



CATHOLIC
WELFARE
SERVICES



*Journeying together with
Faith, Hope, Courage,
Love and Joy*

ANNUAL
REPORT
FY2025/26



ANAM
OF SINGAPORE



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About Us

Catholic Welfare Services, Singapore (CWS) is a non-profit social service agency founded in 1959 with the aim of uplifting the lives of the less fortunate in the community. Guided by the spirit of the Good Shepherd, which calls us to lead others toward love and fulfilment, and the compassion of the Good Samaritan, who cared for those who had fallen along the way, CWS offers a range of programmes and services to support a diverse community of beneficiaries.



Mission

Catholic Welfare Services is dedicated to the preciousness and dignity of life. We journey with people-in-need to live life to the fullest.

Objectives

To always respect the dignity of the people we serve.

To offer care and support for those in need regardless of language, race or religion.

To provide direct services in support of persons in need, such as:

- the elderly
- the sick
- families in need
- ex-prisoners
- children; and
- any other needy persons in Singapore

To collaborate with government and community organisations, and other Catholic organisations

To provide meaningful programmes for those in need.

To provide employment and income generation for those we serve.

Patron's Message

“



Whatever you did for one of the least of these brothers and sisters of mine, you did for me.

— Matthew 25:40

”

For more than six decades, Catholic Welfare Services (CWS) has journeyed alongside individuals and families in need, offering care, companionship and hope through every season of life. Guided by the teachings of Christ and the principles of Catholic Social Mission, CWS continues to uphold the dignity of every person, especially those who are vulnerable, elderly, isolated or facing difficult circumstances.

Our mission calls us not only to respond to immediate needs, but also to see and accompany each person with compassion. In every act of service – whether providing a safe home, supporting a family, caring for an elderly resident or simply being present to someone who feels alone – we affirm that every life is precious and deserving of love and respect.

As society continues to change, the needs within our communities will also evolve. CWS must therefore remain attentive and courageous, responding with faith, hope and compassion. Its services and programmes are more than

charitable works; they are expressions of our shared calling to love and serve, and to restore dignity and fullness of life to those in need.

I extend my heartfelt gratitude to the staff, volunteers, benefactors, partners and friends of CWS who sustain this mission through their dedication and generosity. May we continue to walk together, bringing comfort to those who suffer, hope to those who are discouraged, and the light of Christ to all whom we encounter.

H. Em. William Cardinal Goh

Archbishop of Singapore

Patron of Catholic Welfare Services, Singapore



Chairman's Message



Journeying Together with Faith, Hope, Courage, Love and Joy

Let all that you do be done in love.

— Matthew 25:40

It is my honour to present this message for our Annual Report.

The verse above captures the spirit that has sustained CWS throughout our history. While our work takes many forms, it begins with a simple calling: to recognise the dignity of every person and to serve with compassion, faith and love.

Over the past year, CWS has continued to journey alongside individuals and families through the different stages and seasons of life. Across our Nursing Homes, community services and social assistance programmes, our staff and volunteers have worked faithfully to care for those who are elderly, vulnerable or facing difficult circumstances. Much of this service happens quietly, through everyday acts of patience, attentiveness and kindness. Yet it is precisely through these acts that dignity is affirmed, hope is restored and lives are touched in meaningful ways.

This year, we also embarked on Project Stories, an organisation-wide exercise to reflect on what makes CWS uniquely CWS. By listening to the experiences and reflections of our staff, partners, donors, residents and others who have journeyed with us, we identified five values that embody the heart of our work: Faith, Hope, Courage, Love and Joy. Together, these values inspire this year's Annual Report theme, "Journeying Together with Faith, Hope, Courage, Love and Joy."

These values are not simply words. They are reflected in how we care, how we respond to changing needs, how we support one another and how we remain steadfast in our mission. They remind us that our work is not only about the services we provide, but also about the relationships we build and the journeys we share with those entrusted to our care.

As the needs of our community evolve, CWS must continue to strengthen the way we serve. This means remaining responsive to emerging needs, investing in and supporting our people, stewarding our resources responsibly, and ensuring that our services remain relevant, effective and sustainable. It also calls us to work more closely as one organisation, drawing on the strengths and experience across CWS while preserving the distinct identities, traditions and strengths of our Homes and services.

One of the most significant undertakings before us is the continued development of Saint Theresa's Village. Envisioned as an integrated continuum of care for seniors, the Village represents an important step forward in enabling seniors to age with dignity, purpose and a sense of belonging. More than a development project, it reflects our belief that care must be person-centred, compassionate and attentive to the whole person - mind, body and spirit. It is an expression of our commitment to journey with seniors not merely through their later years, but through a life lived with meaning and dignity.

Our ability to fulfil this mission depends ultimately upon our people. I extend my sincere appreciation to the staff of CWS and our service centres, whose dedication and commitment give life to our mission each day. I am equally grateful to our volunteers, donors, benefactors, partners and supporters, whose generosity, time and trust enable us to reach further and respond more meaningfully to those in need.

I am grateful, too, to my fellow Board and Committee members for their stewardship, wisdom and counsel, and to the management teams across CWS for their leadership and dedication. I also extend our heartfelt appreciation to our Patron, His Eminence Cardinal William Goh, for his continued guidance, encouragement and spiritual support.

As we look to the future, there will undoubtedly be new needs to meet and new challenges to navigate. Yet, amid all that may change, the heart of our mission remains constant: to journey with communities in need, uphold the dignity of every person and help restore fullness of life.

May we continue this journey together - with Faith to guide us, Hope to sustain us, Courage to face what lies ahead, Love to shape how we serve, and Joy in the privilege of walking alongside others.

To all who have walked alongside CWS, thank you. Thank you for believing in this mission, for sharing in our journey, and for helping us continue to serve with compassion, dignity and love. May we journey together, steadfast in purpose and faithful in service.

Mr Michael Sim

Chairman

Catholic Welfare Services

Our CWS Journey

1959

CWS is founded, holds its inaugural meeting on 20 April 1959.



1963

Launch of the Study Scholarship Fund to support well-performing students facing financial difficulties. This programme would eventually become the current-day CWS Bursary Programme.



1979

In collaboration with the Society of St Vincent de Paul, CWS sets up St Vincent Home, a community home for ambulant elderly in need of a place to stay.



2003

CWS takes over management of St. Theresa's Home, a Nursing Home established in 1935 by the Little Sisters of the Poor.



1960

Launch of the Breadline programme to distribute bread and milk drinks to the needy and destitute in the areas surrounding the CWS headquarters.



1978

CWS opens St Joseph's Home, its first Nursing Home, with the support of Canossian Sisters. In 1985, the Home would go on to add hospice care for patients with advanced illnesses, becoming one of the pioneering institutions for the service in Singapore.



2001

CWS takes over management of Villa Francis Home for the Aged, formerly managed by the Franciscan Missionaries of the Divine Motherhood.



2009

Launch of the Hearts@Work programme, a Sheltered Workshop for persons with intellectual challenges, providing trainees with vocational training and social skill development in a nurturing environment.



2010

Launch of the CWS-BT YouthReach Programme in partnership with Boys' Town, to support vulnerable youth in the community through counselling, training and life-skills programmes.



2018

Launch of the Safe, Sound Sleeping Place (S3P) initiative, partnering with Church of Christ the King to use their facilities as a night shelter for rough sleepers in the community.



2021

Launch of the Bethlehem Shelter in Ang Mo Kio, CWS's first dedicated shelter for rough sleepers, alongside a full-time S3P facility at the SLF building in collaboration with MSF.



2023

Signing of Key Memorandums of Understanding with Industrial & Services Co-Operative Society Limited (ISCOS) and Yellow Ribbon Fund to expand reach of ESCE Programmes to larger communities in need.



2014

Launch of the CWS Night Missions, a volunteer-led community outreach programme where volunteers head out into the streets at night to distribute food and drinks to rough sleepers, engage them in conversation, and, where possible, connect them with support services they may need.



2020

Launch of the Emmanuel Second Chance Education (ESCE) Programme, an inclusive educational support programme aimed at adult learners, offering grants with no bond, no age limit, and no restrictions on course of study.



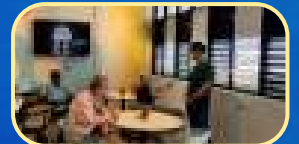
2022

Launch of the Gift of Joy Shelter in collaboration with Willing Hearts, located at the compound in Telok Kurau.



2024

Comprehensive enhancements to Hearts@Work and St Vincent Home, expanding capacity and upgrading facilities to better serve trainees and residents.



Our Leadership

The CWS Board of Governors

Catholic Welfare Services is led by its Board of Governors, which comprises business professionals and community leaders who have come forward to volunteer their services and provide strategic guidance and leadership for the organisation. The Board is of appropriate size and ensures a good mix of experience, knowledge and expertise across key areas such as organisational development, governance, financial management, and community relations. To build a steady pipeline of Board talent, CWS also brings in potential candidates to serve in our various Committees, which helps the Board identify and develop specific candidates for Board positions or to serve in other key strategic positions within CWS.

The composition, powers and functions of the Board are governed by the CWS Constitution. Board members are elected and serve for a term of 2 years and are not paid any remuneration or director's fees. Board members may hold the positions of Chairman, Vice Chairman, or Honorary (Hon.) Secretary for a maximum of 3 consecutive two-year terms (6 years in total) and may serve as Hon. Treasurer or Assistant Hon. Treasurer for a maximum of 2 consecutive two-year terms (4 years in total).



Our Patron
His Eminence,
William Cardinal Goh
Archbishop of Singapore



Mr Michael Sim
Chairman

Mr Michael Sim has over 24 years of experience as a senior partner in Ernst & Young and has held various leadership roles in the firm's Audit and Risk Advisory Practices in the Singapore and Asia-Pacific region. Prior to that, he was the General Manager of a major stock broking firm. He is a Fellow of the Institute of Chartered Accountants of Singapore, the Chartered Association of Certified Accountants of United Kingdom and CPA Australia and is a Certified Fraud Examiner of the Association of Certified Fraud Examiners, USA. He was a Board Member of Jurong Town Corporation and sits on the Boards of several charity organisations.



Mr Ng Jui Kheng
Vice Chairman

Mr Ng Jui Kheng is formerly from the investment and private banking industry with over 38 years of experience. He graduated with a Bachelor in Business Administration degree as well as a Master of Science in Financial Engineering degree, both at the National University of Singapore. Mr Ng began his career as a money broker with a leading international money brokering company. He was seconded to the Philippines office as General Manager. He then left to join Citibank in the Treasury Department. He made an impact in the banking industry as the creator of the dual currency investment product. From Investment Banking, he made a switch to Private Banking. After his retirement, he did assignments for the Institute of Banking and Finance as well as Wealth Management Institute.



Ms Lynette Chew
Honorary Secretary

Ms Lynette Chew is an Advocate & Solicitor with over three decades of experience. Her practice focuses on the construction, infrastructure and energy sector. She has been a volunteer in Catholic Welfare Services since 2017 and in Law Society's pro bono services.



Ms Elaine Lim
Honorary Treasurer

Ms Elaine Lim is a Chartered Accountant of Singapore, and an ASEAN CPA. She started her career as an auditor in a Big4 accounting firm and has over 20 years of experience in accounting. She is actively involved in her parish, being a core team member of the RCIA and a Lector in the Church of Our Lady Queen of Peace. She and her husband are also involved in Worldwide Marriage Encounter as Service Team leaders.



Mr Edmond Neo
Assistant Honorary Treasurer

Mr Edmond Neo has over 25 years of senior leadership experience in the food and beverage industry. He previously served as CEO, Beer at Fraser & Neave, held key commercial and brand management roles at Asia Pacific Breweries, including Director, Group Commercial, and oversaw brand investment, commercial strategy and business development at ThaiBev. He brings strong expertise in corporate governance, strategic planning and organisational leadership to CWS.



Mr Thomas Tan
Member

Mr Thomas Tan was formerly an Air Traffic Control Officer from the RSAF and now operates his own company in specialist fire alarm and protection. He has been involved in the community for nearly 20 years - in the Family Service Centre, as Chairman of Comcare in Serangoon, and as the first Chairman of YouthReach. He served as President of the Rotary Club of Changi and is now an Advisor of the Foundation of Rotary Clubs, Singapore, and has also served 4 terms as President of the Serangoon Gardens Country Club and is now a Trustee of the Club. Mr Tan has also previously held office as Chairman of Catholic Welfare Services.



Ms Florence Tan
Member

Ms Florence Tan is from the Public Accountants industry with over 30 years of experience in local and international tax consulting. She has been an active volunteer in various social services agencies for more than 20 years, assisting financially disadvantaged and marginalised families. She served as General Secretary and then as National President of the Society of St Vincent de Paul (National Council of Singapore) from May 2012 to May 2022, and was a director of SSVP Ltd from February 2019 to December 2024.



Dr Christopher Leong
Member

Dr Christopher Leong has been practising in the development and construction industry for the last 44 years. He currently leads a newly formed project management practice while continuing as Adjunct Assoc. Prof. to teach on the MSc (PM) program at NUS. He also sits as Council Member on the Society of Project Managers (1995 – 2023).



Mr Samuel Ng
Member

Mr Samuel Ng has over 20 years of experience in the social work sector. He has pioneered a number of prominent social work projects over the years, including the Marine Parade Family Service Centre, and YAH!, Singapore's first community college for seniors. He is also the founder of Montfort Care, a social service agency providing support for youth, families and seniors in the community.



Sr Geraldine Tan
Member

Sr Geraldine Tan, FdCC, is a Catholic nun of the Canossian Daughters of Charity and currently serves as Provincial Leader for Singapore and Myanmar. A registered nurse with a keen interest in palliative care, Sr Geraldine served at St Joseph's Home for nearly four decades, including 18 years as its Executive Director.



Mr John Ho
Member

Mr John Ho retired as a Partner at Ernst & Young and where he built over 30 years of expertise in audit and technology risk management. He has served on the CWS Technology Enablement Panel and the Audit Committee, offering strategic guidance and oversight. Mr Ho also serves on the Board of Abilities Beyond Limitations and Expectations (ABLE) and the Chair of Archdiocesan Information Technology Council (AIRC).



Mr Gerard Koh
Member

Mr Gerard Koh is a seasoned human resources leader with over 30 years of experience across the public and private sectors. He currently leads Group-level people initiatives at Singtel, and previously served as CHRO and Chief Corporate Officer at SMRT, as well as heading People & Culture at NCS. A former SAF Colonel, he also contributes actively to Church and humanitarian work, and is a certified HR Master Practitioner with IHRP.

Retired Board Members

Catholic Welfare Services extends our heartfelt appreciation to three longstanding Board Members – Dr Michael Thio, Mr Eugene Tan, and Sr Marilyn Lim – who retired from the CWS Board of Governors in October 2025. Dr Thio and Mr Tan concluded their service upon completing their respective terms as Chairman and Vice Chairman, while Sr Marilyn retired following many years of service as a Board Member. All three Members served on the Board for more than a decade, providing valuable guidance and stewardship through the continued development of CWS and its services. Their experience, commitment and generous service have contributed to the growth of our organisation and strengthened our ability to serve those in need.



Dr Michael Thio
Chairman (2019 – Sep 2025)
Retired from the CWS Board of Governors in Sep 2025

Dr Michael Thio has served in senior management positions of international multi-national corporations for about 30 years and as a consultant for 16 years in the Southeast Asia region. He has been involved in charitable, social and community services for over 56 years, of which 27 years include overseas charities. He has also served in a Vatican Advisory Council.



Mr Eugene Tan
Vice Chairman (2019 – Sep 2025)
Retired from the CWS Board of Governors in Sep 2025

Mr Eugene Tan is a law academic at a local university. As most of his professional career has been in university education, he seeks to transfer his specialisation in the design of constitutional checks and balances and in organisational ethics to the various organisations he volunteers with. He also served as a Nominated Member of Parliament between 2012 and 2014.



Sr Marilyn Lim
Member (2019– Sep 2025)
Retired from the CWS Board of Governors in Sep 2025

Sr Marilyn Lim is the Spiritual Director of Lifespings Canossian Spirituality Centre. She previously served as General Councillor then as Provincial Leader in Rome from 2002 to 2011 and was Supervisor of Canossaville Children and Community Services and the Canossian School from 2012-2018. She initiated the Circle of Care, an integrated service of professional therapists and social worker who serve special needs children within the Canossian Village, especially the hearing impaired.

Name	Office Held		Current Appointments on Committees	Occupation	Board Meeting Attendance (FY2025/2026)
Mr Sim Juat Quee Michael Gabriel	Member	(2009 – Present)	Chairman: Nomination & Succession Planning Committee	Company Director	6 out of 6
	Vice Chairman	(2013 – 2019)			
	Chairman	(2025 – Present)			
Mr Ng Jui Kheng	Member	(2019 – Present)	Chairman: Finance & Investment Committee Member: Nomination & Succession Planning Committee	Retiree	6 out of 6
	Asst. Hon. Treasurer	(2021 – 2025)			
	Vice Chairman	(2025 – Present)			
Ms Lynette Chew Mei Lin	Member	(2019 – Present)	Chairperson: Nursing Homes Governance & Policy Committee	Advocate and Solicitor	4 out of 6
	Hon. Secretary	(2025 – Present)			
Ms Lim Wei Ling Elaine	Member	(2015 – Present)	Chairperson: St Vincent Home Management Committee Member: Finance & Investment Committee	Consultant	6 out of 6
	Asst. Hon. Treasurer	(2015 – 2017)			
	Hon. Treasurer	(2017 – 2021)			
	Hon. Secretary	(2021 – Present)			
	Hon. Treasurer	(2025 – Present)			
Mr Edmond Neo	Member	(2025 – Present)	Chairman: Community Relations & Fundraising Committee	Chief Executive Officer	2 out of 3
	Asst. Hon. Treasurer	(2025 – Present)			
Mr Tan Aik Hong Thomas	Member	(2008 – Present)	Chairman: Night Missions & Shelters Committee Member: Nursing Homes Governance & Policy Committee	Managing Director	5 out of 6
	Asst. Hon. Treasurer	(2008 – 2009)			
	Asst. Hon. Treasurer	(2011 – 2013)			
	Chairman	(2013 – 2019)			
Ms Tan Mon Ching Florence	Member	(2017 – Present)	Chairperson: Human Resource Committee Member: Finance & Investment Committee	Consultant	5 out of 6
	Hon. Treasurer	(2021 – 2025)			
Dr Leong Hoe Yuen Christopher	Member	(2019 – Present)	Member: Nursing Homes Governance & Policy Committee	Director	4 out of 6
Mr Samuel Ng Beng Teck	Member	(2022 – Present)	Chair: Programmes & Services Committee Member: Nursing Homes Governance & Policy Committee	Executive Director	2 out of 6
Sr Geraldine Tan	Member	(2025 – Present)		Religious	2 out of 3
Mr John Ho	Member	(2025 – Present)	Chair: Audit & Risk Committee	Retiree	1 out of 3
Mr Gerard Koh	Member	(2025 – Present)	Deputy Chairman: Human Resources Committee	Vice President	1 out of 3

Retired Board Members

Name	Office Held		Board Meeting Attendance (FY2025/2026 – May to Oct)
Dr Thiew Yauw Beng Michael	Member	2006 – 2025	3 out of 3
	Hon. Treasurer	2006 – 2009, 2011 – 2015	
	Hon. Secretary	2017 – 2019	
	Chairman	2019 – 2025	
Mr Tan Khen Boon Eugene	Member	2008 – 2025	2 out of 3
	Vice Chairman	2019 – 2025	
Sr Marilyn Lim Sock Cheng, FdCC	Member	2009 – 2025	3 out of 3
	Vice Chairman	2009 – 2011	
	Hon. Secretary	2013 – 2017, 2019 – 2021	

Note:. Mr Michael Sim, Mr Thomas Tan, and Ms Elaine Lim have served on the Board for 10 or more years. Their experience in the charity sector and their dedication to our cause makes them valuable members of the Catholic Welfare Services Board of Governors. The Board holds discussions during its Annual General Meeting to discuss, deliberate and formally approve the re-appointment or re-election of Board Members who have served for 10 or more consecutive years.

Organisational Structure



Our Committees (as of 31 March 2026)



Succession Planning & Nomination Committee

The Nomination and Succession Planning Committee assists the Board in fulfilling its corporate governance responsibilities concerning board effectiveness, including succession planning, director recruiting and appointments, director education and director self-evaluations, and succession planning for key senior executive appointments.

Chairman:

Mr Michael Sim

Members:

Mr Ng Jui Kheng
Ms Lynette Chew
Ms Elaine Lim



Audit & Risk Committee

The Audit & Risk Committee assists the Board in fulfilling their responsibilities in financial reporting, external audit matters, risk management, internal control and audit. The Committee focuses on helping CWS improve its processes and strengthen its internal controls on an on-going basis.

Chairman:

Mr John Ho

Members:

Mr Eugene Tan
Mr Philip Ng



Finance & Investment Committee

The Finance & Investment Committee assists the Board in fulfilling their responsibilities in the areas of finance and investment. This includes reviewing and recommending changes to CWS's finance and investment policies, evaluating and approving any financing options, reviewing annual operating budgets, and providing advisory support on the development of an investment strategy and guidelines.

Chairman:

Mr Ng Jui Kheng

Members:

Ms Elaine Lim
Ms Florence Tan
Mr Johnathan Lim



Nursing Homes Governance & Policy Committee

The Nursing Homes Governance & Policy Committee assists the Board in managing and administering CWS' Nursing Homes, including setting the direction of the Homes' development, and organising and managing their operational activities.

Chairman:

Ms Lynette Chew

Members:

Dr Christopher Leong
Dr Donald Poon
Mr Samuel Ng

Deputy Chairman:

Mr Thomas Tan

Hon. Secretary

Mr Bart Lim (CEO)

Mr Hou Lee

Hon. Treasurer, Nursing Homes



Human Resources Committee

The Human Resources Committee assists the Board in fulfilling their responsibilities in the area of human resources. The Committee oversees the human resources planning of CWS, including key areas such as succession planning, training, mentoring, as well as determining and reviewing compensation.

Chairman:

Ms Florence Tan

Members:

Mrs Irene Loi
Mr Nicholas Sim
Mr Terence Lim

Deputy Chairperson:

Mr Gerard Koh



Community Relations & Fundraising Committee

The Community Relations & Fundraising Committee assists the Board in fulfilling their responsibilities in raising funds for CWS and its programmes. The Committee is a standing committee of the Board, constituted for the purpose of ensuring active involvement of the Board in setting policy for, and directly supporting, ongoing fundraising activities.

Chairman:

Mr Edmond Neo

Members:

Mr Hou Lee
Mr Jonathan Lim



Medifund Committee

The Medifund Committee assists the Board of Governors in reviewing and approving Medifund claims by the Nursing Homes.

Chairman:

Mr Anthony Lee

Members:

Mr Lee Kim Hua
Mr Jeremy Lee
Mr Leon Ng
Ms Audrey Thng



Programmes & Services Committee (Social Service)

The Programmes & Services Committee (Social Service) assists the Board in fulfilling their responsibilities in the areas of social work, including overseeing the development of CWS' social work programmes, suggesting new initiatives and programmes, and evaluating initiatives and programmes proposed by the CWS social work team.

Chairman:

Mr Samuel Ng

Members:

Mr Bart Lim (CEO)



Night Missions & Shelters Committee

The Night Missions & Shelters Committee assists the Board of Governors in overseeing CWS's programmes and initiatives for rough sleepers and the homeless, including its street outreach programmes, Shelters, and all other related services.

Chairman:

Mr Thomas Tan

Members:

Dr Harry Tan



St Vincent Home Management Committee

The St Vincent Home Management Committee assists the Board in managing and administering St Vincent Home, including overall management and operations.

Chairman:

Ms Elaine Lim

Vice Chairman:

Ms Adelaine Ng

Hon. Secretary:

Mr Bart Lim (CEO)

Members:

Mr David Lau
Mr Michael Koh

Our CWS Management Team

The CWS Management Team oversees the day-to-day operations of Catholic Welfare Services and its various Homes, Centres, programmes and services. Comprising professionals with a diverse range of experience and knowledge backgrounds, the Management Team works hand-in-hand with the Board of Governors to realise their strategic goals for CWS.



Mr Bart Lim

Chief Executive Officer
Catholic Welfare Services
Date Of Appointment: 1 May 2022

Mr Bart Lim is formerly from the fast-moving consumer goods industry, with over 20 years of experience in senior management roles in local and global public-listed companies in the Asia Pacific market. He has experience in Nursing Home operations in the Community Care Sector, and has also been an active volunteer in various social service agencies for the past 20 years, assisting financially disadvantaged families.



Ms Grace Ong

Associate Director, Finance,
Catholic Welfare Services
Date Of Appointment: 1 Apr 2024

Ms Grace Ong has been an integral part of CWS for over 10 years, with extensive experience in the finance department. She served as Finance Manager for St Joseph's Home, overseeing the Home's financial operations, before her appointment as Associate Director (Finance) in Apr 2024.



Mr Aston Lau

Director, Projects
Catholic Welfare Services
Date Of Appointment: 4 Apr 2022

Mr Aston Lau has over 20 years of project management, operations, and grant administration experience in the community care sector and defence industry.



**Mr Sim Tan Rui**

Executive Director,
Villa Francis Home

Date Of Appointment: 1 Aug 2025

Mr Sim Tan Rui has over 20 years of experience in operations and quality improvement across healthcare and manufacturing sectors. He has led numerous initiatives that enhanced nursing home operations, sustainability, and resident well-being, achieving measurable improvements in service quality and care standards.

**Ms Ava Chong**

Deputy Executive Director,
Villa Francis Home

Date Of Appointment: 1 Apr 2018

Ms Ava Chong has 20 years of experience in facilities management, with more than 10 years in managing Nursing Homes, overseeing procurement, and leading project management initiatives.

**Mr Victor Seng**

Executive Director,
St Theresa's Home

Date Of Appointment: 1 Oct 2005

Mr Victor Seng has 26 years of experience in the banking industry, having served as head of the treasury department for 16 years. He is also active in the Catholic community, teaching catechism at the Church of Christ the King for over 10 years, and having served as communion minister for over 26 years at the Church of St Francis Xavier.

**Mr Joshua Chui**

Deputy Executive Director,
St Theresa's Home

Date Of Appointment: 1 May 2017

Mr Joshua Chui, a trained physiotherapist, has been working in St Theresa's Home since 1999. He is a strong advocate for purposeful life for the elderly - especially those in Nursing Homes.

**Ms Ivy Lim**

Executive Director,
St Joseph's Home

Date Of Appointment: 2 Oct 2023

Ms Ivy Lim has over 25 years of experience in healthcare operations and management, across health and social care, and service industries. Ivy brings with her a wealth of experience in leading cross-functional teams in public healthcare and government agencies, in the areas of healthcare operations, community development and project management.

Programme Overview

Care Across All Stages of Life

In the years since its founding, CWS has expanded its programmes and services to meet the evolving needs of the community and take on new challenges. From operating a simple food relief programme, CWS now provides a holistic range of programmes and services, including Nursing Homes, social assistance programmes, and collaborative initiatives with other organisations.

Through its full complement of services, including childcare services, youth and family programmes, education programmes for people seeking to upskill themselves, and eldercare services. CWS journeys with those we serve, empowering them to thrive at every stage of their lives.

Infant and Childcare

- Infant and Childcare Centre at St Joseph's Home



Youth



- Bursaries and scholarship programmes
- CWS-Boys' Town YouthReach



Adults and Families



Supporting Rough Sleepers

- CWS Night Missions (Street Outreach)
- S3Ps (Night Shelters)
- Bethlehem & Gift of Joy (Long-term Shelters)

Social Assistance Programmes

- Casework & counselling
- Financial assistance
- Food relief
- Emmanuel Second Chance Education (ESCE)
- CWS ACE Programme

Supporting Persons with Intellectual Challenges

- Hearts@Work

Seniors and Elderly

- St Joseph's Home
- St Theresa's Home
- Villa Francis Home
- St Vincent Home



Our Impact



Close to

20 children

cared for each month throughout the year at our **Infant and Childcare Centre**



More than

150 students and

adult learners

supported by our **bursaries and education support programmes** throughout the year



More than

400 at-risk youth

engaged and nurtured throughout the year via our **outreach programmes**



More than

450 individuals and families

given a helping hand through our **social assistance programmes** throughout the year



Close to than

30 persons with

intellectual challenges

supported throughout the year by our **training and development programmes**



More than

300 rough sleepers

served and/ or provided a safe, sound sleeping space in our **Shelters** throughout the year



Close to

900 elderly residents

who aged gracefully at our **Nursing Homes and Sheltered Home** throughout the year

Our Programmes

Social Assistance Programmes

Main Office: 55 Waterloo Street, #06-01
Catholic Centre, Singapore 187954

Branch Office: 7A Lor 8 Toa Payoh, Agape Village,
Singapore 319264

Telephone Number: 6333 5484 / 6801 7488

Website: www.catholicwelfare.org.sg

Email: socialwork@catholicwelfare.org.sg

Head: Ms Jocelyn Lee,
Principal Social Worker



Social Assistance

Catholic Welfare Services supports individuals and families facing financial hardship, family difficulties and other challenging circumstances. Through casework, counselling and practical assistance, our social workers help clients address immediate needs and work towards greater stability and independence.

In FY2025/2026, CWS journeyed with 458 clients and families through our Social Assistance Programmes, including the CWS Bursary, Soufull, ESCE and ACE programmes, and general casework, counselling and financial relief services.

Casework and Relief Support

Our social workers provide personalised casework and counselling, helping clients access appropriate assistance and navigate difficult periods. Where immediate help is needed, CWS also provides financial assistance and food relief, accompanied by ongoing engagement towards longer-term stability.



Bursary Programme

The CWS Bursary Programme supports primary to pre-tertiary students from lower-income families through financial assistance, peer support and holistic care. Our social workers also engage students and their families to help them manage challenges and work towards greater stability.

In FY2025/26, students participated in financial literacy workshops, sports and play sessions, festive celebrations and recreational outings. These activities provided opportunities to build confidence, form friendships and enjoy meaningful experiences together.

In FY2025/26, the CWS Bursary Programme supported a total of 118 students on their academic journeys.



Emmanuel Second Chance Education (EF) Fund Scholarship Programme

Empowering Second Chances Through Education and Skills Development

The EF Scholarship Programme provides adults with a second chance to pursue their aspirations and build a brighter future through education. In particular, the programme supports individuals who have experienced adversity in their lives and are determined to overcome challenges by investing in their education and employability.

Funded by an anonymous donor, EF places no restrictions on age or field of study. Applicants may pursue any course offered by a recognised college, university, vocational or technical institution, provided that the course enhances their skills and improves their employment prospects.

In FY2025/26, EF supported **six students** in pursuing tertiary education. This brings the total number of students supported since the Fund's inception to **15**, helping more individuals take meaningful steps towards greater financial independence and a more secure future.

Beyond scholarships, EF also works in partnership with the Industrial & Services Co-Operative Society Limited (ISCOS) and the Yellow Ribbon Fund (YRF) to provide members with opportunities to acquire practical skills and qualifications that can strengthen their employability and support career advancement.

In FY2025/26, EF supported 50 ISCOS and YRF members in obtaining driving qualifications. For the beneficiaries, securing a driving licence can open doors to a wider range of employment opportunities, including higher-paying jobs where driving is a requirement.

Through this collaboration, a total of 116 participants have been supported to date. These efforts reflect EF's commitment to creating pathways for individuals to gain skills, improve their employment prospects and build more sustainable livelihoods.

Soulfull Programme

The CWS Soulfull Programme provides befriending and practical support to seniors and other socially isolated individuals. Befrienders visit clients each month to deliver groceries, offer companionship and better understand their needs. Regular gatherings also provide opportunities for clients and befrienders to connect as a community.

In FY2025/26, the Soulfull programme befriended and supported 31 clients, throughout the year, celebrating major festive events and providing them with meaningful social connection.



CWS ACE Programme

Launched in March 2025, the Accelerating Clients' Employability (ACE) Programme helps clients develop practical skills, confidence and pathways towards greater financial stability. Participants, known as ACE Crafters, take part in hands-on workshops and may receive opportunities to produce items for donors, volunteers and community partners in exchange for honorariums.

In FY2025/26, the ACE Crafters undertook a special Mother's Day production, creating and selling more than 200 decorative candles. Beyond learning new candle-making techniques using flowers and other decorative elements, the project gave participants valuable experience working on a larger production run. They worked together to maintain consistency, manage their time and complete the candles to the required standard - building confidence while applying their skills in a practical and meaningful way.

Night Missions and Shelters

Telephone Number: 6337 7954

Email: shelters@catholicwelfare.org.sg

Head: Mr Brian Monteiro,
Shelters Manager

CWS Night Missions and Shelters support rough sleepers through a combination of volunteer-led outreach, temporary accommodation and social work assistance. Night Missions volunteers connect with individuals in the community, while the Shelters provide a safe place to stay and support them in working towards more secure housing.

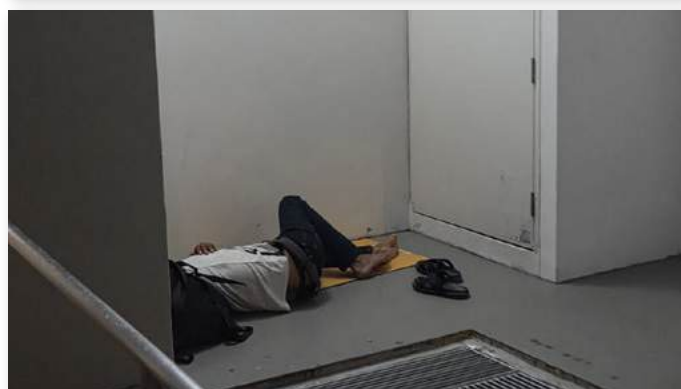
Through regular collaboration with community partners, social service agencies and volunteers, the programmes form part of a wider network of support for rough sleepers. Beyond addressing immediate needs, our teams seek to understand each individual's circumstances and connect them with the appropriate services for their longer-term well-being.

In FY2025/26, Night Missions reached out to 235 rough sleepers, providing support or referring them to the relevant agencies for assistance.

Street Outreach to the Community

The CWS Night Missions began in 2014 as a street outreach initiative in Bras Basah. Staff and volunteers walk designated routes to connect with rough sleepers, listen to their concerns and understand the circumstances that have brought them onto the streets.

These conversations allow volunteers to build trust, identify immediate needs and link individuals with appropriate forms of assistance. Over the years, outreach has expanded to new routes in areas including Ang Mo Kio, Bedok and Yishun, extending the programme's reach to more communities across Singapore.



Growth of the Night Café

Following its relaunch in 2024 after a pause during the COVID-19 pandemic, the Night Café expanded from one weekly session to five sessions each week. More than a dozen patrons now attend regularly for meals, conversation and social interaction.

Monday sessions also provide patrons with opportunities to share their personal experiences, support one another and form friendships. Through these conversations, patrons can reflect on the challenges they have faced and draw encouragement from others within the community.

Nearly 90 per cent of patrons have since moved into permanent housing. Many continue to attend the Night Café, reflecting the friendships and sense of belonging developed through the programme.

Monday Sharing Sessions

Monday Night Café sessions were introduced to encourage patrons to share their personal experiences, support one another and build friendships.

Through facilitated conversations, patrons are given opportunities to reflect on the challenges they have faced and learn from the experiences of others. The sessions strengthen mutual support within the Night Café community and provide encouragement as patrons work towards greater stability.



Partnership with New Hope Community Services

In November 2025, CWS extended the Night Café programme to residents of the Single-Room Shared Facilities operated by New Hope Community Services in Yio Chu Kang.

The Friday sessions began with approximately 20 participants and now regularly welcome about 30. Through shared meals and activities, the programme provides residents with opportunities for social interaction and helps foster stronger connections within the community.



Hey Jude 2025 brought together patrons, volunteers, partners and friends of CWS for an evening of music and fellowship. The event celebrated the 11th year of the CWS Night Missions and recognised the community that has grown around the programme.

The gathering provided an opportunity to strengthen friendships, acknowledge the contributions of supporters and reaffirm the shared commitment to journeying alongside rough sleepers with dignity and care.

Hearts@Work

Main Office: 490 East Coast Road
c/o St Patrick's School / De La Salle
Brothers Residence,
Singapore 429058

Telephone Number: 6284 8010

Website: www.catholicwelfare.org.sg

Email: andrewhearts@catholicwelfare.org.sg

Head: Mr Andrew Ong,
Programme Manager



Launched in November 2009, Hearts@Work is a long-term training and development initiative supporting high functioning adults with intellectual challenges aged 19 to 50. Through a structured curriculum covering vocational training, work competencies, social skills and etiquette, participants develop practical skills for daily life and employment.

Hearts@Work provides a work-focused environment where participants are encouraged, empowered and treated with dignity. The programme helps them build confidence, achieve greater independence and experience a stronger sense of belonging, while creating opportunities to contribute meaningfully to the community.

In FY2025/2026, Hearts@Work supported 27 trainees on their paths towards greater independence and self-sufficiency



Celebrating Across Generations

On 30 May 2025, Hearts@Work trainees joined residents from SVH to celebrate the Dragon Boat Festival. Staff brought the festival's origins to life through a storytelling performance, while games and a tasting of different varieties of bak chong created opportunities for trainees and residents to interact and enjoy the occasion together.



Walking in Solidarity

Five Hearts@Work trainees and five staff members participated in the Caritas Walkathon on 23 August 2025. The event raised funds and awareness for the charitable programmes and social services supported by Caritas Singapore.

By walking alongside members of the wider community, participants demonstrated solidarity with individuals and families in need while promoting compassion, inclusion and stronger community bonds.



Conversations on Emotional Well-Being

Hearts@Work introduced counselling sessions conducted by volunteer counsellors Dr Cecilia Soong and Ms Carina Teo. The sessions provide trainees with a safe space to better understand themselves, manage their emotions and navigate personal challenges. Through this support, trainees can strengthen their confidence and self-esteem as they work towards greater independence.



Sharing Joy Through Song

Hearts@Work trainees showcased their singing talents at Lion Home Bedok on 4 March 2025 and St Luke's Eldercare Tampines on 10 December 2025. Their performances featured a selection of hymns that brought comfort and enjoyment to the residents, while giving trainees an opportunity to share their abilities with the wider community.



Finding Joy in Service: Mr Vincent Jeffrey

As he prepared for retirement, Mr Vincent Jeffrey knew that volunteering would be an important part of building a joyful and fulfilling new chapter. Having volunteered at Homes for the Aged as a student, he wanted to explore a different form of service and decided to join Hearts@Work.

Mr Jeffrey found great satisfaction in spending time with the trainees, whose talents, personalities and humour continually inspire him. Whether sharing moments of laughter or supporting them through production work, he values the opportunity to help trainees remain meaningfully engaged with the wider community.

He also credits the dedication, patience and understanding of the Hearts@Work staff for creating a positive environment for trainees and volunteers alike.

"The days spent with the trainees bring me so much laughter, joy and fulfilment. It is in giving that we receive - and I have found the Kingdom of God in places like this."

Our Nursing Homes

In the 1970s, as Singapore rapidly urbanised, there was a growing need to support elderly persons in the community, many of whom were frail, sick, and without the means to care for themselves. To meet this urgent need, several non-profit organisations established Nursing Homes and eldercare facilities. Catholic Welfare Services was among them, setting up St Joseph's Home in 1978. Over the years, CWS expanded its eldercare services by assuming management of Villa Francis Home for the Aged in 2001 and St Theresa's Home in 2003. Today, across our three Homes, CWS provides long-term residential nursing care for about 800 seniors, most of whom are bed or wheelchair-bound and daily assistance to carry out their activities of daily living. In line with our mission of serving those most in need, the majority of our residents receive subsidised care at our Homes.

Providing Long-Term Residential Care for Seniors in Need

As we have grown, CWS has sought not only to meet the medical and nursing needs of our residents, but also to reimagine eldercare as a holistic journey. Guided by the Catholic ethos of service with love and compassion, our Homes attend to each resident's physical, emotional, mental, and social well-being. Pastoral care is also a key part of our services, to ensure our residents' spiritual needs are also met. We believe in empowering seniors to age actively, age gracefully, and remain part of a well-knit community.

Engaging Our Residents as Co-Creators of Care

We believe our residents are more than recipients of care, they are active partners in shaping it. At CWS Homes, seniors are encouraged to journey from receiving care, to collaborating in their own well-being, and even to becoming providers of support to fellow residents and peers. Alongside this philosophy, we continually explore new programmes and engagements that empower residents to stay active, purposeful, and connected.



St Joseph's Home

Address: 36 Jurong West,
Singapore 648141

Telephone Number: 6268 0482

Email: general@stjh.org.sg

Executive Director: Ms Ivy Lim



Established in 1978 by Catholic Welfare Services, St Joseph's Home (SJH) provides residential nursing care for up to 384 residents in its six-storey facility in Jurong. Guided by a person-centred approach, the Home supports residents with dignity, compassion, and respect, while continuing to benefit from the longstanding guidance and support of the Canossian Sisters.

SJH is also home to an on-site Infant and Childcare Centre, which supports families in the community and fosters intergenerational engagement between children and residents through activities such as games and performances. As a pioneering institution for hospice care in Singapore, SJH provides compassionate support to residents and their families through its dedicated hospice care wing.

Beyond nursing and hospice care, the Home offers specialised services such as hydrotherapy for residents with strength and mobility concerns, and the Dusk-to-Dawn Programme, which provides night respite care for persons with dementia and support for their caregivers.

In FY2025/26, SJH cared for 396 Nursing Home residents, including 19 hospice care residents and 16 children.

Heartfelt Connections

St Joseph's Home launched Heartfelt Connections, a family bonding programme designed to foster deeper and more meaningful relationships between residents and their loved ones. Through a variety of activities, including arts and crafts, performances, and visits from miniature horses, families have been able to create treasured memories together. The growing participation in the programme reflects its positive impact on residents and caregivers, strengthening family bonds and enhancing residents' emotional well-being.





Christmas Outings to Orchard Road

Over two weeks, residents enjoyed special evening outings to Orchard Road, organised by the Nursing and Programmes & Services teams. The outings included dinner and a stroll through the festive Christmas light displays. For many residents, the experience was particularly meaningful, with some revisiting Orchard Road for the first time in years. The outings brought joy, sparked cherished memories and highlighted the Home's commitment to creating enriching experiences that promote connection and quality of life.



Resident Interest Clubs

To promote active ageing and meaningful engagement, the Integrated Creative Therapy Services Team introduced two resident-led interest groups: the Mahjong Club and Karaoke Interest Club. Meeting weekly, the Mahjong Club brings together eight residents from different clusters for cognitive stimulation and social interaction. Early observations have shown increased enthusiasm and engagement, with recruitment of new members ongoing. The Karaoke Interest Club offers residents a space to sing, socialise and express themselves through music and shared experiences. Together, both clubs help residents build friendships, strengthen social connections and enjoy meaningful moments, contributing positively to their emotional well-being and overall quality of life.



Team MDI Haircut Programme

Founded by Mr Mark Yuen following his retirement, Team MDI is a ground-up initiative that provides complimentary haircuts to those in need within the community. A team of 12 volunteer hairstylists visited St Joseph's Home and provided haircuts to more than 100 residents, including those who were bedbound. Their dedication brought smiles and renewed confidence to residents, demonstrating how simple acts of service can make a meaningful difference. Following the success of the inaugural session, Team MDI has committed to returning to the Home every six weeks to provide regular mass haircutting services for residents. This ongoing partnership helps residents maintain their personal grooming and dignity while ensuring they continue to benefit from the care and generosity of the volunteer hairstylists.



Lunar New Year Reunion Celebrations

Residents and their families welcomed the Lunar New Year through two joyous reunion celebrations centred on the cherished tradition of gathering over a festive meal. The festivities began with a vibrant lion dance, symbolising blessings, good health and prosperity. Residents enjoyed eight-course Chinese meals, interactive games, and lively song-and-dance performances by volunteers from Gek Poh Ville Community Club. Cai Shen Ye, together with members of the Home's Management and Board, also distributed red packets and mandarin oranges. Held in the familiar and comfortable surroundings of the Home, the celebrations created precious moments of togetherness while preserving traditions of deep cultural and emotional significance.



Villa Francis Home

Address: 91 Yishun Central
Singapore 768829

Telephone Number: 6269 2877

Email: admin@villafrancis.org.sg

Executive Director: Mr Sim Tan Rui



Founded in 1973 by the Sisters of the Franciscan Missionaries of Divine Motherhood, Villa Francis Home (VFH) has provided residential care for seniors for over five decades. Since CWS assumed management in 2001, the Home has continued its mission of holistic, person-centred care with dignity, compassion, and respect, supported by the Canossian Sisters since 2006.

Located in Yishun since 2013, VFH is part of the community healthcare ecosystem alongside Khoo Teck Puat Hospital and Yishun Community Hospital. Through a multidisciplinary team of healthcare professionals, specialists, and volunteers, the Home provides nursing, medical, rehabilitation, therapy, and engagement programmes that help residents maintain their wellbeing, mobility, and independence.

In FY2025/26, VFH was home to 246 elderly residents, supporting them to age with dignity in a caring and nurturing environment.



Pen Pal Writing

Villa Francis Home, in collaboration with Huamin Primary School and Pei Ying Primary School, launched a meaningful Penpal Writing Programme involving 12 students - six from each school - paired with 12 residents, particularly those without regular family visits or limited social support. Through this initiative, each student wrote two letters, while residents responded with one reply, fostering a thoughtful exchange across generations. The programme will culminate in a formal visit, where students and residents can meet in person and deepen the connections formed through their letters. The first round of letters was read aloud to residents, bringing smiles and moments of joy. Several residents were visibly touched and expressed appreciation for the companionship and thoughtfulness extended to them. This initiative demonstrates Villa Francis Home's commitment to fostering purposeful connections that enhance residents' well-being, while nurturing empathy and meaningful values in the younger generation.



Intergenerational Harmony Through Music

Villa Francis Home partnered with Sparkletots Preschool on a six-session Angklung programme that brought together 10 residents and 15 K2 students through the joy of music.

Organised with the support of the Esplanade and the Agency for Integrated Care (AIC), the programme fostered intergenerational bonding, creative expression, and shared learning.

Through guided practices, participants built friendships while developing rhythm, coordination, and teamwork. The programme culminated in a graduation performance by the K2 students, featuring beloved songs such as Rasa Sayang, Tian Mi Mi, You Are My Sunshine, and The More We Get Together.

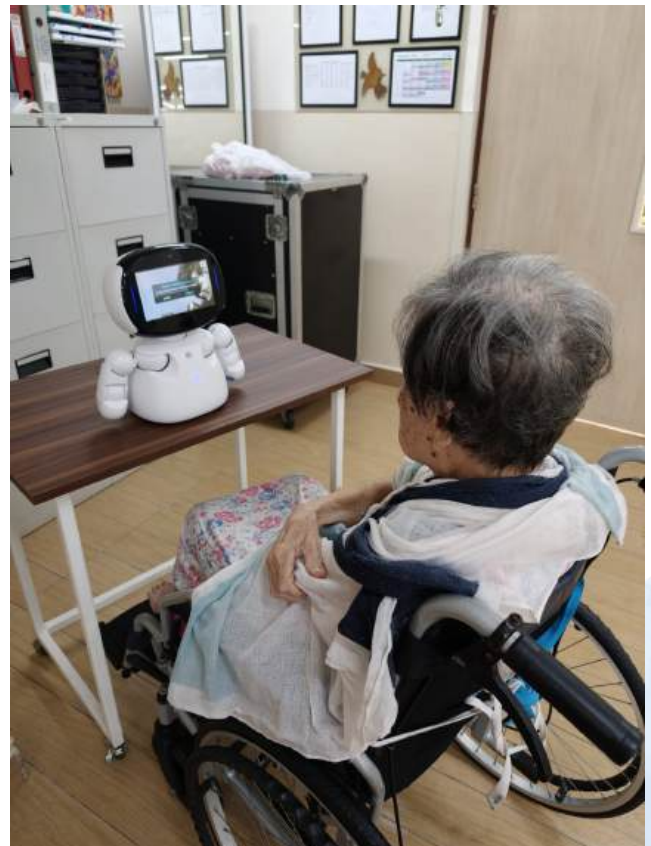
The initiative reflects Villa Francis Home's commitment to enriching seniors' well-being while nurturing empathy, cultural appreciation, and social awareness in younger generations.

Kebbi Robot Therapy

Villa Francis Home introduced Kebbi Robot Therapy as a weekly programme to enhance resident engagement and well-being. Kebbi, an interactive social robot, supports activities such as AI-assisted conversations, virtual travel experiences, and singing and dancing sessions.

Designed to encourage participation and social interaction, the programme helps stimulate communication, uplift moods, and support residents' mental and emotional well-being.

By integrating technology into daily activities, Villa Francis Home continues to explore innovative ways to enrich the quality of life and care experience of its residents.



Lenten Observance: Way of the Cross

During Lent, Villa Francis Home organised two Way of the Cross sessions for its Catholic residents, providing a meaningful opportunity for prayer, reflection, and spiritual renewal.

Residents journeyed through the Stations of the Cross, reflecting on themes of repentance, forgiveness, and love. In a special session for female residents, participants were invited to light a candle at each station, adding a personal and symbolic dimension to the experience.

The observance offered comfort, strengthened residents' connection to their faith, and fostered a sense of peace and community. It reflects Villa Francis Home's commitment to supporting residents' spiritual well-being through meaningful religious and pastoral care activities.



Former Executive Director Sr Maria Sim receiving the new bus, made possible through the generosity of the Estate of Mrs Willie Siow Fung Wai Ying.

Generosity That Keeps Us Moving

The care we provide is made possible not only by the people who serve each day, but also by donors and friends who believe in our mission and generously sustain it.

At Villa Francis Home, this support took tangible form in September 2025 with the donation of a new Maxus E Deliver 7 Bus through a generous bequest from the Estate of the late Mrs Willie Siow Fung Wai Ying.

Mrs Siow (1924–2022) was a longstanding friend of Villa Francis Home, whose relationship with the Home stretched back to our early days in Mandai. Having experienced the importance of family and community support as a young widow and single mother, she believed deeply in extending that same support to others. Over the years, she remained close to our residents, bringing red packets and festive cheer during Lunar New Year.

Today, her generosity continues to journey with us. The new bus enables residents to venture beyond the Home and enjoy activities, connections and experiences that enrich their lives.

Mrs Siow's legacy is one example of the many donors, partners and friends whose generosity powers our work. Their support gives CWS the resources to go further in our mission and reminds us that the journey of care has always been one we make together.

St Theresa's Home

Address: 49 Upper Thomson Road,
Singapore 574325

Telephone Number: 6256 2532

Email: admin@sainttheresahome.org.sg

Executive Director: Mr Victor Seng



Founded in 1935 by the Little Sisters of the Poor, St Theresa's Home has been providing residential care for seniors for nearly nine decades. Since CWS assumed management in 2003, the Home has continued its mission of holistic, person-centred care, supporting residents with compassion, dignity, and respect. Through a team of qualified nursing and healthcare professionals, STH provides nursing care, rehabilitation, therapy, and engagement programmes that help residents maintain their wellbeing, independence, and sense of belonging.

In FY2025/26, STH cared for 221 elderly residents, supporting them to age with dignity in a safe and nurturing environment.



Through Faith and Compassion

The Salesian Missionaries of Mary Immaculate (SMMI) Sisters provide residents with spiritual and emotional support through prayer, the sacraments and compassionate accompaniment.

Their ministry includes daily Rosary sessions, Marian devotions, Stations of the Cross, Scripture reflection

and assistance with Holy Communion for bed-bound residents. The Sisters also offer bedside companionship, visit residents in hospital and provide comfort during illness and end-of-life care.

Their support extends to residents' families through pastoral presence at wakes and during bereavement, helping ensure that residents and their loved ones feel accompanied through difficult moments.



Accompanied in Faith and Compassion

St Theresa's Home marked the Feast Day of St Thérèse of Lisieux with a lively funfair for residents, staff and volunteers. Residents participated in games such as ball toss, toy fishing and enjoyed food and shared in the festive atmosphere. The celebration provided opportunities for social interaction and brought moments of joy and companionship to residents across the Home.



Remembering Residents, Supporting Families

St Theresa's Home held its annual Memorial Service on 15 November 2025 to honour residents who had passed on during the year.

Families and next-of-kin, regardless of religious background, gathered at the STH Chapel to remember their loved ones and share treasured memories. The service provided a supportive space for reflection, comfort and healing.

The gathering concluded with a simple lunch, allowing families and staff to reconnect and support one another. Through the service, the Home's care continues beyond a resident's passing.



A Journey Home: Mdm Liao's Story

Mdm Liao Goon Eng was admitted to St Theresa's Home in April 2025 with multiple medical conditions, including breast cancer, and limited family support.

Throughout her stay, STH's multidisciplinary team coordinated her hospital treatments, nursing care, emotional support and rehabilitation. With regular therapy and strong personal determination, Mdm Liao gradually improved her mobility and independence.

After completing her cancer treatment, she expressed her wish to return home. A one-week home trial and follow-up assessment confirmed that she could manage safely with support from her family and community services.



Mdm Liao was successfully discharged on 27 March 2026, demonstrating how coordinated care and rehabilitation can help residents regain independence and return to the community.



Laying the Foundations for STV

As CWS continues to grow its mission of care, work is underway towards the development of our new Home, St Teresa Ville.

More than a new building, STV represents an investment in the future of our care – creating new possibilities for CWS to serve seniors and their families in the years ahead.

With the foundations being laid today, we look forward to the next chapter in our journey of care.

Read more about the development of St Theresa Village on page 42.

Our Collaborations

St Vincent Home

Address Block 261 Waterloo St #05-01,
Singapore 180261

Telephone Number: 6337 6535

Email: stvincenthome@catholicwelfare.org.sg

Head: Ms Koh Bee Yen,
Programme Manager



Established in 1979 in partnership with the Society of St Vincent de Paul, St Vincent Home is a sheltered residence for seniors in the community who require long-term housing and support. Serving primarily seniors on the Public Assistance Scheme, the Home provides a safe and stable environment that preserves residents' independence, dignity, and personal agency.

Residents are encouraged to manage their daily routines as independently as possible and to take pride in contributing to the upkeep of the Home. To support their mental, physical, and social well-being, St Vincent Home organises health and wellness activities, recreational programmes, and social events that encourage active living, cognitive engagement, and a strong sense of community.

Through this communal assisted living model, St Vincent Home offers more than shelter. It provides a supportive environment where seniors can continue to live with dignity, purpose, and connection.

In FY2025/26, 11 seniors lived communally at St Vincent Home.

Building Connections Through Group Support

Group work sessions were organised to help residents navigate the challenges of communal living. Through guided interaction, sharing and discussion, residents exchanged experiences, offered mutual support and formed new friendships.

The sessions also provided a constructive setting for residents to raise concerns and seek clarification from staff on operational matters. This helped foster greater understanding while supporting residents' emotional well-being and sense of community



Keeping Minds Active

A new brain stimulation workshop was introduced to engage residents through individual and group games designed to challenge their cognitive abilities and promote mental agility.

Conducted over 12 sessions, the workshop encouraged residents to collaborate in completing activities and solving tasks. The lively sessions promoted active participation, teamwork and mutual support while making cognitive exercise enjoyable and accessible.

Creativity Through Pottery

Residents took part in two series of pottery workshops conducted over a total of 10 weeks. The hands-on sessions encouraged creativity while helping participants exercise their fine motor skills. Residents enjoyed shaping and decorating their own pieces and took pride in seeing their work completed.

The finished pots were later used for planting and presented to donors, sponsors and volunteers as tokens of appreciation, allowing residents' creations to carry meaning beyond the workshops.



Celebrating Together and Giving Back

Festive celebrations brought residents together to mark cultural and religious occasions, fostering a sense of belonging and appreciation for the community's diverse traditions.

Residents joined Hearts@Work trainees, CWS Social Work Department clients and staff from Azalea Asset Management in making Christmas wreaths, which were sold to raise funds for the Home.

To welcome the Year of the Horse, residents also handcrafted stuffed horses using rescued fabric remnants. These were presented to committee members, donors, sponsors and volunteers as tokens of appreciation.

Other activities included the Paint and Learn Ukulele workshop, SG60 Culinary Journey and rosary sessions, providing further opportunities for learning, creative expression and social engagement.

CWS Boys' Town YouthReach

Address: Block 166 Tampines St 12,
#09-268, Singapore 521166

Telephone Number: 6588 2267

Website: Boystown.org.sg/youthreach

Email: enquiry@youthreach.org.sg

Executive Director: Dr Roland Yeow



Established in 2010, YouthReach is a community-based youth service that grew from the Poverello Teen Centre, a drop-in centre for youths-at-risk founded in 1999 by the Franciscan Missionaries of Mary. Today, YouthReach supports both in-school and out-of-school youths through a youth-centred, strength-based approach that nurtures their personal, social, educational, and vocational development.

Through street outreach, canteen engagement, programme partnerships, and social media platforms such as Instagram and TikTok, YouthReach connects with young people where they are. Its work spans outreach, developmental programmes, casework, counselling, group work, and specialised interventions, helping youths build resilience and navigate life transitions, social challenges, and academic or vocational stressors. Supported by Catholic Welfare Services and Caritas Singapore, YouthReach's mission is grounded in the Catholic faith and inspired by the Montfortian belief: "Those whom the world rejects must move you the most."

In FY2025/26, YouthReach served 187 youths through street outreach, and 202 youths through Youth Development, Group Work and Case Management Programmes. It also engaged 2,499 youths through the Canteen Outreach Programme.

YouthReach Turns 15!

2025 marked a growth point for YouthReach as we turned 15 years old. This is significant as it means that YouthReach has served community children and youth in need for over a decade! From humble beginnings as a youth drop-in centre, we have since grown in Outreach (street and schools), Intervention (Case work, Group work and Counselling) and Advocacy (Campaigns through social media). Our youth workers travel island-wide to engage with youths from the Eastern and Western parts of Singapore. There is never a boring day for us.



Working in partnership with Catholic Welfare Services and Caritas Singapore, we hold true to the Montfortian quote that "Those whom the world rejects must move you the most." YouthReach firmly believes in providing strong support for our youths as they navigate the challenges of developmental transitions to adulthood, changes in social environments, and academic and vocational stressors, empower them to build greater resilience and enlarge their vision for life.

Outreach Activities

Street Outreach Activities involves us reaching out to youths in public spaces in the Eastern and Western parts of Singapore. Our Youth workers comb the streets after school hours and in the evenings till late. Our aim in street outreach is to provide timely assistance for youth who may be overlooked, neglected, forgotten and dismissed. This includes informing youths of available services to meet their needs and encouraging help-seeking behaviour.

Canteen Outreach Activities was implemented across 13 schools in 2025. Through experiential activities conducted during recess times, the youth workers were able to engage meaningfully with students in schools and speak openly about prevailing mental health issues and teenage trends



Case Management

Our Youth work case management involves delivering individualised relationship-based support to help our vulnerable children and youth achieve stability, build resilience, make good decisions, and foster good mental health. Youth workers also provide crisis support to children and youth who face mental health difficulties. Adopting a systemic lens, we work collaboratively with schools, peer communities, organisations, and families to establish a safe and supportive system for our clients.

In 2025, our youth workers received a strong 94.5% client satisfaction score from our clients suggesting that the youths feel supported, nurtured and safe



Youth Development Programmes

We engage community youths through sports-based activities to foster positive peer communities and social connections, enhance their socio-emotional skills, promote personal growth and skill mastery. Both soccer and Muay Thai were identified sports in which the youths had expressed interest. In 2025, the youths who attended our youth development programme attained a positive score of 85% on the general self-efficacy scale. The results suggest that our youths who completed the programme reported a stronger belief in their ability to handle difficult tasks and recover from setbacks. More importantly, the positive findings suggest that our programme not only teaches our youths *how* to succeed, it convinces them that they *are* capable of succeeding.



Groupwork

YouthReach delivered structured group work interventions as part of its continuum of targeted support for at-risk children and youths, alongside outreach, case management, counselling, and youth development programmes. These group-based interventions are designed to strengthen youths' emotional regulation, social competencies, self-awareness, and resilience during critical developmental stages.

Group work sessions are facilitated by our youth workers and counsellors and are implemented primarily in schools, in collaboration with key partners. The sessions are intentionally designed to be accessible and engaging, incorporating experiential and strengths-based approaches such as expressive arts, peer interaction, guided reflections, and structured activities to promote emotional expression, positive peer engagement, and help-seeking behaviours. A total of 67 youths attended these sessions across three schools.



The Road Ahead

CWS’ strategic direction is steered by the goals and objectives outlined in its 5-Year Strategic Plan, which is jointly formulated by the Board of Governors and the CWS Management Team.

The current 5-Year Strategic Plan comprises three primary areas of focus: the expansion of our programmes and services, achieving operational excellence, and the undertaking of transformative initiatives for the future. Furthermore, the strategic plan extends its scope beyond healthcare and social service objectives and also encompasses pastoral and faith-care.

CWS’ programmes and services are divided into three distinct service groups: eldercare services, social services and corporate services. Drawing upon the strategic plan, we have devised annual action plans that allocate distinct goals and targets for each group, underpinned by the overarching objective of holistically embedding pastoral care into all our endeavours. This ensures a comprehensive approach to addressing the diverse array of needs of our residents, clients, and staff.

OUR 5-YEAR STRATEGIC PLAN



Programmes & Services Growth

Service Differentiation

Improving Stakeholder Engagement

Branding and Communication



Operational Excellence

Financial Sustainability

Leadership Renewal and HR Management



Transform for Future

Leverage Technology for Service Excellence

Innovative Care Models meeting needs of clients

Upcoming Projects

Saint Theresa's Village: Reimagining the Future of Eldercare in Singapore

Catholic Welfare Services is developing St Theresa's Village (STV), a new integrated 400-bed elder-care residential facility. STV reimagines elderly care through a more holistic, purpose-led and community-centric model, creating a home that prioritises well-being, fosters purpose and empowers individuals to lead fulfilling lives.



Integrated and Continuing Care Where the Elderly Can Age with Dignity and Purpose

Singapore is entering a decisive chapter in its ageing journey. As demand for long-term care rises, STV seeks to go beyond basic care by supporting residents' abilities, needs, privacy and dignity, while remaining attentive to their psychosocial and emotional well-being.

Designed around a least-restrictive environment, STV will encourage residents to retain their independence, make decisions for themselves wherever practical, and build friendships and support one another within the community.

Amenities to Help Seniors to Age in Place

A range of amenities, including gardens, a hydro-pool, karaoke room, café and learning studio, Traditional Chinese Medicine services and a chapel, will provide opportunities for exercise, recreation, learning, social interaction and reflection. Residents will also be encouraged to rediscover familiar hobbies and explore new interests as part of a holistic wellness programme balancing physical, mental and psychosocial well-being.

Flexible home-leave arrangements, family meals and shared activities will help residents remain closely connected with loved ones, while special rooms for eligible married couples will enable them to continue living together and supporting one another in their later years.

Personalised Care for Every Need

STV offers a continuum of care, ensuring that each resident receives the appropriate level of support based on their individual circumstances and needs. The facility is divided into two distinct care wings:

- Nursing Home Wing (250 beds): For seniors with advanced nursing needs and dementia care, offering comprehensive professional support.
- Intermediate Care Wing (150 beds): Designed for seniors who need assistance with daily activities but can still maintain a degree of self-dependence.

Together, these care settings allow STV to support residents through different stages of ageing, while providing the familiarity and continuity of remaining within the same community.

A Future-Ready Home

STV is committed to the philosophy of ageing in place, ensuring that as residents' care needs evolve over time, they can continue to live within the same community. The facility will operate under a "least restrictive environment" model, emphasising safety, autonomy, and personal choice. Through a blend of innovative amenities and personalised care, STV is designed to offer seniors an adaptable living space where they can remain active, connected, and self-sufficient while receiving the necessary support.

Join Us in Shaping the Future of Eldercare

Through its blend of thoughtfully designed spaces, amenities, personalised care and opportunities for meaningful activity, STV seeks to create a home that prioritises well-being, fosters purpose and empowers individuals to lead fulfilling lives. Partner with us in bringing St Theresa's Village to life and creating a future where seniors can age with dignity, purpose and connection

Organisational Information

Catholic Welfare Services, Singapore (CWS) was registered as a society on 4 May 1961 (ref: Registrar of Societies 87/59). CWS was registered as a charity under the Charities Act (Chapter 37) on 29 June 1985 (registration number 0198) and has been accorded IPC (Institution of a Public Character) status from 01/01/2024 to 31/10/2026. CWS is guided by its Constitution, which serves as its governing instrument.

Our Mission

Catholic Welfare Services is dedicated to the preciousness and dignity of life. We journey with people-in-need to live life to the fullest.

Unique Entity Number (UEN)	S61SS0167J
Date of Registry	Registered as a Society in 1961 (Ref: Registrar of Societies 87/59) Registered as a Charity on 29 June 1985 under the Charities Act of 1982 (Registration Number 0198)
Registered Address	55 Waterloo Street, #06-01 Catholic Centre, Singapore 187954
IPC Status	From 01/01/2024 to 31/10/2026
Main Bankers	Standard Chartered Bank, OCBC Bank, Union Bancaire Privée UBP SA (Singapore), Bank of Singapore, Union Bank of Switzerland (UBS), DBS Bank, and Julius Baer Singapore
Auditor	HLB ATREDE LLP
Affiliations	Member of National Council of Social Service Member of Caritas Singapore Community Council

Governance

Governance Evaluation Checklist

	Call for Action	Compliance
1	Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	Yes, complied
2	Develop and implement strategic plans to achieve the stated charitable purposes.	Yes, complied
3	Have the Board review the charity's strategic plans regularly to ensure that the charity is achieving its charitable purposes, and monitor, evaluate and report the outcome and impact of its activities.	Yes, complied
4	Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan. "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	Yes, complied
5	The Board and Management are collectively responsible for achieving the charity's charitable purposes. The roles and responsibilities of the Board and Management should be clear and distinct.	Yes, complied
6	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	Yes, complied
7	Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: A. Audit B. Finance * Other areas include Programmes and Services, Fund-raising, Appointment/Nomination, Human Resource, and Investment.	Yes, complied
8	Ensure the Board is diverse and of an appropriate size, and has a good mix of skills, knowledge, and experience. All Board members should exercise independent judgement and act in the best interest of the charity.	Yes, complied
9	Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and reappointment, at least once every three years	Yes, complied
10	Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position). For Treasurer (or equivalent position) only: a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role. i. After meeting the maximum term limit for the Treasurer, a Board member's re-appointment to the position of Treasurer (or an equivalent position may be considered after at least a two-year break. ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer's years of service would continue from the time he/she stepped down as Treasurer	Yes, complied
11	Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well. A. No staff should chair the Board and staff should not comprise more than one-third of the Board.	Yes, complied
12	Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well. A. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.	Yes, complied

Call for Action		Compliance
13	<p>The term limit for all Board members should be set at 10 consecutive years or less. Reappointment to the Board can be considered after at least a two-year break. For all Board members:</p> <p>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.</p> <p>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 and re-elected to serve for the charity's term of service.</p> <p>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.</p>	Yes, complied
14	<p>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.</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.</p>	Yes, complied
15	Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity	Yes, complied
16	<p>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>a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/ herself from the meeting and should not vote or take part in the decision-making during the meeting.</p>	Yes, complied
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	Yes, complied
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	Yes, complied
19	Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately.	Yes, complied
20	Take into consideration the ESG factors when conducting the charity's activities.	Yes, complied
21	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. A.Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).	Yes, complied
22	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. B. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as: i. Revenue and receipting policies and procedures; ii. Procurement and payment policies and procedures; and iii. System for the delegation of authority and limits of approval.	Yes, complied
23	Seek the Board's approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).	Yes, complied
24	Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.	Yes, complied
25	<p>Set internal policies for the charity on the following areas and regularly review them:</p> <p>A. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT);</p> <p>B. Board strategies, functions, and responsibilities;</p> <p>C. Employment practices;</p> <p>D. Volunteer management;</p> <p>E. Finances;</p> <p>F. Information Technology (IT) including data privacy management and cyber-security;</p> <p>G. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board);</p> <p>H. Service or quality standards; and</p> <p>I. Other key areas such as fund-raising and data protection.</p>	Yes, complied

Call for Action		Compliance
26	The charity's audit committee or equivalent should be confident that the charity's operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.	Yes, complied
27	The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity.	Yes, complied
28	Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	Yes, complied
29	Generally, Board members should not receive remuneration for their services to the Board. Where the charity's governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	Yes, complied
30	The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member's attendance.	Yes, complied
31	The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity's subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding \$100,000, in incremental bands of \$100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than \$100,000 in annual remuneration each, the charity should disclose this fact.	Yes, complied
32	The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds \$50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of \$100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than \$50,000 in annual remuneration, the charity should disclose this fact.	Yes, complied
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.	Yes, complied
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.	Yes, complied
35	Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	Yes, complied
36	Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	Yes, complied
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	Yes, complied
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	Yes, complied

Policies & Disclosures

Board of Governors

Roles and Responsibilities

CWS' Board of Governors comprises business professionals and community leaders who have come forward to volunteer their services and provide strategic guidance and leadership for the organisation. These include:

- Guiding the development of the organisation's strategic plan in line with its Mission and Objects
- Exercising fiscal responsibility, including the approval of budgets, investments, and procurement of resources
- Conducting periodic reviews, monitoring, and evaluation of the performance of CWS and its Centres
- Ensuring the organisation's adherence to legal and ethical standards

Board Nomination and Selection

CWS maintains a continuous focus on ensuring that the Board comprises individuals with the right skills, talents, and attributes. For effective Board succession planning, the Nomination and Succession Planning Committee actively seeks out individuals possessing the desired competencies to meet the organization's current and future needs.

To cultivate a strong pool of Board talent, CWS involves potential candidates in various Committees, which enables the identification and development of individuals suitable for future Board positions or other crucial strategic roles within CWS. The Board holds discussions on potential Board candidates in the lead up to the end of the current term, ensuring a smooth and well-prepared transition.

Induction and Training

New Board Members are introduced to the various Homes, Programmes and Centres of CWS upon joining the Board, which includes visits to respective locations. Additionally, Board Members are encouraged to attend relevant courses, talks and seminars offered by recognised institutions such as the National Council of Social Service (NCSS), the Agency for Integrated Care (AIC), and other such agencies. Furthermore, Board Members also serve in the various Committees of CWS either as a Chairperson or as a Committee Member. This involvement enables them to gain a deeper understanding of CWS' services and the real-world challenges faced by the organisation.

Evaluating Board Effectiveness

To assess its effectiveness, the Board adheres to the best practices outlined in the Code of Governance for Charities, Institutions of a Public Character, and Charity Transparency Framework. Additionally, the Board conducts an annual selfevaluation to appraise its own performance.

Policies And Disclosures Term Limits for Office Holders

The term limits for Officer Holders on CWS's Board of Governors are as follows: • Chairman, Vice Chairman, Honorary Secretary: maximum of 3 consecutive two-year terms (6 years total) • Honorary Treasurer and Assistant Honorary Treasurer: maximum of 2 consecutive two-year terms (4 years total)

Term Limit or Board Members

The Board holds discussions during its Annual General Meeting to discuss, deliberate and formally approve the reappointment or re-election of Board Members who have served for 10 or more consecutive years.

Finance

Procurement, Payment and Approving Limits

CWS has established a Standard Operating Procedure for purchase requisition, along with defined financial approving authority limits for expenditures. This SOP and related financial policies are regularly reviewed by the Finance and Investment Committee, Audit and Risk Committee, and the CWS Board of Governors to ensure the continued effectiveness of internal controls and adherence to financial regulations and align with industry best practices.

Budget Review, Forecast, and Audited Financial Statements

The Finance & Investment Committee carefully examines CWS' annual budgets to ensure responsible forecasting of expenses and incoming funds. Audited financial statements are accessible on our website, ensuring complete transparency for the benefit of all stakeholders.

Reserves

Reserves are defined as the amount of money set aside for general operating expenses in support of charitable purposes and future use, which excludes capital/building funds. It does not include designated funds set aside by the Board for designated purposes, or restricted funds where donors have expressed specific usage for the funds. Financial reserves set aside provide financial stability and the means for the development and continuation of CWS’s principal activities. To maintain normal functioning of CWS and to safeguard its service commitment, CWS aims to keep up to 5 times of its total operating expenditure as reserves. For financial year ended 31 Mar 2026, taking into account liquid assets over annual expenditure, this figure stands at 2.15 times. The Board adopts a cautious approach towards investment through a short-term low-risk policy. The Board regularly reviews the amount offunds that CWS requires to ensure that they are adequate to fulfill CWS’s continuing obligations. The reserves that have been set aside provide financial stability and the means for the development of the CWS’s principal activities. For more information on CWS’s reserves position, please refer to the CWS Financial Statements for Year Ended 31 March 2026, which can be found on the CWS website at www.catholicwelfare.org.sg/about-us/

Restricted/Endowment Funds

Restricted, Designated and Endowment Funds are funds received by way of donations or grants that have been earmarked for specific usage or purposes by the donor or grant-giver. CWS will only use such funds for these specified purposes unless express written consent and/or instructions are provided by the donor or grant-giver. The use of such funds will adhere to any date, duration or other such specification or limitation of time as prescribed by the donor or grant-giver.

Loans (Internal, Related and External Parties)

CWS does not provide any external loans. CWS internal staff loans are approved in adherence to our internal financial and human resource policies. As per our policies, any loans less than 3 months of the respective staff’s salary shall be approved by the CEO/EDs. CWS does not have any staff loans exceeding 3 months of salary.

Investments

CWS’s investment activities are designed with the goal of safeguarding its capital while aiming to achieve growth through positive bank deposit rates. These investments are managed on a long-term basis. The Board approves the amount allocated for investment and the instruments used, which may include equities, government and statutory board bonds, corporate bonds, cash, and bank deposits, among others.

Disclosures

Board/Staff Remuneration

The following table discloses the annual remuneration of CWS’s three highest paid staff who each receives more than \$100,000.

\$100,000	Remuneration band	Number of Staff
	Between \$200,000 to \$299,999	3

No Board member receives remuneration for their services. No staff is involved in the setting or adjustment of their own remuneration.

Board/Staff Relations

Catholic Welfare Services has no paid staff who are close members of the family of the CEO or its Board of Governors.

Conflicts of Interest

CWS has a policy to minimise conflicts of interest. New Board members and key management staff must declare any conflicts upon joining, and thereafter on an annual basis. Where transactions with related parties (as defined in the Charities Accounting Standard) are necessary, they require approval by an independent party in line with the authority set by the Board of Governors. All such transactions are also reported to and reviewed by the Audit and Risk Committee.

Whistleblowing

Integrity, honesty, and fairness are central to Catholic Welfare Services’ (CWS) governance framework. While internal controls help deter and detect improper activities, no system is foolproof. To uphold our values, CWS provides a whistleblowing channel for employees and external parties to report suspected fraud or misconduct in good faith, without fear of reprisal. Our full whistleblowing policy is available at www.catholicwelfare.org.sg/whistle-blowingpolicy/

Protection Of Personal Data

The objectives of the Personal Data Protection Act (PDPA) policy is to ensure that the handling of personal data by CWS as an organisation complies with the guidelines set out in the PDPA; to put in safeguards to protect individuals’ data from misuse by regulating proper management of personal data; and to give individuals greater control over their personal data. Our full PDPA policy can be found on the CWS website at www.catholicwelfare.org.sg/pdpa-policy-pdf/

Disclosure *(Continued)*

Volunteer Management

CWS has a robust system to manage its volunteers, guided by comprehensive Standard Operating Procedures covering onboarding (orientation and training), communication channels for queries or incident reporting, a Volunteer Code of Conduct, disciplinary and grievance management, as well as exit processes and evaluation. Volunteers receive a Handbook outlining their roles, responsibilities, FAQs, and the Code of Conduct.

Fundraising and Outreach

From time to time, CWS conducts fundraising and outreach activities in support of specific causes. In FY2025/26, CWS carried out fundraising activities, including online fundraising through platforms such as Giving.sg and also received funding through various grants, as well as donations from the community. Total funds raised were \$554,406, and total expenses were \$72,825, making for a Fund Raising Efficiency Ratio (FER) of 13%. No commercial fundraiser was engaged for our fundraising activities.

Audit and Risk Management

CWS' audit and risk management is overseen by the Audit & Risk Committee, who assist the Board in fulfilling their responsibilities in financial reporting, external audit matters, risk management, internal control and audit. The Committee focuses on helping improve CWS' processes and strengthen internal controls on an on-going basis, regular reviewing policies, key risk areas, as well as the overall risk management framework.

Media Communications

Catholic Welfare Services (CWS) has a Media Communication Policy to guide the Board and Management in building positive, transparent relationships with the media, stakeholders, and the public. It ensures regular, constructive communication, active listening, and timely responses. Through consistent messaging and outreach, CWS raises awareness of its mission, strengthens trust, sustains support, and shows appreciation to its partners and supporters.

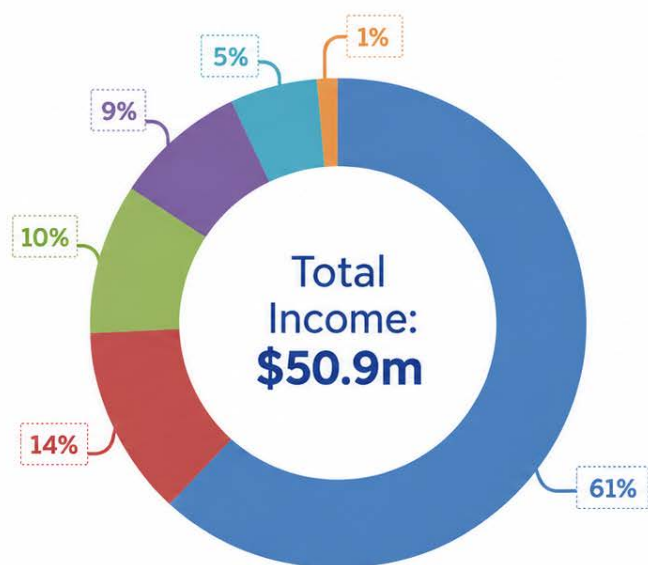
Internal Policies and Governance

Catholic Welfare Services (CWS) has internal policies covering key areas of governance and operations, including anti money laundering/countering the financing of terrorism, Board responsibilities, employment, volunteer management, finance, IT (data privacy and cybersecurity), investments, service standards, fund-raising, and data protection. These are reviewed regularly to remain current, effective, and aligned with regulatory requirements and best practices.

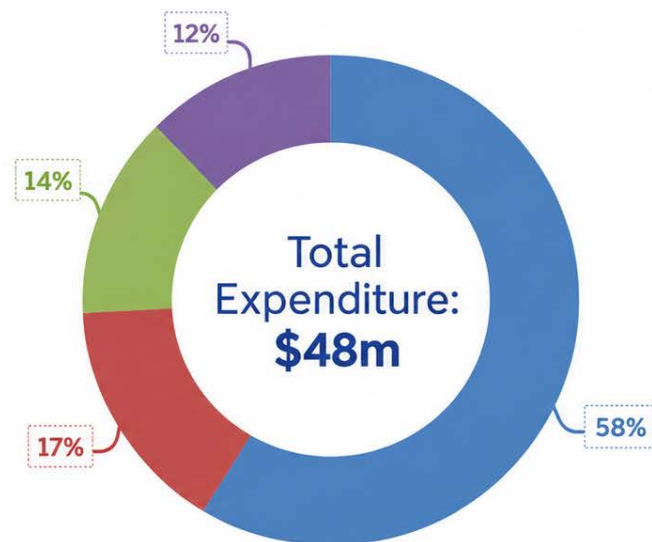
Environment, Social and Governance (ESG)

Catholic Welfare Services (CWS) recognises the importance of Environmental, Social and Governance (ESG) in creating a sustainable, inclusive and transparent environment for all. To achieve this, we endeavour to incorporate meaningful Environmental, Social and Governance (ESG) practices and considerations into our operations and services.

Financial Highlights for FY2025/2026



- Governments Grants
- Room & Board (Nursing Homes) and Programme Fees
- Amortisation of deferred capital grants
- Donations
- Interest Income
- Others



- Manpower Costs
- Depreciation
- Others
- Nursing Homes, Projects, and Programme Costs

Summary Financial Performance

	FY2025/2026	FY2024/2025
Total Income	\$50,833,650	\$47,168,903
Total Expenditure	\$48,007,954	\$42,497,753

For FY 2025/26, we closed the year with a net surplus of \$2.875 million. This was supported by higher total income (+\$3.7 million), primarily from higher government subvention funding and increased bed occupancy rates for our Nursing Homes, which helped to defray against the overall higher total expenditure (+\$5.5 million) as we aligned our staff salaries to the new higher Healthcare (MOH) and Social Service (NCSS) Sectors salary norms; with additional staffing requirements to support our higher nursing home bed occupancies; and the continued daily inflationary operating costs. For more details on **CWS' financial information, please refer to the CWS Financial Statements for the Year Ended 31 March 2026**, which can be found on the on the CWS website at www.catholicwelfare.org.sg/about-us

Catholic Welfare Services, Singapore
(UEN: S61SS0167J)

Statement of Financial Position as at 31 March 2026

	Note	2026 \$	2025 \$
Non-current assets			
Property, plant and equipment	4	12,447,718	16,434,851
Right-of-use assets	5	5,177,561	4,746,184
Investment property	6	95,679	127,572
Investment securities	7	49,054,053	44,997,327
		<u>66,775,011</u>	<u>66,305,934</u>
Current assets			
Investment securities	7	49,711,936	56,949,458
Trade receivables	8	857,556	822,679
Other receivables	9	5,953,273	4,710,874
Fixed deposits		—	784,333
Cash and cash equivalents	10	26,979,199	23,245,546
		<u>83,501,964</u>	<u>86,512,890</u>
Current liabilities			
Other payables	11	4,750,794	4,535,260
Lease liabilities	12	2,478,937	1,703,856
		<u>7,229,731</u>	<u>6,239,116</u>
Net current assets		<u>76,272,233</u>	<u>80,273,774</u>
Non-current liabilities			
Deferred capital grants	13	11,588,130	15,245,999
Lease liabilities	12	2,819,531	3,062,875
		<u>14,407,661</u>	<u>18,308,874</u>
Net assets		<u>128,639,583</u>	<u>128,270,834</u>
Funds			
<i>Unrestricted funds</i>			
General Funds		44,425,720	47,585,867
Project Funds	14	58,743,204	53,004,561
<i>Restricted funds</i>			
Bursary Incentivisation Programme Fund	15	40,000	—
Community Silver Trust Fund	16	10,675,302	13,692,859
Dr. Lim Boon Tiong Foundation Fund	17	5,859,915	5,536,683
Emmanuel 2 nd Chance Education Fund	18	7,367,228	7,417,403
Lee Foundation Fund	19	163,114	185,784
Lien Foundation – Ang Chin Moh (“ACM”)			
Foundation Joint Initiatives	20	31,634	31,634
Lien Foundation Funds	21	683,554	725,043
Ministry of Health – Salary Benchmark Increment			
Fund	22	558,912	—
St. Theresa’s Home Redevelopment Fund	23	91,000	91,000
		<u>128,639,583</u>	<u>128,270,834</u>

The accompanying accounting policies and explanatory notes form an integral part of financial statements.

Catholic Welfare Services, Singapore
(UEN: S61SS0167J)

Statement of Comprehensive Income for the financial year ended 31 March 2026

	Note	2026 \$	2025 \$
Income			
Donations	24	4,618,823	4,032,910
Nursing homes services			
– Room and board and services fees	25	7,219,824	6,341,173
– Government subvention subsidies	26	27,545,624	23,494,501
Government grants	27	3,430,949	5,536,944
Community social services	28	63,251	59,646
Interest and investment income	29	2,323,689	2,372,833
Other income	30	548,335	77,909
Amortisation of deferred capital grants		5,133,155	5,252,987
Total income		<u>50,883,650</u>	<u>47,168,903</u>
Less: Expenditures			
Nursing homes services			
– Consumables		3,890,472	3,379,850
– Other operating expenditures		5,393,620	4,884,216
– Staff salaries and related costs		25,482,960	21,367,030
Community social services			
– Hearts@work		241,114	247,432
– Night mission and shelter		661,492	627,356
– Social assistance		703,345	589,395
Partnership programmes expenditures			
– CWS/BT youthreach		150,000	150,000
– St. Vincent Home		80,889	60,796
Other operating expenditures		2,635,994	2,439,001
Special projects and events		347,388	577,031
Depreciation of plant and equipment, investment property and right-of-use assets		8,087,818	7,821,112
Interest expense on lease liabilities		295,776	83,249
Provision for unutilised leave		37,086	271,285
Total expenditures		<u>48,007,954</u>	<u>42,497,753</u>
Surplus for the year		2,875,696	4,671,150
Other comprehensive income		–	–
Total comprehensive income for the year		<u>2,875,696</u>	<u>4,671,150</u>

The accompanying accounting policies and explanatory notes form an integral part of financial statements.

Acknowledgements

Our Partners & Collaborators

Catholic Welfare Services is grateful to our Partners and Collaborators, whose sponsorships, contributions and collaborations strengthen our programmes and services, and enable us to further our mission of serving those in need.

1. Boys' Town
2. Bulkings Distribution Pte Ltd
3. Caritas Singapore Community Council
4. Community Foundation of Singapore
5. De La Salle Brothers Singapore
6. Dr Madelein Chew and mobiledoctorclinic
7. Food from the Heart
8. Gardenia Food (S) Pte Ltd
9. Hotel Grand Pacific
10. Industrial & Services Co-Operative Society Limited (ISCOS)
11. Mangrove Learning Pte Ltd
12. Marymount Convent School
13. Ministry of Health (MOH)
14. Ministry of Social and Family Development (MSF)
15. National Council of Social Service (NCSS)
16. National Volunteer Philanthropy Centre (NVPC)
17. PEERS Network
18. Pilot Pen (S) Pte Ltd
19. Premo International Pte Ltd
20. RHB Bank Berhad
21. Sing Phil Sports Pte Ltd
22. Sivantos Pte Ltd
23. St Francis Xavier Major Seminary
24. Tagteam Technologies Pte Ltd
25. Tan Chin Tuan Foundation
26. Tao Payoh Seu Teck Sean Tong
27. The Agency for Integrated Care (AIC)
28. The Archdiocesan Land & Properties Singapore (ALPS)
29. The Society of St Vincent de Paul (National Council of Singapore)
30. Yellow Ribbon Cares
31. Willing Hearts
32. Wotton Kearney Pte Ltd

Donors of \$25,000 or More

Catholic Welfare Services is deeply grateful to our Donors, whose generous contributions of \$25,000 and above during the year have strengthened our ability to serve those in need.

1. The Estate of the Late Chan Yin Yoke
2. The Estate of the Late Galistan Peter Oswald Richard
3. Ms Jillian-Marie Thomas
4. Kwan Im Thong Hood Cho Temple
5. The Estate of the Late Mdm Lim Ah Low, Agatha
6. Mr Lim Jit Kheng Mark
7. Ms Lim Woon Kian Gina
8. Moh Hon Meng
9. Ng Suang Choo
10. The Estate of the Late Fr Nicolas Rene Marcel Joseph
11. The Estate of the Late Mrs Siow Fung Wai Ying
12. Singapore Rubber Millers Association
13. Tan Chang Huang
14. The Estate of the Late Mdm Tan Moy Ching Agnes
15. The Estate of the Late Tan Seok Gek Nellie
16. Tan Wei Yi
17. Tay Leck Teck Foundation
18. The Community Foundation of Singapore
19. Mr Tom Lennart Gerhard
20. Mr Watanabe Daisuke



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