



Ageing at *Home*

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Farihullah s/o A W Safiullah

Our *Chairman*

Another year has passed, and success has taken many forms. Despite the challenges, I would like to believe that we made a meaningful difference.

With steadfast leadership—including the new members who joined the Board in July—SASCO Home remained unwavering and progressive in an ever-evolving national eldercare landscape.

The national agenda called for stronger governance and accountability among SSAs. The Commissioner of Charities introduced GovernWell courses for Boards and Management, while NVPC championed impact measurement through the Theory of Change framework. I am proud that SASCO Home embraced these initiatives.

In 2025, we achieved significant milestones:

- * **Completed** our **Mid-Term Strategic Plan** (2022–2025)
- * **Secured ICCP** recognition for **two sub-regions** (out of 85)
- * **Renewed** **IPC** status for **another 22 months**

These achievements reflect the relentless commitment of our SASCO team. Yet, they are not an end—they mark new beginnings. We remain proud but never complacent, ready to endure and thrive.

With the unstinting support of our parent body, SASCO Limited, we look forward to reaching new horizons. There is more to give, more to achieve—and together, we will achieve our goals.



Seak Poh Leong

Our Group Chief *Executive Officer*

and engagement, 'guardian angel' sensors to monitor behavioural changes in seniors living alone, and mobile apps to stay connected.

Looking ahead, AI-assisted systems will become essential as we manage care for nearly 20,000 seniors under our charge. Our appointment as an Integrated Community Care Provider (ICCP) for two sub-regions—Sengkang-Seletar and Bedok—speaks volumes about the trust placed in our capabilities and the tireless efforts of our Centre Management team.

Yet, this is only the beginning.

At our Day Care centres, the 'Butterfly Approach' took flight, transforming dementia care into a proactive, person-centred model. By the end of 2025, all our four senior care centres will have been accredited under the 'Butterfly Approach' model of care, and we stand ready to extend this model to the wider community, as needed.

Coming to SASCO should feel like coming home.

Another mark of progress – our IPC status was renewed for another twenty-two (22) months in December 2025.

Moving forward, our mid-term plan (MTP) will transition into Project PDCA; four strategic thrusts will be streamlined into two – 'Holistic Programmes' and 'Excellent Organisation'.

As always, the invaluable support of our BOARD (SASCO Home) and the Committee of Management (SASCO Limited), has been our pillar of strength and inspiration.

Our vision is clear; our mission is clearer. Our journey continues.

As we enter and leave 2025, we complete a milestone in our strategic planning journey. The three-year roadmap we charted at the end of 2022 has taken calculated turns as we navigated the ever-changing eldercare landscape. Yet, every challenge strengthened our resolve.

By 2026, Singapore will become a 'super-aged' nation with almost one million seniors aged 65 and above. We are closing in on that reality. The question is clear: how will SASCO continue to deliver the best in eldercare?

Digital technology confronted us head-on, and we embraced it wholeheartedly—Virtual Reality for therapy

Review and *Evolve*

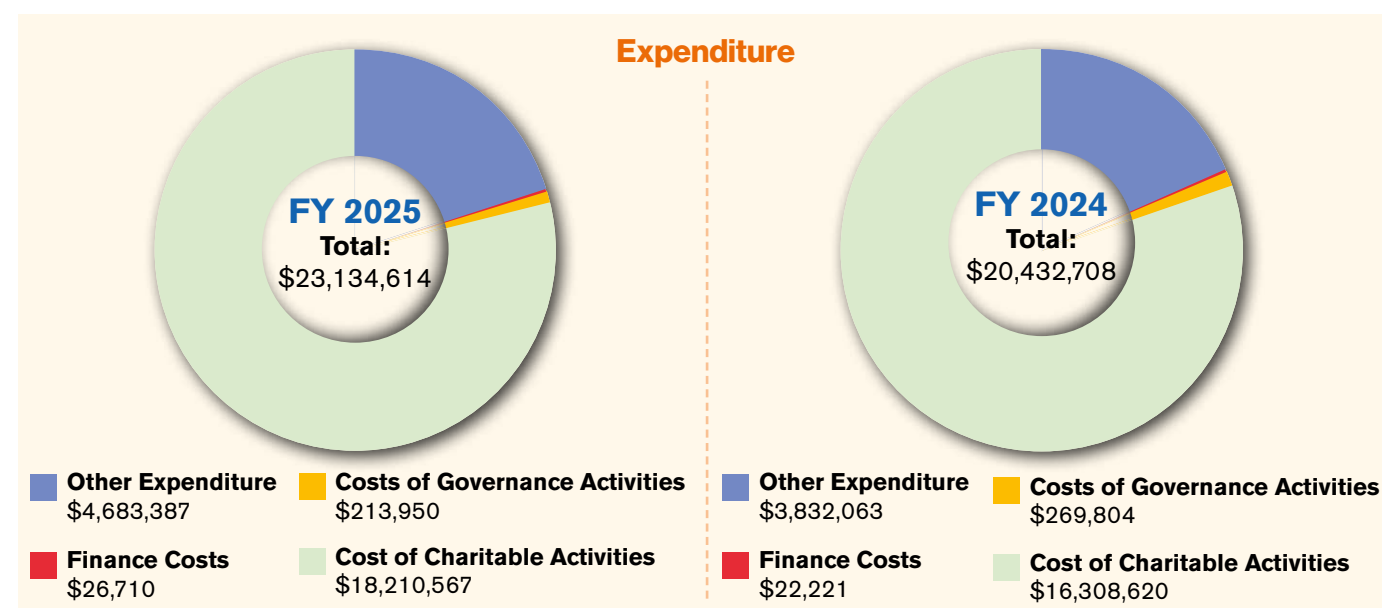
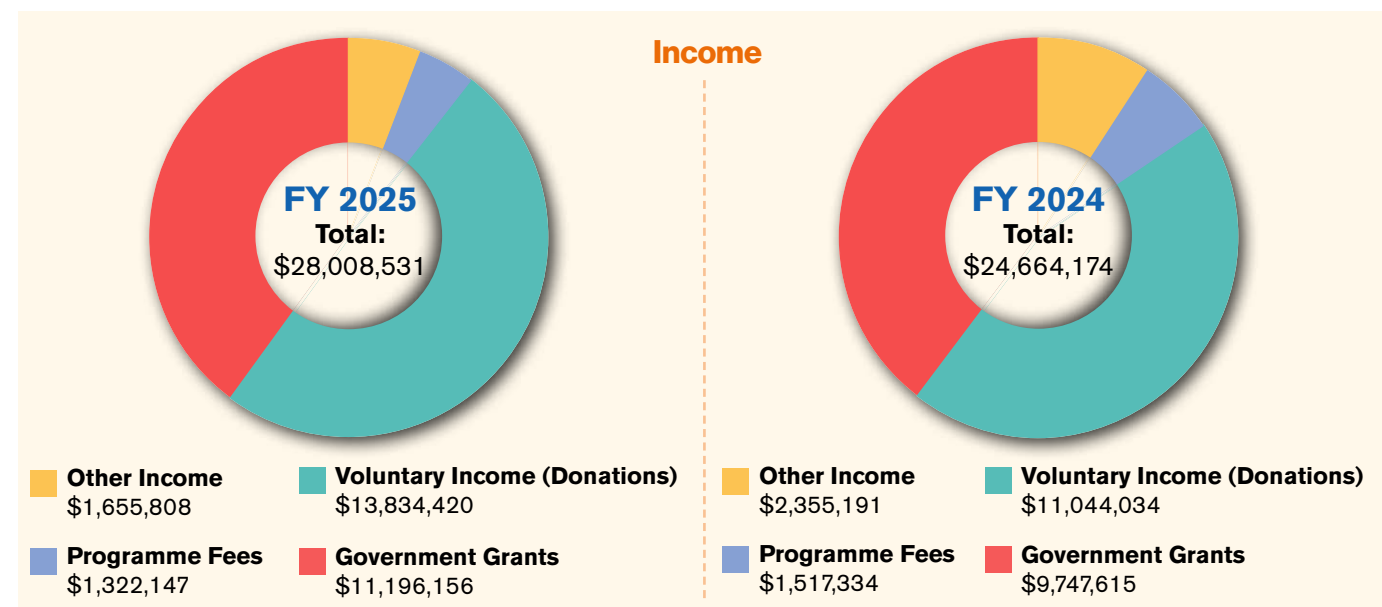
Preamble

If we go by our financial performance, we are credibly healthy. Against the overall economic and sector outlook, we remained clearly above water, amidst the cautionary climate and tightened purse-strings. Despite the yearly increases in income and expenditures by more than \$3M, we still managed a healthy surplus of about \$4.5M.

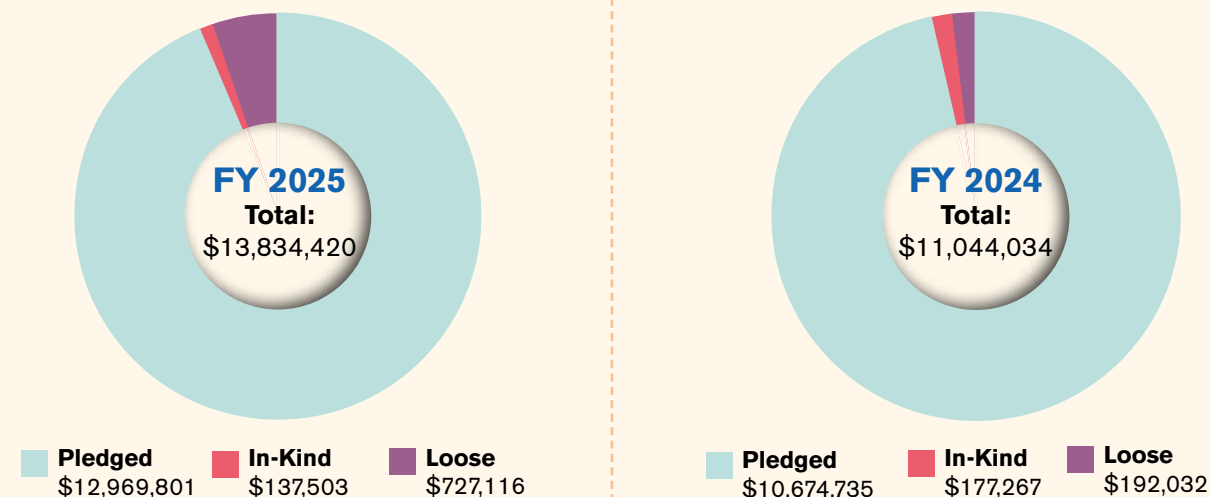
On the operations side, we continued to meet national KPIs and with the initiatives that began in 2025, there were encouraging signs of flourish:

- * Our three (3) AACs expanded by six (6) satellites;
- * We were appointed ICCPs for the sub-regions of Seletar-Sengkang and a new virgin territory at Bedok; and
- * Our IPC status was renewed for another 22 months.

Financial Health



Donations



Fundraising

- * Fundraising is our lifeline, in order for us to sustain the meaningful work done in eldercare, from our sheltered home to the senior care centres to the active ageing centres and satellites. The expenditures on seniors, on the programmes and activities, can only increase with newer and more novel ways to ensure 'quality of ageing'.
- * We already crossed \$10M in donation income in 2024. That momentum carried through 2025, totalling about \$13.6M, averaging \$1.1M per month.
- * Moving forward, if at all, we will just ensure that our 'winning formula' continues to be well-oiled. Investing in a third-party fundraiser as well as exploiting various donation income channels, such as corporations and businesses, and residential door-to-door solicitation, our 'harvest' can only be limited by the cautionary economic climate.
- * With dedicated resources and the continually active marketing and branding efforts, we hope to capture a large portion of the 'donation-income pie' despite its variability in size due to 'economic climatic changes'.

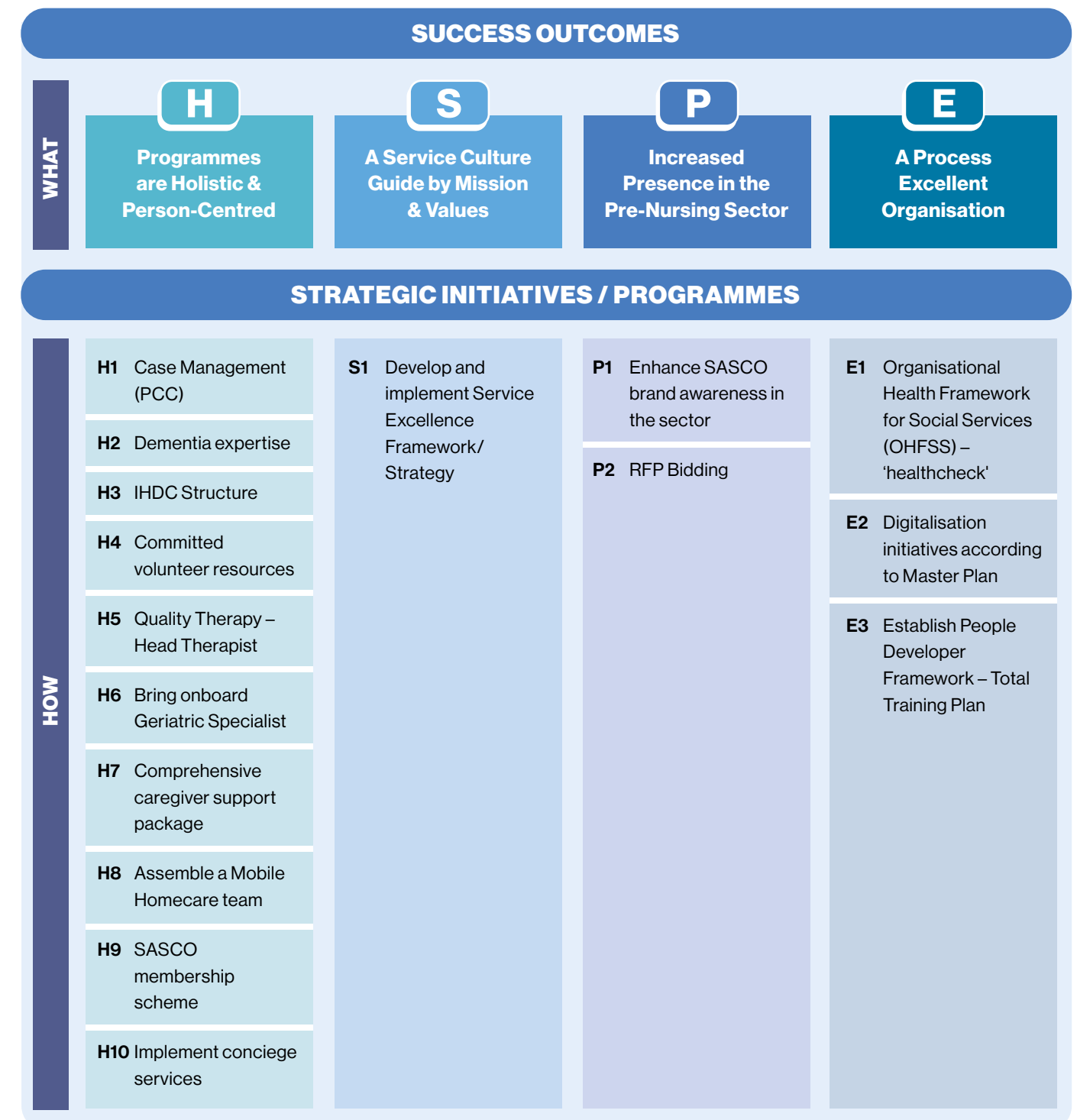


Strategic Planning Journey from 2022 - 2025

- * Our strategic planning journey commenced almost at end 2021. The **first Management Retreat** was held from **15 to 18 July 2022** in **Chiang Mai, Thailand**.
- * We engaged a consultant, aAdvantage, who facilitated a **three-day workshop** on **15, 23 and 24 August 2022**. This resulted in a **Mid-Term Plan (MTP)** comprising **four strategic thrusts** and **16 initiatives**.
- * The **second MTP retreat** was held from **10 to 16 August 2023** in **Sri Lanka**.
- * The various reviews shaped the number of initiatives – from **16 to 17 to 14 – with 25 initiatives** having been started overall.



Our Strategic Map (2022)



25 INITIATIVES (2022-2025)

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 – 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	Research (Knowledge Management)	Angela Koh
E5	ESG in Practice	Eric Song
E6	Data analytics	Maria Leong
E7	SEED	Tong Peng Geap

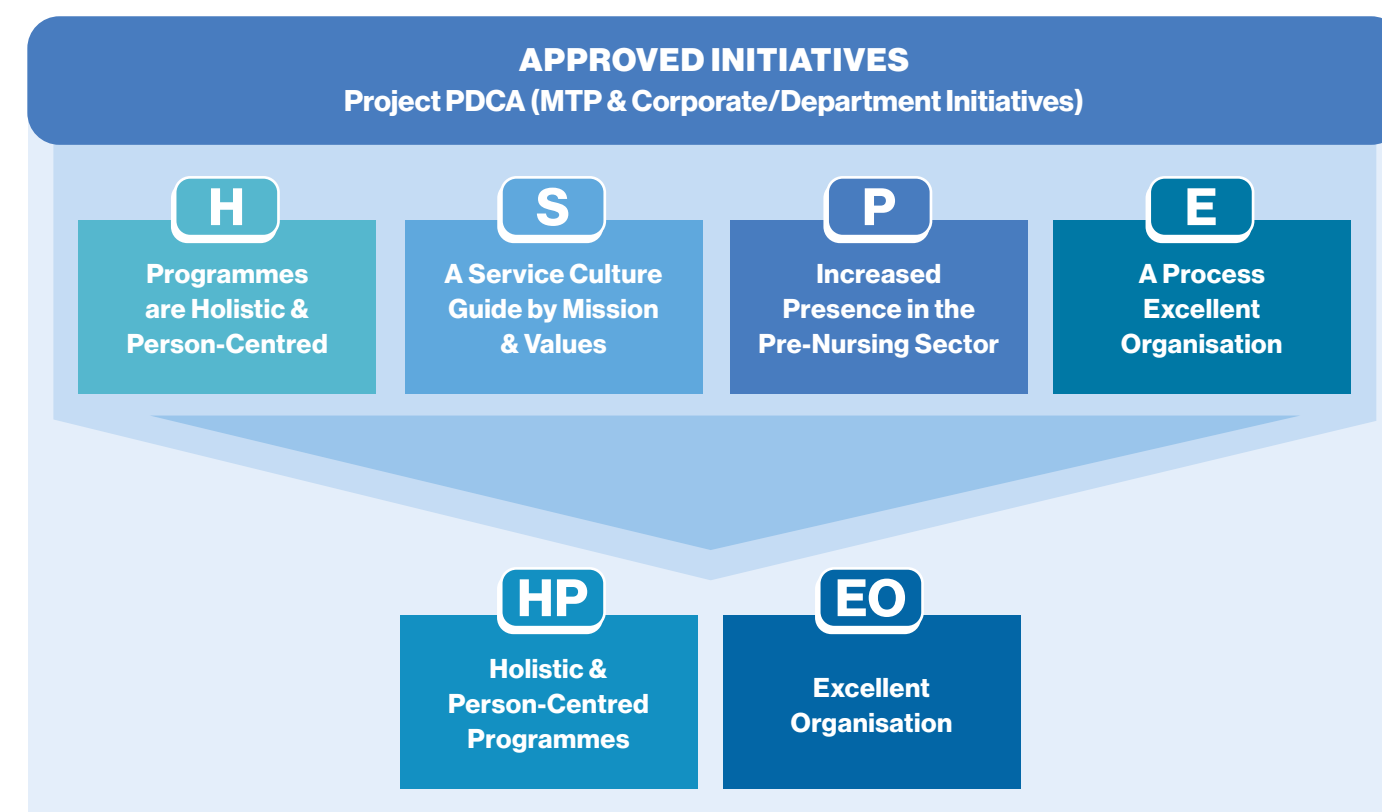
P

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

Mid Term Plan to Project PDCA

- * Overall, we have had 25 initiatives implemented in the last 3 years.
- * Through the implementation, some were discontinued or merged with other initiatives, some were embedded as part of normal operations, some were added due to ongoing developments, and some others as special projects but relevant under the respective strategic thrusts.
- * In closing the MTP chapter, we opened a new chapter with Project PDCA (*Plan, Do, Check, Act*):
- * There will be 12 initiatives continuing from the MTP (2022 – 2025). Four new initiatives have been identified in early 2026 and more will be added along the year, as necessary.



Project PDCA

- * The four (4) pillars or strategic thrusts under MTP were restructured into two (2) main thrusts – Holistic Programmes (HP) and Excellent Organisation (EO).
- * Twelve (12) of the 25 initiatives from MTP remained and four (4) new initiatives were approved with the view to see more initiatives onboard later. The new initiatives include:
 - Work Instructions
 - Impact Measurement (Theory of Change)
 - Charity Governance 2027
 - Generative AI

Sheltered Home and Senior Care Centres

We managed to maintain an occupancy rate of just under 80 seniors throughout the year. MSF not only renewed our licence but under the Social Residential Homes Act, we were also entrusted to expand our services to respite cases and Category 1 seniors.

Our Senior Care Centres were accredited with the 'Butterfly Approach' model of care for persons living with dementia, by mid of 2025. With the restructuring to consolidate our care services under 'Allied Health', our care efficiency and effectiveness improved significantly – occupational therapy and physiotherapy, physical rehabilitation and psychosocial services.

We even formed partnerships with SIT and Jamiyah Nursing Home to collaborate on student placement and manpower provision.

AAC 2.0

From April 2025, our AAC transitioned from AAC 2.0T (Transition) to AAC 2.0. We have met AAC 2.0T targets of Tier 6 for Khatib and Tier 5 for Compassvale and West Coast and progressed to onboard AAC 2.0. The number of seniors we have recruited by 2025:

	Allocated	Jan 2025	Dec 2025	Increase (%)	Outreach (%)
Khatib AAC	2,260	1,565	1,718	9.8%	76.0%
Compassvale AAC	2,220	1,221	1,321	8.2%	59.5%
WestCoast AAC	3,666	1,687	2,377	40.9%	64.8%

Our AAC (Care) at West Coast collaborated with West Coast grassroots to launch the Residents' Network (RN) container hub at Jalan Mas Kuning, opened by Minister Ong Ye Kung and Minister Desmond Lee. Our AAC(Care) supports programmes like Parkour, Chair Yoga and Kpop at the container weekly.



Minister Ong Ye Kung 'demonstrating' parkour at our AAC(Care) at West Coast

Coming up in 2026

AAC 2.0 - New Boundaries

Our three (3) AACs are on track to meet the AAC 2.0 stretch targets (in the respective categories of seniors) by March 2026:

- * 2 Active Ageing Programmes (AAPs) for **robust** seniors – 30%
- * 6 AAPs for **frail** seniors – 50%
- * 6 AAPs for seniors needing **buddying** – 50%
- * 12 AAPs for seniors needing **befriending** – 50%

MOH has revised our sub-region boundaries and our assigned number of seniors has changed accordingly:

KT – From 2,260 to 3,154

CV – From 2,220 to 2,188

WC – From 3,666 to 4,167

Satellites and new AACs

We were allocated a 413sqm space at Block 510 for our West Coast AAC satellite. We will have the centre up and ready by the second half of 2026. The centre will have a partnership room, karaoke room and a baking studio.

As ICCP at Seletar-Sengkang and Bedok, we will also be working with partner providers and definitely setting up new AACs at Bedok which was given to us as a clean-slate subregion. We will have an assigned population of around 4000 seniors there.

Our AACs at Khatib and West Coast will also be organising the Combat Age-related Loss of Muscle (CALM) workshops for seniors in 2026.

Together with SUSS, we will conduct the Reminiscence Facilitation (RF) training for volunteers at Khatib AAC. For the Guardian Angel project, we will also continue to share with our partners at Reach AAC, Precious AAC and Bcare AAC.

Guardian Angel

We embarked on a monitoring system to observe behavioural trends of seniors who live alone at home, using sensors placed at strategic locations in the house. From the central monitoring dashboard, changes in behavioural patterns will alert staff to check in with the senior and even initiate further investigations if necessary. Over time, it will provide a compendium of behavioural trends for early detection of health and social deterioration more closely related to ageing.



Seniors at Reach AAC

Hence, we piloted Guardian Angel (GA) at the homes of 50 AAC seniors who live alone, across Khatib, Compassvale and West Coast AAC, expanding to 26 more, with the assistance of SNCF funding. Towards the end of 2025, we shared our GA technology with seniors at Reach AAC, Precious AAC and Bcare AAC.

Virtual Reality Recreational Therapy (VRRT)

In the age of spatial computing that merges digital content with physical space, allowing users to see their surroundings in a fully immersive way, it was discovered that 'virtual reality' can actually have therapeutic benefits. Virtual Reality Recreational Therapy (VRRT) was introduced to support holistic, person centred care for seniors who are frail, socially isolated, or living with dementia. The programme uses immersive 360 degree virtual reality experiences featuring familiar places, cultural settings, food traditions, and festivals to promote emotional well being, cognitive stimulation, reminiscence, and social interaction across our Senior Care Centres (SCCs) and Active Ageing Centres (AACs).

Fully implemented in 2025, the programme deployed VR kits across our SCCs and AACs, reaching approximately 275 seniors in locations including Telok Blangah, Jurong West, Khatib, West Coast, and Compassvale. The post programme findings showed strong engagement and positive emotional impact among our SCC seniors, with increased storytelling and social interactions. The results also highlighted the importance of content personalisation, as familiarity with cultural and life experiences do influence engagement levels with the seniors. Overall, the VRRT Project demonstrates the potential of immersive technology to enhance seniors' well being and support for ageing well in the community.

The VRRT programme will continue to be rolled out in 2026, with the view to reach out to more seniors, especially those who tends to be socially isolated. It was also learned, from experience, that the more tech-savvy seniors may in fact require differentiated contents that could capture their motivation to seek cognitive stimulation.

For the SCCs and the sheltered home, and particularly the older seniors, VRRT will remain more as a therapy, that could complement the programmes and activities to keep them socially connected and engaged.

This programme also caters for the active seniors (volunteer facilitators) who facilitate these therapy sessions and form an essential group of micro-jobbers. This is the group of seniors who then, are socially engaged in a contributive disposition.

In 2026

We will be installing the monitoring devices at their homes in the first half of 2026. Amidst a market of detection systems, Guardian Angel is a monitoring system, uniquely supported by a nursing team, AAC staff and volunteers, through a structured monitoring and response framework.

Overall, GA exemplifies a holistic, person centred approach to community care and strengthens our mission to help seniors age independently and with dignity.



SUSS e-learning

SUSS Reminiscence Facilitation

Therefore, it was timely and opportunistic that we found a partner in SUSS who were responsible for developing the Reminiscence Facilitators programme just a few years ago. As they embarked on their 4 years' pan-Asian DBSF-SUSS Regional Reminiscence Hub research project in 2025, they sought our partnership in providing volunteer seniors as facilitators, as well as seniors to participate in the reminiscence therapy.

We had 18 seniors from KT who attended a 1-day e-learning and 3-days physical training at SUSS. The 15 trained Reminiscence Facilitators are facilitating the sessions with 60 elderly adults at our HS sheltered home and the other three are facilitating with 12 senior adults at our KT AAC. This is a micro-job opportunity for our seniors as they will be receiving remuneration for the facilitation.

Into 2026

The trained facilitators have already commenced their facilitation work. Using the VR kits available, this work will also form part of the SUSS research project on the 'impact of reminiscence facilitation for frail and dementia seniors'. The research would also cover the 'micro-job opportunities' which offer meaningful engagement and promote active ageing'.

Rehabilitation Services

The Rehabilitation Department has made strong progress with the establishment of an in-house multidisciplinary team comprising Physiotherapists (PTs), Occupational Therapists (OTs), and Therapy Assistants, supported by dedicated rehabilitation leadership. This team enables the delivery of comprehensive, centre-based rehabilitation services aligned with organisational care objectives.

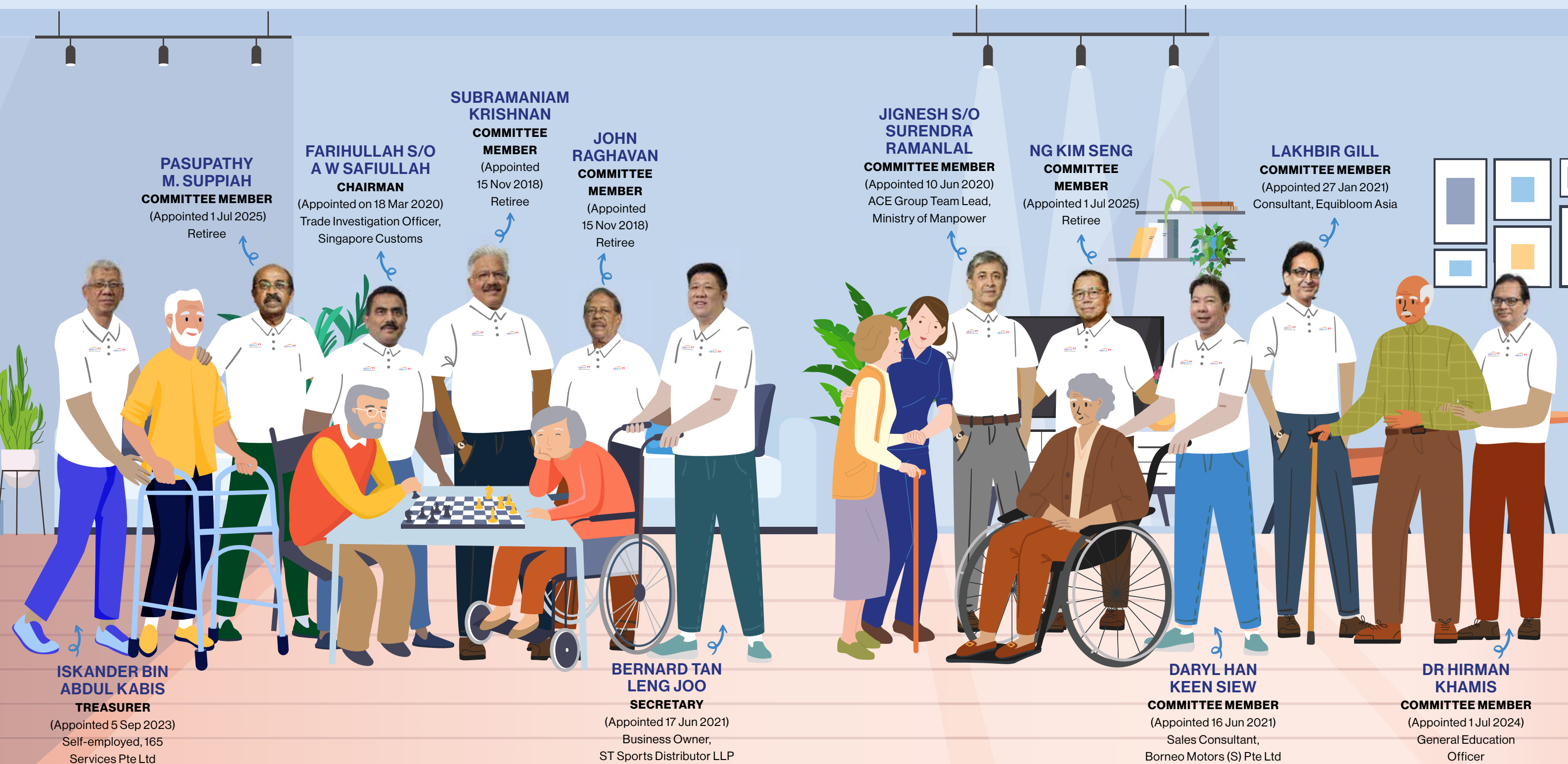
In parallel, a collaboration has been established with the Singapore Institute of Technology (SIT) to support clinical placements for PT and OT students. The first PT student placement was successfully completed in December 2025. This ongoing partnership supports workforce development, enhances organisational visibility, and contributes to building a sustainable rehabilitation talent pipeline.

Looking ahead, the department is preparing to launch Home Therapy services in 2026. This newly awarded programme is currently undergoing the necessary pre-audit processes and represents a strategic expansion of rehabilitation services, extending continuity of care beyond the centre-based setting.

As part of broader efforts to explore making the rehab department profitable, SASCO has also partnered with Jamiyah Nursing Home to provide Physiotherapy and Occupational Therapy manpower services. Services commenced in January 2026, marking another step in strengthening external collaborations and supporting the long-term growth and sustainability of rehabilitation services.



Board of *Directors*



2025 Committee *Attendance*

Jan–Jun 2025							
Name of BODs	21 Jan	24 Feb	24 Mar	29 Apr	26 May	23 Jun	Total
Mr Farihullah s/o A W Safiullah	1	1	1	1	1	1	6/6
Mr Bernard Tan Leng Joo	1	0	1*	1*	1	1	5/6
Mr Iskander Bin Abdul Kabis	1	1	1	1	1	0	5/6
Mr John Raghavan	0	1*	0	1*	1	1	4/6
Mr Subramaniam Krishnan	1	1*	0	1	1	1	5/6
Mr Jignesh s/o Surendra Ramanlal	0	1	0	1	0	1	3/6
Mr Lakhbir Gill	0	1*	1*	1*	1	0	4/6
Mr Daryl Han Keen Siew	1	1	1*	1	1	1	6/6
Mr Pang Tian Tok	1	1	1	1	1	1	6/6
Mr Chua Tian Teck	1	1	1	1	1	1	6/6
Dr Hirman Md Khamis	1	1*	1	1	1	1	6/6
Mr Pasupathy	Joined on 1 Jul 2025						
Mr Ng Kim Seng							
Total	8	10	8	11	10	9	

Jul–Dec 2025							
Name of BODs	29 Jul	25 Aug	22 Sep	21 Oct	24 Nov	22 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	1	1	6/6
Mr John Raghavan	1*	1*	1*	1*	1*	1*	6/6
Mr Subramaniam Krishnan	1	1	1	1	1	1	6/6
Mr Jignesh s/o Surendra Ramanlal	0	1	1	1*	1	1	5/6
Mr Lakhbir Gill	1*	1	1*	1*	1*	1*	6/6
Mr Daryl Han Keen Siew	0	1	1	1	1	1	5/6
Mr Pang Tian Tok	Left from Jul 2025						
Mr Chua Tian Teck							
Dr Hirman Md Khamis	1	1	1	1	1	1	6/6
Mr Pasupathy	1	1	1	1	1	1	6/6
Mr Ng Kim Seng	1*	1	1*	1*	1	1	6/6
Total	9	11	11	11	11	11	

* attended virtually

Audit Sub Com	20 Mar 2025	28 Jul 2025
Mr Bernard Tan Leng Joo	1	1
Mr Subramaniam Krishnan	1	1
Ms Cath Mong	1	1

Investment Sub Com	14 Nov 2025	22 Nov 2025	22 Dec 2025
Mr Bernard Tan Leng Joo	1	1	1
Mr Farihullah s/o A W Safiullah	0	1	1
Mr Subramaniam Krishnan	0	1	1
Mr Iskander Kabis	1	1	1

Finance Sub Com	19 Jun 2025	19 Nov 2025
Mr Farihullah s/o A W Safiullah	1	1
Mr Iskander bin Abdul Kabis	1	1
Mr Subramaniam Krishnan	1	1

HR Sub-Committee	Feb 2025	Jun 2025	Nov 2025	Dec 2025
Mr Farihullah s/o A W Safiullah	1	1	1	1
Mr Iskander bin Abdul Kabis	1	1	1	0
Mr Abdul Kalam Azad	1	1	1	1

Succession *Planning*

SASCO Senior Citizens' Home
Committee of Management (COM) (before 2023)
BOARD of Directors 2025 (As of 1 Jul 2025)



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	7.5	
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	5	
3	Mr Iskander Bin Abdul Kabis	Treasurer	5 Sep 2023 (since 16 Jun 2021)	None (Director, Own Company)	4.5	2 years 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	7	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	7	Representative from Parent-body appointed to the BOARD.
6	Mr Jignesh S/O Surendra Ramanlal	Member	6 Oct 2020	None	5	
7	Mr Lakhbir Gill	Member	27 Jan 2021	None	5	
8	Mr Daryl Han Keen Siew	Member	16 Jun 2021	None	5	
9	Dr Hirman Khamis	Member	1 Jul 2024	Singapore Muslim Teachers' Co-operative Limited Member	1.5	
10	Mr Ng Kim Seng, Paul	Member	1 Jul 2025	Singapore Mercantile Co-operative Society Member	0.5	
11	Mr Pasupathy M Suppiah	Member	1 Jul 2025	Citiport Credit Co-operative Limited Member	0.5	

Corporate Governance

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 destitute and homeless), four (4) senior care centres and three (3) active ageing centres – sprawling the west and north of our island nation.

Since 2025, we have added six (6) AAC satellites. We are also the Integrated Community Care Provider (ICCP) for two (2) sub-regions, Seletar-Sengkang 3 and Bedok 4.

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, and separate statutory audit of its finances – in order for SASCO Home to 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 with monthly allowances, as with sub-committees of SASCO Limited. SASCO Limited sees the BOARD members of SASCO Home as 'another of its sub-committees' and hence, with approval from its constituents (affiliate members at the AGM), provides a monthly allowance to the Independent BOARD members:

Period	Board meeting allowances (2025)	\$
Jan – Dec 2025	Farihullah S/O Abdul Wahab Safiullah	27,600
Jan – Dec 2025	Tan Leng Joo Bernard	8,800
Jan – Dec 2025	Iskandar Bin Abdul Kanis	9,600
Jan – Dec 2025	Daryl Han Keen Siew	4,800
Jan – Dec 2025	Jignesh s/o Surendra Ramanlal	4,800
Jan – Dec 2025	Lakshbir Gill	4,800
Jan – Dec 2025	Hirman Mohammed Khamis	2,700
Jul – Dec 2025	Pasupathy s/o Muthu Suppiah	1,200
Jul – Dec 2025	Ng Kim Seng Paul	1,200
Jan – Jun 2025	Pang Tian Tok Doreen	1,200
		66,700

SASCO Limited's key Committee of Management (COM) members, Mr John Raghavan (Vice-Chairman) and Mr Subramaniam Krishnan (Secretary), represented SASCO Limited on SASCO Home's BOARD.

The BOARD Members renewed their tenure in July 2025 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.

Audit Committee

The Audit Committee (AC) for 2025 comprised Mr Bernard Tan Leng Joo (Head of Committee), Mr Subramaniam s/o Krishnan, and Ms Cath Mong (Independent Member).

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 2025, the AC determined a plan for the next three years – to conduct an internal audit into the areas reviewed by the MSF Governance Review in 2021. The review by Ernst & Young then provided 75 findings and recommendations, which were fully fulfilled by the end of 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 2025 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 2025, the remuneration of SASCO Home's three highest-paid staff, is as follows:

Remuneration Band	Number of Staff
Between \$100,000 and \$200,000	1
Between \$200,000 and \$300,000	1
\$400,000 and above	1*

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

Staff remuneration is subject to remuneration guidelines approved by the BOARD and sector salary guidelines.

SASCO Home has one paid staff member who is related to a BOARD Member and who received more than \$50,000 during the year 2025.

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	–	–

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 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 2025	FY 2024
Unrestricted Funds (Reserves)	57,741,260	51,655,862
Designated Funds	-	1,226,282
Restricted Funds	3,490,434	2,965,185
Total Funds	61,231,694	55,847,329
Ratio of Reserves to Annual Operating Expenditure	2.65	2.74

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 ethical 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.

Instructions: 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
Principle 1: The charity serves its mission and achieves its objectives.				
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: "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.</i>	1.4		2
Principle 2: The charity has an effective Board and Management.				
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

Governance Evaluation *Checklist*

(Tier 2) (continued)

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

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

Governance Evaluation Checklist

(Tier 2) (continued)



S/N	Call for Action	Code ID	Did the charity put this principle into action?	Score
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	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. 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.	3.2	✓	2
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	a) Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. - 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	✓	2

S/N	Call for Action	Code ID	Did the charity put this principle into action?	Score
Principle 4: The charity is well-managed and plans for the future. (continued)				
22	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	✓	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	a) Regularly identify and review the key risks that the charity is exposed to; and b) Refer to the charity's processes to manage these risks.	4.3	✓	2
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

Governance Evaluation *Checklist*

(Tier 2) (continued)

S/N	Call for Action	Code ID	Did the charity put this principle into action?	Score
Principle 4: The charity is well-managed and plans for the future. (continued)				
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	 Remunerations is disclosed in the annual report, with table of exact allowances given to the Board members by SASCO Ltd.	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

S/N	Call for Action	Code ID	Did the charity put this principle into action?	Score
Principle 5: The charity is accountable and transparent. (continued)				
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
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
Principle 6: The charity communicates actively to instil public confidence.				
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
Total Score				76
Percentage = (Total Score/Full Marks of 76) x 100%				100%

ESG in 2025

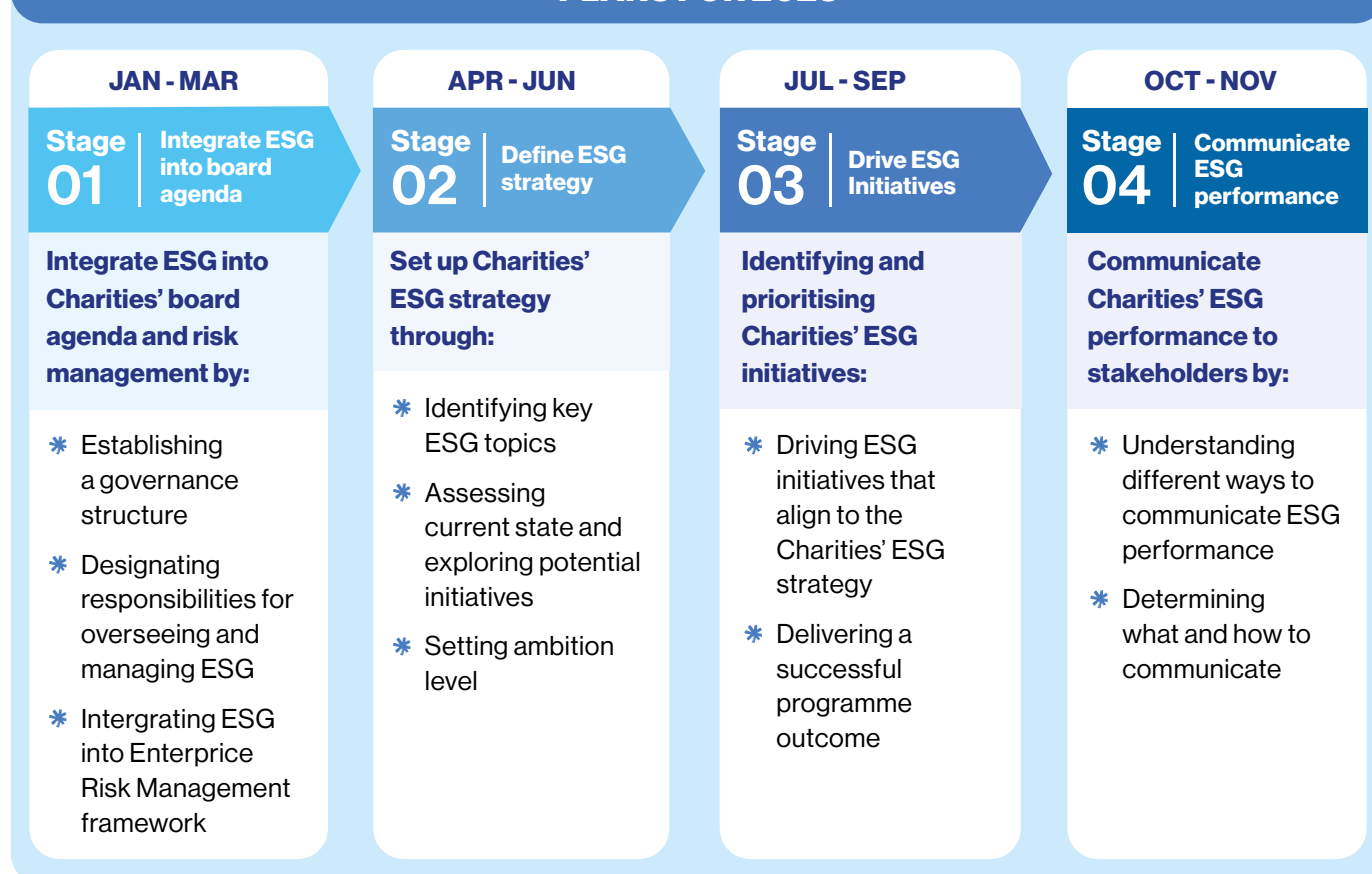


SASCO Home's Efforts

In early 2024, it was included in the Mid-term Plans (MTP 2022-2025), that ESG in Practice would be an initiative. In accordance with the Code of Governance (COG 2023), we formulated a framework and roadmap to implement ESG:

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

PLANS FOR 2025



Achieved in 2025

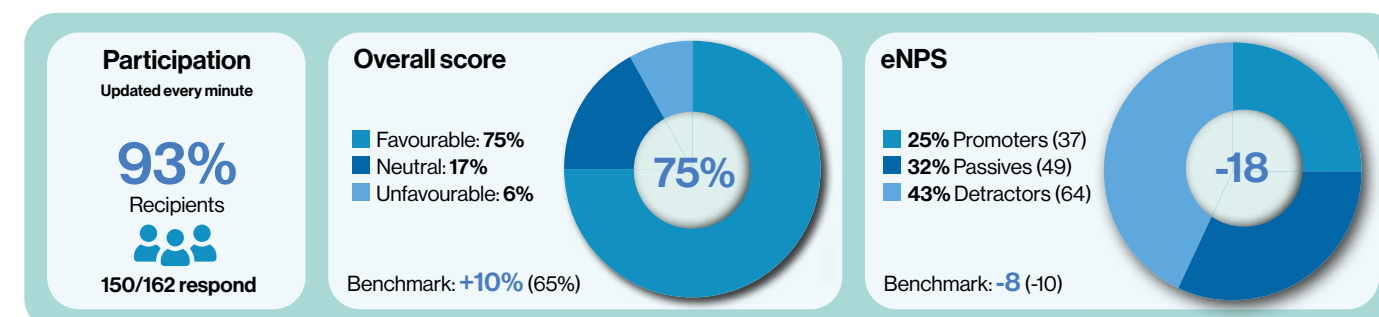
- * An ESG Committee was set up, comprising all the Heads of Departments (HODs) with CEO as the Chairman.
- * Having established and maintained the basic ESG initiatives, the ESG Committee deliberated and agreed on the following materiality matrix, with some prioritisation:

SASCO'S ESG MATERIALITY MATRIX													
Importance to Stakeholders		Environment			Social			Governance					
		Major			* Water Usage * Electricity & Utilities * Charitable contributions			* Ethical Business Practices * Community Engagement * Fair pay/rewards system			* Corporate Governance * Data privacy & protection * Fair treatment of clients & vendors * Workplace health & safety		
		Minor			* Waste Management * Biodiversity * Conflict of Interest			* Financial Transparency * Executive compensation * Board Composition			* Cybersecurity * Risk Management * Diversity, Equity & Inclusion * Employee Engagement		
		Minor			* Responsible use of technology * Whistleblowing			* Green Computing * Political lobbying and public policy engagement			* Recruitment & employee retention * Regulatory Compliance		
		Minor						Major					
					Impact on Business								

- * We embarked on basic tracking of water usage and electricity & utilities savings through the conscious efforts of all concerned at all our facilities.
- * We determined that **committed volunteers** would be the way to go, to ensure effective and efficient **community engagement**. In 2025 alone, we recruited 604 volunteers (in addition to the 405 volunteers recruited from previous years). We also onboarded 10 volunteer groups comprising 4 education organisations, 4 corporate organisations and 2 government agencies.

Collectively, they contributed 370 intergenerational and festive celebration sessions, totalling 1,026 volunteer hours.

- * We attained the Data Protection Trust Mark (DPTM) at the end of 2022 (valid for three years) and continued to maintain/renew our DPTM in December 2025.
- * We participated in the Employee Engagement Social Service (EESS) Survey (by NCSS) in 2022 and then in 2025. We improved markedly in 2025 with:
 - A participation rate of 93% (150 of 162 respondents)
 - Overall score of 75%
 - Employee Net Promoter Score (eNPS) of -18 (or 8 points below the national benchmark of -10)



Plans for 2026

In using the example provided in the ESG Playbook by KPMG (photo below), and referring also to the ESG materiality matrix developed, the plan in 2026 would be to work on ongoing initiatives as well as prioritising new ones:

ESG GOALS AND INITIATIVES FOR CHARITIES

Commitment to decarbonise operations

- * Implement initiatives that minimise energy consumption, promote energy efficiency, and deploy renewable energy
- * Measure greenhouse gas emissions

Commitment to resource conservation

- * Implement waste reduction and recycling programs that minimise environmental impact
- * Implement water conservation programs that promote water efficiency

Zero tolerance for non-compliance

- * Conduct trainings for new joiners and annual refresher trainings for existing employees
- * Provide a functioning independent whistleblower hotline

Promote employee well-being

- * Offer employee assistance programmes for mental well-being
- * Provide flexible working hours and arrangements

Commitment to community engagement

- * Provide volunteering opportunities through paid volunteer leave

Commitment to socially business

- * Implement initiatives that promote social inclusion, equity and inclusivity practices

■ Environmental ■ Social & Governance

Priorities

- * Continue to implement tracking of **water usage** and **electricity & utilities** savings. Additionally, start measuring **greenhouse gas emissions** via Scope 1, 2 and 3 emissions as relevant to SASCO.
- * To commit to resource conservation, we would need to determine some form of measurement of wastage.
- * In terms of **zero tolerance** for non-compliance, the HR & Admin Department could implement a more robust onboarding programme for new staff and also a **People Development Framework** to ensure a competent and reliable workforce.
- * To promote **employee well-being**, HR had included in the policy flexi-work arrangements (for limited periods and subject to supervisors' approval) and will continue to monitor these arrangements.
- * Within SASCO, there have been volunteering opportunities. However, going forward, staff who volunteer with SASCO Home's programmes and activities will receive due recognition accordingly.
- * In our **commitment to socially responsible business**, SASCO Home has, in particular, reviewed the re-employment policy for older workers to age 66 and up to 75 years of age.

Our Vision

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

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.

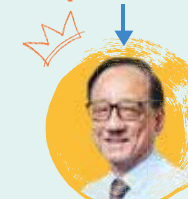


How We are Structured

Singapore Amalgamated Services Co-operative (Eldercare)

SASCO COMMITTEE OF MANAGEMENT

BOARD (SASCO HOME)



Seak Poh Leong
Group Chief Executive Officer
Appointed: 13 July 2020



Abdul Karim
Executive Office
Appointed: 15 September 2022



Eric Song
Corporate Planning
Appointed: 1 July 2021



Maria Leong
Information Technology
Appointed: 11 March 2019



Damien Ooi
Centre Management
Appointed: 6 January 2020



Charles Ang
Branding, Fund & Resource Management
Appointed: 15 December 2021



Felicia Tham
Finance & Accounting
Appointed: 1 February 2023



Tong Peng Geap
Human Resource Administration
Appointed: 1 March 2022

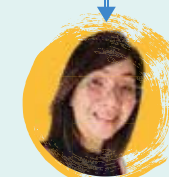
Centre Management Department Structure



Care Management
Damien Ooi
Head of Department



Care Centres
Whelan Foong
Head, Care Centres
Appointed: 4 September 2023



Allied Health
Lorelie Manalo-Lim
Head, Allied Health
Appointed: 4 August 2025



Community Activation
Matthew Chua
Head, Community Activation
Appointed: 18 October 2021

The Way We *Care*

Philosophy of Care

There are four tenets in our care philosophy – improving the quality of life; person-centred care; a holistic approach; and being mission-driven and guided by our core values.

In more recent times, we have been able to embrace and demonstrate the tenets of our care in specific domains of eldercare.

Dementia – Model of Care (“Butterfly Approach”)

We adopted the Butterfly Approach model of care for persons with dementia at the beginning of 2024, partnering with Meaningful Care Matters. Staff and caregivers were trained and exposed to a proactive approach to care which includes curating a familiar environment and lifestyle features unique to the person with dementia. This enables individuals, even in their cognitive state, to experience freedom of expression, independence and choice—thereby enhancing their quality of life with significantly reduced mood swings.

Since then, SASCO has made strong and measurable progress in transforming dementia care services.

Three of SASCO’s dementia day care services were accredited with the “Butterfly Approach Model of Care”, achieving “Outstanding” and “Excellent” achievement outcomes in April 2025.

Standardised quality-of-life measures, including DEMQOL and QUALID, indicated an enhanced quality of life for clients receiving care under the new model. These results provide evidence that service improvement efforts were translated into meaningful benefits for persons living with dementia and their caregivers.

The programme also received external validation when it was awarded Finalist at the Ageing Asia Awards, underscoring the quality, innovation, and regional relevance of the care model.

Overall, the programme reflects the person-centred care tenet of our philosophy of care at its core. It is also holistic in its indirect outcomes, influencing shifts in staff mindsets as well as those of next-of-kin and caregivers. This marks a successful organisation-wide transition towards a person-centred and holistic approach, embodying the pursuit of improving quality of life through being mission-driven and guided by our core values.

Building on this momentum, SASCO has begun scaling this dementia care model to additional sites, starting with the introduction of Dementia Day Care (DDC) services at SASCO@Jurong West. With this expansion, all four Senior Care Centres (SCCs) will be accredited with this model of care. This will further ensure greater consistency in dementia-informed practices across services, strengthen organisational dementia capability, and extend access to high-quality, person-centred care to a broader group of clients and caregivers.

In working with peer organisations and community partners, we also made deliberate efforts to share our knowledge and best practices. The novel approach of this care model has generated growing interest, resulting in increasing requests for knowledge-sharing and showcasing of achieved outcomes.

Going forward, including our appointments as Integrated Community Care Providers (ICCPs) in two sub-regions, continuous staff training will remain a priority. Complementary to dementia care is the Virtual Reality project, which uses immersive experiences as therapy. The use of Virtual Reality Recreation Therapy (VRRT) will greatly complement the Butterfly Approach and enable more positive and sustained outcomes. Accordingly, staff will also be trained in VR facilitation.

One of the main roles and scope of ICCPs is health checks or assessments. Under the ICCP framework, we can incorporate screening for mild cognitive impairment and early onset of dementia, as well as develop structured care pathways for persons.

Integrated Community Care Provider (ICCP)

The ICCP initiative was launched in April 2025 to strengthen community-based care and support ageing in place.

Through a consortium-based approach, four baseline services — Active Ageing Centres (AACs), Senior Care Centres (SCCs), Home Therapy (HT) providers, and Home Personal Care Plus (HPC+) providers — are brought together. ICCP leverages community partnerships to deliver timely and coordinated care journeys for seniors across services and settings.

Ultimately, the ICCP approach aims to reduce hospital admissions, enhance safety at home, and improve seniors’ quality of life. For seniors, this translates into a more seamless and integrated care journey.

ICCP at Sengkang Seletar 3 and Bedok 4

SASCO Home was first awarded the ICCP for Seletar–Sengkang Subregion 3 (SR3) on 26 March 2025. Subsequently, on 6 November 2025, we were awarded the ICCP for Bedok Subregion 4—a relatively clean-slate region without existing service providers.

Following the SR3 appointment, we engaged the four baseline service providers: SASCO@Compassvale AAC (Administrative POC), Precious AAC (Compassvale Ancilla), BCARE AAC @ Compassvale, Fu Hui Senior Care Centre (SCC), and Home Nursing Foundation (for Home Personal Care Plus, HPC+).

Since Phase 1 commenced in April 2025, the consortium has established partnerships and implemented joint programmes focused on supporting seniors to age in place. These include:

- * Development of a **heat map** for SR3 to identify concentrations of seniors, enabling prioritisation of zones for on-site outreach, home-based care, or mobile services, and facilitating programme planning based on locality and frailty levels:

SENGKANG SELETAR SR3 HEAT MAP

Overview of Sengkang Seletar SR3

CFS Heat Map - Analysis from 3 AACs

- * Prioritize zone for on-site outreach, home-based care, or mobile services.
- * Plan programs and services to address seniors’ specific needs by locality and frailty level.



CFS Score 1-3

Senior Concentration

Red - High
Yellow - Medium
Turquoise & Green - Low



CFS Score 4-5

* Creation of an **information sheet** to guide residents and seniors on available services in SR3, while reinforcing awareness of the ICCP initiative:

Age Well, Stay Connected – Support in Your Neighbourhood

Discover how the **Integrated Community Care Provider (ICCP)** helps seniors live active, healthy, and independent lives within the community.

What is ICCP?

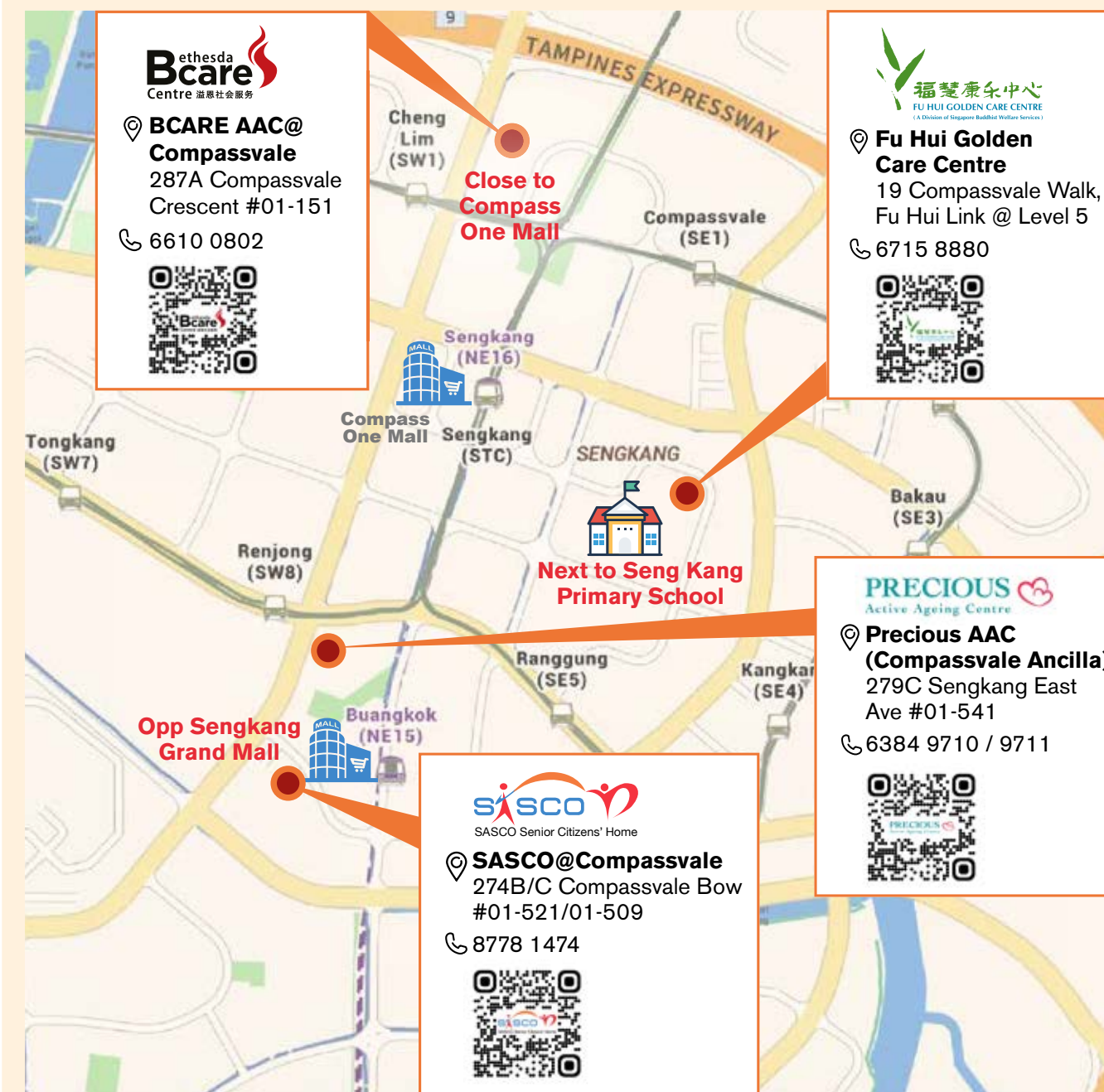
Integrated Community Care Provider (ICCP) is a network of partners that coordinates care and support for seniors, ensuring they receive the right help at the right time, close to home.



* Ongoing discussions with partner providers on a suite of services to be delivered, including existing SASCO Home projects such as Guardian Angel (GA) and Virtual Reality Recreation Therapy (VRRT). Other viable services explored include Traditional Chinese Medicine (TCM), which may be relevant for seniors.

Our Partners in Your Neighbourhood

Your ICCP Partners in Sengkang Seletar 3:



Entering 2026, work in Sengkang Seletar 3 is expected to stabilise in terms of roles, processes and workflows. Partners and agencies will continue navigating their respective care systems and software platforms to integrate workflows, ensuring a seamless experience for seniors as they transition between service providers or between healthcare institutions (e.g. clinics or hospitals) and community services within SR3.

For ICCP at Bedok 4, services are targeted to commence in April 2026. In the interim, groundwork has been laid to establish two Active Ageing Centres (AACs) and one Senior Care Centre (SCC), all of which are expected to be fully operational by 2027:

ICCP BEDOK 4

ACC

2 AACs (estimated), first AAC commencing in 2027, second AAC TBC.

First AAC Located at:

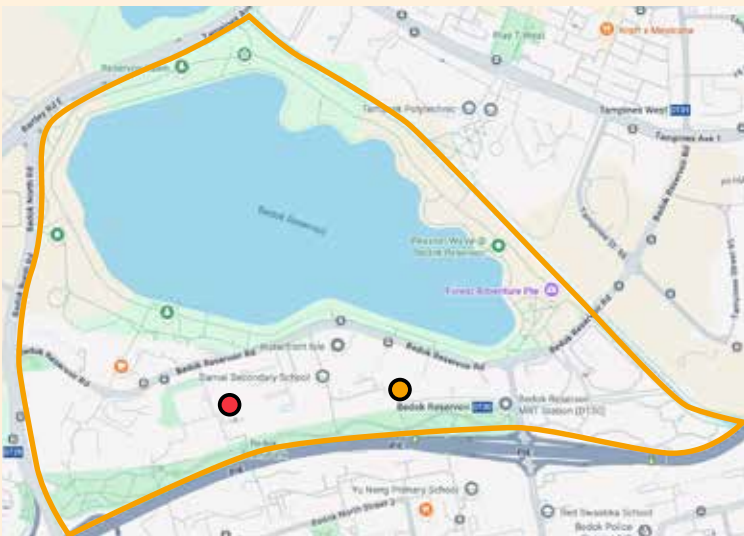
724 Bedok Reservoir Road, Singapore 470724 (Approximate size: 2 bays at 140 sqm** 60 sqm)

SCC

Total of 101 day-places (estimated), with the first SCC (45 days-places) commencing in 2027.

First SCC Located at:

712 Bedok Reservoir, Singapore 470712 (Approximate size: 477 sqm)

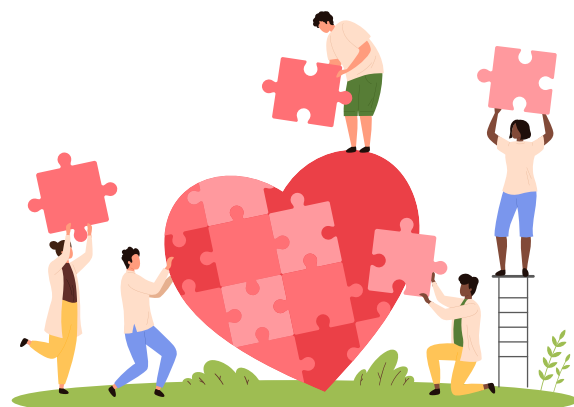


Legend

● First AAC* ● First SCC

* AAC service boundary map and postal codes will be provided during the issuance of AAC LOA one month before AAC start-ups date

Looking ahead to Phase 2, community partners have undergone training in preparation for Care Coordination efforts commencing in April 2026.



Summary plans for 2026

- * SASCO will establish a Care Team to support care coordination, strengthening service readiness and ensuring baseline services are delivered effectively and in alignment with service requirements.
- * The ICCP model developed in Sengkang Seletar 3 can be replicated in Bedok 4, with further enhancements to services and projects.
- * Partnerships with the Silver Generation Office, COMMIT/CREST (mental health and psychosocial support), and MOWs/METs (meal delivery and daily living support) will be deepened.
- * Collaborations will be strengthened to enable sustainable community-based solutions and support collaborative research initiatives (e.g. SGAssist, SUSS, Universal Health).
- * SASCO will continue working alongside key partners such as Regional Health Systems (RHS) and grassroots organisations to expand referral pathways and ensure seniors receive timely and holistic support.



By the Numbers

167 Staff Strength



113 Direct and Ancillary Care

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

54 Corporate HQ & Support

Corporate HQ

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

Support

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

5,932 Clients Served

103 SASCO @ HongSan



153 SASCO @ WestCoast



50 SASCO @ TelokBlangah



150 SASCO @ JurongWest



60 SASCO @ HongKahNorth



2,377 SASCO @ WestCoast AAC



1,321 SASCO @ Compassvale AAC



1,718 SASCO @ Khatib AAC

Programme Details – EP, SCCs & AACs



Programme		Attendance Numbers		
S/N		Seniors	Volunteers	Number of Sessions
1	Art & Craft Workshops * Mixed Media Art * Hand Clay Making * Knitting & Stitching	7,021	10	252
2	Other Workshops * Physical Exercises * Digital Skills * Befriending & Reminiscence	8,737	105	408
3	Celebrations * Ethnic Festivities * Chingay * Halloween	1,217	396	94
4	Cognitive * Bingo * Mahjong * Carrom * Rummy O	7,452	32	487
5	Collaborations * VIA with Schools * CSR with Corporates	3,673	4,668	123
6	Meal Sponsorships	5,168	656	60
7	Outings & Excursions * Coffeeshop Outings * Places of Attractions * Concerts & Operas * Johor Bahru Tours	436	516	112
8	Haircutting Sessions	200	8	30
9	Karaoke Sessions	150	5	96
10	Movie Nights	80	0	13
11	Music Workshops	10	4	10
12	Pet-assisted Activities	150	19	45
13	Vaccinations & Health Screenings	526	2	11

Timeless *Hopes*, Endless *Dreams*

A Collaborative Mixed-Media Installation by SASCO@HongKahNorth and SASCO@Compassvale, supported by North-East CDC and South-West CDC

<https://www.cdc.gov.sg/sasco-compassvale-and-hong-kah-north/>



Timeless Hopes, Endless Dreams is a community artwork that brings together the memories, dreams, and enduring hopes of seniors as Singapore marks its 60th year of independence. Created as a reflection on lived experiences and shared aspirations, the installation celebrates the idea that creativity, imagination, and contribution do not diminish with age—they continue to grow and evolve.

Over four months, 21 seniors from SASCO@HongKahNorth Senior Day Care Centre and SASCO@Compassvale Active Ageing Centre collaborated on this mixedmedia installation, supported by NorthEast CDC and SouthWest CDC. The artwork weaves together 2D collages and a 3D model cityscape, symbolising how Singapore's past, present, and future are deeply interconnected—much like the life journeys of the seniors themselves. The installation was shortlisted and exhibited at the National Gallery Singapore as part of the SG60 WeCare Arts Exhibition in September 2025.

For many participants, this project marked their first experience with artmaking and digital tools. With little or no prior exposure, the seniors stepped beyond their comfort zones to learn new creative and digital skills. Their willingness to try, adapt, and persevere reflects an enduring spirit





of lifelong learning, resilience, and curiosity—values that continue to shape Singapore's community fabric.

At its heart, the artwork embodies core values that have guided Singapore's growth and will continue to shape its future:

Empowerment, as seniors gain new skills and confidence;

Expression, through the sharing of personal stories and memories;

Unity, as many hands and minds come together in a shared creative journey; and Imagination and Hope, as participants envision a kinder, greener, and more connected Singapore.

The spirit of the project is powerfully reflected in the story of one participating senior, Mdm Lee Yuet Fong Magdalene. During the exhibition launch, she

was invited to present and introduce the artwork to Minister Edwin Tong. One photograph within the installation caught his attention—a blackandwhite image of Magdalene as a young Police Cadet during her secondary school years.

The photograph holds deep personal meaning for her. It recalls treasured memories with schoolmates and a formative period in her youth, including her participation in the National Day Parade as a member of the Police Cadet. As the installation was created in tribute to Singapore's 60th birthday, Magdalene felt that this image—capturing both personal history and national service—was a meaningful and fitting contribution.

Her story is also one of remarkable resilience. As a stroke survivor, Magdalene remains determined and positive, actively participating in activities at the Active Ageing Centre while focusing on her recovery. She does not allow her medical history to define or limit her involvement. Instead, she continues to engage, learn, and contribute with quiet strength and optimism.

Together, the voices and stories within Timeless Hopes, Endless Dreams remind us that age is not a barrier to imagination or contribution. As one senior simply and powerfully expressed:

“ We may be older, but we can still learn, still imagine, and still contribute to Singapore. ”



Community Appreciation Day 2025: *Celebrating* the Heart of Community Care

At SASCO Senior Citizens' Home, caring for seniors is a shared commitment—one built through partnership, trust and compassion. This spirit was at the heart of Community Appreciation Day 2025, held on 11 October at SAFRA Choa Chu Kang, where volunteers and partners came together to celebrate the collective efforts that continue to uplift seniors in our care.

The event was graced by Mr Jeffrey Siow, Acting Minister for Transport and Senior Minister of State for Finance, and Grassroots Adviser to Chua Chu Kang GRC. His presence underscored the importance of strong community partnerships in complementing national efforts to support Singapore's ageing population.

The afternoon began on an uplifting note with a vibrant drumming performance by seniors, supported by the WeCare Arts Fund@CDC. The performance reflected not only creativity and confidence, but also the joy that comes from meaningful engagement. It set the tone for a heartfelt celebration that followed—one dedicated to honouring the volunteers and partners whose dedication has made a tangible difference in seniors' lives.

Beyond the festivities, Community Appreciation Day was also a moment to reflect on the impact of community action over the past 10 months. With the steadfast support of volunteers and partners,



SASCO Home facilitated:

- ✦ 806 activities, including festive celebrations and thematic programmes that brought joy, meaning and stability to seniors' lives;
- ✦ 45 community outings, helping seniors stay socially connected and engaged;
- ✦ 2,830 sponsored meals, made possible through the generosity of partners and volunteers, allowing seniors to share nourishing meals together.

Behind every number is a senior whose life has been touched — through companionship, shared experiences and the reassurance that they are cared for, by a community that remembers them.

In his address, Mr Siow affirmed the vital role that community organisations like SASCO Home, play in complementing national efforts to support seniors. He commended volunteers and partners for their unwavering commitment and generosity, emphasising that building strong support networks is a shared responsibility—one that enables seniors to age with dignity, purpose and a sense of belonging.

Community Appreciation Day 2025 was, at its core, a celebration of caring as a community. It served as a reminder that community care is built not just on programmes and numbers, but on relationships, trust and a shared belief that no senior should age alone.



3rd Anniversary and Official Launch of SASCO@WestCoast AAC

6 June 2025

SASCO@WestCoast AAC

This is the occasion of the 3rd Anniversary and Official Launch of SASCO@WestCoast AAC.

The GOH of the event was **Minister Desmond Lee**.



SASCO Bowling

25 July 2025

HOMETEAMNS@Khatib



Thai PMO / PKMD Visit

26 November 2025

HOMETEAMNS@Khatib



Study Visit from Office of Knowledge Management & Development (OKMD), office of the Prime Minister of Thailand

Thailand Delegation

- * **Dr. Twarath Sutabutr**
President, Office of Knowledge Management and Development (Public Organization)
- * **Ms. Areerat Chawakanchanakit** Director of Learning Innovation Promotion
- * **Mr. Prarun Bunkaew** Senior Knowledge Management Officer
- * **Mr. Karunrat Chindamanee** Knowledge Management Officer and a Local Tour Guide.

Craft Making

SASCO@HongSan



Seniors Unpuzzling

SASCO@Compassvale



Community Appreciation Day

SASCO@WestCoast AAC



Visit to Crocodile Farm

SASCO@WestCoast



Outing with MFS Investments:

Art Science Museum

SASCO@TelokBlangah



Animal Assisted Activity

SASCO@JurongWest



Bear Making

SASCO@Khatib



Intergenerational Interactions

SASCO@HongKahNorth



Admission & Programme *Inquiries*

Corporate Services

SASCO @ HQ

Blk 991, Alexandra Road, #01-04, Singapore 119964

Sheltered Home & Crisis Placement

SASCO @ HongSan

30 Hong San Terrace, Singapore 688246

Senior Care Centres

SASCO @ HongKahNorth

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

SASCO @ TelokBlangah

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

SASCO @ JurongWest

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

Active Ageing Centre (Care)

SASCO @ WestCoast

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

Active Ageing Centres

SASCO @ Compassvale

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

SASCO @ Khatib

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

Active Ageing Centre Satellite Centres

Nee Soon South Zone B Residents' Network

Blk 783, Yishun Ring Rd, #01-3536,
Khatib Vale, Singapore 760783

Compassvale Coris Residents' Committee

Blk 266, Compassvale Bow, #01-03,
Singapore 540266



Ci Yuan Cares @ Ang Mo Kio-Hougang

Blk 550, Hougang St 51,
Singapore 530550

West Coast Heights Residents' Network

Blk 511, West Coast Drive,
#01-343, Singapore 120511

West Coast Vista Residents' Network

Blk 731, Clementi West St 2,
#01-296, Singapore 120731

ICCP Centres

SASCO@ Compassvale

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

BCARE AAC@ Compassvale

Blk 287A, Compassvale
Crescent, #01-151,
Singapore 541287

Fu Hui Golden Care Centre

19 Compassvale Walk,
Fu Hui Link @ Level 5,
Singapore 544644

Precious AAC (Compassvale Ancilla)

Blk 279C, Sengkang East
Ave, #01-541,
Singapore 543279

Tel: **6273 5183** for all enquiries

SASCO Senior Citizens' Home FINANCIAL HIGHLIGHTS

31 December 2025



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- 56** ▶ Statement of Financial Activities

For detailed financial information, please refer to the full financial statements available on our website.

Home Information

Home registration number:	S89CC0702G
Registered office:	991 ALEXANDRA ROAD, #01-04, Singapore 119964
Management committee:	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) Lakhbir Gill (Member) Jignesh s/o Surendra Ramanlal (Member) Daryl Han Keen Siew (Member) Hirman Mohamed Khamis (Member) Ng Kim Seng (Member) – Appointed 1 July 2025 Pasupathy S/O Muthu Suppiah (Member) – Appointed 1 July 2025 Chua Tian Teck (Member) – Resigned 30 June 2025 Pang Tian Tok (Member) – Resigned 30 June 2025
Secretary:	Tan Leng Joo Bernard
Banker:	United Overseas Bank Limited Maybank Singapore Limited BNP Paribas, Singapore Branch DBS bank
Independent auditor:	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 2025

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 2025 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 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: 23 March 2026

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 2025, 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 ("FRS") so as to present fairly, in all material respects, the state of affairs of the Home as at 31 December 2025 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") 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 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 and will 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 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 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 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.

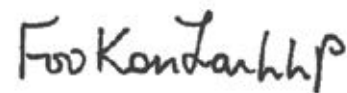
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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



FOO KON TAN LLP
Public Accountants and
Chartered Accountants

Singapore, 23 March 2026

Statement of

Financial Position

as at 31 December 2025

		31 December 2025	31 December 2024
	Note	\$	\$
ASSETS			
Non-Current Assets			
Plant and equipment	3	1,167,097	1,327,388
Intangible assets	4	2,565	11,595
Right-of-use assets	5	687,063	428,535
Investment properties	6	16,754,473	9,176,068
		18,611,198	10,943,586
Current Assets			
Receivables	7	3,443,553	3,170,941
Cash and bank balances	8	44,215,960	46,255,536
		47,659,513	49,426,477
Total assets		66,270,711	60,370,063
FUNDS AND LIABILITIES			
FUNDS			
General fund		57,741,260	51,655,861
Designated fund	9	-	1,226,282
Restricted funds	10	3,490,434	2,965,186
Total Funds		61,231,694	55,847,329
LIABILITIES			
Non-Current Liabilities			
Lease liabilities	11	92,825	171,791
Provisions	12	103,296	70,000
		196,121	241,791
Current Liabilities			
Lease liabilities	11	603,857	269,978
Other payables	13	4,239,039	4,010,965
		4,842,896	4,280,943
Total liabilities		5,039,017	4,522,734
Total funds and liabilities		66,270,711	60,370,063

*Please refer to our audited financial statements for detailed financial figures.

Statement of Financial Activities

as at 31 December 2025

	FY2025		FY2024	
	\$	%	\$	%
Voluntary Income (Donations)	13,834,420	49	11,044,034	45
Government Grants	11,196,156	40	9,747,615	40
Programme Fees	1,322,147	5	1,517,334	6
Other Income	1,655,808	6	2,355,191	10
Total Income	28,008,531	100	24,664,174	100
Cost of Charitable Activities	18,210,567	79	16,308,620	80
Costs of Governance Activities	213,950	1	269,804	1
Finance Costs	26,710	0	22,221	0
Other Expenditure	4,683,387	20	3,832,063	19
Total Expenditure	23,134,614	100	20,432,708	100
Surplus for the reporting year	4,873,917		4,231,466	

*Please refer to our audited financial statements for detailed financial figures.



SASCO Senior Citizens' Home

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

[f https://www.facebook.com/SSCH.SG/](https://www.facebook.com/SSCH.SG/)

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