

# Our Place, Our Home



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## Our Chairman

Farihullah s/o A W Safiullah



## Our Chief Executive Officer

Seak Poh Leong

**S**ASCO Home has been thriving in recent years. In 2024, we had even more to look out for in terms of areas to accomplish, adapt to changing times and work with new developments.

I am heartened, as usual, by the people we have – the dedicated leadership and the ever-hardworking management and staff.

It made all the difference to all that we needed to do to have completed well for 2024.

We reviewed our mid-term plans and strategic roadmap at our third retreat, in Batam, in August 2024. In the presence of our parent-body, we had robust deliberations, challenging the status quo amidst the ever-evolving landscape. And we made distinctive decisions to our eldercare directions.

With the present national direction

of a ‘bundled and coordinated service’ for eldercare, we again, found ourselves piecing the things that we can do best, and that will contribute to the national eldercare ‘puzzle’.

Challenges will always be there, and we face them as they come.

In renewing ourselves and our leadership, we welcomed two new BOARD members – Dr Hirman Khamis and Ms Doreen Pang. Both are also serving in their respective Co-Operatives, and Doreen’s presence helps in the inclusivity of our BOARD’s composition.

Together, with directions from our parent-body (SASCO Limited), the leadership in SASCO has never been more united and homogenous, though necessarily stratified, in our working as a unified family.

We await more exciting times to come.

**I**n 2024, we were in the middle of our journey – we were on our 3-year roadmap that we ‘drew’ at the end of 2022. Despite the ever-evolving eldercare landscape for the nation, we were well-poised to adjust, align, and accommodate to the necessary developments. In fact, we were ‘ahead of the curve’ with some of our initiatives and well-prepared to onboard more initiatives.

Our nation is nearing the time when we join the ranks of the ‘super-aged societies’ – one-in-four will be 65 years and above in 2030. How will we fit in the field of play?

We had begun looking at sensors to monitor seniors staying alone. We want to bring seniors ‘around the world’ or to escapades in ‘olden Singapore’, via virtual reality or VR. Seniors may soon connect with us more easily, readily and as frequently via friendly apps applications on their mobile phones. It is intentional, to use the vast expanse of technology to reach out and to reach more seniors.

Lest they forget how we care for them

at our Day Care centres, we had begun adopting and establishing a model of care that, like the metamorphosis into a butterfly, our clients with dementia will experience a sense of freedom from within while they progress within their mental health conditions. This is the ‘butterfly approach’ model of care for dementia patients.

Hence, our centres and facilities have become safer havens for ageing with meaning, with care and with dignity.

Our quest is a *home* for them (seniors) at *our place*.

While we make a home in eldercare, I am honoured to have completed a year as Group CEO, looking additionally at childcare and adult training. These added responsibilities could only have come with the invaluable support of the BOARD (SASCO Home) and the Committee of Management (SASCO Limited), and the dauntless teamwork of the staff involved.

I have been fortunate – that I have more than a *home*.

# 2024 – Year in Review

SASCO Home completed an enduring but exciting year, exploring and rolling out initiatives that we promised to distinctly *enhance* ‘living’ for our seniors, and hopefully *inspired* the seniors and the larger community in the ageing journey.

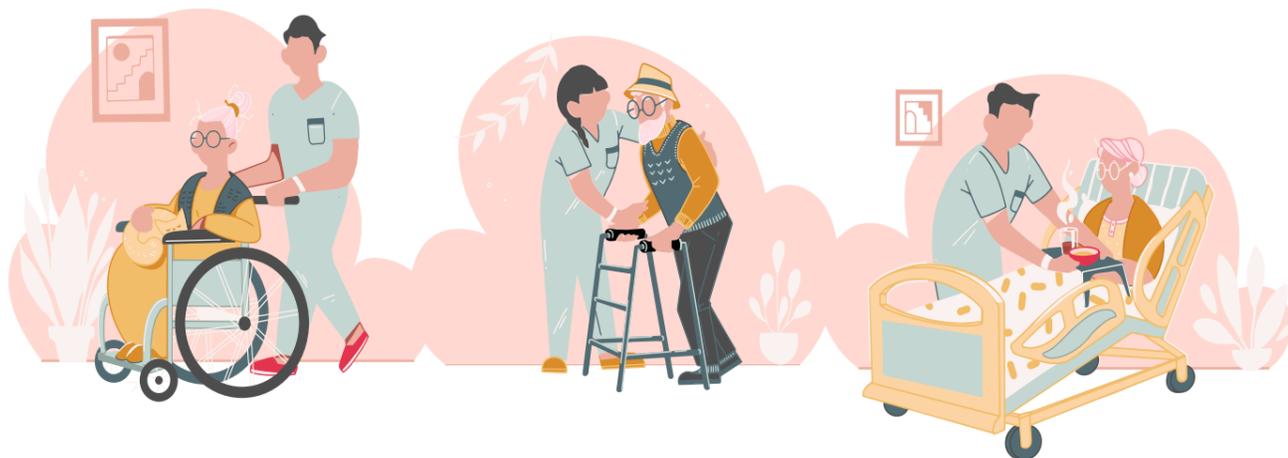
We were still very much on our organisational excellence journey, implementing, refining and renewing the various Mid-Term Plan (MTP) initiatives – from 16 to 17 and then further streamlined by end of 2024, to 14 initiatives, across the four strategic thrusts of Holistic and Person-Centred Programmes, Increased Presence in the Pre-Nursing Sector, a Service Excellence Culture and a Process-Excellent Organisation.

## IPC Renewed

Our IPC status was successfully renewed for another twenty-one (21) months from 7 April 2024.

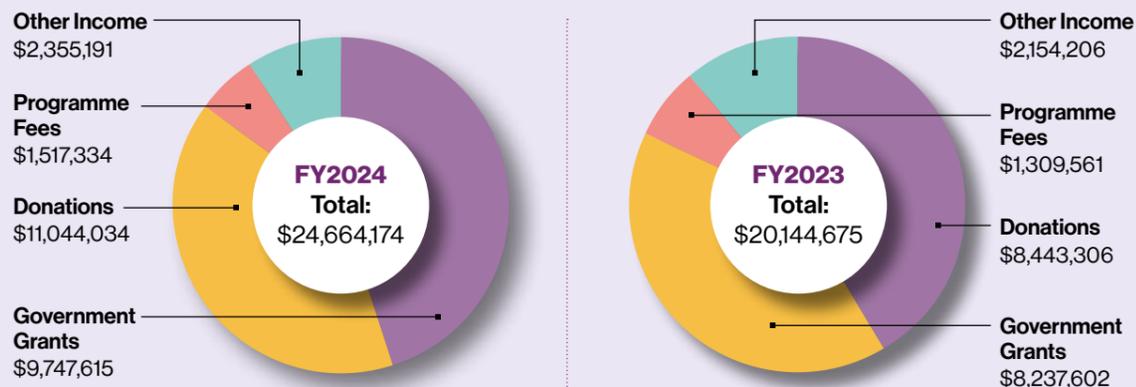
## Health Check

The MTP initiatives that we relinquished to ‘normal operations’, we still tracked and monitored the essential indicators or KPIs. The Organisational Health Framework for Social Services (OHFSS) – which we embarked on in 2021, continued to be our ‘health barometer’. Having attained from 61.1% (2021, Fair) to 73.1% (2023, Good), we postponed the opportunity for an independent assessment to 2025 – to ensure that we will have more than sufficient time to cement our ‘health status’.

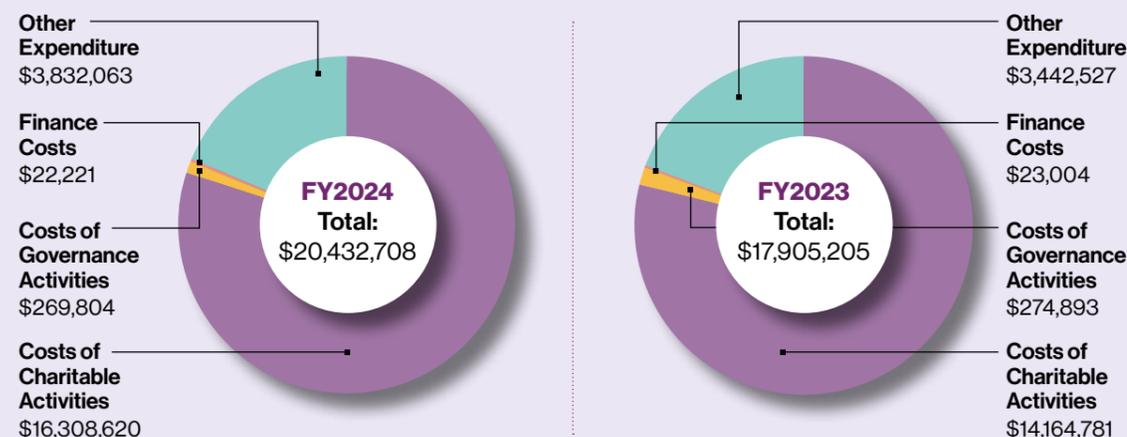


## Financial Health

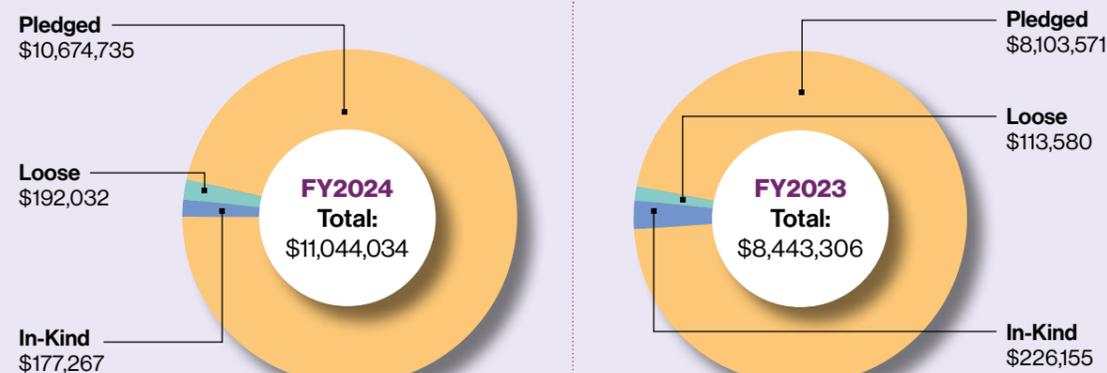
### Income



### Expenditure



### Donations



## Fundraising

Our partner and third-party fundraiser, with their dauntless brand ambassadors from LadderPro, continued to toil the streets throughout the seasons. Since March, we attained the \$900,000 mark for the

month and continued for another nine months. It was thus exhilarating when we crossed the \$1 million mark in December 2024. And for the entire year, we crossed \$10 million (\$11,044,034). Further to the telemarketing platform that sought to ‘revive’ past donors, together with LadderPro, we moved in the corporate space or B2B solicitation. A small team commenced in March, and by December 2024, the total funds amassed via this channel reached more than \$400,000.

We also pushed towards our own digital channel to receive donation funds – via Charitas, which went live on 1 April 2024, on our website. This is for donors who visit our website and can be presented with the option to make donations directly to SASCO Home.





Management Summit – Batam 2024.

### Ongoing Organisational Excellence Journey

We have been pursuing towards an excellent organisation for two years now.

#### Management Summit – Batam 2024

The final quarterly meeting for the MTP was held from 4 to 6 January 2024 in Batam. Our BOARD Chairman, Mr Farihullah and our SASCO Limited Chairman, Mr S Gulam, attended the meeting.

The review of the MTP initiatives was thus endorsed at the final quarter meeting.

Later, in August 2024, SASCO Home was part of the overall SASCO Limited's Management Summit (which included Childcare and Training Academy). Hence, it was a gathering of a 'big family' under SASCO Limited,

for probably the first time. While SASCO Home reviewed its MTP again, the Childcare and Training Academy set about the review of their current status and, therefore, the directions forward.

We returned from the Summit with:

- Our MTP reviewed – from 17 initiatives to 14 initiatives.
- Some initiatives were to resume as normal operations.
- Some other initiatives were added following ongoing developments.

#### MTP – Quarterly Updates

We were relentless and kept regular tabs on ourselves, on our projects, and on the processes.

The quarterly updates provided many opportunities for intensive reviews and reflections. In turn, the Committee of Management (COM) of our parent-body, SASCO Limited and our SASCO Home's BOARD, were kept apprised of the continuing developments and progress of the various initiatives (MTP).



Leader Seak Poh Leong					
Co-ordinators					
Damien Ooi			Eric Song		
		Team Leads			Team Leads
RH1	Case Management (PCC)	Jason Rodrigo	E1	Organisational Health (OHFSS)	Eric Song
H2	Dementia Care Model	Usha Ratnam	E2	Digitalisation Initiatives	Maria Leong
H4	Committed Volunteer Resources	Matthew Chua	E3	People Developer Framework	Tong Peng Geap
H5	Quality Therapy	Ritesh Kumar	E4	Research (Knowledge Management)	Angela Koh
H6	Geriatric Care	Penny Zhao	E5	ESG in Practice	Eric Song
H7	Comprehensive caregiver support package	Jason Rodrigo	E6	Data – Dashboard (KPIs)	Maria Leong
H8	Mobile Homecare	Amu Thukaram	E7	SEED Project	Tong Peng Geap
H9	SASCO Membership Scheme v2.0	Liz Koh	S1	Service Excellence Framework	Angela Koh
H11	'Guardian Angel' Project	Damien Ooi	H5.1	Quality Therapy – business model	Ritesh Kumar / BU
H13	Maximise EP Capacity to 90	Whelan Foong	H8.1	Mobile Homecare – business model	Amu Thukaram / BU
S2	Viable Business Model - SCCs	Felicia Tham & CMs	H12	VR Project	Matthew Chua / BU
P2	Expansion AAC Satellites	Matthew Chua	P1	SASCO Brand Awareness	Charles Ang
P3	ICCP Project	Damien Ooi			

#### 14 Initiatives (2025)



Management Summit – Batam 2024.

## Further Achievements and Innovations

### Digitalisation Transformation

'Digitalisation transformation', one of the MTP initiatives saw the finalisation of digitalising key support functions.

	2024												2025		
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
<b>Company Level</b>															
<b>Human Resource System (QuickHR)</b>	Go Live			LMS											
• Finance Integration													Finance Integration		
<b>Holistic Care System (CARES)</b>															
• Sheltered Home w/o invoice		Go Live													
• Day Care w/o invoice		Go Live													
• Finance Integration													Finance Integration		
<b>Finance ERP (Oracle NetSuite)</b>															
• Finance Implementation													Go Live		
• Finance Integration													Finance Integration		
<b>Donor Management System</b>															
• DMS				Go Live									Go Live		
• Finance Integration													Finance Integration		
<b>Volunteer Management System</b>															
• Finance Integration													Go Live		
<b>Visitor Records System</b>															
• Finance Integration													Go Live		



### Corporate Communications

Following the Service Excellence Initiative under MTP, a Staff Suggestion Initiative (SSI) was launched at the end of October 2024. Staff can submit constructive feedback or suggestions (via a QR code), and the Corporate Planning (CP) department consolidates the submissions for evaluation by an SSI committee.

But more specifically for the Centres and client-facing, a similar 'My Feedback for SASCO' (MFS) scheme was launched in November 2024. Basically, clients and/or their next-of-kin can give feedback to us by a QR code (like the SSI). CP also coordinates the submissions and filters them for actions accordingly.

### Model of Care for Dementia – The Butterfly Approach



*“It’s about the transformation process that a butterfly goes through,” says Peter Bewert, CEO of Meaningful Care Matters. “We like that with our culture change process, and that’s what SASCO is going through at the moment.”*

**Metamorphosis:** It is the process through which a caterpillar transforms from a larva into a butterfly.

For the international health consultancy *Meaningful Care Matters*, this transformation helps to outline their approach to eldercare, especially those with dementia. It is this **‘Butterfly Approach’** that we, at SASCO, have been ‘discovering’ over the past year, revisiting how we interact with clients and empowering their caregivers and our volunteers with empathetic, person-centred training.

Since November 2023, SASCO has teamed up with *Meaningful Care Matters* to improve how we provide care, particularly to our clients with dementia. The Butterfly Approach (as the name suggests) views dementia treatment in a transformative way that allows our clients to attain progress in their respective states to eventually *feel free to be themselves*.

To achieve this, several changes have been made at our centres, starting with our staff from the ground up. For example, staff uniforms were abandoned (periodically), ushering our caregivers and volunteers to don their own clothing when working. This ‘replacement’ of standardised uniform wear tends to reduce the institutional feel and introduces or promotes, rather, a homey feeling in the environment. Our clients then become more receptive (towards our staff), opening up more, allowing for that shift in the client-staff relationship to a more familial one.

*“When they see us in uniforms, they’re a little bit [...] not totally open [to us],” says Joel, a therapy assistant at SASCO @TelokBlangah. “[In our own clothes], they can see us like one of them, as one of the family.”*



*“Our staff are actually [made] able to understand how to care from their [the clients’] perspective,” says Usha Devi, Centre Manager at SASCO@TelokBlangah. “It is not treating them as ‘someone with an illness’, but as a person distinctly their own.”*

Understanding their likes, dislikes, personalities and life stories allowed for clearer empathy between caregiver and client, and cemented bonds that made each trip (by seniors) to our centres more purposeful and meaningful.



Activities at our centres are now less structured. We used to follow a strict regime of 'programme and activities for the day'; clients now have the freedom to select from a choice of activities and pursue them as they wish during their day. Even mealtimes have been revamped, with a variety of cuisines available now. They also get to choose their preferred cutlery as compared to just fork and spoon or a 'standardised option'. The emphasis here is to enable a 'notable degree of freedom' when it comes to making personal decisions, especially on how they spend their time at our centres. As Peter said, "We want to create a place where people can feel free to be themselves."

Since the commencement of the Project ('The Butterfly Approach'), there seemed (very visibly) to have been 'massive improvements' in how our clients were engaged at our centres.

Our clients are now able to proactively choose how they spend their time, and staff and volunteers could better engage and facilitate the interactions throughout the day. The levels of engagement and atmosphere were also livelier. The connectedness between staff and clients seemed closer, stronger and healthier.

SASCO hopes that in continuing in this 'model of care', it will only accentuate our care to our clients with dementia. We want our clients to embody this 'way to freedom' in order that they 'retain' their identities and be able to continue to 'make their choices'. They should feel that our staff can be like family to them, and the centres too – can **feel like home.**



### 1st Research Presentation at a conference

As part of our capability building in starting a Research Unit, we had a total of five staffs who attended a course in practical research, by NUS.

We then thought that one of our research projects on 'foreign domestic workers (FDWs) as caregivers' may be sufficient for the 3rd Social Work Practice Research Conference, in June 2024, organized by NUS, held at the NUS Shaw Foundation Alumni House on 7 Jun 2024.

Our study was 'to identify the challenges, expectations and needs of foreign domestic workers caring for seniors. The study involved four (4) FDWs from SASCO Home's caregiver support group.

The findings supported the notion of caregiver struggles with communication, due to language barriers. They also suggested that caregiving expectations were met with financial support from employers who were not the care recipients nor living together with the caregiver FDW and senior. The needs of the caregiver FDWs ranged



Presentation at 3rd Singapore Social Work Practice Research Conference (7 Jun 2024).

from emotional and social dimensions to personal and professional development.

The study highlighted the lack of immediate assistance, coping with challenges alone and how the support group can provide psychosocial aid and facilitate learning.



# 2025 – Moving Forward

## Our Road Map: 2023-2025

Our Strategic Planning journey commenced almost at the end of 2021. We braved the Management Summits – the first, in Chiang Mai in July 2022, in Columbia in August 2023 and then in Batam in August 2024. The 'Mid-Term Plan' was distilled into various initiatives which were reviewed, revised, resigned (to normal operations), and new initiatives were also added.



### Mid-Term Plan – Overall

Overall, we have had 25 initiatives implemented in the last three years. Through the implementation, some were discontinued or merged with other initiatives, some were emplaced as part of normal operations, some were added due to ongoing developments, and some others were added as special projects but relevant under the respective strategic thrust.

### 25 Initiatives

#### H

#### Programmes are Holistic & Person-Centred

H1	Case Management (PCC)	Jason Rodrigo
H2	Dementia upgraded	Usha Ratnam
H3	IHDC Structure	Tong Peng Geap
H4	Committed volunteer resources	Matthew Chua
H5	Quality Therapy – Head Therapist	Veronica Oh
H6	Bring onboard Geriatric Specialist	Penny Zhao
H7	Comprehensive caregiver support package	Jason Rodrigo
H8	Mobile Homecare	Amu Thukaram
H9	SASCO membership scheme	Liz Koh
H10	Implement concierge services	Liz Koh
H11	'Guardian Angel' Project	Matthew Chua
H12	VR (see-near) Project	Matthew Chua
H13	EP 90	Whelan Fong

#### S

#### A Service Culture Guided by Mission & Values

S1	Service Excellence Framework	Angela Koh
S2	Viable Business Model – SCC	Felicia Tham

#### E

#### A Process Excellent Organisation

E1	Organisational Health (OHFSS)	Eric Song
E2	Digitalisation initiatives according to Master Plan	Maria Leong
E3	People Developer Framework – Total Training Plan	Tong Peng Geap
E4	Reseach (Knowledge Management)	Angela Koh
E5	ESG in Practice	Eric Song
E6	Data analytics	Maria Leong
E6	SEED	Tong Peng Geap

#### P

#### Increased Presence in the Pre-Nursing Sector

P1	Enhance SASCO brand awareness in the sector	Charles Ang
P2	AAC Expansion	Matthew Chua
P3	ICCP	Damien Ooi

### In Sight of 2025

Under the four (4) pillars or strategic thrusts, we have implemented various initiatives such that the foundation would have been laid for a more sustainable future for SASCO Home as a whole.

#### 1 Programmes are Holistic and Person-Centred

- These 16 initiatives that covered various aspects of services and the service delivery to our seniors:

##### In-depth Care

- Resources and efforts were deliberately structured around Case Management where the senior 'is seen through a comprehensive and probing lens' such that their individualised needs and circumstances could be addressed in targeted approaches.
- The caregivers of our seniors were provided with opportunities to better equip themselves through caregivers' training and also a support network where they can reach out to, in times of need.

##### Specialised Care

- With a well-qualified Head of Therapy, we were able to better monitor and even scale up our **quality therapy services** to seniors.
- We also scoured the region and came across a **model of care for dementia**. The 'butterfly approach', is not necessarily groundbreaking but it would certainly make a marked difference in our care capabilities for our seniors with dementia.
- Almost unnoticed, not all seniors, nationwide, do get to be examined by a geriatric doctor which obviously has its advantages. Since 2023, we have proactively pursued the viability of having every one of our seniors at SASCO Home, to be seen by a **geriatric** doctor, at least once in the year.

##### Accessible Care

- From our integrated health programme which extended to seniors in their own homes, we ventured to expand this '**mobile home**' service to more seniors including those from outside of our day care seniors.
- We should complete the 'adoption' of the 'Butterfly Approach' of model of care and attain our accreditations accordingly for our Senior Care Centres.
- We found a Finnish partner in the 'Benete System', to enable us to monitor our seniors who are living alone in such a way that we will be able to predict possible health or medical occurrences and therefore introduce more timely interventions. Going into 2025, we would have started with about 50 seniors from our AAC register who agreed to be looked after by our 'Guardian Angel' project.



- In another partnership, a therapeutic regimen could be extended to active seniors, 'to visit places of interest' or 'just a tour to another country' but via virtual means. Vue Reality Labs had produced videos seen through a Virtual Reality headset, essentially first for demented persons to reminisce about old places of interest but could include a 'tour of Korea' for other seniors. The VR project could be more of a socialising tool in addition to its use as a medical intervention.
- Our sheltered home which has a capacity of 102 beds, had only been occupied by up to 80 residents in the past 2 to 3 years. It was thus thought that perhaps, the vacancies could be filled by actively sought 'cases' rather than just waiting for referrals from the authorities. Maintaining an occupancy of 90 residents would be a reasonably 'healthy' operational target.



## 2 A Service Culture guided by our Mission and Values

- We set out to seek a 'service excellence framework' that would encapsulate our high standards of service delivery in the respective service areas. Formulated by mid-2023, we piloted the framework at our Sheltered Home and SASCO@JurongWest senior care centre.
- In 2025, with the Service Excellence Framework, we will continue to refine the framework as we roll out the implementation yearly, in the five (5) areas as identified.
- We also determined if we could find a more sustainable model to run the business of our four Senior Care Centres. It has been a fact that even with government subventions, our expenditures would still exceed the incomes received.
- With the exact metrics formulated, we set out to monitor closely the expenditure of our Senior Care Centres and ensure that losses were minimised to the utmost.

## 3 Increased Presence in the Pre-Nursing Sector

- At the onset, it was clear that we were starting from ground zero. Although we have existed for more than 40 years, we were hardly known nor spoken of. We garnered affordable resources and started our inroads into the social media sphere. We refreshed our corporate design and look, and on the streets, our fundraising partner, LadderPro who collects our donation income, became our 'Brand Ambassadors'.
- With more fundraising channels – corporations and residential homes, we are more than certain that we are more noticeable. We need to find a way though, to



- measure that 'awareness' of our brand.
- Aligning ourselves with the national directions, we have been keen on growing our AAC programmes and presence and even expanding to more AAC centres in other regions of Singapore.
- Bidding for new centres has been very competitive. However, we managed to seek expansion at our existing locations – developing satellites of our current AAC centres such that we can better reach the seniors in our allocated vicinities. 2025 will see the fruition of this growth.
- In the ever-evolving eldercare landscape, MOH has tried to come up with a scheme such that for any senior, there is a single point of contact to coordinate all his/her care needs. Hence, the coordinating service provider (or integrated care coordinating provider – ICCP) shall have a care plan for each senior in the sub-region (out of 85) and see to the seamless service



delivery for each of the seniors. SASCO Home has a presence in 6 sub-regions and endeavours to be ICCP in at least one sub-region.

## 4 A Process Excellent Organisation

- The very first initiative was the Organisational Health Framework for Social Services (OHFSS) which served to give a 'health check' to SASCO Home. We tested ourselves the following year and improved from 'fair' to 'good' in ratings.
- Subsumed within the OHFSS was also the requirement for an excellent organisation to embrace 'digitalisation'. On its own accord, we adopted and adapted a Digitalisation Master Plan from the NCSS Digital Acceleration Index exercise (in 2021). We identified the core systems and have since propelled ourselves significantly on the digitalisation scale spectrum.
- In terms of people and staff resources, we embarked on a 'People Development Framework' that promised to ensure the continuing development and professional training of staff on an annual basis.
- Going into 2025, we have since set up a Research Unit and are well poised to embark on research projects. This would place us amongst the organisations that embrace the meaningful use of data and information for self-development and renewal.
- Relatedly, we are already preparing seriously – to



have an **Organisational Dashboard** that monitors KPIs, across departments, functions and systems, automatically. Now, we feel the pulse but not how much.

- In 2025, having come almost 3 years from our strategic planning journey, it will be timely to measure the level of staff engagement – it would be a barometer of our implementation processes that affect staff morale.

## 5 Environmental, Social and Governance – In Practice

- We had started to look at ESG in our workplace even before many of our 'peer organisations'. And we implemented at least the initial hygiene factors.
- Going into 2025, we look to establish a more formal structure of implementation and reporting, now with the MCCY ESG Playbook at hand.

## 6 Fundraising

- Fundraising has always been our organisation's lifeline, to sustain the meaningful work done in eldercare, from our Sheltered Home to the Senior Care Centres to the Active Ageing Centres. The expenditures on seniors, on the programmes and activities, can only increase with new and novel ways to ensure 'quality of ageing and therefore, life'.
- We crossed \$10m in donation income for 2024. To meet the corresponding increase in expenditures for the organisation (at the rate of \$2m per year), we need to seek even more innovative ways to sustain our donation income. There is now an even more dedicated department overseeing this area (Fundraising & Resource Management).

# Board of Directors

- Mr Farihullah s/o A W Safiullah** Chairman  
(Appointed on 18 Mar 2020)  
Trade Investigation Officer, Singapore Customs
- Mr Bernard Tan Leng Joo** Secretary  
(Appointed 17 Jun 2021)  
Business Owner, ST Sports Distributor LLP
- Mr Iskander Bin Abdul Kabis** Treasurer  
(Appointed 5 Sep 2023)  
Self-employed, 165 Services Pte Ltd
- Mr Subramaniam Krishnan** Committee Member  
(Appointed 15 Nov 2018)  
Retiree
- Mr John Raghavan** Committee Member  
(Appointed 15 Nov 2018)  
Retiree
- Mr Jignesh s/o Surendra Ramanlal** Committee Member  
(Appointed 10 Jun 2020)  
ACE Group Team Lead, Ministry of Manpower
- Mr Lakhbir Gill** Committee Member  
(Appointed 27 Jan 2021)  
Consultant, Equibloom Asia
- Mr Daryl Han Keen Siew** Committee Member  
(Appointed 16 Jun 2021)  
Sales Consultant, Borneo Motors (S) Pte Ltd
- Mr Chua Tian Teck** Committee Member  
(Appointed 5 Sep 2023)  
Retiree
- Ms Doreen Pang** Committee Member  
(Appointed 1 Jul 2024)
- Dr Hirman Khamis** Committee Member  
(Appointed 1 Jul 2024)  
General Education Officer



**Mr Jignesh s/o Surendra Ramanlal**  
Committee Member

**Mr John Raghavan**  
Committee Member

**Mr Bernard Tan Leng Joo**  
Secretary

**Mr Farihullah s/o A W Safiullah**  
Chairman

**Mr Iskander bin Abdul Kabis**  
Treasurer

**Ms Doreen Pang**  
Committee Member

**Mr Daryl Han Keen Siew**  
Committee Member

**Dr Hirman Khamis**  
Committee Member

**Mr Lakhbir Gill**  
Committee Member

**Mr Chua Tian Teck**  
Committee Member

**Mr Subramaniam Krishnan**  
Committee Member

# 2024 Committee Attendance

Jan–Jun 2024							
Name of BODs	31 Jan	26 Feb	25 Mar	29 Apr	27 May	24 Jun	Total
Mr Farihullah s/o A W Safiullah	1	1	1	1	1	1	6/6
Mr Bernard Tan Leng Joo	1	1*	1*	0	1	1*	5/6
Mr Iskander Bin Abdul Kabis	1	1	1	0	1	1	5/6
Mr John Raghavan	1*	1	1	1	1	1	6/6
Mr Subramaniam Krishnan	1	1	1	1	1	1	5/6
Mr Subramaniam s/o Chinnayya	1*	0	1	1	1*	1	5/6
Mr Chua Tian Teck	1*	1	1	1	1	0	5/6
Mr Jignesh s/o Surendra Ramanlal	1*	1	0	1*	1	1*	5/6
Mr Lakhbir Gill	1	1*	1*	1*	1	1*	6/6
Mr Daryl Han Keen Siew	1	1	1*	1*	1	1	6/6
Dr Hirman Md Khamis							
Ms Doreen Pang							
<b>Total (Jan-Jun 2024)</b>	<b>10</b>	<b>9</b>	<b>9</b>	<b>8</b>	<b>10</b>	<b>9</b>	

\* attended virtually

Jul–Dec 2024							
Name of BODs	29 Jul	28 Aug	23 Sep	23 Oct	18 Nov	23 Dec	Total
Mr Farihullah s/o A W Safiullah	1	1	1	1	1	1	6/6
Mr Bernard Tan Leng Joo	1	1	1	1*	1	1*	6/6
Mr Iskander Bin Abdul Kabis	1	1	1	1	0	0	4/6
Mr John Raghavan	0			1	1*	1*	3/6
Mr Subramaniam Krishnan	1	1	1	1	1	1*	6/6
Mr Subramaniam s/o Chinnayya							
Mr Chua Tian Teck	1	1	1	1	1	1	6/6
Mr Jignesh s/o Surendra Ramanlal	1*	1	1	1	1	1*	6/6
Mr Lakhbir Gill	1	1	1*	1*	1*	1*	6/6
Mr Daryl Han Keen Siew	1	1	1	1*	1	1*	6/6
Dr Hirman Md Khamis	1	1	1	1	1	1	6/6
Ms Doreen Pang	1	0	1	1	1	0	4/6
<b>Total (Jul-Dec 2024)</b>	<b>10</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>10</b>	<b>9</b>	

\* attended virtually

Note:  
Dr Hirman Md Khamis – Appointed from Jul 2024  
Ms Doreen Pang – Appointed from Jul 2024

Audit Sub Com	17 Apr 2024	20 Aug 2024	17 Dec 2024
Mr Bernard Tan Leng Joo	1	1	1
Mr Subramaniam Krishnan	1	1	1
Mr Rajan Manogaran	1		
Ms Cath Mong		1	1

Investment Sub Com	13 Sep 2024
Mr Bernard Tan Leng Joo	1
Mr Farihullah s/o A W Safiullah	1
Mr Abdul Kalam Azad	1

Finance Sub Com	19 Apr 2024	14 Jun 2024	23 Jul 2024	18 Oct 2024	14 Nov 2024
Mr Farihullah s/o A W Safiullah	1	1	1	1	1
Mr Iskander bin Abdul Kabis	1	1	1	1	1
Mr Subramaniam Krishnan	1	1	1	1	1

HR Sub-Committee	20 Feb 2024	17 May 2024	18 Oct 2024	17 Dec 2024
Mr Farihullah s/o A W Safiullah	1	1	1	1
Mr Iskander bin Abdul Kabis	1	1	1	1
Mr Abdul Kalam Azad	1	1	1	1

Note:  
Dr Hirman Md Khamis – Appointed from Jul 2024  
Ms Doreen Pang – Appointed from Jul 2024

# Succession Planning

SASCO Senior Citizens' Home  
Committee of Management (COM) (before 2023)  
BOARD of Directors 2024



S/N	Name	Position (Citizenship)	Date First on board	Affiliations Appointed	No. of Years in COM/ Board	Remarks
1	Mr Farihullah S/O Abdul Wahab Safiullah	Chairman Vice-Chairman Vice-Chairman	18 Mar 2020 (Since 2010) 4 Jul 2018 – 17 Mar 2020 2010 – Aug 2016	Treasurer, Customs Credit Operative Society (S) Ltd	6	
2	Mr Tan Leng Joo Bernard	Secretary	17 Jun 2021 (since 30 Jul 2020)	COM Member, The Singapore Statutory Board Employees' Co-Operative Thrift and Loan Society Limited	4	
3	Mr Iskander Bin Abdul Kabis	Treasurer	5 Sep 2023 (since	None (Director, Own Company) 16 Jun 2021)	3	1 year as Treasurer; to serve until 2027
4	Mr John S/O Raghavan	Member (Rep from SASCO Ltd)	15 Nov 2018	Chairman, Singapore Government Staff Credit Co-Op Society Ltd; Vice-Chairman, SASCO Ltd	6	Representative from Parent-body appointed to the BOARD.

S/N	Name	Position (Citizenship)	Date First on board	Affiliations Appointed	No. of Years in COM/ Board	Remarks
5	Mr Subramaniam S/O Krishnan	Member (Rep from SASCO Ltd)	Since 1983 15 Nov 2018	Chairman, Customs Credit Co Operative Society (S) Ltd Secretary, SASCO Limited	6	Representative from Parent-body appointed to the BOARD.
6	Mr Jignesh S/O Surendra Ramanlal	Member	6 Oct 2020	None	4	
7	Mr Lakhbir Gill	Member	27 Jan 2021	None	3	
8	Mr Daryl Han Keen Siew	Member	16 Jun 2021	None	3	
9	Mr Chua Tian Teck	Member (Rep from SASCO Ltd)	5 Sep 2023	SASCO Ltd COM Member Singapore Mercantile Co-operative Society Member	1	Representative from Parent-body appointed to the BOARD.
10	Dr Hirman Khamis	Member	1 Jul 2024	Singapore Muslim Teachers' Co-operative Limited Member	0.5	
11	Ms Doreen Pang	Member	1 Jul 2024	Citiport Credit Co-operative Limited Member	0.5	

# Corporate Governance

SASCO Senior Citizens' Home ("SASCO Home") is always committed and ensures that, in carrying out its activities, they are always aligned with its vision, mission and values (V-M-V).

Our V-M-V, remain steadfast in our daily lives:



## Vision:

To be the preferred eldercare organisation that inspires active and quality ageing.

## Mission:

To provide holistic care that makes a positive difference in every life that we touch.

## Core values:

'We serve with COMPASSION';  
'We strive for TEAMWORK';  
'We are professional'; and  
'We deliver quality services'.

SASCO Home is the flagship programme of our parent-body, SASCO Limited. 'Born' in 1981 in the void deck of block 30, Telok Blangah Rise, we have since grown to a Home that spans across a Sheltered Home (for the destitutes and homeless), four (4) senior care centres and three (3) active ageing centres – sprawling the west and north of our island nation.

## Relationship

As a programme under SASCO Limited, SASCO Home is not a separate legal entity from SASCO Limited. But SASCO Home has to be a separate entity – with its own UEN number, By-Laws, BOARD of Directors, separate statutory audit of its finances – in order that SASCO Home can be a charity with IPC status.

Our parent-body appoints the Members of the BOARD of Directors ("BOARD") of SASCO Home, with 49% representation from the Committee of Management (COM) of SASCO Limited and 51% being Independent Members. The structure of the BOARD is in compliance with the Charity Act and the by-laws of the Home.

BOARD Members are encouraged to attend training programmes, seminars and workshops organised by professional institutions to keep apprised of relevant laws, regulations and changes in the social service landscape. The BOARD meets on a monthly basis, keeping pace with management and the rigorous developments of the organisation.

BOARD Members of SASCO Home serve as volunteers, and do not receive any monies from SASCO Home, but are reimbursed for out-of-pocket expenses when in the service of SASCO Home. However, due to the unique relationship of SASCO Home with its parent-body, SASCO Limited sees the BOARD members of SASCO Home as 'another of its sub-committee' and hence, with approval from its constituents (affiliate members at the AGM), provides a monthly allowance to the independent BOARD members.

- Staff remuneration is subject to remuneration guidelines approved by the BOARD and sector salary guidelines.
- SASCO Home has one paid staff who is related to a BOARD Member who received more than \$50,000 during the year 2024.

Remuneration Band	Number of Staff	Name of Executive Head or BOARD Member to whom the staff is a close family member
Between \$50,000 and \$150,000	1	Subramaniam s/o Krishnan
Between \$150,000 and \$250,000	–	–

The BOARD Members renewed its tenure in July 2024, for another year, in accordance with the renewal process in our By-Laws and that of our parent-body, SASCO Limited's Constitution. For the new term of tenure, we have 11 Board members altogether, including the one lady member.

SASCO Limited's key Committee of Management (COM) members continued to occupy four (of 11) seats in the SASCO Home Board until June 2024. From July 2024, Mr John Raghavan, Mr Subramaniam Krishnan and Mr Chua Tian Teck, remained on the Board as representatives from SASCO Limited COM.

## Allowances to Board Members (From SASCO Limited)

COM/Board	COM/Board Members	Total
Board	Daryl Han Keen Siew	5,200.00
	Farihullah s/o Abdul Wahab Safiullah	26,400.00
	Hirman Mohamed Khamis	1,200.00
	Iskander Bin Abdul Kabis	9,600.00
	Jignesh s/o Surendra Ramanlal	4,800.00
	Lakhbir Gill	4,800.00
	Pang Tian Tok	1,200.00
	Tan Leng Joo Bernard	9,600.00
	John s/o Raghavan*	–
	Subramaniam s/o Krishnan*	–
	Chua Tian Teck*	–
	Subramaniam s/o Chinnayya* (Resigned 30Jun 2024)	–
<b>Board Total</b>		<b>62,800.00</b>

\* SASCO Ltd Committee of Management (COM) representatives

## Audit Committee

The Audit Committee (AC) for 2024 comprised Mr Bernard Tan Leng Joo (Head of Committee), Mr Subramaniam s/o Krishnan, and Mr Rajan Manogaran (Independent Member). However, Mr Rajan Manogaran completed his term in June 2024 and Ms Cath Mong was appointed from July 2024, to the AC.

The AC assists the BOARD in fulfilling its oversight and fiduciary responsibilities to act in the interest of SASCO Home, the scope and responsibilities, of which, include:

- Reviewing and evaluating the effectiveness and adequacy of internal control systems to ensure the integrity and confidentiality of critical information;
- Ensuring the adequacy of disclosure of any public financial reporting;
- Reviewing the effectiveness of internal control to mitigate operational, financial and business risks;
- Reviewing the robustness of the corporate governance structure
- Reviewing the internal and external audit plans and reports

## Internal Audit (IA)

For 2024, the AC determined on a plan for the next 3 years – to conduct an internal audit into the areas as reviewed by the MSF Governance review in 2021. The review by Ernst & Young then, provided 75 findings and recommendations which were totally fulfilled by end 2021.

Nevertheless, the AC contended that the internal audits, in yearly phases, could look into:

- 2023 - Compliance areas (14 findings)
- 2024 - Governance areas (23 findings)
- 2025 - Internal Controls and Processes (37 findings)

The 2024 IA concluded successfully without any 'non-compliance' findings.

## Annual Remuneration Disclosure

In accordance with the Code of Governance for Charities and Institutions of Public Character 2024, the annual remuneration of SASCO Home's three highest-paid staff, are as follows:

Remuneration Band	Number of Staff
\$400,001 - \$500,000	1*
\$300,001 - \$400,000	–
\$200,001 - \$300,000	–
\$100,001 - \$200,000	2

\* part of the remuneration is attributed to the Group CEO role

### Conflict of Interest Policy

In accordance with the Code of Governance 2023, as members of the charity sector, we have an obligation to act in the best interests of SASCO Senior Citizens' Home (the Charity) and the public. We have had a 'Conflict of Interest' policy in place since 2021 - we need to avoid situations where there may be real, potential or perceived conflicts of interest, which may arise when a member's personal or family interests are in conflict with those of the Charity. This policy aims to protect both the Charity and its members from any appearance of impropriety which may result in:

- damaging the Charity's reputation;
- influencing the member's judgement and compromising objectivity when conducting the Charity's affairs;
- restricting free discussion, thus resulting in decisions or actions that are not in the interest of the Charity; and
- risking the impression that the Charity has acted inappropriately or unfairly.



### Investment Policy & Reserves Policy

These policies govern the Charity's financial and accounting activities to ensure compliance and accountability in the usage of charitable funds received through donations and grants.

Funds	FY 2024	FY 2023
Unrestricted Funds (Reserves)	51,655,862	46,865,548
Designated Funds	1,226,282	1,785,129
Restricted Funds	2,965,185	5,978,425
<b>Total Funds</b>	<b>55,847,329</b>	<b>54,629,102</b>
Ratio of Reserves to Annual Operating Expenditure	2.74	3.05

### By-Laws

The governing instrument for the Charity is its By-Laws, last amended on 16 October 2013, has since been approved in October 2023, by MSF.

### Charity Act

SASCO Senior Citizens' Home is registered under the Charity Act.

UEN: **S89CC0702G**  
GST Registration No: **M90368299G**

It is an Approved Institution of a Public Character (IPC), and affiliated to the National Council of Social Service (NCSS).

### Whistle-blowing Policy

SASCO Home is committed to lawful and ethical behaviour in all its activities, and requires that its BOARD Members, Management, staff, volunteers and consultants conduct themselves in a manner that complies with all applicable laws and internal policies. In keeping with this commitment and SASCO Home's interest in promoting open communication, its whistle-blowing policy aims to provide a means through which concerned employees can raise ethics- and governance-related issues with the assurance that their identity will be kept confidential, and that they will be protected from reprisals or victimisation for acting in good faith.

# Governance Evaluation Checklist (Tier 2)



Please note that this checklist is based on the Code of Governance 2023 and is meant for self-assessment only. Submission of GEC is done via the Charity Portal.

Intructions: Please select your response for each item. Input the explanation if the section is "No" or "Partial Compliance".

S/N	Call for Action	Code ID	Did the charity put this principle into action?	Score
<b>Principle 1: The charity serves its mission and achieves its objectives.</b>				
1	a) Clearly state the charitable purposes (for example, vision and mission, objectives, use of resources, activities, and so on). b) Include the objectives in the charity's governing instrument. c) 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	✔	2
2	a) Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	✔	2
3	a) 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	✔	2
4	a) Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan.  <i>Note:</i> "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	1.4	✔	2

# Governance Evaluation Checklist (Tier 2) (continued)



S/N	Call for Action	Code ID	Did the charity put this principle into action?	Score
<b>Principle 2: The charity has an effective Board and Management.</b>				
5	a) The Board and Management are collectively responsible for achieving the charity's charitable purposes. b) The roles and responsibilities of the Board and Management should be clear and distinct.	2.1	✔	2
6	a) The Board and Management should be inducted and undergo training, where necessary; and b) Their performance reviewed regularly to ensure their effectiveness.	2.2	✔	2
7	a) Document the terms of reference for the Board and each of its committees. b) The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: • Audit • Finance  <i>* Other areas include Programmes and Services, Fund-raising, Appointment/ Nomination, Human Resource, and Investment.</i>	2.3	✔	2
8	a) Ensure the Board is diverse and of an appropriate size, and has a good mix of skills, knowledge, and experience. b) All Board members should exercise independent judgement and act in the best interest of the charity.	2.4	✔	2
9	a) Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. b) All Board members must submit themselves for re-nomination and reappointment, at least once every three years.	2.5	✔	2

S/N	Call for Action	Code ID	Did the charity put this principle into action?	Score
<b>Principle 2: The charity has an effective Board and Management. (continued)</b>				
10	a) 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	✔	2
11	a) Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well. b) No staff should chair the Board and staff should not comprise more than one-third of the Board.	2.7	✔	2
12	a) Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well. b) Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.	2.8	✔	2
13	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	✔	2

# Governance Evaluation Checklist (Tier 2) (continued)



S/N	Call for Action	Code ID	Did the charity put this principle into action?	Score
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### Principle 2: The charity has an effective Board and Management. (continued)

14	<p>For Treasurer (or equivalent position) only:</p> <p>d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years.</p> <p>i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.</p>	2.9d	✔	2
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### Principle 3: The charity acts responsibly, fairly and with integrity.

15	a) Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.	3.1	✔	2
16	<p>a) 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.</p> <p>b) 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.</p>	3.2	✔	2

S/N	Call for Action	Code ID	Did the charity put this principle into action?	Score
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### Principle 4: The charity is well-managed and plans for the future.

17	a) Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	✔	2
18	a) Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	✔	2
19	a) 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	✔	2
20	a) Take into consideration the ESG factors when conducting the charity's activities.	3.5	✔	2
21	<p>a) Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.</p> <p>- 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).</p>	4.1a	✔	2
22	<p>b) Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as:</p> <p>i. Revenue and receipting policies and procedures;</p> <p>ii. Procurement and payment policies and procedures; and</p> <p>iii. System for the delegation of authority and limits of approval.</p>	4.1b	✔	2
23	a) 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	✔	2
24	<p>a) Regularly identify and review the key risks that the charity is exposed to; and</p> <p>b) Refer to the charity's processes to manage these risks.</p>	4.3	✔	2

# Governance Evaluation Checklist (Tier 2) (continued)



S/N	Call for Action	Code ID	Did the charity put this principle into action?	Score
<b>Principle 4: The charity is well-managed and plans for the future. (continued)</b>				
25	a) 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		2
26	a) 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		2
27	a) 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		2

S/N	Call for Action	Code ID	Did the charity put this principle into action?	Score
<b>Principle 5: The charity is accountable and transparent. (continued)</b>				
28	a) 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		2
29	a) Generally, Board members should not receive remuneration for their services to the Board.  b) 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		2
30	a) The charity should disclose the following in its annual report: - Number of Board meetings in the year; and - Each Board member's attendance.	5.3		2
31	a) 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.  b) Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed.  c) If none of its staff receives more than \$100,000 in annual remuneration each, the charity should disclose this fact.	5.4		2
32	a) 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.  b) 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		2
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		2

# Governance Evaluation Checklist (Tier 2) (continued)

S/N	Call for Action	Code ID	Did the charity put this principle into action?	Score
<b>Principle 5: The charity is accountable and transparent. (continued)</b>				
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.  b. 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		2
35	a) Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity; and  b) Ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7		2
<b>Principle 6: The charity communicates actively to instil public confidence.</b>				
36	a) Develop and implement strategies for regular communication with the charity's stakeholders and the public.  <i>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.</i>	6.1		2
37	a) Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2		2
38	a) Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3		2
<b>Total Score</b>				<b>76</b>
Percentage = (Total Score/Full Marks of 76) x 100%				100%

## Governance Evaluation Checklist 2023 Internal Audit Report

This is the very first GEC Checklist in accordance with COG 2023. Hence, the self-assessment was validated by an Independent Auditor.

<b>Audit Date: 1<sup>ST</sup> August 2024</b>		<b>Audit Report: GEC - 2024</b>	
<b>Governance Compliance Criteria:</b>			
1. Verify the action plans conducted for detailed governance findings and recommendations in the MSF Governance Review 2021 (SSCH) Report.			
2. Verify if SSCH meets the requirements stated in the Code of Governance for Charities and IPCs (2023).			
<b>Complied (C) / Not Complied (NC) / Partially Complied (PC):</b>			
Governance Evaluation Checklist 2023 (GEC) internal audit was conducted on 1 <sup>ST</sup> August 2024. Based on the 2023 Governance Evaluation Checklist (Tier 2), there is no findings identified.			
<b>Auditor's Name</b>	<b>Auditor's Signature &amp; Date</b>	<b>Auditee's Name</b>	<b>Auditee's Signature &amp; Date</b>
Jimmy Soon	 1 <sup>ST</sup> August 2024	Eric Song	 1 <sup>ST</sup> August 2024
<b>Remediation Plans:</b>			
<b>Actions</b>		<b>Target Date</b>	
<b>Auditee's Name</b>		<b>Auditee's Signature &amp; Date</b>	
<b>Verification:</b> (State evidences seen to support effectiveness of action(s) taken)			
<b>Effective / Not Effective</b>			
<b>Auditor's Name</b>		<b>Auditor's Signature &amp; Date</b>	

# ESG in Practice

As early as late 2023, we have decided to look into the matter of ESG as propounded in the Code of Governance (April 2023), for charity organisations.

It was still very early stages and other peer social service agencies have even yet to make any moves or efforts in this direction. The relevant authorities have also only started to make preparations, and only on the education of the subject matter.

There was a 'Community of Practice' (COP) seminar by RSM in July 2024 to introduce 'ESG for Charities - Sustainable Practices'. In October 2024, MCCY organised another seminar and distributed its 'ESG Playbook for Charities'.

## SASCO Home's Efforts

In early 2024, it was also included in the Mid-Term Plans, as an initiative with clear objectives to:

**Formulate a framework and roadmap to implement ESG, in accordance with the COG 2023:**

- Formulate and ensure that we pin down the practices, processes and procedures to achieve the desired status
- Establish a regular monitoring system of these practices, processes and procedures.

**In the interim, we implemented ESG in SASCO home as follows:**

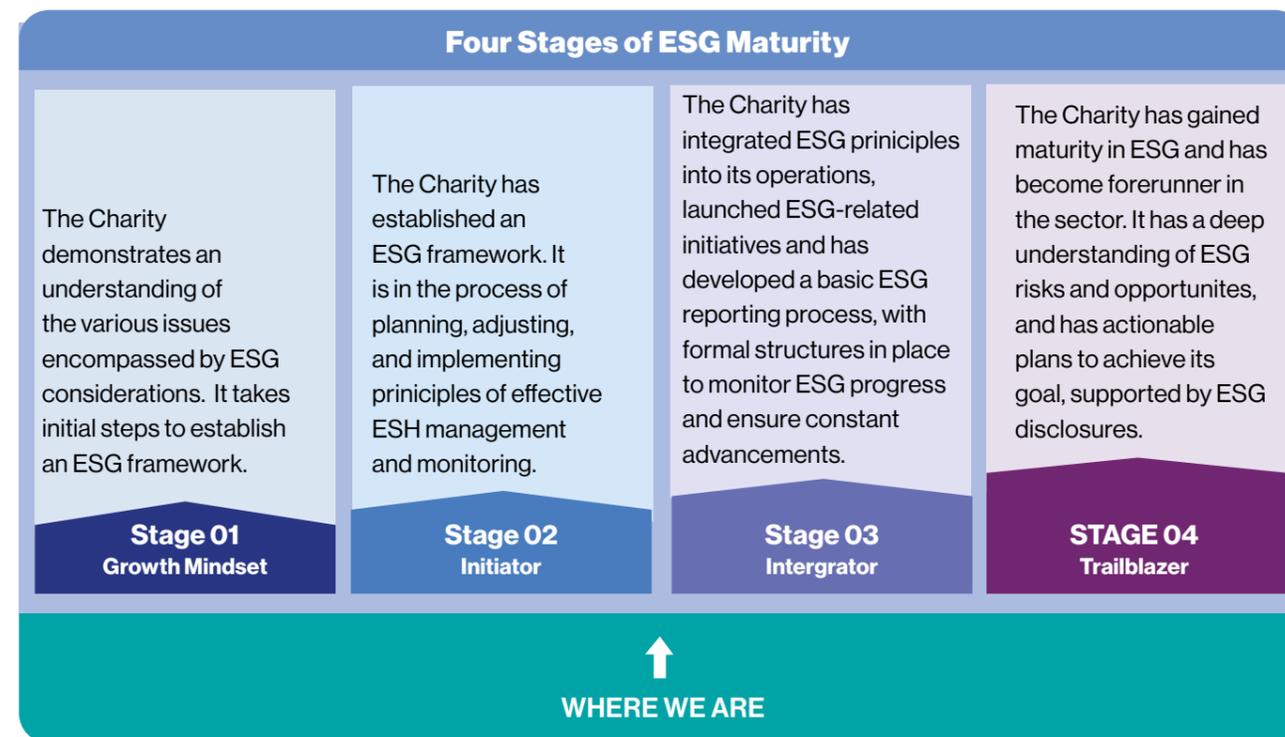
<b>Get inputs from internal and external stakeholders</b>	HOD formed a committee and solicit feedback from departmental staffs.	HODs met and determined ESG Checklist.
	The individual elements of the ESG strategy can then be prioritized based on that assessment > Matrix	<b>Sent out Advisory to all staffs on ESG – 'basic' implementation initiatives.</b>
<b>Establish a baseline on ESG performance</b>	Document current performance levels, policies, practices and statistics on the ESG factors that will be addressed as part of the strategy. Doing so provides a starting point for future comparisons to evaluate the progress of ESG efforts.	Also tried to obtain assistance from ESG expertise from SUSS.
<b>Define measurable goals for ESG initiatives.</b>	This involves setting objectives and performance targets for the ESG strategy as a whole and the various pieces of it. Some of these goals might include desired improvements on KPIs, while others might call for maintaining current performance levels and practices that already meet requirements.	Were waiting for SUSS to assist with obtaining consultancy grants from SNCF. (Note: Eventually, we had to seek alternative sources of assistance.)

## ESG Maturity - Where we were in 2024

The extent to which a Charity has considered and integrated ESG topics into its business strategies, decision-making processes, and operations can vary. Some Charities may have fully embedded ESG principles into every aspect of their operations, which others are still in the early stages of understanding and implementation.

The level of integration often depends on a combination of factors including the size of the charity, available resources, leadership commitment.

Generally, the ESG maturity of charities may be categorised into the four stages as shown below:



To be the preferred eldercare organisation that inspires active and quality ageing.

# Our Vision



# Our Mission

To provide holistic care that makes a positive difference in every life we touch.



# Our Values

- 1 **Relationship with Seniors** | **We Serve with Compassion**  
We do our best, always aiming to improve but with empathy, care and consideration for others.
- 2 **Our Service and Value Proposition** | **We Deliver Quality Services**  
We attend to our work and matters, with excellence in our mind.
- 3 **Corporate and Employee Culture** | **We Strive for Teamwork**  
We respond, being prepared to face challenges together, thinking of how best we can contribute towards finding the solution.
- 4 **Relationship with stakeholders** | **We Are Professional**  
We act and work with integrity and respect, in the best interests of our organisation and identity.



# How We are Structured

## Singapore Amalgamated Services Co-operative (Eldercare)

Organisation Structure

### COMMITTEE OF MANAGEMENT (SASCO LIMITED)

#### BOARD (SASCO HOME)



**Seak Poh Leong**  
Group Chief Executive Officer



**Abdul Karim**  
Executive Office



**Damien Ooi**  
Centre Management



**Eric Song**  
Corporate Planning



**Charles Ang**  
Fund & Resource Management



**Tong Peng Geap**  
Human Resource Administration



**Maria Leong**  
Information Technology



**Felicia Tham**  
Accounts & Finance

### Centre Management Department Structure



**CARE MANAGEMENT**  
**Damien Ooi**  
Head of Department



**CARE CENTRE**  
**Veronica Oh**  
Head, Care Centre



**CARE SERVICES**  
**Whelan Foong**  
Head, Care Services



**COMMUNITY ACTIVATION**  
**Matthew Chua**  
Head, Community Activation

# Our Philosophy of Care

There are four tenets in our care philosophy. They are:

#### Tenet 1: Improving the Quality of Life

We operate on the premise that all clients are able to achieve a better quality of life arising from our care, from the time they enrol into our programmes and services. We therefore work towards helping clients alleviate and improve their

- physical and functional abilities
- medical condition
- mental health
- psychosocial status
- financial burden

bearing in mind that quality of life is affected by a combination of the above factors.

#### Tenet 2: Person-centred Care

Each client is a unique individual with a particular set of history, achievements, abilities, limitations and needs, as well as expectations, aspirations and potential. We strive to

- recognise the uniqueness of each client
- understand the specific needs of that individual
- provide care customised for that person

in order to bring about improvements mentioned in Tenet 1 above, in consultation and collaboration with the client and/or family members where possible. We know that it is important to allow the client and/or family members to participate in the care-planning and decision-making processes so that the client's preferences and choices are respected.

#### Tenet 3: Holistic Approach

The well-being of clients is influenced by not only their condition, but also the state of their family unit. In Tenets 1 and 2, we focus on the client's whole person. In Tenet 3, we aim to be more holistic and attempt to address issues faced by the client's family unit, so that the stability of the family environment can contribute to an improved quality of life. This case management work is done in collaboration with other social service agencies and government agencies to provide more coordinated and comprehensive support for the entire family. This approach is also in line with the Ministry of Social and Family Development's S3D (Strengthening Social Service Delivery) strategy, which calls for a holistic approach, integrating services, being proactive, going upstream to address root problems, and concentrating services around the care recipient.

#### Tenet 4: Mission-driven & Guided by Core Values

We align our entire organisation with our vision and mission, so that the actions of our staff are purposefully channelled towards achieving our overarching objective. As a social service agency, we are aware that our *raison d'être* is to serve the elderly who come from less privileged households, and that we have an obligation to serve them with the best possible care through prudent use of the resources we garner.



# By the Numbers

**170 STAFF STRENGTH**



**111 Direct and Ancillary Care**

+

**59 Corporate HQ & Support**

**Direct**

- Enrolled & Registered Nurses
- Nursing Aides
- Therapists
- Therapy Aides
- Healthcare Assistants
- Care Support Assistants

**Ancillary**

- Head Centre Management
- Psychosocial Manager
- Rehabilitation Manager
- Centre Managers
- Nursing Trainer
- Social Workers
- Social Worker Associates
- Counsellors
- Programme Executives
- Programme Assistants
- Community Engagement
- Admin (Centre & PSS)
- Dementia Practitioner

**Corporate HQ**

- Executive Office
- Corporate Planning
- Finance
- Human Resources
- Information Technology
- Fund and Resource Management

**Support**

- Facilities
- Transport
- Kitchen
- Hygiene & Laundry
- Admin (Operations)

**4,060 CLIENTS SERVED**

92 SASCO@ HongSan

+

146 SASCO@ WestCoast

49 SASCO@ TelokBlangah

+

125 SASCO@ HongKahNorth

96 SASCO@ JurongWest

+

844 SASCO@ WestCoast AAC

+

1,190 SASCO@ Compassvale AAC

+

1,518 SASCO@ Khatib AAC



# Programme Details

 Seniors

 Volunteers



**Art & Craft Workshops**

- Nagomi art
- Hand Clay making
- Knitting
- Stitching

Attendance Numbers:  
 1,355  
 36



**Other Workshops**

- Physical Exercises
- Digital Skills
- Community Service Sessions

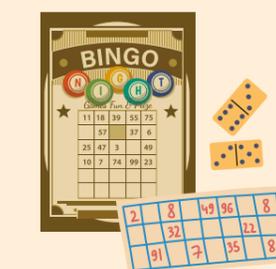
Attendance Numbers:  
 3,899  
 73



**Celebrations**

- Halloween Party
- Chingay
- Golden Years

Attendance Numbers:  
 1,668  
 275



**Games**

- Bingo
- Domino Run

Attendance Numbers:  
 276  
 61



**Interactions with Volunteers**

- VIA with schools
- CSR with corporates
- Meal sponsors

Attendance Numbers:  
 2,618  
 1,539



**Outings & Excursions**

- Coffeeshop Outings
- Bird Paradise
- Concerts & Operas

Attendance Numbers:  
 1,955  
 386



**Haircutting Sessions**

Attendance Numbers:  
 475  
 43



**Karaoke Sessions**

Attendance Numbers:  
 148



**Movie Nights**

Attendance Numbers:  
 65



**Music Workshops**

Attendance Numbers:  
 288  
 4



**Pet-assisted Activities**

- Dog
  - Cat
  - Rabbit
- Attendance Numbers:  
 124  
 14



**Vaccinations & Health Screenings**

Attendance Numbers:  
 485  
 17

# National Day Celebrations

 2 August 2024



HKN Adviser, Dr Amy Khor graced the centre's National Day celebrations on 2 Aug 2024.

# Community Partners Networking Dinner

 9 November 2024

 Radin Mas



Chair Farihullah attended the Community Partners Networking Dinner at Radin Mas.

# SASCO Home Bowling Day 2024

 31 May 2024

 7.30 pm-9.30 pm

 Khatib Superbowl, Home Team



# Community Appreciation Day

 16 November 2024

 1pm - 2.30pm



On 16 Nov 2024, Bricklands Advisor, Mr Don Wee graced the occasion to recognise 160 of our volunteers who attended the dinner celebration.



# Admission & Programme Enquiries



## Sheltered Home

### SASCO @ HongSan

30 Hong San Terrace  
Singapore 688246

## Active Ageing Centre (Care)

### SASCO @ WestCoast

Blk 704, #01-431 West Coast Road  
Singapore 120704

## Active Ageing Centres



### SASCO @ Compassvale

Blk 274B, #01-521 &  
Blk 274C, #01-509  
Compassvale Bow  
Singapore 542274  
& 543274

### SASCO @ Khatib

Blk 813, #01-01  
Yishun Ring Road  
Singapore 760813

## Senior Care Centres

### SASCO @ HongKahNorth

Blk 337, #01-06  
Bukit Batok St 34  
Singapore 650337

### SASCO @ JurongWest

Blk 715, #01-47  
Jurong West St 71  
Singapore 640715

### SASCO @ TelokBlangah

Blk 30, #01-316  
Telok Blangah Rise  
Singapore 090030

## Corporate Services



### SASCO @ HQ

991, #01-04  
Alexandra Road  
Singapore 119964



Tel: **6273 5183** for all enquiries

## SASCO Senior Citizens' Home

# FINANCIAL STATEMENTS

31 December 2024

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- 48** ▶ Independent Auditor's Report
- 51** ▶ Statement of Financial Position
- 52** ▶ Statement of Financial Activities

# Home Information

<b>Home registration number:</b>	S89CC0702G
<b>Registered office:</b>	991 Alexandra Road, #01-04, Singapore 119964
<b>Management committee:</b>	Farihullah s/o Abdul Wahab Safiullah (Chairman) Tan Leng Joo Bernard (Secretary) Iskander Bin Abdul Kabis (Treasurer) John s/o Raghavan (Member) Subramaniam s/o Krishnan (Member) Lakhsbir Gill (Member) Jignesh s/o Surendra Ramanlal (Member) Daryl Han Keen Siew (Member) Chua Tian Teck (Member) Hirman Mohamed Khamis (Member) -Appointed 1 July 2024 Pang Tian Tok (Member) – Appointed 1 July 2024 Subramaniam s/o Chinnayya (Member) – Resigned 30 June 2024
<b>Secretary:</b>	Tan Leng Joo Bernard
<b>Banker:</b>	United Overseas Bank Limited Maybank Singapore Limited BNP Paribas, Singapore Branch DBS bank
<b>Independent auditor:</b>	Foo Kon Tan LLP Public Accountants and Chartered Accountants 1 Raffles Place One Raffles Place Tower 2 #04-61/62 Singapore 048616

# Statement by the Management Committee

for the financial year ended 31 December 2024

In the opinion of the Management Committee,

- the financial statements are drawn up in accordance with the provisions of the Charities Act 1994 and other relevant regulations (the “Charities Act and Regulations”) and Financial Reporting Standards in Singapore (“FRS”) so as to present fairly, in all material respects, the state of affairs of the SASCO Senior Citizens' Home (the “Home”) as at 31 December 2024 and of the results, changes in funds and cash flows of the Home for the financial year ended;
- at the date of this statement, there are reasonable grounds to believe that the Home will be able to pay its debts as and when they fall due;
- the Home has used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations;
- the Home has complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations; and
- the accounting and other records required to be kept by the Home have been properly kept in accordance with the provisions of the Charities Act and Regulations.

On behalf of the Management Committee



FARIHULLAH S/O ABDUL WAHAB SAFIULLAH



ISKANDER BIN ABDUL KABIS

Dated: 24 March 2025

# Independent Auditor's Report

## to the members of SASCO Senior Citizens' Home

### Report on the Audit of the Financial Statements

#### Opinion

We have audited the financial statements of SASCO Senior Citizens' Home (the "Home"), which comprise the statement of financial position of the Home as at 31 December 2024, and the statement of financial activities, statement of changes in funds and statement of cash flows of the Home for the 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 Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations") and Singapore Financial Reporting Standards ("FRSs") so as to present fairly, in all material respects, the state of affairs of the Home as at 31 December 2024 and of the results, changes in funds and cash flows of the Home 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 Home in accordance with the Accounting and Corporate Regulatory Authority ("ACRA") Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities ("ACRA Code") together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have 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 Management Committee 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 being the 2024 – Year in Review - Financial Health and Fundraising subsections included in the Annual Report 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 on the other information obtained prior to the date of this auditor's report, 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 SASCO Senior Citizens' Home (continued)

### Responsibilities of Management and Management Committee for the Financial Statements

Management is responsible for the preparation of the financial statements that give a true and fair view in accordance with the provisions of the Charities Act and Regulations and FRSs, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

In preparing the financial statements, management is responsible for assessing the Home'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 Home or to cease operations, or has no realistic alternative but to do so.

The Management Committee's responsibilities include overseeing the Home'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 skepticism throughout the audit. We also:

- 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.
- 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 Home's internal control.

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

# Independent Auditor's Report

## to the members of

### SASCO Senior Citizens' Home (continued)

#### Auditor's Responsibilities for the Audit of the Financial Statements (Cont'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 Home'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 Home to cease to continue as a going concern.
- 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.

#### Report on Other Legal and Regulatory Requirements

In our opinion, the accounting and other records required to be kept by the Home have been properly kept in accordance with the provisions of 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 financial year:

- the Home 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
- the Home has not complied with the requirements of Regulation 15 (Fund-raising expenses limit) of the Charities (Institutions of a Public Character) Regulations.



FOO KON TAN LLP  
Public Accountants and  
Chartered Accountants

Singapore,  
24 March 2025

# Statement of

## Financial Position

as at 31 December 2024

		31 December 2024	31 December 2023
	Note	\$	\$
<b>ASSETS</b>			
<b>Non-Current Assets</b>			
Plant and equipment	3	1,327,388	1,730,047
Intangible assets	4	11,595	30,838
Right-of-use assets	5	428,535	576,169
Investment properties	6	9,176,068	9,368,237
		10,943,586	11,705,291
<b>Current Assets</b>			
Receivables	7	3,170,941	2,550,852
Cash and cash equivalents	8	46,255,536	44,575,971
		49,426,477	47,126,823
<b>Total assets</b>		<b>60,370,063</b>	<b>58,832,114</b>
<b>FUNDS AND LIABILITIES</b>			
<b>FUNDS</b>			
General fund		51,655,861	46,865,548
Designated fund	9	1,226,282	1,785,129
Restricted funds	10	2,965,186	5,978,425
<b>Total Funds</b>		<b>55,847,329</b>	<b>54,629,102</b>
<b>LIABILITIES</b>			
<b>Non-Current Liabilities</b>			
Lease liabilities	11	171,791	167,039
Provisions	12	70,000	66,593
		241,791	233,632
<b>Current Liabilities</b>			
Lease liabilities	11	269,978	399,204
Other payables	13	4,010,965	3,570,176
		4,280,943	3,969,380
<b>Total liabilities</b>		<b>4,522,734</b>	<b>4,203,012</b>
<b>Total funds and liabilities</b>		<b>60,370,063</b>	<b>58,832,114</b>

# Statement of Financial Activities

as at 31 December 2024

	31 December 2024		31 December 2023	
	\$	%	\$	%
<b>TOTAL INCOME</b>				
Voluntary Income	11,044,034	45%	8,443,306	42%
Government Grants	9,747,615	40%	8,237,602	41%
Programme Fees	1,517,334	6%	1,309,561	7%
Other Income	2,355,191	10%	2,154,206	11%
	24,664,174	100%	20,144,675	100%
<b>TOTAL EXPENDITURE</b>				
Cost of Charitable Activities	16,308,620	80%	14,164,781	79%
Costs of Governance Activities	269,804	1%	274,893	2%
Finance Costs	22,221	0%	23,004	0%
Other Expenditure	3,832,063	19%	3,442,527	19%
	20,432,708	100%	17,905,205	100%
<b>Surplus for the reporting year</b>	<b>4,231,466</b>		<b>2,239,470</b>	



**A Social Service Programme  
Initiative by SASCO Ltd**

**f** <https://www.facebook.com/SSCH.SG/>

**@** <https://www.instagram.com/sascohomesg/>

**d** <https://www.tiktok.com/@sascohomesg>

**y** <https://www.youtube.com/@sascohome6110>