O'JOY
海悦辅导中心



FY2025 ANNUAL REPORT

APRIL 2025 - MARCH 2026
WWW.OJOY.ORG

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Vision & Mission



Vision

A world where individuals flourish emotionally and socially

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.

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,

As I look back at O'Joy's previous year's work in the mental health sector, I am filled with grateful thanks as O'Joy continues to be blessed by the many individuals who have journeyed alongside us in our mission to support mental well-being. Despite the evolving challenges faced by our community, our commitment to serving those in need has remained unwavering. Together, we continue to bring hope, compassion and care to individuals and families, made only possible through the dedication of our staff and volunteers, and the steadfast support of our donors, partners and stakeholders.

This year, we continue to strengthen our impact across O'Joy's three core mental health programmes. Our two Community Resource Engagement and Support Teams (CREST) supported a total of **730 clients**, compared to **735 clients** last year. While this reflects a slight decrease, it coincides with the planned consolidation of our two CREST teams into one in the coming year to better align our resources and service delivery. Our Gerontological Counselling programme served **280 clients**, up from **271** in the previous year, reflecting the growing need for mental health support among older adults. BEACON, O'Joy's counselling programme for younger adults, supported **83 clients**, a modest increase from **81 clients** last year.

Beyond the numbers, I am especially encouraged by the positive experiences shared by those we serve. Both our CREST teams achieved commendable results in the 2025 Client Experience Survey (CES).

For CREST O'Joy@Kallang, client satisfaction with both staff and service delivery remained consistently strong compared to the previous survey conducted in 2023. The team not only outperformed the overall 2025 CREST satisfaction benchmarks but also achieved a client recommendation rate of over **91%.** Similarly, CREST O'Joy@Geylang recorded staff satisfaction and service delivery scores that exceeded the overall 2025 CREST averages. These results are a testament to our team's unwavering commitment to delivering compassionate, person-centred care and continually improving the quality of our services.

Our achievements would not have been possible without the collective efforts of many individuals who believe in our mission. I extend my heartfelt appreciation to our Committee Members for their wisdom, guidance and unwavering commitment to steering O'Joy forward. My sincere thanks also go to our management team, counsellors and administrative staff, whose professionalism, compassion and dedication continue to make a meaningful difference in the lives of those we serve. To our volunteers, donors, partners and stakeholders, thank you for your trust, generosity and partnership. Your support empowers us to reach more people and strengthen the communities we serve.

As we look ahead, we remain committed to deepening our impact, strengthening our services and responding to the evolving mental health needs of our community. While the future will undoubtedly bring new opportunities and challenges, our purpose remains unchanged—to journey alongside individuals with hope, dignity and compassion, ensuring that no one has to face life's challenges alone.

Thank you for your continued confidence in O'Joy and for being an integral part of our journey. I invite you to explore the pages that follow to learn more about the milestones we have achieved together, the lives we have touched, and the vision that continues to guide us forward.

Terrence Chee

President of Board

Meet Our Board



Terrence Chee

President
Chair of Audit and Risk Audit Board Committee



Alvin Wong

Treasurer
Chair of Communication and Legal Board Committee



Max Cheong

Secretary
Chair of Nomination 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

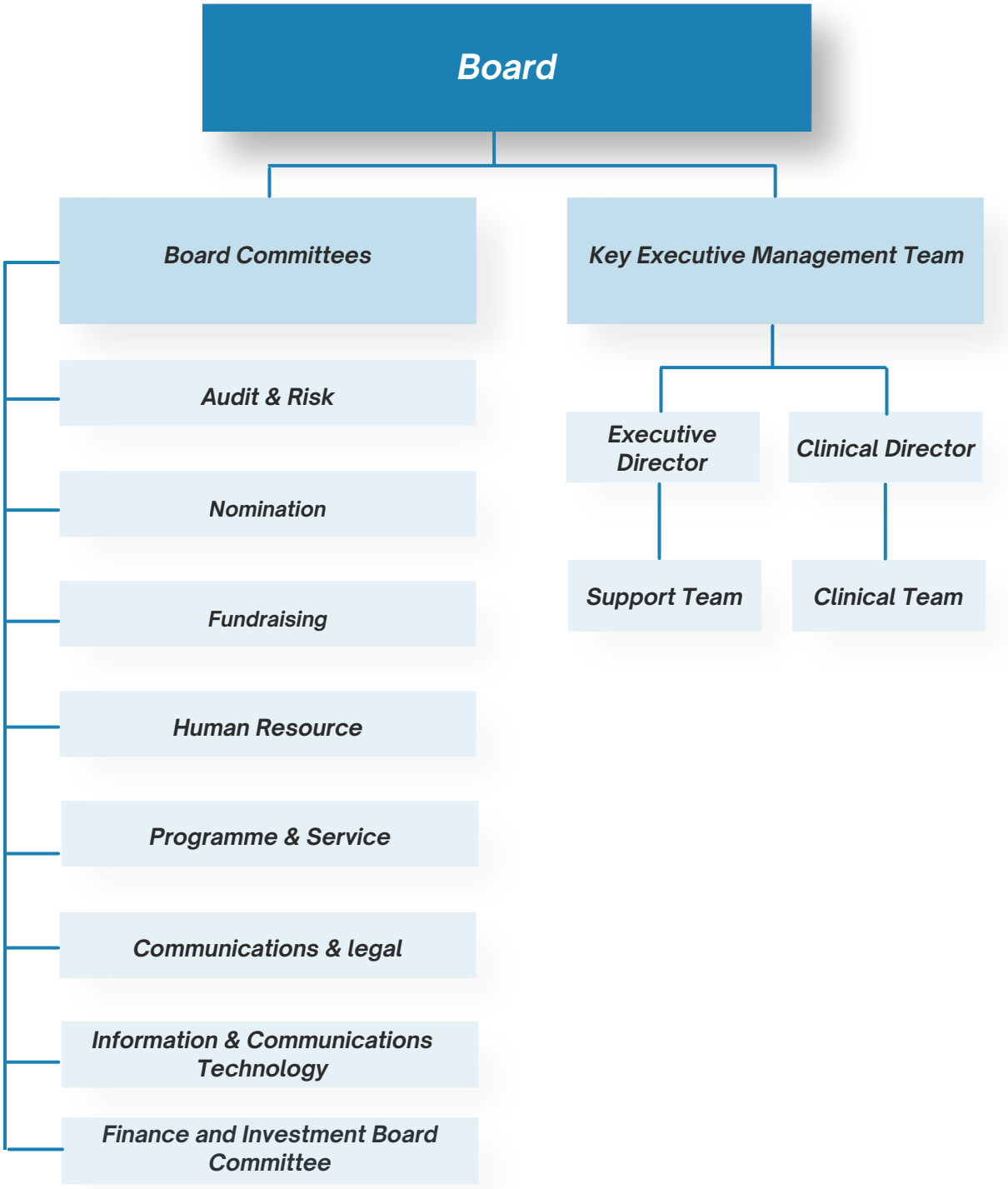
Meet Our Board

Name	Current Appointment	Past Appointments	Occupation	Board Experiences with other charities / corporates
Chee Teng Hsiu, Terrence	President and Chairperson, Audit and Risk Board Committee & Finance and Investment Board Committee (From 20/09/2025)	President (Till 19/09/2025)	Independent Director, private sector	Yes
Alvin Wong Hong Xi	Treasurer and Chairperson, Communications and Legal Board Committee (From 20/09/2025)	Secretary (Till 19/09/2025)	Lawyer	No
Cheong Chong Khiam, Max	Secretary and Chairperson, Nomination Board Committee (From 20/09/2025)	Treasurer (Till 19/09/2025)	Managing Director, private sector	No
Tan Shin Yi, Joanna	Board Member and Chairperson, Fundraising Board Committee (From 20/09/2025)	Board member (Till 19/09/2025)	Chief Executive Officer (people sector)	No
Amelia Teo Yun Chien	Board Member and Chairperson, Human Resource Board Committee (From 20/09/2025)	Board member (Till 19/09/2025)	Public Social Care Administrator	No

Meet Our Board

Name	Current Appointment	Past Appointments	Occupation	Board Experiences with other charities / corporates
Ong Jeannie	Board Member and Chairperson, Information and Communications Technology Board Committee (From 20/09/2025)	Board member (Till 19/09/2025)	Public Healthcare Administrator	No
Lenard Pattiselanno Raymond	Board Member and Chairperson, Programme and Service Board Committee (From 20/09/2025)	Board member (Till 19/09/2025)	Director	No
Oo Lay Kim, Sylvia	Board Member (From 20/09/2025)	Board member (Till 19/09/2025)	Retired Corporate Secretarial	No

Organisation Structure



Message from the Executive Director



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

Thank you for your continued support of O'Joy and for taking the time to read our Annual Report. As we reflect on the financial year 2025/2026, we are grateful for the many individuals and organisations who have journeyed with us and contributed to the work we do.

I am deeply grateful for the dedication of our Board, the trust and support of our funders, donors and partners, and the commitment of our team. Most importantly, I am thankful to our clients, whose courage and resilience continue to remind us why our work matters.

In the face of unprecedented challenges, we have remained steadfast in our commitment to excellence, innovation, and clients satisfaction. As we continue to deliver exceptional current services, we have strengthen our Digital Brain Function Screen (DBFS) initiative to Muscle Energetics Programme Plus (MEP+), i.e. using the BIXEPS machine integrated with intelligent precision smart gym equipment to delay dementia.

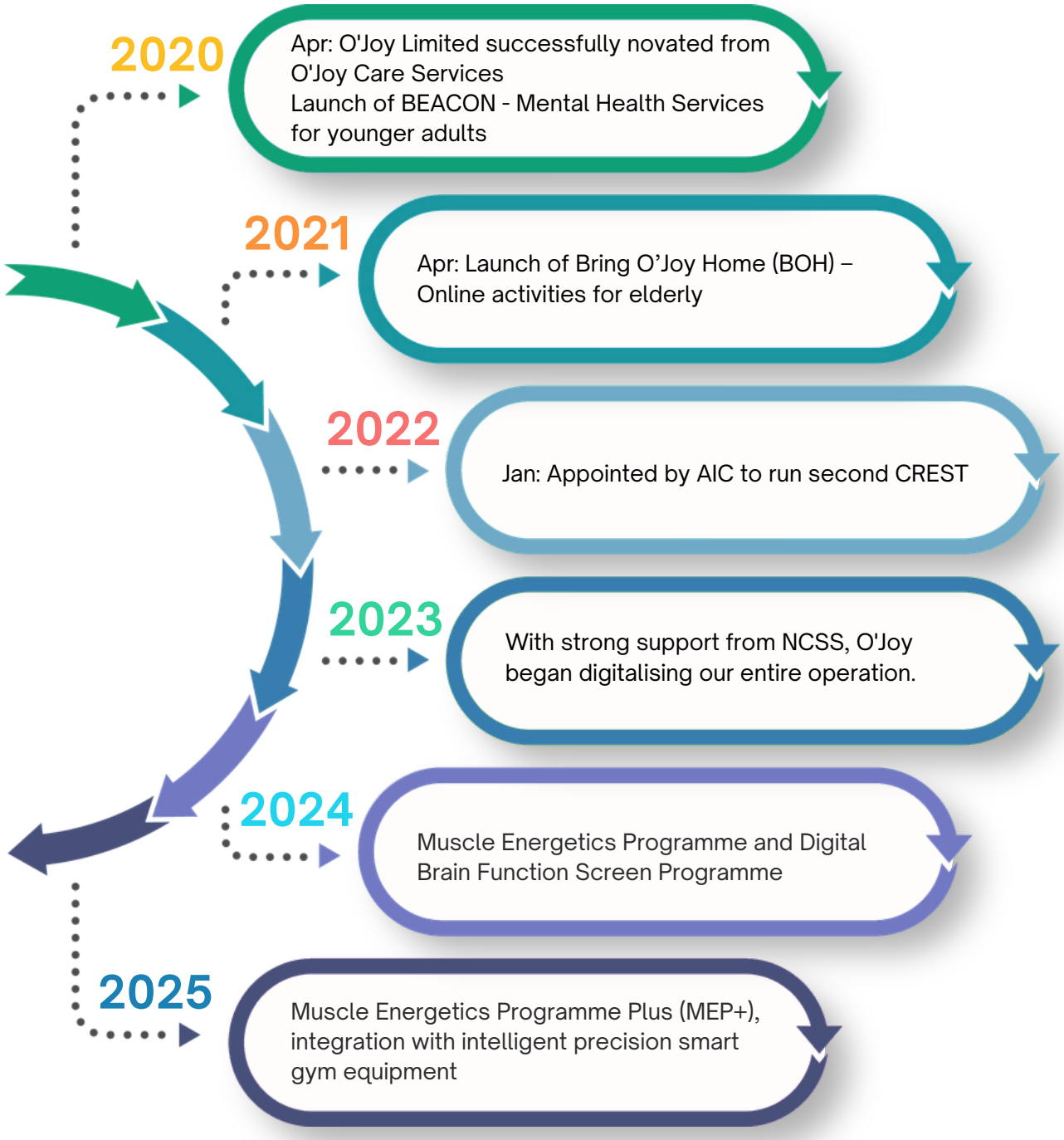
As we look ahead, we remain committed to strengthening the programmes and services that enable individuals to flourish emotionally and socially. We will review and strengthen our Bring O'Joy Home programme identified during our the implementation of Risk Management. We will continue to listen, learn and improve, guided by the needs of the communities we serve and the feedback of those who walk alongside us.

On behalf of the leadership team, I would like to express my sincere appreciation to everyone who has supported O'Joy throughout the year. Your generosity, trust and partnership enable us to continue reaching those who need support and creating meaningful, lasting impact.

We look forward to the year ahead with renewed purpose and optimism. Together, we can continue building a community where no one has to face life's challenges alone.

Choo Jin Kiat
Executive Director

Milestones


2020
Apr: O'Joy Limited successfully novated from O'Joy Care Services
Launch of BEACON - Mental Health Services for younger adults
2021
Apr: Launch of Bring O'Joy Home (BOH) – Online activities for elderly
2022
Jan: Appointed by AIC to run second CREST
2023
With strong support from NCSS, O'Joy began digitalising our entire operation.
2024
Muscle Energetics Programme and Digital Brain Function Screen Programme
2025
Muscle Energetics Programme Plus (MEP+), integration with intelligent precision smart gym equipment

Financial Highlights

SUMMARY FINANCIAL PERFORMANCE

- Total income: $2,312,603
- Total expenditure: $2,124,504
- Total donations increased by $166,133
- Total expenditure increased by $127,099 compared to the previous financial year, primarily expenditure on MEP+ gym equipment and manpower cost, DBFS manpower cost and bonuses and associate CPF contributions.

MAJOR FINANCIAL TRANSACTIONS

- Governance and Risk Management: $30,836 is for manpower cost.
- Office System Maintenance: $44,383 is for maintenance of cloud based enterprise resource management system.
- Professional Fees: $305,960 is for purchase of services from external artists, therapists, care staff and trainers who conducted therapeutic art-based HOA sessions, mental health interventions, and volunteer training.

PURPOSES OF CHARITABLE ASSETS HELD

No charitable assets held



Income

$2,312,603



Expenditure

$2,124,504



Surplus

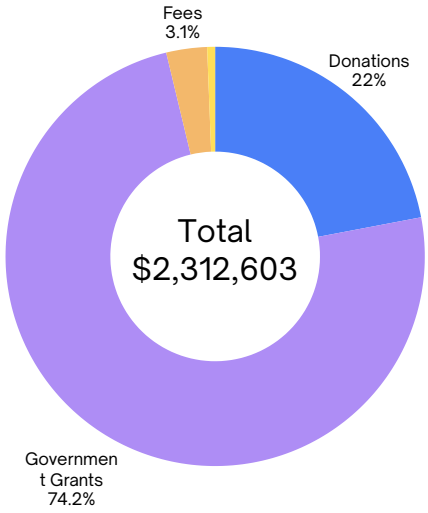
$188,099



Donations

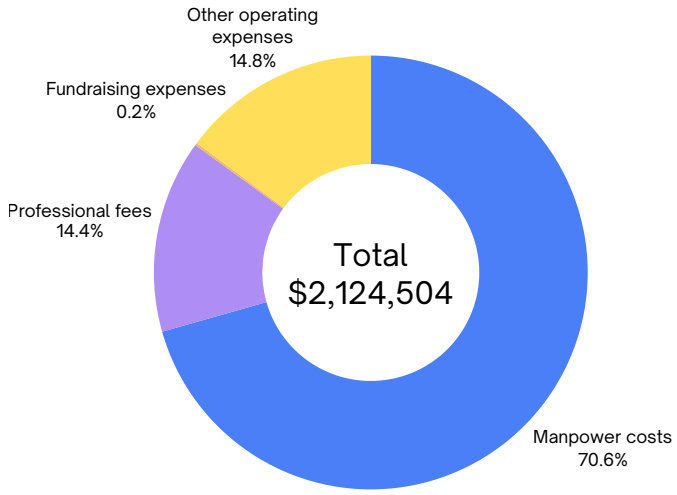
$509,003

Income



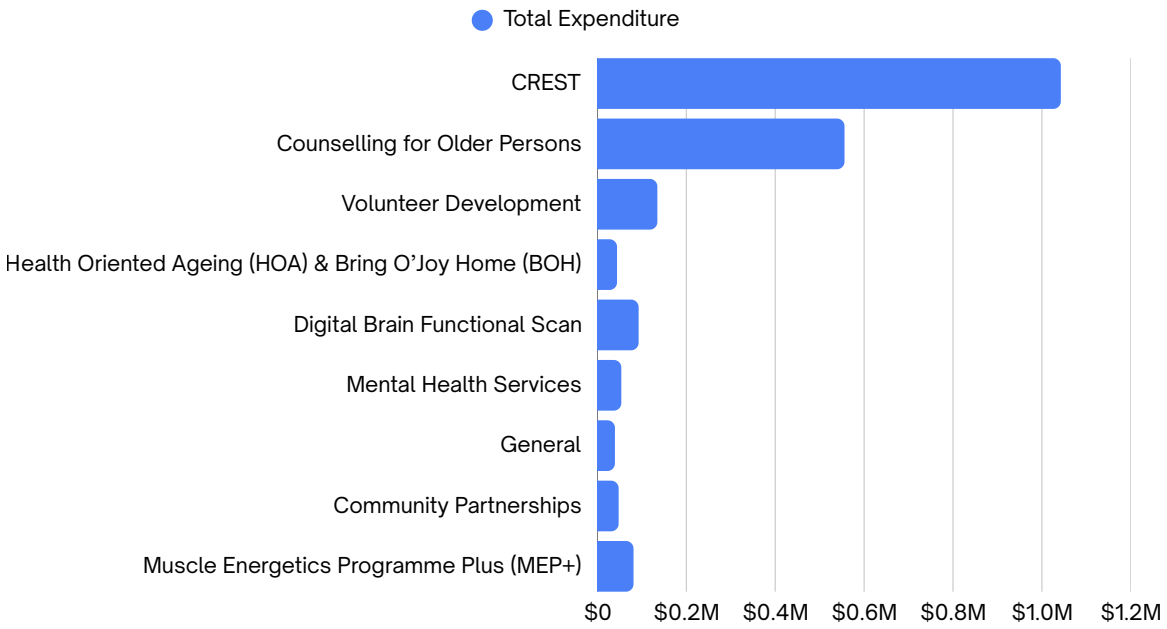
Income	
Donations	*$509,003.00*
Government Grants	$1,716,783.00
Fees	$72,665.00
Others	$14,152.00

Expenditure



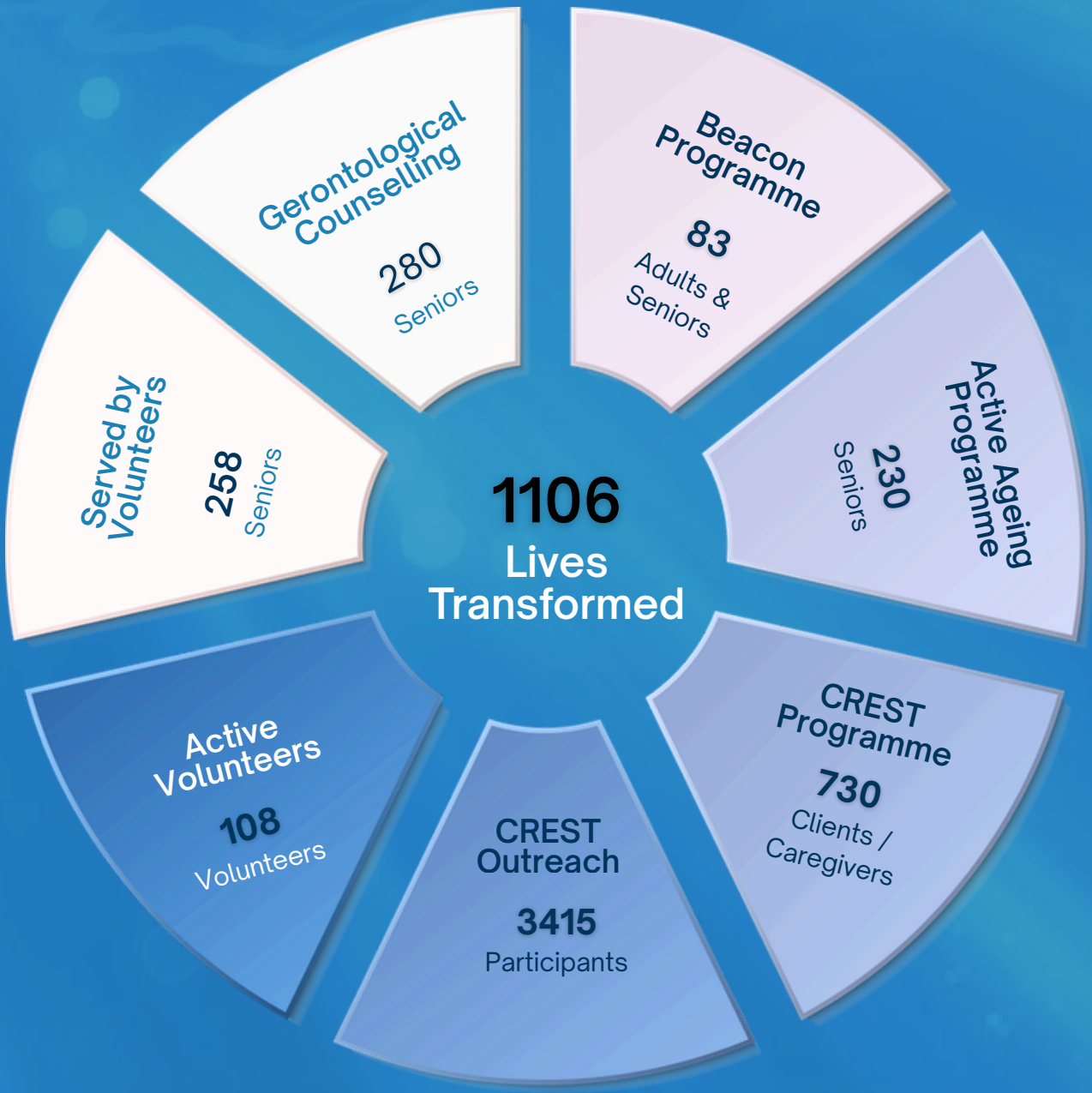
Expenditure	
Manpower costs	*$1,499,864.00*
Professional fees	$305,960.00
Fundraising expenses	$3,885.00
Other operating expenses	$314,795.00

Expenditure by Programme



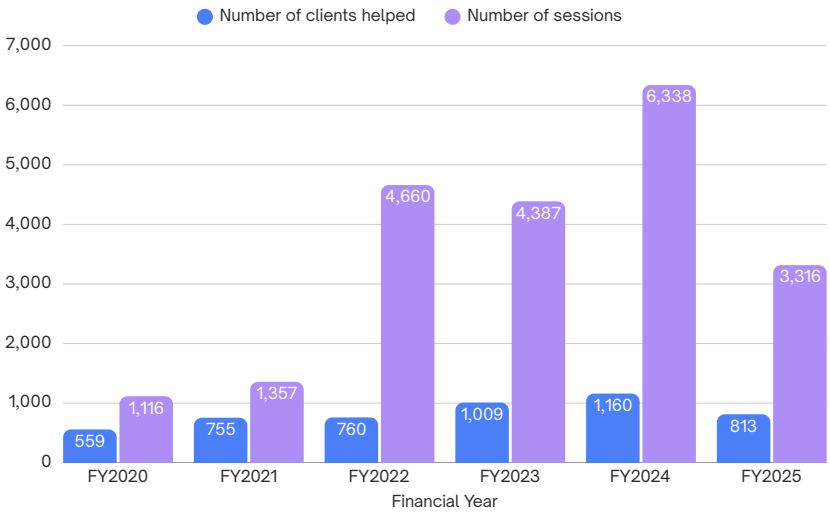
Programme	Total Expenditure
CREST	*$1,042,510*
Counselling for Older Persons	$555,934
Volunteer Development	$134,945
Health Oriented Ageing (HOA) & Bring O'Joy Home (BOH)	$44,250
Digital Brain Functional Scan	$92,818
Mental Health Services	$53,882
General	$39,504
Community Partnerships	$47,865
Muscle Energetics Programme Plus (MEP+)	$81,308

The Year In Review

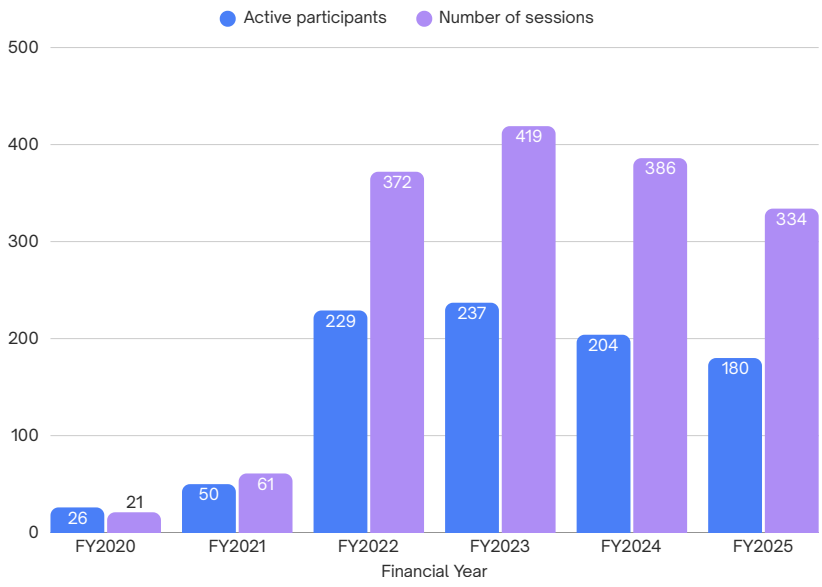


Impact of Our Work

Counselling & Casework



Active Ageing for Seniors



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



BEACON Program

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).

Program Impact

Persons served

83
Clients

Counselling sessions

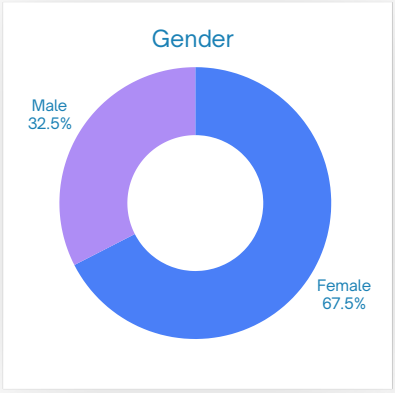
409
Sessions

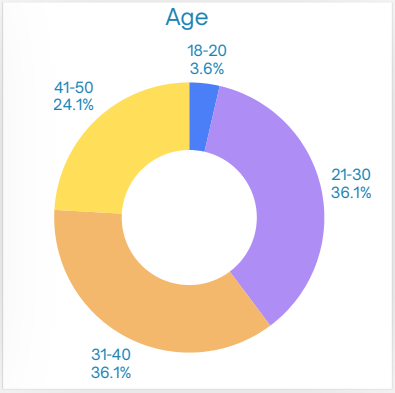
Statistics

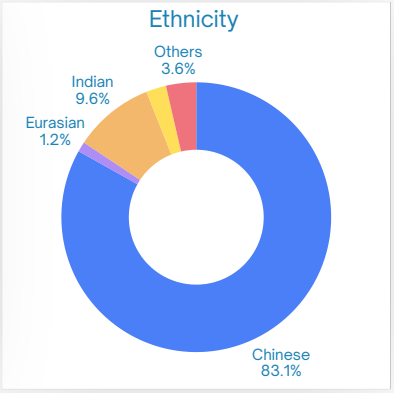
Breakdown of BEACON Cases	FY25	FY24
Total number of cases served	83	81
Total number of sessions	409	329
Number of cases brought forward from last FY	47	35
Number of new cases in this FY	36	46
Number of cases closed during this FY	36	33
Number of cases carried forward to next FY	47	48

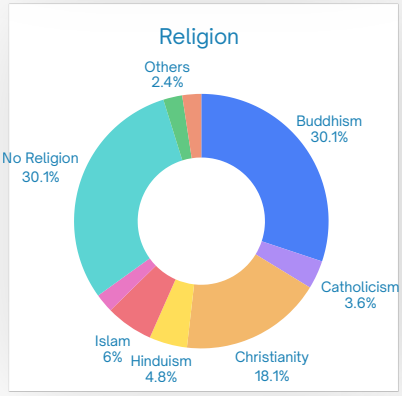
In FY25, the BEACON programme, served 83 cases—an increase from 81 in FY24. A total of 409 sessions were conducted, up from 329. New cases dropped to 36 from 46, while 36 cases were closed. The programme carried forward 47 cases into the next financial year, reflecting ongoing support for clients. This growth demonstrates BEACON's expanding reach and continued commitment to mental health support in the community.

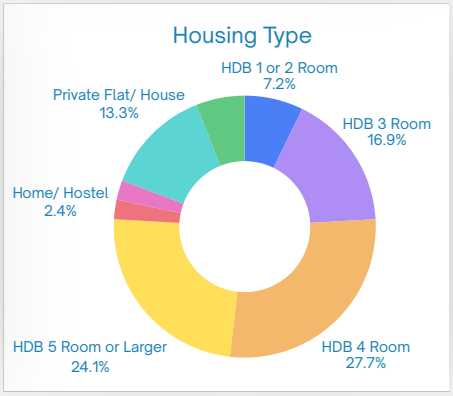
Demographics

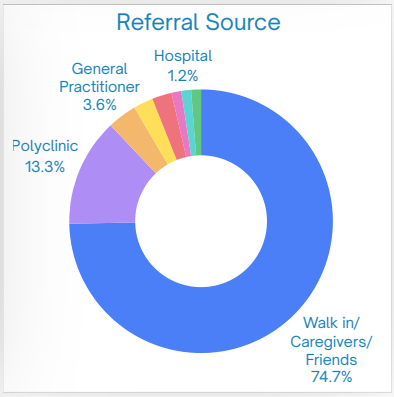


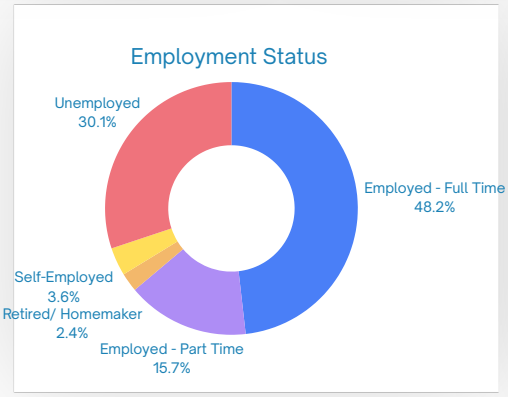


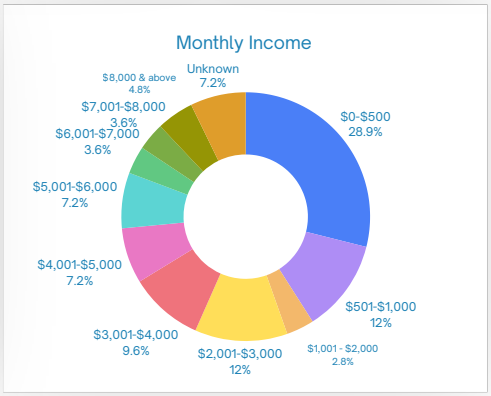








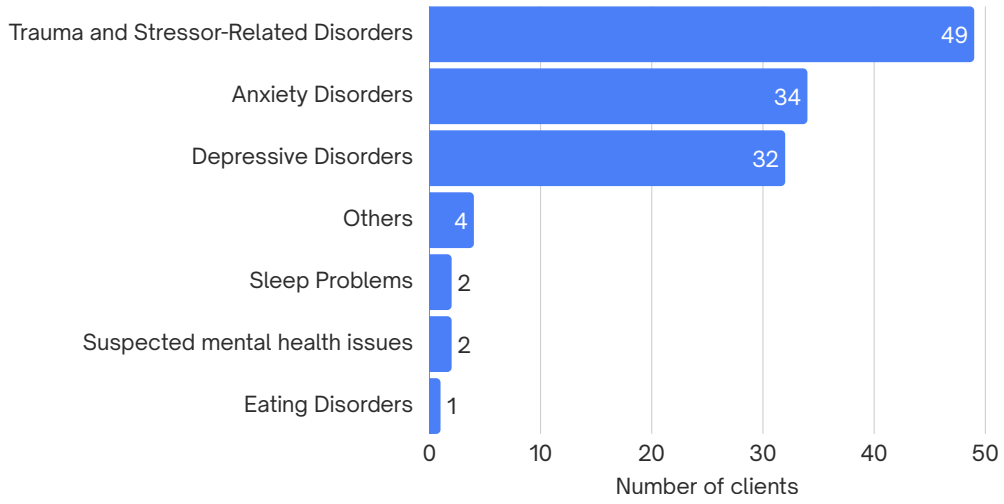




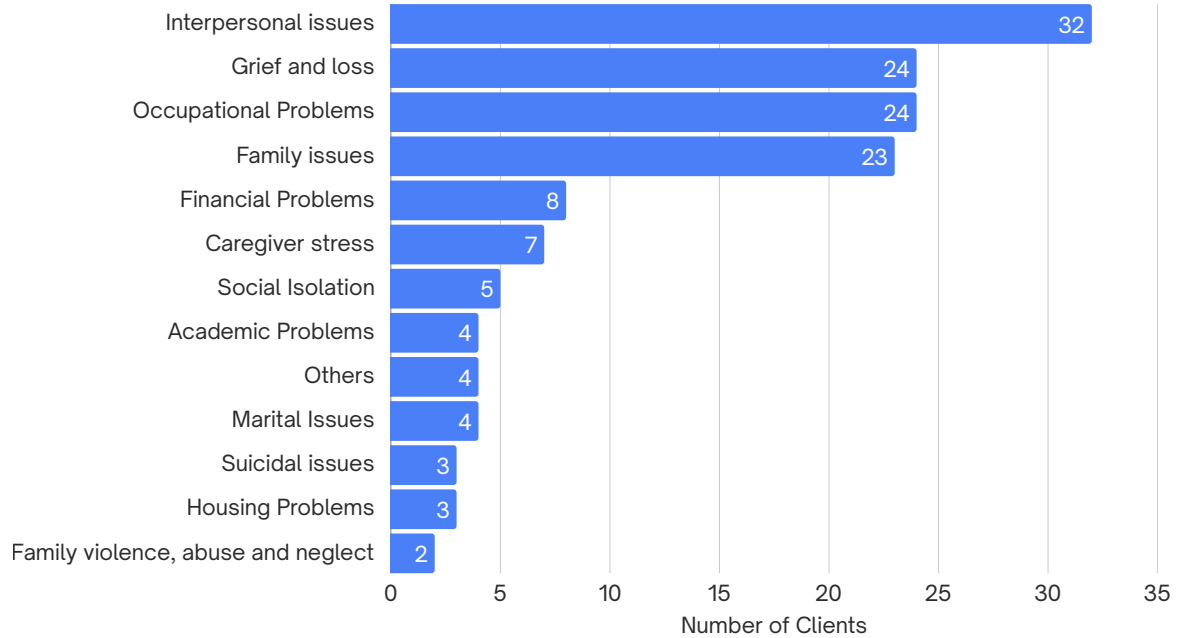
In FY25, BEACON served 83 clients, predominantly female (67.5%) and aged 21-40 (72.2%). Most clients were Chinese (83.1%) and varied in religion, with 30.1% identifying as Buddhist. Housing ranged widely, with 51.8% in HDB flats of 4 rooms or less. Employment status was diverse, with 63.9% employed full or part-time and 30.1% unemployed. Nearly 43.7% had a monthly income below $2000, highlighting the programme's reach to low-income individuals needing mental health support.

Presenting Issues

Psychological issues



Social issues



In FY25, psychological issues were prominent among BEACON clients, with trauma and stressor-related disorders affecting 59%, anxiety disorders 41%, and depressive disorders 38.6%. Social issues were also significant, including interpersonal (38.6%), grief and loss (28.9%), grief and loss (28.9%) and family issues (27.7%). These figures highlight the complex, multifaceted challenges faced by clients in need of comprehensive mental health support.

Services for Older Persons



Gerontological Counselling

Community Resource, Engagement & Support Team (CREST)

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.



Program Impact

Individual Counselling

250
Clients

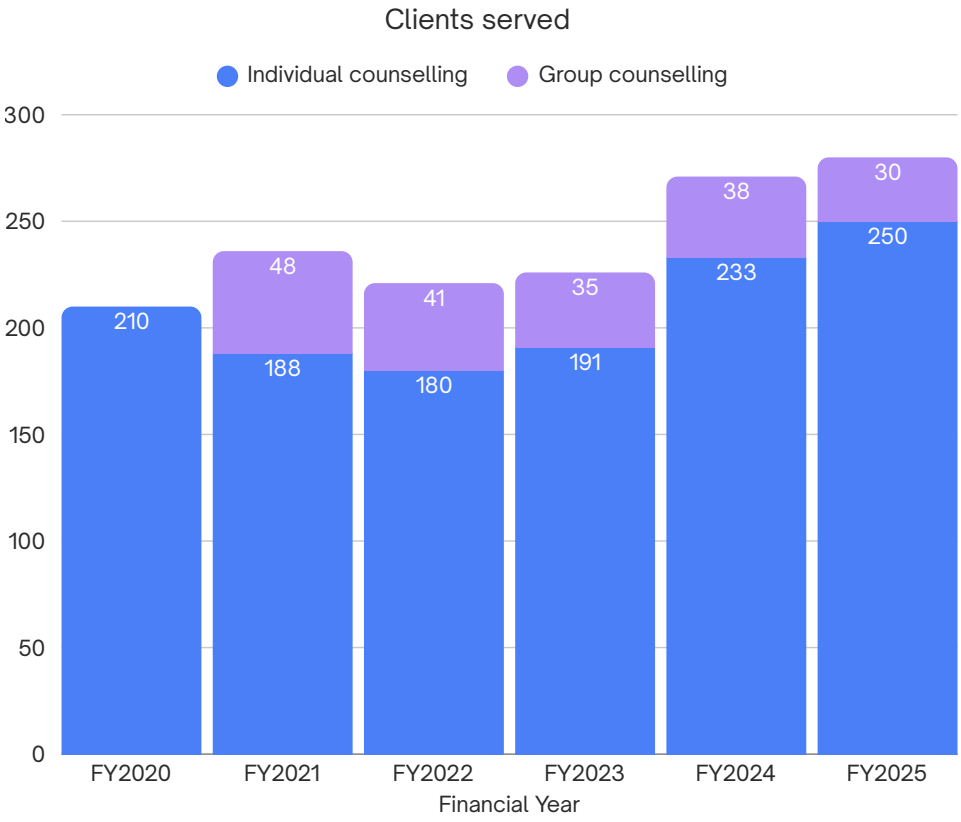
Group Counselling

30
Clients

Counselling Session

1492
Sessions

Statistics



Over the past five years, individual counselling cases have generally stayed within the range of 180–233, showing steady demand, with a significant increase to 250 cases in FY2025. 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, with 30 cases in FY2025. This suggests that while group support is consistently valued, individual counselling remains a crucial pillar of support for seniors.



Outcomes

Individual Counselling

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. 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.

Group Counselling

Counselling Outcomes	FY25	FY24
Outcome 1	97%	84%
Outcome 2	97%	79%

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).

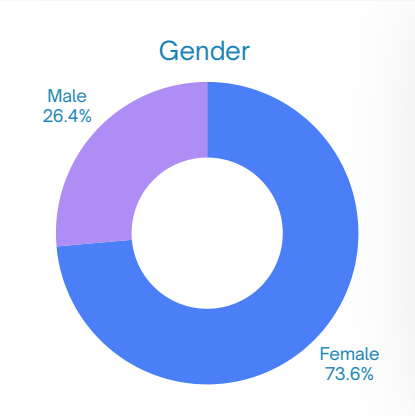
Output

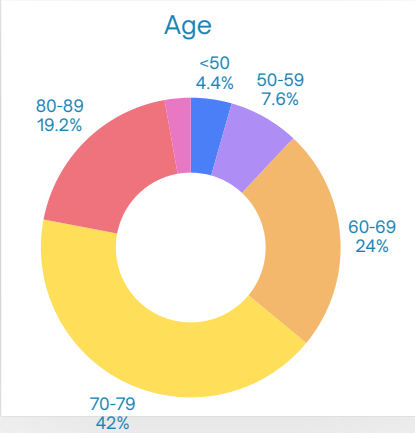
Breakdown of Gerontological Counselling Cases	FY25	FY24
Individual Counselling		
Total number of cases served	250	233
Total number of sessions	1303	1650
Number of cases brought forward from last FY	148	129
Number of new cases in this FY	102	104
Number of cases closed during this FY	94	85
Number of cases brought forward to next FY	161	148
Group Counselling		
Total number of cases	30	38

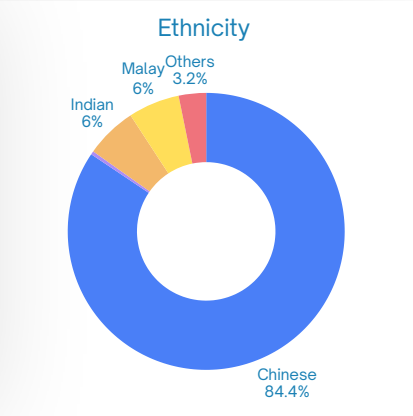
The data for FY25 reveals an increased demand for gerontological counselling services, with 250 individual counselling cases served, up from 233 in FY24. A total of 1303 sessions were conducted. The number of new individual cases rose from 129 to 148, indicating continued relevance and outreach. More cases have been carried forward to the next financial year, suggesting ongoing support needs. Group counselling cases saw a small decrease from 38 to 30.

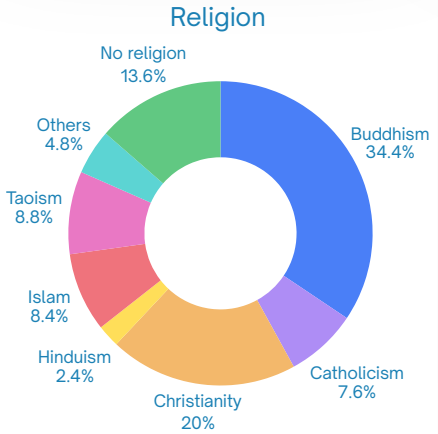
Demographics

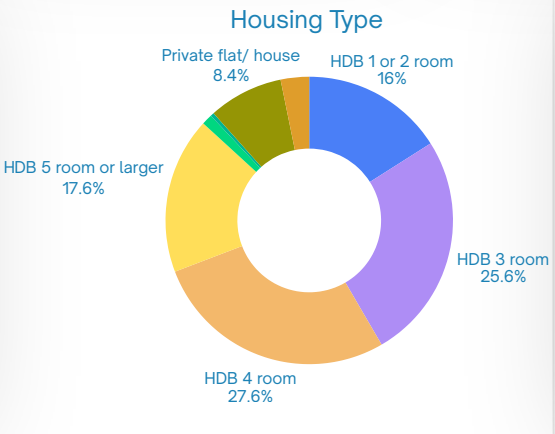
Individual Counselling

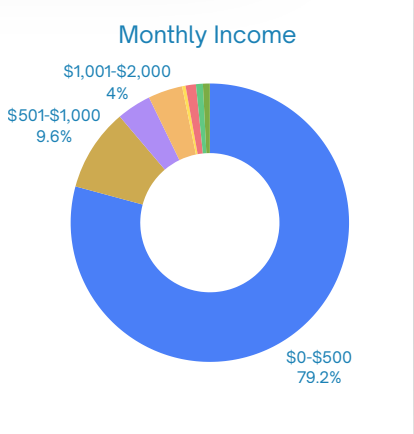


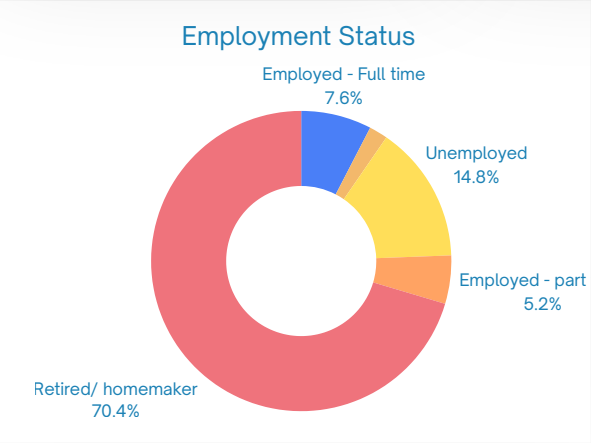


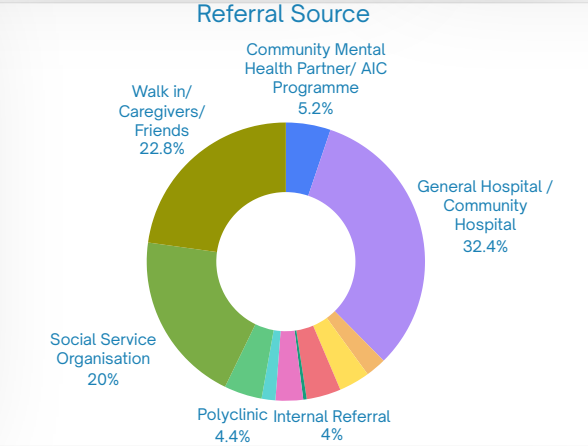










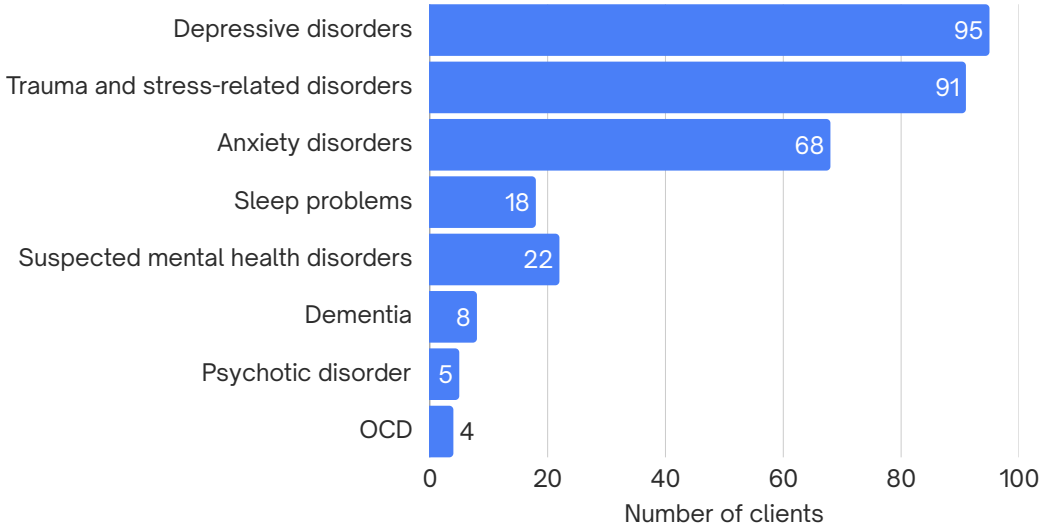


In FY2025, 250 individuals received individual counselling support, with the majority being women (73.6%) and most aged 70–79. The majority of clients reported an income below $500 and lived in HDB housing, highlighting financial vulnerability. Clients were mostly Chinese and drawn from diverse faiths. 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.

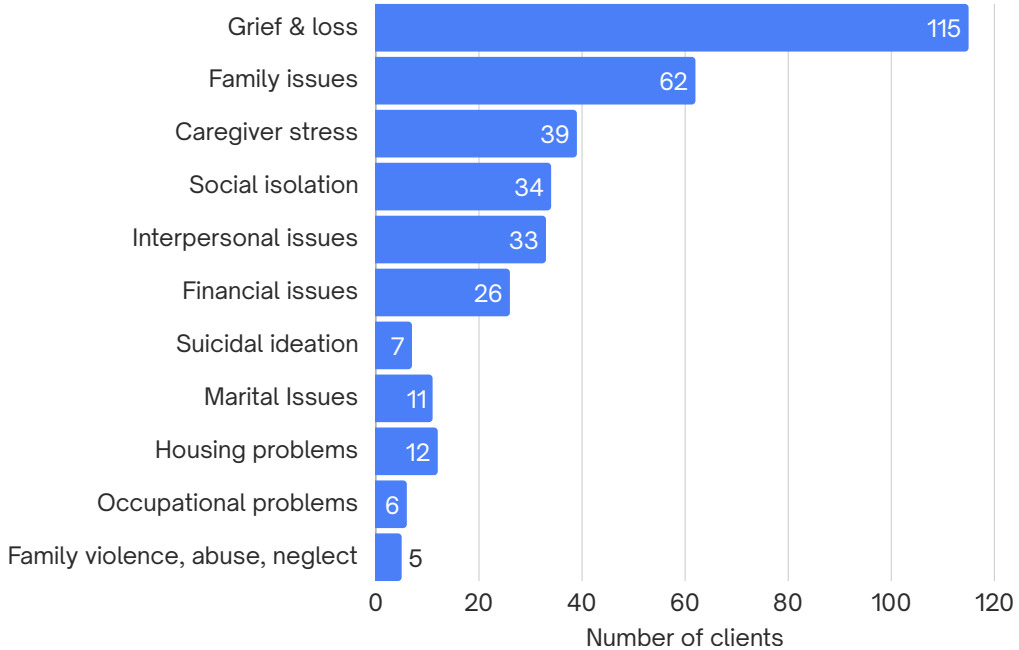
Presenting Issues

Individual Counselling

Psychological issues



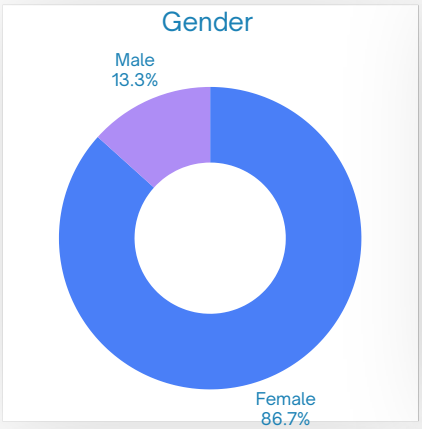
Social issues

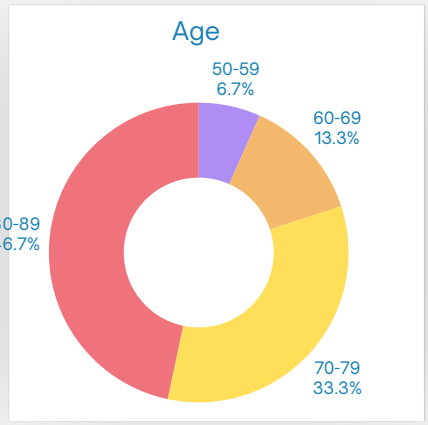


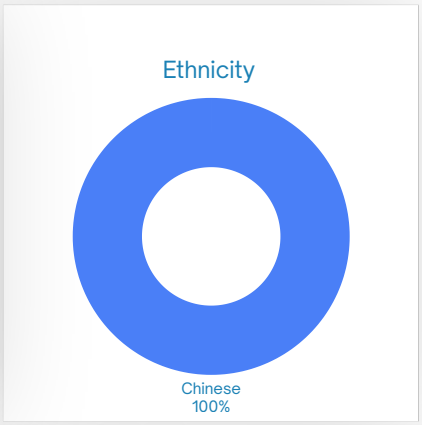
In FY2025, clients in individual counselling faced diverse issues, with psychological concerns such as depressive disorders (38%), trauma and stress-related disorders (36%), and anxiety disorders (27%) being most prevalent. Social challenges were also significant, with grief and loss (46%), family issues (25%), 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.

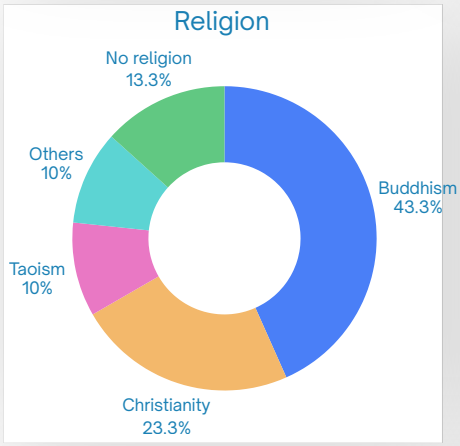
Demographics

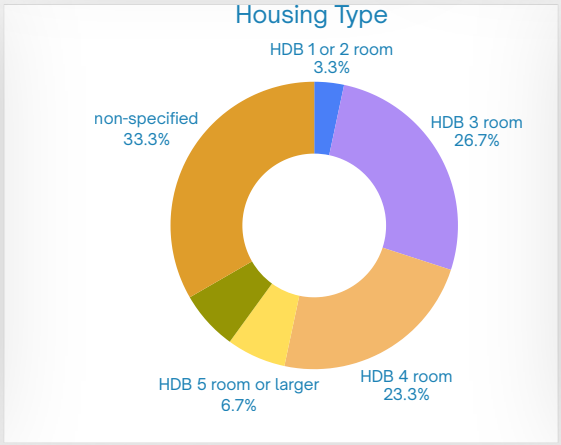
Group Counselling

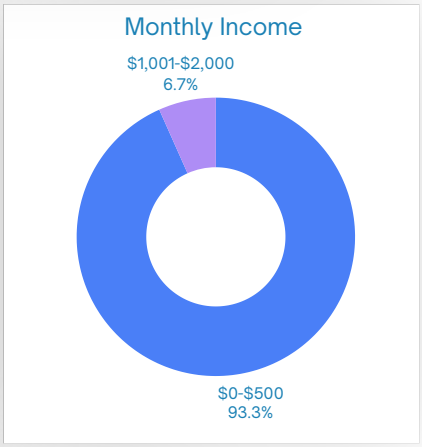


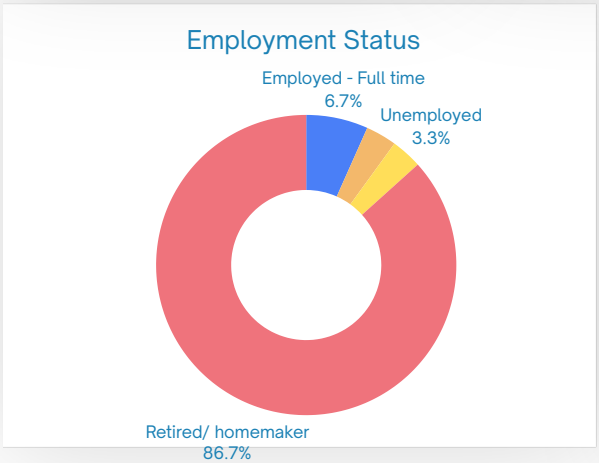


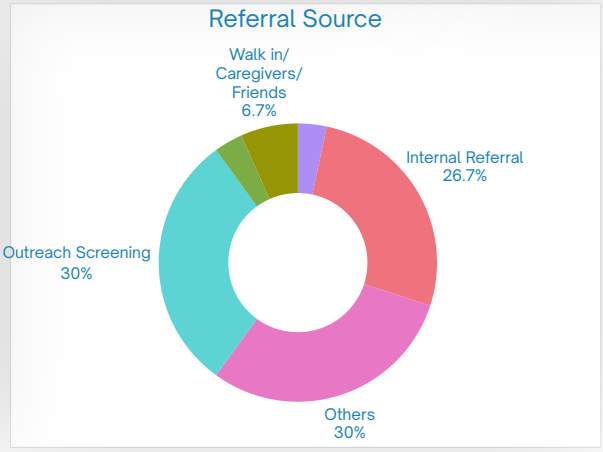












In FY2025, 30 clients participated in group counselling, mostly female (86.7%) and Chinese (100%), aged predominantly 80-89 (46.7%). Most were retired or homemakers (86.7%) and living in HDB 3-room (26.7%), with a significant portion (93.3%) earning below $500 monthly. Referrals mainly came from outreach screening (30%). 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





Reminiscence Groupwork

4 April 2025
Geylang East Home for the Aged



Cognitive Stimulating Activities

September 2025
Greentops Active Ageing Centre

CREST

Community Resource, Engagement & Support Team

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.



Program Impact

Served

730
Clients/Caregivers

Outreach

3415
Persons

Outreach Events

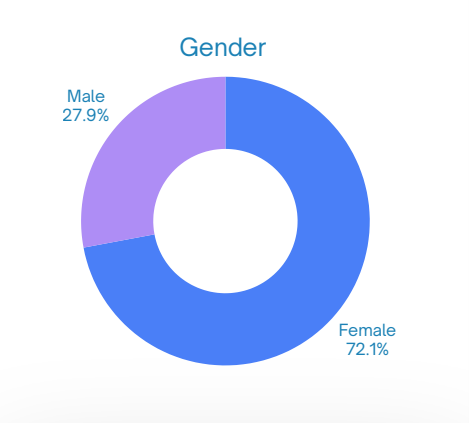
21
Events

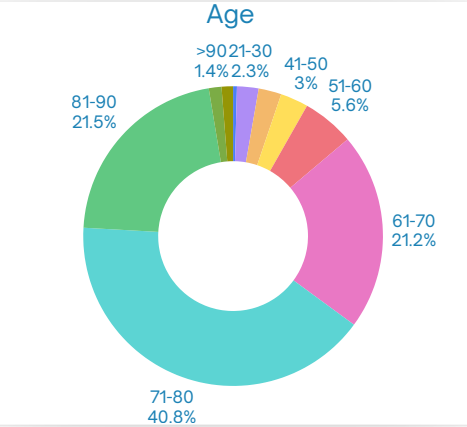
Statistics

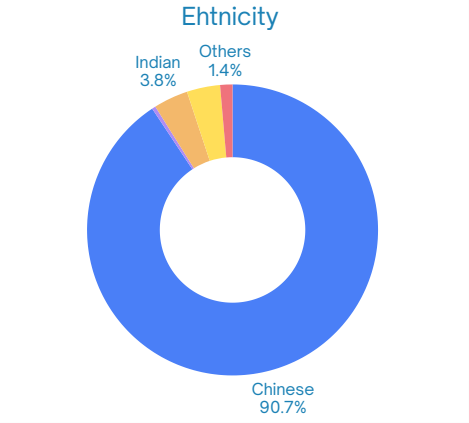
CREST/ES Reporting	FY25	FY24
Number of clients/caregivers followed up by the programme:	730	735
Number of dementia/ mental health outreach events/ activities organised for residents, caregivers and community partners	21	28
Number of participants reached out and provided with dementia/ mental health information (outreach)	3415	7497
Number of client sessions	2907	4157

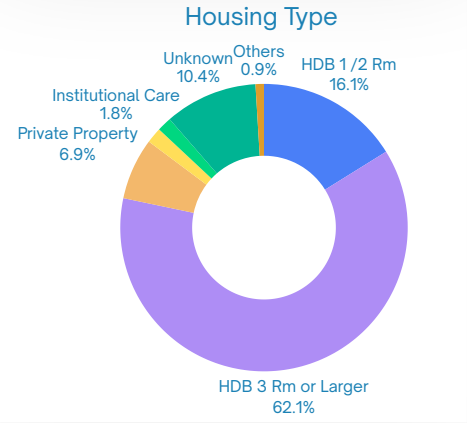
In FY25, the CREST/ES programme followed up with 730 clients and caregivers. The team organised 21 dementia and mental health outreach events, reaching 3,415 participants. Additionally, staff conducted 2,907 client sessions. These figures show a decrease from the higher service volumes recorded in FY24. This is due to a change in AIC's policy where elder-sitting sessions are discontinued.

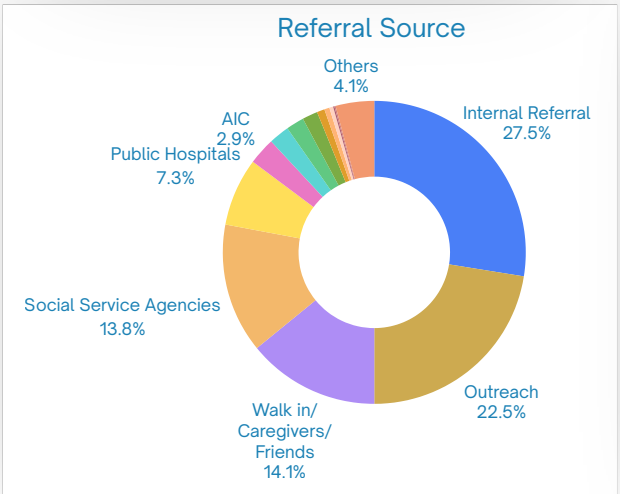
Demographics

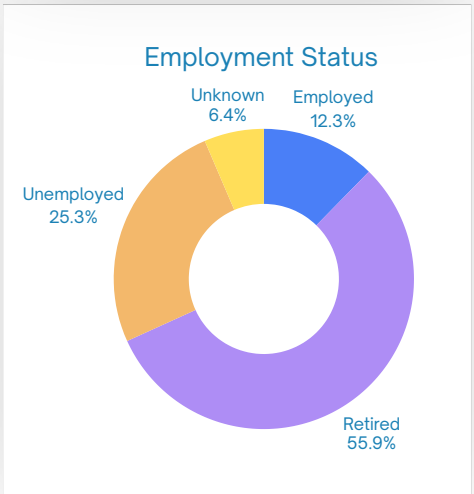












The CREST programme served 730 clients and caregivers, predominantly female (72.1%). Most are aged 61 and above (83.5%), with the majority being Chinese (90.7%). Most clients live in HDB 3-room or smaller flats (78.2%). Internal referrals account for 27.5% of sources, followed by outreach (22.5%) and walk-ins (14.1%). Employment status shows 55.9% retired and 25.3% unemployed clients, reflecting a largely senior and non-working population.

CREST
Outreach



Discovering Grief – An Interactive Workshop on Loss, Healing, and Connection

14 June 2025



Do I have Dementia?

19 June 2025
Online Talk
National Library Board

Mental Health Outreach

5 July 2025
Jalan Besar SGO



Ageing & Anxiety

8 July 2025
Talk & Workshop
Bendemeer Active Ageing Centre



家庭趋势报告

11 July 2025
Radio Talk
95.8 FM



Ageing & Anxiety

22 July 2025
Online Talk
National Library Board

CREST
Outreach



Understanding & Managing Anxiety

2 August 2025
Talk
Buddhist Mission



Do I have Depression?

15 August 2025
Online Talk
National Library Board



Psychosis and Hoarding

16 August 2025
Workshop for Para-Counsellors



打造乐龄社区、更多社区关爱组屋助国人原地养老

22 August 2025
Radio Talk
95.8 FM



老龄化与焦虑

8 & 15 September 2025
Mandarin Talk & Workshop
Geylang East Home for the Aged



Understanding & Preventing Elderly Suicide

11 September 2025
Online Talk
Caring for Life

CREST
Outreach



Thriving with Stress

23 September 2025
Online Talk
National Library Board

Ageing & Anxiety

17 & 21 November 2025
Talk & Workshop
GreenTops @ Sims



Do I have Depression?

11 October 2025
Let's Chat Roadshow
Paya Lebar MRT Station



Outreach at KWS St. George

17 October 2025
Outreach
Kwong Wai Shiu Hospital



Ageing & Anxiety

29 January & 12 February 2026
Talk & Workshop
Mangala Vihara Buddhist Temple

Client Experience Survey

Background & Objectives

AIC has commissioned Forbes Research, an independent research company, to conduct the centralized Client Experience Survey 2025. This survey will be conducted every two years.

The fieldwork period for the Client Experience Survey 2025 was from July 2025 – October 2025.

This study aims to:
1. Understand client / caregivers' perspectives on the staff, service delivery and overall experience.
2. Allow Service Providers (SPs) to identify their strength areas and areas for improvement
3. Provide opportunities for AIC to work with SPs to raise overall standards, service levels and improve quality.

Respondent screening

Clients / caregivers were identified by Service providers, based on a minimum quota set by AIC.

The screening criteria for client / caregivers were outlined by AIC as follows:

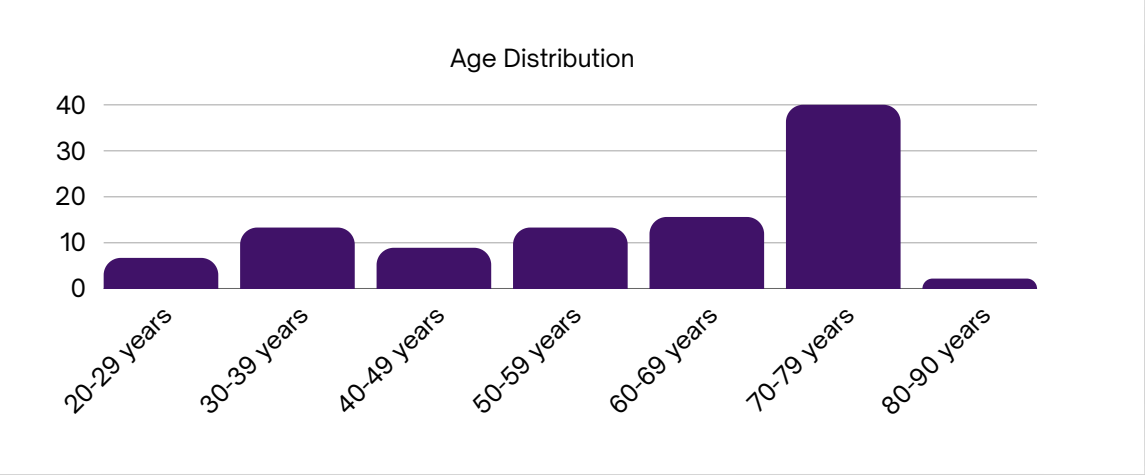
1. Clients who have been engaged ⩾2 times, including both active and closed case from FY23 onwards.
2. Does not have any of the following:
   - Moderate to severe dementia
   - Unstable medical or mental health condition
   - Speech or hearing impairment
   - Difficulties in understanding/answering the survey questions
3. Able to answer survey independently without significant bias.
4. Given consent to participate in survey.

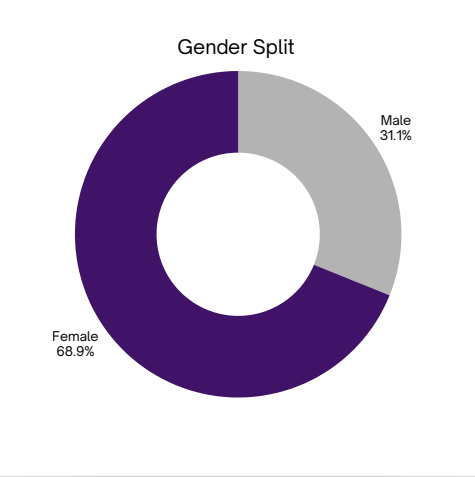
CREST O'Joy @ Kallang

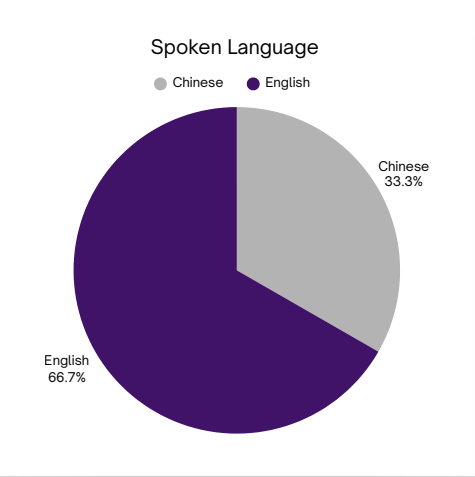
Respondent Demographics

Summary

1. There were **69%** Female and **31%** Male.
2. Most respondents were aged between **70 - 79 years old**.
3. The interviews were mainly conducted in **English (67%)**.

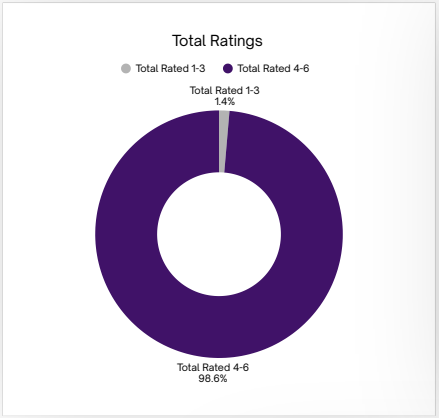


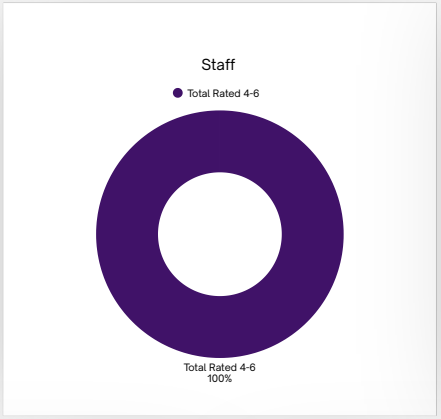


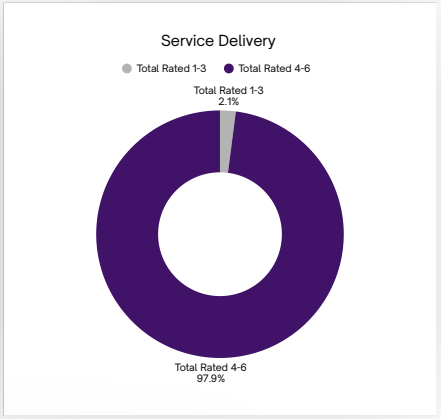


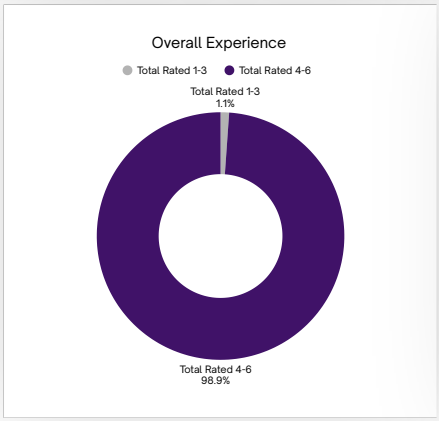
CREST O'Joy @ Kallang

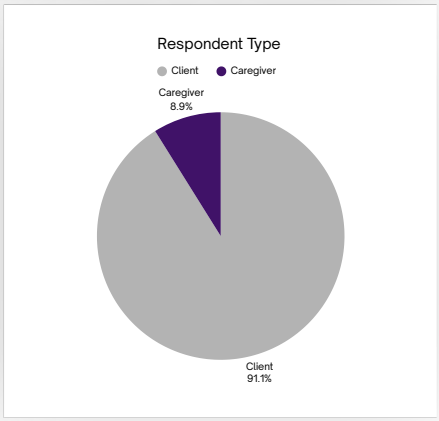
Overview Summary

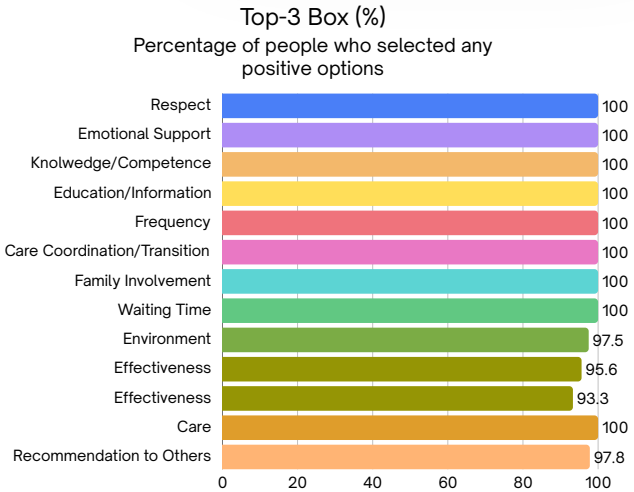


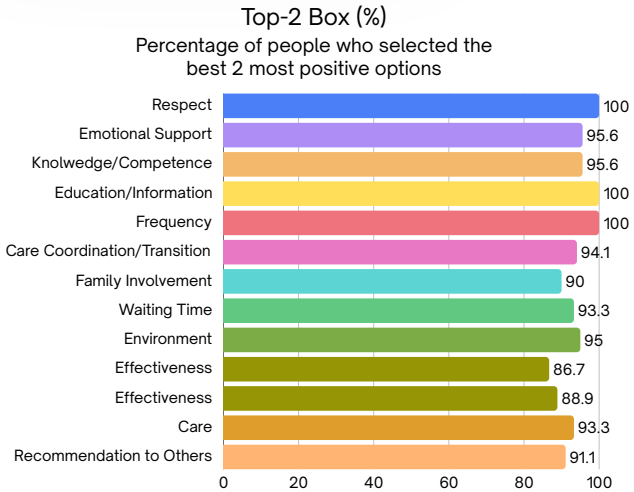








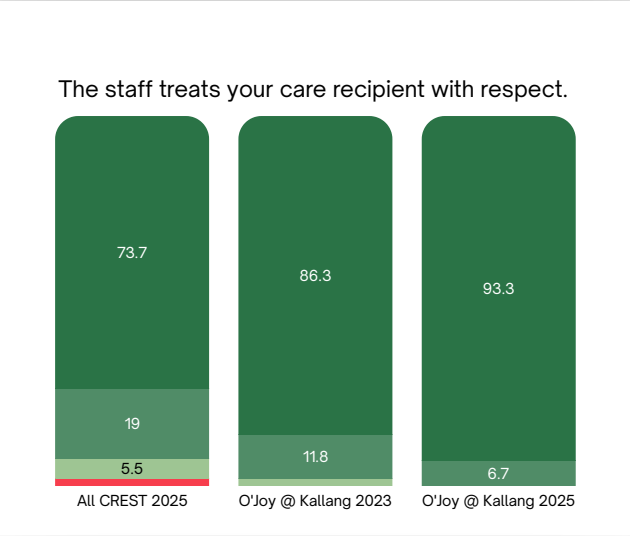




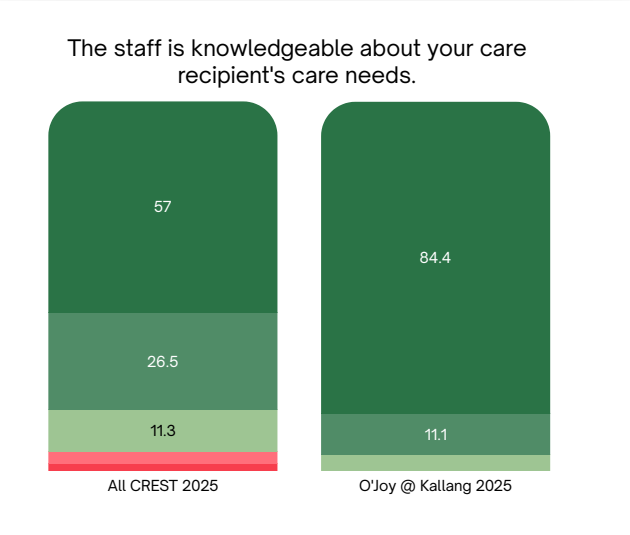
CREST O'Joy @ Kallang

Staff Satisfaction

Overall staff satisfaction remained consistent across 2023 and 2025, with no significant differences.







Results are in %.

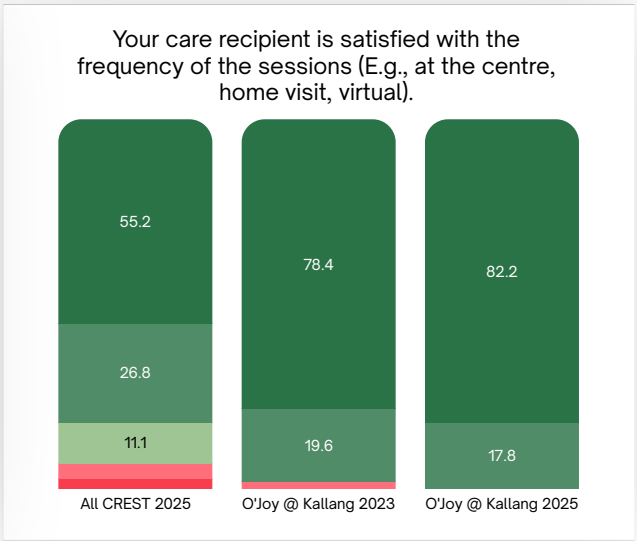
- Always / Strongly Agree
- Very Frequently / Agree
- Occasionally / Somewhat Agree
- Rarely / Somewhat Disagree
- Very Rarely / Disagree
- Never / Strongly Disagree

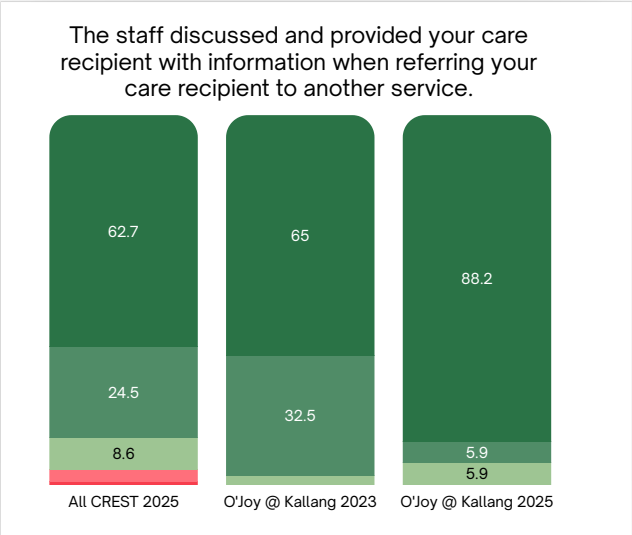
CREST O'Joy @ Kallang

Service Delivery (1/3)

Overall service delivery satisfaction recorded at least 94% across 2023 and 2025, with no significant differences.







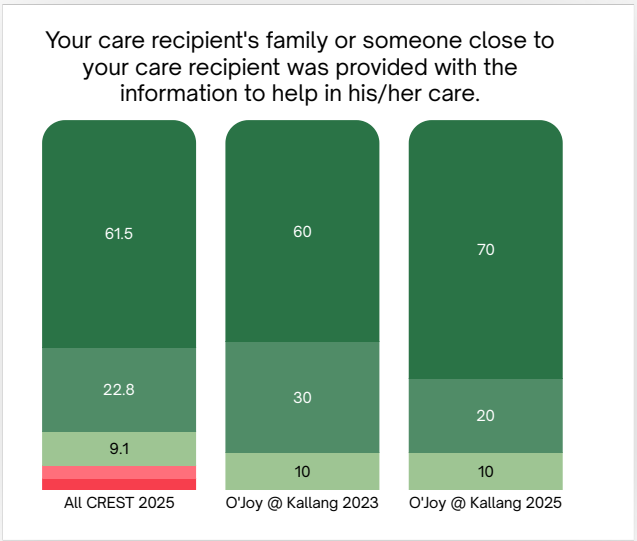
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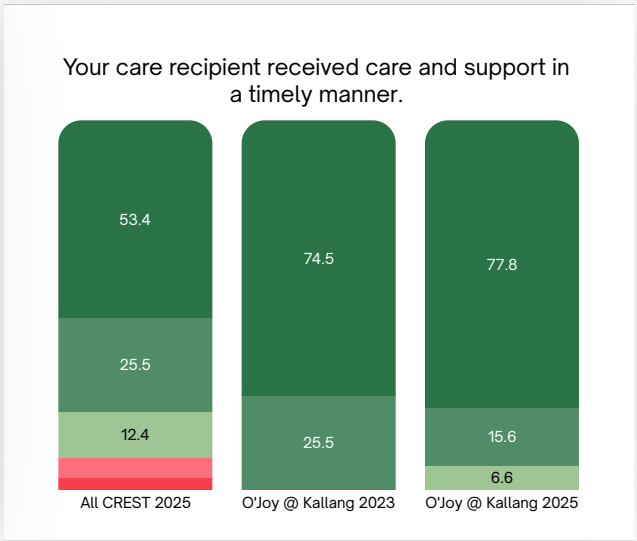
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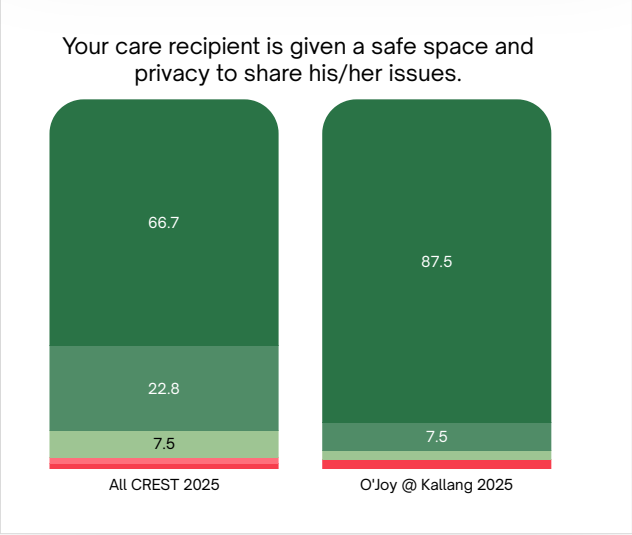
CREST O'Joy @ Kallang

Service Delivery (2/3)

Similarly, overall service delivery satisfaction remained consistent across 2023 and 2025, with no significant differences.







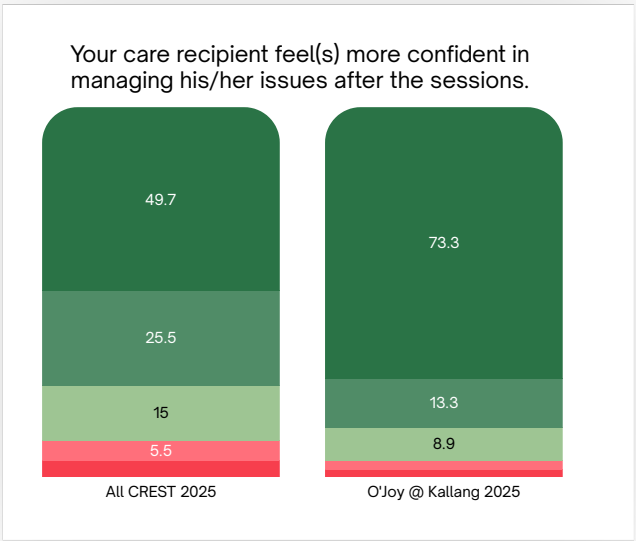
Results are in %.

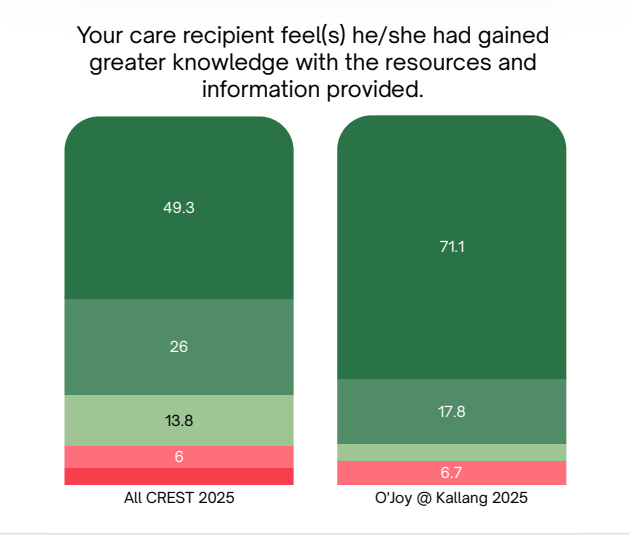
- Always / Strongly Agree
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CREST O'Joy @ Kallang

Service Delivery (3/3)

CREST O'Joy @ Kallang recorded higher satisfaction scores compared to overall CREST 2025 scores.





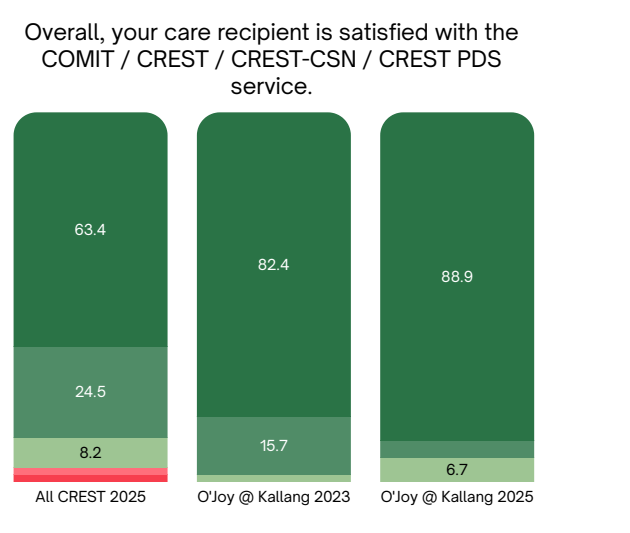
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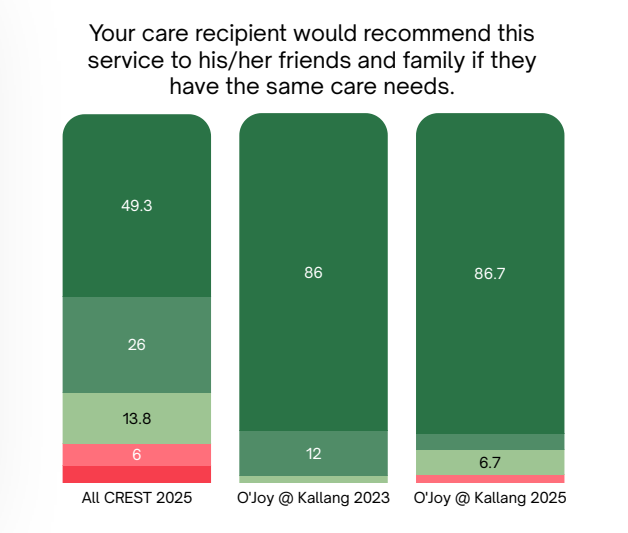
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CREST O'Joy @ Kallang

Overall Experience

Overall satisfaction with the service and willingness to recommend it scored at least 91% across both years, with no significant differences.





Results are in %.

- Always / Strongly Agree
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Top 3 Most Satisfied Areas

Theme	Count of Responses
Staff / counsellor / trainer's patience, professionalism, support, responsiveness	43
Financial support provided	1
Frequent Follow ups / sessions/ visits	1

Top 3 Areas for Improvement

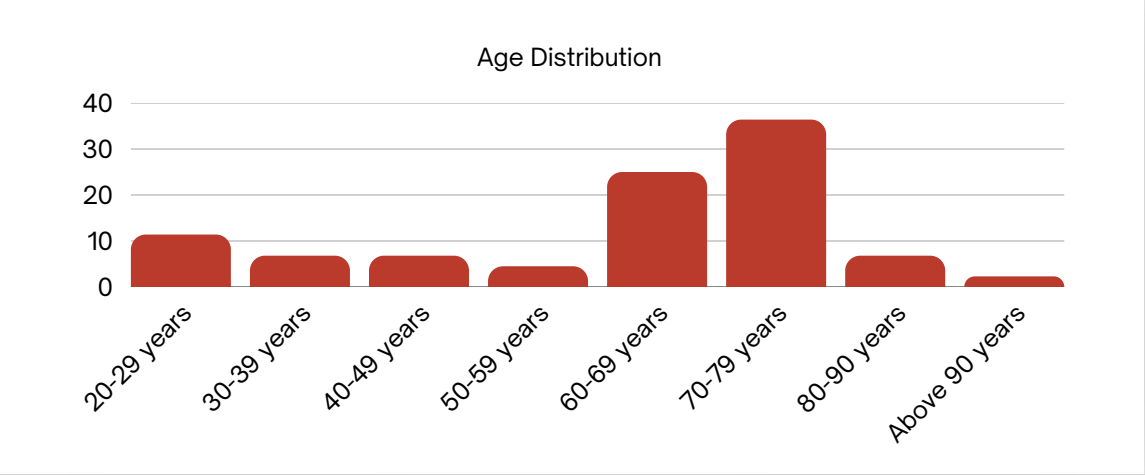
Theme	Count of Responses
Staff not well trained / not empathetic / not knowledgeable (eg. Don't know how to refer to other services) / not enough manpower (i.e. staff shortage)	3
Unsuitable timing / duration / frequency of sessions	3
More modes / locations of sessions (e.g. both online and F2F)	1
More programs / topics / trainings / publicity of events / resources	1
Need for integrated / holistic dementia care approach	1
No improvement needed / everything is good as it is	1

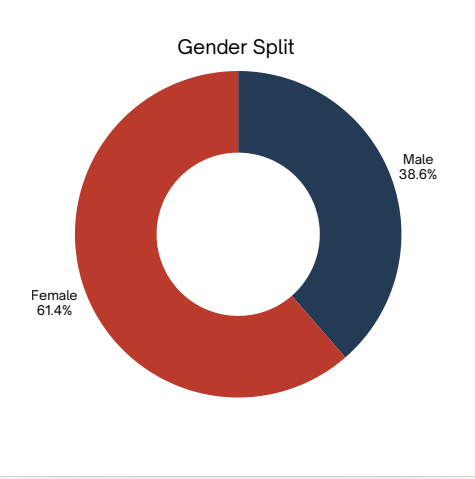
CREST O'Joy @ Geylang

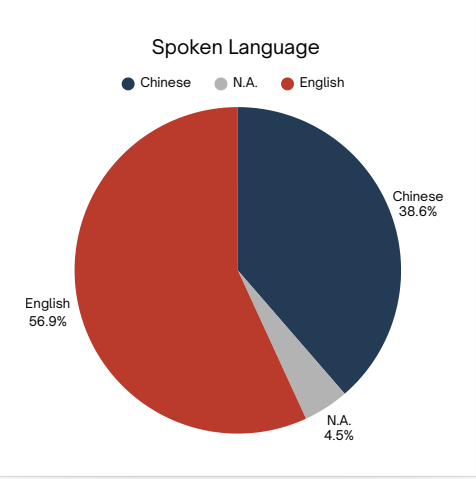
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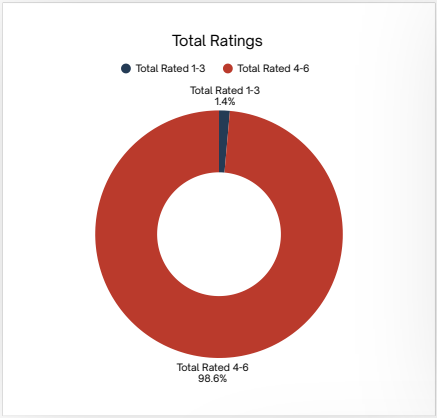


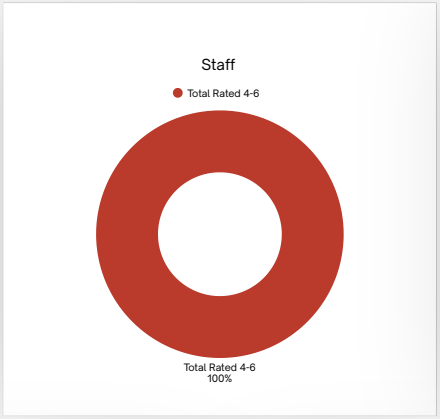


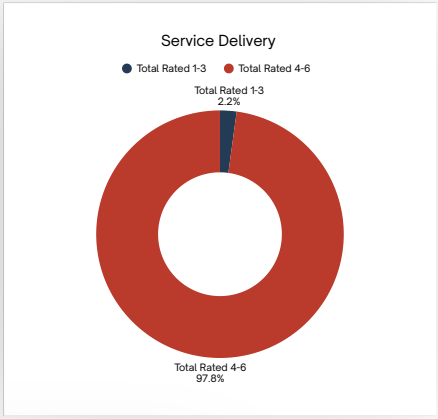


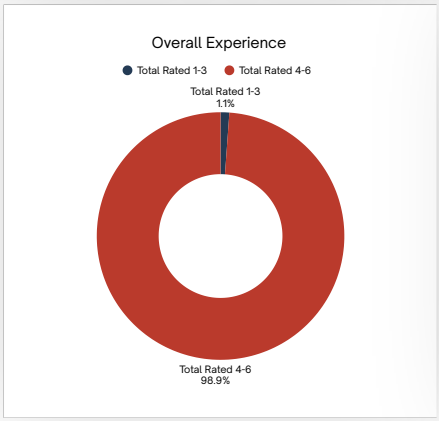
CREST O'Joy @ Geylang

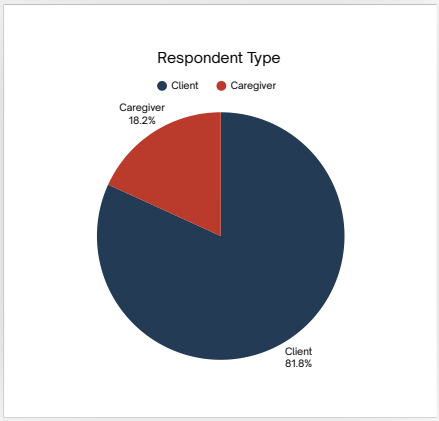
Overview Summary

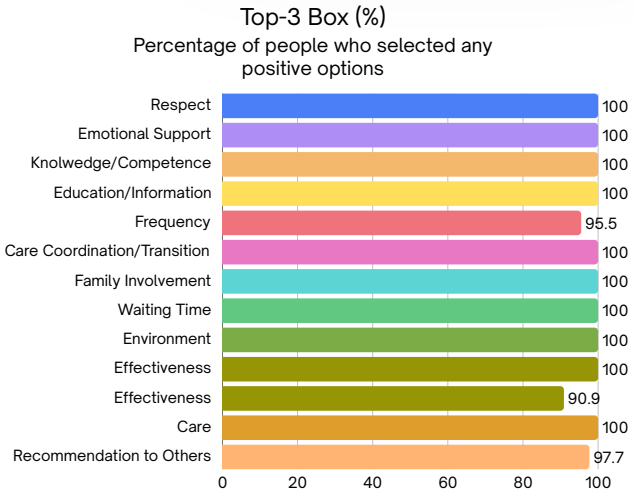


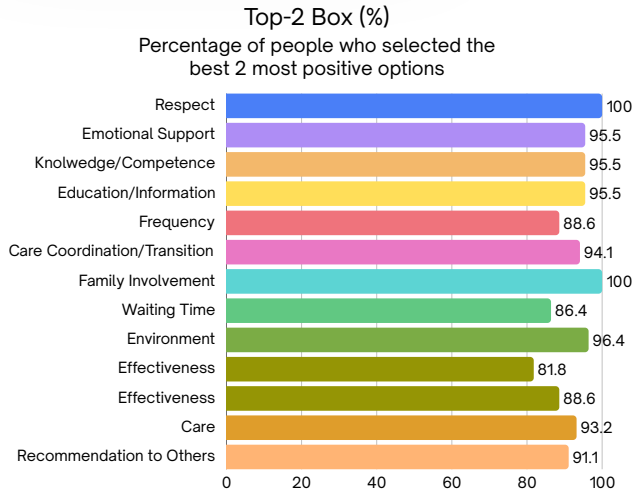










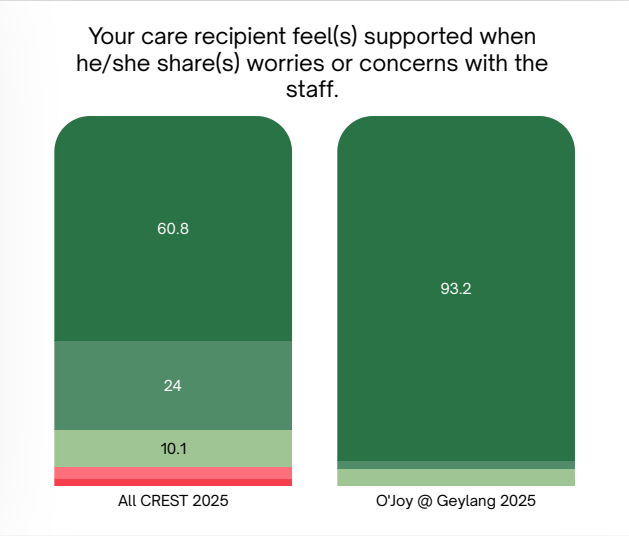


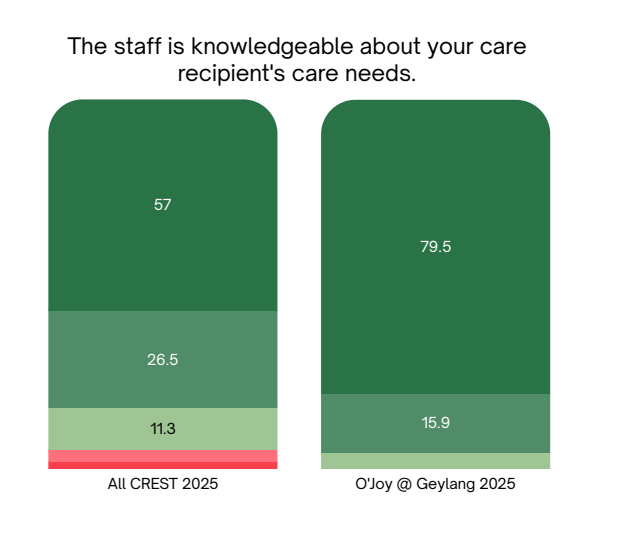
CREST O'Joy @ Geylang

Staff Satisfaction

CREST O'Joy @ Geylang recorded higher overall staff satisfaction scores compared to overall CREST 2025 scores.







Results are in %.

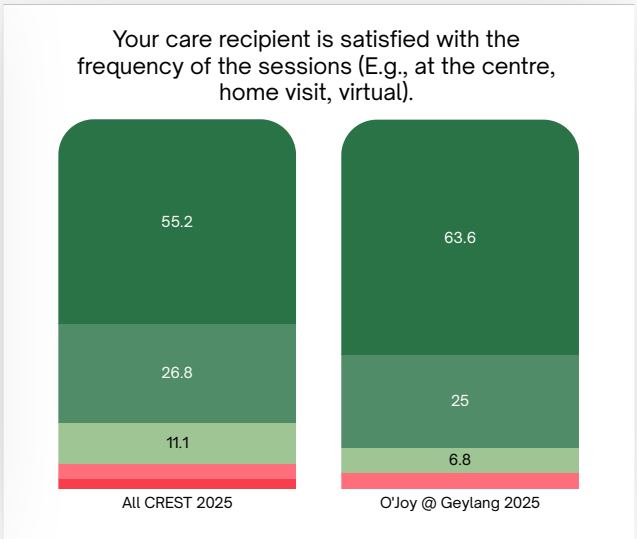
- Always / Strongly Agree
- Very Frequently / Agree
- Occasionally / Somewhat Agree
- Rarely / Somewhat Disagree
- Very Rarely / Disagree
- Never / Strongly Disagree

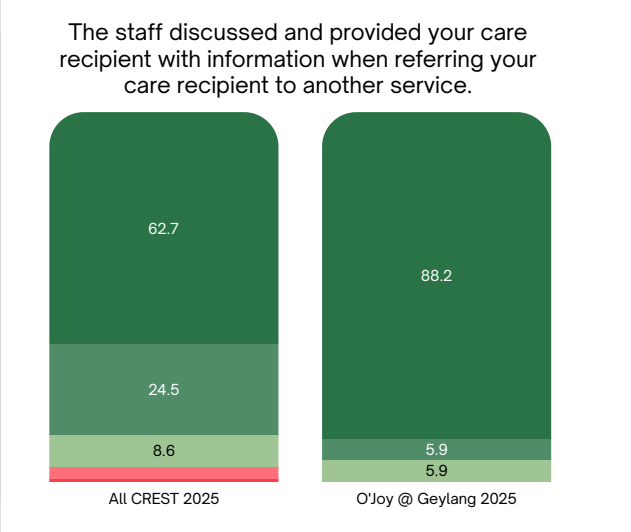
CREST O'Joy @ Geylang

Service Delivery (1/3)

Both CREST O'Joy @ Geylang and overall CREST 2025 recorded satisfaction scores of at least 81% in service delivery.







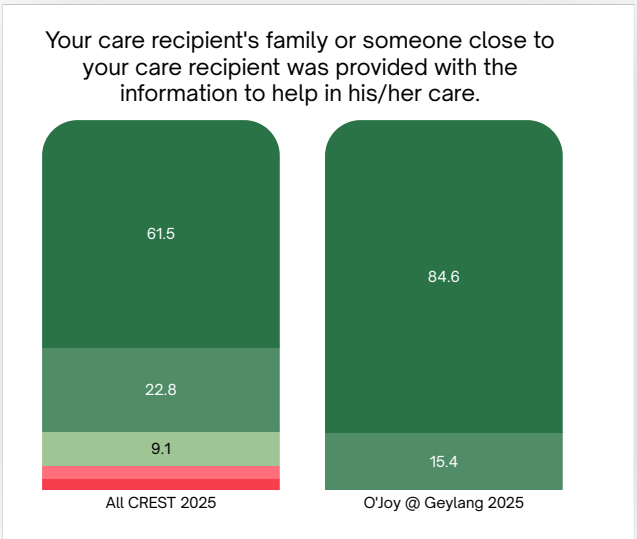
Results are in %.

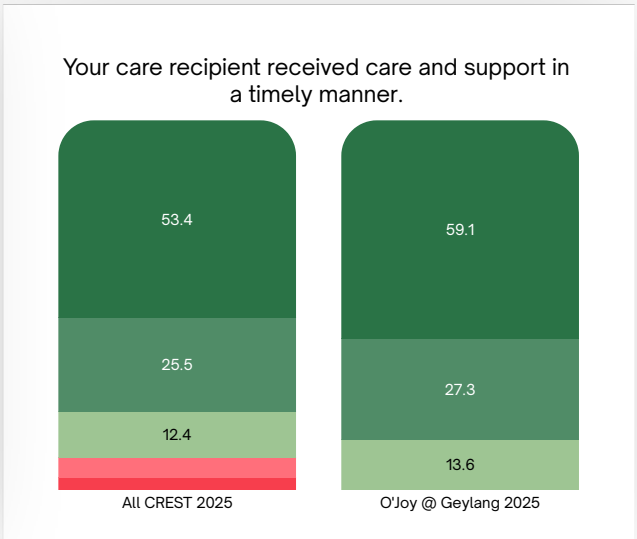
- Always / Strongly Agree
- Very Frequently / Agree
- Occasionally / Somewhat Agree
- Rarely / Somewhat Disagree
- Very Rarely / Disagree
- Never / Strongly Disagree

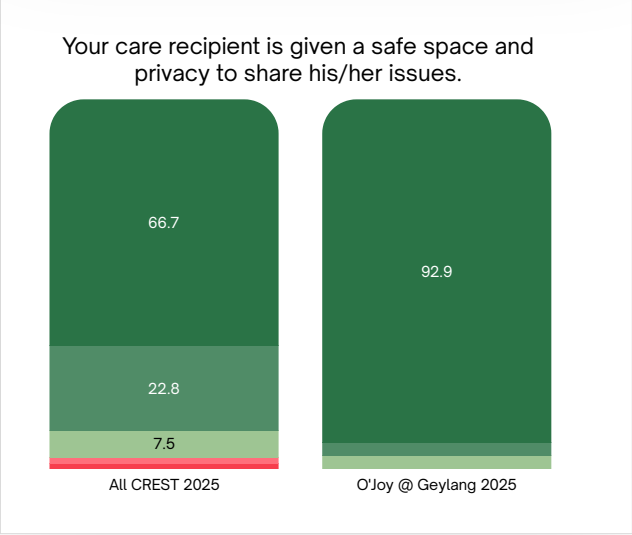
CREST O'Joy @ Geylang

Service Delivery (2/3)

CREST O'Joy @ Geylang scored higher service delivery satisfaction scores compared to overall CREST 2025 scores.







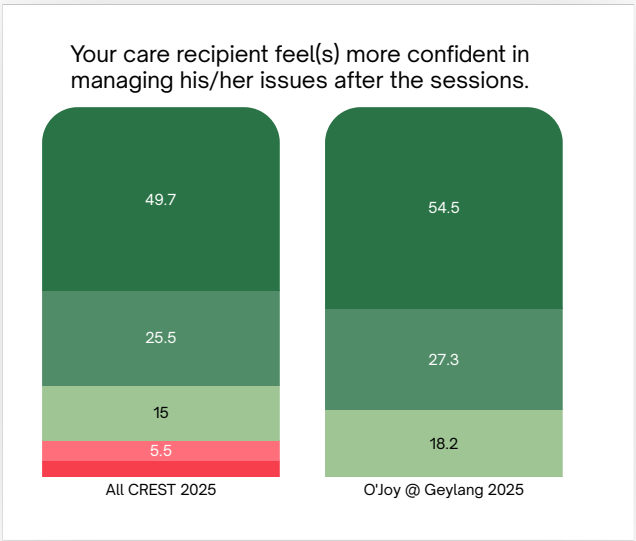
Results are in %.

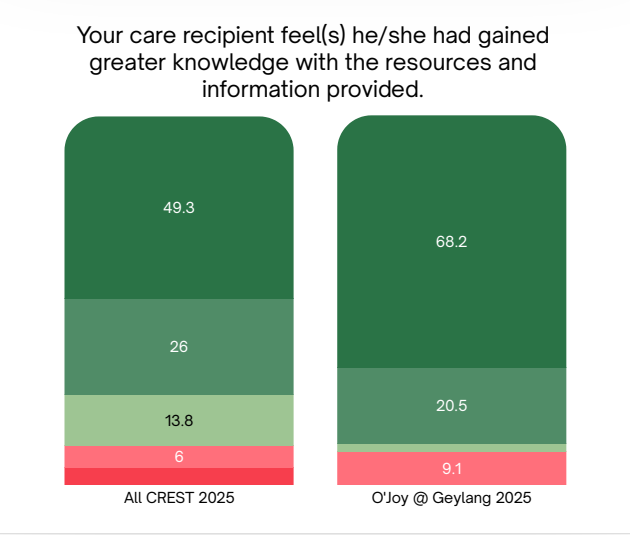
- Always / Strongly Agree
- Very Frequently / Agree
- Occasionally / Somewhat Agree
- Rarely / Somewhat Disagree
- Very Rarely / Disagree
- Never / Strongly Disagree

CREST O'Joy @ Geylang

Service Delivery (3/3)

CREST O'Joy @ Geylang recorded higher satisfaction scores compared to overall CREST 2025 scores.





Results are in %.

- Always / Strongly Agree
- Very Frequently / Agree
- Occasionally / Somewhat Agree
- Rarely / Somewhat Disagree
- Very Rarely / Disagree
- Never / Strongly Disagree

CREST O'Joy @ Geylang

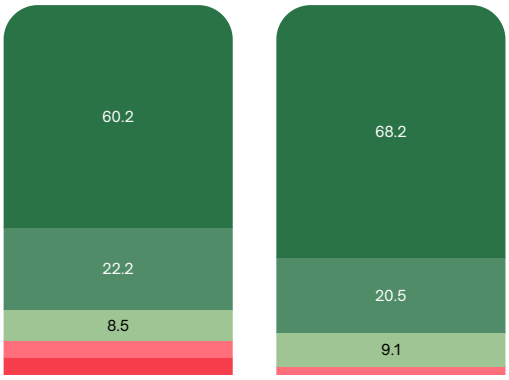
Overall Experience

Overall satisfaction with the service and willingness to recommend it scored at least 91% across both years, with no significant differences.

Overall, your care recipient is satisfied with the COMIT / CREST / CREST-CSN / CREST PDS service.



Your care recipient would recommend this service to his/her friends and family if they have the same care needs.



Results are in %.

- Always / Strongly Agree
- Very Frequently / Agree
- Occasionally / Somewhat Agree
- Rarely / Somewhat Disagree
- Very Rarely / Disagree
- Never / Strongly Disagree

Top 3 Most Satisfied Areas

Theme	Count of Responses
Staff / counsellor / trainer's patience, professionalism, support, responsiveness	36
Knowledge gained through courses, sessions, from staff	4
Ease of application process	1
Financial support provided	1
Frequent Follow ups / sessions/ visits	1
Overall positive experience (e.g. with service, just useful, everything is good)	1

Top 3 Areas for Improvement

Theme	Count of Responses
Unsuitable timing / duration / frequency of sessions	8
Need for faster assistance / follow ups	2
Staff not well trained / not empathetic / not knowledgeable (eg. Don't know how to refer to other services) / not enough manpower (i.e. staff shortage)	2

Active Ageing



Health-Oriented Ageing (HOA)

Bring O'Joy Home (BOH)

Health-Oriented Ageing (HOA)





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.

Program Impact

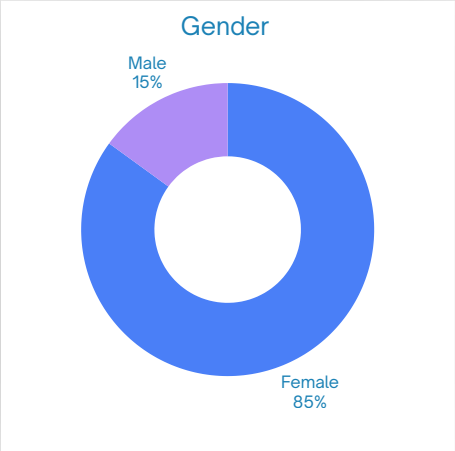
Participation

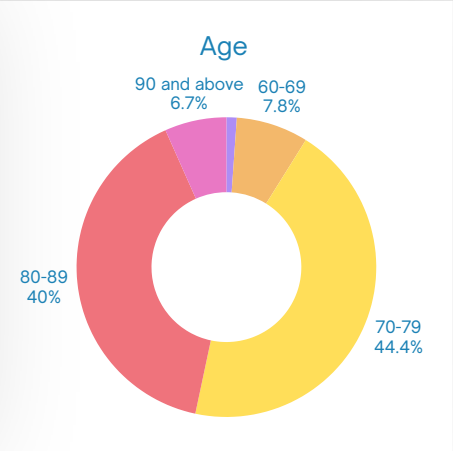
180
Seniors

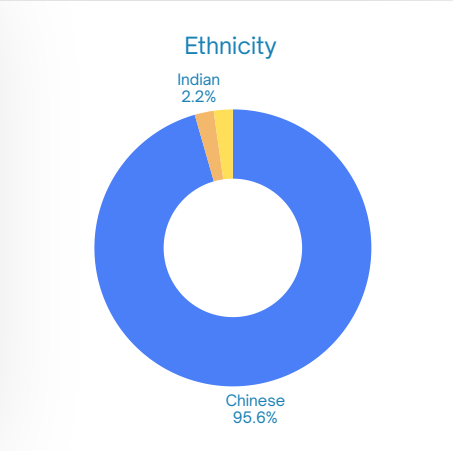
Active Ageing Sessions

334
Sessions

Statistics







The HOA programme engaged a total of 180 seniors this year. Female participants accounted for 85%, while males made up 15%. Age-wise, the majority were between 70–79 years old (44.4%), followed by those in their 80s (40%) . The programme's ethnic makeup was predominantly Chinese (95.6%), with smaller groups of Malay (2.2%) and Indian (2.2%) participants. These figures highlight the strong engagement of older female seniors and the inclusive reach of the HOA programme.

Program Impact

In 2025, the HOA programme ran 334 sessions, drawing a cumulative attendance of 12,410 across all activities. Lala Exercises were the most popular, with 156 sessions amassing 7379 attendances. Movement & Dance saw 850 attendances across 20 sessions, while Tai Chi attracted 833 attendances over 32 sessions. Singing (21 sessions, 928 attendances), Angklung (20 sessions, 569 attendances), and Arts & Craft (39 sessions, 751 attendances) also enjoyed steady participation.

Notably, one new activity— Rummy O (26 sessions, 559 attendances) —was launched in May 2025, diversifying our programme and enhancing the seniors' engagement.



Lala Exercises

156 sessions
7379 participants



Movement & Dance

20 sessions
850participants



Singing

21 sessions
928 participants



Tai Chi

32 sessions
833 participants



Angklung

20 sessions
569 participants

Program Impact



Arts & Crafts

39 sessions
751 participants



Seated Chair Dance

17 sessions
426 participants



Karaoke

3 sessions
115 participants



Rummy O

26 sessions
559 participants

Activities & Excursions



IMDA Digital Workshops

17 April 2025 - 19 March 2026



Outing to Kovan Hub

6 April 2025



VJC Senior Engagement

9 April 2025



NUS engagement and singing

23 April 2025



NUS Clay Work

25 April 2025



Mother's Day Concert @ Esplanade

27 April 2025



Fun Exercise & Games

23 May 2025

Activities & Excursions



VJC Interaction & Terrarium Making

9 June 2025



VJC Lala + Rumicube

10 June 2025



VJC Interaction & Carnival Games

12 June 2025



VJC Interactions & Craft

13 June 2025



Tembusu College Interactions + Lunch

16 June - 28 July 2025



SIA Open House

19 July 2025

Activities & Excursions



Project Citizen The First Million

1 October & 8 October 2025



IMDA Outing

25 October 2025



Opera Show Esplanade

1 November 2025



HOA Celebration

3 December 2025



Agape Little Uni Interaction

6 February 2026



Collection Cares Programme

Singapore National Museum
11 March 2026

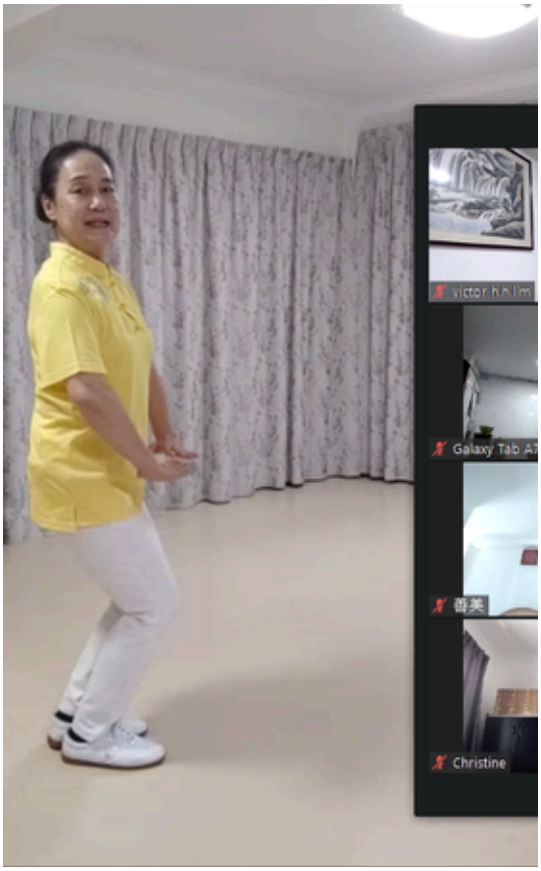
Bring O'Joy Home

50

participating seniors

101

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.

Muscle Energetics Programme Plus (MEP+)

Combination of MEP and DBFS

Last year, we introduced the Muscle Energetics Programme (MEP) to help participants regain mobility, independence, and confidence in daily living by using the innovative BIXEPS machine.



In 2025, with the experience gained last year, we updated our Muscle Energetics Programme (MEP) initiative to Muscle Energetics Programme Plus (MEP+).

Firstly, while participants still undergo 12 weekly sessions, the duration of each session had increased from 10 minutes, one leg each session (alternate legs each week) to 20 minutes both legs each session (10 minutes per leg).





Secondly, participants were offered usage of a set of three pieces of intelligent precision smart gym equipment to further build their body muscles.

Thirdly, MEP+ participants are also offered the usage of the Digital Brain Function Screen (DBFS) for screenings of their brain health.

Similarly, Digital Brain Function Screening (DBFS) participants whose personalized brain health report shows concern were offered our MEP+.

This year we have also increased our collaboration with Dr Tan, GP from T-Medical Clinic where he also referred his patients to MEP+, i.e. besides counselling.

With the referral by T-Medical Clinic, words of mouth or DBFS project, this year MEP had engaged a total of 110 participants while DBFS program engaged a total of 218 participants.

Finally, we would like to highlight that some of these MEP+ participants have recorded improvements in the DBFS score.“

Our People



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 76 PCs this year.

Program Impact

730
phone / home visits by PC

78
clients served

76
active PCs

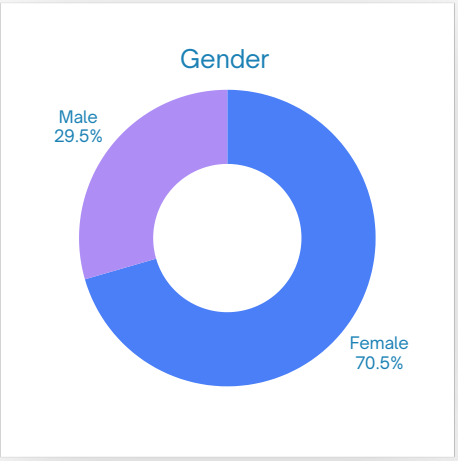
A total of 730 phone/client visits were conducted over the financial year, averaging 9.3 phone/visits per client. 18 cases were new cases, and 14 cases were closed within the financial year.

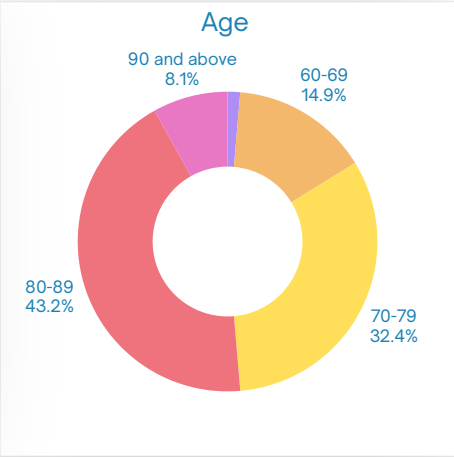
Statistics

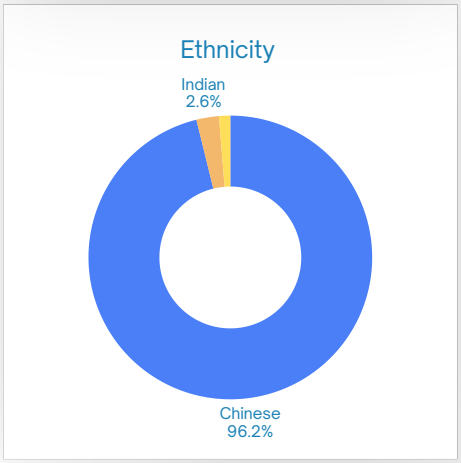
Breakdown of PC Cases	FY25	FY24
Total number of cases served	78	73
Number of cases brought forward from last FY	60*	52
Number of new cases in this FY	18	21
Number of cases closed during this FY	14	17
Number of cases brought forward to next FY	64	56*

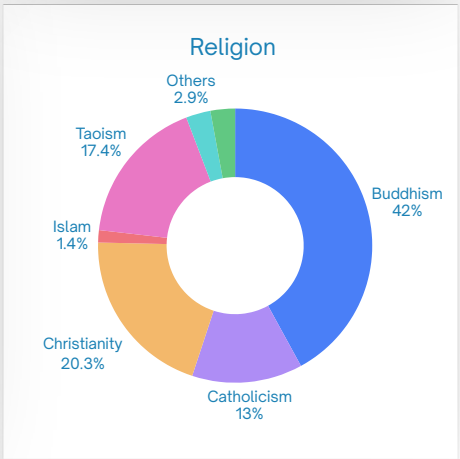
*The figure was subsequently revised from 56 to 60 following the receipt of late case reports.

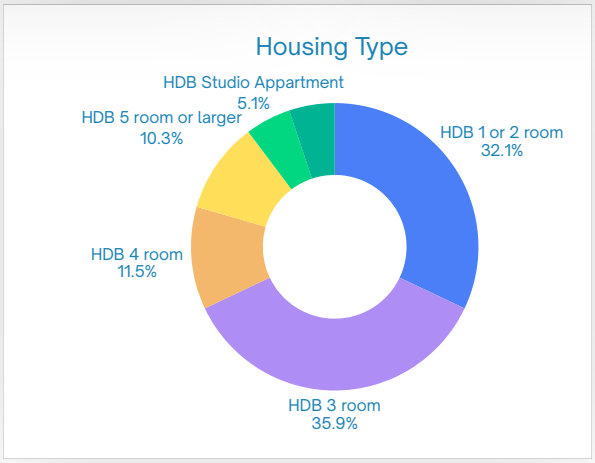
Demographics











The majority of PC clients in FY2025 are Chinese (96.2%), between the ages 80-89 (43.2%) and staying in HDB 3 room flats (35.9%). More female clients (70.5%) were served than males, with most clients being Buddhists (42%) or Christians (20.3%).

Volunteer Development



Self-Care: Movie and Movement

24 May 2025



Discovering Grief - an Interactive Workshop

14 June 2025



Volunteer Training Course

5 July - 11 October 2025



Engaging clients with Mental Health Conditions

16 August 2025



Cognitive Stimulating Activities for People with Dementia

15 November 2025



Engaging Clients effectively via Micro skills

17 January 2026

HOA Facilitators



Our team of 24 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 Social Worker:	Ng Poh Yee
Senior Social Worker/Counsellor:	Fiona Ong Tow Geok Yun
Senior Counsellor:	Jon Tan Magdalene Chua
Counsellors:	Royston Lau (part-time) Melissa Chew Zheng Jiayin Pang Wai Kent
Support Staff	
Senior Manager:	Woon Tuck Weng
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 5.3 years.



Training & Development

Date	Course	Training Provider	Staff trained
10/04/2025 - 13/04/2025	Assisting with "Introduction to IFS" and "Deepening with IFS" with Mary Sdraulig (3rd visit)	The Elephant Group	Yat Peng
07/05/2025 - 11/06/2025	Working with Extreme Protectors in IFS Therapy with Cece Sykes, Fatimah Finney, Joanna Twombly & Mariel Pastor	Life Architect	Yat Peng
07/05/2025 - 07/05/2025	Defining Your Audience and the Customer Journey for Social Media	Meta	Kai Kit
26/05/2025 - 28/05/2025	Tiktok Essentials: Using the platform and creating impactful content	Firstcom Academy	Kai Kit
30/05/2025 - 30/05/2025	Donor Stewardship for Success	Soristic Impact Collective Pte Ltd	Kai Kit
05/06/2025 - 05/06/2025	Interactive Meta Ads Workshop	Meta	Kai Kit
10/07/2025 - 10/07/2025	Grant Writing for Success	Soristic Impact Collective Pte Ltd	Kai Kit
14/08/2025- 14/08/2025	Measuring and Analysing Meta Ad Results	Meta	Kai Kit

Date	Course	Training Provider	Staff trained
14/08/2025-14/08/2025	NHG ASCAT Skills-based Workshop on Vulnerable Adult Abuse: Legal and Ethical Considerations	IMH	Geok Yun, Poh Yee
05/09/2025-05/09/2025	Practical Use of AF-EMDR in Addiction Treatment	Stillness for the Heart	Melissa
25/09/2025-28/09/2025	Assisting with "Introduction to IFS" and "Deepening with IFS" with Mary Sdraulig (4th visit)	The Elephant Group	Yat Peng
25/09/2025-26/09/2025	Introduction to IFS	The Elephant Group	Melissa, Geok Yun
10/10/2025-21/11/2025	Healing Interventions for the Trauma-Addictions Cycle with Cece Sykes	IFS Institute	Yat Peng
15/10/2025-13/11/2025	IFS Level 2 (1174) Intensive: Shame, Anxiety and Depression: An IFS Approach with Leslie Petruk & Fatimah Finney	IFS Institute	Yat Peng
25/10/2025-01/11/2025	Attachment-Focused EMDR - Basic Training	Stillness for the Heart	Jon, Fiona, Magdalene, Poh Yee, Fiona
30/10/2025-09/11/2025	IFS Therapy: A Spiritual and Energetic Approach" with Kay Gardner	Life Architect	Yat Peng
05/11/2025-07/11/2025	Attachment-Focused EMDR - Part 3	Stillness for the Heart	Melissa, Puay Leng
25/11/2025 - 25/11/2025	Internal Family Systems Therapy for Healing Traumatic Wounds and Alleviating Anxiety	PESI	Jiayin
10/01/2026 - 20/04/2026	Pre-Requisite Modules for Master of Social Work (2026/01)	SUSS	Jiayin
13/01/2026 - 20/01/2026	NVPC Impact Measurement Workshop	Empact	Kai Kit
27/01/2026 - 27/01/2026	APCATS Training - Borderline Personality Disorder	IMH	Yat Peng, Jiayin, Melissa, Fiona
07/02/2026 - 07/02/2026	Supporting Autistic Systems with IFS with Sarah Bergenfield	Souliology	Yat Peng

Community Partnerships

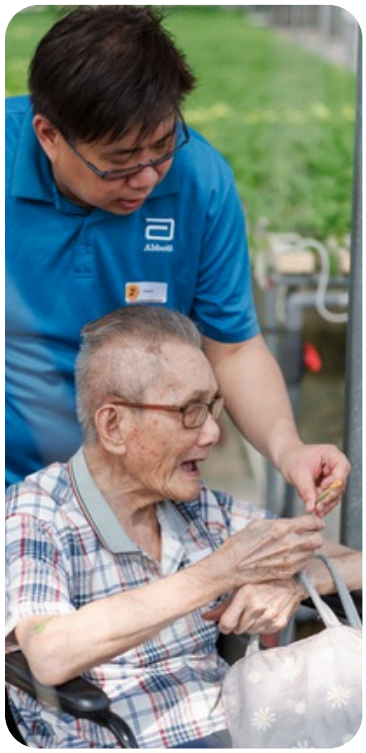


O'Joy collaborates with community partners, offering digital literacy workshops, health talks, and supportive programs to enhance senior well-being.

Seniors' Outing with Abbott Singapore










Visit by HSBC and NCSS ComChest

3 June 2025



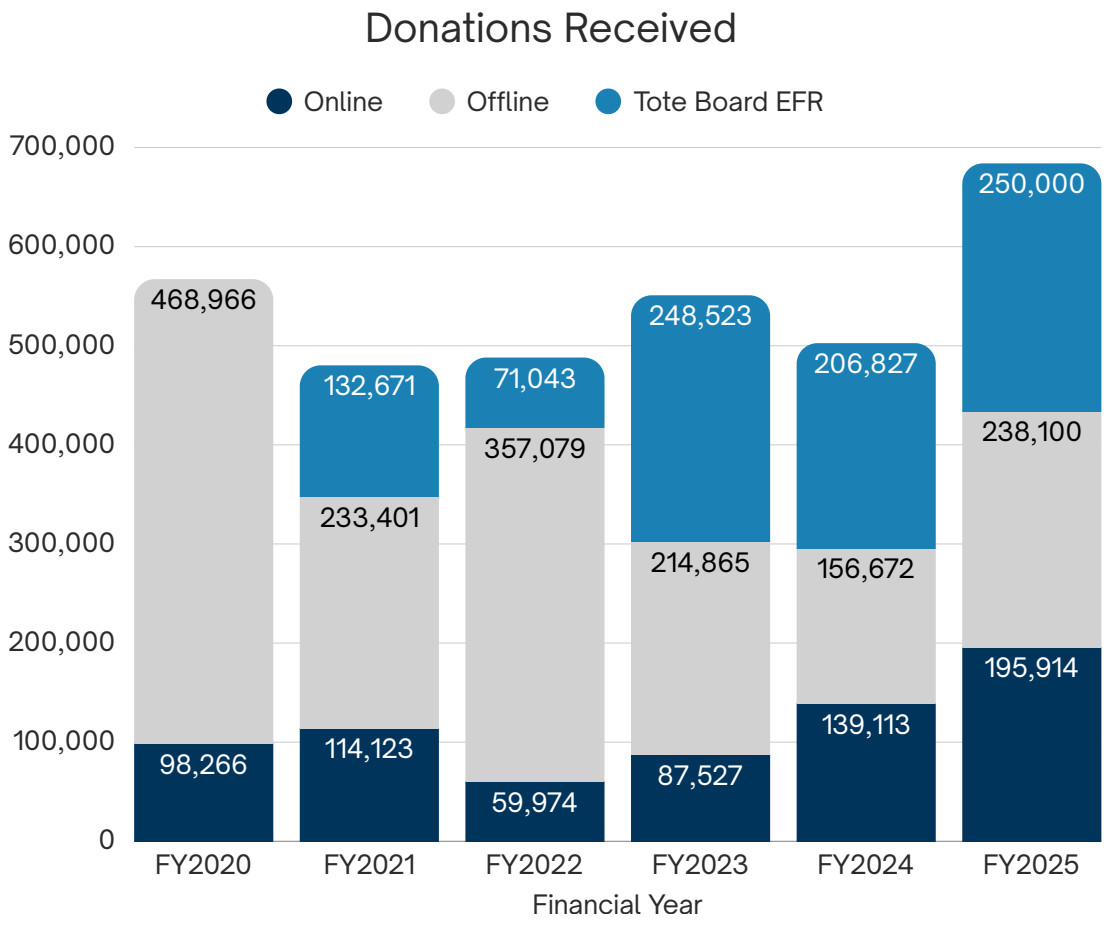
Maybank Securities Trade for Good Fireside Chat

8 August 2025

Fundraising

FY2025 was a bumper year for our fundraising efforts. Compared to FY2024, online and offline donations demonstrated significant growth by 41% and 52% respectively. In addition, we were able to maximise support from the Tote Board Enhanced Fundraising Programme (EFR), helping to amplify the impact of public donations.

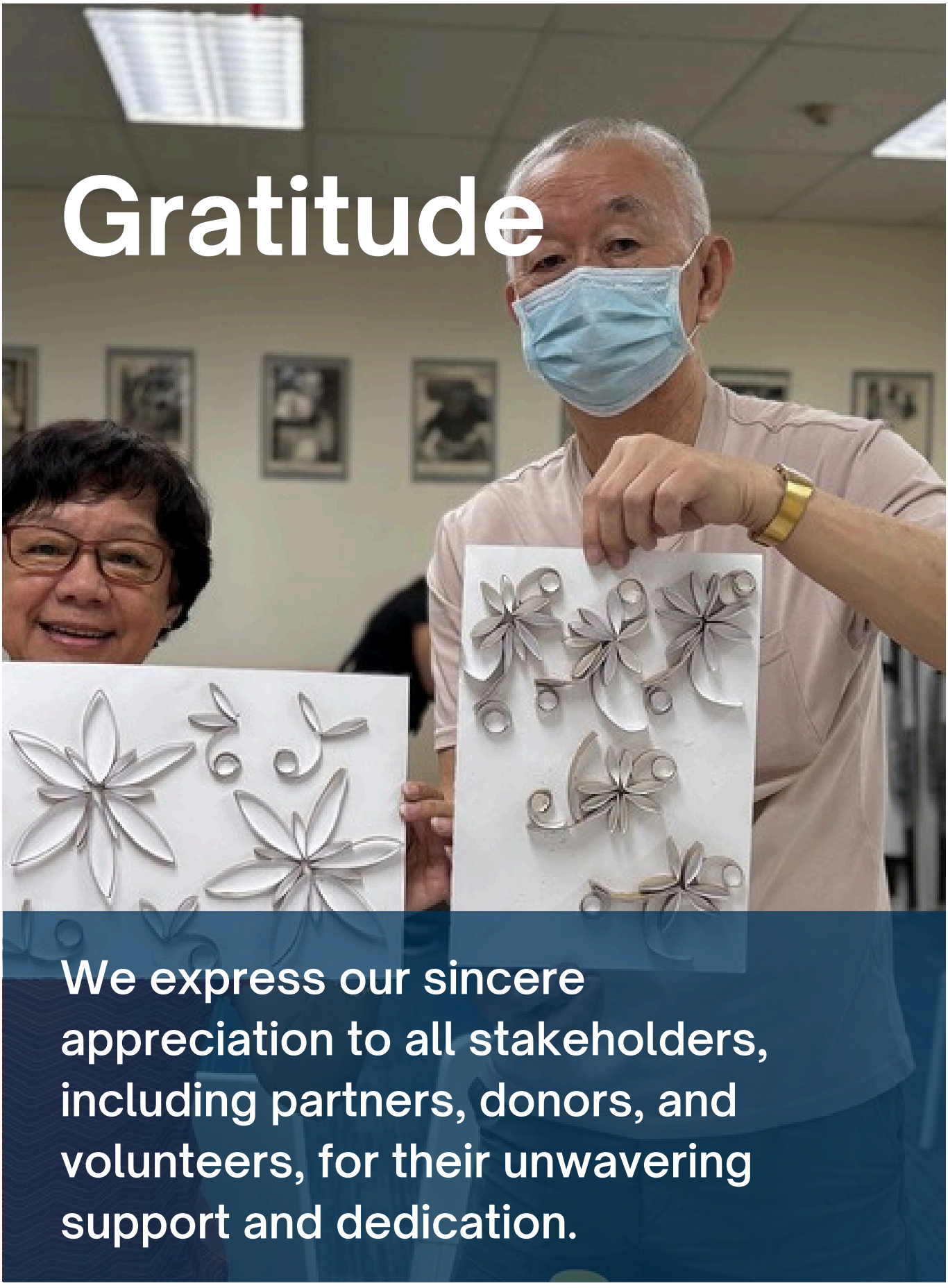
Overall, the combined online, offline, and Tote Board EFR support in FY2025 underscores the resilience of our fundraising efforts and the continued generosity of our donors.



Fundraising

Campaigns

Fundraising event	Period	Beneficiaries	Funds raised	Fundraising expenses	Commercial fundraiser
Offline					
Appeal to Foundations	Dec 2025	Seniors	$12,000		Nil
Direct Mailers - Care for Seniors	Apr 2025	Seniors	$152,100	$885.75	Nil
Direct Mailers - Share Joy this Christmas	Nov 2025	Seniors, Persons with Mental Health Issues	$44,000	$780.85	Nil
Online					
41 campaigns on Giving.SG	1 Apr 2025 - 31 Mar 2026	Seniors, Persons with Mental Health Issues	$195,682.00	$3,839.28	Nil
1 campaign on Give.Asia	1 Apr 2025 - 31 Mar 2026	Seniors	$252	$3.78	Nil
Matching Grant					
Tote Board Enhanced Fundraising	1 Apr 2024 - 31 Mar 2025	Seniors, Persons with Mental Health Issues	$250,000		NA



Gratitude

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
Ang Pei Yee Jasmine
Chan Foong Ming (Lydia)
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
Guo Ning
Heng Seok Hwa (Serene)
Ho Li Shan
Ho Serlina
Ho Soo Boi Betty
Hu Jeanne
Koh Ah Luan, Maria
Lam Kam Yee (Teri)
Lau Jean Seo Leng
Lee Pui Teng Esther
Lee Kah Tin Esther
Lee Kok Eng
Leng Wei Yi
Lew Siew Choo
Liao Zhi Qing
Liaw Ah Kian, Esther
Lim Chuon Ann Aloysius
Lim Geok Bee
Lim Gek Huang
Lim Hua Li Lindsay
Lim Lay Hoon, Lucinda
Lim Meng Huat (Richard)
Lim Pei Yee (Erin)
Lim Seow Yuin
Lim Siew Hong (Sandra)
Lim Siew Hwa
Liow Xiu Qi
Loh Siew Mei (Serene)
Lok Yin Yin
Lum Kwai Heon Allison
Ng Bee Heok Juliet
Ng Chee Keong
Ng Chiew Sim, Annie
Ng Kim Hoy
Ng Kim Moi (Angie)
Ong Mee Leng
Ong York Chin
Pak Chee Meng
Pan Chaohong
Quek Shu Zhen Kimberly
Tan Bee Lian Elaine
Tan Buck Lee
Tan Chee Yin
Tan Ching Ching
Tan Chong Woon
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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 submitted its Annual Submissions on Thursday, 25 September 2025, within six months (or the allowable extension granted by COC) from the end of its 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:

Name of Board Member	% Attendance
Chee Teng Hsiu, Terrence	100%
Cheong Chong Khiam, Max	75%
Tan Shin Yi, Joanna	100%
Amelia Teo Yun Chien	50%
Lenard Pattiselanno Raymond	100%
Wong Hong Xi, Alvin	75%
Ong Jeannie	75%
Oo Lay Kim, Sylvia	100%

Board meetings were conducted on 28 June 2025, 20 September 2025, 12 December 2025 and 28 March 2026.

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.

Board Committee	Terms of reference
Audit and Risk Board Committee *Chairman* Chee Teng Hsiu, Terrence *Members* Choo Jin Kiat Eric Lim Tow Toon	Purpose: To assist the Board of O'Joy Limited ("Board") in facilitating the internal and external audit of the Organisation as well as other responsibilities defined by the Organisation. The Board Treasurer should not have any role in the committee. Mandate: The Committee is established by a resolution of the Board. Roles & Responsibilities: • To facilitates the external and internal audit of the Organisation for the Board. • To oversee the financial reporting and disclosure processes and monitor the choice of accounting policies and principles. • To review the audit plans and reports of the external and internal auditors and considers the effectiveness of the actions taken by management on the auditors' recommendations. • To conduct periodic internal checks on key processes to ensure compliance with the established procedures, proper accountability of funds, zero financial irregularities or concerns, and report to the Board on the findings and recommendations for improvements. • To analyse and address the risks that are associated with the key processes. • To oversee regulatory compliance and whistleblower guidelines. • To report to the Board of any financial irregularities, concerns, and opportunities. • To liaise with auditors on significant matters. • To review financial policies. • To review capital and operating budgets and plans. • To monitor the financial status and financing options to ensure financial sustainability.

Board Committee	Terms of reference
Communications and Legal Board Committee *Chairman* Wong Hong Xi Alvin *Members* Wong Kai Kit Goh Jiang Wee Alen	Purpose: To assist the Board of O'Joy Limited ("Board") in directing and monitoring the Organisation's communications and legal needs in line with established objectives and risk parameters. Mandate: The Committee is established by a resolution of the Board. Roles & Responsibilities: • To keep and sustain the Organisation in the community limelight. • To promote and enhance the Organisation's public image. • To review and recommend a holistic one-stop eldercare service brand image, and communications and legal strategies to serve the objectives of the Organisation. • To be the resource provider and offer advice on matters relating to legal affairs, public communications, and media relationships.
Fundraising Board Committee *Chairman* Tan Shin Yi Joanna *Members* Wong Kai Kit	Purpose: To assist the Board of O'Joy Limited ("Board") in overseeing overall fundraising efforts. Mandate: The Committee is established by a resolution of the Board. Roles & Responsibilities: • To work with the staff to establish a fundraising plan that incorporates a series of appropriate projects such as special events, direct mail, fundraising campaign, etc. • To work with the relevant staff in their efforts to raise money. • To identify and solicit funds from external sources of support. • To take the lead in certain types of outreach efforts such as chairing a dinner/dance committee or hosting fundraising parties etc. • To encourage the involvement of all Board Members in fundraising projects such as making monetary contributions. • To monitor fundraising efforts to ensure ethical practices, donors are acknowledged appropriately, and fundraisings are cost effective.
Human Resource Board Committee *Chairman* Teo Yun Chien Amelia *Members* Choo Jin Kiat	Purpose: To assist the Board of O'Joy Limited ("Board") in the review and authorisation of the Organisation's Human Resources matters. Mandate: The Committee is established by a resolution of the Board. Roles & Responsibilities: • To oversee the morale and motivation of staff and volunteers. • To draft and/or revise personnel policies for Board approval. • To review job descriptions. • To establish salary structure and review staff salaries annually. • To review the benefits package. • To guide development, review, and recommend HR policies and procedures

Board Committee	Terms of reference
Information and Communications Technology (ICT) Board Committee *Chairman* Ong Jeannie *Members* Choo Jin Kiat	Purpose: To assist the Board of O'Joy Limited ("Board") in directing and monitoring the Organisation's information and communications technology needs in line with established objectives and risk parameters. Mandate: The Committee is established by a resolution of the Board. Roles & Responsibilities: To recommend and review ICT strategy to ensure the Organisation has the appropriate infrastructure to support implementation of strategic goals. To recommend ICT policies to promote quality standards and establish mechanisms to monitor consistent implementation of these policies across the Organization. To identify guiding principles for prioritizing ICT initiatives to ensure easy access to up-to-date and reliable information. To review and ensure the provision of all ICT services by service providers are in line with Service Level Agreements and make recommendations when appropriate.
Nomination Board Committee *Chairman* Cheong Chong Khiam, Max *Members* Choo Jin Kiat Chung Soon Bee	Purpose: To assist the Board of O'Joy Limited ("Board") in facilitating a formal and transparent process in the appointment and reappointment of Board Members. Mandate: The Committee is established by a resolution of the Board. Roles & Responsibilities: • To propose terms of reference for Board approval. • To review the size, structure and composition of the Board and Board Committees to ensure an appropriate balance of expertise, skills, attributes and ability among the members. • To structure and lead the Board renewal and succession planning strategy. • To initiate search, identify potential candidates, and explore their interest and availability for Board service. • To nominate new Board Committee members, existing Board Members to be reappointed and to be Board President, Treasurer, and Secretary. • To design and oversee Board orientation and cessation processes. • To perform skills gap assessment and identify training needs. • To review process and tools for evaluating Board, Board Committee, and individual director performance; • To review results of Board self-evaluation.
Programme and Service Board Committee *Chairman* Lenard Pattiselanno Raymond *Members* Colyn Chua Ping Ling Teo Puay Leng	Purpose: To assist the Board of O'Joy Limited ("Board") in overseeing the operations of the Organisation's programmes and services. Mandate: The Committee is established by a resolution of the Board. Roles & Responsibilities: • To oversee the development of new programmes and to monitor and assess the outcomes of existing programmes so that they are in line with the vision, mission, and objectives. • To guide development of service delivery mechanisms. • To initiate and guide programme evaluations.

Board Committee	Terms of reference
Finance and Investment Board Committee *Chairman:* Chee Teng Hsiu Terrence *Members:* Choo Jin Kiat, Cheong Chong Khiam Max	Roles and Responsibilities: • To recommend an investment policy which has clear guidelines and procedures. This policy may be developed and drafted with counsel from qualified professional investment advisors where necessary. • To recommend the Organisation's investment objective, risk tolerance, types of investment instruments, and investment horizon. • To recommend the use of investments which contribute to the financial sustainability of the Organisation. • To review and recommend investment proposals prepared by management and/or investment consultants to manage on behalf of the Organisation. • To report on the investment performance of existing investments during quarterly Board Meeting. • To recommend to the Board the authorized Investment Ceiling amount, for example $X00,000, for the acquisition and disposal of the Organisation's investments. The Committee need not seek the Board's approval where as long as the amount is within the authorized Investment Ceiling and more than 75% of the Committee agrees with the investment action. • To review and report on all existing investments at least once a year or as and when the investment losses reach the defined stop-loss threshold of the Board and recommend to the Board for their decision if the investment should be withdrawn, reallocated or maintained at status quo.

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.

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.

Human Resource Management

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

Three of the staff at O'Joy draws an annual salary within the band of $100,001 to $200,000, 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 $100,000 during the year, in bands of $100,001 to $200,000

Remuneration band	Number of staff	Name of Executive Head or Board member with whom the staff is a close family member
Between $100,001 to $200,000	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.

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 1:0.9.

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%.

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.

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 2025 to March 2026)

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

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

S/N	Code Guideline	Code ID	Response	Explanation (if code is not complied with)
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	
Principle 4: The charity is well-managed and plans for the future.				
21	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).	4.1a	Yes	
22	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as: i. Revenue and receipting policies and procedures; ii. Procurement and payment policies and procedures; and iii. System for the delegation of authority and limits of approval.	4.1b	Yes	

S/N	Code Guideline	Code ID	Response	Explanation (if code is not complied with)
23	Seek the Board's approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).	4.2	Yes	
24	Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.	4.3	Yes	
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.

S/N	Code Guideline	Code ID	Response	Explanation (if code is not complied with)
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	
30	The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member's attendance.	5.3	Yes	
31	The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity's subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding $100,000, in incremental bands of $100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than $100,000 in annual remuneration each, the charity should disclose this fact.	5.4	Yes	
32	The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds $50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of $100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than $50,000 in annual remuneration, the charity should disclose this fact.	5.5	Yes	

S/N	Code Guideline	Code ID	Response	Explanation (if code is not complied with)
33	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. Record relevant discussions, dissenting views and decisions in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable.	5.6a	Yes	
34	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument.	5.6b	Yes	
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	Yes	

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