)
(Appointed since 2013)
Meeting Attendance: 3/4

BOARD MEMBER
Ms Felicia Foong Lye Siew
Regional Treasurer
Nestle
Chartered Accountant
MBA, BAcc
(Appointed since 2025)
Meeting Attendance: 3/4

BOARD MEMBER
Reverend Koh Hock Soon
Clergyman
Diocese of Singapore
BDiv
(Appointed since 2021)
Meeting Attendance: 3/4

BOARD MEMBER
Reverend Daniel Lim
Clergyman
Diocese of Singapore
BDiv
(Appointed since 2023)
Meeting Attendance: 3/4

BOARD MEMBER
Mr Tony Soh Cheow Yeow
Chief Executive Officer
National Volunteer & Philanthropy Centre
BBA (Distinction)
(Appointed since 2021)
Meeting Attendance: 2/4

BOARD MEMBER (CO-OPTED)
Dr Goh Soon Noi
Social Worker
Changi General Hospital
PhD (Melbourne), MBA (Warwick), PG Cert. in Ageing (Southampton), BA (NUS)
(Appointed since 2025)
Meeting Attendance: 1/2

BOARD MEMBER (CO-OPTED)
Mrs Tina Hung
Senior Consultant
National Council of Social Service
MSW, MPA
(Appointed since 2025)
Meeting Attendance: 2/4

MANAGEMENT COMMITTEES

Roles of the Management Committees

- Oversee the operations of the respective Service Units to achieve the Service Units' objectives
- Provide direction and guidance on the strategic plans for the respective Service Units as per Singapore Anglican Community Services' Vision and Mission
- Promote awareness and increase public awareness and community engagement, appreciation and understanding of the objectives and work of the Service Units.

SINGAPORE ANGLICAN COMMUNITY SERVICES

Chairman
Associate Professor Steven Lim Hoon Chin
Senior Consultant (Medical)
Changi General Hospital
MBBS, MRCS Edin (A&E), FAMS, FCDMS

Members
Dr Chan Lai Gwen
Doctor
Tan Tock Seng Hospital
MBBS, MRCP (UK), MRCPsych (UK)

Mr Raymond Choo Choon Sheng
Director, Legal & IP
Advantest Singapore
LLB, MA TMM, BDiv, AKC

Mr Edward D'Silva (JP, PBM, BBM, PJG)
Senior Advisor (Architect)
SAA Architects Singapore Pte Ltd
BARCH (NUS)

Mr Fitzgerald Hendroff
Advocate & solicitor (Singapore bar)
Siraj Omar LLC
LLB

Mr Tony Soh Cheow Yeow
Chief Executive Officer
National Volunteer & Philanthropy Centre
BBA (Distinction)

Reverend Edwin Tan Weng Keong
Clergyman
Diocese of Singapore
BBA, MDvi

Ms Dorcas Won
Master Medical Social Worker
Changi General Hospital
Master of Counselling

Ms Wong Kok Yee
Chartered Accountant
Wong Kok Yee Tax Services Pte Ltd
FCA (England & Wales)

ST. ANDREW'S NURSING HOME

Chairman
Mr Choy Siew Kai
Non-Executive Director
Factset Inc.
BSc, Stanford University DCI Fellow

Members
Dr Chua Chi Siong
Medical Director
Regional Health System Office
MBBS, MMed (FM), FCFP

Dr Chua Hong Choon
Chief Executive Officer
Khoo Teck Puat Hospital & Yishun Community Hospital
MBBS, MMed (Psych), MSc (Health Care Mgmt)

Dr Cheng Yew Kuang
Allergist and Rheumatologist
Allergy, Arthritis & Rheumatism Clinic
MBBS (S'pore), MRCP (UK), FAMS (Rheumatology), FACR (USA), FAAAAI (USA)

Reverend Canon Huang Ao You
Clergyman
Diocese of Singapore
M.Th, M Div, BBA

Dr Benjamin Koh Khay Wee
Deputy Secretary
Ministry of Sustainability and the Environment
MBBS (Singapore), MPH (Harvard)

Ms Mary Law Moi Chan
Retired
BSc (Nursing Mgmt)

Mr Lee Cheow Seng
Retired
BAcc

Associate Professor Steven Lim Hoon Chin
Senior Consultant (Medical)
Changi General Hospital
MBBS, MRCS (A&E) (Edin), FAMS, FCDMS

Adj A/Prof Png Gek Kheng
Chief Nurse
SingHealth Shared Services - Nursing Practice Development
Changi General Hospital
Master of Nursing Advanced Practice Nurse

Reverend Jeremy Ponniah
Clergyman
Diocese of Singapore
MBA

Dr Tan Chi Chiu
Medical Director & Gastroenterologist
Gastroenterology & Medicine International PL
MBBS, MRCP, FRCP, MMed, FAMS

Adjunct Associate Professor Reuben Wong
Medical Doctor (Gastroenterologist)
Gutcare
MBBS, AGAF, FRCP, FAMS

Dr Noel Yeo Sheng Ming
Chief Executive Officer
Bali International Hospital
MBBS, GDip(Occ Med), EMBA

CITY COMMUNITY SERVICES

Chairman
Mr Jonathen Chan Yik Seng
Executive Assistant
ABR Holdings Limited
Diploma

Honorary Secretary
Ms Angie Tan An Qi
Legal Counsel
DBS Bank
Bachelor

Members
Ms Vivien Chen Vui Wen
Retired
Masters

Ms Daphne Gan
Assistant Director
Ministry of Social and Family Development
Bachelor

Reverend Koh Hock Soon
Clergyman
Diocese of Singapore
BDiv

Mrs Kwan Swee Lin
Branding Consultant
Freelance Consulting
MSc In Business (Distinction)

Reverend Daniel Lim
Clergyman
Diocese of Singapore
BDiv

Ms Patricia Aw
Retired
A Levels

OTHER COMMITTEES

AUDIT COMMITTEE

Roles of the Audit Committee

- Review, evaluate and make recommendations on all relevant matters of audit significance
- Review the annual financial statements
- Review the scope and results of audits including the appointment of auditors and their fees
- Review the effectiveness of SACS material internal controls as and when necessary
- Plan for an internal audit or other reviews as and when necessary

Chairman
Mr Ngiam Shih Chun
Deputy Secretary (Policy)
Ministry of Home Affairs
MSc (Mgt Sc), MSc (Fin Eng), BSc (Mech Eng)

Members
Ms Natalie Lai
Group Financial Controller
Certis Group
Bachelor of Business

Mr Roland Teo
Deputy Director, Office of Risk Management
Changi General Hospital
RIMS-CRMP, ABCP, ACTA, Dip in Business Administration

Ms Sandie Wun Yuk Yee
Tax Partner
Ernst & Young Solutions LLP
MBA (Judge Business School, Cambridge), BAcc (NTU)

CYBERSECURITY SUBCOMMITTEE

Roles of the Cybersecurity subcommittee

- A subcommittee of the Audit Committee
- Provide oversight and advisory guidance on the Group's cybersecurity strategy, risk management, and regulatory compliance
- Oversee cybersecurity governance frameworks, policies, and practices to ensure compliance with applicable requirements
- Advise on the identification and management of cybersecurity risks
- Provide guidance on the Cybersecurity Incident Response Plan and review significant cybersecurity incidents where necessary to assess response effectiveness and recommend improvements
- Review and advise on the security roadmap, cybersecurity investment priorities and budgets, and the adoption of emerging cybersecurity technologies to strengthen the organisation's cybersecurity posture

Chairman
Mr Choy Siew Kai
Non-Executive Director
Factset Inc
BSc, Stanford University DCI Fellow

Members
Mr Ngiam Shih Chun
Deputy Secretary (Policy)
Ministry of Home Affairs
MSc (Mgt Sc), MSc (Fin Eng), BSc (Mech Eng)

Mr Lee Chew Chiat
Executive Director (Consultant)
Deloitte Consultant Singapore
BEng (Hons)

Mr Chan Wing Hong
Senior Director
Palo Alt Networks
BSc (Econ)

OTHER COMMITTEES

JOINT SAMH – SACS CHAPLAINCY COMMITTEE

Roles of the Chaplaincy Committee

- Review the structure, operations, resources and effectiveness of the various Chaplaincies in centres
- Review the framework of partnership with churches
- Develop policies and best practices and ensure compliance with regulatory requirements
- Develop cluster-specific ministry models in tandem with the professional models, and initiatives to contribute to the mission of the work

Chairman
Venerable Wong Tak Meng
Clergyman
Diocese of Singapore
MDiv

Members
Reverend Adrian Chong Kum Cheong
Clergyman
Diocese of Singapore
BDiv
(Appointed till 19 February 2025)

Mr Choy Siew Kai
Non-Executive Director
Factset Inc
BSc, Stanford University DCI Fellow

Associate Professor
Steven Lim Hoon Chin
Senior Consultant (Medical)
Changi General Hospital
MBBS, MRCS Edin (A&E), FAMS, FCDMS

The Right Reverend Low Jee King
Clergyman
Diocese of Singapore
BTh
(Appointed till 23 January 2026)

Reverend Daniel Teo
Clergyman
Diocese of Singapore
MDiv
(Appointed since 19 February 2025)

Reverend Alvin Toh Cheuin
Clergyman
Diocese of Singapore
MDiv
(Appointed since 23 January 2026)

FINANCE COMMITTEE

Roles of the Finance Committee

- Review, evaluate and make recommendations on all relevant matters of financial significance
- Review and recommend revisions to the financial policies when necessary
- Act as a resource for the Management to consult with respect to any matters of a financial nature
- Evaluate and recommend investments and borrowings, major capital acquisitions proposals and related financing
- Evaluate the monthly financial reports, annual budgets and forecasts, and annual audited accounts in accordance to the plans and programmes of SACS

Chairman
Mr Liew Yoke Pheng Joseph
Independent Non-Executive Director
FCCA, FSCA, CISA, CFE, BCom (Acc)

Members
Mr Charlie Chan Wai Kheong
Chief Executive Officer
Charlie Chan Capital Partners
MBA

Ms Felicia Foong Lye Siew
Regional Treasurer
Nestle
Chartered Accountant, MBA, BAcc

Mr Heng Kok Chiang
Managing Director
Turf & Irrigation Services PL
Prof Dip in Training and Development

Mr Ho Boon Sing
Financial Controller
Amplus Communication Pte Ltd
Dip Accountancy (ACMA)

Mr Ngiam Shih Chun
Deputy Secretary (Policy)
Ministry of Home Affairs
MSc (Mgt Sc), MSc (Fin Eng), BSc (Mech Eng)

Ms Wong Kok Yee
Chartered accountant
Wong Kok Yee Tax Services Pte Ltd
FCA (England & Wales)

OTHER COMMITTEES

JOINT SAMH – SACS FUNDRAISING COMMITTEE

Roles of the Fundraising Committee
- Review the fundraising targets and plans to help meet the needs of SACS
- Protect the interest and integrity of SACS for all fundraising activities, which includes ensuring proper accounting and usage of donations
- Ensure maximum visibility of SACS at all fundraising events and build long lasting relationship with individual and corporate donors

Co-Chairmen
Mr Choy Siew Kai
Non-Executive Director
Factset Inc
B Sc, Stanford University DCI Fellow

Associate Professor Steven Lim Hoon Chin
Senior Consultant (Medical)
Changi General Hospital
MBBS, MRCS Edin (A&E), FAMS, FCDMS

Members
Mr Charlie Chan Wai Kheong
Chief Executive Officer
Charlie Chan Capital Partners
MBA

Mr Keith Chua Tiang Choon
Executive Chairman
ABR Holdings
BBA

Ms Wong Kok Yee
Chartered accountant (Singapore)
Wong Kok Yee Tax Services Pte Ltd
FCA (England and Wales)

Mr Lim Yuan En
Chief Executive Officer
Skyform Pte Ltd
MBA, BA (Hons)

JOINT SAMH – SACS HUMAN RESOURCE COMMITTEE

Roles of the Human Resource Committee
- Review, evaluate and make recommendations on all relevant matters of human resources and report to the Board as necessary
- Review the human resource policies and make recommendation to the Board, and guide the Management to operationalise the human resource policies where necessary

Co- Chairmen
Mr Choy Siew Kai
Non-Executive Director
Factset Inc
BSc, Stanford University DCI Fellow
(Appointed as Co- Chairman from 18 November 2025)

Associate ProfessorSteven Lim Hoon Chin
Senior Consultant (Medical)
Changi General Hospital
MBBS, MRCS (A&E) (Edin), FAMS, FCDMS
(Appointed as Co- Chairman from 18 November 2025)

Members
Dr Cheng Yew Kuang
Allergist and Rheumatologist
Allergy, Arthritis & Rheumatism Clinic
MBBS (S'pore), MRCP (UK), FAMS (Rheumatology), FACR (USA), FAAAAI (USA)
(Appointed as Chairman of SAMH HR Committee till 18 November 2025)

Ms Cheong Lai Yee Evelyn
Bachelor of Science (Honors) in management
(Appointed since 18 November 2025)

Mr Raymond Choo Choon Sheng
Director, Legal & IP
Advantest Singapore
LLB, MA TMM, BDiv, AKC

Mr Edward D'Silva (JP, PBM, BBM, PJG)
Senior Advisor (Architect)
SAA Architects Singapore Pte Ltd
BARCH (NUS)
(Appointed as Chairman of SACS HR Committee till 18 November 2025)

Mr Lau Wan Keong
Managing Director
Elchdan Holdings (Asia) Pte Ltd
BA (Hons)

Ms Quah Say Chin Elizabeth Anne
Group Director
Singapore Health Services
BSc (Econs), MPM

Ms Quek Lee Choo
Retired
MBA

Dr Benjamin Tai Chih Urn
Research Scientist
Genome Institute of Singapore
PhD

Ms Tan Guan Hiang Cynthia
Independent Director
Doctorate in Business
(Appointed since 18 November 2025)

Mrs Audrey Teo-Cheang Lai Han
MSocSc (Professional Counselling)

Mr Tony Soh Cheow Yeow
Chief Executive Officer
National Volunteer & Philanthropy Centre
BBA (Distinction)

OTHER COMMITTEES

JOINT SAMH – SACS NOMINATION COMMITTEE

Roles of the Nomination Committee

- Review and nominate members for appointments to the SACS Board and Committees, ensuring an appropriate balance of expertise, skills, attributes and ability among the members

Chairman

The Most Reverend Dr Titus Chung Khiam Boon
Bishop of Singapore
Archbishop of the Province of the Anglican Church in South East Asia
Diocese of Singapore
PhD (Philosophy)

Members

Mr Choy Siew Kai
Non-Executive Director
Factset Inc
BSc, Stanford University DCI Fellow

Associate Professor Steven Lim Hoon Chin
Senior Consultant (Medical)
Changi General Hospital
MBBS, MRCS Edin (A&E), FAMS, FCDMS

LEGAL PANEL

Roles of the Legal Panel

- Establish legal and ethical frameworks and organisational processes to ensure compliance with applicable laws and regulations.
- Identify, assess, and advise on legal risks and gaps across the organisation, and recommend appropriate mitigation measures.
- Provide legal advice on operational matters and review key contracts and legal documents as required.
- Enhance organisational legal awareness through advice on training and knowledge-building initiatives for management, staff, and the Board.

Mr Raymond Choo Choon Sheng
Director, Legal & IP
Advantest Singapore
LLB, MA TMM, BDiv, AKC

Ms Theodora Kee
Lawyer
Legal Clinic LLC
Bachelor of Laws

Mr Adrias Tan Hock Soon
Senior Legal Counsel
Samwoh Corporation Pte Ltd
MSc (Hons) [KCL], LLB (Hons) [UK], BSc (Hons) [UK]

MANAGEMENT EXECUTIVES

SINGAPORE ANGLICAN COMMUNITY SERVICES

Group Chief Executive Officer
Appointed on 1 May 2012
Dr (Adj A/Prof) Arthur Chern

Director, SACS Healthcare Services
Appointed on 1 January 2008
Dr Loh Yik Hin

Director, Group Information Technology
Appointed on 1 January 2025
Ms Cassandra Tan

Group Medical Director
Appointed on 1 January 2023
Dr Angel Lee

Director, Group Human Resource
Appointed on 1 January 2016
Mrs Yuen-Chiew Yew Mee

Deputy Director, Group Finance
Appointed on 1 July 2023
Ms Angie Tang

Deputy Director, Group Administration
Appointed on 1 July 2023
Miss Foo Li Boey

Head, Group Facilities
Appointed on 1 July 2024
Mr Adrian Tan

Head, Group Corporate Communications
Appointed on 19 May 2021
Mr Er Ker Jia

Senior Chaplain
Appointed on 1 August 2010
Venerable Wong Tak Meng

PSYCHIATRIC SERVICES

Executive Director
SACS Psychiatric Services
Appointed on 1 July 2024
Mr Vincent Budihardjo

Centre Director
Anglican Care Centre (Simei)
Appointed on 3 May 2023
Mr Vincent Budihardjo

Head
Integrated Employment Services
Appointed on 1 January 2017
Mr Vincent Budihardjo

Centre Director
Anglican Care Centre (Hougang)
Appointed on 3 May 2023
Mr Justin Teo

Centre Director
Anglican Care Centre (Farrer Park)
Appointed on 1 July 2017
Till 30 June 2025
Mr Paul Chim
Appointed on 1 July 2025
Mr Justin Teo

Centre Head
Anglican Care Centre (Bukit Batok)
Appointed 1 January 2017
Till 30 June 2025
Ms Irene Sng
Appointed on 1 July 2025
Mr Jonathan Poh

Centre Head
Anglican Care Centre (Pasir Ris)
Appointed on 1 June 2011
Till 30 June 2025
Mr Francis Goo
Appointed on 1 July 2025
Ms Chealsea Ho

Centre Head
Anglican Care Centre (Yishun)
Appointed on 1 January 2022
Ms Charmaine Low

Centre Head
Anglican Youth Centre (Sengkang)
Appointed on 1 April 2023
Ms Yvonne Kiang

SENIOR SERVICES

Head
SACS Senior Services
Appointed on 1 July 2018
Mr Vincent Budihardjo

Centre Head
St. Andrew's Senior Care (Hillview)
Appointed on 1 February 2017
Mrs Mina Lim

Executive Director
St. Andrew's Nursing Home (Taman Jurong)
Appointed on 16 January 2024
Dr Daniel Lee

FAMILY AND CHILDREN SERVICES

Centre Director
Anglican Family Centre
Appointed on 1 January 2018
Ms Theresa Wee

General Manager
CITY Community Services
Appointed on 1 July 2024
Till 30 May 2025
Mr Themis Lin

Head, Administration
CITY Community Services
Appointed on 30 May 2025
Mr Aaron Lin

LEARNING AND DEVELOPMENT

Head
St. Andrew's Community Service Academy
Appointed on 1 September 2024
Dr Zhang Hui (Yvonne)

CORPORATE GOVERNANCE

Singapore Anglican Community Services (SACS) is committed to good governance and management by ensuring our practices are in compliance with all applicable laws, regulations and internal policies.

CODE OF GOVERNANCE

The Charity Council in Singapore published a revised "Code of Governance for Charities and Institutions of a Public Character (IPCs) 2023", which introduces governance best practices that charities and IPCs are encouraged to adopt. The Code operates on the principle of 'comply or explain'. Below is SACS's compliance status against the Governance Evaluation Checklist for Tier 2, for All IPCs and Large Non-IPC Charities with gross annual receipts or total expenditure of $10 million or more.

We have revised the term limit for the Board to align it closer to the 10-year term limit stipulated by the Code of Governance and we aim to comply with the 10-year term limit ultimately. Approval has been sought at the Annual General Meeting for the appointment of board members beyond 10 consecutive years, with their stated reasons.

SN	Call for Action	Code ID	Did the charity put this principle into action? (Yes, Partial Compliance, No)
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

CORPORATE GOVERNANCE

SN	Call for Action	Code ID	Did the charity put this principle into action? (Yes, Partial Compliance, No)
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 reappointment, 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 oversee the finances, the Chairman will take on the role. i. After meeting the maximum term limit for the Treasurer, a Board member's reappointment 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: a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member's years of service would continue from the time he/she left the Board. b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers' positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity's term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting). c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.	2.9a 2.9b 2.9c	Partial Compliance

CORPORATE GOVERNANCE

SN	Call for Action	Code ID	Did the charity put this principle into action? (Yes, Partial Compliance, No)
14	For Treasurer (or equivalent position) only: 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. 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.	2.9d	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 is well-managed and plans for the future.			
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

CORPORATE GOVERNANCE

SN	Call for Action	Code ID	Did the charity put this principle into action? (Yes, Partial Compliance, No)
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: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer management; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards; and i. Other key areas such as fund-raising and data protection.	4.4	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: a. Number of Board meetings in the year; and b. Each Board member's attendance.	5.3	Yes

CORPORATE GOVERNANCE

SN	Call for Action	Code ID	Did the charity put this principle into action? (Yes, Partial Compliance, No)
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. a. Record relevant discussions, dissenting views and decisions in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable.	5.6a	Yes
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 instil 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

CORPORATE GOVERNANCE

CONFLICT OF INTEREST POLICY

SACS has a Conflict of Interest Policy. Annual conflict of interest disclosure is undertaken by all members of the Board and Committees, and the key management staff. The policy is also issued to all employees on a yearly basis.

SACS has also put in place documented procedures for Board members and staff to declare actual or potential conflicts of interests, and to abstain and not participate in decision-making on matters where they have a conflict of interest.

WHISTLE-BLOWING POLICY

SACS has a Whistle Blowing Policy that aims to provide an avenue for employees and external parties to raise concerns to the Audit Committee and is offered reassurance that they will be protected from reprisal or victimisation for whistleblowing in good faith. The policy is also issued to all employees on a yearly basis and published on SACS website.

RESERVES POLICY

SACS has a Reserves Policy set to achieve the general reserve of the operating expenditure to meet its operational needs.

The reserve level is regularly reviewed by the Board to ensure that the reserves are adequate to fulfil the SACS's continuing obligations.

The reserves ratio was 1.49 in 2025. For 2026, the projected reserves ratio is 1.28.

FUNDRAISING POLICY

SACS has a Fundraising Policy for management of fundraising and donations. The policy takes reference from the prevailing versions of the Acts and guidelines under government ministries and/or statutory boards. SACS keeps its audited fund-raising expenses ratio below 30%.

EMPLOYEE COMPENSATION POLICY

SACS takes reference from the employee compensation guidelines of government ministries (such as Ministry of Education, Ministry of Health or Ministry of Social and Family Development), Agency of Integrated Care, National Council of Social Service and other similar Service Providers from the Sector. The overall remunerations and benefits for employees are reviewed regularly with adjustments as necessary to reflect general wage movement and to ensure we pay our employees fairly in line with their qualifications, skills and work experience.

DISCLOSURE OF REMUNERATION

Disclosure of remuneration of the three highest paid staff who each receives more than $100,000, in bands of $100,000.

Total annual remuneration (including any remuneration received in its subsidiaries) of our three highest paid employees, who each receives remuneration exceeding $100,000.

None of the three highest paid staff serves as a governing board member of the charity.

Remuneration (in incremental bands of $100,000)	No. of Employees
$100,001 - $200,000	2
$200,001 - $300,000	1

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

Remuneration (in incremental bands of $100,000)	No. of Employees	Name of related Head or Board
-	-	-

* Close members of the family of a person refer to family members who may be expected to influence, or be influenced by, that person in their dealings with the charity. In most cases, they would include:

- That person's children and spouse;
- Children of that person's spouse; and
- Dependents of that person or that person's spouse.

ACKNOWLEDGEMENT OF DONATIONS, GIFTS AND SERVICES RENDERED

A
Alfred Quah Buck Song

C
Calvary Bible-Presbyterian Church
Cathedral K9s
Chang Shuching
Cheong Mun Sang
Choi Shing Kwok Larry
Choy Siew Kai
Chua Yong Yeow Christopher
Collective Designs Pte Ltd

D
D'Star Edu centre

E
Edward D'Silva
Elizabeth Chew
Esther Tan
Evangel Christian Church

H
Helen Hong
Hua Yi Secondary School

J
Joy Lee
Jurong Secondary School

K
Kaki Kampong Seniors Wellness (KKSW) Lakeside Centre

L
Lau Te Neng
Lee Teng Fei
Leong Kwok Kee Stephen
Lim Hoon Chin Steven
Low Choon Kiat Paul

M
Mervyn Ting
Mohamad Fairul Bin Hashim

N
Ng Say Meng
Ng Weng Kwai Philip
Ngiam Shih Chun
NTU School of Physical and Mathematical Sciences (SPMS)
NTU Welfare Services Club

O
Ong Bee Bee & Koh Chong Ann

P
Pavilion Capital International Pte Ltd
Phua Lay Peng Denise
Poh Kim Ti

S
Sarah Mo Kee Fong
ST Engineering Land Systems
St. Andrew's Community Chapel
St. Andrew's School (Junior)
SUSS S R Nathan School of Human Development

T
Tan Beng Ting
Tan Chau Min, Clifford
Tay Seng Kong Louis

U
Westside Anglican Church

Y
Yuan Ching Secondary School

FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

Registered in Singapore under the Charities Act 1994 and Societies Act 1966

Unique Entity Number: S75SS0005H

Address: 10 Simei Street 3
Singapore 529897

Bankers: Bank of China Limited Singapore Branch
BNP Paribas Singapore Branch
DBS Bank Limited
Oversea-Chinese Banking Corporation Limited
Standard Chartered Bank (Singapore) Limited
The Hongkong and Shanghai Banking Corporation Limited
UBS AG Singapore Branch
United Overseas Bank Limited

Auditor: RSM SG Assurance LLP

For the full copy of the SACS 2025 Audit Report, please visit our website https://bit.ly/SACS-AR or email admin@sacs.org.sg.

SINGAPORE ANGLICAN COMMUNITY SERVICES

(Registered in Singapore under the Charities Act 1994 and Societies Act 1966)
(Unique Entity No.: S75SS0005H)

Statement by the Board and Financial Statements

Year Ended 31 December 2025

SINGAPORE ANGLICAN COMMUNITY SERVICES

Statement by the Board and Financial Statements

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SINGAPORE ANGLICAN COMMUNITY SERVICES

Statement by the Board

In the opinion of the Board,

(a) the accompanying financial statements are drawn up so as to present fairly, in all material respects, the state of affairs of Singapore Anglican Community Services (the "Society") and of the results of the Society for the reporting year covered by the financial statements;

(b) the Society has complied with the requirements Regulations 11 and 15 of the Charities (Institutions of a Public Character) Regulations relating to the use of donation monies and the fund-raising expenses respectively;

(c) the accounting and other records required to be kept by the Society have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act 1966; and

(d) at the date of the statement, there are reasonable grounds to believe that the Society will be able to pay its debts as and when they fall due.

The Board approved and authorised these financial statements for issue.

Independent auditor

RSM SG Assurance LLP has expressed willingness to accept re-appointment.

On behalf of the Board

Ngiam Shih Chun	Liew Yoke Pheng Joseph
Hon. Secretary	Hon. Treasurer

Singapore

27 April 2026

RSM SG Assurance LLP

8 Wilkie Road, #03-08, Wilkie Edge
Singapore 228095

T +65 6533 7600

Assurance@RSMSingapore.sg
www.RSMSingapore.sg

Independent Auditor's Report to the Members of
SINGAPORE ANGLICAN COMMUNITY SERVICES

Report on the audit of the financial statements

Opinion

We have audited the accompanying financial statements of Singapore Anglican Community Services (the "Society"), which comprise the statement of financial position as at 31 December 2025, and the statement of financial activities, statement of changes in funds and statement of cash flows for the reporting year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Societies Act 1966 and relevant regulations (the "Societies Act and Regulations"), the Charities Act 1994 and relevant regulations (the "Charities Act and Regulations") and the Financial Reporting Standards in Singapore ("FRS") so as to present fairly, in all material respects, the state of affairs of the Society as at 31 December 2025 and of the results, changes in funds and cash flows of the Society for the year ended on that date.

Basis for opinion

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Society in accordance with the Accounting and Corporate Regulatory Authority ("ACRA") Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities ("ACRA Code"), as applicable to audits of financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the financial statements of public interest entities in Singapore. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other information

Management is responsible for the other information. The other information comprises the statement by the Board and the annual report but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Independent Auditor's Report to the Members of
SINGAPORE ANGLICAN COMMUNITY SERVICES

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the provisions of the Societies Act and Regulations, the Charities Act and Regulations and FRS, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Society's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Society's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

a) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

b) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Society's internal control.

c) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

d) Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.

Independent Auditor's Report to the Members of
SINGAPORE ANGLICAN COMMUNITY SERVICES

Auditor's responsibilities for the audit of the financial statements

e) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide the Board with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

Report on other legal and regulatory requirements

In our opinion, the accounting and other records required to be kept by the Society have been properly kept in accordance with the provisions of the Societies Act and Regulations, the Charities Act and Regulations.

During the course of our audit, nothing has come to our attention that causes us to believe that during the reporting year:

(a) the Society has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and

(b) the Society has not complied with the requirements of Regulation 15 (fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.

The engagement partner on the audit resulting in this independent auditor's report is Lee Guoyong.

RSM SG Assurance LLP

RSM SG Assurance LLP
Public Accountants and
Chartered Accountants
Singapore

27 April 2026

Engagement partner – effective from year ended 31 December 2024

Statement of Financial Activities
Year Ended 31 December 2025

		UNRESTRICTED				RESTRICTED				
2025		Accumulated fund $	Building and Renovation fund $	BIG fund $	Sub total $	Chaplaincy fund $	Programmes funds $	Other restricted funds $	Sub total $	Total $
Incoming Resources:										
Voluntary income										
– Government subventions	6	28,501,486	–	–	28,501,486	–	9,776,700	–	9,776,700	38,278,186
– Donations	5	1,174,864	–	–	1,174,864	148,305	174,204	–	322,509	1,497,373
– Donations – utilisation of deferred donations	18	159,842	–	–	159,842	–	–	–	–	159,842
Amortisation of government grants	18	1,253,917	–	–	1,253,917	–	62,039	–	62,039	1,315,956
Utilisation of government grants	18	640,834	–	–	640,834	–	88,269	–	88,269	729,103
Income from client's activities		6,193,371	–	–	6,193,371	–	41,071	41,781	82,852	6,276,223
Client's fee waived		(55,204)	–	–	(55,204)	–	–	–	–	(55,204)
Enterprise project revenue		262,504	–	–	262,504	–	83,793	–	83,793	346,297
Investment income	4	881,611	34,493	–	916,104	–	277,931	–	277,931	1,194,035
Sundry income		43,159	–	–	43,159	–	63,586	–	63,586	106,745
Total incoming resources		39,056,384	34,493	–	39,090,877	148,305	10,567,593	41,781	10,757,679	49,848,556
Resources Expended:										
Chaplaincy operating expenses		–	–	–	–	173,306	–	–	173,306	173,306
Client's activities expenses		1,267,306	–	–	1,267,306	–	311,874	22,202	334,076	1,601,382
Medical supplies and services		2,495,749	–	–	2,495,749	–	296	–	296	2,496,045
Depreciation	10	1,409,703	–	–	1,409,703	–	351,791	–	351,791	1,761,494
Depreciation of right-of-use assets		3,165,251	–	–	3,165,251	–	198,111	–	198,111	3,363,362
Enterprise project expenses		51,808	–	–	51,808	–	–	–	–	51,808
Loss on disposal of plant and equipment		7,746	–	–	7,746	–	–	–	–	7,746
Fund raising expenses		101,579	–	–	101,579	–	–	–	–	101,579
Operating lease expenses		232,552	–	–	232,552	–	86,904	–	86,904	319,456
Building services, management and maintenance expenses		2,519,157	–	–	2,519,157	–	533,805	9,452	543,257	3,062,414
Employee benefits expenses	7	20,775,224	–	–	20,775,224	–	6,319,296	–	6,319,296	27,094,520
Administrative costs		626,326	–	–	626,326	–	1,113,183	–	1,113,183	1,739,509
Interest expense on lease liabilities	20	85,941	–	–	85,941	–	28,155	–	28,155	114,096
Other operating expenses		(7,235)	–	–	(7,235)	–	172,932	–	172,932	165,697
Non-claimable GST		1,038,662	–	–	1,038,662	–	–	–	–	1,038,662
Total resources expended		33,769,769	–	–	33,769,769	173,306	9,116,347	31,654	9,321,307	43,091,076
Net surplus / (deficit)		5,286,615	34,493	–	5,321,108	(25,001)	1,451,246	10,127	1,436,372	6,757,480
Balance at 1 January 2025		44,551,554	2,421,769	92,538	47,065,861	307,873	9,842,337	80,003	10,230,213	57,296,074
Transfer to / (from) funds		311,811	(311,811)	–	–	–	–	–	–	–
Balance at 31 December 2025		50,149,980	2,144,451	92,538	52,386,969	282,872	11,293,583	90,130	11,666,585	64,053,554

The accompanying notes form an integral part of these financial statements.

Statement of Financial Activities
Year Ended 31 December 2025

		UNRESTRICTED				RESTRICTED				
2024	Note	Accumulated fund $	Building and Renovation fund $	BIG fund $	Sub total $	Chaplaincy fund $	Programmes funds $	Other restricted funds $	Sub total $	Total $
Incoming Resources:										
Voluntary income										
– Government subventions	6	23,484,676	–	–	23,484,676	–	8,800,254	–	8,800,254	32,284,930
– Donations	5	1,367,929	–	–	1,367,929	190,202	188,901	–	379,103	1,747,032
– Donations – utilisation of deferred donations	18	213,566	–	–	213,566	–	–	–	–	213,566
Amortisation of government grants	18	1,247,282	–	–	1,247,282	–	86,872	–	86,872	1,334,154
Utilisation of government grants	18	516,957	–	–	516,957	–	130,060	–	130,060	647,017
Income from client's activities		5,802,443	–	–	5,802,443	–	56,836	64,884	121,720	5,924,163
Client's fee waived		(14,652)	–	–	(14,652)	–	(13,273)	–	(13,273)	(27,925)
Enterprise project revenue		265,282	–	–	265,282	–	131,082	–	131,082	396,364
Investment income	4	1,142,408	66,296	–	1,208,704	–	369,156	–	369,156	1,577,860
Sundry income		49,851	–	–	49,851	–	57,955	–	57,955	107,806
Total incoming resources		34,075,742	66,296	–	34,142,038	190,202	9,807,843	64,884	10,062,929	44,204,967
Resources Expended:										
Chaplaincy operating expenses		–	–	–	–	207,123	–	–	207,123	207,123
Client's activities expenses		1,219,538	–	4,356	1,223,894	–	256,918	12,541	269,459	1,493,353
Medical supplies and services		2,447,208	–	–	2,447,208	–	–	–	–	2,447,208
Depreciation	10	1,178,325	–	–	1,178,325	–	363,023	–	363,023	1,541,348
Depreciation of right-of-use assets		2,690,977	–	–	2,690,977	–	203,543	–	203,543	2,894,520
Enterprise project expenses		50,270	–	–	50,270	–	–	–	–	50,270
Loss / (gain) on disposal of plant and equipment		6,765	–	–	6,765	–	(450)	–	(450)	6,315
Fund raising expenses		81,750	–	–	81,750	–	–	–	–	81,750
Operating lease expenses		199,662	–	–	199,662	–	63,440	–	63,440	263,102
Building services, management and maintenance expenses		2,249,699	–	–	2,249,699	–	489,947	–	489,947	2,739,646
Employee benefits expenses	7	18,404,992	–	–	18,404,992	–	5,534,936	230	5,535,166	23,940,158
Administrative costs		685,317	–	–	685,317	–	771,209	–	771,209	1,456,526
Interest expense on lease liabilities	20	63,711	–	–	63,711	–	16,439	–	16,439	80,150
Other operating expenses		62,644	–	–	62,644	–	78,042	–	78,042	140,686
Non-claimable GST		852,327	–	–	852,327	–	6,760	–	6,760	859,087
Total resources expended		30,193,185	–	4,356	30,197,541	207,123	7,783,807	12,771	8,003,701	38,201,242
Net surplus / (deficit)		3,882,557	66,296	(4,356)	3,944,497	(16,921)	2,024,036	52,113	2,059,228	6,003,725
Balance at 1 January 2024		39,939,268	3,085,202	96,894	43,121,364	324,794	7,818,301	27,890	8,170,985	51,292,349
Transfer to / (from) funds		729,729	(729,729)	–	–	–	–	–	–	–
Balance at 31 December 2024		44,551,554	2,421,769	92,538	47,065,861	307,873	9,842,337	80,003	10,230,213	57,296,074

The accompanying notes form an integral part of these financial statements.

SINGAPORE ANGLICAN COMMUNITY SERVICES

Statement of Financial Position
As at 31 December 2025

	Notes	2025 $	2024 $
Non-current assets			
Property, plant and equipment	10	10,961,946	9,939,606
Right-of-use assets	11	5,277,324	6,575,230
Total non-current assets		16,239,270	16,514,836
Current assets			
Trade and other receivables	12	8,980,698	7,485,466
Other non-financial assets	13	1,831,367	942,301
Other financial assets	14	22,844,310	21,106,365
Cash and cash equivalents	15	38,707,426	36,848,083
Total current assets		72,363,801	66,382,215
Total assets		88,603,071	82,897,051
Unrestricted funds			
Accumulated fund	16A	50,149,980	44,551,554
Building and renovation fund	16A	2,144,451	2,421,769
BIG fund	16A	92,538	92,538
Total unrestricted funds		52,386,969	47,065,861
Restricted funds			
Chaplaincy fund	16B	282,872	307,873
Programmes funds	16B	11,293,583	9,842,337
Other restricted funds	16B	90,130	80,003
Total restricted funds		11,666,585	10,230,213
Total funds		64,053,554	57,296,074
Non-current liabilities			
Deferred government grants / donations, non-current	18	7,982,461	8,218,886
Lease liabilities, non-current	20	2,450,235	3,370,611
Total non-current liabilities		10,432,696	11,589,497
Current liabilities			
Deferred government grants / donations, current	18	3,915,455	4,866,147
Trade and other payables	21	7,317,085	5,893,151
Lease liabilities, current	20	2,884,281	3,252,182
Total current liabilities		14,116,821	14,011,480
Total liabilities		24,549,517	25,600,977
Total funds and liabilities		88,603,071	82,897,051

The accompanying notes form an integral part of these financial statements.

Statement of Changes in Funds
Year Ended 31 December 2025

	UNRESTRICTED				RESTRICTED				
	Accumulated fund $	Building and Renovation fund $	BIG fund $	Sub total $	Chaplaincy fund $	Programmes funds $	Other restricted funds $	Sub total $	Total $
Current year:									
Opening balance at 1 January 2025	44,551,554	2,421,769	92,538	47,065,861	307,873	9,842,337	80,003	10,230,213	57,296,074
Net movement in funds:									
Transfer of funds	311,811	(311,811)	–	–	–	–	–	–	–
Net surplus / (deficit) for the year	5,286,615	34,493	–	5,321,108	(25,001)	1,451,246	10,127	1,436,372	6,757,480
Balance as at 31 December 2025	50,149,980	2,144,451	92,538	52,386,969	282,872	11,293,583	90,130	11,666,585	64,053,554

	UNRESTRICTED				RESTRICTED				
	Accumulated fund $	Building and Renovation fund $	BIG fund $	Sub total $	Chaplaincy fund $	Programmes funds $	Other restricted funds $	Sub total $	Total $
Previous year:									
Opening balance at 1 January 2024	39,939,268	3,085,202	96,894	43,121,364	324,794	7,818,301	27,890	8,170,985	51,292,349
Net movement in funds:									
Transfer of funds	729,729	(729,729)	–	–	–	–	–	–	–
Net surplus / (deficit) for the year	3,882,557	66,296	(4,356)	3,944,497	(16,921)	2,024,036	52,113	2,059,228	6,003,725
Balance as at 31 December 2024	44,551,554	2,421,769	92,538	47,065,861	307,873	9,842,337	80,003	10,230,213	57,296,074

The accompanying notes form an integral part of these financial statements.

SINGAPORE ANGLICAN COMMUNITY SERVICES

Statement of Cash Flows
Year Ended 31 December 2025

	2025 $	2024 $
Cash flows from operating activities		
Net surplus for the reporting year	6,757,480	6,003,725
Adjustments for:		
Amortisation of government grants	(1,315,956)	(1,334,154)
Depreciation of property, plant and equipment	1,761,494	1,541,348
Depreciation of right-of-use assets	3,363,362	2,894,520
Interest income	(1,194,035)	(1,577,860)
Loss on disposal of plant and equipment	7,746	6,315
Interest expense on lease liabilities	114,096	80,150
Operating cash flow before changes in working capital	9,494,187	7,614,044
Trade and other receivables	(1,495,232)	(761,573)
Other non-financial assets	(889,066)	(108,141)
Trade and other payables	1,423,934	1,416,813
Utilisation of restricted funds for operating activities	(2,386,419)	(3,730,628)
Government grants received and recognised in deferred grants / income	2,515,258	2,352,556
Cash restricted in use	1,730,033	(20,274)
Net cash flows from operating activities	10,392,695	6,762,797
Cash flows from investing activities		
Disposal of plant and equipment	–	3,538
Interest received	1,194,035	1,577,860
Additions of other financial assets	(22,844,310)	(21,106,365)
Disposals of other financial assets	21,106,365	–
Purchase of plant and equipment	(2,791,580)	(1,864,752)
Net cash flows used in investing activities	(3,335,490)	(21,389,719)
Cash flows from financing activities		
Repayment of lease liabilities	(3,467,829)	(2,984,226)
Net cash flows used in financing activities	(3,467,829)	(2,984,226)
Net increase (decrease) in cash and cash equivalents	3,589,376	(17,611,148)
Cash and cash equivalents, statement of cash flows, beginning balance	22,033,630	39,644,778
Cash and cash equivalents, statement of cash flows, ending balance (Note 15A)	25,623,006	22,033,630

The accompanying notes form an integral part of these financial statements.

Notes to the Financial Statements
31 December 2025

1. General information

Singapore Anglican Community Services ("SACS" or the "Society") is registered in Singapore on 24 June 1975 under the Societies Act 1966. The Society is also a charity registered under the Charities Act 1994 and an approved Institutions of a Public Character under the Singapore Income Tax Act 1947. The financial statements are presented in Singapore dollar.

The principal activities of Society consist of rendering welfare services and community care.

The financial statements include the state of affairs and the results of the Society and the following centres:

1) Anglican Care Centre (Bukit Batok) ("ACC(BB)")
2) Anglican Care Centre (Farrer Park) ("ACC(FP)")
3) Anglican Care Centre (Hougang) ("ACC(HG)")
4) Anglican Care Centre (Pasir Ris) ("ACC(PR)")
5) Anglican Care Centre (Simei) ("ACC(SM)")
6) Anglican Care Centre (Yishun) ("ACC(YS)")
7) Anglican Youth Centre (Seng Kang) ("AYC")
8) Anglican Cluster Operator (Jurong East, PEACE-Connect) ("ACO")
9) Anglican Family Centre ("AFC")
10) St. Andrew's Senior Care (Hillview) ("SASC (HV)") (formerly known as Anglican Senior Centre (Hillview))
11) CITY Community Services ("CITY")
12) Integrated Employment Services ("IES")
13) St. Andrew's Active Ageing Centre ("SAAAC") (formerly known as Anglican Senior Centre)
14) St. Andrew's Nursing Home (Taman Jurong) ("SANH (TJ)")

The Board approved and authorised these financial statements for issue on the date of the statement by Board. They have the power to amend and reissue the financial statements.

The registered office address is: 10 Simei Street 3, Singapore 529897. The Society is situated in Singapore.

Statement of compliance with financial reporting standards

These financial statements have been prepared in accordance with the Financial Reporting Standards in Singapore ("FRS") and the related interpretations to FRS ("INT FRS") as issued by the Accounting Standards Committee under ACRA (ASC). They comply with the provisions of the Societies Act 1966 and Charities Act 1994.

Basis of preparation of the financial statements

The financial statements are prepared on a going concern basis under the historical cost convention except where a financial reporting standard requires an alternative treatment (such as fair values) as disclosed where appropriate in these financial statements. The accounting policies in the financial reporting standards may not be applied when the effect of applying them is not material. The disclosures required by financial reporting standards may not be provided if the information resulting from that disclosure is not material.

2. Material accounting policy information and other explanatory information

2A. Material accounting policy information

Income recognition

General – Income is recognised when the Society has entitlement to the income, it is probable that the economic benefits associated with the transaction or gift will flow to the Society and the amount can be measured reliably and the costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

(a) Grants

Grants from the government are recognised at their fair value where there is a reasonable assurance that the grant will be received and the Society will comply with conditions associated with the grant.

Government grants relating to costs are deferred and taken to the income and expenditure account over the period necessary to match them with the costs they are intended to compensate.

Government grants relating to assets are included in liabilities as "deferred government grant" and are taken to the income and expenditure account on a straight-line basis over the expected useful lives of the related assets.

(b) Donation and corporate sponsorship

Income from donation and corporate sponsorships are recognised at a point in time when received, except for committed donations and corporate sponsorship that are recorded when the commitments are signed. Such income is only deferred and recognised over time when the donor specifies that the grant or donation must only be used in future accounting periods; or donor has imposed conditions when must be met before the Society has unconditional entitlement.

(c) Rendering of service

Revenue from services rendered is recognised when the Society satisfies the performance obligation at a point in time generally when the significant acts have been completed and when transfer of control occurs. For services that are not material transactions revenue is recognised as the services are provided.

(d) Fund-raising

Income from special fund-raising events is recognised when the event takes place.

(e) Other income

Interest income is recognised on a time-proportion basis using the effective interest rate that takes into account the effective yield on the asset.

Gifts in kind

A gift in kind is based on an estimate of the fair value at the date of the receipt of the gift of the non-monetary asset or the grant of a right to the monetary asset. The gift is recognised if the amount of the gift can be measured reliably and there is no uncertainty that it will be received.

2. Material accounting policy information and other explanatory information

2A. Material accounting policy information

Employee benefits

Employee benefits are all forms of consideration given in exchange for service rendered by employees. Contributions to a defined contribution retirement benefit plan are recorded as an expense as they fall due. The Society's legal or constructive obligation is limited to the amount that it is obligated to contribute to an independently administered fund (such as the Central Provident Fund in Singapore, a government managed defined contribution retirement benefit plan). For employee leave entitlement the expected cost of short-term employee benefits in the form of compensated absences is recognised in the case of accumulating compensated absences, when the employees render service that increases their entitlement to future compensated absences, and in the case of non-accumulating compensated absences, when the absences occur. A liability for bonuses is recognised where the Society is contractually obliged or where there is constructive obligation based on past practice.

Income tax

As a charity, the Society is exempt from tax on income and gains falling within section 13(1)(zm) of the Income Tax Act 1947 to the extent that these are applied to its charitable objects. No tax charges have arisen for the Society during the reporting year.

Property, plant and equipment

Property, plant and equipment are carried at cost on initial recognition and after initial recognition at cost less any accumulated depreciation and any accumulated impairment losses.

Depreciation is provided on a straight-line basis to allocate the gross carrying amounts of the assets less their residual values over their estimated useful lives of each part of an item of these assets.

An asset is depreciated when it is available for use until it is derecognised even if during that period the item is idle. Fully depreciated assets still in use are retained in the financial statements.

The gain or loss arising from the derecognition of an item of property, plant and equipment is recognised in statement of financial activities. The residual value and the useful life of an asset is reviewed at least at each end of the reporting year and, if expectations differ significantly from previous estimates, the changes are accounted for as a change in an accounting estimate, and the depreciation charge for the current and future periods are adjusted.

Right-of-use assets

The right-of-use assets are accounted and presented as owned property, plant and equipment.

Carrying amounts and assessment of impairment loss allowance on non-financial assets

The amounts of the non-current non-financial assets are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, the asset's recoverable amount is estimated. An impairment loss is recognised in the statement of financial activities whenever the carrying amount of an asset or its cash-generating unit exceeds its recoverable amount.

2. Material accounting policy information and other explanatory information

2A. Material accounting policy information

Cash and cash equivalents

For the statement of cash flows, cash and cash equivalents includes cash and cash equivalents less cash subject to restriction and bank overdrafts payable on demand that form an integral part of cash management. Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value. Cash flows are reported using the indirect method, whereby profit or loss is adjusted for the effects of transactions of a non-cash nature, and items of income or expense associated with investing or financing cash flows.

Leases of lessee

A lease conveys the right to use an asset (the underlying asset) for a period of time in exchange for consideration. Where a lease arrangement is identified, a liability to the lessor is recognised as a lease obligation calculated at the present value of minimum unavoidable lease payments. A corresponding right-of-use asset is recorded. Lease payments are apportioned between finance costs and reduction of the lease liability so as to reflect the interest on the remaining balance of the liability. Finance charges are recorded as a finance cost. Leases with a term of 12 months or less and leases for low value are not recorded as a liability and lease payments are recognised as an expense in profit or loss on a straight-line basis over the lease term.

Fair value measurement

The fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. When measuring the fair value of an asset or a liability, market observable data to the extent possible is used. If the fair value of an asset or a liability is not directly observable, an estimate is made using valuation techniques that maximise the use of relevant observable inputs and minimise the use of unobservable inputs (eg by use of the market comparable approach that reflects recent transaction prices for similar items, discounted cash flow analysis, or option pricing models refined to reflect the issuer's specific circumstances). Inputs used are consistent with the characteristics of the asset / liability that market participants would take into account. The Society's intention to hold an asset or to settle or otherwise fulfil a liability is not taken into account as relevant when measuring fair value.

Fair values are categorised into different levels in a fair value hierarchy based on the degree to which the inputs to the measurement are observable and the significance of the inputs to the fair value measurement in its entirety: Level 1 fair value measurements are those derived from quoted prices (unadjusted) in active markets for identical assets or liabilities. Level 2 fair value measurements are those derived from inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (ie as prices) or indirectly (ie derived from prices). Level 3 fair value measurements are those derived from valuation techniques that include inputs for the asset or liability that are not based on observable market data (unobservable inputs). Transfers between levels of the fair value hierarchy are recognised at the end of the reporting period during which the change occurred.

2. Material accounting policy information and other explanatory information

2A. Material accounting policy information

Fair value measurement

The carrying values of current financial instruments approximate their fair values due to the short-term maturity of these instruments and the disclosures of fair value are not made when the carrying amount of current financial instruments is a reasonable approximation of the fair value. The fair values of non-current financial instruments may not be disclosed separately unless there are material differences at the end of the reporting year and in the event the fair values are disclosed in the relevant notes to the financial statements. The recurring measurements are made at each reporting year end date.

Foreign currency transactions

The functional currency is the Singapore dollar as it reflects the primary economic environment in which the Society operates. Transactions in foreign currencies are recorded in the functional currency at the rates ruling at the dates of the transactions and if applicable at the fair value measurement dates. At the end of each reporting year, non-functional monetary items are translated using rates ruling at the end of the reporting year; non-monetary items are translated using the exchange rate at the date of the transactions; and non-monetary items that are measured at fair value are translated using the exchange rates at the date when the fair value was measured. All realised and unrealised exchange adjustment gains and losses are dealt with in profit or loss except when a gain or loss on a non-monetary item is recognised in other comprehensive income, any exchange component of that gain or loss is recognised in other comprehensive income. The presentation is in the functional currency..

Other specific material accounting policy information and other explanatory information

These are included in the relevant notes to the financial statements.

2B. Judgements and sources of estimation uncertainties

Disclosures on significant judgements made in the process of applying the accounting policies and on material information about the assumptions management made about the future, and other major sources of estimation uncertainty at the end of the reporting year, that have a significant risk of resulting in a material adjustment to the carrying amounts of assets and liabilities within the next reporting year are discussed below or in the in the corresponding notes to these financial statements. These estimates and assumptions are periodically monitored to ensure they incorporate all relevant information available at the date when financial statements are prepared. However, this does not prevent actual figures differing from estimates.

Estimating of useful lives of property, plant and equipment:
The estimates for the useful lives and related depreciation charges for property, plant and equipment are based on commercial and other factors which could change materially because of innovations and in response to market conditions. The depreciation charge is increased where useful lives are less than previously estimated lives, or the carrying amounts written off or written down for technically obsolete items or assets that have been abandoned. It is impracticable to disclose the extent of the possible effects. It is reasonably possible, based on existing knowledge, that outcomes within the next reporting year that are different from assumptions could require a material adjustment to the carrying amount of the balances affected. The carrying amount of the specific asset or class of assets at the end of the reporting year affected by the assumption is disclosed in Note 10 on property, plant and equipment.

2. Material accounting policy information and other explanatory information

2B. Judgements and sources of estimation uncertainties

Assessing expected credit loss allowance on trade receivables:
The assessment of the expected credit losses ("ECL") requires a degree of estimation and judgement. In measuring the ECL, management considers all reasonable and supportable information such as the Society's past experience at collecting receipts, any increase in the number of delayed receipts in the portfolio past the average credit period, and forward looking information such as forecasts of future economic conditions. The carrying amounts might change materially within the next reporting year but these changes may not arise from assumptions or other sources of estimation uncertainty at the end of the reporting year. The carrying amount is disclosed in Note 12 on trade and other receivables.

3. Related party relationships and transactions

The financial reporting standard on related party disclosures requires the Society to disclose: (a) related party relationships, transactions and outstanding balances, including commitments, and (b) relationships between Board members, parents and subsidiaries irrespective of whether there have been transactions between those related parties. A party is related to a party if the party controls, or is controlled by, or can significantly influence or is significantly influenced by the other party.

A related party includes the committee members and key management of the Society. It also includes an entity or person that directly or indirectly controls, is controlled by, or is under common or joint control with these persons; members of the key management personnel or close members of the family of any individual referred to herein and others who have the ability to control, jointly control or significantly influence by or for which significant voting power in such entity resides with, directly or indirectly, any such individual.

Related parties in these financial statements include the fellow entities which are under the common significant influence of The Diocese of Singapore.

All Board members, chairman of sub-committees and staff members of the Society are required to read and understand the conflict of interest policy in place and make full disclosure of interests, relationships and holding that could potentially result in conflict of interests. When a conflict of interest situation arises, the members or staff shall abstain from participating in the discussion, decision making and voting on the matter.

3. Related party relationships and transactions

3A. Related parties transactions and balances

There are transactions and arrangements between the Society and related parties and the effects of these on the basis determined between the parties are reflected in these financial statements. The related party balances and transfer of resources, services or obligations if any are unsecured, without fixed repayment terms and interest or charge unless stated otherwise.

In addition to the information disclosed elsewhere in the notes to the financial statements, other related party transactions includes the following:

Material related party transactions:

	Related parties	
	2025	2024
	$	$
Share of administrative expenses	(3,652,567)	(2,774,758)
Recharge of administrative expenses	2,328,337	1,695,979

3B. Other receivables from and other payables to related parties

The trade transactions and the related receivables and payables balances arising from sales and purchases of goods and services are disclosed elsewhere in the notes to the financial statements.

The movements in other receivables from and other payables to related parties are as follows:

	Related parties	
	2025	2024
	$	$
Other receivables / (other payables)		
Balance at beginning of the year – net (credit) / debit	(131,574)	85,962
Amounts paid in and settlement of liabilities on behalf of the Society	(1,564,319)	(1,254,812)
Amounts paid out and settlement of liabilities on behalf of related parties	1,593,371	1,037,276
Balance at end of the year – net credit	(102,522)	(131,574)
Presented in statement of financial position as:		
Other receivables (Note 12)	78,071	10,136
Other payables (Note 21)	(180,593)	(141,710)
	(102,522)	(131,574)

3C. Key management compensation

	2025	2024
	$	$
Salaries and other short–term employee benefits	866,320	726,015

Key management personnel include group chief executive officer and heads of services. No honorarium, fees or other benefits were paid to advisors, any member of the board and the management committee.

4. Investment income

	2025 $	2024 $
Interest income from financial institutions	1,194,035	1,577,860
Total investment income	1,194,035	1,577,860
Presented as investment income in:		
Accumulated fund	881,611	1,142,408
Building and renovation fund	34,493	66,296
Programmes funds	277,931	369,156
Total investment income	1,194,035	1,577,860

5. Tax deductible receipts

The Society enjoys a concessionary tax treatment whereby qualifying donors are granted 2.5 times tax deduction for the donations made to the general funds of the Society. The Society's Institutions of a Public Character ("IPC") status for general donations is for the period from 1 January 2025 to 31 December 2027.

	2025 $	2024 $
Tax deductible receipts issued for donations collected	1,042,477	1,175,677

6. Government subventions

	2025 $	2024 $
Government subsidies for land rent	865,010	864,378
Government subsidies for rental of premises	2,914,756	2,378,289
Government subsidies for expenses and capital expenditure	34,498,420	29,042,263
Total government subventions	38,278,186	32,284,930
Presented as government subventions in:		
Accumulated fund	28,501,486	23,484,676
Programmes funds	9,776,700	8,800,254
Total government subventions	38,278,186	32,284,930

7. Employee benefits expense

	2025 $	2024 $
Short term employee benefits expense	22,716,342	19,808,441
Contributions to defined contribution plan	3,714,632	3,664,682
Staff training	267,307	100,310
Other benefits	396,239	366,725
Total employee benefits expense	27,094,520	23,940,158
Presented as employee benefit expense in:		
Accumulated fund	20,775,224	18,404,992
Programmes funds	6,319,296	5,534,936
Other restricted funds	–	230
Total employee benefits expense	27,094,520	23,940,158

8. Items in profit or loss

In addition to the Statement of Financial Activities line items disclosed elsewhere in the notes to the financial statements, this item includes the following expenses:

	2025 $	2024 $
Audit fees paid/ payable to the independent auditor of the Society	54,000	51,700
Other assurance fees paid/ payable to the independent auditor of the Society	21,150	20,250
	75,150	71,950

9. Income tax

The Society is exempted from tax on income and gain falling within section 13(1)(zm) of the Singapore Income Tax Act 1947 to the extent that these are applied to its charitable objects. Therefore, no provision for income tax has been made in the financial statements.

10. Property, plant and equipment

	Leasehold building $	Donated leasehold building $	Renovations $	Furniture, fittings, computers and office equipment $	Motor vehicles $	Medical and kitchen equipment $	Total $
Cost:							
At 1 January 2024	8,849,785	4,500,000	9,832,484	6,512,154	158,498	775,414	30,628,335
Additions	–	–	1,163,755	672,903	–	28,094	1,864,752
Disposals	–	–	(20,096)	(278,542)	–	(46,535)	(345,173)
At 31 December 2024	8,849,785	4,500,000	10,976,143	6,906,515	158,498	756,973	32,147,914
Additions	–	–	2,020,118	679,151	–	92,311	2,791,580
Disposals	–	–	–	(783,752)	–	(44,045)	(827,797)
At 31 December 2025	8,849,785	4,500,000	12,996,261	6,801,914	158,498	805,239	34,111,697
Accumulated depreciation:							
At 1 January 2024	5,569,211	700,000	8,808,515	5,247,053	135,833	541,668	21,002,280
Depreciation for the year	294,993	75,000	422,756	662,000	8,000	78,599	1,541,348
Disposals	–	–	(20,096)	(274,256)	–	(40,968)	(335,320)
At 31 December 2024	5,864,204	775,000	9,211,175	5,634,797	143,833	579,299	22,208,308
Depreciation for the year	294,993	75,000	609,440	698,844	8,000	75,217	1,761,494
Disposals	–	–	–	(776,006)	–	(44,045)	(820,051)
At 31 December 2025	6,159,197	850,000	9,820,615	5,557,635	151,833	610,471	23,149,751
Carrying value:							
At 1 January 2024	3,280,574	3,800,000	1,023,969	1,265,101	22,665	233,746	9,626,055
At 31 December 2024	2,985,581	3,725,000	1,764,968	1,271,718	14,665	177,674	9,939,606
At 31 December 2025	2,690,588	3,650,000	3,175,646	1,244,279	6,665	194,768	10,961,946

10. Property, plant and equipment

	2025 $	2024 $
Depreciation expense charged to:		
Accumulated fund	1,409,703	1,178,325
Programmes funds	351,791	363,023
	1,761,494	1,541,348

The useful lives are as follows:

Leasehold building	–	30 years
Donated leasehold building	–	60 years
Renovations	–	3 to 5 years
Furniture, fittings, computers and office equipment	–	2 to 5 years
Motor vehicles	–	5 to 10 years
Medical and kitchen equipment	–	5 years

Cost also includes acquisition cost, borrowing cost capitalised and any cost directly attributable to bringing the asset or component to the location and condition necessary for it to be capable of operating in the manner intended by management. Subsequent costs are recognised as an asset only when it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably. All other repairs and maintenance are charged to profit or loss when they are incurred.

Donated Leasehold Building relates to the premises at 4 Hillview Rise #02–22 Singapore 667979 ("HillV2") – a mixed use development comprising residential and commercial components. Its use is restricted to charitable purposes (as defined in the Charities Act 1994); such use is consistent with the zoning of "Community Sports Facilities Scheme"; and as approved by Transurban Properties Pte Ltd (the Donor); and it is not to be sold, transferred, leased, sub-leased, let, sub-let, licensed, assigned, parted with or otherwise disposed of except with prior written approval from the Donor.

The aforesaid building was valued at $4,500,000 by an external independent valuer on 4 September 2014. The transfer of legal title of the aforesaid building was completed on 7 August 2017.

11. Right-of-use assets

The Society leased its land and buildings. The right-of-use assets in the statement of financial position are as follows:

	2025 $	2024 $
At beginning of the year	9,237,119	8,390,522
Additions	2,910,036	5,821,757
Disposals	(3,758,447)	(4,975,160)
At end of the year	8,388,708	9,237,119
Accumulated depreciation and impairment losses:		
At beginning of the year	2,661,889	4,742,529
Depreciation for the year	3,363,362	2,894,520
Disposals	(2,913,867)	(4,975,160)
At end of the year	3,111,384	2,661,889
Carrying value		
At end of the year	5,277,324	6,575,230

The lease rental terms are negotiated for a term of two to five years. Right-of-use assets are depreciated between two to five years based on the lease terms.

12. Trade and other receivables

	2025 $	2024 $
Trade receivables:		
Outside parties	1,406,373	1,529,247
Less: Allowance for impairment	(56,829)	(39,046)
Less: Claimable from Medifund and Medifund Silver	(1,179,073)	(1,250,298)
Less: Claimable from Financial Assistance Scheme	(4,777)	(10,484)
Related parties (Note 3)	385,921	249,541
Subtotal	551,615	478,960
Other receivables:		
Grants and subsidies receivables	7,959,243	6,424,586
Related parties (Note 3)	78,071	10,136
Outside parties	391,769	571,784
Subtotal	8,429,083	7,006,506
Total trade and other receivables	8,980,698	7,485,466
Movement in above allowance:		
Balance at beginning of the year	39,046	18,007
Charge for trade receivables to statement of financial activities	17,783	21,039
Balance at end of the year	56,829	39,046

The expected credit losses ("ECL") on the above trade receivables are based on the simplified approach to measuring ECL which uses a lifetime ECL allowance approach for all trade receivables recognised from initial recognition of these assets. These assets are grouped based on shared credit risk characteristics and the days past due for measuring the ECL including the impact of the current economic conditions.

12. Trade and other receivables

As part of the process of setting customer credit limits, different credit terms are used. The average credit period generally granted to trade receivable customers is about 7 days (2024: 7 days). However, some clients take a longer period to settle the amounts.

There is no concentration of credit risk with respect to trade receivables, as there are a large number of customers.

(a) Ageing analysis of the age of trade receivable amounts that are past due as at the end of reporting year but not impaired:

	2025 $	2024 $
Trade receivables:		
Less than 60 days	325,648	418,779
61 to 90 days	140,006	140,265
Over 90 days	453,587	565,659
Total	919,241	1,124,703

(b) Ageing analysis as at the end of reporting year of trade receivable amounts that are impaired:

	2025 $	2024 $
Trade receivables:		
Over 90 days	56,829	39,046
Total	56,829	39,046

The allowance on trade receivables is based on individual accounts totalling $56,829 (2024: $39,046) that are determined to be impaired at the end of reporting year. These are not secured.

The other receivables at amortised cost shown above are subject to the ECL allowance assessment under the financial reporting standard on financial instruments. The other receivables at amortised cost and which can be graded as low risk individually are considered to have low credit risk.

13. Other non-financial assets

	2025 $	2024 $
Deposits to secure services	1,216,592	731,013
Prepayments	614,775	211,288
	1,831,367	942,301

14. Other financial assets

Movements in balances

	2025 $	2024 $
Movements during the year:		
Amortised cost at beginning of the year	21,106,365	–
Additions	22,844,310	21,106,365
Disposals	(21,106,365)	–
Amortised cost at end of the year	22,844,310	21,106,365

The financial instruments at amortised cost relate to investments in Singapore Treasury Bills and bear interest ranging from 1.28% to 1.44% (2024: 2.68% to 3.35%). The fair value of these investments are based on prices quoted in an active market (Level 1) at the end of the reporting year.

The financial instruments will mature within one year from the end of the reporting year.

The credit rating of the issuer of the financial assets has been rated AAA or above by one or more rating agencies.

15. Cash and cash equivalents

	2025 $	2024 $
Cash in hand	8,250	15,848
Cash at bank	20,796,160	8,276,876
Fixed deposits with financial institutions	17,903,016	28,555,359
Cash at end of the year	38,707,426	36,848,083

A summary of maturity dates of fixed deposits at the end of reporting year are as follows:

	2025 $	2024 $
Within 4 to 12 months	17,903,016	28,555,359
Interest earning balance	17,903,016	28,555,359

The rate of interest of these deposits as at the reporting date is between 1.05% and 3.04% (2024: 2.45% and 3.80%) per annum.

	2025 $	2024 $
Restricted funds:		
Cash held under deferred grants/donations	3,738,874	4,469,876
Cash held under restricted funds (Note 19)	9,345,546	10,344,577
	13,084,420	14,814,453

15. Cash and cash equivalents

15A. Cash and cash equivalents in the statement of cash flows:

	2025 $	2024 $
Amount as shown above	38,707,426	36,848,083
Cash restricted in use	(13,084,420)	(14,814,453)
Cash and cash equivalents for statement of cash flows purposes at end of the year	25,623,006	22,033,630

16. Funds

Fund balances restricted by outside sources are so indicated and are distinguished from unrestricted funds allocated to specific purposes if any by action of the Board. Externally restricted funds may only be utilised in accordance with the purposes established by the source of such funds or through the terms of an appeal and are in contrast with unrestricted funds over which the Board retains full control to use in achieving any of its institutional purposes. An expense resulting from the operating activities of a fund that is directly attributable to the fund is charged to that fund. Common expenses if any are allocated on a reasonable basis to the funds based on a method most suitable to that common expense.

Monies received where the Society is not the owner and beneficiary is accounted for as restricted fund. The receipts and payments in respect of restricted funds are taken directly to the statement of financial activities and the net assets relating to these funds are shown as separate line in the statement of financial position.

16A. Unrestricted funds

	2025 $	2024 $
Accumulated fund (a)	50,149,980	44,551,554
Building and renovation fund (b)	2,144,451	2,421,769
BIG fund (c)	92,538	92,538
Total unrestricted funds	52,386,969	47,065,861

16. Funds

16A. Unrestricted funds

(a) Accumulated fund

		2025 $	2024 $
Balance at beginning of the year		44,551,554	39,939,268
Surplus	– Anglican Care Centre (Bukit Batok)	675,904	331,320
Surplus	– Anglican Care Centre (Farrer Park)	192,793	9,250
Surplus	– Anglican Care Centre (Hougang)	884,260	610,607
Surplus	– Anglican Care Centre (Pasir Ris)	429,174	60,800
Surplus	– Anglican Care Centre (Simei)	165,453	345,271
Surplus	– Anglican Care Centre (Yishun)	233,753	103,210
Surplus	– St. Andrew's Senior Care (Hillview)	123,322	366,540
Surplus	– CITY Community Services	(30,374)	3,448
Surplus	– Head Office	244,694	261,999
Surplus	– St Andrew's Nursing Home (Taman Jurong)	2,367,636	1,790,112
Surplus for the year		5,286,615	3,882,557
Transfer from / (to) Programmes funds		311,811	729,729
Balance at end of the year		50,149,980	44,551,554
Annual operating expenditure *		33,769,769	30,193,185
Ratio of reserves to annual operating expenditure (times)		1.49	1.48

* Annual operating expenditure represents total resources expended for accumulated funds.

(b) Building and renovation fund

Building and renovation fund represents funds designated to finance the purchase of property or renovation of property.

(c) BIG fund

BIG fund represents funds designated for the welfare and practical assistance to needy children and their families.

16. Funds

16B. Restricted funds

	2025 $	2024 $
Programmes funds (Note 17)	11,293,583	9,842,337
Chaplaincy fund (a)	282,872	307,873
Other restricted funds		
AFC – Project fund (b)	16,859	16,039
Other restricted funds (c)	73,271	63,964
Subtotal	90,130	80,003
Total restricted funds	11,666,585	10,230,213

(a) Chaplaincy fund represents funds received from churches and donors designated to finance the chaplaincy activities for the staff and clients.

(b) Anglican Family Centre ("AFC") project fund was donation mainly for the educational and physical needs of clients or children in Anglican Family Centre.

(c) Others include:
- Trailblazer Fund represents donation from Temasek Care for educational and physical needs of clients and children and building up staff competency in Anglican Family Care.
- Donation from Westside Anglican Church towards the supports of vocational training programme to clients for work done in the thrift shop at Anglican Care Centre (Bukit Batok).
- Nurse Fellowship represents support for foreign nurse fellowship programs to encourage networking and enhance their welfare at St Andrew's Nursing Home (Taman Jurong)
- Palliative Care Project provides for the fulfillment of final wishes for terminally ill or palliative residents at St Andrew's Nursing Home (Taman Jurong)
- Minimart sponsors expenses for the minimart at St Andrew's Nursing Home (Taman Jurong)
- Hari Raya Project funds Hari Raya celebrations at St Andrew's Nursing Home (Taman Jurong)
- Resident Welfare Fund (RWF) supports the purchase of essential items for residents with no next of kin at St Andrew's Nursing Home (Taman Jurong)
- Resident Program Fund provides resources needed for running resident-related programs, activities, and events at St Andrew's Nursing Home (Taman Jurong)

For (a) Chaplaincy fund, (b) AFC – Project fund and (c) Other restricted funds, these funds are expected to be utilised on an ongoing basis.

17. Programmes funds

Programmes funds represent accumulated reserves received for specific programmes. The Reserves are restricted to the operations of these programmes only, for the benefits of their intended clients. In keeping with the funds / donors' intent for the use of monies, the reserves will not be transferred out of the programmes for other purposes.

17A. Integrated Employment Services (IES)

Integrated Employment Services Fund (IES) comprises mainly a grant from Community Chest through National Council of Social Services (NCSS) and donations received from individual and corporate donors. This programme provides employment support and training to persons with mental illness to secure and sustain employment, with ongoing job support for a period of 6 months or more, depending on the need of the employer or employee. The programme also provides Employee Assistance Program which aims to build a mentally resilient workforce and organisational wellbeing through training and counselling.

Movements in accumulated reserves restricted to IES programmes are as follows:

	2025 $	2024 $
Incoming resources:		
ComChest funding	1,491,251	1,198,030
Donation	25,000	–
Interest / Other income	1,697	9,090
Total incoming resources	1,517,948	1,207,120
Resources expended:		
Salaries	797,305	765,516
CPF	164,956	156,703
Bonus	291,077	245,476
Staff benefits	69,810	45,582
Expenditure on manpower	1,323,148	1,213,277
Client's activities expenses	142,908	19,561
Depreciation	12,934	6,283
Building services and maintenance expenses	40,651	36,000
Administrative cost	190,212	141,498
Other operating expenses	22,454	18,621
Total resources expended	1,732,307	1,435,240
Net deficit	(214,359)	(228,120)
Balance at beginning of the year	165,565	393,685
Balance at the end of the year	(48,794)	165,565

17. Programmes funds

17B. Crisis Shelter Programme Fund

Crisis Shelter Programme is aimed to provide safe and temporary accommodation to women and their children in crisis and to empower families and enhance their independence and resilience for integration into the community.

	2025 $	2024 $
Incoming resources:		
Grant from MSF	1,448,645	1,656,729
Donation	22,617	29,286
Interest / Other income	132,023	178,593
Total incoming resources	1,603,285	1,864,608
Resources expended:		
Salaries and CPF	629,495	616,840
Bonus	149,731	151,145
Staff benefits	30,323	27,022
Expenditure on manpower	809,549	795,007
Clients' activities	21,885	29,193
Depreciation	219,563	274,631
Building services and maintenance expenses	62,136	82,015
Administrative cost	167,232	133,692
Other operating expended	33,428	25,183
Total resources expended	1,313,793	1,339,721
Net surplus	289,492	524,887
Balance at beginning of the year	4,074,216	3,549,329
Balance at end of the year	4,363,708	4,074,216

17. Programmes funds

17C. Cluster Support @ (Jurong East, PEACE-Connect)

Fund comprise mainly grants from Ministry of Health (MOH), Agency for Integrated Care (AIC) and Ministry Social and Family Development (MSF), donations received from individual and corporate donors. The Society is appointed to operate Community Case Management Services (CCMS), Community Resource Engagement and Support Team (CREST) and Senior Group Homes (SGH) and Home Personal Care (HPC) to provide integrated localised care services to support vulnerable seniors and individuals living in the community.

	CS-JE $	CS-PC $	CBP $	SGH-JE $	SGH-PC $	HPC $	CREST ES $	CREST SS $	CREST PC $	HAPPY $	CSH $	Total $
2025:												
Incoming resources:												
Government subventions	545,332	696,119	–	64,855	63,122	319,839	509,677	487,580	488,280	–	–	3,174,804
Amortisation of government grants	193	38,031	–	–	–	–	1,331	771	–	–	–	40,326
Utilisation of government grant	–	424	–	–	–	–	–	–	203	–	–	627
Client's fees	–	–	–	5,504	8,968	–	–	–	–	–	–	14,472
Interest income	132,783	–	–	–	–	–	–	–	–	–	–	132,783
Sundry income	4,453	48,600	–	–	–	–	–	1,000	–	–	–	54,053
Total incoming resources	682,761	783,174	–	70,359	72,090	319,839	511,008	489,351	488,483	–	–	3,417,065
Resources expended:												
Salaries and CPF	268,976	368,758	–	34,987	49,350	203,820	249,454	282,590	273,050	–	–	1,730,985
Bonus	68,776	89,309	–	6,943	11,182	48,483	68,491	43,784	82,726	–	–	419,694
Staff benefits	20,679	29,912	–	(1,826)	883	50,180	23,433	21,215	31,440	–	–	175,916
Expenditure on manpower	358,431	487,979	–	40,104	61,415	302,483	341,378	347,589	387,216	–	–	2,326,595
Client's activities expenses	–	427	–	–	–	786	–	–	203	–	–	1,416
Operating lease expenses	1,481	1,332	–	2,962	4,223	–	–	–	3,942	–	–	13,940
Depreciation	5,376	44,863	–	–	–	673	1,331	1,791	–	–	–	54,034
Interest expenses on lease liability	83	139	–	–	–	–	–	–	–	–	–	222
Building services and maintenance expenses	34,432	15,389	–	8,131	4,973	117	–	–	–	–	–	63,042
Administrative cost	64,978	67,424	–	689	77	63,432	39,615	48,332	52,550	–	–	337,097
Other operating expenses	8,312	1,169	–	–	112	52	–	–	–	–	–	9,645
Total resources expended	473,093	618,722	–	51,886	70,800	367,543	382,324	397,712	443,911	–	–	2,805,991
Net surplus / (deficit)	209,668	164,452	–	18,473	1,290	(47,704)	128,684	91,639	44,572	–	–	611,074
Balance at beginning of the year	814,730	1,742,816	3,187	(25,344)	(135,794)	413,770	(7,730)	179,685	406,507	8,161	48,186	3,448,174
Balance at end of the year	1,024,398	1,907,268	3,187	(6,871)	(134,504)	366,066	120,954	271,324	451,079	8,161	48,186	4,059,248

17. Programmes funds

17C. Cluster Support @ (Jurong East, PEACE-Connect)

Fund comprise mainly grants from Ministry of Health (MOH), Agency for Integrated Care (AIC) and Ministry Social and Family Development (MSF), donations received from individual and corporate donors. The Society is appointed to operate Community Case Management Services (CCMS), Community Resource Engagement and Support Team (CREST) and Senior Group Homes (SGH) and Home Personal Care (HPC) to provide integrated localised care services to support vulnerable seniors and individuals living in the community.

	CS-JE $	CS-PC $	CBP $	SGH-JE $	SGH-PC $	HPC $	CREST ES $	CREST SS $	CREST PC $	HAPPY $	CSH $	Total $
2024:												
Incoming resources:												
Government subventions	530,220	845,614	–	57,049	56,707	485,053	360,509	311,789	367,064	–	–	3,014,005
Amortisation of government grants	1,350	38,955	–	–	–	–	1,997	1,157	–	–	–	43,459
Utilisation of government grant	–	253	–	–	–	–	–	–	–	–	–	253
Client's fees	–	–	–	6,605	9,982	–	–	–	–	–	–	16,587
Donations	–	10,000	–	–	–	–	–	–	–	–	–	10,000
Interest income	178,544	–	–	–	–	–	–	–	–	–	–	178,544
Sundry income	2,686	48,000	–	–	–	–	–	–	–	–	–	50,686
Total incoming resources	712,800	942,822	–	63,654	66,689	485,053	362,506	312,946	367,064	–	–	3,313,534
Resources expended:												
Salaries and CPF	313,756	321,794	–	34,904	39,948	211,125	245,629	198,863	259,830	–	–	1,625,849
Bonus	70,288	81,383	–	18,704	5,005	56,042	68,752	51,259	71,152	–	–	422,585
Staff benefits	18,632	18,906	–	1,497	697	35,520	24,246	14,071	21,769	–	–	135,338
Expenditure on manpower	402,676	422,083	–	55,105	45,650	302,687	338,627	264,193	352,751	–	–	2,183,772
Client's activities expenses	–	279	–	–	–	601	54	–	912	–	–	1,846
Operating lease expenses	1,461	2,058	–	3,221	4,966	–	–	–	5,256	–	–	16,962
Depreciation	6,950	46,100	–	–	–	–	2,007	1,752	–	–	–	56,809
Interest expenses on lease liability	212	261	–	–	–	–	–	–	–	–	–	473
Building services and maintenance expenses	17,482	16,305	–	8,622	7,058	–	–	–	125	–	–	49,592
Administrative cost	58,811	52,249	–	461	366	38,079	31,573	30,595	33,636	–	–	245,770
Other operating expenses	6,980	966	–	74	27	363	–	–	77	–	–	8,487
Total resources expended	494,572	540,301	–	67,483	58,067	341,730	372,261	296,540	392,757	–	–	2,563,711
Net surplus / (deficit)	218,228	402,521	–	(3,829)	8,622	143,323	(9,755)	16,406	(25,693)	–	–	749,823
Balance at beginning of the year	596,502	1,340,295	3,187	(21,515)	(144,416)	270,447	2,025	163,279	432,200	8,161	48,186	2,698,351
Balance at end of the year	814,730	1,742,816	3,187	(25,344)	(135,794)	413,770	(7,730)	179,685	406,507	8,161	48,186	3,448,174

17. Programmes funds

17D. St. Andrew's Active Ageing Centre (SAAAC)

Anglican Senior Centre (ASC) provides active ageing programmes and activities such as healthy nutrition and exercise, arts and crafts, community befriending, community health education, and programmes designed to empower seniors to age well in the community. ASC also provides befriending and buddying and basic health prevention programmes such as functional and dementia screening for seniors with declining health functions and collaborate with the hospital system to provide community nursing posting to the seniors. ASC was renamed SAAAC in March 2025.

	SAAAC Yishun $	SAAAC Jurong West $	SAAAC Tampines $	SAAAC Woodlands $	SAAAC Havelock $	SAAAC PC5 $	SAAAC PC8 $	Total $
2025:								
Incoming resources:								
Government subventions	559,953	518,538	486,926	498,748	456,459	481,177	488,381	3,490,182
TOL & Rental subsidy	29,113	30,472	46,997	40,895	51,755	18,578	37,821	255,631
Amortisation of government grants	19,202	193	-	2,134	-	-	184	21,713
Utilisation of government grant	18,407	-	-	-	-	1,998	67,237	87,642
Donations	13,612	15,413	13,612	13,612	14,113	18,613	37,612	126,587
Interest income	5,726	5,726	5,726	5,726	5,725	5,725	5,725	40,079
Sundry income	-	-	-	-	-	-	7,461	7,461
Total incoming resources	646,013	570,342	553,261	561,115	528,052	526,091	644,421	4,029,295
Resources expended:								
Salaries and CPF	255,693	185,584	210,279	125,022	139,606	235,174	260,483	1,411,841
Bonus	111,215	52,047	43,046	7,858	37,129	68,564	53,414	373,273
Staff benefits	19,308	8,043	7,114	8,953	6,948	11,514	13,010	74,890
Expenditure on manpower	386,216	245,674	260,439	141,833	183,683	315,252	326,907	1,860,004
Client's activities expenses	35,583	16,738	21,480	20,690	8,220	15,701	27,549	145,961
Operating lease expenses	294	1,267	1,992	636	6,048	3,468	43,225	56,930
Depreciation	47,574	31,633	41,659	37,341	47,103	24,887	33,174	263,371
Interest expenses on lease liability	1,610	1,712	1,977	1,332	758	370	676	8,435
Building services and maintenance expenses	89,302	51,133	58,368	56,540	50,549	25,819	36,265	367,976
Administrative cost	61,212	58,884	58,895	57,337	57,882	61,274	63,158	418,642
Other operating expenses	22,661	20,522	19,723	20,269	19,994	19,500	20,268	142,937
Total resources expended	644,452	427,563	464,533	335,978	374,237	466,271	551,222	3,264,256
Net surplus	1,561	142,779	88,728	225,137	153,815	59,820	93,199	765,039
Balance at beginning of the year	305,217	334,218	352,780	493,892	386,177	175,953	106,145	2,154,382
Balance at end of the year	306,778	476,997	441,508	719,029	539,992	235,773	199,344	2,919,421

17. Programmes funds

17D. St. Andrew's Active Ageing Centre (SAAAC)

	SAAAC Yishun $	SAAAC Jurong West $	SAAAC Tampines $	SAAAC Woodlands $	SAAAC Havelock $	SAAAC PC5 $	SAAAC PC8 $	Total $
2024:								
Incoming resources:								
Government subventions	427,004	428,218	409,487	433,560	446,499	442,865	513,106	3,100,739
Amortisation of government grants	-	386	-	2,327	-	-	2,658	5,371
Utilisation of government grant	-	-	-	-	-	34,321	95,486	129,807
Donations	16,963	21,763	16,763	16,763	20,963	19,592	36,808	149,615
Interest income	4,598	4,598	4,598	4,598	4,598	4,598	4,598	32,186
Sundry income	-	-	-	-	-	-	4,863	4,863
Total incoming resources	448,565	454,965	430,848	457,248	472,060	501,376	657,519	3,422,581
Resources expended:								
Salaries and CPF	186,297	131,331	113,874	94,093	112,378	202,410	189,167	1,029,550
Bonus	51,705	41,513	25,915	22,313	29,166	50,201	51,999	272,812
Staff benefits	5,020	5,584	6,798	4,384	3,034	6,989	8,709	40,518
Expenditure on manpower	243,022	178,428	146,587	120,790	144,578	259,600	249,875	1,342,880
Client's activities expenses	26,900	20,260	20,644	5,777	6,965	37,601	88,171	206,318
Operating lease expenses	269	1,267	1,983	597	5,735	3,292	18,178	31,321
Depreciation	26,521	28,801	39,837	32,465	52,708	17,319	31,192	228,843
Interest expenses on lease liability	183	209	3,277	550	2,238	694	1,360	8,511
Building services and maintenance expenses	53,937	52,485	52,995	49,116	50,510	23,783	39,514	322,340
Administrative cost	35,864	35,690	36,304	34,761	35,021	35,279	37,330	250,249
Other operating expenses	8,551	7,552	7,575	7,578	7,715	7,334	8,368	54,673
Total resources expended	395,247	324,692	309,202	251,634	305,470	384,902	473,988	2,445,135
Net surplus	53,318	130,273	121,646	205,614	166,590	116,474	183,531	977,446
Balance at beginning of the year	251,899	203,945	231,134	288,278	219,587	59,479	(77,386)	1,176,936
Balance at end of the year	305,217	334,218	352,780	493,892	386,177	175,953	106,145	2,154,382

18. Deferred government grant / donations

	Community Silver Trust $	CareNShare $	Building Fund – Hillv2 $	Building Fund – Simei Care Centre $	Government grant for capital expenditure $	Financial Assistance Scheme $	Medifund and Medifund Silver $	Others $	Total $
At 1 January 2024	4,392,035	17,905	3,800,000	3,213,834	277,591	207,000	3,275,421	613,473	15,797,259
Grant / donation received	671,949	–	–	–	9,182	–	1,518,321	153,104	2,352,556
Refund	(8,518)	–	–	–	–	–	463	–	(8,055)
Amortisation of government grants / donations – depreciation	(772,990)	(9,903)	(75,000)	(292,152)	(177,097)	–	–	(7,012)	(1,334,154)
Utilisation of government grants – operating expenses	(647,017)	–	–	–	–	–	–	–	(647,017)
Utilisation of deferred donations – operating expenses	–	–	–	–	–	–	–	(213,566)	(213,566)
Utilisation of Medifund	–	–	–	–	–	–	(2,793,043)	–	(2,793,043)
Utilisation of Financial Assistance Scheme fund	–	–	–	–	–	(68,947)	–	–	(68,947)
At 31 December 2024	3,635,459	8,002	3,725,000	2,921,682	109,676	138,053	2,001,162	545,999	13,085,033
Grant / donation received	634,290	–	–	–	177,548	15,995	2,987,421	320,829	4,136,083
Refund	(17,087)	–	–	–	–	–	14,611	–	(2,476)
Amortisation of government grants / donations – depreciation	(815,297)	(8,002)	(75,000)	(292,244)	(125,413)	–	–	–	(1,315,956)
Utilisation of government grants – operating expenses	(729,103)	–	–	–	–	–	–	–	(729,103)
Utilisation of deferred donations – operating expenses	–	–	–	–	–	–	–	(159,842)	(159,842)
Utilisation of Medifund	–	–	–	–	–	–	(3,033,550)	–	(3,033,550)
Utilisation of Financial Assistance Scheme fund	–	–	–	–	–	(82,273)	–	–	(82,273)
At 31 December 2025	2,708,262	–	3,650,000	2,629,438	161,811	71,775	1,969,644	706,986	11,897,916

Presented in statement of financial position as:

	2025 $	2024 $
Current	3,915,455	4,866,147
Non-current	7,982,461	8,218,886
	11,897,916	13,085,033

(a) Community Silver Trust – The objective of the CST is to encourage donations and provide additional resources for the service providers in the Intermediate and Long Term Care ("ILTC") sector to enhance their capabilities, provide value–added services to achieve higher quality care, and enhance the affordability of step–down care for service users and patients. The CST grant includes resources expended for the acquisition of plant and equipment and renovation work. These are amortised over a period of 3 to 5 years to match the estimated useful lives of the plants and equipment and renovation work.

(b) Care N Share – $1 for $1 matching by NCSS for eligible donations raised between 1 December 2013 to 31 December 2014. The matching grant is to be used to develop social service related Voluntary Welfare Organisations ("VWOs") and their programmes to better serve their beneficiaries.

(c) Building Fund (HillV2) – This fund relates to the donated leasehold building and related renovation cost and for which the use of the premise is restricted to only charitable purposes (as defined in the Charities act 1994). – See Note 10.

(d) Building Fund (Simei Care Centre) represents government grant from Ministry of Health and funds raised for building of Anglican Care Centre (Simei) and acquisition of plant and equipment at the Centre. For funds raised for the building of Anglican Care Centre (Simei), it is amortised over a period of thirty years to match the estimated useful lives of the property. For funds raised for the acquisition of plant and equipment, it is amortised over a period of five years to match the estimated useful lives of the plant and equipment.

(e) Government grants for capital expenditure represents funds from the government and donations to finance the purchase of plant and equipment for 5 centres (Anglican Care Centre (Farrer Park), St. Andrew's Senior Care (Hillview), Anglican Cluster Operator (Jurong East), Anglican Family Centre and St. Andrew's Nursing Home (Taman Jurong)). The grant is amortised over a period of three to five years.

(f) Financial Assistance Scheme and Medifund and Medifund Silver are endowment funds set up by the Government to help needy clients who are unable to pay for their fees. Half-yearly, SACS Medifund Committee reviews and approves amount that is to be disbursed for individual clients. Upon approval, the full sum will then be disbursed out to the Fund for offsetting to the clients' receivables. The amount of cash and cash equivalents held by Financial Assistance Scheme and Medifund and Medifund Silver as at 31 December 2025 are $71,775 (2024: $138,053) and $1,969,644 (2024: $2,001,162) respectively.

19. Fund account balances

	UNRESTRICTED				RESTRICTED				
	Accumulated fund $	Building and renovation fund $	BIG fund $	Sub total $	Chaplaincy fund $	Programmes funds $	Other restricted funds $	Sub total $	Total $
2025:									
Non-current assets									
Property, plant and equipment	9,459,387	–	–	9,459,387	–	1,502,559	–	1,502,559	10,961,946
Right-of-use assets	4,643,938	–	–	4,643,938	–	633,386	–	633,386	5,277,324
	14,103,325	–	–	14,103,325	–	2,135,945	–	2,135,945	16,239,270
Current assets									
Trade and other receivables	6,511,052	–	–	6,511,052	–	2,469,646	–	2,469,646	8,980,698
Other non-financial assets	1,350,820	–	–	1,350,820	–	480,547	–	480,547	1,831,367
Other financial assets	22,844,310	–	–	22,844,310	–	–	–	–	22,844,310
Cash and cash equivalents	27,124,891	2,144,451	92,538	29,361,880	282,872	8,972,544	90,130	9,345,546	38,707,426
	57,831,073	2,144,451	92,538	60,068,062	282,872	11,922,737	90,130	12,295,739	72,363,801
Total assets	71,934,398	2,144,451	92,538	74,171,387	282,872	14,058,682	90,130	14,431,684	88,603,071
Non-current liabilities									
Deferred government grants / donations, non-current	7,800,655	–	–	7,800,655	–	181,806	–	181,806	7,982,461
Lease liabilities, non-current	2,054,489	–	–	2,054,489	–	395,746	–	395,746	2,450,235
	9,855,144	–	–	9,855,144	–	577,552	–	577,552	10,432,696
Current liabilities									
Deferred government grant / donations, current	3,821,810	–	–	3,821,810	–	93,645	–	93,645	3,915,455
Trade and other payables	5,429,458	–	–	5,429,458	–	1,887,627	–	1,887,627	7,317,085
Lease liabilities, current	2,678,006	–	–	2,678,006	–	206,275	–	206,275	2,884,281
	11,929,274	–	–	11,929,274	–	2,187,547	–	2,187,547	14,116,821
Total liabilities	21,784,418	–	–	21,784,418	–	2,765,099	–	2,765,099	24,549,517
Net assets	50,149,980	2,144,451	92,538	52,386,969	282,872	11,293,583	90,130	11,666,585	64,053,554

19. **Fund account balances**

	UNRESTRICTED				RESTRICTED				
	Accumulated fund $	Building and renovation fund $	BIG fund $	Sub total $	Chaplaincy fund $	Programmes funds $	Other restricted funds $	Sub total $	Total $
2024:									
Non-current assets									
Property, plant and equipment	9,767,556	–	–	9,767,556	–	172,050	–	172,050	9,939,606
Right-of-use assets	5,847,658	–	–	5,847,658	–	727,572	–	727,572	6,575,230
	15,615,214	–	–	15,615,214	–	899,622	–	899,622	16,514,836
Current assets									
Trade and other receivables	6,575,851	–	–	6,575,851	–	909,615	–	909,615	7,485,466
Other non-financial assets	850,831	–	–	850,831	–	91,470	–	91,470	942,301
Other financial assets	21,106,365	–	–	21,106,365	–	–	–	–	21,106,365
Cash and cash equivalents	23,989,199	2,421,769	92,538	26,503,506	307,873	9,956,701	80,003	10,344,577	36,848,083
	52,522,246	2,421,769	92,538	55,036,553	307,873	10,957,786	80,003	11,345,662	66,382,215
Total assets	68,137,460	2,421,769	92,538	70,651,767	307,873	11,857,408	80,003	12,245,284	82,897,051
Non-current liabilities									
Deferred government grants / donations, non-current	8,152,898	–	–	8,152,898	–	65,988	–	65,988	8,218,886
Lease liabilities, non-current	2,962,993	–	–	2,962,993	–	407,618	–	407,618	3,370,611
	11,115,891	–	–	11,115,891	–	473,606	–	473,606	11,589,497
Current liabilities									
Deferred government grant / donations, current	4,717,953	–	–	4,717,953	–	148,194	–	148,194	4,866,147
Trade and other payables	4,833,709	–	–	4,833,709	–	1,059,442	–	1,059,442	5,893,151
Lease liabilities, current	2,918,353	–	–	2,918,353	–	333,829	–	333,829	3,252,182
	12,470,015	–	–	12,470,015	–	1,541,465	–	1,541,465	14,011,480
Total liabilities	23,585,906	–	–	23,585,906	–	2,015,071	–	2,015,071	25,600,977
Net assets	44,551,554	2,421,769	92,538	47,065,861	307,873	9,842,337	80,003	10,230,213	57,296,074

20. Lease liabilities

Lease liabilities are presented in the statement of financial position as follows:

	2025 $	2024 $
Lease liabilities, current	2,884,281	3,252,182
Lease liabilities, non-current	2,450,235	3,370,611
	5,334,516	6,622,793

Movements of lease liabilities for the reporting year are as follows:

	2025 $	2024 $
Total lease liabilities recognised at beginning of reporting year	6,622,793	3,705,112
Additions	2,910,036	5,821,757
Disposals	(844,580)	–
Accretion of interest	114,096	80,150
Lease payments	(3,467,829)	(2,984,226)
Total lease liabilities at end of reporting year	5,334,516	6,622,793

The lease liability above does not include the short-term leases of less than 12 months and leases of low-value underlying assets. The right-of-use assets are disclosed in Note 11.

Lease liabilities under operating leases are secured by the right-of-use assets because these will revert to the lessor in the event of default.

The weighted average incremental borrowing rate applied to lease liabilities recognised was ranged from 1.25% to 4.20% (2024: 1.25% to 4.20%) per annum.

A summary of the maturity analysis of lease liabilities is disclosed in Note 22E.

Subsequent to initial measurement, the liability will be reduced for payments made and increased for interest. It is re-measured to reflect any reassessment or modification, or if there are changes to in-substance fixed payments. When the lease liability is re-measured, the corresponding adjustment is reflected in the right-of-use asset, or profit and loss if the right-of-use asset is already reduced to zero.

The future cash outflows commitments to which the lessee is potentially exposed are not reflected in the measurement of lease liabilities above. This includes exposure arising from leases not yet commenced to which the lessee is committed. At reporting year date, there were no commitments on leases which had not yet commenced.
Other disclosures on leases:

Apart from the disclosures made in other notes to the financial statements, amounts relating to leases include the following:

	2025 $	2024 $
Expense relating to short-term leases included in operating lease expenses	319,456	263,102

21. Trade and other payables

	2025	2024
	$	$
Trade payables:		
Outside parties and accrued liabilities	291,800	601,731
Related parties (Note 3)	298,234	258,254
Sub-total	590,034	859,985
Other payables:		
Related parties (Note 3)	180,593	141,710
Outside parties	6,546,458	4,891,456
Sub-total	6,727,051	5,033,166
Total trade and other payables	7,317,085	5,893,151

22. Financial instruments: disclosure and information on financial risks and other explanatory information

22A. Categories of financial assets and financial liabilities

Recognition and derecognition of financial instruments:

A financial asset or a financial liability is recognised when, and only when, the Society becomes party to the contractual provisions of the instrument. All other financial instruments (including regular-way purchases and sales of financial assets) are recognised and derecognised, as applicable, using trade date accounting or settlement date accounting. A financial asset is derecognised when the contractual rights to the cash flows from the financial asset expire or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the financial asset are transferred or in which the Society neither transfers nor retains substantially all of the risks and rewards of ownership and it does not retain control of the financial asset. A financial liability is removed from the statement of financial position when, and only when, it is extinguished, that is, when the obligation specified in the contract is discharged or cancelled or expires.

At initial recognition the financial asset or financial liability is measured at its fair value plus or minus, in the case of a financial asset or financial liability not at fair value through profit or loss, transaction costs that are directly attributable to the acquisition or issue of the financial asset or financial liability.

Classification of financial assets and financial liabilities and subsequent measurement:

The financial reporting standard on financial instruments requires the certain classification of financial assets and financial liabilities. At the end of the reporting year, the Society had the following classes:

- Financial asset classified as measured at amortised cost: A financial asset is measured at amortised cost if it meets both of the following conditions and is not designated as at fair value through profit or loss ("FVTPL"), that is (a) the asset is held within a business model whose objective is to hold assets to collect contractual cash flows; and (b) the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Typically trade and other receivables, bank and cash balances are in this class.

22. Financial instruments: disclosure and information on financial risks and other explanatory information

22A. Categories of financial assets and financial liabilities

Classification of financial assets and financial liabilities and subsequent measurement:

- Financial liabilities are classified as at FVTPL in either of the following circumstances: (1) the liabilities are managed, evaluated and reported internally on a fair value basis; or (2) the designation eliminates or significantly reduces an accounting mismatch that would otherwise arise. All other financial liabilities are carried at amortised cost using the effective interest method. Reclassification of any financial liability is not permitted.

The following table categorises the carrying amount of financial assets and liabilities recorded at the end of the reporting year:

	2025 $	2024 $
Financial assets:		
Financial assets at amortised cost	70,532,434	65,439,914
At end of the year	70,532,434	65,439,914
Financial liabilities:		
Financial liabilities at amortised cost	12,651,601	12,515,944
At end of the year	12,651,601	12,515,944

Further quantitative disclosures are included throughout these financial statements.

22B. Financial risk management

The main purpose for holding or issuing financial instruments is to raise and manage the finances for the Society's operating, investing and financing activities. There are exposures to the financial risks on the financial instruments such as credit risk, liquidity risk and market risk comprising interest rate, currency risk and price risk exposures. Management has certain procedures for the management of financial risks. These are not documented in formal written documents. However, the following guidelines are followed: All financial risk management activities are carried out and monitored by senior management staff. All financial risk management activities are carried out following acceptable market practices.

There have been no changes to the exposures to risk; the objectives, policies and processes for managing the risk and the methods used to measure the risk.

22C. Fair values of financial instruments

The analyses of financial instruments that are measured subsequent to initial recognition at fair value, grouped into Levels 1 to 3 are disclosed in the relevant notes to the financial statements. These include the material financial instruments stated at amortised cost and at fair value in the statement of financial position. The carrying values of current financial instruments approximate their fair values due to the short-term maturity of these instruments. The disclosures of fair value are not made when the carrying amount of current financial instruments is a reasonable approximation of the fair value.

22. Financial instruments: disclosure and information on financial risks and other explanatory information

22D. Credit risk on financial assets

Financial assets subject to concentrations of credit risk and failures by counterparties to discharge their obligations in full or in a timely manner arise principally from cash balances with banks, receivables and other financial assets. The general approach in the financial reporting standard on financial instruments is applied to measure expected credit losses ("ECL") allowance on financial assets measured at amortised cost. On initial recognition, a loss allowance is recorded equal to the 12 month ECL unless the assets are considered credit impaired. The ECL allowance for debt assets is recognised at an amount equal to the lifetime ECL if the credit risk on that financial instrument has increased significantly since initial recognition. However, for trade receivables that do not contain a material financing component or when the Society applies the practical expedient of not adjusting the effect of a material financing component, the simplified approach in calculating ECL is applied. Under the simplified approach, the loss allowance is recognised at an amount equal to lifetime ECL at each reporting date using historical loss rates for the respective risk categories and incorporating forward-looking estimates. Lifetime ECL may be estimated individually or collectively. For the credit risk on the financial assets an ongoing credit evaluation is performed on the financial condition of the debtors and any loss is recognised in profit or loss. Reviews and assessments of credit exposures in excess of designated limits are made. Renewals and reviews of credits limits are subject to the same review process.

Note 15 discloses the cash balances. There was no identified impairment loss.

22E. Liquidity risk – financial liabilities maturity analysis

The following table analyses the non-derivative financial liabilities by remaining contractual maturity (contractual and undiscounted cash flows):

	Less than 1 year	2 – 5 years	Total
Non-derivative financial liabilities:	$	$	$
2025:			
Gross lease liabilities	2,985,854	2,501,360	5,487,214
Trade and other payables	7,317,085	–	7,317,085
At end of the year	10,302,939	2,501,360	12,804,299
Non-derivative financial liabilities:			
2024:			
Gross lease liabilities	3,372,204	3,439,031	6,811,235
Trade and other payables	5,893,151	–	5,893,151
At end of the year	9,265,355	3,439,031	12,704,386

The undiscounted amounts on the borrowings with fixed and floating interest rates are determined by reference to the conditions existing at the reporting date.

Liquidity risk refers to the difficulty in meeting obligations associated with financial liabilities that are settled by delivering cash or another financial asset. It is expected that all the liabilities will be settled at their contractual maturity. The average credit period taken to settle trade payables is about 30 days (2024: 30 days). The other payables are with short-term durations. The classification of the financial assets is shown in the statement of financial position as they may be available to meet liquidity needs and no further analysis is deemed necessary.

22. Financial instruments: disclosure and information on financial risks and other explanatory information

22E. Liquidity risk – financial liabilities maturity analysis

The Society has sufficient cash balances to support cash commitments from their existing liabilities. Accordingly, the Society utilised minimum banking facilities.

22F. Interest rate risk

Interest rate risk arises on interest-bearing financial instruments. The following table analyses the breakdown of the material financial instruments by type of interest rate:

	2025 $	2024 $
Financial assets:		
Fixed rates	40,747,326	49,661,724
Total at end of the year	40,747,326	49,661,724
Financial liabilities:		
Fixed rates	5,334,516	6,622,793
Total at end of the year	5,334,516	6,622,793

The interest rates are disclosed in the respective notes.

Sensitivity analysis: The effect on pre-tax profit is not material.

22G. Foreign currency risk

There were no material balances in non-functional currency at the end of the reporting year.

23. Changes and adoption of financial reporting standards

For the current reporting year the ASC issued certain new or revised financial reporting standards. None had a material impact on the financial statements of the Society.

24. New or amended standards in issue but not yet effective

The ASC issued certain new or revised financial reporting standards for the future reporting years. The transfer to the applicable new or revised standards from the effective dates is not expected to result in material modification of the measurement methods or the presentation in the financial statements for the following reporting year from the known or reasonably estimable information relevant to assessing the possible impact that application of the new or revised standards may have on the Society's financial statements in the period of initial application. Those applicable to the Society for future reporting years are listed below.

FRS No.	Title	Effective date for periods beginning on or after
FRS 109 and 107	Classification and Measurement of Financial Instruments – Amendments	1 January 2026
Various	Annual Improvements – Volume 11	1 January 2026
FRS 118	Presentation and Disclosures In Financial Statements	1 January 2027

SERVICES MAP

PSYCHIATRIC SERVICES

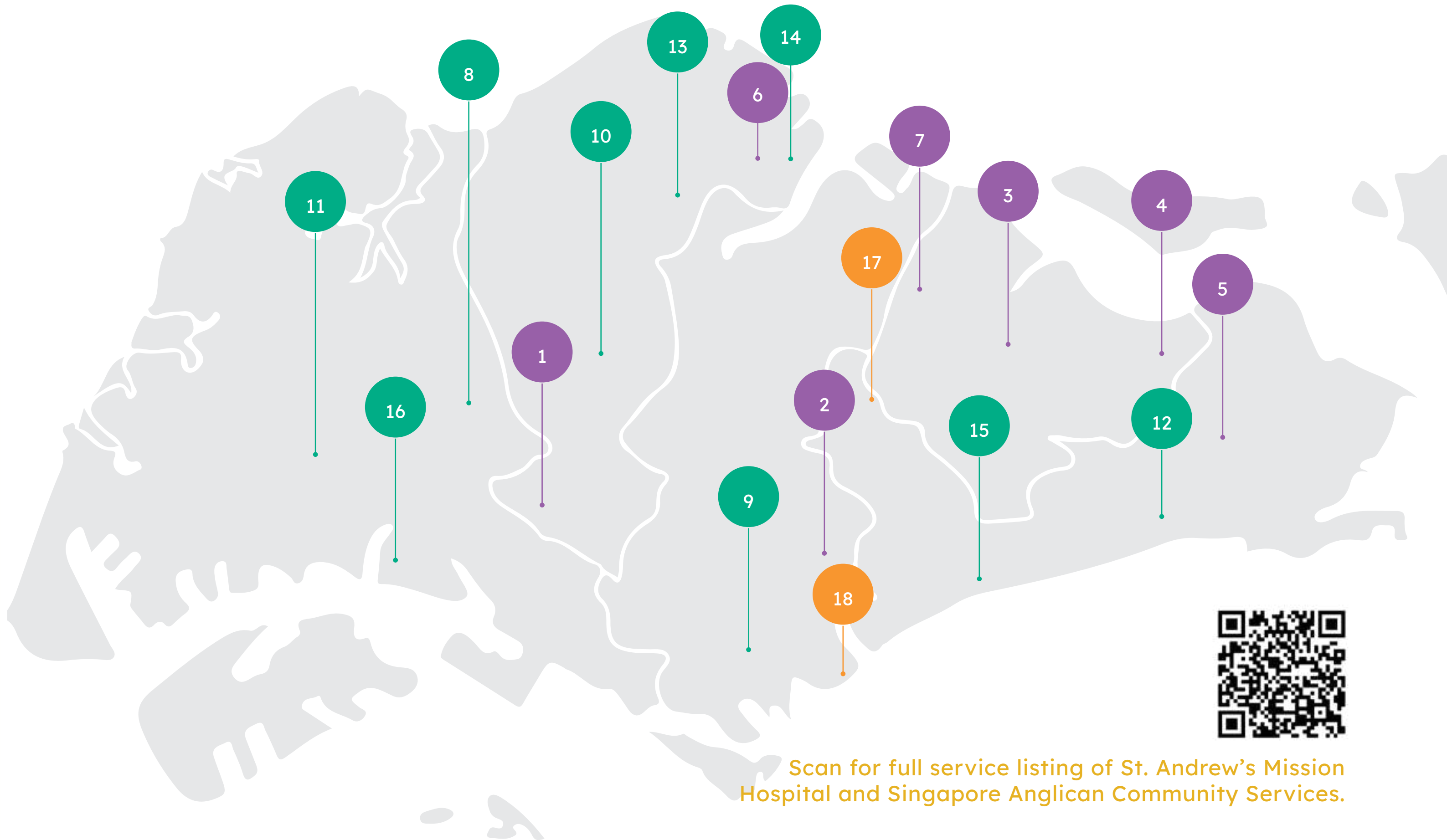
1. Anglican Care Centre (Bukit Batok)
2. Anglican Care Centre (Farrer Park)
3. Anglican Care Centre (Hougang)
4. Anglican Care Centre (Pasir Ris)
5. Anglican Care Centre (Simei) and Integrated Employment Services
6. Anglican Care Centre (Yishun)
7. Anglican Youth Centre (Sengkang)

SENIOR SERVICES

8. Anglican Cluster Operator (Jurong East)
9. St. Andrew's Active Ageing Centre (Havelock)
10. St. Andrew's Senior Care (Hillview)
11. St. Andrew's Active Ageing Centre (Jurong West)
12. St. Andrew's Active Ageing Centre (Tampines Changkat)
13. St. Andrew's Active Ageing Centre (Woodlands)
14. St. Andrew's Active Ageing Centre (Yishun)
15. Anglican Cluster Operator (Peace-Connect), St. Andrew's Active Ageing Centre (Peace-Connect@5) and St. Andrew's Active Ageing Centre (Peace-Connect@8)
16. St. Andrew's Nursing Home (Taman Jurong)

FAMILY AND CHILDREN SERVICES

17. Anglican Family Centre
18. CITY Community Services



Scan for full service listing of St. Andrew's Mission Hospital and Singapore Anglican Community Services.

Singapore Anglican Community Services

10 Simei Street 3, Singapore 529897
6586 1064
admin@sacs.org.sg
www.sacs.org.sg
samh.sacs
singapore-anglican-community-services

Information accurate as at time of printing (April 2026).