

LOVE

NEVER FAILS

ANNUAL REPORT 2024



Senior



Medical



Autism



CONTENTS

**Love is Patient,
Love is Kind...
It Always Protects,
Always Trusts,
Always Hopes,
Always Perseveres.
Love Never Fails.**

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INTRODUCTION

OUR VISION

To be a light in society,
relieving suffering and
enriching lives with
the love of Christ.

OUR MISSION

To provide holistic care
and healing to the
underserved and
disadvantaged by
ministering to their
physical, mental, social
and special needs based
on Christian values.

St. Andrew’s Medical Mission was founded in 1913 by Dr Charlotte Ferguson-Davie. In 1934, St. Andrew’s Mission Hospital (SAMH) was incorporated under the SAMH Ordinance.

SAMH is an exempt charity and an approved Institution of a Public Character, with its registered address at 8 Simei Street 3, Singapore 529895 and UEN registration number T08CC3017C.

SAMH provides health, social care and education services through the following services:

- ST. ANDREW’S COMMUNITY HOSPITAL
- ST. ANDREW’S MISSION HOSPITAL CLINIC
- ST. ANDREW’S MIGRANT WORKER MEDICAL CENTRE
- ST. ANDREW’S SENIOR CARE

To provide holistic care and healing to the underserved and disadvantaged by ministering to their physical, mental and social needs based on Christian values.

ST. ANDREW’S NURSING HOME

To provide holistic care and healing to the underserved and disadvantaged by ministering to their physical, mental, social and special needs based on Christian values.

ST. ANDREW’S AUTISM CENTRE

To enrich the lives of people with autism and their families through quality education, training and care, distinguished by Christian love and compassion.

ST. ANDREW’S MISSION SCHOOL

To maximise our students’ potential and develop their character to be active members of our society, committed to serve and lead.

CORE VALUES

L • I • G • H • T

Love

We care for those in need with love and compassion, following the example of Christ.

Integrity

We commit to the highest moral and ethical standards in word and deed.

Growth

We increase in passion and professionalism, continuously learning and innovating.

Honour

We accord due respect and dignity to every human being as created by God.

Teamwork

We work together in an environment of trust, collaboration, and mutual support.

PRESIDENT'S ADDRESS

A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another. By this all people will know that you are my disciples, if you have love for one another.

John 13:34-35

2024 has been a year of growth and grace for St. Andrew's Mission Hospital (SAMH). As we remain steadfast in serving patients, seniors, migrant workers, and persons with autism, we also press forward in faith, expanding our reach to those in need. The work before us is demanding, but we are continually strengthened by God's provision and love, enabling us to serve with compassion and excellence.

EXPANDING OUR MEDICAL SERVICES

The Ministry of Health (MOH) has entrusted St. Andrew's Community Hospital (SACH) with the development and management of a new community hospital in Bedok South. This appointment reflects the trust placed in SAMH and our unwavering commitment to care, and marks a major milestone in the development of SACH. This new facility will be named SACH (Bedok). Designed to be dementia-friendly, it will feature rehabilitation and transitional care wards, therapy areas, a mobility park, social and green spaces – all aimed at ensuring accessible, quality care. After careful planning with MOH, we have begun construction and staff recruitment and we look forward to admitting our first patients in mid-2025.

GROWING OUR SENIOR SERVICES

Our senior services have expanded significantly. In 2024, we launched three new facilities. St. Andrew's Nursing Home (SANH) (Aljunied) and SANH (Tampines North) began operations in April and June respectively, while St. Andrew's Senior Care (Tampines North) followed in November. Additionally, we dedicated and officially opened St. Andrew's Active Ageing Centre (Bedok North) and St. Andrew's Senior Care (Bedok North) in November, graced by Mr Tan Kiat How, Senior Minister of State, Ministry of Digital Development and Information and Ministry of National Development and Member of Parliament for East Coast Group Representative Constituency.

As Singapore transitions into a super-aged society, the demand for community care continues to rise. Our commitment to playing our part was further affirmed when we celebrated the 10th anniversary of our first nursing home, SANH (Buangkok), on 24 February 2024. This psychiatric nursing home, a unique partnership with our sister organisation Singapore Anglican Community Services, stands as a testament to God's faithfulness in our journey of care provision. We were honoured to have Ms Ng Ling Ling, Member of Parliament for Ang Mo Kio Group Representative Constituency, join us for this special occasion.

PRESIDENT'S ADDRESS



Photo credit: The Diocese of Singapore

A NEW CHAPTER IN AUTISM SERVICES

We rejoice in the leadership renewal at St. Andrew's Autism School (SAAS) and St. Andrew's Mission School (SAMS), the latter of which will receive its first secondary school cohort in 2026. We warmly welcome the new Principals, Mr Tan Siew Tiong (SAAS) and Ms Veronica Ho (SAMS), whose wealth of experience will guide the schools into a new season of growth.

A LEGACY OF LOVE AND GENEROSITY

This year, SAMH was greatly blessed to receive a legacy gift of S\$6.7 million from the Estate of Mdm Agnes Tan Kim Lwi, in honour of her late father, Tun Dato Sir Tan Cheng Lock. We are deeply grateful to our benefactor. Mdm Tan's generosity will help enhance our healthcare and community services, ensuring that future generations continue to receive the care that they need.

LOOKING AHEAD WITH FAITH

As we step into another year of service, we trust in God's guidance for the work ahead. We will continue to work closely with the government, community and our supporters, aligning our services with national policies and priorities to better serve our ageing population, the underserved in need of medical care and the special needs sector. Through our services, let us be a beacon of light in society, shining God's love on those around us. May He grant us wisdom, strength, and compassion as we continue to seek the welfare of the city and serve all who come through our doors.

To God be the glory, now and always.

The Most Reverend Dr Titus Chung

President of St. Andrew's Mission Hospital

Bishop of Singapore

Archbishop of the Province of the Anglican Church in South East Asia

GCEO'S MESSAGE

**For we are his
workmanship,
created in Christ
Jesus for good
works, which
God prepared
beforehand, that
we should walk
in them.**

Ephesians 2:10

By the grace of God, St. Andrew's Mission Hospital (SAMH) has continued to serve faithfully in His love, developing its services to meet the needs of the community. On behalf of the Board, I am pleased to provide a review of SAMH services in 2024.

Dr (Adjunct Associate Professor)

Arthur Chern

Group Chief Executive Officer, SAMH



2024 STATISTICS

ST. ANDREW'S COMMUNITY HOSPITAL

Inpatient Admissions:

3,466

Outpatient Clinic
Attendances:

9,801

Day Rehabilitation
Centre Attendances:

22,631

Home Care Services Visits:

9,868

Home Medical Visits: **677**
Home Nursing Visits: **2,165**
Home Therapy Visits: **1,832**
Home Palliative Care Visits: **5,194**

ST. ANDREW'S MIGRANT WORKER MEDICAL CENTRE

Medical Attendances:

59,251

Dental Attendances:

3,876

Physiotherapy
Attendances:

650

Case Management and
Counselling Attendances:

177

2024 STATISTICS

ST. ANDREW'S NURSING HOME (SANH)

	Capacity	Occupancy Rate	Total Residents Served
SANH (Aljunied)	336	82.7%	304
SANH (Buangkok)	300	100%	311
SANH (Henderson)	252	100%	331
SANH (Queenstown)	292	98.3%	344
SANH (Tampines North)	272	73%	226
St. John's - St. Margaret's Nursing Home	266	98.9%	318

ST. ANDREW'S AUTISM CENTRE

St. Andrew's Autism School:

315
students

Day Activity Centre (Siglap):

70
clients

Day Activity Centre (Sengkang):

51
clients

St. Andrew's Adult Home:

34
clients

ST. ANDREW'S MISSION SCHOOL

203
students

ST. ANDREW'S SENIOR CARE (SASC)

	Seniors Served	Day Care Attendances	Day Rehabilitation Attendances
SASC (Bedok North)	126	5,017	3,440
SASC (Bedok South)	135	4,957	3,103
SASC (Dover)	194	12,645	3,568
SASC (Henderson)	178	13,400	3,162
SASC (JOY Connect)	274	13,688	5,745
SASC (Queenstown)	347	17,683	6,413
SASC (Tampines Central)	250	12,459	5,574
St. Andrew's Active Ageing Centre (Bedok North)	1,011	NA	NA
St. Andrew's Active Ageing Centre (Bedok South)	659	NA	NA
St. Andrew's Active Ageing Centre (Dover)	596	NA	NA
Total	3,770	79,849	31,005

AWARDS AND ACHIEVEMENTS

CHARITY TRANSPARENCY AWARD 2024



Photo credit: Ministry of Culture, Community and Youth

Mr Choy Siew Kai, Vice President, SAMH received the Charity Transparency Award 2024 from Mr Desmond Chin, Commissioner of Charities, Ministry of Culture, Community and Youth. The Award recognises charities that have adopted good transparency and governance standards.

SINGAPORE HEALTH QUALITY SERVICE AWARDS (SHQSA) 2024



Photos credit: Singapore Health Services

More than 240 staff from SAMH and Singapore Anglican Community Services (SACS) received the SHQSA 2024. Of these, 22 were Star Awards, 48 were Gold Awards and 154 were Silver Awards. SACH also won the SHQSA Best Team Award for its Clinical Practice Improvement Project "Value-based Care (VBC) for Hip Fracture Patients in St. Andrew's Community Hospital". As a result of the project, the average hospital stay for hip fractures at SACH now stands at 25 days, a remarkable decrease from 33 days.

The SHQSA honour outstanding healthcare professionals who have delivered quality care and excellent service to patients. St. Andrew's Autism Centre made its first appearance at the Awards in 2024.

AWARDS AND ACHIEVEMENTS

COMMUNITY CARE EXCELLENCE AWARDS (CCEA) 2024



Two teams from St. Andrew's Nursing Home (SANH) (Buangkok) and one team from St. Andrew's Community Hospital (SACH) won the Gold Team Award. One team from SACH and one team from SANH (Queenstown) also won the Silver Team Award. Additionally, 25 staff from across SAMH and SACS received the Silver Individuals Award under the CCEA 2024 by the Agency for Integrated Care. The CCEA recognises contributions of individuals and project teams who have demonstrated exemplary service and commitment in delivering quality care to their clients in the community care sector.

NATIONAL HEALTHCARE INNOVATION AND PRODUCTIVITY (HIP) MEDALS 2024



SACH was awarded the HIP Medals 2024 for its project "Implementing Value-Based Care for St. Andrew's Community Hospital". The implementation of this initiative has resulted in an improvement in care for hip fracture and stroke care. HIP is a national-level award that recognises local and private healthcare as well as community, intermediate and long-term care institutions that have demonstrated thought leadership and excellence in healthcare innovation and productivity.

Representing SACH, Dr Edward Goh, Head, Inpatient Rehabilitation Services received the HIP Medals 2024 from Ms Grace Fu, Minister for Sustainability and the Environment.
Photo Credit: Centre for Healthcare Innovation

AWARDS AND ACHIEVEMENTS

NURSES' MERIT AWARD 2024



Four nurses from across SAMH and SACS received the Nurses' Merit Award 2024 from the Minister for Health Mr Ong Ye Kung on 12 July 2024. The award is given by the Ministry of Health to nurses who have displayed exceptional performance and contributed to raising the profession.

From left to right: Ms Benus Florian Viguilla, Nurse Manager, SJSN Nursing Home; Ms Arthi Packiriswamy, Nurse Manager, SACS; Ms Pilotin Nova Caberto, Nurse Manager, SANH (Henderson) and Ms Priscilla Tan, Senior Nurse Manager, SANH (Taman Jurong).

HEALTHCARE HUMANITY AWARD 2024



From left to right: Ms Lily Seet, Senior Care Associate, SJSN NH; Assoc Prof Tang; Mr Tharman Shanmugaratnam, President of Singapore; Mr Hla Myo Tun, Healthcare Assistant, SJSN NH; Ms Sally Lee, Senior Care Associate, SJSN NH.
Photo credit: MOH Holdings

A team from St. John's - St. Margaret's Nursing Home (SJSN NH) was awarded the Healthcare Humanity Award 2024. The nine-member team, led by the Director of Nursing Assoc Prof Tang Mun Leong, were recognised for their courage, compassion, resilience and teamwork. The team regularly volunteers to conduct health screening of migrant workers, going door-to-door in the neighbourhood to collect pre-loved clothing for the workers, cleaning one-room flats and organising outings for nursing home residents.

UNIVERSAL DESIGN EXCELLENCE AWARD 2024



Photo Credit: Building and Construction Authority

SANH (Tampines North) was accorded the UDEA 2024 by the Building and Construction Authority. The project was recognised for its open concept that seamlessly connects the nursing home with the surrounding neighbourhood to encourage more social interactions among residents and members of the public.

AWARDS AND ACHIEVEMENTS

LEE KUAN YEW EXEMPLARY STUDENT AWARD 2024



Kasper Gwee from St. Andrew's Autism School received the Lee Kuan Yew Exemplary Student Award 2024 from Minister for Education Mr Chan Chun Sing. He was recognised for overcoming personal challenges to support others at Parkway East Hospital and St. Andrew's Senior Care.

Photo credit: Ministry of Education

INSPIRING TEACHER OF ENGLISH AWARD 2024



St. Andrew's Mission School's English Language Level Head Ms Lydia Wang was awarded the Inspiring Teacher of English Award 2024. This is a national award that acknowledges teachers who ignite a love for the English language, and are effective in helping their students speak and write accurately. Ms Wang was recognised for her efforts towards adapting English lessons for students with autism.

Photo credit: Speak Good English Movement

REVIEW OF SERVICES

MEDICAL SERVICES

ST. ANDREW'S COMMUNITY HOSPITAL (SACH)

NEW COMMUNITY HOSPITAL IN BEDOK



Artist's Impression of SACH (Bedok) by Swan & Maclaren

In 2024, the Ministry of Health (MOH) appointed SACH to run a new community hospital facility at Bedok South, in addition to the existing site at Simei. This is in light of the rapidly ageing population and increasing demand for hospital beds in the east. Planning, construction and staff recruitment is currently underway, and SACH will be innovating new models of care through this new facility.

Called SACH (Bedok), it is expected to begin operations in the second half of 2025. Besides regular hospital facilities, there will be a mobility park and staff accommodation on-site.

REVIEW OF SERVICES

RAISING PUBLIC AWARENESS OF THE HEALTHCARE PROFESSION

In a collaborative effort with the Ministry of Health Holdings (MOHH), Agency for Integrated Care (AIC) and Channel NewsAsia (CNA) to raise public awareness of the healthcare profession, Mr Tan Ting Han, Staff Nurse, SACH, was featured in "Beyond the Bedside". "Beyond the Bedside" is a CNA documentary series that explores the multifaceted roles of healthcare professionals, particularly in nursing, and highlights their evolving responsibilities beyond traditional caregiving. The documentary series provided insights into how nurses and other healthcare workers contribute to patient care in leadership, education and advanced clinical practice.

SACH also collaborated with MOHH and AIC to raise public awareness of the medical social work profession. Ms Valerie Tan, Medical Social Worker, SACH, shared how she works with multidisciplinary care team members in providing holistic care for patients through a video and an article published on online platforms.

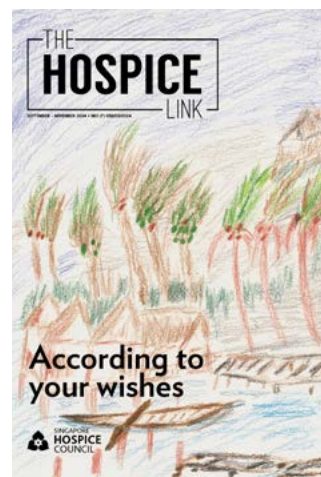
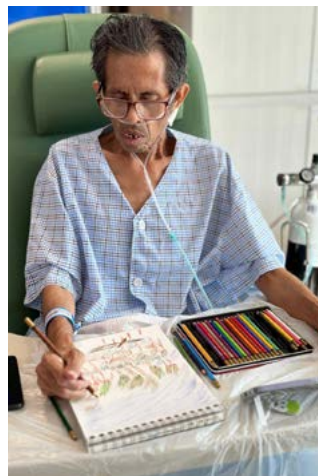


Photo Credit: AIC and MOHH



Photo Credit: Ting Han featured in "Beyond the Bedside", CNA

ENHANCING PUBLIC AWARENESS AND ACCEPTANCE OF PALLIATIVE CARE



A piece of artwork by Mr Hamdi BB, our palliative care patient, was featured on the cover page of HospiceLink (September 2024 Issue). The artwork was drawn from memory and depicted his childhood kampung at Pulau Blakang Mati (now known as Sentosa).

SACH, a member of the Singapore Hospice Council (SHC), has been working together with SHC to enhance public awareness and acceptance of palliative care. In 2024, Mr Justin Tan, Associate Chaplain, SACH, delivered public talks on Spiritual Care - "Midwives" in End-of-Life at SHC outreach events. The SACH Palliative Care Team also shared how it engages patients in meaningful activities to facilitate conversations and reminisce about their life stories through the SHC newsletter "Hospice Link".

REVIEW OF SERVICES

ENGAGING DONORS AND VOLUNTEERS



SACH Charity Golf and Dinner 2024

For the third year running, Mr Henry Loi, an ardent supporter of SACH, organised a charity golf at Sentosa Golf Club. With the support of his family, friends and business associates, Mr Loi rallied 142 golfers to come together for a game of golf and dinner. The event raised over \$200,000 that will go toward providing better care for our patients.

We took our volunteers on a Big Bus Tour Ride to see the sights of Singapore and learn about its history. We also recognised our long-serving volunteers from across the SACH Cluster through an awards ceremony before proceeding to a Peranakan lunch.



SACH Cluster volunteer appreciation 2024

SUPPORTING MIGRANT WORKERS

On 13 October 2024, the Ministry of Manpower organised an event at Penjurong Recreation Centre in support of World Mental Health Day. SAMWMC, which is sited at Penjurong Recreation Centre and provides medical care, dental care, physiotherapy and mental health services, was privileged to be part of the activities, running a booth, engaging migrant workers on mental health and supporting physiotherapy students from Singapore Institute of Technology with physiotherapists from SACH.

Medical Services



Ms Gao Meng Li, Senior Staff Nurse, conducts health screening for patients at St. Andrew's Migrant Worker Medical Centre.

SENIOR SERVICES

ST. ANDREW'S SENIOR CARE (SASC)

OPENING OF NEW CENTRES

SASC (Tampines North) became operational on 18 November 2024. Co-located with the St. Andrew's Nursing Home (Tampines North), the new centre provides daycare, community rehabilitation and centre-based nursing services for residents in Tampines.

St. Andrew's Active Ageing Centre (SAAAC) and SASC (Bedok North) were officially opened on 15 November 2024 by Mr Tan Kiat How, Senior Minister of State, Ministry of Digital Development and Information and National Development and Member of Parliament for East Coast Group Representative Constituency. The senior care centre now serves seniors with 60 daycare and 15 rehabilitation places while the active ageing centre has become a go-to point for residents living in Bedok to enjoy strong social connections, take part in recreational activities, access community health services, and contribute to the local community.

To actively promote regular exercise as part of preventive health, SAAAC (Bedok North) has a community gym that offers customised exercise programmes to help seniors stay fit. The gym is equipped with modern pneumatic strength-training equipment which are senior-friendly and can provide strength training safely yet effectively. A three-month programme is offered to members to maintain strength and function, thus preventing falls or injuries. Over time, they become more confident and can progress to using similar strength-training machines in Active SG Gyms independently.



From left to right: Dr Loh Yik Hin, CEO, SACH; Dr Alfred Loh, Chairman, SACH Management Committee; Mr Ha Kam Soi, senior attending SAAAC (Bedok North); Mr Tan Kiat How, Senior Minister of State for Digital Development and Information and National Development; Mr Choy Siew Kai, Vice President, SAMH; Mdm Kwok Yong Ho, senior attending SAAAC (Bedok North); Mr Keith Chua, Vice President, Singapore Anglican Community Services; Mrs Mina Lim, Director, SASC.

REVIEW OF SERVICES



Community Gym at SAAAC (Bedok North).



Temasek Junior College students serving dessert that they prepared to seniors at SAAAC (Bedok South).

For the second year running, SAAAC and SASC (Bedok South) collaborated with Temasek Junior College on the Student Internship Programme to seed interest in community care as a career option. Five students experienced various tasks such as preparing and serving lunch for the seniors, engaging seniors in cognitive-stimulating games, distributing pamphlets to residents by going door-to-door, planning and conducting morning exercises, and preparing Fathers' Day celebrations for the seniors. While the seniors enjoyed their presence, the students stepped out of their comfort zones and learnt to adapt to new environments.

CONTINUOUS DELIVERY OF QUALITY CARE

SASC is committed to ensuring continuous quality care delivery for seniors. As part of the new national community care career track rolled out by the Agency for Integrated Care in 2024, a total of 13 care staff from SASC were designated as Community Care Associates (CCAs). They are now cross-functionally trained in nursing and therapy, and work closely with clinical and therapy teams to ensure that clients are equipped with skills for independent living. Their duties include serving pre-packed medication and applying prescribed topical medication. Two CCAs have also progressed to the senior CCA level and now take on greater responsibilities such as implementing operational procedures, conducting programmes and activities, and ensuring adherence to individualised care plans. SASC continues to provide opportunities for our care staff to be upskilled via this new track.

To ensure continuous improvement in quality care as a community provider of choice, SASC also embarked on a Quality Improvement (QI) project with the support of the SACH Health Performance and Innovation Office. The first phase was conducted between May to July 2024 which entailed a comprehensive review of the centre's environment, work processes and client journeys. QI methodologies such as Failure Mode Effect Analysis, Lean Management and Design Thinking were applied. The project will continue into 2025.

SENIOR SERVICES

St. Andrew's Nursing Home (SANH)



Mr Eddie Lim, 76, the first resident at SANH (Tampines North). He shared, "The living environment here is very nice and spacious. The staff also take good care of me and are just like my family."

Aligned with the needs of an ageing population, 2024 was a milestone year for the St. Andrew's Nursing Home (SANH) cluster with the expansion of its services and adoption of innovative technologies.

TWO NEW NURSING HOMES

On 4 April 2024, St. Andrew's Nursing Home (SANH) (Aljunied) commenced operations. The nursing home aims to provide a relaxing and tranquil environment for 336 residents, with a maximum of four beds in each room. Residents can enjoy more privacy, together with the many social and therapeutic programmes offered by the nursing home.

SANH (Tampines North), the seventh nursing home of the SANH cluster, commenced operations on 1 July 2024. It was awarded the Universal Design Excellence Award by the Building and Construction Authority to exemplary projects, developers and architects for their pursuit of Universal Design implementation in their building projects and innovations in user-friendly designs. The 272-bedded facility provides a homely environment for residents with features such as abundant natural light, serene therapeutic gardens, and dementia-friendly elements.

Both nursing homes adopted an open, fenceless design with the surrounding park and park connectors, enabling visitors to spend time with residents in the green spaces and fostering more interactions among residents as well as with the community. The addition of 608 beds to the SANH cluster allows us to serve the community with more than 2,000 nursing home beds.



Facade of SANH (Tampines North).



Facade of SANH (Aljunied).

REVIEW OF SERVICES

CELEBRATING A DECADE OF PSYCHIATRIC RESIDENTIAL CARE

On 24 February 2024, SANH (Buangkok) celebrated their tenth-year anniversary. Ms Ng Ling Ling, Member of Parliament for Ang Mo Kio Group Representative Constituency, was the Guest-of-Honour for the event, which was attended by about 100 staff, community partners and volunteers. Apart from nursing care, the home also focuses on recovery through holistic healing, such as through vocational training, psychotherapy, sensory programmes and pastoral care. Mr Kelvin Ng, Executive Director of SANH (Buangkok) shared, "Our residents have very few visits from family and friends. We want the residents to feel that this is their home. Staff are like their immediate family members, and our volunteers are their trusted friends".

At the celebration, 13 staff who have served at least 10 years received their Long Service Award (LSA). One of the LSA recipients, Nurse Manager, Ms Rosa Marie Duron, said that through her experience working with psychiatric residents, she learnt that "mental illness is not a mark of weakness, but a testament to the strength required to face life challenges."



Heartwarming song presentation of "Friends" at the tenth-year anniversary celebration of SANH (Buangkok). The song beautifully highlighted the precious friendships with volunteers and partners over the past decade.



Screengrab from CNA docuseries "It Takes A Village".

IT TAKES A VILLAGE

Six residents from St. John's - St. Margaret's Nursing Home (SJSNMH) and six preschoolers from Little Seeds Preschool (SJSN) were featured in a 4-part observational docuseries on intergenerational relationships. The docuseries called "It Takes A Village" was aired on Channel NewsAsia from 24 to 27 August 2024, showcasing the transformative power of intergenerational relationships. The friendships between the young and old have brought joy, new perspectives and invaluable life lessons.

In a collaboration with the Kolam Ayer Community Arts & Culture Club, 22 residents from SANH (Aljunied) turned discarded cardboard boxes into a vibrant art installation titled "Joyful Donuts Tree," guided by local artist Casey Chen. The project provided a calming outlet for self-expression, helping to soothe moody emotions, while also sparking conversations and laughter among the quieter residents during the sessions. Showcased at the Kolam Ayer PAssionArts Festival 2024, the installation became a testament to how art and sustainability efforts can be combined to create something extraordinary, fostering emotional well-being and community connection.

On 8 August 2024, SANH (Henderson) hosted a Journalist Visit Programme for seven journalists from Mediacorp Channel 8, showcasing the authentic setting of a nursing home, model of care, community life and social aspects of residential living for seniors, all of which reflect the nursing home's holistic approach to residential care.

REVIEW OF SERVICES



Resident from SANH (Henderson) using BIXEPS under the guidance of a therapy assistant.

EMBRACING INNOVATION AND TECHNOLOGY

SANH is part of the Agency for Integrated Care (AIC)'s Wave 1 onboarding of the International Resident Assessment Instruments (InterRAI), an assessment tool used for the care management of residents. InterRAI facilitates information sharing across care settings, reduces redundant efforts, and supports continuous tracking of residents' care journey in order to provide better care.

As part of SANH's care model to provide safe and comfortable rehabilitative care, more than 60 residents from SANH (Aljunied, Henderson, Queenstown and Tampines North) benefitted from using BIXEPS, a machine using magnetic fields to activate muscles as a part of therapy. A supplementary treatment to physiotherapy, BIXEPS allowed residents to overcome the challenges of exercising and improve their mobility without adding physical strain.

SANH (Queenstown) and SJSM NH have also adopted PreSAGE, a fall detection and prevention solution. PreSAGE utilises Artificial Intelligence and thermal sensors to proactively monitor residents, offering customisable levels of notification for fall prevention. This not only enhances resident safety but also streamlines post-fall investigations by providing video playback with privacy protection. It also optimises caregiving efficiency and communication among residents, staff, and families.

Other technology-enabled solutions include smart delivery robots. At SJSM NH, smart delivery robots, Pudu Robotics, efficiently perform daily tasks like delivering food, documents, medication and transporting items between wards. By handling these tasks, the robots allow healthcare staff to focus on core duties, improving overall productivity.



SJSM NH security personnel using the delivery robot to send a parcel to the ward.

Senior

Services



"At St. Andrew's Senior Care (Bedok North), everyone is my good friend! I like to buy treats for the seniors. I want to help in any way I can and show my appreciation to everyone."

Mr Tan Peng Siah

Mr Tan goes to SASC (Bedok North) for rehabilitation and to the co-located Active Ageing Centre for karaoke and carrom.

AUTISM SERVICES

St. Andrew's Autism Centre (SAAC)

BUILDING A FUTURE-READY CURRICULUM AND PROGRAMMES

St. Andrew's Autism School (SAAS) piloted the new Digital Literacy Curriculum, working with three classes of 14 and 15-year-olds. The programme covers practical skills like using self-checkout kiosks, maintaining a balanced approach to technology and ensuring internet safety. This strengthened students' ability to navigate digital tasks while promoting responsible and secure technology use.

They also adopted a Schema-Based Instruction (SBI) Approach to teach problem-solving skills for students ready to learn more complex numeracy concepts. SBI moves away from over-reliance on keywords, and focuses on understanding and organising problem structures. To cater to SAAS students' learning profile, evidence-based practices like task analysis and visual support were integrated into the process. Teachers reported improved numeracy outcomes and student engagement during problem-solving tasks, while students demonstrated a clearer understanding of real-world numeracy applications and problem-solving processes.

SAAS launched a new Outdoor Education Initiative for eight senior classes, featuring kayaking lessons at Bedok Reservoir Park. Prior to in-person lessons at the park, students were prepared through the use of visuals aids, instructional videos and confidence sessions conducted in school. Through these lessons, students gained greater water confidence and developed essential outdoor skills.

SAAC also developed the Volunteer Leaders initiative. The growth of SAAC's regular volunteer base has cultivated experienced volunteers trained across different service areas. They become Volunteer Leaders, who are deployed to manage other volunteers and organise activities. This has led to an expanded scope of volunteering while also creating more varied ways for volunteers to be engaged with SAAC's mission.

Recognising the importance of continued engagement of persons with autism (PWAs) after graduation from special education school, SAAC started the GoodSpace Programme. Designed for adults with moderate to severe autism unable to access other post-18 services, GoodSpace fills a critical gap. It provides a structured transition to adulthood, fostering purposeful engagement and preventing skill regression while preparing participants for future initiatives. The programme currently serves about 25 clients in developing daily living skills while meaningfully engaging them in areas such as art, fitness and more.



SAAS students enjoying kayaking.

COMMUNITY PARTNERSHIPS AND NATIONAL PROJECTS

SAAC continued to strengthen and expand its community partnerships with schools, businesses and community organisations.

Partnerships with mainstream schools have enabled us to expand the breadth and depth of activities and programmes for SAAC, allowing us to maximise opportunities for interaction between students in mainstream schools and PWAs.

For SAAS, four students participated in the National Day Parade 2024 school choir music video, performing alongside students from other special education and mainstream schools. Students showed great perseverance and resilience during the numerous rehearsals and filming process. In partnership with Assumption Pathway School, student artworks were transformed into fashion displays at National Gallery Singapore. The partnership included interactive art sessions and a public exhibition. Additionally, SAAS students took part in the Singapore Youth Festival Visual Arts Presentation where their artwork was also displayed at the National Gallery. This national platform not only provided students with an opportunity for self-expression but also showcased their creativity to a wider audience.

For the DAC, students from Nanyang Polytechnic (NYP) and Victoria Junior College organised activities to interact with

REVIEW OF SERVICES

our clients, while our clients also helped with vegetable harvesting, and book labelling and sorting at North Vista Primary School (NVPS). These experiences fostered greater empathy and better understanding of autism among the students and teachers of NVPS, while helping our clients practise skills such as turn-taking and communication.

SAAC also connected with local businesses and community groups, creating opportunities for DAC clients to participate in the community in meaningful ways, while promoting inclusiveness. The Ang Mo Kio-Hougang Palmview Residents Network organised engagement sessions with our DAC clients, and residents in the community gained a deeper understanding of autism through the interactions. Nail Bliss, a salon at Sengkang, worked with us to allow DAC clients to collect, wash and fold clean towels for use at the store. National Library Board Punggol volunteers from the Volunteering with a Purpose programme also conducted a three-week coaster-making session with DAC clients. The coasters were sold to fundraise for SAAC.

To further support residents at the St. Andrew's Autism Home (SAAH), SAAC collaborated with the Institute of Mental Health through the Assertive Intervention for Developmental Disability programme. The three-year pilot offers multidisciplinary support and treatment for residents with complex needs at SAAH. Conducting treatment onsite helps address any behavioural challenges that may arise in natural environments and prevents potential hospitalisations. SAAH residents involved in the programme benefit from pharmacological, psychological and therapeutic interventions.



SAAS' SYF Visual Arts Presentation



NDP 2024 School Choir Music Video

PROMOTING AWARENESS AND ACCEPTANCE

Walk of a Lifetime (WOAL) is SAAC's annual walkathon event designed to promote greater understanding and acceptance of autism. In 2024, WOAL featured additional experiential activities that allowed participants to better understand the communication, sensory and behavioural challenges faced by PWAs. The event drew about 1,200 participants and raised over \$600,000, while more than 90% of participants reported a deeper understanding of autism post-event.



Participants at WOAL 2024 holding pinwheels designed by SAAC beneficiaries.

With funding from the RAO Family Foundation, SAAC has established the Centre of Advocacy and Public Education. The centre advocates for more autism-friendly policies and programmes, with the goal of creating a community that is more accepting and understanding of PWAs.

In line with the Centre's mission and the growing interest from corporates to enhance staff capabilities in supporting PWAs in the community, SAAC conducts autism awareness training. The team has trained over 200 volunteers and staff from organisations such as Tower Transit, Go Ahead, Frasers Property, Sentosa Development Corporation and Gardens by the Bay.

To promote public acceptance, SAAC partnered with Mastercard, HSBC Singapore, Frasers Property Singapore, and Hidden Disabilities Sunflower to launch Acceptance Matters. The campaign featured three beneficiaries through film and photography, and offered insights into the inner world of a PWA. It also educated the public on autism facts, explaining why acceptance is crucial and calling for action – starting with acceptance.

AUTISM SERVICES

St. Andrew's Mission School (SAMS)



During the SEL Camp, students created their group flag based on the SAMH values of Love, Integrity, Growth, Honour and Teamwork.

Now in its third year of operation, SAMS has expanded its range of programmes and activities and is preparing to welcome our first cohort of Secondary and Vocational Education students in 2026.

SOCIAL EMOTIONAL LEARNING CAMPS

SAMS ran our first series of Social Emotional Learning (SEL) Camps for all our levels from Primary 1 to Primary 5 in 2024.

The SEL Level Camps aim to help students develop responsible thinking, empathy and social responsibility. Our students learnt to understand more about managing emotions and making responsible decisions. The activities in the camps reinforce our Character and Citizenship Education curriculum and what is taught in SEL lessons.



Each level camp ended with an offsite activity where students were able to apply their newfound skills and knowledge outside the classroom.



Students from Cub Scouts pitching a tent.

INTRODUCTION OF CO-CURRICULAR ACTIVITIES (CCA)

A modular CCA programme for our Primary 3 to Primary 5 students was introduced in 2024. Our students were given the opportunity to try out different CCAs such as performing arts, sports, uniformed groups and clubs before choosing one next year.

REVIEW OF SERVICES

BUILDING STRONG RELATIONSHIPS

SAMS continues to maintain strong relationships with our partners such as corporations, community groups, schools and most importantly, parents. These partners augment the school experience by providing engaging programmes for our students. Our school partnerships also promote inclusion and allow opportunities for our students to interact with students from different schools.

We continue to run programmes such as the annual Saints' Learning Fest, where students from St. Margaret's Secondary School conduct interesting activities for our students. Students from Nan Hua High School's uniformed groups also planned and carried out an exciting day of games and activities for our students as a part of their Values in Action project.

Our corporate partners supported special events such as the Children's Day celebrations with sponsorships and volunteers to run special activities while community groups such as the Singapore Armed Forces conducted an interactive military experience and shared more about National Service.

Parents are our most important partners and we endeavor to work closely with parents to support their children's learning and development. Our Parent Support Group (PSG) actively supports events such as hands-on learning experiences and school celebrations. It is with the strong support of parents that we can continue to foster a healthy school community where everyone plays a part in nurturing our students.



St. Margaret's Secondary School students conducting a programme for our students.



Nan Hua High School Girl Guides conducting a lesson for our students.

SAMS RECOGNITION DAY

At the end of every academic year, SAMS recognises the uniquely brilliant talents and achievements of our students. At the annual SAMS Recognition Day on 15 November 2024, we celebrated both the academic and character excellence of our Saints. Our talented students enthralled everyone present through their scintillating performances and showcased their abilities to parents and guests. The event was graced by Mrs Dayna Chia, Divisional Director, Special Educational Needs Division. SAMS also acknowledged and presented tokens to our esteemed partners to recognise the important role they play in the life of the School.

CHANGE IN SCHOOL LEADERSHIP

At the end of November 2024, the school bade farewell to our founding Principal Mrs Wong Bin Eng, as she retires after having laid a strong foundation for the school to continue to grow and establish itself as a premier educational institution. We are all extremely grateful for her sterling service to the school and thank her for inspiring us to be passionate about the special needs community.

We are excited to welcome Ms Veronica Ho as our new Principal. Ms Ho brings with her a wealth of experience having led St. Andrew's Autism School for the past few years. She has also held positions in mainstream schools and in the headquarters of the Ministry of Education.

Autism

Services



"We are very thankful to SAMS and the teachers for their interesting activities and student-centric culture," say Johann's parents.

Johann Zhang

Student at St. Andrew's Mission School. He has shown improvement in his studies and managing his emotions with positive reinforcement from his teachers. A budding artist, Johann likes to draw to express himself.

LEADERSHIP

St. Andrew's Mission Hospital (SAMH) is governed by a Board of Management (SAMH Board), which is the governing body responsible for overseeing and managing SAMH.

Reporting to the SAMH Board are committees appointed by the Board of Management for the Service Units as well as the Audit, Chaplaincy, Finance, Fundraising, Human Resource and Nomination Committees.

The Board's role is to provide strategic direction and oversight of the programmes and objectives of SAMH and to steer SAMH towards fulfilling its vision and mission through good governance. As stipulated in the Ordinance, the SAMH Board is made up of nominees and elective members, headed by the President, who is by appointment, the Bishop of Singapore.

The roles and responsibilities of the Board include:

- Review the Vision and Mission of SAMH periodically to ensure their relevance, and ensure that there are adequate resources to sustain SAMH's operations and that these resources are effectively and efficiently managed
- Develop and approve a strategic plan to direct SAMH towards achieving its mission and fulfilling its vision
- Appoint Committees to assist or advise in its work with documented Terms of Reference
- Maintain a sound financial and accounting system to ensure effective management of resources
- Oversee the processes of evaluating internal controls and financial reporting
- Ensure satisfactory compliance to rules and regulations, both legislated and codified, that govern charities and Institutions of a Public Character (IPCs)
- As part of the ongoing succession planning for the Board, review the composition of the Board regularly to ensure an appropriate balance of expertise, skills, attributes and ability among the Board members

No Board members are remunerated for their Board services.

No staff sits on the Board.

The Group Chief Executive Officer is appointed as the Corporation Secretary but does not vote at Board Meetings.

SAMH conducts regular self-evaluation to assess the work of and oversight at SAMH. Based on the evaluation, the Board may consider seeking training to plug competency gaps, adopt best practices or where appropriate, appoint new Board members with the relevant expertise.

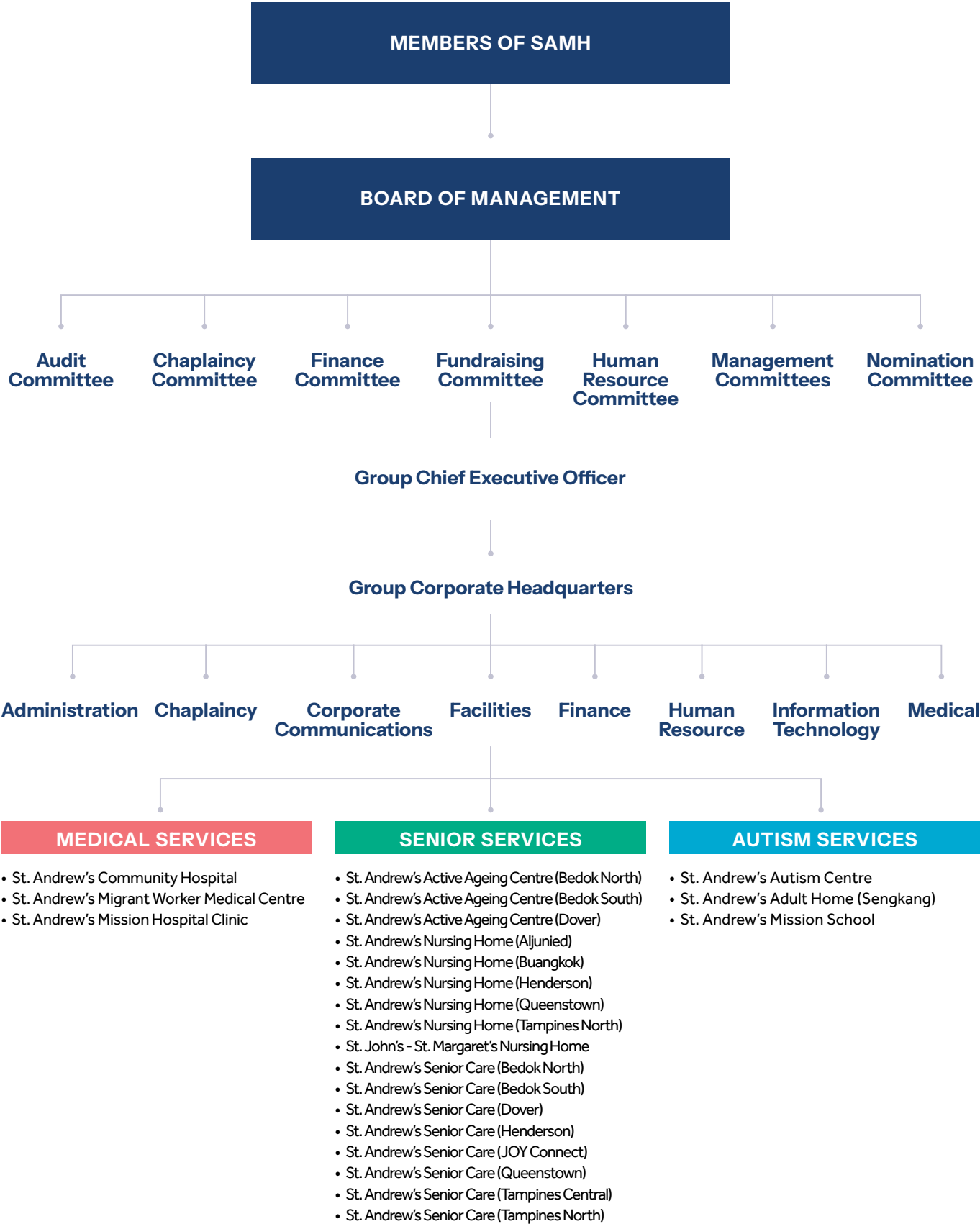
Yearly, the Board uses the Governance Evaluation Checklist from the Charity Council to review the extent to which SAMH has complied with guidelines in the Code of Governance for Charities and Institutions of a Public Character (IPCs). In addition, a self-evaluation is also conducted yearly by the Board members on their effectiveness.

Relevant training when available is disseminated to the Board members for their signing up.

As part of ongoing succession planning for the Board, the Nomination Committee reviews the composition and tenure of the members of the Board and Committees to ensure an appropriate balance of expertise, skills, attributes and ability among the Board members. The Committee also identifies potential candidates and explores their interests and availability. Where possible and appropriate, these candidates will be invited to serve in the Committees to gain experience with SAMH.

All newly appointed and reappointed members are required to accept the appointment(s) from the Nomination Committees. The appointments of elected members are approved at the Annual General Meeting and the appointment of office bearers and members of the Committees are approved by the Board.

ORGANISATION STRUCTURE



BOARD OF MANAGEMENT

The Board and Committees were appointed on a one-year term on 23 April 2024, except for the Management Committees of St. Andrew's Autism School and St. Andrew's Mission School which are appointed on a two-year term.

Three of the 18 members have served on the Board for more than 10 consecutive years. The retention of these members was made in consideration of their invaluable experience, expertise and the specific needs of the organisation at this time:

- Dr Alfred Loh's extensive hospital experience is vital as SACH expands into a new facility in 2024.
- Mr Andrew Goh's continued presence is critical to ensuring a smooth leadership transition.
- Mr Chan Wing Hong's cybersecurity expertise is essential in meeting the increasing demands of compliance regulations and broader cybersecurity standards.

The Board remains committed to succession planning to ensure a sustainable leadership pipeline for the future. The Treasurer has a term limit of four years.

The meeting attendance reported is for the period from 23 April 2024 to 26 March 2025.



PRESIDENT

**The Most Reverend
Dr Titus Chung Khiam Boon**
Bishop of Singapore
Archbishop of the Province of
the Anglican Church in South East Asia
Diocese of Singapore
PhD (Philosophy)
(Appointed as President and
Board member since 2020)
Meeting Attendance: 3/4



VICE PRESIDENT

Mr Choy Siew Kai
Non-Executive Director
Factset Inc
BSc, Stanford University DCI Fellow
(Appointed as Board member since 2020,
Alternate Vice President since 2021)
Meeting Attendance: 4/4



TREASURER

Mr Lim Yuan En
Chief Executive Officer
Skyform Pte Ltd
MBA, BA (Hons)
(Appointed since 2024)
Meeting Attendance: 4/4



NOMINATED MEMBER

**Methodist Church
Dr Linus Chua Kee Loon**
Consultant Family Physician, National
University Polyclinics, NUHS Regional
Health System
MBBS, MMED (FM), FCFP(S)
(Appointed since 2023)
Meeting Attendance: 4/4



NOMINATED MEMBER

**Presbyterian Church
Reverend David Lim Chee Kwang**
Clergyman
Presbyterian Community Services
Masters
(Appointed since 2021)
Meeting Attendance: 4/4



NOMINATED MEMBER

**St. Andrew's Cathedral
Parochial Church Council
Dr Benjamin Tai Chih Urn**
Research Scientist
Genome Institute of Singapore
PhD
(Appointed since 2018)
Meeting Attendance: 4/4



NOMINATED MEMBER

**St. Andrew's Cathedral
Parochial Church Council
Mr Adrias Tan Hock Soon**
Senior Legal Counsel
Samwoh Corporation Pte Ltd
MSc (Hons) [KCL], LLB (Hons) [UK],
BSc (Hons) [UK]
(Appointed since 2024)
Meeting Attendance: 4/4

BOARD OF MANAGEMENT



PROFESSIONAL REPRESENTATIVE AND ELECTED MEMBER

Dr Cheng Yew Kuang
Allergist and Rheumatologist
Allergy, Arthritis & Rheumatism Clinic
MBBS (S'pore), MRCP (UK),
FAMS (Rheumatology),
FACR (USA), FAAAAI (USA)
(Appointed since 2021)
Meeting Attendance: 4/4



PROFESSIONAL REPRESENTATIVE AND ELECTED MEMBER

Dr Alfred Loh Wee Tiong
Senior Consultant (Medical)
Raffles Medical Group Ltd
MBBS (S'pore), FCGP (S'pore),
FRCGP (UK)
(Appointed since 2005)
Meeting Attendance: 2/4



ELECTED MEMBER

Mr Chan Wing Hong
Senior Director (IT)
Palo Alto Networks
BSc (Econ)
(Appointed since 2009)
Meeting Attendance: 3/4



ELECTED MEMBER

Mr Larry Choi Shing Kwok
Director and CEO
ISEAS-Yusof Ishak Institute
MPA, MA (Eng), BA (Hons) (Eng)
(Appointed since 2020)
Meeting Attendance: 4/4



ELECTED MEMBER

Mr Andrew Goh Kia Teck
Retired Banker
BEcon (University of Adelaide)
(Appointed as Board member since 2008,
Vice President from 2010 to 2023)
Meeting Attendance: 3/4



ELECTED MEMBER

Reverend Canon Huang Ao You
Clergyman
Diocese of Singapore
MTh, MDiv, BBA
(Appointed since 2017)
Meeting Attendance: 4/4



ELECTED MEMBER

Mr Lee Cheow Seng
Retired
BAcc
(Appointed since 2019)
Meeting Attendance: 4/4



ELECTED MEMBER

Mr Lee Chew Chiat
Executive Director (Consultant)
Deloitte Consultant Singapore
BEng (Hons)
(Appointed as Board member since 2015;
Honorary Treasurer from 2016 to 2020)
Meeting Attendance: 4/4



ELECTED MEMBER

Ds Bessie Lee Geok Kim
Deaconess
Diocese of Singapore
DipEd, DipMin
(Appointed since 2021)
Meeting Attendance: 4/4



ELECTED MEMBER

Mr Joseph Liew Yoke Pheng
Independent Non-Executive Chairman
Grand Venture Technology Limited
FCCA, FSCA, CISA, CFE, BCom (Acc)
(Appointed as Board member since 2019,
Honorary Treasurer since 2020)
Meeting Attendance: 3/4



ELECTED MEMBER

Prof John Lim Chien Wei
Executive Director
Duke-NUS Centre of Regulatory Excellence
Senior Adviser, Ministry of Health
MBBS (S'pore), MSc (PH),
FAMS, MPM (Harvard)
(Appointed from 2002 to 2012;
re-appointed in 2015)
Meeting Attendance: 3/4



SECRETARY

Dr (Adj A/Prof) Arthur Chern Su Chung
Group Chief Executive Officer,
St. Andrew's Mission Hospital
(Non-Board Member, Salaried Officer)
MBBS (S'pore), BTh (Hons) (Greenwich),
MPH (Yale), MPA (Harvard), FAMS
(Appointed since 2012)
Meeting Attendance: 4/4

MANAGEMENT COMMITTEES

Roles of the Management Committees

- Oversee the operations of the respective Service Units to achieve the Service Units' objectives
- Provide direction and guidance on the strategic plans for the respective Service Units as per SAMH's Vision and Mission
- Promote awareness and increase public awareness and community engagement, appreciation and understanding of the objectives and work of the Service Units

ST. ANDREW'S AUTISM CENTRE

Chairman

Mr Lee Chew Chiat

Executive Director (Consultant)
Deloitte Consultant Singapore
BEng (Hons)

Treasurer

Mr Joseph Liew Yoke Pheng

Independent Non-Executive Chairman
Grand Venture Technology Limited
FCCA, FSCA, CISA, CFE, BCom (Acc)
(Till 30 November 2024)

Mr Lim Yuan En

Chief Executive Officer
Skyform Pte Ltd
MBA, BA (Hons)
(Appointed from 1 December 2024)

Members

Mr Chan Wing Hong

Senior Director (IT)
Palo Alt Networks
BSc (Econ)

Mr Benjamin Tan Keng Sing

CEO
World Version Singapore
Masters

Mdm Tay Li Ling

Director
Lewin Education Centre
BA (Hons), PGCE

Dr Wei Ker Chiah

Senior Consultant Psychiatrist
Institute of Mental Health
MBBS, MMed (Psych)

Reverend Canon Terry Wong

Clergyman
Diocese of Singapore
Masters of Divinity

ST. ANDREW'S AUTISM SCHOOL

Chairman

Mr Lee Chew Chiat

Executive Director (Consultant)
Deloitte Consultant Singapore
BEng (Hons)

Treasurer

Mr Joseph Liew Yoke Pheng

Independent Non-Executive Chairman
Grand Venture Technology Limited
FCCA, FSCA, CISA, CFE, BCom (Acc)
(Till 30 November 2024)

Mr Lim Yuan En

Chief Executive Officer
Skyform Pte Ltd
MBA, BA (Hons)
(Appointed from 1 December 2024)

Secretary

Ms Veronica Ho (ex-officio)

Principal
St. Andrew's Mission School
Masters in Education
(Till 14 December 2024)

Mr Tan Siew Tiong (ex-officio)

Principal
St Andrew's Autism School
Bachelor of Applied Science (Education) – Class 1
(Appointed from 15 December 2024)

Members

Mr Bernard Chew (ex-officio)

Chief Executive Officer
St. Andrew's Autism Centre
Masters of Education

Ms Fan Yuen Chi Edwina

Lawyer / Director
CIVIC Legal LLC
LLB (Hons)

MANAGEMENT COMMITTEES

Mdm Law Li Mei

Principal
Ministry of Education
LLB (Hons), PGDE, MA (Eng Studies)

Mr Ashley Lim

Accountant
Biovalence Technologies Pte LTD
BAcc

Mrs Nancy Phua

Senior Inspector
Ministry of Education
Master of Arts (Educational Management)

ST. ANDREW'S MISSION SCHOOL

Chairman/ Supervisor

Mr Lee Chew Chiat

Executive Director (Consultant)
Deloitte Consultant Singapore
BEng (Hons)

Treasurer

Mr Joseph Liew Yoke Pheng

Executive Chairman
Grand Venture Technology Limited
FCCA, FSCA, CISA, CFE, BCom (Acc)

Secretary

Mrs Wong Bin Eng (ex-officio)

Principal
Masters in Educational Management (NTU)
(Till 14 December 2024)

Ms Veronica Ho (ex-officio)

Principal
St. Andrew's Mission School
Masters in Education
(Appointed from 15 December 2024)

Members

Dr (Adj A/Prof)

Arthur Chern Su Chung (ex-officio)

Group Chief Executive Officer,
St. Andrew's Mission Hospital
MBBS (S'pore), BTh (Hons) (Greenwich),
MPH (Yale), MPA (Harvard), FAMS

Dr Lim Lai Cheng

Self-employed (Consultant)
PhD

Ms Linda Lim

Principal
Ministry of Education (Leadership)

Dr Kao Pao-Tang

Paediatrician
International Baby Child Adolescent Clinic
MBBS (Monash), M.Med (Singapore), RCPCH, FAMS

Ms Terry Theseira

MOE Senior Inspector
Ministry of Education
BA

Venerable Wong Tak Meng

Clergyman
Diocese of Singapore
MDiv

ST. ANDREW'S COMMUNITY HOSPITAL

Chairman

Dr Alfred Loh Wee Tiong

Senior Consultant (Medical)
Raffles Medical Group Ltd
MBBS (S'pore), FCGP (S'pore), FRCGP (UK)

Members

Dr Cheng Yew Kuang

Allergist and Rheumatologist
Allergy, Arthritis & Rheumatism Clinic
MBBS (S'pore), MRCP (UK),
FAMS (Rheumatology),
FACR (USA), FAAAAI (USA)

MANAGEMENT COMMITTEES

Ms Theodora Kee

Lawyer
Legal Clinic LLC
Bachelor of Laws

Dr Lee Hoon Hwee

Dental Surgeon
HH Lee Dental
BDS (Spore) MSc (London)

Prof Leo Yee-Sin

Senior Advisor
National Centre for Infectious Diseases/
National Healthcare Group
MBBS, M Med (Int Med), MPH, MRCP (UK), FRCP, FAMS

Dr Christopher Lien Tsung Chien

Senior Consultant Geriatrician
Changi General Hospital
MBBS (S'pore), MRCP (UK), FAMS, MPA (Harvard), FRCP (Edin)

Clinical A/Prof Ng Kee Chong

Chief Executive Officer
Changi General Hospital
MBBS, M Med (Paed), FAMS

Prof Pang Weng Sun

Senior Consultant
Khoo Teck Puat Hospital, National Healthcare Group
MBBS, MMed, FAMS, FRCP (Edin)

Dr Sin Gwen Li

Psychiatrist
Pearl Clinic for Memory & Mental Health
MBBS (S'pore), MMed (Psych)

Adj Asst Prof Tay San San

Chief and Senior Consultant, Rehab Medicine
Changi General Hospital
MMed (Internal Med, NUS), MRCP (UK)

Dr Noel Yeo Sheng Ming

Chief Commercial & Operations Officer
Bali International Hospital
GDOM, MBBS, EMBA

ST. ANDREW'S NURSING HOME

Chairman

Mr Choy Siew Kai

Non-Executive Director
Factset Inc
BSc, Stanford University DCI Fellow

Members

Adj Assoc Prof Chua Chi Siong

Medical Director, Regional Health System Office
National University Health System
MBBS, MMed (FM), FCFP

Dr Chua Hong Choon

Chief Executive Officer
Khoo Teck Puat Hospital & Yishun Health
MBBS, MMed (Psych), MSc (Health Care Mgmt)

Reverend Canon Huang Ao You

Clergyman
Diocese of Singapore
MTheo, MDiv, BBA

Ms Mary Law Moi Chan

Retired
BSc (Nursing Mgmt)

Mr Lee Cheow Seng

Retired
BAcc

MANAGEMENT COMMITTEES

Assoc Prof Lee Kheng Hock

Senior Consultant (Medical)
MBBS, MMed (FM), FAMS, FCFPS
(Till 31 December 2024)

Assoc Prof Steven Lim Hoon Chin

Senior Consultant (Medical)
Changi General Hospital
MBBS, MRCS (A&E) (Edin), FAMS, FCDMS

Reverend Jeremy Ponniah

Clergyman
Diocese of Singapore
MBA

Dr Tan Chi Chiu

Medical Doctor (Gastroenterologist)
Gastroenterology & Medicine
International PL
MBBS, MMed (Int Med), FRCP, FAMS

Adj Assoc Prof Reuben Wong

Medical Doctor (Gastroenterologist)
Gutcare
MBBS, AGAF, FRCP, FAMS

Dr Noel Yeo Sheng Ming

Chief Commercial & Operations Officer
Bali International Hospital
GDOM, MBBS, EMBA

ST. JOHN'S - ST. MARGARET'S NURSING HOME

Chairman

Mr Larry Choi Shing Kwok

Director and CEO
ISEAS-Yusof Ishak Institute
MPA, MA (Eng), BA (Hons) (Eng)

Members

Dr Benjamin Koh Khay Wee

Civil Servant
Ministry of Sustainability and the Environment
MBBS (Singapore), MPH (Harvard)

Mr Koh Kok Liang John

Civil Servant
Ministry of Finance
B Economics (Stanford)

Mr Lee Cheow Seng

Retired
BAcc

Dr Lee Hoon Hwee

Dental Surgeon
HH Lee Dental
BDS (Spore) MSc (London)

Prof John Lim Chien Wei

Executive Director, Senior Adviser, Chairman
Duke-NUS Medical School Singapore
MBBS (S'pore), MSc (PH),
FAMS, MPM (Harvard)

Mr Tan Shen Kiat

Lawyer
Kith & Kin Law Corporation
BBA, LLB, TEP

Reverend Dino V Thangamany

Clergyman
Diocese of Singapore
MDiv, Adv Dip Eng

Mr Wong Kin Nyen

Director/Academic Services
Singapore Institute of Management
Global Education
BEng Civil (Hons)

OTHER COMMITTEES

AUDIT COMMITTEE

Roles of the Audit Committee

- Review, evaluate and make recommendations on all relevant matters of audit significance
- Review the annual financial statements
- Review the scope and results of audits including the appointment of auditors and their fees
- Review the effectiveness of SAMH material internal controls as and when necessary
- Plan for an internal audit or other reviews as and when necessary

Chairman

Mr Choy Siew Kai

Non-Executive Director
Factset Inc
BSc, Stanford University DCI
Fellow

Members

Mr Chan Wing Hong

Senior Director (IT)
Palo Alt Networks
BSc (Econ)

Mr Lee Chew Chiat

Executive Director (Consulting)
Deloitte Consultant Singapore
BEng (Hons)

Mr Andrew Goh Kia Teck

Retired Banker
BEcon (University of Adelaide)

Mr Tan Kian Woo

Senior Vice President and Chief
Financial Officer
National University of Singapore
BAcc (Hons), FCA (Singapore)

Ms Phyllis Law Auket

Regional Finance Manager
St. Francis Methodist School Ltd
MBA

CHAPLAINCY COMMITTEE

Roles of the Chaplaincy Committee

- Review the structure, operations, resources and effectiveness of the various Chaplaincies in centres
- Review the framework of partnership with churches
- Develop policies and best practices and ensure compliance with regulatory requirements
- Develop cluster-specific ministry models in tandem with the professional models, and initiatives to contribute to the mission of the work

Chairman

Venerable Wong Tak Meng

Clergyman
Diocese of Singapore
MDiv

Members

Reverend Adrian Chong Kum

Cheong
Clergyman
Diocese of Singapore
BDiv

Assoc Prof Steven Lim Hoon Chin

Senior Consultant (Medical)
Changi General Hospital
MBBS, MRCS (A&E) (Edin), FAMS,
FCDMS

Mr Choy Siew Kai

Non-Executive Director
Factset Inc
BSc, Stanford University DCI Fellow

The Right Reverend Low Jee King

Clergyman
Diocese of Singapore
BTh

OTHER COMMITTEES

FINANCE COMMITTEE

Roles of the Finance Committee

- Review, evaluate and make recommendations on all relevant matters of financial significance
- Review and recommend revisions to the financial policies when necessary
- Act as a resource for the Management to consult with respect to any matters of a financial nature
- Evaluate and recommend investments and borrowings, major capital acquisitions proposals and related financing
- Evaluate the monthly financial reports, annual budgets and forecasts, and annual audited accounts in accordance to the plans and programmes of SAMH

Chairman

Mr Lim Yuan En

Chief Executive Officer
Skyform Pte Ltd
MBA, BA (Hons)

Members

Mr Charlie Chan Wai Kheong

Chief Executive Officer
Charlie Chan Capital Partners
MBA

Mr Lau Wan Keong

Managing Director
Elchdan Holdings (Asia) Pte Ltd
BA (Hons)

Mr Daniel Chan Choong Seng

Managing Director
DCG Capital Pte Ltd
BBA

Mr Lee Cheow Seng

Retired
BAcc

Mr Hamish Alexander Christie

Chartered Accountant in Practice
H A Christie & Co
Chartered Accountant (S'pore),
FCA (England and Wales)

Mr Joseph Liew Yoke Pheng

Independent Non-Executive
Chairman
Grand Venture Technology Limited
FCCA, FSCA, CISA, CFE, BCom (Acc)

FUNDRAISING COMMITTEE

Roles of the Fundraising Committee

- Review the fundraising targets and plans to help meet the needs of SAMH
- Protect the interest and integrity of SAMH for all fundraising activities, which includes ensuring proper accounting and usage of donations
- Ensure maximum visibility of SAMH at all fundraising events and build long lasting relationship with individual and corporate donors

Co-Chairmen

Mr Choy Siew Kai

Non-Executive Director
Factset Inc
BSc, Stanford University DCI Fellow

Members

Mr Charlie Chan Wai Kheong

Chief Executive Officer
Charlie Chan Capital Partners
MBA

Ms Wong Kok Yee

Chartered Accountant (Singapore)
Wong Kok Yee Tax Services Pte Ltd
FCA (England and Wales)

Mr Keith Chua Tiang Choon

Businessman
ABR Holdings
BBA

Assoc Prof Steven Lim Hoon Chin

Senior Consultant (Medical)
Changi General Hospital
MBBS, MRCS (A&E) (Edin),
FAMS, FCDMS

OTHER COMMITTEES

HUMAN RESOURCE COMMITTEE

Roles of the Human Resource Committee

- Review, evaluate and make recommendations on all relevant matters of human resources and report to the Board as necessary
- Review the human resource policies and make recommendations to the Board, and guide the Management to operationalise the human resource policies where necessary

Chairman

Dr Cheng Yew Kuang

Allergist and Rheumatologist
Allergy, Arthritis & Rheumatism
Clinic
MBBS (S'pore), MRCP (UK),
FAMS (Rheumatology),
FACR (USA), FAAAAI (USA)

Members

Mr Raymond Choo Choon Sheng

Co-Founder
Resolution Advisory LLP
LLB, LLM, LLD, MA TMM, BDiv, AKC

Mr Lau Wan Keong

Managing Director
Elchdan Holdings (Asia) Pte Ltd
BA (Hons)

Ms Quek Lee Choo

Retired
MBA

Dr Benjamin Tai Chih Urn

Research Scientist
Genome Institute of Singapore
PhD

Mrs Audrey Teo- Cheang Lai Han

MSocSc (Professional Counselling)

NOMINATION COMMITTEE

Roles of the Nomination Committee

- Review and nominate members for appointments to the SAMH Board and Committees, ensuring an appropriate balance of expertise, skills, attributes and ability among the members

Chairman

The Most Reverend Titus Chung Khiam Boon

Bishop of Singapore
Archbishop of the Province of the
Anglican Church in South East Asia
Diocese of Singapore
PhD (Philosophy)

Members

Mr Choy Siew Kai

Non-Executive Director
Factset Inc
BSc, Stanford University DCI Fellow

Mr Keith Chua Tiang Choon

Businessman
ABR Holdings
BBA

Assoc Prof Steven Lim Hoon Chin

Senior Consultant (Medical)
Changi General Hospital
MBBS, MRCS (A&E) (Edin),
FAMS, FCDMS

HONORARY CONSULTANTS

Dr Cheng Yew Kuang

Allergist and Rheumatologist
Allergy, Arthritis & Rheumatism
Clinic
MBBS (S'pore), MRCP (UK),
FAMS (Rheumatology),
FACR (USA), FAAAAI (USA)

Dr Alfred Loh Wee Tiong

Senior Consultant (Medical)
Raffles Medical Group Ltd
MBBS (S'pore), FCGP (S'pore),
FRCGP (UK)

Assoc Prof Dr Joseph Thambiah

Doctor, Senior Consultant
National University Hospital
MBBS (S'pore), MMed (Surgery),
FRCS (Edin), FAMS (Orth)

MANAGEMENT EXECUTIVES

ST. ANDREW'S MISSION HOSPITAL

Group Chief Executive Officer

Appointed on 1 May 2012

Dr (Adj A/Prof) Arthur Chern

MBBS (S'pore), BTh (Hons)
(Greenwich), MPH (Yale),
MPA (Harvard), FAMS

Chief Operating Officer

Appointed on 1 January 2008

Dr Loh Yik Hin

MBBS (S'pore), MMed (Public Health), FAMS, GDMH (S'pore)

Director, Group Information Technology

Appointed on 11 July 2022

Mr Albert Hong

BSc Computer Science (Honours)

Group Medical Director

Appointed on 1 January 2023

Dr Angel Lee

MBBS (S'pore), MRCP (UK)
DPM (Wales),
FAMS (Geriatric Medicine, Palliative Medicine)
FRCP (Edin)

Director, Group Human Resource

Appointed on 1 January 2016

Mrs Yuen-Chiew Yew Mee

SRN, SCM, ICC, DTDM, M.Ed

Deputy Director, Group Finance

Appointed on 1 July 2023

Ms Angie Tang

BAccountancy,
ISCA (Chartered Accountant)

Deputy Director, Group Administration

Appointed on 1 July 2023

Miss Foo Li Boey

BSc Econ (Honours)

Head, Group Facilities

Appointed on 1 July 2024

Mr Adrian Tan

Dip Civil Structural Engineering

Head, Group Corporate Communications

Appointed on 19 May 2021

Mr Er Ker Jia

BA

ST. ANDREW'S COMMUNITY HOSPITAL

Chief Executive Officer

Appointed on 1 January 2008

Dr Loh Yik Hin

MBBS (S'pore), MMed (Public Health), FAMS, GDMH (S'pore)

Medical Director

Appointed on 1 January 2018

Dr Angel Lee

MBBS (S'pore), MRCP (UK)
DPM (Wales),
FAMS (Geriatric Medicine, Palliative Medicine),
FRCP (Edin)

Chief Operating Officer

Appointed on 1 July 2021

Ms Tan Lay Kheng

BSc (Pharmacy),
MHSc (Gerontology), DipTM

Director, Nursing Services

Appointed on 1 July 2009

Ms Alison Sim

SRN, BHSc (Nursing)

Director, Human Resource

Appointed on 5 May 2000

Mrs Yuen-Chiew Yew Mee

SRN, SCM, ICC, DTDM, Med

ST. ANDREW'S MISSION HOSPITAL CLINIC

Head, Community Medical Services

Appointed on 1 August 2023

Dr Ng Liling

MBBS (Singapore)
Grad. Dip in Geriatric Medicine (NUS, S'pore)
M Med (Family Medicine) (NUS, S'pore)

ST. ANDREW'S MIGRANT WORKER MEDICAL CENTRE

Head

Appointed on 4 October 2023

Dr Matthias Wee

MBBS (Hons),
MMed (Family Medicine)

ST. ANDREW'S SENIOR CARE

Director

Appointed on 1 July 2021

Mrs Mina Lim

BASc (Physiotherapy),
MASc (Ex & Sport Sc)

ST. ANDREW'S SENIOR CARE (DOVER)

Centre Manager

Appointed on 27 December 2022

Dr Lin Wenwei

BSc (Hons), PhD (Microbiology) Grad Dip (Social Work)

MANAGEMENT EXECUTIVES

ST. ANDREW'S SENIOR CARE (HENDERSON) ST. ANDREW'S SENIOR CARE (QUEENSTOWN)

Senior Centre Manager

Appointed on 17 April 2017

Mr Markus Ng Sung Yang

MBA, BCom (Mktg & SM), Dip (SW)

ST. ANDREW'S SENIOR CARE (JOY CONNECT)

Centre Manager

Appointed on 18 May 2015

Ms Kow Wing Yee

SCN, PGDip (HRM)

ST. ANDREW'S SENIOR CARE (TAMPINES CENTRAL)

Senior Centre Manager

Appointed on 3 April 2023

Ms Joyce Wong

BSc (Occupational Therapy), MBA

ST. ANDREW'S SENIOR CARE (BEDOK NORTH) ST. ANDREW'S SENIOR CARE (BEDOK SOUTH) ST. ANDREW'S SENIOR CARE (TAMPINES NORTH)

Senior Centre Manager

Appointed on 1 April 2023

Ms Pang Li Chin

BHealthS, Dip (Physiotherapy) MSc (NeuroPhysio)

ST. ANDREW'S NURSING HOME CLUSTER

Chief Executive Officer

Director (Medical Projects)

Appointed on 17 July 2024

Dr Daniel Lee

Master of Public Health (MPH), Harvard University

Graduate Diploma in Family Medicine (GDFM),

National University of Singapore

Bachelor of Medicine and Bachelor of Surgery (MBBS),

National University of Singapore

ST. ANDREW'S NURSING HOME (ALJUNIED)

Executive Director

Appointed on 2 January 2024

Mr Low Chung Guan

BSc in Engineering Sciences (Aeronautical Eng),

Post Grad Dip in Leadership and Organisational

Development, Double MBA in Technology and Strategy

ST. ANDREW'S NURSING HOME (BUANGKOK)

Executive Director

Appointed on 1 August 2023

Mr Kelvin Ng

MBA, Adv. Dip in Business Administration

ST. ANDREW'S NURSING HOME (HENDERSON)

Executive Director

Appointed on 2 January 2024

Mr Kenneth Jude Tan

BSc (Hons) Management

ST. ANDREW'S NURSING HOME (QUEENSTOWN)

Deputy Executive Director

Appointed on 2 January 2024

Mr Ken Lo William

BSc in Applied Accounting, Chartered Accountant (ACCA)

ST. ANDREW'S NURSING HOME (TAMPINES NORTH)

Executive Director

Appointed on 1 August 2023

Mr Edwin Yim

BSc Psychology, Grad Dip Social Work, Grad Dip

Gerontology, Grad Dip Disability Studies (Community)

ST. JOHN'S - ST. MARGARET'S NURSING HOME

Executive Director

Appointed on 23 May 2022

Mr Lim Kien Boon

M Gerontology, MBA, BEng

ST. ANDREW'S AUTISM CENTRE

Chief Executive Officer

Appointed on 1 April 2020

Mr Bernard Chew

MEd, Vanderbilt University

BA (Hons), National University of Singapore, PGDE (Sec),

National Institute of Education

Principal, St. Andrew's Autism School

Appointed on 15 December 2021

Till 14 December 2024

Ms Veronica Ho

Med, NIE/NTU, BA, NIE/NTU

Appointed on 15 December 2024

Mr Tan Siew Tiong

BASc (Hons), The University of Queensland, DipEd (Pri),

National Institute of Education

ST. ANDREW'S MISSION SCHOOL

Principal

Appointed on 1 July 2021

Till 14 December 2024

Mrs Wong Bin Eng

Masters in Educational Management

Appointed on 15 December 2024

Ms Veronica Ho

Med, NIE/NTU, BA, NIE/NTU

CORPORATE GOVERNANCE

St. Andrew's Mission Hospital (SAMH) is committed to good governance and management by ensuring our practices are in compliance with all applicable laws, regulations and internal policies.

CODE OF GOVERNANCE

The Charity Council in Singapore published a revised "Code of Governance for Charities and Institutions of a Public Character (IPCs) 2023", which introduces governance best practices that charities and IPCs are encouraged to adopt. The Code operates on the principle of 'comply or explain'. Below is SAMH's compliance status against the Governance Evaluation Checklist for Tier 2, for all IPCs and Large Non-IPC Charities with gross annual receipts or total expenditure of \$10 million or more).

We have revised the term limit for the Board to align it closer to the 10-year term limit stipulated by the new Code of Governance and we aim to comply with the 10-year term limit ultimately. Approval has been sought at the Annual General Meeting for the appointment of Board members beyond 10 consecutive years, with their stated reasons.

We have published an Environmental, Social, and Governance (ESG) statement to our staff to underscore our unwavering commitment to sustainability, social responsibility, and governance excellence as an organisation and inform the members of the public of our ESG initiatives on our website. We look to put in place an Environmental and Sustainability Checklist to understand the environmental impact of our business, and to measure and reduce them.

SN	Call for Action	Code ID	Did the charity put this principle into action? (Yes, Partial Compliance, No)
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.	1.4	Yes
	"Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.		
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	Yes

CORPORATE GOVERNANCE

SN	Call for Action	Code ID	Did the charity put this principle into action? (Yes, Partial Compliance, No)
7	<p>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:</p> <p>a. Audit b. Finance</p> <p>* Other areas include Programmes and Services, Fund-raising, Appointment/ Nomination, Human Resource, and Investment.</p>	2.3	Yes
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	Yes
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	Partial Compliance
10	<p>Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position).</p> <p>For Treasurer (or equivalent position) only:</p> <p>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.</p> <p>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.</p> <p>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.</p>	2.6	Yes
11	<p>Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <p>a. No staff should chair the Board and staff should not comprise more than one-third of the Board.</p>	2.7	Yes
12	<p>Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <p>a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.</p>	2.8	Yes

CORPORATE GOVERNANCE

SN	Call for Action	Code ID	Did the charity put this principle into action? (Yes, Partial Compliance, No)
13	<p>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.</p> <p>For all Board members:</p> <ul style="list-style-type: none"> 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	Partial Compliance
14	<p>For Treasurer (or equivalent position) only:</p> <ul style="list-style-type: none"> 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
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	<p>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.</p> <ul style="list-style-type: none"> 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	Yes

CORPORATE GOVERNANCE

SN	Call for Action	Code ID	Did the charity put this principle into action? (Yes, Partial Compliance, No)
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.	4.1a	Yes
	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).		
22	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.	4.1b	Yes
	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.		
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:	4.4	Yes
	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.		
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

CORPORATE GOVERNANCE

SN	Call for Action	Code ID	Did the charity put this principle into action? (Yes, Partial Compliance, No)
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: <ul style="list-style-type: none"> 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
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. <ul style="list-style-type: none"> 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. <ul style="list-style-type: none"> a. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument. 	5.6b	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

CORPORATE GOVERNANCE

CONFLICT OF INTEREST POLICY

SAMH has a Conflict of Interest Policy. Annual conflict of interest disclosure is undertaken by all members of the Board and Committees, and the key management staff. The policy is also issued to all employees on a yearly basis.

SAMH has also put in place documented procedures for Board members and staff to declare actual or potential conflicts of interests, and to abstain and not participate in decision-making on matters where they have a conflict of interest.

WHISTLE-BLOWING POLICY

SAMH has a Whistle Blowing Policy that aims to provide an avenue for employees and external parties to raise concerns to the Audit Committee and offer reassurance that they will be protected from reprisal or victimisation for whistleblowing in good faith. The policy is also issued to all employees on a yearly basis and published on SAMH website.

RESERVES POLICY

SAMH has a Reserves Policy set to achieve the general reserve of the operating expenditure to meet its operational needs.

The reserve level is regularly reviewed by the Board to ensure that the reserves are adequate to fulfil the SAMH's continuing obligations.

The reserve ratio was 7.9 in 2024. For 2025, the projected reserve ratio is 5.4.

EMPLOYEE COMPENSATION POLICY

SAMH takes reference from the employee compensation guidelines of government ministries (such as Ministry of Education, Ministry of Health or Ministry of Social and Family Development), Agency of Integrated Care, National Council of Social Service and other similar Service Providers from the Sector. The overall remunerations and benefits for employees are reviewed regularly with adjustments as necessary to reflect general wage movement and to ensure we pay our employees fairly in line with their qualifications, skills and work experience.

FUNDRAISING POLICY

SAMH has a Fundraising Policy for management of fundraising and donations. The policy takes reference from the prevailing versions of the Acts and guidelines under government ministries and/or statutory boards. SAMH keeps its audited fund-raising expenses ratio below 30%.

DISCLOSURE OF REMUNERATION OF THE THREE HIGHEST PAID STAFF WHO EACH RECEIVES MORE THAN \$100,000, IN BANDS OF \$100,000.

Total annual remuneration (including any remuneration received in its subsidiaries) of our three highest paid employees, who each receives remuneration exceeding \$100,000.

None of the three highest paid staff serves as a governing Board member of the charity.

Remuneration (in incremental bands of \$100,000)	No. of Employees
\$500,001-\$600,000	2
\$400,001-\$500,000	1

DISCLOSURE OF THE NUMBER OF PAID STAFF WHO ARE CLOSE MEMBERS OF THE FAMILY OF THE EXECUTIVE HEAD OR BOARD MEMBERS, AND WHO EACH RECEIVES REMUNERATION EXCEEDING \$50,000 DURING THE YEAR, IN BANDS OF \$100,000:

Remuneration (in incremental bands of \$100,000)	No. of Employees	Name of related Head or Board
-	-	-

* Close members of the family of a person refer to family members who may be expected to influence, or be influenced by, that person in their dealings with the charity. In most cases, they would include:

- That person's children and spouse;
- Children of that person's spouse; and
- Dependents of that person or that person's spouse.

ACKNOWLEDGEMENT OF DONATIONS, GIFTS AND SERVICES RENDERED

A

Aarini Padma Senthil Kumaran
Abbott Laboratories Singapore
PVT Ltd
ABZ Ukelele
ACES Care Pte Ltd
Adam Fiore
Adeline Chua
Aditi Mukherjee
Advay Srivastava
Agatha Yuning Phua
Ageless Bridge
Alan Choo
Albert Koh
Alice Goh
Alice Priscilla
Alicia Teh
All Saints Church
Alvina Tan
Alyssa Soh Yu Shyan
Amy Ser
Anabelle Chang Qiao Juni
Ananda Dora
Andrew Chen
Andrew Yeo
Ang Chiew Ngoh
Ang Chin Moh Foundation
Ang Geok Lian
Angela Choo
Angeline Chai Li Mei
Angeline Poh Choo Choo
Angeline Wee
Anglican High School
Anglo-Chinese School (Independent)
Interact club
Ann Lee
Anna Tham
Annie Yoon
Anthony Michael Rodrigues
April Yew Hong Hong
Audrey Ang Rui Ying
Audrey Chen
Aw Cheong Keow

B

Baindur Sonali Vinay
Balloon Sculptors Team
led by Lee Hong Yew
Bank of Singapore Ltd
Bathram Iworisha
Benedict Andrew Lim
Berlinda Lim Kwee Hong
Bernard Ong
Bernice Lee
Betty Boon Sin Foon
Betty Mok
Betty Tan
Betty Wong
Bloom Child Psychology
Bloomberg
Boey Chuen Yee Lawrence
Bon Nyiang Wi
Botanic Gardens Resident Network
(BGRN)
Bratati Banerjee
Bryan Tan
Bu Fan Rui

C

Caleb Ng
Calvary Assembly of God Church
Canary Choir
Candy Yeow
Cao Zhuohua
Carmen Boronat
Carol Au
Carol Liew
Catherdral K9s
Catherine Chong
Catherine Goh
Celeste Choo
Celia Chong Lai Ying
Celine Lee
Celine Yee
Chan Chek Yeow
Chan Guanghui, Edmund
Chan Kuo Hau
Chan Miew Leng
Chan Wah Tiong
Chan Wai Fook Alan
Chan Wai Soen
Chan Yong Hee
Chan Yu Zhen
Changi Simei Community Club
Active Ageing Committee
- Painting Interest Group
- Ukulele Interest Group

Chapel of Christ The Redeemer
Chay Siew Ping
Chee Fook Seng
Chee Siew Tuck
Cheng Yew Kuang
Cheo Song Tao, Timothy
Cheung Mimi
Chew Eng Joo
Chew Seok Yam
Chew Yue Ting
Chia Guek Kim, Pauline
Chia Lee Meng
Chia Siew Foon
Chia Wee Teck
Chiang Kok Keong
Children's Charities
Association of Singapore
Children's Cove Preschool Pte Ltd
Chin Hsiao Yun
Chin Hui Lin, Queenie
Chin Mei Har
Chin Wei Liong
Chiong Choo Meng
Choi Shing Kwok Larry
Chong Hoi Sun Andrew
Chong Lian Fah, Angela
Chong Quee Moi, Adeline
Chong Quek Mee
Chong Yeong Chin Raymond
Choo Heng Thong
Choo Ngan Tai Mary
Choong Ju Liang
Chow Khiaw Sing
Chow Went Jin Kevin
Choy Siew Kai
Christa Kao Sze Yang
Christina Goh-Gardner
Christina Ho
Christina Ong Lin Lin
Christina Tong
Christine Ling
Christine Tn Lay Pheng
Christopher Chua
CHS-PP Community Ukelites
Chu Yen
Chua Chin Yang, Royston
Chua Eng Seng
Chua Hock Tien
Chua Oi Lin
Chua Poh Hua Marjorie
Chua Teck Chong
Chua Wee Eng
Chua Yong Yeow Christopher
Chue Chee Fook

ACKNOWLEDGEMENT OF DONATIONS, GIFTS AND SERVICES RENDERED

Chung Cheng High School
Chung Chian Huey
Chung Wai Mun
Church of Our Saviour
- Cantonese Opera Group
- COOSKidz
- Evergreen Ministry
- Golden Ministry
- Staff of English and Chinese Ministries
- Young Adult Cell
Church of St Teresa
Church of the Good Shepherd
Ci Yuan Community Centre IAEC
Cindy Lai
City Harvest Community Services
Association Dance team
Claudia Lee Wang Ling
Crescent Girls' School
Cynthia Wong Mee Tin

D

Danny Low
Danny Tan
Danny Wong Chit Kwong
Daphne Dalton
Daryl Ho Dilun
Dave Poh
David Broadstock
David Lam
David Teo
Debasis Mukhopadhyay
Deng San Sheng
Dialect Service
Diana Chye
Ding Woan Chee
Dolly Lim
Dommaraju Advait Nandan
Doreen Mok
Doreen Ong
Doreen Tan
Doris Tay
Dr Chia Sin Eng
Dr Mukherjee Shib Nath
Dr Wong Weng Yew
Dudley A W De Mornay
Duke-NUS Medical School

E

Edvan Loh
Edward D'Silva
EHL Enterprises Pte Ltd
Elain Kho
Eliza Koh
Eliza Lim
Elizabeth Chew
Elsje Gunawan
Embrace Funeral Services Pte Ltd
Estate of Peter Lim Seng Chiang
- Peter Lim Memorial Fund
Esther Sie
Esther Tan
Ethan Kok Song Jie
EtonHouse Quayside Preschool
Evelyn Yeo
Everglow Employment Agency

F

FaithActs @ Blk 40 Margaret Drive
Faizal N Syed
Fileo Ng
Fiona Sim Luang Kim
First Cuisine Food Industries Pte Ltd
Focus Search Services
Fong Chee Thong
Foo Moey Eng
Food Bank Singapore
Food From The Heart
Frank Ng Thiam Aik

G

Gan Eng Seng Primary School
Gardens By The Bay
Geh Siew Yin
Geraldine Koh
Gina Li
Gina Tan
Gissmatic Automatisierung Pte Ltd
Gladys Chin
Glenda Yap Eu Xiu
Goh Chwee Noi Anna
Goh Eng Bee May
Goh Geck Chew Florence
Goh Juan Hui
Goh Kheng

Goh Li Ying
Goh Teik Poh
Goh Ting Wei
Goh Yah Heng Wendy
Goldman Ng
Gong Hua Wei
Grace BP Church
Grace Chia
Grace Lee
Grace Ling
Grace Tan
Grace Theng
Grace Toh
Graham Macdonald Bell
Gwen Ng

H

Hannah Tham
Harmonic Preskool @ Buangkok
Harold Heah Hon Wei
Hau Wee Ting
Hazel Ung
He Zuwen
Heer Soon Lam Ivan
Helen Lim
Helen Pang
Heng Kok Chiang
Heng Mui Foon Lydia
Heng Siang Thiam
Hithaishi Bangalore Srinivas
Ho Kee Lien
Ho Kwai Yuen
Ho Sook Kee Irene
Ho Sum Lim
Ho Wee Kian
Holy Trinity Church
Hoon Hian Teck
HOPE Worldwide (Singapore)
How Kim Chin
Howie Tan
Huang Ao-You (Rev Canon)
Huang Lay Choo Phyllis
Hui Kai Tung
Hui Ling Ng
Human-Animal Bond In Ministry
- HIM
Hwa Chong Institution

ACKNOWLEDGEMENT OF DONATIONS, GIFTS AND SERVICES RENDERED

I

Ian Ming
Ianna Chia
IDS Medical Systems (Singapore)
Pte Ltd
In memory of Madam Low Tong Eng
In memory of the late
Mdm Low Kee Sooi
Institute of Technical Education (ITE)
College Central
Irene Chua
Irene Loh
Isoo Tan
ITE East College

J

Jacintha Wong
Jack Suah
Jackie Notts
Jacqueline Khoo
Jacqueline Yam
Jane Lee
Janet Tan
Janet Yip
Janette Koh
Jasmine Ng Kay Piau
Jasmine Pok
Jason Loo
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Jill Lim Li Fern
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Jimmy Deng Xiaoyu
Jimmy Foong Yee Tuck
Jimmy Wong
Joann Han
Joanna Liau Shu Mee
Joanne Chok
Joanne Koo Hsiaw Lyn
John (Sadamond Poithui)
John Lim Chien Wei
Jonathan Peh Qi Jie
Johnson Yang Cheng Chong
Jolyn Lau
Josephine Ho

Joy Lee
Joyce Lim
Joyce Lui Ong
Joyful Ukulele Group
Juanita Dicen
Judy Ng
Julie Ng Yoke Yip

K

Kadiman Massoer
Kamaraj Prithvika
Kamisah Bte HJ Mohamed Mascuri
Kan Kai Kong
Karen Au
Karen Goh
Karen Tay
Kashvi Raghavendrd
Katari Druti
Kathleen Soh
Kathy Lee Hwee Choo
Kelly Chen
Kelvin Ang
Kenneth Tan
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Khoo Chee Been
Khoo Hwee Teck
Khoo May Geok Evelyn
Khor Teck Lin Ivan
Kim Soo Theng
King Living Singapore Pte Ltd
Koh Ching Hwang
Koh Chzing Benjamin
Koh Gershon
Koh Gim Chuan
Koh Hong Cheo Ruth
Koh Mengxin
Koh Ngiap Joo
Koh Peck Hoon
Koh Phay Ling
Koh Poh Wah
Koh Siang Hwa
Koh Teng Kiat
Koh Yee Huey
Kok Chee Chun
Kok Thiam Fah
Koko Namba
Koong Moei Cheng Audrey
Kumiko Tagawa
Kwa Bee Luan
Kwa Lay Beng Jocelyn
Kwan Sow Neo Pamela
Kwok Kwai Choong

L

Lai Choy Peng
Lai Kwan Wong
Lai Mei Leng
Lai Yoke Foon
Lam Fong Kum Helen
Lam Joo Yeow
Lasya Vadyar
Lau Chee Peng
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Lee Su Lin
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Lee Wee Fong
Lee Wei Yung
Lee Ying
Lena Tay
Leng Mei Yee
Leng Sau Chee, Alice
Leong Ian Ming
Leong Ian Shya
Leong Ian Yng
Leong Kwok Kee Stephen
Leong Mei Yong
Leong Soon Khing
Leong Su Ling Evelyn
Leong Wing Kit Timothy

ACKNOWLEDGEMENT OF DONATIONS, GIFTS AND SERVICES RENDERED

Leu Zuowen
 Liew Mei Ling
 Liew Shue Ching Carol
 Lifeline Corporation Private Limited
 Lim Ai Chuan
 Lim Beng Guan
 Lim Boon Ho Tony
 Lim Chee Leng
 Lim Chew Peng, Linn
 Lim Chew Ting
 Lim Fang Ning
 Lim Fung Jen
 Lim Hoon Chin Steven
 Lim Jit Min
 Lim Jiunn Jye
 Lim Juan Cheng
 Lim Kok Cheng
 Lim Lee Lin
 Lim Shi Yun
 Lim Sin On
 Lim Siong Lian
 Lim Sok Keng Jennifer
 Lim Swee Lin
 Lim Teck Chye Danny
 Lim Teck Hong
 Lim Yong Lee, Patrick
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 Lin Lian Huay
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 Linda Spicer
 Linda Tan
 Linda Yang
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 Little Seeds Preschool (Kiddy Ark)
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 Living Rock Community
 Loh Buck Lan, Evangeline
 Loh Eng Yong Jeff
 Loh Keh Chuan
 Loh Yik Hin
 Loke Yee Ling
 Loo Hak Jan
 Loo Kim Lian
 Loo Sai Mui
 Low Eng Lai
 Low Hooi Lim
 Low Kee Hwa
 Low Mui Lai
 Low Yenly
 Loy Tze Wei
 Luke Chew

M

Mae Urquhart
 Magdelene Ng Qing Yi
 Maggie Aw
 Mak Lye Seng
 Makan Vegan Singapore
 Mandai Wildlife Reserve
 Mapletree Industrial Trust
 Management Ltd
 Mapletree Investments Pte Ltd
 Marie Ho Geok Tin
 Marie Teo
 Mary Choo Ngan Tai
 Mary Kwee
 Mary Sai
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 Mathana Charukesi Palaninathan
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 Mavis Kuek
 May Wong
 May Zee
 Meghal Praful Muranjan
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 Mia Goh
 Michael Ho
 Michael Ong
 Michelle Loh
 Michelle Tan
 Mike Lum
 Millicent Goh Siok Lee
 Mina Soh
 Ming Xian
 Ministry Of Health
 Mohd Fairul Hashim
 Mohit Maheshwari
 Mok King Wee
 Mok Seow Boon
 Mok Seow Joo
 Mollie Chan
 Muhammad Arman Bin Dolkapa
 Munn Ye
 My First Skool (Anchorvale)
 My First Skool @ Blk 222C
 (Bedok North)
 Myra Lee

N

Nancy Cheng
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 New Creation Community Services
 New Town Primary School
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 Ng Gek Hong
 Ng Hsin Choa Charles
 Ng Kheng Hock Roland
 Ng Kheng Imm
 Ng Kin Sze
 Ng Kok Chea Leman
 Ng Peck Hua
 Ng Pei Sze
 Ng Poh Choo
 Ng Siew Kim Lian
 Ng Sui Mui Nancy
 Ng Swee Lan
 Ng Tee Kang
 Ng Teng Joo
 Ng Tong Hoi
 Ngiam Shih Chun
 Norman Mathews
 North Vista Secondary School

O

Oh Seow Pei
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 Ong Bee Tin
 Ong Guek Keng, Emily
 Ong Han Cheong
 Ong Henry
 Ong Kay Chong
 Ong Teck Hwee, Georgie
 Ong Yoke Pei
 Ow Gam Biu William

P

Pang Jiew Hoy
 Patricia Chan
 Patricia Koh
 Patricia Sim
 Patricia Tan
 Paul Anantharajah Tambyah
 Pauline Chan Tsae Luann
 Pauline Chew
 PCF Sparkletots Preschool
 @ Telok Blangah Blk 55

ACKNOWLEDGEMENT OF DONATIONS, GIFTS AND SERVICES RENDERED

PCF Sparkletots Preschool
@ Siglap Blk 152B
Pearl Goh
Pearl Sim
Peggy Yeo
Peh En Mey
Pendela Venakta Sai Tanmay
Peter Yeo
Phang Boon Leong Andrew
Phay Thai
Philip Mok
Phua Lay Peng
PIF Capital
Poh Book Eang
Pok Sok Cheng
Poon Hin Kong
Power Metal Precision Industrial
Co Ltd
Prateek Gowri Shankar
President's Challenge
Prisca Lim
Priscilla Ong
Pushpa Kaliappan

Q

Queenstown Baptist Church
- Futures' Group
Queenstown Secondary School
Queensway Secondary School 61st
Coy Boys' Brigade
Quek Chor Choo (In memory of
the late Mdm Tay Kwee Ting)
Quek Hock Yew Christopher
Quek Hwee Choo

R

R & R Graceland Fund
Rachel Loh
Rainbow Centre
RAO Family Foundation
Ravindran Rufus
Raymond Choo Choon Sheng
Raymond Lau
Rebecca Bengtsson
Red Cross
(Farfield Methodist Sec Sch)
RedDotPenguins Pte Ltd
Revd Chan Chee Keng
Richard Lau
Richard Lim Ngak Kwan
Rightmen Security Services Pte Ltd
Rina Belle Edlee
Rita Yap
Ritchie Anne N Villafior

Ronald Lim Cheng Aun
Rosalind Ng
Runa Foo
Ruth Foo
Ruth Koh

S

S M Jaleel Foundation
Sally Tai
Sam Pei Pei
Sam Tang
Sam Yeo
Samwoh Corporation Pte Ltd
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Sarah Mo Kee Fong
Saraswathi d/o Somasundram
Seah Phek Ngho
Seanna Neo
See Lay Tin
Seow Kok Yong Alice
Serena Foo
Serena Tan
Serene Chua
Shalini Anantrao Mangalorkar
Sharing Loaf
Sharmaine Ying Nam Pook
Sharon Thien
Sheila Leung
Shriya Suresh
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Committee (SCEC)
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Sim Siang Choon
Simon Devaraj
Simon Er
Simon Ren
Singapore Police Force
(Leadership and Executive
Training School (LETS)
- Training Command) C3/2023
Singapore Press Holdings
SIT - Occupational Therapy students
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Soh Kiak Wan
Soh Li Hua
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Song Kim Huat Johnny
Song Kong Choo
Soo Khian Seng
Soo Kia Twee Michael
Soon Jia Ling, Amanda
Sophie Shen

Sow Jiann Hwang
St Andrew's Cathedral
- Harpsordy of Praise
- Mandarin Congregation
St Andrew's Junior College
St Andrew's Junior School
St Hilda's Primary School
St Hilda's Secondary School
St John's -St Magaret's Church
Pawfriends
St Margaret's School (Secondary)
St Paul's Church
Stephanie Lai
Stephanie Loh
Steven (Tay Kok Soong)
Steward Cross Pte Ltd
Sue Jae
Susan Ong
Swan Gin Beh
Sylvia Low
Sylvia Seah

T

Tampines Meridian Junior College
Tan Ah Nghoh Doris
Tan Beng Ting
Tan Boon Ooi Patrick
Tan Chau Min Clifford
Tan Chee Soon
Tan Eng Kek
Tan Hong Yuan Jackie
Tan Hui Ching
Tan Jia Qi Apphia
Tan Jou Hwei
Tan Ker Yuan
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Tan Puay Wah
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Tan Siang Seng
Tan Siok Hong Eileen
Tan Sok Hong Karen
Tan Sook Foon Jeanette
Tan Teng Ho
Tang Wee Kit
Tay Cheng Gay
Tay Hock Hai Stephen
Tay Hui Gek, Linda
Tay Kim Huat, Francis
Tay Le Sann Jamie
Tay Li Ling
Tay Seng Kong Louis
Tay Yong Bee
Temasek Junior College

ACKNOWLEDGEMENT OF DONATIONS, GIFTS AND SERVICES RENDERED

Temasek Junior College
 String Ensemble
 Temasek Polytechnic
 Temasek Secondary School
 Teo Ban Chuah
 Teo Choon Kian
 Teo Ek Ling Sarah
 Teo Eng Kiat (James)
 Teo Gene En
 Teo Ju-Chye Nicholas
 Ter Lay Hwa
 The Achievers
 The Estate of Agnes Tan Kim Lwi,
 deceased, in memory of her late
 father, Tun Dato Sir Tan Cheng Lock
 The late Mdm Tham Fong Han
 Thia Lee Yong
 Thum Tui Yow
 Thun Chuay Lin
 Timothy Tang Jian Wen
 Toh Soo Ling Serene
 Toh Thye Yee
 Tommy Tan
 Tony Yeoh Boon Keng
 Tricia Lim
 Trisha Sng
 True Way Community
 Engagement Ministry
 Tsang Hing Lun Clarence
 Tsien Jiu-an Jiu-an
 TSMP Foundation

U

Unnikrishnan Kallumpurath
 Subramanian

V

Valerie Ong Lei Yee
 Vasantha Devi D/o K Krishnamurthi
 Veronica Tan Siew Hui
 Victor Cheong
 Victor Khoo Boo Yam
 Victor Teo
 Victoria School
 Vincent Tan
 Vinda Singapore Pte Ltd
 Vivian Wee
 Vivien Lai
 Voon Haen Lim Violet

W

Wah Wah Lwin
 Wai Chan Phang
 Wan Lan Pheng, Lydia
 Wee Cheng Lim
 Wendy Ng
 Whay Nee Yeo
 Willy Wong Tuck Wah
 Wilson Chua
 Winston Tay
 Wong Choon Yew
 Wong Hong Yen
 Wong Hur Yui
 Wong Jeann
 Wong Lee Fern
 Wong Ning
 Wong Tim Meng
 Wong Weng Yew
 Wong Yew Ren Gerard
 Wong Zhe Qian
 Woo Lee Fong
 Woo Yim Leng

Y

Yam Yuk Peng
 Yap Jing Han
 Yap Siew Lian
 Yeap Min Li
 Yee Lai Ching
 Yeo Chee Chiow
 Yeo Chee Geok
 Yeo Han Hwee
 Yeo Hem Joo
 Yeo Meng Choo
 Yeo Whay Nee
 Yeow Ying Ying
 Yew Fa Product Enterprises
 Yew Woon Si
 Yong Chee Fah
 Yong Ha King, Jocelyn
 Yu Kah Meng Terrence
 Yu Sijia
 Yue En Koh
 Yuen Mei Mei
 Yvonne Kheng
 Yvonne Lau Yee Wan

Z

Zhangde Primary School (Art Club)
 Zoe Ryan

**FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2024**

Unique Entity Number: T08CC3017C

Address: 8 Simei Street 3
Singapore 529895

Bankers: Bank of China Limited Singapore Branch
BNP Paribas Singapore Branch
DBS Bank Limited
Standard Chartered Bank (Singapore) Limited
The Hongkong and Shanghai Banking Corporation Limited
UBS AG Singapore Branch
United Overseas Bank Limited

Auditor: RSM Chio Lim LLP

For the full copy of the SAMH 2024 Audit Report,
please visit our website <https://www.samh.org.sg/annual-report/>
or email samh@samh.org.sg.



ST ANDREW'S MISSION HOSPITAL

(Established under the St. Andrew's Mission Hospital Ordinance 1934)

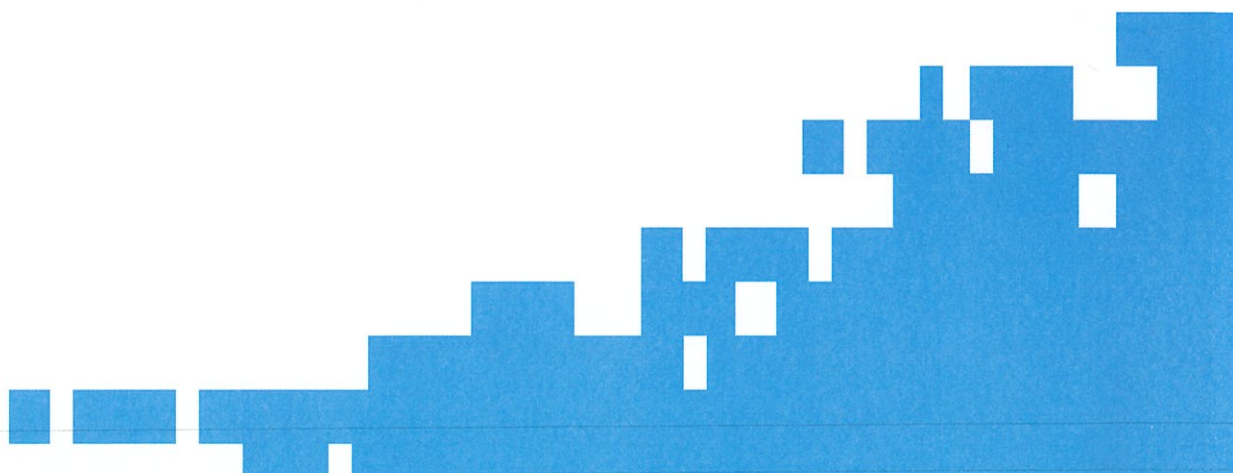
(Registration No: T08CC3017C)

(Registered under the Charities Act 1994)

Statement by the Board of Management and

Financial Statements

Year Ended 31 December 2024



ST ANDREW'S MISSION HOSPITAL

Statement by the Board of Management and Financial Statements

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ST ANDREW'S MISSION HOSPITAL

Statement by the Board of Management

In the opinion of the Board of Management (the "Board"),

- a) the accompanying financial statements are drawn up so as to present fairly, in all material respects, the state of affairs of the Hospital and of the results of the Hospital for the reporting year covered by the financial statements;
- b) the Hospital has complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations;
- c) the use of donation monies are in accordance with the objectives of the Hospital as required under Regulations 11 of the Charities (Institutions of a Public Character) Regulations; and
- d) at the date of the statement, there are reasonable grounds to believe that the Hospital will be able to pay its debts as and when they fall due.

The Board has, on the date of this statement, authorised these financial statements for issue.

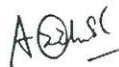
Independent auditor

RSM SG Assurance LLP has expressed willingness to accept re-appointment.

On Behalf of the Board



.....
Lim Yuan En
Hon. Treasurer



.....
Dr Arthur Chern
Secretary

3 April 2025

**RSM****RSM SG Assurance LLP**8 Wilkie Road, #03-08, Wilkie Edge
Singapore 228095

T +65 6533 7600

Assurance@RSMSingapore.sg
www.RSMSingapore.sg**Independent Auditor's Report to the Members of
ST ANDREW'S MISSION HOSPITAL****Report on the audit of the financial statements****Opinion**

We have audited the accompanying financial statements of St. Andrew's Mission Hospital ("the Hospital"), which comprise the statement of financial position as at 31 December 2024, and the statement of financial activities, statement of changes in funds and statement of cash flows for the reporting year then ended, and notes to the financial statements, including the material accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations") and Financial Reporting Standards ("FRSs") so as to give a true and fair view of the state of affairs of the Hospital as at 31 December 2024 and of the financial performance, changes in equity and cash flows of the Hospital for the year ended on that date.

Basis for opinion

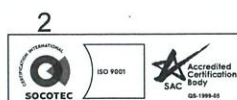
We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Hospital in accordance with 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. The other information comprises the statement by directors but does not include the financial statements and our auditor's report thereon.

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 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.

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Independent Auditor's Report to the Members of ST ANDREW'S MISSION HOSPITAL

– 2 –

Responsibilities of management and the Board of Management for the financial statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Charities Act and Regulations and FRSs, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

In preparing the financial statements, management is responsible for assessing the Hospital'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 Hospital or to cease operations, or has no realistic alternative but to do so.

The Board of Management is responsible for overseeing the Hospital'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:

- a) 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.
- b) 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 Hospital's internal control.
- c) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- d) 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 Hospital'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 Hospital to cease to continue as a going concern.

**Independent Auditor's Report to the Members of
ST ANDREW'S MISSION HOSPITAL**

– 3 –

Auditor's responsibilities for the audit of the financial statements (cont'd)

- e) 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 the Board of Management 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.

We also provide the Board of Management with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.


Report on other legal and regulatory requirements

In our opinion, the accounting and other records required by the Charities Act and Regulations to be kept by the Hospital have been properly kept in accordance with the provision of the Charities Act and Regulations.

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

- (a) the Hospital 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 Hospital has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.

The engagement partner on the audit resulting in this independent auditor's report is Uthaya Chandrikaa D/O Ponnusamy.



RSM SG ASSURANCE LLP

RSM SG Assurance LLP
Public Accountants and
Chartered Accountants
Singapore

3 April 2025

ST ANDREW'S MISSION HOSPITAL

Statement of Financial Activities Year Ended 31 December 2024

	<u>Notes</u>	<u>2024</u>			<u>2023</u>		
		General Fund \$'000	Restricted Funds \$'000	Total \$'000	General Fund \$'000	Restricted Funds \$'000	Total \$'000
Income							
Government grants	4	116,854	34,021	150,875	95,923	24,062	119,985
Ward and outpatient clinic fees	5	41,892	10,467	52,359	37,399	9,522	46,921
Amortisation of deferred government grants/donations	20	4,494	2,049	6,543	3,882	2,152	6,034
Utilisation of deferred government grants/donations	20	12,921	2,407	15,328	2,710	2,277	4,987
Income from Day Activity Centre & School		–	3,128	3,128	–	2,539	2,539
Donation income	6	9,610	4,560	14,170	2,461	4,230	6,691
Interest income	7	2,637	1,089	3,726	1,789	1,015	2,804
Reversal of impairment loss on trade receivables	15	29	–	29	19	–	19
Rental income and service charge income	13	1,412	–	1,412	1,277	–	1,277
Other income	8	4,178	245	4,423	3,687	467	4,154
Total incoming resources		194,027	57,966	251,993	149,147	46,264	195,411

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

ST ANDREW'S MISSION HOSPITAL

Statement of Financial Activities (cont'd) Year Ended 31 December 2024

	<u>Notes</u>	2024			2023		
		General Fund	Restricted Funds	Total	General Fund	Restricted Funds	Total
		\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Expenditure							
Administration expenses		(8,707)	(1,320)	(10,027)	(7,167)	(1,177)	(8,344)
Building services, maintenance and building management		(494)	–	(494)	(458)	(2)	(460)
Depreciation of investment property	13	(264)	–	(264)	(264)	–	(264)
Depreciation of property, plant and equipment	11	(5,626)	(2,595)	(8,221)	(4,724)	(2,476)	(7,200)
Depreciation of right-of-use assets	12	(8,017)	(62)	(8,079)	(4,353)	(245)	(4,598)
Interest expense on lease liabilities		(996)	(5)	(1,001)	(344)	(8)	(352)
Employee benefits expense	9	(117,976)	(39,041)	(157,017)	(100,662)	(32,264)	(132,926)
Fund-raising expenses		(145)	(181)	(326)	(136)	(372)	(508)
Medical supplies and services		(15,255)	(534)	(15,789)	(12,906)	(485)	(13,391)
Reversal of over accrual of income		–	–	–	(191)	(5)	(196)
Training supplies and services		–	(2,177)	(2,177)	–	(1,965)	(1,965)
Other operating expenses		(15,754)	(5,443)	(21,197)	(11,040)	(2,780)	(13,820)
Total resources expended		(173,234)	(51,358)	(224,592)	(142,245)	(41,779)	(184,024)
Surplus for the year		20,793	6,608	27,401	6,902	4,485	11,387

The accompanying notes form an integral part of these financial statements

ST ANDREW'S MISSION HOSPITAL

**Statement of Financial Activities (cont'd)
Year Ended 31 December 2024**

	2024			2023		
	General Fund	Restricted Funds	Total	General Fund	Restricted Funds	Total
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Surplus/(deficit) from:						
- St. Andrew's Mission Hospital (Headquarter and St. Andrew's Centre)	1,065	80	1,145	1,087	15	1,102
- St. Andrew's Community Hospital	6,286	2,228	8,514	1,924	1,708	3,632
- St. Andrew's Autism Centre	-	3,058	3,058	-	2,738	2,738
- St. Andrew's Mission School	-	1,321	1,321	-	141	141
- St. John's - St. Margaret's Nursing Home	1,931	(73)	1,858	1,143	(76)	1,067
- St. Andrew's Nursing Home (Aljunied)	1,877	-	1,877	(38)	-	(38)
- St. Andrew's Nursing Home (Buangkok)	2,171	(6)	2,165	882	(37)	845
- St. Andrew's Nursing Home (Henderson)	2,791	-	2,791	1,063	(4)	1,059
- St. Andrew's Nursing Home (Queenstown)	2,971	-	2,971	946	-	946
- St. Andrew's Nursing Home (Tampines North)	1,701	-	1,701	(105)	-	(105)
	20,793	6,608	27,401	6,902	4,485	11,387

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

ST ANDREW'S MISSION HOSPITAL

Statement of Financial Position As at 31 December 2024

	<u>Notes</u>	<u>2024</u> \$'000	<u>2023</u> \$'000
ASSETS			
<u>Non-current assets</u>			
Property, plant and equipment	11	73,132	69,936
Right-of-use assets	12	44,879	9,537
Investment property	13	6,409	6,673
Total non-current assets		<u>124,420</u>	<u>86,146</u>
<u>Current assets</u>			
Inventories	14	457	448
Trade and other receivables	15	56,019	61,439
Other assets	16	567	1,113
Other financial assets	17	35,040	30,744
Cash and cash equivalents	18	117,027	83,153
Total current assets		<u>209,110</u>	<u>176,897</u>
Total assets		<u>333,530</u>	<u>263,043</u>
FUNDS AND LIABILITIES			
<u>Funds</u>			
General fund		125,490	104,640
Restricted funds	19	38,601	32,227
Total funds		<u>164,091</u>	<u>136,867</u>
<u>Non-current liabilities</u>			
Deferred government grants/donations	20	65,377	62,864
Lease liabilities	21	36,187	6,448
Other liabilities	23	—	294
Total non-current liabilities		<u>101,564</u>	<u>69,606</u>
<u>Current liabilities</u>			
Deferred government grants/donations	20	9,081	10,890
Trade and other payables	22	42,335	35,634
Lease liabilities	21	10,790	3,661
Other liabilities	23	5,669	6,385
Total current liabilities		<u>67,875</u>	<u>56,570</u>
Total liabilities		<u>169,439</u>	<u>126,176</u>
Total funds and liabilities		<u>333,530</u>	<u>263,043</u>

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

ST ANDREW'S MISSION HOSPITAL

Statement of Changes in Funds
Year ended 31 December 2024

Note	SACH				SAAC			SAMS			SJSM					SANH(H)- Other Funds \$'000	Chaplaincy Fund \$'000	SANH(B)- Other Funds \$'000	SJSM - Nursing Building Fund \$'000	SJSM - Nursing Operating Fund \$'000	SJSM - Other Funds \$'000	Total Restricted Funds \$'000	Total Funds \$'000
	General Fund \$'000	Capital Replacement Fund \$'000	Far East Organisation Fund \$'000	MigrantWell Welfare Fund (Med Svc) \$'000	MigrantWell Welfare Fund (Care Gap Svc) \$'000	ACI Fund \$'000	Other Funds \$'000	SAAAS \$'000	SAAS \$'000	Building Fund \$'000	Capital Fund \$'000	Other Funds \$'000	SAMS School Funds \$'000	SAMS Special Care Centre Funds \$'000	SAMS Building Fund \$'000								
Balance at 1 January 2024	104,640	4,086	11,110	1,233	(807)	158	55	(6,534)	16,417	62	471	324	459	69	113	38	-	4,731	-	509	33	32,227	136,867
Income	194,027	-	345	11,533	74	-	-	10,919	20,785	-	-	1,579	11,756	390	-	-	-	-	-	585	-	57,966	251,993
Expenditure	(173,234)	-	-	(9,162)	(560)	-	(2)	(10,098)	(19,748)	-	-	(379)	(10,535)	(290)	-	(6)	-	(73)	-	(505)	-	(51,358)	(224,592)
Surplus/ deficit for the year	20,793	-	345	2,371	(486)	-	(2)	821	1,037	-	-	1,200	1,221	100	-	(6)	-	(73)	-	80	-	6,608	27,401
Transferred to deferred government grants/ donations	-	-	-	-	-	-	-	-	-	-	-	(177)	-	-	-	-	-	-	-	-	-	(177)	(177)
Gross transfer between funds	57	-	-	-	-	-	-	-	(1,000)	-	-	-	1,000	-	-	-	-	(57)	-	-	-	(57)	-
Balance at 31 December 2024	125,490	4,086	11,455	3,604	(1,293)	158	53	(6,013)	16,454	62	471	1,347	2,680	169	113	32	-	4,601	-	589	33	38,601	164,091
Balance at 1 January 2023	96,373	4,086	10,731	210	(53)	158	60	(8,481)	15,735	62	471	415	-	-	-	75	2	5,090	15	494	37	29,107	125,480
Income	149,147	-	379	10,677	52	-	-	10,449	18,097	-	-	422	5,476	173	25	-	-	-	-	514	-	46,264	195,411
Expenditure	(142,245)	-	-	(8,928)	(467)	-	(5)	(8,802)	(16,915)	-	-	(513)	(5,429)	(104)	-	(37)	(2)	(59)	(15)	(499)	(4)	(41,779)	(184,024)
Surplus/ deficit for the year	6,902	-	379	1,749	(415)	-	(5)	1,647	1,182	-	-	(91)	47	69	25	(37)	(2)	(59)	(15)	15	(4)	4,485	11,387
Gross transfer between funds	1,365	-	-	(726)	(339)	-	-	-	(500)	-	-	-	412	-	88	-	-	(300)	-	-	-	(1,365)	-
Balance at 31 December 2023	104,640	4,086	11,110	1,233	(807)	158	55	(6,534)	16,417	62	471	324	459	69	113	38	-	4,731	-	509	33	32,227	136,867

ST ANDREW'S MISSION HOSPITAL

Statement of Cash Flows Year Ended 31 December 2024

	<u>2024</u> \$'000	<u>2023</u> \$'000
<u>Cash flows from operating activities</u>		
Surplus for the year	27,401	11,387
Adjustments for:		
Amortisation of deferred government grants/donations	(6,543)	(6,034)
Utilisation of deferred government grants/donations	(15,328)	(4,987)
Write-off of property, plant and equipment	73	—
Gain on termination of leases	(10)	—
Depreciation of investment property	264	264
Depreciation of property, plant and equipment	8,221	7,200
Depreciation of right-of-use assets	8,079	4,598
Interest income	(3,726)	(2,804)
Interest expense on lease liabilities	1,001	352
Write-off of property, plant and equipment	—	6
Reversal of impairment loss on trade receivables	(29)	(19)
Reversal of over-accrual of grant receivables	—	196
Operating cash flows before changes in working capital	19,403	10,159
Inventories	(9)	2
Trade and other receivables	6,851	(28,529)
Other assets	546	(203)
Trade and other payables	6,130	14,617
Other liabilities	(1,010)	3,945
Deferred government grants/donations	22,398	12,233
Net cash flows from operating activities	54,309	12,224
<u>Cash flows used in investing activities</u>		
Interest received	2,324	1,804
Additions of other financial assets	(41,911)	(46,936)
Proceeds from disposals/redemption of financial assets	37,615	16,192
Purchase of property, plant and equipment	(10,919)	(4,408)
Net cash flows used in investing activities	(12,891)	(33,348)
<u>Cash flows used in financing activities</u>		
Changes in restricted cash	(3,218)	(7,295)
Payment of lease liabilities	(7,544)	(4,625)
Net cash flows used in financing activities	(10,762)	(11,920)
Net increase / (decrease) in cash and cash equivalents	30,656	(33,044)
Cash and cash equivalents, statement of cash flows, beginning balance	45,170	78,214
Cash and cash equivalents, statement of cash flows, ending balance (Note 18)	75,826	45,170

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

ST ANDREW'S MISSION HOSPITAL

Notes to the Financial Statements 31 December 2024

1. General information

St Andrew's Mission Hospital (the "Hospital") is established under the Saint Andrew's Mission Hospital Ordinance 1934 and domiciled in Singapore. The address of its registered office is No. 8 Simei Street 3, Singapore 529895 with Unique Entity Number T08CC3017C.

The Hospital has been registered as a charity under the Charities Act 1994. The Hospital is approved as an Institutions of a Public Character ("IPC") under the Charities Act and renewed its IPC status from 1 July 2023 to 30 June 2026.

St. Andrew's Mission Hospital meets its objectives through the following services:

- St. Andrew's Community Hospital
- St. Andrew's Autism Centre
- St. John's – St. Margaret's Nursing Home ("SJSM")
- St. Andrew's Nursing Home (Buangkok)
- St. Andrew's Nursing Home (Henderson)
- St. Andrew's Nursing Home (Queenstown)
- St. Andrew's Nursing Home (Tampines North)
- St. Andrew's Nursing Home (Aljunied)
- St. Andrew's Mission School

The principal activity of St. Andrew's Community Hospital ("SACH") at 8 Simei Street 3, Singapore 529895, is to provide inpatient rehabilitative care, sub-acute care and palliative care services. SACH also provides community care through its Day Rehabilitation Centre, Senior Care Centres, Home Care Services and primary care through its Hospital Clinic at 8 Simei Street 3, Singapore 529895. The clinic at Simei provides clinic services to patients-in-need in the community. SACH's Community Therapy Services provides physiotherapy and occupational therapy in St. Andrew's Nursing Homes and St. Andrew's Senior Care Centres. St. Andrew's Migrant Worker Medical Centre ("SAMWMC") at 27 Penjuru Walk, #01-24 Penjuru Recreation Centre, Singapore 608538 is the first of six medical centres for Migrant Workers that the Ministry of Manpower has planned, as part of an integrated primary medical care plan for all migrant workers in Singapore.

The Ministry of Health ("MOH") has entrusted SACH with the development and management of a new community hospital in Bedok South. The new hospital is expected to commence operations in mid 2025.

The principal activity of St. Andrew's Autism Centre ("SAAC") at 1 Elliot Road, Singapore 458686, is to provide education, training, care and support to children, youths and adults with autism and their families. SAAC currently operates a special school, two day activity centres and an adult disability home. (The adult disability home and one of the day activity centres are located at 147 Compassvale Bow Singapore 544691). Its range of programmes and services includes education with a customised curriculum, specialist therapies, training in personal care and independent living, vocational skills training, development of leisure interests, promotion of physical well-being, parent support and networking, as well as pastoral care and counselling.

The principal activity of SJSM at 28 Dover Avenue, Singapore 139791, is to provide nursing and rehabilitation care, senior care, and home care services. The nursing home will be integrated within a campus that includes a senior day care centre and a childcare centre. Collectively named SJSM Village, the campus will feature spaces and programmes that facilitate and nurture intergenerational connectivity and activities, with the aim of improving the quality of life for both seniors and pre-schoolers. SJSM at Dover Avenue began operations in 2021.

ST ANDREW'S MISSION HOSPITAL

1. General information (cont'd)

The principal activity of the St. Andrew's Nursing Home (Buangkok) ("SANH(B)") at 60 Buangkok View, Singapore 534012, is to provide nursing and rehabilitation care for residents with dementia and psychiatric conditions. The nursing home provides a safe and rehabilitative environment for residents to allow them to receive quality care and recover to their fullest potential.

The principal activity of St. Andrew's Nursing Home (Henderson) ("SANH(H)") at 303 Henderson Road, Singapore 108925, is to provide nursing and rehabilitation care, senior care, and home care services. The nursing home provides skilled nursing and rehabilitation for residents who require long term care, as well as to help them to transit and return back to the community to age-in-place where possible. The senior care centre is also co-located with the nursing home to serve the elderly residing in the vicinity.

The principal activity of St. Andrew's Nursing Home (Queenstown) ("SANH(Q)") at 11 Jalan Penjara Road, Singapore 149380, is to provide nursing and rehabilitation care, senior care, and home care services. The nursing home provides skilled nursing and rehabilitation for residents who require long term care, as well as to help them to transit and return back to the community to age-in-place where possible. The senior care centre is also co-located with the nursing home to serve the elderly residing in the vicinity. The official admission of the first resident was on 17 April 2017.

The principal activity of St. Andrew's Nursing Home (Tampines North) ("SANH(TN)") at 10, Tampines Street 62, Singapore 528519, is to provide nursing, rehabilitation care, palliative care, senior care, and home care services. The nursing home aims to provide skilled nursing and rehabilitation for residents who require long term care, as well as to help them transit and return back to the community to age-in-place where possible. In addition, a palliative care team will monitor, manage, and provide supports to residents who have reached their end-of-life. The senior care centre is also co-located with the nursing home to serve the elderly residing in the vicinity. The Homecare Service leveraged on St. Andrew's Community Hospital to provide homecare services to the Tampines and Bedok areas..

The principal activity of St. Andrew's Nursing Home (Aljunied) ("SANH(AJ)") at 5 Aljunied Walk, Singapore 389954, is to provide nursing and rehabilitation care, senior care, and home care services. The nursing home provides skilled nursing and rehabilitation for residents who require long term care, as well as to help them to transit and return back to the community to age-in-place where possible.

The principal activity of St. Andrew's Mission School ("SAMS") at 11 Bukit Batok Street 25, Yusof Ishak Secondary School, Singapore 658712, is the interim site to provide education, training, care and support to children with autism. SAMS currently operates as a special school. Its range of programmes and services includes education with national curriculum, specialist therapies, training in personal care and independent living, vocational skills training, development of leisure interests, promotion of physical well-being, parent support and networking, as well as pastoral care and counselling.

The St. Andrew's Mission Hospital Ordinance 1934 restricts the use of monies to the furtherance of the objects of the Hospital. They prohibit the payment of dividends to members.

The Board of Management approved and authorised these financial statements for issue. The directors have the power to amend and reissue the financial statements.

ST ANDREW'S MISSION HOSPITAL

1. General information (cont'd)

Statement of compliance with financial reporting standards

These financial statements have been prepared in accordance with the Financial Reporting Standards ("FRSs") and the related interpretations to FRS ("INT FRS") as issued by the Accounting Standards Committee ("ASC") under ACRA.

Basis of preparation of the financial statements

The financial statements are prepared on a going concern basis under the historical cost convention except where a financial reporting standard requires an alternative treatment (such as fair values) as disclosed where appropriate in these financial statements. The accounting policies in the financial reporting standards may not be applied when the effect of applying them is not material. The disclosures required by financial reporting standards may not be provided if the information resulting from that disclosure is not material.

2. Material accounting policy information and other explanatory information

2A. Material accounting policy information

Revenue recognition

The financial reporting standard on revenue from contracts with customers establishes a five-step model to account for revenue arising from contracts with customers. Revenue is recognised at an amount that reflects the consideration to which the entity expects to be entitled in exchange for transferring goods or services to a customer (which excludes estimates of variable consideration that are subject to constraints, such as right of return exists, trade discounts, volume rebates and changes to the transaction price arising from modifications), net of any related sales taxes and excluding any amounts collected on behalf of third parties. An asset (goods or services) is transferred when or as the customer obtains control of that asset. As a practical expedient, the effects of any significant financing component is not adjusted if the payment for the good or service will be within one year.

(a) Government grants

Grants from the government that are related to assets, are initially recognised as deferred income at their fair value where there is reasonable assurance that the grant will be received, and the Hospital will comply with conditions associated with the grant.

These grants are then recognised in income and expenditure as "amortisation of deferred grant" on a systematic basis over the useful life of the asset.

Operating subvention grants that compensate the Hospital for expenses incurred are recognised in income and expenditure as "utilisation of deferred grant" on a systematic basis in the periods in which the expenses are recognised, unless the conditions for receiving the grant are met after the related expenses have been recognised. In this case, the grant is recognised as "government grant" when it becomes receivable.

ST ANDREW'S MISSION HOSPITAL

2. Material accounting policy information and other explanatory information (cont'd)

2A. Material accounting policy information (cont'd)

Revenue recognition (cont'd)

(b) Ward and outpatient clinic fees

Ward and outpatient clinic fees are recognised when services are rendered. Revenue services in the ordinary course of business is recognised when the Hospital satisfies a performance obligation ("PO") by transferring control of a promised service to the customer. The amount of revenue recognised is the amount of the transaction price allocated to the satisfied PO.

The transaction price is allocated to each PO in the contract on the basis of the relative stand-alone selling prices of the promised services. The individual standalone selling price of a service that has not previously been sold on a stand-alone basis, or has a highly variable selling price, is determined based on the residual portion of the transaction price after allocating the transaction price to services with observable stand-alone selling prices. A discount or variable consideration is allocated to one or more, but not all, of the performance obligations if it relates specifically to those performance obligations.

Transaction price is the amount of consideration in the contract to which the Hospital expects to be entitled in exchange for transferring the promised services. The transaction price may be fixed or variable and is adjusted for time value of money if the contract includes a significant financing component. Consideration payable to a customer is deducted from the transaction price if the Hospital does not receive a separate identifiable benefit from the customer. When consideration is variable, the estimated amount is included in the transaction price to the extent that it is highly probable that a significant reversal of the cumulative revenue will not occur when the uncertainty associated with the variable consideration is resolved.

Revenue may be recognised at a point in time or over time following the timing of satisfaction of the PO. If a PO is satisfied over time, revenue is recognised based on the percentage of completion reflecting the progress towards complete satisfaction of that PO.

(c) Donation

Donations and revenue from fund-raising activities that are used for general purposes are recognised in the income and expenditure account in the financial year they are received.

Donations and revenue from fund-raising activities where usage is restricted by the donors are recognised in Restricted Funds in the financial year they are received.

Donations that are restricted for asset purchase are included in non-current liabilities as "deferred donation" and taken to the income and expenditure account on a straight-line basis over the expected useful lives of the related assets.

Donations that are used for restricted types of expenses are recognised in income and expenditure account over the period necessary to match them with the costs they are intended to compensate.

(d) Fund-raising events income

Income from special fund-raising events is recognised when the event takes place.

ST ANDREW'S MISSION HOSPITAL

2. Material accounting policy information and other explanatory information (cont'd)

2A. Material accounting policy information (cont'd)

Revenue recognition (cont'd)

(e) Land rent subsidy

Land rent subsidy from government is recognised where there is a reasonable assurance that the grant will be received and the Hospital will comply with attached conditions.

(f) Interest income

Interest income is recognised on a time-proportion basis using the effective interest rate that takes into account the effective yield on the asset.

(g) Rental income

Rental income from investment property is recognised in profit or loss on a straight-line basis over the term of the relevant lease unless another systematic basis is representative of the time pattern of the user's benefit, even if the payments are not on that basis.

Donation in kind

Donation in kind is 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 gift is recognised if the amount of the gift can be measured reliably and there is no uncertainty that it will be received.

Employee benefits

Contributions to a defined contribution retirement benefit plan are recorded as an expense as they fall due. The entity's legal or constructive obligation is limited to the amount that it is obligated to contribute to an independently administered fund (such as the Central Provident Fund in Singapore, a government managed defined contribution retirement benefit plan). For employee leave entitlement, the expected cost of short-term employee benefits in the form of compensated absences is recognised in the case of accumulating compensated absences, when the employees render service that increases their entitlement to future compensated absences; and in the case of non-accumulating compensated absences, when the absences occur. A liability for bonuses is recognised where the entity is contractually obliged or where there is constructive obligation based on past practice.

Income tax

As a charity, the Hospital is exempt from tax on income and gains falling within section 13(1)(zm) of the Income Tax Act 1947 to the extent that these are applied to its charitable objects. No tax charges have arisen for the Hospital during the reporting year.

Foreign currency transactions

The functional currency is the Singapore dollar as it reflects the primary economic environment in which the entity operates. Transactions in foreign currencies are recorded in the functional currency at the rates ruling at the dates of the transactions. At each end of the reporting year, recorded monetary balances and balances measured at fair value that are denominated in non-functional currencies are reported at the rates ruling at the end of the reporting year and fair value measurement dates respectively. All realised and unrealised exchange adjustment gains and losses are dealt with in profit or loss except when a gain or loss on a non-monetary item is recognised in other comprehensive income, any exchange component of that gain or loss is recognised in other comprehensive income. The presentation is in the functional currency.

ST ANDREW'S MISSION HOSPITAL

2. Material accounting policy information and other explanatory information (cont'd)

2A. Material accounting policy information (cont'd)

Property, plant and equipment

Property, plant and equipment are carried at cost on initial recognition and after initial recognition at cost less any accumulated depreciation and any accumulated impairment losses.

Depreciation is provided on a straight-line basis to allocate the gross carrying amounts of the assets less their residual values over their estimated useful lives of each part of an item of these assets. The estimated useful lives are as follows:

Hospital and Nursing Home buildings	50 years
Asset-in-construction	Not depreciated until asset is ready for intended use
SAAC Building at Elliot Road	30 years
Medical, office and kitchen equipment	5 years
Computer systems	3 years
Training room equipment	5 years
Furniture and fittings	5 years
Medical tools, linen, curtains and kitchen cutlery	2 years
Renovations	5 years
Motor vehicles	5 years

An asset is depreciated when it is available for use until it is derecognised even if during that period the item is idle. Fully depreciated assets still in use are retained in the financial statements.

The gain or loss arising from the derecognition of an item of property, plant and equipment is determined as the difference between the net disposal proceeds, if any, and the carrying amount of the item and is recognised in profit or loss. The residual value and the useful life of an asset is reviewed at least at each end of the reporting year and, if expectations differ significantly from previous estimates, the changes are accounted for as a change in an accounting estimate, and the depreciation charge for the current and future periods are adjusted.

Cost also includes acquisition cost, borrowing cost capitalised and any cost directly attributable to bringing the asset or component to the location and condition necessary for it to be capable of operating in the manner intended by management. Subsequent cost are recognised as an 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 repairs and maintenance are charged to profit or loss when they are incurred.

Right-of-use assets

The right-of-use assets are accounted and presented as if they were owned such as property, plant and equipment. Right-of-use assets are depreciated between two years to six years (2023: two years to nine years) based on the lease terms.

ST ANDREW'S MISSION HOSPITAL

2. Material accounting policy information and other explanatory information (cont'd)

2A. Material accounting policy information (cont'd)

Investment property

Investment property is property (land or a building or part of a building or both) held (by the owner or by the lessee as a right-of-use asset under a finance lease) to earn rentals or for capital appreciation or both, rather than for: (a) use in the production or supply of goods or services or for administrative purposes; or (b) sale in the ordinary course of business. It includes an investment property in the course of construction. After initial recognition at cost including transaction costs, the cost model is used to measure the investment property using the treatment for property, plant and equipment, that is, at cost less any accumulated depreciation and any accumulated impairment losses. An investment property that meets the criteria to be classified as held for sale is carried at the lower of carrying amount and fair value. For disclosure purposes only, the fair values are measured periodically on a systematic basis at least once in three years by external independent professional valuers having an appropriate recognised professional qualification and recent experience in the location and category of the property being valued.

The estimated useful life is 50 years.

Leases of lessee

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, the lease payments are expensed to profit or loss as incurred on a straight line basis over the remaining lease term.

Inventories

Inventories are stated at the lower of cost and net realisable value. Cost is calculated using the weighted average method.

Carrying amounts of non-financial assets

Irrespective of whether there is any indication of impairment, an annual impairment test is performed at the same time every year on an intangible asset with an indefinite useful life or an intangible asset not yet available for use. The carrying amount of other 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 recognised in profit or loss. The recoverable amount of an asset or a cash-generating unit is the higher of its fair value less costs of disposal and its value in use. When the fair value less costs of disposal method is used, any available recent market transactions are taken into consideration. When the value in use method is adopted, in assessing the value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

ST ANDREW'S MISSION HOSPITAL

2. Material accounting policy information and other explanatory information (cont'd)

2A. Material accounting policy information (cont'd)

Carrying amounts of non-financial assets

For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash flows (cash-generating units). At each end of the reporting year, non-financial assets other than goodwill with impairment loss recognised in prior periods are assessed for possible reversal of the impairment. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been measured, net of depreciation or amortisation, if no impairment loss had been recognised.

Financial instruments

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. 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 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.

Classification of financial assets and financial liabilities and subsequent measurement:

The financial reporting standard on financial instruments requires certain classification of financial assets and financial liabilities. At the end of the reporting year, the reporting entity had the following classes:

1. 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 fair value through profit or loss ("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 trade and other receivables, bank and cash balances are classified in this category.
3. Financial liabilities are classified as at FVTPL in either of the following circumstances: (1) the liabilities are managed, evaluated and reported internally on a fair value basis; or (2) 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.

ST ANDREW'S MISSION HOSPITAL

2. Material accounting policy information and other explanatory information (cont'd)

2A. Material accounting policy information (cont'd)

Cash and cash equivalents

For the statement of cash flows, cash and cash equivalents includes cash and cash equivalents less cash subject to restriction that form an integral part of cash management. Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

Cash flows are reported using the indirect method, whereby profit or loss is adjusted for the effects of transactions of a non-cash nature, and items of income or expense associated with investing or financing cash flows.

Fair value measurement

The fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. When measuring the fair value of an asset or a liability, market observable data to the extent possible is used. If the fair value of an asset or a liability is not directly observable, an estimate is made using valuation techniques that maximise the use of relevant observable inputs and minimise the use of unobservable inputs (e.g. by use of the market comparable approach that reflects recent transaction prices for similar items, discounted cash flow analysis, or option pricing models refined to reflect the issuer's specific circumstances). Inputs used are consistent with the characteristics of the asset / liability that market participants would take into account. The entity's intention to hold an asset or to settle or otherwise fulfil a liability is not taken into account as relevant when measuring fair value.

Fair values are categorised into different levels in a fair value hierarchy based on the degree to which the inputs to the measurement are observable and the significance of the inputs to the fair value measurement in its entirety: Level 1 fair value measurements are those derived from quoted prices (unadjusted) in active markets for identical assets or liabilities. Level 2 fair value measurements are those derived from inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices). Level 3 fair value measurements are those derived from valuation techniques that include inputs for the asset or liability that are not based on observable market data (unobservable inputs). Transfers between levels of the fair value hierarchy are recognised at the end of the reporting period during which the change occurred.

The carrying values of current financial instruments approximate their fair values due to the short-term maturity of these instruments and the disclosures of fair value are not made when the carrying amount of current financial instruments is a reasonable approximation of the fair value. The fair values of non-current financial instruments may not be disclosed separately unless there are significant differences at the end of the reporting year and in the event the fair values are disclosed in the relevant notes to the financial statements. The recurring measurements are made at each reporting year end date.

ST ANDREW'S MISSION HOSPITAL

2. Material accounting policy information and other explanatory information (cont'd)

2A. Material accounting policy information (cont'd)

Provisions

A liability or provision is recognised when there is a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. A provision is made using best estimates of the amount required in settlement and where the effect of the time value of money is material, the amount recognised is the present value of the expenditures expected to be required to settle the obligation using a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increase in the provision due to passage of time is recognised as interest expense. Changes in estimates are reflected in statement of financial activities in the reporting year they occur.

Funds

(i) General fund

The general fund is available for use of the Hospital in furtherance of the objectives of the Hospital.

(ii) Restricted funds

Restricted funds are available for use at the discretion of the board with projects in furtherance of the objectives of the Hospital that have been identified by donors of the Hospital or communicated to donors when sourcing for the funds.

2B. Critical judgements, assumptions and estimation uncertainties

Disclosures on material information about the assumptions management made about the future, and other major sources of estimation uncertainty at the end of the reporting year, that have a significant risk of resulting in a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below or in the in the corresponding Notes to these financial statements. These estimates and assumptions are periodically monitored to ensure they incorporate all relevant information available at the date when financial statements are prepared. However, this does not prevent actual figures differing from estimates.

Assessing allowances for doubtful receivables:

The assessment of the expected credit losses ("ECL") requires a degree of estimation and judgement. In measuring the expected credit losses, management considers all reasonable and supportable information such as the reporting entity's past experience at collecting receipts, any increase in the number of delayed receipts in the portfolio past the average credit period, and forward looking information such as forecasts of future economic conditions. The carrying amounts might change materially within the next reporting year but these changes may not arise from assumptions or other sources of estimation uncertainty at the end of the reporting year. The carrying amount is disclosed in Note 15 on trade and other receivables.

ST ANDREW'S MISSION HOSPITAL

2. Material accounting policy information and other explanatory information (cont'd)

2B. Critical judgements, assumptions and estimation uncertainties (cont'd)

Assessing the lease terms for leases with extension or renewal options:

For leases with extension or renewal options, management applied judgement in determining whether such extension or renewal options should be reflected in measuring the lease liabilities. This requires the consideration of whether the facts and circumstances created an economic incentive for the exercise of the lease extension or renewal option. The amount of the lease liabilities at the end of the reporting year is disclosed in Note 21.

Assessing eligibility and accruals for receivables:

Government grants to meet operating expenses are recognised as income in the statement of financial activities in the reporting year these operating expenses were incurred and there is reasonable assurance that the Hospital will comply with the conditions attached to it. For certain grants, the government agencies reserve the right to withdraw, withhold or reduce the amount of any funds approved but not yet disbursed or to call for the refund of all funds which have been disbursed to the Hospital if the conditions are not met. Management reviews the conditions for all government grants received, if any, and makes accruals for any over/under funding at the end of the reporting period. The carrying amount of grants receivables is disclosed in Note 15.

3. Related party relationships and transactions

The financial reporting standard on related party disclosures requires the reporting entity to disclose: (a) transactions with its related parties; and (b) 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 by, or can significantly influence or is significantly influenced by the other party.

A related party includes the members of the Board and key management of the Hospital. 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 for which significant voting power in such entity resides with, directly or indirectly, any such individual.

Related parties in these financial statements mainly include the fellow entities which are under the common significant influence of The Diocese of Singapore.

All Board members, chairman of sub-committees and staff members of the Hospital are required to read and understand the conflict of interest policy in place and make full disclosure of interests, relationships and holding that could potentially result in 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.

ST ANDREW'S MISSION HOSPITAL

3. Related party relationships and transactions (cont'd)

3A. Related party transactions:

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.

In addition to transactions and balances disclosed elsewhere in the notes to the financial statements, this item includes the following significant related party transactions:

	<u>2024</u> \$'000	<u>2023</u> \$'000
Manpower cost recharged to related parties	(1,812)	(1,532)
Manpower cost recharged from related parties	1,782	1,637
Donations from a related party (recognised in the Statement of Changes in Funds as deferred capital expenditure)	–	(82)
Administrative expenses recharged to related parties	(85)	(64)
Administrative expenses recharged from related parties	279	283
Proceeds from joint donation campaigns	–	23
Rental income charged to related parties	(123)	(121)
Medical services charged to related parties	(53)	(20)
Medical services charged from related parties	<u>4</u>	<u>–</u>

3B. Key management compensation:

	<u>2024</u> \$'000	<u>2023</u> \$'000
Salaries and other short-term employee benefits	<u>3,718</u>	<u>3,641</u>

Key management personnel of the Hospital are those persons having authority and responsibility for planning, directing and controlling the activities of the Hospital. The members of the Board of Management and management team of the Hospital are considered key management personnel of the Hospital.

No remuneration, reimbursement or allowance was given to the Board of Management for services provided to the Hospital during both financial years.

ST ANDREW'S MISSION HOSPITAL

4. Government grants

	<u>2024</u> \$'000	<u>2023</u> \$'000
Government subsidies for general fund		
- Operating subvention grants (a)	123,814	94,570
- Personnel expenses related grants (b)	10,955	15,200
- Land rent subsidy (c)	10,371	5,032
- Senior mobility funds (d)	1,853	1,656
- Others (e)	3,882	3,527
	<u>150,875</u>	<u>119,985</u>

- (a) These relate to government subsidies in the form of operating subvention grants to the Hospital during the approved period for the patient and resident care, manpower development, education, social care services, seniors' mobility, and initiatives in support of integrated care.

The operating subvention grants provided to the Hospital goes towards subsidising student, patient and resident bills to ensure they have access to good and affordable healthcare and education that is appropriate to their needs. These residents are generally elderly who are unable to enjoy proper level of nursing care required in their own homes and require supervision or assistance with their daily activities as well as person who need further care and treatment after being discharged in acute condition from hospitals.

Operating subvention grants are recognised in the profit or loss when conditions attached to its recognition are met by the Hospital.

- (b) These relate to government subsidies in supporting the increase of employee's wages. \$10,134,000 (2023: \$14,129,000) relates to Community Care Salary Enhancement ("CCSE") Programme, which was introduced by Ministry of Health in supporting the increase of nursing and other healthcare professionals' salaries. The Hospital also received \$821,000 (2023: \$1,071,000) of miscellaneous personnel expenses related grants.
- (c) Land rent subsidy relates to income described in Note 2A.
- (d) Senior Mobility Fund provides holistic support for seniors to age in place within the community by extending subsidies to Singaporean seniors who requires mobility and assistive devices for daily independent living and to remain ambulant in the community.
- (e) Other government grants mainly relate to \$1,256,000 (2023: \$628,000) of funding for senior care centres in Bedok South and Bedok North Active Aging programme. The Hospital also received \$917,000 (2023: \$1,383,000) for Community Case Management Service. Other grants received of \$1,709,000 (2023: \$1,516,000) relate to miscellaneous grants received in support of various initiatives.

ST ANDREW'S MISSION HOSPITAL

4A. Tax-exempt receipts

The company enjoys a concessionary tax treatment whereby qualifying donors are granted tax deduction for the donations made to the company. The quantum of the tax deduction for each calendar year may vary in accordance with the Singapore Budget.

	<u>2024</u> S\$'000	<u>2023</u> S\$'000
Tax-exempt receipts	<u>4,470</u>	<u>4,425</u>

5. Ward and outpatient clinic fees

	<u>2024</u> \$'000	<u>2023</u> \$'000
Revenue from Hospital Services	25,063	23,683
Revenue from Senior Care Services	2,698	2,029
Revenue from Migrant Worker Medical Services	10,467	9,522
Revenue from Nursing Home Services	<u>14,131</u>	<u>11,687</u>
	<u>52,359</u>	<u>46,921</u>

6. Donation income

	<u>2024</u> \$'000	<u>2023</u> \$'000
Donations in cash (tax deductible)	4,470	4,425
Donations in cash (non-tax deductible)	9,530	2,170
Donations in kind (non-tax deductible)	<u>170</u>	<u>96</u>
	<u>14,170</u>	<u>6,691</u>

The Hospital enjoys a concessionary tax treatment whereby qualifying donors are granted 2.5 times tax deduction for the donations made to the general funds of the Hospital. The Hospital's Institutions of a Public Character ("IPC") status for general donations is for the period from 1 July 2023 to 30 June 2026.

7. Interest income

	<u>2024</u> \$'000	<u>2023</u> \$'000
Interest income on short-term bank deposits	2,833	2,222
Interest income on other financial assets	<u>893</u>	<u>582</u>
	<u>3,726</u>	<u>2,804</u>

8. Other income

	<u>2024</u> \$'000	<u>2023</u> \$'000
Manpower recharge	1,930	1,587
Clinical Practice Education and Training Fee	358	463
Others (a)	<u>2,135</u>	<u>2,104</u>
	<u>4,423</u>	<u>4,154</u>

(a) This mainly comprises non-recurring government grants and subsidies to defray operating expenses.

ST ANDREW'S MISSION HOSPITAL

9. Employee benefits expense

	<u>2024</u>	<u>2023</u>
	\$'000	\$'000
Salaries, bonuses and other costs	107,016	95,356
Contributions to defined contribution plans	12,042	9,427
Purchased manpower	11,962	9,949
Training fees	970	1,057
Foreign worker levy	8,147	6,450
Accommodation expenses	2,308	2,673
Other employee benefits	14,572	8,014
Total employee benefits expense	<u>157,017</u>	<u>132,926</u>

10. Items in profit or loss

In addition to the Statement of Financial activities line items disclosed elsewhere in the notes to the financial statements, this item includes the following expenses:

	<u>2024</u>	<u>2023</u>
	\$'000	\$'000
Audit fees for audit of the financial statements paid/ payable to the independent auditor of the Hospital	120	100
Audit fees for other assurance services paid/ payable to the independent auditor of the Hospital	69	57
Fees for services other than audit paid/ payable to the independent auditor of the Hospital	—	19
	<u>189</u>	<u>176</u>

ST ANDREW'S MISSION HOSPITAL

11. Property, plant and equipment

	Hospital and Nursing Home buildings \$'000	Asset-in- construction \$'000	SAAC Building at Elliot Road \$'000	Medical, office and kitchen equipment \$'000	Computer systems \$'000	Training room equipment \$'000	Furniture and fittings \$'000	Medical tools, linen, curtains, and kitchen cutlery \$'000	Renovations \$'000	Motor vehicles \$'000	Total \$'000
Cost											
At 1 January 2023	52,961	512	21,662	16,562	9,058	901	4,069	195	19,690	689	126,299
Additions	66	1,007	—	2,004	949	56	294	—	328	391	5,095
Transfers	—	(73)	—	—	73	—	—	—	—	—	—
Write-offs	—	—	—	(596)	(295)	—	(9)	(2)	—	—	(902)
At 31 December 2023	53,027	1,446	21,662	17,970	9,785	957	4,354	193	20,018	1,080	130,492
Additions	—	2,698	—	5,382	1,483	46	749	56	889	187	11,490
Transfers	—	(3,130)	—	365	273	—	2,492	—	—	—	—
Write-offs	—	—	—	(1,000)	(1,323)	(3)	(210)	—	(44)	(7)	(2,587)
At 31 December 2024	53,027	1,014	21,662	22,717	10,218	1,000	7,385	249	20,863	1,260	139,395

Accumulated depreciation

At 1 January 2023	9,227	—	8,651	11,420	7,094	729	2,246	170	14,255	460	54,252
Depreciation	1,063	—	725	1,745	1,262	63	580	9	1,649	104	7,200
Write-offs	—	—	—	(592)	(295)	—	(7)	(2)	—	—	(896)
At 31 December 2023	10,290	—	9,376	12,573	8,061	792	2,819	177	15,904	564	60,556
Depreciation	1,060	—	725	2,463	1,384	66	832	21	1,530	140	8,221
Write-offs	—	—	—	(938)	(1,316)	(3)	(206)	—	(44)	(7)	(2,514)
At 31 December 2024	11,350	—	10,101	14,098	8,129	855	3,445	198	17,390	697	66,263

Carrying amounts

At 1 January 2023	43,734	512	13,011	5,142	1,964	172	1,823	25	5,435	229	72,047
At 31 December 2023	42,737	1,446	12,286	5,397	1,724	165	1,535	16	4,114	516	69,936
At 31 December 2024	41,677	1,014	11,561	8,619	2,089	145	3,940	51	3,473	563	73,132

ST ANDREW'S MISSION HOSPITAL

12. Right-of-use assets

The Hospital leases land and building for its hospital and nursing homes from Singapore Land Authority which is partially subsidised by a land rent subsidy from the Ministry of Health. Some leases include an option to renew the lease for an additional period of the same duration after the end of the contract term.

The information about leases for which the Hospital is a lessee is presented below.

	<u>2024</u> \$'000	<u>2023</u> \$'000
Cost		
At beginning of the year	20,288	29,026
Additions	43,846	2,775
Remeasurement	–	(133)
Disposals	(639)	(11,380)
At end of the year	<u>63,495</u>	<u>20,288</u>
Accumulated depreciation		
At beginning of the year	10,751	17,533
Depreciation charge for the year	8,079	4,598
Disposals	(214)	(11,380)
At end of the year	<u>18,616</u>	<u>10,751</u>
Carrying amounts		
At end of the year	<u>44,879</u>	<u>9,537</u>

	<u>2024</u> <u>Land and building</u>	<u>2023</u> <u>Land and building</u>
For disclosure:		
Number of right-of-use assets	14	8
Remaining term - range	0.83 – 5.58 years	1.83 – 6.50 years
Remaining term - average	2.98 years	3.83 years
Number of leases with extension options	8	6
Number of leases with options to purchase	–	–
Weighted average incremental borrowing rate applied to lease liabilities	3.0%	3.4%
Number of leases with variable payments linked to an index	–	–
Number of leases with termination options	<u>3</u>	<u>3</u>

There are restrictions or covenants imposed by the leases to sublet the assets to another parties. Unless permitted by the owner, the lease prohibits the lessee from selling or pledging the underlying leased assets as security. The lease requires this property be maintained in a good state and be returned to the lessor in their original condition at the end of the lease. Insurance, and maintenance fees on right-of-use assets are usually required under the lease contracts.

The Hospital building at Simei is depreciated over a period of 50 years on a straight line basis, in accordance with the Ministry of Health's practice. The Hospital currently has a lease agreement with the Singapore Land Authority ("SLA") at a land rental rate of \$78,300 (2023: \$79,358) per month for a period of 3 years with effect from 1 February 2023. The annual rent is partially subsidised by a land rent subsidy from the Ministry of Health.

ST ANDREW'S MISSION HOSPITAL

12. Right-of-use assets (cont'd)

SANH (Buangkok) had a lease agreement with the SLA at a land rental rate of \$97,500 (2023: \$51,150) per month for a period of 3 years with effect from 14 July 2024. The annual rent is partially subsidised by a land rent subsidy from the Ministry of Health.

SANH (Henderson) currently has a lease agreement with the SLA at a land rental rate of \$57,120 (2023: \$57,120) per month for a period of 3 years with effect from 14 November 2022. The annual rent is subsidised by a land rent subsidy from the Ministry of Health.

SANH (Queenstown) currently has a lease agreement with the SLA at a land rental rate of \$64,736 (2023: \$64,736) per month for a period of 3 years with effect from 20 January 2023. The annual rent is subsidised by a land rent subsidy from the Ministry of Health.

SJSM currently has a lease agreement with the SLA at a land rental rate of \$62,000 per month for a period of 3 years with effect from 15 July 2022 with an option to extend for another 3 years. The annual rent is subsidised by a land rent subsidy from the Ministry of Health.

SANH(Tampines North) currently has lease agreement with the SLA at a land rental rate of \$131,400 per month for a period of 3 years with effect from 25 March 2024. The annual rent is subsidised by a land rent subsidy from the Ministry of Health.

SANH(Aljunied) currently has a lease agreement with the SLA at a land rental rate of \$131,400 per month for a period of 3 years with effect from 25 March 2024. The annual rent is subsidised by a land rent subsidy from the Ministry of Health.

SACH had a lease agreement with Changi General Hospital Pte Ltd ("CGH"), at a building rental rate of \$39,690 per month for a period of 3 years with effect from 15 December 2023. The annual rent is subsidised by a land rent subsidy from the Ministry of Health. The lease expired in 14 December 2026.

SACH currently has a lease agreement with Uplay Ventures Pte. Ltd. ("Uplay") at a land rental rate of \$5,541 per month for a period of 3 years with effect from 1 August 2024.

SACH currently has two lease agreements with Ministry of Health at a land rental rate of \$11,000 and \$12,200 respectively, per month for a period of 3 years with effect from 16 September 2022 and 1 September 2022 respectively. These leases are with an option to extend for 3 years each. The annual rent is subsidised by a land rent subsidy from the Ministry of Health.

SACH has a new lease agreement with the landlord at a land rental rate of \$298,200 per month for a period of 5.5 years with effect from 16 July 2024 for the new hospital at Bedok.

SAMS currently has a lease agreements with SLA at a premise rent rate of \$163,000 (exclusive of GST) per month for a period of 2 years commencing from 1 January 2022 to 31 December 2024. The annual rent is fully subsidised by Ministry of Education and Ministry of Social and Family Development.

ST ANDREW'S MISSION HOSPITAL

13. Investment property

	Freehold land \$'000	Building \$'000	Total \$'000
Cost			
At 1 January 2023, 31 December 2023 and 31 December 2024	67	13,208	13,275
Accumulated depreciation			
At 1 January 2023	–	(6,338)	(6,338)
Depreciation	–	(264)	(264)
At 31 December 2023	–	(6,602)	(6,602)
Depreciation	–	(264)	(264)
At 31 December 2024	–	(6,866)	(6,866)
Carrying amounts			
At 1 January 2023	67	6,870	6,937
At 31 December 2023	67	6,606	6,673
At 31 December 2024	67	6,342	6,409
		<u>2024</u> \$'000	<u>2023</u> \$'000
Rental income		1,412	1,277
Direct operating expenses (including repairs and maintenance) arising from investment property that generated rental income during the year		<u>737</u>	<u>742</u>
Fair value for disclosure purposes only:			
Fair value at end of the year		<u>50,000</u>	<u>50,000</u>

Investment property comprises freehold land and a building, St. Andrew's Centre, located at Tanjong Pagar Road.

Details of leasehold property:

<u>Description/Location</u>	<u>Tenure of Land/ (Gross floor area)</u>	<u>Last valuation date</u>
Singapore: 250 Tanjong Pagar Road Saint Andrew's Centre Singapore 088541	Property: 50 years from 2009 (374.4 square metres)	Commercial property. Valued in December 2023.

The investment property is leased out under operating leases. The operating lease income commitments are disclosed in Note 24. The management has not entered into contractual obligations for the maintenance or enhancement of the investment properties.

ST ANDREW'S MISSION HOSPITAL

13. Investment property (Cont'd)

For purpose of disclosure, the fair value of investment property was measured based on the highest and best use method to reflect the actual market state and circumstances as of the end of the reporting year. The fair value was based on a valuation made by a firm of independent professional valuers, Jones Lang LaSalle Property Consultants Pte Ltd in 2023. The valuation is based on the average of the discounted cash flow and income capitalisation method and done on a systematic basis at least once in three years. In the intervening years, management updates the assessment based on recent market transactions in the area where the investment property is located. The firm holds a recognised and relevant professional qualification with sufficient recent experience in the location and category of the investment property being valued.

It is the current intention of the Board of Management to hold the investment property for the long term.

14. Inventories

	<u>2024</u> \$'000	<u>2023</u> \$'000
Medical supplies and general stores	<u>457</u>	<u>448</u>

The cost of inventories recognised as expenditure and included in "Medical supplies and services" amounted to \$15,789,000 for the year (2023: \$13,391,000).

15. Trade and other receivables

	<u>2024</u> \$'000	<u>2023</u> \$'000
<u>Trade receivables:</u>		
Outside parties		
- Billed	4,510	3,776
- Unbilled	3,077	3,834
Related parties (Note 3)	<u>16</u>	<u>301</u>
	<u>7,603</u>	<u>7,911</u>
Government grant receivables		
- Capital grant	3,757	1,843
- Personnel expenses related grants	2,503	11,547
- Subventions	<u>37,581</u>	<u>36,844</u>
Sub-total	<u>43,841</u>	<u>50,234</u>
<u>Other receivables:</u>		
Deposits	2,452	1,687
Interest receivable	1,402	1,000
Outside parties	<u>750</u>	<u>666</u>
Sub-total	<u>4,604</u>	<u>3,353</u>
Total trade and other receivables	56,048	61,498
Less: Allowance for impairment	<u>(29)</u>	<u>(59)</u>
Total trade and other receivables	<u>56,019</u>	<u>61,439</u>
 Movements in above allowance:		
Balance at beginning of the year	59	78
Reversed to profit or loss	(29)	(19)
Bad debts written off	<u>(1)</u>	<u>-</u>
Balance at end of the year	<u>29</u>	<u>59</u>

15. Trade and other receivables (Cont'd)

Simplified approach

The expected credit losses ("ECL") on the above trade receivables are based on the simplified approach to measuring ECL which uses a lifetime ECL allowance approach for all trade receivables recognised from initial recognition of these assets. These assets are grouped based on shared credit risk characteristics and the days past due for measuring the ECL including the impact of the current economic conditions.

General approach

The Hospital applies the general approach to provide for ECLs on all other financial instruments. Under the general approach, the loss allowance is measured at an amount equal to 12-month ECLs at initial recognition.

At each reporting date, the Hospital assesses whether the credit risk of a financial instrument has increased significantly since initial recognition. When credit risk has increased significantly since initial recognition, loss allowance is measured at an amount equal to lifetime ECLs.

When determining whether the credit risk of a financial asset has increased significantly since initial recognition and when estimating ECLs, the Hospital considers reasonable and supportable information that is relevant and available without undue cost or effort. This includes both quantitative and qualitative information and analysis, based on the Hospital's historical experience and informed credit assessment and includes forward-looking information.

If credit risk has not increased significantly since initial recognition or if the credit quality of the financial instruments improves such that there is no longer a significant increase in credit risk since initial recognition, loss allowance is measured at an amount equal to 12-month ECLs.

The government grant receivables are due from various government agencies. Management assesses credit risk of government grant receivables to be low at the point of recognition. At the end of the year, management reviews the government grants and funding received by the Hospital during the reporting year and accrues for any under/over funding of grants based on funding principles. Management computes and estimates these under/over funding amounts with reference to the funding agreements for the respective programs and grants. The final underfunding receivable and/or overfunding payable will be finalised by the respective government agencies subsequent to the end of the reporting year.

The Hospital considers a financial asset to be in default when:

- the borrower is unlikely to pay its credit obligations to the Hospital in full, without recourse by the Hospital to actions such as realising security (if any is held); or
- the financial asset remains outstanding for more than the reasonable range of past due days, taking into consideration historical payment track record, patient's healthcare savings scheme and national health insurance schemes, current macroeconomics situation and general industry trend.

The maximum period considered when estimating ECLs is the maximum contractual period over which the Hospital is exposed to credit risk.

As part of the process of setting customer credit limits, different credit terms are used. The average credit period generally granted to trade receivable customers is about 30 days (2023: 30 days). However, some clients take a longer period to settle the amounts.

ST ANDREW'S MISSION HOSPITAL

15. Trade and other receivables (Cont'd)

There is no concentration of credit risk with respect to trade receivables, as there are a large number of customers.

- (a) Ageing analysis of the age of trade receivable amounts that are past due as at the end of reporting year but not impaired:

	<u>2024</u> \$'000	<u>2023</u> \$'000
Trade receivables:		
Less than 60 days	1,669	1,204
Over 60 days	670	1,294
Total	<u>2,339</u>	<u>2,498</u>

- (b) Ageing analysis as at the end of reporting year of trade receivable amounts that are impaired:

	<u>2024</u> \$'000	<u>2023</u> \$'000
Trade receivables:		
Over 90 days	29	59
Total	<u>29</u>	<u>59</u>

The allowance on trade receivables is based on individual accounts totalling \$29,000 (2023: \$59,000) that are determined to be impaired at the end of reporting year. These are not secured.

The other receivables at amortised cost shown above are subject to the expected credit loss model under the financial reporting standard on financial instruments. The other receivables at amortised cost and which can be graded as low risk individually are considered to have low credit risk.

16. Other assets

	<u>2024</u> \$'000	<u>2023</u> \$'000
Prepayments	<u>567</u>	<u>1,113</u>

17. Other financial assets

Movements in balances

	<u>2024</u> \$'000	<u>2023</u> \$'000
Movements during the year:		
Fair value at beginning of the year	30,744	–
Additions	41,911	46,936
Disposals/redemption	(37,615)	(16,192)
Fair value at end of the year	<u>35,040</u>	<u>30,744</u>

The financial instruments at amortised cost relate to investments in Treasury bills and bear interest ranging from 2.68% to 3.84%. The fair value of these investments are based on prices in an active market (Level 1) at the end of the reporting year.

The financial instruments will mature within one year from the end of the reporting year.

The credit rating of the issuer of the financial assets has been rated AAA or above by one or more rating agencies.

ST ANDREW'S MISSION HOSPITAL

18. Cash and cash equivalents

	<u>2024</u> \$'000	<u>2023</u> \$'000
Cash in hand	7	10
Cash at bank	23,053	29,048
Fixed deposits with financial institutions	93,967	54,095
Cash at end of the year	<u>117,027</u>	<u>83,153</u>

A summary of maturity dates of fixed deposits at the end of reporting year are as follows:

	<u>2024</u> \$'000	<u>2023</u> \$'000
Within 3 months	41,480	13,755
Within 4 to 12 months	52,487	40,340
	<u>93,967</u>	<u>54,095</u>
Interest earning balance	<u>93,967</u>	<u>54,095</u>

Fixed deposits with financial institutions at the reporting date have an average maturity period of 5 months (2023:7 months) from the end of the financial year. The weighted average effective interest rate of these deposits as at the reporting date is 3.12% (2023: 3.59%) per annum.

	<u>2024</u> \$'000	<u>2023</u> \$'000
Restricted funds:		
Cash held under restricted funds (Note 19)	38,601	32,227
Cash held on behalf in MediFund/FAS accounts (Note 23)	2,600	5,756
	<u>41,201</u>	<u>37,983</u>

The Medifund Account is a grant from the Medical Endowment Fund (the "MEF") which is set up by the Government under the Medical and Elderly Care Endowment Schemes Act 2000. The MEF is established to assist needy Singaporeans to pay for their medical care. The income generated by the MEF is disbursed as grants to Medifund Committees to defray in whole or in part the programme fees, outpatient healthcare, and other expenses incurred by residents/clients of approved institutions who are unable to pay such fees, charges and other expenses.

18A. Cash and cash equivalents in the statement of cash flows:

	<u>2024</u> \$'000	<u>2023</u> \$'000
Amount as shown above	117,027	83,153
Cash restricted in use	(41,201)	(37,983)
Cash and cash equivalents for statement of cash flows purposes at end of the year	<u>75,826</u>	<u>45,170</u>

18B. Non-cash transactions:

	<u>2024</u> \$'000	<u>2023</u> \$'000
Acquisitions of certain assets under property, plant and equipment under unpaid trade and other payables	<u>571</u>	<u>687</u>

ST ANDREW'S MISSION HOSPITAL

19. Restricted funds

	Note	2024 \$'000	2023 \$'000
Capital Replacement Fund	(a)	4,086	4,086
SACH – Far East Organization Fund	(b)	11,455	11,110
SACH – ACI Fund	(c)	158	158
SACH – MigrantWell Welfare Fund (Medical Services)	(d)	3,604	1,223
SACH – MigrantWell Welfare Fund (Care Gap Services)	(e)	(1,293)	(807)
SACH – Other Funds	(f)	53	55
SAAC – SAAAS	(g)	(6,013)	(6,834)
SAAC – SAAS School Funds	(h)	16,454	16,417
SAAC – Building Fund	(i)	62	62
SAAC – Capital Fund	(j)	471	471
SAAC – Other Funds	(k)	1,347	324
SAMS – School Funds	(l)	2,680	469
SAMS – Special Student Care Centre	(m)	169	69
SAMS – Building Fund	(n)	113	113
SANH(B) – Other Funds	(o)	32	38
SJSM – Operating Fund	(p)	4,601	4,731
Chaplaincy Fund	(q)	589	509
SANH(H) – Other Funds	(r)	33	33
		<u>38,601</u>	<u>32,227</u>

The following Restricted Funds will be utilised in accordance with their specific purposes. The restricted funds are represented by cash held under restricted funds, included as part of Cash and Cash equivalents in the Statement of Financial Position (Note 18).

- (a) The Capital Replacement Fund is set up to provide future funds for the purpose of major repairs, maintenance and replacement of fixtures and fittings and equipment at St. Andrew's Centre.
- (b) The SACH – Far East Organization Fund is set up with donations from Far East Organization in support of the development of an Eldercare Hub. The Hospital is in the process of assessing various options and possible sites for the Eldercare Hub.
- (c) The SACH – Asia Competitiveness Institute ("ACI") Fund is set up with donations from Financial Markets Association (formerly known as ACI Singapore), for care integration and quality improvement projects; to provide rehabilitative care for children; and financial assistance to needy patients of SACH.
- (d) The SACH – MigrantWell Welfare Fund (Medical Services) – MigrantWell is a collaboration project by Ministry of Manpower, Estate of Khoo Teck Puat and Estate of Ng Teng Fong, Singapore Business Federation Foundation and SAMH. This project comprises setting up of one medical centre ("SAMWMC") and relevant healthcare services for migrant workers. This medical centre provides medical care for migrant workers, mobile clinical teams for rapid response to public health threats, 24/7 telemedicine support services and relevant support services to migrant workers residing in Penjuru area.

ST ANDREW'S MISSION HOSPITAL

19. Restricted funds (Cont'd)

- (e) The SACH – MigrantWell Welfare Fund (Care Gap Services) – MigrantWell is a collaboration project by Ministry of Manpower, Estate of Khoo Teck Puat and Estate of Ng Teng Fong, Singapore Business Federation Foundation and St. Andrew's Mission Hospital. This project comprises setting up of one medical centre ("SAMWMC") with the necessary equipment and infrastructure to provide care gap services that include dental, physiotherapy, psychological care and case management services.
- (f) The SACH – Other Funds comprise Medical Outreach Fund, Pandemic Support Fund, Patient Welfare Fund and Staff Welfare Fund.

Medical Outreach Fund is set up with donations to provide free medical consultation, basic treatment and medicines to needy groups in the community.

Pandemic Support Fund is set up with donations to support pandemic-related hospital services.

Patient Welfare Fund is set up with donations to provide financial assistance to needy patients of SACH.

Staff Welfare Fund is set up with donations to cater to the welfare needs of SACH staff.

- (g) The SAAC – SAAAS ring-fenced funds are restricted for the operation of the St Andrew's Day Activity Centres and the St. Andrew's Autism Home for the benefit of its intended clients and residents.
- (h) The SAAC – SAAS School ring-fenced funds are restricted for the operation of St. Andrew's Autism School only, for the benefit of its intended students.
- (i) The SAAC – Building Fund is set up for the construction of St. Andrew's Autism Centre at Elliot Road. Funds will be used when repair and renovation needs arise in SAAC buildings.
- (j) The SAAC – Capital Fund is set up to fund future capital expenditure of SAAC. Funds will be used when repair and renovation needs arise in SAAC buildings.
- (k) The SAAC – Other Funds comprise of co-curricular and vocational skills training programme, setting up of training facilities and purchasing of training equipment, supporting advocacy and public education to raise awareness on autism, mobile case management service project, the provision of financial assistance to needy client, residents and students for school fees and transport. These Funds are projected to be utilised on an ongoing basis.

The balance in the President's Challenge Fund of \$209,000 (2023: \$87,000) is included as part of the SAAC – Other Funds. They are used to provide financial assistance to our residents at the Adult Disability Home and to fund the mobile case management service for our students and DAC clients over a three year period.

- (l) The SAMS – School Funds ring-fenced funds are restricted for the operation of St. Andrew's Mission School only, for the benefit of its intended students.
- (m) The SAMS – Special Student Care Centre funds are restricted for the operation of St. Andrew's Mission School only, for the benefit of its intended students.

ST ANDREW'S MISSION HOSPITAL

19. Restricted funds (Cont'd)

- (n) The SAMS – Building Fund funds is set up for the proposed new campus.
- (o) The SANH(B) – Patient Welfare Fund is used to pay for patient personal expenses like dental procedures, optical care, shoes and clothes, etc.

Peter Lim Seng Chiang Memorial Fund is set up to provide temporary relief to families in financial difficulties so that the outstanding bills can be settled without the Nursing Home having to write off debts. In addition to this usage, the memorial fund can also be used to purchase items which benefit the Nursing Home residents, such as mittens, clothing, food and footwear.

- (p) The SJSM Operating Fund is the current reserves available for operation needs of St. John's – St. Margaret's Nursing Home.
- (q) The Chaplaincy Fund is set up to fund pastoral care services provided to staff and clients. The Fund is expected to be utilised on an ongoing basis.
- (r) The SANH(H) – Other Funds comprise of Peter Lim Seng Chiang memorial fund, which is set up to provide temporary relief to families in financial difficulties so that the outstanding bills can be settled without the Nursing Home having to write off debts. Funds are one-off and will be used when there are patients in financial need.

ST ANDREW'S MISSION HOSPITAL

20. Deferred government grants/donations

	Community Silver Trust \$'000	Deferred Operating Expenditure \$'000	Deferred Capital Expenditure – Migrant/Well \$'000	Deferred Capital Expenditure \$'000	Total \$'000
	(a)	(b)	(c)	(c)	
As at 1 January 2023	9,666	1,509	4,211	57,156	72,542
Grant recognised/received during the year	4,452	6,789	62	2,081	13,384
Reclassifications	644	–	–	(644)	–
Returned to government	(4)	(11)	–	–	(15)
Amortisation for depreciation of property, plant and equipment	(1,277)	–	(1,148)	(3,609)	(6,034)
Utilisation for operating expenditure	(3,874)	(1,037)	–	(76)	(4,987)
Recognised in profit or loss (under Donations)	–	(940)	–	–	(940)
Recognised in profit or loss (under Government Grant)	–	(196)	–	–	(196)
As at 31 December 2023	9,607	6,114	3,125	54,908	73,754
Grant recognised/received during the year	6,206	8,886	–	7,605	22,697
Grant transfers	14	–	–	(14)	–
Grant transfer from restricted funds	–	–	–	177	177
Returned to government	(299)	–	–	–	(299)
Amortisation for depreciation of property, plant and equipment	(1,140)	–	(1,133)	(4,270)	(6,543)
Utilisation of deferred government grants/donations	(4,156)	(11,172)	–	–	(15,328)
As at 31 December 2024	10,232	3,828	1,992	58,406	74,458

ST ANDREW'S MISSION HOSPITAL

20. Deferred government grants/donations (Cont'd)

- (a) Included in the Community Silver Trust ("CST") deferred grant, relating to deferred grant of \$5,111,000 (2023: \$4,344,000) for operating expenses. CST is an initiative set up by the government to encourage more donations and provide additional resources for the service providers in the intermediate and long-term care ("ILTC") sector.
- (b) Included in the deferred operating grant received during the year is an amount of \$6,103,000 (2023: \$6,424,000) received from the government. The funds are to be utilised for the operations of St Andrew's Nursing Home (Tampines North).

\$905,000 (2023: Nil) was received from MOH in advance for CCSE Funding for Community In-patient services.

- (c) Deferred capital grants are received from the government and donors for the purchase of future capital assets. Included in the deferred capital grant receipt during the year is an amount of \$7,605,000 (2023: \$2,081,000) from the government for the purchase of new property, plant and equipment.

Deferred government grants/donations are presented in the statement of financial position as follows:

	<u>2024</u> \$'000	<u>2023</u> \$'000
Deferred government grants/donations, Current	9,081	10,890
Deferred government grants/donations, Non-current	<u>65,377</u>	<u>62,864</u>
	<u>74,458</u>	<u>73,754</u>

21. Lease liabilities

Lease liabilities are presented in the statement of financial position as follows:

	<u>2024</u> \$'000	<u>2023</u> \$'000
Lease liabilities, Current	10,790	3,661
Lease liabilities, Non-current	<u>36,187</u>	<u>6,448</u>
	<u>46,977</u>	<u>10,109</u>

Movements of lease liabilities for the reporting year are as follows:

	<u>2024</u> \$'000	<u>2023</u> \$'000
Total lease liabilities at the beginning of the reporting year	10,109	11,740
Additions	43,846	2,775
Disposals	(435)	—
Remeasurement of lease liabilities	—	(133)
Accretion of interest	1,001	352
Lease payments	<u>(7,544)</u>	<u>(4,625)</u>
Total lease liabilities at the end of the reporting year	<u>46,977</u>	<u>10,109</u>

The lease liability above does not include the short-term leases of less than 12 months and leases of low-value underlying assets. The right-of-use assets are disclosed in Note 12.

ST ANDREW'S MISSION HOSPITAL

21. Lease liabilities (Cont'd)

The incremental borrowing rate applied to lease liabilities recognised ranged from 1.30% to 3.72% (2023: 1.28% to 3.16%).

A summary of the maturity analysis of lease liabilities that shows the remaining contractual maturities is as follows:

	Minimum Payments \$'000	Finance Charges \$'000	Present Value \$'000
<u>2024:</u>			
Minimum lease payments payable:			
Not later than one year	12,047	(1,257)	10,790
Between 2 and 3 years	20,731	(1,567)	19,164
Between 4 and 5 years	16,440	(542)	15,898
More than 5 years	1,133	(8)	1,125
Total	<u>50,351</u>	<u>(3,374)</u>	<u>46,977</u>
<u>2023:</u>			
Minimum lease payments payable:			
Not later than one year	3,934	(273)	3,661
Between 2 and 3 years	5,459	(232)	5,227
Between 4 and 5 years	1,145	(36)	1,109
More than 5 years	113	(1)	112
Total	<u>10,651</u>	<u>(542)</u>	<u>10,109</u>

Total cash outflow for leases for the reporting year are shown in the statement of cash flows.

Subsequent to initial measurement, the liability will be reduced for payments made and increased for interest. It is re-measured to reflect any reassessment or modification, or if there are changes to in-substance fixed payments. When the lease liability is re-measured, the corresponding adjustment is reflected in the right-of-use asset, or profit and loss if the right-of-use asset is already reduced to zero.

ST ANDREW'S MISSION HOSPITAL

22. Trade and other payables

	<u>2024</u> \$'000	<u>2023</u> \$'000
Outside parties	7,528	13,625
Related parties (Note 3)	301	372
Other creditors	6,424	939
Accrued staff costs	21,440	15,900
Other accrued expenses	5,420	3,820
Goods and Services Tax payable	1,222	978
Total trade and other payables	<u>42,335</u>	<u>35,634</u>

23. Other liabilities

	<u>2024</u> \$'000	<u>2023</u> \$'000
Monies held on behalf in MediFund & FAS Account (Note 18)	2,600	5,756
Tenants' deposits received	312	294
Other deposits received	<u>2,757</u>	<u>629</u>
	<u>5,669</u>	<u>6,679</u>

Other liabilities are presented in the statement of financial position as follows:

	<u>2024</u> \$'000	<u>2023</u> \$'000
Current	5,669	6,385
Non-current	—	294
	<u>5,669</u>	<u>6,679</u>

24. Operating lease income commitments – as lessor

At the end of the reporting year, the total of undiscounted lease amounts to be received on an annual basis for a minimum of each of the first five years on the operating leases let out are not significant.

	<u>2024</u> \$'000	<u>2023</u> \$'000
Rental income for the year	<u>1,412</u>	<u>1,277</u>

A maturity analysis of the undiscounted lease amounts to be received on an annual basis for a minimum of each of the first five years and a total of the amounts for the remaining years is as follows:

	<u>2024</u> \$'000	<u>2023</u> \$'000
Not later than one year	1,202	1,122
Between 1 and 2 years	781	479
Between 2 and 3 years	204	—
Between 3 and 4 years	204	—
Between 4 and 5 years	204	—
Total	<u>2,595</u>	<u>1,601</u>

ST ANDREW'S MISSION HOSPITAL

25. Financial instruments: information on material policy information and financial risks

25A. Categories of financial assets and financial liabilities

The financial reporting standard on financial instruments requires the categorisation of financial instruments.

The following table categorises the carrying amount of financial assets and liabilities recorded at the end of the reporting year:

	<u>2024</u> \$'000	<u>2023</u> \$'000
<u>Financial assets at amortised cost:</u>		
Trade and other receivables	56,019	61,439
Cash and cash equivalents	117,027	83,153
Other financial assets	35,040	30,744
At end of the year	<u>208,086</u>	<u>175,336</u>
<u>Financial liabilities at amortised cost:</u>		
Trade and other payables	42,335	35,634
Lease liabilities	46,977	10,109
At end of the year	<u>89,312</u>	<u>45,743</u>

Further quantitative disclosures are included throughout these financial statements.

25B. Financial risk management

The main purpose for holding or issuing financial instruments is to raise and manage the finances for the entity's operating, investing and financing activities. There are exposures to the financial risks on the financial instruments such as credit risk, liquidity risk and market risk comprising interest rate, currency risk and price risk exposures. Management has certain practices for the management of financial risks. However these are not documented in formal written documents. The following guidelines are followed: All financial risk management activities are carried out and monitored by senior management staff. All financial risk management activities are carried out following acceptable market practices.

There have been no changes to the exposures to risk; the objectives, policies and processes for managing the risk and the methods used to measure the risk.

25C. Fair values of financial instruments

The analysis of financial instruments that are measured subsequent to initial recognition at fair value, grouped into Levels 1 to 3 are disclosed in the relevant notes to the financial statements. These include the material financial instruments stated at amortised cost and at fair value in the statement of financial position. The carrying values of current financial instruments approximate their fair values due to the short-term maturity of these instruments. The disclosures of fair value are not made when the carrying amount of current financial instruments is a reasonable approximation of the fair value.

ST ANDREW'S MISSION HOSPITAL

25. Financial instruments: information on material policy information and financial risks (Cont'd)

25D. Credit risk on financial assets

Financial assets are potentially subject to concentrations of credit risk and failures by counterparties to discharge their obligations in full or in a timely manner. These arise principally from cash balances with banks, cash equivalents, receivables and other financial assets. The maximum exposure to credit risk is the total of the fair value of the financial assets at the end of the reporting year. Credit risk on cash balances with banks and any other financial instruments is limited because the counter-parties are entities with acceptable credit ratings.

For expected credit losses ("ECL") on financial assets, the general approach (three-stage approach) in the financial reporting standard on financial instruments is applied to measure the impairment allowance. Under this general approach, the financial assets move through the three stages as their credit quality changes. On initial recognition, a day-1 loss is recorded equal to the 12 month ECL unless the assets are considered credit impaired. However, the simplified approach (that is, to measure the loss allowance at an amount equal to lifetime ECL at initial recognition and throughout its life) permitted by the financial reporting standards on financial instruments is applied for financial assets that do not have a significant financing component, such as trade receivables and contract assets. For credit risk on trade receivables and other financial assets an ongoing credit evaluation is performed on the financial condition of the debtors and an impairment loss is recognised in profit or loss. Reviews and assessments of credit exposures in excess of designated limits are made. Renewals and reviews of credits limits are subject to the same review process.

Note 18 discloses the maturity of the cash and cash equivalents balances. Cash and cash equivalents are also subject to the impairment requirements of the standard on financial instruments. There was no identified impairment loss.

25E. Liquidity risk – financial liabilities maturity analysis

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. There are no liabilities contracted to fall due after twelve months at the end of the reporting year except for the non-current portion of the lease liabilities (Note 21). The average credit period taken to settle trade payables is about 30 days (2023: 30 days). The other payables are with short-term durations. The classification of the financial assets is shown in the statement of financial position as they may be available to meet liquidity needs and no further analysis is deemed necessary.

The Hospital has sufficient cash balances to support cash commitments from their existing liabilities. Accordingly, the Hospital utilised minimum banking facilities.

<u>Group</u>	<u>Less than 1 year \$'000</u>	<u>2 – 3 years \$'000</u>	<u>4 – 5 years \$'000</u>	<u>Over 5 years \$'000</u>	<u>Total \$'000</u>
<u>2024</u>					
Gross lease liabilities	12,047	20,731	16,440	1,133	50,351
Trade and other payables	42,335	–	–	–	42,335
Total	<u>54,382</u>	<u>20,731</u>	<u>16,440</u>	<u>1,133</u>	<u>92,686</u>
<u>2023</u>					
Gross lease liabilities	3,934	5,459	1,145	113	10,651
Trade and other payables	35,634	–	–	–	35,634
Total	<u>39,568</u>	<u>5,459</u>	<u>1,145</u>	<u>113</u>	<u>46,285</u>

ST ANDREW'S MISSION HOSPITAL

25. Financial instruments: information on material policy information and financial risks (Cont'd)

25F. Interest rate risk

The interest rate risk exposure is mainly from changes in fixed rate and floating interest rates. The interest from financial assets including cash balances is not significant. The following table analyses the breakdown of the significant financial instruments (excluding derivatives) by type of interest rate:

	<u>2024</u> \$'000	<u>2023</u> \$'000
<u>Financial assets:</u>		
Fixed rates	129,007	84,839
Total at end of the year	<u>129,007</u>	<u>84,839</u>
<u>Financial liabilities:</u>		
Fixed rates	46,977	10,109
Total at end of the year	<u>46,977</u>	<u>10,109</u>

Sensitivity analysis: The effect on profit before tax is not significant.

25G. Foreign currency risks

The Hospital has insignificant exposure to foreign currency risk.

26. Capital commitments

Estimated amounts committed at the end of the reporting year for future capital expenditure but not recognised in the financial statements are as follows:

	<u>2024</u> \$'000	<u>2023</u> \$'000
Commitments for construction of plant, fixtures and equipment	<u>1,067</u>	<u>4,528</u>

27. Changes and adoption of financial reporting standards

For the current reporting year the Accounting Standards Committee ("ASC") issued certain new or revised financial reporting standards. None had a material impact on the reporting entity.

ST ANDREW'S MISSION HOSPITAL

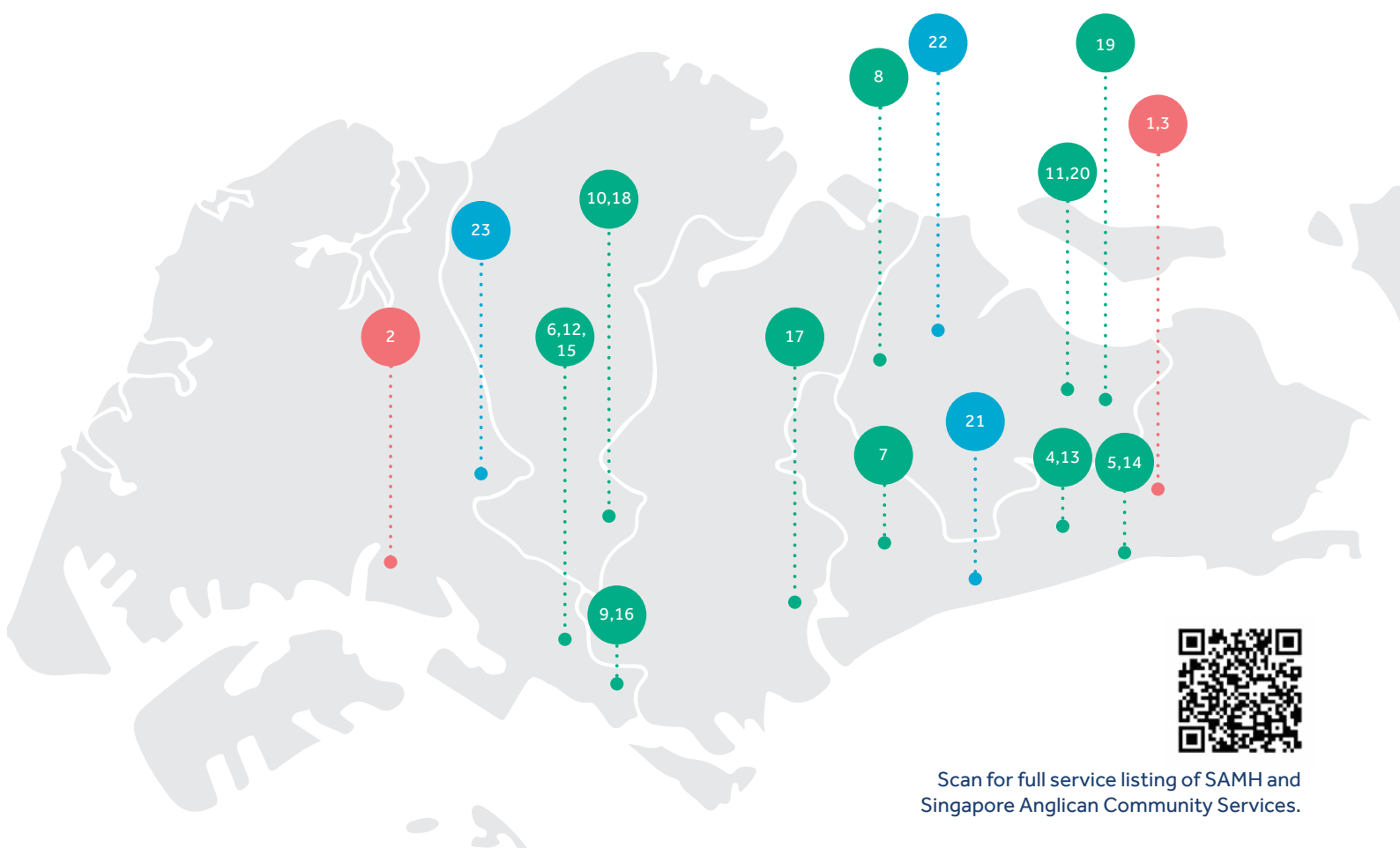
29. New or amended standards in issue but not yet effective

For the future reporting years, the ASC issued certain new or revised financial reporting standards. The transfer to the applicable new or revised standards from the effective dates is not expected to result in any material modification of the measurement methods or the presentation in the financial statements for the following reporting year from the known or reasonably estimable information relevant to assessing the possible impact that application of the new or revised standards may have on the Hospital's financial statements in the period of initial application.

<u>FRS No.</u>	<u>Title</u>	Effective date for periods beginning <u>on or after</u>
FRS 109 and 107	Classification and Measurement of Financial Instruments – Amendments	1 Jan 2026
FRS 118	Presentation and disclosures in financial statements	1 Jan 2027


SERVICES MAP


MEDICAL SERVICES	1. St. Andrew's Community Hospital	2. St. Andrew's Migrant Worker Medical Centre	3. St. Andrew's Mission Hospital Clinic
SENIOR SERVICES	4. St. Andrew's Active Ageing Centre (Bedok North) 5. St. Andrew's Active Ageing Centre (Bedok South) 6. St. Andrew's Active Ageing Centre (Dover) 7. St. Andrew's Nursing Home (Aljunied) 8. St. Andrew's Nursing Home (Buangkok) 9. St. Andrew's Nursing Home (Henderson)	10. St. Andrew's Nursing Home (Queenstown) 11. St. Andrew's Nursing Home (Tampines North) 12. St. John's - St. Margaret's Nursing Home 13. St. Andrew's Senior Care (Bedok North) 14. St. Andrew's Senior Care (Bedok South) 15. St. Andrew's Senior Care (Dover)	16. St. Andrew's Senior Care (Henderson) 17. St. Andrew's Senior Care (JOY Connect) 18. St. Andrew's Senior Care (Queenstown) 19. St. Andrew's Senior Care (Tampines Central) 20. St. Andrew's Senior Care (Tampines North)
AUTISM SERVICES	21. St. Andrew's Autism Centre	22. St. Andrew's Adult Home (Sengkang)	23. St. Andrew's Mission School



Scan for full service listing of SAMH and Singapore Anglican Community Services.



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