

ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

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1. ABOUT ST JOHN'S HOME FOR ELDERLY PERSONS

- a. Established in December 1958, St John's Home for Elderly Persons is a Sheltered Home for elderly persons who are ambulant and aged above 60.
- b. Many residents admitted to the Home face tough challenges, such as being away from their immediate families, experiencing the loss of loved ones, having elderly relatives who cannot offer care, or dealing with strained family dynamics. Financial constraints can also make commercial elderly homes inaccessible, as private elderly homes are financially out of reach for many.

2. MISSION

Our mission is to provide shelter and care for the physical and spiritual needs of elderly persons who have no home, no suitable accommodation, and no children or close relatives who have adequate facilities for looking after them. The Home is open to all regardless of race or creed.

3. REGISTRATION DETAILS

- a. St John's Home for Elderly Persons commenced operations in December 1958. We were officially registered under the Societies Act on 18 October 1961 and as a Charity on 12 March 1988.
- b. Key Registration Details:
 - (1) Charity Registration Number: 000563
 - (2) ROS Registration Number: 0155/1960
 - (3) Registered Address: 1 Willow Avenue, Singapore 347508
 - (4) UEN: S61SS0176G

4. OPERATIONS AND GOVERNANCE

- a. Our current licensed capacity, maintained through regulatory compliance and the latest Government Audit, is 144 beds.
- b. The Home operates on land leased for 30 years (from 2016 to 2045) under a Tenancy Agreement with the Government. This arrangement for the land and buildings enables us to continue providing essential sheltered home services to our valued residents.
- c. The Government Audit for License Renewal inspection for the Home was conducted on 6 March 2025. The Home's license was renewed and approved to operate from 5 June 2025 to 4 June 2027.
- d. The Home's governing instrument is the Constitution of the Home.

5. MESSAGE FROM THE PATRON

It has been three years since I took up the role of Patron for St John's Home for Elderly Persons.

This year is particularly significant to me as the Home is transitioning from a sheltered home to a nursing home. A first for any sheltered home in Singapore, SJH is pioneering the way forward, and it is a cause that I am proud to support.

Meeting the Needs of our Society

This transition is a timely response to the "Silver Tsunami" facing our nation. As Singapore's needs evolve due to the challenges of an ageing population, the need for professional nursing care has never been more vital. I am heartened that St John's Home is evolving too, constantly adapting to meet the complex healthcare and social needs of our society.

From Vision to Current Progress

As Patron, I have been pleased to follow this transition since the initial vision was first shared with me. It has been deeply fulfilling to watch that early plan translate into action and to now see it in great progress.

Seeing this vision become a reality on the ground is a clear reflection of the hard work put in by the Board, management, staff, and supporters. For an institution with 68 years of history, this is a huge undertaking, and I am heartened by the commitment of everyone who has worked to make this possible.

A Beacon of Hope

The home has been a sanctuary for many residents in the 68 years it has been serving the community, and it is a source of comfort to its residents and their next of kin. As we complete the transition to a nursing home this year, we will be providing an even more holistic range of services to current and future residents, ensuring they remain well-supported as their care needs increase.

As we look ahead, I am confident that St John's Home will remain a beacon of hope and a trusted pillar of care for our elderly. I warmly encourage everyone to join me in uplifting their noble mission and ensuring that every senior is valued, supported, and cherished.

Yours sincerely,

Madam Halimah Yacob
Patron of St John's Home for Elderly Persons

6. MESSAGE FROM THE CHAIRMAN

Dear Friends and Colleagues of St John's Home for Elderly Persons,

The journey this year as Chairman has been filled with heartwarming moments, made possible through the generosity and unwavering support of our friends and partners.

As we continue to provide a nurturing environment for our elderly residents, we recognise the evolving needs of Singapore's rapidly ageing population. In response to that, St John's Home is finally underway to become the first sheltered home in Singapore to transition into a nursing home, with our target to be ready in the second half of 2026.

This milestone will ensure enhanced levels of care and a continuum of services for our residents, allowing us to meet their needs with greater compassion and expertise. We recognise that, as the first sheltered home to embark on this transition, we are undertaking a responsibility of great weight. The steep progression from our current level of care to the demands of full nursing home services is not something we take lightly, and we approach it with utmost seriousness and commitment.

This would not have been possible without the sincere support and generosity from our donors, partners, volunteers and of course, our dedicated staff. My fellow board members and I find ourselves privileged to be in the position of leading such a team and progressing the home into new territories of elderly & nursing requirements.

I would like to extend my deepest gratitude to:

- **Our generous donors and partners**, whose financial support and belief in our mission have made these essential renovations possible.
- **Our dedicated volunteers**, who are the heart and soul of our Home, for enriching the lives of our residents through their selfless contributions.
- **Our passionate staff**, who are working tirelessly to adapt to new clinical standards while maintaining the high quality of care our Home is known for.
- **My fellow board members**, whose wisdom, expertise, and collaborative spirit have been instrumental in guiding our Home during this demanding transition.
- **Our Heavenly Father**, for His continued Grace and for providing the strength and resources needed to navigate this journey.

With your continued support, St John's Home will remain a place of comfort, care, dignity, and belonging — where our residents and staff alike can truly call St John's their Home.

Thank you for walking this journey with us.

Andrew Lioe
Chairman
St John's Home for Elderly Persons

7. MESSAGE FROM THE CEO

Dear Friends,

When I penned my message for our Annual Report 2024, I spoke of a New Chapter of Care - a vision of St John's Home transitioning to a fully licensed Nursing Home. Today, I am humbled to share that this vision is no longer a distant horizon. It is taking shape before our very eyes.

The past year has been one of the most demanding - and defining - in our nearly seven-decade history. We navigated a complex landscape of regulatory requirements: from the Healthcare Services Act 2020 (HCSA) and the Health Information Act (HIA), to the multifaceted approvals of our regulatory approving authorities, each demanding our very best in governance, clinical standards, and operational compliance. Yet through every challenge, one truth held firm - the essence of Gotong Royong: it truly takes a village. And what a village St John's has been blessed to be part of.

Our Board, clinical, operations, and IT teams worked tirelessly to rebuild policies, systems, and infrastructure fit for a regulated nursing home. All this while our residents - with remarkable patience - bore the dust, noise, and disruptions of ongoing renovations. Our staff took time, again and again, to explain and to comfort; and our volunteers rose to the occasion, bringing residents out on outings and activities so that the warmth and rhythm of St John's life was never lost amid the scaffolding. To our residents, for their trust; and to our volunteers, for their selfless dedication - we are profoundly grateful.

To our donors, sponsors, and friends - your support has been the wind beneath our wings. Every dollar given and every hour volunteered is a covenant of care that has carried us closer to the day we open our doors as a fully licensed Nursing Home, in the full measure of what that means for the elderly, the frail, and the chronically ill entrusted to our care.

We now stand at the threshold of two momentous milestones: our MOH Nursing Home Licensing Audit, targeted for July 2026, and the planned admission of our first Nursing Home residents in October 2026. These are not finish lines - they are gateways to a new standard of care and a deeper fulfilment of our mission since 1958. We also look forward to gathering as a village at our Annual Gala Dinner on 30 October 2026 - to celebrate, to honour, and to reaffirm our shared commitment to the journey ahead.

St John's Home has always been the fruit of a village - held together by shared purpose, mutual trust, and countless quiet acts of generosity. To each of you who have walked this road with us: my most heartfelt gratitude. You are not merely supporters of St John's Home.

You are **St John's**.

Richard Quah
CEO
St John's Home for Elderly Persons

8. MEMBERS OF THE MANAGEMENT COMMITTEE

a. The Management Committee (MC), also known as our Board of Directors, comprises the following persons elected at the Annual General Meeting (AGM) held on 25 June 2025.

DESIGNATION	NAME	DATE OF APPOINTMENT TO CURRENT OFFICE	OCCUPATION	DATE OF APPOINTMENT TO 1 ST KEY OFFICE	ATTENDANCE 2025/2026
Chairman	Mr Andrew Lioe	June 2022	Self-employed	April 2001 (Hon. Sec.)	9/9
Vice-Chairman	Mr Lester Lee	June 2022	Retiree	June 2023	9/9
Hon. Secretary	Ms Rachel Ong	June 2021	Senior Associate	June 2021 (Hon. Sec.)	7/9
Hon. Treasurer	Mr Gan Leong Hin	July 2023	Retiree	June 2025	8/9
Asst. Hon. Secretary	Dr Benjamin Tung	June 2024	Medical Officer	June 2025	9/9
Committee Member	Mr. Brian Ling	June 2025	Founder and Director	June 2025	5/9
Committee Member	Ms Felicia Chua	June 2022	Sabbatical	NA	6/9
Committee Member	Mr Joshua Lee	June 2025	Regional HR Director	NA	9/9
Committee Member	Mr Lawrence Lee	June 2025	Retiree	NA	9/9
Committee Member	Mr Warren Consigliere	June 2021	Lift and Escalator Inspector	June 2021 (Hon. Treasurer)	8/9

b. After being elected at the AGM, members of the MC serve for one year. They may be re-elected at subsequent AGMs, except for the Honorary Treasurer, who will step down after holding the position for four consecutive years. In compliance with the Constitution, the MC convened monthly throughout 2025, except in June and December.

c. All MC members are volunteers and do not receive any salaries.

- d. As of 31 December 2025, two members of the MC have served more than ten consecutive years. They are Chairman, Mr Andrew Lioe and Vice-Chairman, Mr Lester Lee.
- e. With the Home's planned transition to a Nursing Home in 2026, the ongoing service of these two Management Committee members is crucial. They will be undergoing re-election at the 2026 AGM, and their experience will be instrumental in ensuring a smooth and effective transition for the Home.
- f. To strengthen succession planning, the Management Committee will identify and prioritise key committee roles, assess the experience and leadership potential of current and prospective members against clear role profiles, and develop future leaders through structured mentoring, coaching, and targeted training in strategic planning, financial stewardship, and stakeholder engagement. A succession roadmap, underpinned by a robust knowledge-transfer framework, will guide timely transitions and safeguard institutional expertise, supported by regular reviews and transparent stakeholder communication throughout.

9. SUB-COMMITTEES LEADERSHIP 2025/2026

- a. Each of the 10 Sub-Committees is headed by a member of the Management Committee.

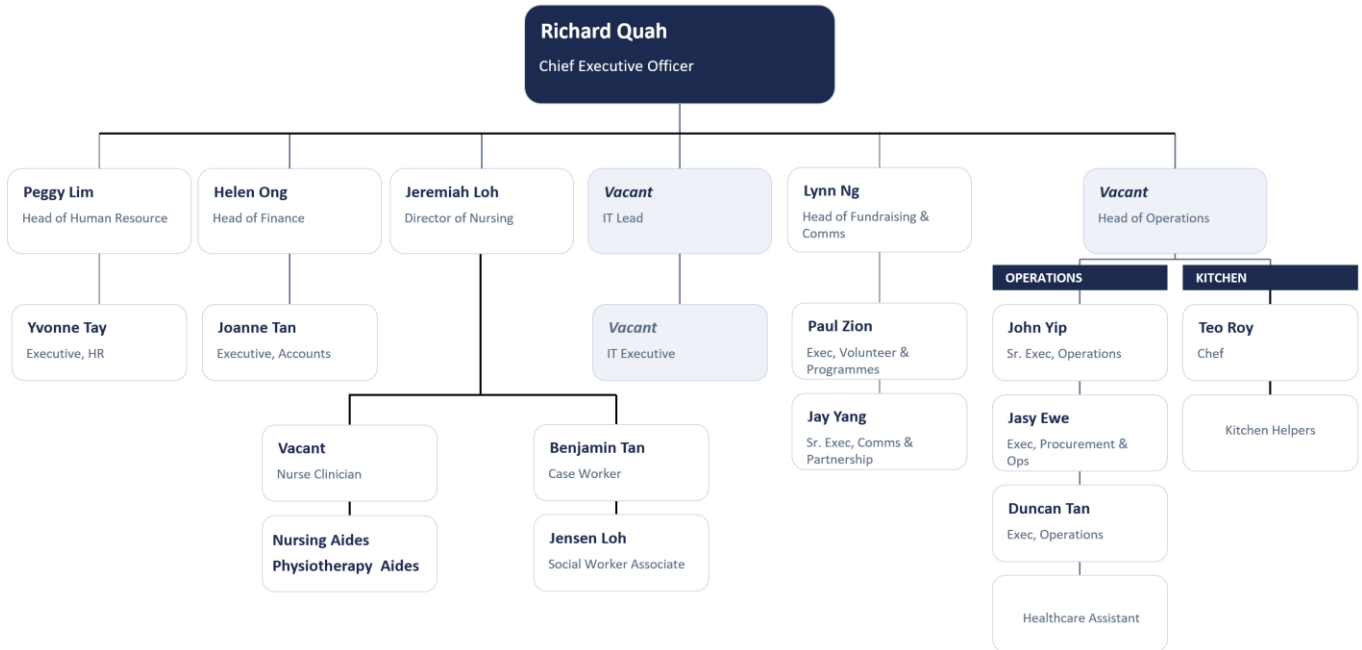
Admissions Sub-Committee	Mr Warren Consigliere
Audit Sub-Committee	Mr Lester Lee
Buildings & Facilities Sub-Committee	Mr Warren Consigliere
Endowment Fund Investment Sub-Committee	Mr Lester Lee
Finance and Finance Aid Sub-Committee	Mr Gan Leong Hin
Home Life Sub-Committee	Ms Rachel Ong
Nomination Sub-Committee	Mr Andrew Lioe
Resource Development Sub-Committee	Mr Brian Ling
Spiritual Life Sub-Committee	Mr Lawrence Lee
Staff Sub-Committee	Mr Joshua Lee

b. Our Trustees

- (1) Mr Andrew Lioe Hui Siang
- (2) Mr Victor Vijendran Alfreds
- (3) Mr Woon Wee Yim

10. GETTING TO KNOW OUR TEAM

St John Home - Organisation Chart



a. Human Resources and Staff Review

- (1) At St John's Home, our dedicated staff are our most valuable assets, providing compassionate and professional care to our residents. We are committed to fostering a supportive and effective work environment.
- (2) Our average staff turnover for the year stood at 2.9% (2024: 6.3%), reflecting a stable and committed workforce.

b. Staff Costs and Allocation

- (1) Our staff costs reflect our commitment to fair remuneration and a robust team, enabling us to deliver high-quality services.

Overall Staff Cost	2025 (\$)	2024 (\$)	% Change (2025 vs 2024)
Salary & AWS	1,408,768	1,167,884	20.6%
Employer CPF/SDL	150,152	128,712	16.7%
Foreign Worker Levy	138,494	149,224	-7.2%
Staff Welfare/ Training/ Uniform/ Repatriation, etc	28,420	9,137	211.1%
Total	1,725,834	1,454,957	18.6%
Total Expenditure	3,089,171	2,743,005	12.6%
Staff Cost as % of Total Expenditure	55.9%	53.0%	2.8%

- (2) The 18.6% increase in total staff costs for the year was primarily due to salary increments and the addition of new headcount to strengthen our operational capabilities and support preparations for the transition to a Nursing Home. New appointments included the Director of Nursing (July 2025), the Senior Executive of Operations and the Executive of Human Resources (October 2025), and the Senior Executive of Communications and Partnerships (November 2025).
- (3) As of 31 December 2025, certain positions had yet to be filled, including the Head of Operations (resigned October 2025) and IT Executive (resigned November 2025).
- (4) No significant costs were incurred for unconsumed leave, largely due to adequate staffing levels, which enabled employees to utilise their accrued leave without affecting operational requirements.

c. Remuneration Practices and Transparency

- (1) For the financial year 2025, three staff members received total annual remuneration (including salary, bonuses, and benefits) between \$50,001 and \$100,000, and two other staff members received total annual remuneration exceeding \$100,000.
- (2) We affirm that no paid staff members are family members of the Chief Executive Officer or any Management Committee members, ensuring impartiality and upholding the highest standards of integrity in all our operations.

11. WHAT WE DO: SERVICES AND PROGRAMMES

a. Occupancy

- (1) We began 2025 with 70 residents, carried over from the previous year, and ended 2025 with 55 residents.
- (2) A total of 15 seniors were discharged from our care during the year: 11 (73.3%) were transferred to nursing homes for higher levels of care; 2 returned home; 1 was discharged at the resident's own request; and 1 was discharged following sustained breaches of house rules.
- (3) Admissions were paused in 2025 to prepare for the transition to a Nursing Home.

b. Resident Demographics

- (1) As of 31 December 2025, our Home is home to 55 residents, with a gender ratio of 60% female to 40% male. Their ages range from 60 to 99 years, and 8 of them are recipients of Long-Term Assistance.

- (2) Our residents enjoy a warm and welcoming living environment with us. Remarkably, nine residents have lived with us for over 10 years, with our longest-staying resident being part of our family for 23 years.

c. Resident Programmes and Engagement

St John's Home is dedicated to providing comprehensive programmes and services that cater to the holistic well-being of our residents, promoting health, engagement, and mental well-being.

(1) Nutritious Meals

We provide residents with nutritious and well-balanced meals four times a day, ensuring their dietary needs are consistently met.

(2) Therapy Services

Physiotherapy is a clinical discipline focused on restoring, maintaining, and optimising physical strength, functional capacity, mobility, and overall well being. In St John's Home for Elderly Persons, physiotherapy services include exercise therapy and education on appropriate movement techniques. These interventions provide significant benefits for residents by improving mobility, reducing pain, preventing falls, and enhancing their overall quality of life. This is conducted 5.5 times a week for our residents.

(3) Cognitive Engagement Activities

Our activities are designed to enhance resident energy and cognitive engagement. The "Enabling Music" sessions actively encourage participation through karaoke and the use of various instruments, including shakers and bells. Conducted once a week, the sessions use structured music-based interventions to enhance emotional well-being, improve cognitive function, promote better physical health, and strengthen social connections among residents.

(4) Casework and Counselling Services

At St John's Home, our residents benefit from dedicated casework services provided by our compassionate staff, ensuring their individual needs are met and support is readily available.

d. Volunteer Programmes and Community Engagement

St John's Home deeply values the vibrant contributions of our volunteers, who significantly enhance the lives of our residents by offering a diverse range of programmes and services throughout the year.

(1) Regular Programmes

- (a) Our volunteers consistently provide enriching activities that cater to both the spiritual and recreational needs of our residents. Attendance at all sessions is entirely voluntary.
- **Spiritual Services:**
 - **Hymns and Songs sessions** were conducted every Tuesday at 10am by True Life Bible-Presbyterian Church.
 - **Praise and Worship fellowship** was held every Wednesday at 10am by Echo of Praise.
 - **Bible study** sessions were led by Patrick Wee every Wednesday at 1pm.
 - **Worship services** were provided by Calvary Baptist Church every last Friday of each month.
 - **Monthly Recreational and Engagement Activities:**
 - Outings were organised by Calvary Baptist Church.
 - Doris & Danny led engaging monthly sing-alongs with our residents.
 - June & Friends entertained residents with karaoke and dance performances.
 - Joyful Singers provided monthly live band singing sessions for our seniors.
- (b) Beyond these regular engagements, dedicated volunteers from Jeric Salon also provided haircut services to our residents, contributing to their personal well-being.

(2) Ad-Hoc Activities and Outings

Throughout the year, our residents benefited from various ad-hoc programmes and special outings, generously organised by church, corporate and school groups.

12. LOOKING BACK AT 2025, LOOKING FORWARD

a. Looking Back at 2025

The year 2025 was marked by vibrant activities and memorable events that enriched the lives of our residents and strengthened our community bonds. We look back with gratitude on these key highlights:

- (1) **March:** Young volunteer Shoken touched our hearts by donating all his Chinese New Year hongbao money. His selfless act of generosity reminds us of the power of kindness, no matter the age.
- (2) **May:** Our Sensory Garden was officially opened by Patron Mdm Halimah Yacob, made possible through the President's Challenge 2023. We were also blessed by the presence of Mr Alex Yeo, Advisor for Potong Pasir. This tranquil space now offers our residents peace, joy, and a deeper connection with nature.

- (3) **August:** Our Gala Dinner was a resounding success, raising over \$850,000 with the gracious presence of Patron Mdm Halimah Yacob. This achievement was only possible because of our donors' generosity, which continues to sustain our mission of care and compassion.
- (4) **October:** Thanks to Bethesda Church (Bedok-Tampines) Praise 5 Cell group led by Pastor Ruth, our residents savoured an authentic prata experience, complete with a live station by Springleaf Prata. The delightful spread of sweet and savoury treats brought smiles, laughter, and cherished memories.
- (5) **November:** We honoured our amazing volunteers at Volunteer Appreciation Night. Their time, energy, and hearts have been a priceless gift to our Home. We are deeply grateful for the love and dedication they bring to our residents.
- (6) **December:** To end off the exciting year, Friends of Classic Cars once again brought festive joy with a Christmas Joy Ride, lighting up the season for our residents.

b. Looking Forward

- (1) Looking ahead, we are excited to enter the final phase of our transition into a licensed Nursing Home. Building on the progress of the past year, we are focused on completing extensive facility renovations and expanding our healthcare team to meet licensing requirements.
- (2) Our priority remains the recruitment and development of skilled professionals committed to delivering compassionate, high-quality nursing care. This transformation is set for completion in the second half of 2026, ensuring that St John's can provide a continuum of care for our residents even as their care needs evolve.

13. FUNDRAISING INITIATIVES AND COMMUNICATIONS

a. General Fundraising Overview

In 2025, we raised \$1,673,186 for General Funds (2024: \$7,842,714). Our fundraising expenses for 2025 were \$64,334 (2024: \$45,052). For 2025, our fundraising efficiency ratio is 3.8% (2024: 0.6%), well below the regulated limit of 30%. No commercial fundraiser was engaged.

b. Donation Appeals

The year-end donation appeal letters sent to our donors in 2025 raised \$110,877.20. (2024: \$87,469.33).

c. Online Donation Platforms

Digital fundraising on Giving.sg, GiveAsia and Benevity continued throughout the year, with online donations received via these platforms totalling \$345,925.98 in 2025 (\$313,359 in 2024).

d. Gala Dinner

- (1) On 15 August 2025, we hosted our annual fundraising Gala Dinner with the nostalgic theme *"Towards a New Chapter of Care"*. It was a memorable event that brought over 400 guests, staff, residents, and volunteers together at Chui Huay Lim Teochew Cuisine.
- (2) SJH was honoured by Madam Halimah Yacob's presence at its Gala Dinner and encouraged by her continual support for its transition to a nursing home. Madam Halimah further stressed the importance of community support in realising SJH's objective of delivering modern facilities equipped to address the increasingly complex health requirements of Singapore's ageing population. She encouraged collective unity and purpose among stakeholders as SJH embarks on this new chapter of care, with the shared goal of providing exceptional, continuous care, promoting graceful ageing, and enabling fulfilling lives for residents throughout their later years.
- (3) The Gala Dinner was a great success, raising \$867,858 (2024: \$586,495), inclusive of Tote Board matching, for our Home. We deeply value the tremendous impact our fundraising events have on our community. We are incredibly grateful to everyone involved for their generous contributions and unwavering support. Together, we are truly making a positive difference.

e. Digital Presence and Communications

Our Home maintained a strong online presence with a website, EDM (Electronic Direct Mail), and social media accounts on all the major platforms (Facebook, Instagram, LinkedIn, and YouTube). To spread the word about our Home and the needs of the elderly community, we will keep our followers updated on all the events and activities.

f. Future Fundraising Outlook: Strengthening Financial Resilience

Moving forward, we aim to secure a stable financial future to support our long-term goals. We remain committed to a diversified fundraising approach, valuing every contribution regardless of size. While building on the success of our annual Gala Dinner, we will expand our community outreach and encourage GIRO donations to establish a more reliable source of funding. By exploring various avenues and leveraging available government grants, we hope to ensure the financial resilience needed to maintain our facilities and provide quality care for our residents.

14. CONNECTING THROUGH OUR RESIDENTS' STORIES

a. Mdm Ho Lin Ho

"I am glad this is my forever home."

Mdm Ho Lin Ho arrived at St John's Home for Elderly Persons (SJH) in October 2006 through a crisis placement following an elder abuse investigation referred by the Temasek Reachout & Neighbourhood Service (TRANS) Centre. She had endured physical and financial mistreatment in a living arrangement that could no longer ensure her safety. With her husband deceased, no children, no known relatives, and limited mental capacity, Mdm Ho faced a future filled with deep uncertainty.

What was intended to be a three-month crisis placement soon became a turning point in her life. Within the safe, structured, and compassionate environment of SJH, Mdm Ho gradually found stability and comfort. She responded warmly to the consistency, care, and kindness shown by staff, and her gentle participation endeared her to those around her. Recognising her vulnerability and the absence of any support network, SJH offered her a permanent home — providing the protection and security she had never truly known.

Today, Mdm Ho is 80 years old and has spent nearly 20 meaningful years with SJH. She remains happily contented, surrounded by familiar faces, caring staff, and friends she has grown to trust. Her favourite moments are during Bingo sessions, where the joy of winning small prizes brings her simple yet radiant delight. Although she may not fully understand the Home's transition to a nursing home, she finds reassurance in knowing that she will continue her life journey here.

In her own simple Cantonese words, Mdm Ho says, *"I am glad this is my forever home."* Her story stands as a quiet testament to SJH's mission — to provide not just shelter, but dignity, safety, and a true sense of belonging. For Mdm Ho, SJH is not merely a place of care; it is home.

Author:

Jensen Loh
Medical Social Worker

b. Mr Tan Kok Beng

Mr Tan Kok Beng, 65, is our youngest resident at St John's Home, having joined us in September 2023. Prior to his admission, Kok Beng was receiving care at the Institute of Mental Health (IMH), where he was treated for treatment-resistant schizophrenia. Schizophrenia is a complex mental health condition that affects how a person experiences thoughts, perceptions, emotions, and reality. It may involve hearing voices, holding beliefs that others do not share, or finding it difficult to think clearly or engage socially. With the right support, many individuals living with schizophrenia lead meaningful, connected lives.

When Kok Beng first arrived, he was shy and reserved, often keeping to himself. He spent much of his time on his mobile phone, watching YouTube videos and browsing the internet. While he did not initially initiate social interaction, he would willingly join Home-planned activities when gently encouraged by staff.

Over time, with consistent support and a nurturing environment, Kok Beng began to open up. He formed a close friendship with another resident, whom he now reminds to attend meals and activities—an act of care that reflects his growing sense of responsibility and connection. He also developed a strong bond with one of our regular volunteers, often waiting at the Level 1 lobby to greet him, assist with unloading materials, and accompany him to the activity space.

These seemingly small gestures speak volumes. They reflect a transformation rooted in trust, acceptance, and community. At St John's Home, Kok Beng found a space where he could be himself-free from judgement, surrounded by people who see his strengths and support his journey.

Perhaps the most touching expression of his newfound peace is a simple moment: when he gazes up at the sky and, when asked what he's looking for, replies that he is wishing for rain-because he finds serenity in the way it calms the world.

Kok Beng's story reminds us that with compassion, patience, and a supportive environment, individuals living with mental health conditions can flourish. His journey is not only a testament to his resilience, but also to the power of community in restoring dignity, joy, and a sense of belonging.

Author:

Ben Tan
Case Worker

15. FINANCIAL MATTERS

a. Financial Review

- (1) St John's Home maintains robust financial management practices to ensure transparency and accountability. Our financial activities, including procurement, payments, and receipts, are guided by established and regularly revised Standing Operating Procedures (SOPs).
- (2) The Home's operations are sustained through residents' upkeep fees, government allowances for residents on Long Term Assistance, and public donations.

b. Financial Performance for Financial Year 2025

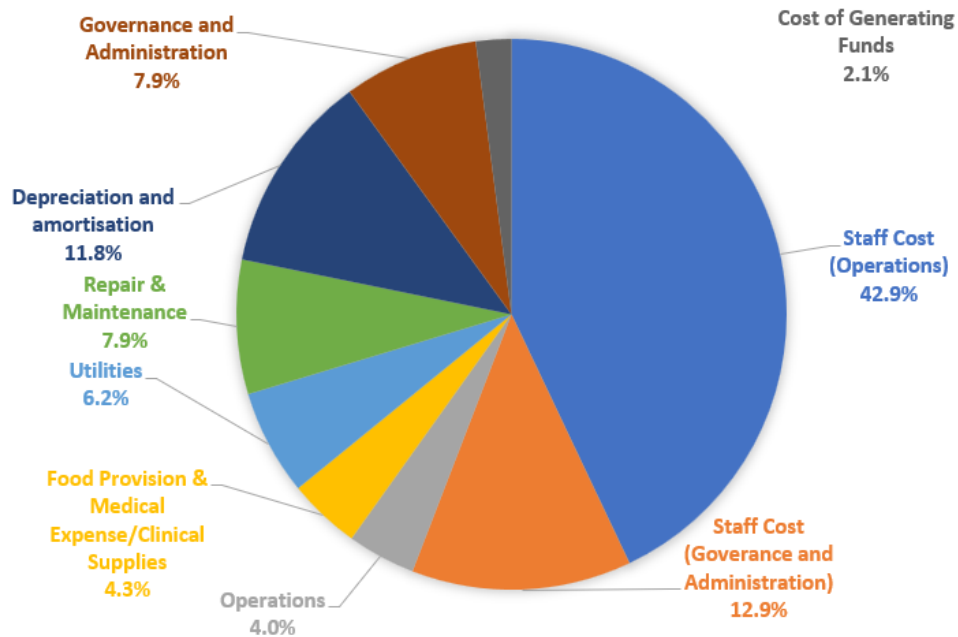
- (1) For the year ended 31 December 2025, the Home recorded an income of S\$3,689,996 (2024: S\$10,013,359).
- (2) Our income sources in 2025 were diversified as follows:
 - (a) Donations: 45.3% (2024: 78.3%)
 - (b) Residents' Upkeep Fees: 27.3% (2024: 11.3%)
 - (c) Investment Income: 11.3% (2024: 5.1%)
 - (d) Enhanced Fund-Raising Programme matching grant: 8.7% (2024: 2.7%)
 - (e) Amortisation of deferred capital grants: 3.8% (2024: 1.4%)
 - (f) Government (Long Term Assistance Residents): 2.3% (2024: 1%)
 - (g) Other Sources: 1.3% (2024: 0.2%)
- (3) Residents on Long Term Assistance constituted 18% of our resident population in 2025 (2024: 17%).
- (4) Total expenditure for the year was **S\$3,820,152** (2024: S\$3,473,985). This resulted in a **Net Deficit of S\$130,156** (2024: Net Surplus of S\$6,539,374), bringing our overall accumulated funds carried forward to **S\$32,651,791** (2024: S\$32,674,870). Cash and Cash Equivalents as of 31 December 2025 stood at **S\$15,253,803** (31 December 2024: S\$14,594,302).
- (5) The overall Investment Fund achieved a total return of 11% for the period from 1 January 2025 to 31 December 2025, as assessed against the relevant market benchmarks.

c. Operational Cost Analysis

(1) Excluding Building Expenses, our cost analysis is as follows:

	Description	2025 Total	2024 Total	% of Total Exp Yr 2025	% Change (2025 vs 2024)
1	Staff Cost (Operations)	1,326,642	1,093,720	42.9%	21.3%
2	Staff Cost (Governance and Administration)	399,191	361,237	12.9%	10.5%
3	Operations	123,750	124,794	4.0%	-0.8%
4	Food Provision & Medical Expense/Clinical Supplies				
	a) Food & Provision	131,489	126,386	4.3%	4.0%
	b) Medical, Clinical & Nurse Service				
5	Utilities	191,313	207,199	6.2%	-7.7%
6	Repair & Maintenance	243,330	266,680	7.9%	-8.8%
7	Depreciation and amortisation	364,070	354,859	11.8%	2.6%
8	Governance and Administration	245,053	163,078	7.9%	50.3%
9	Cost of Generating Funds				
	- General Fund Raising	64,334	45,052	2.1%	42.8%
	Total expenditures	3,089,172	2,743,005	100.0%	12.6%

COST ANALYSIS 2025



**Excludes Building Fund expenditure & land lease depreciation.*

d. Endowment Fund Management

- (1) Given the uncertainties in the financial markets, we adopted a cautious investment strategy for our Endowment Fund. Our investments were limited to Singapore quasi-government bonds and high-quality Singapore REITs.
- (2) As of 31 December 2025, the Endowment Fund's breakdown was:
 - (a) Cash and Cash Equivalents: S\$8,419,560 (77%)
 - (b) Bonds: S\$1,893,772 (17%)
 - (c) S-REITs: S\$603,795 (6%)
 - (d) Total: S\$10,917,127 (100%)
- (3) In 2025, the total dividend and interest income generated amounted to S\$302,751. All investments were made in accordance with the Endowment Fund Investment Policy, based on recommendations from the Endowment Fund Investment Sub-Committee and approved by the Management Committee.

e. Transition Projected Budget vs Spending

A total budget of S\$7,462k has been allocated for the transition to the Nursing Home. Of this, S\$334k has been utilised, leaving an available balance of S\$7,128k. Major budgeted items include renovation works (comprising architect, M&E and QS fees), equipment, projected manpower costs for nursing and allied health staff, as well as a 5% contingency fund. As of year-end 2025, the Home's utilisation primarily involved architect, QS and consultancy fees relating to the renovation works, as well as manpower costs.

16. CORPORATE GOVERNANCE POLICIES

St John's Home is committed to upholding the highest standards of corporate governance to ensure transparency, accountability, and ethical conduct in all our operations. Our key policies are as follows:

a. Conflict of Interest Policy

We maintain a robust Conflict of Interest Policy that applies to all Management Committee members, Sub-Committee members, and staff. This policy requires individuals to complete and submit a declaration form annually in May, or upon appointment if later. If a new conflict of interest arises, an updated declaration form must be promptly submitted. Importantly, any individual with a declared conflict must abstain from discussions and decisions related to that specific matter. All MC members and staff have submitted Conflict of Interest declarations for the reporting year.

b. Reserve Policy

- (1) Our Reserve Policy is designed to ensure the financial stability of the Home and provide the means for the sustainable development of our principal activities, in line with the guidelines set out in the Code of Governance for Charities and IPCs.
- (2) Once our Reserve holds funds equivalent to two years of operating expenditures, any subsequent operating surpluses will be transferred to a dedicated Sinking Fund. This fund is specifically designated for:
 - (a) Cyclical maintenance and renovations of the Home's building.
 - (b) The renewal of our land lease in 2045.
- (3) The Management Committee is strengthening the Home's financial reserves in preparation for the transition to nursing home operations, ensuring sufficient funds are available to commence the new operating model within the next one to two years. The Reserve Policy will be reviewed and updated thereafter to reflect the operating profile of the Home as a licensed nursing home.

c. Other Key Policies

Beyond our Conflict of Interest and Reserve Policies, St John's Home operates under a comprehensive framework of internal policies to ensure robust governance and efficient operations across all areas. These include:

- (1) Anti-Money Laundering and Terrorist Financing Policy
- (2) Board Governance Policy
- (3) Communication Policy
- (4) Endowment Fund Investment Policy
- (5) Finance Policy
- (6) Fundraising Policy
- (7) Human Resources Policy
- (8) IT Policy
- (9) Operations Policy
- (10) Management Policy
- (11) Volunteer Management Policy
- (12) Whistle Blowing Policy

17. COMPLIANCE WITH IPC'S GOVERNANCE EVALUATION CHECKLIST

For the financial year ended 31 December 2025, St John's Home has complied with the criteria outlined in the IPC's Governance Evaluation Checklist. The 2025 Governance Evaluation Checklist will be formally submitted to the Commissioner of Charities following the approval of this Annual Report at our Annual General Meeting on 29 May 2026. It will be publicly available on the Charity Portal thereafter.

18. APPRECIATION

We extend our deepest gratitude to our governmental partners - including the Ministry of Social and Family Development, Commissioner of Charities, National Council of Social Service, National Volunteer & Philanthropy Centre, Singapore Land Authority, and the Building and Construction Authority. Their steadfast support and guidance continue to be invaluable to us.

- a. Our heartfelt appreciation goes to all our volunteers, whose dedication brings joy to our residents and exemplifies the true spirit of celebrating ageing.
- b. We are profoundly grateful to our donors for their generosity. Your contributions directly empower us to continue providing care for the elderly community. Our mission would not be possible without you.
- c. We also extend our sincere thanks to our staff team for their unwavering commitment and dedication in safeguarding the well-being of our vulnerable residents throughout the past year. We are truly grateful.
- d. Finally, with a spirit of gratitude, we give thanks for God's unwavering Provision and Grace that has carried us through the year and enabled us to faithfully serve the Residents of St John's Home for Elderly Persons.



Rachel Ong
Honorary Secretary
on behalf of the Management Committee
15 May 2026