



2024 Annual Report

Caring for Today, Growing for Tomorrow.

ST JOHN'S HOME
FOR ELDERLY PERSONS



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ABOUT ST. JOHN'S HOME FOR ELDERLY PERSONS

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.

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.



OUR 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.

OPERATIONS AND GOVERNANCE

Our current licensed capacity, maintained through regulatory compliance and the latest Government Audit, is 144 beds.

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.

The Government Audit for License Renewal inspection for the Home was conducted on 16 March 2023. The Home's license was renewed and approved to operate from June 2023 to June 2025.

The Home's governing instrument is the Constitution of the Home.

REGISTRATION DETAILS

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.

Key Registration Details:

Charity Registration Number:

000563

ROS Registration Number:

0155/1960

Registered Address: 1 Willow Avenue, Singapore 347508

UEN: S61SS0176G



Message from the Patron

To St. John's Home Community,

It is my distinct honour to serve as the Patron of St. John's Home for Elderly Persons and to observe the significant positive impact the Home has on the lives of our senior citizens.

Given the profound contributions of our older generations to Singapore's development, it is crucial that we offer them care and support, particularly when they become frail and require assistance, especially those with limited or no familial support. St. John's Home fulfils a vital role by providing shelter and support to our elderly population.

The responsibility of caring for our elderly must be shared among the government, community organisations, families, and individuals. I am privileged to be part of this community and to continue rendering my assistance to St. John's Home Gala Dinner since last year. The event exemplifies this collaboration in action, uniting all stakeholders in support of the Home's cause.

I am encouraged by the Home's plans to transition from a sheltered home of 67 years to a Nursing Home. This commitment to support Singapore's rapidly ageing population, while continuing to provide comprehensive care for St. John's existing residents, is highly commendable.

Looking forward, I have every confidence that St. John's Home will remain a beacon of hope and a pillar of support for our elderly. I urge everyone to join me in supporting their noble cause.

Madam Halimah Yacob

Patron of St. John's Home
for Elderly Persons



Message from the Chairman

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

It has been an honour to serve as Chairman of St. John's Home for Elderly Persons over the past year. This journey 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, St. John's Home is embarking on a significant transformation – becoming the first sheltered home in Singapore to transition into a nursing home. This milestone will ensure enhanced levels of care and a continuum of services for our elderly residents, allowing us to meet their needs with greater compassion and expertise.

This transition involves substantial enhancements to our operations, manpower, programmes, and facilities, with essential renovations and upgrades set to begin in the latter half of 2025.

I would like to extend my deepest gratitude to:

- Our generous donors and partners, whose steadfast commitment strengthens our mission.
- Our dedicated volunteers – the heart and soul of our Home – who enrich the lives of our residents through their selfless contributions.
- Our compassionate staff, who provide exemplary care with unwavering dedication and empathy.
- My fellow board members, whose wisdom, expertise, and collaborative spirit have been instrumental in guiding our Home forward.
- Our Heavenly Father for providing all our needs according to His Riches in Glory

With your continued support, St. John's Home will remain a Living Sanctuary – 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 of St. John's
Home for Elderly Persons



Message from the CEO

Dear Friends,

For 67 years, St John's Home has been a sanctuary of refuge, warmth, and dignity for our elderly residents. Since 1958, we have stood together in service, building a home rooted in compassion and unwavering dedication. In 2021, we took a major step forward, completing a new Sheltered Home to provide an even better environment for our cherished residents.

Today, we embark on an extraordinary transformation – transitioning from a Sheltered Home to a Nursing Home, marking the beginning of a *New Chapter of Care*. This evolution reflects our commitment to supporting Singapore's national agenda to care for our ageing population, ensuring every elderly individual receives the dignity of care and quality of life they deserve.

Most importantly, this transition is not about leaving behind our current residents, but about continuing to care for them as they enter a new phase of life. Our duty remains steadfast: to provide a safe, loving, and medically equipped home, where they receive the best possible care with dignity and comfort.

At St John's, resident-centric care is fundamental – but we believe care must extend beyond our residents. Guided by the principle of **Gotong Royong** (where an entire village cares for its members), we seek to build an all-inclusive *Living Sanctuary* – a *Home away from Home*, not just for our residents, but also for our dedicated foreign staff. We envision a **Haven** where everyone feels welcome, safe, and loved – supporting caregivers facing burnout, staff tirelessly devoted to service, and volunteers – who selflessly give their time and are the *Souls of our Home*. We also embrace the broader community, acknowledging the growing need for companionship in an era where *empty nests* are becoming increasingly common.

I am profoundly grateful to God, our Board members, colleagues, volunteers, friends, donors, and sponsors for granting me the opportunity to humbly serve and co-labour with you in making this vision a reality. Your unwavering support has been the foundation of St John's journey, and through your generosity, we can continue uplifting Singapore's ageing population and making a lasting impact on the lives of our residents.

Our goal is simple yet profound—to create a *Living Sanctuary* where residents and staff find a true **Home away from Home**, and where compassion and care transcend boundaries.

Your continued support remains vital in bringing this vision to life.

Thank you for your steadfast support and partnership.

Richard Quah

CEO of St. John's Home for
Elderly Persons



Members of the Management Committee and Trustees

The Management Committee (MC), also known as our Board of Directors, comprises the following persons elected at the Annual General Meeting (AGM) held on 19 June 2024.

Designation	Name	Date of Appointment to Current Office	Occupation	Date of Appointment to 1st Key Office	Attendance 2024/2025
Chairman	Mr Andrew Lioe Hui Siang	June 2022	Self-employed	April 2001 (Hon. Sec.)	11/11
Vice-Chairman	Mr Lester Lee Keng Kok	June 2022	Retiree	June 2023	11/11
Hon. Secretary	Ms Rachel Ong Chuan Chuan	June 2021	Senior Associate	June 2021 (Hon. Sec.)	9/11
Asst. Hon. Secretary	Mr Kenneth Chue Soon Seng	June 2021	Lawyer	June 2021 (Asst. Hon. Sec)	7/7
Hon. Treasurer	Mr Warren Consigliere	June 2021	Lift and Escalator Inspector	June 2021 (Hon. Treasurer)	11/11
Committee Member	Mr Gan Leong Hin	June 2023	Retiree	NA	9/11
Committee Member	Ms Felicia Chua Hui Hsiang	June 2022	Associate Director	NA	8/11
Committee Member	Mr Nicholas Raphael Netto	June 2022	Senior Lecturer	NA	8/11
Committee Member	Dr Tung Wei Liang Benjamin	June 2024	Medical Officer	NA	10/11

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, there were monthly meetings for the MC, excluding December 2024.

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



As of 31 December 2024, two members of the MC have served more than ten consecutive years. They are Chairman, Mr Andrew Lioe Hui Siang and Vice-Chairman, Mr Lester Lee Keng Kok.

To ensure effective succession planning, all critical committee roles will be identified and prioritised based on their strategic importance and operational impact. A thorough talent assessment will evaluate the skills, competencies, and leadership potential of current and prospective members, with detailed role profiles outlining the qualifications required for each key position.



With the Home's planned transition to a Nursing Home in the coming year, the ongoing service of these two Management Committee members is crucial. They will be undergoing re-election at the 2025 AGM, and their experience will be instrumental in ensuring a smooth and effective transition for the Home.

To prepare future leaders, comprehensive development programmes will be implemented, including mentoring, coaching, and targeted training in areas such as strategic planning, financial management, and stakeholder engagement.

A clearly defined succession timeline will be established to ensure smooth transitions, supported by regular reviews to address any emerging changes. Additionally, a robust knowledge transfer strategy will be put in place to preserve institutional knowledge and ensure continuity. Open communication and active stakeholder engagement throughout the process will foster transparency, trust, and alignment.

Sub-committees Leadership 2024/2025

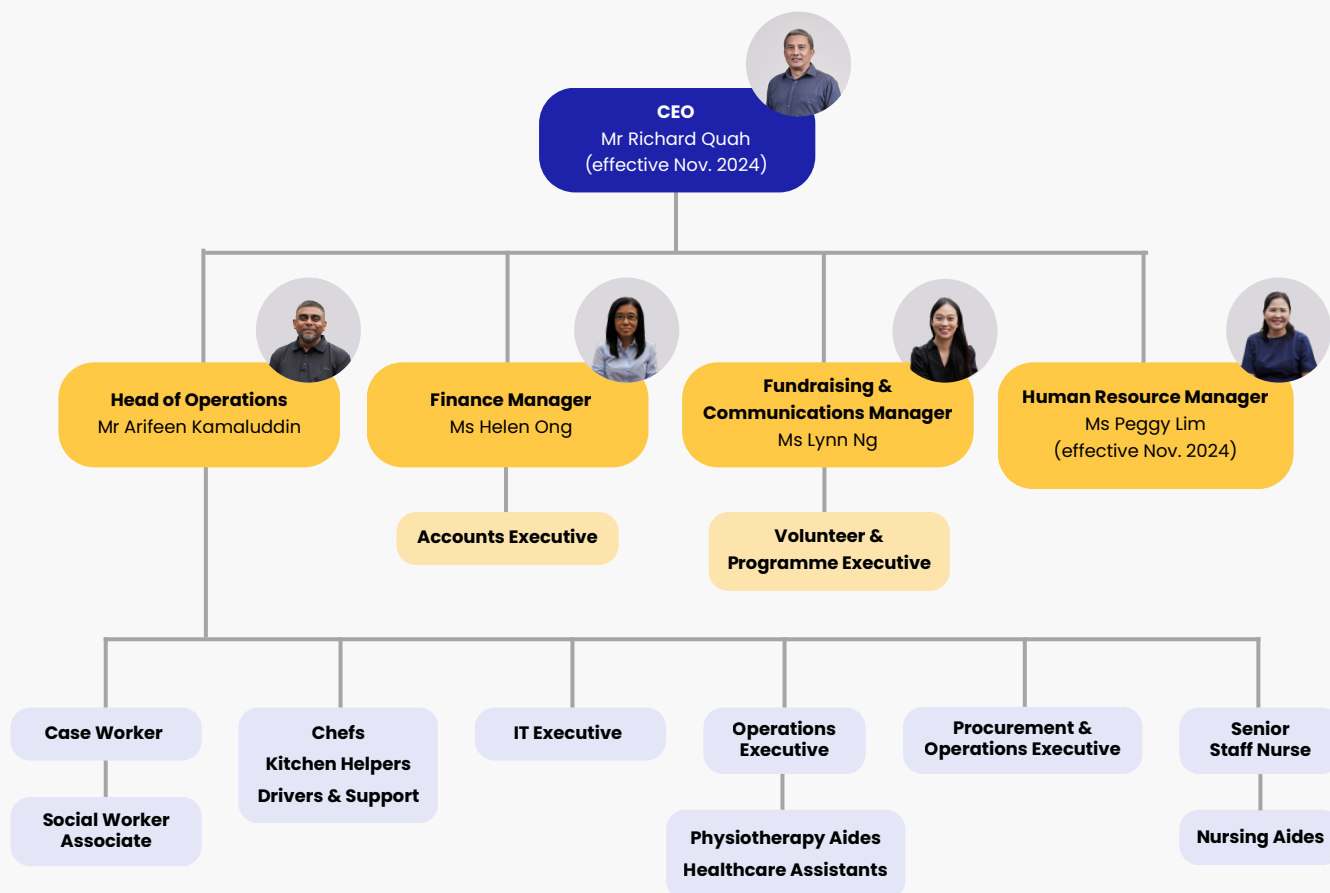
Each of the 10 Sub-Committees is headed by a member of the Management Committee.

Admissions Sub-Committee	Mr Warren Consigliere
Audit Sub-Committee	Mr Lester Lee Keng Kok
Buildings & Facilities Sub-Committee	Mr Warren Consigliere
Endowment Fund Investment Sub-Committee	Mr Lester Lee Keng Kok
Finance and Finance Aid Sub-Committee	Mr Gan Leong Hin
Home Life Sub-Committee	Ms Rachel Ong Chuan Chuan
Nomination Sub-Committee	Mr Andrew Lioe Hui Siang
Resource Development Sub-Committee	Mr Nicholas Raphael Netto
Spiritual Life Sub-Committee	Mr Warren Consigliere
Staff Sub-Committee	Mr Kenneth Chue Soon Seng (Term concluded: Feb 2025)

OUR TRUSTEES

Mr Woon Wee Yim
Mr Andrew Lioe Hui Siang
Mr Victor Vijendran Alfreds

Getting to Know Our Team



HUMAN RESOURCES AND STAFF REVIEW

At St. John's Home, our dedicated staff are our most valuable asset, providing compassionate and professional care to our residents. We are committed to fostering a supportive and effective work environment.

Our average staff turnover for the year stood at 6.3% (6.7% for local staff and 5.9% for foreign staff), reflecting a stable and committed workforce.

STAFF COSTS AND ALLOCATION

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

The 9.6% increase in total staff costs for the year was primarily due to salary increments and the addition of new headcounts, including an HR Manager and a Healthcare Assistant, reinforcing our operational capabilities.

A reduction in unconsumed leave is largely attributable to having sufficient staffing levels, which allowed employees to take their accrued leave without impacting operational needs.

Overall Staff Cost	2024 (\$)	2023 (\$)	% Change (2024 vs 2023)
Salary & AWS	1,167,884	1,066,070	9.60%
Employer CPF/SDL	128,712	108,898	18.20%
Foreign Worker Levy	149,224	135,095	10.50%
Staff Welfare/ Training/ Uniform/ Repatriation, etc	9,137	19,030	-52.00%
Total	1,454,957	1,329,093	9.50%
Total Expenditure	2,743,005	2,500,120	9.70%
Staff Cost as % of Total Expenditure	53.00%	53.20%	-0.20%

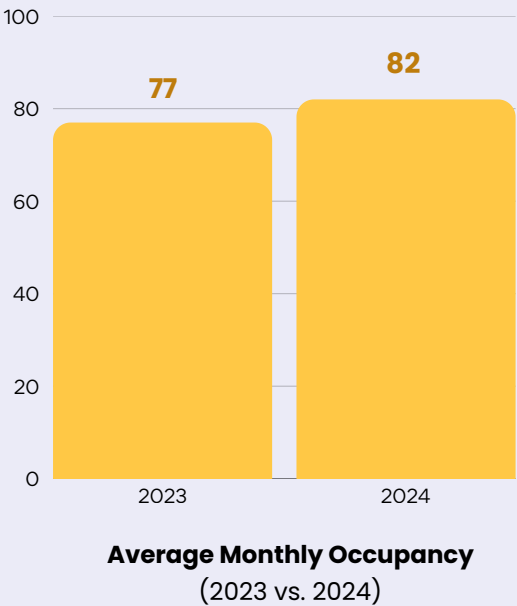
REMUNERATION PRACTICES AND TRANSPARENCY

For the financial year 2024, two 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.

We affirm that no paid staff members are family members of the General Manager / Chief Executive Officer or Management Committee members, ensuring impartiality and upholding the highest standards of integrity in all our operations.

What We Do:

Services and Programmes



OCCUPANCY

In 2024, St. John's Home maintained an average monthly occupancy of 82 residents, an increase from 77 residents in 2023.

We began 2024 with 90 residents, carried over from the previous year, and welcomed three new residents during the year.

A total of 23 seniors were discharged from our care. Of these, three residents passed away. 14 residents (14.9% of all discharged cases) were transferred to nursing homes due to declining physical health.

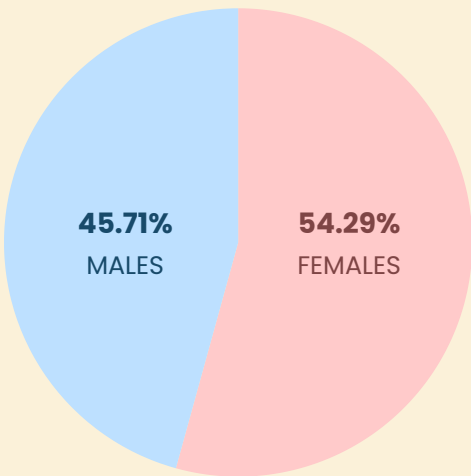
Additionally, five residents returned home, and one discharge was due to the completion of our Respite Care service.

We concluded 2024 with 70 residents.

RESIDENT DEMOGRAPHICS

As of December 2024, our Home comprised 70 residents, 38 females and 32 males. Their ages span from 64 to 97 years, and 13 of them are recipients of Long-Term Assistance.

Our residents enjoy a warm and welcoming living environment with us, staying for an average of four years and two months. Remarkably, nine residents have lived with us for over 10 years, with our longest-staying resident being part of our family for 21.7 years.



Resident Gender Distribution
(as of Dec. 2024)

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.



Nutritious Meals

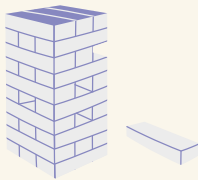
We provide residents with nutritious and well-balanced meals four times a day, ensuring their dietary needs are consistently met.



Therapy Services

St. John's Home is committed to supporting our residents' physical health through consistent physiotherapy, offered six days a week. Sessions range from individual to group activities, including bedside and cognitive exercises.

A qualified physiotherapist is engaged weekly to create individual care plans and carefully assess each resident's journey towards better mobility and overall well-being.



Cognitive Engagement Activities

Our diverse daily 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.

Additionally, we offer a selection of interactive cognitive games, such as Jenga, Uno, and Snakes and Ladders, tailored to accommodate a variety of skill levels. Collectively, we foster a dynamic and inclusive environment accessible to all participants.



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. To further enhance the holistic well-being of our residents, we also collaborate with external partners.

We extend our sincere gratitude to Lasalle College of the Arts and the Executive Counselling and Training Academy (ECTA) for their invaluable internship programmes. Their generous support enabled us to offer a diverse range of interactive mental health programmes and essential counselling support, enriching the lives of our residents.

VOLUNTEER PROGRAMMES AND 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.



Regular Programmes

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.

Beyond these regular engagements, dedicated volunteers from Jeric Salon also provided haircut services to our residents, contributing to their personal well-being.

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.



Looking Back at 2024

The year 2024 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:



MARCH

Residents enjoyed a special culinary experience with Chef Elton and his team, who prepared a memorable cookout at St. John's Home.

FEBRUARY

Celebrated Chinese New Year with a festive event in collaboration with Potong Pasir Community Club.



JUNE

A delightful outing was organised to the Singapore Turf Club, offering residents a chance to revisit fond memories from their younger days before its eventual closure.

JULY

A lively carnival was hosted at St. John's Home, bringing together children, parents, and our residents for an engaging intergenerational activity with young visitors from Pre-School By-The-Park.



NOVEMBER

We hosted a special Volunteer Appreciation Night to honour our invaluable volunteers.

AUGUST

Our annual Gala Dinner was held, a significant event for our community and supporters.



DECEMBER

Our elderly residents experienced festive cheer with the Christmas Joy Ride by the Friends of Classic Cars.



Looking Forward

As we reflect on the past year and look to the future, we are excited to share that St. John's Home is in the midst of a significant transformation to better serve our community. We are actively transitioning to a Nursing home, a move that involves substantial upgrades to our facilities and a dedicated effort to expand our healthcare team.

We are committed to attracting, training, and retaining the skilled professionals essential to delivering high-quality nursing care. This comprehensive evolution is designed to enhance the level of care and support we provide. We are targeting to complete this transition by the second half of 2026, and we're grateful for your continued support as we embark on this vital journey.

Fundraising Initiatives & Communications

General Fundraising Overview

In 2024, we raised \$7,842,714 for General Funds (2023: \$2,752,694). Our fundraising expenses for 2024 were \$45,052 (2023: \$43,451). For 2024, our fundraising efficiency ratio is 0.6% (2023: 1.6%), well below the regulated limit of 30%. No commercial fundraiser was engaged.

Donation Appeals

The year-end donation appeal letters sent to our donors in 2024 raised \$87,469.33. (2023: \$975,577).

Online Donation Platforms

Digital Marketing on Giving.sg, GiveAsia and Benevity continued throughout the year. The online donations received via these online donations totalled \$313,359 in 2024 (\$408,476 in 2023).

Gala Dinner

On 30th August 2024, we hosted our annual fundraising Gala Dinner with the nostalgic theme *"Relive your Kampong Days"*. It was a memorable event that brought over 380 guests, staff, Residents and volunteers together at Summer Garden Restaurant, SAFRA Mount Faber.

We were graced by our Patron, Mdm Halimah Yacob, who affirmed our commitment to building a safe and nurturing environment for Singapore's growing elderly population. The Dinner was a lively showcase of vocals and dance from our Home's staff, residents and volunteers. They captivated everyone with heartfelt renditions of iconic songs such as "Rivers of Babylon" and energetic dance performances.



The guests also joined in, recreating the Kampong spirit that was at the heart of our event. The night concluded with a sing-along of Singapore's traditional Kampong tunes *"Chan Mali Chan"* and *"Burong Kaka Tua"*, bringing everyone together in a collective, joyous moment that celebrated the success of our charity.

The Gala Dinner was a great success, raising \$586,390 (2023: \$508,495), 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.

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, Twitter, 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.

Connecting Through Our Residents' Stories

- MDM LIM -



The following story details the remarkable journey of a resident at St. John's Home. To ensure her privacy, we have used the name "Mdm Lim" throughout this account.

At 34, Mdm Lim faced a life-changing diagnosis of a rare form of throat cancer, representing only 1% of all cancer cases. Due to the treatment, she lost her vision in one eye, along with her ability to articulate or hear clearly.

Stripped of her confidence due to these challenges, she found solace in her devoted husband, who gave endlessly to support her well-being and ensure she could continue her familiar routine of going to work. He was her only anchor in turbulent times, but his untimely passing in 2023 left her utterly alone, without children and consumed by grief.

Unable to cope, Mdm Lim moved in with her sister. Fear confined her to the sofa, disconnected from life. Despite her sisters' efforts to encourage her to step outside, she could not muster the courage. With her sisters ageing and deeply concerned for her well-being, they made the tough decision to admit her to St. John's Home, trusting that its holistic approach to care and person-centred programmes would offer the support she needed in her later years.

At 68, Mdm Lim reluctantly joined the home, accompanied by seven supportive family members. Initially, she avoided interaction, gesturing that she could not hear or speak properly. However, the care team at St. John's Home implemented a personalised care plan for her.

Today, Mdm Lim is an integral and cherished part of the St. John's Home family. She found a renewed sense of purpose in the act of giving, a journey that began with the gentle encouragement of the St. John's Home care team.

Recognising her inner strength to contribute, they supported her in taking on small yet meaningful roles -folding laundry, volunteering at the café, and offering social support to her peers. These actions nurtured her confidence, rediscovered her ability to connect, and embraced the communal living that once seemed so distant.

This journey of rediscovering connection through giving beautifully illustrates a sentiment shared by many at St. John's Home.

"In life, we have to give and take," shared Mdm Lim, a resident who has sacrificed much in the pursuit of a chance at life.

Through her adaptability and willingness to reconnect, she discovered that by giving of herself, she could truly recover her place in the world and embrace life anew.

Connecting Through Our Residents' Stories

– MR THOMAS JOHN –

78-year-old Thomas John found revived hope and belonging within the caring community of St. John's Home. Earlier in his life, Thomas spent three years teaching Theology in Kenya, Africa, and then dedicated 16 years to serving as a preacher at Bukit Arang Church in Singapore, where he built lasting friendships and mentored many students. Thomas is married to Agnes Tan and is blessed with two daughters and a son.

Later in life, Thomas developed major depressive disorder, which strained his relationships with family and friends. He was supported by his family and brothers during this difficult period.

After discussing his needs and considering the options, Thomas and his family came to the shared understanding that a structured environment and personalised care offered at St. John's Home would be the most beneficial path for his well-being and recovery, leading to his admission.

Over his three-year residence at St John's Home, Thomas gradually regained control of his life. He actively participated in the programmes and activities organised by the Home and its volunteers. His favourite activity was art and craft sessions with preschool children, as he found joy in their innocence and youthful energy.



As a gesture of appreciation to St. John's Home, Thomas readily agreed to perform at the 2024 Gala Dinner alongside fellow residents, singing "It's Now or Never", which became one of the highlight performances of the evening. Most heartwarming of all, his entire family—including his brothers—turned up in full support of his performance, marking a deeply moving moment.

"I am very thankful for the sincere and genuine care and love that has been shown to the seniors here."

— Thomas John

"I didn't know that my father could sing! I'm very glad that he has settled in well at St John's Home and am deeply grateful for all the care he has received."

– Ms. Claire John, daughter of Thomas John.



Financial Matters

Financial Review

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.

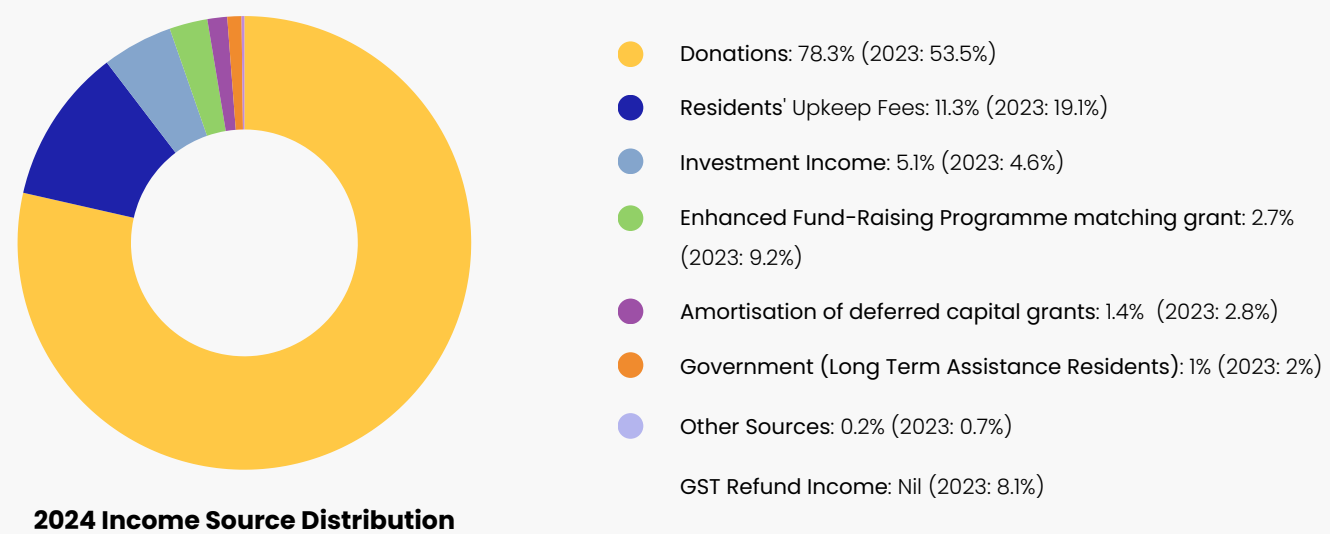
The Home's operations are sustained through residents' upkeep fees, government allowances for residents on Long Term Assistance, and public donations.

Financial Performance for Financial Year 2024

For the year ended 31 December 2024, the Home recorded an income of S\$10,013,359 (2023: S\$5,144,141).

This figure included Nil contributions to our Building Fund (2023: S\$100).

Our income sources in 2024 were diversified as follows:



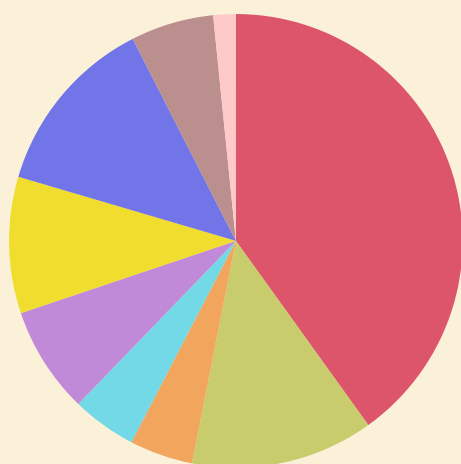
Residents on Long Term Assistance constituted 17% of our resident population in 2024 (2023: 19%).

Total expenditure for the year was **S\$3,473,985** (2023: S\$3,243,511). This resulted in a **Net Surplus of S\$6,539,374** (2023: Net Deficit of S\$1,900,630), bringing our overall accumulated funds carried forward to **S\$32,674,870** (2023: S\$26,166,431). Cash and Cash Equivalents as of 31 December 2024 stood at **S\$14,594,302** (31 December 2023: S\$7,201,230).

Operational Cost Analysis

Excluding Building Expenses, our cost analysis is as follows:

	Description	2024 Total	2023 Total	% of Total Exp. Yr. 2024	% Change (2024 vs. 2023)	% Change (2023 vs. 2022)
1	Staff Cost (Operations)	1,093,720	1,013,826	39.90%	7.90%	3.00%
2	Staff Cost (Governance & Administration)	361,237	315,267	13.20%	14.60%	-6.80%
3	Operations	124,794	131,863	4.50%	-5.40%	-31.50%
4	Food Provision & Medical Expense/Clinic a) Food & Provision b) Medical, Clinical & Nurse Service	126,386	123,745	4.60%	2.10%	0.20%
5	Utilities	207,199	194,119	7.60%	6.70%	3.50%
6	Repair & Maintenance	266,680	205,825	9.70%	29.60%	148.90%
7	Depreciation and Amortisation	354,859	352,240	12.90%	0.70%	113.40%
8	Governance and Administration	163,078	117,184	5.90%	39.20%	-18.40%
9	Cost of Generating Funds • General Fund Raising	45,052	46,051	1.60%	-2.20%	35.10%
Total Expenditures		2,743,005	2,500,120	100.00%	9.70%	11.20%



Cost Analysis Breakdown

In 2024, the average cost per resident rose to S\$2,731 per month* (2023: S\$2,659*). This 9.7% rise in operational expenditure (2023: 11.2%) reflects our commitment to comprehensive care and was influenced by:

Increased headcount to provide enhanced support for the growing number of residents and their evolving needs.

Higher consumption of food and utilities commensurate with increased residency.

More replacement works for building and equipment, ensuring a safe and comfortable environment.

Higher licensing fees to maintain essential Home software.

New expenses incurred for **internal audits, consultancy fees, and employment agency costs**, bolstering our operational efficiency and governance.

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

Endowment Fund Management

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.

As of 31 December 2024, the Endowment Fund's breakdown was:

- (a) Cash and Cash Equivalents: S\$8,155,934 (76%)
- (b) Bonds: S\$1,893,801 (18%)
- (c) S-REITs: S\$603,794 (6%)
- (d) Total: S\$10,653,529 (100%)

In 2024, 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.

In 2024, Nil was paid for the construction of the new building (2023: S\$364,477); this expenditure is capitalised in our financial statements.

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:

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 prescribed 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.

Reserve Policy

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.

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.

The Management Committee is building its financial reserves in preparation for the conversion to nursing home operations to ensure sufficient funds are available to start our new operating format within the next one to two years. Following this, the Management Committee will review and update its reserve policy accordingly.

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 | (7) Human Resources Policy |
| (2) Board Governance Policy | (8) IT Policy |
| (3) Communication Policy | (9) Operations Policy |
| (4) Endowment Fund Investment Policy | (10) Risk Management Policy |
| (5) Finance Policy | (11) Volunteer Management Policy |
| (6) Fundraising Policy | (12) Whistle Blowing Policy |

Compliance with IPC's Governance Evaluation Checklist

For the financial year ended 31 December 2024, St. John's Home has complied with the criteria outlined in the IPC's Governance Evaluation Checklist. The 2024 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 25 June 2025. It will thereafter be publicly available on the Charity Portal.

Appreciation

We express our heartfelt appreciation to our governmental partners, such as the Ministry of Social and Family Development, Commissioner of Charities, National Council of Social Service, National Volunteer & Philanthropy Centre, Singapore Land Authority, and Building and Construction Authority. Their continuous support and guidance are essential to us.

Our deepest appreciation goes to every one of our volunteers who bring joy to our residents and truly embody the spirit of celebrating ageing.

We are incredibly grateful for the generosity of our donors. Your contributions directly enable us to continue our care for the elderly community. Without you, we would not be able to fulfil our mission.

We are grateful to our staff team for their unwavering commitment and dedication to ensure the well-being of our vulnerable residents over the past year. We are truly thankful.

In the spirit of gratitude, we are grateful for God's unwavering Provision and Grace that carried us throughout the year, which has empowered us to fulfil our commitment to serving the Residents of St. John's Home for Elderly Persons.



Rachel Ong

Honorary Secretary
on behalf of the Management Committee
4 June 2025

Financial Statement

STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2024

		Unrestricted Fund	Restricted Funds					
	Note	General Fund S\$	Building Fund S\$	Land Lease Fund S\$	Endowment Fund S\$	Total Restricted Funds S\$	Fair Value Reserve S\$	Total S\$
<u>2024</u>								
<u>INCOME</u>								
Income from generating voluntary funds		7,842,714	0	0	0	0	0	7,842,714
Grants	5	272,410	0	0	0	0	0	272,410
Income from provision of care services		1,229,466	0	0	0	0	0	1,229,466
Other income		366,018	0	0	302,751	302,751	0	668,769
		<u>9,710,608</u>	<u>0</u>	<u>0</u>	<u>302,751</u>	<u>302,751</u>	<u>0</u>	<u>10,013,359</u>
<u>EXPENDITURE</u>								
Costs of generating voluntary funds		45,052	0	0	0	0	0	45,052
Cost of provision of care services		2,173,638	634,978	96,002	0	730,980	0	2,904,618
Governance and administrative costs		524,315	0	0	0	0	0	524,315
		<u>2,743,005</u>	<u>634,978</u>	<u>96,002</u>	<u>0</u>	<u>730,980</u>	<u>0</u>	<u>3,473,985</u>
NET SURPLUS/(DEFICIT)		6,967,603	(634,978)	(96,002)	302,751	(428,229)	0	6,539,374
Fair value loss	16	0	0	0	0	0	(30,935)	(30,935)
Transfer to Endowment Fund	14	(4,000,000)	0	0	4,000,000	4,000,000	0	0
Net movement in funds		2,967,603	(634,978)	(96,002)	4,302,751	3,571,771	(30,935)	6,058,439
Accumulated funds brought forward		3,558,458	14,295,989	2,112,053	6,350,778	22,758,820	(150,847)	26,166,431
Accumulated funds carried forward		<u>6,526,061</u>	<u>13,661,011</u>	<u>2,016,051</u>	<u>10,653,529</u>	<u>26,330,591</u>	<u>(181,782)</u>	<u>22,674,870</u>

The accompanying notes form an integral part of these financial statements.

		Unrestricted Fund	Restricted Funds					
	Note	General Fund S\$	Building Fund S\$	Land Lease Fund S\$	Endowment Fund S\$	Total Restricted Funds S\$	Fair Value Reserve S\$	Total S\$
<u>2023 (Restated)</u>								
<u>INCOME</u>								
Income from generating voluntary funds		2,752,694	100	0	0	100	0	2,752,794
Grants	5	474,190	0	0	0	0	0	474,190
Income from provision of care services		1,090,277	0	0	0	0	0	1,090,277
Other income		620,267	0	0	206,613	206,613	0	826,880
		4,937,428	100	0	206,613	206,713	0	5,144,141
<u>EXPENDITURE</u>								
Costs of generating voluntary funds		46,051	0	0	0	0	0	46,051
Cost of provision of care services		2,021,618	634,978	96,003	0	730,981	0	2,752,599
Governance and administrative costs		432,451	12,410	0	0	12,410	0	444,861
		2,500,120	647,288	96,003	0	743,391	0	3,243,511
<u>NET SURPLUS/(DEFICIT)</u>								
		2,437,308	(647,288)	(96,003)	206,613	(536,678)	0	1,900,630
Fair value gain	16	0	0	0	0	0	128,233	128,233
Net movement in funds		2,437,308	(647,288)	(96,003)	206,613	(536,678)	128,233	2,028,863
Accumulated funds brought forward		1,121,150	14,943,277	2,208,056	6,144,165	23,295,498	(279,080)	24,137,568
Accumulated funds carried forward		3,558,458	14,295,989	2,112,053	6,350,778	22,758,820	(150,847)	26,166,431

The accompanying notes form an integral part of these financial statements.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2024 (CONTINUED)

	Note	Unrestricted Fund	Restricted Funds			Total Restricted Funds	Fair Value Reserve	Total
		General Fund S\$	Building Fund S\$	Land Lease Fund S\$	Endowment Fund S\$			
2024								
INCOME								
<u>Income from generating voluntary funds</u>								
Donations								
• Tax exempt	4	877,680	0	0	0	0	0	877,680
• Non-tax exempt	4	6,921,211	0	0	0	0	0	6,921,211
Donation-in-kind		43,823	0	0	0	0	0	43,823
		7,842,714	0	0	0	0	0	7,842,714
Grants	5	272,410	0	0	0	0	0	272,410
<u>Income from provision of care services</u>								
Crisis placement funding		0	0	0	0	0	0	0
Membership subscriptions		120	0	0	0	0	0	120
Residents public assistance grants		98,056	0	0	0	0	0	98,056
Respite care		7,300	0	0	0	0	0	7,300
Residents upkeep contributions		1,123,990	0	0	0	0	0	1,123,990
		1,229,466	0	0	0	0	0	1,229,466
<u>Other income</u>								
Amortisation of deferred capital grants	13	141,215	0	0	0	0	0	141,215
Interest income								
• Bank and fixed deposits		205,068	0	0	218,209	218,209	0	423,277
• Bond investments		0	0	0	53,278	53,278	0	53,278
Dividend income		0	0	0	31,264	31,264	0	31,264
Other income		6,359	0	0	0	0	0	6,359
Special employment credit		13,376	0	0	0	0	0	13,376
		366,018	0	0	302,751	302,751	0	668,769
		9,710,608	0	0	302,751	302,751	0	10,013,359
TOTAL INCOME								
EXPENDITURE								
Costs of generating voluntary funds								
Direct fund-raising expenses	6	40,064	0	0	0	0	0	40,064
Other fund-raising expenses		4,988	634,978	96,002	0	0	0	4,988
		45,052	634,978	96,002	0	0	0	45,052

	Note	Unrestricted Fund	Restricted Funds			Total Restricted Funds	Fair Value Reserve	Total
		General Fund S\$	Building Fund S\$	Land Lease Fund S\$	Endowment Fund S\$			
2024 (CONTINUED)								
EXPENDITURE (CONTINUED)								
<u>Cost of provision of care services</u>								
Ambulance services		109	0	0	0	0	0	109
Activity supplies		639	0	0	0	0	0	639
Amortisation of intangible assets	11	185,460	0	0	0	0	0	185,460
Service costs								
• Cleaning		8,854	0	0	0	0	0	8,854
• Pest control		5,570	0	0	0	0	0	5,570
• Physiotherapist services		20,670	0	0	0	0	0	20,670
Depreciation	9	169,399	634,978	96,002	0	730,980	0	900,379
Donated expense		43,823	0	0	0	0	0	43,823
Employment agency fee		140	0	0	0	0	0	140
Food and provisions		113,665	0	0	0	0	0	113,665
General expenses		358	0	0	0	0	0	358
Insurance		20,494	0	0	0	0	0	20,494
License fees		5,620	0	0	0	0	0	5,620
Medical and clinical expenses		12,721	0	0	0	0	0	12,721
Physiotherapy tools and gadgets		518	0	0	0	0	0	518
Repairs and maintenance		266,680	0	0	0	0	0	266,680
Sponsored purchases		15,520	0	0	0	0	0	15,520
Staff costs								
• CPF and SDL contribution		77,411	0	0	0	0	0	77,411
• Foreign workers' levy		149,224	0	0	0	0	0	149,224
• Salaries and annual wage supplements		857,948	0	0	0	0	0	857,948
• Staff repatriation travel		1,825	0	0	0	0	0	1,825
• Staff training		661	0	0	0	0	0	661
• Staff welfare		6,231	0	0	0	0	0	6,231
• Board training		400	0	0	0	0	0	400
Transportation		374	0	0	0	0	0	374
Utilities		207,199	0	0	0	0	0	207,199
Others		90	0	0	0	0	0	90
Volunteer costs		2,015	0	0	0	0	0	2,015
		2,173,638	634,978	96,002	0	730,980	0	2,904,618

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2024 (CONTINUED)

		Unrestricted Fund	Restricted Funds					
	Note	General Fund S\$	Building Fund S\$	Land Lease Fund S\$	Endowment Fund S\$	Total Restricted Funds S\$	Fair Value Reserve S\$	Total S\$
<u>2024 (CONTINUED)</u>								
EXPENDITURE (CONTINUED)								
<u>Governance and administrative costs</u>								
Administrative		7,200	0	0	0	0	0	7,200
• Audit fees		5,372	0	0	0	0	0	5,372
• Bank charges		31,372	0	0	0	0	0	31,372
• Employment agency fee		50,712	0	0	0	0	0	50,712
• Legal and professional fees		38,987	0	0	0	0	0	38,987
• GST expenses		13,135	0	0	0	0	0	13,135
• Printing and stationeries		16,300	0	0	0	0	0	16,300
• Telecommunications								
Staff costs								
• CPF and SDL contribution		51,301	0	0	0	0	0	51,301
• Salaries and annual wage supplement		309,936	0	0	0	0	0	309,936
		524,315	0	0	0	730,980	0	524,315
TOTAL EXPENDITURE		2,743,005	634,978	96,002	0	730,980	0	3,473,985
NET SURPLUS/(DEFICIT)		6,967,603	(634,978)	(96,002)	302,751	(428,229)	0	6,539,374
Fair value loss	16	0	0	0	0	0	(30,935)	(30,935)
Transfer to Endowment Fund	14	(4,000,000)	0	0	4,000,000	4,000,000	0	0
Net movement in funds		2,967,603	(634,978)	(96,002)	4,302,751	3,571,771	(30,935)	6,508,439
Accumulated funds brought forward		3,558,458	14,295,989	2,112,053	6,350,778	22,758,820	(150,847)	26,166,431
Accumulated funds carried forward		6,526,061	13,661,011	2,016,051	10,653,529	26,330,591	(181,782)	32,674,870