



Journeying Together, *Caring Always*

ANNUAL REPORT FY2025/26

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About BCARE

Established in 1996, Bethesda CARE Centre (BCARE) is a non-profit social service agency committed to serving the community, especially underprivileged and vulnerable groups.

Today we support more than 2,000 clients each year, operating across 5 centres in the north-eastern region of Singapore.

We deliver care through the power of social connection. By fostering strong, caring communities, we uplift lives and bring hope to those in need.

Vision

To foster communities of care through bridging gaps and building lives in our neighbourhoods.

Mission

To serve the community with commitment and compassion so as to enrich lives, inspire a positive outlook and build resilience in those we serve.

Objectives

- 1** To provide community assistance to the poor and underprivileged; to those who are weak and neglected; and to those who are aged or sick
- 2** To promote and strengthen relationship between parents and children, spouses, teachers and pupils, peers and among inter-generational family members
- 3** To enrich the lives of individuals through engaging and meaningful activities

About BCARE

Core Values

Compassion

We value and care for all individuals and demonstrate empathy and kindness in all our interactions.

Understanding

We actively listen to our beneficiaries to better understand their needs so that assistance provided is practical and can create breakthrough in their lives.

Sincerity

We advocate clear and open communication, uphold integrity in our service, and prioritise authenticity in our relationships.

Our Centres

Head Office

Blk 242 Hougang St 22 #01-93
Singapore 530242

BCARE Connection @ Hougang 574

Blk 574 Hougang St 51 #01-09
Singapore 530574

BCARE Connection @ Hougang 603

Blk 603 Hougang Ave 4 #01-221
Singapore 530603

Joy Connection Student Care Centre

Blk 958 Hougang St 91 #01-268
Singapore 530958

BCARE Active Ageing Centre @ Compassvale

Blk 287A Compassvale Crescent
#01-151
Singapore 541287

Overview of Charity

Bethesda CARE Centre was incorporated as a society on 6 December 1996 and registered as a Charity under the Charities Act (Chapter 37) since 17 May 2002.

Unique Entity Number (UEN)	S96SS0198K
ROS Registration Date ROS Registration Number	6 December 1996 248/1996 WEL
Charity Registration Date Charity Registration Number	17 May 2002 01564
Institution of Public Character Status Validity Period	Up till 4 November 2028
Member of National Council of Social Services	Registration Date: 12 March 2002 Registration No: V00027
Registered Address	Blk 242 #01-93 Hougang St 22 Singapore 530242
Bank	OCBC Bank, Hougang Branch
Auditor	Tan & Teh

Joint Message by President and Executive Director



Mr Lawrence Chua
President



Ms Stella Tan
Executive Director

A Year of Momentum and Shared Purpose

Over the past year, we have seen our work take deeper root and grow in quiet but meaningful ways. As our programmes continue to mature, we are encouraged by the stronger sense of connection within our community and the more visible outcomes emerging from the journeys of those we serve.

Building on past efforts, we have sought to strengthen what we do, deepen collaboration, and continue walking alongside our beneficiaries with care and purpose.

In our eldercare services, growth continues to be evident across our various programmes. One key milestone was the successful onboarding of BCARE Active Ageing Centre (AAC) as AAC 2.0 in April 2025, strengthening our ability to better support seniors in the community.

Our team has remained intentional in designing initiatives that engage seniors holistically across the five domains of physical, cognitive, social, learning and volunteerism. It has been especially heartening to see many seniors becoming more active and taking ownership of their journeys.

Beyond participation, some have stepped forward to serve alongside us, growing into volunteers themselves. This reflects not only personal empowerment but also the strength of a community that gives back.

As part of a new initiative by AIC, our AAC has also come on board an Integrated Community Care Provider (ICCP) cluster, which has brought us into closer collaboration with other senior-focused organisations to better coordinate and strengthen support for seniors in the community.

Our mental health services have also reached an important milestone. FAME Club was officially registered as a Psychiatric Day Rehabilitation Programme under MOH in September 2025. Alongside continued support for our existing beneficiaries, we are seeing an increasing number of younger adults being referred to the programme.

With growing awareness of mental health needs among younger populations, this development underscores both the relevance and urgency of the work we do in providing accessible, structured care and support for recovery and resilience.

Our work continues to be strengthened by the unwavering support of our volunteers, donors and partners. While we are deeply grateful for our long-standing volunteers and donors, we are equally encouraged by the growing number of new contributors, including schools and corporate groups, who have joined us in service and giving.

Their collective support plays a vital role in enabling us to sustain and expand our programmes, strengthen service delivery, and reach more beneficiaries in meaningful and practical ways. Beyond resources and time, their partnership reflects a shared commitment to building a more caring and inclusive community.

This collective spirit was also evident in Stride for Good 2025, our annual fundraising event which brought together more than 500 participants, including volunteers and beneficiaries, in a strong show of community support and generosity.

The success of this event underscores how much can be achieved when the community comes together with a common purpose, and how essential our donors, volunteers, and partners are in helping us continue our mission.

None of these achievements would have been possible without the dedication of our staff team, whose commitment and compassion continue to drive our mission forward each day. We extend our sincere appreciation to our Management Committee members for their guidance and stewardship, and to our volunteers and donors for their generosity and trust.

As we look ahead, we remain committed to building on this momentum — continuing to serve with purpose, strengthening partnerships, and creating meaningful impact in the lives of those we journey with.

Together, we move forward with renewed hope and resolve.

Management Committee

The following members were elected to the Management Committee for a term of 3 years starting on 1 September 2024 and ending on 30 August 2027 in accordance with the Constitution.

Management Committee Member	Current Appointment
Mr Chua Tong Yong	President
Ms Tan Kwee Choon	Vice President
Ms Tan Kai Lin Carolin	Secretary
Ms Hui Kam Hoong Jane	Treasurer
Ms Lim Wan Kie Ruth	Assistant Treasurer
Mr Gan Chee Weng Melvin	Committee Member
Mr Henry Teo Hak Hong	Committee Member
Ms Kok Kah Wei	Committee Member
Mr Lee Kwok Hoong Danny	Committee Member
Ms Lee Pey Woan	Committee Member
Dr Chua Ping Ping Nelson	Committee Member
Mr Ng Jun Ming	Committee Member

Full details on the Management Committee can be found in the Governance section.

Sub-Committees

Audit Committee

Member	Designation
Ms Kok Kah Wei	Chairperson
Ms Lee Pey Woan	Member
Ms Lam Jau Yea Vivien	Member

Finance Committee

Member	Designation
Ms Hui Kam Hoong Jane	Chairperson
Mr Chin Henn Khin Kenneth	Member
Mr Zhou Siming Mark	Member

Programmes & Services Committee

Member	Designation
Mr Henry Teo Hak Hong	Chairperson
Ms Tan Kai Lin Carolin	Member
Mr Ng Jun Ming	Member

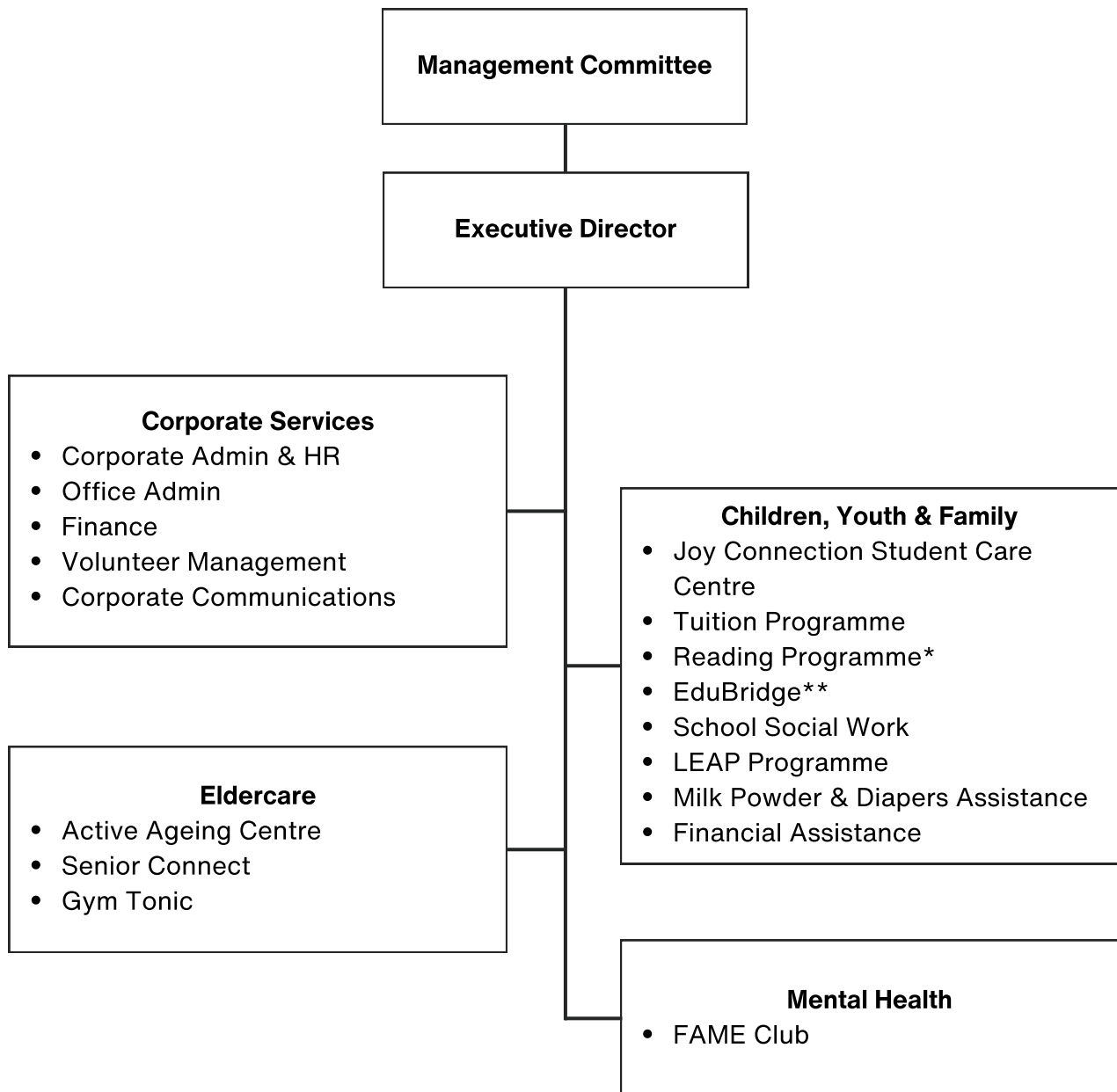
Human Resource Committee

Member	Designation
Mr Lee Kwok Hoong Danny	Chairperson
Dr Nelson Chua Ping Ping	Member
Ms Khor Ee Leen	Member

Honorary Internal Auditors

Member	Term
Ms Fong Cheng Han	Lead Internal Auditor 1 September 2023 – 31 August 2027
Mr Ho Eng Leak Bernard	Internal Auditor 1 September 2021 – 31 August 2025
Mr Lim Eng Seng	Internal Auditor 1 September 2025 – 31 August 2029

Organisational Chart



* Reading Programme has ceased w.e.f. 24 May 2025

** EduBridge started operations w.e.f. 31 January 2026

Our Impact



330 Children & Youths Served

51

Children received academic guidance through tuition and EduBridge

1,261

Tuition and EduBridge classes conducted

146

Children received care under our milk powder and diapers assistance

54

Children and youth nurtured through character-building programme, LEAP

50

Children supported through our student care centre



1,625 Seniors Served

3,669 Activity sessions to encourage active ageing

56

Home visits

4,373 Gym Tonic sessions to prevent frailty

100%

Satisfaction score
(survey conducted with seniors from Active Ageing Centre)



96 Persons With Mental Health Conditions and Caregivers Served

95.9% Clients without relapse

26 Therapeutic workshop sessions conducted

16.3% Clients gainfully employed

Children, Youth & Family



Supporting Families Where It Matters Most

With four young children to care for and a single income supporting the family, Nabilah had to stretch every dollar, sometimes cutting back on groceries, to ensure that there was enough food for everyone.

Through our Milk Powder and Diapers Assistance Programme, her children received essential nutrition and hygiene supplies, easing the family's financial burden.

Like many families we support, Nabilah also benefited from the care of a befriender who provided a listening ear, parenting advice and emotional encouragement.

For Nabilah whose days revolve around caring for her four young children, having somebody to share her concerns with made a difference. "She's very friendly... I feel like I got someone to talk to."

With practical assistance and ongoing support, Nabilah gained greater confidence in caring for her family and navigating everyday challenges.



81%

Families felt emotionally supported by their befriender



100%

Families reported reduced stress after receiving programme support



82%

Children are able to reach their age appropriate developmental milestones

**Results based on parents who completed the survey*



A Place to Learn, A Community to Belong

Education can be a powerful pathway to breaking the cycle of disadvantage. In partnership with EduHopeSG, we launched a Homework Centre in Sengkang on 5 April 2025 to provide secondary school students from low-income families with a supportive learning environment.

Beyond helping with homework, the programme connects students with tutors who serve as positive role models, offering encouragement and guidance that support their personal growth and character development.

This programme, renamed as EduBridge, was extended to another centre, making it more accessible to students staying in Hougang.

Climbing Towards Confidence

Stepping out of their comfort zones, 17 children from Joy Connection Student Care Centre took on an exciting indoor rock climbing experience at My Little Climbing Room on 19 November 2025.

As they navigated the wall, the children overcame fear, built confidence and resilience while improving their core strength, balance and coordination. They also learnt the value of teamwork, encouraging one another to overcome each challenge.



Discovering Singapore's Heritage Together

LEAP programme organised a special National Day outing to Chinatown to learn and appreciate the heritage of Chinatown. A total of 11 families, comprising 20 adults and 17 children, explored different parts of the place and captured memories together.

The outing provided an opportunity for the children, also known as Explorers in the programme, to put into practice the values of Learn, Explore, Act and Practise that they developed through LEAP's weekly sessions.

The experience also strengthened family bonds as parents and children connected through shared experiences and new discoveries.



Celebrating Every Explorer's Journey

The year concluded with a special celebration recognising the achievements and milestones of our Explorers. Families gathered to honour the children's growth and celebrate the progress they had made throughout the year.

Explorers were also encouraged to invite new friends to join the treat of games and food, creating opportunities for others to experience the community of the LEAP programme.



Eldercare



Winners of our inaugural inter-centre Rummy-O Competition

Bringing Seniors Together Through Friendly Competition

Staying socially connected and mentally active is important for healthy ageing. Our inaugural inter-centre Rummy-O Competition brought together seniors from our three centres, creating opportunities for interaction with seniors beyond their centre and multiplying the fun.

A total of 40 seniors signed up and took part in three preliminary rounds, putting their strategic thinking, concentration and decision-making skills to the test.

After a closely contested finals held on 15 August 2025, Mdm Lai Tee from our 603 Centre emerged as the inaugural champion, also celebrating her first-ever Rummy-O competition win.



Celebrating Active Ageing Through Music and Dance

Dancing Hearts brought together 180 seniors from our Active Ageing Centre and Senior Connect programmes for a celebration of golden years.

Through guitar, ukulele and line dance performances, seniors proudly showcased the skills and confidence they had developed at our centres, proving that it is never too late to discover new passions.

The event also fostered intergenerational connections as youth volunteers led a lively Getai singalong, bringing everyone together through music.

The event, held on 30 August 2025, encouraged seniors to embrace active, purposeful and joyful ageing.





Keeping Active Through Rhythm and Movement

Exercise is most enjoyable when it doesn't feel like exercise. Launched on 13 March 2026, our Active Ageing Centre's (AAC) Rhythm Stick Exercises combines music, movement and coordination while having fun in a lively group setting.

The weekly programme quickly gained popularity, with participants requesting longer sessions because of how much they enjoyed it.

Within just one month, the group proudly delivered its first public performance at our AAC's 8th Anniversary Celebration, showcasing the confidence and skills they had developed.

Building Strength for Active Living

After experiencing balance issues that led to falls, Mdm Teo joined Steady Lah, a 12-week programme designed to help seniors improve their strength, balance and confidence. In January 2026, she was among 21 seniors who took the first step towards ageing safely and independently.

Through muscle-strengthening exercises, workshops on nutrition and fall prevention, and home-based activities, participants developed the knowledge and skills to reduce their risk of falls and maintain their mobility.

Complementing this initiative, the Happy Lah programme was introduced in March 2026 to support seniors who are more frail in improving mobility and coordination.

Both programmes were conducted by the Health Promotion Board at our Senior Connect @ 603 programme.





Celebrating Community and Festive Joy

Laughter, music and festive cheer filled our centre at BCARE Connection @ Hougang 574 as 90 seniors and volunteers gathered for a February Birthday and Chinese New Year Lohei Celebration.

This was a record turnout since the centre opened in September 2024, reflecting the strong sense of community fostered at the centre and the growing enthusiasm among seniors to participate in activities.

The celebration honoured seniors born in February while bringing everyone together to welcome the Lunar New Year. The event provided an opportunity for seniors to build new connections and enjoy meaningful social interaction in a warm and inclusive environment.

The programme included lohei, interactive games and best dressed awards. The centre's guitar group, comprising the seniors themselves, performed three Chinese New Year songs, with many seniors joining in for a joyful sing-along.

Held on 20 February 2026, the event was well received and created opportunities for seniors to connect, celebrate milestones together and foster a greater sense of belonging within the community.



Mental Health



From FAME Club to Gallery Walls

Pride and excitement filled the room as members of our FAME Club stepped into the National Gallery Singapore and saw their mosaic artwork proudly displayed at the SG60 WeCare Arts Exhibition @ CDC.

Accompanied by their family members, they celebrated a meaningful milestone that recognised their creativity, resilience and personal growth.

The artwork was created by 10 members under the guidance of an art therapist. Titled “Finding Oneself in Another, from Seed to Bloom”, the mosaic captures a collective journey of self-discovery, healing and connection.

Consisting of two panels, the first panel depicts growth from a young seedling while the second panel features Singapore’s national flower, the Vanda Miss Joaquim, in full bloom. Together, the piece reflects the courage of individuals living with mental health conditions and highlights the importance of a caring community in nurturing hope, belonging and mutual support.

The artwork represents many hours of collaboration. Each glass piece was carefully sorted and placed by the members.

Hwee Gek, one of the members, shared that it was “not possible to do it alone”. She witnessed how their collective efforts came together to create something both beautiful and meaningful.

The mosaic was one of 16 featured works at the exhibition, which commemorated Singapore’s 60th year of nation-building by showcasing artworks created by beneficiaries from social service agencies and self-help groups. The exhibition ran from 16 September to 12 October 2025.





Supporting Mental Health Journeys Through Community

When Kwai Fong was diagnosed with depression more than 30 years ago, she did not fully understand what depression was. She recalled frequent hospital visits, poor health and significant weight loss of more than 10 kg.

With perseverance, treatment and medication, she was able to manage her condition and continue working for many years.

After retiring due to persistent leg pain, Kwai Fong knew that staying at home would negatively affect her mental well-being. On her doctor's recommendation, she joined BCARE's FAME Club, where she found a renewed sense of purpose through meaningful activities and supportive relationships.

Today, FAME Club has become an important part of Kwai Fong's life. She enjoys the programme so much that she attends it every day.

"Ever since I came here, I have learnt a lot of arts and crafts. We also have 'homework' for us to do," Kwai Fong says.

"It's very hard to get better after being sick, but we still persevere and continue. Now, at least during these few hours here at FAME Club, we won't overthink, compared to if we stay at home."

Recognising her positive attitude, our staff encouraged Kwai Fong to become a peer leader. She now guides fellow members during activities and readily lends a helping hand whenever needed.

On 22 December 2025, FAME Club transitioned into a full-day psychiatric day rehabilitation programme.

This enhancement strengthens our ability to provide a safe, structured and therapeutic environment where individuals with mental health conditions can develop essential life skills, build resilience, foster social connections and work towards successful reintegration into the community.

Partnerships

Our Volunteers: Partners in Care

Our volunteers are our invaluable partners in our mission to serve the community. Through their unwavering dedication, compassion and generosity, they help bring care, hope and support to those who need it most. We are deeply grateful for their commitment and for serving alongside us to make difference in many lives.

We welcome individuals, corporates and institutions looking for a meaningful cause to support. Visit bcare.org.sg/volunteer or email admin@bcare.org.sg.

In FY2025,
we partnered

298
Volunteers

270
Individual
volunteers

28
Organisation volunteers
(schools, corporates, government bodies)

Snapshots of Our Volunteers



Volunteers from Halogen Singapore engaging our seniors in games



Volunteers from Halogen Singapore tilling the soil at our AAC community garden



Volunteers from Givaudan with our seniors making cookies and sausage bread rolls at Dignity Kitchen



Volunteers from MYMCA brought our children on a ride at Skyline Luge, Sentosa



Volunteers from X-Press Feeders with our FAME Club members at the Singapore Oceanarium



Christmas celebration by RSVP Singapore for our FAME Club members



Stride For Good Unites the Community in Support of Those in Need

More than 500 participants came together for the third edition of Stride For Good, demonstrating the strength of a community united by compassion and purpose.

Held for the first time at Punggol Digital District on 18 October 2025, the event was graced by Mr Gan Kim Yong, Deputy Prime Minister and Minister for Trade and Industry, and welcomed people of all ages to walk and jog in support of vulnerable communities.

Participants completed either a 3 km or 5 km route, starting from Punggol Coast Mall and passing through the scenic landscapes of Coney Island.

The morning began with an energising warm-up session, followed by the walk, and ended with activities including caricature drawings, photo booth, game stalls, a blessing draw, as well as health and wellness activities organised by our community partners.

As BCARE's annual fundraising campaign, Stride For Good raises vital funds to support low-income families, seniors and persons with mental health conditions. The event was part of a 3-month campaign from 15 August to 15 November 2025.

We are deeply grateful to our participants, donors, volunteers and community partners for their generous support. Together, we raised more than \$380,000, enabling us to continue building stronger, more caring communities.



The Year Ahead

As we mark our 30th anniversary in 2026, we do so with deep gratitude for the trust placed in us and the many lives we have walked alongside. Our theme, “30 Years Together and Beyond,” reflects not only three decades of shared journey, but also our continued commitment to building the future together with our partners, stakeholders and beneficiaries.

Building on this 30-year foundation, we remain focused on enabling individuals and families to lead fuller, more meaningful lives. In the year ahead, our priorities are to strengthen proven programmes while introducing new initiatives that respond to the evolving needs of the community across different life stages.

For children and youth, our focus will remain on those from lower-income families. In addition to our existing tuition programmes for primary school students, we will establish homework centres that provide consistent academic support alongside mentorship for secondary school students. These centres will offer a structured and encouraging environment where they can develop confidence, discipline and a stronger sense of direction.

In eldercare, we will expand our existing Active Ageing Centre with a new site in another neighbourhood. This extension builds on our experience over the years and allows us to support more seniors with programmes that promote social connection, active living and continued engagement within the community.

Supporting mental well-being remains a key priority. We will enhance our FAME Club Psychiatric Day Rehabilitation Programme with a broader range of activities, including games, music and art — encouraging self-expression, fostering social bonds, and helping participants rediscover purpose and confidence in their daily lives.

As we celebrate this 30-year milestone, we will continue to evolve our services with intention and responsiveness — strengthening what works, embracing innovation, and working closely with partners to deliver meaningful impact to the communities we serve.

Giving For a Good Cause

Our work in the community is made possible by the generous support of those who believe in making a difference. We invite you to join us in bridging gaps and building lives — your donation can help make an impact where it's needed most.

Ways to Donate

PayNow



UEN S96SS0198KD01

Cheque

Crossed cheque made payable to
"Bethesda CARE Centre"

Mail to:
Bethesda CARE Centre
Blk 242 Hougang Street 22
#01-93 Singapore 530242

Others



bcare.org.sg/donate

BCARE is an approved IPC (Institution of Public Character). Your donations are 2.5 times tax deductible.

For tax deduction, please email the following to finance@bcare.org.sg

Individuals	Companies
• Name (as per NRIC) • NRIC no. or FIN no. • Contact no. • Email	• Name of Company (as registered with ACRA) • UEN no. • Contact person and no. • Email

The tax deduction benefit will be automatically included in your tax assessment if you have provided us with your NRIC/FIN no. The tax deductible receipt will be sent to the email provided.

Organise a Fundraiser

Besides making a direct donation, you can partner with us to raise funds through private or corporate events. Some examples include inviting your friends to dedicate a love gift to BCARE for your birthday or organising a running event. If you are interested to host a fundraiser, email corpcomms@bcare.org.sg.

Governance and Disclosure

Board Governance

1. The Society is affiliated with Living Sanctuary Brethren Church (LSBC). Members of the Society must be Singapore Citizens aged 18 and above and currently members of LSBC.
2. The President Mr Chua Tong Yong and Secretary Ms Tan Kai Lin Carolin, daughter-in-law of Mr Chua Tong Yong, have served on the Management Committee for more than 15 consecutive years. Mr Chua serves as a day-to-day consultant to the Society's Executive Director and staff while Ms Tan is a Management Committee member of the Programme & Services Sub-Committee. The Management Committee approved their continued service in the committee for an indefinite period for as long as they are still available to serve and able to contribute effectively to the committee.
3. The President Mr Chua Tong Yong has a share and is a director of E.Q. Management Services Pte Ltd. E.Q. Management Services Pte Ltd handles payroll matters of BCARE. It is not involved in decision-making for remuneration. Salary increments and any contract terms for service rendered by E.Q. Management Pte Ltd is approved by all the members of the Management Committee except Mr Chua Tong Yong and Ms Tan Kai Lin Carolin.
4. All the Management Committee members and BCARE members are required to declare the conflict of interest yearly, if any.

Governing Instrument

1. The Society is governed by its Constitution and is committed to maintaining a high standard of corporate governance in line with the principles set out in the Code of Governance for Charities and Institutions of Public Character (IPC) 2023. This establishes and maintains a high standard of legal and ethical mode of operations to preserve the interests of all donors, beneficiaries, and stakeholders.

Financial Management and Internal Controls

1. The Society maintains a reserve equivalent to **1.2 times** the annual operating expenditure to ensure the adequacy of financial provision on the continuity of programmes and services provided. The documented reserve and investment policy is reviewed yearly by the Management Committee.
2. The Society's principal funding sources are from government grants and donations.
3. There are no loans, donations, grants or financial assistance provided which are not part of our core charitable programmes.

Governance and Disclosure

Disclosure and Transparency

The following members were elected to the Management Committee for a term of 3 years starting from 1 September 2024 and ending on 30 August 2027 under the Constitution.

Management Committee Member	Date of First Appointment	Date of Latest Appointment	Occupation	MC Meeting Attendance
Mr Chua Tong Yong* President	18 Dec 1996	1 Sep 2024	Lawyer, Lawrence Chua Practice LLP	4 of 4
Ms Tan Kwee Choon* Vice President (Secretary from 1 Sep 2015 to 31 Aug 2018, Treasurer from 1 Sep 2021 to 31 Aug 2024)	25 Jun 2012	1 Sep 2024	Executive Pastor, Living Sanctuary Brethren Church	2 of 4
Ms Carolin Tan Kai Lin* Secretary (Assistant Treasurer from 1 Sep 2015 to 31 Aug 2018, Assistant Treasurer from 1 Sep 2021 to 31 Aug 2024)	31 Aug 2009	1 Sep 2024	Executive Manager, Living Sanctuary Brethren Church	4 of 4
Ms Hui Kam Hoong Jane Treasurer (Assistant Treasurer from 1 Sep 2018 to 31 Aug 2021, Secretary from 1 Sep 2021 to 31 Aug 2024)	1 Sep 2018	1 Sep 2024	Pastor, Living Sanctuary Brethren Church	3 of 4
Ms Lim Wan Kie (Ruth) Assistant Treasurer (Committee Member from 20 Aug 2021 to 27 Aug 2022, Vice President from 28 Aug 2022 to 31 Aug 2024)	20 Aug 2021	1 Sep 2024	Pastor, Living Sanctuary Brethren Church	3 of 4

Governance and Disclosure

Management Committee Member	Date of First Appointment	Date of Latest Appointment	Occupation	MC Meeting Attendance
Mr Gan Chee Weng Melvin Committee Member	20 Aug 2021	1 Sep 2024	Senior Military Expert, Singapore Armed Forces	2 of 4
Mr Henry Teo Hak Hong Committee Member	29 Aug 2018	1 Sep 2024	Marketing Director, Skyline Innovative Engineering Pte Ltd	3 of 4
Ms Kok Kah Wei* Committee Member	22 Sep 2015	1 Sep 2024	Retiree (previously Deputy CEO, Apex Harmony Lodge)	3 of 4
Mr Lee Kwok Hoong Danny Committee Member	20 Aug 2021	1 Sep 2024	Managing Partner, Elevate Team Asia	4 of 4
Ms Lee Pey Woan Committee Member	20 Aug 2021	1 Sep 2024	Professor of Law, Dean, Singapore Management University	4 of 4
Dr Nelson Chua Ping Ping Committee Member	29 Aug 2018	1 Sep 2024	Senior Consultant Anaesthesiologist, Raffles Hospital	4 of 4
Mr Ng Jun Ming Committee Member	20 Aug 2021	1 Sep 2024	Principal Architect, 103 East Architects	2 of 4

*Members who have served for more than 10 consecutive years have been invaluable, offering knowledge and guidance to the Management Committee.

Governance and Disclosure

1. Across four meetings during the year, the Management Committee achieved an overall attendance rate of 79.2%.
2. The President (non-salaried) is in the Management Team of Living Sanctuary Brethren Church (LSBC). The rest of the office bearers (Vice President, Secretary, Treasurer and Assistant Treasurer) are staff of LSBC.
3. The Management Committee members who are also in the Management Team team with general control and management of the administration of Living Sanctuary Brethren Church (LSBC) include:

Management Committee Member	Appointment in BCARE	Appointment in LSBC
Mr Chua Tong Yong	President	Senior Pastor
Ms Tan Kwee Choon	Vice President	Executive Pastor
Ms Carolin Tan Kai Lin	Secretary	Executive Manager

4. All members of the Management Committee, including the office bearers, serve in a voluntary capacity and receive no remuneration for their services.
5. Ms Esther Stella Tan Lay Lian was appointed the Executive Director on 1 January 2021.
6. No staff is involved in setting his or her remuneration. None of the paid staff receives more than \$100,000.00 in annual remuneration.
7. There is no paid staff, being a close member of the family belonging to the Executive Director or a governing board member of the Society, who has received remuneration exceeding \$50,000.00 during the financial year.

Governance and Disclosure

Conflict of Interest

All Management Committee members and staff are required to comply with the Charity's conflict of interest policy. The Management Committee has put in place documented procedures for Management Committee members and staff to declare actual or potential conflicts of interests on a need-to basis.

All new Management Committee members and staff are required to complete the conflict of interest declaration form upon hiring, appointment or election to the Management Committee as an acknowledgement of having understood the policy and that he/she will fully disclose to the Management Committee when a conflict of interest situation directly or indirectly arises. For example, the Committee member concerned should not participate in the discussion or vote on the matter and should also offer to withdraw from the meeting and the Committee shall decide if this should be accepted.

Whistle-Blowing Policy

We are committed to maintaining a high standard of compliance with accounting, financial reporting, internal controls and auditing requirements, and any legislation. In line with this commitment, our Charity has put in place, a whistle-blowing policy to address concerns about possible wrong-doing or improprieties in financial or other matters within our Charity. A copy is made available on our corporate website.

Whistle Blowing Policy aims to provide an avenue for employees, clients and stakeholders to raise concerns and offer reassurance that they will be protected from reprisals or victimisation for whistle blowing in good faith.

Social Media Policy

Our charity has also put in place the Social Media policy as a guiding principle for users acting on behalf of our Charity when using social media, or any form of electronic communication or application that enables them to create online communities to share knowledge, opinions, media, and private and public messages. This policy also applies to personal use of the social media when referencing our Charity.

Compliance

Code guideline		Code ID	Response	Explanation	Score
Principle 1: The charity serves its mission and achieves its objectives.					
1	Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	1.1	Complied	-	2
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Complied	-	2
3	Have the Board review the charity's strategic plans regularly to ensure that the charity is achieving its charitable purposes, and monitor, evaluate and report the outcome and impact of its activities.	1.3	Complied	-	2
4	Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan. "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	1.4	Complied	-	2

Compliance

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

Compliance

Code guideline		Code ID	Response	Explanation	Score
Principle 2: The charity has an effective Board and Management.					
10	Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position). For Treasurer (or equivalent position) only: a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role. i. After meeting the maximum term limit for the Treasurer, a Board member's reappointment to the position of Treasurer (or an equivalent position may be considered after at least a two-year break. ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer's years of service would continue from the time he/she stepped down as Treasurer.	2.6	Complied	-	2
11	Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well. a. No staff should chair the Board and staff should not comprise more than one-third of the Board.	2.7	Partial Compliance	Some Board members lack the relevant qualifications but have relevant experience.	1
12	Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well. a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.	2.8	Partial Compliance	Some management staff have the experience but no relevant qualification.	1

Compliance

Code guideline		Code ID	Response	Explanation	Score
Principle 2: The charity has an effective Board and Management.					
13	The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break. For all Board members: a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member's years of service would continue from the time he/she left the Board. b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers' positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity's term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting). c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.	2.9a 2.9b 2.9c	Complied	-	2
14	For Treasurer (or equivalent position) only: d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years. i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.	2.9d	Complied	-	2

Compliance

Code guideline		Code ID	Response	Explanation	Score
Principle 3: The charity acts responsibly, fairly and with integrity.					
15	Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.	3.1	Complied	-	2
16	Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise. a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/herself from the meeting and should not vote or take part in the decision-making during the meeting.	3.2	Complied	-	2
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	Complied	-	2
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	Complied	-	2
19	Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately.	3.4	Complied	-	2
20	Take into consideration the ESG factors when conducting the charity's activities.	3.5	Complied	-	2

Compliance

Code guideline		Code ID	Response	Explanation	Score
Principle 4: The charity is well-managed and plans for the future.					
21	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).	4.1a	Complied	-	2
22	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as: i. Revenue and receipting policies and procedures; ii. Procurement and payment policies and procedures; and iii. System for the delegation of authority and limits of approval.	4.1b	Complied	-	2
23	Seek the Board's approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).	4.2	Complied	-	2

Compliance

Code guideline		Code ID	Response	Explanation	Score
Principle 4: The charity is well-managed and plans for the future.					
24	Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.	4.3	Complied	-	2
25	Set internal policies for the charity on the following areas and regularly review them: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer management; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards; and i. Other key areas such as fund-raising and data protection.	4.4	Complied	-	2
26	The charity's audit committee or equivalent should be confident that the charity's operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.	4.5	Complied	-	2
27	The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity.	4.6	Complied	-	2

Compliance

Code guideline		Code ID	Response	Explanation	Score
Principle 5: The charity is accountable and transparent.					
28	Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	5.1	Complied	-	2
29	Generally, Board members should not receive remuneration for their services to the Board. Where the charity's governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	5.2	Complied	-	2
30	The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member's attendance.	5.3	Complied	-	2
31	The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity's subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding \$100,000, in incremental bands of \$100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than \$100,000 in annual remuneration each, the charity should disclose this fact.	5.4	Complied	-	2
32	The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds \$50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of \$100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than \$50,000 in annual remuneration, the charity should disclose this fact.	5.5	Complied	-	2

Compliance

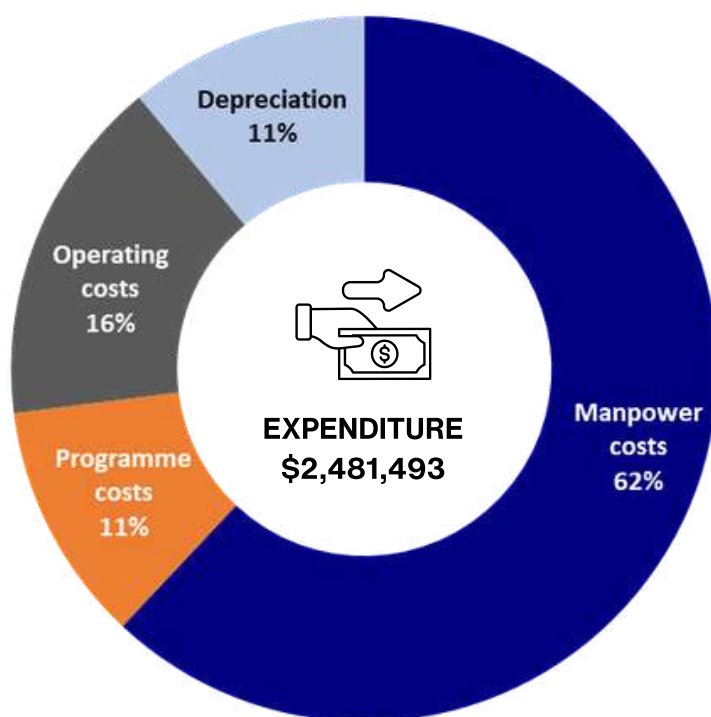
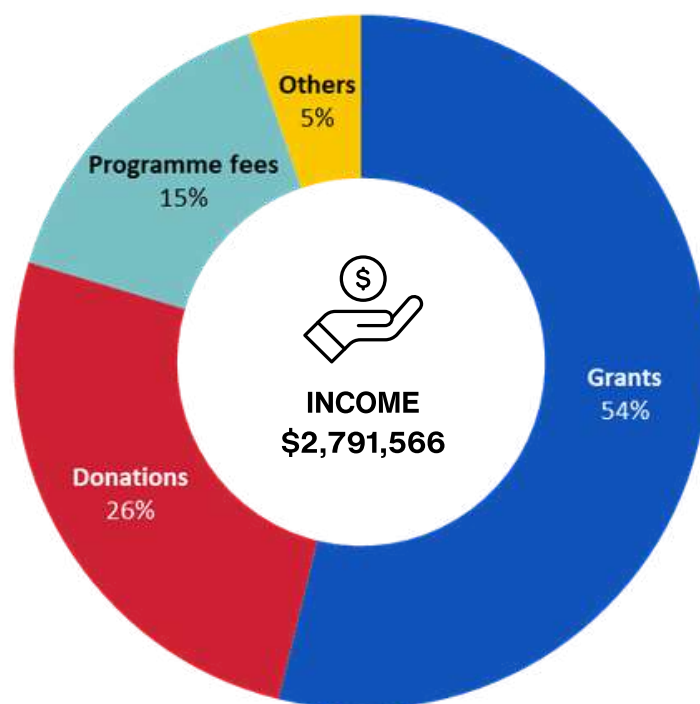
Code guideline		Code ID	Response	Explanation	Score
Principle 5: The charity is accountable and transparent.					
33	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. Record relevant discussions, dissenting views and decisions in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable.	5.6a	Complied	-	2
34	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument.	5.6b	Complied	-	2
35	Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	Complied	-	2

Compliance

Code guideline		Code ID	Response	Explanation	Score
Principle 6: The charity communicates actively to instil public confidence.					
36	Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	6.1	Complied	-	2
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Complied	-	2
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	Complied	-	2

Total Score: 74
Percentage: 97%

Financial Performance at a Glance



You may access our Financial Statement on our website:

<https://www.bcare.org.sg/reports>



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