



SG SERVE LTD.
ANNUAL REPORT 2025



**FOR THE YEAR ENDED
30 SEPTEMBER 2025**



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CHAIRMAN'S MESSAGE



**JENNIFER CHEW, PBM
CHAIRMAN**

It brings me great joy to celebrate the 10th anniversary of SG Serve by presenting our Annual Report for 2025. We have grown from strength to strength, with the number of our beneficiaries served, volunteers engaged, and activities organised growing in these recent years. In particular, the past year has been filled with meaningful activities that brought care and connection to our seniors and community. From outings to Woodlands, Sembawang, and Bukit Chandu, to festive celebrations for Chinese New Year, National Day and Christmas, we found new ways to strengthen bonds and create lasting memories. At the same time, our daily food distribution and eye screenings continues for hundreds of beneficiaries.

Our programmes reflect our steadfast commitment towards serving with compassion and creativity, while building strong community networks.

The principles of the Charity Transparency Award, which we received for the first time in 2024, continue to guide our services. SG Serve is proud to uphold the standards of good disclosure practices as recommended by the Charity Transparency Framework. Ensuring accountability, transparency, and governance is core to our operations. We believe that such excellence in disclosure not only strengthens trust with our donors, partners, and beneficiaries, but also encourages the dissemination of best practices through the charitable sector.



Looking ahead, we will continue to innovate, expand our programmes, and deepen partnerships, always guided by our RICE values – Relationship, Integrity, Compassion, and Excellence. Thank you, our patrons, donors, partners, volunteers, and beneficiaries. We could not have done it without your support and participation. Here's to another amazing decade of caring, serving, and learning together.

Our Story

SG Serve Ltd. ("SG Serve") was incorporated in Singapore on 9 August 2016 as a public company limited by guarantee. SG Serve has been registered as a charity under the Charities Act 1994 (the "Charities Act") on 28 August 2017, with its Sector Administrator being the Ministry of Social and Family Development. Effective from 30 November 2021, SG Serve is now under the purview of the Ministry of Health.

SG Serve is a member of the National Council of Social Service (the "NCSS") and has been conferred with the status of an Institution of a Public Character ("IPC") by the Ministry of Health for the period from 25 October 2022 to 24 October 2025, and period from 25 October 2025 to 24 October 2028.



SG Serve works closely with community partners to organise events, especially for elderly and needy families. On an ongoing basis, SG Serve organises elderly gathering events, eye screening events, health educational talks and services as well as daily food distribution programmes.

We aim to develop targeted, catalytic and synergistic models and systems to inspire a movement of volunteers to give back to society. We seek to empower our society and country to grow in a more caring and sustainable way, preserving the "Gotong Royong" spirit of old.

Through festive celebrations, outdoor adventures, health screenings and more, our volunteers and beneficiaries joined us in creating strong and diverse support networks within our community.

OUR MISSION

Develop volunteers to help challenged persons.

OUR VISION

Develop volunteers that will build more and better volunteers until SG Serve becomes a sustainable movement for good.



OUR OBJECTIVES

- To recruit, develop and grow a base of volunteers and motivate them to serve more and better causes in Singapore and the region.
- To engage the older generation of volunteers to keep them active in serving the community.
- To serve the elderly community through education, information sharing and direct interaction or involvement through organised activities.
- To care for the poor, needy and disadvantaged so that they can help themselves to live with dignity, become self-reliant, and achieve progress in life.
- To formulate and develop strategies to encourage individuals, corporations and other organisations to donate for the public good.

Corporate Information

Unique Registration Number

201621736D

Address

Block 609 Bedok Reservoir Road
#01-690 Singapore 470609

Advisor

Mr. Zainul Abidin Rasheed | Diplomat | *Appointed 27 Oct 2016*

Patrons

Mr. Lakshmanan s/o Seenivasakan, BBM(L), PBS, JP | Business Owner
Appointed 22 Jun 2017

Mr. Seah Seow Kang Steven, BBM | Advocate & Solicitor
Appointed 2 Sept 2022

Dr. Allan Fong Chee Yang, BBM | Head & Senior Consultant at
Cataract & Comprehensive Ophthalmology Dept, Singapore National Eye Centre
Appointed 2 Sept 2022

Mr. Tan Kheng Aik, BBM | Business Owner
Appointed 23 Sept 2022

Board of Directors

Ms. Chew Geok Hoon, PBM (Chairman) | Business Owner | >30 yrs experience in
charities and non-profits | *Appointed 9 Aug 2016*

Mr. Ng Kee Choon, PBM | Investor & Business Consultant | >30 yrs experience in
charities and non-profits | *Appointed 9 Aug 2016*

Mr. Yap Eng Kee, Francis | Retiree | >20 yrs experience in charities and
non-profits | *Appointed 9 Aug 2016*

Mr. Fong Thian Loong | Fund Manager | >5 yrs experience in charities and
non-profits | *Appointed 2 Mar 2021*

Corporate Information

Management Committee

Ms. Chew Geok Hoon, PBM (Chairman)

Ms. Ng Hui Chang (Secretary)

Mr. Fong Thian Loong (Treasurer)

Mr. Ng Kee Choon, PBM (Asst. Treasurer)

Mr. Yap Eng Kee, Francis (Committee Member)

Mr. Tan Toh Seng (Committee Member)

Board Investment Committee

Ms. Chew Geok Hoon

Mr. Ng Kee Choon

Mr. Fong Thian Loong

Company Secretary

Ms. Nur Iman Binte Rohan | *Appointed 20 Sept 2022*

Banker

OCBC Bank

Auditor

Rohan.Mah & Partners LLP

2025 AT A GLANCE

>45000

food packs distributed

60+

number of volunteers

200+

beneficiaries for daily food distribution

500+

*beneficiaries for eye screening projects,
over 2 years*



620+

followers on social media (facebook)

394 ↑ 31%

unique website page views

PROGRAMMES & ACTIVITIES

Daily Food Distribution @ Eunos

The Daily Food Distribution aims to serve and engage the needy families and elderly seniors in the Bedok Reservoir neighbourhood, providing the latest news updates and a daily bonding session to integrate them with the larger community.

We collaborate with community partners to serve hot meals every weekday from Mondays to Fridays, except Public Holidays. In addition to packaged food, we also distribute fruits, rice, bread, healthy snacks and drinks. For wheelchair-bound seniors, we have also arranged for home delivery.

Our Monday special menu featured hearty chicken soup alongside hot meals, served to 100 seniors in the Eunos Division. This initiative was made possible through the generous support of Kapitan Bar and Restaurant, our new community partner, who contributed fine Eastern European cuisine. These weekly hot meals have become a cherished tradition and a part of everyday life for our beneficiaries.

This project commenced on 13 September 2019 and has now benefited a daily average of 130 Seniors (2024: 130) for lunch and 80 Seniors (2024: 80) for dinner. A total of more than 30,000 packets of lunch and 15,000 packets of dinner were distributed in the financial year 2025.



Christmas Party and Elderly Gathering (16 Dec 2024)

Our annual Christmas gathering brought festive cheer to 90 seniors at the Block 630 Bedok Reservoir Hawker Centre. With satay, music, and singing, the event was generously supported by Lions, friends, and sponsors. This celebration fostered joy and togetherness during the holiday season, marking another year of fellowship, service, and community for all as we brought 2024 to a close.



Eye Screening Projects

In collaboration with Singapore National Eye Centre (SNEC), Lions SaveSight Centre, and community partners, SG Serve organised comprehensive free eye screenings for seniors and children, include visual acuity, auto refraction, eye pressure check, eye alignment and movement assessment, slit lamp eye check and counselling. Additionally, we also distributed reading glasses to seniors, ensuring improved vision and quality of life.

- Eye Screening at Marsiling Secondary School on 23 February 2025
- Eye Screening at Joo Chiat Community Club on 2 March 2025
- Eye Screening at 609A Bedok Reservoir Road on 27 April 2025
- Eye Screening at Chua Chu Kang Community Club on 20 July 2025



EYE SCREENING FOR YOU
明目亮眼

FREE EYE SCREENING FOR YOU BY EYE DOCTORS & NURSES 免费眼睛检查

DATE: SUNDAY, 2 MARCH 2025
 日期: 星期天, 3月2日
 TIME: 9.00 AM - 1.00 PM
 时间: 早上9点至下午1点
 VENUE: JOO CHIAT CC MULTI-PURPOSE HALL
 地点: 如切民众俱乐部礼堂

Eligibility Requirements:

- Open to Singaporeans and Permanent Residents in Marine Parade Constituency
- Age: 45 years or older

Note: Not applicable for those currently on follow up or eye treatment at eye clinics/centres.

合格人士:

- 新加坡公民或永久居民
- 年龄在45岁及以上 (不包括正在接受或跟进眼科治疗的人员)

Register by scanning the QR code or via this link: 扫描二维码或通过以下链接注册
go.gov.sg/mppeye2025

For enquiries, contact Joo Chiat CC at 63441926



FREE Eye Screening
 免费眼睛检查

BY SNEC EYE DOCTORS & NURSES

Date: 27 April (Sun)
 日期: 4月27日 (星期日)
 Time: 9am - 1pm
 时间: 早上9点至下午1点
 Venue: 609A Bedok Reservoir Rd #01-1700
 地点: 勿洛蓄水池路大牌 609A

Eligibility Criteria:

- 1 Age 45 and above 45岁及以上
- 2 Singaporean or Singapore PR 公民或永久居民
- 3 For Residents of Bedok Reservoir Road 勿洛蓄水池路居民
- 4 Not applicable to those currently on follow up eye treatment at any eye clinics 不包括正在接受眼科治疗的人员

Register at Goodlife Studio 请到中心报名

Organised and Supported By:
 Goodlife Studio, Singapore National Eye Centre, Lions SaveSight Centre, Singapore National Eye Centre, Lions SaveSight Centre



FREE EYE SCREENING
 by SNEC eye doctors and nurses 新加坡国立眼科中心医生、护士提供 免费视力检查

20 JULY 2025 (SUNDAY)
 2025年7月20日 (星期天)
 9:00AM - 1:00PM
 CHUA CHU KANG CC
 #04-06 Conference Room
 蔡厝港民众俱乐部 #04-06 会议室

ELIGIBILITY CRITERIA

- Open to Singaporeans and Permanent Residents in Chua Chu Kang Constituency
- Aged 45 years or older
- Not currently on follow up or eye treatment at eye clinics/centres

报名条件

- 新加坡公民或永久居民
- 蔡厝港选区居民
- 年龄在45岁以上
- 目前没有接受眼科治疗或复诊

For enquiries, contact Chua Chu Kang CC at 6769 1604, or visit the counter at Level 1, 35 Teck Whye Avenue, Singapore 68892. (Mon to Sun, 10am to 6pm, except PH)

扫描二维码报名参加 REGISTER HERE!



Free Haircuts and National Day Carnival @ Bukit Batok (16 Aug 2025)

SG Serve brought our complimentary haircut service to the SG60 National Day Carnival organised by the Bukit Batok Zone 7 Residents' Network (RN). A total of 80 seniors and children benefited from the service, which not only provided grooming but also encouraged social interaction among residents. We are grateful for the Zone 7 RN's spirit of collaboration in bringing this service to the community.



Free Haircut
by SG SERVE

@ Bukit Batok East Zone 7 RN
National Day Carnival
16 August 2025 (Saturday)
2pm to 6pm
Blk 210 Bukit Batok Street 21, Void Deck
(Behind Bukit Batok East Zone 7 RN Centre)

*Priority given to Seniors aged 60 years and above

Organised By:

Supported by:



Walk to Bond with Seniors

(i) Morning Walk at Woodlands Waterfront (22 Nov 2024)

As part of our bi-monthly Walk to Bond activities, a lovely sunny day was well-spent accompanying 25 seniors on a morning walk at Woodlands Waterfront, where lunch was provided at Mari Mari Seafood and enjoyable bonding and sharing occurred amongst the seniors.



Walk to Bond with Seniors

(ii) Outing with Seniors to Sembawang Hot Spring (28 Mar 2025)

SG Serve brought seniors to Sembawang Hot Spring Park for a refreshing outdoor experience. The outing included a visit to one of the oldest temples in Chong Pang, followed by a delicious lunch at Kola Food Centre in Sin Ming. This event fostered camaraderie and encouraged seniors to enjoy nature and heritage together.



Walk to Bond with Seniors

(iii) Educational Tour to Reflections at Bukit Chandu (18 Jul 2025)

SG Serve hosted an educational tour for 40 seniors to Reflections at Bukit Chandu, a heritage site commemorating the Battle of Pasir Panjang. The seniors also visited the Pasir Panjang wholesalers market, with a catered lunch provided at Block 631 Bedok Reservoir. The outing combined learning, leisure, and fellowship.



**REFLECTIONS
AT BUKIT CHANDU**

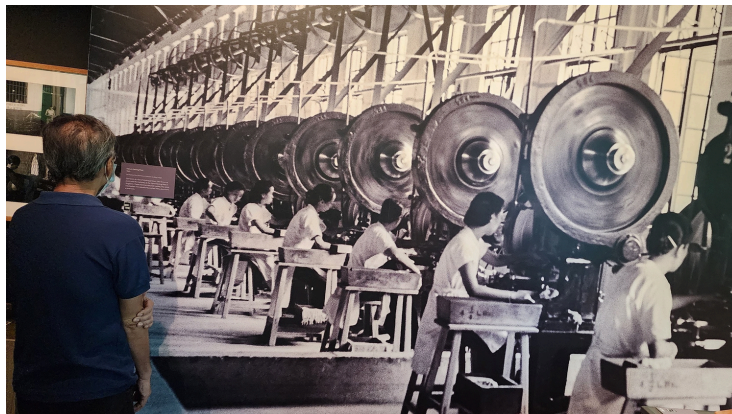
The bungalow that you see here was once home to a British official of the opium packing plant down the hill.

Visit the exhibition *Bukit Chandu: Battle Point 226* in the bungalow to learn more about the last stand of the Malay Regiment against the invading Japanese army in this area in February 1942, and the level two galleries and outdoor installations to learn more about the history of the site.

Managed by
National Museum of Singapore

Supported by
National Heritage Board

mccoy
Ministry of Culture, Community and Youth

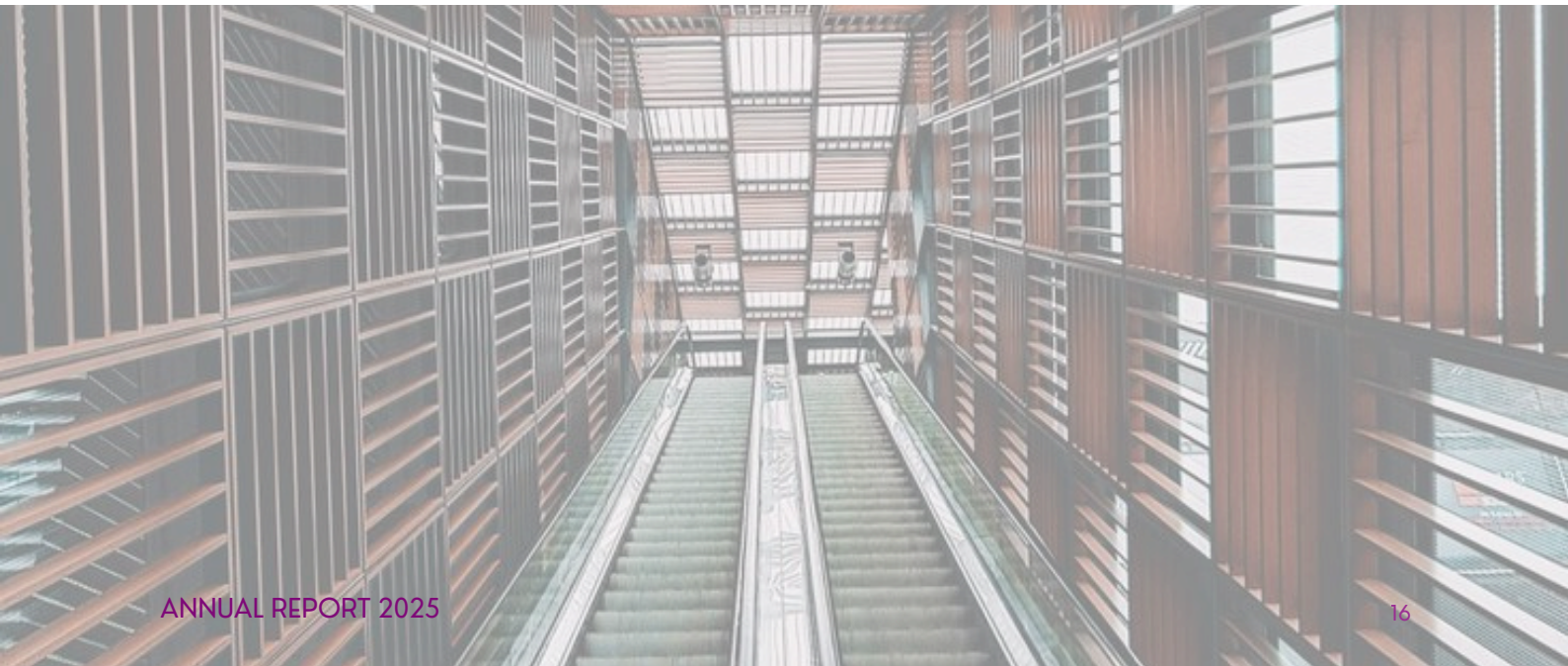
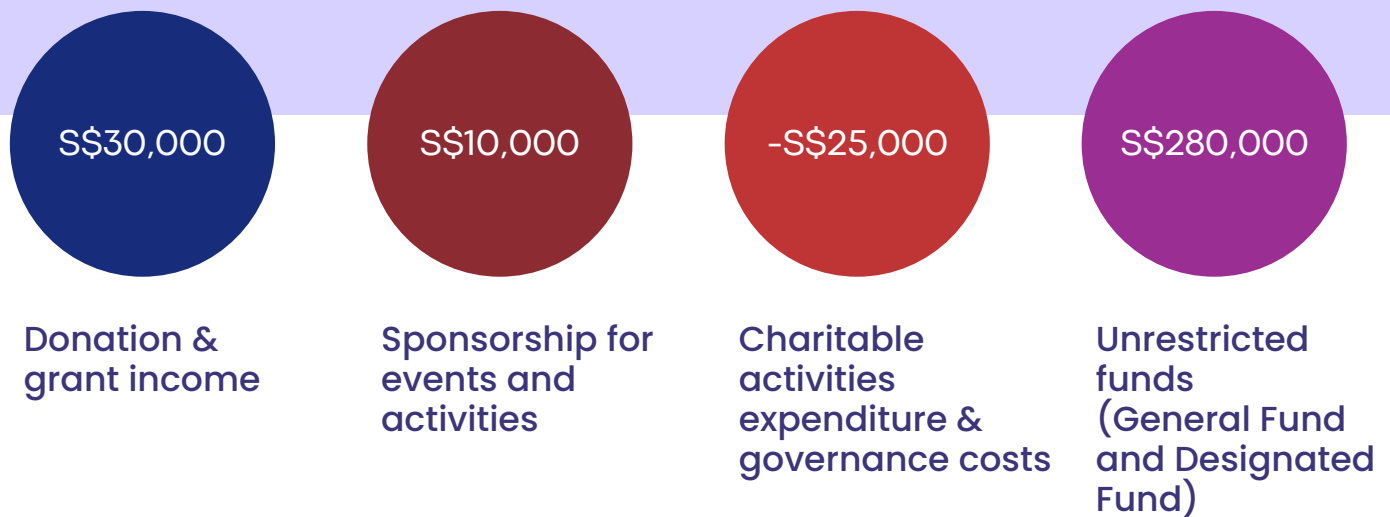




OUR 2026 PLANS

Our outreach efforts to promote volunteerism continue into 2026. We hope to increase our number of volunteers to 80, up from 60. We are exploring exciting new programmes, including health talks, and opportunities for young seniors to get together for exercise. In the meantime, we will continue to deliver the activities our beneficiaries appreciate. These include daily food distribution, eye screenings for children and the elderly, as well as Walk to Bond activities for seniors.

FINANCIAL BUDGET





FINANCIAL STATEMENTS FY2025

The audited financial statements for the financial year ended 30 September 2025 is available for download on SG Serve's website.

	2025 S\$	2024 S\$
ASSETS		
Cash and short term deposits	267,105	273,627
Other receivables	1,048	1,392
LIABILITIES		
Accounts payable	7,900	5,857
INCOME		
Total donation and grant income	12,847	52,857
EXPENDITURES		
Charitable activities expenses	11,114	10,685
Governance costs	10,488	9,932
Other expenditures	731	591
FUNDS		
Unrestricted funds *		
General fund	41,515	45,317
Designated fund	218,738	224,422

*Unrestricted funds are available for use at the discretion of the management in furtherance of the company's charitable objectives. If part of an unrestricted fund is earmarked for a particular project or specific programme, it may be designated as a separate fund, but the designation is for administrative purpose, and does not restrict the management committee's discretion to apply the fund or re-designate the fund for another purpose within the same project or programme.



RESERVE POSITION

Effective 16 March 2021, as approved by the Board, our reserves shall be maintained at a level equivalent to S\$150,000 to S\$250,000. The reserves that have been set aside provide financial stability and the means for the development of SG Serve's principal activities.

See table below on our reserve position:

	2025 S\$	2024 S\$
(A) Unrestricted funds	260,253	269,739
General fund	41,515	45,317
Designated fund	218,738	224,422
(B) Restricted funds	-	-
Building fund		
Education fund		
Others		
(C) Annual operating expenditure	22,333	21,208
(D) Ratio on Reserve [(A) / (C)]	11.6	12.7

Corporate Governance

SG Serve's Commitment to Compliance

SG Serve recognises that it is accountable to all its stakeholders, which include its members, beneficiaries, regulatory authorities, donors and members of the public. For SG Serve to operate successfully, the Board believes that there must be confidence and public trust in its work. It is therefore imperative to have a sound governance and management system that can withstand the scrutiny of its stakeholders.

The Board is committed to setting and maintaining a high standard of governance in the spirit of the Code of Governance for Charities and Institutions of a Public Character ("Code").

The Board has developed a manual based on the Code. The Board shall ensure that SG Serve adheres with the principles and guidelines of the Code. It aims to help members of the public understand SG Serve's standard of governance and to make an informed decision about the support they give in terms of time and monies.

To comply with the Code, the Board will maintain and regularly review SG Serve's system of internal controls, performance, policies and procedures to ensure that:

- SG Serve regularly identifies and reviews the key risks to which SG Serve is exposed to and has a system to manage the risks;
- SG Serve understands and complies with all applicable legal and regulatory requirements;
- SG Serve has appropriate up-to-date financial and management controls;
- Delegation to Board Committees, staff and volunteers works effectively and the use of delegated authority is properly supervised;
- Proper arrangements are in place for the recruitment, supervision, support, appraisal and remuneration of all staff; and
- Volunteers are managed and supported.

Board Composition

All Board members are not paid any remuneration or director's fee for their services to SG Serve. New appointments of Directors are recommended and selected based on the following:

- Knowledge, charity-related experience
- Contribution in joining as organising committees for events and programmes of SG Serve
- Alignment to SG Serve's vision, mission, objectives and values
- Management experience in corporate or civil service
- Diversity, including but not limited to gender, ethnicity, race and disabilities
- Specific skills such as finance, audit, legal, information technology, governmental affairs, public relations, marketing, human resource development, healthcare etc.

At the annual general meeting of each year, one-third or the number nearest one-third (rounded-down) of the number of directors shall retire. The directors to retire shall be those who have been longest in office since their last election. The retiring director shall be eligible for re-election. The directors must submit themselves for re-nomination and re-election, at least once every 3 years. There is a maximum term limit for the Board Treasurer of four (4) consecutive years.

The directors are encouraged to attend training programmes, seminars and workshops organised by professional bodies as and when necessary, to keep apprised of relevant new laws, regulations and changes in the charity landscape. The secretary will also organise briefing sessions or circulate memoranda to directors to enable them to keep pace with these changes.

Corporate Governance

Board Committees

In order to assist in the execution of its responsibilities, the Board has committee(s) or designated Board member(s) to oversee the following areas: Programmes and Services, Investment, Fundraising, Audit and Finance.

These committee(s) or designated Board member(s) have clearly established terms of reference setting out their authorities and duties, a copy of which is on page 26.

The number of meetings attended by the Board and Board Committees during the financial year are as follows:

Name	Attendance
Chew Geok Hoon	4/4
Ng Kee Choon	4/4
Yap Eng Kee, Francis	4/4
Fong Thian Loong	4/4

Disclosure and Transparency

SG Serve is committed to the principles of accountability and transparency. In order to adhere to these principles, SG Serve regularly makes available information regarding our programmes/events, operations, audited financials and update on Board members through an annual report, website and social media pages.

Conflict of Interest Policy

The policy requires Board and staff to observe and to declare real, potential or perceived conflicts of interest to the Board at the earliest opportunity. Where a potential conflict of interest arises, the Board member or staff concerned should not vote on the matter nor participate in discussions. He should also recuse himself from the meeting. The reason for how a final decision is made on the transaction or contract should be recorded.

Declarations are required for related parties' transactions. Any related party transaction will be reviewed at a stipulated interval and the outcome of the review be reported to the Board and documented.

Any appointment of staff who is a close member of the family of the current Board members or staff should undergo the established procedures for recruitment, performance evaluation and remuneration.

Board members or staff should make a declaration of such relationships and not influence decisions made during these procedures.

Financial Management and Internal Controls

The Board reviews and approves the annual budget prepared by management. All extra-budgetary expenditure beyond the delegated management authority is reviewed and approved by the Board and the operating and capital expenditure budget is regularly monitored.

SG Serve is committed to disclosing audited statements which give a true and fair review of SG Serve's financial statements to ensure that they are in accordance with the requirements as specified by the regulatory bodies. Members of the public can download a copy of Annual Report via the SG Serve website.

Corporate Governance

Risk Management

Risk Management is an integral part of sound governance. It is integrated with SG Serve's strategy, cuts across the different functional areas of SG Serve's operations and is mainly embedded within the day-to-day management and operational processes of these functional areas.

SG Serve has identified 6 key risks, namely:

- Legal and regulatory compliance risk
- Funding risk
- Financial risk
- Service delivery risk
- Adverse events risk
- Information including cybersecurity risk

The risks are monitored and discussed within the Board meeting on a quarterly basis. Key updates and issues are shared during the Board meeting. Channels of communication for urgent dissemination of information and action plans are also established.

Whistle Blowing Policy

The Board, committee members, staff and volunteers are committed to conducting all SG Serve's activities with integrity and the highest ethical standards whilst complying with applicable laws and regulations. In line with this commitment, SG Serve has a Whistle Blowing Policy to allow whistle-blowers, in good faith, to raise concerns over a breach of these standards, and highlight incidents of malpractice or wrongdoings within SG Serve. This Policy applies to any suspected improprieties involving the Board, committee members, staff or volunteers of SG Serve.

Data Protection and Privacy

SG Serve values the protection of personal data of its members, clients, beneficiaries, sponsors, volunteers, partners, suppliers, donors and employees. The Board emphasises the importance of compliance with the Personal Data Protection Act. In connection with this, the Board has established the 'Privacy Policy' and is guided by the advisory guidelines developed by the National Council of Social Service and The Personal Data Protection Commission.

The Board expects all of its members and employees to comply with this Policy.

Policy Statement and Practices

Code of Conduct

All the committee members and Board members are expected to conduct and carry themselves in a professional manner while at work and to observe SG Serve policies and procedures to promote a harmonious working relationship and a conducive working environment. All the committee members and Board members are representatives of SG Serve, and must practise honesty and integrity in fulfilling responsibilities and comply with all applicable laws and regulations.

Management of Conflict of Interest Policy

A member of the Board, Management Committee, or Project/Event Organising Committee who is in any way, directly or indirectly, interested in a transaction or project or other matter of the Board, Management Committee, or Project/Event Organising Committee shall disclose the nature of his interest at the first meeting of the Board, Management Committee, or Project/Event Organising Committee at which he is present after the relevant facts have come to his knowledge.

A disclosure shall be recorded in the minutes of meeting of the Board, Management Committee, or Project/Event Organising Committee and, after the disclosure, that member:

- shall not take part in any deliberation or decision of the Board, Management Committee, or Project/Event Organising Committee with respect to that transaction or project; and
- shall be disregarded to constitute a quorum of the Board, Management Committee, or Project/Event Organising Committee for such deliberation or decision.

Members of the Board and Management Committee are required to submit Conflict of Interest Disclosure Statement annually.

Reserve Policy

SG Serve shall set aside reserves to provide for the long-term stability of its operations and to ensure that there are sufficient resources to support the charity in the event of unforeseen circumstances. The Board intends to maintain a reserve at a level equivalent to S\$150,000 to S\$250,000. The Board performs annual review on the amount of reserves that are required to ensure that they are adequate to fulfill SG Serve's continuing obligations and to support its operations.

SG Serve does not have any externally imposed capital requirements for the financial year ended 30 September 2025.

Investment Policy

The objective of the Investment Policy is to generate additional income from investment of surplus funds and to improve or at least maintain the purchasing power of the funds through investments.

Cash balance in excess of S\$75,000 or projected cash requirement for the next 6 months, whichever is higher, shall be placed on investments.

Subject to the approval of Board, the surplus fund shall be placed on any of the following financial instruments or products:

- Fixed Deposits;
- Singapore Government Securities (SGS) Bonds;
- MAS-issued Securities such as Treasury Bills (T-Bills), MAS Floating Rates Notes (FRN), MAS Bills, Cash Management Treasury Bills (CMTBs);
- Securities listed on Singapore Stock Exchange;
- Any other financial instruments or products as and when approved by the Board.

Except for fixed deposits placements, all other investments shall be reviewed by the Board Investment Committee (BIC) and recommendations from BIC submitted to the Board for approval.

Policy Statement and Practices

Donation to Other Charitable Organisations

Donations to other charitable organisations are conducted out of a spirit of giving to charities with a similar vision and mission as SG Serve or in collaboration and mutual agreement on programme outcomes. Such donations are capped at S\$10,000 a year.

Loan Policy

SG Serve shall not grant loans to any parties.

Whistle Blowing Policy

The SG Serve's Board, committee members, staff and volunteers are committed to conducting all the activities with integrity and the highest ethical standards whilst complying with applicable laws and regulations. SG Serve's Whistle Blowing Policy aims to provide a means through which the staff or members of the public could, in good faith, raise concerns over a breach of these standards, and highlight incidents of malpractice or wrongdoings within SG Serve. This Policy applies to any suspected improprieties involving the Board, committee members, staff or volunteers of SG Serve.

All concerns will be treated in confidence and every effort will be made not to reveal the identity of the employee or member of the public making the report if so desired. At the appropriate time, however, it may be necessary to come forward as a witness.

SG Serve does not tolerate retaliation against anyone for raising a concern in good faith.

Report any violations, or send any relevant information, to the mailbox of the external auditor of SG Serve.

Privacy Policy

SG Serve respects and honours our beneficiaries, sponsors, donors, partners, employees and volunteers and their right to protect their personal data.

SG Serve is committed to complying with the Personal Data Protection Act. Personal information is given in good faith by beneficiaries, sponsors, donors, partners, employees and volunteers and will only be used to maintain or enhance their relationship with SG Serve, and for purposes that we believe are reasonable and appropriate in the circumstances of our work.

Beneficiaries, sponsors, donors, partners, employees and volunteers can remove their personal data from our records upon sending requests to SG Serve.

A copy of our Privacy Policy is disclosed on our website.

Anti-Money Laundering and Terrorism Financing Policy

SG Serve has in place financial controls to ensure we are aware of who our donors and partners are, as well as of how the funds are used. Our controls also ensure we are transparent in all our activities. These controls serve to prevent terrorists or money launderers from exploiting the vulnerabilities of charities.

The Treasurer and/or Assistant Treasurer shall report any donation of S\$5,000 and above to the Board. The Board will then decide on any necessary action or investigation.

The Board also conducts regular reviews of our internal controls, policies and procedures, key programmes, and partnerships to protect ourselves from the actual or alleged abuses of fraud, money laundering or support for terrorism.

Board Structure - Terms of Reference

Description

In order to assist in the execution of its responsibilities, the Board has committee(s) or designated Board member(s) to oversee the following areas: Programmes and Services, Investment, Fundraising, Audit and Finance.

The Board should have committee(s) or designated Board member(s) with terms of reference in place to oversee these areas of governance and operations, where appropriate.

Programmes and Services

- To ensure that operations and programmes are directed towards achieving the stated outcomes, mission and vision.
- To ensure that the Board is regularly updated on the progress of SG Serve programmes and services.

Investment

- To assist the Board in reviewing the investment policy to be adopted by the SG Serve.
- To ensure that the investments are conducted in accordance with the investment policy, monitor the performance of the investment and recommend changes, as may be appropriate.

Fundraising

- To ensure that SG Serve establishes and maintains fundraising good practices.
- To ensure a periodic review of fundraising procedures and to ensure financial accountability and in compliance with relevant laws, guidelines, codes of governance, standards and practices.

Audit and Finance

- To review quarterly financial reports and discuss significant financial issues.
- To ensure a proper financial management system in place, particularly in budget planning and monitoring, internal controls and asset management.
- To ensure compliance with applicable laws, guidelines, codes of governance, standards and practices.
- To ensure the setting up of and adherence to clear policies and procedures concerning conflicts of interest, anti-money laundering and terrorism financing.

GOVERNANCE EVALUATION CHECKLIST

SN	Call for Action	Code ID	Did the charity put this principle into action?	If indicated "No" or 'Partial Compliance", please explain.	Score
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
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Partial Compliance	The strategic plan to achieve the stated charitable purposes was discussed during quarterly Board meetings and actions taken. The Board shall formalise the plan and monitor for progress.	1
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	Partial Compliance	The strategic plan to achieve the stated charitable purposes was discussed during quarterly Board meetings and actions taken. The Board shall formalise the plan, monitor and evaluate the outcome and impact towards achieving the stated charitable purposes.	1
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	Partial Compliance	The plan for building the capacity and capability was discussed during quarterly Board meetings and actions taken on ad-hoc basis. The Board shall formalise the plan and monitor for progress.	1
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		2
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		2
7	Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: a. Audit b. Finance * Other areas include Programmes and Services, Fund-raising, Appointment/ Nomination, Human Resource, and Investment.	2.3	Yes		2
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		2
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		2

GOVERNANCE EVALUATION CHECKLIST

SN	Call for Action	Code ID	Did the charity put this principle into action?	If indicated "No" or "Partial Compliance", please explain.	Score
10	<p>Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position).</p> <p>For Treasurer (or equivalent position) only:</p> <p>a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role.</p> <p>i. After meeting the maximum term limit for the Treasurer, a Board member's reappointment to the position of Treasurer (or an equivalent position may be considered after at least a two-year break.</p> <p>ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer's years of service would continue from the time he/she stepped down as Treasurer.</p>	2.6	Yes		2
11	<p>Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <p>a. No staff should chair the Board and staff should not comprise more than one-third of the Board.</p>	2.7	Yes		2
12	<p>Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <p>a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.</p>	2.8	Yes		2
13	<p>The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break.</p> <p>For all Board members:</p> <p>a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member's years of service would continue from the time he/she left the Board.</p> <p>b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers' positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity's term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting).</p> <p>c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.</p>	2.9a 2.9b 2.9c	Yes		2

GOVERNANCE EVALUATION CHECKLIST

SN	Call for Action	Code ID	Did the charity put this principle into action?	If indicated "No" or "Partial Compliance", please explain.	Score
14	<p>For Treasurer (or equivalent position) only:</p> <p>d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years.</p> <p>i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.</p>	2.9d	Yes		2
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		2
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.	3.2	Yes		2
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes		2
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes		2
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		2
20	Take into consideration the ESG factors when conducting the charity's activities.	3.5	No	The Board and Management has been briefed on ESG factors and has yet to take into consideration the ESG factors when conducting the charity's activities.	0
Principle 4: The charity is well-managed and plans for the future.					
21	<p>Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.</p> <p>a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).</p>	4.1a	Yes		2
22	<p>Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.</p> <p>b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as:</p> <p>i. Revenue and receipting policies and procedures;</p> <p>ii. Procurement and payment policies and procedures; and</p> <p>iii. System for the delegation of authority and limits of approval.</p>	4.1b	Yes		2

GOVERNANCE EVALUATION CHECKLIST

SN	Call for Action	Code ID	Did the charity put this principle into action?	If indicated "No" or 'Partial Compliance", please explain.	Score
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		2
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		2
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	Partial Compliance	The Board held quarterly Board meeting or as and when needed to discuss and assess key risks at organisation level and at each project / programme.	1
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	Partial Compliance	The Board held quarterly Board meeting or as and when needed to discuss and assess key risks at organisation level and at each project / programme. There is no formal committee to ensure effectiveness of the policies or procedures in managing the key risks, the responsibilities are with the Board and Management and respective project in-charge.	1
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	The Board held quarterly Board meeting or as and when needed to discuss and assess key risks at organisation level and at each project / programme. There is no formal committee to ensure effectiveness of the policies or procedures in managing the key risks, the responsibilities are with the Board and Management and respective project in-charge.	1

GOVERNANCE EVALUATION CHECKLIST

SN	Call for Action	Code ID	Did the charity put this principle into action?	If indicated "No" or 'Partial Compliance", please explain.	Score
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		2
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		2
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		2
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		2
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		2
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		2

GOVERNANCE EVALUATION CHECKLIST

SN	Call for Action	Code ID	Did the charity put this principle into action?	If indicated "No" or "Partial Compliance", please explain.	Score
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		2
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		2
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	Partial Compliance	SG Serve is currently communicate with stakeholders via its website and social media page as and when there is an update on its programme and its activities. The Board and Management shall develop regular communication plan to engage with its stakeholders.	1
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Yes		2
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	No	SG Serve is currently communicate with stakeholders via its website and social media page, The Board and Management shall develop a media communication policy.	0

Total Score 65

Percentage 86%
= (Total Score/Full Marks of 76) x



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