





CALVARY COMMUNITY CARE

CHARITY • COMPASSION • CARE

Together for CHANGE

2024 Impact Report







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VISION

To be a respected charity serving the needy out of love for them relating to them holistically as individuals.

MISSION

To serve the needy in the community regardless of race, age, gender or religion.

ABOUT

CALVARY COMMUNITY CARE

Calvary Community Care (C3) is a nonprofit Institution of a Public Character (IPC) charity that believes in "Lighting the Way, one step at a time" for the children, youths and seniors with **Charity**, **Compassion** and **Care**.

CORPORATE OVERVIEW

Calvary Community Care (C3) was registered as a society in 03/03/2010.

Calvary Community Care (C3) is an exempt charity and was registered as a charity under the Charities Act (Chapter 37) since 01/10/2010. C3 has been accorded IPC (Institution of a Public Character) status from 01/11/2024 to 31/8/2027. C3 has Constitution as its governing instrument.

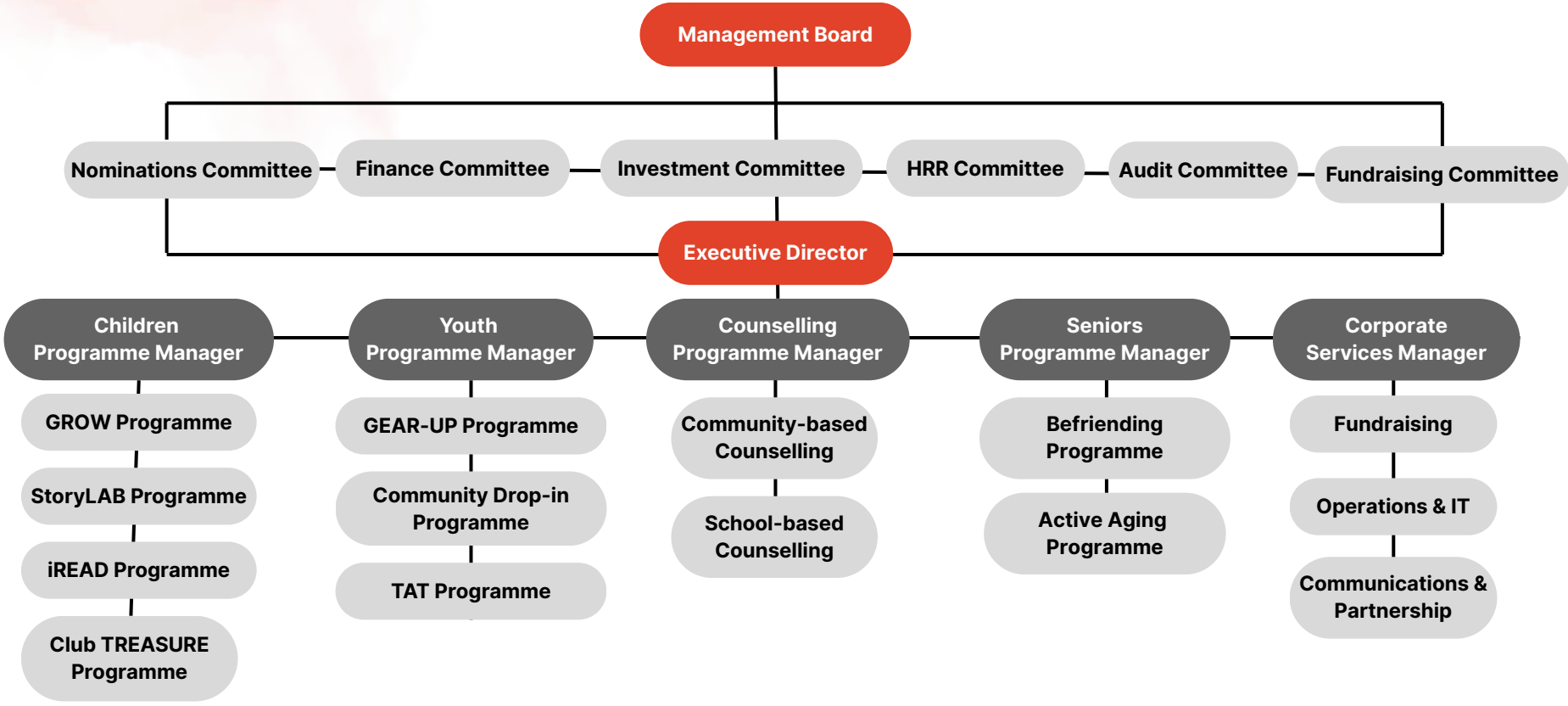
Unique Registration Number (UEN)
T10SS0047C

Registered Address
601 Macpherson Road
Grantral Mall #03-01
Singapore 368242

Bankers
United Overseas Bank
Development Bank of Singapore
Maybank Singapore Limited
The Bank of East Asia

Auditors
Solaris Assurance PAC

ORGANISATIONAL STRUCTURE



Chairman's Foreword



Reflecting on the past year, I am filled with gratitude for the dedication and commitment shown by our team, partners, and volunteers. Together, we have continued to meet the evolving needs of our community, building on our legacy of care and support.

Re-Envisioning Our Future

Looking ahead to 2025, we will embark on a journey of re-envisioning our brand, programmes and services. This re-envisioning is not an overhaul. Rather, it is to refresh and reaffirm our calling, as we closely assess the community's needs while strategically building on our strengths and niche expertise established over the past 15 years. We hope that the outcome of this effort will give us a sharper vision that can energise our team, galvanise our volunteers and donors, as we strive to transform the lives of those we serve.

People at the Heart of our Mission

C3 will place greater emphasis on volunteer management, including bringing in a dedicated headcount under National Council of Social Service's Transformation Sustainability Scheme to better engage and grow our volunteer network. We will also continue to cultivate our people and leaders, uphold responsible financial stewardship, and leverage digital transformation to enhance processes and deepen stakeholder engagement.

We sincerely thank Aileen Wang, for her four years of dedicated service as our Seniors Programme Manager. Her passion and commitment have made a lasting impact on our seniors and community. We appreciate her contributions and wish her the best in her next chapter!

A Collective Effort

Most of all, none of our achievements would be possible without the unwavering support of our volunteers, donors, and community members. Your contributions empower us to create lasting change and bring hope to those we serve. As we prepare for the year ahead, I invite each of you to join hands with us in building a more caring and resilient community.

Dr Ho Han kiat
Chairman
Calvary Community Care

Executive Director's Message

At Calvary Community Care (C3), we believe that the smallest acts of kindness - like a mustard seed can grow into something much greater, bringing hope and transformation to those in need. Every volunteer, donor, and partner plays a vital role in nurturing these seeds of change.

Expanding Our Reach Through Literacy
This year, we took significant steps to deepen our impact. In partnership with The Majurity Trust, we were in deep talks on having the donors support GROW PLUS, an extension of our well-established GROW literacy programme. While GROW has been a beacon of learning for preschoolers and lower primary students, GROW PLUS now extends this support to upper primary students, ensuring that no child is left behind. This collaboration exemplifies what is possible when like-minded partners come together to cultivate a brighter future.

Empowering Youth to Become Leaders
Supporting at-risk youth remains a cornerstone of our mission. Beyond guiding them through challenges, we strive to nurture their potential as the leaders of tomorrow. Through mentorship, skills development, and safe spaces for growth, we empower young individuals to rise above their circumstances. One such youth is Irish, a 13-year-old from a broken family, once lacked social-emotional skills and struggled to build friendships. Through C3's Drop-In Centre and Tête-à-Tête (TAT) mentoring programme, she found support and friendships. Today, she gives back as a ground-up leader, helping others find the same hope she once needed.

Strengthening Mental Health Support in Singapore
Mental health remains a growing concern, and we remain steadfast in walking alongside those facing emotional and psychological struggles. Through counselling, peer support, and therapeutic activities, we ensure that no one suffers in silence.

Caring for Seniors in Our Potong Pasir Community
In Potong Pasir and Joo Seng, C3 continues to offer companionship, practical assistance, and meaningful engagement, ensuring they age with dignity and joy through our Active Aging and Befriending programmes. Mdm Tan, an elderly cancer patient, once felt isolated and helpless. With the help of a dedicated volunteer who shared similar experiences, she found companionship and hope. The programme also supported her with medical escort services and organic produce, improving both her emotional and physical well-being.



"The kingdom of heaven is like a mustard seed, which a man took and planted in his field. Though it is the smallest of all seeds, yet when it grows, it is the largest of garden plants and becomes a tree, so that the birds come and perch in its branches."

Matthew 13:31-32

A Growing Community of Impact
These are just two stories from the 1,927 children, youth, and seniors impacted by C3 in 2024. Each life touched represents the power of a mustard seed - small beginnings that, with care and dedication, grow into something far greater.
None of this would be possible without you, our volunteers, donors, and partners. You are the very extension of us, where many find refuge, hope, and new beginnings because of your generosity and service. Together, we are building a stronger, more compassionate community one life at a time.

Lighting the way with you.
Pauline Ruth

Executive Director
Calvary Community Care

In 2024...

1,927

lives were impacted by Calvary Community Care (C3)



10,530

volunteer hours were contributed towards chidren, youth, counselling and seniors programmes

Volunteer to **Full-time Staff** (ratio)

20 : 1

Conducted

3,742

literacy sessions for children



Dedicated

6,199 hours

to counsel and mentor youth in Ministry of Education (MOE) and community programmes



Expanded

Befriending work to reach

53

socially isolated and/or frail seniors

We raised a total of

$627,312

thanks to the generous contributions of our **391** Donors & Grantors

this would not have been possible without the support of

347 volunteers

96 partners

391 Donors & Grantors

of which **368** are **individuals** **23** are **corporates**

CORPORATE HIGHLIGHTS 2024

Volunteer & Partners Appreciation



On 19 January 2024, over 100 partners, volunteers and donors attended C3's appreciation event, VALUE. Apart from the beneficiary performances and exciting games, a special time of reflection and sharing of learnings, experiences of volunteers were some highlights of the event.

JANUARY - VALUE (Volunteers & Partners Appreciation, Link-Up & Engagement)

Moving of HQ Office

By the end of July 2024, we have officially moved our main headquarters to a new office located in Grantral Mall, a three minute walk from Tai Seng MRT. This meant a more accessible location for our beneficiaries, especially those from youth and counselling programmes.



JULY - Shifted HQ Office to Grantral Mall @ Tai Seng

C3 Day in Calvary Baptist Church



C3 Day 2024 was a vibrant event that allowed members from Calvary Baptist Church members to experience different C3 programmes. The curated activities such as workshops, storytelling craft session and fundraising booths enabled more people to be involved and gain a better understanding of the work we do.

AUGUST - C3 Day in Calvary Baptist Church

End of Year Bidadari Celebration with Community Partners

C3 came together with community partners Viriya Family Service Centre, Presbyterian Community Services, Orange Valley and CREST to organise a Christmas celebration at Blk 208A, engaging 100 Bidadari Residents in this joint collaboration. It was a blast thanks to the teamwork!



DECEMBER -End of Year Celebration at Bidadari Block 208

THE YEAR AHEAD..

Programme Innovation and Enhancements

In the upcoming year, we will introduce a new programme, GROW+, to provide literacy support for upper primary children, complementing our existing GROW (Gain Reading, Oral & Writing Skills) programme that targets the younger children aged 5 to 8 years.

On the counselling front, C3 will be offering our counselling service to individuals aged 26 to 40, extending beyond the previous age range of 12 to 25 years.

15 years of serving community needs

To celebrate our 15th anniversary in 2025, a major fundraising event will be held to mark this milestone.

C3 will strengthen our organisational capacity with a new volunteer manager to oversee volunteer engagement across the organisation. By providing better support, training and meaningful opportunities, we aim to ensure a more fulfilling experience for volunteers while maximizing impact for beneficiaries.

We remain dedicated to enhancing programme effectiveness through more intentional programme evaluation and impact measurement.

These plans ultimately aim to help us **serve more beneficiaries and serve them better.**

BRIDGING THE GAP THROUGH LITERACY

In 2024, Calvary Community Care (C3)'s children's literacy programmes grew from strength to strength. While expanding the programme's reach, the team refined internal processes, particularly in volunteer management.

Volunteers: The Heart of Our Mission

86 literacy sessions take place **every week**, with volunteers playing a pivotal role to ensure high programme fidelity across our four different literacy programmes. To achieve this, volunteers undergo comprehensive training and receive close support from C3 staff, ensuring the best possible experience for every student.

Growing Together in Literacy

A total of 243 students participated in the children's programmes in 2024, marking an increase of 28% compared to the previous year. Of these, 20% were supported by more than one programme.



GROW Onsite Session

As in previous years,C3's core literacy programme, GROW (Gain Reading, Oral & Writing Skills) has successfully set many students on an upward trajectory in their learning journey. The average percentage gain for reading accuracy across the different levels (K1 to P2) was 42.97%. This is a significant achievement, especially considering that 20% of the students started with no word recognition.

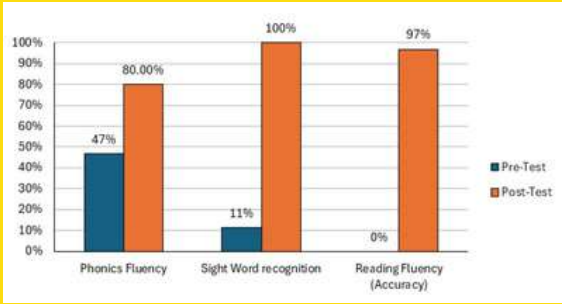
A Journey of PROGRESS

One of the standout students in 2024 was *Bessie. At the start of P1, when she first attended the GROW programme, Bessie's sight word recognition score was only 11%. Fortunately, Bessie was a responsive learner and put in consistent effort during each GROW lesson.



GROW Online

She enjoyed the one-on-one online lessons conducted by a C3 staff member, and by the end of the year, after attending 28 weekly GROW lessons, **she had developed grade-level reading competency with outstanding post-assessment scores.** Her progress was made possible by the effective curriculum of the GROW programme, as well as the strong home support she received.



Bessie's Progress Chart

2490 **GROW** LESSONS CONDUCTED

110 Benefitted

48 Benefited through Partnerships

896 **iREAD** SESSIONS CONDUCTED

34 Benefitted

220 **StoryLAB** SESSIONS CONDUCTED

73 Impacted

136 **Club TREASURE** SESSIONS CONDUCTED

26 Impacted

243

Benefitted from children programmes

Unlocking Reading SUCCESS

Empowering Literacy from Preschool to Primary

What stands out about C3's children's programmes is the comprehensive range of literacy support from the preschool years (K1 and K2) through the primary school years (P1 to P6).

Bringing Learning to Life at Chai Chee and Eunos Crescent

While most programmes are held online, C3 provides onsite engagement at Chai Chee and Eunos Crescent. Club TREASURE at Chai Chee runs Tuesdays through Fridays, 3:00–6:00 pm, providing meaningful after-school engagement for K1 to P6 students.

At Eunos Crescent, following the successful launch of the GROW programme on Saturday mornings in September 2023, C3 introduced StoryLAB sessions on Friday nights to offer students the experience of "bedtime stories".



Club TREASURE in Chai Chee

The onsite StoryLAB sessions at Eunos Crescent quickly became a hit, with 10-15 students eagerly attending each week in the humble setting of an old Residents' Network centre. The small space didn't dampen the children's enthusiasm as they immersed themselves in stories read aloud by volunteers.

The Lasting Impact of StoryLAB

*Jia Jia, a P2 student, looked forward to Fridays, eagerly attending the sessions with her younger brother. At the final session of 2024, the students bid farewell to their story teachers, staff, and volunteers. Everyone was taken by surprise when Jia Jia suddenly burst into tears. After checking with Jia's Jia's parent, it was revealed that Jia Jia's tears stemmed from the fact that she would no longer be able to attend StoryLAB sessions in the new year due to being overage.



StoryLAB Session at Eunos

LOOKING AHEAD

There is much to look forward to for the children's programmes in 2025. With the Wonder Arc Grant, a new literacy support programme for older struggling readers (P4 – P6) will be developed. The prototype phase will run from February to August 2025, with the 2-year pilot set to commence in August 2025. The work at Club TREASURE will also be enhanced and expanded over three years with support from the Stronger Society Fund under The Collective for a Stronger Society.

- Kareen Weaver

In today's information age, literacy has become critically important in daily life. There are many more students who have fallen through the education cracks, and C3 needs continued support from generous donors, like-minded partners, and dedicated volunteers to reach these students with our literacy programmes. The work is compelling, and C3 will continue to strive to reach as many students as possible to help equip them with the critical reading skills they need to succeed in school.

Building Stronger

PARTNERSHIPS

In the community service space, collaborations are vital for sustainable growth, and in 2024, C3 focused much effort on building and strengthening partnerships to scale up the work. Alongside maintaining long-term collaborations with partners such as KidSTART, Salvation Army (Kids in Play), ComLink, Kidzcare@Kembangan-Chai Chee, Bethel Child Development Centre and Bethel Student Care Centre, C3 also established two new partnerships with TOUCH Young Arrows and SINDA. These new collaborations enabled C3's literacy programmes to reach an additional 50 students. Furthermore, **C3 forged key partnerships with three funding organisations: Octava Foundation, The Majurity Trust and the Community Foundation of Singapore.** These collaborations not only recognised the impactful work C3 has been doing but also affirmed its growing reputation in the field of literacy support.

C3 was one of the organisations specially invited to participate in Octava Foundation's 2024/2025 Knowledge Series and was selected as one of four grantee partners for the first tranche of The Majurity Trust's Wonder Arc Grant. C3 was also successfully nominated as a grantee under The Collective for a Stronger Society, convened by the Community Foundation of Singapore (CFS) in partnership with Community Chest.



Painting Jam at Fun Friday

Empowering through

ENGAGEMENT

The Club TREASURE programme provided opportunities for C3 to engage with a wide range of partners, from corporates to educational institutions. As part of Manulife Singapore's corporate social responsibility (CSR) programme, small groups of staff led special Fun Friday activities at Club TREASURE twice a month. In addition, the students benefitted from financial literacy sessions conducted by two teams of volunteers from the NUS Chua Thian Poh Community Leadership Centre, as well as a drama presentation by the Drama Club from St. Joseph's Institution. These collaborations were mutually beneficial as the students enjoyed enriched learning experiences, while the volunteers found their engagement with the students both refreshing and rewarding



Financial Literacy Session with NUS



Manulife Fun Fridays

THE STRAITS TIMES

Feature

Read and Reap the REWARDS

Calvary Community Care (C3)'s flagship GROW programme was featured in The Straits Times Life section on 10 June 2024.
Read excerpts of the article on C3's approach to literacy programmes for low-income families below. One of the families that C3 has journeyed with for over 3 years shares how the programme was a much needed support for their young children.

A taste of success is key

At local charity Calvary Community Care, or C3, its flagship Grow literacy programme for low-income families, targeted at children from five to eight years old, swelled from 69 child participants in 2020 to 93 in 2023, says programme manager Eunice Goh.

Many of the young beneficiaries at C3 face obstacles in achieving literacy, she says. The majority of them enjoy the programme for free because their families live in rental flats, and many have parents who are not comfortable speaking in English.

Ms Goh says: "The biggest problem is that reading is not taught to these children in an explicit, systematic way. There are many dots that need to be joined for them."

Some of the pre-school children she has encountered did not know, till instructed, that one reads a page from left to right. Some thought that "the" and "The" were not the same word, she recalls.

She adds: "I always tell my volunteers, what would you do if you feel stupid in school every day and can't keep up? I have encountered children in Kindergarten 1 who are afraid of learning. Our lessons must have an experience of success, which will motivate the child to learn."

When parents prefer to use a different language



Delivery driver Goh Yew Liang and his sons – (from left) Primary 1 pupil Lucas Goh and Primary 5 pupil Ivan – at a reading programme at Calvary Community Care on May 16. ST PHOTO: AZMI ATHNI

Delivery driver Goh Yew Liang, 38, and his wi
a 36-year-old factory worker from China, spea
to each other in Mandarin.

In contrast, their two sons – Primary 1 pupil Lucas, six, and Primary 5 pupil Ivan, 10 – speak to each other in English. The boys have taken part in the reading programmes at Calvary Community Care since the first year of kindergarten, though Ivan has aged out in recent years. The couple also have a two-year-old daughter.

Mr Goh, who dropped out of school after Primary 6, says: "I needed this support. I was worried that Lucas couldn't catch up in Primary 1. Every time he comes back, he tells me about the English words he learnt, which I don't know."

He points out that the reading programme has been helpful to him too. "I sometimes ask Ivan, please help me see the messages on Parents Gateway and ClassDojo," he says, referring to the messaging apps that schools and teachers use to communicate with parents.

He says that Ivan did well in school recently, adding: "I'm so proud of him."

Extracted from The Strait Times, Life Section, 10 June 2024

SHAPING FUTURES

MENTORING YOUTHS AND LEADERS

In 2024, C3's Youth Department shifted its focus from expanding reach to deepening impact. This strategy emphasized refining programme quality while strengthening connections with schools and communities.

11 **SCHOOLS** PARTNERED ACROSS SINGAPORE

2 **COMMUNITY** BASED YOUTH DROP-IN CENTRES

1,070+ **YOUTHS** IMPACTED

3,980+ **HOURS** MENTORING YOUTHS

COMMUNITY PROGRAMMES

PACE focused on transitioning the community programme from Potong Pasir to Tai Seng. Meanwhile, **TAT worked on boosting online engagement by migrating from GatherTown to Discord**, fostering better communication and outreach.

The launch of GULs (Ground-Up Leaders) marked a significant step in youth empowerment, creating a platform for participants to take on leadership roles and develop a sense of responsibility.

Additionally, **C3 introduced a new financial aid scheme through C3 Scholarships**, aiming to support youths who fall through the gaps of government aid, ensuring that more young people have access to opportunities for growth.

PACE@MARS - Youth Drop-in at Marsiling Community Centre

The PACE@MARS drop-in centre in Marsiling Community Centre has continued to be a vibrant hub for community youths from Woodlands Secondary School and Marsiling Secondary School.

With support from the Community Foundation of Singapore, the centre hosted a variety of engaging programmes, including kite-flying, fishing, and overnight camps. These fun activities not only brought the local community together but also drew interest from schools across Singapore, expanding the centre's reach and impact.



C3 PACE@MARS X SIT Holiday Sports Programme

From PACE@Potong Pasir CC to STATIC in Tai Seng, at C3's very own premises!

The STATIC programme was launched at C3's new office in Grantral Mall in July 2024.

Over the year, STATIC provided a broad range of activities, from leadership training to creative workshops and community service projects. The initiative aimed to empower the youths by giving them the tools and resources to contribute meaningfully to their communities, while also developing their personal skills.



Manulife Singapore X C3 Youth Baking at STATIC

Empowering YOUNG VOICES Ground-Up Leaders



Youth Entrepreneurial Workshop



GULs Meeting in Office

A key initiative in 2024 was the launch of the Ground-Up Leaders (GULs) programme, designed to equip youth beneficiaries who had been with C3 for more than 2 years to be committee members.

This programme **creates opportunities for youths to step into leadership roles and take ownership** in different programmes and initiatives. It aims to develop leadership competencies as well as instil values of service and community engagement.

The longest-staying youth member is one who first attended C3's youth programme at 13 years old and is currently a 19-year old working adult. He continues to participate in the youth programme, now as a GUL, to give back to the community.

INSTILLING BELIEF IN YOUTHS

"I attended the Arts and Craft entrepreneurial workshop run by Calvary Community Care x Youth Corp SG. Over the 2-day programme, I got to do some presentations about the product which I wanted to sell, which was hand-painted coasters, making the product, and making people buy my product.

It was really fun and exciting because when I first came to this programme I was feeling nervous thinking that I could not sell or make my product . This programme made me ***not to give up so easily and taught me how to be confident when I am presenting*** *something and even learning new skills like how to make coasters."*

- Mounish, one of the participants

Curating Meaningful Engagements

ONLINE

TAT: Tete-a-Tete Programme
(French for Heart-to-Heart, Mind to Mind)

In 2024, **TAT hosted a thrilling 7-week Mobile Legends (ML) tournament, engaging over 40 youths from 12 schools across Singapore.** The event required significant coordination and manpower, with 6-8 volunteers supporting the weekly tournament logistics and team debriefs.



Volunteers played a key role in managing small groups and ensuring the smooth flow of the games, making it a successful and impactful event.

In line with evolving needs, the TAT programme successfully transitioned its platform from GatherTown to Discord. This allowed for smoother connectivity among youth, fostering richer conversations, idea-sharing, and the development of a stronger sense of community despite being online.



Camp ACE 2024

The much-awaited Year-End Camp finally made its long-awaited return in 2024, following a hiatus due to the COVID-19 pandemic. This camp provided youths with the opportunity to reconnect with one another, reflect on their personal growth, and celebrate the achievements of the year together



STATIC Community Ice Skating Event

Read their stories

TESTIMONIES

Kar Wai, Youth Leader – A long-time participant since age 14, Kar Wai returned at 18 as a volunteer youth leader. As a symbolic farewell before his National Service, the team shaved his head in the office, marking his transition into adulthood! Inspired by C3's support, he plans to pursue social work after his National Service stint.

***Alex** – Unable to access government aid due to parental circumstances, Alex benefitted from C3's new scholarship programme, which covered transport, food, and essential study materials.

**Pseudonym to protect identity of client*

The **C3 Scholarship**, a new financial aid scheme, was launched in 2024 to provide financial aid to youths who fall outside the reach of standard government assistance.

This initiative addressed critical gaps in available support services, ensuring that all youths have equal access to opportunities for growth and success.

Building Meaningful

ENGAGEMENT

Manulife Singapore joined forces with local youths, coming together to bake cookies and make nougats for fundraising, which were sold at their office fair - turning culinary efforts into real support for the cause.

Additionally, CCIS Singapore continued their heartfelt partnership, celebrating Christmas with four less-advantaged youths and making their holiday season brighter.



"Batter for the Better" Youth Fundraising Campaign





Youth Workers CPI Verbal Intervention Training

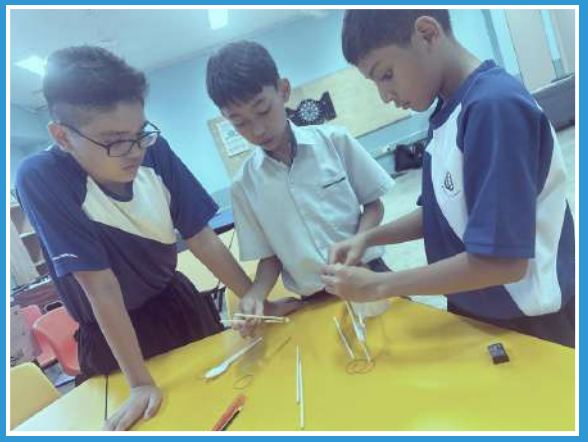
Train the trainers

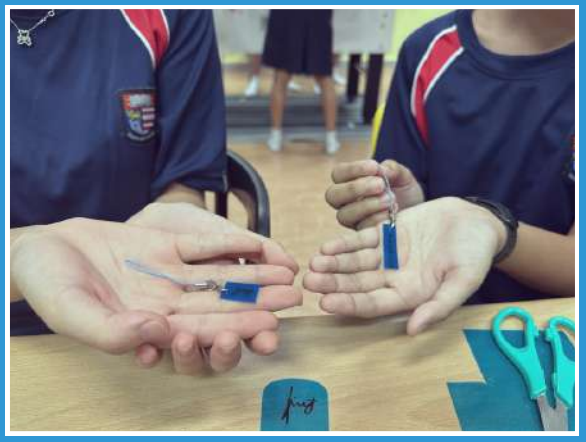
To enhance the capabilities of our youth workers, C3 organises training and supervision sessions. One such training was CPI Verbal Intervention Training, which equips youth workers with essential skills to de-escalate conflicts, manage challenging behaviours, and foster positive communication with youths.

This evidence-based approach enhances their ability to create safe and supportive environments, ensuring more effective engagement and mentorship.

Impacting Youths
IN SCHOOLS

In 2024, the youth team worked to build and standardise curriculums across schools with a focus on strengthening emotional resilience, a crucial aspect of youth development. In addition, a revised approach to programme delivery, with improved youth categorisation to enhance session effectiveness, was also taken.





Activities in GEAR-UP Programmes

Youth Internship Exposure

A "workplace internship" was curated for three students based on the interest of our longstanding school partner, St. Andrew's Secondary School. Through this initiative, students could participate in job exposure experiences and were engaged in C3's community initiatives for a short 2-week stint.



LOOKING AHEAD

We have established a connection with Bidadari Citizens' Consultative Committee and are exploring a partnership with their community centre to engage youths in the area.

In 2025, we aim to strengthen our impact while gradually expanding into key areas such as the North and Central, North-East regions.
To further enhance our community efforts, we are also planning to launch a new mentorship programme.

STRENGTHENING MENTAL HEALTH

FOR YOUTHS AND THE COMMUNITY

In 2024, the Counselling Department expanded its partnerships with key community organisations to strengthen youth mental health support across Singapore. Collaboration with KK Children & Women's Hospital and the Assessment & Shared Care Team (ASCAT) at National University Hospital provided C3 with the opportunity to help support stepped-down youth mental health cases. Additionally, a deeper partnership with the Centre of Excellence for Youth Mental Health (CHAT) led to continous opportunities to counsel youths.

Expanding Reach and Impact

Throughout the year, **C3 provided both in-person and online counselling services to 240 youths, accumulating a total of 2,219 counselling hours.**

C3 continues to work closely with National Junior College (NJC) and Cedar Girls' Secondary School to provide counselling services to students in need of mental health support.

Collaborating for a Greater Purpose

The new collaboration with KKH and ASCAT-NUH, launched resulted in six new counselling cases towards the end of 2024. Discussions are ongoing with other hospitals to expand the service network further.

PUBLIC ENQUIRES	168 CASES	1131 HOURS
COMMUNITY REFERRALS	14 CASES	137 HOURS
SCHOOL COUNSELLING	50 CASES	903 HOURS
SCHOOL COUNSELLING	6 CASES	48 HOURS

240
TOTAL NUMBER YOUTHS IMPACTED

2,219
COUNSELLING HOURS

A JOURNEY OF HEALING

"Growing up without a father figure left me feeling isolated and emotionally detached. **C3's programme, combined with the empathetic guidance of my counsellor, has been pivotal in my journey towards self-compassion and personal growth.** Though challenging, the transformation has been truly life-changing." - *Rose (Pseudonym)*

"I hadn't engaged in counselling since National Service due to financial constraints and the absence of government support. Returning to **C3's counselling service unveiled that unresolved issues continued to impact my daily life. My counsellor**, who could relate closely to my experiences, helped me deconstruct my challenges more effectively than previous services." - *Jo (Pseudonym)*



Building Deeper
CONNECTIONS

SG Mental Well-Being Partners Networking Event

C3 Counselling Department was honoured to be invited as part of the SG Mental Health Network, where it continues to advocate for the mental well-being of youth in the community. The networking session hosted by Touch Community Services and Ministry of Culture, Community & Youth (MCCY) proved to be an eventful evening, bringing together various community agencies and corporate organisations to foster strong partnerships and create new connections.

In 2024, C3 made significant strides in mental health support through engaging workshops, expert care, and key partnerships. **We delivered an anxiety and fear management workshop to over 40 youths at Calvary Baptist Church and presented a mental health talk to more than 60 adults, focusing on self-care and resources.**



Youths from Calvary Baptist Church participating in Anxiety & Fear Management Workshop



Anxiety & Fear Management Worskshop

LOOKING AHEAD

As we look towards 2025, C3 is committed to extending our counselling services to individuals aged 12–40. By focusing on the mental health needs of couples and adults, we aim to create a broader, more inclusive support system that empowers individuals to navigate life's challenges with confidence and resilience.

Our ambition for the year ahead is to strengthen our reputation as a leading social service agency—one known for its professional expertise, compassionate care, and impactful contributions to mental health across the central region and beyond. We are dedicated to becoming a trusted name that individuals and families turn to when they need support.

Looking forward, **we are excited to collaborate with the Youth Department and People Association, extending our outreach to the youth community in the Bidadari housing estate.** Through this partnership, we aim to ensure that more young people have access to the vital mental health resources they need to thrive in today's world.

CARING FOR SENIORS

REACHING THE FRAIL AND ISOLATED

Calvary Community Care (C3) supports seniors aged 60 and above residing in the Potong Pasir area, including Joo Seng and Bidadari through Active Aging and Befriending programmes.

In 2024, there was a stronger focus on reaching out to older and more frail seniors in our targeted vicinity. We were able to reach out to 53 socially isolated and/or frail seniors in need of social and emotional support.

Complementing this focus, our Active Aging programme remains vibrant with 60 new members and 357 seniors engaged throughout the year.

391

TOTAL NUMBER SENIORS IMPACTED



53

SOCIALLY ISOLATED SENIORS ENGAGED

Befriending Brings Hope

The Befriending programme provides friendship and social-emotional support to seniors who are socially isolated and/or frail through home visits.

Apart from connecting with befrienders at home, the seniors could also look forward to "C3 Supermarket" on Wednesdays, where they can collect free rescued groceries and bond over music and conversations at the office. Through this platform, these isolated seniors were encouraged to step out of their homes.



Exploring New Places

At C3, we believe that meaningful connections and new experiences can greatly enrich the lives of seniors. Through our Befriending outings, small group excursions were organized for seniors to go on leisurely walks and visit places they could not have done on their own.



Befriending Outing to Pasir Ris Park

Steven's Journey with C3's Befriending Programme

I'M FINDING HOPE AGAIN

"I would like to express my deepest gratitude for the incredible support and kindness shown to me. Now, I receive nutritious meals twice a week through the food delivery service. This has been a tremendous help and has made a real difference in my daily life. I am also grateful for the assistance in going to Gym Tonic at Potong Pasir Community Club once a week. A donor sponsored two cycles of Gym Tonic exercises as a form of physiotherapy for six months, and I am still on this programme. Their support has encouraged me to stay active and improve my well-being. The companionship and care I receive make each visit an uplifting experience."



Steven Lee, a senior who suffered a stroke in 2022, initially struggled with loneliness and bitterness.

Resistant to C3's programmes, he saw little value in socializing or leaving home. However, with persistent support from staff and volunteers, he gradually opened up and found motivation to stay active. This shows the impact of C3's Befriending Programme and the essential resources behind it.



CNY Shopping and Dim Sum with Presbytarian Community Services



Saints Care Day with St Andrew's Secondary School



SATA Comm Health Day in June

AMPLIFYING IMPACT

With Strong Partnerships

C3 has many longstanding partnerships that enrich the lives of seniors. The Rotary Club of Bukit Timah (RCBT) continues its tradition of giving back by distributing hongbaos during Chinese New Year and regularly supporting the Rummikub sessions. Our collaboration with Calvary Baptist Church (CBC) reached new heights in 2024 with expanded initiatives, including joint outings, walks and shared meals.

Key partners, including the Korean Presbyterian Church, Singapore Polytechnic, and the Health Promotion Board, among others, have maintained close collaborations with C3 since the pre-COVID days. Working together, we amplify our impact on the lives of seniors.



1st Edition of Nature Walks with Singapore Polytechnic to Pasir Ris Park



Christmas with Manulife Singapore



Let's Go Walk Walk with Calvary Baptist Church



Caregiving for Persons with Dementia Talk with Viriya Family Service Centre



Zumba Gold with Health Promotion Board

CORPORATE GOVERNANCE

LEADERSHIP

Our board members are made up of volunteers. Each term of appointment is 2 years with a 10-year cap as per the Code of Governance. No board member received remuneration from C3.

Board independence: There is no staff on the board. Whenever a member of the Board in any way, directly or indirectly, has an interest in a transaction, project or other matter to be discussed at a meeting, the member shall disclose the nature of his interest before the discussion on the matter begins. The member concerned should recuse himself or herself from the meeting.

REMUNERATION CLAUSE

Annual Renumeration	No. of Paid Staff				
FY	2020	2021	2022	2023	2024
<$50,000	5	12	13	10	7
$50,000 - $100,000	3	2	4	4	9
>$100,000	1	1	1	1	1
Total No. of staff	9	15	18	15	17

- Total remuneration includes salary, bonus and allowance
- Only report on current staff (including trainees) as at 31 Dec 2024

RESERVE POLICY

Calvary Community Care's reserves policy is to maintain reserves at a level which is equivalent to 2 times of its operating costs in each year for the purpose of continuing their welfare services. The reserves that have been set aside will provide financial stability and the means for the development of our principal activities. Currently, Calvary Community Care's reserves level is more than adequate to meet the reserves policy target. The exceptional situation of the healthy reserves is due to intensive fundraising efforts and receipt of the matching Care & Share grants in previous years.

WHISTLE BLOWING

To ensure that C3, her board members, staff and volunteers conduct themselves appropriately and in the best interests of her beneficiaries, all existing and previous board members and staff are encouraged to whistle blow about any possible corporate or employee misconduct in good faith without fear of punishment or unfair treatment. All reports may be directed to the Board, the Executive Director, the Commissioner of Charities, and the Agency's Auditor.

FINANCES

Budgeting and financial decisions are jointly made by the Board, and monthly financial reports are circulated to the Chairperson and Executive Director to monitor the actual spending against budget. A Mid-Year budget review is also conducted and reported during the regular board meetings. According to the Agency's policy, three quotations are required for any procurement of goods and services above S$1,000, and procurement and payment for non-operational expenses are done in consultation with the Board.

TRANSPARENCY & CONFLICT OF INTEREST

C3's Governance Evaluation Checklist, as well as a yearly summary of its financial information can be found on the Charity Portal, and accessed by members of the public. Guided by the Agency's COI policy, all board members and staff are required to declare any personal interests that may affect the Agency's integrity, fairness and accountability.

When a situation arises where there is a conflict of interest, the board member or staff abstains from participating in the discussion and decision making on the matter.

ETHICS AND CONFIDENTIALITY

The Agency adheres to confidentiality guidelines established by the Australian Association of Social Work (AASW) under its Codes of Ethics when interacting with all individuals engaged as clients, beneficiaries or programme participants. When said guidelines are unavailable or are assessed to be harmful to its clients, the charity will adhere to the Ethical Principles Screen to make an ethically appropriate decision.

MANAGEMENT BOARD

Name	Occupation	Current Charity Board Appointment	Year Elected	Attendance	Past Appointments on this charity, if any	Other Charity Board Appointments
Dr Ho Han Kiat	Associate Professor, National University of Singapore	Chairman, (Chair) HRR, Nominations 2023 to current	2023	4/4	Member 2010 to 2013, 2020 to 2022	Nil
Ms Hu Shu-Chen	Director, Conduct, Financial Crime & Compliance Standard Chartered Bank	Treasurer 2023 to current	2023	4/4	Treasurer 2012 to 2015, 2020 to 2021	Board Member - Precept Ministries (Singapore) since June 2011
Ms Janice Lee Chuey Keng	Executive Director United Overseas Bank Ltd	Secretary, Investments 2023 to current	2023	4/4	Member from 2022	Nil
Ms Ong Chui Lan Catherine	CEO Catherine Ong Associates	Investments	2021	4/4	Nil	Nil
Mr Chew Hock Yong	Retiree	Member	2023	1/4	Member 2015 to 2016, 2023 to 2024	Board Member - UBS Optimus Foundation since Jan 2020
Mr David Tham	Director Jazcreation Pte Ltd	Member	2022	3/4	Member From 2021	Nil
Ps Koh Kok Chuan	Lead Pastor, Calvary Baptist Church	Member, Nominations	2015	2/4	Member from 2015	Board Member - Baptist Theological Seminary Singapore since Nov 2022
Mr Lim Teck Wee	Regional Director CyberArk Asean	Member, Fundraising	2021	2/4	Member from 2021	Nil
Mr Lim Tee Wee	Senior Investment Analyst, Nomura Asset Management Singapore	Member, Audit Investments	2020	4/4	Member from 2020	Nil
Ms Ng Wei Leng Leah	HR Manager, Shell	Member, HRR	2019	2/4	Member from 2020	Nil
Ms Pauline Ruth Chin	Executive Director of Calvary Community Care, appointed to position since 2 Jan 2020					

GOVERNANCE EVALUATION CHECKLIST *(For the period 1 Jan 2024 to 31 Dec 2024)*

S/N	Code Guidelines	Code ID	Response	Explanation
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	**Complied**	
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	**Complied**	
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	**Complied**	
4	Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan.	1.4	**Complied**	
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	**Complied**	
6	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	**Complied**	
7	Document the terms of reference for the Board and each of its committees. The Board should have committees (or desig nated Board member(s)) to oversee the following areas*, where relevant to the charity: a. Audit b. Finance	2.3	**Complied**	
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	**Complied**	
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	**Complied**	
10	Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position). For Treasurer (or equivalent position) only: a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role. i. After meeting the maximum term limit for the Treasurer, a Board member's reappointment to the position of Treasurer (or an equivalent position may be considered after at least a two-year break. ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer's years of service would continue from the time he/she stepped down as Treasurer.	2.6	**Complied**	
11	Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well. a. No staff should chair the Board and staff should not comprise more than one-third of the Board.	2.7	**Complied**	
12	Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well. a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.	2.8	**Complied**	

**Please refer to GEC footnote*

GOVERNANCE EVALUATION CHECKLIST *(For the period 1 Jan 2024 to 31 Dec 2024)*

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

S/N	Code Guidelines	Code ID	Response	Explanation
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**	**Complied**	
16	Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise. a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/herself from the meeting and should not vote or take part in the decision-making during the meeting.	**3.2**	**Complied**	
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	**3.3**	**Complied**	
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	**3.3**	**Complied**	
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**	**Complied**	
20	Take into consideration the ESG factors when conducting the charity's activities.	**3.5**	**Complied**	
Principle 4: The charity is well-managed and plans for the future.				
21	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).	**4.1a**	**Complied**	

**Please refer to GEC footnote*

GOVERNANCE EVALUATION CHECKLIST *(For the period 1 Jan 2024 to 31 Dec 2024)*

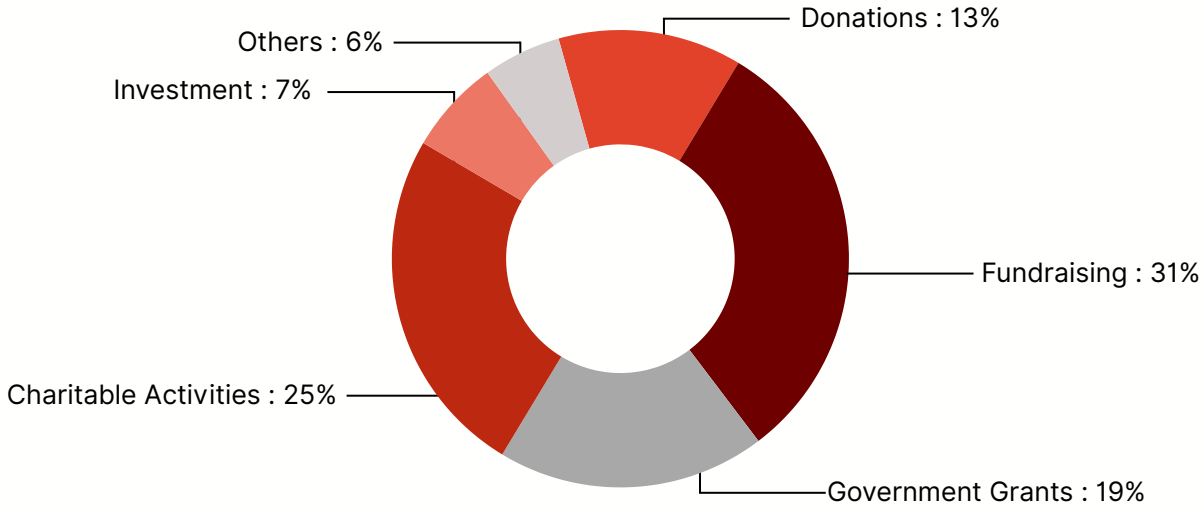
S/N	Code Guidelines	Code ID	Response	Explanation
22	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as: i. Revenue and receipting policies and procedures; ii. Procurement and payment policies and procedures; and iii. System for the delegation of authority and limits of approval.	4.1b	Complied	
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	Complied	
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	Complied	
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	Complied	
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	Complied	
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	Complied	
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	Complied	
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	Complied	
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	Complied	
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	Complied	
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	Complied	

GOVERNANCE EVALUATION CHECKLIST *(For the period 1 Jan 2024 to 31 Dec 2024)*

S/N	Code Guidelines	Code ID	Response	Explanation
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	Complied	
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	Complied	
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	Complied	
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	Complied	
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Complied	
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	Complied	

FINANCIAL INFORMATION

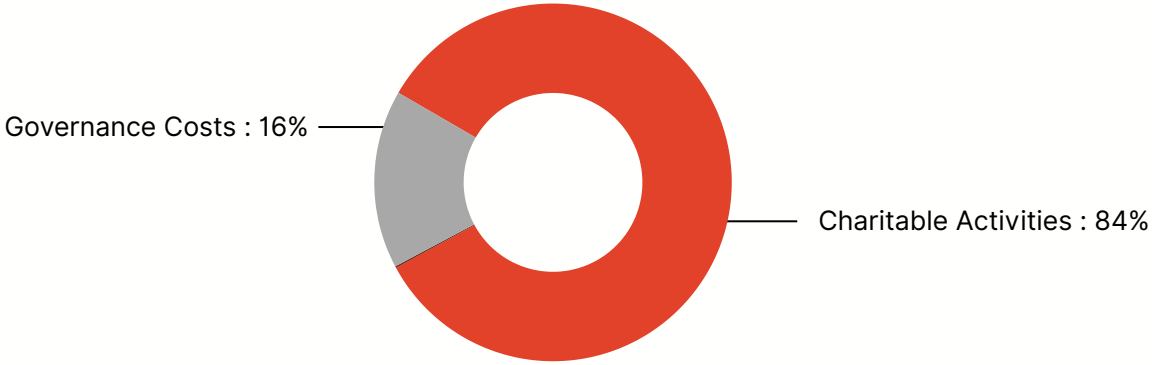
INCOME : $995,512



During the financial year, we received designated funding from various donors to support our programmes.

- The Majurity Trust contributed $20,000 towards TAT (Online youth programme) and counselling services.
- The Community Foundation of Singapore provided $35,000 for the PACE@MARS youth programme.
- Tan Chin Tuan Foundation awarded $15,000 to support TAT (Online youth programme).
- $116,232 from our "Love Bidadari" fundraising campaign for Bidadari programmes.
- $142,752 was raised from C3's "Light the Way" fundraising campaign for various programmes

EXPENDITURE : $1,688,655



For every dollar donated, 84 cents goes to C3 beneficiaries

ACKNOWLEDGEMENTS

COMMUNITY & CORPORATE PARTNERS

FSC - Family Service Centre
SSO - Social Service Office

Bidadari Citizens' Consultative Committee
Calvary Baptist Church
Care Corner INSIGHT
Chew How Teck Foundation
CHAT – Centre of Excellence for Youth Mental Health
Community Foundation of Singapore
Dignity Kitchen
Marsiling Citizens' Consultative Committee
Enterprise Singapore
FairPrice Poiz Centre
Gardens by the Bay
Geylang East National Library Board
Health Promotion Board
Just Ants
Korean Presbyterian Church
Lee Foundation
Manulife Singapore
Metropolitan YMCA
National Council of Social Service
Ngee Ann Polytechnic
Potong Pasir Citizens' Consultative Committee
Presbyterian Community Services
Mahabodhi Monastry
SATA CommHealth
SHINE Children and Youth Services
Silver Generation Office
SG Cares Volunteer Centre@Toa Payoh
SG Cares Volunteer Centre@Woodlands

(continued)
Tan Chin Tuan Foundation
The Majurity Trust
Yi Xin Vegetarian

PROGRAMME PARTNERS

Allkin Singapore Ltd (kidSTART)
Assumption Pathway School
Bartley Secondary School
Bethel Child Development Centre
Bethel Student Care Centre
Campus Impact
Canberra Secondary School
Cedar Girls' Secondary School
Eunos Residents Network
Fei Yue Child Protection Specialist Centre
Filos Community Services
Guangyang Secondary School
Kampong Kapor Family Service Centre
Kids in Play, Salvation Army
Kidzcare, Kembangan-Chai Chee CC
Kreta Ayer Family Service Centre
Lighthouse Evangelism
Marsiling Secondary School
Naval Base Secondary School
National Junior College
Northbrooks Secondary School
Oasis Primary School
Qi Hua Primary School
Sengkang Family Service Centre
Singapore Indian Development Association

(continued)
SSO@Bedok
SSO@Geylang Serai
SSO@Toa Payoh
St Andrew's Secondary School
Tampines Ville Residents Network
TOUCH Young Arrows
Viriya Community Services
Woodlands Secondary School
Yio Chu Kang Secondary School
Yong-En Care Centre

VOLUNTEER PARTNERS

Dunman High School
Executive Counselling and Training Academy (ECTA)
Hwa Chong Institution
Monash University
Ngee Ann Polytechnic
NUS Chua Tian Poh Community Leadership Centre
Republic Polytechnic, School of Engineering
Rotary Club of Bukit Timah (RCBT)
St Joseph's Institution (SJI)
Singapore Management University (SMU)
Singapore University of Social Sciences (SUSS)
Singapore Bible College (SBC)
Singapore Institute of Technology (SIT)
Singapore Polytechnic
Singapore Polytechnic Leo Club
Teach NUS
Temasek Polytechnic
TCA College (Singapore)
Victoria Junior College (VJC)







CALVARY COMMUNITY CARE

CHARITY • COMPASSION • CARE

Together for CHANGE

2024 Impact Report





