



# 27th Annual Report

Financial Year 2025

**Wi♥care** Support Group  
A charity for the widows and fatherless

# About Wicare

Wicare Support Group, established in 1993 and officially registered with the Registry of Societies on 2 October 1998, is a recognised charity in Singapore under the Charities Act (Chapter 37) since 6 March 2000. As an institution of a public character (IPC), Wicare offers grief counselling, group therapy, befriending services, and programmes for widows and fatherless children. Currently, we support over 1,100 widows and 1,700 fatherless children. Governed by a constitution, the Charity has held IPC status since 29 April 2022, with the current status renewed from 29 August 2025 to 28 August 2027.

## Vision

Bringing hope to the broken-hearted widows and the fatherless

## Mission

- Reach out to widows and the fatherless to identify with their grief and loss
- Deliver services that provide psychological, emotional, social and financial support
- Help widows and their children cope with bereavement and rebuild their lives
- Create a safe environment for sharing experiences and building community

## Services

- Counselling and group therapies for both widows and the fatherless children
- Befriending & peer support programmes for widows
- Big Brother, Big Sister programme for the fatherless children
- Financial assistance schemes to needy widows and their families
- Education fund, academic awards, and tuition for low-income households

# Wi♥care Support Group



Tel: 6354 2475



[contactus@wicare.org.sg](mailto:contactus@wicare.org.sg)



[www.wicare.org.sg](http://www.wicare.org.sg)



[www.facebook.com/wicaresg](https://www.facebook.com/wicaresg)



[www.instagram.com/wicare.sg](https://www.instagram.com/wicare.sg)

## UEN

S98SS0084G

## Registered Address

9 Bishan Place, Junction 8  
Office Tower #08-01  
Singapore 579837

## Auditor

Tan, Chan & Partners

## Date of Incorporation

2 October 1998

## Bankers

DBS Bank Limited  
Hong Leong Finance  
Maybank Singapore Limited  
CIMB Bank Berhad  
The Bank of East Asia Limited, Singapore  
Bank of China Limited, Singapore

## WICARE BOARD OF DIRECTORS / MANAGEMENT COMMITTEE



### *From Left to Right:*

*Back Row Geraldine Leow Chin Feng, Martini Hoan Lee Hoa Manuru, Sharon Tay Siew Kee,  
Nancy Thio Ling Lie, Katherine Ho Pei Fern*

*Front Row: Wei Suat Nee, Lim Poh Hong, Cynthia Emmanuelle Tay Seow Fang, Joyce Lye Lan Fong*

# Contents

05	Chairperson's Message
06	Year 2025 in Numbers
07	Building Culture through our Values (REST)
<b>08</b>	<b>Resilience</b> .....
09	IWD - Blooming In Adversity
10	Resilience Through Connection & Community
<b>16</b>	<b>Empathy</b> .....
17	Wicare's Programme - WiShine Care & Connect Group (CCG) Grief Therapy
21	Education Awards
<b>24</b>	<b>Stewardship</b> .....
25	Financial Highlights - Overview of Income & Expenditures
27	Financial Highlights - Funds Position
28	Financial Highlights - Assets and Liabilities
29	Fundraising Gala
30	Donors Acknowledgement - Individuals
32	Donors Acknowledgement - Community Partners
33	Management Committee (2025 to 2027)
34	Wicare Support Group Sub-Committees 2025-2027
35	Corporate Governance
37	Sub-Committees
<b>38</b>	<b>Teamwork</b> .....
39	Corporate and Organisation Structure
41	Our Volunteers - Individuals
43	Our Volunteers - Community Partners
44	Our Volunteers - Media Partners
45	Our Volunteers - Appreciating Our Partnerships
46	The Year Ahead - 2026
47	Be Part of Our Impact. Together We Can Do More.



## Chairperson's *Message*

This year on International Widows Day, Wicare marked the resilience of our community through the theme *Blooming in Adversity*, a reminder that none of us walks this journey alone and that advocacy begins with the simple act of showing up for one another. It was deeply heartening to witness the strength within our community, especially as older children stepped forward to publicly express gratitude to their mothers and to Wicare. Their voices reflect not only courage in the face of loss, but also the quiet strength of families journeying together through grief toward hope and renewed strength.

Community building and meaningful engagement remain at the heart of our work. We equip and support our befrienders, women who have themselves experienced loss, to walk alongside others. This widow walk widow journey is one of our most powerful expressions of care, where empathy is lived through shared experience and presence.

We are encouraged by growing partnerships and collaborations that enable us to deepen holistic care for families in need. Increased visibility across media platforms has also raised awareness of the challenges widows face. This support was reflected in our fundraising efforts, where the Peranakan themed event and our online Gift of Hope campaign exceeded expectations and brought hearts together in a shared purpose to support bereaved families.

With new leadership in place, we have taken intentional steps to enhance our organisational culture. This year, we advanced the Social dimension within ESG, embedding our values of Resilience, Empathy, Stewardship and Teamwork more deeply into how

we serve, lead and journey with one another. We remain committed to building a purposeful and sustainable culture.

In the year ahead, we will build on this momentum by renewing our Board through succession planning. This includes welcoming new members with diverse skills and perspectives, while ensuring a thoughtful transition for long serving Board members who have faithfully contributed their expertise and leadership over the years.

As we reflect on the year, we are deeply grateful to our dedicated Board members and staff, passionate volunteers, members, partners and generous donors. Your commitment and trust make it possible for this community to grow, support and uplift one another.

Through your unwavering support, we remain committed to our vision of bringing hope to the broken hearted widows and fatherless. On behalf of our Board, I extend our heartfelt appreciation to each of you. Together, we will continue to nurture a space where widows and their children find not only support, but belonging and hope.

Even in adversity, when compassion takes root in community, lives can indeed bloom again, moving from surviving to thriving, and finding the courage to flourish in life's hardest seasons.

---

**Ms Cynthia Emmanuelle Tay,**  
***Chairperson***

# *Year 2025 in Numbers*

Widows Supported	214
Newly Bereaved Widows	103
Widows Who Attended Care & Connect Group	62%
Widows Befriended By Befrienders	76%
Grief Counselling Sessions Conducted	468
Children Grief Counselling & Therapy	53
Education & Financial Assistance	40
Number of Volunteers	45
Befrienders Trained	34
Number of Events	34



## *Building Culture through our Values (REST)*

### Finding Strength in REST

This year, as staff, we were reminded that even in the most challenging or busiest seasons of life, strength can be found in connection, compassion, and a shared purpose. Thus, building culture became an emphasis for us as we embraced living out our **Values** that formed the acronym **REST: Resilience, Empathy, Stewardship and Teamwork**.

Together with our community we recognise that for many widows and families we serve, the journey forward is not always easy. Yet through resilience, care, responsible stewardship, and collaboration, new possibilities continue to emerge

Our theme for this year's annual report — **REST: Resilience, Empathy, Stewardship and Teamwork** — reflects the foundation upon which our work stands.

**Resilience** is at the heart of every widow who chooses to move forward with courage. Through programmes such as WiShine and our various initiatives and events we continue to support women and their children as they rebuild confidence, stability, and hope for the future.

**Empathy** guides the way we serve. Behind our WiShine programme is a community of volunteers, counsellors, and supporters who listen, care, and walk alongside families during

some of their most difficult moments. You'll get to read and hear how the community through empathy, have brought hope to our widows and their children.

**Stewardship** reminds us of our responsibility to manage the resources entrusted to us with integrity and transparency. Every contribution from our donors and partners enables us to sustain programmes that make a meaningful difference in the lives of those we support.

Finally, **Teamwork** makes our mission possible. The dedication of our volunteers, the commitment of our corporate and community partners, and the generosity of our donors all demonstrate the strength of a community united by compassion.

Together, these values create spaces of *REST* — where widows and their families can find support, rebuild confidence, and look towards the future with renewed hope.

For Staff, another meaning of this acronym is the knowledge that we can REST knowing we have done our very best and can now leave the REST to God who makes all things beautiful in His time.

Thank you for being part of making Wicare a place of a place of REST, providing a foundation of strength for every family under our care.

**Adelene Wee, Executive Director**



# ***Resilience***

***Empowering widows to rebuild their lives  
with strength and confidence.***

***Through our programmes and community support,  
we walk alongside women and their families as they rediscover  
hope and move forward with renewed courage.***



# IWD - Blooming In Adversity

Our annual International Widows Day (IWD) event this year was another meaningful gathering for about 160 widows. The afternoon began with a sumptuous tea buffet, followed by heartfelt music performances by our children and powerful testimonies from our mother-and-son pair. Most took the time to pen precious words of encouragement to the newer widows and the afternoon was spent reconnecting with old friends and meeting new ones. At this event, widows found strength and comfort in the presence of one another - a reminder that community plays a crucial role in seasons that often feel isolating.

*Special Thanks to Mia of Blissfulhots for generously donating 200 fresh and beautiful sunflowers to brighten our event.*



# Resilience Through Connection & Community

## Collection Cares

31 Jan

Into our second year of collaboration with National Heritage Board's HeritageCares initiative, about 40 members participated in their signature programme 'Collection Cares' on 31 January 2025. Under the guidance of students from Ngee Ann Polytechnic's Arts Business Management course, our members age 50 and above, had a lovely time reminiscing their childhood and created artwork that reminded them of their favourite memories.



## AI Talk

19 Apr

In April, Wicare organised an engaging and practical session on Generative AI. Volunteer speaker, Alvin Toh, co-founder and Chief Marketing Officer of Straits Interactive, guided the participants to explore how AI technology can assist with everyday tasks, memory preservation, and creative expression in a simple and accessible way. Through live demonstrations, Alvin showed how easy it is to use Generative AI for both practical and personal needs. The lively and informative session sparked much interest among the participants to learn more about AI.



## Visit to Children's Museum

6 Jun

Children and their mummies embarked on a memorable visit to the Children's Museum during the June holidays. The day began with a tour of the vibrant museum, where almost everything inside was instagrammable. The children were engaged in stories from the past, participated in roleplaying activities and even had the opportunity to gather and prepare ingredients for actor chefs to whip up a fragrant char kway teow dish!



# Resilience Through Connection & Community

## Sidecars Event with Minister of State

16 Aug



A sea of red greeted our Guest-of-Honour, Mr Alvin Tan, Minister of State for Trade and Industry, and his entourage as they arrived in 15 Vespa sidecars. The event was kindly sponsored by Singapore Sidecars and attended by 50 of our members and children, making it a vibrant and memorable outing. We are deeply grateful to Minister of State, Mr Alvin Tan, for taking time to connect with our widows and children. Special thanks also to Mr Simon Wong, Founder of Singapore sidecars, for including our Wicare family in this milestone launch.



# Resilience Through Connection & Community

## Simply Strings Concert

28 Aug



More than 40 of our members were treated to a lovely evening of music magic featuring well-loved pieces such as Rasa Sayang, Yue Liang Dai Biao Wo De Xin, All Things Bright & Beautiful and Tian Mi Mi. We are grateful for the generous subsidy of an anonymous donor, and we would like to extend our heartfelt thanks to our long-time Wicare member, Joyce Han, and her friend Belinda from Eagles Communications, for making this event possible for Wicare.

## NHB Civic District Heritage Trail

14 Nov

This November, 30 of our members rediscovered the joy of being tourists as they embarked on a fascinating tour around Singapore's Civic District, guided by two knowledgeable local guides. The walk took them through iconic landmarks including St Andrew's Cathedral, the Singapore Chinese Chamber of Commerce & Industry, and the beautifully restored Capitol Theatre. Though the 2.5-hour route was no easy feat, our ladies — some in their seventies — handled it with admirable spirit and enthusiasm. Many rounded off the experience with a visit to the Peranakan Museum (formerly Tao Nan School), taking advantage of the complimentary admission to explore even more of Singapore's rich heritage.



## Floral Repurposing Workshop

23 Nov

Wedding flowers, though beautiful, are often discarded after a single day of celebration. At a fully-sponsored floral repurposing workshop by Handpicked!, a volunteering initiative by Hello Flowers!, participants got hands-on and creative, with a single-minded focus to give these beautiful blooms a new lease of life. While they did their part for the environment through sustainable reuse, participants were also treated to a sensory tea-tasting experience.



# Resilience Through Connection & Community

*Special Thanks to Chen Su Lan Trust for funding the following events and workshops throughout 2025. Our widows and their children have benefitted from your generous donation.*

## WiFilles Informal CNY Gathering

Festive seasons are often especially difficult for the newly-bereaved and therefore, WiFilles (subgroup comprising mothers with children age 21 years and below) organized an informal get-together on 2 February 2025.



## Presentation & Interview Skills Workshop

17 members and their children attended "Up Your Success in Life Now". The presentation and interview skills workshop was conducted by Dr Joshua Luke, an award-winning Global Master Trainer and International Speaker. During the workshop, participants learned ways they could elevate their personal presence through presentation techniques and body language.



## WiFilles Family Day



Mommies and their children gathered at The Loft in Bendemeer for an afternoon of fun, games, and community bonding. The initial tentativeness that was evident as families started arriving, soon went away as everyone engaged in various bonding games. Food was the perfect icebreaker and soon everyone eased into a relaxed atmosphere of conversation and mingling. The rest of the afternoon was dedicated to free and easy enjoyment of The Loft's fantastic amenities. Families took full advantage of the foosball table, pool table, and table tennis equipment. Others showcased their vocal talents in the karaoke room or relaxed while watching the 85-inch smartTV. Mommies huddled in groups to chat, relishing some free time from the kids. A variety of board games were also available, ensuring there was something for everyone. The event concluded with families leaving with smiles and a renewed sense of community. The day was a testament to the power of shared experiences in building resilience and fostering joy.

# Resilience Through Connection & Community

## WiShine Mother and Child Support Programmes

2025

Our members and their children benefited from a range of events, workshops and home-based sessions under the WiShine mother and child support programmes in 2025. These included engaging puppetry and drama sessions, as well as hands-on baking workshops. Programmes were thoughtfully curated by our in-house counsellors to support both learning and bonding experiences for families.



Baking Session



Home-Based Session



Puppetry Workshops



Drama Workshops



Raising Rainbows Programme



Raising Rainbows Programme

# Resilience Through Connection & Community

## Finding Me Again in the Eyes of Grieving Kids

“As a widow, I thought life would always feel heavy and uncertain. But volunteering with Wicare, especially in the children’s program, showed me that even in loss and grief, life can grow into something meaningful and purposeful. Helping those little ones navigate the same grief that consumed me was raw, heart-wrenching, and beautiful all at once. The follow-up home visits were also very meaningful to me. Meeting the children in their home environment deepened our support for the family - the mom and her child/children. I saw firsthand how they were coping, and it helped me understand their needs better. The Wicare counsellors trusted me, and they guided me with patience, and in that space, I found fragments of myself again – braver, stronger. Life after loss is a different kind of life, but it’s not empty. It’s full of purpose, full of joy, and full of love that hurts so beautifully.”

Jessie





# *Empathy*

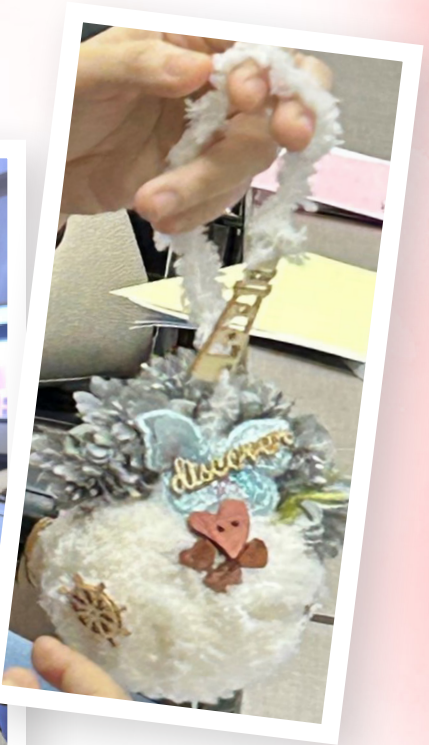
*Compassion is at the heart of everything we do. Through listening, understanding, and care, our team of counsellors create safe spaces where widows and their children feel supported and valued.*

# Wicare's Programme

## WiShine Care & Connect Group (CCG) Grief Therapy

*"It was not only a time of connection but also a valuable opportunity to learn from fellow widows and share our journeys together."*

Adeline



*"I'm so glad that I got opportunity to join you ladies. It's a very healing journey we went together. And thank you the counselling team your kind support. Hope to see all of you again."*

Caroline

*"I am glad that I joined this CCG & get to know all of you here. Thanks for sharing your stories, which still touched my heart even though I have been a widow for 11 years now."*

Chui Yan



*"We had opened ourselves on our vulnerability and our journeys. I am sure with time, love, patience and wisdom, we can say grief had made us stronger individually."*

Carolyn

## The Peer Support Group – Care & Connect Group Grief Therapy

### Left Behind: Husband's Legacy of Life of Service and Care - "Broken Trust, Broken Heart: Rebuilding with Wicare"

*"Three years ago, I lost my husband suddenly, and the pain seemed insurmountable. I wrestled with grief and mental anguish, feeling suffocated by the weight of "being strong". The grief eventually became a medical emergency and I was admitted to hospital. In that dark time, I felt alone. But God's grace led me to WiCare, and Paula's kindness and patience helped me take my first steps. With WiCare's counselling team, group therapy, and my befriender Julie, I began to rebuild confidence and navigate next steps - one at a time. Even after counselling, WiCare continued to support me, offering opportunities to volunteer and connect with others. Helping others in pain unexpectedly helped me, and being part of a community that understood loss transformed my pain into hope. Today, I'm grateful to join WiCare's vision to support women and families, taking one brave step at a time."*

**Michele**

### The Gift of Grief: Finding Solace in the City He Loved

*"Losing my husband felt like my world had shattered. My grief, anxiety, and fear consumed me, and I was lost in a sea of darkness. That's when Wicare's counseling services became my lifeline. The group grief therapy was a turning point - it was like being in a storm, but with others who understood the thunder in my heart. And in the process, I found a part of myself I'd thought was lost forever - my creativity. I started painting, pouring my emotions onto canvas, and it was like a dam broke. I started painting London, his favourite city - our favourite place. Every brushstroke, every colour, brings me closer to him, and helps me process this new reality. The tears flowed, but so did the love and memories. I'm no longer alone, thanks to the incredible women I met in therapy. We've become a tribe, holding each other up when the pain gets too much. Wicare's support has been my beacon in the darkness, and I'm grateful for their care, compassion, and patience."*

**Kerrin**



## Raising Rainbow Mommy & Children Program

### Widowed and Pregnant: How I Found the Courage to Keep Going

*"When my husband was suddenly taken from me, I was left shattered, pregnant with our third child. I didn't know how I'd survive. There were days when the pain felt so overwhelming that I wondered if I'd ever find my way out. But Wicare's counseling team became my lifeline, holding my hand through the darkest days of grief, anxiety, and fear. Now I have three precious boys, and raising them without their father is a daily ache. But Wicare's support gave me the strength to keep putting one foot in front of the other, to find tiny moments of joy in the sorrow, and to cherish every laugh, every hug, every milestone with my children."*

#### **Mandy & the 3 children**



### From Ashes to Light: The transformative Power of my Experience

*"A friend nudged me towards Wicare's counseling group, and I'm eternally grateful she did. Taking that first step into a room filled with strangers who understood my pain was daunting, but it turned out to be one of the most liberating decisions I've ever made. After my husband's sudden passing, I was shrouded in grief, anxiety, and uncertainty. But sharing my raw emotions with those women, and hearing theirs, created a bond that's hard to explain. They didn't offer clichés or platitudes; they offered understanding, empathy, and a listening ear. Wicare's fellowship has been a steady presence, a reminder that I'm part of a community that's been where I am. We've found strength in each other's stories, and we've learned to look beyond the pain, to find those glimpses of light that make life worth living again. Take that first step, join a group, and let others walk with you. It's not easy, but it's worth it."*

#### **Carolyn**

## Raising Rainbow Mommy & Children Program

### Fatherless at 19: From Caring for my Mom to Finding My OWN VOICE

*"The Wicare Children Support Program's counseling sessions were a lifeline for me and my mum. Losing Dad was like losing a part of us, and I felt like I was drowning in grief and responsibility. I thought I had to be there for Mum all the time, putting her needs before me, to keep her from falling apart. But the sessions helped me see that I was losing myself in the process, I have my own life to live... Through tears and tough conversations, I realized that by focusing on my own healing and growth, and self-identity, I could actually help Mum find her way and become independent too..."*

*My mom was in counselling, it was raw and painful, but we started to open up to each other, sharing our fears and hopes. Mum began to rediscover herself, and seeing her thrive gave me the courage to do the same. I started to find my own voice, my own passions, and it's like I'm breathing again. Our relationship is different now - we're more like sisters, supporting each other through the tough times. It's not perfect, but it's real, and it's ours."*

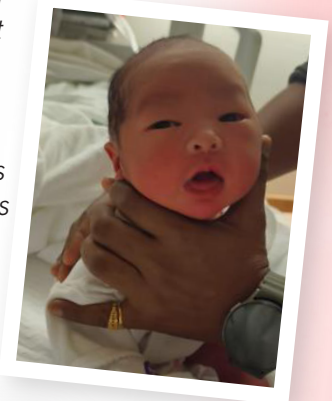
**Celeste**



### How a Rainbow "Children & Mommy" Program changed us

*"As the festive season loomed ahead, I felt a knot of anxiety in my stomach. How would we, as a family, navigate the celebrations without my husband by our side? But then, my children and I stumbled upon a "mommy-and-me" event that would change everything. It was like a weight had been lifted off our shoulders the moment we walked into that room filled with moms and kids. The activities and sharing hit close to home, and I felt a wave of relief wash over me, knowing we're not alone in this journey. I'm grateful for the support and tools we gained to tackle the festive season ahead. It's okay to feel a mix of emotions, and it's okay to take things at our own pace. This experience has given me and my kids a renewed sense of strength and togetherness, and for that, I'm forever grateful."*

**Mandy & the 3 children**



### Grief's Uninvited Guest: How Wicare Helped Us Co-Host

*"When grief engulfed our family, I felt like I was drowning in a sea of uncertainty, struggling to keep my 2 young children's heads above water. But Wicare's counselling program was a lifeline, wrapping us in a warm, comforting embrace that made us feel less alone. Their seamless support allowed us to process our emotions at our own pace, without pressure or expectation, and it was nothing short of miraculous. The team's dedication to both the parent and the children is remarkable - they don't just offer a service; they offer a community of care, a safe haven where we can be our authentic selves, raw and vulnerable. Thank you for being a beacon of hope in our darkest moments, and for making our family feel seen, heard, and loved."*

**Rosy**



# Education Awards

**Special Thanks to Ms Pin P Lee for supporting our students through the generous Jehovah Jireh Academic Award (JJAA). Our fatherless children have benefitted from the generosity and kindness.**

A huge thank you to Wicare for awarding me the JJAA, which has not only given me the means to attend a top-tier university in the heart of the city, but also the breathing room to thrive in many co-curricular activities without having to split my mind between part-time work and education. Instead of needing to fill my free afternoons and weekends with part-time tutoring, which I was doing before entering Uni, I was suddenly free to focus my energy into the myriad of activities offered to me through SMU. Time is money, and the JJAA has afforded me the invaluable time and space to serve in the Executive Committee of my theatre club, Stageit, become a bible study leader of my Christian Fellowship (CF), and embark on two internships and two mission trips over the course of just 3 years.

Particularly, the financial help from JJAA has opened doors on so many levels, allowing me great peace of mind.

**Megan Chan**  
Jehovah Jireh Academic Award Recipient

**Singapore Management University**

Name: MEGAN SIERRA CHAN  
Date of Enrolment: 14 Aug 2023  
Date of Birth: [REDACTED]

Student ID No: [REDACTED]  
Date of Issue: 06 Apr 2026

Course Description	Units Taken/Earned	Grade	Grade Points Per Unit
<b>Exemption</b>			
Calculus	- / 1.0	-	-
Free Electives	- / 3.0	-	-
Writing and Reasoning	- / 1.0	-	-
Exemption Total: 5.0 Course Units			
<b>2023-24 Term 1</b>			
Introduction to Psychology	1.0 / 1.0	B-	2.7
Introductory Statistics	1.0 / 1.0	B-	2.7
Southeast Asia: Past and Present	1.0 / 1.0	A	4.0
Understanding Societies	1.0 / 1.0	A	4.0
Term Total: Course Units Attempted = 4.0; Earned = 4.0; Term Grade Point Average = 3.18			
<b>2023-24 Term 2</b>			
Big Questions	1.0 / 1.0	B+	3.3
- Happiness and Suffering			
Economics and Society	1.0 / 1.0	B+	3.3
Introduction to Political and Policy Studies	1.0 / 1.0	A-	3.7
Management Communication	1.0 / 1.0	A+	4.3
Term Total: Course Units Attempted = 4.0; Earned = 4.0; Term Grade Point Average = 3.65			
<b>2024-25 Term 1</b>			
Ethics and Social Responsibility	1.0 / 1.0	A	4.0
Managing in a Volatile, Uncertain, Complex and Ambiguous Context	1.0 / 1.0	A-	3.7
Psychology Research Methods I	1.0 / 1.0	B+	3.3
Social Psychology	1.0 / 1.0	A	4.0
Social Science Practicum	1.0 / 1.0	P	-
- SMU-X			
Term Total: Course Units Attempted = 5.0; Earned = 5.0; Term Grade Point Average = 3.75			
<b>2024-25 Term 2</b>			
Health Psychology	1.0 / 1.0	A+	4.3
Leadership and Team Building	1.0 / 1.0	A	4.0
- SMU-X			
Psychology Research Methods II	1.0 / 1.0	B	3.0
Psychology of Reasoning and Thinking	1.0 / 1.0	A	4.0
Social Movements in Asia	1.0 / 1.0	A-	3.7
Term Total: Course Units Attempted = 5.0; Earned = 5.0; Term Grade Point Average = 3.80			
<b>2024-25 Term 3A</b>			
Arts Entrepreneurship and Public Engagement in Southeast Asia	1.0 / 1.0	A-	3.7
Exploring Music and Culture: An Interdisciplinary Approach	1.0 / 1.0	A-	3.7
Term Total: Course Units Attempted = 2.0; Earned = 2.0; Term Grade Point Average = 3.70			
<b>2025-26 Term 1</b>			
Internship	1.0 / 1.0	P	-
Term Total: Course Units Attempted = 1.0; Earned = 1.0; Term Grade Point Average = 0.00			
<b>2025-26 Term 2</b>			
Psychology of Individual Differences	1.0 / 0.0	IP	-
Psychometrics and Psychological Testing	1.0 / 0.0	IP	-
Term Total: Course Units Attempted = 0.0; Earned = 0.0; Term Grade Point Average = 0.00			
<b>Cumulative Total</b>			
Course Units Exempted = 5.0			
Course Units Earned = 21.0			
Cumulative Grade Point Average = 3.62			

**Student Status**

Currently enrolled in the full-time Bachelor of Social Science programme.

**Grading System**

Grade	Grade Points/Unit	Other Grade	Description
A+	4.3	IP	In Progress
A	4.0	I	Incomplete
A-	3.7	P	Pass (Pass/Fail)
B+	3.3		
B	3.0	W	Withdrawn
B-	2.7		
C+	2.3		
C	2.0		
C-	1.7		
D+	1.3		
D	1.0		
F	0.0		



# Education Awards

I would like to extend a profound thanks to the WiCare organization for providing me with the Jehovah Jireh Academic Award. This scholarship has significantly relieved my financial burden during my studies and has allowed me to enjoy many of the same once-in-a-lifetime student experiences as my peers, such as living on campus and going on exchange. Additionally, not having to worry about finances as much has eased much of my stress over the past 3 years and allowed me to focus fully on my studies, which is a large factor in my current academic success.

In particular, I would like to highlight my exchange experience. I received a highly-coveted opportunity to go on exchange to Norway last semester for 5 months and it was truly a life-changing experience. I experienced many "firsts" such as seeing the northern lights and hiking through the snow. However, Norway is one of the most expensive

countries in the world to live in, and finances were always a concern at the back of my mind. This scholarship was significant in alleviating the financial toll of my exchange and letting me live in the moment freely, which is something I will always be grateful for.

**Jordan Chan**  
Jehovah Jireh Academic Award Recipient

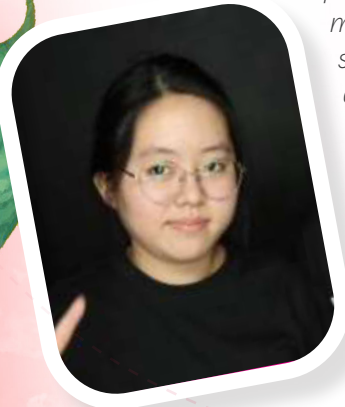


## National University of Singapore Unofficial Transcript

NAME:	JORDAN MITCHELL CHAN	STUDENT NO.:		DATE OF BIRTH:		DATE ISSUED:	17/07/2025
<b>PROGRAMME:</b>	BACHELOR OF COMPUTING (COMPUTER SCIENCE)		<b>COURSE</b>	CS2103T SOFTWARE ENGINEERING	<b>GRADE</b>	E+ 4.00	
<b>PROGRAMME STATUS:</b>	ACTIVE IN PROGRAMME		UTC2412	PROBABILITY AND STATISTICS	A	4.00	
				MENTAL WELLNESS: LOCAL AND GLOBAL APPROACHES	S	4.00	
<b>COURSE</b>		<b>GRADE</b>	<b>UNITS</b>	<b>BACHELOR OF COMPUTING (COMPUTER SCIENCE)</b>			
<b>ACADEMIC YEAR 2023/2024 SEMESTER 1</b>				<b>GRADE POINT AVERAGE: 4.62</b>			
CS1101S	PROGRAMMING METHODOLOGY	A-	4.00	<b>ACADEMIC YEAR 2024/2025 SEMESTER 2</b>			
CS1231S	DISCRETE STRUCTURES	A	4.00	CS2102	DATABASE SYSTEMS	A	4.00
GEA1000	QUANTITATIVE REASONING WITH DATA	A+	4.00	CS2109S	INTRODUCTION TO AI AND MACHINE LEARNING	A	4.00
MA1522	LINEAR ALGEBRA FOR COMPUTING	A-	4.00	CS3230	DESIGN AND ANALYSIS OF ALGORITHMS	A	4.00
UTW1001D	SELF, SOCIETY, AND THE DIGITAL TSUNAMI ERA	S	4.00	ES2660	COMMUNICATING IN THE INFORMATION AGE	S	4.00
<b>BACHELOR OF COMPUTING (COMPUTER SCIENCE)</b>				UTS2406	BEYOND SEEING: LOOKING AT ART	S	4.00
<b>GRADE POINT AVERAGE: 4.75</b>				<b>BACHELOR OF COMPUTING (COMPUTER SCIENCE)</b>			
<b>ACADEMIC YEAR 2023/2024 SEMESTER 2</b>				<b>GRADE POINT AVERAGE: 4.69</b>			
CS2030S	PROGRAMMING METHODOLOGY II	B+	4.00	<b>ACADEMIC YEAR 2024/2025 SPECIAL TERM(PART 1)</b>			
CS2040S	DATA STRUCTURES AND ALGORITHMS	A	4.00	CP3200	INTERNSHIP	IP	6.00
HS11000	HOW SCIENCE WORKS, WHY SCIENCE WORKS	A	4.00	<b>BACHELOR OF COMPUTING (COMPUTER SCIENCE)</b>			
IS1106	DIGITAL ETHICS AND DATA PRIVACY	A-	4.00	<b>GRADE POINT AVERAGE: 4.69</b>			
MA1521	CALCULUS FOR COMPUTING	A	4.00	*****END OF TRANSCRIPT*****			
PE2101P	INTRODUCTION TO PHILOSOPHY, POLITICS, AND ECONOMICS	S	4.00				
UTC1417	JR SEM: BIOETHICS IN THE 21ST CENTURY	CS	4.00				
<b>BACHELOR OF COMPUTING (COMPUTER SCIENCE)</b>							
<b>GRADE POINT AVERAGE: 4.72</b>							
<b>ACADEMIC YEAR 2024/2025 SEMESTER 1</b>							
CP2107	INDEPENDENT INTRODUCTION TO CS RESEARCH (ODYSSEY)	CS	4.00				
CS2100	COMPUTER ORGANISATION	B+	4.00				
CS2101	EFFECTIVE COMMUNICATION FOR COMPUTING PROFESSIONALS	A-	4.00				

# Education Awards

I'm Lim Yong Ting, starting my third year soon as a nursing student at Nanyang Polytechnic. My academic journey so far has been both challenging and rewarding. The rigorous coursework and practical experiences have given me a strong foundation in the sciences and an understanding of the complexities of patient care. Each day in my nursing program reaffirms my passion for this field and my desire to excel. However, pursuing a nursing education comes with significant financial



challenges. The Jehovah Jireh Academic Award has provided invaluable support, allowing me to focus more on my studies and less on the financial burden. With this bursary, I am able to participate in enrichment opportunities, and fully engage in my clinical placements. This financial support has not only eased my current burdens but has also empowered me to strive for academic development. I am sincerely dedicated to the nursing profession and to making a positive impact on the lives of others. I am very grateful for the Jehovah Jireh Academic Award.

**Lim Yong Ting**  
Jehovah Jireh Academic Award Recipient



My name is Angel Ng and I am 18 years old. I first received the NCC bursary when I was in secondary school, and it has been a great support to me and my family.

The bursary helped to ease my mother's financial burden and supported my daily expenses during my studies. Because of this support, I was able to focus more on my education without worrying too much about financial difficulties.

Receiving this bursary has also motivated me to work harder in my studies and continue pursuing my goals. It reminded me that there are people and organisations who care and are willing to support students like me.

I am truly grateful for the support provided, as it has made a meaningful difference in my life. Thank you for your kindness and generosity. I truly appreciate it.

**Angel Ng**  
New Creation Church Bursary Recipient



# *Stewardship*

*Trust guides how we manage the resources entrusted to us.  
Through responsible governance and transparency,  
we ensure that every contribution supports meaningful  
programmes and lasting impact.*

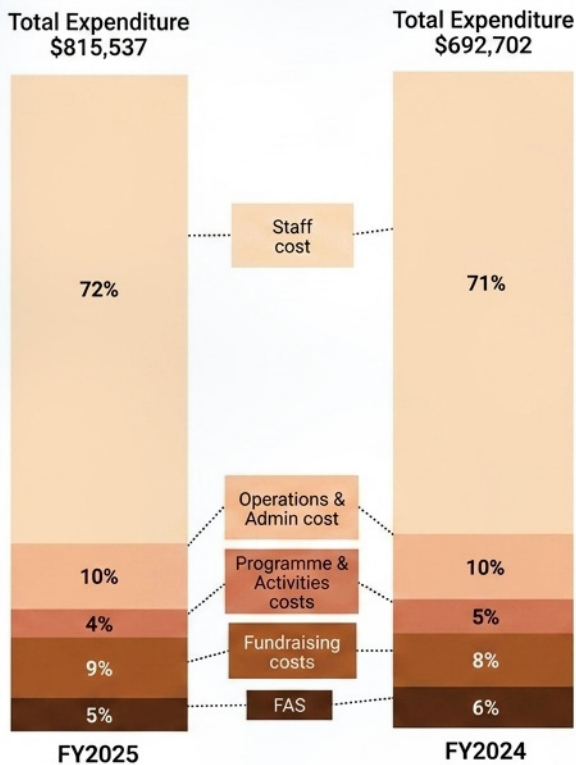
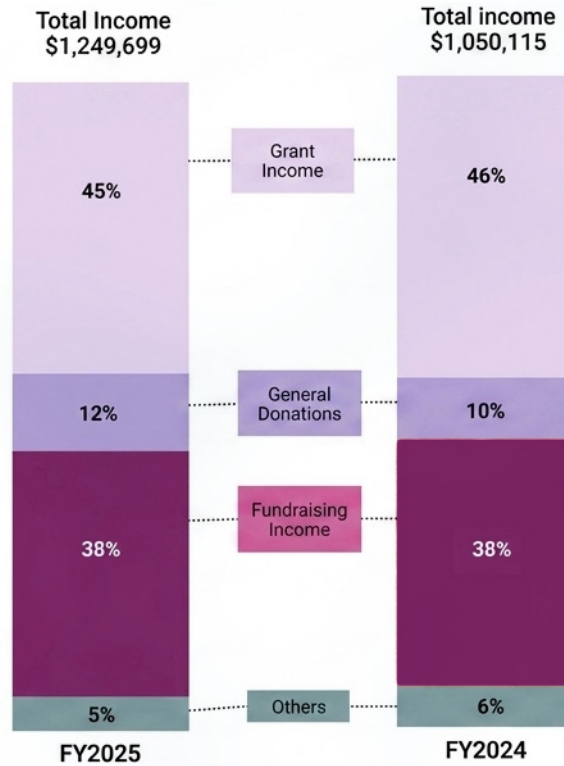
# Financial Highlights - Overview of Income & Expenditures

Pages 7 to 9 of the Audited Financial Statements	FY2025				FY2024
	UNRESTRICTED FUNDS	RESTRICTED FUNDS		TOTAL	TOTAL
		WISHINE	JEHOVAH JIREH FUND		
	(\$)	(\$)	(\$)	(\$)	(\$)
<b>Income</b>					
Fundraising income	474,600	-	-	474,600	396,144
General Donations	144,916	-	-	144,916	98,973
Donation in kind	11,257	-	-	11,257	4,874
Grant income	249,532	310,788	-	560,320	486,440
Interest income	57,769	-	-	57,769	63,286
Other income	837	-	-	837	398
<b>Total income</b>	<b>938,911</b>	<b>310,788</b>	<b>-</b>	<b>1,249,699</b>	<b>1,050,115</b>
<b>Less: Expenditure</b>					
Fundraising costs	76,375	-	-	76,375	58,116
Staff costs	350,243	233,135	-	583,378	490,596
Programme and Activities costs	25,166	7,316	-	32,482	36,962
Operating & Administrative costs	54,093	31,109	-	85,202	66,128
Financial Assistance payouts	18,100	-	20,000	38,100	40,900
<b>Total expenditure</b>	<b>523,977</b>	<b>271,560</b>	<b>20,000</b>	<b>815,537</b>	<b>692,702</b>
<b>NET SURPLUS / (DEFICIT)</b>	<b>414,934</b>	<b>39,228</b>	<b>(20,000)</b>	<b>434,162</b>	<b>357,413</b>

# Financial Highlights - Overview of Income & Expenditures

The total income for FY2025 is **\$1,249,699** and it is made up of Grant income (45%), General Donations (12%), Fundraising (38%) and other income (6%).

As compared to FY2024, **total income increased by \$199,584 (19%)** and the main reason is attributed to the higher income generated from Fundraising events in FY2025 (Shanghai Night Gala Dinner and Christmas Fundraising Campaign) as well as from general donations.



The total expenditure for FY2025 is **\$815,537** and it is made up of Staff cost (72%), Operating & Administrative costs (10%), Programme and Activities costs (4%), Fundraising costs (9%) and Financial Assistance payouts (5%).

As compared to FY2024, **total expenditure increased by \$122,835 (18%)** and it was mainly due to the increase in staff costs for annual increment and the increase in bonus payout.

Increase in total income surpassed the increase in expenditure resulting in an overall increase in net surplus by **\$76,749**.

# Financial Highlights - Funds Position

Page 10 of the Audited Financial Statements	UNRESTRICTED FUND	RESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS
	ACCUMULATED FUND	WISHINE	JEHOVAH JIREH FUND	
	(\$)	(\$)	(\$)	(\$)
As at 1 January 2024	2,259,697	(46,473)	113,640	2,326,864
Surplus / (Deficit) for FY2024	342,166	36,247	(21,000)	357,413
As at 31 December 2024	2,601,863	(10,226)	92,640	2,684,277
Surplus / (Deficit) for FY2025	414,934	39,228	(20,000)	434,162
<b>As at 31 December 2025</b>	<b>3,016,797</b>	<b>29,002</b>	<b>72,640</b>	<b>3,118,439</b>

RESERVE MANAGEMENT	
Expenditure - FY2024	692,702
Reserves to Expenditure ratio (FY2024)	3.8
Expenditure - FY2025	815,537
<b>Reserves to Expenditure ratio (FY2025)</b>	<b>3.7</b>

# Financial Highlights - Assets and Liabilities

Page 6 of Audited Financial Statements	FY2025 (\$)	FY2024 (\$)
<b>ASSETS</b>		
Non-current assets	36,992	20,515
<u>Current assets</u>		
Other receivables and prepayments	68,676	37,120
<sup>(1)</sup> Cash and bank balances	3,069,752	2,656,661
Subtotal Current Assets	3,138,428	2,693,781
<b>Total assets</b>	<b>3,175,420</b>	<b>2,714,296</b>
<b>LIABILITIES</b>		
Non-current liabilities	14,266	0
Current liabilities	42,715	30,019
<b>Total liabilities</b>	<b>56,981</b>	<b>30,019</b>
<b>NET ASSETS</b>	<b>3,118,439</b>	<b>26,84,277</b>
<b>FUNDS</b>		
Unrestricted fund	3,016,797	26,01,863
<u>Restricted funds</u>		
WISHINE	29,002	-10,226
Jehovah Jireh Fund	72,640	92,640
Subtotal Restricted Funds	101,642	82,414
<b>TOTAL FUNDS</b>	<b>3,118,439</b>	<b>2,684,277</b>

<sup>(1)</sup> Cash and bank balances are made up of:	FY2025 (\$)	FY2024 (\$)
Cash at bank	531,504	480,304
Fixed Deposits	2,538,248	2,176,357
	<b>3,069,752</b>	<b>2,656,661</b>

Fixed deposits were placed with banks at tenure of 12 (2024: 12) months and earned interest rates ranging from 1.00% to 2.55% (2024: 2.10% to 3.65%) per annum.

**SIGNATURE EVENT**

# Fundraising Gala



Kebaya Fashion Show by our members & their children



Gala Fundraising Committee Members

This year's Fundraising Gala Dinner was another resounding success! A vibrant night of colours, it brought together more than 300 guests – all dressed to the nines in their stunning Peranakan attire. The ladies looked especially elegant in their demure nyonya kebayas, making it a truly breathtaking sight. Guests and hosts alike enjoyed a sumptuous 6-course dinner, an enchanting kebaya fashion show by our members and their children, an exciting Kahoot quiz, and a lively auction. Generous donors also walked away with raffle draw prizes, and our best-dressed Baba Nyonya awards added a touch of fun and flair to the evening. We extend our heartfelt thanks to everyone who contributed to the success of this unforgettable evening - our donors, sponsors, fundraising committee, guests and volunteers. Your support and enthusiasm made this memorable night possible!

**Special Thanks to Ada of Batik Esty for sponsoring the outfits for the fashion show.**



# Donors Acknowledgement - Individuals

Adeline O  
 Agnes Chee Poh Eng  
 Ann Phua Si Si  
 Anthony Chao Tar Liang  
 Aw Cheong Olive  
 Aw Pui san  
 Bajaj Bandhna Kaur  
 Bhavesh Mahesh Lankapati  
 BHS Alice  
 Celine Neo  
 Chan Choon Eng Calvin  
 Chan Hee Lien  
 Chan Jia Xin  
 Chan Siu Bing  
 Chan Wei Keng  
 Chan Yoke Wei  
 Chang Kwok Hoe  
 Chang Rosana Kung Ling  
 Chang Wei Har Jean  
 Chay Tai Yoke  
 Chee Ka Yee  
 Chee Kwok Seng  
 Chee Wai Yee  
 Chen ZhiYong Dennis  
 Chen Ziqian  
 Cheong Ai Ting  
 Chia Hon Kit Esther  
 Chin Ai Lin Geraldine  
 Choo Chia Min  
 Christopher Ng  
 Chua Abigaies Malong  
 Chua Ching Hwee  
 Chua Soon Tzer  
 Chua Wee Peng Alice  
 Chuan Winnie  
 Ding Siew Choon Angela  
 Ding Swee Mik  
 Dominique Choy  
 Dorothy  
 Edwards Melissa Marie  
 Elizabeth Charlotte Widjojo  
 Emily Yeo Lee Huah  
 Esther Gan  
 Eu Kong Ping  
 Felicia Chua Saw Hui  
 Fu Mui Kim  
 Gabriel Lee Keng Yan  
 Gan Ai Li  
 Gayle Fleur Appleby  
 Geraldine  
 Glen Choo Ming Liang  
 Goh Moh Ling  
 Goh Siong Hwa Paul  
 Goh Yihui  
 Gwee Yi Xuan  
 He Baihui  
 Helen Li Yu Chi  
 Hitesh Singh  
 Ho Li Yun Lynn  
 Ho Nai Chuen  
 Ho Pei Fern  
 Ho Sing chuan  
 Ho Weng Wah  
 Ho Yi Ting Geraldine  
 Hong Li  
 How Kok Keong  
 Ilancheran  
 Irene Tan  
 Jain Natasha Abhishek  
 James Clifton Alexis  
 James Wong Seow Boon  
 Jasmine Cheang  
 Jason Tamara Widjaja  
 Jean Yeo  
 Jeffrey Teo Liang Hock  
 Jennifer Wee  
 Jenny Chew  
 Jenny Lim Ai Lin  
 Jessie Tan  
 Jodi Siah Be Koen  
 Josephine Seah  
 Joshua Yap  
 Julia Lee  
 K Reka  
 Kalyanasundaram Premkumar  
 Khaini Fadhila  
 Khoo Ghee Ka  
 Khoo Li Lian  
 Khoo Lilian  
 Koh Ann Li  
 Koh Meng Yuet Dorothy  
 Koh Pui San  
 Koh Whee Yong  
 Kong Lily  
 Koo Siew Kiang  
 Kwa Kim Li  
 Kwok Wai Keong  
 Lai Koon Moon  
 Lau Chee Kin  
 Lau Ho Yue  
 Lau Weng Seng  
 Lau Xiang Ling  
 Laura & Albert Tien  
 Lee Cheng Yee  
 Lee Choon Muah  
 Lee Hiang Kiat  
 Lee Kim Gek Margaret  
 Lee Kok Chuan Timmy  
 Lee Mui Keng Suzanne  
 Lee Seok Hwa  
 Lee Soh Thiam  
 Lee Ya Yin  
 Lee Yen Linn Iris  
 Lee Yeou Jen  
 Lee Zhi Hui Cheryl  
 Leong Yoke Hong  
 Leow Chin Feng  
 Leow Kai Yeow  
 Li Miaoling  
 Li Qing  
 Lim Chee Onn  
 Lim Lay Keow  
 Lim Poh Hong  
 Lim Pui Ling Michelle  
 Lim Swee Peng  
 Lim Teck Chai Danny  
 Lim Wan Yee Rebecca  
 Lim Weibin  
 Lim Zi Yu  
 Lin Jiawei Jvis  
 Lincoln Cheng  
 Lingga  
 Liu YuPing  
 Loh Chin Hua  
 Loi Boon Sim Adrin

# Donors Acknowledgement - Individuals

Lok Kong Wah  
 Loo Shin Ley  
 Low Amy  
 Loy Guo Wei Daryl  
 Lum Kok Chong  
 Lye Joshua Eugene  
 M Asyraf Bin Mhd Akbar  
 M Firdaus Bin Mazlan  
 Marc Low Eng Sheng  
 Marisa namdee  
 Mark Chin Wai Khuen  
 Martini Hoan Lee Hoa Manuru  
 MengAnn & Priska  
 Michael Koh  
 Michael Ong Hak Khoon  
 Michele Ho  
 Momo  
 Neo Day Hoon  
 Neo Lee Hiang Lia  
 Neo Ying Fang  
 Ng Geok Eng Mary  
 Ng Guek Liang (Karen)  
 Ng Shi Yan Jerlynn  
 Ng Siew Ling  
 Ng Wei Keong  
 Ng Zheng Yi  
 Ngoi Chin Yee  
 Nicholas Nai  
 Nimarta Kaur  
 Nor Linda Md Ali  
 Nurul Huda Binti Abdul Rahman  
 Oh Ah Hong  
 Ong Ah Nyah & Beh Siaw Fung  
 Ong Ching Mei  
 Pamela Lim Wee Ling  
 Pang Chien Wen Mark  
 Pang-Choo Nancy Ah Yoke  
 Peh Kim Yong James  
 Peh Soh Kuen  
 Peter Sharvin Skandarajah  
 Pin P Lee  
 Poon Keen Shan  
 Priscilla Soh  
 Priyadarshini Rath  
 Rebecca Lee  
 Ren Ruijie  
 Rena Camilla Chua Yeow Hiang  
 Rossmadi Bin Ismail  
 Rosy Lim  
 Ruth Tie Nyet Sian  
 Sabrina Chong  
 Sara Chia  
 Seah Chek Lim Allister  
 Seah Siew Yong Linda  
 Serena Yogalingam  
 Shirley Lim  
 Sia Chen Cheong  
 Sim Lee Ping  
 Soh Cai Min  
 Soh Da Zhang  
 Soo Hwa Lih  
 Soo Yoke Kiew  
 Soong Hui Min Jacqueline  
 Suharti Binte Sujak  
 Sujesh Anandan  
 Susan Low Wai Chun  
 Susana Tamin  
 Susie  
 Syed Abd Bin Hashim Alhadad  
 Tam Yuen Yee Jeannie  
 Tan Chee Wah Nee Loh  
 Tan Chiew Hoon  
 Tan Chin Kwek  
 Tan Choon Neo  
 Tan Fei Xuan Daryl  
 Tan Francis  
 Tan Geok Hua  
 Tan Hui Keng  
 Tan Hui Kian  
 Tan Lek Suan  
 Tan Meng Teik  
 Tan Ning Li Linus  
 Tan Phuay Miang  
 Tan Shei Cheong  
 Tan Siew Guat  
 Tan Siew Ling  
 Tan Sok Chuan  
 Tan Sok Hoon  
 Tan Tong Eng Jeremy  
 Tan Yam Hiang  
 Tan Yee Yon  
 Tan Zhi Wen  
 Tang Eng Yeow Terence  
 Tang Sok Hui  
 Tay Eileen  
 Tay Seow Fang  
 Tay Siok Hoon  
 Tea Kum Wai  
 Teng Kum Leong  
 Teo Boh Hui  
 Teo Hwee Hong Wendy  
 Teo Siew Lan  
 Teo Yuan Shan  
 Tham Yi Lin  
 Timonth Hia  
 Toh Li Ching  
 Toh Li Li Kerrin  
 Toh Lim Ing  
 Tom Lennart Gerhard Sigerhall  
 Tong Mee May  
 Tse Siu Yat Bryan  
 Victoria Ng Mei Shu  
 Vivien Lee  
 Wang Lintao  
 Wee Chin Suan Adelene  
 Wee Choo Neo  
 Wee Li Chen  
 Wei Lin  
 Wei Suat Nee  
 Wong fook tong  
 Wong Sung Sai  
 Wu Shuji  
 Wynne Li Wai Lan  
 Xie Ke Wei April  
 Yap Chooi Leng  
 Yew Li Lin Charlotte  
 Yip Yoke Cheng Gerardine  
 Yu Li  
 Yu Ming'En Silas  
 Yueh Fang

# Donors Acknowledgement - Community Partners

## CHURCHES

- Church Of Our Saviour
- Hougang Assembly of God Church
- Life B-P Church
- New Creation Church

## COMMUNITY PARTNERS

- Community Chest
- General Conference WSCS
- Lee Foundation
- National Council of Social Service
- National Heritage Board
- Salt And Light Society
- Singapore Pools
- TOUCH Community Services

## COMPANIES

- Baba Gabra Ltd
- Bengawan Solo Pte Ltd
- Hello Flowers!
- Kreatif Investment Pty Ltd
- Ladies Wellness Foundation Ltd
- Luba Marine Survey Pte Ltd
- Reunion Properties Pte Ltd
- Singapore Sidecars
- Ya Kun International Pte Ltd

## DONATION IN KIND SPONSORS

- Blissfulhots

## SERVICES PROVIDED

- Batik Esty
- Chua Abigaies Malong

# Management Committee

## (2025 to 2027)

Name	Position	Date of Appointment	Attendance for Board Committee Meetings in 2025	Occupation	Previous Appointments
Tay Seow Fang @ Cynthia Emmanuelle	Chairperson	24 May 2025	5/6	Author & Team Lead Community Leadership	<ul style="list-style-type: none"> <li>• Committee Member (2019 to 2025)</li> </ul>
Wei Suat Nee	Vice Chairperson	24 May 2025	6/6	Deputy Director, Facilities Development & Infrastructure, SGH	<ul style="list-style-type: none"> <li>• Vice Chairperson (2023 to 2025)</li> <li>• Committee Member (2019 to 2023)</li> </ul>
Nancy Thio Ling Lie	Honorary Secretary	24 May 2025	4/6	Advocate & Solicitor	<ul style="list-style-type: none"> <li>• Honorary Secretary (2017 to 2025)</li> <li>• Committee Member (2015 to 2017)</li> </ul>
Ho Pei Fern	Honorary Treasurer	24 May 2025	6/6	Senior Procurement Executive	<ul style="list-style-type: none"> <li>• Honorary Treasurer (2023 to 2025)</li> <li>• Vice Chairperson (2019 to 2023)</li> <li>• Committee Member (2013 to 2019)</li> </ul>
Lim Poh Hong	Committee Member	24 May 2025	6/6	Former Group Director of Human Resources	<ul style="list-style-type: none"> <li>• Chairperson (2017 to 2025)</li> <li>• Vice Chairperson (2007 to 2017)</li> </ul>
Joyce Lye Lan Fong	Committee Member	24 May 2025	6/6	Founder of Wicare, Financial Services Manager	<ul style="list-style-type: none"> <li>• Committee Member (2019 to 2025)</li> <li>• Honorary Treasurer (2017 to 2019)</li> <li>• Founder/ Chairperson (1999 to 2017)</li> </ul>
Tay Siew Kee	Committee Member	24 May 2025	5/6	Wealth Management Consultant	<ul style="list-style-type: none"> <li>• Committee Member (2023 to 2025)</li> <li>• Honorary Treasurer (2019 to 2023)</li> </ul>
Martini Hoan Lee Hoa Manuru	Committee Member	24 May 2025	4/6	Quality and Regulatory Compliance Leader	<ul style="list-style-type: none"> <li>• Committee Member (2015 to 2025)</li> </ul>
Leow Chin Feng	Committee Member	24 May 2025	4/6	Deputy Director in an Institute of Higher Education	<ul style="list-style-type: none"> <li>• Co-opted Committee Member since November 2024</li> </ul>

*\*Note : Wicare is working on the succession plan for Management Committee members who have served more than 10 consecutive years. These members were retained for leadership stability. We are amending our Constitution to tap into a bigger resource pool or diversity of skillset.*

# *Wicare Support Group Sub-Committees 2025-2027*

## **Executive Committee (EXCO)**

Tay Seow Fang @Cynthia Emmanuelle (Chair)  
Lim Poh Hong  
Wei Suat Nee  
Nancy Thio Ling Lie  
Ho Pei Fern  
Leow Chin Feng

## **Audit & Compliance Committee**

Nancy Thio Ling Lie (Chair)  
Lim Poh Hong  
Chay Tai Yoke  
Martini Hoan Lee Hoa Manuru  
Ong Choon Hong

## **Finance Committee**

Ho Pei Fern (Chair)  
Tay Siew Kee  
Tay Seow Fang @Cynthia Emmanuelle  
Leow Chin Feng  
Lim Poh Hong

## **Fundraising Committee**

Doris Tan (Chair)  
Lim Poh Hong  
Joyce Han  
Joyce Lye Lan Fong  
Esther Ng

## **Human Resource & Remuneration Committee**

Leow Chin Feng (Chair)  
Lim Poh Hong  
Ho Pei Fern  
Wei Suat Nee  
Tay Siew Kee

## **Nomination Committee**

Wei Suat Nee (Chair)  
Nancy Thio Ling Lie  
Joyce Lye Lan Fong  
Lim Poh Hong  
Leow Chin Feng

## **Programmes & Services Committee**

Lim Poh Hong (Chair)  
Tay Seow Fang @Cynthia Emmanuelle  
Chay Tai Yoke  
Joyce Lye Lan Fong  
Martini Hoan Lee Hoa Manuru

# Corporate **Governance**

## Management Committee

The Charity is governed by a Management Committee of up to 14 elected members, all of whom are volunteers with no business relations with Wicare. They are elected at the Annual General Meeting and hold office for a term of two years. The tenure limit of each committee member is 10 years, except for the Treasurer with a maximum limit of 4 consecutive years.

In accordance with Code of Governance 2025 for Charities and Institutions of a Public Character, the Charity should disclose the reason(s) for retaining any Board member who has served on the Board for more than 10 consecutive years in its annual report.

### The following Board members have served on the Board for more than 10 years:

#### Joyce Lye Lan Fong

Ms Lye, being the founder of the Charity, provides the connections to donors and stakeholders necessary for raising funds in ensuring the continuity and stability of the Charity.

#### Lim Poh Hong

Ms Lim provides in depth knowledge and experience as a long serving member on the Management Committee and strategic advice and input integral in ensuring the continuity and stability of the Charity.

#### Nancy Thio Ling Lie

Ms Thio provides institutional knowledge and experience, in particular to governance, audit and risk matters which are necessary for the continuity and stability of the Charity.

#### Ho Pei Fern

Ms Ho provides institutional knowledge and experience, in particular financial matters which are necessary for the continuity and stability of the Charity.

#### Martini Hoan Lee Hoa Manuru

Ms Manuru provides institutional knowledge and experience, in particular to audit and risk matters which are necessary for the continuity and stability of the Charity.

## Disclosure and Transparency

The Management Committee adheres to regular evaluation of its performance and effectiveness and ensures compliance with requirements in the Code of Governance.

The Charity makes available to its stakeholders an annual report that includes information on its governance, programmes, activities, services, audited financial statements, Management Committee Members and Executive Management. The annual report including the audited financial statements is accessible via the Group's website.

### Conflict of Interest Policy

Wicare's conflict of interest policy is approved by its Management Committee and requires all Committee Members and employees to declare actual or potential conflicts of interest on an annual and need-to basis. Wicare has documented this policy and the processes which guide and define a conflict of interest and how it is handled.

### Annual Remuneration Disclosure

The revised Code of Governance for Charities and Institutions of Public Character 2023 recommends that charities disclose the remuneration of its three highest paid staff, who each receives remuneration exceeding \$100,000 per annum.

For the financial year, in accordance with the above, One (1) paid staff received remuneration exceeding \$100,000 and above. No paid staff are involved in setting their own remuneration.

There is no paid staff who is a close member of the family of the Executive Head or Board members, who each receives total remuneration of more than \$50,000 during the financial year.

### Fundraising Practices

The Charity always conducts its fundraising practices in an ethical and transparent manner and in line with the Fundraising Guidelines by the Charity Council.

### Reserves Management

The Charity's reserve policy is to maintain its unrestricted reserve at least 2 years of its current total expenditures. This allows the Charity to ensure uninterrupted services in meeting the immediate needs of the members and expanding grief support services to more members. The Management Committee reviews its policy on accumulated reserves annually to ensure long-term sustainability of the Charity's activities.

As of 31 December 2025, our unrestricted reserve ratio stood at 3.7 (2024 : 3.8).

For more information of our reserve please refer to pages 25-28 of this Annual Report and also pages 6,10,11,23,29 of our Audited Financial Statements of the year ended 31 December 2025.

### Code of Conduct

All members of the Management Committee, employees and volunteers abide by a code of conduct throughout their employment or engagement with the Charity which is aligned to our core values.

### Personal Data Protection Act Policy

Wicare has implemented processes to comply with the Personal Data Protection Act 2012 (the "PDPA"). Unless otherwise permitted by law, Wicare obtains consent for the collection, use, disclosure and processing of personal data. Consent given may be withdrawn by notification to the Charity. Data is also used only for the purposes disclosed unless otherwise permitted under the law.

### Whistle-Blowing Policy

The Charity is committed to high standards of corporate governance and compliance with all laws, regulatory requirements and internal policies. The Charity does not condone any malpractice, impropriety or statutory non-compliance by employees in the course of their work.

In line with this commitment, the Whistle-blowing Policy aims to encourage staff, partners, volunteers, suppliers, contractors, clients and other stakeholders of the Charity to raise concerns or to report malpractices or misconducts, and to offer assurance that they will be protected from reprisals or victimisation for whistle-blowing in good faith.

# Sub-Committees

The Sub-Committee Chairpersons and Members are appointed for one term by the Management Committee (MC).

---

## Executive Committee (EXCO)

The Executive Committee is a smaller group that meets more frequently than the full Management Committee (MC). The EXCO comprises the Chairperson, Vice Chairperson, Honorary Secretary, Honorary Treasurer and Co-opted Members approved by the MC. The EXCO oversees the operations of the MC, often acts on behalf of the MC during on-demand activities that occur between the meetings, that are later presented for full MC review.

## Audit & Compliance Committee

The Audit & Compliance Committee facilitates the external and internal audit of Wicare Support Group for the Management Committee to obtain independent information about the organisation's activities.

## Finance Committee

The Finance Committee is led by the Honorary Treasurer to assist the Management Committee in fulfilling its obligations and stewardship on all finance and finance-related matters of Wicare as well as review and making recommendations on finance policies.

## Fundraising Committee

The Fundraising Committee is responsible for overseeing Wicare Support Group's overall fundraising and, particularly, the fundraising done by the Management Committee.

## Human Resource & Remunerations Committee

The functions of the Committee include drafting and/or revising personnel policies for Management Committee approval, reviewing job descriptions, establishing a salary structure, and annually reviewing staff salaries, and reviewing the benefits package.

## Nomination Committee

The Nomination Committee is responsible for the general affairs of the Management Committee (MC), ensuring the MC has an appropriate balance of expertise, skills, attributes and ability amongst the MC members; and taking the lead in succession planning.

## Programmes & Services Committee

The Programmes & Services Committee looks at the approaches and operations of the Wicare Support Group's programmes and services, ensuring that the outcomes of existing programmes are in line with the vision, mission and objectives of the organisation



# ***Teamwork***

***Stronger together as a community.  
Our mission is made possible through the dedication  
of volunteers, partners, donors, and  
supporters who come together to uplift widows  
and their families.***

# Corporate and Organisation Structure

## Wi♥care Support Group



From Left to Right:

Back Row Geraldine Leow Chin Feng, Martini Hoan Lee Hoa Manuru, Sharon Tay Siew Kee, Nancy Thio Ling Lie, Katherine Ho Pei Fern

Front Row: Wei Suat Nee, Lim Poh Hong, Cynthia Emmanuelle Tay Seow Fang, Joyce Lye Lan Fong

**Board of Director /  
Management  
Committee**



**Executive Director  
Adelene Wee**  
*Appointed as of 12 May 2025*

### Sub Committees

- Executive Committee (EXCO)
- Audit & Compliance Committee
- Finance Committee
- Fundraising Committee
- Human Resource & Remuneration Committee
- Nomination Committee
- Programme & Services Committee

# Corporate and Organisation Structure



# Our Volunteers - Individuals



## *A Journey of Healing through Befriending*

Volunteer work was something my late husband and I shared since our teenage years. We often talked about continuing to serve together as we grew older. Life however, did not unfold as we had planned. Today, I continue this journey on my own, carrying him in my heart.

When I first joined as a befriender, I did not know what to expect. I only knew I wanted to support other widows. I remembered how lost and painful my own early days were and I hoped to be there for someone going through the same path.

Volunteering didn't just allow me to support others. It gently helped me heal, grow and find purpose again.

Along the way, I learned that being a befriender is not about having the right words. It is about listening, being sincere and simply being there with a caring heart. Small things - remembering what someone shared, following up from past conversations, being present, all these matter most.

What began as volunteer work grew into meaningful friendships. We share laughter, quiet moments and sometimes tears. Seeing someone smile, open up or take small steps forward brings me joy. In walking alongside them, I realise I am healing and growing too.

With time, care and the right people around us, there is still hope and the possibility of finding purpose again.

Today, I continue to support fellow volunteers as we reach more widows together. Through befriending others, I have found strength I never knew I had - a reminder that we do not have to walk through grief alone.

**Jessie Sim**  
Volunteer Befriender



## *Warriors in Grief: Lessons from Women Who Rise Again*

I have been blessed to work with Wicare for the last 8 years and to be able to walk the journey of grief with the women that I have counselled over the years.

I have learnt much from these women and the one thing that stands out more than anything else is that these women have taught me what it is to be knocked down and have their dreams dashed to pieces, like a mirror broken into a million pieces. Impossible to piece together and have it as good as it was before.

More than anything else, I think of these women and the word WARRIOR comes to mind. They have shown me what it is like to be a warrior. In the midst of their visceral pain, they get up, get out of bed, make plans and keep moving forward. Yes, there are days when they don't have the strength or the motivation, but they still keep trying and trying and slowly but surely they piece their lives back together. Their lives are not what they had dreamt about, but it does not stop them from living their lives again for themselves, their children and the husbands that they lost.

**Joan Khaw**  
Volunteer Counsellor



## *Holding Space, Sharing Strength: A Counsellor's Journey with Widows*

Serving as a volunteer counsellor with Wicare is deeply meaningful to me. It allows me to walk alongside women in some of the most difficult moments in their lives—the loss of their husbands and the future they were supposed to share. Many also carry the weight of raising their children on their own, and at times face the added burden of social stigma.

**Rie Rumito**  
Volunteer Counsellor

# Our Volunteers - Individuals



## Why and How I started Volunteering

I was widowed at 34, when my husband passed away suddenly in a traumatic incident. However during that period, I felt enveloped in God's love and was showered with divine strength that was unfathomable to me at that point.

During my healing journey, I was reminded of my late husband's last birthday wish for me — "to spread God's light wherever you go". I wanted to honor his wish when I felt a strong sense of purpose to help newly bereaved widows.

The loss of a spouse causes deep pain and a huge part of yourself dies with them, leaving you changed forever. A widow can understand the pain of another, more than anyone else can. Especially being in my 30s enabled me to understand the pain of young women who grieve differently from older widows. They have a deep yearning for a future that never happened at all as their marriage was short lived. Moreover, they strongly grieve their young children not knowing their father in ways they wished they did. Because this pain dwells in me, I feel I can support them empathically.

At this crucial point, the support you get can help determine your outlook to life and what the future can still hold for you while navigating all the initial challenges. I strongly believe that life is really about 10% of what happens to you, and 90% how you respond to it. Therefore, the right support can shape you in numerous ways.

*I truly feel privileged to get a chance to work with all these resilient ladies who I also learn so much from and have a chance to grow and expand as an individual.*

### Challenges

For me the biggest challenge in this role is meeting a new widow for the first time. I mentally prepare myself, as it is the most painful encounter for me to see another grieving young widow. It saddens me to see deep pain that has no real solution, and makes me reflect on my own emotional wounds.

It's always challenging replaying the hardest period of your life and not being stuck in the spiral of past emotions. Consequently, leading to my next challenge, of being completely present with deep empathy without focusing on my personal pain. To hold space for someone is also to be mindful, whilst consciously listening and building a relationship of trust where they can speak freely without holding back. So I try to keep these challenges in mind while volunteering as a befriender.

### Happiness & Satisfaction

I feel a sense of satisfaction when I get to witness the transformation of a bereaved widow from her first month, to the last with me. My heart beams with pride witnessing all the challenges that were deemed impossible by her, slowly being won through resilience, trust and faith.

I feel in awe of numerous women in Wicare and being part of their journey gives me joy.

I am eternally grateful for this role as it has helped shape me as a person. I feel a strong sense of purpose, empathy, compassion and love for everyone in Wicare. It has made me feel whole again in ways I did not feel was possible.

**Bandhna Kaur**  
Volunteer Befriender

# Our Volunteers - Community Partners

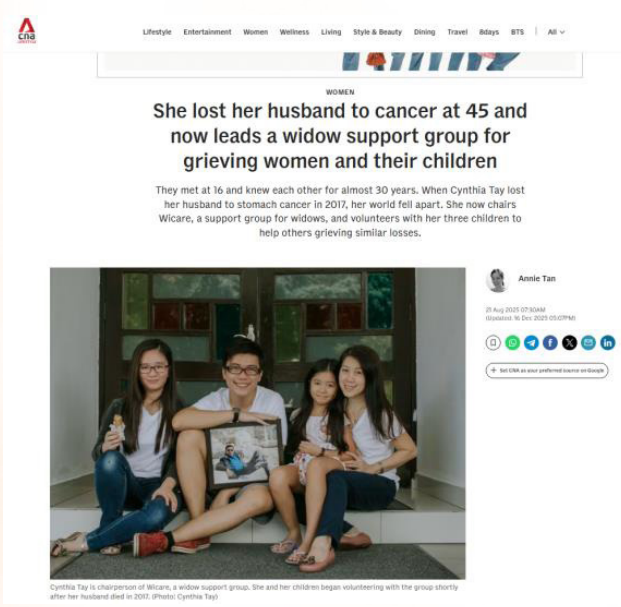
*Special Thanks to New Creation Church for faithfully supporting and organising Christmas events each year. Our widows and the fatherless children are blessed by your generosity and kindness.*



A heartwarming celebration, this year's Christmas party was once again hosted by New Creation Church, our long-time sponsor. Highlights of the event included games stalls that were creatively put together by NCC's teenage volunteers, fun photo booth activities, heartfelt testimony sharing by widow Moms and their children. We were treated to a 9-course Christmas lunch buffet, followed by an energetic dance rap competition that got everyone moving to the beat, lively singalong carols and inspiring sharing by Pastor Jeff and the Widows Support Group of NCC. We are deeply grateful to all our volunteers, whose time, creativity and generosity made this celebration possible.



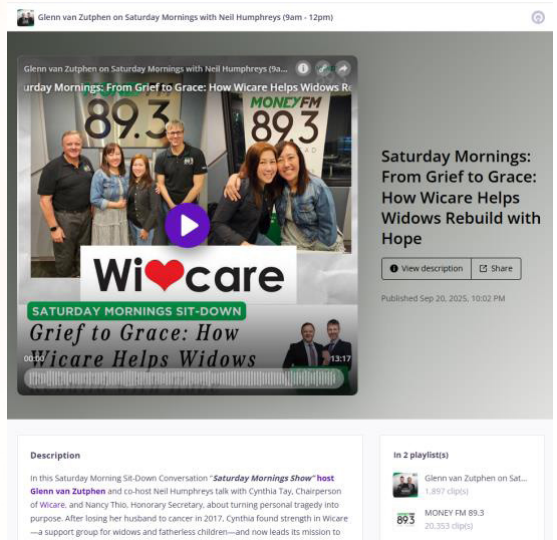
# Our Volunteers - Media Partners



**CNA Lifestyle on 21 Aug 25**



**Your Singapore Weekend with Susan Ng on CNA938**



**Saturday Mornings Sit-Down with Neil Humphreys & Glenn van Zutphen on MoneyFM 89.3**



**Bishan Community Club 'Beautiful People' poster at Bishan Bus Interchange**

# Our Volunteers - Appreciating Our Partnerships



Wicare held her Volunteers Appreciation on 1 November 2025 to celebrate and thank our amazing volunteers who give so much of themselves to support our cause. More than 30 volunteer befrienders & befriender leaders, counsellors, skills based volunteers and Board members came together for a heartwarming bonding session over High Tea. We also recognised the valuable contributions of our long term volunteers and presented them with long service awards. Six volunteers shared how their personal journeys inspired them to serve and some tears were shed. This is a beautiful reminder that even volunteers are not spared from the emotions that come with meaningful connections. The volunteers enjoyed an afternoon of good food and lively games - a chance for everyone to have fun and simply let their hair down. More importantly, it was our opportunity to say "A BIG THANK YOU" to our valued Wicare volunteers.



# The Year Ahead – 2026

## 1 Children Centric Impact

Deepening our impact by responding to emerging needs of our beneficiaries and also walking closely with the fatherless children through the introduction of Big Brother, Big Sister programme.

## 2 Organisational Capabilities

Strengthening our organisational foundation by addressing key gaps identified through the Organisational Health Framework for Social Services (OHFSS) and the Organisational Health Diagnostic Scheme (OHDS).

## 3 Sustainability & Growth

Growing our capacity by building internal capabilities and securing sustainable funding through diversified grants.

## 4 Community Engagement & Development

Equipping and engaging stakeholders through meaningful opportunities for learning, collaboration and contribution.

## 5 People & Culture

Caring for our people by prioritising staff well-being and cultivating a strong, connected organisational culture and living out our values embedded in R.E.S.T.

## FUNDRAISING PLANS

We will endeavour to raise **\$350,000** in **2026** to meet our operational and programme needs. Fundraising related expenses is expected to be around **20%** of income.

# Be Part of Our Impact. Together We Can Do More.

Our work in the Wicare community is made possible by the compassion and generosity of our partners, whose time, expertise and resources breathe life into all that we do. Your support will help us continue to deliver services and reach widows and the fatherless in their seasons of grief and loss. In whichever ways you choose to make a difference, each act of kindness becomes a meaningful step toward hope and healing.

## Volunteer With Us

Share your time and skills to create meaningful change by co-creating and supporting events and outreach initiatives, hosting a gathering or community event, or offering your professional expertise through mentoring, training, or counselling.



## Join Our Circle of Giving

Your contributions directly support our programmes and beneficiaries. Whether through one-time or monthly giving, sponsoring a programme or initiative, or providing in-kind donations such as goods or services, every gift makes a meaningful difference.

### Ways to donate:

- Via PayNow through our UEN No: S98SS0084G
- Or Bank Transfer DBS Account No: 033-021639-4

## Partner With Us

Collaborate with us to amplify impact through corporate partnerships and CSR initiatives, strategic collaborations, or sponsorship opportunities that extend care and support to those we serve.



## Other Ways to Support

Even small actions can create a meaningful ripple of change, whether by sharing our work on social media or advocating for our cause within your community.

