

OUR VALUES

- ullet Compassion
- Holistic Vision
- Integrity

CHARITY NAME: O'Joy Limited

REGISTERED ADDRESS: Block 5 Upper Boon Keng Road #02-10

Singapore 380005

COMPANY LIMITED BY GUARANTEE

REGISTRATION NO.:

201805560D

FULL MEMBERSHIP WITH THE NATIONAL

COUNCIL OF SOCIAL SERVICE:

since 1 April 2005

CHARITY REGISTRATION NUMBER: 201805560D (with IPC status)

IPC NO.: 201805560D

Maybank

BANK: 210 New Upper Changi Road, #01-699

Singapore 460210

UEN: 201805560D

AUDITOR: CORPWERK PAC, Chartered Accountants

Executive Director

Choo Jin Kiat (since 01 April 2011)

EXECUTIVE MANAGEMENT:

Clinical Director

Teo Puay Leng (since 01 April 2010)



PRESIDENT'S MESSAGE

For the financial year 2021 / 2022, O'Joy ran 9 distinct programmes which benefitted 741 unique individuals. Notably, we commenced our new digital program "Bring O'Joy Home" to help seniors embrace digitalisation. The program also allows seniors who are home-bound due to reasons such as disability or pandemic, to keep active and maintain connections with the community.

Our clinical team could resume home visits to elderly clients to provide counselling in their homes. Some younger clients still choose the option of telecounselling.

We did not do as well this year for fundraising, compared to the previous financial year. Although offline donations increased by a slight 16%, however online donations reduced by 50%, thus bringing down the total donations for the year significantly by 39%. The fall in donations may be attributed to donor as well as pandemic fatigue, as individuals and companies scale back on their donations amidst the coronavirus-induced economic uncertainty. We appeal to the general public and corporate for their generosity so that O'Joy can continue our work for the vulnerable seniors and persons with mental health challenges.

O'Joy would not have been able to serve the community without the strong support and passionate commitment of our donors, volunteers, MOH, MSF, MCCY, NCSS, AIC, C3A, PA, NVPC, vendors, well-wishers, board and committee members and staff in creating positive impact and bringing 'Oceans of Joy' to those we serve. A grateful and heartfelt thanks to all.

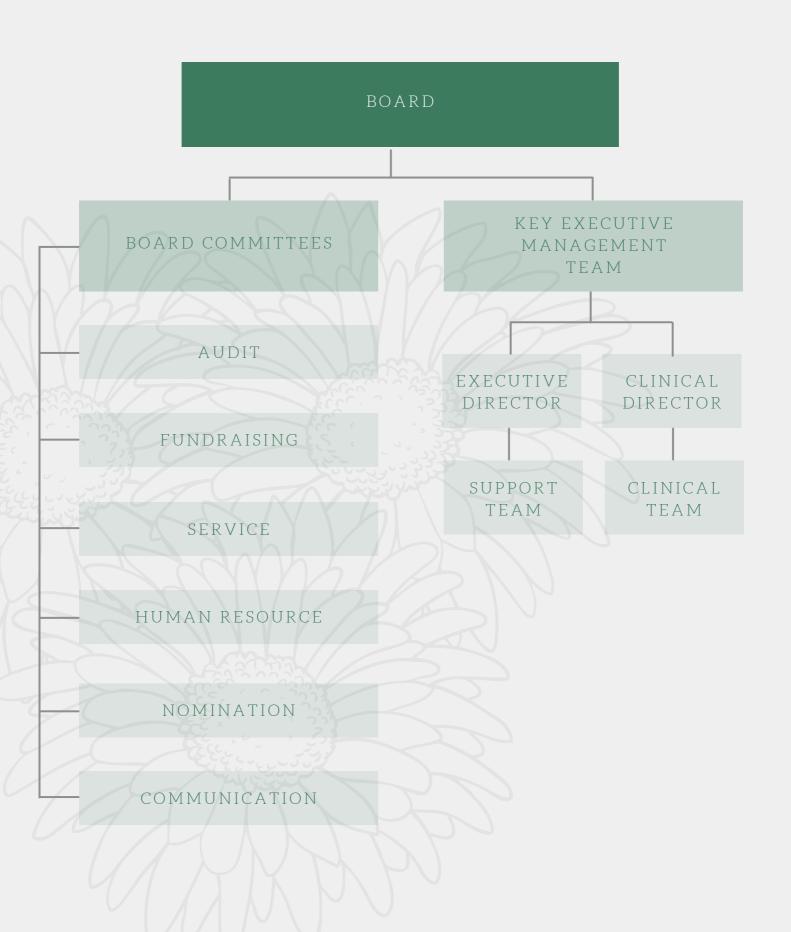
Moving forward, O'Joy is establishing its Enterprise Resource Management system to further streamline and improve its internal processes.

We continue to seek your gracious support in our shared journey of care as O'Joy builds on its strengths and looks ahead to expanding our range of services and to serve an even greater number of individuals.

Max Cheong President PAGE 7 LEADERSHIP



	Name	Current Appointment	Past Appointments	Occupation	Board Experiences with other charities/corporates
1	Cheong Chong Khiam, Max	Chairman (21/08/2021)	Member (till 20/08/21)	Managing Director, private sector	No
	Chee Teng Hsiu, Terrence	Treasurer (21/08/2021)	Chairman (till 20/08/21)	Independent Director, private sector	Yes
	Goh Jiang Wee, Alan	Secretary (21/08/2021)	Treasurer (till 20/08/21)	Educator, public sector	No
	Chung Soon Bee	Member (21/08/2021)	Secretary (till 20/08/21)	Educator, public sector	Yes
	Гаn Shin Yi, Joanna	Member (04/12/2021)	NA	Chief Executive Officer (people sector)	No



SUMMARY FINANCIAL PERFORMANCE

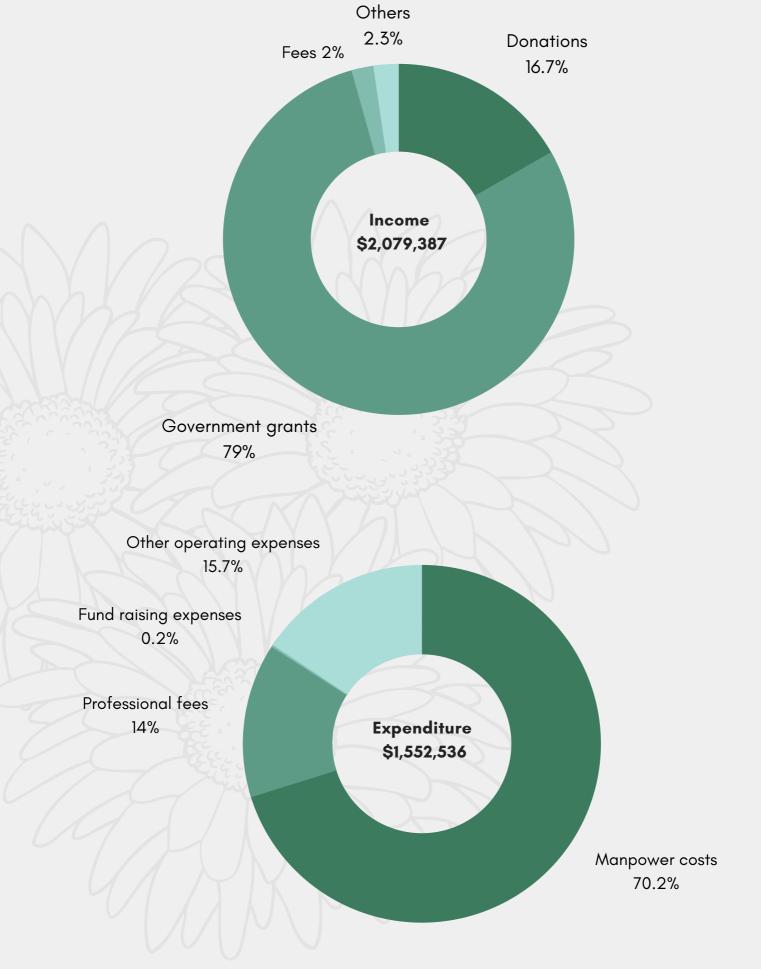
- Total income: \$2,079,387.
- Total expenditure: \$1,552,536.
- Total donations decreased by \$219,708.
- Total expenditure increased by \$94,834 due mainly to increase in professional fees (93% from previous FY to current FY). Reason as stated below.

MAJOR FINANCIAL TRANSACTIONS

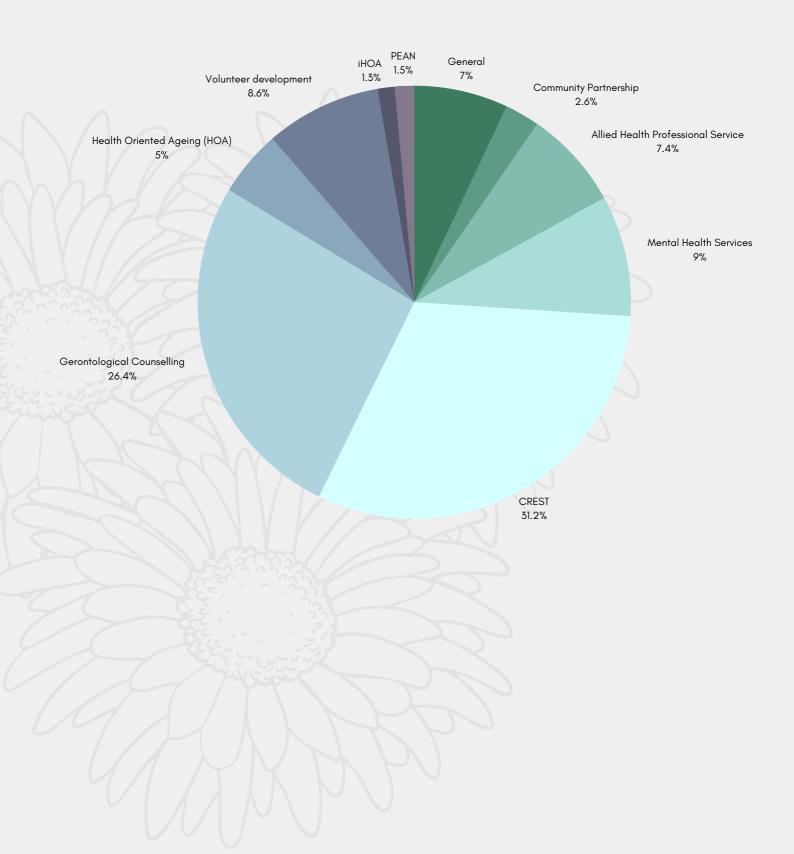
- Office system maintenance at \$49,073, for investments on cloud based PBPX, iSHINE secure work environment and upgrading of cabling system to enable staff to work both away and from office more effectively.
- Transport at \$12,743, as staff, specially counsellors, are encouraged under Human Resource (HR) policy to take taxi or private hire to save time and attain better productivity, in view of counselling being delivered at client's home.
- Professional fees at \$216,665, for fees paid to external artist/therapist/trainer to conduct therapeutic art-based HOA sessions, physical health assessment, mental health intervention and volunteer training.

PURPOSES OF CHARITABLE ASSETS HELD

• No charitable assets held

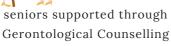


Distribution of Expenditure by Programs

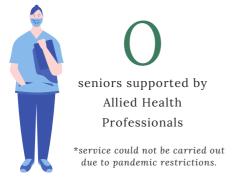
















adults with mental health issues supported through Beacon program



persons followed up and provided with dementia/mental health information in CREST/ES program

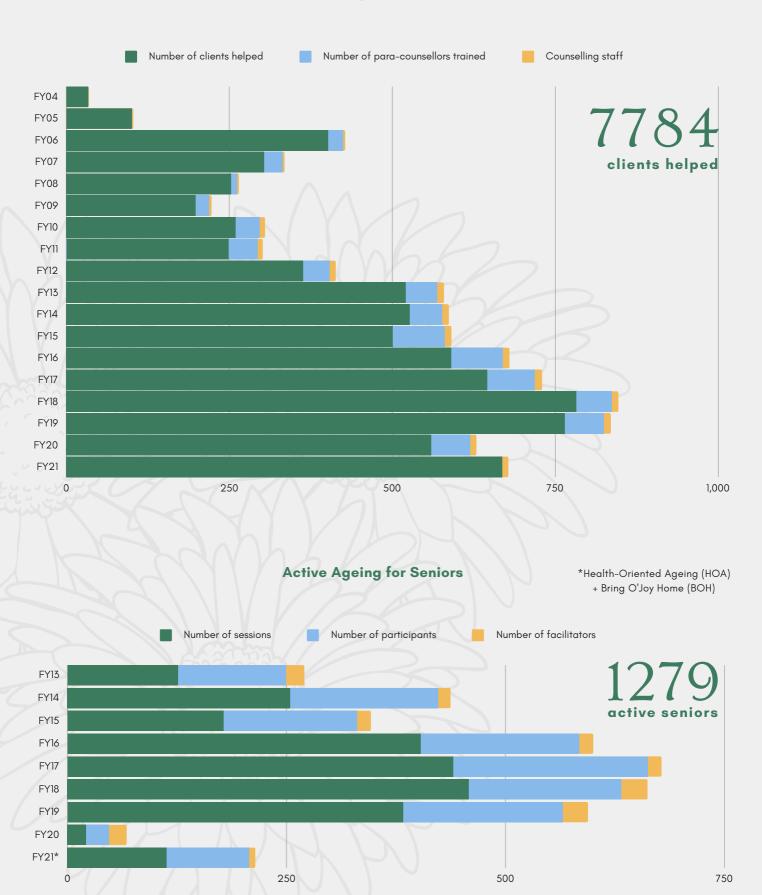


health information via CREST outreach

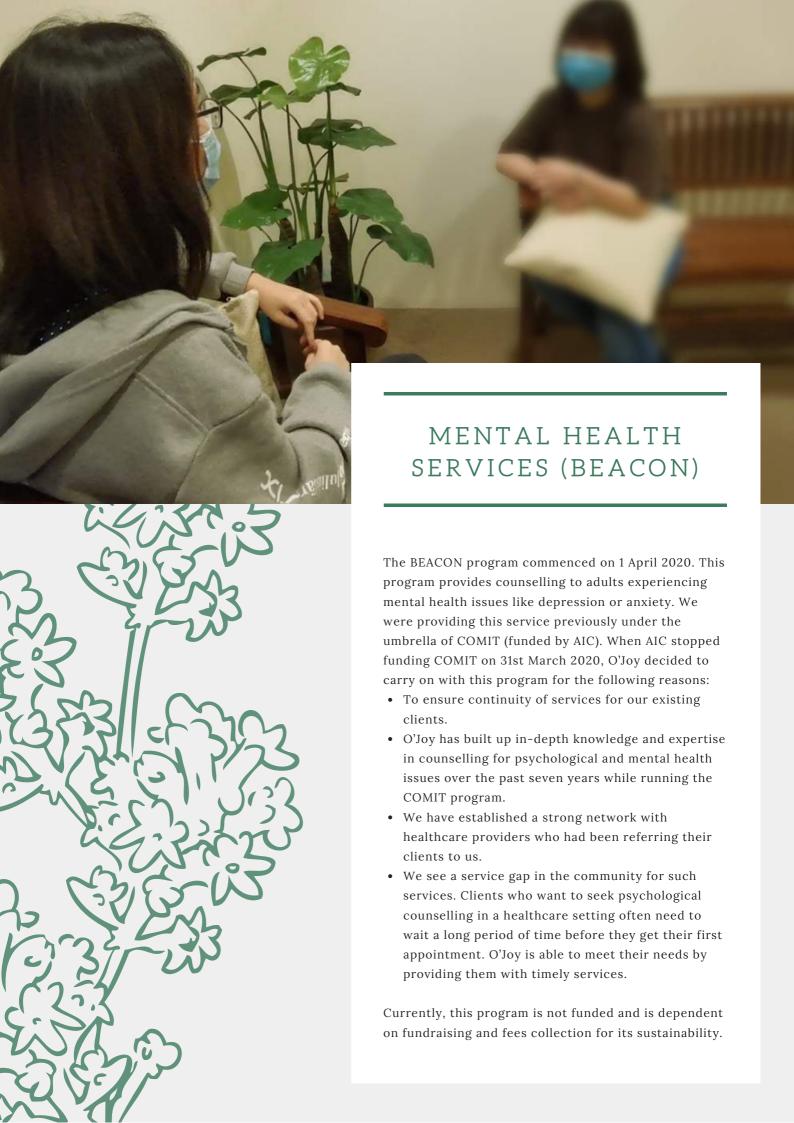




Counselling and Casework





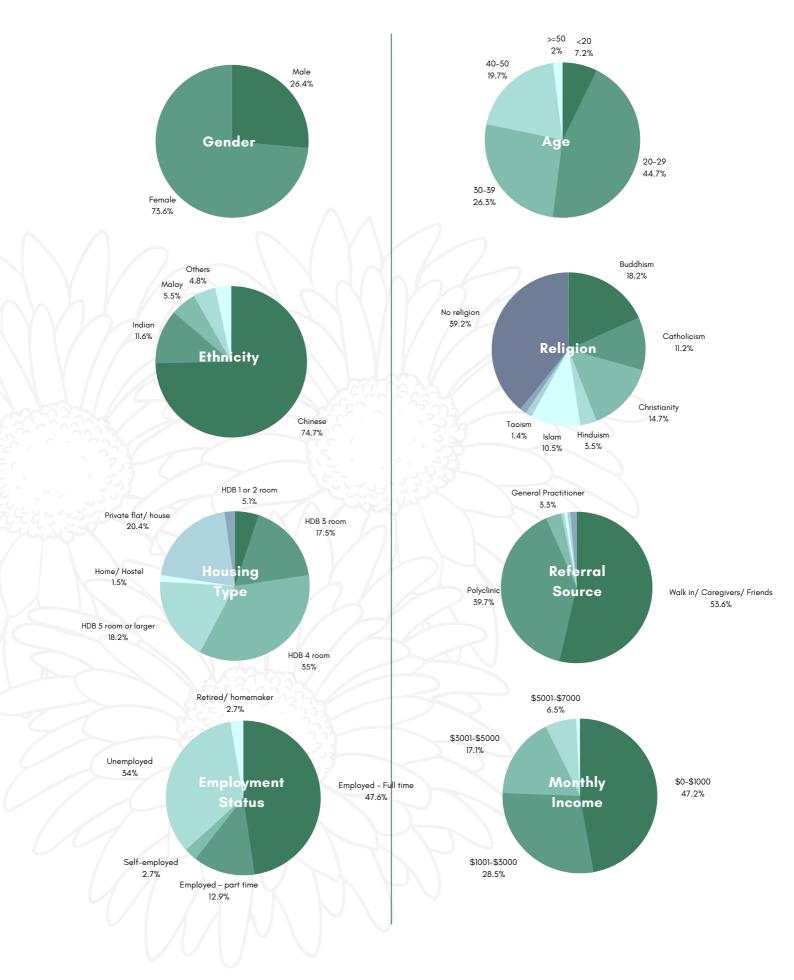


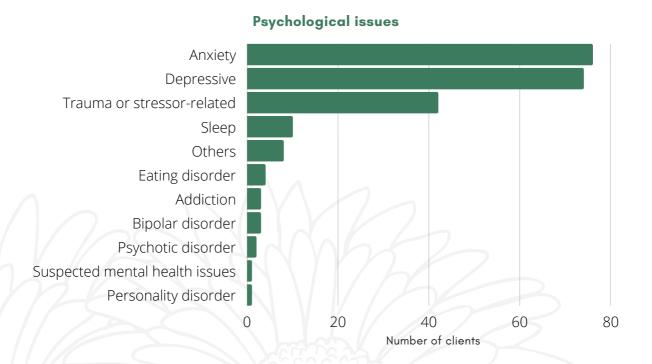
Breakdown of BEACON Cases	FY21	FY20
Total number of sessions	655	888
Number of cases brought forward from last FY	78	45
Number of new cases in this FY	70	158
Number of cases closed during this FY	99	124
Number of cases carried forward to next FY	49	79

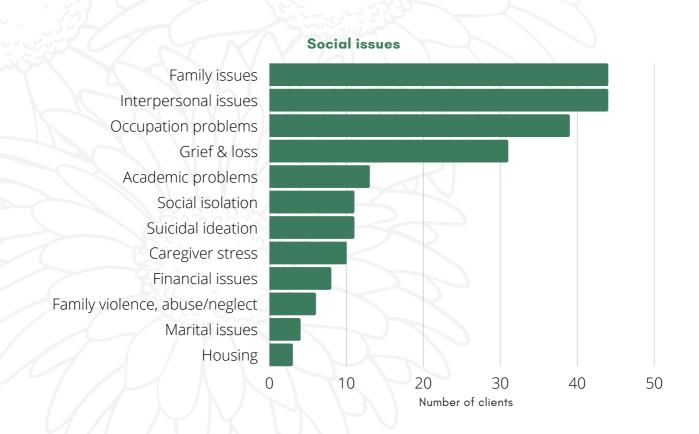
The BEACON program served a total of 149 cases in FY21. 78 cases were brought over into the Beacon program from the previous financial year. There was a total of 70 new cases and 49 cases carried over the next FY.

There were 26.4% males and 74.6% females. More than half of the clients (53%) were young adults of age 29 years old or less. About 51.2% of the clients earned a monthly income of \$2000 or less, even though 63.3% were employed full-time, part-time or self-employed. The most common referral sources are by self/caregivers/friends (54.4%), or from polyclinics (40.3%).

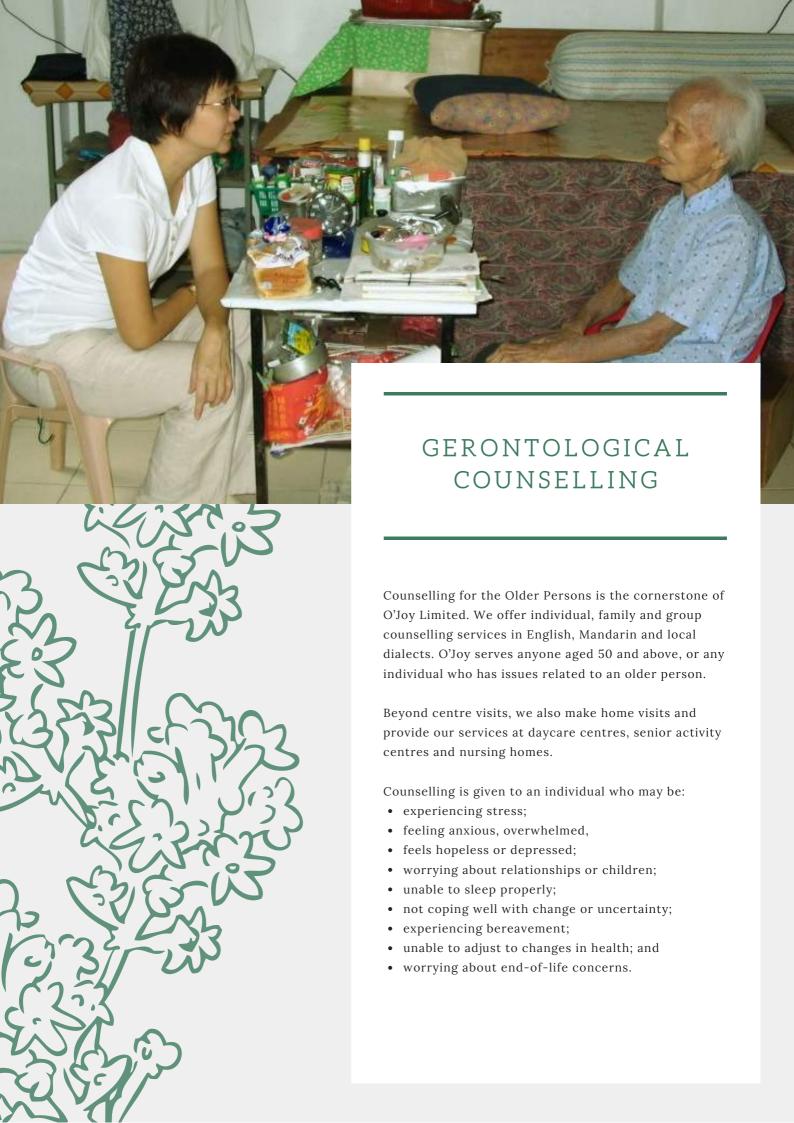
Anxiety (55.1%), Depression (53.6%), and Trauma/stress-related (30.4%) issues were the most commonly presented psychological issues, while Family (38.3%), Interpersonal (38.3%), and Occupation (33.9%) issues were the most commonly presented social issues. It is not uncommon for a client to present with multiple issues.



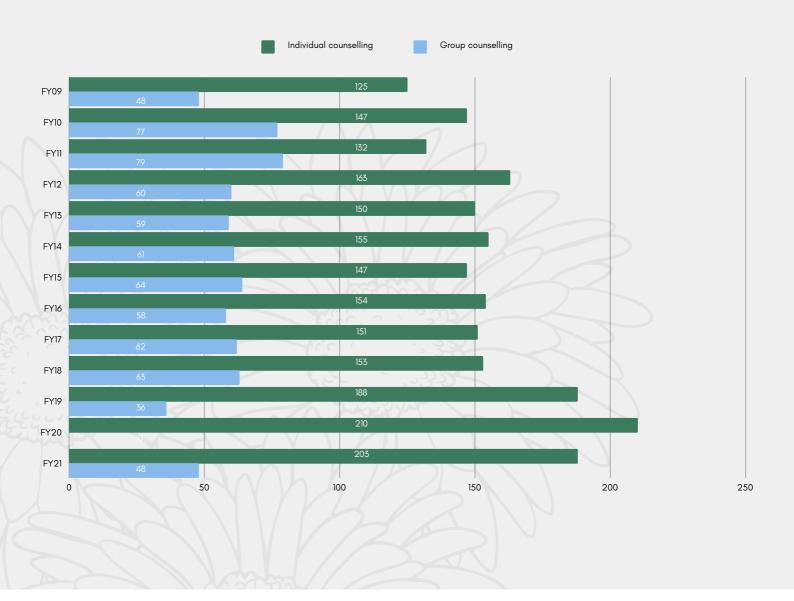








Number of Gerontological Counselling cases



O'Joy Limited continues to provide first-rate gerontological counselling to our clients in FY2021 while holding the sizable number of clients served (319 clients) - 231 and 48 clients have been attended to, for the individual and group counselling programmes respectively.

Counselling Outcomes	FY21	FY20	
Individual Counselling			
Outcome 1	84%	93%	
Outcome 2	83%	77%	
Group Counselling			
Outcome 1	94%	0%	
Outcome 2	90%	0%	

With individual counselling, we hope to improve both functional capabilities and/or psychological functioning of our clients upon case closure. We aim to help our clients improve their physical functioning for daily activities and management of physical functioning; their living environment, and/or their financial condition through assistance applied by the programme (Outcome 1). We also help them better manage their emotional and/or psychological distress such as low moods, anxiety/depression and caregiver stress, and/or better cope with their difficult situations (Outcome 2)

With group counselling, we hope to improve the psychological well-being and social connectedness of our clients. We aim to help them express confidence/positivity in coping with issues at their life stage (Outcome 1) and to have made at least a new friend in the group, and/or get to know the group members better through the sessions (Outcome 2).

Breakdown of GC Cases	FY21	FY20
Individual Counselling		
Total number of sessions	1220	1045
Number of cases brought forward from last FY	124	97
Number of new cases in this FY	107	120
Number of cases closed during this FY	161	93
Number of cases brought forward to next FY	70	124
Group Counselling		
Total number of cases	48	0

A total of 1220 individual counselling sessions were conducted for 231 clients in FY2021. 124 cases were brought forward from FY2020, while 107 cases were new referrals. Out of these cases, 161 cases, were closed, with 70 cases carried over to the next financial year.

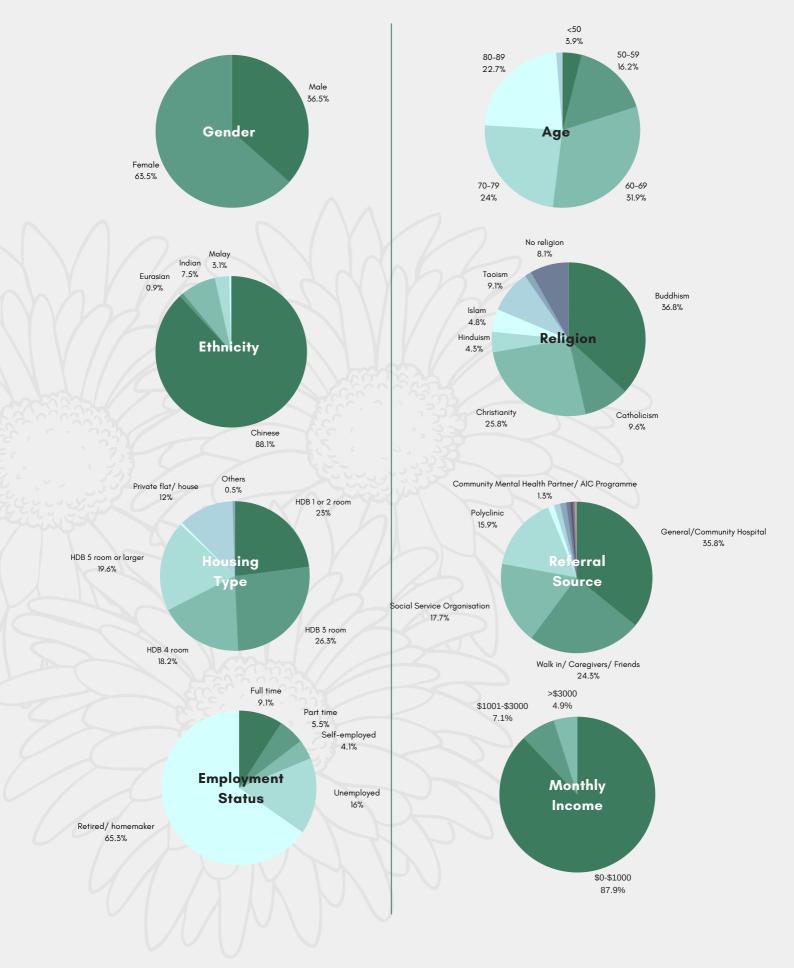
Group counselling programmes was resumed during FY2021 and a total of 48 cases were seen.

Individual counselling

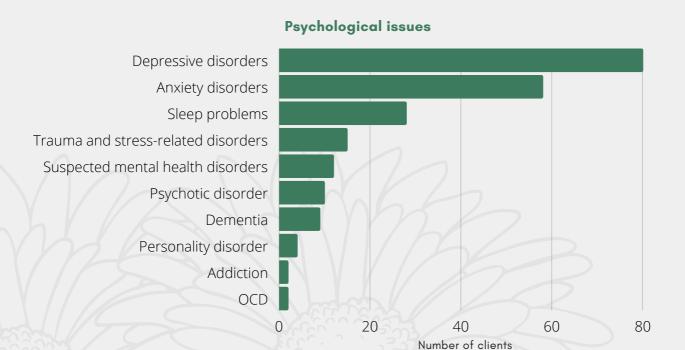
There were 36.5% males and 63.5% females, with the majority of age 60-69 years old (31.9%). A big percentage had no employment, being unemployed (16%) or retired/homemakers (65.3%). About 85.2% of the clients earned a monthly income of \$0-\$500. The most common referral sources are from hospital (35.8%), or self/caregivers/friends (24.3%).

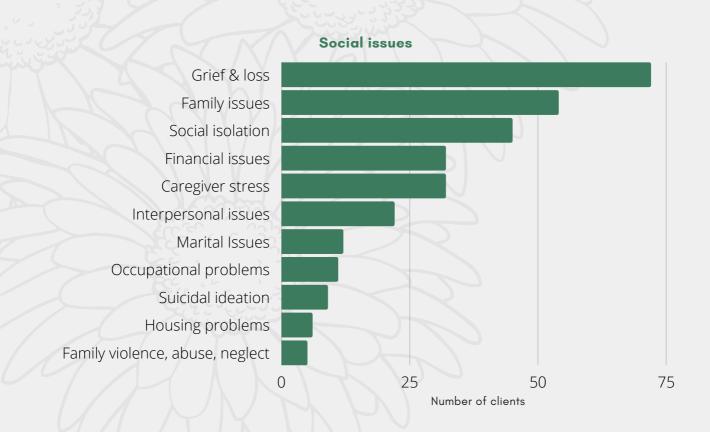
Depression (36.4%) and anxiety (26.4%) issues were the most commonly presented psychological issues, while grief/loss (24%) and family (18%) issues were the most commonly presented social issues. It is not uncommon for a client to present with multiple issues.

INDIVIDUAL COUNSELLING

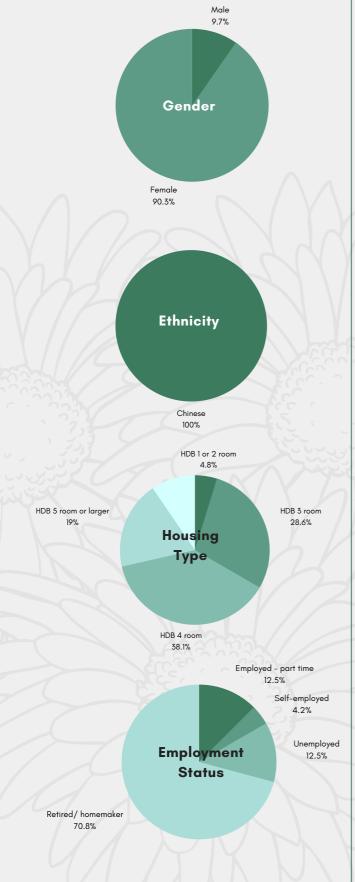


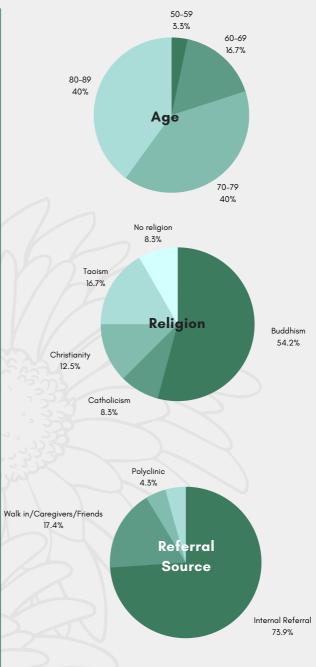
INDIVIDUAL COUNSELLING





GROUP COUNSELLING





There were 9.7% males and 90.3% females, with the majority of age 70-89 years old (80%). A big percentage had no employment, being unemployed (12.5%) or retired/homemakers (70.8%). 95.5% of the clients earned a monthly income of \$0-\$500. The most common referral sources are from internal (73.9%), or self/caregivers/friends (17.4%).

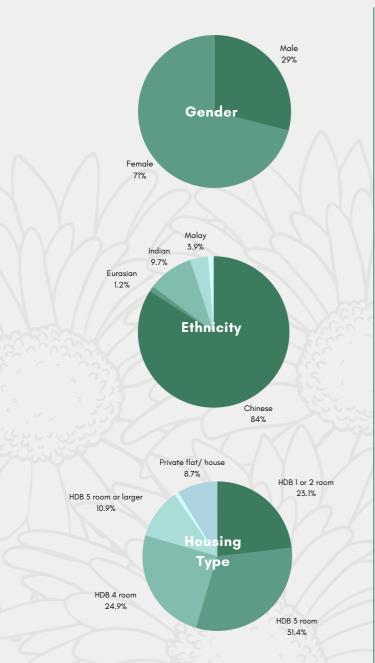


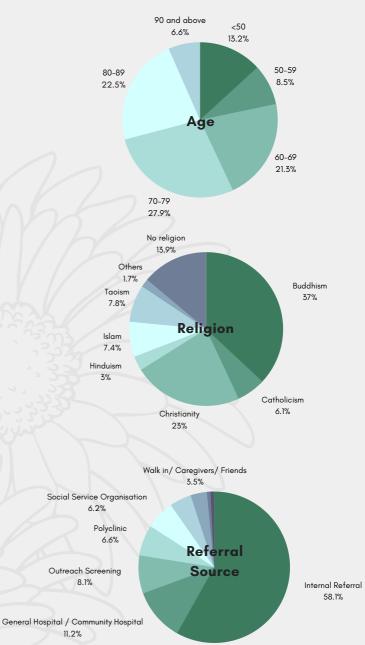
CREST/ES Reporting	FY21	FY20
Number of clients/caregivers followed up by the programme:	266	69
Number of caregivers provided with dementia/ mental health information	41	14
Number of dementia/ mental health outreach events/ activities organised for residents, caregivers and community partners	16	15
Number of participants reached out and provided with dementia/ mental health information (outreach)	1055	460
Number of clients receiving meaningful activities engagement services	22	6
Number of home visits conducted by the programme	702	228

266 clients/caregivers were followed up in this programme, and 41 caregivers were provided with information about dementia and mental health. A total of 702 home visits were made.

16 outreach events were organised and reached out to 1055 participants with information about dementia and mental health.

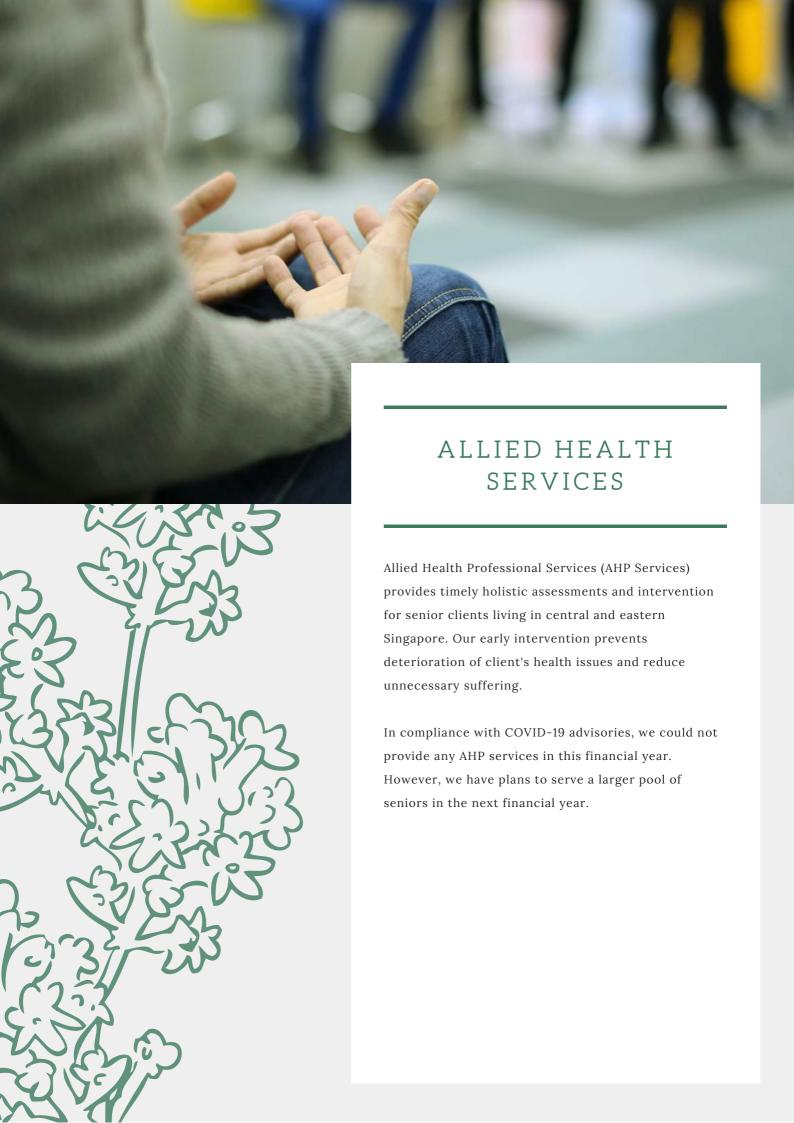
22 clients with dementia were engaged with meaningful activities to stimulate them cognitively and socially.





CREST Outreach	Date	Organiser/ Event Partner	Staff
Depression in Seniors Anxiety in Seniors	23 March 2021 30 March 2021	The Golden Concepts	Yat Peng
Community Resources for Seniors (English)	8 May 2021	O'Joy Limited	
Talk on Mental Wellbeing: Befriending Your Emotions II (English & Chinese)	5 June 2021	O'Joy Limited	
Building Psychological Resilience	8 July 2021	Centre for Seniors	Melissa
Recognising Signs & Symptoms of Depression	22 July 2021	CGH (CPGP)	
Recognising Signs & Symptoms of Dementia	29 July 2021	CGH (CPGP)	
Making It Work From Home: Managing Anxiety & Stress	3 September 2021	NTUC Club	Melissa
Managing clients with Psychosis in the Community	18 September 2021	ІМН	
Sharing of O'Joy's Services with Geylang East Polyclinic	24 November 2021	Geylang East Polyclinic	
Making It Work From Home	26 November 2021	Monetary Authority of Singapore	Melissa
Door-to-door outreach to Upper Boon Keng	July, December 2021 January 2022	O'Joy Limited	All counsellors & social workers
Public outreach: distribution of brochures at markets	March 2022	O'Joy Limited	All counsellors & social workers









LALA EXERCISE



ARTS & CRAFTS



RESISTANCE BAND EXERCISE



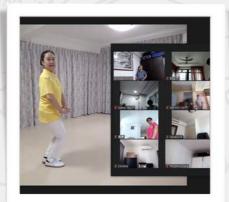
ARTS & CRAFTS



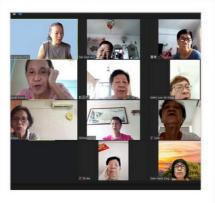
LALA EXERCISE



ARTS & CRAFTS



TAICHI OVER ZOOM



SINIGING OVER ZOOM



TABLETS FOR SENIORS



MOVEMENT



ONLINE GAMES WITH NJC STUDENTS



DIGITAL LEARNING WORKSHOP



HEALTH-ORIENTED AGEING (HOA)

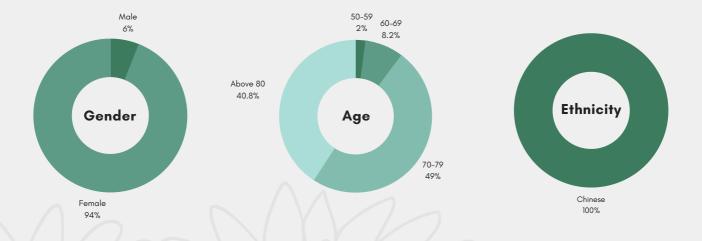
Launched in July 2013, the Health-Oriented Ageing (HOA) programme reaches out to residents aged 50 and above, within the Upper Boon Keng area. Modelled after the Self-Mandala framework of the late Virginia Satir, this programme has been the axis of physical and psychosocial fitness for many of the older persons residing here.

Group physical exercises—Healthy Exercises and Lala Workout are conducted in the morning and are free of charge. Arts-related activities continue after a short break in the late morning for paid members (\$10 per month). These activities are selected based on the Self-Mandala framework, which includes Acappella singing, Movement, Wushu, Ang Klung and Art.

Besides, we have other activities that is catered for healthy ageing. Mass events such as excursions are frequently planned ranging from performances to workshops.

In FY2021, HOA activities were gradually resumed on a small scale while observing safety measures. 61 sessions were conducted in this financial year.

iHOA (Integrated HOA) is O'Joy's initiative to integrate technology into our care continuum, thus enabling older residents living in Upper Boon Keng (UBK) area to age with dignity, grace and joy, despite being home bound due to their disability or pandemic situation.



Day/Time	Activity	Total number of sessions	Total number of participants
Monday 9.30am-10.30am	Arts & Crafts	31	527
Tuesday 9.30am-10.30am	Lala & Resistance Band Exercises	30	549





BRING O'JOY HOME

Our digital programme "Bring O'Joy Home (BOH)" commenced in August 2021. The programme steadily grew from a single exercise activity on a single afternoon per week, to 4 activities on 4 afternoons per week.

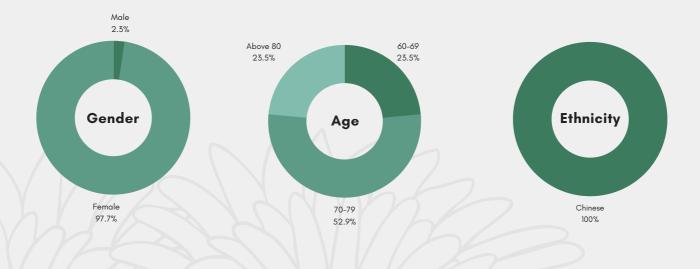
The objectives of the digital programme is to prevent social isolation and to enable active ageing for seniors who are home-bounded during the pandemic.

The digital activities on Monday to Wednesday are conducted by professional artists/facilitators.

Digital Learning Workshop

The on-site digital learning workshop on Saturday is organised in collaboration with Heartware Network and IMDA to provide one-to-one digital tuition for seniors for one hour every week.

This primary objective of the workshop is to teach the seniors to use zoom so that they can participate in our digital program. Other than zoom, seniors can choose what they wish to learn, at their own pace and repeat the same lesson as many times as they wish. The seniors are also educated on the awareness and precautions against scam when they attend the workshop.



76.70	Dates	Day/Time	Activity	Total number of sessions	Total number of participants
	10/8/2021- 29/12/2021	Tuesday 2pm-3pm	Aerobic Exercise	20	236
	3/1/2022- 28/3/2022	Monday 2pm-3pm	Singing	12	116
	4/1/2022- 29/3/2022	Tuesday 2pm-3pm	Lala Exercise	12	138
	9/2/2022- 30/3/2022	Wednesday 2pm-3pm	Taichi	8	56
1	11/12/2021- 26/3/2022	Saturday 11am-12pm 1pm-2pm	Digital Learning Workshop (on-site)	19	71







PARA-COUNSELLORS

Para-counsellors (PCs) are a group of trained volunteers complementing our staff in the Counselling for Older Persons programme. Our devoted and caring volunteers reach out to lonely and underprivileged elderly, closely supervised by our professional counsellors. Our PCs are continually trained through in-house workshops, talks, and support groups.

The number of active PCs has reduced in the past year, with the number at 59 PCs this year. However, due to the restrictions imposed during the COVID-19 pandemic, PCs were unable to carry out home visits as usual. Consequently, our PCs monitored their clients via a combination of phone calls and home visits.

A total of 282 phone/client visits were conducted over the financial year, averaging 4.86 phone/visits per client. 6 cases were new cases, and 14 cases were closed within the financial year.



 $282 \\ \text{phone/home visits by PC}$



58 clients helped



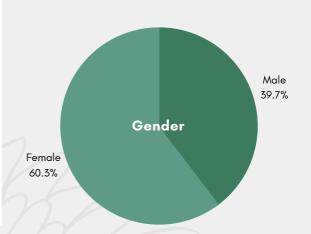
59 active PC

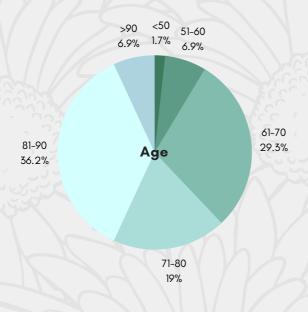
Breakdown of PC Cases	FY21	FY20
Total number of cases served	58	64
Number of cases brought forward from last FY	52	49
Number of new cases in this FY	6	15
Number of cases closed during this FY	14	12
Number of cases brought forward to next FY	44	52

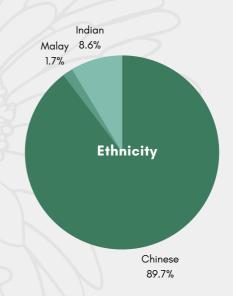
Training for Para-counsellors	Date	Attendees
Talk on Community Resources in English (ZOOM)	8 May 2021	13
Talk on Managing Emotions in both English and Chinese (ZOOM)	5 June 2021	24
Nagomi Art By ART Peace	28 August 2021	14
Managing clients with Psychosis in the community (ZOOM) By IMH	18 September 2021	24
PC Support Group (x4)	Whole FY (4 x 2 hours)	
Volunteer Recruitment Course		
English Volunteer Training Course (Module 1 – 4)	3, 10, 17 July and 13 November	12

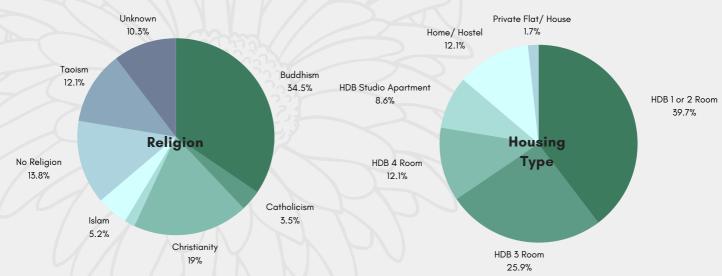
DEMOGRAPHICS OF PC CLIENTS

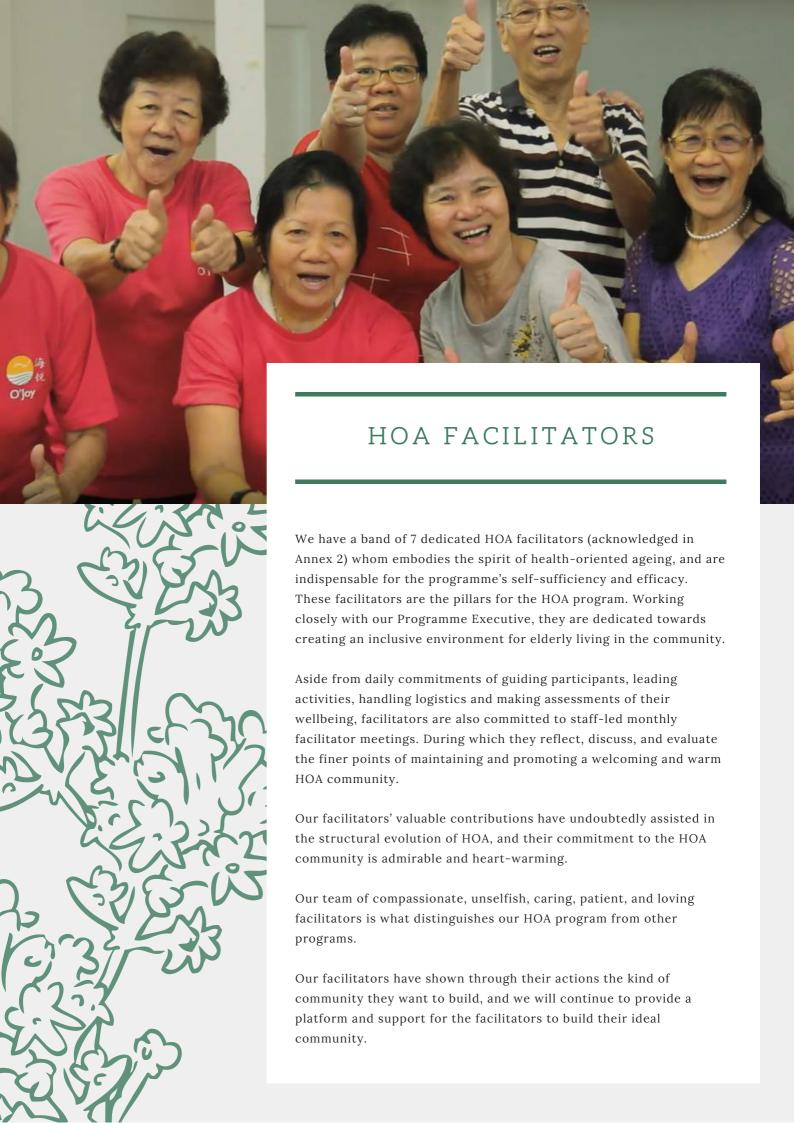
The majority of PC clients in FY21 are Chinese (89.66%), between the ages 81-80 (36.21%) and staying in HDB flats. More female clients (60.34%) were served than males, with most clients being Buddhists (34.48%) or Christians (18.97%).











PAGE 44 STAFF



STAFF

EVACUTIVA	Management
EXECUTIVE	Management

Executive Director: Choo Jin Kiat Clinical Director: Teo Puay Leng

Clinical Staff

Principal Counsellor/Social Worker: Chew Yat Peng

Senior Counsellor/Social Worker: Fiona Ong

Senior Social Worker: Ng Poh Yee

Jon Tan

Magdalene Chua

Counsellors: Tow Geok Yun Tan Wei Jie

> Yee Ke Jing Royston Lau (part-time)

Support Staff

Senior Executive (Volunteer Management): Ong Ying Ying

Executive (Program): Lua Chee Hong

Executive (Digital Program): Joseph Yeo

Executive (Administration): Qui Siew Kee

Manager (Community Partnerships): Wong Kai Kit PAGE 45 STAFF PROFILE

Staff Profile	aff Profile		
Full-time / Part-time	15 / 1		
Below 50 years old	8		
Graduate	14		
Singaporean/PR/EP	13 / 3		
Average length of service	6.2 years		

Our employees, be it our counsellors or caseworkers, work with enthusiastic zest to keep the cogs of the organization running at full force. Training programmes pertinent to their line of work are constantly conducted for skill enhancement, ensuring the maximal level of professionalism of our staff.

All the aforementioned services we provide are run by our dedicated team of 15 full time staff and 1 part time staff, of which 50% are below 50 years old. The majority are females (63%) and graduates (88%), whilst 77% of the staff are Singaporean citizens.



Course	Date	Training Provider	Staff
NCSS Proposal writing workshop (Zoom)	15/4/2021	NCSS	Kai Kit
Working with Individuals & Families impacted by Trauma by Ms Robyn Elliott & Ms Colleen Cousins	16/4/2021 - 23/4/2021	Academy of Human Development	Yat Peng
Competency-based Clinical Supervision Skills Training	19/4/2021 - 20/4/2021	Clinical Supervision Services Australia	Melissa
The Stories We Tell the World (LCSI summer masterclass) (Zoom)	23/6/2021	SMU Lien Centre/Adrian Low	Kai Kit
Mastering Online Fundraising in a Pandemic World (Zoom)	1/7/2021 - 2/7/2021	Integrative Learning Corporation/Bantu	Kai Kit
Clay Therapy Workshop (Zoom)	22/7/2021 - 23/7/2021	Aksarth Solutions Pte Ltd	Fiona
EMDR Part 3 by Dr Laurel Parnell (Zoom)	23/7/2021 - 27/7/2021	Parnell Institute	Yat Peng
Introduction to Internal Family Systems	23/8/2021 - 31/8/2021	Academy of Human Development	Yat Peng Germaine
Singapore Mental Health Conference 2021 (Zoom)	24/8/2021 - 25/8/2021	Institute of Mental Health	Chee Hong Poh Yee Kai Kit
Therapeutic Story telling including crisis and trauma	27/8/2021 - 31/8/2021	Neuro-dramatic Play Ltd	Fiona
The Age Well Everyday E-Learning webinar	28/8/2021 2/9/2021 9/9/2021	Mind Science Centre (MSC): National University Health System Centre of Excellence and National University of Singapore, Yong Loo Lin School of Medicine, Department of Psychological Medicine	Poh Yee Chee Hong
Data-driven social media marketing (Zoom)	31/8/2021	Integrative Learning Corporation/Bantu	Kai Kit
Certificate in Foundational Systemic Thinking + Applications in Social Work and Clinical Practice	1/9/2021 - 4/10/2021	Counselling and Care Centre	Magdalene
Live online Diploma in Neuro-Dramatic Play	4/9/2021 - 19/12/2021	Neuro-dramatic Play Ltd	Fiona
Suicide Prevention Webinar	6/9/2021	Institute of Mental Health	Puay Leng Fiona Poh Yee
Attachment in Clinical Practice	8/9/2021 - 6/10/2021	Academy of Human Development	Jon
SOS Symposium (Zoom)	9/9/2021 - 10/9/2021	Samaritians of Singapore	Fiona Yat Peng
Psychodrama	10/9/2021 - 15/10/2021	Promises Healthcare	Puay Leng
Internal Family Systems Applied Demos Workshop	22/9/2021 - 13/10/2021	Mind Beyond Institute	Yat Peng
Caring for Family Caregivers	29/9/2021	Institute of Mental Health	Fiona

Course	Date	Training Provider	Staff
Self Compassion	30/9/2021 - 4/11/2021	Mindful Path Trading	Puay Leng
Treating Complex Trauma with Internal Family Systems (IFS): An Intensive Online Course by Dr. Frank Andeson	1/10/2021 - 30/11/2021	PESI, Inc	Germaine
Certificate in Foundational Systemic Models in Social Work & Clinical Practice	12/10/2021 - 16/11/2021	Counselling and Care Centre	Magdalene
Attachment-based Psychotherapy	20/10/2021 - 10/11/2021	Academy of Human Development	Jon
The Art of Storytelling	1/11/2021 - 1/2/2022	What Are You Doing?	Kai Kit
Sand Play and Stories	13/11/2021 - 14/11/2021	Neuro-dramatic Play Ltd	Fiona
IFS Small Group Learning (1) with Simon d'Orsogna	18/11/2021 - 16/12/2021	Mind Beyond Institute	Yat Peng
Mapping of Care Services for the Dying, Their Caregivers and the Bereaved	18/11/2021	Singapore Hospice Council (SHC) and the Singapore Association of Social Workers (SASW)	Fiona
Psychosis, Bipolar Disorders, Schizoaffective	24/11/2021	ASCAT@KTPH	Wei Jie
Developing Safer Trauma Informed Practice	26/11/2021 - 6/12/2021	Academy of Human development	Puay Leng
Suicide Prevention & Management for Adults by Dr Daniel Kwek	9/12/2021	ASCAT	Wei Jie
Cognitive Behavioural Therapy (Intermediate)	4/1/2022	Changi General Hospital	Wei Jie Ke Jing
Managing Schizophrenia and Psychosis	5/1/2022	National University Hospital	Ke Jing
Anxiety, panic disorder and OCD	18/1/2022	Ng Teng Fong General Hospital	Ke Jing
Managing Schizophrenia and Psychosis	19/1/2022	ASCAT	Fiona
Trauma Informed Care	21/1/2022	Agency for Integrated Care	Fiona
IFS Small Group Learning (2) with Simon d'Orsogna	22/1/2022 - 24/3/2022	Mind Beyond Institute	Yat Peng
Compassion Focused Therapy Level 1	8/2/2022 - 14/3/2022	Mindful Path Trading	Puay Leng
Personality Disorders (Cluster A, B and C)	16/2/2022 - 16/2/2022	Khoo Teck Phat Hospital	Ke Jing
Motivational Interviewing (Basic)	18/2/2022	Changi General Hospital	Wei Jie Ke Jing
Dr. Paolo Bertrando's Together Alone: Systemic Therapy for Individual Clients Workshop.	1/3/2022 - 3/3/2022	Counselling and Care Centre	Puay Leng
Motivational Interviewing (Intermediate)	8/3/2022	Changi General Hospital	Wei Jie
Gottman Couple Therapy		Gottman Institue	Puay Leng

COLLABORATIONS

Most collaborations this year turned digital as the COVID-19 pandemic persisted. However our collaborations with established partners such as Singapore Management University and Abbott Singapore still continued.

Event	Date	External Organiser
SMU LCSI-SAIL Internship Programme	May-July 2021	Singapore Management University
Value In Action - fundraising	june 2021	St Nicholas Girls School - Value In Action
Corporate Social Responsibility - sponsorship of dumbbells and resistance bands for HOA	November 2021	Eastspring Investments Pte Ltd
Sale of 周公讲鬼 T-shirts	December 2021	FM97.2 周公讲鬼
Care Packs for Geylang West Care Team	December 2021	Abbott Singapore
Value In Action (Online crafts lesson, CNY song-dance video, Online talk on Scam awareness and Prevention for Seniors)	January 2022	National Junior College
Digital learning workshop	December 2021 - March 2022	Heartware Network

PAGE 49 MEDIA COVERAGE

MEDIA COVERAGE

Topic	Date	Media	Interviewee
Singapore seniors finding it hard to stay home in order to stay safe from COVID-19	11 October 2021	Straits Times	Yat Peng
不识字与社会接轨有多难?	5 December 2021	Lianhe Zaobao	Yat Peng

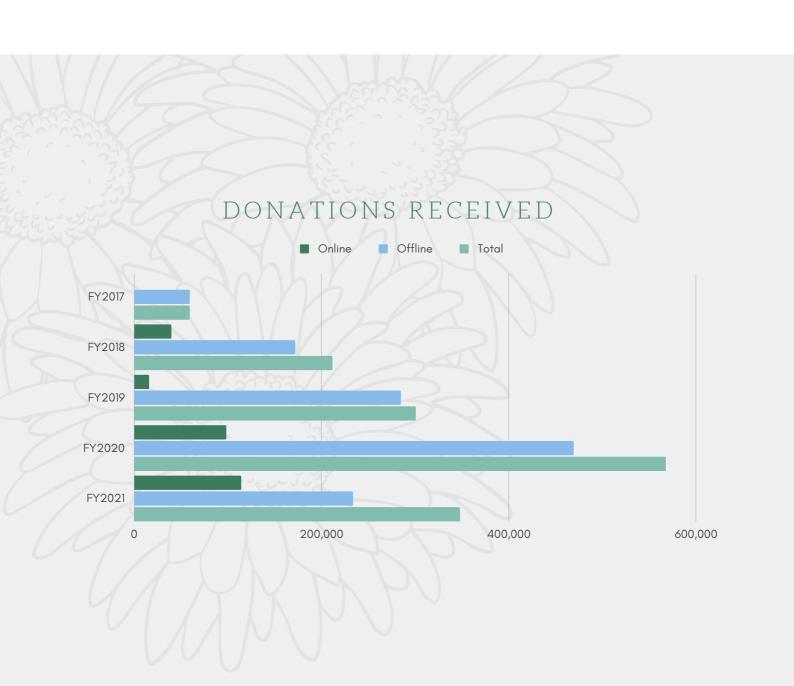


PAGE 50 FUNDRAISING

FUNDRAISING

We did not do as well this year for fundraising, compared to the previous financial year. Although offline donations increased by a slight 16%, however online donations reduced by 50%, thus bringing down the total donations for the year significantly by 39%.

The fall in donations may be attributed to donor as well as pandemic fatigue, as individuals and companies scale back on their donations amidst the coronavirus-induced economic uncertainty.



Fundraising event	Period	Beneficiaries	Funds raised	Fundraising expenses	Commercial fundraiser
Offline					
Appeal letter: Room Sponsorship	Jul 2021	Counselling clients	\$78,200	\$954.22	Nil
Appeal letter: Prevent Social Isolation for Seniors	Nov 2021	Seniors	\$34,000	\$1,243.20	Nil
Appeal letter: Don't forget Mental Health	Mar 2022	Persons with Mental Health Challenges	\$53,100	\$750.50	Nil
Online					
Giving.SG campaign: Reduce social isolation in elderly	1 Apr 2021 - 31 Jul 2021	Seniors	\$16,536	\$0	Nil
Giving.SG: Give me hope to live	1 Apr 2021 - 31 Jul 2021	Persons with Mental Health Challenges	\$3,923	\$0	Nil
Giving.SG: Don't forget mental health during COVID-19	20 May 2021 - 31 Jul 2021	Persons with Mental Health Challenges	\$2,724	\$0	Nil
Giving.SG: Help elderly cope with grief & loss	1 - 31 Jul 2021	Seniors	\$2,340	\$0	Nil
Giving.SG: Lonely & ageing, without meaning in life	1 Aug 2021 - 31 Mar 2022	Seniors	\$12,670	\$0	Nil
Giving.SG: Don't forget mental health during COVID #SGUNITED	1 Aug 2021 - 31 March 2022	Persons with Mental Health Challenges	\$21,750	\$0	Nil
Giving.SG: Don't forget isolated seniors x #GreatSingaporeGive #GivingWeekSG	11 Nov 2021 - 31 Dec 2021	Seniors	\$3,651	\$0	Nil



THE YEAR AHEAD

In financial year 2021/2022, Covid-19 global pandemic enters its second year. Fortunately, safe management measures together with vaccination, testing, contact tracing and treatments, Singapore was able to manage this pandemic situation. Singaporeans continue to adopt to slower pace of work and play in a COVID-19 new 'normal'.

In compliance with advisories, O'Joy's pace of outreach to new clientele within the Upper Boon Keng community has correspondingly slow down. Also, as we continue to work in split team arrangement, the integration of technology into all our work processes was similarly slow down. Yet, with these advisories, our counsellors are able to resume home visits to lower-risk elderly clients and to provide tele-counselling for younger clients.

During this year, we focused on building our long-term capability to meet the long challenge of seniors living longer yet with more years in disability. Firstly, we commenced our new digital program "Bring O'Joy Home" as a cyber-interactive platform to engage seniors from their homes. Secondly, our appointed Change Management/LEAN consultant started working with our staff members in preparation for our digitalisation effort. Thirdly, our appointed consultant also provided long term perspectives to future proof our enterprise resource management digitalisation effort. Finally, together with our appointed consultant, we reviewed our staff performance management and career management. Even our volunteer management will be strengthened.

In the coming financial year, as Singapore's ability to co-exist with Covid-19 virus further improve, there will be further relaxation of safe management measures. With this development, and our improved internal capability, we will be able to expand our organisation's capacity to meet the needs of our clients in financial year 2022/2023.

Choo Jin Kiat Executive Director PAGE 53 MILESTONES

MILESTONES

Jan: Collaborated with Tan Tock Seng Hospital in Geriatric Inpatient Volunteering Environment (GIVE) 2005 Apr: Granted full membership status in NCSS Dec: Piloted two-year project Care Coordinator Service programme appointed by MCYS Mar: Granted the Volunteer Capacity Fund: Pilot Project Grant for 2006 programme Counselling Therapy for older persons Jun: O'Joy's first Flag Day held jointly with Metta Welfare Association Mar: Attained IPC status from the Commissioner of Charities and IRAS 2007 Dec: Relocated to current premises at Upper Boon Keng Road Jun: 2009 O'Joy Care Services Carnival 2008 Jul: O'Joy Care Services commenced full functioning in Upper Boon Keng premise Mar: Launched Community Drumming supported by National Arts Council 2009 Apr: Appointed by NCSS as one of the 3 centres for Counselling Therapy for older persons Sep: Launched Connect UBK@19, a befriending project with Upper Boon 2010 Keng RC & Central Singapore CDC Jan: Appointed to conduct Social Investigation on Destitute Persons by 2011 MCYS Jan: Appointed by AIC for two-year pilot project COMIT @ North. 2012 Jun: Appointed by AIC for two-year pilot project COMIT @ Central.

PAGE 54 MILESTONES

2013	Jul: O'Joy Care Services started the Health-Oriented Ageing (HOA) programme for older perons in Upper Boon Keng area
2014	Apr: Former President SR Nathan was appointed patron of O'Joy Care Services. COMIT @North and COMIT @Central combined as COMIT@OJoy.
2015	Jan: Official launch of HOA @UBK. Mar: Formed O'Joy's Clinical Advisory Board Sep: HOA @UBK operates from Geylang West Community Club
2016	Jun: Expert Panelist at LeapForGood Expert Panel First Public Workshop - Singapore Centre for Social Enterprise (raiSE). Speaker at The 8th International Conference on Social Work in Health and Mental Health (ICSW 2016) - SASW. Sep: Speaker at Singapore Health & Biomedical Congress 2016 - National Healthcare Group (NHG)
2017	Apr: O'Joy Care Services started the Preventation and Intervention of Elderly Abuse and Neglect (PEAN) programme to enable older persons with long term mental and social care to continue living in the community. Jul: O'Joy Care Services incorporated "Jolly Companion Limited", as an social enterprise to serve older persons across the entire social economic status.
2018	Feb: O'Joy Limited is incorporated.
2019	Jan: O'Joy Limited obtained Charity Status Jun: O'Joy Limited obtained IPC status Jul: Novation from O'Joy Care Services to O'Joy Limited begins Dec: O'Joy Care Services awarded Charity Transparency Award and Charity Governance Special Recommendation for Operational Efficiency
2020	Apr: O'Joy Limited successfully novated from O'Joy Care Services Launch of BEACON - Mental Health Services for younger adults
2021	Apr: Launch of Bring O'Joy Home (BOH) - Online activities for elderly

PAGE 55 GOVERNANCE

GOVERNANCE

Timeliness of Submissions

Annual submissions

O'Joy Limited has submitted its Annual Submissions within 6 months (or allowable extension by COC) from the end of our financial year.

Board Governance and Executive Management

Names & appointments of board members

Board Meetings and Attendance

The names, appointments and dates of appointment of board members are listed in section "Leadership" of this annual report.

A total of four Board meetings and one AGM were held during the financial year. During these quarterly Board meetings, the various programmes' strategic objectives, KPIs, such as output and outcomes achieved quarterly were presented and discussed. The organisation's quarterly income and expenses measured against annual budget were also monitored and discussed. In addition, ad-hoc activities held during the quarter, their benefits, outcomes achieved, data collected and analysed were also communicated. The following sets out the individual Board member's attendance at the meetings:

Name of Board Member	% Attendance
Cheong Chong Khiam, Max	100
Chee Teng Hsiu, Terrence	100
Goh Jiang Wee, Alan	75
Chung Soon Bee	100
Joanna Tan	100 (based on appointment date)

Board selection, recruitment, nomination and re-appointment of Board Members

Profile of board members

Our Nomination Board Committee, together with the Board, identifies new potential candidates who have the qualities, competencies, or relevant experience needed for the Board's performance. Formal benchmarking may be conducted and documented to establish performance indicators for the Board and the Charity.

The brief profiles of board members are listed in section "Leadership" of this annual report.

PAGE 56 GOVERNANCE

Training and evaluation of board's performance and effectiveness

We will tap on SID training and NVPC's tools to improve and monitor our board performance and effectiveness.

Term Limit of the Board

The Board has a term limit of ten years. In particular, the Treasurer and Audit Board Committee Chairman (or equivalent) has a term limit of two years.

Disclosure of reasons for board member's service for more than 10 consecutive years Not applicable, as O'Joy Limited novation effective from 1 Apr 2020.

Reporting of O'Joy Limited Board Retreat

This retreat was a follow up to O'Joy Limited's Board Evaluation done in FY20/21 and had the following objectives:

- Present the Board mapping report, the findings, areas identified as well as discuss recommendations based on Code of Governance practices, Board's wisdom and the consultants' insights.
- Review the organisational priorities and chart the way forward.
- Set goals and action steps for implementation based on the Board Retreat output.

Terms of reference for the board

The main responsibility of Board to direct the affairs of the Organisation, ensuring it is well managed, and delivering the objectives for which it has been set up. The Board is also to ensure compliance with legal and fiscal requirements and adherence to ethical standards. The various office bearers are to comply with their individual responsibilities as in the Constitution, and the rules of regulations governing their specific office bearer post. Finally, all members are expected to exercise independent judgement and act in the base interests of the Organisation to ensure objectivity in decision-making.

Terms of reference for each board committee

There are 6 board committees.

PAGE 57 GOVERNANCE

Board Committee	Chairman	Members	Staff	Terms of reference
Audit	Alan Goh Jiang Wee	Choo Jin Kiat	Executive Director	Its main responsibility is to ensure compliance with current financial regulations—a role which has become even more crucial given the implementation of the "Code of Governance for Non-Profit Organisations".
Communications	Joanna Tan Shin Yi	Wong Kai Kit	Community Partnership Manager	This is a sub-committee whose role is to coordinate O'Joy Limited's communications with external stakeholders.
Fundraising	Max Cheong Chong Khiam	Wong Kai Kit	Community Partnership Manager	Its main role is to ensure that all fundraising activities comply with legal and other regulatory requirements.
Human Resource	Alan Goh Jiang Wee	Choo Jin Kiat	Executive Director	Its function is to ensure that human resource policies are carefully considered whilst addressing the needs of paid employees and volunteers.
Nomination	Chung Soon Bee	Choo Jin Kiat	Executive Director	The Nomination Board Committee oversees Board succession planning and steady renewal in the spirit of sustainability of the charity, including Board member recruitment, selection, nomination, appointment, training, and tenure.
Service	Terrence Chee Teng Hsiu	Teo Puay Leng	Clinical Director	Its main role is to shape the programmes and activities of O'Joy, to ensure that current social and health needs of the population are met, while at the same time aligning the services with O'Joy's own mission and values. Members are also involved in the identification of staff training and development needs, clarifying professional issues, as well as evaluating the quality of services provided by O'Joy.

PAGE 58 GOVERNANCE

Executive Management

Executive Management Team

Executive Director

Mr Choo Jin Kiat was appointed as O'Joy Limited's Executive Director on 1 April 2020. He was Executive Director of O'Joy Care Services between 1 April 2011 to 31 March 2020. He has 16 years of experience in the charity sector.

Clinical Director

Ms Teo Puay Leng was appointed as O'Joy Limited's Clinical Director on 1 April 2020. She was the founding member of the O'Joy Care Services, Executive Director between 1 December 2003 to 31 March 2010, and Clinical Director between 1 April 2010 to 31 March 2020. She has 30 years of experience in the charity sector.

Organisation structure of executive management

The organisation structure of executive management is illustrated in the section "Organisation Structure" of this annual report.

Past job experiences of executive heads

The Executive Director, Mr Choo Jin Kiat, is trained as an engineer and obtained his Bachelor of Electrical and Electronic Engineering degree NUS/NTI and joined O'Joy Care Services in 2005, i.e. after his 15 years-journey in factory automation/semiconductor equipment manufacturing industry.

The Clinical Director, Ms Teo Puay Leng, is a trained counsellor with a Bachelor of Arts degree, a Specialist Diploma in Counselling & Guidance, and a Post-Graduate Diploma in the Satir Systemic Brief Therapy. She has more than 15 years of field experience, which includes counselling training and volunteer management.

Conflict of Interest

Disclosure of Remuneration and Benefits received by Board Members No Board members, or people connected to them, receive remuneration, or other benefits, from O'Joy Limited.

Process of setting of remuneration of key staff

No staff is involved in setting their own remuneration.

Conflict of Interest Policy

The Board and executive management team members are also required to report actual or potential conflicts of interest to the management committee at the earliest opportunity, and subsequently, deal with the source of such problems.

PAGE 59 GOVERNANCE

Strategic Planning

Vision / Mission / Objectives and Strategy for next 2 years

Over the coming years, we will be guided by our Intended Impact Statement, Theory of Change, Objectives and Values to achieve our vision and mission.

Programme Management

Key Programmes / Activities / Services

The key services, programmes, and activities of O'Joy Limited, and their outcomes are updated regularly on our website, facebook page and in the annual reports.

Human Resource Management

Disclosure of Remuneration of three highest paid staff whose remuneration exceed \$100,000 One of the staff at O'Joy draws an annual salary exceeding \$100,000, none of which serve in the Board.

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

There is one paid staff (Teo Puay Leng) who is a close family member of the Executive Director, who receive total remuneration between \$100,000 to \$200,000 during the year. There is no paid staff who is a close family member of any board members.

Volunteer Management

Our charity has in place, a volunteer management system including recruitment, selection, training, supervision, support, recognition and alumni.

Whistle-blowing Policy

Our charity has in place, a formal whistle-blowing policy to address concerns about possible wrongdoing or improprieties in financial or other matters within the charity

Feedback Policy

Our charity has in place, formal feedback escalation procedures to handle staff feedback.

PAGE 60 GOVERNANCE

Financial Management and Internal Controls

Internal Financial Control policy

Our charity has in place, an internal financial control guide which documented procedures on all financial matters.

Reserves Policy and reserves ratio

Our reserve policy is a maximum of two years of annual total expenditure. The reserves ratio for this financial year is 0.5.

Disclosure of level and purpose of reserves, designated funds, restricted funds and endowment funds The level and purpose of reserves, designated funds, restricted funds and endowment funds are reported in the financial statements.

Disclosure of planned timing for use of restricted/endowment funds

Our plan is for all newly accumulated restricted funds to be used within the next 2 financial years.

Fund-raising Practices

Disclosure of nature, purpose and amount of funds received

The nature, purpose and amount of funds received in

- (i) donations in cash (solicited/unsolicited);
- (ii) sponsorships;
- (iii) grants; and
- (iv) others

are reported in the financial statements.

Disclosure of fund-raising events

Information on the fund-raising events of the year are reported in the section "Fundraising" of this annual report.

Fundraising Efficiency Ratio Policy

Our fundraising efficiency ratio policy is a maximum of 30% of total fund raised within the financial year. Fundraising efficiency ratio for this financial year is 0%.

Auditor's / Independent Examiner's Report

Disclosure of auditor's /
independent examiner's opinion
on the financial statements

The auditor's / independent examiner's opinion on whether the financial statements are properly drawn up in accordance with the relevant provisions is reported in the financial statements.

PAGE 61 GOVERNANCE

Risk Management

As an organisation that is strongly dependent on public funding, it is necessary to closely abide by the Standard Operating Procedures (SOPs) for key areas such as financial control, fundraising, incident/accident reporting, etc.

In effect, both the Board and staff play a crucial role in the further development of O'Joy Limited as an organisation. The professional experience and skill set of the Board have proven valuable in terms of the strategic progress of the agency as a whole.

Similarly, our staff whose roles are to provide direct counselling, referral services, training and volunteer management, all have several years of field experience and formal education in their respective domains. Regular supervision, group and individual are implemented. In addition, staff and volunteers are encouraged to regularly upgrade their skills and knowledge, professional standards are constantly refined through the use of expert guidance as well as the Service Board Committee.

Key Performance Indicators (KPI) are closely tracked so as to ensure that any programmes and services that are publicly funded are duly noted. We target to meet or even surpass our set expectations.

In addition, all accounting procedures are heavily scrutinised, with internal controls put in place so as to prevent any risk of abuse. Thus, standard official financial requirements are met through yearly reviews by external auditors.

In compliance with Health and Safety Regulations, active measures are taken into consideration for staff, volunteers, clients and visitors to the centre.

As a result of these measures with regard to procedural guidelines and continuous performance appraisal, O'Joy Limited remains confident with our adherence to the standard of delivery stated in the guidelines for a local charity. PAGE 62 APPRECIATION

OUR HEARTFELT THANKS TO OUR VOLUNTEERS & DONORS

The support from volunteers and donors is crucial to the continuation of our work at O'Joy. We thank them for their selfless commitment and support.

VOLUNTEERS

PARA-COUNSELLORS

Ang Cheng Soon Cheo Carol Chew Shi Jun (Melissa) Chong Lian Fong Chong Ming Lee Chua Kim Long Chua Koon Hua (Yan)

Chue Luen Song Ei Siew Guek

Goh Kin Buay @ Kim Buay Goh Sok Cheng Angeline

Ho Soo Boi Betty Koh Ah Luan, Maria

Lai Sock Har Lee Kah Tin Esther Lee Qing Ping Liao Zhi Qing

Liaw Ah Kian, Esther Lim Lay Hoon, Lucinda

Lim Eng Khoon Lim Gek Huang Lim Hua Li Lindsay Lim Gim Mooi Karyn

Loke Gabriel Prieztiano Xian Xun

Low Boon Hua (Michael) Lum Kwai Heon Allison Mak Yoke Giu Joy Ng Kim Hoy

Ng Chiew Sim, Annie Ng Chee Keong Ong York Chin
Pak Chee Meng
Tan Buck Lee
Tan Chee Yin
Tan Bee Lian Elaine
Tan Gooi Eng
Tan Ching Ching
Tan Lay Har

Tan Tian Khoon Simon Tan Chong Woon Tan Liew Beng Tan Yi Lin (Eileen) Tay Edward Teo Chor Leng

Teo Wei Ting Teoh Ai Peng

Wong Ee Sheng Edmund

Yap Lay Hwa Fan Yi Ru (Jac) Lam Hoi Shan Lim Pei Yee (Erin) Loh Siew Mei (Serene) Low Choy Kwan

Ng Ngeng Chuang (Janice)

Ong Mee Leng

Ong Huey Lih @ Wendy Ong

Phua Soo Fan Tan Kang Rui, Darren

Toh Tiong Han

HOA FACILITATORS

Goh Cheng Kiow Connie Kay Siew Choon Lian Sioek Tien Ng Geok Wah Ong Khng Tee Ong Poh Eng Ong York Chin PAGE 63 APPRECIATION

DONORS

ORGANISATIONS

Allalloy Dynaweld Pte Ltd BP Coach Training Pte Ltd Church Of The Holy Cross Chye Seng Paints & Hardware Co Dot Connections Growth Centre Ltd Dou Yee Enterprises (S) Pte Ltd Eastspring Investments (Singapore) Limited Equation Technology & Cabling Pte Ltd Evergreen Buddhist Culture Service Pte Ltd Flexi-Tec Electrical Pte Ltd Gencorp Management Pte Ltd Gennal Industries Pte Ltd Golden Pagoda Buddhist Temple Hss Enviro Pte. Ltd. Joe Li Electrical Industries Pte Ltd Jolly Companion Ltd Kong Meng San Phor Kark See Monastery Kram Industries Pte Ltd Lu Shang Pte Ltd Mangala Vihara (Buddhist Temple) Mellford Pte Ltd People'S Buddism Study Society PT-G Builders Pte Ltd Singapore Buddhist Mission Soyee Singapore Pte Ltd Tang'S Engineering Pte Ltd TF IPC Ltd The Rightway Corporation Pte Ltd Tibetan Buddhist Centre Vimalakirti Buddhist Centre Wesley Methodist Church Wing Ship Marine Services Pte Ltd

FOUNDATIONS

Binjai Tree

Zirod Pte Ltd

Chew How Teck Foundation

Lee Foundation

Lee Kim Tah Foundation Nanyang Hakka Federation

Neo Group Foundation(The Community Fdn Of Sg)

Pei Hwa Foundation Ltd Shaw Foundation Pte

Sky Foundation(The Community Foundation Of Singapore)

The Community Foundation Of Singapore

The Hokkien Foundation Trailblazer Foundation Ltd UK Online Giving Foundation

INDIVIDUALS

Adilahwati Binte Saadon Adrian Tan Oei Loong

Agrawal Shaili Bharatbhushan

Aileen Low

Akhil Thundathil Lellulal

Alhay Hazarmavet Aguirre Avila

Amanda Tai Yun Ya Amane Chu Yi Min

Amy Kyans

Anastasia Amanda Beh Gaik Sim

Andriani

Ang Chee Owee Ang Ching Ching Ang Choh Kuan Jovis

Ang Kian Seng

Ang Kok Ser Ang Siew Leng

Ang Siew Tee

Ang Teck Joo

Ang Tin

Ang Wei Shuen

Ang Yick Ling

Angelene Emilia Hermann

Anonymous

Anonymous Donors-Hong Wen School

Arti Shah Asit Basak Au Guat Lim Au Mun Jie Audrey

Audrey Koh

Audrey Ng Kuen Siew Aye Chan Myint

Aziz Parvez

Bajaj Simarpreet Singh

Baraga April Marie Labuan

Bee Bee Yan Brandon Yeo Cai Baolun Callista Fu Jingting

Cao Yan

Catherine Geronimo

Cattleya Ann Malapitan Hilado

Chan Kar Yan, Dawn Chan Keat San

Chan Kin Khay

Chan Ling Ying Nickie Chan Lut Yee Louise

Chan Ming Ming Miranda

Chan Poh Yue Chan Siew Yee

Chan Swee Ho

Chan Yong Chien Chandra Verma

Chanikarn Vatakapaibool

Charlotte Dickson Chen Jianxing Chen Kim Yew

Chen Li

PAGE 64 APPRECIATION

INDIVIDUAL DONORS

Chen Yan Ning, Ann Cheng Kiat Ong Cheong Wai Chew Cher Shi Yin Cheryl Ong Cheung Hon Wing Chew Kam Swee Chew Kay Thiam Dennis

Chew Simin

Chew Yong Seng Fabian Chia Khiam Huat Chia Xian Lin Penelope Chia Zhen Hong Chiam Yoke Peng Celine Chin Lai Moey

Chin Yui Sin Ching Kee Sia Chiong Kwan Seng Chng Cheng Hoon Chong Eng Neo Chong Fangxun Chong Ik Wei Chong Kin Soon Chong Li Meng Chong Meng Kiang Choo Bock Eng Choo Khar Moi

Chow Chian Siang Gerald

Chow Hou Ling Chow Joo Ming Chow Man Chiu Christine Tan

Christine Tan Wei Siang

Christopher Frans George Torrington Ho Xing Xian Melissa Chu Kok Chuan Chu Yan Wing

Chua Chiu Huak Chua Huimin, Michelle Chua Keng Yong Chua Li Lian Chua San San Chua Tze-Ern Chung Choon Ee Chung Wing Yan Claire Rama Stephen Crawford David Damien Lim Kwee Nam Dana Namali Kow

Darren Oh Cheng Keong Deepanjali Sinha Delia Ng Devina Singh Dewi Suryani Diana Ho Suet Ping Dmitriev Maksim Dzul Ariffin Bin Kamsani Eileen Lew Yi Lee

Elaine Chong Xueyi Emily Ling Ee Sing Ethan Chiang Evan Lim Fang Siew Jong Fang Siew Liang

Farah Farzana Binte Khalid

Farah Ibrahim

Ferrer Pauline Astrid Pantanosas Florence Joy Antonio Constantino

Foo Fang Rong Foo See Hong

Foo Tseh Yi Francesca Tav Fung Hoki

Gaspar Rowena Espiritu

Giap Ting Ho

Ginny Pow Siew Hoon Goh Hin Tiang Goh Hock Lye Goh Jiang Wee Goh Mia Teng Martin

Goh Pei Ling Goh See Chew Goh Wan Yee Goh Yuen Je Charlotte

Goon Yar Yen

Grace Fiona Chan Rui Ying Guo Guanhui Nicole Guo Yanyi Ariel Gwen Lee Hai Ri Qun Han Huizhen

Hareenderpal Singh S/O Gurmeet

Singh Haw Kok Wah He Xianjie Helena Dawn Yah Heng Hwee Hwee Heng Pei Si Hermanto Hia Mui Tian Ho Boon Leng Ho Khoon Hong

Ho Meng Fatt

Hoh Pei Yi Hon Hui Yi Hoon Jia Jia How Kok Keong How Kum Yeng Huang Jing Hui Chee Seng Hui Chun Phua Hui Min Lee

Isaac Michael Tee Wee Lim

Jack Rice

James Samuel Guardino Janice Leong Yoke Leng

Javern Sim Jun Yan (Shen Junyan)

Jayakumar

Jessie Olivia Yang Yunjie

Jia Jia Jimmy Wong Jin Yukun Joan Ang Jobson Brian K Sowndarya Kajal Gupta

Kaliyappan Rajkumar

Kaluvakolanu Advithi Thyagarajan Kam Poh Yin

Kanchana

Kanjivakkam Rajagopal Srinivasan Kannan Jackie Lou Cuestas Kasi Karuppiah Saravanan

Keat Win Hong Kelvin Lim Jun Kai Ken Ho Cheng Ming Kerstin

Kevin Oh Seng Loong

Khiu Chan Yi Reuben Khoo Aik Leng

Klaythera X Onebyone Ko Yi Jie

Koh Ec

Koh Mei Chyi Maggie

Koh See Ying

Koh Thong Cher Melvyn

Kok Wei Jie Koo Peng Siang Koothappan Murali Kor Yun Zhi Joyce Kow Mei Lee Kriswanto Trimoeljo Krystal Yamin Kurtis Aung Myo Min Kwan Ken Wee Kwan Sin Fook Kwek Linwan Kwok Lih Lai Seng Yeow Lam Hui Chyi

Lam Yi Siu Nicole Lata D/O M R Menon Lau Kwang Fatt Gilbert Lau Lee Yeung Lay Mun Yoke Clara Lee Boon Fong Lee Ching Ping Lee Choon Hin Lee Eng Heng Lee Gek Cher Lee Han Young Daryl Lee Kok Keong

Lee Kun Yun Lee Man Ping Lee May Yong Lee Pei Ling, Dawn Lee Soo Chin Lee Wee Kok Lee Yuen Na

Leong Christina Shau Ling

Leong Lai See Leong Lin Pin Leow Zhi Xian Ler Chiew Sze Ler Tze Hao Li Jingpei Cindy Li Yushan Liaw Hock Chuan

Liaw Sze Keong Liew Chee Kiong Liew Jie Ying, Agnes Liew Lih Shin Liew Oi Peng Liew Pooi See Lifang Zhu Lilincai

Lim Beng Khoon Lim Boon Yeow Adrian Lim Choon Huat Lim Eng Juay Lim Eng Khoon Lim Eng Soon Lim Fangyi Lim Guan Leng Lim Juo Swan Lim Lay Hoon

Lim Lay Keong

INDIVIDUAL DONORS

Lim Leng Boon Joyce Lim Mee Poh Lim Mei Yan Lim Ming Long Lim Pei Pei Serena Lim Say Ping

Lim Seok Kuan Winifred

Lim Shih Yann

Lim Siew Chean Susan Lim Siew Siew Lim Siew Yoong Lim Suat Eng Evelyn Lim Sze Yue Lim Teck Chai, Danny Lim Tow Chiau Lim Tze Kang Lim Wah Teck

Lim Wen Si Lim Xiu Ting, Beatrix

Lim Yu Cheng

Lim Zhen Thubten Tashi

Lin Po-Chun Liu Guanyi

Lim Wei Han

Loganathan Ravisanker Loh Chee Shyong

Loh Fk

Loh Jia Yuan Tiffany Loh Siew Mei Loh Teck Kwang Loo Mai Heng Loo Ya Lee Loo Yen Ping Louise Neo Low Buck Hiang Low Chee Chong Low Fook Chuen Low Kok Chun

Low Lian Tin Low Pei Ting Amanda Low Yoke Ching, Louise Loy Khang Yang

Loy Khang Yang Lum Kit Wuan Lun Jinglan

Lynette Ng Hiang Yuet

Ma Margarita Santayana Kilayko

Ma Oi Lin Eileen Magdalene Lee Marcus Lim Yee Yong Margareth Hilda Sugiarto Maria Chizuko Salva Salonga Maria Consuelo Lourdes De Venecia

Sarmiento Marisol Ortega

Maureen Saskia De Rooij

Megan Lim Mei Wei Jenny Koh Melissa Lim Ai Lin Melissa Luki Andreany Meow Loo Emily Ho Minh T Tran

Minh T Tran Mirrah Irdina Mohd Shahril Rosli Mok Chee Keong Mona Bowers

Munayanah Bte Md Nasir

Nai Bee Ling

Narayanan Ramaswamy Narinderjit Singh Natasha Nathasha Lee Neo Chin Wee Neo Choon Chuan Neo Huey Wen

Neo Hui Min Charmaine

Neo Yalin Ng Chay Nee Ng Chee Keong Ng Choong San Ng Hui Huan Ng Kee Tong Ng Kok Keong Ng Lee Meng Ng Li Ling Ng Qi Juan

Ng Saw Kwee Christina Ng Shi Min Ng Siew Choo Ng Sok Hoon

Ng Soo Wen Justin Ng Tai Hwa Ng Tian Kheng Ng Wei Kwan Ng Wei Shan Renald Ng Woo Hong Ngai Qin Ying Nicole Fu Ai-Lin Niew She En

Novianti Hindarto Lim Nur Huda Binte Ismail

Nyo Hui Ngi
Oceans Of Hygge
Oi Way Lee
Ong Cheng Hwee
Ong Chin Kiong
Ong Han Cheong
Ong Hui Hui
Ong Hui Ling Clara
Ong Kar Huat
Ong Kwee Beng
Ong Lee Yau Fo
Ong Liang Wei Andy
Ong Siok Choon
Ong Teck Kuan
Own Yuanwen

Pang Kah Gek Parth Patel Patrick Lim You Fei Phan Huong Ly Phung Minh Tan

Pamela Fung Poh Ling

Phyo Png Ching Eng Poh Bi Ying Poh Pei Jun Brianna Poon Chye Yuen Clare Popravko Vasily

Por Yu Li Povaneswari D/O Shanmugam

Prateek Saxena Puah Si Ying Pui Chew Hong Pung Lai Ing

Purugganan Jem Ramos Rama Chandran Andrew

Rina Hui-Min Prasad Mrs Leung Hui

Min

Rio Aditya Akbar

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