



众弘福利协会
Cheng Hong Welfare Service Society

2025

A Promise of Dignity



ANNUAL REPORT

FIVE CORE VALUES



COMPASSION



RESPECT



TRANSPARENCY



TRUST



CARING

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ORGANISATION INFORMATION

Registered Address

Block 12 Eunos Crescent #01-2767, Singapore 400012

Registry of Societies Registration Number

182/04

Unique Entity Number

T04SS0148G

Sector Administrator

Ministry of Health

Charity Status

✓ Registered

Current IPC status period

1 February 2026 - 31 January 2029

Bankers

Maybank Singapore Limited

DBS Bank Limited

Auditors

Forvis Mazars LLP

Registrations

The society was registered with the Registry of Societies on 9 Jun 2004 and with the Commissioner of Charities on 2 July 2004.

About Us

From a humble beginning of providing pro bono Traditional Chinese Medicine (TCM) within the premises of Cheng Hong Siang Tng, Cheng Hong Welfare Service Society (CHWSS) was officially formed in 2004 to help the disadvantaged, needy and destitute in the society.

It was officially registered with the Registrar of Societies and subsequently granted Institution of a Public Character status by the Commissioner of Charities in 2004. In 2005, CHWSS became a full member of the National Council of Social Service (NCSS).

Apart from providing Traditional Chinese Medicine (TCM) services through 9 TCM clinics and a mobile TCM clinic across the island, CHWSS also manages 2 Senior Stations located at Union House and Jurong West. These stations are dedicated to encouraging active aging and fostering a healthier lifestyle for the elderly. The Senior Stations host a variety of comprehensive activities, including stretch band exercises and handicraft workshops, to maintain the engagement and interest of the seniors. Exclusive to Cheng Hong Senior Station @ Jurong West is the Gym Tonic programme, a specialised strength training initiative designed specifically for seniors to combat frailty.

In October 2012, CHWSS established the Afterlife Memorial Service (AMS) – the first of its kind in Singapore. This service provides free funeral and bereavement services to those who require such services, regardless of race and religion.

CHWSS ensures that our elderly receive proper medical care. This is where our free island wide Medical Escort & Transport (MET) Service steps in - our dedicated MET team will assist the elderly in accessing necessary healthcare services with ease.

It is due to the generous support from the public that CHWSS can provide this holistic service to its beneficiaries and only with your continuous support can CHWSS stay true to its mission of 'Committed to serving our community'.



VISION & MISSION

Vision

Committed to serving our community.

Mission

To help all people and relieve the poor, the disadvantaged, the needy and the distressed, without discrimination as to race, language or religion, through the engagement in charitable and social enterprises programmes.

To provide pro-bono medical treatment and medicine, pro bono funeral and bereavement services, befriending outreach services, financial assistance towards education and other charitable services.

Cheng Hong Welfare Service Society (CHWSS) is a non-profit organization established in 2004, to serve the community's needy and disadvantaged.



Our Services

CHWSS serves single seniors who live on their own, many of whom are without family support and are of low or no income. The Charity provides care and support for these individuals, at the same time, empower them to lead a healthy and active lifestyle, eventually passing on with a peaceful mind.

- Regular befriending sessions for members, conducted by CHWSS staff and volunteers.
- Groceries, shopping trips, recreational and education excursions for members.
- Educational talks on senior care for members and members of the public.
- Pro-bono funeral and columbarium services under the Afterlife Memorial Service (AMS) programme.



of working hard to build a strong foundation for the society and to ensure that we are able to continue providing support to those who require it.

- Medical Escort and Transport (MET) Service for the elderly who have mobility difficulties and require escort service to their doctor's appointments.
- Annual distribution of Red Packets for members and needy seniors in the community.
- Annual distribution of Bursary Awards for students from needy families.
- Traditional Chinese Medicine (TCM) treatments and medication via 9 clinics and one mobile TCM clinic.

EMERITUS CHAIRMAN'S MESSAGE

It brings me great pride to witness how far Cheng Hong Welfare Service Society (CHWSS) has progressed since its humble beginnings. What began as a modest effort to serve the underprivileged and elderly has grown into a trusted and respected organisation, made possible by the dedication, compassion, and commitment of many who believe in our mission.

2025 has been a fruitful year for our Society, marked by programme growth and the installation of the 11th Management Committee, with Mr Kenny Sim continuing as Chairman. This leadership ensures continuity and renewal, and I am confident that under Mr Sim's guidance, the Committee will uphold our values and steer the Society with integrity. My sincere thanks also go to the outgoing committee for laying a strong foundation for the new team.

Over the past year, we strengthened our outreach to vulnerable seniors, enhanced our community programmes, and deepened our engagement across the neighbourhoods we serve. Beyond providing assistance, we remained focused on fostering dignity, encouraging social connection, and nurturing a stronger sense of belonging among the elderly. It is heartening to see the positive and lasting impact created in the lives of those under our care.

We also witnessed growing support from volunteers, partners, and donors who stepped forward generously with their time and resources. Their trust has enabled us to expand our efforts while maintaining sound governance and responsible stewardship.

To all our donors and volunteers, thank you for your unwavering support and belief in our work. Together, we will continue to uplift lives and build a caring community where no senior is left behind.

Mr Lim Hang Chung PVPA
Emeritus Chairman



Mr Lim Hang Chung
PVPA
Emeritus Chairman
Cheng Hong Welfare Service Society

CHAIRMAN'S MESSAGE

The theme for this year's Annual Report, "A Promise of Dignity," reflects our unwavering commitment to serve every individual with respect, compassion, and honour. At the heart of our mission is a steadfast commitment to uplift the poor, the disadvantaged, and the distressed, serving every individual with compassion, dignity, and without discrimination.

As we look ahead, the needs of our society are changing. Singapore is facing a rapidly ageing population. More seniors are living alone, with little or no family support, and many may spend their final years in isolation. This is a reality we must face with compassion and courage. Our Afterlife Memorial Service (AMS) has grown alongside this need. Beneficiaries increased from 2,528 in 2024 to 3,293 in 2025. This growth shows that more seniors are seeking assurance and support.

In line with our continued dedication to assisting the needy and elderly, we provide 9 Free Traditional Chinese Medicine (TCM) Clinics, our Medical Escort & Transport (MET) Service to all parts of Singapore, and 2 Senior Stations to keep seniors active and engaged. Through our Senior Stations, we conducted over 1,000 activities, reaching 14,262 participations, providing seniors with opportunities to stay socially connected and active.

These initiatives help seniors access holistic care, manage chronic conditions, relieve pain, and maintain both their physical and social well-being.

As we mark a significant milestone with the installation of the CHWSS 11th Management Committee, I would like to take this opportunity to express my heartfelt appreciation to the outgoing Management Committee for their dedication, leadership, and invaluable contributions to the Society. Their commitment and service have played a meaningful role in strengthening our programmes and advancing our mission to support vulnerable seniors in the community.

On behalf of the Society, we extend our sincere gratitude for their time, effort, and unwavering support, and we wish them the very best in their future endeavours.

Lastly, my heartfelt appreciation also goes to our donors for their generosity and kindness, our volunteers for their dedication and commitment, and our collaboration partners for their confidence and trust.

Mr Kenny Sim Mong Keang, BBM, M.St.J
Chairman



Mr Kenny Sim Mong Keang,
BBM, M.St.J
Chairman
Cheng Hong Welfare Service Society

Thank you to our outgoing Management Committee members:

Mr Ang Chin Koon BBM, C.St.J
Mr Anthony Aiw Chye Seng
Mr Boo Choong Hoi
Mr Ricky Seah Hiang Soon
Mr John Yeo Teck Cheow
Mr Ng Bock Chwee
Ms Cindy Tan Chiew Hiang
Mr Kelvin Chua Seng Ong
Ms Maggie Lim Peck Kee
Mr Edwin Tan See Peng
Mr Ooi Poh Thiam
Mr Kwa Cheng Hock

HONORARY ADVISORS, PATRONS AND SENIOR HONORARY CHAIRMEN (2025-2028)

SENIOR HONORARY ADVISOR 荣誉顾问

Mr Tan Chuan-Jin
陈川仁先生

HONORARY ADVISORS 名誉顾问

Dr Lim Boon Heng, Special
Special Adviser to the Chairman
of the PA Board of Management
林文兴博士,
人民协会主席特别顾问

Ms Tin Pei Ling
Member of Parliament
陈佩玲女士,
国会议员

Mr Xie Yao Quan
Member of Parliament
谢曜全先生,
国会议员

HONORARY MEDICAL ADVISOR 荣誉医药顾问

Dr Ong Seh Hong PBM
王世丰医生 PBM

HONORARY LEGAL ADVISORS 荣誉法律顾问

Ms Ellen Lee Geck Hoon,
JP, PBM
李玉云大律师 JP, PBM

LIFETIME HONORARY CHAIRMAN 永久名誉主席

Mr Neo Kah Kiat BBM
梁佳吉先生 BBM

Late Teo Chong Hock C.St.J.
已故张冲福先生 C.St.J.

SENIOR HONORARY CHAIRMEN 资深荣誉主席

Mr Ang Chin Koon BBM, C.St.J.
洪振群先生 BBM, C.St.J.

Mr Ang Jui Khoo BBM
洪维坤先生 BBM

Mr Anthony Aiw Chye Seng
M.St.J
姚再生先生 M.St.J

Mr Danny Teo Beng Teck PBM
张民德先生 PBM

Mr Gary Tang Keng Boon
陈敬文先生

Dato Sri Jackson Teo Ngiang
Heng BBM, M.St.J
拿督斯里张仰兴先生 BBM, M.St.J

Mr Kea Chee Tong
贾治忠先生

Mr Lim Yap Khim PBM
林协钦先生 PBM

Mr Low Kwang Tong PBM
刘光中先生 PBM

Mr Roger Heng Hong Ngee
王鸿毅先生

Mr Tan Aik Hock PBM
陈奕福先生 PBM

Dr Teo Hark Piang BBM
张学彬博士 BBM

Dato Seri Teo Kiang Ann BBM
拿督斯里张建安先生 BBM

Mr Yin Fook Cheong
严伟昌先生

TRUSTEES 信托委员

Mr Ang Chin Koon BBM, C.St.J.
洪振群先生 BBM, C.St.J.

Mr Neo Kah Kiat BBM
梁佳吉先生 BBM

Mr Patrick Khoo Hang Choong
PBM, M.St.J.
邱汉春先生 BBM, M.St.J.

Dr Teo Hark Piang BBM
张学彬博士 BBM

CHENG HONG CHARITY AMBASSADORS

CHENG HONG CHARITY AMBASSADORS

弘善大使

Ms Aileen Low Gim Noi

刘锦莲女士

Mr Alex Lim Teck Seng

林德成先生

Dato Andy Kuek Kien Joo PBM

拿督郭健裕 PBM

Mr Ang Hock Chwei

洪福水先生

Mr Bob Tor Teck Jin

杜德仁先生

Mr Brayden Tan Boon Siong

陈文翔先生

Mr Christopher Ng

黄印成先生

Mr Dickson Kim Wah Boon PBM

金和德先生 PBM

Mr Edmund Lim Tiong Joo

林掌裕先生

Dato Seri Eric Tan

拿督斯里陈泽承

Mr Foo Say Thye

符史泰先生

Mr George Tan Boon Kheng

陈文庆先生

Mr Ivan Chu

朱博聪先生

Mr Jacky Yap Hock Chye

叶福才先生

Mr James Ow Chin Seng BBM

胡进胜先生 BBM

Mr James Teo Wee Wee BBM

张伟伟先生 BBM

Mr Jeffrey Hong Eng Leong

洪永良先生

Mr Jimmy Teo

张振铭先生

Mr Kelvin Toh

卓天祥先生

Mr Kenny Teo BBM, JP

张明佳先生 BBM, JP

Mr Kenn Tok Boon Khiam

卓汶谦先生

Mr Leslie Tan

陈森泉先生

Mr Lim Bong Guan BBM

林瀚璿先生 BBM

Mr Lim Shao Lun

林劭伦先生

Dr Lim Soon Hock

林顺福博士

Ms Lina Chang Chu Hoon

曾楸雯女士

Mr Louis Tan Yong Chong

陈勇崇先生

Mr Lyor Loh

罗志华先生

Mr Nelson Lim Eng Koo BBM

林永车先生 BBM

Ms Novelle Lim

林晓思女士

Mr Ong Yong Fong

王勇灃先生

Mr Patrick Cheo Boon Thiam

周文添先生

Mr Peter Koh Heng Kang PBM

许兴江先生 PBM

Mr Raymond Toh Keow Lam

杜侨南先生

Mr Richard Koh Kian Hong BBM

许建丰先生 BBM

Ms Tan Khai Leng

陈凯玲女士

Mr Vincent Lim Hui Eng

林翔宽先生

Ms Wong Yen Nee

黄燕妮女士

Mr Kelvin Tang Kheng Guan

陈庆元先生

Late Mr Jeffrey Piak

Boon Bin PBM

已故裴文彬先生 PBM

Late Mr Phua Lam Soon BBM

已故潘南舜先生 BBM

MANAGEMENT COMMITTEE MEMBERS (2025-2028)



Emeritus Chairman | 创会主席

Mr Lim Hang Chung
林汉存先生 PVPA



Chairman | 主席

Mr Kenny Sim Mong Keang
沈茂强先生 BBM, M.St.J



Deputy Chairman | 署理主席

Mr Neo Sing Hwee
梁成辉先生



Vice-Chairman | 副主席

Mr Alex Lim Teck Seng
林德成先生



Vice-Chairman | 副主席

Mr Chia Tian Weng
谢镇荣先生



Vice-Chairman | 副主席

Mr Chin Chee Hwa
陈志华先生



Vice-Chairman | 副主席

Mr William Lim Eng Whatt
林永发先生

MANAGEMENT COMMITTEE MEMBERS (2025-2028) CONT.



Secretary | 总务
Mr Lawrence Lim Seng Lye
林胜来先生



Treasurer | 财政
Mr Alvin Chow Jiewei
邹杰威先生



**Assistant Secretary
| 副总务**
Mr Cedrick Lau Swee Siang
刘瑞祥先生



**Assistant Treasurer
| 副财政**
Mr Randy Lim Eng Soon
林荣顺先生



**Assistant Treasurer
| 副财政**
Mr Tan Kia Lai
陈佳来先生



**Audit, Risk &
Compliance | 内部审计**
Mr Francis Lee Ching Ann
李振安先生



MANAGEMENT COMMITTEE MEMBERS (2025-2028) CONT.



Committee Member
| 董事
Ms Elaine Chia Peh Choo
谢碧珠女士



Committee Member
| 董事
Mr David Kang Han Yi
江汉益先生



Committee Member
| 董事
Mr James Lim Kah Hian
林家贤先生 PBM



Committee Member
| 董事
Ms Natalie Goh Yi Jun
吴奕君女士



Committee Member
| 董事
Mr Ng Kang Ming
黄康名先生

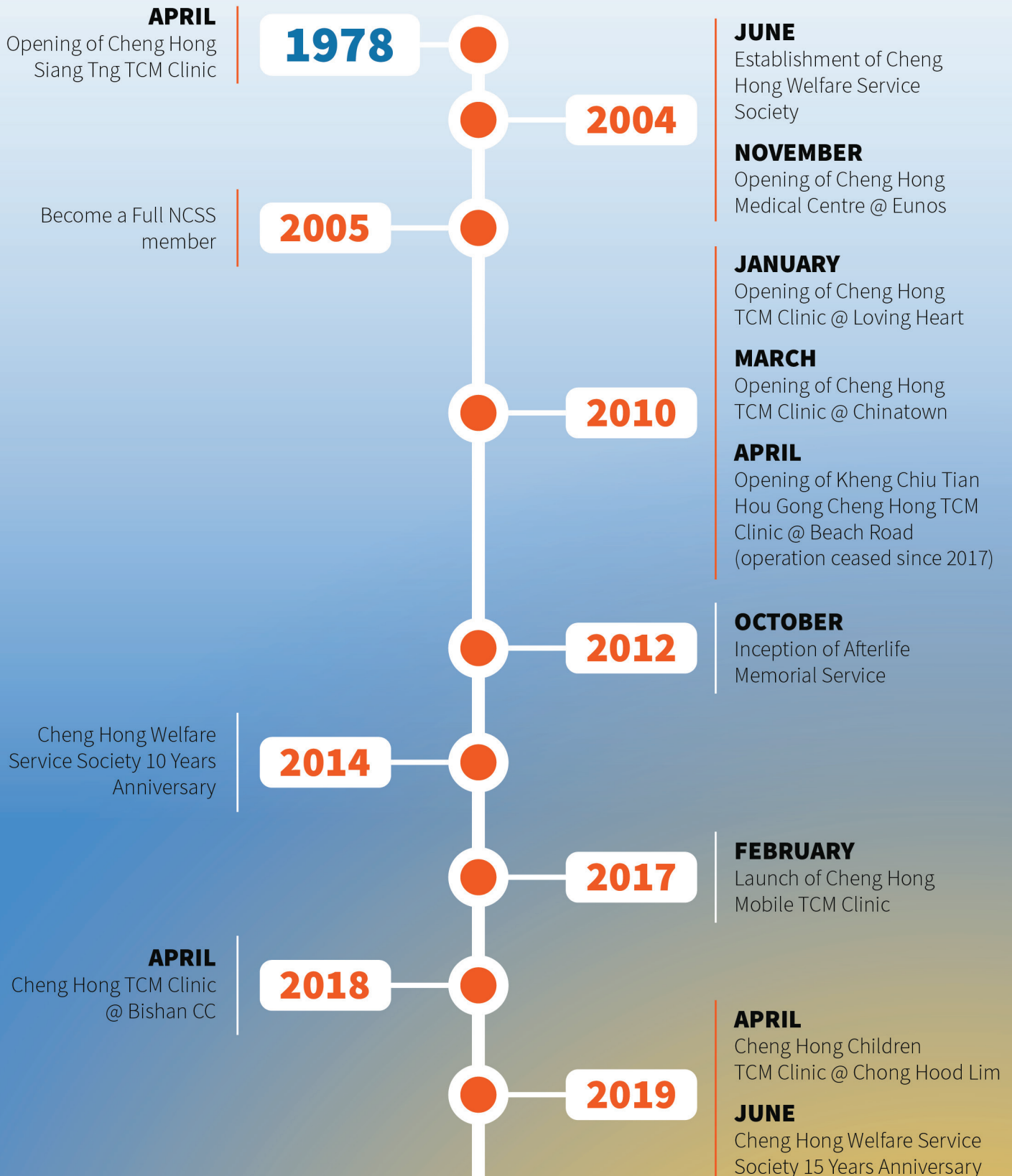


Committee Member
| 董事
Mr Lee Jia Wei
李家伟先生



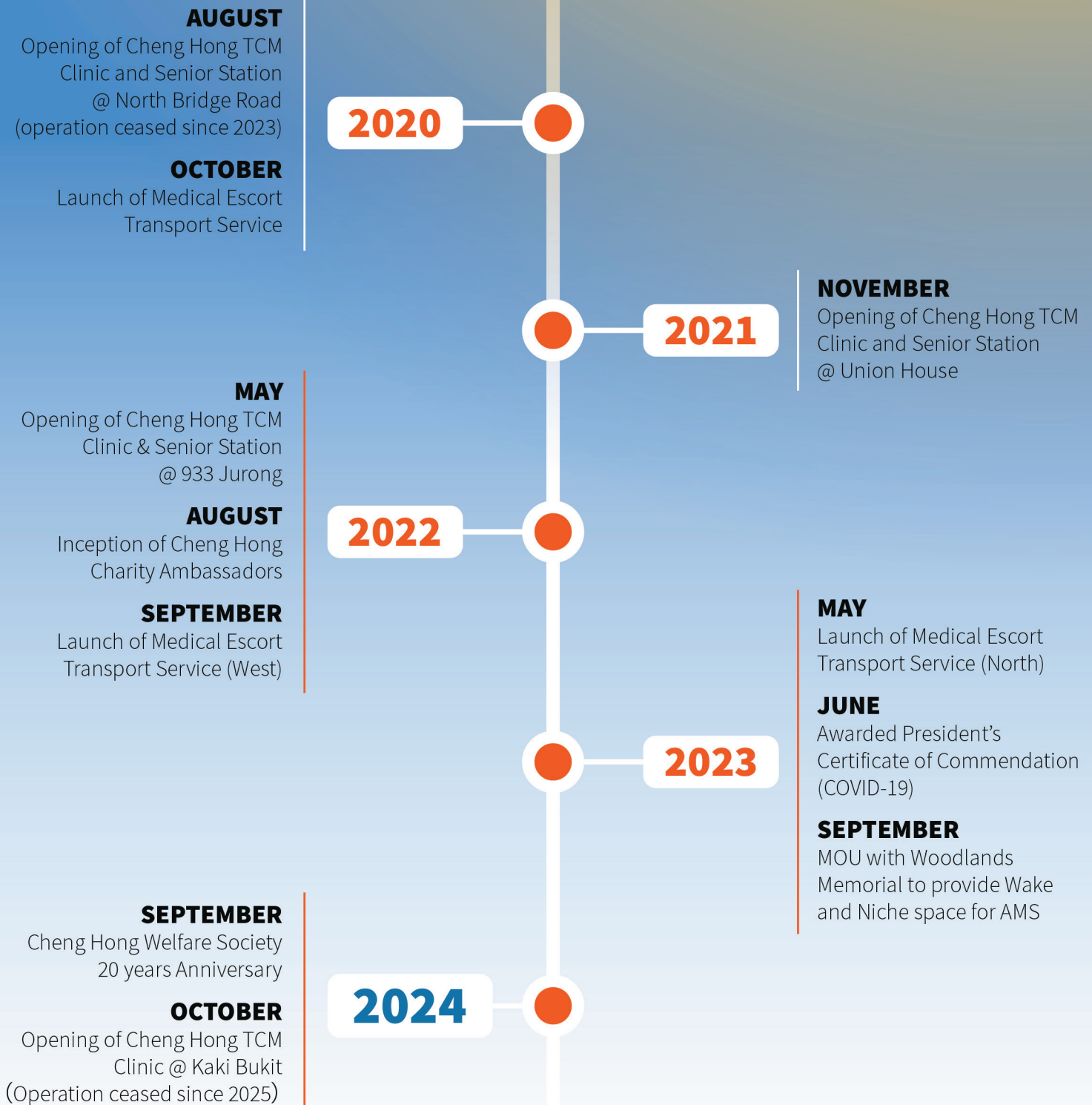
Committee Member
| 董事
Mr Stanley Tan Yeow Meng
陈耀明先生

MILESTONES OF CHWSS



MILESTONES OF CHWSS

CONT.



2025 IMPACT AT A GLANCE



64,708

TCM consultation sessions administered by our dedicated TCM physicians this year to date.



3,293

AMS Members who have entrusted us to take care of their afterlife arrangements after their passing.



322

funeral cases handled by CHWSS Eldercare Team and Volunteers, inclusive of pro bono requests from public.



3,846

trips completed by our Medical Escort and Transport (MET) Service.



14,262

participations across 1,000 activities, providing vital engagement and support to our elderly community members in 2 Senior Stations.



5,817

Senior-Friendly GYM Training Sessions at Cheng Hong Senior Station @ Jurong West, with more than 124 Seniors Graduated.



PROGRAMMES & SERVICES

AFTERLIFE MEMORIAL SERVICE



In October 2012, Cheng Hong Welfare Service Society established the Afterlife Memorial Service (AMS), the first of its kind in Singapore. This service provides free funeral and bereavement services to those who require such services, regardless of race and religion.



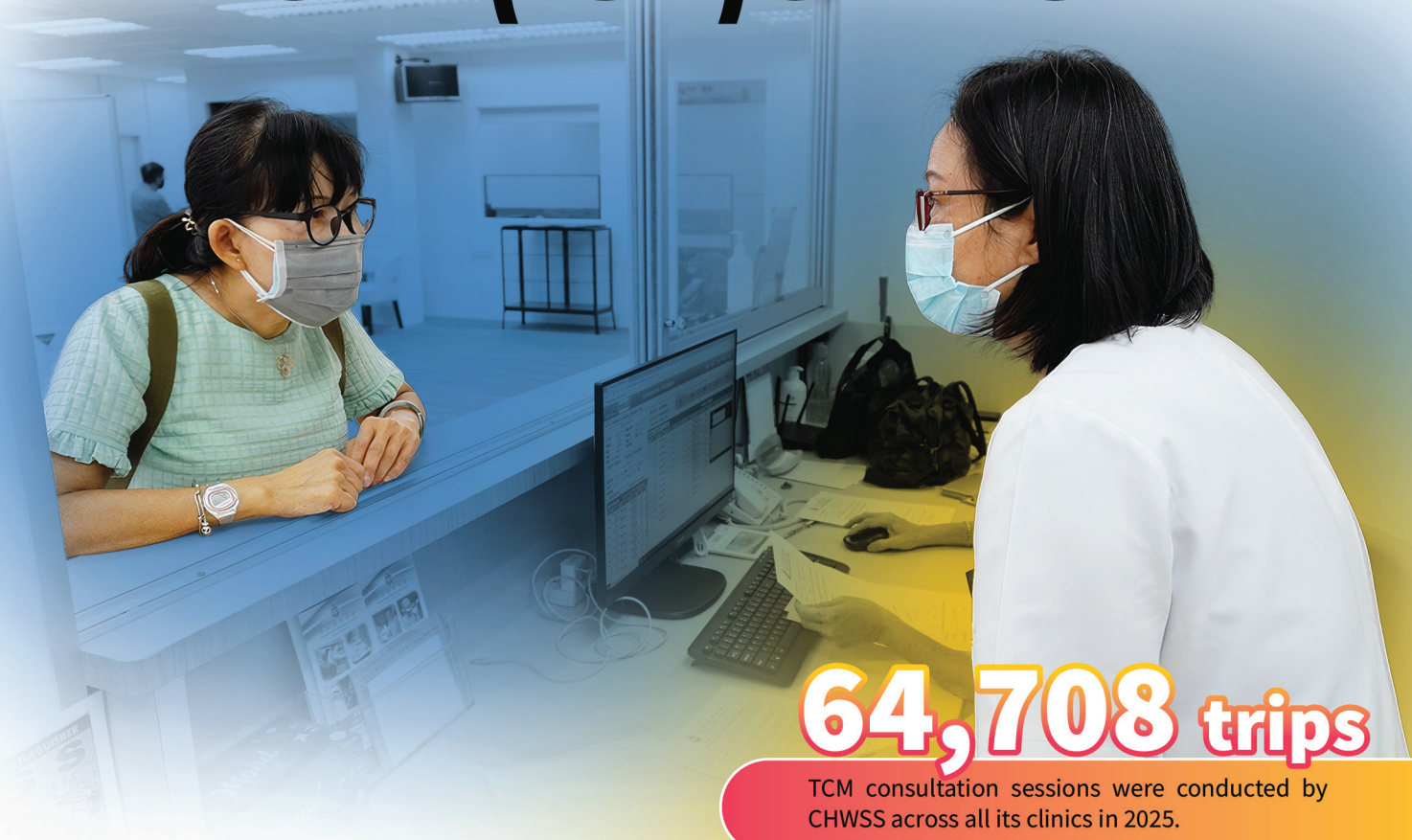
AFTERLIFE MEMORIAL SERVICE CONT.



Afterlife Memorial Service (AMS) supports elderly without next of kin or the needy who have passed on, honoring their race, religion, and cultural practices. Our Eldercare teams and volunteers arrange the collection and funeral rites, ensuring every individual is treated with dignity and respect.

In 2025, 322 funeral cases were handled by the CHWSS Eldercare Team and volunteers, inclusive of pro-bono requests from the public. Our Afterlife Memorial Service (AMS) has grown alongside this need. Beneficiaries increased from 2,528 in 2024 to 3,293 in 2025, reflecting that more seniors are seeking assurance and support for their afterlife arrangements.

TRADITIONAL CHINESE MEDICINE (TCM) SERVICE



64,708 trips

TCM consultation sessions were conducted by CHWSS across all its clinics in 2025.

Cheng Hong Welfare Service Society (CHWSS) operates 9 Traditional Chinese Medicine (TCM) clinics, providing pro-bono TCM services to the needy across the island. We offer free TCM consultations, acupuncture, and medication. Our TCM services address a wide range of health conditions and ailments, such as chronic pain, stress-related illnesses, and more.

CHWSS recognises that stroke is a common yet serious medical condition affecting many Singaporeans. Specialised Traditional Chinese Medicine (TCM) consultations and treatments for stroke patients are available at Cheng Hong TCM Clinic @ Jurong West, aimed at supporting their recovery journey.



TCM CLINICS LOCATIONS

01 众弘善堂中医义诊所
**CHENG HONG SIANG TNG
TCM CLINIC**
30 Arumugam Road
Singapore 409966

02 众弘医药中心
**CHENG HONG MEDICAL
CENTRE**
Blk 12 Eunos Crescent
#01-2767 Singapore 400012

03 众弘菜市中医义诊所
**CHENG HONG CHAI CHEE
TCM CLINIC**
Blk 24 Chai Chee Road
#01-558 Singapore 460024

04 众弘优联中医义诊所
**CHENG HONG TCM CLINIC
@ UNION HOUSE**
89 Defu Lane 10
Singapore 539220

05 众弘爱心中医义诊所
**CHENG HONG LOVING HEART
TCM CLINIC**
Blk 312 Jurong East Street 32
#01-319 Singapore 600312

06 众弘裕廊西中医义诊所
**CHENG HONG JURONG WEST
TCM CLINIC**
Blk 933 Jurong West Street 91
#01-375 Singapore 640933

07 众弘牛车水中医义诊所
**CHENG HONG CHINATOWN
TCM CLINIC**
Blk 333 Kreta Ayer Road
#03-18 Singapore 080333

08 众弘碧山中医义诊所
**CHENG HONG TCM CLINIC
@ BISHAN CC**
51 Bishan Street 13
Singapore 579799

09 崇佛林-众弘中医义诊
**CHONG HOOD LIM-CHENG HONG
TCM CLINIC**
29 Lorong 25A Geylang
Level 4 Singapore 388234

**SCAN QR CODE
FOR LOCATIONS**



MOBILE TCM SERVICE

Traditional Chinese Medical Services (Mobile TCM Service)

Our Mobile TCM Clinic visits 10 locations and provides more than 150 consultations each week. By bringing services directly into the community, seniors can conveniently access Traditional Chinese Medicine care close to their homes.



MEDICAL ESCORT & TRANSPORT (MET) SERVICE

The Medical Escort & Transport (MET) Service provides transportation for seniors to hospitals and polyclinics for their medical appointments. This service reflects the organisation's commitment to promoting the well-being of seniors by ensuring they have safe and reliable access to essential healthcare services, while receiving the care and support they need throughout their medical journey.

Our vehicles are equipped with handicap-friendly modifications to ensure safe and comfortable travel for clients with mobility challenges. Dedicated medical escorts are assigned to frail seniors, providing assistance from pick-up through the entire medical visit, including registration, consultation, and the return home.



3,846 trips

completed by our Medical Escort and Transport (MET) Service.

GYM TONIC



Gym Tonic is a specialised programme designed to help seniors improve their physical strength while fostering social interaction within the community. At our centre, trained professionals guide and supervise seniors, ensuring that exercises are performed safely and effectively. With proper training and support, seniors can build and maintain strength, supporting healthier and more active ageing.

We extend our gratitude to Lien Foundation for funding the gym equipment.



5,817

Senior-Friendly Gym Training Sessions at Cheng Hong Senior Station @ Jurong West.



SENIOR STATIONS (UNION HOUSE & 933 JURONG)

Cheng Hong Welfare Service Society's Senior Stations provide a welcoming space where seniors can stay active, socially connected, and continuously learn. The centres offer a variety of programmes that keep seniors physically and mentally engaged while allowing them to explore new interests and interact with others in the community.

Through active ageing programmes such as karaoke, arts and crafts, cooking sessions, exercise activities, and

digital learning programmes, seniors can continue to develop new skills while keeping their minds and bodies active. Digital and online learning sessions also help seniors become more confident in using technology and staying connected in today's digital world.



SENIOR STATIONS

(UNION HOUSE & 933 JURONG) CONT.



Cheng Hong Senior Station @ Union House
89 Defu Lane 10 Singapore 539220

Cheng Hong Senior Station @ Jurong West
Blk 933 Jurong West Street 91 #01-375 Singapore 640933





APPRECIATION AND THANK YOU

感謝

我要衷心感谢健得力的教练们，一直以来都非常耐心地指导我们。如果我们身体不舒服，他们总会关心地提醒我们多喝水、多休息，等身体恢复好了再回来运动。这一句简单的关怀，总是让人感到非常温暖、非常动听。

不知不觉，在这里运动已经快一年了。每天和大家一起运动、聊天、说笑，感觉就像一个温暖的大家庭。大家彼此鼓励，一起努力、一起加油！多一点笑容，就少一点烦恼。

Ms Liu Yu
敬致

*A Heartfelt
Thank You*

I would like to sincerely thank the staff at the Jurong Senior Stations. I truly enjoy the programmes and activities organised for us, such as exercises, karaoke, arts and crafts, and social gatherings. These activities keep me active, happy, and connected with friends in the community.

Your warm smiles and encouragement always make us feel welcomed and cared for. The Senior Station has become a place I look forward to visiting, where I can spend meaningful time, learn new things, and enjoy the company of fellow seniors. Thank you for your hard work and for creating such a supportive and joyful environment for us. I deeply appreciate everything that you do for our well-being.

Thank You

Dear CHWSS,

After watching the CAN Programme on Extraordinary People twice, I would like to donate \$1,000 to your organisation so that you may continue the good work of helping those who are in need of medical assistance and the Afterlife Memorial Service.

Please convey my sincere thanks to Mr Lim Hang Chung for establishing this organisation and for his selfless dedication in helping our needy elderly.
Your Sincerely,

Miss J



EVENTS & ACTIVITIES

ANG BAO DISTRIBUTION



In celebration of the festive season, our Board Members, volunteers and staff came together to distribute Festive Ang Baos to our AMS seniors across Singapore. Teams went door-to-door to personally deliver the red packets, ensuring that seniors who may have mobility challenges or limited family support could still feel remembered and included during this meaningful time of year.

Beyond the monetary value, the Ang Bao symbolises care, blessings and community support. For elderly beneficiaries, this small but meaningful gift allows them to take part in festive preparations, whether by purchasing ingredients for their favourite dishes, buying a new set of clothes, or enjoying simple treats to mark the occasion.



ANG BAO DISTRIBUTION

CONT.

The islandwide distribution also provided a valuable opportunity for our volunteers and staff to connect with seniors in their homes, check in on their well-being and share festive greetings. These personal visits helped bring warmth, companionship and joy to seniors who might otherwise spend the season alone.

Through this annual initiative, we hope to spread festive cheer, strengthen community bonds and remind our seniors that they are valued members of society.



BURSARY AWARDS CEREMONY



This year, we were delighted to increase the number of bursaries to 265, providing even more students with the financial assistance needed to support their educational journey and pursue their aspirations. The bursaries aim to encourage students to remain committed to their studies and inspire them to contribute positively to society in the future.

On Sunday, 12 January 2025, Cheng Hong Welfare Service Society (CHWSS) and Cheng Hong Siang Tng jointly organised the annual Bursary Awards and Ang Bao Distribution to welcome the new year with the community. We were honoured to have our Guest of Honour, Ms Poh Li San, Adviser to Sembawang West GROs, to grace the occasion and present the awards to the deserving recipients.



BURSARY AWARDS CEREMONY CONT.



In addition to supporting students, the event also brought festive cheer to over 400 seniors, who received ang baos as a gesture of care and appreciation. This heartwarming initiative reflects our commitment to honouring and supporting our elderly, ensuring they feel remembered, valued and included during the festive season.

Through initiatives like the Bursary Awards and Ang Bao Distribution, CHWSS continues to strengthen community bonds by supporting both the younger and older generations, fostering a spirit of compassion, respect and mutual care within the community.



SHOPPING TRIP

Since 2016, the annual shopping trip organised by Cheng Hong Welfare Service Society (CHWSS) has brought immense joy to our AMS elderly members, creating precious memories and heartfelt smiles. This meaningful initiative allows seniors to enjoy a day out while fostering companionship and a sense of belonging within the community.

Each year, CHWSS organises two to three shopping trips, benefiting more than 200 AMS elderly members in each trip. During each trip, seniors are given \$100, enabling them to purchase daily necessities or personal items of their choice. The experience of selecting their own items brings a sense of independence and excitement to many of our elderly participants.

Beyond shopping, the outing also provides valuable opportunities for social interaction. After completing their purchases, the seniors are treated to a luncheon programme featuring games and performances, where they can relax, enjoy a meal together, and participate in fun activities with fellow members, volunteers and staff.



SHOPPING TRIP CONT.



We would also like to extend our heartfelt appreciation to all our dedicated volunteers and staff who generously contribute their time and effort to accompany and assist the seniors throughout the trip. Their kindness, patience, and support help ensure that every outing is safe, enjoyable, and meaningful for our elderly members.

Through these shopping trips, CHWSS continues to support the well-being of our elderly members by providing not only practical assistance but also meaningful social engagement, ensuring that our seniors feel valued, connected, and cared for within the community.



MEALS & GROCERIES DISTRIBUTION



We serve our beneficiaries in many meaningful ways, including the provision of meals and essential groceries. Through this distribution programme, our elderly members receive nutritious food and daily necessities on a regular basis. To minimise wastage, seniors are given the opportunity to choose the groceries they need.



MEALS & GROCERIES DISTRIBUTION CONT.



During each distribution, our volunteers also take time to interact with the elderly, offering not only support but also companionship. We would like to express our heartfelt thanks to our volunteers for their dedication and caring hearts.



CHWSS FLAG DAY



On Saturday, 23 August 2025, Cheng Hong Welfare Service Society (CHWSS) successfully held our annual Flag Day, a key fundraising initiative that plays a vital role in sustaining our programmes and services for the community. This year, we were heartened by the strong support of more than 300 dedicated tin bearers who took to the streets with enthusiasm and purpose.



CHWSS FLAG DAY CONT.

Flag Day is more than just fundraising, it brings people and organisations together to support those in need. Every donation received will go towards supporting CHWSS' wide range of programmes and services, enabling us to continue making a meaningful difference in the lives of our beneficiaries.

We extend our heartfelt appreciation to the schools, volunteers, staff, and Board members for their invaluable contributions. Your commitment, time, and generosity truly made you the heartbeat of this event. Together, we are building a stronger, more caring community.



11TH MANAGEMENT COMMITTEE INSTALLATION CEREMONY

第十一届理事会就职典礼
The 11th Management Committee
Installation Ceremony
13th July 2025, Sunday

大会贵宾 | Guest of Honour

蔡瑞隆先生 Mr Eric Chua

高级政务次长

新加坡律政部及新加坡社会及家庭发展部

女皇镇单议席基层组织顾问

Parliamentary Secretary

Ministry of Law



On Sunday, 13 July 2025, Cheng Hong Welfare Service Society (CHWSS) marked a significant milestone with the installation of our 11th Management Committee at the ballroom of One Farrer Hotel.

We were deeply honoured to have our Guest of Honour, Senior Parliamentary Secretary Mr Eric Chua and Mr Lee Hong Chuang, Member of Parliament for Jurong East-Bukit Batok GRC, gracing this important occasion. Their presence, together with our distinguished guests, added great meaning to the event and reaffirmed the strong support for our mission.

Guests witnessed the solemn oath-taking ceremony of the newly appointed Management Committee, a symbolic commitment to lead CHWSS with integrity, compassion, and dedication. Their encouragement serves as a powerful reminder of the trust placed in us to continue uplifting lives and serving the community.



11TH MANAGEMENT COMMITTEE INSTALLATION CEREMONY CONT.



We would also like to express our sincere appreciation to the outgoing Management Committee for their dedication, leadership, and invaluable contributions to the Society. At the same time, we warmly welcome the new Management Committee as they take on this important responsibility to lead CHWSS forward.



CHARITY GALA DINNER



On Saturday, 13 September 2025, Cheng Hong Welfare Service Society (CHWSS) held our Charity Gala Dinner at the Grand Ballroom of Marina Bay Sands, bringing together over 2,000 guests in a remarkable show of support. The evening was a resounding success, raising an incredible \$4.92 million in support of CHWSS' programmes and services.

A highlight of the evening was the auction of our Guest of Honour, Minister Ong Ye Kung's calligraphy piece "Harmony and Prosperity," which was successfully bid at \$258,888. We extend our heartfelt appreciation to our Honorary Lifetime Chairman, Neo Kah Kiat, BBM, for his generous support.

CHARITY GALA DINNER

Guests were also treated to lively song performances by Senior Parliamentary Secretary Mr Eric Chua and Mr Xie Yao Quan, Member of Parliament for Jurong Central SMC, as well as a beautiful piano performance by young artist Ang Yuzhe. These performances collectively raised an additional \$173,100, adding to the spirit of giving that filled the evening.

We would like to express our deepest gratitude to all our donors, volunteers, Organising Chairperson Ms Aileen Low, and the dedicated working committee. Your generosity and commitment made this Charity Gala Dinner a truly meaningful and successful event.



VOLUNTEER APPRECIATION DINNER



On Sunday, 3 November 2025, our Volunteer Appreciation Dinner was held at Chui Huay Lim Club, in an evening filled with fun, laughter, and heartfelt gratitude. It was a wonderful occasion where we gathered to celebrate and honour our dedicated CHWSS volunteers, whose unwavering commitment and selfless contributions continue to make a meaningful difference in the community.

The night was alive with joy as our volunteers enjoyed lively song performances and interactive games, bringing smiles and laughter to everyone present. These activities added a festive and engaging touch, making the celebration even more memorable.

VOLUNTEER APPRECIATION DINNER CONT.



VOLUNTEER APPRECIATION DINNER CONT.



This special evening was a token of our sincere appreciation for their time, effort, and passion in serving others. The celebration would not have been complete without the generous support of our partners and sponsors. We extend our heartfelt thanks for their contributions, including the delightful door gifts and exciting lucky draw prizes that added to the evening's enjoyment.





DISCLOSURE REPORT (2025 - 2026)

MANAGEMENT COMMITTEE AND MANAGEMENT TEAM

1. There are no Management Committee Members holding staff positions.
2. The Management Committee Members did not receive any remuneration from the Society during the Financial Year. As such, no Management Committee Member is involved in setting his or her remuneration.
3. There are Sub-Committees comprising of persons appointed by the Management Committee with documented Terms of Reference for each respective Committee, These Committees are in the areas of:

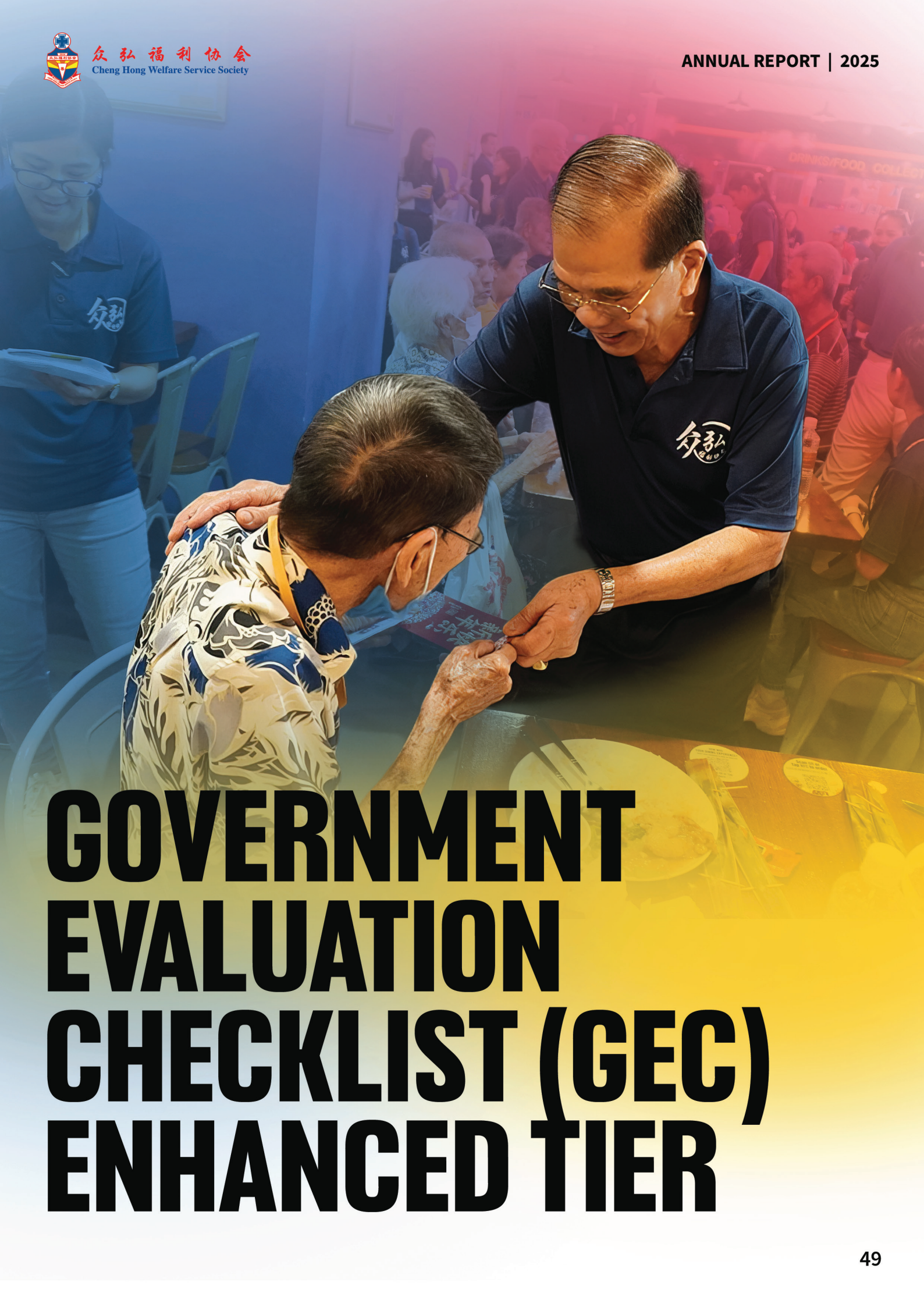
a. Fundraising, Media and Communication	f. Volunteer Management
b. Investment	g. Audit Risk and Compliance
c. Finance	h. Digitalization
d. Human Resource	i. TCM Service
e. Afterlife Memorial Service and Medical Escort Transport	j. Special Review
	k. Bursary
4. There are no staff (employees) who receives more than \$50,000 during the Year 2025 who are close members of the family of Management Committee Members or the Executive Director.
5. The Management Committee meets regularly with a quorum of at least half or minimum of 10 members, whichever is greater.
6. Staff are not permitted to chair Management Committee meetings.
7. The Management Committee regularly review's the Society's controls, processes, key programmes and services, events, through reports and information provided by the sub-Committees and Management Team.
8. The Treasurer and Assistant Treasurer have a term limit of 3 consecutive years (or one full term), as stipulated in the Society's Constitution.
9. The Society reviewed the tenure of all existing Management Committee members in line with MCCY's Code of Governance guidelines to ensure good governance practices. Five members have served for more than 10 years, and their continued tenure was carefully considered to ensure an appropriate balance of CHWSS experience, technical expertise, and diversity among both existing and newly appointed members.
10. A total of 5 Management Committee Meetings were held for the 2025/2026 period. 30 Jun 2025, 28 Aug 2025, 30 Oct 2024, 8 Jan 2026, 5 Mar 2026.



Name	Position	Date of Last Appointment as Management Committee Member	Date Assumed Position	Management Committee Member Since	Attendance over no. of Management Committee Meeting	Company (Designation)
Lim Hang Chung	Emeritus Chairman	30/06/2022	09/06/2004	09/06/2004	3 / 5	Lim Hang Chung Electrical Engineering Pte Ltd (Director/ Shareholder)
Sim Mong Keang	Chairman	30/06/2022	04/06/2017	04/06/2017	5 / 5	FSK Advisory Private Limited (Director/ Shareholder) Seriel Acheiva Limited (Executive Vice Chairman)
Neo Sing Hwee	Deputy Chariman	30/06/2022	29/06/2019	29/06/2019	3 / 5	Ernst & Young Advisory Pte Ltd (Partner)
Lim Eng Whatt	Vice Chairman (Re-appoint)	30/06/2022	29/06/2019	29/06/2019	3 / 5	Jian Xin Construction Pte Ltd (Director)
Chia Tian Weng	Vice Chairman	30/06/2022	29/06/2019	31/05/2009	4 / 5	Eng Hoe Seng Polyethylene (Proprietor)
Lim Teck Seng	Vice Chairman	30/06/2022	30/06/2022	30/06/2022	4 / 5	Bond Building Products Pte Ltd (Director)
Chin Chee Hwa	Vice Chairman	30/06/2022	30/06/2022	01/07/2022	4 / 5	Gui Solutions Pte Ltd (Director)
Lim Seng Lye, Lawrence	Secretary	30/06/2022	12/06/2011	12/06/2011	1 / 5	Emperor Entertainment Production Company Pte Ltd (Director/ Shareholder)

Name	Position	Date of Last Appointment as Management Committee Member	Date Assumed Position	Management Committee Member Since	Attendance over no. of Management Committee Meeting	Company (Designation)
Lim Eng Soon	Assistant Secretary	30/06/2022	04/06/2017	09/06/2017	5 / 5	Roal Marketing Services (Proprietor)
Lau Swee Siang	Assistant Secretary	30/06/2022	04/06/2017	21/06/2015	5 / 5	SIDES SG Pte Ltd (Business Development Sales Manager)
Chow Jiewei	Treasurer	30/06/2022	30/06/2022	30/06/2022	2 / 6	Printec Pte Ltd (Director)
Tan Kia Lai	Assitant Treasurer	30/06/2022	29/06/2019	29/06/2019	5 / 5	ST Engineering Innosparks Pte Ltd (Assistant Manager)
Lee Ching Ann, Francis	Audit, Risk & Compliance	13/07/2025	13/07/2025	13/07/2025	3 / 5	Singapore Computer Society (Executive Director)
Goh Yi Jun	Member	30/06/2022	29/06/2019	29/06/2019	5 / 5	(Associate Director Internal Audit Advisory)
Chia Peh Choo	Member	30/06/2022	28/06/2015	28/06/2015	4 / 5	Serve You Motor Service (Manager)
Kang Han Yi, David	Member	13/07/2025	13/07/2025	13/07/2025	4 / 5	Inside Works Pte Ltd (Director)
Lee Jia Wei	Member	13/07/2025	13/07/2025	13/07/2025	4 / 5	Bond Building Products Pte Ltd (Business Manager)
Ng Kang Ming	Member	13/07/2025	13/07/2025	13/07/2025	5 / 5	Arrow Communication Group Pte Ltd (Managing Director)

Name	Position	Date of Last Appointment as Management Committee Member	Date Assumed Position	Management Committee Member Since	Attendance over no. of Management Committee Meeting	Company (Designation)
Lim Kah Hian, James	Member	13/07/2025	13/07/2025	13/07/2025	3 / 5	Lighthouse Cleaning Services Pte Ltd (Director)
Tan Yeow Meng, Stanley	Member	27/02/2026	27/02/2026	27/02/2026	1 / 1	Jumbo Group (Financial Controller)



GOVERNMENT EVALUATION CHECKLIST (GEC) ENHANCED TIER

S/N	Code Guideline	Code ID	Response	Explanation (if Code guideline is "No" or "Partial Compliance")
Principle 1 The charity serves its mission and achieves its objectives.				
1	Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	1.1	Yes	
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Yes	
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	Yes	
4	Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan. "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	1.4	Yes	
Principle 2 The charity has an effective Board and Management.				
5	The Board and Management are collectively responsible for achieving the charity's charitable purposes. The roles and responsibilities of the Board and Management should be clear and distinct.	2.1	Yes	
6	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	Partial Compliance	The performance reviews are in progress.
7	Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: a. Audit b. Finance *Other areas include Programmes and Services, Fund-raising, Appointment/Nomination, Human Resource, and Investment.	2.3	Yes	

S/N	Code Guideline	Code ID	Response	Explanation (if Code guideline is "No" or "Partial Compliance")
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	Partial Compliance	Whilst the Board consciously ensures diversity of members, the Board is in progress to enhance its Board diversity by introducing new members.
9	Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and reappointment, at least once every three years.	2.5	Yes	
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	Yes	
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	Yes	

S/N	Code Guideline	Code ID	Response	Explanation (if Code guideline is "No" or "Partial Compliance")
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	Yes	
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	Yes	
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	Yes	

S/N	Code Guideline	Code ID	Response	Explanation (if Code guideline is "No" or "Partial Compliance")
Principle 3 The charity acts responsibly, fairly and with integrity.				
15	Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.	3.1	Yes	
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	Yes	
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes	
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes	
19	Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately.	3.4	Yes	
20	Take into consideration the ESG factors when conducting the charity's activities.	3.5	Partial Compliance	Plan includes hiring an ESG agency to assist the ESG lead.
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	Yes	

S/N	Code Guideline	Code ID	Response	Explanation (if Code guideline is "No" or "Partial Compliance")
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	Yes	
23	Seek the Board's approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).	4.2	Yes	
24	Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.	4.3	Yes	
25	Set internal policies for the charity on the following areas and regularly review them: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer management; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards; and i. Other key areas such as fund-raising and data protection.	4.4	Partial Compliance	Some of the internal policies are currently under review and being updated.
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	Yes	
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	Yes	

S/N	Code Guideline	Code ID	Response	Explanation (if Code guideline is "No" or "Partial Compliance")
Principle 5 The charity is accountable and transparent.				
28	Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	5.1	Yes	
29	Generally, Board members should not receive remuneration for their services to the Board. Where the charity's governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	5.2	Yes	
30	The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member's attendance.	5.3	Yes	
31	The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity's subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding \$100,000, in incremental bands of \$100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than \$100,000 in annual remuneration each, the charity should disclose this fact.	5.4	Yes	
32	The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds \$50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of \$100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than \$50,000 in annual remuneration, the charity should disclose this fact.	5.5	Yes	

S/N	Code Guideline	Code ID	Response	Explanation (if Code guideline is "No" or "Partial Compliance")
33	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. Record relevant discussions, dissenting views and decisions in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable.	5.6a	Yes	
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. b. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument.	5.6b	Yes	
35	Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	Yes	
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	Yes	
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Yes	
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	Yes	



DONORS' LIST



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Kam Hwee Kuan	Kok Kwai Yoke
Kan Choi Yit, Verossa	Koo Chee Seng, Mccoy
Kang Moi Sim	Koo Chung Chong
Karra Sri Sushma	Kuah Hoe Wei
Katherine Teng	Kuah Kim Huat
Kea Chee Tong	Kuik Sin Hua
Kee Siok Kwan	Kuik Thiam Huat
Kee Yui Ding	Kwa Zong Xian
Kelvin Lo	Kwek Eik Sheng
Kevin Lim	Kwok Chen Mon
Kew Jin Woon	Lai Chee Ying
Kho Wai Peng	Lai Chee Yoong
Khoo Hui Joo	Lai Kong Meng

INDIVIDUAL DONORS

(ABOVE \$1000) CONT.

Lai Liling	Leong Siew Teng
Lai Wenyi	Leong Yew Chung
Lam Kuet Loong	Leong Zi Wah
Lam Teck Yeow, Leonard	Leow Eng Chye
Lam Yew Chong	Leow Hai Yan
Lau Kim Yam, Alan	Leow Kim Siang PBM
Lau Puay Leng	Leow Poh Hoon
Lau Tsz Pan	Leow Shee Yin
Lau Wan Sze	Leow Whatt Xiang
Leck Chet Lam	Leow Yin Teck
Leck Wah Li, Lindi	Lew Min Min, Tony
Lee Chee Hiung	Li Dan Lin
Lee Chee Kwan	Li Weizheng
Lee Choon Mui	Li Zhenliang
Lee Hong Sin	Lian Bee Leng
Lee Huay Sing	Liau Kian Choon
Lee Hui San	Liauwei Chi Yau, Phyllis
Lee Hyungwon	Liaw FC, Liaw SM and Liaw SY
Lee Jim Heng	Liaw Liang Huat, Joshua
Lee Kwai Yuen	Liew Kien Peng
Lee Lay Chiew, Regina	Liew Oi Yen, Katherine
Lee Man Wei	Lily Chan
Lee Ngai Fong	Lily Yan
Lee Pong Leong	Lim Aik Boon, Kean
Lee Pui Lye	Lim Aik Keong
Lee Seok Hui	Lim Bih Ru
Lee Seok Hwai	Lim Bong Guan BBM
Lee Swee Keng PBM	Lim Caixuan, Lyanna
Lee Teck Heng	Lim Chai Hock
Lee Tuck Wai, Alex	Lim Chai Kok
Lee Wee Buang PBM	Lim Chee Khiam
Lee Weng Men	Lim Chee Kian
Lee Yi Ying	Lim Cheng Hung, Jason
Leo June Choon	Lim Chia Peng
Leong Chee How	Lim Chiew Har
Leong Choy Lin	Lim Chin Guan, Alex
Leong Leong Ho	Lim Choon Yen, Angie



INDIVIDUAL DONORS

(ABOVE \$1000) CONT.

Lim Chu Hwai	Lim Sin Yee
Lim Chye Huat, Bobby BBM, K.St.J.	Lim Siok Yong
Lim Eng Juay	Lim Soo Luan
Lim Eng Koh, Sam	Lim Sook Tiang
Lim Guek Lee	Lim Su Fei, Sophie
Lim Han Tiong	Lim Sun Want
Lim Hang Chung PVPA	Lim Swee Hai
Lim Hong Chin	Lim Tai Wah
Lim Hong Chu	Lim Teck Chai, Danny
Lim Hong Gek	Lim Teck Lee
Lim Hui Eng, Vincent	Lim Teck Seng, Alex
Lim Hwee Hwee	Lim Thong Poh
Lim Jia Yinn	Lim Tiong Nam
Lim Joo Gek	Lim Tiong Peow
Lim Kee Seng	Lim Wee Siong
Lim Kia Wee	Lim Wei Sh
Lim Kim Bock	Lim Yap Khim PBM
Lim Kim Sing	Lim Yee Hong, Alvin
Lim Kok Leong	Lim Yeow Heng
Lim Kwang Wei, Dominic	Lim Yew Kiang
Lim Lay Hong	Lim Yoong Seet
Lim Lay Hwee	Lim You Quan, Vincent
Lim Mei Chion	Lim Zen Shiun
Lim Mei Ling	Lim Zhao Han
Lim Mei Xing	Lim Zi Yang
Lim Meng Wee, Shawn	Lin Chao Feng
Lim Miang Cher	Lin Chun Yuan
Lim Nam Chuan, Ricky	Lin Liu Yeh Chin
Lim Neow See	Lin Mingyao
Lim Peifen	Lin Xiu En, Ann
Lim Peng Kin, Thomas	Lisa Yong
Lim Phing Seng	Liu Yan
Lim Rui Qi	Liu Yucheng
Lim Say Tan	Loe Kwee Eng, Hilda
Lim Siew Lian	Loh Chee Hua, Lyor
Lim Siew Mui, Claudia	Loh Kiang Poot
Lim Siew Piah	Loh Kok Kien



INDIVIDUAL DONORS

(ABOVE \$1000) CONT.

Loh Sing Seet, William

Loh Tai Min, David

Loh Tee Wee

Loh Weng Yew, Elton

Long Jin Yuan

Loo Liat Wah, Alex

Loo Seah Leng, Eddie

Low Bee Tin

Low Chin Yiang

Low Choon Meng

Low Junxiong

Low Kim Gek

Low Kim Heng, Harric

Low Kum Chuan, Anthony

Low Kwang Tong PBM

Low Lay Teng, Caymania

Low Pei Chin

Low Shin Ling, Pamela

Low Shiqin, Justin

Low Sim Yam

Low Weng Fatt, Justin

Low Yik Jin, Alex

Low Yufen, Amanda

Lui Hai San, Alex

Lum Soon Heng

Lye Nee Fah

Mah Li Lian

Manogren Murugan

Michael Yong

Mina Sunico Chin

Mir Sadegh Mortazavy

Nah Thean Khim, Grace

Nai Bee Ling

Nancy Lim

Nang Peck Yan

Neo Kah Kiat BBM

Neo Peh Sang, Yvonne

Neo Tee Kiat, Melvin

Neo Toh Kow

Neo Weisheng, Vincent

Neo Xian Peng

Ng Chee Keong

Ng Chee Yong

Ng Chia Ngee, Vincent

Ng Cho Hong

Ng Chong Wee

Ng Chwee Sian

Ng Ee Wah, Eric

Ng Eng Hai

Ng Foong Pun

Ng Fu Qi, Jacques

Ng Guat Kee

Ng Guek Kiang

Ng Hui Ling

Ng Jui Seng

Ng Jun Xiang

Ng Kheng Wan

Ng Kok Boon

Ng Lee Khim, June

Ng Leok Kwee

Ng Poh Meng BBM (L)

Ng Pong Joo

Ng Soo Yeng

Ng Soon Heng

Ng Teo Kia

Ng Ting Ann

Ng Wan Ching

Ng Wee Teck

Ng Wei Ying

Ng Xu Hong, Javor

Ng Xu Yue, Jamie

Ng Yap Koon

Ng Yen-Ying, Geraldine

Ng Yew Hoay

INDIVIDUAL DONORS

(ABOVE \$1000) CONT.

Ng Yock Lan
Ng Yu Ming
Ng Yuan Cheong, Eugene
Ng Zhiyi
Ngo Amoi
Oan Chim Seng
Oh Boon Shi, Tome
Oh Chin Kong
Ong Ah Boo
Ong Ah Jee
Ong Binh Chan
Ong Boo Huat
Ong Chai Seng
Ong Chin Hui, Leonard
Ong Chin Kiong
Ong Chu Poh BBM
Ong Chung Ching
Ong Eng Loon BBM
Ong Ghim Choon
Ong Hian Seng, Jerry
Ong Ka Hui
Ong Kian Kiat, Joyce
Ong Lian Kwang PBM
Ong Moi Kiow
Ong Siew Kwan
Ong Siew Yong, Regina
Ong Soon Onn
Ong Wei Sheng, Brian
Ong Wen Lin
Ong Yicheng, Eugene
Ong Yong Xian
Oon Kei Zee, Casey
Ow Chin Seng, James BBM
Ow Yeow Kwai
Pak Suet Ting, Mavis
Pang Boon Jue, Kevyna
Pang Choon Chew

Pang Kah Gek
Pang Swee Lan
Pang Yang Huei
Pang Yoke Kim
Patricia Lee
Peck Khee Song
Peggy Teo
Peh Beng Yong
Pek Lu Pin, Patsy
Peng Kim Hwa
Pham Bakh-Hei, Ryan
Phua Yi An
Phua Yi Jian
Phuay Yong Hen
Png Tiong Hai
Png Yiow Beng BBM (L)
Poh Chee Yong
Poh Choon Kah
Poh Li San
Poh Wee Leong
Pong Xiu Li
Poobalan Kannan
Poon Bao Qi
Pow Lai Gim
Pradeep Raut
Quah Hock Lee, Eric
Quek Chin Han
Quek Choon Teck
Quek Ngak Yeong
Quek Soo Chek, William PBM
Quek Xuan Yu, Jonathan
Rachel Ko
Rajaswari D/O Velautham Suppiah
Roberto Galetti
Roshan Vaswani
S P Lalita
S Shanmugam



INDIVIDUAL DONORS

(ABOVE \$1000) CONT.

Sabrina Chong
Saw Phuay Ling
Se Thoe Su Yun
Sea Wee Cheong
Seah Han Yong
Seah Jinying
Seah Joo Meng, Frankie
Seah June Woei
Seah Keah Leng
See Chin Chek
See Wai Ling
See Yuet Lai
Seng Baohui, Agnes
Seo Chik Mong
Seow Kee Chong
Seowlim Chung
Shawn Choo
Sheak Chee Foong
Shee Gim Leng
Sheila Diwan
Sherlyn Goh
Shufianto Lau
Sia Chen Cheong
Siah Yang Wen, Oliver
Sim Chui Lan, Dorothy
Sim Jun Yan, Javern
Sim Kim Chong
Sim Kok Liang
Sim Kok Wee, Sunny
Sim Kwee Chuan
Sim Mong Keang, Kenny BBM, M.St.J
Sim Swoo Fang
Sim Tee Meng
Sim Yau Lai
Sim Zheng Ling
Simon Xia
Sng Li Peng

Sng Su Min
Soh Bee Eng
Soh Boon Tong
Soh Meng Lim
Song Cheng Ying
Song Chern Hseng, Henry
Song Lijun
Soo Kuo Tong
Soo Mei Lin, Stella
Soo Tho Mei Lai
Soon Geok Hong
Soon Hwee Ling, Lindy
Soon Tze Chek
Su Luanyu, Dacia
Su Wannazhongbu
Su Weixun, Jason
Sua Sim Ann
Suriantiningsih
Suzanna Yean
Sylvana Ingrid Jusuf Hanafi
Tam Lok Man
Tan Ah Mui, Melissa
Tan Ai Meng
Tan Aik Hock PBM
Tan Aik Khien, Victor
Tan Bee Fuang
Tan Bee Hong
Tan Bee Tin
Tan Bee Wah
Tan Beng Soon
Tan Boon Kheng, George
Tan Boon Lin
Tan Chee Yee
Tan Cheng Soon
Tan Cheok Seng
Tan Cher Lin, Clara
Tan Chew Mei

INDIVIDUAL DONORS

(ABOVE \$1000) CONT.

Tan Choon Lye	Tan Siew Choo
Tan Chow Tee	Tan Siew Tin
Tan Chow Tze, Charles	Tan Siew Yam
Tan Chun Kiat	Tan Soh Hoon
Tan Chye Chin	Tan Soo Cheng
Tan Der Neng, Jack	Tan Swee Hong
Tan Enn Yong	Tan Tat Teong
Tan Guan Ngo	Tan Tee Kiang, Raymond
Tan Han Chung, Sunny	Tan Tock Han
Tan Heng Han	Tan Tze Kiat, Alvin
Tan Heng Kiat, Roy	Tan Wai Mun
Tan Hsing Yi, Tanya Chantal	Tan Wee Kiat
Tan Hua Moy	Tan Wei Jian, Douglas
Tan Huang Lai	Tan Wei Yee, Wynn
Tan Hui Lien, Pamela	Tan Yeu Peng
Tan Hui San, Vivian	Tan Yew Hiang
Tan Hwee Choo	Tan Yi Ting
Tan Jian Liang	Tan Yi Xiang
Tan Jin Yeow, David	Tan Ying Ting, Suzanne
Tan Joon Song	Tan Yong Xing, Henry
Tan Ju Hock	Tan Yun Yun
Tan Kah Chuan	Tan Zan Chuan
Tan King Kheng	Tan Zhen Wei, Gabriel
Tan Kok Chuan	Tang Bo Han
Tan Kok Huan	Tang Chuan Ann, Jason
Tan Kok Seng, Leo	Tang Mei Khay, Selina
Tan Koon Lye	Tang Ping Ping, Jenny
Tan Kwee Peng	Tang Si Ying, Joanne
Tan Lan Ngauh	Tang Wai Loong
Tan Lee Ching	Tang Yoon Pheng
Tan Lee Kian	Tay Chao Fong
Tan Li Ching, Winnie	Tay Khon Luon
Tan Mei Lin	Tay Kia Hui, Joanna
Tan Peng Peng	Tay Le Sann, Jamie
Tan Ren Hao	Tay Mei Mei, Stephanie
Tan Seow Gee	Tay Ser Leng, Daniel
Tan Si Qi, Cassandra	Tay Soo Yin



INDIVIDUAL DONORS

(ABOVE \$1000) CONT.

Tay Suan Ngoh
Tay Teng Huang
Tay Yew Chin
Teh Siok Nio, Elida
Teng An Chee
Teng Gim Tat
Teo Ching Mei, Karen
Teo Chiun Maw
Teo Choon Hong
Teo Choon Wee, Jeremy
Teo Chuan Hock
Teo Eng Hui
Teo Guan, Ronnie
Teo Han Siang
Teo Hock Chwee
Teo Hwee Ai, Rachel
Teo Jie Sheng
Teo Kah Huat
Teo Kah Wei
Teo Kiang Ang BBM
Teo Mingheng
Teo Ngak Pong
Teo Ngiang Heng, Jackson BBM, M.St.J
Teo Tiong Jin
Teo Yee Ling
Teo Yin Mei, Sheila
Teo Yong Ping
Teoh Teik Khai
Terence Ng
Tey Yew Wei
Tham Chew Thor
Tham Yeng Yong
The Ping Ping
Thia Sia Eng
Thomas Foo
Tiang Chee Huat
Ting Siew Tau PBM v

Tiong Jia Yu
Tiong Shu
Tiong Xuei San
Tng Lim Chong
Tng Siok Ping
Toh Ah Tee
Toh Choon Kian
Toh Jia Yan
Toh Ming Zhong, Joseph
Toh Siang Lin, Sye
Toh Sin Chuan
Toh Siow Yen
Toh Tin Ai
Toh Tong Dee
Toh Wai Keong, Edmund
Tow Heng Tan
Toy Kok Sin, Steven
Tuteja Sanjay Dutt
Vina Tey
Vooi Hiong Chean
Wan Choon Kheong, Raymond
Wang Cheng Yen
Wang Chieh Heng, Allan
Wang Wai Choy
Wang Xun
Wang Yinyu
Wee Bang Chye
William Pung
Wong Heng Lock
Wong Kuan Hing
Wong Lai Leng, Serene
Wong Lee Kin
Wong Siew Cheong
Wong Song Siw
Wong Sze Wah, Kimberley
Wong Teck Jung
Wong Yee Lih

INDIVIDUAL DONORS

(ABOVE \$1000) CONT.

Wong Yueh Hoa
Wong Yuet Minh, Valerie
Woo Kok Wai
Woo Shian Loong
Wu Meng-Ling
Wu Yijun
Xiao Qi Lin, Chelsea
Xu Jun Jie
Xuan Ong
Yak Tian Sze
Yap Luwei
Yap May Ling
Yeap Ai May
Yee Lai Ching
Yee Ting Yin, Anita
Yeo Hock Chye, Christopher
Yeo Hwee Gan
Yeo Kwee Guan
Yeo Lay Yan
Yeo Luang Kheng
Yeo Soo Peng
Yeo Wah Poh
Yeo Woan Jiun
Yeo Yee Ferng
Yeo Ying Long, Owen Ocktrindo
Yeoh See Yin
Yeong Yan Kit
Yieo Kian Piew
Yin Fook Cheong
Yip Chee Seng
Yong Oi-Si, Elsie
Yong Yin Ling
Yoon Wei Tao
Yoong May-Sze, Krystal
Yu Bee Leng
Yuen Tse Hou, Darren
Yustinus Albert Dwi Pramono

Yvonne Hong and Hong Say Lay
Zhang Chenyu
Zhang Fan
Zhang Jun Chen, Joe
Zhang Naidan
Zhu Hong Yan
劉麗瓊
吳國良
曾宛仙, 黃柳岩
楊桂英
林任潮, 林尤梅合家
林清梅
王振豪
王鹏程
蔡国华
许美心
陈群苔

CORPORATE DONORS

(ABOVE \$1000)

21 Construction Engineering Pte Ltd	Echo Of Nature Pte Ltd
823 Foodpark Pte Ltd	Embrace Funeral Services Pte Ltd
96 Foodpark Pte Ltd	Enerprof Pte Ltd
Accesstech Engineering Pte Ltd	Esteem Performance Pte Ltd
ACL Construction (S) Pte Ltd	Esun International Pte Ltd
Acrometa Group Limited	Everich World Pte Ltd
Aespere Group Pte Ltd	Fengsheng Electric Co Pte Ltd
A-Goodmate Global Pte Ltd	Foresight Metal Engineering Pte Ltd
Alcare Pharmaceuticals Pte Ltd	Frost Strategic Consulting Pte Ltd
AM Global Pte Ltd	Fu Chun (Singapore) Pte Ltd
AMT AG Pte Ltd	Fu Lu Shou Si Mian Fo Pte Ltd
Ang Chin Moh Funeral Directors Pte Ltd	Gain City Best-Electric Pte Ltd
Ang Leong Huat Pte Ltd	Gathergates Switchgear Pte Ltd
Asia Supply Trading Pte Ltd	GKE Corporation Ltd
Autobahn Rent A Car Pte Ltd	GL Consulting Pte Ltd
BBS Design And Marketing Pte Ltd	Globe Logistics Pte Ltd
Beng Hock Mechanical Engineering Pte Ltd	Goh Foundation Limited
BHS Resources Pte Ltd	Gpay Network (S) Pte Ltd
Boon Tian Contractor Pte Ltd	Heng Ann Engineering Pte Ltd
Camelot Pte Ltd	Heng Heng Heng Engineering & Construction Pte Ltd
Caring Group Pte Ltd	Hock Seng Food Pte Ltd
Catering Culture Pte Ltd	Hock Seng Heng Transport Trading Pte Ltd
Charn Mao Hern Kew Huang Keng	Hong Leong Foundation
Che Hian Khor Moral Uplifting Society (Singapore)	Hong San Temple Association
Cheng Hong Siang Tng	HSC Pipeline Engineering Pte Ltd
Chin Kiong Construction & Engineering Pte Ltd	Hua Leong Group Pte Ltd
Chuan Leck Food Industries Pte Ltd	Huatai Energy Pte Ltd
Chui Huay Lim Club	Hup Siong Chairs & Tables Services
CL Construction & Renovation Pte Ltd	Hyra Life Pte Ltd
Colors Design Workshop Pte Ltd	HZRJ Pte Ltd
Dankhim Investment Pte Ltd	ICAP Energy (Singapore) Pte Ltd
Daxin Marine Pte Ltd	Innovente Asia Pacific Pte Ltd
DCS Synthesis Pte Ltd	Intac Systems Solution Pte Ltd
Defu Foodstuff Pte Ltd	Intercontinental Communications Pte Ltd
Design 2 Associates Pte Ltd	Jing Hong Engineering Construction Pte Ltd
Duo Land Pte Ltd	JMI Innovation Pte Ltd
Dynamics Solutions Pte Ltd	JP Nelson Offshore Services Pte Ltd

CORPORATE DONORS

(ABOVE \$1000) CONT.

JUB Pacific Pte Ltd	Million Solar Pte Ltd
Jumbo Group Of Restaurants Pte Ltd	Mitds Mep Pte Ltd
K & J Engineering Pte Ltd	Mitsubishi Electric Asia Pte Ltd
K1 Foodpark Pte Ltd	Naili Print Media Pte Ltd
K11 Foodpark Pte Ltd	Nam Ann Siang Theon
K13 Foodpark Pte Ltd	Nam Hong Siang Theon
K5 Foodpark Pte Ltd	Natural Cool Airconditioning & Engineering Pte Ltd
Kang Wei Pte Ltd	Neo Garden Catering Pte Ltd
Kian Seng Fresh Produce Pte Ltd	Nexcomm Asia Pte Ltd
Kiat Lay Cold Room Specialist Pte Ltd	Nexify Innovation Pte Ltd
Kim Seng Heng Engineering Construction Pte Ltd	Nitaki Machine Movers Pte Ltd
Kruegar Contract Services Pte Ltd	OCW Insurance Brokers Pte Ltd
Kuan Ti Temple	Pacific Packaging Pte Ltd
Kwan Im Thong Hood Cho Temple	Pan Pac Automobile Pte Ltd
Kyuko Corporation Pte Ltd	Pan Pacific Van & Truck Leasing Pte Ltd
Lam Hong (S) Pte Ltd	Planworth Global Factoring (Singapore) Pte Ltd
Lasofi Investments Pte Ltd	Plaspulp Union Pte Ltd
LBD Engineering Pte Ltd	Premier Access Platforms Pte Ltd
Lee Kwang Kee Groups Pte Ltd	Premier Structure Pte Ltd
Leong Guan Food Manufacturer Pte Ltd	PT-G Builders Pte Ltd
Les Tech Building Materials Pte Ltd	Red Beacon Asset Management Pte Ltd
Lew Foundation	San Shu Gong Pte Ltd
LFK Singapore Pte Ltd	Seacold Seafoods (S) Pte Ltd
Lionsbot International Pte Ltd	Select Group Pte Ltd
Lorong Koo Chye Sheng Hong Temple Association	Serial Achieva Ltd
Love-Link Service Society	SG Event Pte Ltd
Loving Heart Multi-Service Centre	SG Galvanizing (S) Pte Ltd
LSK Engineering (S) Pte Ltd	Shang Fa Gong Tan
Man Fut Tong Lin Chee Cheng Sia Temple	Sin Leong Lee Coffee Pte Ltd
Man On The Moon Pte Ltd	Sincere Motoring Pte Ltd
Marina Investment Pte Ltd	Singapore Buddhist Youth Mission
Maywood Asset Management Pte Ltd	Singapore Bukit Panjang Hokkien Konghuay
ME Equipment Pte Ltd	Singapore Loo Clan Association
Medic Marketing Pte Ltd	Singapore Retail Liquor Shop Association
Meiban Investment Pte Ltd	Singapore-Beijing General Chamber Of Commerce
Meiko Tailor Pte Ltd	SNS Freight Services Pte Ltd
Metal Rowell Industrial Pte Ltd	Sommeil Terre Pte Ltd

CORPORATE DONORS

(ABOVE \$1000) CONT.

Soon Hock Property Development Pte Ltd
 Sparco Paints (S) Pte Ltd
 Spring Court Restaurant Pte Ltd
 ST Building Solutions Pte Ltd
 Star Furniture Pte Ltd
 Sun Lit Transportation
 Sun Master Trading Company
 Super Bean International Pte Ltd
 Supersteam Asia Pacific Pte Ltd
 T.M. Transport Contractor Pte Ltd
 Tailored Signage Pte Ltd
 Teo Ann Huay Kuan
 TG25 Pte Ltd
 The Centre For Inner Studies In Singapore Ltd
 The Community Foundation Of Singapore
 The Keppel Club
 The Ngee Ann Kongsi
 Think One Credit Pte Ltd
 Timbercoat Pte Ltd
 Toa Payoh Seu Teck Sean Tong
 Toliv Pte Ltd
 Trans-Cab Services Pte Ltd
 Transquest Supplies & Co Pte Ltd
 Triple L Fund
 TSL Express Pte Ltd
 TSL Logistics Pte Ltd
 TSL Movers & Warehousing Pte Ltd
 Unikleen Chem (S) Pte Ltd
 Union Gas Holdings Ltd
 VGC Technology Pte Ltd
 Vobis Enterprise Pte Ltd
 W3 Consultancy Pte Ltd
 Win Win Food Singapore Pte Ltd
 Wincom IT Services Pte Ltd
 Xuan-U Interior Construction & Engineering Pte Ltd
 Ye Liang How Catering Service Pte Ltd
 YS Storage & Office Systems Pte Ltd

Zheng Taiji (Singapore) Wushu Centre
 ZT Technologies Pte Ltd



DECEASED DONORS

Late Anna Chew
Late Chai Kiam Kong
Late Chen Shen Voon
Late Chia Bak Hak
Late Chin Siew Fah
Late Hong Lian
Late Kang Chu Siong, Edwin
Late Lee Chwee Two
Late Lee Puay Seng
Late Lee Siok Gan
Late Lim Gek Hong
Late Lim Mun Seng
Late Loh Hock Siang
Late Ng Sea Hean
Late Ng Yoke Ngoh
Late Oh Chin Hock
Late Ong Foo Chin
Late Ong Tiow Seng
Late Phua Tiong Lim
Late Piak Boon Pin, Jeffrey PBM
Late Tan Poey Tiang
Late Tay Seok Keow
Late Tong Lian Teck, Richard
Late Wee Siong Ying Nee Choong
Late Wu Kwong Hua
Late Yeo Siew Eng
Late Yew Cheng Yin
Late Yip Tuck Wah
Late Yong Foo Sia
Late Yong Shu Lee
已故姚志騰
已故梁玮凌
已故陳金源



AUDITED FINANCIAL STATEMENTS

(FOR THE FINANCIAL YEAR 2025)

STATEMENT BY MANAGEMENT COMMITTEE

The members of the Management Committee are pleased to present the financial statements of Cheng Hong Welfare Service Society (the “Society”) for the reporting year ended 31 December 2025.

1. Opinion of the members

In the opinion of the Management Committee,

a) the accompanying financial statements are drawn up in accordance with the Societies Act 1966 (the “Societies Act”) and the Charities Act 1994 and other relevant regulations (the “Charities Act and Regulations”), and the Financial Reporting Standards (“FRSs”), so as to present fairly, in all material respects, the state of affairs of the Society as at 31 December 2025 and the results, changes in fund and cash flows of the Society for the reporting year ended on that date; and

b) at the date of this statement there are reasonable grounds to believe that the Society will be able to pay its debts as and when they fall due.

2. Members

The members of the Management Committee at the date of this statement are as follows:

Mr. Lim Hang Chung	<i>Emeritus Chairman</i>
Dr. Sim Mong Keang, Kenny	<i>Chairman</i>
Mr. Neo Sing Hwee	<i>Deputy Chairman</i>
Mr. Chia Tian Weng	<i>Vice Chairman</i>
Mr. Lim Teck Seng, Alex	<i>Vice Chairman</i>
Mr. Chin Chee Hwa	<i>Vice Chairman</i>
Mr. Lim Eng Whatt, William	<i>Vice Chairman</i>
Mr. Lim Seng Lye, Lawrence	<i>Secretary</i>
Mr. Lim Eng Soon, Randy	<i>Assistant Secretary</i>
Mr. Lau Swee Siang, Cedrick	<i>Assistant Secretary</i>
Mr. Chow Jiewei, Alvin	<i>Treasurer</i>
Mr. Tan Kia Lai	<i>Assistant Treasurer</i>
Mr. Lee Ching Ann, Francis	<i>Audit, Risk & Compliance</i>
Ms. Chia Peh Choo, Elaine	<i>Committee Member</i>
Ms. Goh Yi Jun, Natalie	<i>Committee Member</i>
Mr. Kang Han Yi, David	<i>Committee Member</i>
Mr. Lee Jia Wei	<i>Committee Member</i>
Mr. Ng Kang Ming	<i>Committee Member</i>
Mr. Lim Kah Hian, James	<i>Committee Member</i>
Mr. Tan Yeow Ming, Stanley	<i>Committee Member</i>

4. Auditors

The auditors, Forvis Mazars LLP, have expressed their willingness to accept re-appointment.

On behalf of the Management Committee,



Sim Mong Keang, Kenny
Chairman



Chow Jiewei, Alvin
Treasurer

28 APRIL 2026

Independent Auditor's Report to the Members of CHENG HONG WELFARE SERVICE SOCIETY

REPORT ON THE FINANCIAL STATEMENTS

Opinion

We have audited the financial statements of Cheng Hong Welfare Service Society (the Society), which comprise the statement of financial position as at 31 December 2025, and the statement of financial activities, statement of changes in funds and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Societies Act 1966 (the Societies Act), the Charities Act 1994 and other relevant regulations (the Charities Act and Regulations) and the Financial Reporting Standards (FRSs) so as to present fairly, in all material respects, the state of affairs of the Society as at 31 December 2025 and the results, changes in funds and cash flows of the Society for the year ended on that date.

Basis for opinion

We conducted our audit in accordance with Singapore Standards on Auditing (SSAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Society in accordance with the Accounting and Corporate Regulatory Authority (ACRA) Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities (ACRA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other information

Management is responsible for the other information contained in the annual report. Other information is defined as all information in the annual report but does not include the financial statements and our auditor's report thereon.

We have obtained the Statement by Management Committee prior to the date of this auditors' report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation in accordance with the provisions of the Societies Act, the Charities Act and Regulations, and the FRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Society's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Society's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in

accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Society's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on other legal and regulatory requirements

In our opinion, the accounting and other records required by the Society have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act, the Charities Act and Regulations.

During the course of our audit, nothing has come to our attention that causes us to believe that during the year:

- a) the Society has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- b) The Society has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.



FORVIS MAZARS LLP

Public Accountants and Chartered
Accountants Singapore

28 APRIL 2026

Statement of Financial Activities Year Ended 31 December 2025

----- Unrestricted -----					
	Notes	General Funds \$	Designated Funds \$	2025 \$	2024 \$
Income resources					
Voluntary income	4	6,193,531	2,460,525	8,654,056	7,566,502
Grant income	5	369,494	386,431	755,925	991,929
Interest income	6	224,925	-	224,925	301,738
Other income	7	58,794	41,286	100,080	91,381
Total income resources		6,846,744	2,888,242	9,734,986	8,951,550
Resources expended					
Cost of generating voluntary income:					
- Fund raising expenses		119,051	-	119,051	58,422
Cost of charitable activities:					
- External contributions		44,685	-	44,685	27,284
- Bursary and scholarship		108,500	-	108,500	71,200
Cost of funds generating activities:					
- Activity and program expenses	8	662,135	1,729,201	2,391,336	2,295,925
Administrative costs	9	1,583,323	1,771,191	3,354,514	3,122,828
Total resources expended		2,517,694	3,500,392	6,018,086	5,575,659
Surplus/(deficit) for the year		4,329,050	(612,150)	3,716,900	3,375,891
Surplus/(deficit) for the year		4,329,050	(612,150)	3,716,900	3,375,891
Fund balances at beginning of year		14,187,981	2,783,368	16,971,349	13,595,458
Transfer (from)/to funds		(546,740)	546,740	-	-
		17,970,291	2,717,958	20,688,249	16,971,349

Statement of Financial Position As at 31 December 2025

	Notes	2025 \$	2024 \$
ASSETS			
Non-current assets			
Plant and equipment	11	813,605	974,189
Total non-current assets		813,605	974,189
Current assets			
Other receivables	12	933,421	959,407
Other assets	13	41,397	23,683
Cash and cash equivalents	14	19,355,416	15,567,699
Total current assets		20,330,234	16,550,789
Total assets		21,143,839	17,524,978
FUNDS AND LIABILITY			
Unrestricted funds			
General funds	15	17,970,291	14,187,981
Community healthcare funds	15	-	-
Eldercare services and welfare funds	15	2,717,958	2,783,368
Total unrestricted fund		20,688,249	16,971,349
Total funds		20,688,249	16,971,349
Current liabilities			
Other payables	16	362,140	403,326
Other liabilities	17	93,450	150,303
Total current liabilities/Total liabilities		455,590	553,629
Total funds and liabilities		21,143,839	17,524,978

** The accompanying notes form an integral part of and should be read in conjunction with these financial statements.

Statement of Changes in Funds Year Ended 31 December 2025

----- Designated Funds -----

	General Funds \$	Community Healthcare Fund \$	Eldercare & Services Welfare Fund \$	Total \$
Current year:				
Opening balance at 1 January 2025	14,187,981	-	2,783,368	16,971,349
Changes in funds:				
Surplus/(deficit) for the reporting year (note 15)	4,329,050	(912,021)	299,871	3,716,900
Transfer of funds	(546,740)	912,021	(365,281)	-
Closing balance at 31 December 2025	17,970,291	-	2,717,958	20,688,249
Previous year:				
Opening balance at 1 January 2024	10,432,380	-	3,163,078	13,595,458
Changes in funds:				
Surplus/(deficit) for the reporting year (note 15)	4,412,066	(1,050,553)	14,378	3,375,891
Transfer of funds	(656,465)	1,050,553	(394,088)	-
Closing balance at 31 December 2024	14,187,981	-	2,783,368	16,971,349

** The accompanying notes form an integral part of and should be read in conjunction with these financial statements.

Statement of Cash Flows Year Ended 31 December 2025

	Notes	2025 \$	2024 \$
Cash flows from operating activities			
Surplus for the year		3,716,900	3,375,891
Adjustments for:			
Interest income	6	(224,925)	(301,738)
Depreciation of plant and equipment	11	219,285	220,133
Donation in kind received	4	(45,412)	-
Amortisation of deferred grant	17	(56,853)	(63,069)
Operating surplus before changes in working capital		3,608,995	3,231,217
Other receivables		25,986	(450,762)
Other assets		(17,714)	3,540
Trade and other payables		(41,186)	106,988
Cash flows generated from operating activities		3,576,081	2,890,983
Cash flows from investing activities			
Purchase of plant and equipment	11	(13,289)	(34,268)
Interest received		224,925	58,142
Cash flows generated from investing activities		211,636	23,874
Net increase in cash and cash equivalents		3,787,717	2,914,857
Cash and cash equivalents, beginning balance		15,567,699	12,652,842
Cash and cash equivalents at end of the financial year	14	19,355,416	15,567,699

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

Notes to the Financial Statements Year ended 31 December 2024

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

1. General

The Cheng Hong Welfare Service Society (Registration No: T04SS0148G) (the “Society”) is a society registered in the Republic of Singapore under the Societies Act 1966. It was granted the status of an Institutions of a Public Character (IPC Registration No. IPC000053) under the Charities Act 1994 until 31 January 2029 subject to renewal. The financial statements are presented in Singapore dollars.

The Management Committee approved and authorised these financial statements for issue on the date of the Statement by Management Committee.

Cheng Hong Welfare Service Society operates a medical centre and nine (2024: ten) Traditional Chinese Medicine (“TCM”) clinics island-wide providing pro bono traditional Chinese treatment and medication to the needy. It aims to help all people and relieve the poor, the disadvantaged, the needy, and distressed, without discrimination as to race, language or religion through engagement in charitable and social enterprises. These include the provision of free and subsidised medical treatment and medicine, institutional care, community-based care, free coffins and free burial services, befriending services, rehabilitation services, financial and other types of assistance, as well as the provision of all other charitable services and assistance, and the promotion of education. It also aims to foster friendship and cohesion in the community.

2. Summary of material accounting policies

2.1 Basis of preparation

These financial statements have been prepared in accordance with the Financial Reporting Standards (“FRSs”) and the related interpretations to FRS (“INT FRSs”) as issued by the Singapore Accounting Standards Council. These financial statements are in compliance with the provisions of the Societies Act 1966 and Charities Act 1994, except as disclosed in the accounting policies below.

The financial statements are measured and presented in the currency of the primary economic environment in which the entity operates (its functional currency). The financial statements are presented in Singapore dollar (“S\$”) which is also the functional currency of the Society.

In the current financial year, the Society has adopted all the new and revised FRSs and INT FRSs that are relevant to its operations and effective for annual periods beginning on or after 1 January 2025. The adoption of these new and revised FRSs and INT FRSs did not result in changes to the Society’s accounting policies, and has no material effect on the current or prior year’s financial statements and is not expected to have a material effect on future periods.

FRSs and INT FRSs issued but not yet effective:

At the date of authorisation of these statements, the following FRSs and INT FRSs were issued but not yet effective:

FRSs	Titles	Effective date (annual periods beginning on or after)
FRS 110, FRS 28	Amendments to FRS 110 and FRS 28: Sale or Contribution of Assets between an Investor and its Associate or Joint Venture	Date to be determined
FRS 118	Presentation and Disclosure in Financial Statements	1 January 2027
FRS 109, FRS 107	Amendments to FRS 109 and FRS 107: Amendments To the Classification and Measurement of Financial Instruments	1 January 2026
Various	Annual Improvements to FRSs – Volume 11	1 January 2026
FRS 119	Subsidiaries without Public Accountability: Disclosures	1 January 2027

Continued

FRSs	Titles	Effective date (annual periods beginning on or after)
FRS 119	Amendments to FRS 119: Subsidiaries without Public Accountability: Disclosures	1 January 2027
FRS 109, FRS 107	Amendments to FRS 109 and FRS 107: Contracts Referencing Nature- dependent Electricity	1 January 2026

Consequential amendments were also made to various standards as a result of these new/revised standards.

The Society does not intend to early adopt any of the above new/revised standards, interpretations and amendments to the existing standards. Management anticipates that the adoption of the aforementioned revised/new standards, with the exception of FRS 118 Presentation and Disclosure in Financial Statements, will not have a material impact on the financial statements of the Society in the period of their initial adoption.

FRS 118, effective for annual periods beginning on or after 1 January 2027, replaces FRS 1 Presentation of Financial Statements and introduces new requirements for presentation and disclosure in financial statements. FRS 118 mandates a new structure for the statement of profit or loss and also requires disclosure of newly defined management-defined performance measures, subtotals of income and expenses, and includes new requirements for aggregation and disaggregation of financial information based on the identified 'roles' of the primary financial statements and the notes. As a consequential result of FRS 118 requirements, all entities are required to use the operating profit subtotal, instead of profit or loss, as the starting point for presenting operating cash flows under the indirect method. The classification of cash flows from dividends and interests in either operating, investing and financing cash flows is also fixed.

FRS 118 will apply retrospectively. The Society is still in the process of assessing the corresponding impact on the primary financial statements and notes to the financial statements.

2.2 Income recognition

Income is included in the statement of financial activities when the following three factors are met:

- The Society becomes entitled to the income;
- Management is virtually certain that they will receive the income; and
- The monetary value can be measured with sufficient reliability.

Donations

Income from donations are accounted for when received, except for committed donations and that are recorded when there is certainty over the amount committed by the donors and over the timing of the receipt of the donations. Income from fund-raising event is recognised when the event has occurred.

Donations in kind

A donation in kind is included in the statement of financial activities based on an estimate of the fair value at the date of the receipt of the gift of the non-monetary asset or the grant of a right to the monetary asset. The donation in kind is recognised if it can be measured reliably and there is no uncertainty that it will be received.

Interest income

Interest income is recognised using the effective interest method.

Government grants

Government grants are recognised at fair value when there is reasonable assurance that the conditions attaching to them will be complied with and that the grants will be received. Grants in recognition of specific expenses are recognised in profit or loss on a systematic basis over the periods necessary to match them with the related costs that they are intended to compensate. The grant related to assets is presented in the statement of financial position by recognising the grant as deferred income that is recognised in profit or loss on a systematic basis over the useful life of the asset and in the proportions in which depreciation expense on those assets is recognised.

2.3 Employee leave entitlements

Employee entitlements to annual leave are recognised when they accrue to employees. A provision is made for the estimated liability for annual leave as a result of services rendered by employees up to the end of the financial year.

2.4 Income tax

As an approved charity under the Charities Act 1994, the Society is exempted from income tax under Section 13(1)(zm) of the Income Tax Act 1947.

2.5 Plant and equipment

Plant and equipment are stated at cost less accumulated depreciation and any accumulated impairment losses. The cost of plant and equipment includes its purchase price and any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management. Dismantlement, removal or restoration costs are included as part of the cost of plant and equipment if the obligation for dismantlement, removal or restoration is incurred as a consequence of acquiring or using the plant and equipment.

Subsequent expenditure relating to plant and equipment is added to the carrying amount of the asset only when it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably. All other repair and maintenance expenses are recognised in profit or loss when incurred.

Depreciation is charged so as to write off the cost over their estimated useful lives, using the straight-line method, on the following bases:

Plant and equipment	3-5 years
Motor Vehicles	10 years
Renovation	10 years

For right-of-use assets for which ownership of the underlying asset is not transferred to the Society by the end of the lease term, depreciation is charged over the lease term, using the straight-line method.

The gain or loss, being the difference between the sales proceeds and the carrying amount of the asset, arising on disposal or retirement of an item of plant and equipment is recognised in profit or loss.

Fully depreciated plant and equipment are retained in the financial statements until they are no longer in use.

2.6 Impairment of non-financial assets

The carrying amount of non-financial assets is reviewed at each end of the reporting year for indications of impairment and where an asset is impaired, it is written down through profit or loss to its estimated recoverable amount.

The impairment loss is the excess of the carrying amount over the recoverable amount and is expensed.

2.7 Financial instruments

The Society recognises a financial asset or a financial liability in its statement of financial position when the Society becomes party to the contractual provisions of the instrument.

Recognition and derecognition of financial instruments

A financial asset or a financial liability is recognised in the statement of financial position when, and only when, the entity becomes party to the contractual provisions of the instrument. All other financial instruments (including regular-way purchases and sales of financial assets) are recognised and derecognised, as applicable, using trade date accounting or settlement date accounting. At initial recognition the financial asset or financial liability is measured at its fair value plus or minus, in the case of a financial asset or financial liability not at fair value through profit or loss, transaction costs that are directly attributable to the acquisition or issue of the financial asset or financial liability. A financial asset is derecognised when the contractual rights to the cash flows from the financial asset expire or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the financial asset are transferred or in which the entity neither transfers nor retains substantially all of the risks and rewards of ownership and it does not retain control of the financial asset. A financial liability is removed from the statement of financial position when, and only when, it is extinguished, that is, when the obligation specified in the contract is discharged or cancelled or expires.

At initial recognition, the financial asset or financial liability is measured based on its fair value plus or minus in the case of financial asset or financial liability not at fair value through profit or loss (FVTPL), transaction costs that are directly attributable to the acquisition or issue of the financial asset or financial liability.

Classification of financial assets and liabilities

At the end of the reporting year, the Society had the following financial assets and liabilities:

- Financial asset classified as measured at amortised cost: A financial asset is measured at amortised cost if it meets both of the following conditions and is not designated as at FVTPL, that is (a) the asset is held within a business model whose objective is to hold

assets to collect contractual cash flows; and (b) the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Typically, other receivables, bank and cash balances are classified in this category.

- Financial liabilities are classified as at FVTPL in either of the following circumstances: (i) the liabilities are managed, evaluated and reported internally on a fair value basis; or (ii) the designation eliminates or significantly reduces an accounting mismatch that would otherwise arise. All other financial liabilities are carried at amortised cost using the effective interest method. Reclassification of any financial liability is not permitted.

2.8 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and time deposits and other short-term highly liquid investments which are readily convertible to known amounts of cash and are subject to insignificant risk of changes in value.

2.9 Leases of lessee

At inception of a contract, the Society assessed whether the contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

A lease conveys the right to use an asset (the underlying asset) for a period of time in exchange for consideration. A right-of-use asset is capitalised in the statement of financial position, measured at the present value of the unavoidable future lease payments to be made over the lease term. A liability corresponding to the capitalised right-of-use asset is also recognised, adjusted for lease prepayments, lease incentives received, initial direct costs incurred and an estimate of any future restoration, removal or dismantling costs. The right-of-use asset is depreciated over the earlier of the end of the useful life of the right-of-use asset or the end of the lease term. An interest expense is recognised on the lease liability (included in finance costs). For short-term leases of 12 months or less and leases of low-value assets (such as personal computers and small office equipment) where an accounting policy choice exists under the lease standard, for such leases, a right-of-use asset is recognised.

2.10 Provisions

Provisions are recognised when the Society has a present legal or constructive obligation as a result of a past event, it is probable that the Society will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the end of the financial year, taking into account the risks and uncertainties surrounding the obligation. Where a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows, which is discounted using a pre-tax discount rate.

When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, the receivable is recognised as an asset if it is virtually certain that reimbursement will be received, and the amount of the receivable can be measured reliably.

Changes in the estimated timing or amount of the expenditure or discount rate are recognised in statement of financial activities as they arise.

3. Critical accounting judgements and key sources of estimation uncertainty

The Society made judgements, estimates and assumptions about the carrying amounts of assets and liabilities that were not readily apparent from other sources in the application of the Society's accounting policies. Estimates and judgements are continually evaluated and are based on historical experience and other factors that are considered to be reasonable under the circumstances. Actual results may differ from the estimates.

3.1 Critical judgements made in applying the Society's accounting policies

In the process of applying the Society's accounting policies, management is of the opinion that there are no critical judgements (other than those involving estimates) that have a significant effect on the amounts recognised in the financial statements.

3.2 Key sources of estimation uncertainty

Management is of the opinion that there are no key sources of estimation uncertainty at the end of the financial year that has a significant effect on the amounts of assets and liabilities within the next financial year.

4. Voluntary income

	2025 \$	2024 \$
Donation income	8,608,644	7,566,502
Donation income in kind	45,412	-
Total	8,654,056	7,566,502

Tax exempt receipts

The Society enjoys a concessionary tax treatment whereby qualifying donors are granted tax deduction for the donations made to the funds of the Society. The quantum of the tax deduction for each calendar year may vary as announced in the Singapore Budget. The IPC status granted to the Society for donations is for the period from 1 February 2024 to 31 January 2026 and is further extended from 1 February 2026 to 31 January 2029.

	2025 \$	2024 \$
Tax-exempt receipts issued by the Society for donations collected	6,878,652	5,977,371

5. Grant income

	2025 \$	2024 \$
Government grant income	664,234	835,008
Wages credit scheme and employment credit	28,873	33,235
Jobs growth incentive	62,818	123,686
Total	755,925	991,929

6. Interest income

	2025 \$	2024 \$
Interest income from fixed deposits	224,925	301,738

7. Other income

	2025 \$	2024 \$
Gala dinner sponsorship	57,450	50,000
Others	42,630	41,381
Total	100,080	91,381

8. Activity and program expenses

	2025 \$	2024 \$
Event and roadshow expenses	662,135	572,751
Elderly program expenses	783,642	791,598
Funeral service expenses	580,278	537,488
Medical supplies	365,281	394,088
Total	2,391,336	2,295,925

9. Administrative costs

Included in administrative costs are the following items:

	2025 \$	2026 \$
Audit fees to independent auditor of the Society	14,000	14,000
Audit-related services fees to independent auditor of the Society	8,000	-
Audit-related services fee to other auditors of the Society	11,985	7,800
Depreciation of plant and equipment (Note 11)	219,285	220,133
Membership and subscription	29,757	37,501
Expense relating to leases of low-value assets	84,413	73,327
Employee benefits expense (Note 10)	2,482,747	2,286,546

10. Employee benefits expense

	2025 \$	2024 \$
Salaries and related costs	2,199,772	2,005,002
Contributions to defined contribution plan	250,528	241,429
Other benefits	32,447	40,115
Total	2,482,747	2,286,546

The employee benefits expense includes compensation for key management personnel as disclosed in Note 18.

11. Plant and equipment

Cost	Plant and equipment \$	Motor Vehicles \$	Renovation &	Total \$
At 1 January 2024	641,931	673,126	876,350	2,191,407
Additions	28,568	-	5,700	34,268
At 31 December 2024	670,499	673,126	882,050	2,225,675
Additions	13,289	45,412	-	58,701
At 31 December 2025	683,788	718,538	882,050	2,284,376
Accumulated depreciation				
At 1 January 2024	404,197	239,391	387,765	1,031,353
Depreciation for the year	86,338	64,556	69,239	220,133
At 31 December 2024	490,535	303,947	457,004	1,251,486
Depreciation for the year	77,778	72,125	69,382	219,285
At 31 December 2025	568,313	376,072	526,386	1,470,771
Carrying amount				
At 31 December 2024	179,964	369,179	425,046	974,189
At 31 December 2025	115,475	342,466	355,664	813,605

The depreciation expenses are charged in the statement of financial activities under:

Administrative costs	2025 \$	2024 \$
General funds	12,323	16,430
Designated funds	206,962	203,703
Total	219,285	220,133

In addition to the above plant and equipment, the Society occupies an office for back-end operations and various centres used to provide medical services to the needy. These premises are typically leased for periods ranging from 1 to 3 years and may contain an option to extend the lease for a further term or continue on an indefinite basis until further notice. These arrangements are generally on a rent-free basis or low value rental till the end of the lease term. Expense relating to leases of low-value assets are disclosed in Note 9 to the financial statements.

12. Other receivables

	2025 \$	2024 \$
Donations receivables	431,265	433,526
Refundable deposits	18,041	172,978
Interest receivables	225,582	244,208
Grants receivables	258,533	108,695
Total	933,421	959,407

Other receivables are unsecured, interest-free, and are repayable on demand. As at 31 December 2025, there are no balances past due and the balances are of low credit risk. Management is of the view that no expected loss allowance is required on these outstanding balances.

13. Other assets

	2025 \$	2024 \$
Prepayments	41,397	23,683

14. Cash and cash equivalents

	2025 \$	2024 \$
Cash and bank balances	10,299,208	6,567,699
Time deposits with original maturity of over three months	9,056,208	9,000,000
Total	19,355,416	15,567,699

The time deposits earn interest at rates ranging 1.1% to 3.75% (2024: from 3.05% to 3.75%) per annum. Maturity periods of the time deposits ranged from 6 to 24 months (2024: 30 to 90 days to 15 months) from the end of the reporting year. The time deposits may be withdrawn on demand and readily converted to known amount of cash with minimal change in value.

15. Fund account transactions and balances

	----- Unrestricted Funds -----			
	General Funds \$	Community Healthcare Fund (a) \$	Eldercare & Services Welfare Fund (b) \$	Sub-Total \$
Balance as at 1 January 2024	10,432,380	-	3,163,078	13,595,458
Voluntary income	5,376,697	310,328	1,879,477	7,566,502
Grant income	651,804	176,384	163,741	991,929
Interest income	301,738	-	-	301,738
Other income	53,126	-	38,255	91,381
Total income	6,383,365	486,712	2,081,473	8,951,550
Cost of generating voluntary income - fund-raising	(58,422)	-	-	(58,422)
Cost of charitable activities	(27,284)	-	-	(27,284)
Bursary and scholarship	(71,200)	-	-	(71,200)
Cost of funds generating activities	(568,601)	(394,088)	(1,333,236)	(2,295,925)
Administrative costs	(1,245,792)	(1,143,177)	(733,859)	(3,122,828)
Transfer (from)/to funds	(656,465)	1,050,553	(394,088)	-
Balance as at 31 December 2024	14,187,981	-	2,783,368	16,971,349
Voluntary income	6,193,531	364,689	2,095,836	8,654,056
Grant income	369,494	241,701	144,730	755,925
Interest income	224,925	-	-	224,925
Other income	58,794	-	41,286	100,080
Total income	6,846,744	606,390	2,281,852	9,734,986
Cost of generating voluntary income - fund-raising	(119,051)	-	-	(119,051)
Cost of charitable activities	(44,685)	-	-	(44,685)
Bursary and scholarship	(108,500)	-	-	(108,500)
Cost of funds generating activities	(662,135)	(363,993)	(1,365,208)	(2,391,336)
Administrative costs	(1,583,323)	(1,154,418)	(616,773)	(3,354,514)
Transfer (from)/to funds	(546,740)	912,021	(365,281)	-
Balance as at 31 December 2025	17,970,291	-	2,717,958	20,688,249

Designated Funds

- a) Community healthcare fund serves the purpose to build a healthier community, make healthcare services accessible and affordable to the needy and disadvantaged, and to fund healthcare programmes that are catered to the community. The fund also funds the operations of the medical centres and traditional Chinese medicine (“TCM”) clinics.
- b) Eldercare services and welfare fund serves the purpose to support programmes that help elderly to live well, age gracefully and die with dignity, to fund afterlife memorial services for the needy elderly and to support a wellness centre and volunteer programmes to provide care and services to elderly who are registered with the programme.

16. Other payables

	2025 \$	2024 \$
Other payables	325,433	377,465
Amount due to a related party	-	4,150
Accrued expenses	36,707	21,711
Total	362,140	403,326

Amount due to a related party is unsecured, interest-free and is payable on demand.

Other payables are non-interest bearing and have an average term of 31-60 (2024: 31-60) days according to the terms agreed with the suppliers.

17. Other liabilities

	2025 \$	2024 \$
Deferred grant	93,450	150,303

The deferred grant relates to the grant from Singapore government under the care and share movement to encourage firms and people to help the needy. The government has pledged to make a one for one matching grant to the organisation for every dollar raised by the organisation.

The deferred grant relates to donations for capital items. Donations related to depreciable assets are recognised as income over the periods and in the proportions in which depreciation expense on those assets is recognised. Movements in deferred grant are as follows:

	2025 \$	2024 \$
Balance at beginning of the year	150,303	213,372
Amortised during the year	(56,853)	(63,069)
Balance at end of the year	93,450	150,303

18. Related party transactions and balances

The financial reporting standard on related party disclosures requires the reporting entity to disclose:

- related party relationships, transactions and outstanding balances, including commitments, including
- relationships between parents and subsidiaries irrespective of whether there have been transactions between those related parties. A party is related to a party if the party controls, or is controlled, or can significantly influence or is significantly influenced by the other party.

A related party includes the committee members and key management of the Society. It also includes an entity or person that directly or indirectly controls, is controlled by, or is under common or joint control with these persons; members of the key management personnel or close members of the family of any individual referred to herein and others who have the ability to control, jointly control or significantly influence by or which significant voting power in such entity resides with, directly or indirectly, any such individual.

All members of the management committee and staff members of the Society are required to read and understand the conflict of interest policy in place and make full disclosure of interests and relationships that could potentially result in a conflict of interests. When a conflict of interest situation arises, the members or staff shall abstain from participating in the discussion, decision making and voting on the matter.

The members of the management committee are volunteers and receive no monetary remuneration for their contribution, except for reimbursement of out-of-pocket expenses, if any claimed.

There are no staffs who receive more than \$50,000 during the year who are close members of the family of the management committee.

There are transactions and arrangements between the reporting entity and related parties and the effects of these on the basis determined between the parties are reflected in these financial statements. The related party

balances and transfer of resources, services or obligations if any are unsecured, without fixed repayment terms and interest or charge unless stated otherwise.

Significant related party transactions

	Related parties	
	2025 \$	2024 \$
Events expenses charged	33,580	47,762
Elderly program expenses charged	29,578	29,559
Funeral services fees charged	548	3,000
Printing expenses charged	8,369	6,341
Upkeep of motor vehicle	8,025	8,083

Compensation of key management personnel

	2025 \$	2024 \$
Salaries and other short-term employee benefits	136,668	136,010
Number of key management personnel	1	1

Key management personnel include a direct reporting senior member.

19. Reserve policy

The primary objective of the Society's reserves management policy is to ensure that it maintains strong and healthy capital ratios in order to support its operations and potential initiatives. The reserve ratio stands at 3.44 (2024: 3.04) as at the end of reporting date.

The Society targets to maintain an optimum level of accumulated fund which is equivalent to at least one year of its operating expenditure. This excludes restricted funds. The Society regularly reviews and manages its reserves to ensure optimal capital structure, taking into consideration the future capital requirements of the Society and capital efficiency, projected income and operating cash flows.

The management regularly reviews the amount of reserves that are required to ensure that they are adequate to fulfil the Society's continuing obligations and to support its operations.

The Society is not subject to externally imposed capital requirements. There were no changes to the Society's approach to reserves management during the year.

20. Financial instruments and financial risks

The main purpose for holding or issuing financial instruments is to raise and manages the finances for the Society's operating and investing activities. The Society's activities expose it to credit risk, market risks (including interest rate risk) and liquidity risk. The Society has undertaken certain practices for the management of financial risks based on acceptable market practices.

There have been no changes to the Society's exposure to these financial risks or the manner in which it manages and measures the risk. Market risk exposures are measured using sensitivity analysis indicated below.

The Society maintains positions in a variety of financial instruments in accordance with its investment objectives and guidelines.

Credit risk

Credit risk refers to the risk that the counterparty will default on its contractual obligations resulting in a loss to the Society.

The maximum exposure to credit risk is represented by the carrying amount of each financial asset in the statement of financial position. As at the reporting date, the Society's credit risk exposure are other receivables amounting to \$933,421 (2024: \$959,407) and cash and cash equivalents amounting to \$19,355,416 (2024: \$15,567,699). The Society considers that its other receivables and cash and cash equivalents have low credit risk because the counterparties are entities with acceptable credit ratings.

The amounts of the ECL on other receivables and cash and cash equivalents was negligible as at 31 December 2025.

Market risk

Market risk is the risk that changes in the market price, such as interest rates, will affect the Society's income or the value of its holding of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimising the return on risk.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of the Society's financial instruments will fluctuate because of changes in market interest rates. The Society is not exposed to interest rate risk as the Society does not have significant variable interest-bearing financial instruments.

Liquidity risk

There are no non-current financial liabilities at the end of the reporting year. The liquidity risk refers to the difficulty in meeting obligations associated with financial liabilities that are settled by delivering cash or another financial asset. It is expected that all the liabilities will be settled at their contractual maturity. The average credit period taken to settle trade payables is about 30 days (2024: 30 days). The other payables are with short-term durations.

The Society monitors its liquidity risk and maintains a level of cash and cash equivalents deemed adequate by management to finance the Society's operations and to mitigate the effects of fluctuations in cash flows.

Financial instruments by category

The carrying amount of the different categories of financial instruments is as disclosed on the face of the statements of financial position and as follows:

Financial assets at amortised cost	Note	2025 \$	2024 \$
Other receivables	12	933,421	959,407
Cash and cash equivalents	14	19,355,416	15,567,699
Total		20,288,837	16,527,106

Financial liabilities at amortised cost	Note	2025 \$	2024 \$
Other payables	16	362,140	403,326
Total		362,140	403,326

20. Fair value of assets and liabilities

The carrying amounts of cash and bank balances, other receivables and other payables approximate their respective fair values due to the relative short-term maturity of these financial instruments. The fair values of other classes of financial assets and financial liabilities are disclosed in the respective notes to the financial statements.

OUR APPRECIATION

Our deepest gratitude to all our donors, partners, sponsors, and supporters. Your unwavering support has enabled us to continue serving the vulnerable, especially the needy elderly, with care and dignity.

Thanks to your generosity, we were able to reach more in need, offer meaningful support, and bring comfort to many lives. Let us continue this journey together, your every contribution, every effort, and every act of kindness matters.

Thank you for believing in our cause.

Yours sincerely,
Management Committee and Staff
Cheng Hong Welfare Service Society

DONATION

BY ONLINE:

www.giving.sg/cheng-hong-welfare-service-society

BY CHEQUE:

Kindly issue a crossed cheque payable to

Cheng Hong Welfare Service Society

and mail it to

37 Tannery Lane, #06-01, Singapore 347790

Please include your:

Personal/ Company Name

Address

NRIC/FIN/UEN no.

Phone no.

on the reverse side of the cheque in order for us to issue a tax-exemption receipt for you.

BY CASH:

Please drop by our Medical Centre if you would like to make a cash donation. Our Medical Centre is located at **12 Eunos Crescent, #01-2767, Singapore 400012** and is open based on the following schedule:

[Monday - Friday]

9.00am to 6.00 noon

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