

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

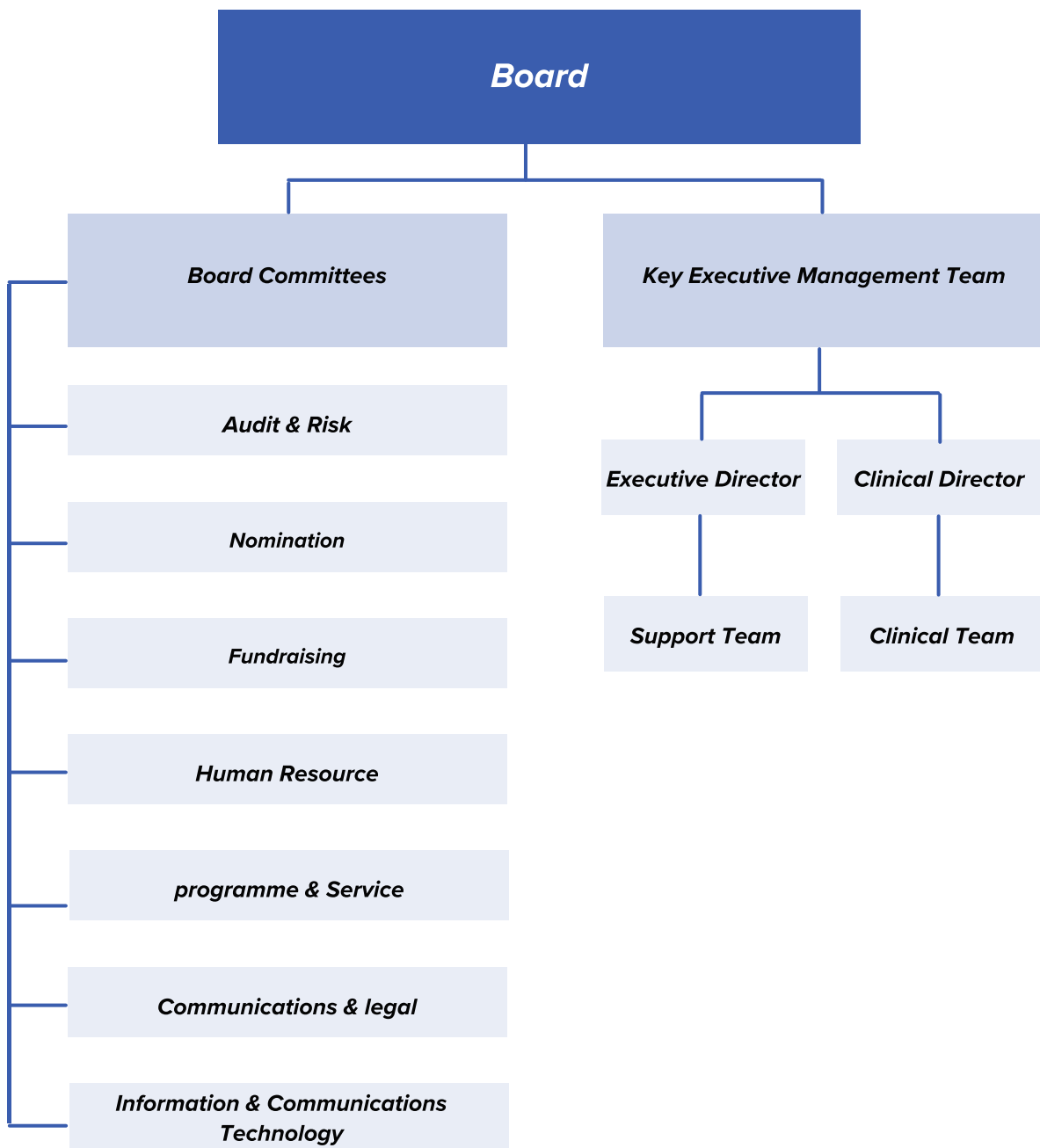
Meet Our Board

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

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.

\$1,997,405

Expenses

MAJOR FINANCIAL TRANSACTIONS

- Office System Maintenance: \$46,733 for one off investments to replace cloud based PBFX, 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.

\$125,259

Surplus

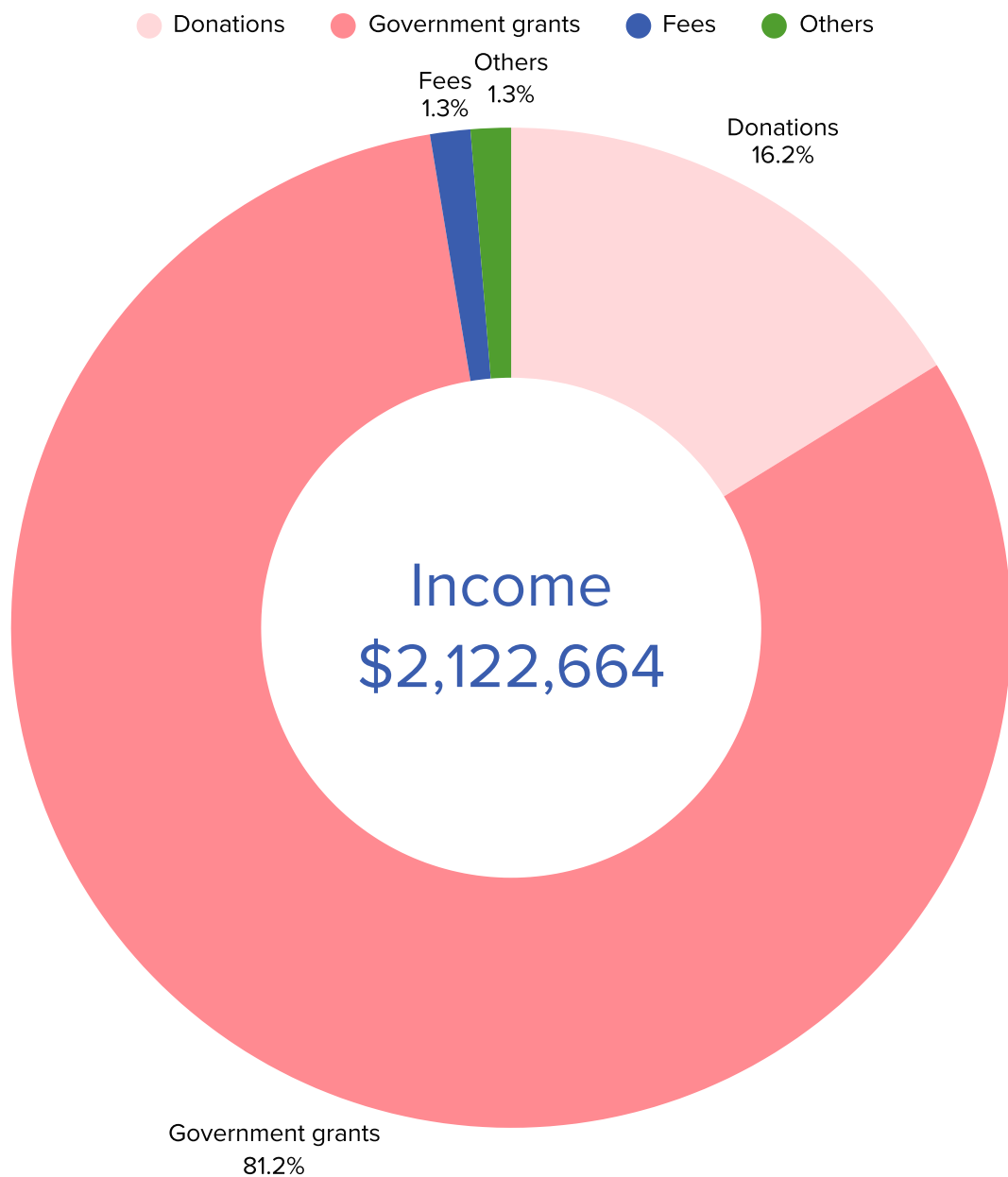
PURPOSES OF CHARITABLE ASSETS HELD

- No charitable assets held

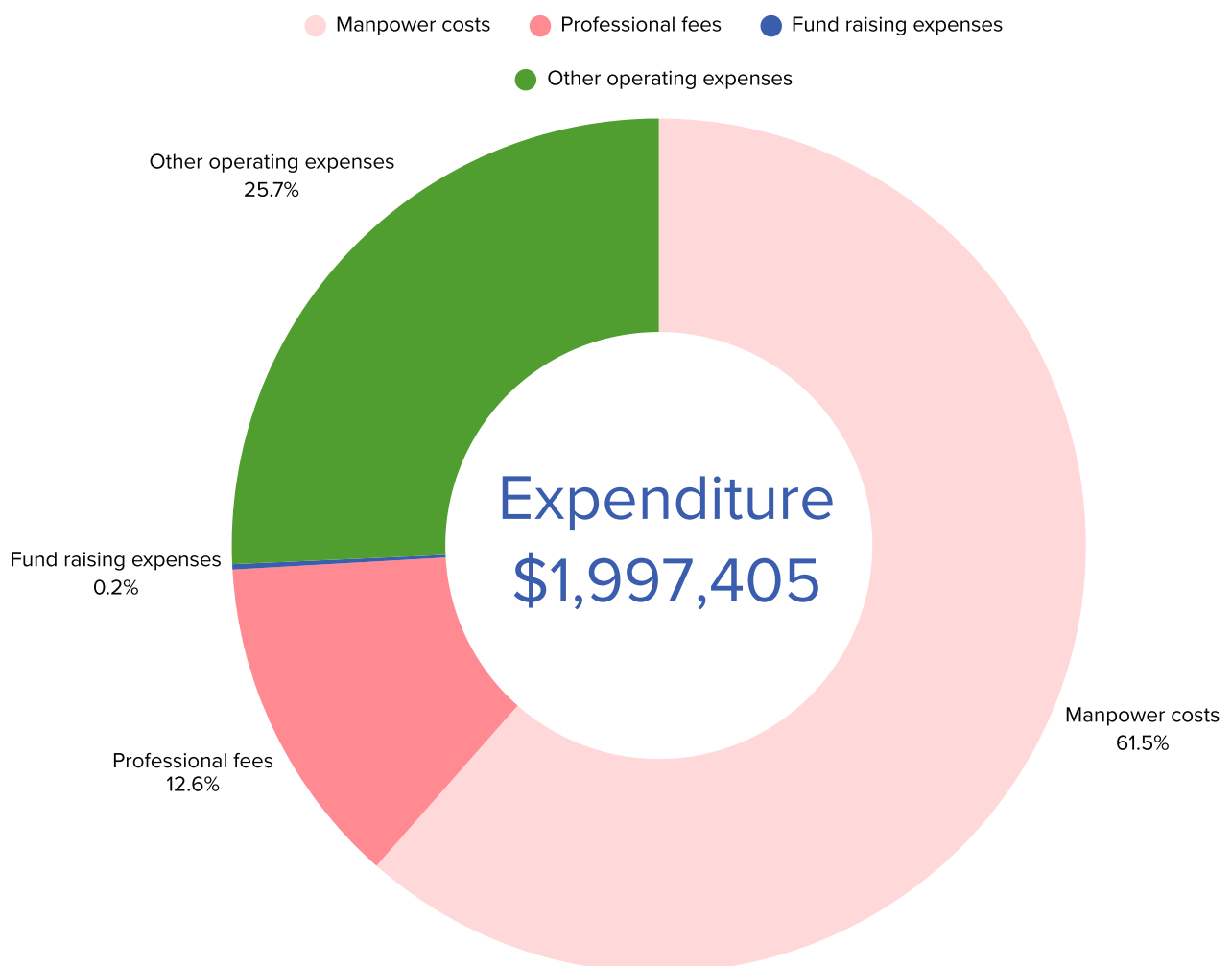
\$342,870

Donations

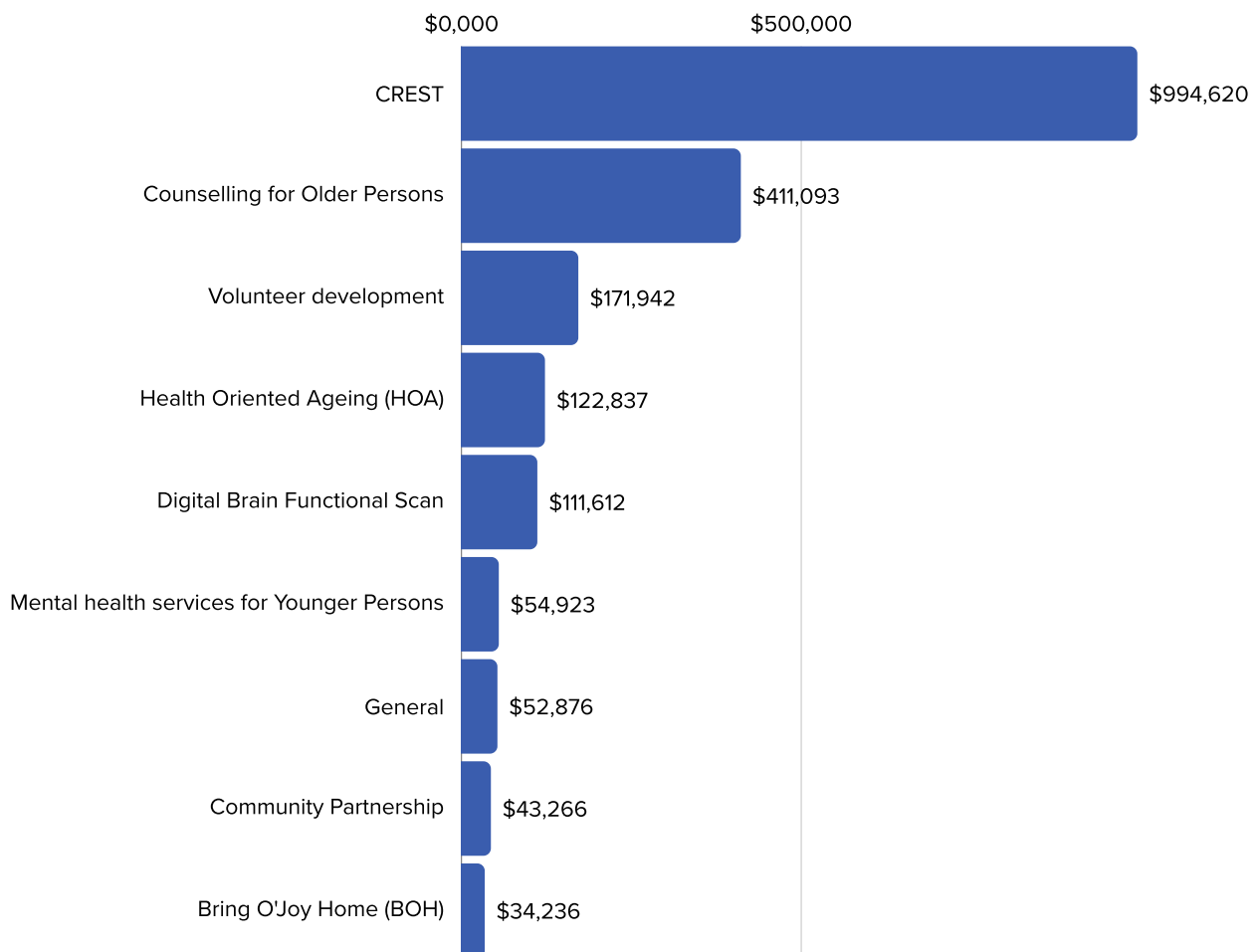
Income in FY2024



Expenditure in FY2024



Expenditure by Programs



The Year In Review

782

Lives transformed

271

seniors 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

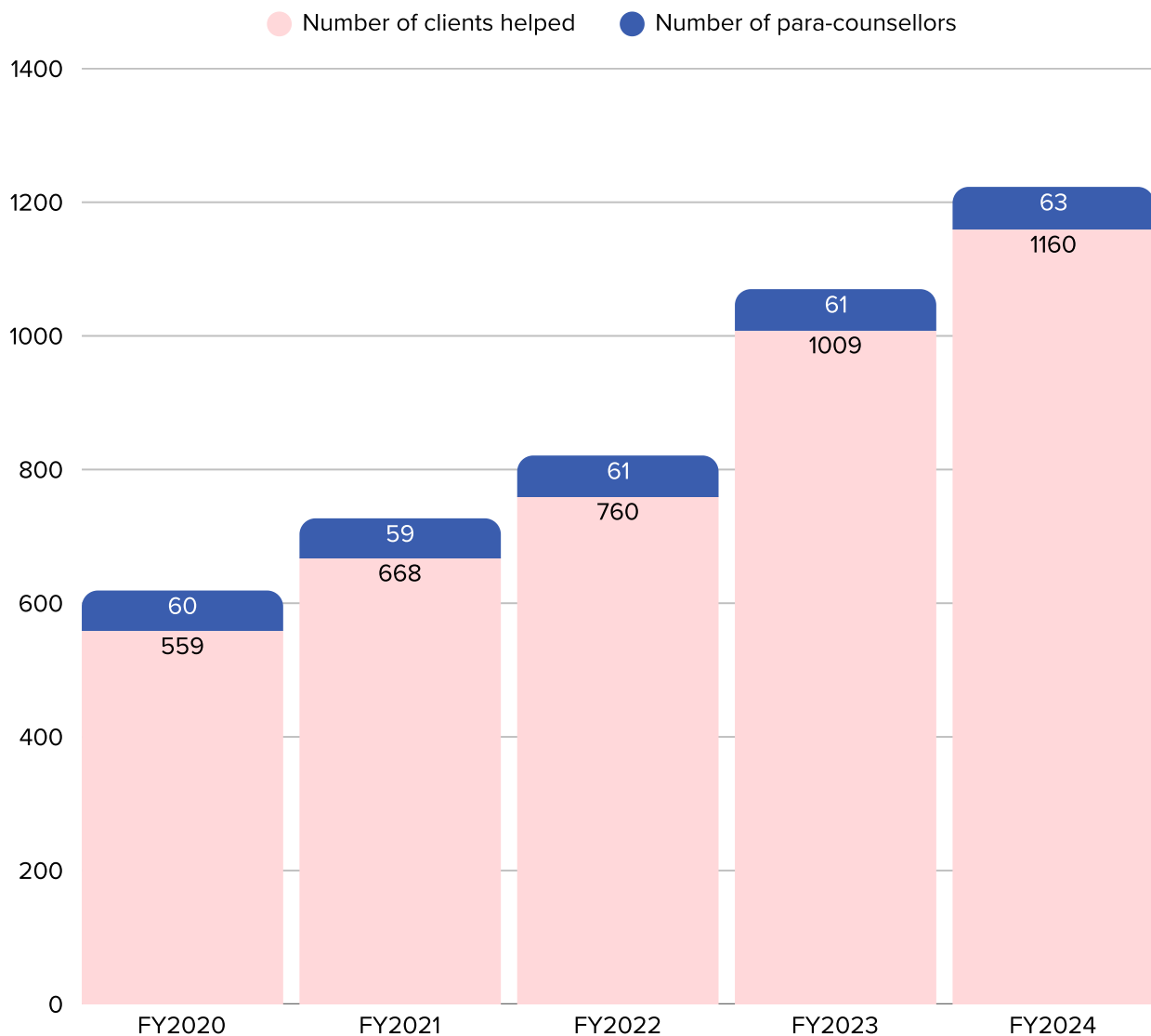
active volunteers

277

seniors served by volunteers

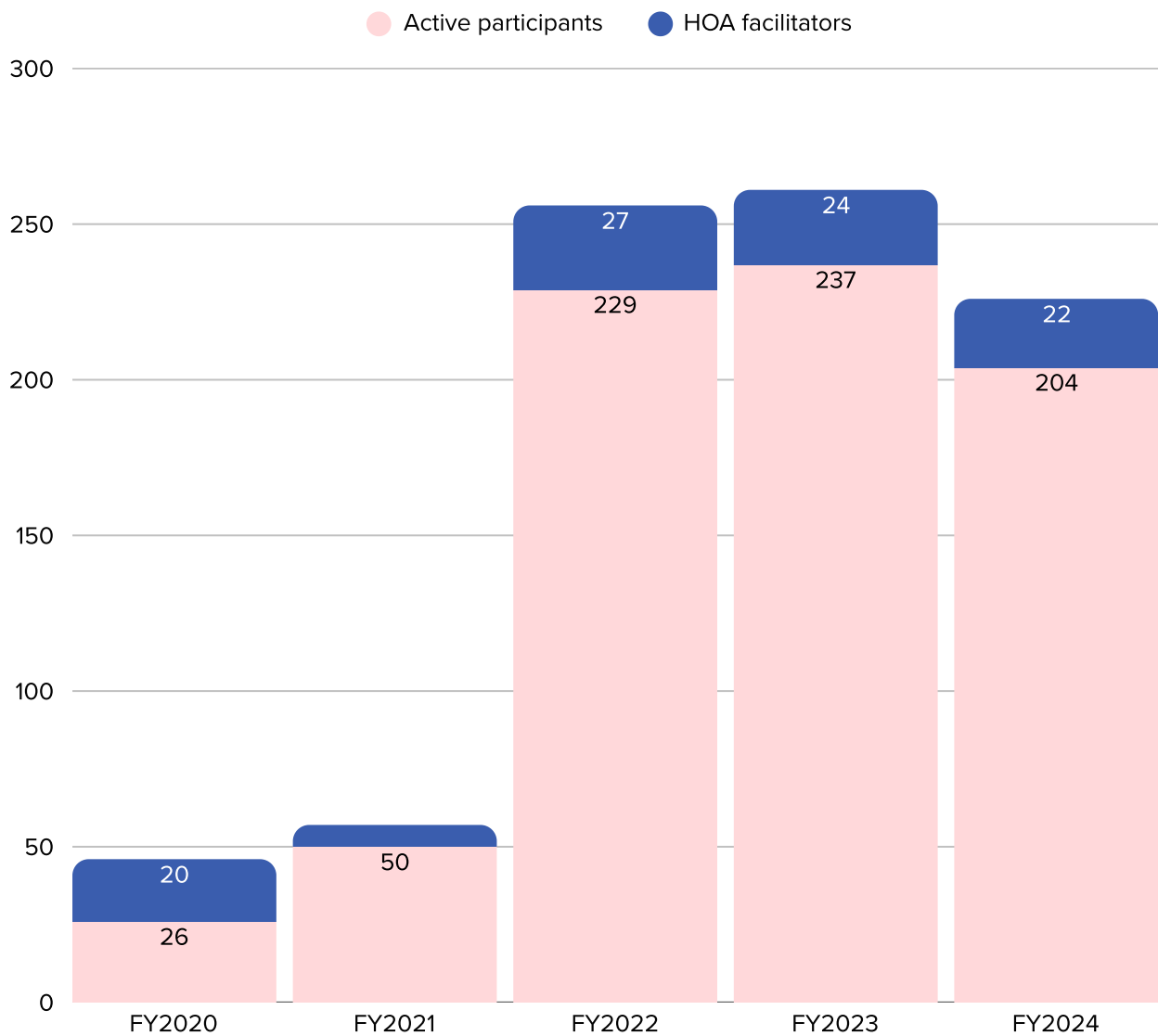
Counselling & Casework

4243 clients served Since 2020



Active Ageing for Seniors

746 clients served Since 2020



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

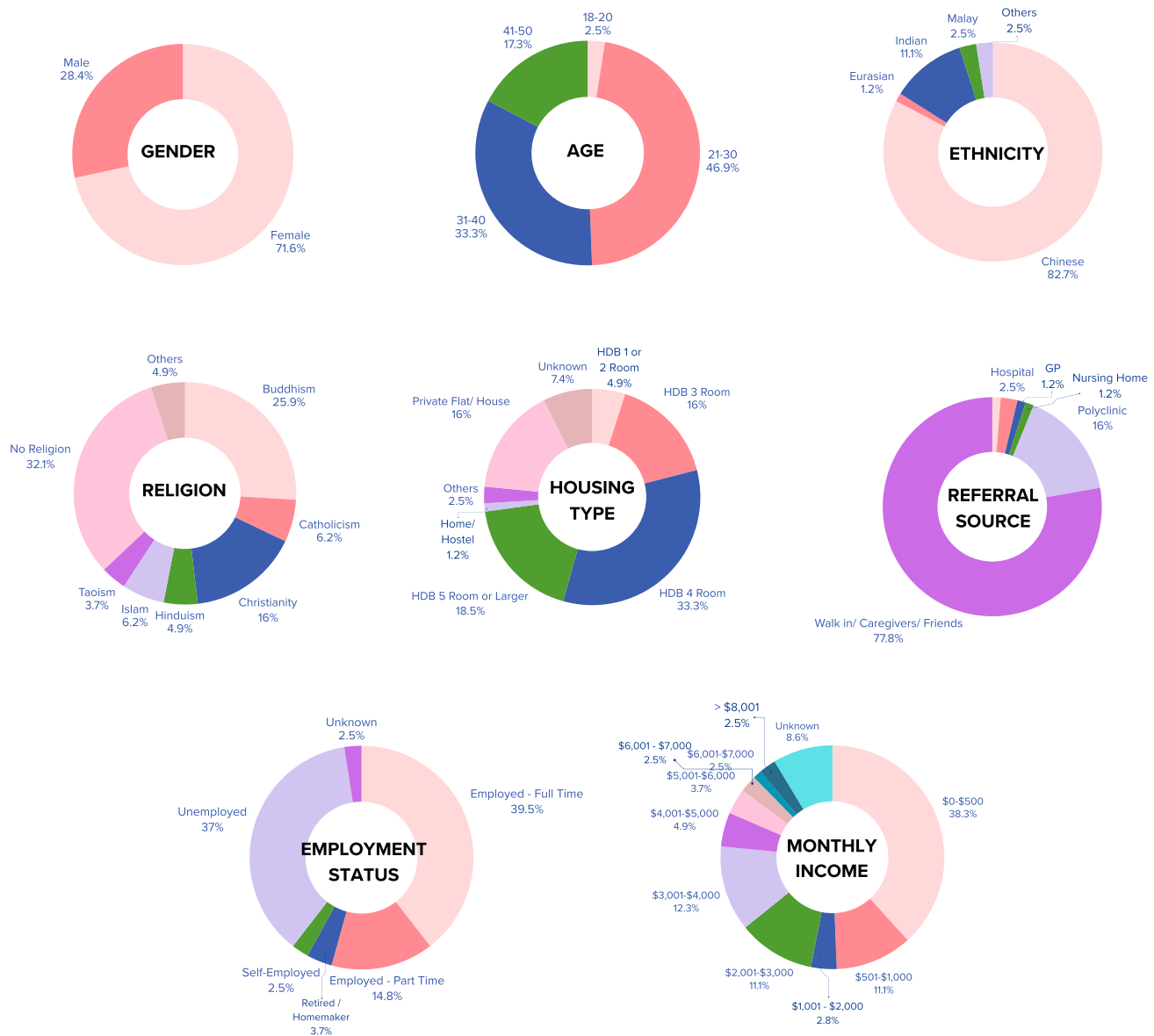
Statistics



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

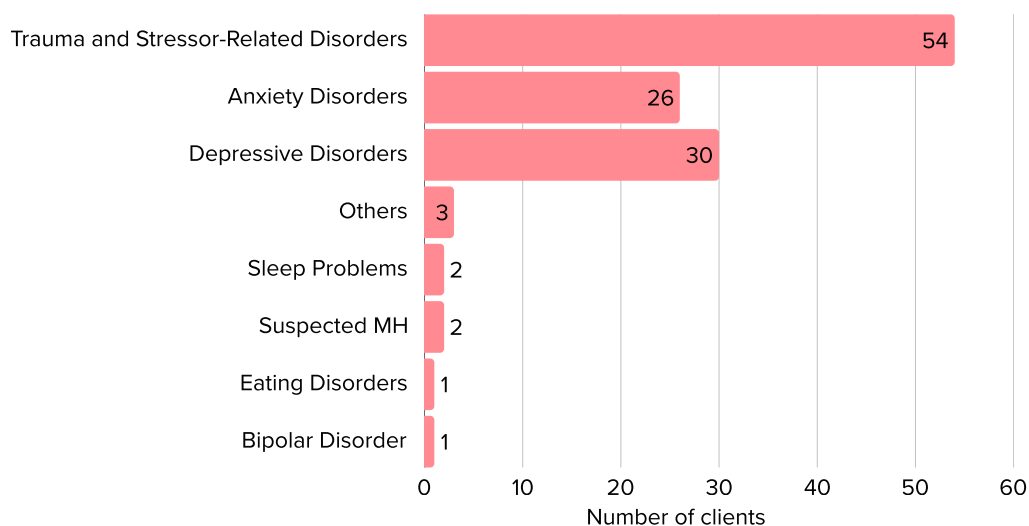


In FY24, BEACON served 81 clients, predominantly female (72%) and aged 21-40 (80%). Most clients were Chinese (83%) and varied in religion, with 32% identifying as Buddhist. Housing ranged widely, with 54% in HDB flats of 4 rooms or more. Employment status was diverse, with 42% employed full or part-time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

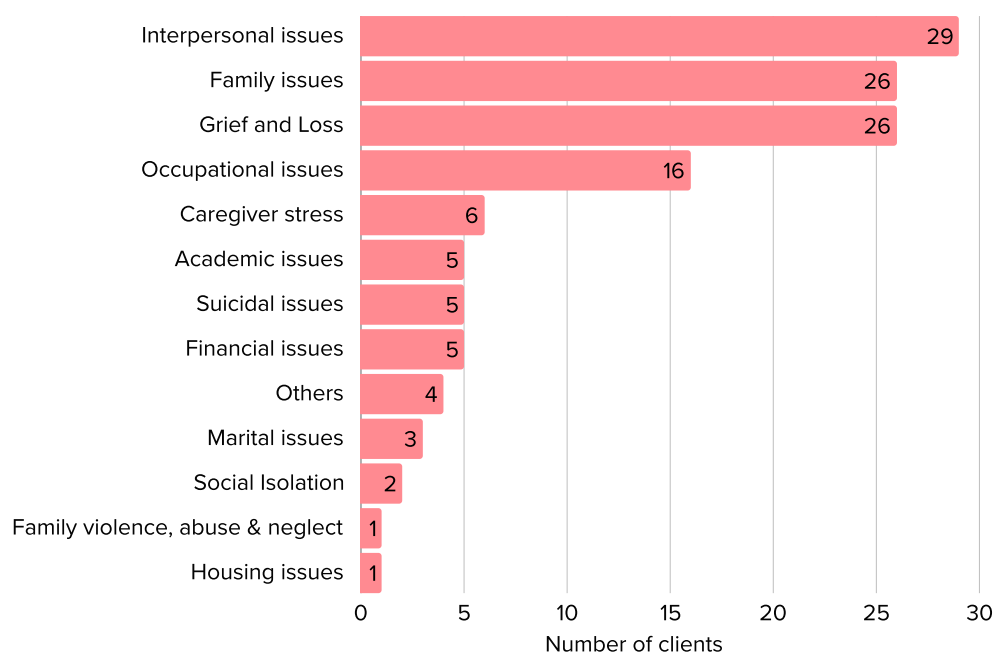
Presenting Issues

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:

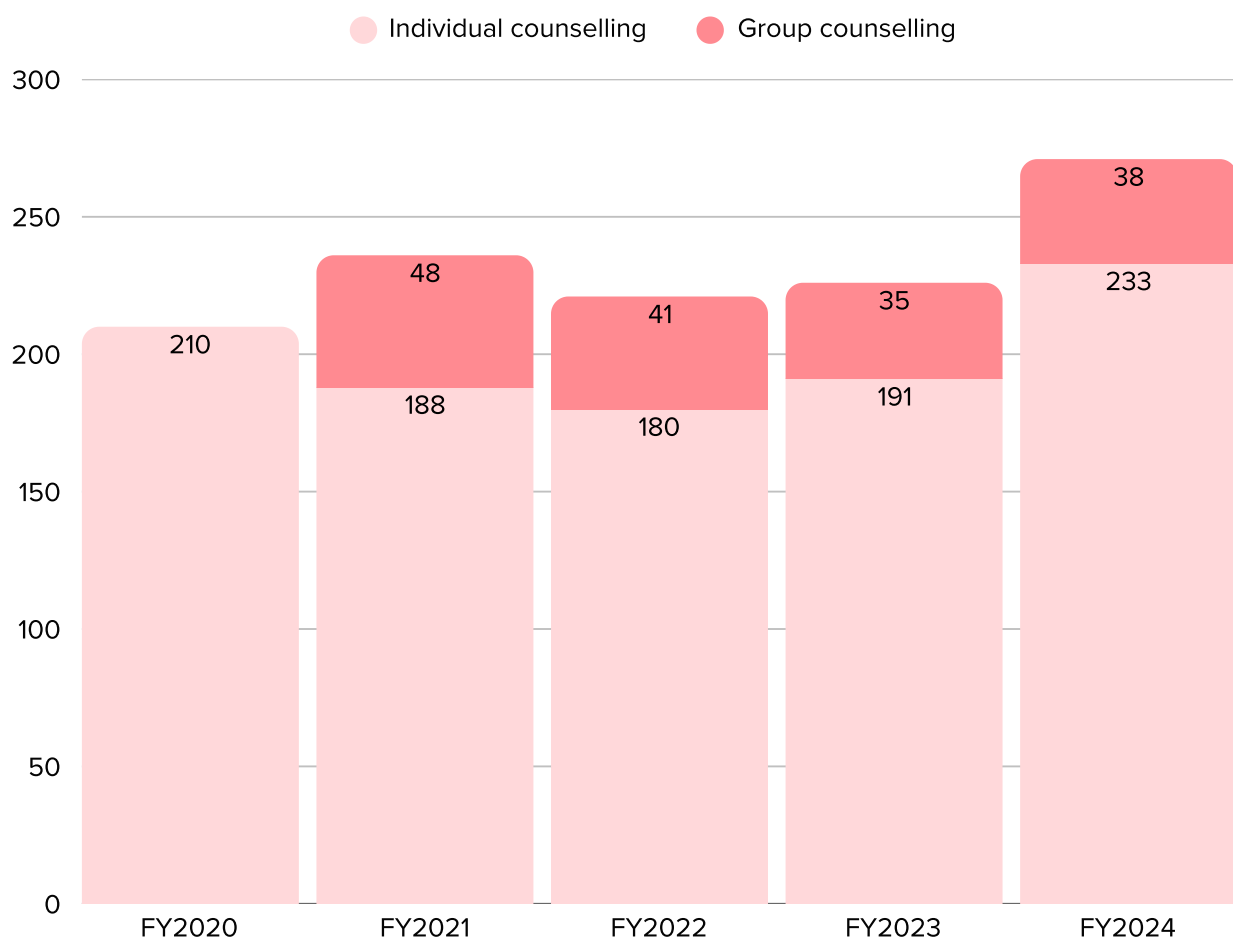
- experiencing stress;
- feeling anxious, overwhelmed,
- feels hopeless or depressed;
- worrying about relationships or children;
- unable to sleep properly;
- not coping well with change or uncertainty;
- experiencing bereavement;
- unable to adjust to changes in health; and
- worrying about end-of-life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

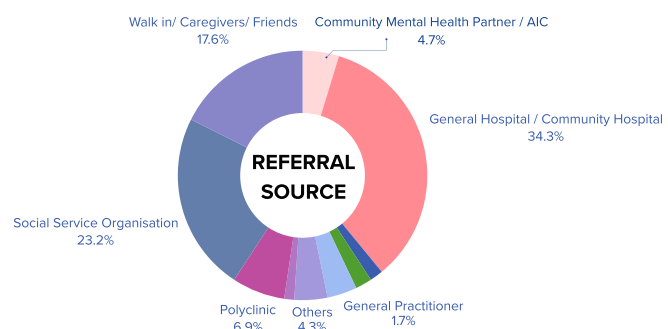
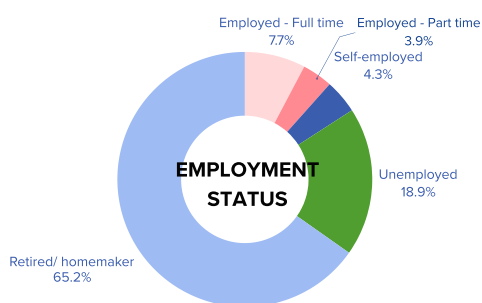
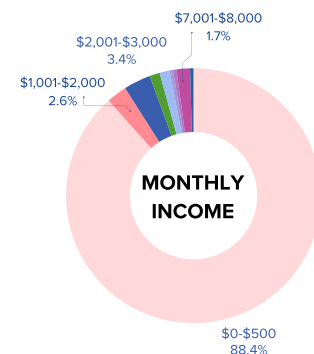
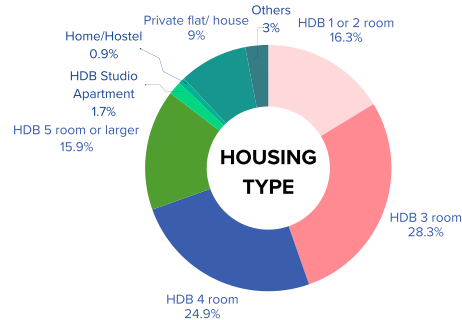
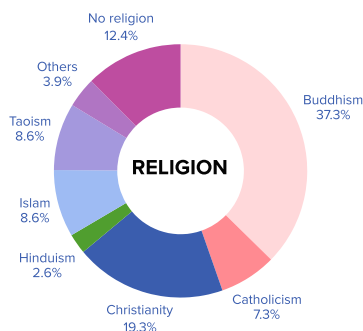
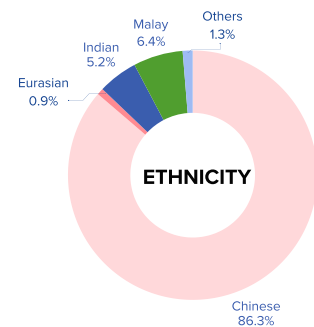
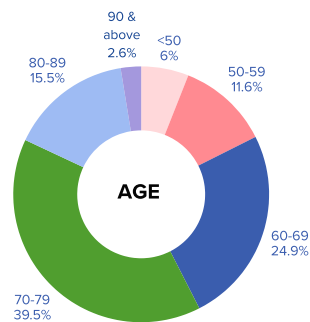
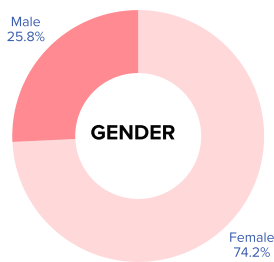
Outcomes



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

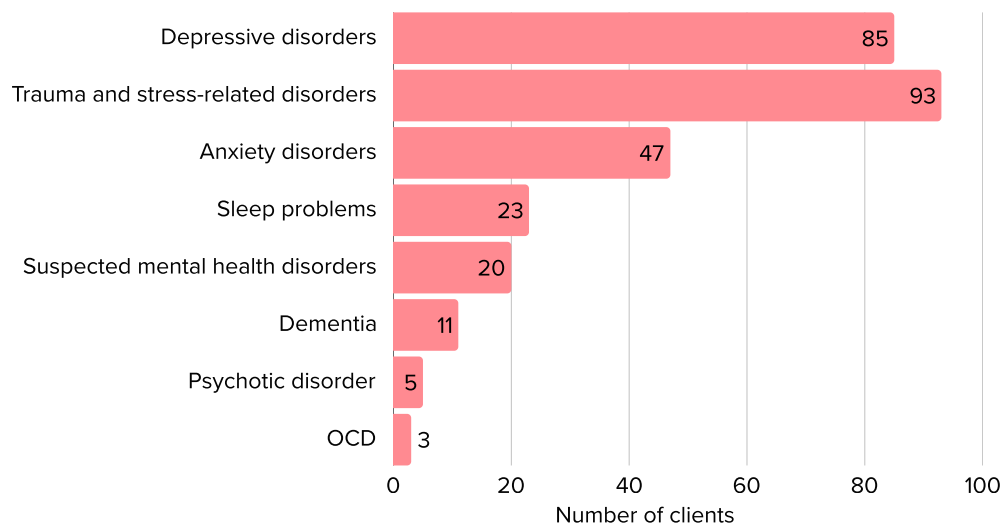


In FY2024, 233 individuals received individual counselling support, with the majority being women (74%) and most aged 70–79. The majority of clients reported an income below \$500 and lived in HDB housing, highlighting financial vulnerability. Clients were mostly Chinese and drawn from diverse faiths. 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.

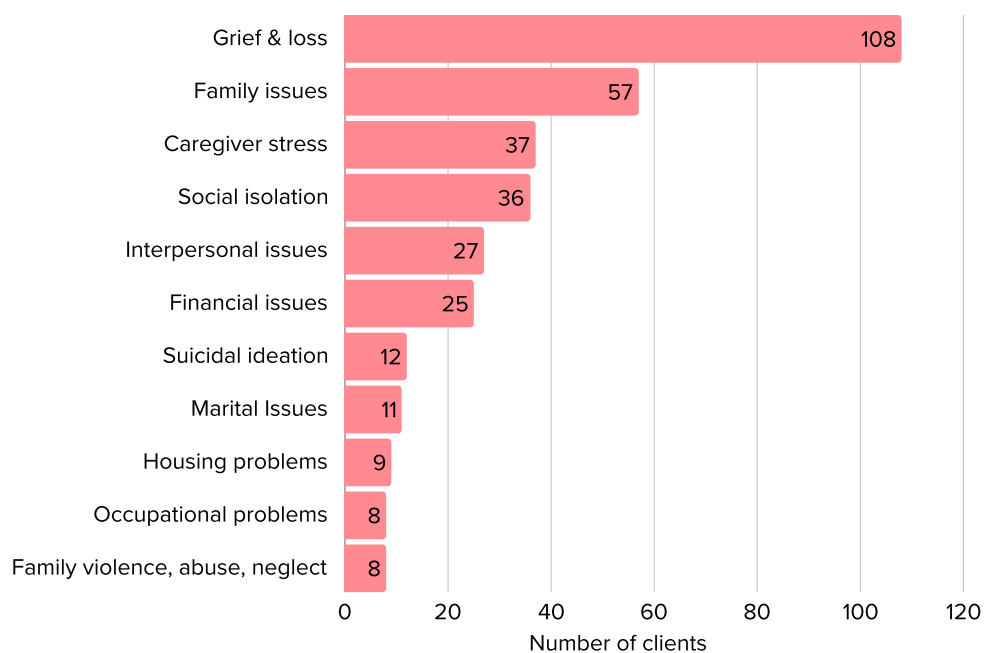
Individual Counselling

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.

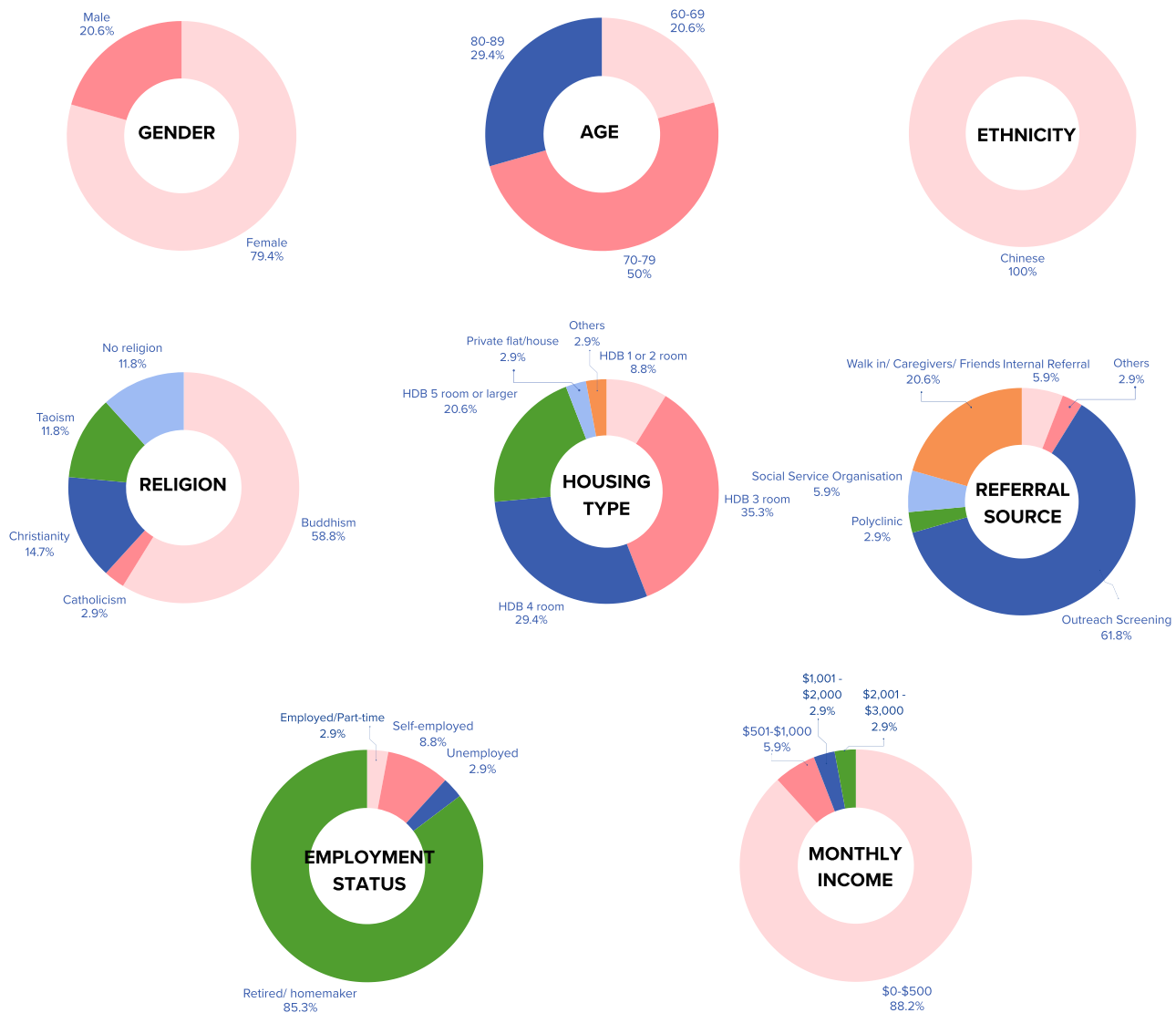
PSYCHOLOGICAL ISSUES



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 - December 2024
Mindfulness Groupwork
O'Joy

October - November 2024
Reminiscence Groupwork
Greentop AAC



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



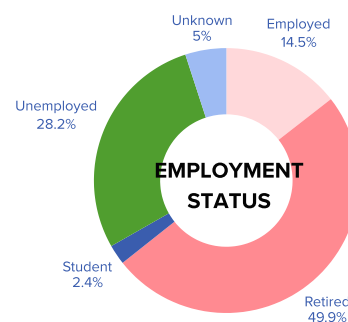
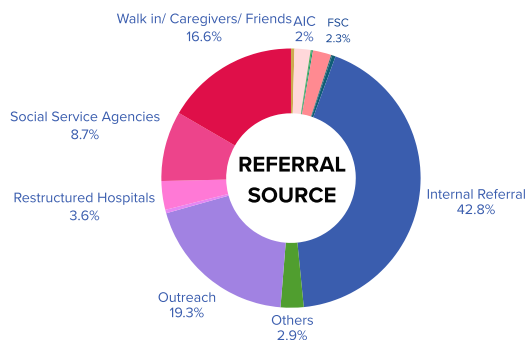
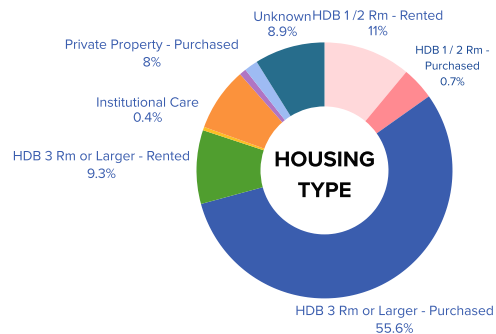
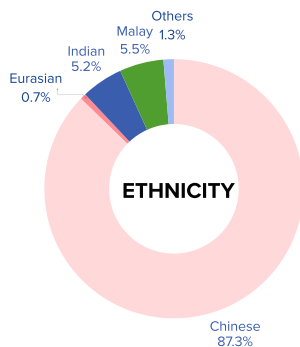
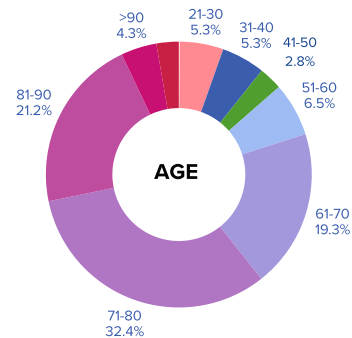
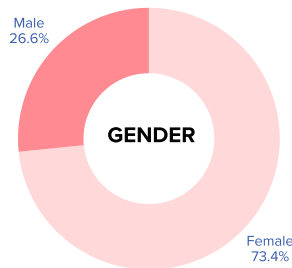
CREST/ES Reporting	FY24	FY23
Number of clients/caregivers followed up by the programme:	735	647
Number of caregivers provided with dementia/ mental health information	113	106
Number of dementia/ mental health outreach events/ activities organised for residents, caregivers and community partners	28	55
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



15/5/2024

Talk on Depression (Mandarin) and screening
Geylang East AAC

16/04/24 to 4/06/2024

Cognitive Stimulation Activity
GreenTops@Sims Place

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)



28/9/2024

Talk on Dementia (Mandarin)
Fo Guang Shan



18/9/2024

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

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
FREE

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

Organised by:
 National Library of Singapore

O'JOY
 乐龄服务中心

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



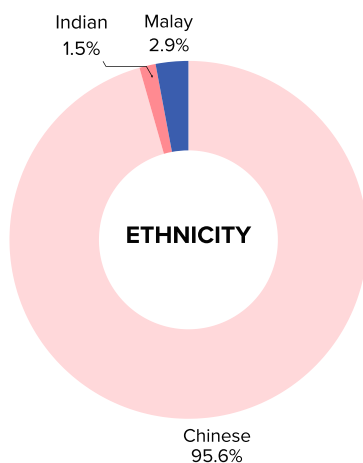
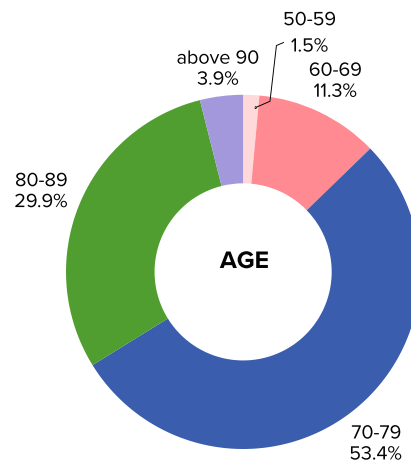
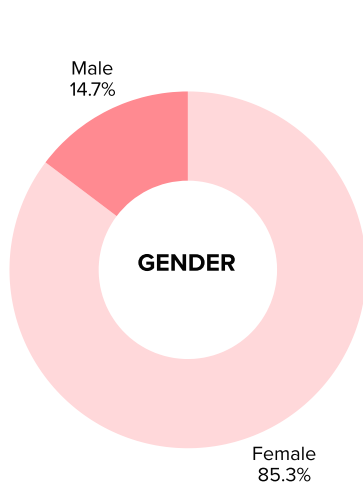
Established in July 2013, the Health-Oriented Ageing (HOA) programme serves individuals aged 50 and above within the Upper Boon Keng community. Inspired by the Self-Mandala framework developed by Virginia Satir, this initiative has become pivotal in fostering both physical and psychosocial well-being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

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

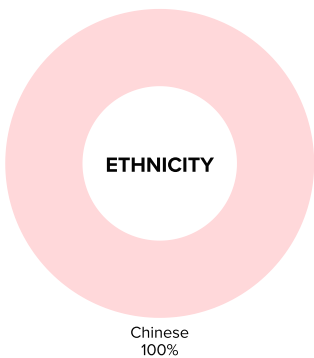
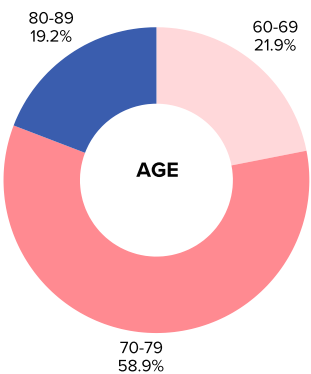
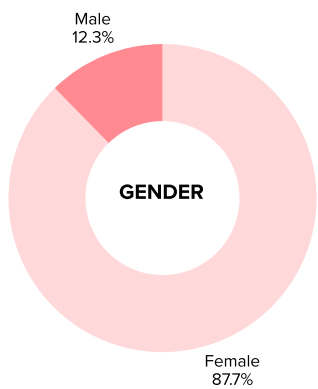


The digital initiative "Bring O'Joy Home (BOH)" was launched in response to the challenges posed by the pandemic, which required the suspension of on-site activities for the elderly. Starting as iHOA (Integrated HOA) in August 2021 and renamed as BOH in FY2023, it had provided seniors with engaging active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

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

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

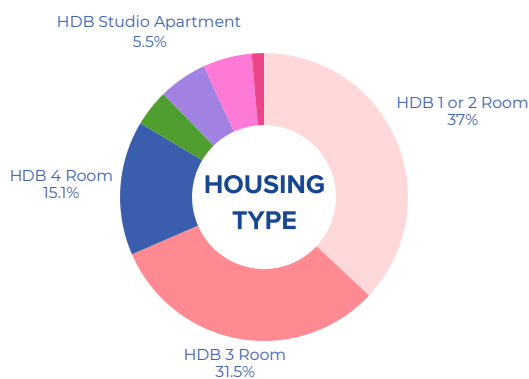
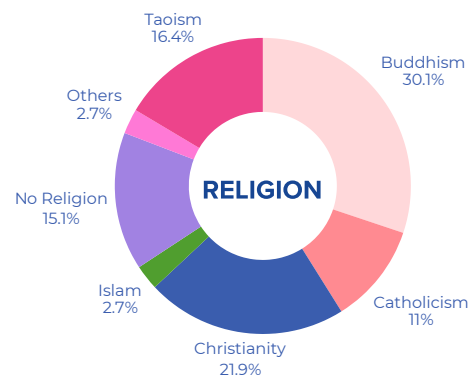
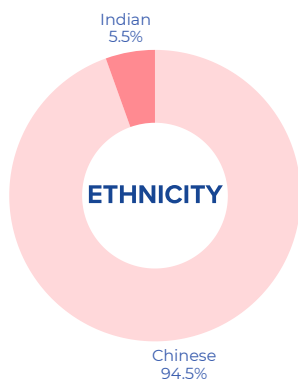
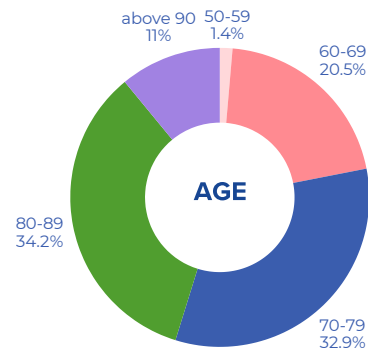
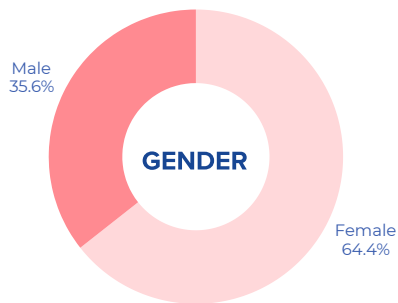
63

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 Tow Geok Yun	Magdalene Chua
Counsellors:	Melissa Chew Pang Wai Kent	Zheng Jiayin 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 Loriane 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 Insitute 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

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.

on 8 Nov 2024 with Abbott Singapore



Visit by Korean Ministry of Health



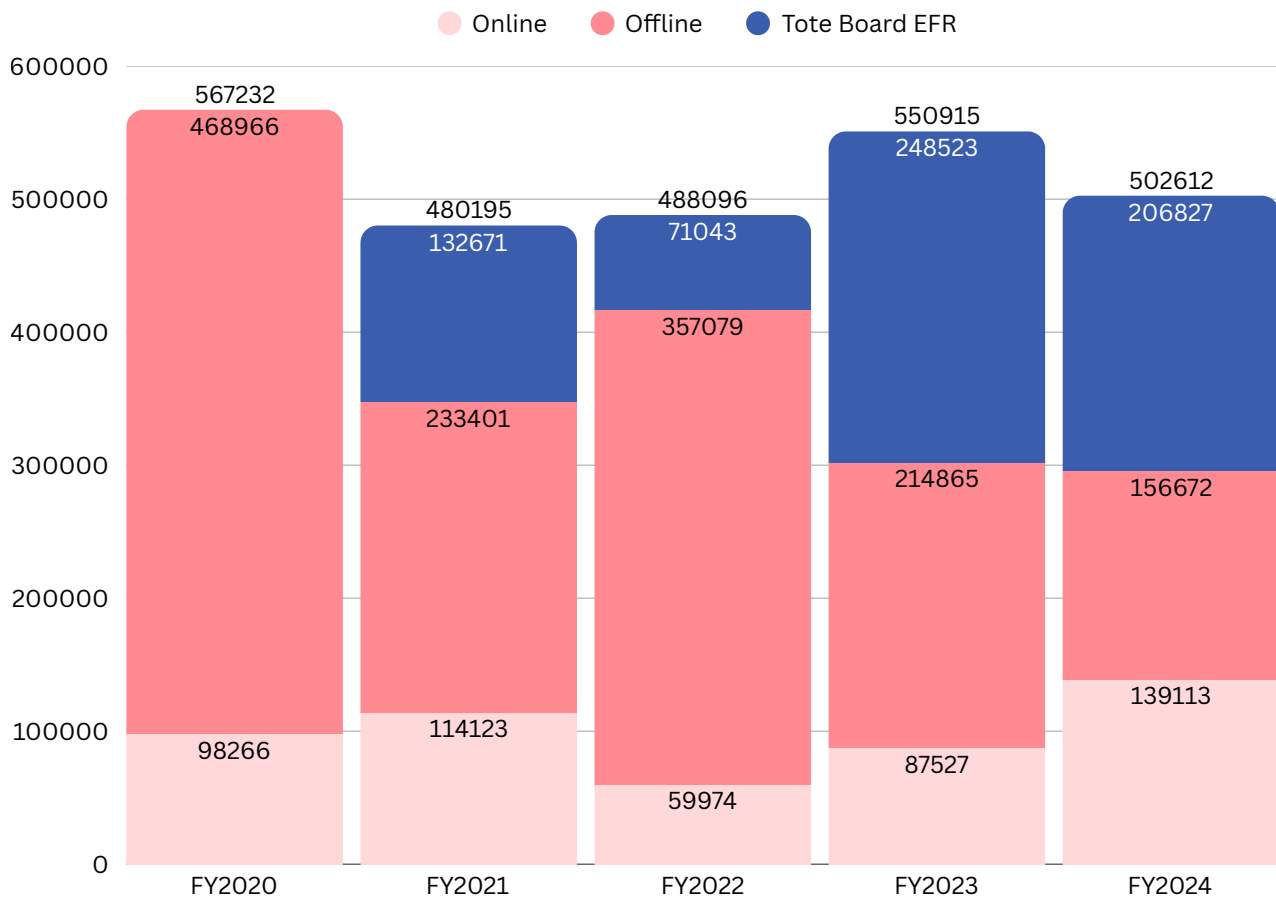
Fundraising



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
2020 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
Cheo Carol
Chong Lian Fong
Chua Kim Long
Chua Koon Hua (Yan)
Chue Luen Song
Ei Siew Guek
Gay Cindy
Goh Kin Buay @ Kim Buay
Goh Sok Cheng Angeline
Ho Serlina
Ho Soo Boi Betty
Hu Jeanne
Koh Ah Luan Maria
Lam Kam Yee Teri
Lau Jean Seo Leng
Lee Kah Tin Esther
Leng Wei Yi
Liao Zhi Qing
Liaw Ah Kian Esther
Lim Gek Huang

Lim Hua Li Lindsay
Lim Lay Hoon Lucinda
Lim Eng Khoon
Lim Seow Yui
Lim Pei Yee Erin
Lim Meng Huat Richard
Lim Chuon Ann Aloysius
Lim Geok Bee
Loh Siew Mei Serene
Lum Kwai Heon Allison
Ng Chiew Sim Annie
Ng Kim Hoy
Ng Chee Keong
Ng Kim Moi Angie
Ong York Chin
Ong Mee Leng
Pak Chee Meng
Pan Chaohong
Tan Buck Lee
Tan Gooi Eng
Tan Bee Lian Elaine

Tan Lay Har
Tan Chee Yin
Tan Ching Ching
Tan Chong Woon
Tan Kang Rui Darren
Tan Liew Beng
Tan Tian Khoo Simon
Tan Yi Lin Eileen
Tay Edward
Teoh Ai Peng
Tiu Siew Mee
Yap Lay Hwa
Yeo Pei Shan
Ang Pei Yee Jasmine
Guo Ning
Lee Kok Eng
LeePui Teng Esther
Lim Siew Hong Sandra
Lim Siew Hwa
Wong Kwee Lan Brenda
Zhao Yuan

HOA FACILITATORS

Chue Luen Song
Fong Siew Moi
Goh Cheng Kiow Connie
Lee Sook Kit Helen
Kay Siew Choon @Kay Chew Choong
Koh Ah Hoi
Kon Lan Yin

Lew Siew Choo
Lian Sioek Tien
Nancy Tan
Ng Chiew Sim Annie
Ng Geok Wah
Ng Lay Cheoh
Ong Mui Lan

Ong Poh Eng
Ong York Chin
Pang Ah Kau
Phang Ah Keow
Png Guat Hoon
Poo Hee Pock Peter
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
Abel Tan Hong Ming
Adalia Ong
Adrian Tan Oei Loong
Agus Komang Dimas Opani
Allalloy Dynaweld Pte Ltd
Allan Seetoh
Amanda Low
Amanda Tai Yun Ya
Amarpreet Kaur Bajaj
Amelia Koo Qi Hui
Amit Anand
Amornsit Atchariyabodee
Anand Vaibhav
Ang Chee Teow

Ang Hsien Jing
Ang Kok Keng
Ang Pei Yee, Jasmine
Ang Poh Tze
Ang Wee Keat
Ang Wee Ping
Ang Yao Tong, Jason
Annie Ng Chew Sim
Anniya Baskaran
Anonymous Donors
Anonymous Donors (Korean)
Anonymous Donors-Donation Box
Anonymous Donors-Hong Wen School
Apple Lim Fong Leng
Athisekaran Krishna Kumar

Au
Austyn Yong Xinkang
Ayyasamy Prabakaran
Babitha Prabhu
Baddam Jithender Reddy
Bajaj Simarpreet Singh
Bao Lei
Benjamin Ong
Bhaves Mahesh Lankapati
Boey Soo Har
Boh Chung Liang
Borkar Vijay Kashinath
BP Coach Training Pte Ltd
BRC Asia Ltd
Brian Tan

Donors



\$4,999 AND LESS

Brianna Poh
 Bukoh Mary
 Caballero Ma Concepcion Gabriel
 Caesar
 Candy Tan Tian Tian
 Carmen Huang
 Carol Cheo Sok Kiow
 Celestine Chng Yi Ming
 Cerys Ong Jie Ling
 Chan Hwee Tuan
 Chan Kok Wai
 Chan Siu Hui Ann
 Chan Wei Sern
 Chan Yam Kay Ted
 Chan Yanyan
 Chan Zhen Ying
 Chan Zheng Hao
 Chanchana Bhiboolnakrin
 Chandra Shekhar Verma
 Chang Bing Lin
 Chang Kia Huat, Kelvin
 Chang Shengchang, Daryl
 Charis Chiong Zi Qi
 Charles
 Charmaine Neo
 Chau Kar Wai
 Chau Mau Yeap
 Chee Han Qi
 Chee Hui Ying
 Chee Teng Hsiu
 Chen Jianxing
 Cheng Lo Sai
 Cheo Seok Kiow
 Cheo Sok Kiow
 Cheong Cai Ping
 Cheong Chong Khiam

Chermaine Yu
 Chew Chun Sian
 Chew Kay Thiam, Dennis
 Chew Shi Tong
 Chia Bernicia
 Chia Hui Teen
 Chia Siew Lin Sara
 Chia Yeong Ming, Sam
 Chiang Jin Lian
 Chien Chen-Hsun
 Chin Lu Huey
 Chng Yeow Siang, Shaun
 Chng Yock Kang
 Choe Saw Ting
 Chong Lay Hoon
 Chong Meng Kiang
 Chong Meng Kiang
 Chong Zi Rui
 Choo Pei Yi, Rica
 Choong-San Ng
 Chow Wai Keat
 Chua Kim Long
 Chua Lui You Stephen
 Chua Mei Xiu
 Chua Puay Yin, Claris
 Chua Sai Pheng
 Chua San San
 Chua Song Chan
 Chua Suat Leng
 Chua Wan Theng
 Chua Wei Xuan
 Chua Xian Jing
 Chuang Peck San
 Chung Cheau Huey
 Chung Pei Yee
 Chung Sau Cheong

Chung Soon Bee
 Chuo Cher Shing
 Clarissa Chua Jia Ying
 Clarissa Tan
 Clement Budi Irawady Kong
 Collin Ng (黄淑峰)
 Connie Widjaja
 Constantine Lim Jian Hong
 CSL
 Cw Tan
 Daniel
 Dave Soh Kim Chye
 David Lee Eng Thong
 De Celis Maechel Marquez
 Debabrata Samantaray
 Delia Ng
 Denise
 Deo Wei Ting
 Desmond Tan
 Dexter
 Diana Chua
 Ding Zhong Xin Samuel
 Disie Khoo
 Dona Elicia Rae Wisidagama
 Doreen Yeap
 Duseja Sushil Kumar
 Edmund Neo Chun Wah
 Edward Callenero
 Ee Feng Ru
 Eh
 Ei Siew Guek
 Elaine Chow Chi Ling
 Elayaperumal Marutha Muthu
 Elizabeth Charlotte Widjojo
 Eng Kian
 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	MH Lee
Loh Mun Wah	Mk
Loh Mun Yan, Joyce	Mk Lim(Lim Meow Kuan)
Lok Sun Sun	MNL Trading Pte. Ltd.
Loo Kai Xin	Mohan Raj Gupta
Loo Ya Lee	Mohana Rani D/O Suppiah
Loomis Sayles Investments Asia Pte. Ltd.	Mok Chee Keong
Lor Shiang Ling	Mok Siao Swan Denise
Low Cheng Hai	Molly Chua
Low Chiew Zhye	Munireddy Shiva Kumar
Low Kah Hwee	Nabcore Pte Ltd
Low Soo Noi	Nadia Ingrida
Low Wee Wee, Chris	Naing Moe Lin
LT (Wu Li Ting)	Narayanan Ramaswamy
Lu Jiaxiang	Natalia Liu
Lun Jinglan	National University of Singapore Students' Union
Luo Xueqi	Naw Evelina Po
Lynette Yee	Nazeer Ahamed Bin Mohamed Jahabar
M Kathiresan	Nelbert Badinas
Mace Nicholas	Neo Choon Chuan
Madeline Koh May Shin	Neo Shi Rong
Mae Chua	Neo Siew Ming
Maetini Soon Ruo Bing	Neo Tee Kiat, Melvin
Mak Wai Siong	Neo Xin Fang, Angeline
Mak Yoke Kwai	Neville Gregory Fernandez
Mangala Vihara (Buddhist Temple)	Ng Ai Mei
Manish Oswal	Ng Bee Wen
Mao Haitong	Ng Chay Nee
Marcel Peter Lucien Jacq Ewals	Ng Chee Hong
Marcus Lim Yee Yong	Ng Chee Keong
Margarita	Ng Choon Beng
Maria Chizuko Salonga	Ng Choon Hwee, Bernard
Maria Marthalina	Ng Chu Ying
Mary Yip	Ng Chuin Song
Melanie Goh Shi Min	Ng Eng Kiong
Mercado Faith Didit Penquito	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 Syafiq	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 Phy	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

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 Suttikalai	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
<p>Audit and Risk Board Committee</p> <p><i>Chairman</i> Chee Teng Hsiu, Terrence</p> <p><i>Members</i> Choo Jin Kiat</p>	<p>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.</p> <p>Mandate: The Committee is established by a resolution of the Board.</p> <p>Roles & Responsibilities:</p> <ul style="list-style-type: none"> • 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.
<p>Communications and Legal Board Committee</p> <p><i>Chairman</i> Alvin Wong Hong Xi</p> <p><i>Members</i> Choo Jin Kiat</p>	<p>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.</p> <p>Mandate: The Committee is established by a resolution of the Board.</p> <p>Roles & Responsibilities:</p> <ul style="list-style-type: none"> • 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 <i>Chairman</i> Joanna Tan Shin Yi <i>Members</i> Choo Jin Kiat	<p>Purpose: To assist the Board of O'Joy Limited ("Board") in overseeing overall fundraising efforts.</p> <p>Mandate: The Committee is established by a resolution of the Board.</p> <p>Roles & Responsibilities:</p> <ul style="list-style-type: none">• 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 fundraisings are cost effective.
Human Resource Board Committee <i>Chairman</i> Amelia Teo Yun Chien <i>Members</i> Choo Jin Kiat	<p>Purpose: To assist the Board of O'Joy Limited ("Board") in the review and authorisation of the Organisation's Human Resources matters.</p> <p>Mandate: The Committee is established by a resolution of the Board.</p> <p>Roles & Responsibilities:</p> <ul style="list-style-type: none">• 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
<p>Information and Communications Technology (ICT) Board Committee</p> <p><i>Chairman</i> Ong Jeannie</p> <p><i>Members</i> Choo Jin Kiat</p>	<p>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.</p> <p>Mandate: The Committee is established by a resolution of the Board.</p> <p>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.</p>
<p>Nomination Board Committee</p> <p><i>Chairman</i> Cheong Chong Khiam, Max</p> <p><i>Members</i> Choo Jin Kiat</p>	<p>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.</p> <p>Mandate: The Committee is established by a resolution of the Board.</p> <p>Roles & Responsibilities:</p> <ul style="list-style-type: none"> • 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
<p>Programme and Service Board Committee</p> <p><i>Chairman</i> Lenard Pattiselanno Raymond</p> <p><i>Members</i> Colyn Chua Ping Ling Teo Puay Leng</p>	<p>Purpose: To assist the Board of O'Joy Limited ("Board") in overseeing the operations of the Organisation's programmes and services.</p> <p>Mandate: The Committee is established by a resolution of the Board.</p> <p>Roles & Responsibilities:</p> <ul style="list-style-type: none">• 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/NTI and joined O'Joy Care Services in 2005, i.e. after his 15 years-journey in factory automation/semiconductor equipment manufacturing industry.

The Clinical Director, Ms Teo Puay Leng is a trained counsellor 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. "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	1.4	Yes	

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 * Other areas include Programmes and Services, Fund-raising, Appointment/ Nomination, Human Resource, and Investment.	2.3	Yes	
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> <p>a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role.</p> <p>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.</p> <p>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.</p>	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	<p>Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.</p> <p>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).</p>	4.1a	Yes	
22	<p>Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.</p> <p>b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as:</p> <p>i. Revenue and receipting policies and procedures;</p> <p>ii. Procurement and payment policies and procedures; and</p> <p>iii. System for the delegation of authority and limits of approval.</p>	4.1b	Yes	
23	<p>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).</p>	4.2	Yes	
24	<p>Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.</p>	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	Set internal policies for the charity on the following areas and regularly review them: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer management; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards; and i. Other key areas such as fund-raising and data protection.	4.4	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.



 www.ojoy.org

 6749 0190

 admin@ojoy.org

 Block 5 Upper Boon Keng Road #02-10 Singapore 380005

    @ojoysg  @ojoy_sg

Published in September 2025 by O'Joy Limited All rights reserved. This publication may not be reproduced or transmitted in any form or by any means, whole or in part without prior permission. The publication is made available on our website www.ojoy.org. For enquiries, please contact us at email: admin@ojoy.org