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The publication is made available on our website www.ojoy.org

For enquiries, please contact us at email: admin@ojoy.org

Mission

Be a leading organization in the field of psychological care to enhance the wellbeing of older persons and their families.

Objectives

- To help fulfill the psychological needs of older persons, their families and/or their caregivers through our counselling services.
- To enhance the availability and skills level of volunteer help in gerontological psychosocial services through our training and management of volunteers.
- To promote the professional development of gerontological practices through our training programmes.

Values

- Compassion
- Holistic Vision
- Integrity

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Organisation Information

Charity Name: O'Joy Limited

Company Limited by Guarantee Registration No.: 201805560D

Charity Registration Number: 201805560D (with IPC status)

IPC No.: 201805560D

UEN: 201805560D Registered Address:

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

Full Membership with the National Council of Social Service:

Bank: Maybank 210 New Upper

since 1 April 2005

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

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)

Clinical Advisory Board

Dr Ng Li Ling



President's Message

The continuing Covid-19 pandemic in 2020 through to 2021 has accelerated O'Joy's expansion plans to move from a traditional provider of counselling and clinical case management services to a modern sector provider, utilizing data analytics and telecounselling, to implement customized mental health care and community wellness programs at home as well as at our counselling centres.

For the financial year 2020 / 2021, O'Joy ran 8 distinct programmes which benefitted 817 unique individuals. Our participants ranged from 20 to over 90 years young!

Demand for services picked up considerably after the 'Circuit Breaker' phase. We observed more clients, both young and old, utilizing our tele-counselling platforms instead of the traditional face-to-face physical sessions. We were also encouraged to see many clients seeking O'Joy's assistance earlier.

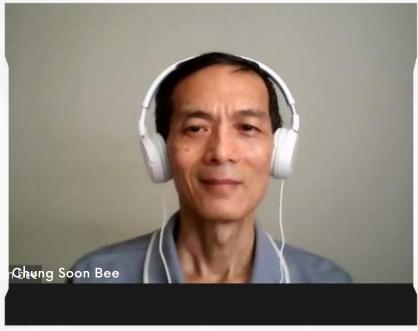
Our strategic fundraising strategies continue to bear fruit. Fundraising amounts have increased 89% from \$300,211 to \$567,232 for the FY ending 2020/2021. These funds will be especially critical as we envisage stronger demand for mental health services from both young and older clients.

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

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

Terrence Chee, President





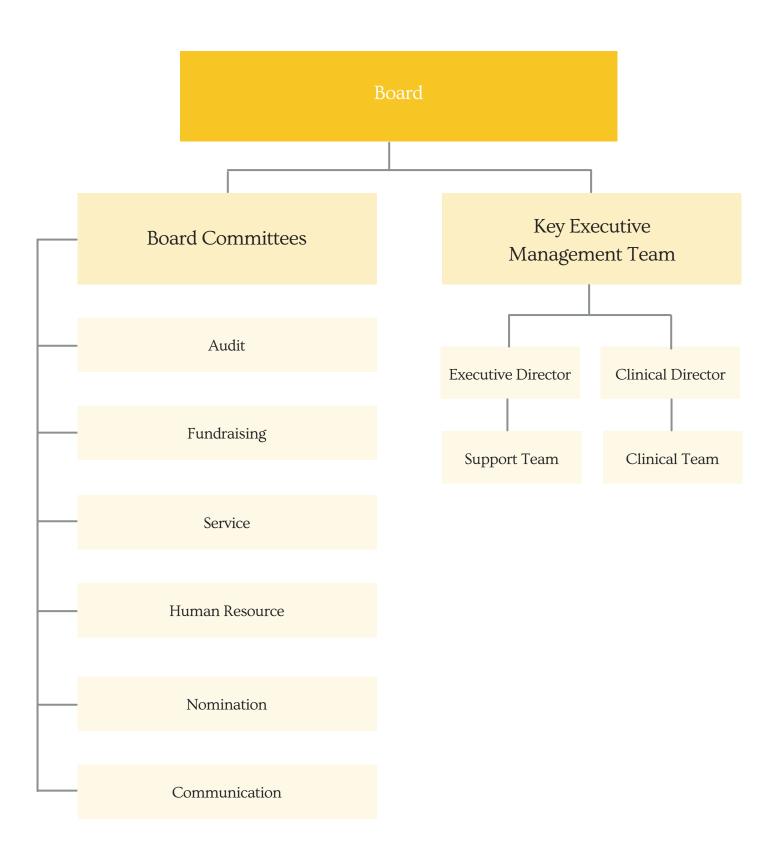




The Board

Name	Current Appointment and dates (O'Joy Limited)	Occupation	Past Appointments and dates (O'Joy Care Services)
Chee Teng Hsiu, Terrence	President (21/09/2019)	Independent Director	Treasurer (18/09/2017 to 21/09/2019) Member (26/09/2015 to 18/09/2017) Member (28/09/2013 to 26/09/2015) Member (17/09/2011 to 28/09/2013)
Chung Soon Bee	Hon. Secretary (21/09/2019)	Educator	Secretary (26/09/2015 to 21/09/2019) V President (28/09/2013 to 26/09/2015) President (17/09/2011 to 28/09/2013)
Goh Jiang Wee, Alan	Hon. Treasurer (21/09/2019)	Educator	President (18/09/2017 to 21/09/2019) President (26/09/2015 to 18/09/2017) Treasurer (28/09/2013 to 26/09/2015) Secretary (17/09/2011 to 28/09/2013)
Cheong Chong Khiam, Max	Member (21/09/2019)	Managing Director	Member (18/09/2017 to 21/09/2019) Treasurer (26/09/2015 to 18/09/2017) Member (28/09/2013 to 26/09/2015) A. Treasurer (17/09/2011 to 28/09/2013)

Organisation Structure





Highlights of the Year

Summary Financial Performance

- Total income: \$2,385,258
- Total expenditure: \$1,457,702
- Donations increased by \$267,010 due to an increase in fundraising efforts.
- Expenses increased by \$275,189 due to:
 - Increase in manpower expenses (21% from FY19 to FY20), in both direct and administration, to meet the demand for services.
 - Increase in professional fees (170% from FY19 to FY20) for new programmes, i.e. BEACON, CREST and AHP;
 - Increase in programme expenses (7068% from FY19 to FY20) to start up new programme iHOA.

Major Financial Transactions

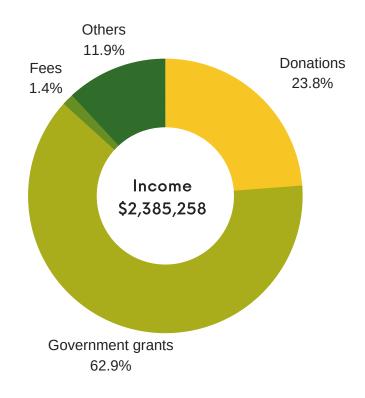
Major renovation works at \$88,319, which includes

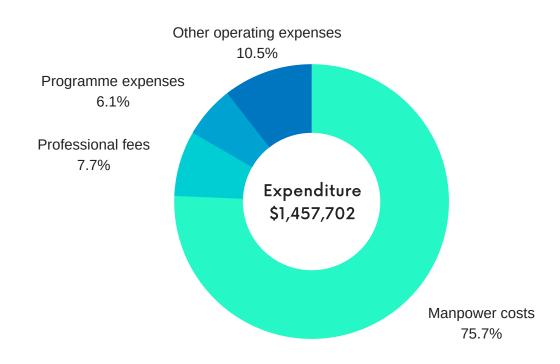
- soundproofing all counselling rooms,
- partitioning original 4 counselling rooms into 5 rooms,
- partitioning of 2 meeting rooms into 3 rooms,
- re-carpeting of training room,
- installation of glass doors for Kopitiam

Purposes of Charitable Assets held

• No charitable assets held

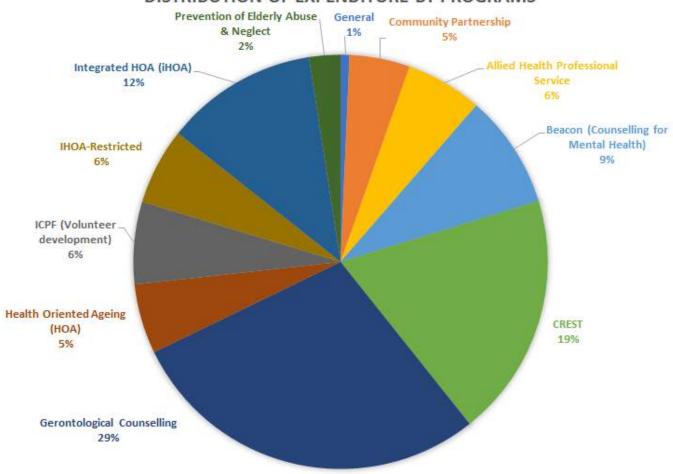
Summary Financial Performance





Summary Financial Performance

DISTRIBUTION OF EXPENDITURE BY PROGRAMS



The Year in Numbers





seniors supported through Gerontological Counselling



seniors ageing actively in Health-Oriented Ageing program







adults with mental health issues supported through Beacon program



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



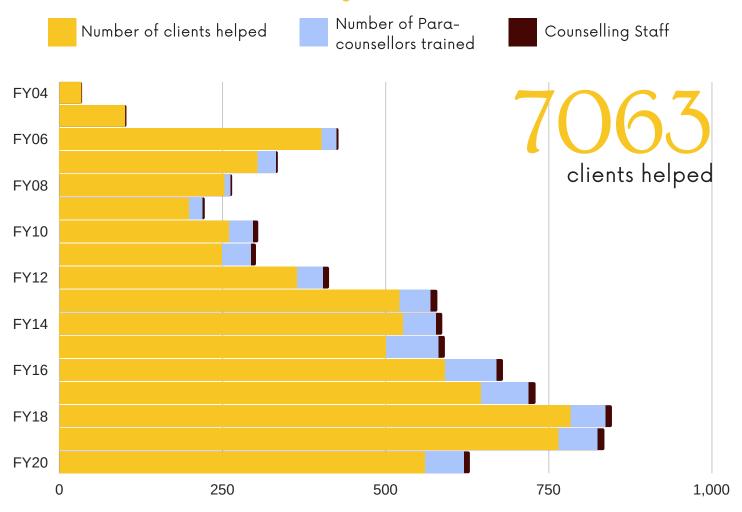
persons educated with dementia/ mental health information via CREST outreach

clients served by volunteers

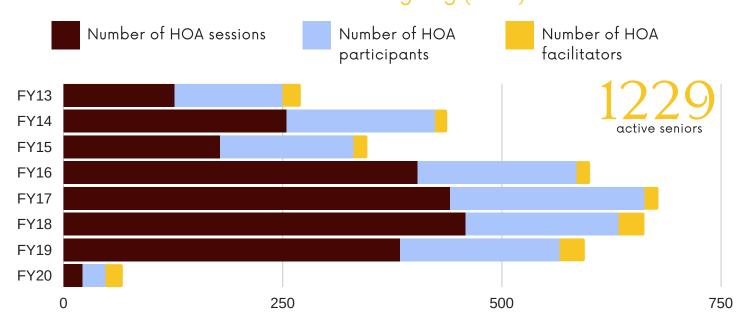


The Impact of Our Work

Counselling and Casework



Health-Oriented Ageing (HOA)





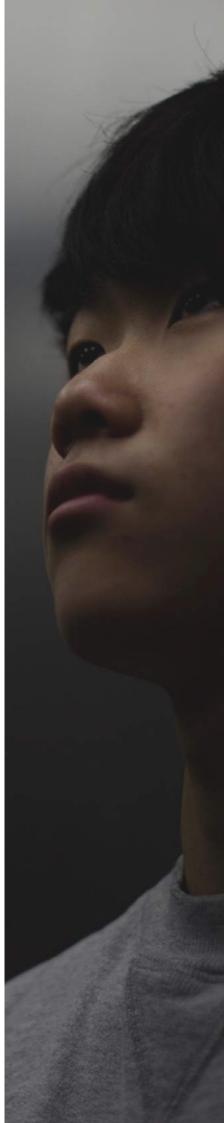
Mental Health Services



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). When AIC stopped funding this program on 31st March 2020, O'Joy decided to carry on with this program for the following reasons:

- To ensure continuity of services for our existing clients.
- O'Joy has built up in-depth knowledge and expertise in counselling for psychological and mental health issues over the past seven years while running the COMIT program.
- We have established a strong network with healthcare providers who had been referring their clients to us.
- We see a service gap in the community for such services.
 Clients who want to seek psychological counselling in a healthcare setting often need to wait a long period of time before they get their first appointment. O'Joy is able to meet their needs by providing them with timely services.

Currently, this program is not funded and is dependent on fundraising and fees collection for its sustainability.



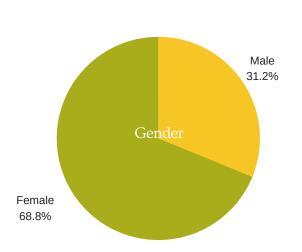
BEACON Statistics

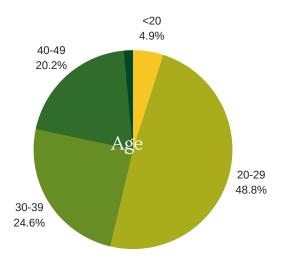
Breakdown of Beacon Cases	FY20
Total number of sessions	888
Number of cases brought forward from last FY (COMIT)	45
Number of new cases in this FY	158
Number of cases closed during this FY	124
Number of cases brought forward to next FY	79

45 cases were brought over into the Beacon program after the COMIT program closed. There was a total of 158 new cases in FY20.

There were 31.2% males and 68.8% females. Almost half of the clients (48.8%) were young adults of age 20 to 29 years old. About 45% of the clients earned a monthly income of \$2000 or less, even though 68.4% were employed full-time, part-time or self-employed. The most common referral sources are from polyclinics (63.5%), or by self/friends (30%).

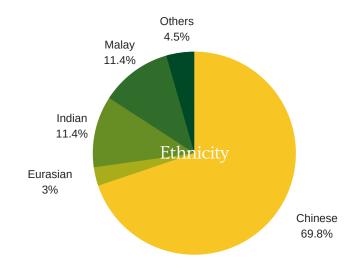
Depression (43%), anxiety (43%), and trauma/stress-related (26%) issues were the most commonly presented psychological issues, while family (32%), interpersonal (28%), and occupation (28%) issues were the most commonly presented social issues. It is not uncommon for a client to present with multiple issues.

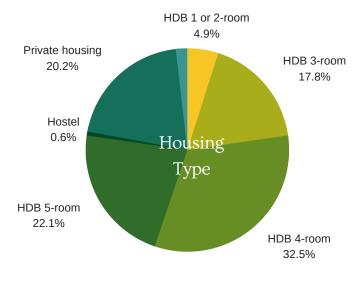


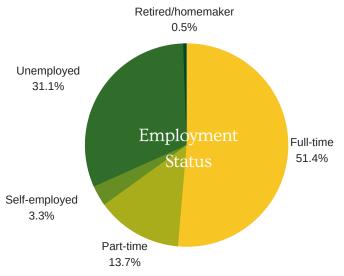


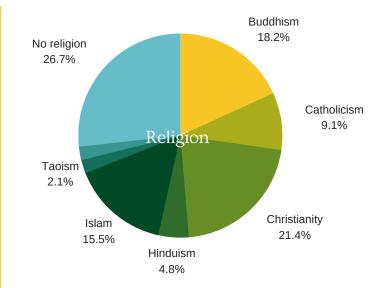
BEACON Statistics

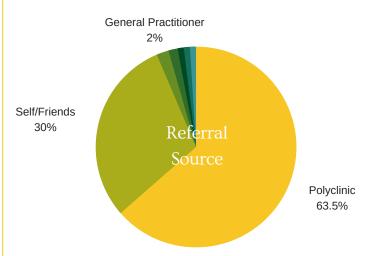
Demographics

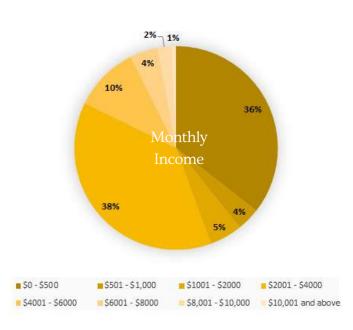








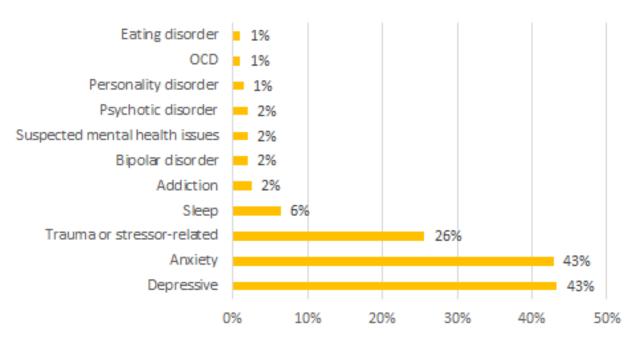




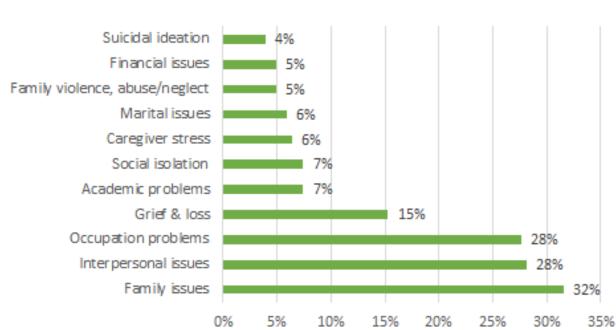
BEACON Statistics

Presenting issues

Psychological Issues



Social Issues



Services for Older Persons

The Services for Older Persons comprises of the following programs:

- Gerontological Counselling (GC)
- CREST/Elder-sitter (CREST/ES)
- Prevention and Intervention of Elderly Abuse and Neglect (PEAN)
- Allied Health Professionals (AHP)





Gerontological counselling

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.

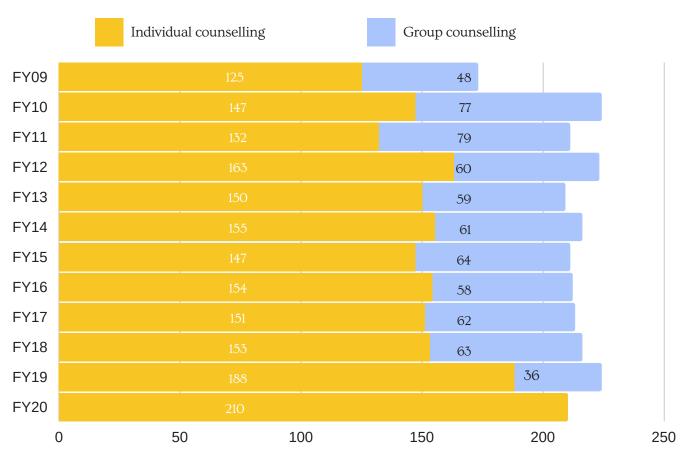
Beyond centre visits, we also make home visits and provide our services at daycare centres, senior activity centres and nursing homes. Counselling is given to an individual who may be:

- 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.

O'Joy Limited continues to provide first-rate gerontological counselling to our clients in FY2020 while holding the sizable number of clients served (210 clients) - 210 clients have been attended to, for the individual counselling programmes.

Due to the restrictions imposed during the COVID-19 pandemic, group counselling programmes were temporarily paused.

Number of Gerontological Counselling cases



Outcomes

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).

Due to the restrictions imposed during the COVID-19 pandemic, group counselling programmes were temporarily paused.

Counselling Outcomes	FY20	FY19
Individual Counselling		
Outcome 1	93%	82%
Outcome 2	77%	86%
Group Counselling		
Outcome 1	0%	83%
Outcome 2	0%	86%

Counselling Sessions

A total of 1045 individual counselling sessions were conducted for 210 clients in FY2020. 97 cases were brought forward from FY2019, while 120 cases were new referrals. Out of these cases, 93 cases, were closed, with 124 cases carried over to the next financial year.

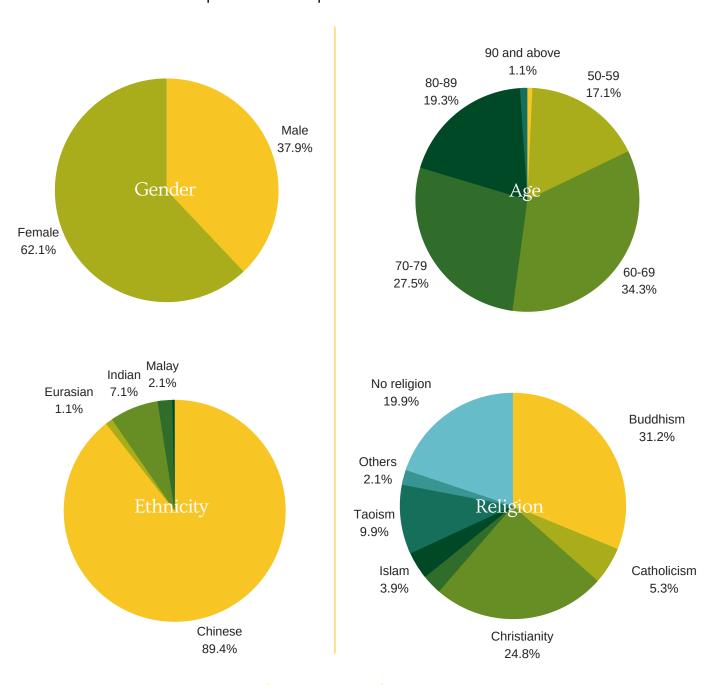
Due to the restrictions imposed during the COVID-19 pandemic, group counselling programmes were temporarily paused and there are no cases seen under group counselling.

Breakdown of GC Cases	FY20	FY19
Individual Counselling		
Total number of sessions	1045	962
Number of cases brought forward from last FY	97	72
Number of new cases in this FY	120	116
Number of cases closed during this FY	93	91
Number of cases brought forward to next FY	124	97
Group Counselling		
Total number of cases	0	36

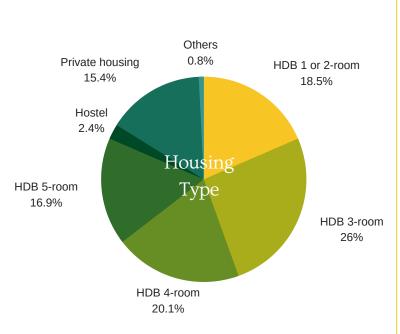
Demographics (Individual Counselling)

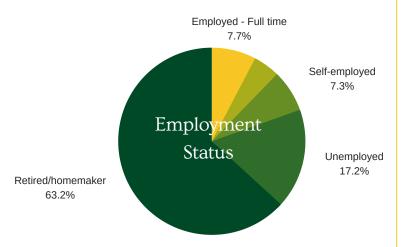
There were 37.9% males and 62.1% females, with the majority of age 60-69 years old (34.3%). A big percentage had no employment, being unemployed (17.2%) or retired/homemakers (63.2%). About 93.2% of the clients earned a monthly income of \$0-\$500. The most common referral sources are from hospital (32.5%), or polyclinics, (23.9%).

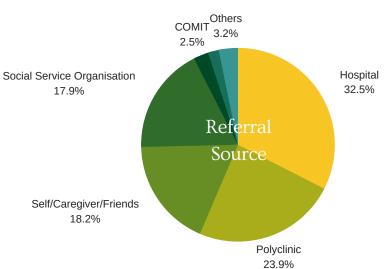
Depression (36%) and anxiety (26%) issues were the most commonly presented psychological issues, while grief/loss (25%) and family (22%) issues were the most commonly presented social issues. It is not uncommon for a client to present with multiple issues.



Demographics (Individual Counselling)



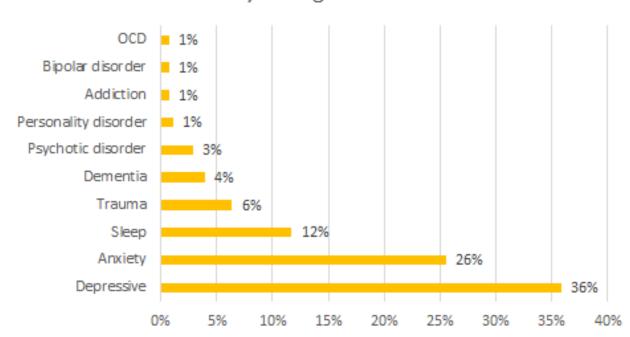




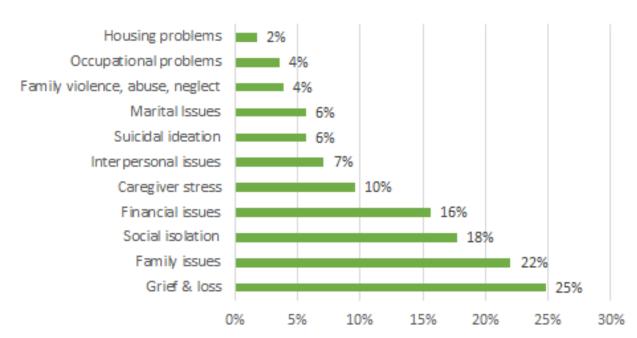


Presenting Issues (Individual Counselling)

Psychological Issues



Social Issues





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

69 clients/caregivers were followed up in this programme, and 14 caregivers were provided with information about dementia and mental health. A total of 228 home visits were made.

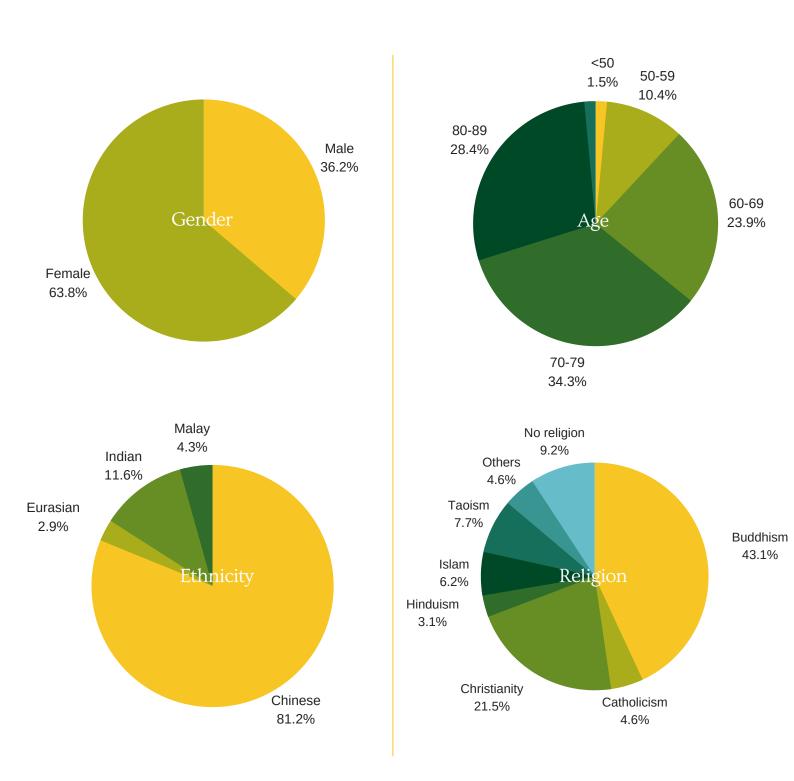
15 outreach events were organised and reached out to 460 participants with information about dementia and mental health.

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

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

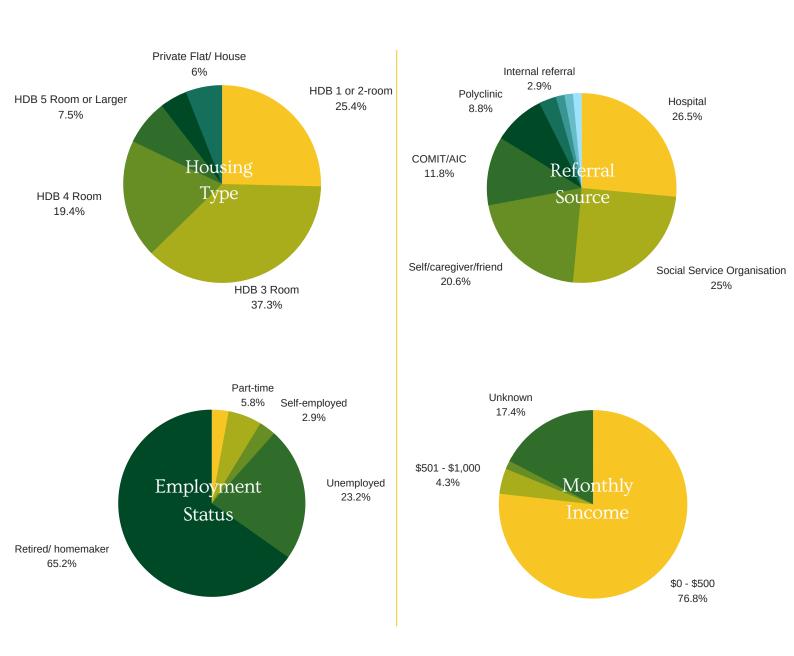
CREST/ELDER-SITTER Statistics

Demographics



CREST/ELDER-SITTER Statistics

Demographics





Prevention and Intervention of Elderly Abuse and Neglect

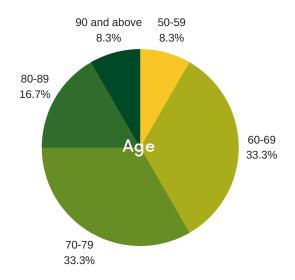
The Prevention and Intervention of Elderly Abuse and Neglect (PEAN) take a multiple disciplinary team approach to support vulnerable elderlies (age 62 and above) in the community. Support provided is typically longer-term, i.e. 20 sessions and more, including home-based clinical case management and counselling.

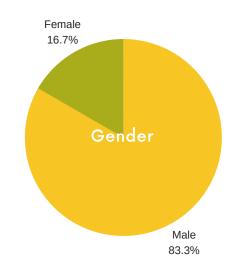
In FY2020, O'Joy saw a 50% decrease in clients served (total 2 elderlies), with an average age of 69 years old. Of the 2 elderly served, one was male and one female, both were Chinese. They were between the ages 61~70 and 71~80 and stayed in 3-room and 5-room HDB flats. They were visited for more than 20 sessions.

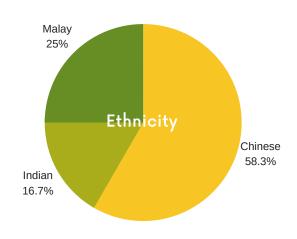


Allied Health Services

Allied Health Professional Services (AHP Services) provides timely holistic assessments and intervention for senior clients living in central and eastern Singapore. Our early intervention prevents deterioration of client's health issues and reduce unnecessary suffering. This year we served 10 seniors living in rental flats of Upper Boon Keng area.







Health-Oriented Ageing (HOA)

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

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

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

In FY2020, HOA activities were temporarily suspended due to the outbreak of the COVID-19 pandemic. HOA was tentatively resumed on a very small scale while observing safety measures.

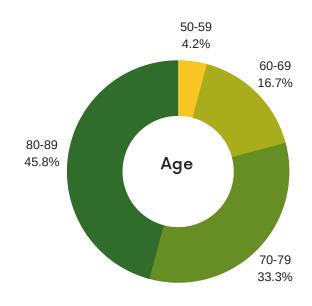
As such, only 21 sessions were conducted in this financial year.

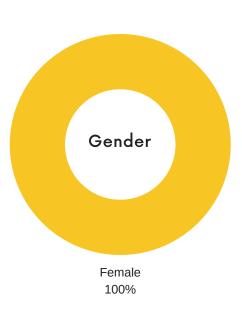
iHOA (Integrated HOA) is O'Joy's initiative to integrate technology into our care continuum, thus enabling older residents living in Upper Boon Keng (UBK) area to age with dignity, grace and joy, despite being home bound due to their disability or pandemic situation.





Oriented ageing (HOA)







Health Oriented Ageing (HOA) Statistics

	Art & Craft
Date	Number of Participants
14/9/2020	16
25/9/2020	12
28/9/2020	12
9/10/2020	13
12/10/2020	18
23/10/2020	14
26/10/2020	16
6/11/2020	13
9/11/2020	19
20/11/2020	14
23/11/2020	18
4/12/2020	17
7/12/2020	20
18/12/2020	16
21/12/2020	14
4/1/2021	14
15/1/2021	14
18/1/2021	18
15/3/2021	19
22/3/2021	18
29/3/2021	17









Paracounsellors

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

The number of active PCs has steadily increased over the past years, with the number at 82 PCs this year. However, due to the restrictions imposed during the COVID-19 pandemic, PCs were unable to carry out home visits as usual. Consequently, our PCs monitored their clients via a combination of phone calls and home visits.

A total of 432 phone/client visits were conducted over the financial year, averaging 6.75 phone/visits per client. 15 cases were new cases, and 12 cases were closed within the financial year.

Para-Counsellors (PC) Statistics





clients helped



Breakdown of PC Cases	FY20	FY19
Total number of cases served	64	65
Number of cases brought forward from last FY	49	56
Number of new cases in this FY	15	9
Number of cases closed during this FY	12	16
Number of cases brought forward to next FY	52	49

Para-Counsellors (PC) Statistics

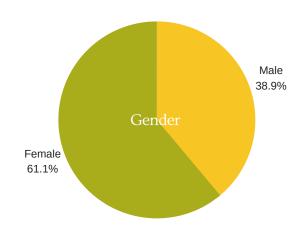
Training and development

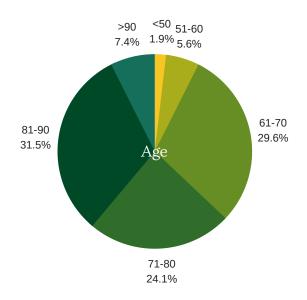
No.	Training for Para-counsellors	Date	Attendees
1	TCM Perspective on Insomnia (ZOOM) TCM Physician – Dr Leo Kum Chew Facilitated by Ng Poh Yee and Ying Ying	20/7/2020	18
2	Talk on Hoarding (ZOOM) Facilitated by Yat Peng	22, 29/8/2020	22
3	Talk on Caring and 'Being With' Client Facilitated Rong Chun and Ying Ying	10/10/2020	15
4	Talk on Befriending your Emotions Facilitated by Melissa Yoong	28 /11/2020	22
5	PC Support Group (x6) Facilitated by Puay Leng, Yat Peng, Poh Yee, Ying Ying, Fiona, Jon, Elizabeth and Magdalene	2 hours × 6	
No.	Volunteer recruitment course	Date	Attendees
1	English Volunteer Training Course (Module 1 – 4)	4, 11, 18/7/2020 7/11/2020	16

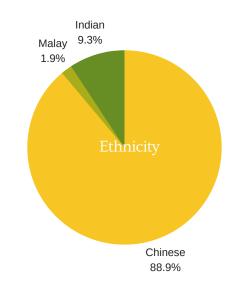
Para-Counsellors (PC) Statistics

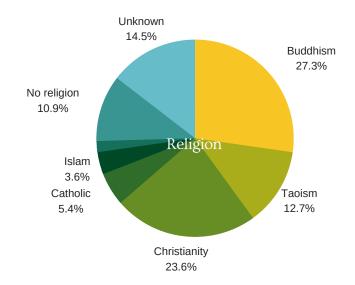
Demographics

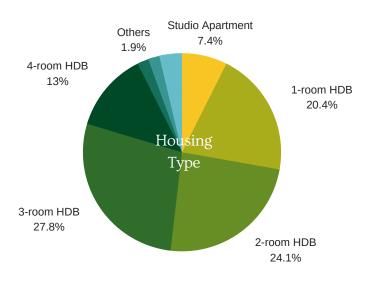
The majority of PC clients in FY19 are Chinese (95.4%), between the ages 61-80 (63.1%) and staying in HDB flats. More female clients (61.5%) were served than males, with most clients being Buddhists (26.2%) or Christians (26.2%).













HOA Facilitators

We have a band of 26 dedicated HOA facilitators (acknowledged in Annex 2) whom embodies the spirit of health-oriented ageing, and are indispensable for the programme's self-sufficiency and efficacy. These facilitators are the pillars for the HOA program. Working closely with our Programme Executive, they are dedicated towards creating an inclusive environment for elderly living in the community.

Aside from daily commitments of guiding participants, leading activities, handling logistics and making assessments of their wellbeing, facilitators are also committed to staff-led monthly facilitator meetings. During which they reflect, discuss, and evaluate the finer points of maintaining and promoting a welcoming and warm HOA community.

Our facilitators' valuable contributions have undoubtedly assisted in the structural evolution of HOA, and their commitment to the HOA community is admirable and heart-warming.

Our team of compassionate, unselfish, caring, patient, and loving facilitators is what distinguishes our HOA program from other programs.

Our facilitators have shown through their actions the kind of community they want to build, and we will continue to provide a platform and support for the facilitators to build their ideal community.



Staff

Executive Management

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

Clinical Staff

Principal Counsellor/Social Worker: Chew Yat Peng Senior Counsellor: Germaine Chua Counsellors: Fiona Ong

Melissa Yoong

Jon Tan

Elizabeth Pan Magdalene Chua

Royston Lau (part-time)

Ng Poh Yee

Support Staff

Social Worker:

Caseworker:

Caseworker:

Ong Ying Ying
Executive (Program):

Executive (Administrative):

Senior Executive (Community Partnerships):

Executive (Outreach):

Una Chee Hong

Qui Siew Kee

Wong Kai Kit

Joseph Tan

Staff Profile

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

All the aforementioned services we provide are run by our dedicated team of 15 full time staff and 1 part time staff, of which 63% are below 50 years old. The majority are females (69%) and graduates (88%), whilst 75% of the staff are Singaporean citizens.

Staff Profile			
Full-time / Part-time	15 / 1		
Below 50 years old	10		
Graduate	14		
Singaporean/PR/EP	12 / 3 / 1		
Average length of service	5.6 years		

No.	Course	Date	Training Provider	Staff
1	Fundraising Online for Charities	18 Apr 2020	coc/suss	Kai Kit
2	Facebook Workshop for NCSS & NVPC - Connecting with your communities	5 May 2020	NCSS/NVPC/ Facebook	Kai Kit
3	Charities Resilience Survival Toolkit	8 May 2020	RSM	Kai Kit
4	Depression & Bipolar Disorders training (online)	15 May 2020	ASCAT @ CGH	Germaine/ Elizabeth/ Magdalene
5	A Model for understanding Change and our Response by Carol Fusek: SCARF	21 May 2020	ADA	Yat Peng/ Kai Kit
6	Building Resilience and Scalability for Donations and Volunteer Management - AWS Cloud for Nonprofits	28 May 2020	AWS	Kai Kit
7	Social Policies: Changes and Dilemmas by Ang Bee Lian (online via Zoom)	28 May 2020	MSF	Fiona
8	Fundraising Online for Charities 2.0	29 May 2020	coc/suss	Kai Kit
9	Recognizing Dementia in older persons	8 Jun 2020	СӨН	Magdalene/ Kai Kit
10	Intro, Self-care, burnout & caregiving fatigue	11 Jun 2020	ASCAT - NTFGH	Magdalene
11	Understanding and Managing Burnout in Human Services Talk (online via Zoom)	11 Jun 2020	ASCAT @ NTF	Fiona
12	Family Therapy (online via Zoom)	19 Jun 2020	ASCAT @ KTPH	Fiona/ Germaine/ Melissa/ Jon/ Elizabeth/ Magdalene
13	SAP Masterclass: Creating Content for Web Publications	22 Jun 2020	SMU Lien Centre/ Melanie Lee	Kai Kit
14	Training on MMSE/MOCA by CPGP clinical psychologist Ms Louisa Tan	23 Jun 2020	CPGP (CGH)	Yat Peng/ Melissa/ Fiona/ Germaine/ Jon/ Elizabeth/ Magdalene/Poh Yee

No.	Course	Date	Training Provider	Staff
15	Dignity Therapy (DT): Empirical Foundation, Clinical Application and Patient Experiences in Australia - BY Professor Elizabeth LOBB, Professor of Palliative Care (Allied Health), Calvary Health Care Kogarah, Australia.	29 June 2020	Action Research for Community Health (ARCH), School of Social Sciences, Nanyang Technological University Singapore.	Yat Peng/ Fiona/Jon/ Poh Yee
16	Engaging Persons in Grief	30 Jun 2020	ASCAT @ IMH	Magdalene
17	Family Dignity Intervention (FDI): Advancing the Psycho-Social-Spiritual domains of Evidence-based Palliative Care in Singapore - BY Professor Andy Hau Yan HO, Associate Professor of Psychology and Medicine, Nanyang Technological University Singapore.	30 Jun 2020	Action Research for Community Health (ARCH), School of Social Sciences, Nanyang Technological University Singapore.	Yat Peng/ Fiona/Jon/ Poh Yee/ Elizabeth/ Magdalene
18	Meaning Reconstruction and Dignity Preservation in Loss and Transition - BY Professor Robert NEIMEYER, Director, Portland Institute for Loss and Transition, USA.	1 Jul 2020	Action Research for Community Health (ARCH), School of Social Sciences, Nanyang Technological University Singapore.	Yat Peng/ Fiona/Jon/ Poh Yee/ Elizabeth/ Magdalene
19	Online Board Self-evaluation with Finance & fundraising Analysis	1 Jul ~ 1 Sep 2020	UM-MC Asia Pte Ltd	Jin Kiat
20	Schizophreniα by Dr Surej John	1 Jul 2020	ASCAT @ KTPH	Fiona/ Poh Yee/ Elizabeth
21	Preserving Dignity through Compassionate Care in Supporting Bereaved Families - BY Professor Darcy HARRIS, Associate Professor, King's University College London, Canada.	2 Jul 2020	Action Research for Community Health (ARCH), School of Social Sciences, Nanyang Technological University Singapore.	Yat Peng/ Fiona/Jon/ Poh Yee
22	Panel Discussion on International Experience and Cross-Cultural Perspectives in Dignified and Compassionate End of Life Care - With Professor Andy Ho, Professor Darcy Harris, Professor Elizabeth Lobb & Professor Robert Neimeyer.	3 Jul 2020	Action Research for Community Health (ARCH), School of Social Sciences, Nanyang Technological University Singapore.	Poh Yee/Jon
23	Caring for the Person with Dementia	8 Jul 2020	ССН	Fiona/ Magdalene/Poh Yee
24	Insomnia & Sleep Hygiene by Dr Wan Yi Min, 2pm to 4pm	9 Jul 2020	ASCAT @ NTFGH	Fiona/ Germaine/ Poh Yee

No.	Course	Date	Training Provider	Staff
25	Epsilon Webinar: Accelerating Fundraisers with Email Marketing	22 June 2020	NVPC/Epsilon	Kai Kit
26	Motivational Interviewing (Introductory) by Ms Janet Chang & Ms Lim Hui Khim, 2pm to 5pm	22 Jun 2020	ASCAT @ CGH	Fiona
27	Schema Therapy Prof. Training(Basic)	27 ~ 29 June 2020	Hope Worldwide (Singapore)	Germaine
28	Understanding and management of common mental illness in older adults by Dr Tan Yuyuan	28 Jun 2020	ASCAT @ NTFGH	Yat Peng/ Fiona/Jon/ Poh Yee/ Magdalene
29	Maximising the LinkedIn Impact	29 June 2020	NVPC/LinkedIn	Kai Kit
30	Identification and Management of Delirium in Elderly – Differences from Dementia	30 Jun 2020	ттѕн	Fiona/Jon/ Kai Kit/ Magdalene
31	Motivational Interviewing (Introductory) by Dr Soon Siew Peng and Ms Michelle Tan	5 Aug 2020	ASCAT@CGH	Yat Peng/ Fiona/ Magdalene
32	Principles of online and phone counselling	13 Aug 2020	ттѕн	Fiona/Jon/ Magdalene
33	Sucide Risk Assessment by Dr Daniel Kwek	13 Aug 2020	ASCAT@NTFGH	Magdalene
34	Insomnia & Sleep Hygiene by Dr Lim Wei Shyan	20 Aug 2020	ASCAT@KTPH	Yat Peng
35	Depression & Mood Disorders by Dr Aaron Meng	25 Aug 2020	ASCAT@NTFGH	Yat Peng/ Fiona/ Poh Yee
36	Leading the fundraising charge for SSA's workshop	27 ~ 28 Aug 2020	Integrative Learning Corporation	Jin Kiat/ Kai Kit
37	Trauma-Sensitive Mindfulness by Elizabeth Stanley	28 Aug 2020	Trauma Skills Summit	Yat Peng
38	Lean Course -The Lean! Project LTIC TLP010	Sep 2020	Singapore Institute of Technology	Most staff
39	Webinar on Legacy Giving	1 Sep 2020	Law Society Pro Bono Services	Kai Kit
40	Assessment of Mental Health Conditions	2 Sep 2020	ASCAT@CGH	Magdalene

No.	Course	Date	Training Provider	Staff
41	Budgeting, Cashflow Mgt, Reserve & Investment	3 Sep 2020	Integrative Learning Corporation	Siew Kee/ Kai Kit/ Jin Kiat
42	Assessment of Mental Health Conditions	9 Sep 2020	ASCAT@CGH	Fiona
43	Hoarding by Dr Lim Wei Shyan	17 Sep 2020	ASCAT@KTPH	Yat Peng/ Fiona/ Magdalene/Poh Yee
44	Anxiety Disorders by Dr Soon Siew Peng & Dr David Teo, 1.30pm - 5pm	18 Sep 2020	ASCATeCGH	Fiona
45	How to create an impactful Giving.SG campaign	18 Sep 2020	NVPC	Kai Kit
46	AWS Artificial Intelligence and Machine Learning Week	21 ~ 25 Sep 2020	AWS	Joseph
47	Sucide Intervention Skills Workshop	29 ~ 30 Sep 2020	sos	Magdalene
48	Introduction to Internal Family System	5 ~ 7 Oct 2020	AHD	Puay Leng
49	Anxiety Disorders by Dr Soon Siew Peng & Dr David Teo, 1.30pm - 5pm	28 Oct 2020	ASCATeCGH	Yat Peng/ Fiona/ Magdalene
50	Governance & Financial Stewardship for Charities Part 2	29 ~ 30 Oct 2020	Integrative Learning Corporation	Jin Kiat/ Puay Leng/ Kai Kit
51	2020 Gottman Method Couples Therapy :Level 1 Bridging the couple chasm (Webinar)	2 ~ 3 Nov 2020	EMCC	Germaine
52	Attachment in Clinical Practice 2020	2 ~ 30 Nov 2020	Academy of Human Development	Elizabeth
53	2020 Gottman Method Couples Therapy :Level 2 Assessment, Interventions & Co- morbidities (Webinar)	4~ 6 Nov 2020	EMCC	Germaine
54	Tension and Trauma Releasing Exercises (TRE) by Dominica Chua, 7-9pm	13 Nov 2020	Soulmatics	Yat Peng
55	Learn the Essentials of Understanding Trauma with Ms Ong & Mr Fareez (Zoom)	7 ~ 8 Dec 2020	The SEL Network LLP	Magdalene

No.	Course	Date	Training Provider	Staff
56	Developing Safer Trauma Informed Practice by Ms Patricia Bourke D'Souza	18 ~ 29 Nov 2020	Academy of Human Development	Yat Peng
57	"Advancing Group Work Approaches to Enhance Lives – The Intersection of Theory, Practice and Efficacy" - Advancing Knowledge and practice	20 ~ 25 Jan 2021	Next Age Institute (NAI) and the Singapore Association of Social Workers (SASW)	Fiona
58	Grief & Loss in the Family:-Unique Losses in Family	24 ~ 25 Feb 2021	Academy of Human Development Pte Ltd	Magdalene
59	Applying Behavioral Medicine for Patients with Chronic Diseases" on 26 Feb by Ms Sarah-El (Senior Behavioural Health Counsellor)	26 Feb 2021	КТРН	Fiona
60	Integrative Model for Grief & Loss Series:- Recontructing the shattered pieces in the valley of Death	4 ~ 5 Mar 2021	Academy of Human Development Pte Ltd	Magdalene
61	Digital Storytelling for the Social Service	12 ~ 15 Mar 2021	SASW	Kai Kit
62	Family Dignity Intervention (FDI): Psych- Socio-Spiritual care for terminally ill patients and their families	15 ~ 17 Mar 2021	Dover Park Hospice	Fiona
63	Caring for family caregivers - by Chan Lay Lin and Lee Kaiyi	24 Mar 2021	ASCATeIMH	Fiona
64	Intoduction to Acceptance & Commitment Therapy (ACT) with Adults 2021	24 ~ 25 Mar 2021	Academy of Human Development	Yat Peng





Outreach

Due to the COVID-19 pandemic, physical outreach activities could not be carried out. Hence outreach during this financial year has shifted online.

No.	Event	Date	Organiser	Staff
1	Webinar: Anxiety & depression in Seniors	30 May 2020	VolunteerSG	Melissα/ Germaine
2	Webinar: Hoarding - a pile of problems	13 Jun 2020	VolunteerSG	Yat Peng/ Fiona
3	Webinar: Breaking the stigma	25 Jul 2020	VolunteerSG	Melissa/ Elizabeth
4	Mental Wellness: Depression & anxiety in seniors	30~31 March 2021	Golden Concepts	Yat Peng
5	Outreach at Upper Boon Keng	30 March 2021	O'Joy Limited	Joseph and youth volunteers
6	[Webinar series] Moving forward from COVID-19: Supporting our seniors	16 Jul 2020	Soristic-NUS Social Connex	Jin Kiat



Collaborations

As a result of the COVID-19 pandemic, collaborations were much lessened in this financial year. However, collaborations with our established partners such as Abbott Singapore and Singapore Management University still persisted.

No.	Event	Date	External Organisation
1	#SGPAYSITFORWARD National Movement: COVID-19 Care Packs	Apr 2020	#SGPAYSITFORWARD Ground-Up Initative
2	SMU LCSI-SAIL Internship Programme	May ~ Jul 2020	Singapore Management University/ Lien Centre for Social Innovation
3	Comic Strip and Fundraising for O'Joy	Jun 2020 ~ March 2021	We The Good
4	Feasibility study to investigate contactless health coaching for older adults	Oct 2020	Nanyang Technological University
5	Christmas CSR: Colouring books to improve mental health	Dec 2020	Abbott Singapore



Media coverage

No.	Topic	Date	Media	Interviewee
1	如何在疫情期间保持身心健康? How to maintain physical and mental health during COVID-19?	15 Apr 2020	Capital FM95.8	Melissa
2	如何在疫情中保持身心健康? How to maintain physical and mental health during COVID-19	20 Apr 2020	HAO FM96.3	Elizabeth
3	SP Group bill mailers covering the story of client Theodore Ding	Jun 2020	SP Group	Mr Theodore Ding
4	老当疫壮 featuring 3 elderly of O'Joy	Jun 2020	Capital FM95.8	
5	[Interview] Virtual fundraiser held as donations for some charities fall amid COVID- 19	25 Aug 2020	Channel Newsaia	Jin Kiat
6	We are the Generation featuring Yat Peng and her elderly client	Dec 2020	Comchest/NCSS/ SMRT	Yat Peng & Mr Ng Kai Wing
7	当垃圾屋主人也需要心理上的清除	Jan 2021	Zaobao	Yat Peng
8	《一心一艺好温情》线上音乐会	Jan 2021	HAO FM96.3	

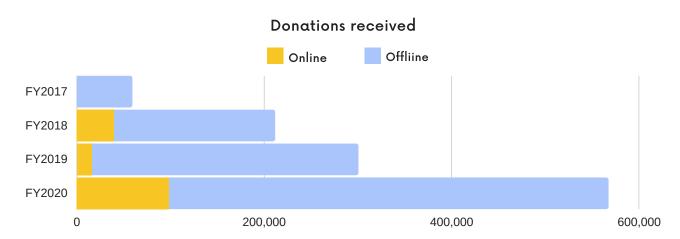


Fundraising

In FY2020, we are blessed to be selected as one of the many beneficiary charities featured in the Good Heart with Good Luck (一心一艺好温情) online concerts series. The concert series was planned and coordinated by Tang Dynasty, to disburse donations from the estate of late Venerable Suit Woo Foong to benefit various charities. A 90-minute online concert was held for each benefitting charity to raise public awareness and to encourage further public donations for the charity.

O'Joy was honoured to have our online concert organised by Singapore Press Holdings, produced by Sifon Music, and supported by various local artistes and musicians.

Total donations increased significantly by 89% this financial year, mostly due to a five-fold increase in online donations, and also a 65% increase in offline donations. The increase in online donations is attributed to timely campaigns, as well as the heightened generosity and solidarity of the general public during the COVID-19 pandemic.







Message from Executive Director

It has been more than a year since the COVID-19 global pandemic started. COVID-19 variants have resulted in wave after wave of death. Globally, millions have lost their lives, over a hundred million have contracted this virus and hundreds of millions more have lost their livelihoods.

Fortunately, for Singapore, vaccines are now available. Testing is getting more common, contact tracing and treatments more effective. Many residents are still employed and are quickly adapting to the new norm of wearing masks, safe distancing and using technology for home-based learning, work from home, etc. Similarly, since 1 April 2020, all staff are using secured laptops and work within a secured cloud environment platform, thus protecting our data and communications. We continue to accelerate the process of integrating technology into all our work processes so that workflow is seamless, uninterrupted, and secure.

Despite the disruptions caused by this pandemic, we have firstly, commenced our "Organisation Developing Transformation" (ODT) journey, funded by NCSS, in April 2020. Secondly, we completed our final round of LEAN training in October 2020. All staff are now LEAN proficient. Thirdly, as of February 2021, we have added an additional two counselling rooms and replaced aged assets, as highlighted in our precious year's annual audit. Finally, to future proof and scale-up our suite of service solutions, O'Joy is collaborating with IT providers to focus on sector specific IoT technology and algorithmic data analytics.

O'Joy is ready, excited and looks forward to the new financial year. As Singapore opens up and prepares to live, work and play in a COVID-19 new 'normal', O'Joy will accelerate the integration of technology into all our work processes, increasing our overall effectiveness to provide quality services to our clients. This integration will also improve our outreach to our niche clientele within the Upper Boon Keng community. Our utilisation of the LEAN methodology will enable O'Joy to continuously improve the safety, quality, delivery and cost of services to our beneficiaries.

Choo Jin Kiat, Executive Director

Milestones

	Jan: Registered with Registry of Societies
2004	Mar: Began operation at Teambuild Centre Sep: Granted Charity organization"status by IRAS Dec: Awarded the New Initiative Grant (NIG) by NVPC
2005	Jan: Collaborated with Tan Tock Seng Hospital in Geriatric Inpatient Volunteering Environment (GIVE) Apr: Granted full membership status in NCSS
	Dec: Piloted two-year project Care Coordinator Service programme appointed by MCYS
2006	Mar: Granted the Volunteer Capacity Fund: Pilot Project Grant for programme Counselling Therapy for older persons Jun: O'Joy's first Flag Day held jointly with Metta Welfare
	Association
2007	Mar: Attained IPC status from the Commissioner of Charities and IRAS Dec: Relocated to current premises at Upper Boon Keng Road
2008	Jun: 2009 O'Joy Care Services Carnival Jul: O'Joy Care Services commenced full functioning in Upper Boon Keng premise
2009	Mar: Launched Community Drumming supported by National Arts
2009	Council Apr: Appointed by NCSS as one of the 3 centres for Counselling Therapy for older persons
	Sep: Launched Connect UBK @ 19, a befriending
2010	project with Upper Boon Keng RC & Central Singapore CDC
2011	Jan: Appointed to conduct Social Investigation on Destitute
2011	Persons by MCYS
2012	Jan: Appointed by AIC for two-year pilot project COMIT @ North. Jun: Appointed by AIC for two-year pilot project COMIT @
	Central.
2013	Jul: O'Joy Care Services started the Health-Oriented Ageing (HOA) programme for older perons in Upper Boon Keng area
2014	Apr: Former President SR Nathan was appointed patron of O'Joy
2014	Care Services COMIT @North and COMIT @Central combined as COMIT@OJoy.
2015	Jan: Official launch of HOA @UBK.
2015	Mar: Formed OʻJoyʻs Clinical Advisory Board Sep: HOA @UBK operates from Geylang West Community Club
2016	Jun: Expert Panelist at LeapForGood Expert Panel First Public Workshop - Singapore Centre for Social Enterprise (raiSE).
2010	Speaker at The 8th International Conference on Social Work in Health and Mental Health (ICSW 2016) - SASW.
	Sep: Speaker at Singapore Health & Biomedical Congress 2016 - National Healthcare Group (NHG)

Milestones

Apr: O'Joy Care Services started the Preventation and 2017 Intervention of Elderly Abuse and Neglect (PEAN) programme to enable older persons with long term mental and social care to continue living in the community. Jul: O'Joy Care Services incorporated "Jolly Companion Limited", as an social enterprise to serve older persons across the entire social economic status. Feb: O'Joy Limited is incorporated. 2018 Jan: O'Joy Limited obtained Charity Status 2019 Jun: O'Joy Limited obtained IPC status Jul: Novation from O'Joy Care Services to O'Joy Limited begins Dec: O'Joy Care Services awarded Charity Transparency Award and Charity Governance Special Recommendation for Operationsal Efficiency Apr: O'Joy Limited successfully novated from O'Joy Care Services 2020 Launch of BEACON - Mental Health Services for younger adult



Governance

Board

Our Board comprises of four members, who are elected to serve for a term of two-year period. They meet quarterly to discuss O'Joy Limited's strategic direction and policies. Our current Board members come from a variety of professional backgrounds and possess key skills such as organisational and financial management. Experienced in working with the seniors and younger adults, they complement our work by providing perspectives and insights in the way we operate.

Vision and Mission

We are guided by our Intended Impact Statement, Theory of Change, Objectives and Values to achieve our vision and mission.

Board nomination and re-appointment of Board Members

Our Nomination Board Committee oversees Board succession planning and steady renewal in the spirit of sustainability of the charity, including Board member recruitment, selection, nomination, appointment, training, and tenure. Together with the Board, new potential candidates were identified 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.

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. (Please email admin@ojoy.org for TOR for Board and Board Committees.)

Board Meetings and Attendance

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

Name of Board Member	% Attendance
Chee Teng Hsiu, Terrence	100
Chung Soon Bee	100
Goh Jiang Wee, Alan	75
Cheong Chong Khiam, Max	100

Clinical Advisory Board

Dr Ng Li Ling has kindly accepted reappointment to O'Joy Limited's Clinical Advisory Board, thus continuing to provide professional insights to us. The consultative expertise provided has proven to be invaluable towards our clinical work and strategic directions.

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. Our governing instrument does not permit remuneration of board member.

Executive Management Team

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.

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.

Disclosure of Remuneration of three highest paid staff

One of the staff at O'Joy draws an annual salary exceeding \$100,000, none of which serve in the Board. No staff is involved in setting their own remuneration.

Disclosure of the number 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:

One paid staff is a close family member of the Executive Director who receive total remuneration of more than \$100,000 during the year.

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.

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%.

Reserves Policy

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

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.

Feedback Policy

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

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

Internal Financial Control policy

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

Volunteer Management

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

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 Management Committee 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.

Reporting of O'Joy Limited Board Evaluation in FY20/21 Annual Report

O'Joy Limited had engaged UM-MC Asia Pte Ltd for our first board evaluation which was conducted by consultant Ms Usha Menon is Executive Chairman of UM-MC Asia Pte Ltd and Dr Isabel Sim is Managing Director at Nonprofit Innovation Pte Ltd.

The objectives, in line with the Code of Governance and Transparency Framework, are to:

- deliver better board performance by understanding gaps and strengths related to board governance, strategic planning and programme management
- understand the organisation's financial management, internal controls and public transparency and disclosure performance
- achieve sustainability through identifying areas of strength and/or weakness in its fundraising performance

Through this validated analysis to enhance the relationship between board and executive management through clear board directions and management performance. The scope of evaluation includes:

- Governing for Nonprofit Excellence
- Analysis of the online board self-assessment tool that evaluates nonprofit organisation's performance, is aligned with the Code of Governance and the Charity Transparency framework
- Financial Management for Nonprofit Excellence
- Analysis of the nonprofit organisation's financial statements, using publicly available information
- Fundraising for Nonprofit Excellence
- Nonprofit organisation's fundraising performance using information provided by management team

and was conducted between May 2020 to September 2020 (including submission of final report)

The report will include a dashboard on board and functional performance related to board profile, board governance, conflict of interest, strategic planning, programme management, human resource and volunteer management, financial management and internal controls, fundraising practices, public image, disclosure and transparency.

Appreciation

Appreciation

Our Heartfelt Thanks to Our Volunteers & Donors

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

Volunteers

Para-Counsellors

Ang Cheng Soon Chen Yong Zhi Cheo Carol Chong Lian Fong Chong Ming Lee Chua Kim Long Chua Wan Loo Jocelyn Chua Koon Hua (Yan) Chue Luen Song Ei Siew Guek Goh Kin Buay @ Kim Buay Ho Soo Boi Betty Koh Ah Luan, Maria LaiSock Har Lee Kah Tin Esther Ler Tian Hoe, Francis Louis Li Xiao Ling Liao Zhi Qing Liaw Ah Kian, Esther Lim Siew Bee, Agnes Lim Lay Hoon, Lucinda Lim Eng Khoon Lim Gek Huang Lim Hua Li Lindsay Lum Kwai Heon Allison Mak Yoke Giu Joy Ng Kim Hoy Ng Chiew Sim, Annie Ong York Chin

Pak Chee Meng

Tan Buck Lee Tan Chee Yin Tan Bee Lian Elaine Tan Gooi Eng Tan Ching Ching Tan Lay Har Tan Tian Khoon Simon Tan Chong Woon Tan Liew Beng Tay Edward Teo Chor Leng Teoh Ai Peng Wong Ee Sheng Edmund Yap Lay Hwa Chew Shi Jun (Melissa) Goh Sok Cheng Angeline Goh Jia Lin Lee Mien Tsiang (Terrence) Lee Qing Ping Li Kang Rui Benjamin Lim Poh Yen Lim Gim Mooi Karyn Loke Gabriel Prieztiano Xian Xun Low Boon Hua (Michael) Ng Chee Keong Ng Ee Leng Tan Yi Lin (Eileen) Teo Wei Ting **Zheng Yuepeng** Ho Serlina

HOA Facilitators

Cheng Bing Shu Chue Luen Song Fong Siew Moi Goh Cheng Kiow Kay Siew Choon @ Chew Choong Koh Ah Hoi Lew Siew Choo Lian Zensi Sioek Tien Lim Sok Tiang Loh Geen Choo Ng Chiew Sim Annie Ng Geok Wah Ng Lay Choeh Ong Khng Tee Ong Poh Eng Ong York Chin Pang Ah Kau Phang Ah Keow Tan Cheow Hong Nancy Tan

Donors

Organisations

Allianz SE Insurance Management Asia Pacific

Angles World Pte Ltd

Att Trafficomms Pte. Ltd.

Bdo Tax Advisory Pte Ltd

Bp Coach Training Pte Ltd

Cargill TSF Aisa Pte Ltd

Caterpillar Asia Pte Ltd

Centurion Corporation Ltd

Church Of Singapore Church Of The Holy Cross

Evergreen Buddhist Culture Service Pte Ltd

First Sentier Investors (Singapore)

Framing Angie Art Gallery Pte Ltd

Gencorp Management Pte Ltd

Gennal Industries Pte Ltd

Gmo Singapore Pte Ltd

Kian Soon Mechanical Components Pte Ltd Knight Auto Precision Engineering Pte Ltd

Kong Meng San Phor Kark See Monastery

Lauer & Sons Investment Pte Ltd

Liberty Insurance Pte Ltd

Mellford Pte Ltd

National Institute Of Education

Nth Investment Holding Pte Ltd

Palo It Singapore Pte Ltd

People's Buddhism Study Society

Pin Press Pte Ltd

Ray Scientific Pte Ltd

Soyee Singapore Pte Ltd

Tampines Chinese Temple

Tang'S Engineering Pte Ltd

Tech Observer Asia Pacific Pte Ltd

Tibetan Buddhist Centre

Wing Ship Marine Services Pte Ltd

Ya Kun International Pte Ltd

Zirod Pte Ltd

Foundations

Binjai Tree

Chew How Teck Foundation

Givingforce Foundation

Ho Bee Foundation

Lee Foundation

Pei Hwa Foundation Limited

Sky Foundation (The Community Foundation Of Singapore)

Temasek Foundation Connects Clg

The Hokkien Foundation

Individuals

Adelin Tan

Adeline Oon Bee Gek

Aktar

Alan Leong

Aldys Kong Shi-Yun

Alessia Soh Lay Kit

Alice Wi

Alina Wong Encena

Alladi Suneeth

Aloysius Oh Shengxun

Amanda Tai Yun Ya

Amelia Teo

Ang Lay Yoke

Ang Pek Sia

Ang Siew Yen, Doreen

Ang Toon Heng

Ang Yew Long Richard

Ang Zhi Xiang

Anh Phuong Nguyen

Anonymous

Anthony Ong

Arne Hartmann Ashlynn Ong

Ashna Lazatin Ruo Min

Ashwin Chidambaram Muthiah

Au Mun Jie

Au Xin Yi

Audrey Koh

Audrey Yang Sihui

Austyn Yong Xinkang

Aw Sock Kwan

Aw Yong Kai Sheng (York Chin's Son)

Aw Yong Xin Yi

Badrun Nisa Binte Abdul Latifah

Barathan

Bek Poh Kiang

Beng

Bessie Lim Juat Tu

Biwei Xu

Boey Junhao Adrian Tashi

Brian Tam

Bruma Nicole Kimberly Mirhan

Catherine Julia Lim Mengwei

Cecilia

Celestine Wong

Celina Goh

Celynn Ang

Chai Chia Leng

Chan Boon Lian

Chan Chee Kei

Chan Fei Koon Chan Lee Hwa

Chan Ling Ying Nickie

Chan Miew Leng

Chan Ming Rong Clement

Chan Siew Ling Wendy

Chan Woei Jye

Chanchana Bhiboolnakrin

Chandelle Ng

Chapman Andrew Rupert

Charisse Su

Charmaine Kum Yu Wen

Chau Mau Yeap Chee Kim Lock Chen Shijia

Chen Siu Wen Winifred

Chen Weijian
Chen Yanfang
Chen Yingying
Cheng Ji Wong
Cheng Kwee Cheh
Cheng Ming Kang
Cheng Xin Yi
Cheo Sok Kiow
Cheow Yi En Kyien
Cher Zhong Ming
Chew Beng Suan Evelyn
Chew Boon Leong
Chew Chin Wee

Chew Hui-En, Hannah Joy Chew Hwee Sian Shirin Chew Kay Thiam Dennis

Chew Lee Sian
Chew Shi Jun
Chew Simin
Chew Xiu Yun
Chew Yee Ning
Chia Chan Wah
Chia Khiam Huat
Chia Kwok Fu
Chia Siew Lin Sara

Chiddarwar Manish Madhukar

Chin Li Ying

Chng Jun Zhong, Benjamin

Cho Shu Hui Choco

Choh Thiang Kee Evelyn

Choi Chi Wan (Wong Tock Seng)

Choi Yook Sau

Chong Ah Tee @ Chong Seng How

Chong Bao Yi
Chong Chung Chi
Chong Eng Neo
Chong Lian Fong
Chong Meng Kiang
Chong Teck Yion
Chong Woei Chang
Chong Yean Kuen Doris

Chong Yi Chow Bao Ling Chow Hou Ling Chow Jin Fung, Claire

Chow Joo Ming (Wing Ship Marine)

Chow Tak Wei Christina Pang

Christine Chua Suat Leng Chu Chun Yee Jeanne

Chua Ai Hoon Chua Bee Hoon Chua Chin Wee Chua Gek Kheng

Chua Han Keng (Cai Ha) Chua Keng Yong

Chua Keng Yong Chua Sui Ling Chua Wee Meng Chui Chok Ming
Constance Ng Jia Ling
Couttie Andrew David
Crawford David
Daniel Lim Chih Ming
Dawn Lee Yi Min
Delisma Chandra
Denise Boey
Desiree Tok

Diana Laveena Aranha

Duan Ying
Ee Ling Fong
Ee Ling Pin
Eileen Chai
Ejaz Latiff
Elizabeth
Eo Hui Ting
Eric Chan
Erica Tan

Estate Of Suit Woo Foong

Ενα Αυ

Evgeniya Lazareva Faith Tan Lay Suan Fam Peyran Fan Ching Yi

Faus

Fayth Liew Wen Qi Foo Tiang Suan Foong Mien Shi Francis Louis Ler Ti Gan Chun Yi

Genevieve Ding Zung Mei Ginelle Khoo Yen Glastian Pandji Goh Anna

Goh Cheng Kiow (For Late Mdm Lum

Ah Mui)

Goh Hui Jun Dorothy Goh Jiang Wee Goh Min Ning Goh Rui Si Theresa Goh Shirley Goh Shu Hui Goh Siew Hong Goh Siow Heng Gracia Leong Gui Eng Hong Hatakeyama Yosuke He Yueyang Wesley

Heng Pei Yun Hermosa Janice Landrito

Hia Eng Soon Hia Mui Tian Ho Chin Hock Ho Chwee Yng Ho Kin Leong

Ho Mingzhen Candice

Ho Shuen
Ho Siew Peng
Ho Soo Boi
Ho Yu Lin
Ho Yuen Kwan
Hon De Zhi Marc
How Lee Chern
Huang Qinyue

Hui Ting Huminzhe Hwee Yuet Ying

Iffah Hazwani Binte Mahmood

Isabelle Hay-Campbell
J Harbans Singh
Jaclyn Wong
Jaime Laureen Sng

Jamie Tan Jane Goh Sue Lin Jasmine Liu Jia Hwei Jason Lee Zhi Yong

Javern Sim Jun Yan (Shen Junyan)

Jean Tan Jenny Liu Jia Li, Valerie Lim Jiajia Zhou Jiaminjasmine Oh

Jivanaa D/O Subramaniam

Jm Lim Joan Goh

Joceline Ng Shi Ling

Joni Joseph Ong

Jovette Gng Wan Xuan

Judith Cooper Julia Teo Ying Ying

Jun Justine

Kallupalathinkal Chandran Bevita

Kan Rongyao, Caleb Kang Wei Lin Sarah Kanthasamy Ashok Kumar

Karuna Tuli
Kathleen Tan
Kay Thiam Dennis
Kee Li Qing, Gloria
Keefe Ng Wee Siong
Kek Pheng Kiat
Kelvin Lim Jun Kai
Ker Shing Lee
Khoo Chai Luan
Khoo Ching Wan
Khoo Gee Hwee
Khoo Shih
Khoon Eng Tay

Kimberley Alyssa Kok Zhen Ling

Koh Heng Hwee
Koh Liang Khin Alvin
Koh Peng Feng Kelson
Koh Sai Cheng
Koh Siew Boon
Koh Sue Pei
Koh Tiong Liam
Koh Yan En Joanna

Kong Shin Ying Brenda

Koh Yan Lin

Kuo Yueh Er

Kong Wai Sam Koo Peng Siang Koo Su Yeon Kor Yun Zhi Joyce Kristopher Haryadi Krystal Ong

Kwan Shu Ting, Audrey

Lai Seng Yeow Lai Xin Yi Lai Yock Lun Lam Yi Siu Nicole Late Mr Wong See Chon Late Tan Chuan Hua Lau Tse Yan Tiffany Lau Ying Shan Law Say Hwee Le Thi Tuy Lean Jinghui Lee Chia Ying Lee Dabin

Lee Huay Leng Lee Huey Shin Lee Hui Gek Lee Jee Soo

Lee Jet Yin Lee Jia Liang Lee Jie Jonathan Lee Jim Heng Lee Ling Ling Lee Pei Ling Marilyn

Lee Peng Yuan Lee Seng Kee Lee Si Min

Lee Siew Ching Joan Lee Siew Hiang Lee Soon Ngee Lee Su Yin Lee Sue Hwa

Lee Teng Ping, Queena

Lee Wai Yeen

Lee Wee May (Li Huim)

Lee Wee Yong Lee Yann Lee Yen Ter Lee Zheng Yi Leng Hong Ong Leong Kum Wah

Leong Wanting Amanda Leong Xu Heng, Victor

Li Anne Ooi Li Hwee Chze Li Shuzhen Theresa

Li Yiyang Lian Kang Yu Liang Hui Huang Liau Lian Lee Liaw Hock Chuan Liaw Sze Keong Liaw Wan Qing Lifang Zhu Lim Bee Kien Lim Boon Cheng Lim Boon Cheong Lim Chiew Sing Lim Choon Huat Lim Eng Khoon Lim Foon Ling Maria

Lim Gee Han Lim Hock Kee Frankie

Lim Huey Yuee

Lim Hui Mian Lim Hwa Koon Lim Koee Ling

Lim Kuan Chin, Jayden Lim Lay Hoon Lim Leng Boon Joyce Lim Li Xin Sarah

Lim Liying

Lim Loo Pheng Ruth Lim May Ning Victoria Lim Meow Kuan

Lim Mui Ling Fiona Lim Pei Choo Lim Shu Ping Jane Lim Siew Fun **Lim Siew Siew** Lim Sing Tee Lim Siow Kee Lim Sook Hun

Lim Teck Chai, Danny Lim Thoong Fook Lim Thye Aun Lim Tze Han Mark Lim Wen Si Lim William

Lim Su Er Zelda

Lim Tai Ni

Lim Yen Ching (Leonard Sim)

Lim Yizhen Lim Yu Jie Lim Zhao Song

Lim Zhen Thubten Tashi Lim Zhi Han

Lim Zi Xuan Delane Lin Binbin Lin Sijia

Lin Xinmei Adelin

Lin Yuan Ling Ling Xing Yi Liu Gang Lo Si Min Lock Hui Min Loh Chee Shyong Loh Mai Yeng Loh Xiu Ruth Loh Yi Ting Loke Ying Zhen Long Mei Yen

Loo Xin Er, Jamie Loo Ya Lee Louis Tan Yi Fu Louise Neo Low Chee Chong Low Hong Wha Low Poh Jen Edeline

Low Soo Noi Othr-Online Charity

Concert Low Tze Pin Low Wai Ling Lu Yeow Koon Luo Jieying Mavis

Lydia Lyn Ho Magdalene Maisarah Kamal Mak Mei Yoke Melina

Mak Shi Ya Manan Trust

Marcus Lim Yee Yong

Maria Consuelo Lourdes De Venecia

Sarmiento

Mark Tan Kee Tchuan

Martin Ku

Melanie Goh Shi Min Melissa Sapuan Merilyn Toh Xin Ning Ming Bridges Miranda Yeo Siu Hui

Mk Chow Mohan Dasss Mu Kwek Fei

Muhammad Hammad Mozaffar

Naomi Carolin Huth Neo Chin Wee Neo Huey Wen Neo Ivan

Neo Xin Fang, Angeline New Yu Hua Regina Ng Chay Nee Ng Chee Keong

Ng Choong San Ng Ee Leng Ng Hai Ying Ng Ing-Yong Brian

Ng Jiayi Ng Jing Rou Ng Lee Li Ng May Lin Ng Min Hui Ng Serene Ng Siew Yuet Ng Sing Hwee

Ng Wei Ling Amanda Ng Wenling Ng Woo Hong

Ng Suan Suan

Ng Xiang Long Ng Xiang Yang Nicholas Ng Yuet Ling Joanna

Ng Zu Xiang

Ngoh Siew Hian (Wu Xiuxian)

Ngshir

Nicholas Tan Tzu Chi Nicole Cheah Shen-Li

Niew She En

Nur Jehan Bte Mohamad Hafiz Nur Shafawati Binte Saini Nurul Asyikeen Binte Azhar

Oh Kar Hong

Oh Ling Yin Michelle Old Friends Group Ong Bee Hong Ong Beng Shen Aaron Ong Boon Kher Ong Boon Kwee Ong Chee Wee Ong Ee Loon Ong Hui Ling Clara Ong Kwee Beng

Ong Lee Yau Fo Ong Lye Huat Ong Peck Eng

Ong Puay Kin/Ng Sing Hwee/Ng Sing

Yue & Ng Xin Lei
Ong Sook Ling
Ong Wei Cheun
Ong Yee Ling
Ong Ying Ying
Ong Yiting Mindy
Ong Yuh Hwang
Oon Shuwen
Oon Yuen Beng
Ouyang Shuilin Shirlyn
Pan Shiying Serene
Pan Yunxin Edna

Pang Hui Fang, Jacka Pauline Lee

Pearleen Tan Ching Yen

Pang Aizhen Pamela

Peh Chow Yoke
Pei Xuan
Pek Lu Pin Patsy
Peter Goh Cheng Huat
Phng Hwee Hieh Audrey
Phua Meow Ling Cindy
Pieter Herthogs
Png Yeong Heok

Poon Chye Yuen Clare
Por Yu Li
Pramod Nair
Praveen Singhania
Preetha Pillai
Project Link 2020
Pun Kok Seng
Qing Ping
Quah Yan Hsien
Quak Christine

Quak Yan Xiang, Joanne

Quek Bin Huey
Quek Chin Wee
Quek Chooi Boon
Quek Choon Ling
Quek Geok Tin
Quek Gim Chye
Quek Heng Yee
Quek Hui Min Elizabeth

Quek Li Yin Quek Seok Leng Quek Soo Lan Qui Siew Kee Rachel Kwek

Radhika D/O Ravindran

Raeann Lim Ragavendiran Ramu Rahat Chawla Rajendran Sudharsan

Regina Chia

Regina Mae Salibio Gorada Richard Marchain Gomes

Rishit Kataruka

Rose Marie Tan Zhao Yun Sadasivan, Dharma Yongwen

Sam Lee Samantha Sng Samuel Ng

Sandra Connie Dias Sara Tan Gek Ching Sarah Thiam Jia Hui Seah Ah Chye Seah Seet Kian Seah Taide Titus Seah Wei Wei See Ai Poh

See Kum Foong Larissa See Loong Choon Sellathambi Karthikeyan

Serene

Serene Koh

Serene Theresa Teh Mei Chen

Shama Mumtaz Shameek Kundu

Shan
Shanice Ng
Shanna Tam
Sharon Chan
Si Hui Tan
Si Ying Puah
Siew Zhi Jun Elaine
Sim Beng Tiong
Sim Beng Wan Winnie
Sim Geok Yam
Sim Guanyu Geraldine

Sim Kim Teck Sim Kok Wee Sim Rui Wen, Gwen Sim Wei Shan Singh Kiran Siow Mee Lin

Siti Fatin Nadia Binte Daud Siti Khadijah Bte Md Yaacob

Siti Nadia Mohamed Siti Raudhah Binte Azman

Sky Kew Sng Ah Heng Sng Hwee Koong Soehtetkyaw Soh Siok Yee, Elizab Soh Yuan Chin

Song Yen Mei (Mrs Kasiviswanathan)

Sonza Jean Pierre Flores Soon Weiling Eileen Soon Zhi Yuan Sophia He Yindi Stanley Siew Kum Seng Sum Tien Chee Sumana Sumathi Prasad Summer Boo Shan Shan Sun Yuejun, Stephen Sunaina Suri

Swathi Suresh Swe Swe Shein Sy Sian Khye Syed Farhad Ahmed Sylvana Ingrid Jusuf Hanafi

Szeto Jaxine

Sunday Yoga

Supreet Singh

Tamil Vani D/O Poovanesan

Tan Ai Hong
Tan Bee Chin
Tan Bee Leng
Tan Chai Yen
Tan Cheng Buay
Tan Chew Mey
Tan Chor Yin
Tan Chun Xiao
Tan Chunxia
Tan Daofen

Tan Ee Ee (Chen Yiyi)

Tan Ee Joo Tan Eng Choon

Tan Gooi Eng@Tan Lek Eng

Tan Guat Ha Tan Hak Heng Tan Han Kwan Tan Hui Ming Tan Hui Peng Tan Hui Ping Anissa Tan Hui Ying Tan Hwee Leng Tan Ian Sheng Tan Jin Kian Tan Jo Han Tan Jun Yue Tan Kay Hwee Tan Kiah Yee Tan Kian Soon Tan Kit Yung Tan Kok Chien

Tan Li Ching Stephanie Tan Li Wah Tan Lip Heng

Tan Koon Yeow

Tan Lynn
Tan Mary (Chen Mary)
Tan Mei Ling Audrey
Tan Michelle
Tan Pao Swee
Tan Peck Yean
Tan Pei Yu
Tan Peibao Amber
Tan Poh Chin Laurence
Tan Poh Mei Pamy

Tan Qiaobing Marianne Tan Rui Qi Tan Seow Joo Tan Share Ler Tan Shen-Jin Deanna Tan Siew Keow Tan Siew Li Tan Siok Siew Susie Tan Soon Teck Joseph Tan Su Yin Michelle Tan Swee Peng Tan Teck Thong Tan Wee Hoer Tan Wei Yong Tan Wen Li Melissa Tan Wen Yun Tan Whun Chee Tan Yan Ting

Tan Ying Zann

Tan Zhi Qi Tan Zi Tong

Tang Boon Kiat Eugene

Tang Lim Yen Tang Xin Ning Tanti Kurniawati

Tararam S/O Ramdarash Yadav

Tay Dayuan Tay Hwee Hiang Tay Kah Woon Chloe

Tay Poh Kiat

Tay Shao Kwan Adelyn

Tay Siew Hock
Tay Soh Hia
Tay Yek Liang
Tay Zhiyang, Nicholas
Teh Hung Meng
Teng Seow Fen
Teo Chee Keong
Teo Chin Ghee (Zhang)

Teo Chin Tat Teo Hui Kuan Teo Jia Qi Teo King Hwee Teo Puay Leng

Teo Shu Hui, Cassandra

Teo Siew Ching
Teo Siok Eng
Teo Wee Teck
Teo Wei Ping Sabrina
Teo Yao Neng
Teo Yong Sheng
Terry Li Cheng Cheng
Tham Kong Tat
Thng Shuqi

Tiffany Wang Qing Ti Ting Dor Ngi

Tiong Chuan
Tiong Shu
Toh Hwee Leng
Toh Seong Wah
Toh Shi Ting
Toh Si Qi
Toh Sing Yee
Tok Mingyun

Tong Teow Kong Lionel
Uk Online Giving Foundation

Vaibhav Bhatia Valerie Chan Shi Min

Vanessa

Varadarajulu Rajagopal Suresh

Vishaal Raj

Vishal Chandra Achar

Wan Pei Hoon Wang Chan Hai Wang Xinbin Wang Yun Wang Yuwei

Wee Cher Li Cherie

Wee Jin Pei Wee Tze Haur Wee Wei Celine Willard Ng Wei Le

Wind

Wo Lay Ang Wong Allan Chi Lun Wong Choon Meng Wong Geok Kim Wong Hein Jee Wong Heng Tuck Wong Hong Chew Wong Li Ying Cheryl Wong Lin Mei

Wong Nyet Min Wong Te-Ping Wong Tit Keung Wong Tock Lee Wong Tock Seng Wong Tok Chan

Wong Tok Eng Wong Wei Han Melvin

Wong Wen Kai Wong Yim Kuan

Woolford Matthew Charles Wu Kuan-Rong Michelle Wu Shimin Cheryl

Wu Wenxian Wutongen Xin Hui Zhen Xinyi'S Close Friends

Yam Chiang Yee
Yang Chunli
Yang Yang
Yap Bee Hong
Yap Soo Lin
Yap Yee Kuan
Yap Yi Fang
Yau Jin Quan
Yau Yong Sean
Yee Wai Ming Ellen
Yeo Ai Ling Belinda
Yeo Chor Hia
Yeo Farrah Marilynn
Yeo Khuan Ang
Yeo Lay San Jasmine

Yeo Khuan Ang Yeo Lay San Jasmine Yeo Puay Hoon Yeo Shei Yen Yeoh Soon Hwa Yeong Pui Kwan

Yeow Pei Yu, Juliana Yew Boon Leng

Yip Chi Yue (Wong Tock Seng)

Yong Min Yeet Yong Tse Woh Yong Zi Qi Yvonne Teo Xinyi Zeng Renhuang Gabriel

Zengrong Heng Zhang Chunrui Zheng Xinlong Julian Zhou Jingying Diana Zubaidah Binte Subir