

ANNUAL REPORT

FINANCIAL YEAR

20

APRIL 2024 ~ MARCH 2025

24



O'JOY LIMITED

Table Of

Contents

| | | | |
|--------------------------|------------|-------------------------|------------|
| Our Vision & Mission | 001 | Highlights of the Year | 007 |
| Organisation Information | 002 | Programmes & Activities | 008 |
| President's Message | 003 | The Year Ahead | 010 |
| Leadership | 004 | Governance | 012 |

Our Vision

A world where **Individuals Flourish Emotionally and Socially**

Our Mission

We are dedicated to
empowering individuals to navigate challenges,
fostering hope and resilience, and
unlocking their full potential, through
comprehensive, holistic support that addresses their
physical, emotional, and social needs.

Our values

Client-centred Care

Compassion

Holistic Approach

Respect

Innovation

Integrity

Organisation Information

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 (Institute of Public Character)

IPC No.:

201805560D

Bank:

Maybank
210 New Upper Changi Road, #01-699 Singapore
460210

UEN:

201805560D

Auditor:

CORPWERK PAC, Chartered Accountants

Executive Management:

Executive Director
Choo Jin Kiat (since 01 April 2011)

Clinical Director
Teo Puay Leng (since 01 April 2010)

Message from The President

Dear Donors, Volunteers and Stakeholders,

I am delighted to present our Annual Report, showcasing our remarkable journey and accomplishments. Despite the challenges encountered during the course of the year, it is with pride we give thanks to the dedication and resilience of our staff and volunteers, the unwavering support of our valued donors and stakeholders, and the positive impact made to our clients and service users.

O'Joy remains steadfast to our commitment for excellence, innovation, and customer satisfaction. This year, we saw an increase in the number of clients supported or served across all three core mental health programmes. Our two CREST teams (Community Resource Engagement and Support Team) have supported a total of 735 clients as compared to last year's 647 clients, i.e. an increase of 13%. 271 clients were served through our Gerontological Counselling as compared to last year's 226 clients, i.e. an increase of 20%. Finally, 81 younger clients were served through BEACON (O'Joy's mental health counselling programme) as compared to last year's 71 clients, i.e. an increase of 14%.

We have adopted the Enterprise Risk Management (ERM) framework and strengthened our current Business Continuity Management (BCM) systems to ensure business continuity during and after disruptive events to safeguard our beneficiaries, stakeholders, and assets. This will enable us to continue performing impactful work, delivering greater value to beneficiaries, and building stronger confidence.

I extend my heartfelt thanks to our talented committee members for their unwavering passion, expertise, dedication, and insights as we move our organization forward. I am especially grateful to our O'Joy management, counsellors, and office teams who have consistently gone above and beyond their scope of work, often exceeding client expectations. They have been the bedrock of our achievements. Furthermore, I would like to express my appreciation to all our volunteers and donors for their unwavering passion, selfless contributions, and generosity. I am thankful to our partners and stakeholders for their trust, collaboration, and valuable feedback.

Looking ahead, we remain dedicated to our core values, fostering a culture of innovation, and delivering sustainable value to our clients and service users.

Thank you for your unwavering support, and I invite you to delve into the following pages of this report to discover the milestones, achievements, and exciting prospects that define our organization.



Terrence Chee

President of Board

Meet Our Board



Terrence Chee
President
Chair of Audit and Risk
Audit Board Committee



Max Cheong
Treasurer
Chair of Nomination
Board Committee



Alvin Wong
Secretary
Chair of Communication
and Legal Board
Committee



Joanna Tan
Board Director
Chair of Fundraising
Board Committee



Amelia Teo
Board Director
Chair of Human
Resource Board
Committee



Ong Jeannie
Board Director
Chair of Information
and Communications
Technology Board
Committee



Lenard Pattiselanno
Raymond
Board Director
Chair of Programme
and Service Board
Committee



Sylvia Oo
Board Director

Meet Our Board



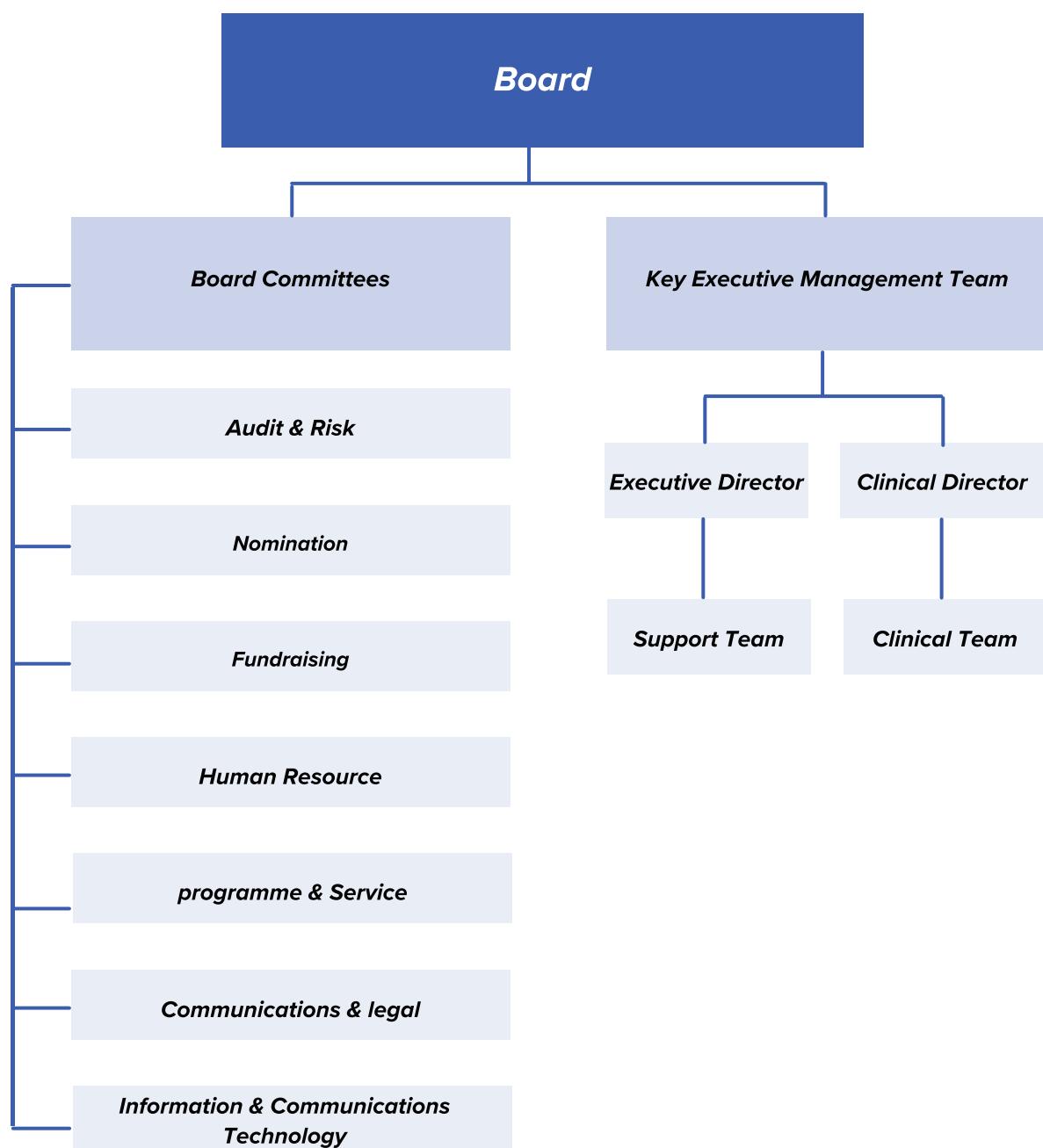
| Name | Current Appointment | Past Appointments | Occupation | Board Experiences with other charities/corporates |
|--------------------------|---|--------------------------------|---|---|
| Chee Teng Hsiu, Terrence | President (From 30/09/2023) | Treasurer (Till 29/09/2023) | Independent Director, private sector | Yes |
| Cheong Chong Khiam, Max | Treasurer (From 30/09/2023) | President (Till 29/09/2023) | Managing Director, private sector | No |
| Alvin Wong Hong Xi | Secretary (From 07/09/2024) and Chairperson, Communications and Legal Board Committee (From 30/09/2023) | Board member (Till 29/09/2023) | Lawyer | No |
| Tan Shin Yi, Joanna | Board Member and Chairperson, Fundraising Board Committee (From 30/09/2023) | Board member (Till 29/09/2023) | Chief Executive Officer (people sector) | No |

Meet Our Board



| Name | Current Appointment | Past Appointments | Occupation | Board Experiences with other charities/corporates |
|-----------------------------|--|-------------------|----------------------------------|---|
| Amelia Teo Yun Chien | Board Member and Chairperson, Human Resource Board Committee (From 30/09/2023) | NA | Public Social Care Administrator | No |
| Ong Jeannie | Board Member and Chairperson, Information and Communications Technology Board Committee (From 30/09/2023) | NA | Public Healthcare Administrator | No |
| Lenard Pattiselanno Raymond | Board Member and Chairperson, Programme and Service Board Committee (From 30/09/2023) | NA | Director | No |
| Oo Lay Kim, Sylvia | Board Member (From 30/09/2023) | NA | Company Secretary | No |

Organisation Structure



Financial Highlights

\$2,122,664

Income

\$1,997,405

Expenses

\$125,259

Surplus

\$342,870

Donations

SUMMARY FINANCIAL PERFORMANCE

- Total income: \$2,122,664
- Total expenditure: \$1,997,405
- Total donations decreased by \$35,402
- Total expenditure increased by \$229,079 compared to the previous financial year, primarily due to the purchase of Digital Brain Function Screening kits.

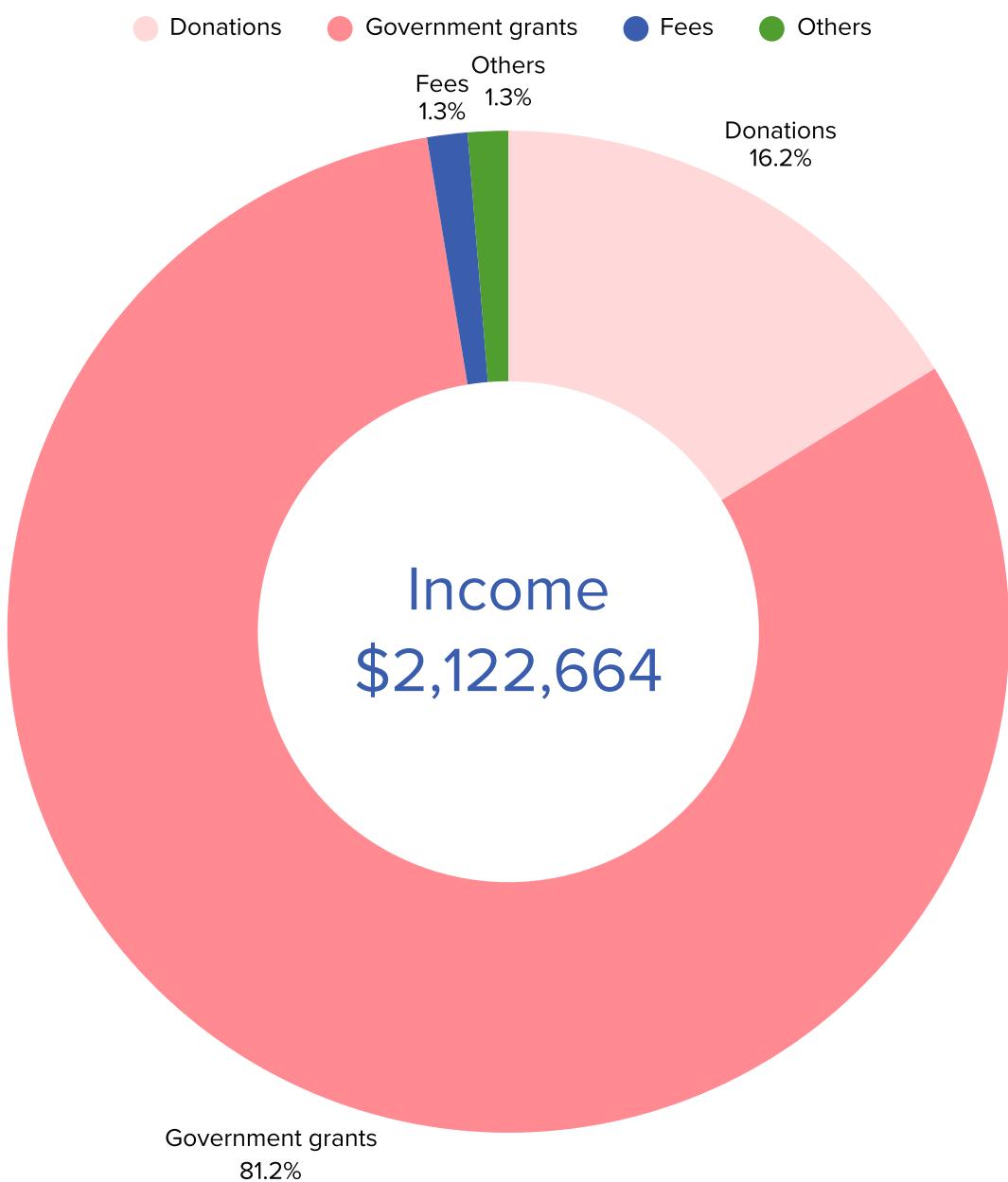
MAJOR FINANCIAL TRANSACTIONS

- Office System Maintenance: \$46,733 for one off investments to replace cloud based PBPX, iSHINE due to the increase in maintenance cost of the cloud based system.
- Programme Expenses (Digital Brain Function Screening) : \$60,000 to purchase screening kits.
- Professional Fees: \$251,938 was allocated for payments to external artist/therapist/trainer to conduct therapeutic art-based online and onsite HOA sessions, elder-sitter services and volunteer training.

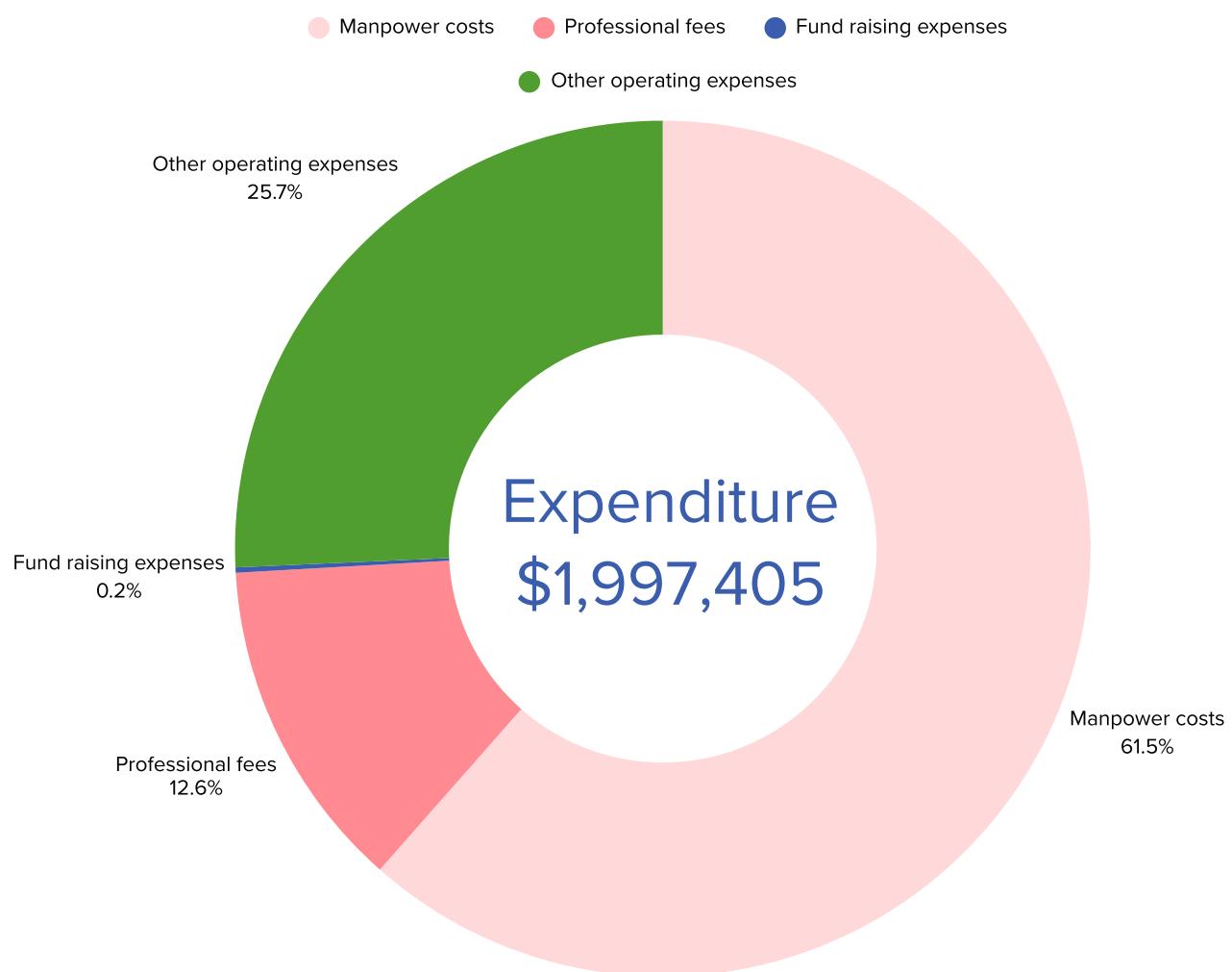
PURPOSES OF CHARITABLE ASSETS HELD

- No charitable assets held

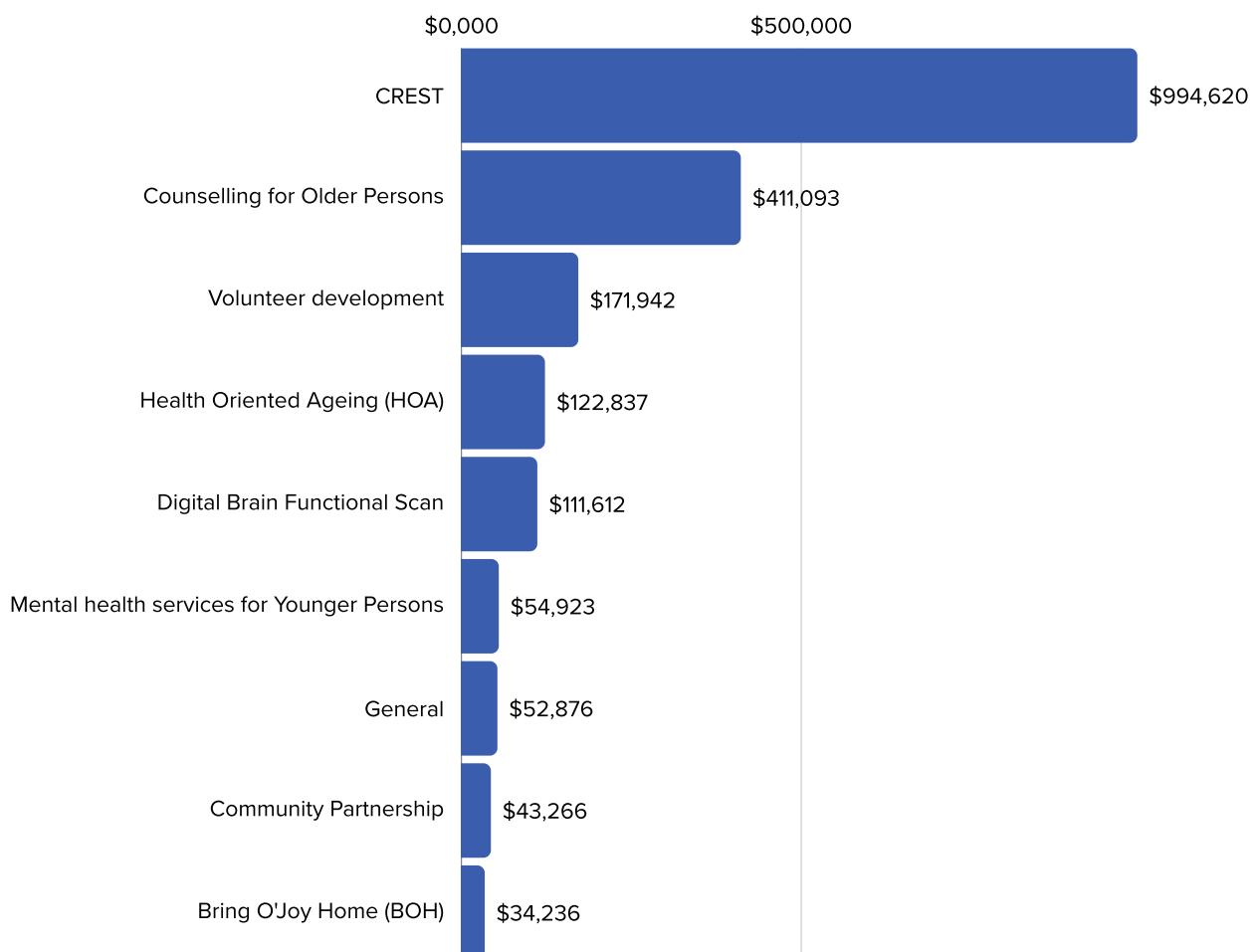
Income in FY2024



Expenditure in FY2024



Expenditure by Programs



The Year In Review

**782**

Lives transformed

271seniors supported through
Gerontological Counselling**81**adults with mental health
issues supported through
Beacon program**277**seniors in active ageing
programmes**7497**persons reached out to and
provided with dementia/ mental
health information via CREST
outreach**735**Number of clients/caregivers
followed up by the programme**93**

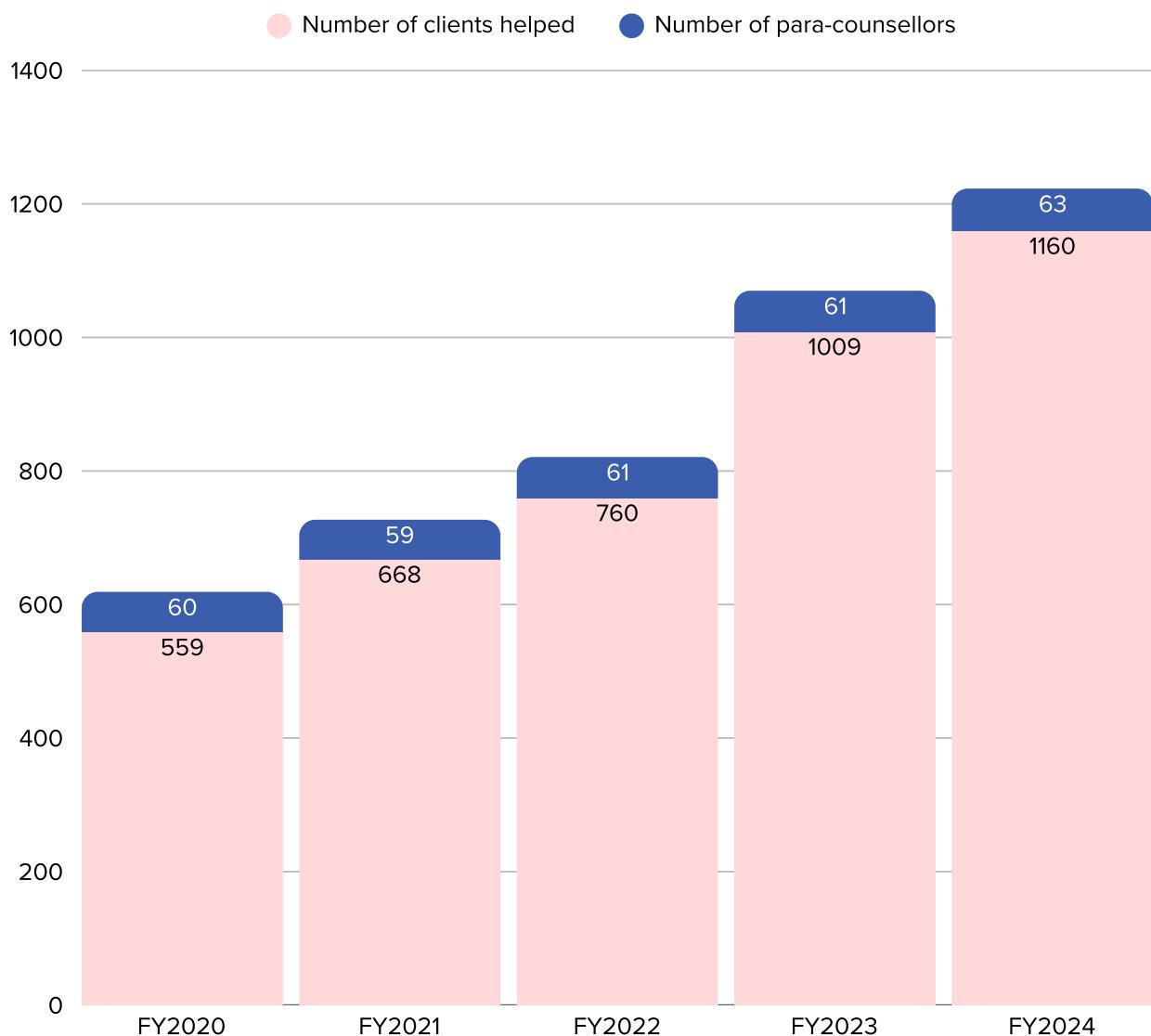
active volunteers

277

seniors served by volunteers

Counselling & Casework

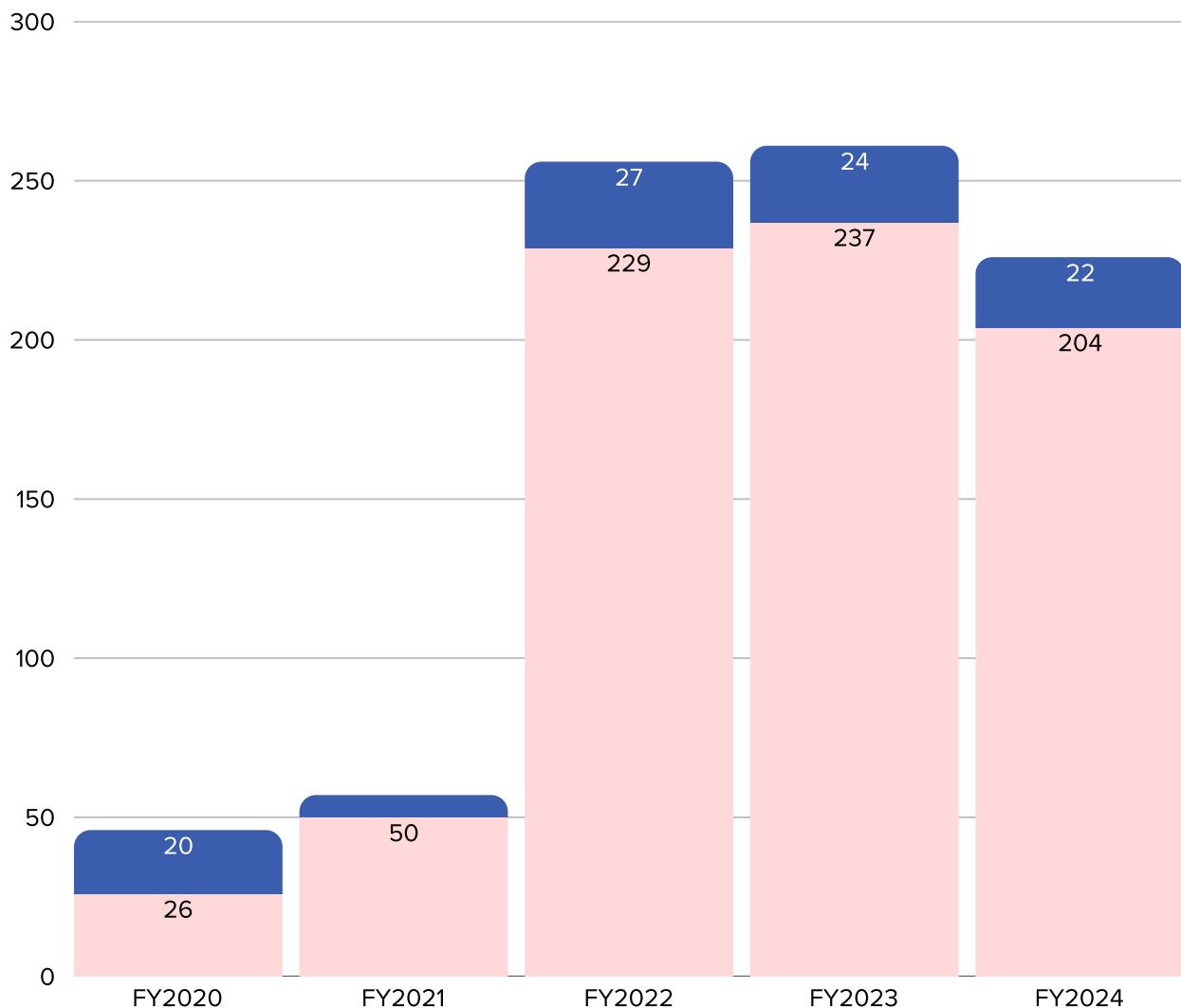
4243 clients served Since 2020



Active Ageing for Seniors

746 clients served Since 2020

● Active participants ● HOA facilitators



Programmes & Activities



Explore O'Joy's diverse programs, including services for seniors, mental health services, and active ageing, promoting holistic well-being and resilience.

Mental Health



**81**

persons served

**329**

counselling sessions



The BEACON program commenced on 1 April 2020. This program provides counselling to adults experiencing mental health issues like depression or anxiety. We were providing this service previously under the umbrella of COMIT (funded by AIC).

Shining a Beacon of light
in the darkness

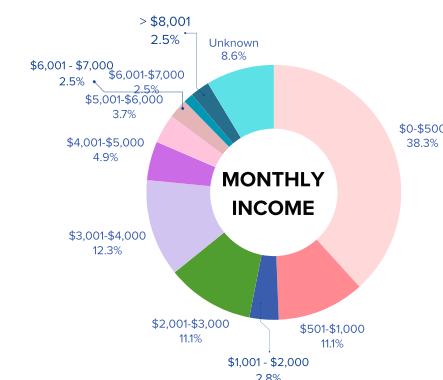
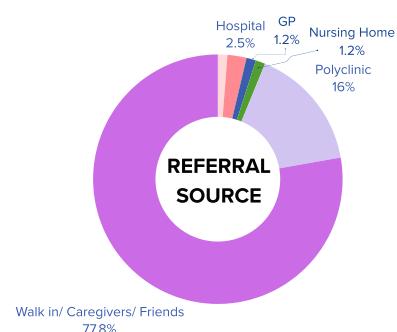
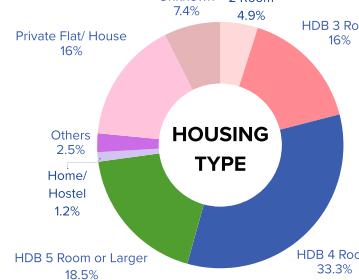
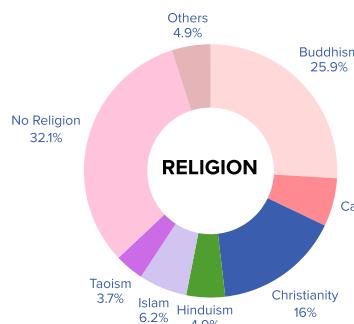
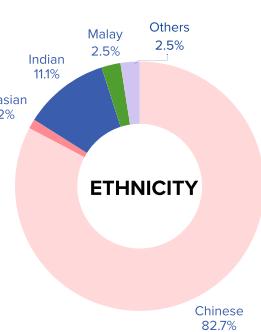
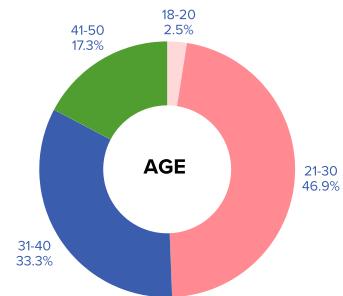
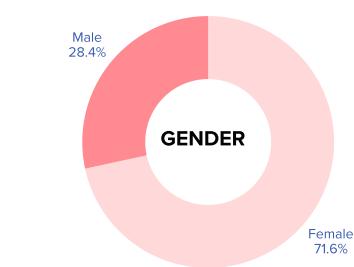
Statistics



| Breakdown of BEACON Cases | FY24 | FY23 |
|--|------|------|
| Total number of cases served | 81 | 71 |
| Total number of sessions | 329 | 272 |
| Number of cases brought forward from last FY | 35 | 40 |
| Number of new cases in this FY | 46 | 31 |
| Number of cases closed during this FY | 33 | 29 |
| Number of cases carried forward to next FY | 48 | 42 |

In FY24, the BEACON programme, served 81 cases—an increase from 71 in FY23. A total of 329 sessions were conducted, up from 272. New cases rose to 46 from 31, while 33 cases were closed. The programme carried forward 48 cases into the next financial year, reflecting ongoing support for clients. This growth demonstrates BEACON's expanding reach and continued commitment to mental health support in the community.

Demographics

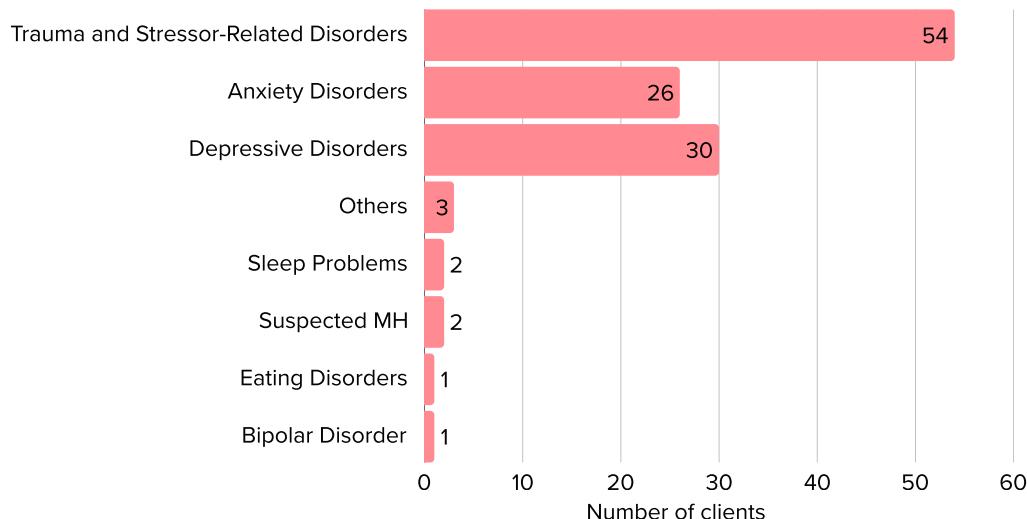


In FY24, BEACON served 81 clients, predominantly female (72%) and aged 21-40 (80%). Most clients were Chinese (83%) and varied in religion, with 32% identifying as Buddhist. Housing ranged widely, with 54% in HDB flats of 4 rooms or more. Employment status was diverse, with 42% employed full or part-time and 37% unemployed. Nearly 40% had a monthly income below \$500, highlighting the programme's reach to low-income individuals needing mental health support.

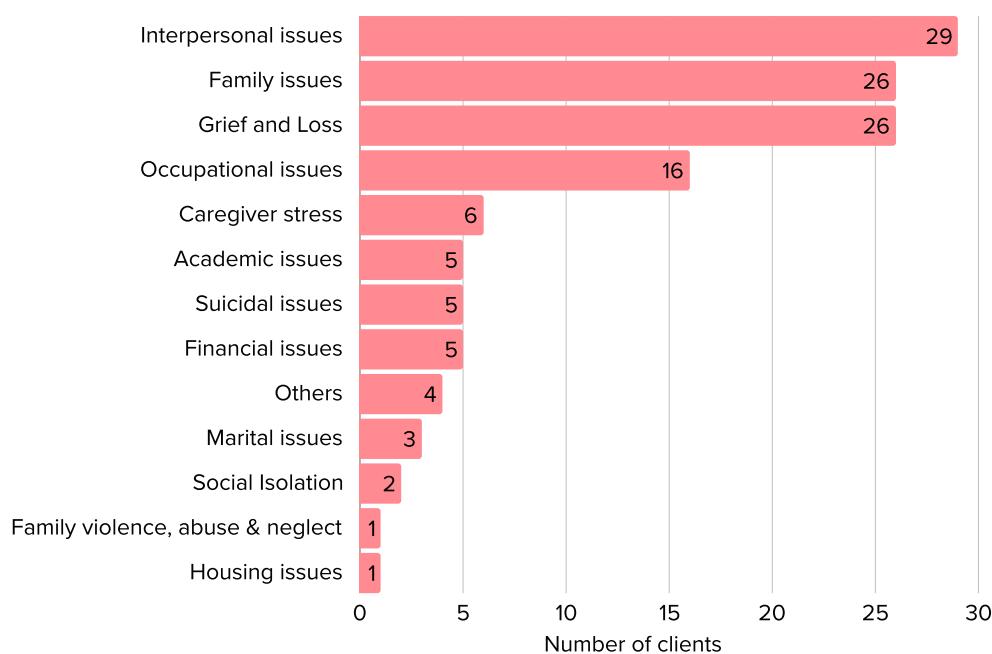
Presenting Issues

In FY24, psychological issues were prominent among BEACON clients, with trauma and stressor-related disorders affecting 67%, depressive disorders 37%, and anxiety disorders 32%. Social issues were also significant, including interpersonal (36%), family (32%), and grief and loss (32%). Occupational (20%) and caregiver stress (7%) were noted, alongside concerns like suicidal ideation (6%) and financial issues (6%). These figures highlight the complex, multifaceted challenges faced by clients in need of comprehensive mental health support.

PSYCHOLOGICAL ISSUES



SOCIAL ISSUES



Services for Older Persons



**233**

in Individual Counselling

**38**

in Group Counselling

**1852**

counselling sessions



Counselling for the Older Persons is the cornerstone of O'Joy Limited. We offer individual, family and group counselling services in English, Mandarin and local dialects. O'Joy serves anyone aged 50 and above, or any individual who has issues related to an older person.

Beyond centre visits, we also make home visits and provide our services at daycare centres, senior activity centres and nursing homes.

Counselling is given to an individual who may be:

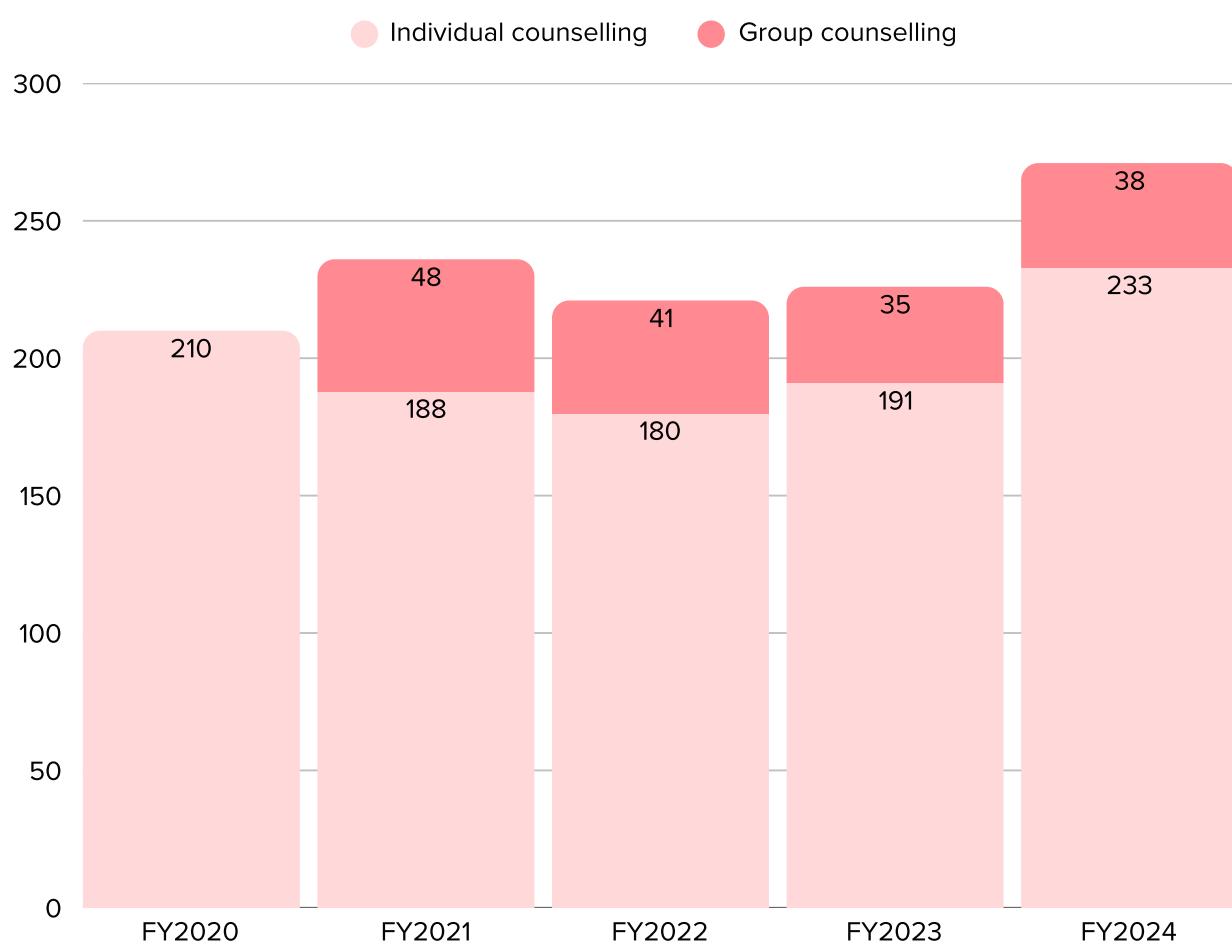
- experiencing stress;
- feeling anxious, overwhelmed,
- feels hopeless or depressed;
- worrying about relationships or children;
- unable to sleep properly;
- not coping well with change or uncertainty;
- experiencing bereavement;
- unable to adjust to changes in health; and
- worrying about end-of-life concerns.

Gerontological Counselling

Statistics



NUMBER OF GERONTOLOGICAL COUNSELLING CASES



Over the past five years, individual counselling cases have generally stayed within the range of 180–210, showing steady demand, with a significant increase to 233 cases in FY2024. Group counselling, which was paused in FY2020 due to Covid-19 restrictions, resumed in FY2021 with 48 cases. Since then, group counselling has remained steady in the 30s–40s range, reaching 38 cases in FY2024. This suggests that while group support is consistently valued, individual counselling remains a crucial pillar of support for seniors.

Outcomes



| Counselling Outcomes | FY24 | FY23 |
|------------------------|----------------------------|------|
| Individual Counselling | | |
| Outcome 1 | no longer required by NCSS | 92% |
| Outcome 2 | | 95% |
| Group Counselling | | |
| Outcome 1 | 84% | 97% |
| Outcome 2 | 79% | 91% |

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).

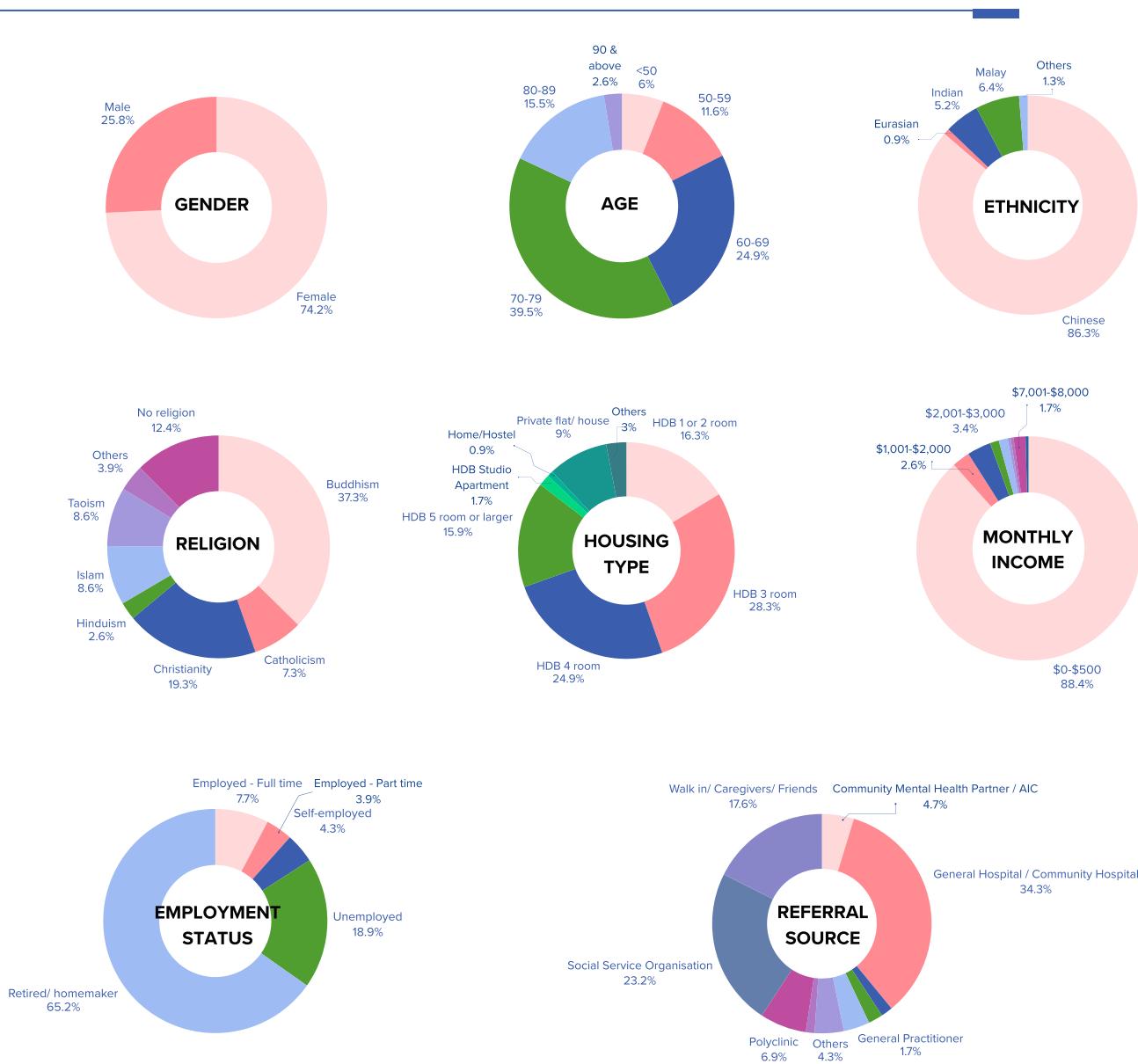
Outcomes



| Breakdown of Gerontological Counselling Cases | FY24 | FY23 |
|---|------|------|
| Individual Counselling | | |
| Total number of cases served | 233 | 191 |
| Total number of sessions | 1650 | 982 |
| Number of cases brought forward from last FY | 129 | 99 |
| Number of new cases in this FY | 104 | 92 |
| Number of cases closed during this FY | 85 | 62 |
| Number of cases brought forward to next FY | 148 | 129 |
| Group Counselling | | |
| Total number of cases | 38 | 35 |

The data for FY24 reveals an increased demand for gerontological counselling services, with 233 individual counselling cases served, up from 191 in FY23. Sessions surged to 1,650, reflecting more intensive or extended engagements with clients. The number of new individual cases rose from 92 to 104, indicating continued relevance and outreach. More cases have been carried forward to the next financial year, suggesting ongoing support needs. Group counselling cases also saw a small increase from 35 to 38, showing a steady interest in collective therapeutic spaces.

Individual Counselling

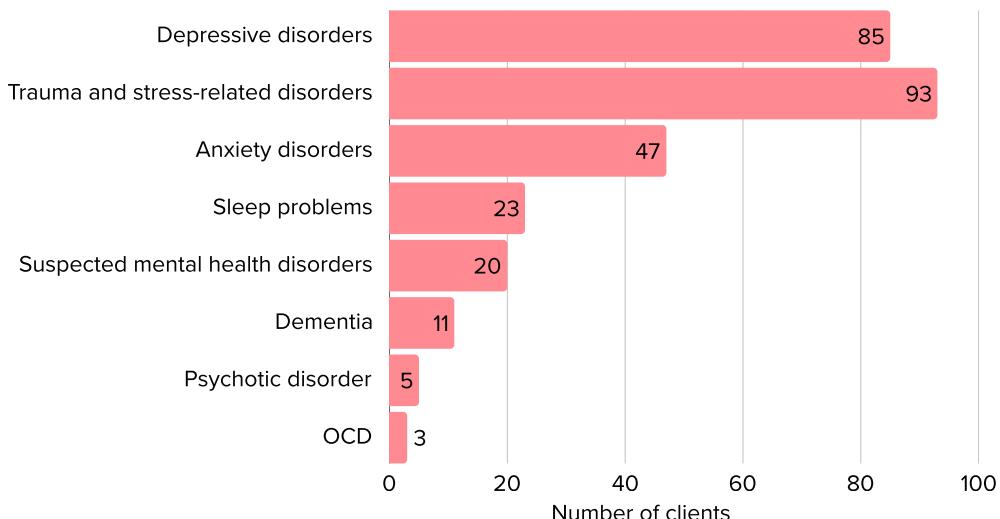


In FY2024, 233 individuals received individual counselling support, with the majority being women (74%) and most aged 70–79. The majority of clients reported an income below \$500 and lived in HDB housing, highlighting financial vulnerability. Clients were mostly Chinese and drawn from diverse faiths. Most were retired or homemakers, relying heavily on hospitals, social service organisations, and caregivers for referrals. This demographic snapshot underscores the importance of our counselling services for seniors in need.

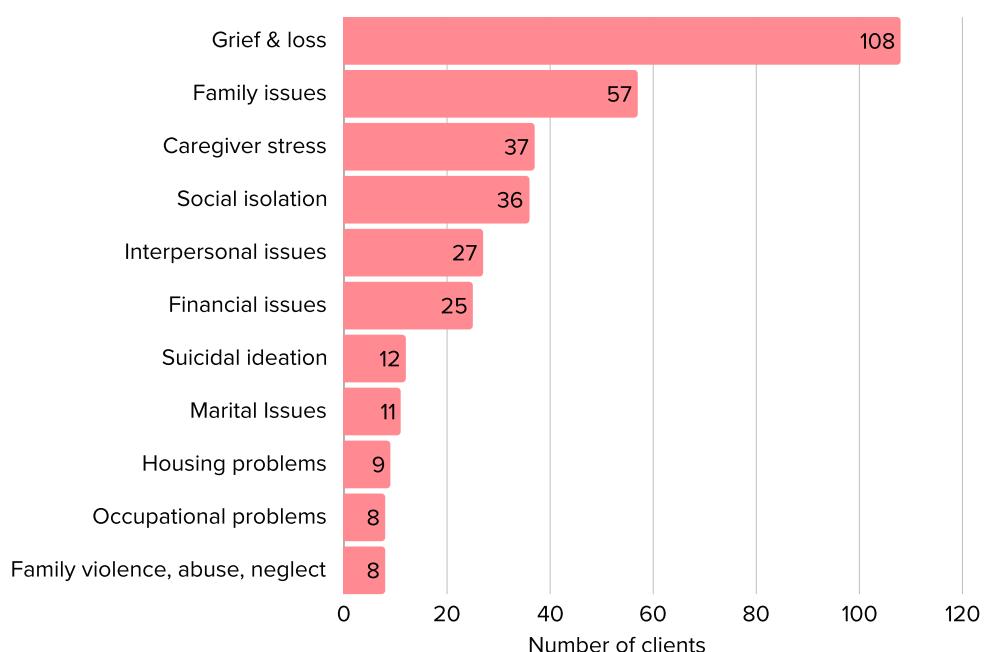
Individual Counselling

In FY2024, clients in individual counselling faced diverse issues, with psychological concerns such as trauma and stress-related disorders (40%), depressive disorders (36%), and anxiety disorders (20%) being most prevalent. Social challenges were also significant, with grief and loss (46%), family issues (24%), and caregiver stress (16%) leading the list. This highlights the multifaceted challenges our seniors face, demonstrating the need for comprehensive, holistic support addressing both mental health and social well-being.

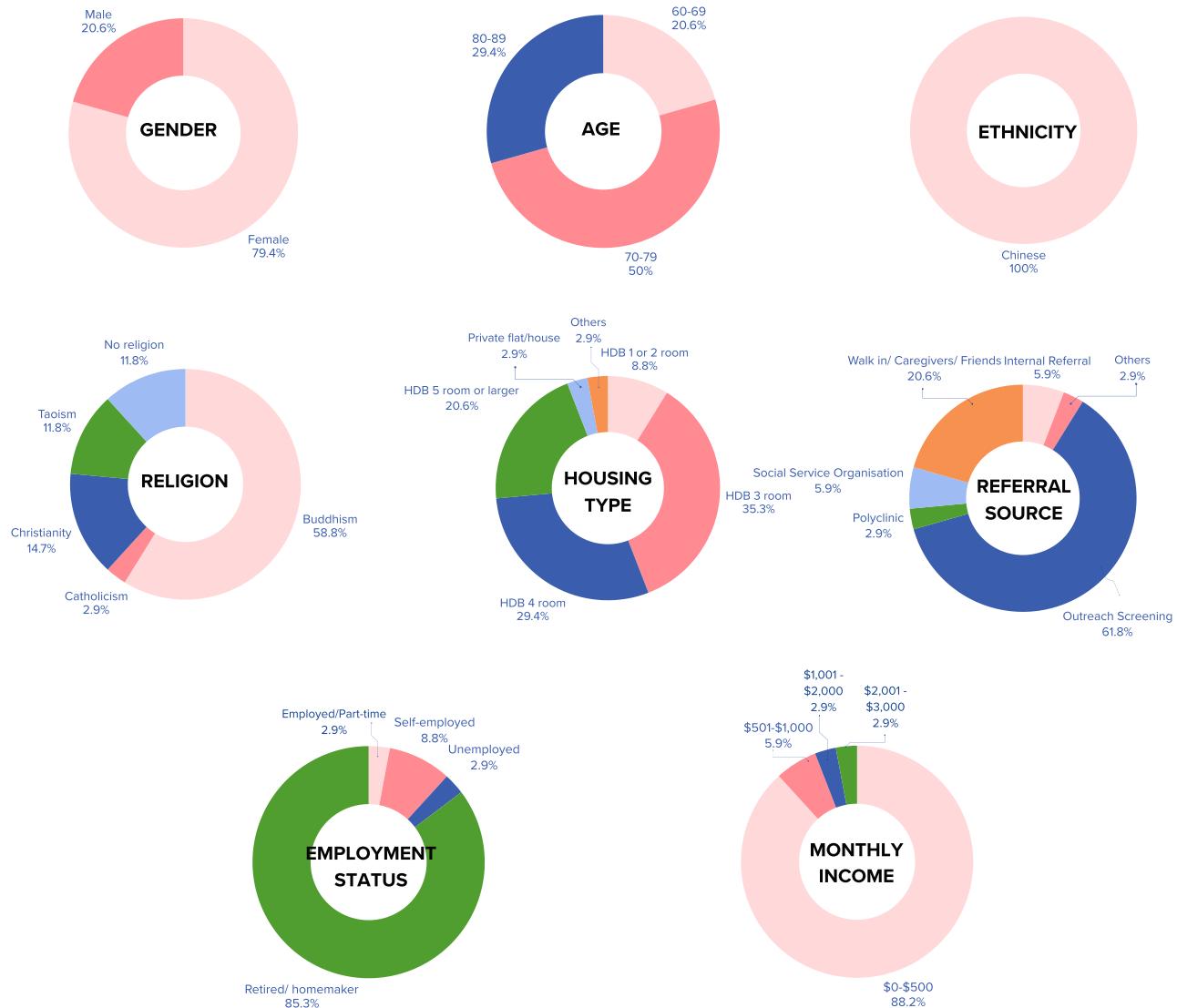
PSYCHOLOGICAL ISSUES



SOCIAL ISSUES



Group Counselling



In FY2024, 34 clients participated in group counselling, mostly female (79.4%) and Chinese (100%), aged predominantly 70–89 (79.4%). Most were retired or homemakers (85.3%) and living in HDB 3-room (35.3%) and 4-room flats (29.4%), with a significant portion (88.2%) earning below \$500 monthly. Referrals mainly came from outreach screening (61.8%). This demographic profile underscores the economic and social vulnerabilities of seniors engaging in group counselling, reaffirming the value of these supportive sessions for enhancing seniors' well-being.

Groupwork



April - June 2024
Cognitive Stimulation Activities
Greentop AAC



July - September 2024
Reminiscence Groupwork
NTUC Health AAC



July - September 2024
Mindfulness Groupwork
NTUC Health AAC



September 2024
Lion Befrienders Group Supervision
Lion Befrienders



October - November 2024
Reminiscence Groupwork
Greentop AAC



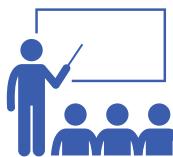
October - December 2024
Mindfulness Groupwork
O'Joy

**735**

clients/caregivers served

**7497**

persons outreached to

**28**

Number of dementia/ mental health outreach events



CREST Program, funded by AIC, started on 1st April 2020. The program objectives are as follows:

- Increase public awareness of dementia/mental health by organising outreach events to provide dementia/mental health information and education to residents and their caregivers.
- Promote the recognition of early signs and symptoms of dementia/mental conditions.
- Provide basic emotional support and dementia/mental health information, service linkage, and follow-up with clients and caregivers.
- Network, engage and coordinate dementia/mental health education for community partners.
- Engage the person with/at-risk of dementia/ mild cognitive impairment (MCI) in meaningful activities to maintain their cognitive functions.
- Provide respite care services to reduce caregiver stress.

**CREST /
Elder-Sitter**

Statistics



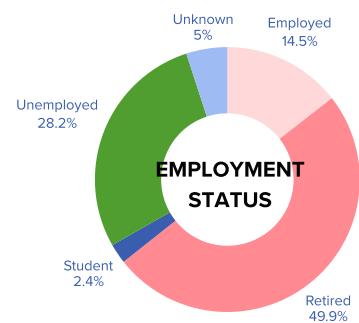
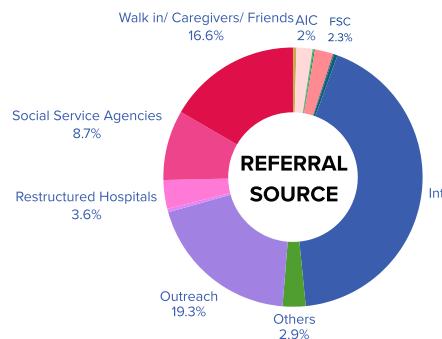
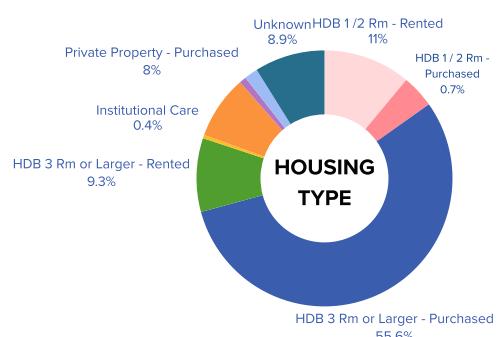
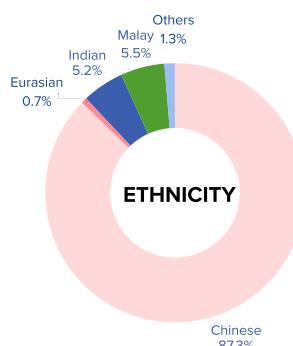
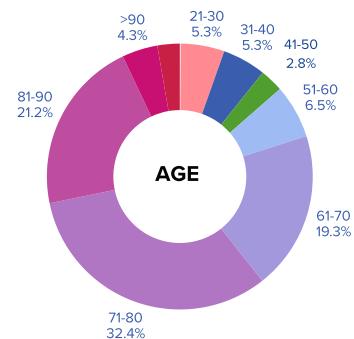
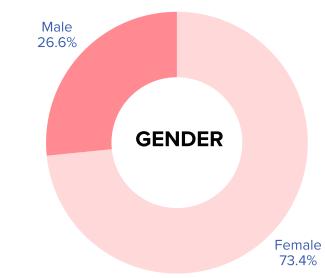
| CREST/ES Reporting | FY24 | FY23 |
|---|------|-------|
| Number of clients/caregivers followed up by the programme: | 735 | 647 |
| Number of caregivers provided with dementia/ mental health information | 113 | 106 |
| Number of dementia/ mental health outreach events/ activities organised for residents, caregivers and community partners | 28 | 55 |
| Number of participants reached out and provided with dementia/ mental health information (outreach) | 7497 | 11227 |
| Number of clients receiving meaningful activities engagement services | 27 | 29 |
| Number of home visits conducted by the programme *including centre-based sessions, Zoom sessions and phone sessions and elder-sitter sessions | 4157 | 3681 |

In FY24, CREST followed up with 735 clients and caregivers, up from 647 last year. Dementia and mental health information was provided to 113 caregivers, slightly more than 106 in FY23. Outreach events decreased from 55 to 28, yet 7,497 participants were reached, showing strong community engagement. Meaningful activities were delivered to 27 clients, similar to last year's 29.

Home visits—including centre-based, Zoom, phone, and elder-sitter sessions—increased to 4,157 from 3,681, reflecting flexible and personalised support.

Overall, CREST maintained strong support for clients and caregivers despite fewer outreach events.

Demographics



The CREST programme serves 735 clients and caregivers, predominantly female (73.4%). Most are aged 61 and above (77.2%), with the majority being Chinese (87.3%). Most clients live in HDB 3-room or larger flats (55.6%). Internal referrals account for 42.8% of sources, followed by outreach and walk-ins (19.3%). Employment status shows 49.9% retired and 28.2% unemployed clients, reflecting a largely senior and non-working population.

Outreach



2/4/2024
Radio Talk, 越长寿越不快乐？你想长命百岁吗？
95.8FM



22/4/2024
Functional Screening
Adventist Active Centre @ Kallang Trivista



4/4/2024
Talk on “Do I have Depression?”
Mangala Vihara



16/04/24 to 4/06/2024
Cognitive Stimulation Activity
GreenTops@Sims Place

15/5/2024
Talk on Depression (Mandarin) and screening
Geylang East AAC

Outreach



12/6/2024
Talk on Depression (Mandarin) and screening
 Sunlove AAC @ Whampoa Dew



31/5/2024
Talk on “Ageing and Anxiety”
 National Library Board



19/6/2024
Talk on Depression (Mandarin) and screening
 NTUC Health AAC Whampoa



22/6/2024
Functional Screening
 Blk 2C Upper Boon Keng Residents' Network



13/7/2024
Buddhism and Mental Health Symposium 2024
 Dot Connections

Outreach



16/7/2024

Talk on Depression (Mandarin) and screening
Touch Community AAC



20/7/2024

Talk on Depression (Mandarin)
Fo Guang Shan



24/7/2024

Talk on "Do I have Dementia?" & screening
NLB (Central Public Library)



18/9/2024

Talk on "Do I have Depression?"
NLB (Central Public Library)

28/9/2024

Talk on Dementia (Mandarin)
Fo Guang Shan

Outreach



15/10/2024
Radio Talk, 我国年轻人正面对越来越大的心理健康问题吗?
96.3FM



19/10/2024
Talk on Grief and Loss (Mandarin)
Fo Guang Shan

Thriving with Stress

Tue, 26 Nov 2024
2 pm – 3:30 pm
Zoom

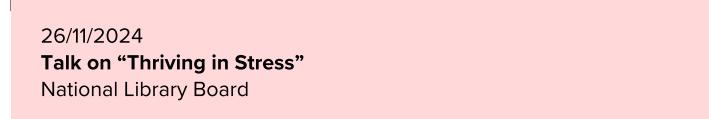


Understand, manage, and reduce stress through practical bio-psycho-social strategies for a healthier, more balanced life.

Speaker:

Dr Chew Yat Peng
Principal Counsellor / Social Worker

14/1/2025
Communicating with Persons with Dementia
Abbott Singapore



26/11/2024
Talk on “Thriving in Stress”
National Library Board

Active Ageing for Seniors



**204**

participating seniors

**386**

active ageing sessions



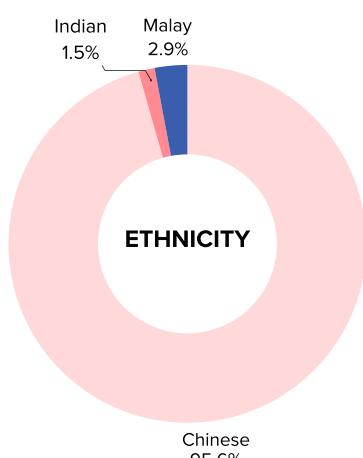
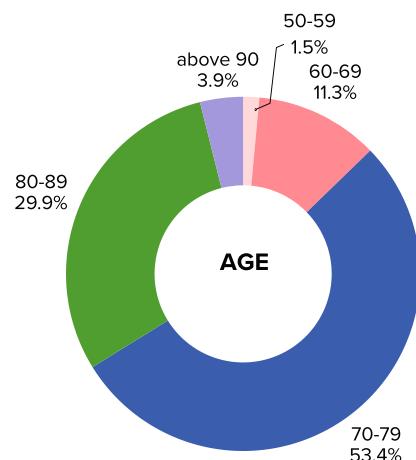
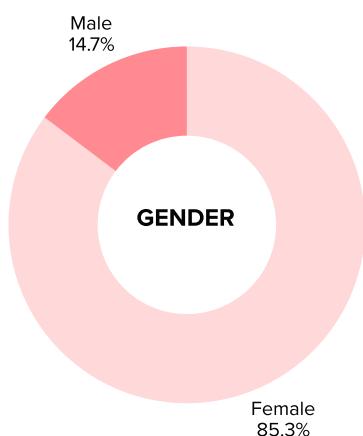
Established in July 2013, the Health-Oriented Ageing (HOA) programme serves individuals aged 50 and above within the Upper Boon Keng community. Inspired by the Self-Mandala framework developed by Virginia Satir, this initiative has become pivotal in fostering both physical and psychosocial well-being among seniors in the area.

The day begins with invigorating group exercises known as Lala Workout, designed to promote physical fitness. Following a brief interlude, the programme transitions into a diverse array of arts-related activities carefully curated within the framework of the Self-Mandala model. These activities encompass singing, movement and dance, Tai Chi, Angklung, and art sessions, all provided free of charge.

In addition to these enriching pursuits, the programme offers regular excursions to performances and workshops to engage our seniors throughout the year.

Health-Oriented Ageing (HOA)

Statistics



The HOA programme engaged a total of 204 seniors this year. Female participants accounted for 85.3%, while males made up 14.7%. Age-wise, the majority were between 70–79 years old (53.4%), followed by those in their 80s (29.9%) and those aged 90 and above (3.9%). The programme's ethnic makeup was predominantly Chinese (95.6%), with smaller groups of Malay (2.9%) and Indian (1.5%) participants. These figures highlight the strong engagement of older female seniors and the inclusive reach of the HOA programme.

Program Impact



In 2024, the HOA programme ran 386 sessions, drawing a cumulative attendance of 19,602 across all activities. Lala Exercises were the most popular, with 192 sessions amassing 12,946 attendances. Movement & Dance saw 1,439 attendances across 31 sessions, while Tai Chi attracted 1,006 attendances over 32 sessions. Resistance Band Exercises (27 sessions, 766 attendances), Singing (26 sessions, 1,194 attendances), Angklung (31 sessions, 1,008 attendances), and Arts & Craft (37 sessions, 884 attendances) also enjoyed steady participation.

Notably, three new activities—Seated Chair Dance (5 sessions, 198 attendances), Karaoke (3 sessions, 102 attendances), and Drumming (2 sessions, 59 attendances)—were launched in December 2024, diversifying our programme and enhancing the seniors' engagement.



Lala Exercises

192 sessions

12946 participants



Resistance Band Exercises

27 sessions

766 participants



Movement & Dance

31 sessions

1439 participants

Program Impact



Tai Chi

32 sessions
1006 participants



Singing

26 sessions
1194 participants



Angklung

31 sessions
1008 participants



Arts & Crafts

37 sessions
884 participants

Program Impact

Three new activities were introduced in December 2024:



Seated Chair Dance

5 sessions
198 participants



Karaoke

3 sessions
102 participants



Drumming

2 sessions
59 participants

Activities & Excursions



1/4/2024
Performance: Reminiscing Leslie Chung
Esplanade



5/5/2024
Mother's Day Concert
Esplanade



15/5/2024
Cedar Girls School Interaction
Cedar Girls' School



28/5/2024
HOA Celebration
Geylang West Community Club



16/5/2024
Let's be strong together
Health Promotion Board

Activities & Excursions



20/6/2024
Digital Class for Seniors
IMDA



2/8/2024
FUN Exercise
Edward & Jay



3/8/2024
Singapore Garden Festival
Suntec City



3/10/2024
Move it, feel young
Health Promotion Board

9/11/2024
IMDA Digital for Life festival
Vivocity

Activities & Excursions



6/12/2024

HOA Christmas Celebration
Geylang West Community Club



28/12/2024

Outing to NUS
National University of Singapore



24/1/2025

Intergeneration Interaction
Agape Little Uni

Activities & Excursions



7/2/2025

FUN Exercise & Rummy O

Edward & Jay



20/2/2025

Digital Class for Seniors

IMDA



20/3/2025

Digital Class for Seniors

IMDA

**73**

participating seniors

**129**

active ageing sessions

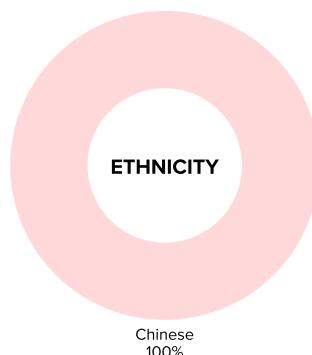
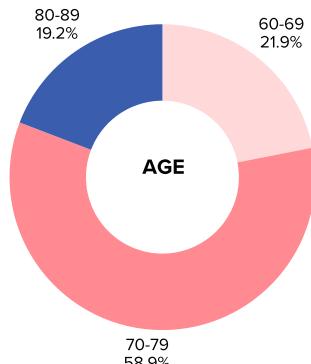
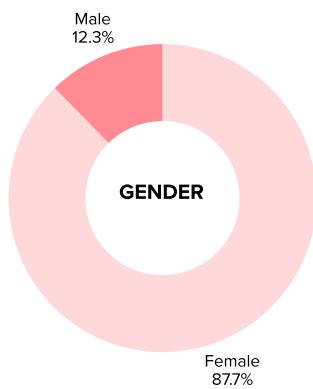


The digital initiative "Bring O'Joy Home (BOH)" was launched in response to the challenges posed by the pandemic, which required the suspension of on-site activities for the elderly. Starting as iHOA (Integrated HOA) in August 2021 and renamed as BOH in FY2023, it had provided seniors with engaging active ageing activities several afternoons per week.

As our Health-Oriented Ageing (HOA) program resumes with the easing of pandemic restrictions, BOH adapts to meet the evolving needs of our community. Livestreaming selected HOA activities via Zoom, BOH ensures that seniors who are home-bound due to disability or illness can continue to participate in our active ageing initiatives from the comfort of their own homes.

Bring O'Joy
Home

Statistics



In 2024, the Bring O'Joy Home (BOH) program engaged a total of 73 participants. The vast majority were female (87.7%) and aged 70–79 years (58.9%). Notably, all participants were Chinese. These figures reflect the demographic profile of our community and highlight the importance of continuing our outreach to older Chinese women who benefit greatly from BOH's active ageing and digital literacy activities.

| Activity | Total number of sessions | Total number of participants |
|---------------------------|--------------------------|------------------------------|
| Movement & Dance | 31 | 28 |
| Tai Chi | 31 | 49 |
| Digital Learning Workshop | 10 | 224 |
| Mindfulness | 57 | 244 |

In 2024, the Bring O'Joy Home (BOH) programme conducted 129 sessions across four activities: Movement & Dance (31 sessions, 28 participations), Tai Chi (31 sessions, 49 participations), Digital Learning Workshop (10 sessions, 224 participations), and Mindfulness (57 sessions, 244 participations). The data shows that the Digital Learning Workshop and Mindfulness sessions attracted the highest total participation, reflecting strong interest in these activities.

**73**

participating seniors

**129**

active ageing sessions



The digital initiative "Bring O'Joy Home (BOH)" was launched in response to the challenges posed by the pandemic, which required the suspension of on-site activities for the elderly. Starting as iHOA (Integrated HOA) in August 2021 and renamed as BOH in FY2023, it had provided seniors with engaging active ageing activities several afternoons per week.

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Bring O'Joy
Home

Muscle Energetics Programme (MEP)



The Muscle Energetics Programme (MEP) was introduced to help seniors regain mobility, independence, and confidence in daily living. Using the innovative BIXEPS machine, seniors undergo short, structured sessions that stimulate muscle strengthening.

- How it works: Over a 12-week cycle, seniors attend weekly sessions consisting of 10 minutes per leg, alternating between legs each week.
- Primary outcome: Improved mobility and lower limb strength.
- Secondary outcome: Enhanced social connection as seniors participate together and build peer support.
- Pilot results: In the initial run, more than half of participants experienced measurable gains in muscle mass and reduced body fat, leading to stronger bodies and more active lifestyles.

Through MEP, seniors not only enhance their physical well-being but also feel more socially connected and motivated to live actively.

Digital Brain Function Screening (DBFS)



The Digital Brain Function Screening (DBFS) programme promotes early detection of cognitive decline—something that may begin as early as age 30, long before symptoms appear. In fact, severe impairment may take 20 to 40 years to manifest, which makes early screening crucial.

- How it works: The DBFS is a medical-grade, neuroscience-based assessment presented as a series of engaging mini-games. The test can be completed online in just 15–20 minutes.
- What it measures: Attention, immediate memory, working memory, and executive function.
- Accessibility: Available in multiple languages, ensuring inclusivity across diverse communities.
- Participant benefits: Each individual receives a personalised brain health report with overall and domain-specific scores, along with guidance on lifestyle changes to reduce risks of cognitive decline.

By bringing advanced brain health technology into the community, DBFS empowers individuals to take early, preventive steps towards sustaining mental resilience and reducing the risks of dementia in later years.

Team and Talent



Meet our dedicated team, whose passion and expertise drive O'Joy's mission, enriching the lives of seniors and individuals.

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, and are closely supervised by our professional counsellors. Our PCs are also continually trained through workshops, talks, and support groups.

The number of active PCs has increased in the past year, with the number at 63 PCs this year.



Statistics



A total of 550 phone/client visits were conducted over the financial year, averaging 7.5 phone/visits per client. 21 cases were new cases, and 17 cases were closed within the financial year.

550

phone / home
visits by PC

73

clients served

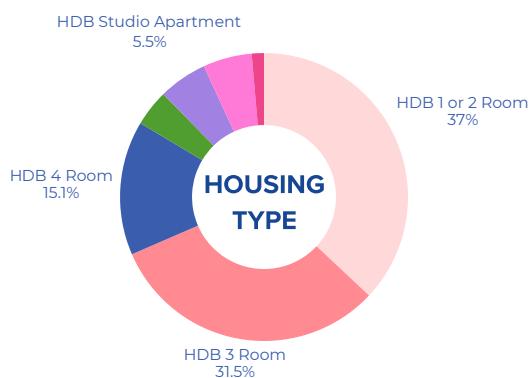
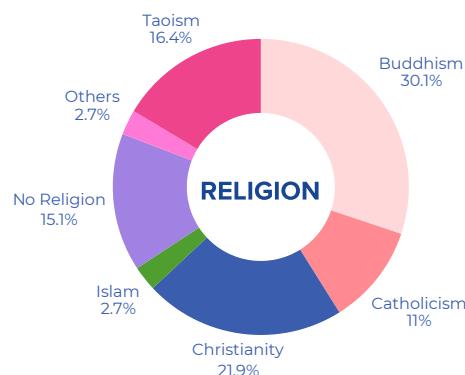
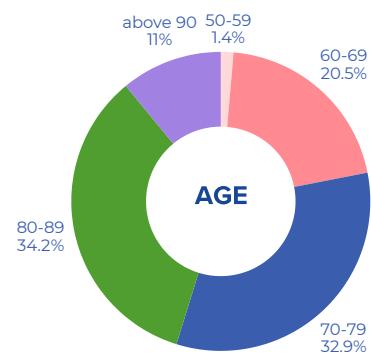
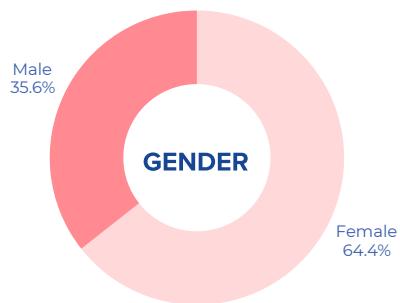
63

active PCs

| Breakdown of PC Cases | FY24 | FY23 |
|--|------|------|
| Total number of cases served | 73 | 65 |
| Number of cases brought forward from last FY | 52 | 52 |
| Number of new cases in this FY | 21 | 15* |
| Number of cases closed during this FY | 17 | 15 |
| Number of cases brought forward to next FY | 56 | 52* |

*These figures have been rectified after publication of annual report for FY23/24.

Demographics



The majority of PC clients in FY2024 are Chinese (94.5%), between the ages 80-89 (34.2%) and staying in HDB 1- or 2-room flats (37%). More female clients (64.4%) were served than males, with most clients being Buddhists (30.1%) or Christians (21.9%).

Volunteer Development



4/5/2024
Movie Appreciation: 世界上最疼我的那个人去了
28 attendees



29/6/2024
Simple massage for seniors
20 attendees



24/8/2024
Workshop: Being Kind in times of Stress
23 attendees



4 PC Support Groups

Volunteer Development



23/11/2024
Movie Appreciation & Discussion on Dementia
21 attendees



25/5/2024 - 14/9/2024
Volunteer Training Course 2024
8 attendees



15/2/2025
Workshop: Self Care - Tapping in to Emotional Wellbeing
24 attendees



8/3/2025
Volunteer Appreciation Party

HOA Facilitators

Our team of 22 dedicated HOA facilitators plays a crucial role in the program's success and self-sufficiency. They work closely with the Programme Executive to create an inclusive environment for seniors in the community.

In addition to their daily responsibilities—guiding participants, leading activities, managing logistics, and assessing wellbeing—facilitators participate in monthly staff-led meetings to reflect on and improve the HOA community.

Their contributions have been instrumental in the program's evolution, showcasing their unwavering commitment. Their compassion and dedication set HOA apart, and we will continue to support them in building a warm, welcoming community.



Staff



Our employees, in the clinical and support team, work with enthusiasm to keep the organization running over the years. Training programmes relevant to their line of work are constantly conducted for skill enhancement, ensuring high level of professionalism of our staff.



Staff



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

Senior Social Worker/Counsellor: Jon Tan Magdalene Chua
Tow Geok Yun

Counsellors: Melissa Chew Zheng Jiayin
Pang Wai Kent Royston Lau (part-time)

Support Staff

Assistant Manager (Case & Volunteer Management): Ong Ying Ying

Assistant Manager (Community Partnerships): Wong Kai Kit

Senior Executive (Administration): Qui Siew Kee

Senior Executive (Community Development): Lenny Ho

Our dedicated team comprises 15 full-time and 1 part-time staff, with 44% under 50 years old. The team is predominantly female (94%) and highly qualified, with 88% being graduates. Most staff (94%) are Singaporean citizens, and the average tenure is 4.3 years.

Training & Development

| Date | Course | Training Provider | Staff trained |
|-------------------------|---|---|--|
| 07/05/2024 - 10/05/2024 | PA for "Introduction to IFS" by Simon d'Orsogna | AHD | Yat Peng |
| 06/07/2024 - 06/07/2024 | Mental Health Awareness 1: Understanding the Signs and Symptoms of Mental Health Issues | AIC (CREST Mandatory MH Training) | Yat Peng |
| 06/07/2024 - 06/07/2024 | Mental Health Awareness 2: Supporting Persons with Mental Health Issues | AIC (CREST Mandatory MH Training) | Yat Peng |
| 09/07/2024 - 27/08/2024 | Mindfulness Based Stress Reduction with Angie Chew | Brahm Centre | Magdalene, Jia Yin, Melissa |
| 01/08/2024 - 02/08/2024 | Loss of Another, Loss of the Self: Reconstructing Identity in Times of Transition | AHD-Portland Institute of loss and Transition | Poh Yee, Magdalene, Geok Yun, Jia Yin |
| 06/08/2024 - 06/08/2024 | Feedback Informed Treatment (FIT) workshop | NCSS/Mind What Matters | Yat Peng, Poh Yee, Jia Ying, Puay Leng |
| 08/08/2024 - 08/08/2024 | Feedback Informed Treatment (FIT) workshop | NCSS/Mind What Matters | Geok Yun, Magdalene, Fiona, Melissa, Jon, Kent and Royston |
| 20/08/2024 - 20/08/2024 | ACT for Grief and Loss (Online Course) with Russ Harris | Psychwire | Fiona |

| Date | Course | Training Provider | Staff |
|-------------------------|--|-----------------------------------|----------------------------|
| 24/08/2024 - 31/08/2024 | Attachment-Focused EMDR Basic Training Parts 1 and 2 by Dr Laurel Parnell | Stillness for the Heart | Puay Leng, Melissa |
| 28/08/2024 - 28/08/2024 | Understanding and Management of Common MH illness in Young Adults | AIC (CREST Mandatory MH Training) | Yat Peng |
| 29/08/2024 - 29/08/2024 | Understanding and Management of Common MH illness in Older Adults | AIC (CREST Mandatory MH Training) | Yat Peng |
| 29/08/2024 - 30/08/2024 | Innovative Communication Methods Using ChatGPT | Firstcom Academy | Kai Kit |
| 05/09/2024 - 06/09/2024 | Care of Client with Dementia (Basic) | St Luke's Eldercare | Poh Yee, Geok Yun, Jia Yin |
| 19/09/2024 - 20/09/2024 | Care of Client with Dementia (Basic) | St Luke Eldercare | Puay Leng |
| 15/10/2024 - 15/10/2024 | Knowledge and Identification of MH Conditions (Part 1): Depression, Anxiety, Insomnia | AIC (CREST Mandatory MH Training) | Yat Peng |
| 21/10/2024 - 22/10/2024 | Developing Safer Trauma-Informed Practice | AHD | Magdalene |
| 22/10/2024 - 22/10/2024 | Knowledge and Identification of MH Conditions (Part 2): Schizophrenia, OCD, Bipolar Disorder | AIC (CREST Mandatory MH Training) | Yat Peng |
| 24/10/2024 - 25/10/2024 | 2024 IFS Annual Conference | The Centre for Self Leadership | Yat Peng |
| 01/11/2024 - 06/11/2024 | PA for "Introduction to IFS" by Dr Loranie Leas | AHD | Yat Peng |
| 21/11/2024 - 22/12/2024 | International Society of Addiction Medicine (ISAM) Regional Conference 2024 | IMH | Jon |

| Date | Course | Training Provider | Staff |
|----------------------------|---|--|-----------------------------------|
| 26/11/2024 - 26/11/2024 | Trauma Focused ACT (Online Course) | Psychwire | Fiona |
| 02/12/2024 - 03/12/2024 | Certificate of Attainment in Clinical Supervision | Sydney Family Therapy Training Institute | Jon |
| 02/12/2024 - 03/12/2024 | Certificate of Attainment in Clinical Supervision | Sydney Family Therapy Training Institute | Magdalene |
| 16/01/2025 - 17/01/2025 | Pre-Death Grief and Loss Series - Quest for Meaning in Terminal Illness | AHD-Portland Institute of loss and Transition | Poh Yee, Magdalene, Jia Yin |
| 20/01/2025 - 21/01/2025 | Techniques of Grief Therapy Series: An Attachment-Informed Approach to Grief and Loss | AHD | Magdalene, Jia Yin |
| 19/02/2025 - 19/03/2025 | Trauma and the Body by Paul Denniston and Frank Anderson | Grief Yoga | Yat Peng |

Community Partnerships



O'Joy collaborates with community partners, offering digital literacy workshops, health talks, and supportive programs to enhance senior well-being.

Abbott CSR Day

17 October 2024



Seniors' Outing to the Zoo

on 8 Nov 2024 with Abbott Singapore

For six years, Abbott Singapore has partnered with O'Joy for its CSR initiatives. Over the past three years, we have organised annual outings, offering meaningful experiences for our isolated seniors.



Visit by Korean Ministry of Health



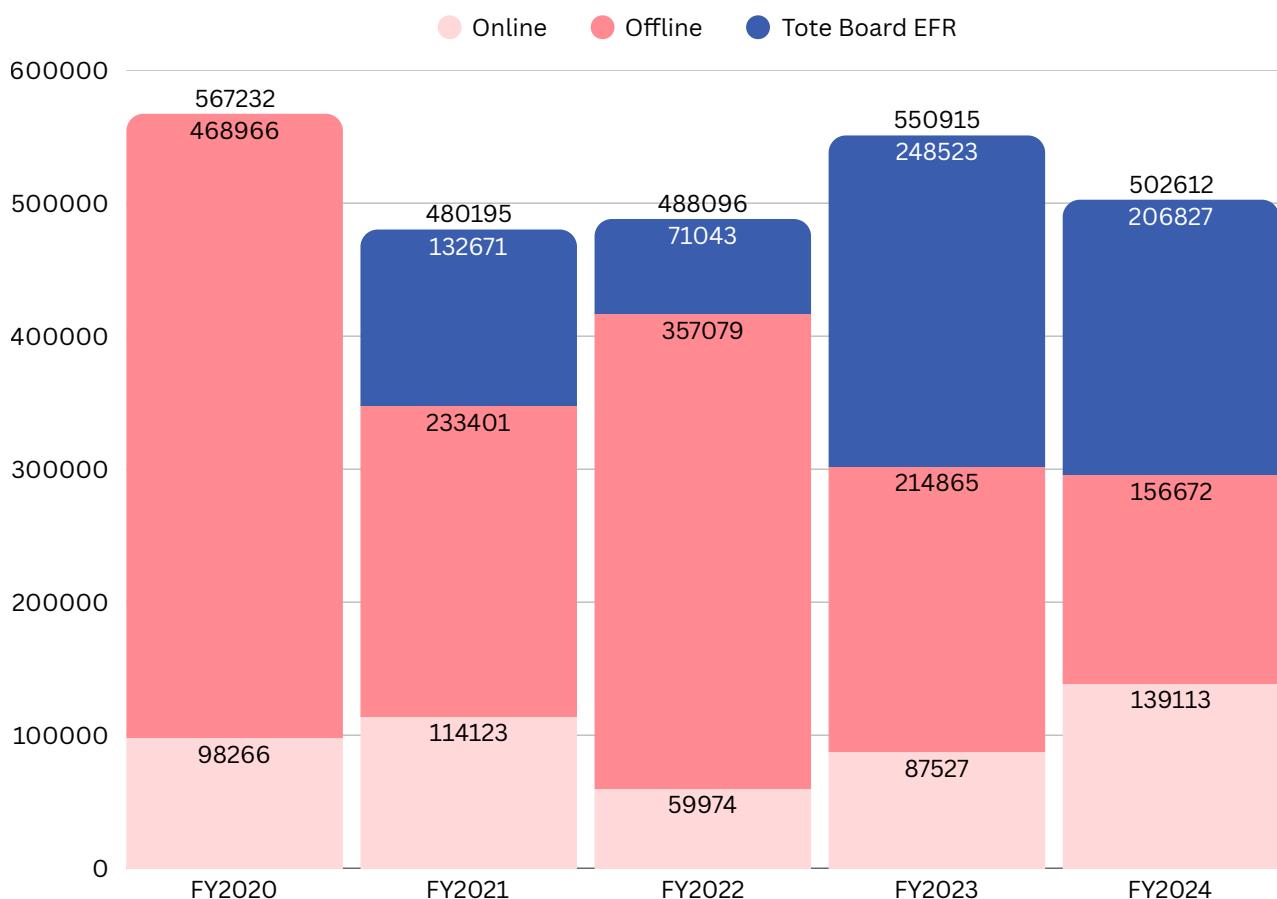
Fundraising



Our fundraising efforts in FY2024 have demonstrated promising growth and adaptability. Compared to FY2023, online donations increased significantly from \$87,527 to \$139,113 – a 59% rise, reflecting a growing preference for digital giving platforms. Offline donations, while seeing a modest decrease from \$214,865 to \$156,672, still represent a strong and engaged donor base in the community. Additionally, support from the Tote Board Enhanced Fundraising Programme (EFR) remained robust at \$206,827 in FY2024, helping to amplify the impact of public donations.

Overall, the combined online, offline, and Tote Board EFR support in FY2024 underscores the resilience of our fundraising efforts and the continued generosity of our donors.

DONATIONS RECEIVED



Fundraising Campaigns

| Fundraising event | Period | Beneficiaries | Funds raised | Fundraising expenses | Commercial fundraiser |
|---|--------------------------|---|--------------|----------------------|-----------------------|
| Offline | | | | | |
| Appeal to Foundations | Sep 2024 | Seniors | \$80,000 | Nil | |
| Direct Mailers - Share Joy This Christmas | Nov 2024 | Seniors, Persons with Mental Health Issues | \$70,950 | \$780.85 | Nil |
| Give hope with Hong Bao | Jan 2025 | Seniors, Persons with Mental Health Issues | \$5,722 | Nil | |
| Online | | | | | |
| 51 campaigns on Giving.SG | 1 Apr 2024 - 31 Mar 2025 | Seniors, Persons with Mental Health Issues | \$136,976 | \$2,687.47 | Nil |
| 1 campaign on Give.Asia | 1 Apr 2024 - 31 Mar 2025 | Seniors | 2,137.45 | \$32.55 | Nil |
| Matching Grant | | | | | |
| Tote Board Enhanced Fundraising | 1 Apr 2024 - 31 Mar 2025 | Seniors, Persons with Mental Health Issues | \$206,827 | | NA |

The Year Ahead



Looking ahead, O'Joy will continue to enhance our programs, expand partnerships, and further empower seniors, fostering stronger communities.

Message from Executive Director

Dear Clients, Volunteers, Donors, Well Wishers, Partners and other Stakeholders,

Thank you for your unwavering support, reading this annual report and discovering our remarkable journey and accomplishments in financial year 2024/2025 which define our organization.

It is with immense pride that I reflect on the dedication of our Board, the unwavering support and trust of our funders, donors and stakeholders, the resilience of talented and passionate team, and the positive impact we have made on our clients. In the face of unprecedented challenges, we have remained steadfast in our commitment to excellence, innovation, and clients satisfaction. Our focus on delivering exceptional services, coupled with our agility in adapting to the social, health and community sector dynamics, has been instrumental in our continued growth. We look forward to your valuable insights, feedback, and loyalty have propelled us to new heights, and we are grateful for the opportunity to contribute to your success.

Looking ahead, we remain dedicated to our core values and delivering sustainable value to our stakeholders. Firstly, we will strengthen our Digital Brain Function Screen (DBFS) initiative by the implementation of various interventions to

delay dementia, i.e. APP based Multidomain Lifestyle Intervention (MLI), Muscle Energetics Programme using the BIXEPS machine, etc., and work with our partners, such as GPs, SOCs, AACs, etc. Secondly, we will enhance our governance by the implementation of Risk Management, ESG and Media Policy action plans.

On behalf of the entire leadership team, I assure you that we will continue to prioritize transparency, integrity, and responsible growth in everything we do. Together, let us embrace the future with optimism and determination, knowing that our collective efforts will shape a brighter tomorrow.

Sincerely,



Choo Jin Kiat
Executive Director

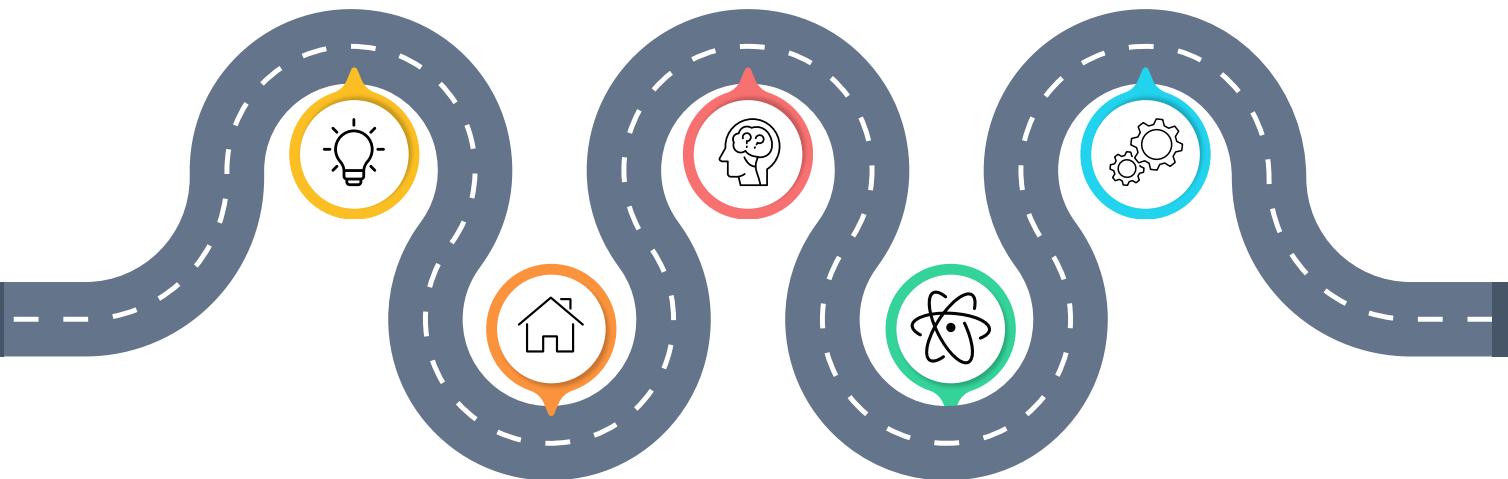
Milestones



2020 Apr: O'Joy Limited successfully novated from O'Joy Care Services
Launch of BEACON - Mental Health Services for younger adults

2022 Jan: Appointed by AIC to run second CREST

2024 Muscle Energetics Programme and Digital Brain Function Screen Programme



2021 Apr: Launch of Bring O'Joy Home (BOH) – Online activities for elderly

2023 With strong support from NCSS, O'Joy began digitalising our entire operation.

Gratitude, Collaboration, and Continued Success



We express our sincere appreciation to all stakeholders, including partners, donors, and volunteers, for their unwavering support and dedication.

Volunteers



PARA-COUNSELLORS

| | | |
|-------------------------|------------------------|----------------------|
| Ang Cheng Soon | Lim Hua Li Lindsay | Tan Lay Har |
| Cheo Carol | Lim Lay Hoon Lucinda | Tan Chee Yin |
| Chong Lian Fong | Lim Eng Khoon | Tan Ching Ching |
| Chua Kim Long | Lim Seow Yuin | Tan Chong Woon |
| Chua Koon Hua (Yan) | Lim Pei Yee Erin | Tan Kang Rui Darren |
| Chue Luen Song | Lim Meng Huat Richard | Tan Liew Beng |
| Ei Siew Guek | Lim Chuon Ann Aloysius | Tan Tian Khoon Simon |
| Gay Cindy | Lim Geok Bee | Tan Yi Lin Eileen |
| Goh Kin Buay @ Kim Buay | Loh Siew Mei Serene | Tay Edward |
| Goh Sok Cheng Angeline | Lum Kwai Heon Allison | Teoh Ai Peng |
| Ho Serlina | Ng Chiew Sim Annie | Tiu Siew Mee |
| Ho Soo Boi Betty | Ng Kim Hoy | Yap Lay Hwa |
| Hu Jeanne | Ng Chee Keong | Yeo Pei Shan |
| Koh Ah Luan Maria | Ng Kim Moi Angie | Ang Pei Yee Jasmine |
| Lam Kam Yee Teri | Ong York Chin | Guo Ning |
| Lau Jean Seo Leng | Ong Mee Leng | Lee Kok Eng |
| Lee Kah Tin Esther | Pak Chee Meng | LeePui Teng Esther |
| Leng Wei Yi | Pan Chaohong | Lim Siew Hong Sandra |
| Liao Zhi Qing | Tan Buck Lee | Lim Siew Hwa |
| Liaw Ah Kian Esther | Tan Gooi Eng | Wong Kwee Lan Brenda |
| Lim Gek Huang | Tan Bee Lian Elaine | Zhao Yuan |

HOA FACILITATORS

| | | |
|---------------------------------|--------------------|--------------------|
| Chue Luen Song | Lew Siew Choo | Ong Poh Eng |
| Fong Siew Moi | Lian Sioek Tien | Ong York Chin |
| Goh Cheng Kiow Connie | Nancy Tan | Pang Ah Kau |
| Lee Sook Kit Helen | Ng Chiew Sim Annie | Phang Ah Keow |
| Kay Siew Choon @Kay Chew Choong | Ng Geok Wah | Png Guat Hoon |
| Koh Ah Hoi | Ng Lay Cheoh | Poo Hee Pock Peter |
| Kon Lan Yin | Ong Mui Lan | Soon Peng Guan |
| | | Tan Cheow Hong |

Donors



\$50,000 & ABOVE

Jolly Companion Ltd

\$10,000 TO \$49,999

Chew How Teck Foundation
Kwan Im Thong Hood Cho Temple
Lee Foundation
Tan Chin Tuan Foundation

\$5,000 TO \$9,999

Angles World Pte Ltd
Chow Joo Ming
Douglas Tan Wei Jian
The Community Foundation of Singapore (The Sky Foundation of SG)
The Hokkien Foundation
The Ngee Ann Kongsi
Tiong Shu
Wing Ship Marine Services Pte Ltd

\$4,999 AND LESS

| | | |
|---------------------------|----------------------------------|---------------------------|
| Abalos Jeromel Caballero | Ang Hsien Jing | Au |
| Abel Tan Hong Ming | Ang Kok Keng | Austyn Yong Xinkang |
| Adalia Ong | Ang Pei Yee, Jasmine | Ayyasamy Prabakaran |
| Adrian Tan Oei Loong | Ang Poh Tze | Babitha Prabhu |
| Agus Komang Dimas Opandi | Ang Wee Keat | Baddam Jithender Reddy |
| Allalloy Dynaweld Pte Ltd | Ang Wee Ping | Bajaj Simarpreet Singh |
| Allan Seetoh | Ang Yao Tong, Jason | Bao Lei |
| Amanda Low | Annie Ng Chew Sim | Benjamin Ong |
| Amanda Tai Yun Ya | Anniya Baskaran | Bhavesh Mahesh Lankapati |
| Amarpreet Kaur Bajaj | Anonymous Donors | Boey Soo Har |
| Amelia Koo Qi Hui | Anonymous Donors (Korean) | Boh Chung Liang |
| Amit Anand | Anonymous Donors-Donation Box | Borkar Vijay Kashinath |
| Amornsnit Atchariyabodee | Anonymous Donors-Hong Wen School | BP Coach Training Pte Ltd |
| Anand Vaibhav | Apple Lim Fong Leng | BC Asia Ltd |
| Ang Chee Teow | Athisekaran Krishna Kumar | Brian Tan |

Donors



\$4,999 AND LESS

| | | |
|---------------------------------|------------------------|-----------------------------|
| Brianna Poh | Chermaine Yu | Chung Soon Bee |
| Bukoh Mary | Chew Chun Sian | Chuo Cher Shing |
| Caballero Ma Concepcion Gabriel | Chew Kay Thiam, Dennis | Clarissa Chua Jia Ying |
| Caesar | Chew Shi Tong | Clarissa Tan |
| Candy Tan Tian Tian | Chia Bernicia | Clement Budi Irawady Kong |
| Carmen Huang | Chia Hui Teen | Collin Ng (黃漱峰) |
| Carol Cheo Sok Kiow | Chia Siew Lin Sara | Connie Widjaja |
| Celestine Chng Yi Ming | Chia Yeong Ming, Sam | Constantine Lim Jian Hong |
| Cerys Ong Jie Ling | Chiang Jin Lian | CSL |
| Chan Hwee Tuan | Chien Chen-Hsun | Cw Tan |
| Chan Kok Wai | Chin Lu Huey | Daniel |
| Chan Siu Hui Ann | Chng Yeow Siang, Shaun | Dave Soh Kim Chye |
| Chan Wei Sern | Chng Yock Kang | David Lee Eng Thong |
| Chan Yam Kay Ted | Choe Saw Ting | De Celis Maechel Marquez |
| Chan Yanyan | Chong Lay Hoon | Debabrata Samantaray |
| Chan Zhen Ying | Chong Meng Kiang | Delia Ng |
| Chan Zheng Hao | Chong Meng Kiang | Denise |
| Chanchana Bhiboolnakrin | Chong Zi Rui | Deo Wei Ting |
| Chandra Shekhar Verma | Choo Pei Yi, Rica | Desmond Tan |
| Chang Bing Lin | Choong-San Ng | Dexter |
| Chang Kia Huat, Kelvin | Chow Wai Keat | Diana Chua |
| Chang Shengchang, Daryl | Chua Kim Long | Ding Zhong Xin Samuel |
| Charis Chiong Zi Qi | Chua Lui You Stephen | Disie Khoo |
| Charles | Chua Mei Xiu | Dona Elicia Rae Wisidagama |
| Charmaine Neo | Chua Puay Yin, Claris | Doreen Yeap |
| Chau Kar Wai | Chua Sai Pheng | Duseja Sushil Kumar |
| Chau Mau Yeap | Chua San San | Edmund Neo Chun Wah |
| Chee Han Qi | Chua Song Chan | Edward Callenero |
| Chee Hui Ying | Chua Suat Leng | Ee Feng Ru |
| Chee Teng Hsiu | Chua Wan Theng | Eh |
| Chen Jianxing | Chua Wei Xuan | Ei Siew Guek |
| Cheng Lo Sai | Chua Xian Jing | Elaine Chow Chi Ling |
| Cheo Seok Kiow | Chuang Peck San | Elayaperumal Marutha Muthu |
| Cheo Sok Kiow | Chung Cheau Huey | Elizabeth Charlotte Widjojo |
| Cheong Cai Ping | Chung Pei Yee | Eng Kian |
| Cheong Chong Khiam | Chung Sau Cheong | Eric Chang Siew Kwok |

Donors



\$4,999 AND LESS

| | | |
|---|----------------------------|---------------------------|
| Eric Santoso | Grace Chock | Janise Seah |
| Evergreen Buddhist Culture Service Pte Ltd | Grace Lee Pei Yein | Jansen Khoo Zhi Yuan |
| Ewell Tan | Guerrero Joseph Paolo Obon | Jasmine Tan |
| Fan Ching Yi | Gupta Prerna | Jaycee Neo |
| Fan Yee Wee | Han | Jennifer Putri Franslay |
| Fiona Jovita Hioe | Han Chen Ning | Jeremiah Jude Dennis |
| Flexi-Tec Electrical Pte Ltd | He Haixia | Jeremy Khong Ee Jin |
| Flora | He Yanping | Jerene Goh Zhi Lin |
| Fong Huey Sian | Hee Xin Wei | Jerilyn Ann Lo Chen Ying |
| Fong Huey Ying | Heng Hai Heng | Jeryl Yap She |
| Fong Kok Kwun | Heng Mok Kwee Derrick | Jeslyn |
| Fong Wye Heng | Heng Siang Yew | Jessie Foo Mei Xin |
| Foo Lin Dian, Benyatip | Heo Tong Swee | Jessie Olivia Yang Yunjie |
| Foo Pei Fen, Jeannette | Ho Cheng En Bryan | Jimmy Ham |
| Foo Si Min Megan | Ho Cher Kee, Andy | Joanna Chen Huei Ting |
| Foo Wan Shin, Yasmin | Ho Jin Ming, Ginny | Joanna Tan Shin Yi |
| Foo Xun Wen, Elena | Ho Kinn Yhin | Joceline Yong Yoong Yee |
| Foo Yu Mei | Ho Meng Hoe, Christopher | Jolina |
| Frelyn Tan | Ho Yi | Jolina Phay Li Yi |
| Fu Yuk Mui Frances | Ho Yu Lin | Jonny |
| Gabriel Sebastian Wangsadipura | Hong Leong Foundation | Jonny Koo |
| Gabriel Tay | Hong Wei Yuen | Jovis |
| Gan Poh Ein | Hsu Li An | Juturi Rambabu |
| Gan Zhi An | Htar Htar Nu | Kalyn Peh |
| Gao Haidong | Huang Jiamin, Carmen | Kan Wai Hoong, Alex |
| Gao Zhongshuai | Huang Wanlin | Kanishka Kaul |
| Gennal Industries Pte Ltd | Huang Xinxian | Kar Ming |
| Georgiou Michael Vasos | Huang Yu-Lin | Katherine Ching Zi Y |
| Geraldine | Hylee | Katherine Estey |
| Gilbert Lim | Immanuella Lim Hao Ni | Kee Boon Lan |
| Givingforce Foundation (Pei Ling Marilyn Lee) | Invest Coach Pte Ltd | Kee Kin Fong |
| Global Financial Management Pte Ltd | Isabelle Woon | Kelly Loh |
| Goh See Chew | J H | Khin Kyu Aye |
| Goh Yun Zhen | Jacqueline Soh Lay Hoon | Khong Ming-Wei |
| Gouru Siva Pulla Rao | James Wong Chee Meng | Khoo Boo Hung |
| Grace Chew | Janet Low | Khoo Disie |

Donors



\$4,999 AND LESS

| | | |
|---------------------------------------|-------------------------|-------------------------|
| Klarinda Gunadi Widjanarko | Lee Huang Chun | Lim Hua Li |
| Kng May Choo | Lee Huey Shin | Lim Huey Yuee |
| Koesmarihati | Lee Hui Si | Lim Kang Wei |
| Koh Beng Lee | Lee Jian Xiang, Raymond | Lim Kian Gee |
| Koh Chit Siong | Lee Kee Leon, Jason | Lim Lay Hoon |
| Koh Fang Peng, Jane | Lee Laura Choon Cheng | Lim Li Yi |
| Koh Hong Fong | Lee Pei Ling, Marilyn | Lim Mei Xuan |
| Koh JY | Lee Sook Kit | Lim Miaoying |
| Koh Kah Bian | Lee Wee Kok | Lim Ming Long |
| Koh Kim Choo Ong Kock Tong | Lee Wei Meng, Daniel | Lim Ming Yen |
| Koh Leng Kwee | Lee Zi Ying | Lim Pei Shan |
| Koh Ming Zhen | Leon Loh Yeong Wei | Lim Seok Kuan, Winifred |
| Koh Poh Hong | Leong Loi Moi | Lim Su Ling Suleen |
| Koh Shu Jun | Leong Yow Hoy | Lim Teck Chai, Danny |
| Koh Thong Cher Melvyn | Li Haipeng | Lim Wan Ting |
| Koh Whee Yong | Li Tao | Lim Wei Qiang, Kenny |
| Kohli Charulika | Li Weihan, Joel | Lim Wei Ye |
| Kok Soke Wai (Guo Shu Hui) | Liew Hai Sung, Alec | Lim Yeng Peng |
| Kong En Qi, Priscilla | Liew Sally | Lim Ying Hwee Caryn |
| Kong Meng San Phor Kark See Monastery | Liew Siew Min | Lim Ying Xiu |
| Kong Min Wee | Liew Teck Kwee | Lim Yismin |
| Koong Kok John | Liew Yi Lin | Lim Zhao Ting |
| Kor Yun Zhi, Joyce | Lilian | Lim Zhen, Thubten Tashi |
| Korean Visitors | Lilian Low | Lin Hanyang, Jeremy |
| KP | Lily Lim | Lin Yu Ming |
| Kuah Tiak Sing | Lim | Ling Jia Yi Kelly |
| Kuo Ningyi | Lim Ai Ling | Ling Xing Yi |
| Kwang Yee Ling | Lim Ann Hwa | Ling Yi Mei |
| Kwok Lih | Lim Boon Yeow Adrian | Ling Yit Lin |
| Lam Juck Ngai | Lim Chee Han | Ling Yuen Chyao |
| Lam Kok Choi | Lim Chee Thiam | Lio Man Chan |
| Lam Ming Ai | Lim Choon Huat | Liu Chun-Hsien |
| Lam Sze Ching | Lim Choy Har | Lo Hung |
| Lau Soh San Susan | Lim Gek Huang | Loh Chwee Yee |
| Lau Yi Xian | Lim Guan Wen | Loh Eu Lin |
| Lee Chee Soon | Lim Hoe Boon | Loh Hui Si |

Donors



\$4,999 AND LESS

Loh Ming Hwee
 Loh Mun Wah
 Loh Mun Yan, Joyce
 Lok Sun Sun
 Loo Kai Xin
 Loo Ya Lee
 Loomis Sayles Investments Asia Pte. Ltd.
 Lor Shiang Ling
 Low Cheng Hai
 Low Chiew Zhye
 Low Kah Hwee
 Low Soo Noi
 Low Wee Wee, Chris
 LT (Wu Li Ting)
 Lu Jiaxiang
 Lun Jinglan
 Luo Xueqi
 Lynette Yee
 M Kathiresan
 Mace Nicholas
 Madeline Koh May Shin
 Mae Chua
 Maetini Soon Ruo Bing
 Mak Wai Siong
 Mak Yoke Kwai
 Mangala Vihara (Buddhist Temple)
 Manish Oswal
 Mao Haitong
 Marcel Peter Lucien Jacq Ewals
 Marcus Lim Yee Yong
 Margarita
 Maria Chizuko Salonga
 Maria Marthalina
 Mary Yip
 Melanie Goh Shi Min
 Mercado Faith Dudit Penquito
 MH Lee
 Mk
 Mk Lim(Lim Meow Kuan)
 MNL Trading Pte. Ltd.
 Mohan Raj Gupta
 Mohana Rani D/O Suppiah
 Mok Chee Keong
 Mok Siao Swan Denise
 Molly Chua
 Munireddy Shiva Kumar
 Nabcore Pte Ltd
 Nadia Ingrida
 Naing Moe Lin
 Narayanan Ramaswamy
 Natalia Liu
 National University of Singapore Students' Union
 Naw Evelina Po
 Nazeer Ahamed Bin Mohamed Jahabar
 Nelbert Badinas
 Neo Choon Chuan
 Neo Shi Rong
 Neo Siew Ming
 Neo Tee Kiat, Melvin
 Neo Xin Fang, Angeline
 Neville Gregory Fernandez
 Ng Ai Mei
 Ng Bee Wen
 Ng Chay Nee
 Ng Chee Hong
 Ng Chee Keong
 Ng Choon Beng
 Ng Choon Hwee, Bernard
 Ng Chu Ying
 Ng Chuin Song
 Ng Eng Kiong
 Ng Guo Bin

Donors



\$4,999 AND LESS

| | | |
|--------------------------|---------------------------------|---------------------------------|
| Ng Hwee Shiang | Ooi Ai Mei | Rahman Mustafizur |
| Ng Lay Yong | Ou Sheng Heng Steven | Ramesh S/O Kumar |
| Ng Mei Yen | Packirisamy Vigneswaran | Ravariaty Surja |
| Ng Mei Yun | Pan Zishu | Ren Jianning |
| Ng Poh Cheng | Pang Chee Ming | Reta Rajakumar |
| Ng Ru Hui | Pang Kah Gek | RG |
| Ng Sam Kwee Christina | Pang Tsae Yun | Rick Tan |
| Ng Shei Yong Daniel | Pangzilla | Rinson Chua Hon Liat |
| Ng Shi Lin | Paola Jane Ofrasio Fajardo | Rowee |
| Ng Teo Him | Patricia Ann Villanueva Amparo | Rudra |
| Ng Tin Loong | Patricia Ng Jiamin | Rudy Ng |
| Ng Wee Boon | Pattiselanno Lenard Raymond | Ruhil Ashikin |
| Ng Woo Hong | Paula Yonaso | Ryan Tan Jinn-En |
| Ng Xuan Hua | Pek Han Bin | Samantha |
| Ngin Hoon Tong | Penecios Guinevere Tamse | Samantha Wong Wan Jing |
| Ni Cai | Peng Yanbin | Samir Syirazi Bin Mustafa Kamal |
| Ni Ni Aung | People's Buddhism Study Society | Sandy Lim |
| Nicholas Pang Jia Hui | Phang Ah Keow | Sara |
| Nicole Wee | Phua Wen Ting | Sean David Vanniasingham |
| Nicole Wong | Phuan Lee Choo | See Siew Chin |
| Nigel Chan Qian Wei | Phyllis Ang Poat Lee | Seok Noi Quek |
| Nilgiri Sai Ram | Piayura Chalitta | Seow Chou Sing Gregory |
| Nio Jing Rong | Poh Lay Hua | Seow Yong Meng |
| Nur Syafiqah | Poh Tong Shing Thomp | Shane Kariwow |
| Ocampo Michelle Quintana | Pong Xiu Li | Shannon Tay |
| Och | Poon Hui Chong | Sharmini |
| Oh Chin Min | Pratibha | Shiow Kar Hui |
| Oh Wan Ling | Pruseth Debabrata | Shiva Kumar |
| Oi Way Lee | PT-G Builders Pte Ltd | Shu Siaw Luan |
| Ong Binh Chan | Pui Chew Hong | Sia Bing Yi |
| Ong Gigi | Pyae Phyo | Sia Cheong Eng |
| Ong Jui Hsien, Michelle | Qin Yan Tay | Siew Yang Lin |
| Ong Kwee Beng | Quartz Acoustic Pte Ltd | Sim Pei Yun |
| Ong Teck Kuan | Quek Mei Hui, May | Sim Shi Hui |
| Ong Yeow Chon | Quek Seow Leng | Singh |
| Ong-Lee Yau Fo | Rachel Yeo | Sio Jayme Crizel Samson |

Donors



\$4,999 AND LESS

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|---------------------------------|--------------------------------|--|
| Sity Nuradila Binti Abdul Satar | Tan Li Yi | Teng Chern Chong |
| Sng Ai Wen, Juliana | Tan Lily | Teng Kok Seng |
| Sng Peck Choo | Tan Ling Eng | Teng Siang Ngoh |
| Soh Bee Yen | Tan Pak Lung | Teo Bock Kiang |
| Soh Sin Choon | Tan Peng Voon | Teo Hui Kuan |
| Soh Sylvia | Tan Peng Yee | Teo Min Chou |
| Song Geok Lian | Tan Phuay Miang | Teo Siew Ling |
| Soo Yin Heok | Tan Poh Li | Teo Wee Teck |
| Soon Leong | Tan Queen Get | Teo Yun Chien, Amelia |
| Soon Pei Geng | Tan Seng Chuan | Teoh Kiah Leng Eileen |
| Soong Hui Min, Jacqueline | Tan Shu Qi | Teoh Ming Kwang |
| Soundararajan Rengavelnayaki | Tan Si Li Samantha | Teoh Yi Boon |
| Soyee Singapore Pte Ltd | Tan Siew Kee | Tey Hooi Weon |
| Steve Tang Wai | Tan Siok Peng | Tey Yu Zhe |
| Stone | Tan Tin Chong | The Dharma Cakra Society |
| Suk Jack | Tan Wee Siang | Thet Kyaw Win |
| Sum Yim Ling | Tan Wei Ling Jillian | Three Musketeers Liquor Delivery Pte. Ltd. |
| Sun Sheau Yu | Tan Wei Tong | Thuzar Aung |
| Sunny Thakkar | Tan Yam Hoe | Tibetan Buddhist Centre |
| Sylvana Ingrid Jusuf Hanafi | Tan Yew Leng | Tiffany Tan Shan Shan |
| Szu Kee Y. | Tan Yong Seng | Tiku Sharma Ela |
| Tammie Chew Cai Ling | Tan Zhi Wei | Tiong Wei Jie |
| Tan Ah Pa | Tang Hon Yue Nathalie Caroline | Tirpathi Amit Kumar |
| Tan Bee Choon | Tang Hui | Tng Chee Chow |
| Tan Boon Kuan | Tang Lim Yen | Toh Chooi Ern, Jasmine |
| Tan Cheng Soon | Tang Ly | Toh En Yu Dylan |
| Tan Choon Kiat | Tang Yoke Yan | Toh Ker Yang |
| Tan Chuei Woon | Tang's Engineering Pte Ltd | Toh Seong Wah |
| Tan Eng Choon | Tanti Kurniawati | Toh Wan Ting |
| Tan Gooi Eng | Tay Chai Hoon | Toh Yew Tiong |
| Tan Hui Si | Tay Jui Leng | Toi Mui Luan |
| Tan Kar Men | Tay Li Huey | Tong Mei Mei, Sharon |
| Tan Kok Leong | Tay Yek Liang | Tong Wei Lian |
| Tan Kun Yon | Tee Hongda | Tracy Liew |
| Tan Lay Har | Teh Kar Meai | Tran Mai Thanh |
| Tan Li Kai | Teh Siok Na | Tran Nguyen Hoang Minh |

Donors



\$4,999 AND LESS

| | | |
|---------------------------|------------------------------|----------------------------|
| Trini | Wong Wei Han Melvin | Ying Wei |
| Tsai Ming-Hong | Wong Yew Min | Yip Soo Hui |
| Tung | Wong-Jensen Hans | Yongrattana Noppavit |
| Tung Ter Soon | Woo Chan Yik | Yoon Wei Tao |
| V K Tamilselvi | Woo Da Hua | Yoong Yung Mui |
| Valerie Ho | Wu Bangwen | Yu Huihui |
| Vania | Xie Yu Hua | Yu Li |
| Vania Stephanie | Xu Ying | Yue Yean Feng |
| Veeraiah Suttkalai | Ya Kun International Pte Ltd | Yung Chin Leong |
| Velerie Yeong | Yan Shali | Yvonne |
| Vicky Elizabeth Stra | Yan Sze Ling | Zhao Hanying |
| Victoria Ng Mei Shu | Yang Dongyan | Zheng Deming |
| Vidal Low Yinwei | Yang Yang | Zhou Quan |
| Vikas Shyamsundar Kedia | Yang, Yan | Zhou Xuwei |
| Vishaal Raj | Yap Eng Tiong | Zhou Yihang |
| Viswanathan Radhakrishnan | Yap Jia Hao | Zubaidah Binte Abdul Karim |
| Vivian Tan Hui San | Yap Yeok Mui | Zu-Lin Temple Association |
| Wan Chee Meng | Yau Meng Wee Joses | |
| Wan Hwa Ng | Ye Lin Tun | |
| Wang Wenhan | Yee Kai Xin | |
| Wee Gui Zhen Jennifer | Yeo Ai Teng | |
| Wee Jun Wen | Yeo Ber Ah Evelyn | |
| Weng Jun | Yeo Boon Hock | |
| Wenli | Yeo Chee Keong | |
| Wenna Loo Yan Ying | Yeo Chin Hian | |
| Will | Yeo Choon Liang | |
| William Widarto | Yeo Li Sheng | |
| Win Lei Phyu | Yeo Soon Hwa (Kelvin) | |
| Wong Allan Chi Lun | Yeo Teck Eng | |
| Wong Beng Yee | Yeoh Chong Wei | |
| Wong James Chi-Hang | Yeong Siew Wai | |
| Wong Liang Kok | Yeow Hui Cheng | |
| Wong Nyuk Moi | Yeow Sze Hui Cynthia | |
| Wong Shao Ying | Yew Lee Chen | |
| Wong Si Mone | Yick Ling Ang | |
| Wong Te-Ping | Yin Zhenwei, Joyce | |

Governance



O'Joy upholds strong governance through accountability, transparency, and compliance, ensuring ethical stewardship and sustainable impact across all operations and programs.

Governance



Timeliness of Submissions

Annual submissions

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

Names & appointments of board members

Board Governance and Executive Management

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

Board Meetings and Attendance

A total of four Board meetings 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:

Governance



| Name of Board Member | % Attendance |
|-----------------------------|--|
| Chee Teng Hsiu, Terrence | 100% |
| Cheong Chong Khiam, Max | 100% |
| Tan Shin Yi, Joanna | 100% |
| Amelia Teo Yun Chien | 50% |
| Lenard Pattiselanno Raymond | 100% |
| Wong Hong Xi, Alvin | 100% |
| Ong Jeannie | 100% |
| Oo Lay Kim, Sylvia | 100% |
| Goh Jiang Wee, Alan | Retired from Board on 7 September 2024 |
| Chung Soon Bee | Retired from Board on 7 September 2024 |

Board meetings were conducted on 22 June 2024, 7 September 2024, 7 December 2024 and 8 March 2025.

Governance



Board selection, recruitment, nomination and re-appointment 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.

Profile of board members

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

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 Assessment

The Board has completed Board Self Assessment on September 2024 via National Non-Profit Board Leadership Study (BLS) 2024, conducted by National Volunteer and Philanthropy Centre.

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 7 board committees.

Governance



Board Committee

Terms of reference

Audit and Risk Board Committee

Chairman
Chee Teng Hsiu, Terrence

Members
Choo Jin Kiat

Purpose: To assist the Board of O'Joy Limited ("Board") in facilitating the internal and external audit of the Organisation as well as other responsibilities defined by the Organisation. The Board Treasurer should not have any role in the committee.

Mandate: The Committee is established by a resolution of the Board.

Roles & Responsibilities:

- To facilitates the external and internal audit of the Organisation for the Board.
- To oversee the financial reporting and disclosure processes and monitor the choice of accounting policies and principles.
- To review the audit plans and reports of the external and internal auditors and considers the effectiveness of the actions taken by management on the auditors' recommendations.
- To conduct periodic internal checks on key processes to ensure compliance with the established procedures, proper accountability of funds, zero financial irregularities or concerns, and report to the Board on the findings and recommendations for improvements.
- To analyse and address the risks that are associated with the key processes.
- To oversee regulatory compliance and whistleblower guidelines.
- To report to the Board of any financial irregularities, concerns, and opportunities.
- To liaise with auditors on significant matters.
- To review financial policies.
- To review capital and operating budgets and plans.
- To monitor the financial status and financing options to ensure financial sustainability.

Communications and Legal Board Committee

Chairman
Alvin Wong Hong Xi

Members
Choo Jin Kiat

Purpose: To assist the Board of O'Joy Limited ("Board") in directing and monitoring the Organisation's communications and legal needs in line with established objectives and risk parameters.

Mandate: The Committee is established by a resolution of the Board.

Roles & Responsibilities:

- To keep and sustain the Organisation in the community limelight.
- To promote and enhance the Organisation's public image.
- To review and recommend a holistic one-stop eldercare service brand image, and communications and legal strategies to serve the objectives of the Organisation.
- To be the resource provider and offer advice on matters relating to legal affairs, public communications, and media relationships.

Governance



Board Committee

Terms of reference

Fundraising Board Committee

Chairman
Joanna Tan Shin Yi

Members
Choo Jin Kiat

Purpose: To assist the Board of O'Joy Limited ("Board") in overseeing overall fundraising efforts.

Mandate: The Committee is established by a resolution of the Board.

Roles & Responsibilities:

- To work with the staff to establish a fundraising plan that incorporates a series of appropriate projects such as special events, direct mail, fundraising campaign, etc.
- To work with the relevant staff in their efforts to raise money.
- To identify and solicit funds from external sources of support.
- To take the lead in certain types of outreach efforts such as chairing a dinner/dance committee or hosting fundraising parties etc.
- To encourage the involvement of all Board Members in fundraising projects such as making monetary contributions.
- To monitor fundraising efforts to ensure ethical practices, donors are acknowledged appropriately, and fund raisings are cost effective.

Human Resource Board Committee

Chairman
Amelia Teo Yun Chien

Members
Choo Jin Kiat

Purpose: To assist the Board of O'Joy Limited ("Board") in the review and authorisation of the Organisation's Human Resources matters.

Mandate: The Committee is established by a resolution of the Board.

Roles & Responsibilities:

- To oversee the morale and motivation of staff and volunteers.
- To draft and/or revise personnel policies for Board approval.
- To review job descriptions.
- To establish salary structure and review staff salaries annually.
- To review the benefits package.
- To guide development, review, and recommend HR policies and procedures

Governance



Board Committee

Terms of reference

Information and Communications Technology (ICT) Board Committee

Chairman
Ong Jeannie

Members
Choo Jin Kiat

Purpose: To assist the Board of O'Joy Limited ("Board") in directing and monitoring the Organisation's information and communications technology needs in line with established objectives and risk parameters.

Mandate: The Committee is established by a resolution of the Board.

Roles & Responsibilities:

To recommend and review ICT strategy to ensure the Organisation has the appropriate infrastructure to support implementation of strategic goals.
To recommend ICT policies to promote quality standards and establish mechanisms to monitor consistent implementation of these policies across the Organization.
To identify guiding principles for prioritizing ICT initiatives to ensure easy access to up-to-date and reliable information.
To review and ensure the provision of all ICT services by service providers are in line with Service Level Agreements and make recommendations when appropriate.

Nomination Board Committee

Chairman
Cheong Chong Khiam, Max

Members
Choo Jin Kiat

Purpose: To assist the Board of O'Joy Limited ("Board") in facilitating a formal and transparent process in the appointment and reappointment of Board Members.

Mandate: The Committee is established by a resolution of the Board.

Roles & Responsibilities:

- To propose terms of reference for Board approval.
- To review the size, structure and composition of the Board and Board Committees to ensure an appropriate balance of expertise, skills, attributes and ability among the members.
- To structure and lead the Board renewal and succession planning strategy.
- To initiate search, identify potential candidates, and explore their interest and availability for Board service.
- To nominate new Board Committee members, existing Board Members to be reappointed and to be Board President, Treasurer, and Secretary.
- To design and oversee Board orientation and cessation processes.
- To perform skills gap assessment and identify training needs.
- To review process and tools for evaluating Board, Board Committee, and individual director performance;
- To review results of Board self-evaluation.

Governance



Board Committee

Terms of reference

Programme and Service Board Committee

Chairman
Lenard Pattiselanno Raymond

Members
Colyn Chua Ping Ling
Teo Puay Leng

Purpose: To assist the Board of O'Joy Limited ("Board") in overseeing the operations of the Organisation's programmes and services.

Mandate: The Committee is established by a resolution of the Board.

Roles & Responsibilities:

- To oversee the development of new programmes and to monitor and assess the outcomes of existing programmes so that they are in line with the vision, mission, and objectives.
- To guide development of service delivery mechanisms.
- To initiate and guide programme evaluations.

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/NTU 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 and social worker with a Bachelor of Arts degree, Masters in Social Work, Specialist Diploma in Counselling & Guidance and Post-Graduate Diploma in Satir Systemic Brief Therapy. She has more than 30 years of field experiences including counselling and casework, supervision, training and volunteer management.

Governance



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.

Strategic Planning

Vision / Mission / Objectives and Strategy for next 2 years

We continue to 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.

Governance



Human Resource Management

Disclosure of remuneration of three highest paid staff whose remuneration exceed \$100,000

Two 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

| Remuneration band | Number of staff | Name of Executive Head or Board member with whom the staff is a close family member |
|-------------------------------|-----------------|---|
| Between \$50,000 to \$150,000 | 1 | Choo Jin Kiat |

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.

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 1:0.6.

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 0.8%.

Governance



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.

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.

Governance



Internal Anti-Money Laundering / Counter Financing of Terrorism (AML / CFT) Policy

We are in the process of formalising our current Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT) practices, including Know Your Donor (KYD), screening of Persons-of-Interest (POIs) and/or related entities, into a set of policies and procedures. This will include SOPs for situations where we may unknowingly receive donations from POIs and/or related entities, such as referring to Singapore Police Force – SONAR for guidance on filing a Suspicious Transaction Report (STR).

These measures strengthen safeguards to protect our charity against potential money laundering and terrorist financing risks. As a charity, we must carefully consider the appropriate actions in respect of such donations, bearing in mind the potential legal and reputational risks should it come to light that we have accepted donations from POIs and/or related entities.

ESG (Environmental, Social & Governance) Policy

O'Joy Limited strives to adopt sound ESG practices in our activities by maintaining environmental sustainability, fostering strong relationships with stakeholders, and upholding high governance standards.

Environmental: We embed green practices such as reduce, reuse, and recycle (3Rs) in our operations, including energy efficiency, and water and electricity conservation. Key initiatives include digitalisation of records and access to social, health, and community services; enabling flexible work-from-home arrangements to reduce commuting; and building organisational awareness on issues such as food wastage.

Social: We adopt a person-centric approach, working closely with social, health, and community partners to provide multidisciplinary biopsychosocial support for clients aged 18 and above facing mental health or ageing-related challenges. Volunteers are recruited, trained, and supervised to serve as Para Counsellors, HOA Facilitators, and BOH Responders. Transparency is maintained through regular disclosures on communication platforms, including our Annual Report, website, and social media.

Governance: We continue to strengthen risk management efforts and regularly review SOPs and policies relating to finance, human resources, communications, information technology, and privacy protection. We also comply with the Governance Evaluation Checklist (GEC) under the Code of Governance for Charities and IPCs issued by the Commissioner of Charities.

Governance

Evaluation Checklist

O'Joy Limited (for the period April 2024 to March 2025)

| S/N | Code Guideline | Code ID | Response | Explanation (if code is not complied with) |
|--|--|---------|----------|--|
| 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 | Yes | |
| 2 | Develop and implement strategic plans to achieve the stated charitable purposes. | 1.2 | Yes | |
| 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 | Yes | |
| 4 | Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan. | 1.4 | Yes | |
| <p>“Capacity” refers to a charity’s infrastructure and operational resources while “capability” refers to its expertise, skills and knowledge.</p> | | | | |

| S/N | Code Guideline | Code ID | Response | Explanation (if code is not complied with) |
|--|--|---------|----------|--|
| 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 | Yes | |
| 6 | The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness. | 2.2 | Yes | |
| 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 | 2.3 | Yes | |
| <p>* Other areas include Programmes and Services, Fund-raising, Appointment/ Nomination, Human Resource, and Investment.</p> | | | | |
| 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 | Yes | |
| 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 | Yes | |

| S/N | Code Guideline | Code ID | Response | Explanation (if code is not complied with) |
|-----|--|---------|----------|--|
| 10 | <p>Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position).</p> <p>For Treasurer (or equivalent position) only:</p> <ul style="list-style-type: none"> a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversees the finances, the Chairman will take on the role. i. After meeting the maximum term limit for the Treasurer, a Board member's reappointment to the position of Treasurer (or an equivalent position) may be considered after at least a two-year break. ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer's years of service would continue from the time he/she stepped down as Treasurer. | 2.6 | Yes | |
| 11 | <p>Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <p>a. No staff should chair the Board and staff should not comprise more than one-third of the Board.</p> | 2.7 | Yes | |
| 12 | <p>Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <p>a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.</p> | 2.8 | Yes | |

| S/N | Code Guideline | Code ID | Response | Explanation (if code is not complied with) |
|-----|--|----------------------|----------|--|
| 13 | <p>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.</p> <p>For all Board members:</p> <p>a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member's years of service would continue from the time he/she left the Board.</p> <p>b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers' positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed 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).</p> <p>c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.</p> | 2.9a 2.9b 2.9c | Yes | |
| 14 | <p>For Treasurer (or equivalent position) only:</p> <p>d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years.</p> <p>i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.</p> | 2.9d | Yes | |

| S/N | Code Guideline | Code ID | Response | Explanation (if code is not complied with) |
|--|---|---------|----------|--|
| 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 | Yes | |
| 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 | Yes | |
| 17 | Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly. | 3.3 | Yes | |
| 18 | Ensure that no staff is involved in setting his/her own remuneration directly or indirectly. | 3.3 | Yes | |
| 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 | Yes | |
| 20 | Take into consideration the ESG factors when conducting the charity's activities. | 3.5 | Yes | |

| S/N | Code Guideline | Code ID | Response | Explanation (if code is not complied with) |
|---|---|---------|--------------------|--|
| 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. | 4.1a | Yes | |
| | 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). | | | |
| 22 | Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. | 4.1b | Yes | |
| | 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. | | | |
| 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 | Yes | |
| 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 | Partial Compliance | O'Joy is working on implementation of risk management. |

| S/N | Code Guideline | Code ID | Response | Explanation (if code is not complied with) |
|---|---|---------|--------------------|--|
| 25 | <p>Set internal policies for the charity on the following areas and regularly review them:</p> <ul style="list-style-type: none"> 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 | Yes | |
| 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 | Yes | |
| 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 | Partial Compliance | O'Joy is working on implementation of risk management. |
| 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 | Yes | |
| 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 | Yes | |

| S/N | Code Guideline | Code ID | Response | Explanation (if code is not complied with) |
|-----|---|---------|----------|--|
| 30 | <p>The charity should disclose the following in its annual report:</p> <p>a. Number of Board meetings in the year; and</p> <p>b. Each Board member's attendance.</p> | 5.3 | Yes | |
| 31 | <p>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.</p> | 5.4 | Yes | |
| 32 | <p>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.</p> | 5.5 | Yes | |
| 33 | <p>Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively.</p> <p>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.</p> | 5.6a | Yes | |
| 34 | <p>Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively.</p> <p>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.</p> | 5.6b | Yes | |

| S/N | Code Guideline | Code ID | Response | Explanation (if code is not complied with) |
|--|--|---------|--------------------|---|
| 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 | Yes | |
| 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 | Yes | |
| 37 | Listen to the views of the charity's stakeholders and the public and respond constructively. | 6.2 | Yes | |
| 38 | Implement a media communication policy to help the Board and Management build positive relationships with the media and the public. | 6.3 | Partial Compliance | O'Joy is working on implementation of media communication policy. |



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