



ANNUAL REPORT 2025/26

Empowering Lives *Together*

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About Us

REACH Community Services Ltd. (REACH) was formed on 31 October 1998 as REACH Community Services Society to reach out to people at their point of need and serves our community through ten touchpoints, guided by our four pillars of service — Family, Counselling & Mental Health, Youth, and Senior Service.

REACH Community Services Ltd. is a registered charity and a Company Limited by Guarantee. It has held Institution of a Public Character (IPC) status since 4 January 2024, currently valid until 3 January 2027.

This strategic change represents a significant milestone in enhancing the corporate governance of our organisation and in mitigation of the increasing enterprise risks associated with delivering new services. Our social mission remains unchanged – to help the Least, the Lost, and the Lonely in the community, regardless of age, race, language, or religion.

REACH Community Services Ltd. is a member of NCSS and actively implements several of its supported initiatives.

Vision & Mission

 **Our Vision**
Touching Hearts, Reaching Lives

 **Our Mission**
To REACH out and rekindle HOPE in the Least, the Lost, and the Lonely

 **Our Core Values**
Integrity in our actions
Compassion for people we serve
Accountability in our endeavour
Respect for every person
Excellence in our service

Corporate Information

 **Registered Name**
REACH Community Services Ltd.

 **Institution of a Public Character (IPC) status**
4 January 2025 to 3 January 2027

 **UEN**
202338576M

 **Auditor**
YFK Public Accounting Corporation

 **Date Established**
26 September 2023

 **Registered Address**
Blk 187, Bishan Street 13, #01-475
Singapore 570187

 **Charity Registration Date**
3 January 2024

 **Banker**
OCBC Bank, Standard Chartered Bank, CIMB Bank, Bank of China

Board Chairman's Message



Lam Kun Kin
Chairman
REACH Community Services Ltd.

Reaching a New Milestone

This past year marked a significant milestone for REACH as our operating size and scale crossed into the large charity level. It was a year of disciplined growth in managing the evolving social sector landscape changes and meeting the increasing community needs. Most importantly, we are encouraged by the expanding platform touching and impacting more lives. And affirmed by the growing support and confidence from donors, volunteers, government agencies, community partners, and grassroot organisations. Our social outreach programmes impacted 7,447 service users, enabled by 1,175 volunteers.

Refreshing Board Focus and Renewal

Against this backdrop, the Board remained focused on providing steady oversight and stewardship, reinforcing sound governance, compliance and risk management, and ensuring good board diversity.

The Board increased guidance on strengthening the financial sustainability and corporate governance through more diversification of fundraising sources and timely implementation of Enterprise Risk Management (ERM) project. Good progress was made on board renewal, strengthening the Board's collective capabilities and improving the gender diversity to 50%. This ensured the Board can provide fresh and balanced perspectives to guide REACH through her next phase of growth.

Reinforcing the Partnership Approach

The social service landscape in Singapore continues to evolve rapidly, with imminent sectoral consolidation, rising family stresses, growing mental health needs, greater ageing isolation and emerging caregiving burdens. We are of strong conviction that the growing social complexity and evolving community needs can be much more effectively tackled through enhanced collaborative partnerships. It can be intra-sector with fellow like-minded Social Service Agencies (SSA), and cross-sectors with community organisations, schools, religious organisations, healthcare providers, and government agencies. This will enable REACH to extend meaningful interventions, deepen community engagements, and respond adeptly to emerging social challenges. It is about **"Empowering Lives Together"**, bringing transformative social impact to many through collective efforts and cohesive partnerships.

Realising Vision to Touch Hearts, Reach Lives

We are uplifted by the continuing strategic partnerships with Grace Assembly of God (GAOG), St Luke's ElderCare (SLEC) and Youth Guidance Outreach Services (YGOS) in delivering holistic community-based support and outreach impact. In the coming year, we will seek out and explore more partnership initiatives with other relevant stakeholders. REACH will be embarking on new impactful social outreach programmes and mandates in FY2026/27, including Project GEMinate for expanded play therapy covering affected children under REACH Family, Community Rehabilitation centre programme for female offenders (a consortium partnership with YGOS) under REACH Youth, and pivoting more into Active Ageing and Active Rehabilitation Therapy services in Senior Care Centre under REACH Senior Service.

Reforming to Be Future Ready

Looking ahead, the Social Service sector operating environment is beset with global geo-economic negativities, industry-wide AI repercussions, growing funding uncertainties, rising cost pressure on all fronts and impending sectoral landscape restructuring. The Board and the Management team firmly believe that the longer-term strategy of organisation re-development and capability building remains very critical in preparing the organisation, next generation leaders

and staff to navigate these complex challenges, innovate service delivery, manage risk complexity and fulfil REACH's mission with utmost integrity and enduring impact. Moving forward, more resources will be invested in professional enhancement, leadership development, digitalisation and AI transformation, risk management, volunteer management, and fundraising.

Reassuring our Team and Stakeholders

We extend our heartfelt appreciation to the REACH Management team for their committed stewardship and to the REACH staff and volunteers for their unwavering dedication and support. We are also grateful to our donors, strategic partners, corporate partners, sector administrators, grassroots leaders and community stakeholders for their steadfast support and strong partnership. This shared spirit of giving and caring, empowering lives together, will sustain and spur us to go the extra mile in uplifting the communities we serve.

Rested on His Provisions

As we reflect on FY2025/26, we give thanks to God for His favour and faithfulness over REACH. As we move forward into FY2026/27 together, let's journey with hope and trust that God's continuing leading and provision will empower REACH to extend her territory in transforming lives, strengthening families and building a more caring and compassionate community in Singapore.

CEO's Message



Michael Lai
Chief Executive Officer
REACH Community Services Ltd.

*“Together with 1,175 volunteers,
we supported 7,447 service users
across ten community touchpoints.”*

Nurturing Children and Families

At REACH Family Service, we remain committed to journeying alongside children and families, empowering them with the support, opportunities, and care they need to thrive. In its third year, the Therapeutic Play programme ran 317 sessions, helping children build confidence and overcome emotional and behavioural challenges, with outcomes shared at the Singapore Mental Health Conference and NUS-SSR TOUCH Conference 2025.

FUN Starters, a multisport programme with SportCares, boosted confidence and teamwork among less-resourced children, which culminated in a December celebration with Ms Elysa Chen, Member of Parliament of Bishan-Toa Payoh GRC.

We also hosted 31 City University of Hong Kong students at REACH Family Service Centre @ Bishan, showcasing Singapore’s integrated social service model. In partnership with Rulang Primary School, 298 Sports Care Packs were distributed to REACH children and youth on Children’s Day, reflecting our unwavering commitment to nurturing growth and empowering the next generation.

Supporting Reintegration for Vulnerable Youths

REACH Youth Service was awarded the three-year Post Care Service tender (2025–2028) by Ministry of Social and Family Development (MSF), in partnership with Youth Guidance Outreach Services, supporting teenage girls from Singapore Girls’ Home in their family and school reintegration. Our volunteers were also recognised by Singapore Prison Service for their long-standing dedication in befriending and empowering youths in rehabilitation.

Strengthening Relationships and Mental Wellness

For over 16 years, REACH Counselling & Mental Health Service has partnered with MSF to deliver the Marriage Preparation Programme, supporting over 600 couples. The AIC CREST (Community Resource, Engagement & Support Team) outreach expanded with the award of a second CREST team, now serving Bukit Batok East, Bukit Gombak, and Hong Kah North. We continued creating awareness through wellness talks, resilience workshops, and youth mental health initiatives with partners like Singapore Civil Defence Force and Jia Ying Community Services.

Empowering Seniors Through Active Ageing

In 2025, REACH partnered with the Maritime and Port Authority of Singapore, PSA Singapore, and Jurong Port to launch Port of Creativity: Our Maritime Story for seniors. The Gym Tonic programme was launched at REACH Active Ageing Centre @ Bukit Gombak Vista, supported by Lien Foundation, featuring WeCare Arts Experiences and intergenerational activities with New Life Childcare and EtonHouse Newton Pre-School, bringing seniors together to age confidently in their communities.

Corporate Highlights and Philanthropic Support

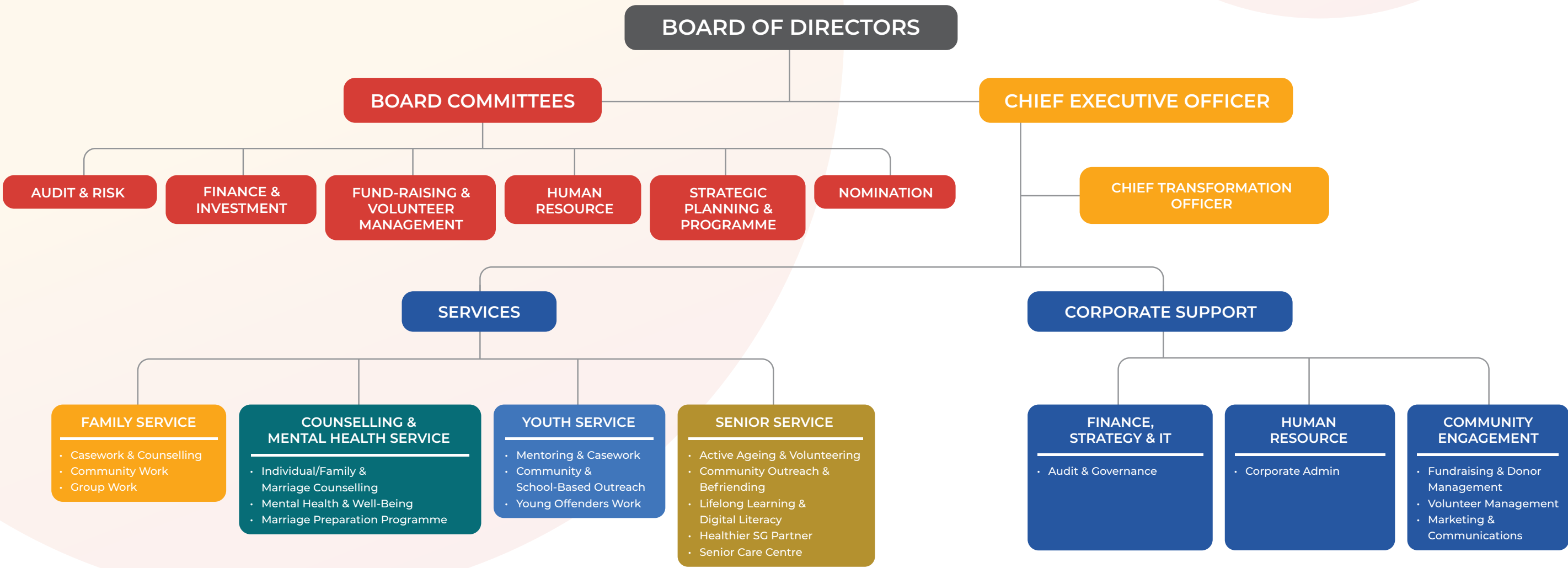
REACH Senior Service received the Clinical Experience Improvement Award (Silver), and our Workplace Mental Health Taskforce was recognised at the Silver Ribbon Mental Health Awards.

We are grateful to our philanthropic partners, including Singapore Island Country Club, TP ICAP, The Majority Trust, and Tan Chin Tuan Foundation, whose support enabled us to reach more families and extend our impact.

I thank God for His provisions over the past year and extend my gratitude to our staff, volunteers, and partners for their dedication. As we mark Good Samaritan Day, we are reminded that small acts of compassion restore hope — an enduring principle that has guided REACH for over 27 years as we continue nurturing a resilient and compassionate community.

Organisation Chart

REACH Community Services Ltd.



Operating Locations

Family Service Centre @ Bishan
Family Service Centre @ Sin Ming
Counselling Centre @ Shunfu
Youth Powerhouse @ Bukit Batok*

Active Ageing Centres

Active Ageing Centre @ Jalan Membina
Active Ageing Centre @ Bukit Batok*
Active Ageing Centre @ Bukit Gombak Vista

In Consortium Partnership with St Luke's ElderCare

Senior Care Centre @ Senja Valley
Active Ageing Centre (Care) @ Teck Whye Vista

* shared premise

Board of Directors

REACH Community Services Ltd. is governed by a Board of Directors (Board) appointed in accordance with the Constitution. The Governing Board as of 31 March 2026 comprises the following members:



Lam Kun Kin
Chairman

Appointed 1 November 2023

Director, Singapore Chinese Orchestra
Finance & Investment Committee Member
(FY2024/2025), Dyslexia Association
of Singapore

Honorary Advisor,
Financial Market Association Singapore

Former Senior Executive Vice President
Former Head Of Global Treasury &
Investment Banking Oversea-Chinese
Banking Corporation (OCBC)



Neo Kim Teck
Vice-Chairman

Appointed 1 November 2023

Former Retail Sales Director
Exxonmobil Asia Pacific

Member, Estate & Facilities Committee
Grace Assembly of God



Kong Poh Suan
Board Secretary

Appointed 1 November 2023

HR Manager
TRAC Methodist Church of Singapore



Shia Yang Lik
Treasurer

Appointed 1 November 2023

Board member

*From 26 September 2023
till 31 October 2023*

Managing Director
Home's Favourite Pte Ltd



Chia Mei Mei
Board member

Appointed 1 April 2024

Former Head of Administration
Grace Assembly of God



Isabel Ng Yu Thin
Board member

Appointed 26 September 2025

Co-Founder and Executive Director
Grace House Kindergarten and
Raffles House Preschool



Lee Lyn
Board member

Appointed 26 September 2025

Head of Group Legal
OCBC Bank



Roland Ho
Board member

Appointed 26 September 2025

Global Head of ALM, Global Markets
OCBC Bank



**Gay Keng Hian
(Dennis)**
Board member

*Appointed 1 April 2024
Stepped down on 25 September 2025*

Strategic Account Director
Salesforce.com Pte Ltd



**Ow Yong Kit Sung
Thomas**
Board member

Appointed 26 September 2023

Former Tax Consultant
Inland Revenue Authority Singapore



Soon Kim Tat
Board member

*Appointed 1 April 2024
Stepped down on 25 September 2025*

Former General Manager
ST Airport Services Pte Ltd



Sin Lye Kuen
Board member

*Appointed 26 September 2023
Stepped down on 25 September 2025*

Former Lawyer Hengli
Petrochemical International Pte Ltd



Tan Siew Poh
Board member

Appointed 1 April 2024

Former First Vice President
Group Finance
United Overseas Bank Limited

Treasurer, Grace Missions Committee
Grace Assembly of God



More information about the Board
members can be found on our website
[https://reach.org.sg/about-us/
management/](https://reach.org.sg/about-us/management/)
Or simply scan the QR code.

Board Committees

Reporting to the Board are Board Committees that look into specific areas such as Audit & Risk, Finance & Investment, Fundraising & Volunteer Management, Human Resource, Strategic Planning & Programme, Nomination and MediFund.

Board Committee	Committee Chairman	Committee Members	
Audit & Risk	Tan Siew Poh	• Julie Tay* • Lee Lyn* • Khor Siew Kim <i>Appointment Date (*)</i> 26 September 2025: Julie Tay, Lee Lyn <i>Tenure End Date (**)</i> 25 September 2025: Thomas Ow Yong	• Owen Wong • Thomas Ow Yong**
Finance & Investment	Shia Yang Lik	• Chew Shan An • Clarence Yeo <i>Tenure End Date (**)</i> 10 January 2026: Roland Ho	• Justin Wong • Roland Ho**
Fundraising & Volunteer Management	Neo Kim Teck	• David Ho* • Roland Ho* • Chia Mei Mei** <i>Appointment Dates (*)</i> 1 April 2025: David Ho 26 September 2025: Soon Kim Tat, Roland Ho <i>Tenure End Date (**)</i> 25 September 2025: Chia Mei Mei, Dennis Gay, Wilfred Tan	• Dennis Gay** • Wilfred Tan** • Soon Kim Tat*
Human Resource	Kong Poh Suan	• Marie Ng* • Roland Ho* • Isabel Ng* <i>Appointment Dates (*)</i> 1 April 2025: Marie Ng 26 September 2025: Isabel Ng 10 January 2026: Roland Ho <i>Tenure End Dates (**)</i> 25 September 2025: Dennis Gay 10 January 2026: Neo Kim Teck	• Chia Mei Mei • Dennis Gay** • Neo Kim Teck**

Board Committee	Committee Chairman	Committee Members	
Strategic Planning & Programme	Lam Kun Kin	• Isabel Ng* • Lee Lyn* • Pauline Chow* <i>Appointment Date (*)</i> 26 September 2025: Isabel Ng, Lee Lyn, Pauline Chow <i>Tenure End Date (**)</i> 25 September 2025: Dennis Gay, Soon Kim Tat	• Dennis Gay** • Soon Kim Tat**
Nomination	Lam Kun Kin	• Isabel Ng* • Lee Lyn* • Roland Ho* • Neo Kim Teck • Kong Poh Suan • Shia Yang Lik <i>Appointment Date (*)</i> 26 September 2025: Isabel Ng, Lee Lyn, Roland Ho	• Chia Mei Mei • Tan Siew Poh • Thomas Ow Yong • Calvin Lee • Lim Tai Pong
MediFund	Thomas Ow Yong	• Fong Sin Dee • Koh Yong Hwang Mervyn • Zeng Hui Hui	

Leadership Team



Our appreciation is extended to White Room Studio for their sponsorship of the Leadership Team photography featured in this Annual Report.

From Left
Ronald Lim
Head, Counselling & Mental Health Service
Senior Assistant Director
Joined: 3 February 2020
Appointed: 1 July 2021

Thank You,
Goh Peng Leong
Director, Finance, Strategy & IT - until 31 December 2025

Sharon Ng
Head, Family Service
Deputy Director
Joined: 1 April 2021
Appointed: 1 April 2021

Denise Tan
Senior Manager, Community Engagement - until 30 November 2025

Gareth Huang
Head, Senior Service
Deputy Director
Joined: 9 October 2018
Appointed: 9 October 2018

Derrick Lau
Head, Youth Service
Senior Assistant Director
Joined: 4 March 2019
Appointed: 16 January 2022

Michael Lai
Chief Executive Officer
Joined: 1 July 2021
Appointed: 1 November 2023

Delphine Png
Senior Accountant,
Acting Head of Finance
Joined: 16 June 2022
Appointed as Acting Head of Finance: 1 January 2026

Jonathan Thio
Chief Transformation Officer & Head of Community Engagement
Joined: 14 July 2025
Appointed Chief Transformation Officer: 14 July 2025
Appointed Chief Transformation Officer & Head of Community Engagement: 1 December 2025

Denisa Chin
Senior Manager
Human Resource
Joined: 1 July 2022
Appointed: 1 July 2022

Our Impact



Impact Overview & Financial Highlights


7447
Service Users Impacted

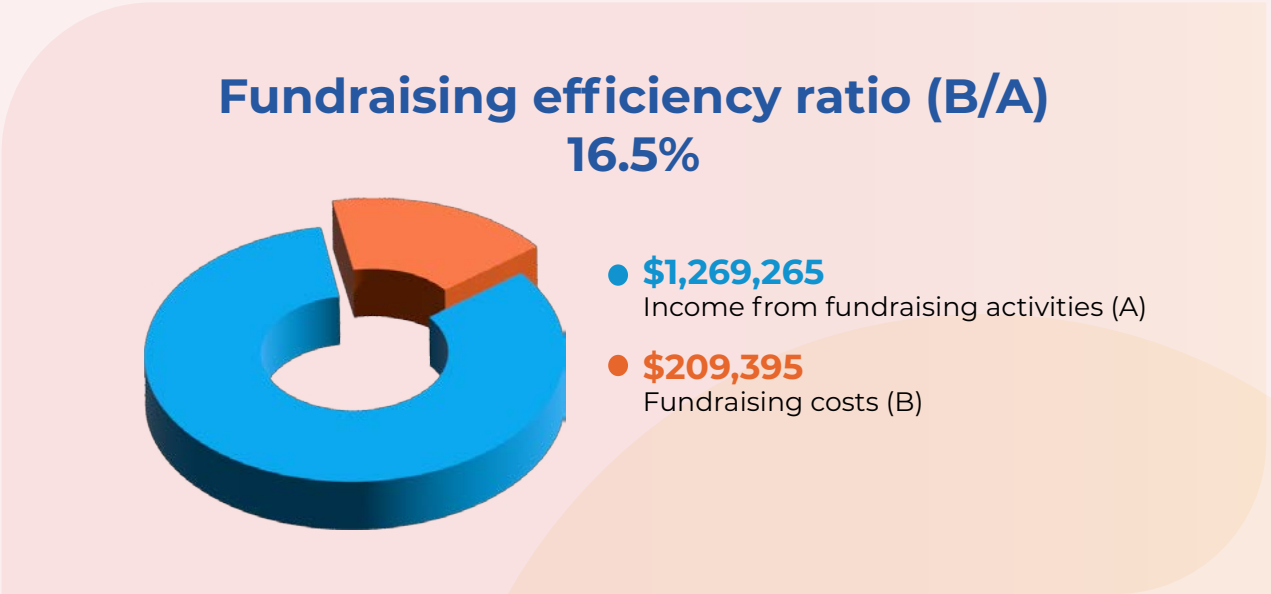
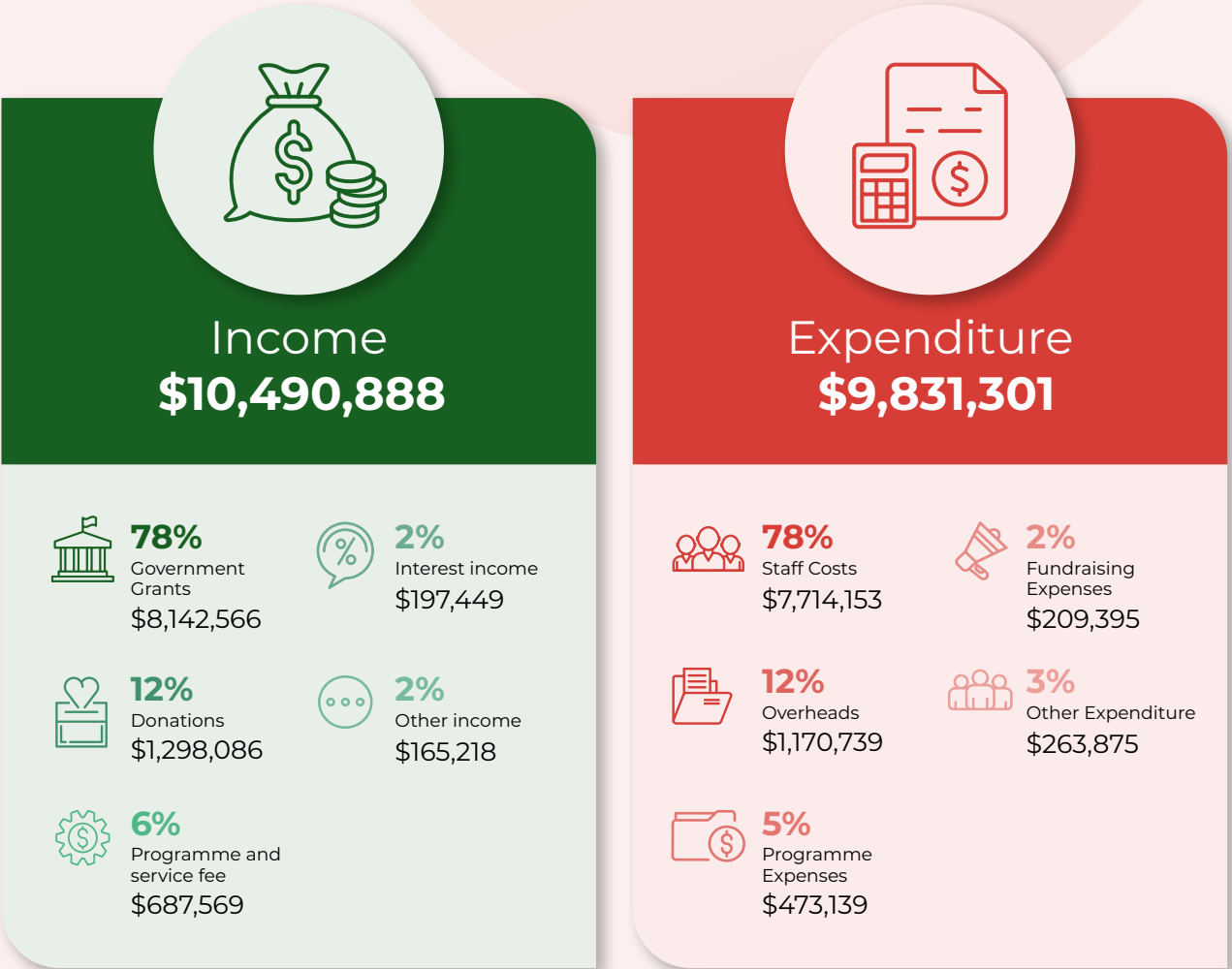
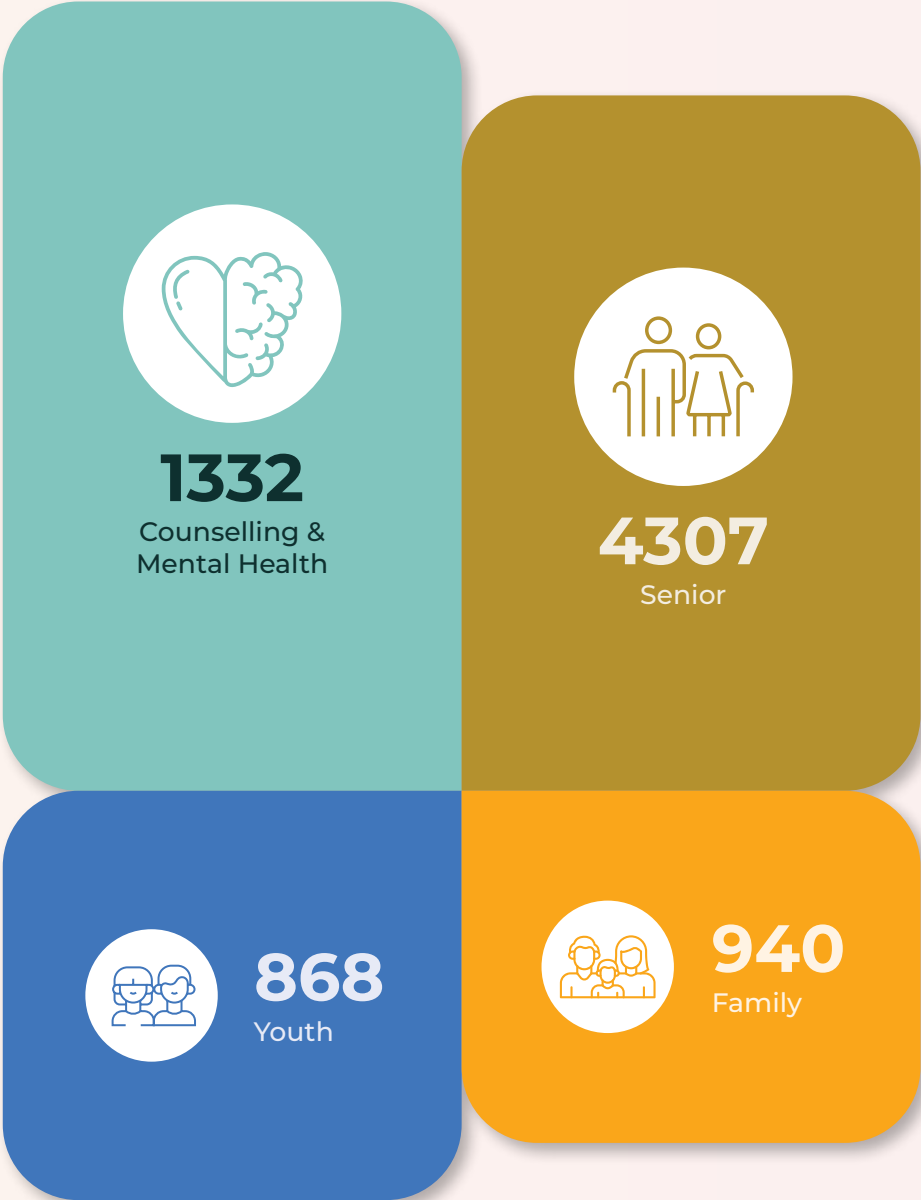

1175
Volunteers Mobilised


13388
Outreach Participants


111
Staff Strength

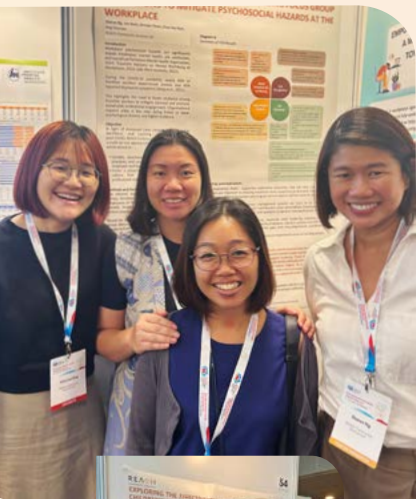

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Community Touchpoints

FY2025/26 closed with total income of **\$10,490,888** and expenditure of **\$9,831,301**, resulting in a net income of **\$659,587**.
Government grants were the major income source. Configuration works totalling **\$202,181** were carried out at REACH Family Service Centre @ Sin Ming and REACH Active Ageing Centre @ Jalan Membina.



Awards and Recognition

Contributing to National Mental Health Practice



REACH Family Service was honoured to contribute to the Singapore Mental Health Conference 2025 through the presentation of three research posters grounded in our frontline practice.

The research spanned key areas across the lifespan:

- **Therapeutic Play with Children** – Strengthening emotional resilience through play-based interventions.
- **Group Work with Young Adults** – Enhancing mental health recovery through peer support.
- **Employee Wellbeing Focus Groups** – Fostering psychologically safe workplace environments.

These contributions reflect REACH's growing role in shaping community-based mental health practice. By translating frontline insights into sector knowledge, we bridge practice and research — strengthening evidence-informed interventions while contributing meaningfully to national conversations on mental health.

Through both service delivery and thought leadership, REACH remains committed to advancing professional standards and strengthening the mental health ecosystem in Singapore.



Excellence in Community Care



REACH Senior Service was honoured with the **Clinical Experience Improvement Award (Silver)** at the Community Care Excellence Awards 2025, organised by Agency for Integrated Care.

The award recognises our project, “Redesigning Roles to Transform Active Ageing Centres and Reach Vulnerable Seniors”, which re-examined service delivery models to enhance care experiences and deepen engagement with seniors who require additional support.

This recognition affirms our commitment to continuous improvement and innovation in community-based eldercare. By strengthening service design and empowering our teams, we are building more responsive Active Ageing Centres and ensuring that vulnerable seniors remain connected, supported, and enabled to live active, fulfilling lives. We are deeply grateful to our dedicated staff whose professionalism and heart for service made this achievement possible.

Organisational Excellence in Mental Health

REACH's Workplace Mental Health Taskforce was honoured with the **Employers Category award** at the Silver Ribbon Mental Health Awards 2025.

The award recognises REACH's commitment to fostering mental wellbeing and resilience across the organisation. By implementing evidence-informed support practices and promoting a psychologically safe work environment, we strengthen our teams' engagement, motivation, and capacity to serve the community effectively. This recognition affirms REACH's leadership in cultivating healthy workplaces within the social service sector.



Award of Post Care Service Tender



REACH Youth Service is honoured to have been awarded the tender for the Post Care Service at MSF Singapore Girls' Home, in consortium with Youth Guidance Outreach Services (YGOS). This three-year contract, from October 2025 to October 2028, represents a key milestone in our ongoing commitment to supporting vulnerable youths in their reintegration journeys.

Through this partnership, our Post Care Workers will provide guidance and support to teenage girls aged 13 to 18 as they transition back to their families and communities. The service will focus on strengthening family relationships, facilitating school re-engagement, and coordinating with key stakeholders to ensure holistic and sustained support. By collaborating closely with caregivers, educators, and community partners, we aim to create stable and nurturing environments that empower these young persons to thrive.

Together with YGOS, REACH Youth Service remains steadfast in restoring hope, building resilience, and enabling every girl to move forward with confidence and purpose.



Singapore Prison Service (SPS) Volunteer Appreciation Ceremony

REACH Youth Service was presented with a Token of Appreciation in recognition of our volunteer efforts with the Singapore Prison Service. We are also honoured that eight of our volunteers received Long Service Awards — four for three years of service and four for five years.

REACH Youth’s befriending programme has grown steadily, with 17 active volunteers dedicating their time and energy to supporting Reformatory Training Centre (RTC) youths aged 18 to 25. Each month, these volunteers engage their befriendees through activities and conversations, providing additional guidance and encouragement as the youths progress in their rehabilitation.

We are deeply grateful to our volunteers for their commitment and heart work, contributing meaningfully to the transformative journeys of the youths under our care.



Fundraising Initiatives and Donor Partnerships

Fundraising Initiatives



REACH Charity Golf 2025

REACH Charity Golf 2025 was successfully held at Tanah Merah Country Club (Tampines Course) and was graced by Tan Chong Meng, Chairman of Keppel Club, as Guest-of-Honour.

The tournament drew a near-full field of golfers and commenced with a shotgun start, followed by a dinner reception and awards presentation. In collaboration with the Singapore Association of the Visually Handicapped, participants were treated to pre-game massages by trained visually impaired masseurs, reflecting an inclusive partnership that added meaningful value to the event experience.

With the support of the Tote Board matching grant, the event raised a total of **\$438,251**, meeting its fundraising target to advance youth empowerment initiatives. This reflects the community’s strong commitment to nurturing the growth, resilience, and potential of young people. We extend our sincere appreciation to all sponsors, donors, and golfers for their generous contributions and steadfast support.

Turning every swing into a catalyst for youth resilience and opportunity for growth.

REACH E-Flag Day 2025: Walk With Me

As part of Singapore's SG60 celebrations, REACH Community Services organised REACH E-Flag Day 2025: Walk with me — a collective movement to clock 6,000 kilometres in solidarity with the Least, the Lost and the Lonely in the community.

More than a physical milestone, the initiative symbolised a shared commitment to stand alongside individuals and families facing financial hardship, mental health challenges, social isolation and disadvantaged beginnings.

Beyond staff participation, the campaign saw strong support from individual supporters, corporate partners and pre-schools, reflecting a broad-based community effort. The target was surpassed, with participants collectively covering over 47,000 kilometres.

With the support of the Tote Board matching grant, a total of **\$328,809** was raised to advance programmes and services, translating collective steps into meaningful impact.



REACH Charity Dinner 2025



REACH Charity Dinner 2025 was held on 10th September 2025 at Conrad Singapore Marina Bay under the theme "Empowering Lives Together." The event brought together over 300 guests, including partners, donors, and stakeholders, demonstrating a shared commitment to strengthening community outcomes.

Desmond Lee, Minister for Education and Minister-in-charge of Social Services Integration, graced the dinner as Guest-of-Honour.

In conjunction with the Ministry of Social and Family Development's Year of Celebrating Social

Service Professionals, two REACH staff members, Pei Wei, Assistant Head of REACH Senior Service, and Agnes, Assistant Senior Counsellor at REACH Counselling & Mental Health Service, were recognised for their dedication and professionalism in supporting individuals and families in need.

Through the generous contributions of sponsors, corporate partners, and stakeholders, a total of **\$557,654** was raised, inclusive of Community Silver Trust (CST) funding, to support REACH programmes and extend their reach and impact within the community. The event affirmed the importance of collective action and strategic partnerships, ensuring sustainable fundraising that empowers REACH to continue delivering meaningful impact in the community.

Operation Broken Wing 2025

On 15–16 November, our youth team and youth workers took part in Operation Broken Wing, a regional fitness event that rallies support and raises funds for youths.

Our Youth team participated across all three categories — Fight for Hope, Lift Off, and The Extra Mile — demonstrating remarkable commitment and spirit.

The camaraderie, perseverance, and grit of our youth team were truly inspiring. They supported one another every step of the way, embracing challenges together and cheering each other on, embodying the values we strive to instill in every young person we serve.

We are deeply grateful to all individuals, supporters, and corporate donors who contributed to this cause. With the support of the Tote Board funding, your generosity and encouragement enabled us to raise a total of **\$197,548** to empower young lives and create opportunities for growth.

A heartfelt thank you also goes to the Operation Broken Wing Organising Committee for championing youth empowerment, and to our dedicated youth workers for constantly going the extra mile. Together, we continue making a meaningful impact in the lives of our youths.



Digital Fundraising: Empowering Lives Together



In celebration of Singapore's 60th anniversary, we launched a year-long digital fundraising campaign on Giving.sg with a shared vision of uplifting lives and building a brighter future for all. The campaign invited donors to contribute online, making it easy for everyone to participate in creating hope, connection, and essential care for vulnerable individuals.

Thanks to the generosity of donors on Giving.sg, we raised **\$396,634**, which will directly support essential services and timely assistance to those in need. Each contribution will help transform lives and foster a stronger, more inclusive society. As we celebrate SG60, this campaign reflects the power of collective action in uplifting lives, spreading hope, and ensuring that no one is left behind.

Philanthropic Partnerships

May Day Charity 2025: Empowering Lives, Inspiring Communities



REACH Community Services was one of ten beneficiaries of May Day Charity 2025, organised by Singapore Island Country Club (SICC). The initiative contributed **\$173,000** to support REACH’s programmes and raised a total of \$1.9 million for community causes, demonstrating the strong philanthropic spirit of SICC, its members, and partners.

This generous support will further REACH’s efforts to uplift the Least, the Lost, and the Lonely, exemplifying how collective giving can create meaningful and lasting impact within the community.

TP ICAP Charity Day 2025

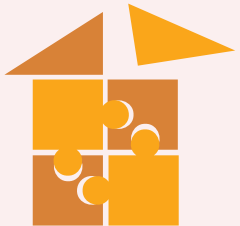
REACH Community Services is honoured to be a philanthropic partner of TP ICAP and selected beneficiary of **TP ICAP Charity Day 2025** — a global initiative where the firm and its brokers pledge 100% of the day’s revenue to charitable causes worldwide. Through this initiative, REACH received **\$55,000**, which will enhance the accessibility of the Counselling & Mental Health Programme, enabling greater support for couples rebuilding trust in their marriages, individuals navigating strained family relationships, and those managing mental health challenges. The funding will also strengthen the Youth Mentoring Programme, empowering low- to mid-risk youths aged 10–17 in the Hong Kah North community through sustained, strength-based mentoring and enrichment activities.



This partnership exemplifies how strategic philanthropy can translate into tangible outcomes, enabling REACH to reach more individuals and families in need and foster lasting positive change in the community.

Foundations & Trusts / Institutional Giving

This section recognises the generous support of philanthropic foundations and charitable trusts, whose funding strengthens REACH’s programmes and enables sustainable impact across the community.



The Majurity Trust

REACH acknowledges The Majurity Trust for their contribution of \$12,000 through the Financial Markets Association of Singapore (FMAS) Trampoline Fund. The funding will support programmes and services for individuals and families facing financial hardship, mental health challenges, social isolation, and disadvantaged beginnings.



Tan Chin Tuan Foundation

REACH acknowledges the Tan Chin Tuan Foundation for their contribution of \$30,000 towards the Youth Mentoring Programme. This funding will empower youth to build essential life skills, strengthen their educational outcomes, and further REACH’s mission of nurturing the next generation.

Corporate and Community Partners

Our Corporate and Community Partners play a vital role in advancing REACH's mission. Through generous financial contributions, corporate social responsibility initiatives, skilled volunteering, and hands-on engagement with our service users, their partnership strengthens our programmes and extends our impact across the community.



Project Obscura: Empowering Youth Through Photography

REACH is pleased to partner with Project Obscura, a youth-led photography initiative leveraging visual storytelling for impact, which has made a meaningful difference in the lives of our young service users. For this year, the partnership extended to REACH Youth Service, providing participants with opportunities to develop skills and confidence through creative expression.

Through Project Obscura Youth Photography Mentorship Programme, participants engaged in eight hands-on sessions covering camera techniques, lighting, and practical photography skills.

Beyond technical training, the programme offered a supportive space for self-expression, fostering confidence, creativity, and new perspectives among the youths.

The initiative will culminate in multiple public exhibitions at Singapore Management University and *SCAPE in September 2026, giving participants the opportunity to showcase their work and experience the affirmation of witnessing their creativity and perspectives recognised in a public forum.



Project Obscura: Senior Photography Workshop

Seniors from our Active Ageing Centre @ Jalan Membina were given the opportunity to participate in 4 sessions of a Senior Photography Workshop.

Building on their work with youths, Project Obscura thoughtfully extended the programme to include our seniors, creating a meaningful platform for lifelong learning and creative expression. During the workshop, seniors were introduced to the fundamentals of photography and encouraged to explore their surroundings through a new lens.

Beyond learning technical skills, the session provided a joyful and engaging experience — demonstrating that learning can happen at any age. Through photography, seniors discovered new ways to capture moments, express themselves creatively, and connect with others, reinforcing the importance of active ageing and continued discovery.

Stepan Asia Pte Ltd: Walking Together, Giving Together

Stepan Asia Pte Ltd partnered REACH on two meaningful occasions, demonstrating its strong commitment to community engagement and corporate social responsibility.

As part of REACH's E-Flag Day: Walk With Me campaign, over 20 staff volunteers from Stepan Asia walked in solidarity with us in support of the Least, the Lost and the Lonely. The walk commenced from 2 International Business Park towards the West Coast area and began with a purposeful litter-picking activity along the route — reflecting both environmental stewardship and social compassion.

For every kilometre completed by Stepan Asia and REACH staff, Stepan Asia pledged \$10 towards REACH's programmes, transforming collective steps into tangible support for vulnerable individuals and families in our community.



In a second collaboration, Stepan Asia partnered REACH through its CSR initiative to bring festive cheer to seniors from REACH Active Ageing Centre @ Jalan Membina. The programme featured a lively sing-along session, interactive games, Singapore-themed activities

in celebration of SG60, a blessed draw segment, and thoughtfully prepared high tea bento sets for the elderly participants.

We are deeply appreciative of Stepan Asia Pte Ltd for their generosity, partnership and heart for the community. Their contributions have not only supported our programmes financially but have also fostered meaningful connections across generations.



ST Engineering Aerospace Engines Pte. Ltd.: CSR Day with REACH Families at the Singapore Zoo

On 1 November, 41 volunteers from ST Engineering Aerospace Engines Pte. Ltd. spent a meaningful day at the Singapore Zoo with 12 REACH families, comprising 38 beneficiaries from our Family Service.

As part of this CSR initiative, ST Engineering sponsored digital cameras, enabling the children to capture and document special moments throughout the outing with their loved ones. Volunteers provided hands-on guidance, patiently supporting the children as they explored and learned to use their new devices — transforming the experience into an engaging and educational opportunity.



From the Animal Friends presentation to shared moments at KidzWorld, the outing created a welcoming space for families to bond, connect and build lasting memories together.

We are deeply grateful to ST Engineering for translating its commitment to corporate social responsibility into meaningful experiences that uplift and strengthen the families we serve.



Maritime and Port Authority of Singapore: Advancing Community Through Partnership

The Maritime and Port Authority of Singapore (MPA), a longstanding corporate partner, continued to support REACH as its adopted beneficiary through SG60 initiatives. Building on the “Maritime Road Trails” held in February 2025, the partnership evolved into sustained efforts to enrich the lives of seniors.

This year, REACH collaborated with MPA, PSA Singapore, and Jurong Port to launch Ports of Creativity: Our Maritime Story, an SG60 exhibition curated by seniors from our Active Ageing Centres. The showcase highlighted their creativity and learning, with weekend ceramic mug painting sessions fostering intergenerational participation, held at Singapore Maritime Gallery. We also acknowledge the support of Tasek Academy and Social Services, SG Cares Volunteer Centre @ Jurong, and Green Heart.

In August, following MPA’s invitation, our seniors performed at the Ministry of Transport Family



National Day Observance Ceremony at Marina South Pier. Weeks of dedicated rehearsal culminated in a warmly received ukulele performance, reflecting their enthusiasm and commitment.

MPA’s support extended through volunteerism and festive giving. Volunteers engaged seniors during the River Hong Bao outing and helped bring the Lunar New Year celebration at REACH Active Ageing Centre @ Jalan Membina to life with games, performances, and refreshments. MPA also contributed mandarin oranges, delivered to frail and homebound seniors.

We appreciate MPA’s enduring partnership and shared commitment to building an inclusive and caring community for seniors.

HP and HP Foundation: Empowering Seniors Through Digital Inclusion and Community Care



In support of the HP Foundation Flagship Annual Volunteer Campaign, 40 Days of Doing Good, REACH Community Services partnered with HP to advance digital inclusion and community support for seniors.

On 25 April 2025, 80 seniors from REACH Active Ageing Centres @ Bukit Gombak Vista and Bukit Batok attended a four-hour Digital

Learning & Fun programme at HP’s Auditorium, curated by HP volunteers. Focused on Scam Awareness, the session equipped seniors with practical skills to navigate digital risks. Activities included light dance, modifiable exercises, games such as bingo, and sing-alongs, fostering cognitive stimulation and social connection, and concluded with a shared bento lunch to encourage fellowship and intergenerational interaction.

In addition, the HP Foundation sponsored 400 grocery bags comprising essential non-perishable items, including rice, canned food, coffee, crackers and oatmeal. These were distributed to seniors across our Active Ageing Centres, with additional outreach to isolated seniors in the community. Beyond meeting daily nutritional needs, the initiative provided reassurance and tangible support to those with limited networks.

We are deeply grateful to HP and the HP Foundation for their generosity and partnership in empowering seniors through digital literacy, active ageing, and strengthened community care.

Rulang Primary School: Partnering to Serve the Community



We are grateful to Rulang Primary School for their continued partnership with REACH, now in its third year. Their commitment to serving the community has enabled meaningful impact for the children and youth we support.

Our heartfelt appreciation goes to the principal, management team, teachers, P3 and P4 pupils, and the Parent Support Group, whose generosity made possible the delivery of 298 sports care packs. Each pack was accompanied by a handwritten card, bringing warmth and encouragement to the recipients.

Volunteer Management: Driving Change Together

Our Impact in Numbers



Total Volunteers Empowered
1175



Total Strategic Partners Engaged
75



Total Volunteer Service Hours
9573

Empowering Lives Together is best exemplified by the extraordinary dedication of our volunteers. Woven into the very fabric of REACH, they are the instrumental force providing the momentum to scale our mission.

Their commitment amplifies our capacity to serve the Least, the Lost, and the Lonely. As befrienders, trainers, and facilitators, our volunteers build meaningful connections that form the foundation of a resilient community, inspiring us to strive for excellence in all we do.

Impact Stories: Volunteers in Action, Empowering Lives

Beyond Language: Empowering Seniors through Intergenerational Connection



For over four years, Jennifer has dedicated her time and talent at REACH Active Ageing Centre @ Bukit Gombak Vista. She led weekly conversational English sessions for seniors — many of whom struggled with language barriers and the loneliness that can sometimes come with growing older.

Jennifer did not volunteer alone. Her daughter, Kaira, worked alongside her, helped create fun, age-appropriate materials, and recorded guided conversations designed to boost seniors' confidence in their daily interactions. Together, they were part of a growing intergenerational volunteer movement.

Their impact went beyond teaching English. Seniors gained confidence for everyday interactions — from medical appointments to market conversations — but they also gained something less measurable: companionship and dignity.

As Singapore navigates the complexities of an ageing population, the story of Jennifer and Kaira represents a strategic pillar of community care. It demonstrates that volunteerism is moving beyond individual acts of goodwill toward a sustainable, family-based commitment. By fostering these meaningful connections, REACH continues to build a culture of compassion that strengthens the social fabric of our community.



The Art of Intentional Ageing: A Journey of Lifelong Learning and Service



Following her retirement in early 2023, Woo Li Fern sought to put her time to meaningful use. She joined REACH Active Ageing Centre @ Jalan Membina to enrich the lives of seniors while continuing to develop her own skills in Zentangle art, culinary techniques, and various crafts.

For Li Fern, volunteering became a way to better understand how individuals age and how she could prepare herself to age in a healthy and intentional way.

Her experience on the ground showed that teaching required a high degree of flexibility and empathy. Li Fern realised that seniors often learned differently than expected, leading her to adjust her instructions and lesson plans. When she noticed that some seniors found it challenging to draw steadily, she modified her designs to accommodate their varying abilities. These adjustments taught her a level of patience and creativity she had not anticipated.

Her primary motivation was seeing the enthusiasm and growth of the seniors. Many attended her classes faithfully each month, steadily improving their skills and even creating original Zentangle designs. Watching them beam with pride at their completed artwork, often surprised by their own achievements, remained deeply rewarding. Their determination and joy inspired her to continue serving.

Beyond the classroom, Li Fern was encouraged by the dedication of the Jalan Membina programme staff. She held great respect for the commitment and heart the team brought to their work.

Being able to support them in delivering engaging activities gave her a strong sense of purpose. For Li Fern, volunteering was a truly fulfilling chapter of her retirement journey.



Empowering Couples to build Strong Foundations for Marriage



After retiring from a career in banking, Lawrence chose to dedicate his time and expertise to supporting couples as a volunteer since 2021 for REACH Counselling and Mental Health Centre's Marriage Preparation Programme.

Drawing on his experience as a counsellor and executive coach, he helps engaged couples navigate important conversations around communication, expectations, and lifelong commitment. Through these sessions, couples are equipped with practical tools and insights to build stronger and healthier relationships as they prepare for marriage.

For Lawrence, volunteering is more than giving back — it is also an opportunity to stay connected with a community of like-minded professionals.

The friendships he has formed with fellow counsellors at REACH have become a meaningful source of support, learning, and encouragement. Through regular interactions, he stays informed about developments affecting families and communities, enabling him to better serve the couples he meets.

Outside of volunteering, Lawrence enjoys drawing, watercolour painting, and keeping active through exercise. Yet among his many pursuits, helping couples lay a strong foundation for their future together remains one of his most fulfilling endeavours.

His journey reflects the vital role that volunteers play in strengthening families and building a more caring and resilient community.

The Year Ahead

Our Strategic Commitment

REACH remains steadfast in our mission to reach out and rekindle hope in the Least, the Lost, and the Lonely, grounded in stewardship, sustainability, and service excellence.

Guided by our strategic priorities, we are committed to broadening our service footprint and deepening our organisational resilience, ensuring we remain relevant in an evolving social landscape.



Strengthening Outcome Measurement, Evidence-Based Practice, and Organisational Learning

To ensure our interventions remain impactful and data-driven, REACH is establishing a dedicated Research Team to deepen our understanding of outcome measurement and service efficacy.

By integrating evidence-based practice into our service delivery, we will foster a culture of continuous organisational learning — identifying emerging trends and adapting our methodologies to better meet the complex needs of our clients. This approach will help us refine our services and scale our efforts to ensure we continue to provide the best possible support for the evolving needs of our community.

Introducing New Mental Health-Focused Programmes

In response to the growing complexity of emotional and psychological challenges, REACH is laying the groundwork for new initiatives designed to address emerging and unmet needs within our community.

We are prioritising dedicated support for Youth Mental Health, tailored for young people navigating increasingly high-pressure environments. By strengthening our expertise and expanding our outreach, we aim to bridge critical gaps — ensuring our services remain deeply relevant to the evolving struggles of the next generation.



Further Advancing Our Upstream Interventions

To better support our clients, REACH is focusing on upstream initiatives that address challenges at their source — especially within our Family and Youth Services, to promote early support and long-term positive outcomes.

We are working closely with relevant stakeholders, including government agencies, schools, and community partners, to create a more integrated support system.

By strengthening our engagement and advocacy, we aim to foster an environment that empowers individuals with the resilience to navigate life's difficulties before they escalate. This collaborative effort ensures we are building a foundation for the long-term stability and wellbeing of the communities we serve.

Sustaining Our Impact

Beyond our strategic priorities, REACH remains dedicated to enhancing our operational capacity and social impact:

- **Expanding our Support for a Super-Aged Society:** We are in the process of establishing new Senior Centres to meet the needs of a rapidly ageing population. By growing our physical footprint, we aim to ensure more elderly individuals have access to the dedicated care and community support they deserve.
- **Investing in Our People:** We continue to prioritise capability building, strengthening our leadership and professional competencies to foster deep organisational resilience.
- **Prudent Resource Management:** By making forward-looking investments in major assets, we are enabling programme expansion and extending our reach to serve more clients effectively.

As we look to the year ahead, our mission remains centered on the people we serve. We are committed to strengthening the social fabric — touching hearts and reaching lives — to ensure that no one in our community navigates life's challenges alone.

Our Services



Family Service



Overview Statistics

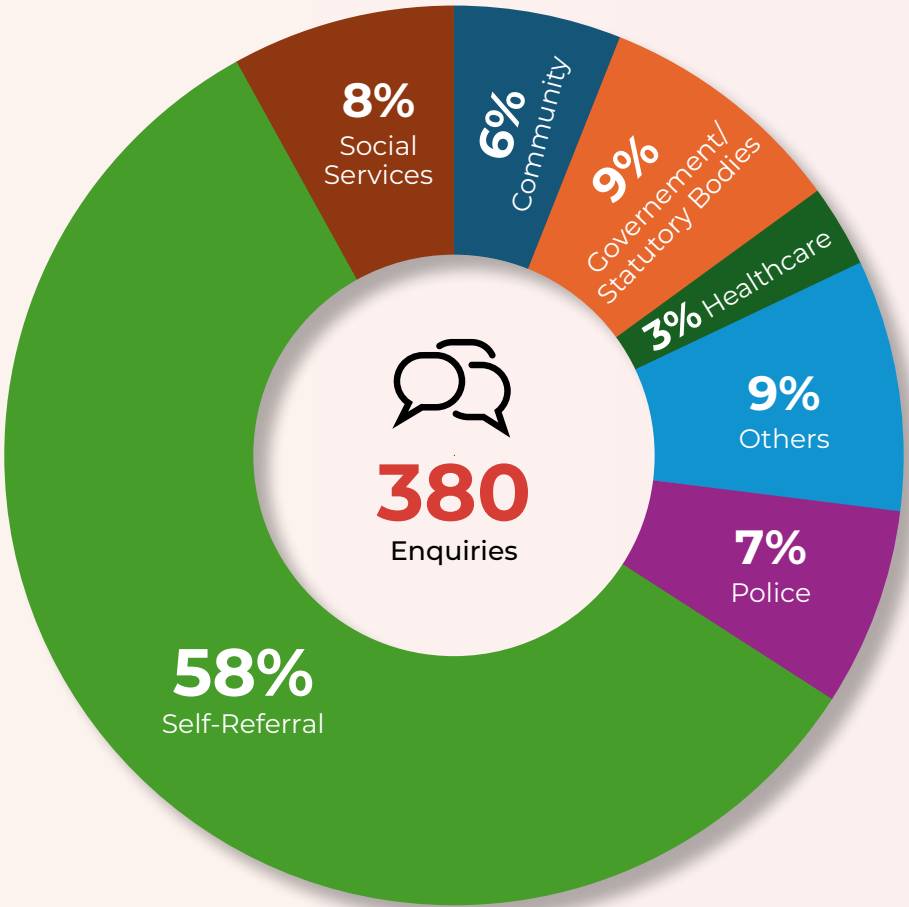

940
Service Users


2706
Outreach Participants


4
Programmes

- Triple H
- Community Work
- Therapeutic Play
- Casework & Counselling

Overall Statistics

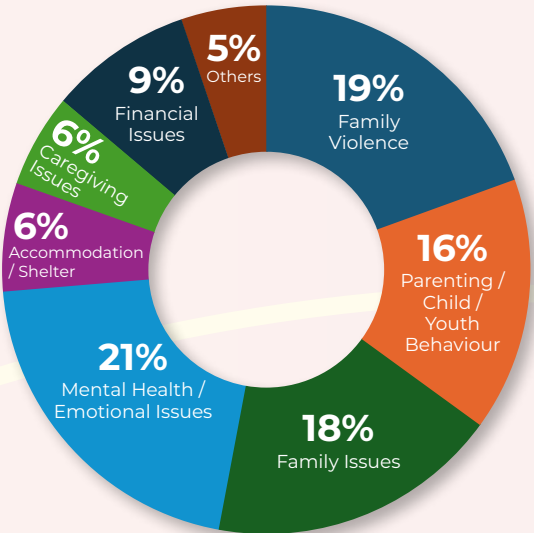


Casework & Counselling


206
New Cases


163
Closed Cases


560
Total Cases



Individual Programmes Statistics

Triple H Mental Health Group Work



6 Participants
8 + 2 Maintenance Sessions
3 Peer Supporters

Therapeutic Play



35 Clients
317 Sessions

Community Work



Funstarters
31 Participants
16 Sessions



Youth Outreach Events
40 Participants



Hello Neighbour
135 Residents Engaged



Shunfu Carnival
2500 Participants

Programme



Triple H Mental Health Group Work

Triple H is a mental health support group by REACH Family Service. Established in 2021, the group provides a supportive platform for individuals to come together, foster connections, and support one another's personal growth.

Through the sharing of lived experiences, members are empowered to navigate challenges and manage their emotions with greater confidence and resilience.

In 2025, Triple H centred on themes such as self-compassion, boundary-setting, and sustainable wellness in the face of life's challenges. Over the course of 8 sessions, our members developed practical strategies for emotional regulation while also drawing strength and reassurance from the supportive relationships formed within the group.

Past participants were invited to serve as peer supporters, sharing their experiences and insights to inspire growth within the group. Throughout the programme, meaningful connections were built, moments of joy were celebrated, and participants embraced personal growth as a continuous and evolving journey.



Therapeutic Play



Since 2022, REACH Family Service has offered therapeutic play services to suitable clients as part of complementing the Casework and Counselling services, conducted by staff who are undergoing formal training as play therapists.

Therapeutic Play is a form of therapy designed for children with social, emotional and behavioural challenges to encourage communication and improve motor skills. During sessions, the Therapeutic Play worker facilitates the development of a safe relationship for the child to express and explore the 'self' (feelings, thoughts, experiences and behaviours). In 2025, the Therapeutic Play service conducted a total of 317 sessions with 35 clients.

As this service marked its third year of implementation, the team took the opportunity to conduct a review of its effectiveness using data from completed cases. This work culminated in a research poster titled "Exploring the Effectiveness of Therapeutic Play on Children's Emotional and Behavioural Well-Being in a Community Setting."

The findings demonstrated a significant overall reduction in children's emotional and behavioural symptoms following Therapeutic Play intervention. In recognition of its contribution to the field, the research poster was presented at both the Singapore Mental Health Conference 2025 and the NUS-Social Service Research (SSR) TOUCH Conference 2025.

Community Work

Fostering Community Connections



Marymount SG60 Family Day at Thomson Community Club



REACH Family Service (Triple H) was honoured to participate in the Marymount SG60 Family Day at Thomson Community Club, held in celebration of the reopening of the community space and the coming together of residents.

As part of the event, the team facilitated a Human Library and group discussion, where staff and clients courageously shared personal stories of resilience. These authentic narratives created a safe space for participants to reflect on the realities of mental health challenges and explore how families and communities can better support loved ones in times of difficulty.

Through meaningful dialogue and shared experiences, the session encouraged greater empathy, understanding, and openness around mental well-being — reinforcing the importance of strong family and community support systems.

We are grateful to the organisers for the opportunity to partner in this meaningful celebration and to contribute towards building stronger, more supportive communities.

Delightful Discovery Day @ Sin Ming



In celebration of SG60, REACH Family Service collaborated with Eunoia Junior College (EJC) and five community partners to bring residents together for a vibrant carnival — Delightful Discovery Day.

Centred on the theme “Play, Learn and Connect @ Sin Ming,” the event created meaningful opportunities for residents across generations to come together. Seniors participated in activities that introduced digital literacy and healthy lifestyle tips, while children and families enjoyed traditional games and lively performances by EJC students.



The event fostered warm interactions between students and residents, with many seniors sharing how much they appreciated the engaging activities and conversations. Children also delighted in the interactive games thoughtfully organised by the students.

We extend our heartfelt appreciation to our partners — EJC, Thomson Sin Ming Garden Residents’ Network, Allkin Active Ageing Centre @ Sin Ming 410, Sparkle Tots, and ACES Care Limited — for their support in making this meaningful community event possible.

FUN Starters

At REACH Family Service, we foster a thriving community where residents connect through shared interests, cultivating belonging, mutual support, and reciprocity.

In line with this vision, REACH Family Service partnered with SportCares in 2025 to launch FUN Starters, a multisport programme supporting children from less-resourced families. Starting with floorball, 23 children participated, showing growth in confidence, teamwork, and character. Beyond sporting skills, they built lasting friendships and developed a deeper appreciation for collaboration and mutual support.



The programme emphasised core values including resilience, integrity, discipline, empathy, and respect. Its successful completion was celebrated at REACH Family Service Centre @ Sin Ming, where Ms Elysa Chen, Member of Parliament for Bishan-Toa Payoh GRC, presented certificates to the children, creating a memorable and affirming occasion for participants and their families.

After joining the Floorball training, he's been enthusiastically sharing how much he enjoys each session. It's become a source of pride for him - he often tells friends and family about his experience.

Over this period, the training has been a wonderful outlet for him to meet new friends, learn new skills, and create joyful memories with the coaches. It's been truly heartening to see how much he's grown and enjoyed himself through this journey.

- Melva, Parent of Maegus

Cross-Border Learning and Exchange



REACH Family Service hosted 31 students from City University of Hong Kong as part of their learning visit to Singapore. The session provided an opportunity to share insights into Singapore's social service landscape and REACH's integrated approach in supporting families and communities.

The exchange fostered mutual learning and a deeper understanding of different approaches to community support, strengthening cross-border perspectives in social service practice.

Stories of Impact

From Fear to Contentment: Overcoming Fear, Regaining Stability

"Thanks to the support of the REACH staff, I've been able to overcome my fears and find myself in a place of contentment."

– Mdm J



Mdm J, a divorcee living in a rental flat with her youngest daughter who is studying in Polytechnic, faced a significant turning point when she was diagnosed with right kidney failure. Although she had been advised to start dialysis in 2020, fear prevented her from proceeding. As her condition worsened, she began dialysis in September 2023 — a major adjustment that disrupted both her health and livelihood.

The demands of regular dialysis affected her ability to work, leading to reduced income and, eventually, the loss of employment. The financial strain, coupled with the emotional burden of managing a chronic illness, left her struggling to cope.

Through support from REACH Family Service, Mdm J received practical guidance and emotional care during this challenging period. She learned to negotiate and adjust her work arrangements to accommodate her dialysis schedule, enabling her to earn a stable income while managing her medical needs. Counselling sessions helped her process fears and anxiety, empowering her to adapt to the changes in her lifestyle.

Today, Mdm J works part-time as a cleaner and expresses contentment with her current lifestyle. Having overcome her initial fears about dialysis, she now manages her condition with confidence, demonstrating resilience and the impact of timely, holistic support in helping individuals regain stability and hope.

Stories of Impact

Breaking Barriers, Building Stability

"Even amidst barriers, the right support can help each individual take a step closer to overcoming challenges and achieving their goals."

– Mdm K



Mdm K, a Permanent Resident from Vietnam, and her Singaporean husband faced significant challenges caring for their 2-year-old son. At birth, the child was stateless, ineligible for a Singapore passport, preschool subsidies, or other support. Financial pressures were high, with only one parent able to work at a time due to full-time caregiving responsibilities, limited employment options, and gaps in financial literacy. Household tensions had also led to recurring episodes of conflict since 2023.

With support from REACH Family Service, the family received holistic guidance to navigate these complex challenges. Interventions included safety planning, risk assessment, psychoeducation, and help navigating systems such as Protective Services, the Social Services Systems Office, and the Immigration & Checkpoints Authority. Case management focused on stabilising the household, addressing spousal conflict, and working towards Singapore Citizenship for their son.

Over the course of a year, the family achieved significant milestones. Their son successfully obtained Singapore Citizenship and is now enrolled in childcare with subsidised fees. Both parents are working full-time and building financial stability. The parents continue to strengthen their co-parenting skills with ongoing support from REACH and Protective Services, creating a safe and nurturing environment for their child.

Counselling & Mental Health Service



Overview Statistics

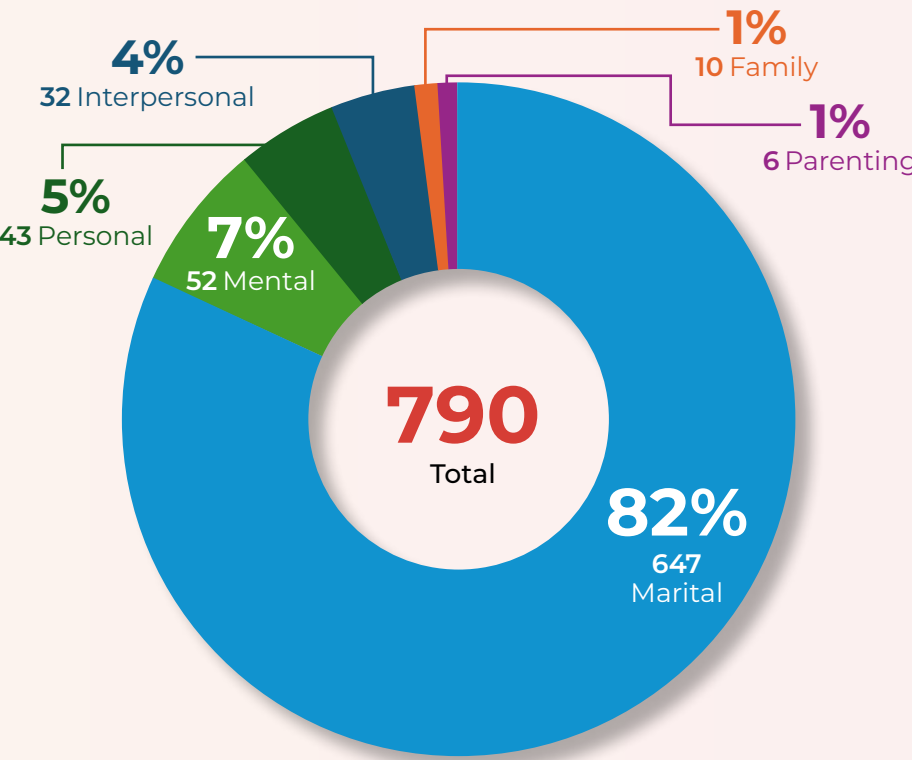


Counselling

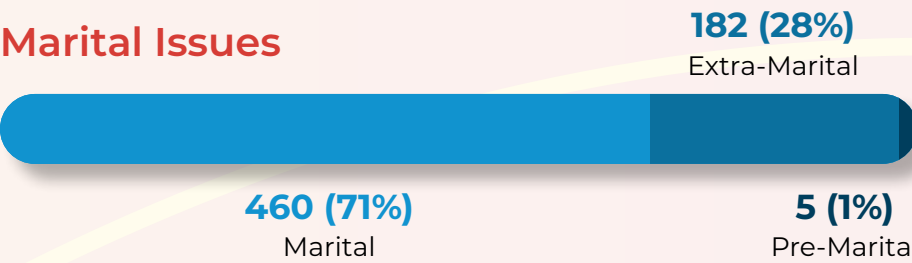


Total number of enquiries via email/phone: 150

Top Presenting Issues:



Marital Issues

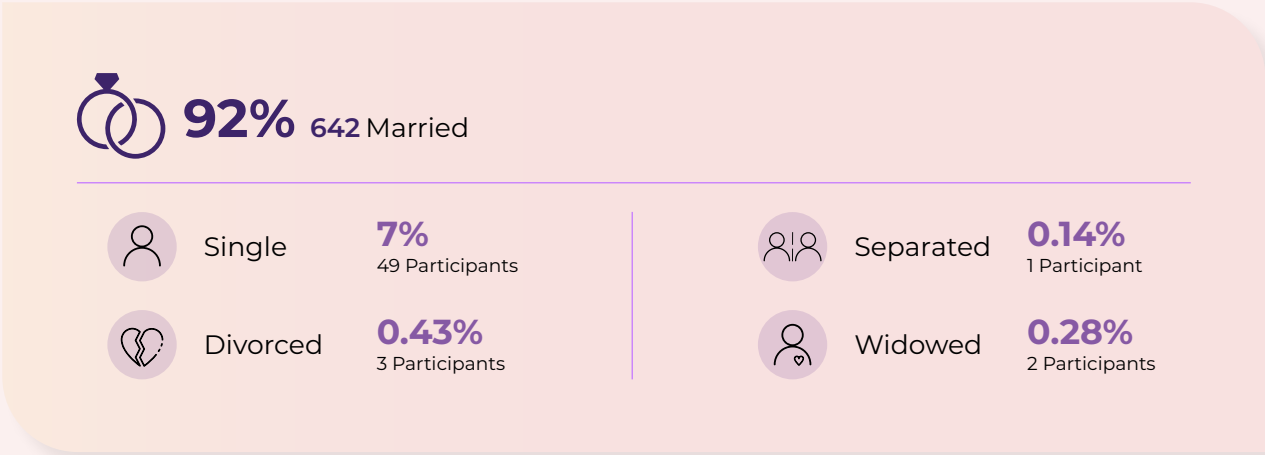


Demographics

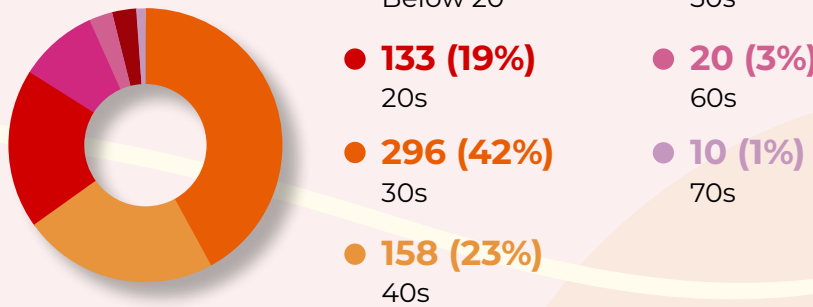
Gender



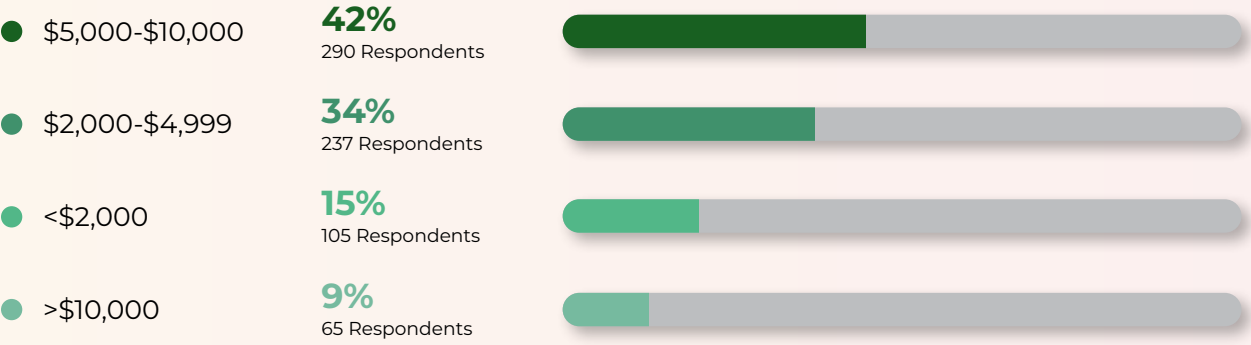
Marital Status



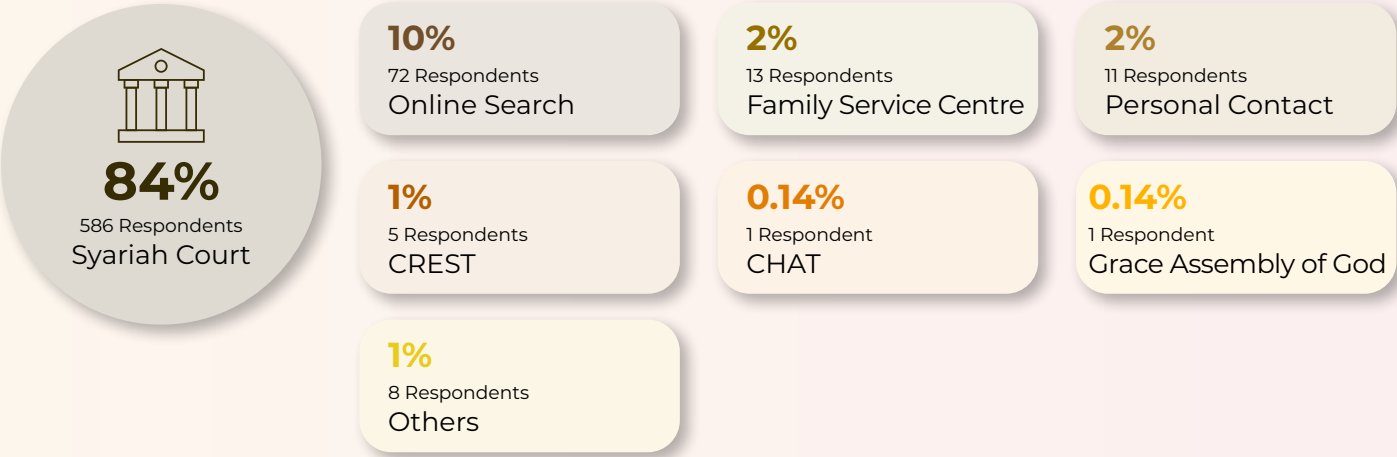
Age Group



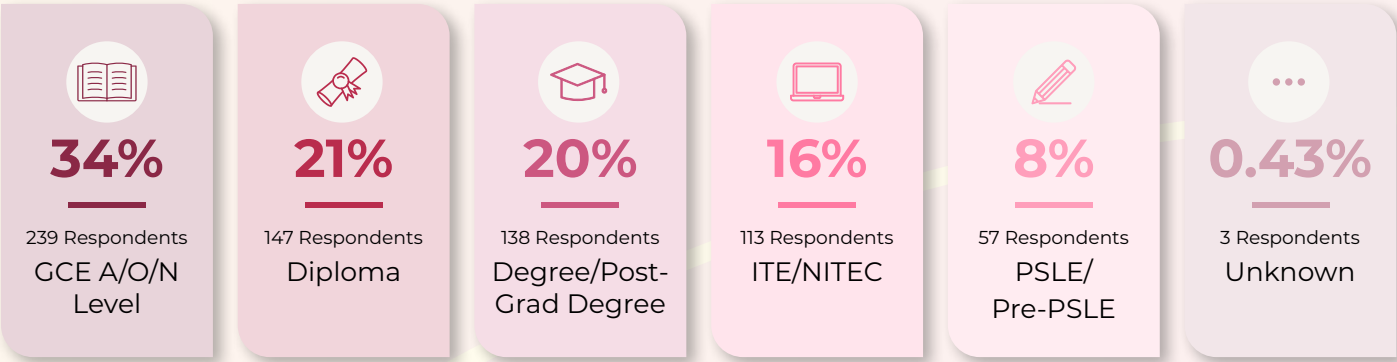
Monthly Income



Referral



Qualification



Quantitative Feedback

Rating	The counsellor is able to understand my situation		I find the counselling session/s effective		The overall counselling experience has been good	
1 (Strongly Disagree)	1	0.8%	1	0.8%	2	1.6%
2 (Disagree)	1	0.8%	1	0.8%	–	–
3 (Neutral)	2	1.6%	5	4.1%	6	4.9%
4 (Agree)	23	18.7%	28	22.8%	21	17.1%
5 (Strongly Agree)	96	78.0%	88	71.5%	94	76.4%
Rated 4 and above (4 – Agree & 5 – Strongly Agree)	96.7%		94.3%		93.5%	

Programmes



REACH Marriage Preparation Programme

Over the past 16 years of partnership with the Ministry of Social and Family Development (MSF), REACH Counselling & Mental Health Service (RCMH) has supported more than 600 couples through the Marriage Preparation Programme (MPP).

The MPP equips soon-to-wed and newlywed couples with essential skills to build lasting and fulfilling marriages, covering key areas such as communication, conflict management, and financial and family planning.

Since 1 July 2025, the rebate from MSF for couples who have completed MPP has increased to \$170. With the new funding support, RCMH has implemented initiatives to enrich the MPP experience, encourage greater participation in MSF-supported programmes, strengthen knowledge retention, and promote continued couple engagement beyond the programme.

In 2025, RCMH observed an increase in demand for MPP, we had a total of 37 couples inclusive of individual couples and 3 group runs.



Voices from our Group Marriage Preparation Programme:

- “How to better communicate in our relationship. Understanding my partner better, within a safe space.”*
- “It allowed us to understand our priorities when it came to money, as well as to learn more effective conflict management methods.”*
- “We are better able to intentionally apply some strategies and skills to address issues.”*

Voices from our individual Marriage Preparation Programme:

- “I understand how to use different types of tools in my relationship.”*
- “It reaffirms the meaning commitment in marriage. It provided me a perspective of my partner’s behaviour based on gender and to learn to empathise with him.”*
- “I think the assessment and the discussions help a lot. Facilitator was really great and insightful, asking questions that probe us more into thinking and talking further. We definitely learnt more about each other and the way we communicate and work.”*

NCSS-REACH Counselling Programme



NCSS-REACH Counselling Programme helps clients, ranging from school-going children to their families, positively impacting 43 clients in the social, psychological and academic aspects of their lives.

REACH Counselling and Mental Health Services (RCMH) provides up to 6 subsidised sessions to clients upon assessing their eligibility for the programme. Most of the clients had faced issues such as anxiety, peer-related & interpersonal relationship issues, stress from unmet expectations, family conflicts and turmoil such as divorce or failed relationships.

To support counselling, particularly with young children, a variety of modalities are employed to engage them effectively and facilitate positive change. The therapeutic playroom was set up to create a comforting and safe space for the young and old to explore and express their pent-up emotions or frustrations in a healthy manner. Counsellors also use different modalities like clay, therapy cards and artwork to help them express their inner feelings and work out healthy solutions to problems. According to the latest statistics, 60% of clients showed therapeutic improvements after the programme.

Syariah Court Singapore

REACH continues to partner with the Syariah Court (SYC) as an appointed agency to support Muslim couples who are considering divorce. The primary objectives of the counselling intervention are to (i) explore the possibility of reconciliation where appropriate, and (ii) where reconciliation is not feasible, to facilitate an amicable and respectful divorce process.

REACH Counselling and Mental Health Services (RCMH) provides counselling services to couples referred by the Syariah Court, addressing a wide range of marital challenges, including infidelity, financial stress, family violence, communication breakdowns, employment-related difficulties, and conflicts involving extended family members.

In addition, RCMH facilitates Parenting Plan discussions for couples who ultimately decide to proceed with separation. These sessions support parents in navigating their post-divorce journey while prioritising the best interests of their children. The Parenting Plan helps bring closure to the marital relationship and refocuses parents on effective co-parenting following separation.

Through supportive and guided counselling, our counsellors have helped couples explore ways to salvage their marriages. Encouragingly, many have chosen to reconcile and take proactive steps to strengthen their relationships.

REACH Counselling & Mental Health Service: Beyond Counselling



At REACH Counselling & Mental Health Service (RCMH), our work goes beyond counselling. Our counsellors develop and deliver mental health talks and practical workshops for various corporations, schools, and community organisations to promote mental resilience and well-being.

2025/26 Highlights: Record Engagement

- 9 Talks addressing mental health and parenting issues
- 13 Workshops equipping caregivers, volunteers, students, and mental health professionals

Partnership with St Margaret's Secondary School



Our regular partner, St Margaret's Secondary School, collaborated with us again this year to deliver parenting talks for parents across different levels. These included a session on the transition to Secondary 1 and a session for parents of the Graduating Cohort. The talks equipped parents with skills to better support their daughters at various stages of secondary school life, including coaching in emotional regulation and enhancing communication skills.

Total Participants
250

Corporate Outreaches



As part of its mental wellness outreach, REACH conducted a talk for the Singapore Civil Defence Force during their Fitness 4 Festival in October, in line with International Mental Health Awareness Month. The session explored what resilience means for emergency first responders and strategies to counteract burnout, including cultivating a growth mindset and practising self-compassion.

With over 100 participants, the talk provided insights on strengthening mental resilience, an essential skill for those serving on the frontlines, and highlighted practical approaches to recognising workplace burnout and building coping strategies in demanding environments.

Community Engagement: Jia Ying Community Services

Our CREST Team of counsellors and social workers conducted a series of 6 workshops for caregivers and volunteers of Jia Ying Community Services. The workshops covered topics such as Low Intensity Intervention Strategies for Common Mental Health Concerns in Seniors, Understanding Suicide Ideation, Managing Caregiver Burnout, and Dementia Awareness & Providing Care for Seniors. Participants engaged in role-play activities that strengthened attuning skills and empathy, reinforcing their commitment as carers of vulnerable individuals.

In addition, the CREST Team conducted 4 Mental Health Talks for AAC Seniors from Jia Ying, addressing topics such as anxiety and loneliness among the elderly. Each talk attracted between 80 to 90 participants, highlighting the strong interest among seniors in connecting with others and enhancing their understanding of mental health issues.



Total Participants
377

Youth Engagement: WorldSkills ASEAN Convention 2025



A key highlight of the year was conducting six workshops for secondary school students over two days at the WorldSkills ASEAN Convention at Marina Bay Sands Expo in April.

The workshops aimed to spark interest in the counselling and mental health profession while fostering a caring and compassionate student environment, encouraging students to demonstrate concern and empathy toward peers facing challenges. Participants actively engaged in activities such as a Kahoot mental health quiz and role-play exercises, making the experience both educational and enjoyable.

Building on this success, we look forward to expanding our outreach in 2026 and partnering with more organisations to promote mental wellness among students and the wider community.



Total Participants
240



Total Participants
Across All Events
927

Stories of Impact

From Struggle to Strength: A Youth’s Mental Health Journey

At 13, Jovan entered Secondary 1 carrying more than the usual challenges of adolescence. Struggling to make friends and facing bullying in school, he began to withdraw from others. His difficulties with emotional self-regulation led to discipline issues in school, and he quietly battled overwhelming distress, including suicidal thoughts. Concerned for his wellbeing, his parent sought help and enrolled him in counselling with REACH Counselling & Mental Health Service.

Over four years, Jovan worked closely with a REACH counsellor who journeyed alongside him through some of his most formative years. Through regular sessions, he learnt strategies to better understand and regulate his emotions, while building confidence in navigating relationships with peers. Using approaches such as Acceptance and Commitment Therapy (ACT), counselling provided him with practical tools to respond to challenges in healthier and more constructive ways.



REACH also partnered closely with Jovan’s family, strengthening the support around him at home and in school so that positive change could take root.

Today, Jovan is awaiting his O-Level results and is coping well socially and emotionally. With hopes of becoming a lawyer one day, he now looks toward the future with renewed confidence.

Jovan’s story reminds us that with timely support and a strong network of care, young people can overcome adversity, build resilience, and pursue their dreams.

“A strong network of care helps youth rise above adversity.”
– Jovan

Stories of Impact

Broken Trust: Navigation & Rebuilding

“I have learnt that pride and anger do not help anything in the long run.”
– Mdm N and Mr S



Mdm N and Mr S, a newlywed couple, faced significant challenges early in their marriage. Mdm N discovered that Mr S had multiple extra-marital affairs, including during their dating period, and he was asked to leave the marital home. Amid this upheaval, she also learned she was two months pregnant, turning what should have been a time of joy into a period of uncertainty and intense anxiety.

Seeking guidance and support, Mdm N was referred to the Marriage Counselling Programme at REACH Counselling & Mental Health Service. Through counselling, she was able to navigate her emotions, explore her options, and take the first steps toward a more supported and hopeful future.

During this time, she experienced emotional turmoil, mistrust in the marriage, and housing instability for her unborn child, ultimately moving into her parents’ overcrowded flat. The stress also contributed to frequent pregnancy-related cramps.

Through counselling sessions at REACH, the counsellor supported Mr S in developing self-awareness around his unhealthy coping strategies, particularly seeking validation or approval outside the marriage. Both Mdm N and Mr S were guided to identify cognitive distortions rooted in childhood experiences, improve communication patterns, and revisit the purpose and function of marriage. In addition, the counsellor helped them establish best practices in parenting, providing a foundation for family growth and child-rearing through a strong, cooperative, and supportive partnership.

Following the sessions, the couple chose to reconcile and work on their marriage in preparation for their newborn. Their story serves as a powerful reminder of how unresolved conflicts and communication breakdowns can deeply affect families, especially children, while also showing that seeking timely support can transform uncertainty and pain into hope, healing, and the opportunity to build a stronger family.

Stories of Impact

From Crisis to Stability: The Role of Trauma Work in Marital Reconciliation

"Thank you for your time and guidance in this counselling... Thank you for saving my marriage."

– Ms R and Mr S



Ms R and Mr S have been married for nine years and are parents to two young children. They were referred to REACH Counselling & Mental Health Service for mandatory pre-divorce counselling sessions by Syariah Court.

Prior to counselling, the couple struggled to move forward from several traumatic experiences. Mr S experienced recurring flashbacks related to Ms R's mental health episode a few years earlier, which had placed significant strain on the family. During that period, Ms R had undergone an Ecological Momentary Assessment (EMA) — a form of psychological monitoring to track emotions and behaviours in real time and the distress associated with this period continued to affect Mr S deeply.

Ms R had also experienced postnatal depression following the birth of their child but had not received professional support. These unresolved emotional challenges affected the couple's relationship and

family dynamics, sometimes spilling over into interactions with each other and their children.

Overwhelmed by these challenges, the couple began to view divorce as the best option for the well-being of their children before eventually seeking professional support.

Through counselling, trauma-focused work was conducted with both partners individually. Over the course of the sessions, Ms R observed significant changes in Mr S: he no longer dwelled on the past, became more involved in caregiving, and used reasoning rather than physical punishment with the children. Ms R no longer experienced perpetual fatigue and felt safe reconnecting with her husband.

Their journey illustrates how professional counselling can help couples navigate past trauma, restore trust, and strengthen family relationships, creating a safer and more supportive environment for both parents and children.

Stories of Impact

Untangling the Knots: Finding Hope Through Pre-Marital Counselling

"Arguments do happen occasionally, but the time taken to resolve them has become much shorter."

– T and V



T and V, a couple of young adults in a three-year relationship, experienced challenges in handling conflicts effectively. It often escalates to incidents of self-harm. Recognising the impact of their recurring conflicts, the couple sought pre-marital counselling to improve how they managed disagreements.

They were referred to a counsellor at REACH Counselling & Mental Health Service through a personal contact.

The couple cared for each other but were caught in a cycle of miscommunication. T's past experiences influenced how she expressed her need for affection, which V often misunderstood, and his sense of helplessness then reinforced her belief that he did not care.

Pre-marital counselling helped T understand her own behaviour and express her emotional needs more constructively. Guided by the counsellor, V shared his sense of helplessness and self-blame, allowing T to recognise his care and the challenges he faced during emotional moments. With this mutual understanding, the couple learned to respond more thoughtfully and manage conflicts in healthier ways.

The couple's case gives hope that relationships can be 'saved' or strengthened. Feelings of helplessness can be worked through in a safe and guided space. While it can be difficult to ask for help or adjust our behaviours, delaying action often allows the 'knots' in a relationship, such as misunderstandings and unresolved conflicts, to tighten further.

Overview Statistics



635

Service Users



2586

Outreach Participants



3

Programmes

- Caregiver support group
- Cognitive Stimulation Activity Workshops @ Ren Ci
- Ah Hock Club



50

Outreach Events

Top Presenting Issues:



40.7%

Dementia and Neurocognitive Disorders



21.1%

Other mental disorders (including caregiving stress)



14.6%

Depressive Disorders



13.0%

Trauma and Stressor related Disorders



4.7%

Schizophrenia Spectrum and other Psychotic Disorders



2.8%

Anxiety Disorder



1.1%

Bipolar and related Disorders



0.8%

Obsessive-compulsive and related Disorders



0.6%

Personality Disorders



0.6%

Substance-related and Addictive Disorders

REACH Community Mental Health Team (CREST)

Community Mental Health Support



Across Singapore, individuals can access over 100 community mental health teams located islandwide, providing accessible and community-based mental health support. These teams, including Community Outreach Team (CREST), serve as a first point of contact for individuals seeking mental health support, offering a listening ear, early identification, and appropriate support for mental well-being.



REACH operates a Community Mental Health Team (CREST), serving residents aged 18 and above in Bukit Gombak and Hong Kah North, providing early support, outreach, and connection to relevant mental health services within the community.

Ah Hock Club

“Where is Ah Hock?”

Every Tuesday to Thursday afternoon at REACH Active Ageing Centre (AAC) @ Bukit Gombak Vista, this is one of the most commonly heard questions among our seniors.

Willy Boey, affectionately known as Ah Hock (阿福), is a Programme Executive from REACH's community mental health team. Over time, he noticed more seniors experiencing forgetfulness and early signs of dementia, and turned this potential isolation into an opportunity for connection.

Drawing on his mental health expertise, Ah Hock developed engaging Cognitive Stimulation Activities (CSA) such as drawing, Rummy-O, simple group games, and guided conversations.

Designed to slow cognitive decline, these activities stimulate memory, attention, visual-spatial skills, sequencing, and executive functioning. Beyond exercising the mind, they foster social interaction, helping seniors stay connected and combat isolation — a key factor in accelerated cognitive deterioration.

Bringing seniors into a safe and engaging group setting supports emotional well-being and strengthens social connection. Participants who were once withdrawn began looking forward to sessions, actively engaging in conversations and encouraging one another.

As participation grew week by week, the group became known as Ah Hock Club, expanding to include additional sessions at REACH AAC @ Bukit Batok on Monday mornings. What began as a small activity has evolved into a well-loved community where seniors feel seen, engaged, and connected.



Caregiver Support Group in Collaboration with Mindfull Community



In partnership with Mindfull Community, REACH continued to strengthen support for caregivers of persons with dementia through a dedicated Caregiver Support Group (CSG). This collaboration brought together REACH's clinical expertise in community mental health and Mindfull Community's strengths in peer support and lived-experience advocacy, creating a safe and empowering space for caregivers.

Caregivers often shoulder invisible burdens of stress, fatigue, financial strain, and social isolation while prioritising their loved ones. This year, the CSG empowered them to actively engage in Cognitive Stimulation Activities (CSA) at home, strengthening both care and connection.

Sessions showed practical ways to weave cognitive and social engagement into daily routines, including reminiscence and photo discussions,

tabletop games, crafts, and conversational storytelling. Facilitated by mental health professionals and supported by peer sharing, caregivers reflected on barriers, adapted activities to different cognitive stages, and shared strategies that worked within their families.

Participants reported greater confidence and relief in realising that meaningful engagement can be simple, practical, and part of everyday life. Beyond emotional validation, the group equipped caregivers with practical knowledge and enhanced their ability to make informed caregiving choices.

By building caregivers' capacity, REACH and Mindfull Community reinforce a holistic approach to dementia care, recognising that empowered caregivers sustain dignity, connection, and quality of life at home.

Empowering Seniors Through Cognitive Engagement



REACH Community Mental Health Team (CREST) continued to promote healthy ageing and mental wellness through structured Cognitive Stimulation Activities (CSA) workshops conducted in collaboration with Ren Ci's Active Ageing Centre (Care) @ Bukit Batok Street 52.

These workshops were designed to engage seniors in meaningful, hands-on activities that strengthen memory, attention, sequencing, problem-solving skills, visual-spatial processing, and social interaction in an accessible and enjoyable format.

Festive-themed sessions, such as the Chinese New Year Mosaic Art workshop and the Chenille Christmas Craft session, engaged seniors in creative activities that strengthened fine motor coordination and multiple cognitive skills, including visual-spatial processing, sequencing, planning, decision-making, attention, and memory. Through hands-on construction and creative expression, participants exercised multiple



cognitive domains while interacting with peers, fostering social connection, a sense of accomplishment, and a stronger sense of belonging within the community.

Feedback from participants at Ren Ci AAC (Care) was positive and encouraging.

- Seniors shared:
- "The activities make me think and focus."
 - "It's good to use the hands and brain together."
 - "I feel happy coming out and doing something meaningful."

Several participants expressed pride in bringing their completed crafts home to share with their families. Staff from Ren Ci AAC (Care) also observed improved social interaction during workshop sessions, with quieter members becoming more engaged and conversational, reflecting the programme's positive impact on confidence and connection.

Stories of Impact

Choosing Clarity Over Fear

“Relieved that someone stepped in before things became worse.”

– Kelly



Kelly, a senior in her 70s living alone, was managing multiple stressors with limited social support when she approached REACH Community Mental Health Team (CREST) through a walk-in consultation.

She had fallen victim to a high-value investment scam and had already transferred a significant sum of money. Despite warning signs, she struggled to accept that it was a scam and even considered taking loans to continue payment, causing severe emotional distress. The caseworker from REACH CREST provided immediate risk assessment, emotional support, and crisis intervention.

With Kelly’s consent, the caseworker coordinated with relevant authorities to ensure her safety and encouraged a medical assessment to address her heightened distress, guiding her through each step. Over time, Kelly acknowledged the scam and agreed to seek professional help, later sharing that she felt “relieved that someone stepped in before things became worse.”

This case highlights how timely intervention and compassionate guidance can help clients move from denial to clarity — protecting both their safety and dignity, in line with REACH’s holistic approach to care.

Stories of Impact

From Refusal to Recovery: The Power of Persistent Support

Mdm C, married and unemployed, was socially isolated and had lived with undiagnosed depression for many years. She had shown persistent non-adherence to medical treatment and refusal of intervention.

Her 2019 hospitalisation at St Luke’s Hospital (SLH) revealed low mood and anxiety, though she was unable to complete mental health screening due to limited comprehension. At home, she had difficulty with Activities of Daily Living (ADLs), relied on a walking frame, and persistent self-neglect — including selective eating and poor hygiene — left her highly vulnerable, adding to her daughter’s caregiver stress.

Mdm C was referred to REACH Community Mental Health Team (CREST) by Hua Mei Community Care Management Services (CCMS). CREST provided persistent, person-centred outreach through multiple home visits, building trust with both Mdm C and her daughter. Even amid initial refusals of support and medical care, the team maintained consistent contact, offered reassurance, and adapted their approach to her pace.

Collaborating with CCMS, and coordinating joint visits with a Community Care Nurse and Medical



Social Worker, the team eventually gained her consent for a physical examination. Urgent medical needs were identified, and she was successfully admitted to the Emergency Department on the same day, accompanied by her daughter.

Following hospitalisation, Mdm C began engaging more actively with care. She agreed to employ a part-time helper, improved her appetite, and reduced self-neglect. Continuous follow-up and support strengthened her daughter’s confidence and ensured sustained care at home.

Even when a client is withdrawn, resistant, and self-neglecting, hope remains within reach through persistent engagement, trusted relationships, and coordinated community care. By supporting both client and caregiver and mobilising timely multi-agency intervention, we bridged the gap from refusal to life-saving care, showing that no one is beyond help when care comes to their doorstep.

Youth Service



Overview Statistics


868
Service Users


3388
Total Programme Hours


10
Programmes Conducted

Powerhouse Programmes


592
Youths enrolled in each programme

Programmes



Basketball
Oct 25–Mar 26



FunFit
Apr 25–Mar 26



E-sports
Apr–Jul 2025



Works of Art
Apr 25–Mar 26



Rental Hearts
Apr–Oct 2025



Drop-In
Apr 25–Mar 26

Total Programme Hours
563



Outreach Activities



Project Obscura
12 Youths

Operation Broken Wing
52 Youths & staff participants

Rehabilitation



359
Total Cases
From Singapore Girls Home, Singapore Boys Home and Case Management Service

REACH Youth Service

REACH Youth Service is dedicated to nurturing the strengths and potential of every young person, guiding them toward resilience and positive development.

Youth Development and Engagement Programmes

At REACH Youth Service, we provide a range of engaging and developmental programmes for youths aged 10 to 17, offering safe spaces where they can grow, discover their strengths, and build meaningful connections.



FunFit: A dynamic fitness programme introducing youths to a variety of exercises and physical challenges. Participants set personal goals, track progress, and work toward milestones such as Operation Broken Wing (OBW), building confidence, resilience, and healthy habits along the way.

Basketball (launched July 2025): Structured drills, skill-building exercises, and friendly matches help youths develop coordination, teamwork, and sportsmanship. Beyond physical skills, the programme fosters discipline, communication, and positive peer relationships.



Works of Art: Creative sessions expose youths to diverse artistic mediums, from painting to crafts and design. These sessions provide a safe space for self-expression, reflection, and collaboration, helping participants uncover talents and build confidence.

Drop-In at REACH Youth Powerhouse: A welcoming hub where youths can relax, connect, and engage in recreational activities like pool or Nintendo Switch. Staff provide guidance and support, helping young people navigate challenges, strengthen social skills, and feel seen and heard.



Together, these programmes reflect REACH Youth Service's commitment to nurturing resilient, confident, and well-rounded young people, supporting both their personal growth and social development.

School Holiday Programmes

REACH Youth Service's Holiday Programmes provide enriching and memorable experiences for youths during the school holidays. Through thoughtfully curated outings to destinations such as the Singapore Zoo, Bird Paradise Park, Singapore Discovery Centre, and other educational and recreational venues, youths gain meaningful opportunities for experiential learning beyond their everyday environments. These experiences not only broaden their horizons and spark curiosity but also build confidence as they explore new interests and environments, while fostering stronger bonds with peers in engaging and dynamic settings.

In addition to outings, in-house activities such as baking sessions and eSports competitions engage youths in creative and interactive ways, further strengthening relationships with staff and peers. Together, these experiences cultivate trust, belonging, and positive memories, ensuring that youths leave the programme feeling inspired, supported, and more confident to explore new opportunities.



Youth Rehabilitation: Supporting Reintegration and Growth



REACH Youth Service supports young offenders in their journey towards positive change and reintegration. Our social workers and volunteers partner with the community to provide in-care and aftercare rehabilitation support through case management, group work, and befriending services.

Through a supportive and structured environment, youths are guided to reflect, build on their strengths, and develop positive life skills, empowering them to reintegrate confidently into the community.

Empowering Futures: Guiding Teenage Girls Through Reintegration

REACH Youth Service is honoured to have been awarded the tender for the Post Care Service from the Ministry of Social and Family Development (MSF) Singapore Girls' Home, in consortium with Youth Guidance Outreach Services (YGOS).

The three-year contract, running from October 2025 to October 2028, marks a significant milestone in our continued commitment to supporting vulnerable youths in their reintegration journeys.



Through this partnership, our Post Care Workers will journey alongside teenage girls aged 13 to 18 as they transition back to their families and communities. The Post Care Service will focus on strengthening family relationships, supporting school re-engagement, and coordinating with key stakeholders to ensure holistic and sustained support. By working closely with caregivers, educators, and community partners, we aim to create safe, stable, and nurturing environments that empower these young persons to thrive.

Together with YGOS, REACH Youth Service remains dedicated to restoring hope, building resilience, and enabling every girl to move forward with confidence and purpose through this partnership.

Strategic Partnerships and Community Initiatives

Operation Broken Wing



Operation Broken Wing (OBW) is a charity fitness movement that unites athletes, corporates, and community members to raise funds for marginalised youths through inclusive challenges such as Fight For Hope, Lift Off, and The Extra Mile. In 2025, REACH Youth Service was honoured to be the adopted beneficiary, with funds supporting rehabilitative programmes, reintegration efforts, and youth development initiatives.



This year, 52 REACH staff and youths participated in OBW Fight For Hope. In the lead-up to the event, the youths trained consistently for two months, developing not only physical strength but also discipline, teamwork, and resilience. Their participation was especially meaningful — they were not just beneficiaries, but active contributors to the cause. By stepping into the arena, they demonstrated ownership, accountability, and belief in their own growth.

Through OBW, REACH's youths experienced empowerment in action, showing that with guidance, structure, and community support, they can overcome challenges and contribute to something greater than themselves.



Project Obscura



Project Obscura, a collaboration between Singapore Management University (SMU) and REACH Community Services, empowers underprivileged youths through professional photography training and creative expression. Over six hands-on sessions, 12 youths were mentored by Obscura photographers, learning camera techniques, visual storytelling, and professional practices in both urban and natural settings.



Beyond technical skills, the programme nurtures confidence, creativity, and self-expression, culminating in a public exhibition showcasing the youths' work. On 30 January, three participants applied their skills as volunteer photographers at an SMU school event, demonstrating their growth and ability to contribute in real-world settings.

Stories of Impact

Building Stability Through Structure

“Cannot be people good to me then I cross over them tio bo (isn’t that right)?”

– Fadzil



Fadzil together with Youth Worker, Nikesh (left)

Fadzil (pseudonym) was placed on supervision after 13 months in a Reformatory Training Centre (RTC). He felt disengaged and uncertain upon his release, having grown accustomed to a high-risk lifestyle and showing little motivation to change. During his incarceration, he also experienced emotional isolation, receiving no family visits due to strained relationships, particularly with his mother.

Upon reintegration into the community, Fadzil struggled significantly with the loss of the structure previously provided by the institution. Although he had initially shown progress by enrolling in his N-Level examinations while in the RTC, he became disengaged after his release, failed to appear for his examinations, and gravitated back towards alcohol use and negative peer influences. This led to supervision breaches and further destabilisation.

Despite setbacks, his Case Manager and Reporting Officer from REACH Youth Service maintained consistent engagement, firm guidance, and unwavering encouragement. Over time, they helped him establish structure through full-time employment, regular check-ins, participation in a soccer club, and efforts to rebuild family ties. Gradually, Fadzil showed improved compliance, financial responsibility, and emotional regulation. He was assessed as suitable for early discharge, completing supervision successfully in six months despite an initial twelve-month period.

Fadzil’s journey illustrates how consistent guidance, structured support, and sustained engagement can transform the trajectory of youth at risk, enabling them to rebuild their lives, strengthen relationships, and reintegrate successfully into the community.

Stories of Impact

Finding Peace through Accountability



“No matter where you are — whether in Singapore or abroad — there are rules to follow. Just follow them, and your life will be peaceful.”

– Aliff

Aliff (pseudonym), the fourth of five siblings, was an energetic and playful child. He was later diagnosed with Attention Deficit Hyperactivity Disorder (ADHD) and social anxiety. His high energy made it challenging to manage boundaries, and during his ITE years, negative peer influences led him into risk-taking behaviours that affected his judgment and sense of responsibility. While on tagging under the Release On Supervision (ROS) Programme, he worked at a logistics company assisting with deliveries, and he has since progressed to serving in National Service.

Through sessions with his Case Manager under REACH Youth Service during his ROS, Aliff reflected on his choices and gained insight into their consequences, clarifying his goals and learning accountability. Engaging in positive routines with his family and girlfriend

provided healthy anchors for emotional regulation and strengthened bonds.

Our Youth Case Workers collaborated closely with the Singapore Prison Service’s Reporting Officer to reinforce accountability while encouraging Aliff to build a balanced life centred on responsibility, relationships, and personal growth.

Once labelled as “naughty” and led astray by negative influences, Aliff was given space to reflect, receive support, and be held accountable. Through consistent guidance, strong family bonds, and positive relationships, he began to believe in his capacity for change. His story reminds us that when individuals are met with understanding rather than judgment, hope can be restored, not just through programmes, but through reconnection with people and purpose.

Senior Service



Overview Statistics

REACH Active Ageing Centre

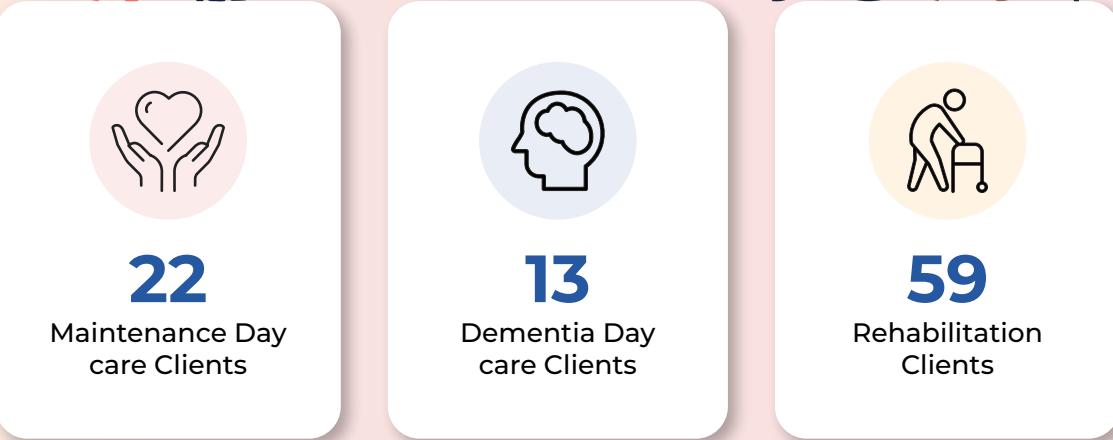

4307
Service Users


7169
Number of Seniors Engaged/Participated in Programmes under AACs Partners' Collaborations


653
Programmes



REACH Senior Care Centre



REACH Senior Service



REACH Senior Service empowers seniors to age well by helping them stay active, maintain their independence, and remain connected to their communities.

Through our Active Ageing Centres located at Bukit Batok, Jalan Membina, Bukit Gombak Vista and Teck Whye Vista, seniors take part in programmes that promote social engagement, lifelong learning and physical wellness, reducing social isolation and supporting active ageing.

Seniors at Bukit Gombak Vista also benefit from Gym Tonic, a strength-training programme that improves mobility, balance and overall physical function.

REACH-SLEC Senior Care Centre @ Senja Valley provides structured care for seniors needing higher levels of support, with trained staff delivering personal care, supervision, and engaging group activities.

Our Community Rehabilitation programme helps seniors regain and maintain mobility, while building confidence and independence in daily life. Through these services, seniors remain well cared for, socially connected, and empowered to age with dignity, maintain independence, and continue living well in the community — giving caregivers peace of mind.



Spotlight on Our Active Ageing Centres

REACH Active Ageing Centre @ Bukit Batok

Active Silvers Programme: Strengthening Body, Mind and Well-Being



At REACH Active Ageing Centre @ Bukit Batok, our weekly Active Silvers programme engages seniors in trainer-led exercises designed to support functional independence and overall wellbeing. The sessions progressively increase in difficulty and are carefully tailored to accommodate varying levels of frailty, helping seniors stay active, confident, and connected.

Sessions feature chair-based exercises incorporating water dumbbells, resistance bands, stretching, and aerobic movements, with new activities introduced each week to keep seniors mentally stimulated and physically engaged. Through Active Silvers, seniors maintain regular physical activity, fostering a healthy, active lifestyle that enhances mobility, resilience, and quality of daily life.



Expanding Horizons: Seniors Explore the Future of Changi T5



Seniors from REACH Active Ageing Centre @ Bukit Batok embarked on an educational excursion to the Changi T5 Exhibition, travelling across Singapore for this meaningful learning experience. Through interactive exhibits and activities, including stamp collection across different zones, seniors gained insights into the future development of Terminal 5. The outing provided opportunities for continued learning, social engagement and active ageing, while broadening their perspectives on Singapore's evolving aviation landscape.

Festive Moments and Meaningful Connections for Our Senior



In celebration of the Lunar New Year, seniors from REACH Active Ageing Centre @ Bukit Batok were accompanied by volunteers from the Maritime and Port Authority of Singapore (MPA) on a festive outing to River Hongbao.

The outing provided opportunities for seniors to remain socially engaged, enjoy the festive atmosphere, and build meaningful connections through shared conversations and companionship.

We are grateful for MPA's continued partnership and support. Such collaborations play an important role in enhancing the well-being of our seniors, demonstrating how community partnerships can create meaningful experiences and support seniors in ageing actively and with dignity.

REACH Active Ageing Centre @ Bukit Gombak Vista

Promoting Active Ageing Through International Exchange



In celebration of Japan Sports Day, seniors from REACH Active Ageing Centre @ Bukit Gombak Vista joined a virtual Square Stepping Exercise exchange with seniors from Japan. Four Japanese delegates engaged with our seniors, facilitating a meaningful cross-cultural experience where participants showcased their moves, learned new steps, and were guided by Professor Okura, inventor of the exercise. The activity highlighted Square Stepping as a fun, intergenerational exercise suitable for all ages.

We thank the Japan Sports Council and SportSG for enabling this international collaboration, which enriched seniors' physical activity, fostered cultural connections, and promoted lifelong learning.



Launch of Gym Tonic Programme: Strengthening Seniors' Health and Confidence



REACH Active Ageing Centre @ Bukit Gombak Vista welcomed seniors to the Gym Tonic programme, an evidence-based strength training initiative supported by the Lien Foundation.

Designed specifically for seniors, the programme features personalised 12-week training plans, guided by our Health Coach, to strengthen key muscle groups using specialised equipment.

Each participant undergoes assessments to track progress and better understand their fitness levels.



Through initiatives like Gym Tonic, REACH Active Ageing Centres continue to provide seniors with opportunities to enhance physical health, build confidence, and maintain independence.

By offering thoughtfully designed programmes and personalised support, we empower seniors to lead active, fulfilling lives and enrich their overall well-being.



Intergenerational Partnerships for Healthy Ageing

Our Active Ageing Centre @ Bukit Gombak Vista partnered with NTU Sport Science & Management (SSM) students to deliver flexibility and strength sessions tailored for seniors. Participants gained practical skills and digital tools, such as QR codes, to continue exercises at home, boosting confidence and ownership of their health.

In total, the programme reached 28 unique seniors across two sessions, many returning for multiple sessions, demonstrating strong interest in staying active. The initiative also fostered meaningful intergenerational connections, enriching seniors' social wellbeing. This collaboration exemplifies community partnerships that help seniors remain active, confident, and socially connected.

"I enjoyed the session not just because of the exercise, but because of the students as well. They were very warm and took care of us sincerely. I hope this programme becomes a regular activity — I would definitely join again."

- Au Yong Lai Lin, Senior Participant



REACH-SLEC Active Ageing Centre (Care) @ Teck Whye Vista

Empowering Seniors Through Music and Partnership



Our weekly English vocal classes, led by a volunteer from Aureus Academy, showcase how partnerships enhance our programmes, empowering seniors and fostering stronger community connections.

Each week, seniors gather not only to learn vocal techniques and breathing exercises, but also to express themselves, build confidence, and rediscover joy through music.

These sessions have become a safe and uplifting space that fosters social connection, engagement, and a renewed sense of purpose — reflecting the centre's focus on holistic active ageing.

Championing Active Living and Team Spirit



Twenty enthusiastic seniors represented REACH at this year's Seniors National Games, participating in friendly Boccia and Sports Stacking matches. Their energy, teamwork, and sportsmanship highlighted the active engagement and community spirit nurtured at our centre.



Bridging Generations Through Creativity



In collaboration with New Life Childcare, our seniors participated in an engaging session designed to foster intergenerational connections. Interacting with young children through performances and a collaborative self-portrait activity using recycled materials allowed seniors and children to celebrate individuality, build mutual respect, and strengthen meaningful bonds.

Such intergenerational experiences are vital, as they nurture empathy, reduce social isolation among seniors, and give children a sense of community and continuity. The session brought smiles, laughter, and a shared sense of accomplishment, highlighting the positive impact of bridging generations through creativity.



A Festive Celebration of Connection and Community



REACH-SLEC Active Ageing Centre (Care) @ Teck Whye Vista marked Chinese New Year with a vibrant celebration, fostering social engagement and community connection. The event was supported by Grassroots Adviser, Dr Tan See Leng, Sian Chay Medical Institution, and Chua Chu Kang Grassroots Organisations.

Seniors performed Ocarina, Chinese Fan Dance, Magic Show, Line Dance, and CNY Mass Dance, while interactive activities and a communal bento lunch fostered laughter, participation, and engagement.

The celebration highlights our commitment to joy, connection, and active participation among seniors, showcasing the impact of community collaboration.

REACH Active Ageing Centre @ Jalan Membina

Fostering Connections Through Intergenerational Collaboration

REACH Active Ageing Centre @ Jalan Membina partnered with students from Catholic High School in a meaningful intergenerational activity. With guidance from their two form teachers, the students collaborated with our seniors to create decorative lanterns for their homes. Beyond crafting, the event provided a platform for genuine connection, culminating in seniors and students sharing mooncakes and enjoying each other's company. This collaboration highlighted the positive impact of bringing different generations together, enriching both learning and social engagement.



Exploring Innovation at Hyundai Motor Group Innovation Centre

Seniors from REACH Active Ageing Centre @ Jalan Membina enjoyed guided tours at the Hyundai Motor Group Innovation Centre Singapore. Participants experienced a range of engaging activities, including a tour of the facility's vertical smart farms, where technology-enhanced vegetation growth was demonstrated, and a factory VR tour allowing seniors to assemble their ideal vehicles. The highlight of the visit was a thrilling ride on the elevated driving track, offering both excitement and scenic outdoor views.



Highlights from REACH-SLEC Senior Care Centre @ Senja Valley

Intergenerational Bonding in Celebration of National Day

In celebration of National Day, children from Eton House @ Newton visited REACH-SLEC Senior Care Centre @ Senja Valley, creating meaningful opportunities for intergenerational connection.

Through singing heartfelt songs, playing games, and crafting hand fans together, seniors and children shared moments of joy, learning, and mutual respect. The visit not only nurtured social responsibility among the young participants but also strengthened



seniors' sense of belonging and engagement within the community.

We are grateful to Eton House @ Newton for this collaboration, which continues to enrich the lives of our seniors and foster connections that bridge generations.

WeCare Arts Experiences: A Nostalgic Day for Seniors at Chinatown Heritage Centre



As part of a collaboration between the National Arts Council (NAC) and the five Community Development Councils (CDCs), the WeCare Arts Experiences (WCAE) initiative provides beneficiaries from less privileged backgrounds with complimentary access to curated arts and cultural experiences.

Under this initiative, REACH-SLEC Senior Care Centre @ Senja Valley organised outings to the Chinatown Heritage Centre, offering seniors meaningful cultural engagement and a nostalgic journey that evoked cherished memories. The activities fostered social interaction, enrichment, and a deeper connection to heritage.

We extend our heartfelt thanks to our staff and volunteers, whose dedication ensured this memorable experience for our seniors.



Stories of Impact

A Journey from Isolation to Connection



“So long as you don’t give up on life and continue to have aspirations, you will definitely succeed!”

– Mr Tan

Mr Tan is a retired seaman who is widowed and lives alone, with an estranged relationship with his son. With little family support and few social connections, he spent much of his time in the garden, where talking to the chickens became a source of companionship. He was introduced to REACH Active Ageing Centre (AAC) through the team’s door-to-door outreach.

Recognising his limited support network and sense of isolation, the team onboarded Mr Tan to REACH Senior’s Buddying Programme and actively encouraged him to participate in Active Ageing programmes. Befrienders provided a listening ear, supported him with practical needs such as reading letters, and gently encouraged him to visit the centre.

Over time, Mr Tan began visiting the AAC regularly to read the newspapers, seek assistance when needed, and take part in activities. Through karaoke sessions, he formed friendships with fellow seniors who shared his interest in singing.

Today, Mr Tan is more socially connected and confident, and the centre has become a trusted source of support in his daily life. His journey highlights the importance of proactive outreach, befriending, and community-based care in ensuring that seniors who live alone remain connected, supported, and able to age with dignity.

Stories of Impact

Triumphing over Health Challenges



“Since joining the centre, I feel happier, have made more friends, and can feel an improvement in my health and mobility.”

– Mdm Sim

Mdm Sim is a divorced retiree living alone with a strained relationship with her daughters. She has hand arthritis and underwent hip and knee surgeries during the COVID period, which led to mobility challenges and affected her mental well-being. She previously received buddying support from NTUC Health and was referred to REACH Senior Service in October 2024.

REACH Senior Service engaged her through Active Ageing programmes, social activities, and exercises like La Cura, a weekly strength and conditioning programme for seniors with limited mobility to improve strength, balance, and reduce fall risk. Over time, Mdm Sim built friendships through shared interests such as Rummy-O, inviting peers to her home and encouraging hesitant members to join activities.

Today, Mdm Sim visits the centre daily and actively participates in multiple programmes. Her mobility has improved from walking one bus stop to completing 3.8 km at Mandai Boardwalk and 4.5 km at Little Guilin. Through exercise and friendships formed at the centre, she has regained confidence, built social connections, and enhanced her overall well-being and quality of life.

Stories of Impact

Finding Joy Again: A Journey of Connection and Purpose

"I am happy to be here — it gives me something to look forward to each day."

— Mdm Wong



Madam Wong had previously worked as a food vendor in a school canteen and was a grandmother to two grandsons, aged 13 and 15. Following the passing of her daughter, she lived with her son-in-law and grandchildren, while her son worked in Hong Kong.

Following her physical condition, Madam Wong could no longer return to work. With her grandsons at school, she often felt alone and concerned about declining strength and isolation. After a COVID-19-related hospitalisation, she was referred to REACH Senior Service, where her recovery and well-being were closely supported.

Madam Wong began attending REACH's daycare service, engaging in social activities and cognitive games that kept her mentally active and fostered meaningful connections. Over time, she became more cheerful and engaged. Staff observed improvements in her personality and gait speed — an important measure of mobility, strength, and independence — showing how consistent social engagement and structured activities can enhance seniors' physical and emotional well-being.

Stories of Impact

Rediscovering Independence: Madam Eng's Journey



"I feel happy knowing I can still manage things on my own."

— Mdm Eng

Madam Eng, 80, a former factory worker in packing, stays with her son. She was referred to REACH Senior Service through an AIC referral via Woodlands Health following a hospital discharge. At that time, Madam Eng experienced reduced mobility and struggled with daily activities, which limited her independence.

Through regular participation in the daycare programme at REACH-SLEC Senior Care Centre @ Senja Valley, she engaged in strengthening exercises and rehabilitation activities. These sessions supported her in rebuilding strength, improving mobility, and regaining independence, ultimately enhancing her overall quality of life.

With consistent support and determination, Madam Eng made meaningful progress in her recovery. Staff observed that she was highly motivated, took initiative in her exercises, and remained committed to her rehabilitation journey. Her enjoyment of social interactions and eagerness to learn new skills further contributed to her positive outlook and overall improvement.

Madam Eng's journey demonstrated how structured support, social engagement, and personal determination could empower seniors to rediscover independence and improve their well-being.

Staff Engagement & Development



Staff Engagement & Development

Connected as One, Empowering Lives Together

At the heart of our mission to empower lives together is the recognition that meaningful impact begins with strong internal connections. Within the social service sector, our collective strength is shaped not only by the services we deliver, but also by the relationships we build across teams.

Through shared experiences and collaboration, trust and cohesion are strengthened across our Family, Youth, Senior, and Counselling and Mental Health services, enabling us to work in alignment towards a common purpose.

By investing in these vital bonds, we cultivate a unified ecosystem of shared purpose that fuels our dedication and ensures we have the collective strength to truly transform the lives of those we serve.

Corporate Support



Family Service



Senior Service



Youth Service



Counselling and Mental Health Service



Coming Together for a Cause: REACH E-Flag Day 2025



In support of REACH E-Flag Day 2025: Walk with Me, staff across departments participated in a team walk as part of our staff engagement efforts. As they contributed towards the collective goal of walking 6,000km for the Least, the Lost, and the Lonely, colleagues also took the opportunity to connect and encourage one another. The walk became more than a physical activity — it was a moment of shared purpose, reminding staff that the mission we serve in the community also brings us together as one team.



Mental Health Task Force

The Mental Health Task Force introduced a “Psychological Safety” poster to guide staff in fostering a supportive and respectful work environment. This initiative reflects our commitment to promoting staff well-being and cultivating a culture where colleagues care for and support one another.



Staff Wellness Day



On 28 and 29 August 2025, REACH organised a Staff Wellness Day to strengthen staff well-being and reinforce a supportive workplace culture. The two-day initiative provided staff with dedicated time to pause from daily responsibilities and focus on their physical, emotional, and social well-being.

The programme featured wellness talks and interactive workshops, health screening services for early detection and preventive care, and informal carnival-style activities designed to encourage relaxation and peer connection. A Wall of Appreciation fostered a culture of gratitude across teams, while a creative tote bag printing activity added a personal and memorable element to the experience.

Through Staff Wellness Day, REACH continues to prioritise staff well-being and nurture a caring, connected, and supportive work environment.

Refined: REACH Staff Retreat 2026



As we concluded the financial year in March, the REACH family gathered at HortPark for a staff retreat themed “Refined”, centring on restoration, realignment, and reconnection.

The retreat provided a meaningful pause for staff to step back from daily demands, reconnect with our shared mission, and reaffirm our collective commitment to reaching out and rekindling hope for the Least, the Lost, and the Lonely.



Key highlights of the retreat included leadership sharing on REACH's journey, celebrating milestones achieved over the past year while aligning staff on strategic priorities ahead. Staff also engaged in reflective and experiential activities, including mindfulness in nature and a Kintsugi-inspired session that powerfully symbolised resilience through brokenness and growth. A fireside dialogue with leadership further strengthened openness and trust across the organisation, fostering deeper alignment and shared ownership of our mission.



Empowering Leadership for Collective Impact



As part of our leadership development efforts, a Strategy and Leadership Workshop was conducted for staff, facilitated by Chuan-Jin Tan of Sensemaking Consultancy Pte Ltd. The session provided a valuable platform for leaders to reflect on their leadership approaches, strengthen strategic thinking, and deepen alignment with REACH's social mission.

Through open dialogue, authentic sharing, and guided reflection, the workshop fostered greater clarity of purpose and strengthened cohesion among the leadership team. It reinforced the importance of leading with intention while remaining grounded in service to the community, equipping our leaders with renewed focus for the journey ahead.

Donate and Volunteer

REACH Community Services depends on our generous donors and dedicated volunteers to support the work we do. Your contributions will help us extend our services to more vulnerable and needy individuals and families in our community. Each dollar you contribute goes towards enhancing our service users' quality of life, by improving their access to basic needs and essential services.

Beyond monetary contributions, you can also contribute your time, talents, and most of all, love. Be it befriending seniors, mentoring youths, or providing administrative support, no form of giving is too insignificant!

Demonstrate your love to the Least, the Lost and the Lonely by donating and/or volunteering with us now.

How your Donations Create Impact

\$50

You can provide **youth-at-risk** with mentoring, guidance, and psycho-social support, empowering them to build brighter futures.

\$80

You can enable a **child recovering from family trauma** to heal and grow through therapeutic play in a safe, nurturing environment.

\$100

You can give an **elderly person** access to day-care rehabilitation services, promoting recovery, mobility, and renewed independence.

\$150

You can support an **individual facing economic challenges and mental health struggles** by easing the cost of professional counselling sessions, offering hope and relief.



Visit
bit.ly/reachgivingsg
or Scan Here to Donate



Donations of \$20 & above qualify for a 250% tax deduction.

DON'T DO

Like

ALONE!

STAY CONNECTED
with us at



At Grace Assembly of God, we believe in the power of community as we are made more and more like Jesus Christ everyday. Whether you are reaching your golden years or are raising our next generation, we hope to be able to serve you!

If you are looking for a faith community or hoping to know more about Jesus Christ, come join us physically or digitally at our weekend services! We hope to see you soon.



Acknowledgements

Ministers/GOHs

- Mr Desmond LEE**
Minister for Education & Minister-in-Charge of Social Services Integration, Member of Parliament, West Coast-Jurong West GRC
- Ms Elysa CHEN Shiyun**
Vice-Chairperson of Bishan-Toa Payoh Town Council, Grassroots Adviser to Bishan-Toa Payoh Grassroots Organisations
Member of Parliament, Bishan-Toa Payoh GRC
- Mr FOO Cexiang**
Member of Parliament, Tanjong Pagar GRC
- Ms GAN Siow Huang**
Minister of State, Ministry of Education & Ministry of Manpower, Member of Parliament, Marymount SMC
- Mr LEE Hong Chuang**
Member of Parliament, Jurong East-Bukit Batok GRC
- Ms LOW Yen Ling**
Senior Minister of State, Ministry of Culture, Community and Youth, Ministry of Trade and Industry, Mayor of South West District, Grassroots Adviser to Bukit Gombak Grassroots Organisations, Member of Parliament, Bukit Gombak SMC
- Ms Rahayu Mahzam**
Minister of State, Minister of Digital Development and Information & Ministry of Health, Member of Parliament, Jurong East-Bukit Batok GRC
- Mr TAN Chong Meng**
Chairman, Council of Presidential Advisers (CPA) Singapore
Chairman of the National University Health System, and Deputy Chairman of Temasek Holdings

Partner/Organisation Names

- A Life
- Academy of Solution Focused Training

- Active Silvers
- Actualize CrossFit
- Agape Connecting People
- Agape Services
- Agency for Integrated Care - Caregiving and Community Mental Health Division
- Agency for Integrated Care - Silver Generation Office
- Agency for Integrated Care
- Allkin Singapore
- Apps Pte Ltd
- Artgrain
- ASCAT @National University Hospital, Department of Psychological Medicine
- ASCAT @Ng Teng Fong Hospital, Department of Psychiatry
- Atos Wellness Pte Ltd
- Aureus Academy
- AWWA Ltd
- Bank of Singapore
- Bettr Barista Pte Ltd
- BFT Woodlands
- Biologic Technik Private Limited
- Bishan Community Club
- Bishan East Zone 1 Residents Network
- Bishan Neighbourhood Police Centre
- BLUEACRES PTE. LTD.
- Bollywood Farms Pte Ltd
- Bukit Batok Consituency Office
- Bukit Gombak Constituency Office
- Bukit Gombak Sunshine Residents' Committee
- Bukit Panjang Gospel Chapel
- Bukit View Primary School
- Brewerkz Singapore
- Camelot Learning Centre
- CANVAS

- Carbyne Fitness
- Care Corner Singapore
- Carpe Diem Springs Pte Ltd
- Catholic High School
- Catholic Welfare Services
- CDAC
- Central Provident Fund Board
- Central Singapore Community Development Council
- Centre for Seniors
- Choa Chu Kang Constituency Office
- Choa Chu Kang Primary School
- Choa Chu Kang Secondary School
- City Harvest Church Singapore
- CitySprouts
- Clubhouse SG
- Concord Primary School
- Connect Centre Group
- Conrad Singapore Marina Bay
- CREST Feiyue
- CREST Thye Hua Kwan
- Crystal Wines Pte Ltd
- Dazhong Primary School
- DBS Bank Ltd
- Dunearn Secondary School
- Dunman High School
- Eaglewings Cinematics
- Effektiv Systems Solution Pte Ltd
- En Community Services Society
- EQUAL
- Eshkol Valley Preschool
- Etsy Art
- Eunoia Junior College
- Fei Yue Community Services
- Fight Therapy

- Five Iron Golf
- Focus on the Family
- Foresight Sports
- Foundation of Rotary Clubs Singapore
- Gardens by the Bay
- God's Kingdom Bread of Life Church
- Grace Assembly Of God
- Grace House Kindergarten
- Guangyang Secondary School
- Hao Food SG
- HCSA Community Services
- HDB Bishan Branch Office
- HDB EASE
- Health Promotion Board
- Heartware Network
- Hewlett Packard
- Hong Kah North Community Club
- Hong Kah North Constituency Office
- Hong Kah North Grassroots Organisations
- House on the Hill Montessori Pre-School
- Hua Mei EPICC Bukit Merah
- HUFI
- Hwa Chong Institution
- Hyundai Motor Group Innovation Center Singapore
- iC@RE Hub Ltd
- Impart Ltd.
- Infocomm Media Development Authority - Seniors Go Digital
- Innervate Gym
- Institute of Technical Education West College
- Institute of Financial Literacy
- Institute of Mental Health
- ISCOS
- Jiaying Community Services

JPMorgan Chase & Co
Jurong Pioneer Junior College
Jus Students @ Katong Pte Ltd
Kampong Kapor Community Services
Keming Primary School
Keppel Club
Khong Guan
Kimage
Kita
Kordel's Singapore
Kuo Chuan Presbyterian Primary School
Kuo Chuan Presbyterian Secondary School
La Cura Mobility Pte Ltd
Land Transport Authority
Lawry's The Prime Ribs Singapore
LAZO Pte. Ltd.
Lee Foundation
Lien Foundation
LifeSG
Lions Befrienders
Maritime and Port Authority of Singapore
Marymount Community Club
McKinsey & Company
Membina Community Services
Methodist Welfare Services
Mimi Art
Ministry of Culture, Community & Youth
Ministry of Health
Ministry of Social and Family Development
Mitsubishi Electric Asia Pte Ltd
Montfort Care (AAC) Goodlife Studio (Tiong Bahru)
Moral Childcare
Mount Carmel BP Church
MUIS

Nanyang Inc Pte Ltd
Nanyang Junior College
Nanyang Polytechnic
Nanyang Technological University
National Anti-Violence & Sexual Harassment Helpline
National Council of Social Service
National Healthcare Group
National Heritage Board
National Library Board
National University Health System
National University Health System, G-RACE
National University Healthcare System CareHub
National University of Singapore
National University Polyclinics
National Youth Council
New Era MMA Pte. Ltd.
New Life Childcare
Ng Teng Fong General Hospital
Ng Teng Fong General Hospital ASCAT team
Ngee Ann Polytechnic
Novum Pharma
Operation Broken Wing
Our Daily Loaves
Pan Pacific Singapore
PCF Sparkle Care Active Ageing Centre (Care) @ Shunfu
Pei Hwa Presbyterian Primary School
People's Association
PPIS Family Service Centre
Presbyterian Community Services - Sarah Active Ageing Centre
President's Challenge
Primemovers Equity (S) Pte Ltd
Princess Elizabeth Primary School
Prison Fellowship Singapore

Pro Bono SG
Project Eleur
Project Obscura
Project R.I.C.E
Public Service Division
Raffles House Preschool
Raffles Institution
Rahmatan Lil Alamin Foundation Singapore
Red Pencil
Ren Ci @ Bukit Batok
Rental Hearts
Rulang Primary School
S&P System Services Pte Ltd
SDJ International Pte Ltd
Shan You Wellness Community Food Rations Distribution Service
Sin Ming Court Residents Network
Singapore Anti Narcotics Association
Singapore Boy's Home
Singapore Children's Society
Singapore Civil Defence Force
Singapore Flyer
Singapore Girl's Home
Singapore Management University
Singapore Police Force Tanglin Division
Singapore Polytechnic
Singapore Pools (Private) Limited
Singapore Prison Service
Singapore Red Cross Society
Singapore University of Social Sciences
Singapore Association Of The Visually Handicapped
Social Service Office @ Bukit Batok
Social Service Office @ Jalan Besar & Toa Payoh
Social Service Office @ Toa Payoh

South West Community Development Council
Sparkletots @ Sin Ming Ave
Sport Singapore
ST Engineering Aerospace Engines Pte. Ltd.
St Margaret's School (Secondary)
Stepan Asia Pte Ltd
Syariah Court Singapore
TABB Apparel
Tan Chin Tuan Foundation
Tanah Merah Country Club
The Els Club Desaru Coast
The Fullerton Hotel Singapore
The Glorious Letterings
The Majurity Trust
The Nail Social
The New Charis Mission
The Singapore Island Country Club
The T Project
The Trade Desk
Thomson Community Club
Tiong Seng Contractors (Private) Limited
Tote Board
TP ICAP Group PLC
Vanguard Healthcare Pte Ltd
Viriya Community Services
Watchman's Home Community Services Ltd
Yellow Ribbon Singapore
Yoon's Social Kitchen
Youth Guidance Outreach Services
Youth Work Association Singapore
YWCA
Zion Bishan Bible-Presbyterian Church

Governance & Accountability



Our Commitment to Environmental, Social and Governance

At REACH Community Services, sustainability is integral to how we fulfil our mission and serve the community. We recognise that long-term social impact depends not only on the programmes we deliver, but also on how we manage our resources responsibly, care for our people, and uphold the highest standards of governance.

Our Environmental, Social, and Governance (ESG) approach reflects our commitment to creating positive and sustainable outcomes for our beneficiaries, staff, volunteers, donors, partners and the wider community. We are dedicated to operating with integrity, maximising our positive social impact, and upholding the highest standards of governance.

Environmental

We are committed to minimising our environmental footprint through responsible resource management and sustainable operational practices. Our efforts include:

- **Digital Transformation:** Reducing paper consumption through digital documentation and QR-enabled outreach.
- **Environmental Stewardship:** Fostering environmental awareness among staff through initiatives such as neighbourhood and beach clean-up activities, while promoting waste reduction through recycling and sustainable workplace practices.
- **Energy Efficiency:** Prioritising energy conservation in our offices and centres, including the transition to energy-efficient appliances and LED lighting.

Social

As a social service agency, our mission is defined by our dedication to supporting and instilling Hope to the vulnerable individuals and families, empowering youths, and caring for seniors while fostering a culture of inclusion, dignity, and holistic well-being.

We extend this commitment to our team by investing in staff welfare through progressive Human Resource policies, including Flexible Work Arrangements, Honour-Based Medical Leave, Sabbatical Leave, and Parental Care Leave, ensuring a supportive environment where our staff can thrive.

We are equally committed in the development, learning and wellbeing of the staff by investing in continuous learning, professional development and staff wellbeing, while strengthening our organisational capabilities through innovation and continuous improvement. To maximise our community impact, we collaborate with volunteers, donors, corporates and community partners to extend our reach and further our mission of building a stronger and more caring community.

Governance

Strong governance underpins the trust placed in us by our beneficiaries, donors, partners and the public. As a registered Charity and Institution of a Public Character (IPC), we are committed to maintaining high standards of transparency, accountability, and regulatory compliance. We were honoured to receive the 2024 Charity Transparency Award, a testament to the collective dedication of our Board, Management, and staff in upholding public trust.

Our governance framework includes:

- Active oversight by the Board of Directors and Board Committees
- Sound financial stewardship and prudent management of resources
- Enterprise Risk Management to identify and mitigate organisational risks
- Robust internal controls and external audit
- Ethical conduct, conflict of interest management policy and whistleblowing arrangements
- Protection of personal data and cybersecurity safeguards

Looking ahead, we remain steadfast in strengthening our ESG practices to deliver sustainable, meaningful impact for those we serve.

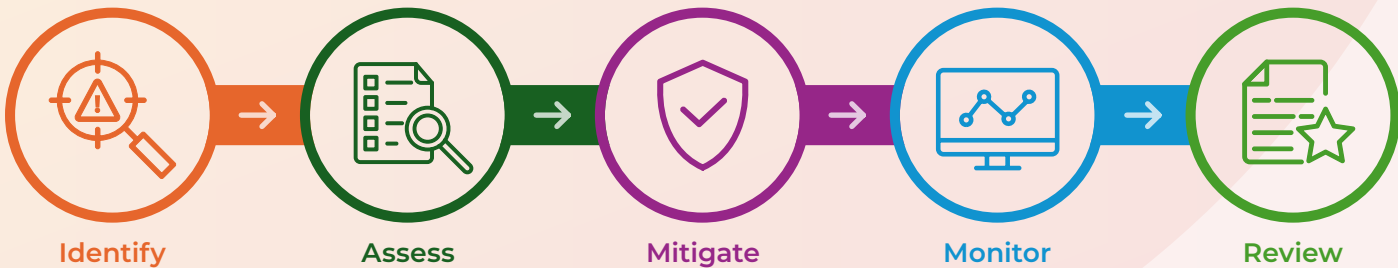
Enterprise Risk Management

Effective risk management is essential to our commitment to responsible stewardship and the sustainable delivery of our services. Our Enterprise Risk Management (ERM) framework provides a comprehensive, organisation-wide approach to identifying, assessing, and mitigating risks that may affect our mission, strategic objectives, and daily operations.

Our Approach

Guided by our Risk Management Policy & Procedure (RMPP), we embed a proactive risk-aware culture across our strategic planning, decision-making and service delivery. This framework enables the Board, Management, and staff to maintain a shared understanding of organisation’s key risk areas and their respective responsibilities while ensuring that appropriate mitigation measures remain effective and responsive to an evolving operating environment. Through this disciplined approach, we strengthen organisational resilience, safeguard our stakeholders’ interest and support the long-term sustainability of our mission and operations.

Our ERM framework follows a continuous cycle of:



The framework is designed to:

- **Strengthen Oversight:**
Provide rigorous governance over significant organisational risks.
- **Enable Informed Decision-Making:**
Facilitate strategic agility and innovation while balancing risk.
- **Safeguard Stakeholders:**
Protect our people, beneficiaries, resources, and institutional reputation.
- **Ensure Compliance:**
Maintain strict adherence to all legal and regulatory requirements.
- **Promote Culture:**
Foster an organisation-wide mindset of accountability and foresight.

Resilience and Continuous Improvement

Our ERM framework is dynamic and responsive, periodic evaluation of presenting risks across our services and the evolving operating environment. Risks are reviewed systematically, with priority given to areas with the greatest potential impact on our beneficiaries.

To reinforce a culture of risk awareness, REACH anchors its practices in RMPP. We conduct regular risk assessments, targeted training, and consistent engagement across all levels of our leadership and staff. Through ongoing monitoring and continuous improvement, we remain resilient and well-positioned to deliver quality services while fulfilling our mission with integrity, accountability and excellence.

Governance

Board Composition

The Board consists the following office holders:

- Chairman
- Vice-Chairman
- Board Secretary
- Treasurer

REACH is headed by a Chief Executive Officer who does not serve on the Board.

Appointment

Board members are not remunerated for their services rendered to REACH.

The current Board has been appointed for the term from 26 September 2025 to 25 September 2027. None of the current Board members have served for more than 10 consecutive years. The Board must meet at least once every three months.

The Board meeting attendance is from 1 April 2025 to 31 March 2026.

Board	Attendance
Lam Kun Kin	4/4
Neo Kim Teck	4/4
Kong Poh Suan	4/4
Shia Yang Lik	4/4
Chia Mei Mei	4/4
Tan Siew Poh	4/4
Thomas Ow Yong	4/4

Board	Attendance
Isabel Ng	3/4*
Lee Lyn	3/4*
Roland Ho	3/4*
Dennis Gay	1/4*
Sin Lye Kuen	1/4*
Soon Kim Tat	1/4*

**Dennis Gay, Sin Lye Kuen and Soon Kim Tat held the role of board members and stepped down from the Board on 25 September 2025. Isabel Ng, Lee Lyn and Roland were appointed on 26 September 2025.*

Committees

The Board appoints the following committees to enhance REACH governance:

Finance & Investment

The Finance & Investment Committee provides financial oversight on the financial results, reviews budgets and ensures financial and investment policies will strengthen financial sustainability and safeguards its reserves.

Audit & Risk

The Audit & Risk Committee oversees the financial reporting process, reviews the effectiveness of the internal controls and risk management of key processes, and serves as the primary liaison with external auditors.

Fundraising & Volunteer Management

The Fundraising & Volunteer Management Committee assist to develop and oversee strategy and policy to secure donor funding and volunteer resources to enable the fulfilment of REACH’s mission.

MediFund

The MediFund Committee considers and approves MediFund applications from eligible clients, and administers disbursements from REACH Community Services’ Facility MediFund Account in accordance with directives issued by the Ministry of Health.

Human Resource

The Human Resource Committee oversees the human capital policies, ensures development, engagement and retention of manpower resources and enables implementation of personnel policies and practices.

Strategic Planning & Programme

The Strategic planning & programme Committee ensures strategy and investments, priorities and programmes are directed towards achieving the stated longer-term outcomes arising from REACH’s mission and vision.

Nomination

The Nomination Committee, comprising existing Board members and two members who are not Directors, reviews the Board’s composition training and evaluation, and nominates and develops candidates for succession planning to key leadership positions at board and executive management levels.

Corporate Policies & Practices

Financial Management and Internal Controls

The Finance & Investment committee reviews and recommends to the Board for discussion and approval of the annual budget prepared by management. All extra-budgetary expenditure beyond the delegated management authority is reviewed and approved by the Finance& Investment committee and the Board, and the operating and capital expenditure budget is regularly monitored. There are established processes and procedures put in place for managing financial matters in key areas, which include procurement and controls, receipts, payment, internal controls, authorisation limits and approvals.

Human Resource Policy

REACH Human Resource policy documented the systems, processes and procedures to guide and manage the corporate culture, performance, compliance, and human resource practices within the organisation.

Reserves Policy

REACH’s reserves policy is to try to maintain unrestricted funds which the amount is equivalent to at least 1 year of its actual operating expenditure for the financial year. This is to enable future expansion of the services and enhance financial stability.

Fundraising Policy

REACH established fundraising guidelines based on the best practices set out by NCSS and the Charity Council. All collections received (solicited or unsolicited) are properly accounted for and promptly deposited. REACH does not disclose the identity of donors or share information on donors without prior permission from the donors. REACH does not engage any third-party fundraiser.

Volunteer Management

REACH has documented Volunteer Management (VM) policies to provide guidance on the effective management of its volunteers. This includes the recruitment, orientation, deployment and recognition of its volunteers. All volunteers will be given the VM policy which details REACH’s expectations on volunteers’ conduct; the organisation’s promise to safeguard volunteers’ confidentiality; emergency procedures; grievances; conflict management processes; and termination policies. From time to time, feedback will be gathered from volunteers to review and improve the organisation’s service quality and delivery.

Anti Money Laundering & Countering the Financing of Terrorism Policy

REACH documented the process and procedures to address, manage and protect REACH against money laundering and terrorist financing and related risks.

Whistle-Blowing Policy

REACH’s Whistleblowing Policy sets out the framework for whistleblowers to raise concerns on irregularities within the organisation. The Policy allows for reporting to appropriate persons with the power to investigate and follow up on any genuine issues raised without fear of unfair treatment, retaliation, or any adverse consequences. The report may be made in writing by email to whistleblow@reach.org.sg. For more information on the whistleblowing policy, please refer to our website <https://reach.org.sg/whistleblowing-policy/>

Code of Conduct

The Board has approved documented Code of Conduct for Board members, staff, and volunteers that aligns with REACH’s values and ethics.

Conflict of Interest

There are documented procedures for Board members and employees to declare actual or potential conflict of interest to the Board. Board members are required to make declarations of actual or potential conflict of interest to REACH. Board members abstain from voting or participating in any discussion for decision on matters which therein lies the conflict of interest.

Environmental, Social and Governance

REACH recognises the importance of minimizing our environmental impact and commits to taking into consideration sustainable resource use and environmentally friendly practices are in place. As a charity, it advocates social responsibility which lies at the heart of her mission and commits to supporting vulnerable communities. REACH also practices strong governance and ensures her fulfilment of mission with integrity, transparency, and accountability.

Governance Evaluation Checklist

Tier 2 (applicable to all IPCs) – 1 April 2025 to 31 March 2026

SN	Call for Action	Code ID	Did the charity put this principle into action?
Principle 1: The charity serves its mission and achieves its objectives.			
1	Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	1.1	Yes
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Yes
3	Have the Board review the charity's strategic plans regularly to ensure that the charity is achieving its charitable purposes, and monitor, evaluate and report the outcome and impact of its activities.	1.3	Yes
4	Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan. "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	1.4	Yes
Principle 2: The charity has an effective Board and Management.			
5	The Board and Management are collectively responsible for achieving the charity's charitable purposes. The roles and responsibilities of the Board and Management should be clear and distinct.	2.1	Yes
6	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	Yes

SN	Call for Action	Code ID	Did the charity put this principle into action?
7	Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: a. Audit b. Finance <i>* Other areas include Programmes and Services, Fundraising, Appointment/ Nomination, Human Resource, and Investment.</i>	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	Yes
10	Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position). For Treasurer (or equivalent position) only: a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role. i. After meeting the maximum term limit for the Treasurer, a Board member's reappointment to the position of Treasurer (or an equivalent position may be considered after at least a two-year break. ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer's years of service would continue from the time he/she stepped down as Treasurer.	2.6	Yes

SN	Call for Action	Code ID	Did the charity put this principle into action?
11	Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well. a. No staff should chair the Board and staff should not comprise more than one-third of the Board.	2.7	Yes
12	Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well. a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.	2.8	Yes
13	The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break. For all Board members: a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member's years of service would continue from the time he/she left the Board. b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers' positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity's term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting). c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.	2.9a 2.9b 2.9c	Yes
14	For Treasurer (or equivalent position) only: d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years. i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.	2.9d	Yes

SN	Call for Action	Code ID	Did the charity put this principle into action?
Principle 3: The charity acts responsibly, fairly and with integrity.			
15	Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.	3.1	Yes
16	Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise. a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/herself from the meeting and should not vote or take part in the decision-making during the meeting.	3.2	Yes
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes
19	Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately.	3.4	Yes
20	Take into consideration the ESG factors when conducting the charity's activities.	3.5	Yes
Principle 4: The charity is well-managed and plans for the future.			
21	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).	4.1a	Yes

SN	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated “No” or “Partial Compliance”, please explain.
22	Implement and regularly review key policies and procedures to ensure that they continue to support the charity’s objectives. b. Implement appropriate internal controls to manage and monitor the charity’s funds and resources. This includes key processes such as: i. Revenue and receipting policies and procedures; ii. Procurement and payment policies and procedures; and iii. System for the delegation of authority and limits of approval.	4.1b	Yes	
23	Seek the Board’s approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).	4.2	Yes	
24	Regularly identify and review the key risks that the charity is exposed to and refer to the charity’s processes to manage these risks.	4.3	Yes	
25	Set internal policies for the charity on the following areas and regularly review them: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer management; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards; and i. Other key areas such as fundraising and data protection.	4.4	Partial Compliance	We have documented internal policies a. To h. While REACH does not currently have a formalised Fundraising Policy, there are established internal practices and procedures guiding fundraising activities, including donor engagement, approval processes, and financial controls. As part of our commitment to strengthen governance and align with best practices, REACH will work to develop a comprehensive Fundraising Policy.

SN	Call for Action	Code ID	Did the charity put this principle into action?
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
Principle 5: The charity is accountable and transparent.			
28	Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	5.1	Yes
29	Generally, Board members should not receive remuneration for their services to the Board. Where the charity’s governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	5.2	Yes
30	The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member’s attendance.	5.3	Yes
31	The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity’s subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding \$100,000, in incremental bands of \$100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than \$100,000 in annual remuneration each, the charity should disclose this fact.	5.4	Yes

SN	Call for Action	Code ID	Did the charity put this principle into action?
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. 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. 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

SN	Call for Action	Code ID	Did the charity put this principle into action?
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

Total Score	75
Percentage = (Total Score/ Full Marks of 76) x 100%	99%

Financial Statements

REACH COMMUNITY SERVICES LTD.
(UEN: 202338576M)
(Incorporated in the Republic of Singapore)

**DIRECTORS' STATEMENT
AND FINANCIAL STATEMENTS**
For the Financial Year ended 31 March 2026

REACH COMMUNITY SERVICES LTD.
(Incorporated in the Republic of Singapore)

FINANCIAL STATEMENTS
For the Financial Year ended 31 March 2026

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REACH COMMUNITY SERVICES LTD.

DIRECTORS' STATEMENT

For the Financial Year ended 31 March 2026

The directors present their statement to the members together with the audited financial statements of REACH Community Services Ltd. (the "Company") for the financial year ended 31 March 2026.

1. Opinion of the directors

In the opinion of the directors,

- (a) the financial statements of the Company are drawn up so as to give a true and fair view of the financial position of the Company as at 31 March 2026 and of the results, changes in fund and cash flows of the Company for the financial year then ended; and
- (b) at the date of this statement, there are reasonable grounds to believe that the Company will be able to pay its debts when they fall due.

2. Directors

The directors of the Company in office at the date of this statement are:

Lam Kun Kin	Chairman
Neo Kim Teck	Vice-Chairman
Kong Poh Suan	Board Secretary
Shia Yang Lik	Treasurer
Chia Mei Mei	Board member
Ho Sze Lam Roland	Board member (Appointed on 26 September 2025)
Isabel Ng Yu Thin	Board member (Appointed on 26 September 2025)
Lee Lyn	Board member (Appointed on 26 September 2025)
Ow Yong Kit Sung Thomas	Board member
Tan Siew Poh	Board member

3. Directors' interests in shares, debentures and share options

The Company is limited by guarantee and does not have any share or debentures. All matters relating to the issue of shares, debentures and share options are not applicable.

4. Auditor

YFK Public Accounting Corporation has expressed its willingness to accept re-appointment as auditor.

On behalf of the Board of Directors



Lam Kun Kin
Director



Shia Yang Lik
Director

Singapore
4 July 2026



Chartered Accountants of Singapore

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF REACH COMMUNITY SERVICES LTD. FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of REACH Community Services Ltd. (the "Company"), which comprise the statement of financial position as at 31 March 2026, and the statement of financial activities, statement of changes in funds and statement of cash flows for the financial year then ended, and notes to the financial statements, including material accounting policies information.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act 1967 ("the Act"), the Charities Act 1994 and related regulations (the "Charities Act and Regulations"), and Charities Accounting Standard in Singapore (the "CAS") so as to give a true and fair view of the financial position of the Company as at 31 March 2026 and of the results, changes in funds and cash flows of the Company for the financial 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 Company 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 refers to the Directors' Statement set out on page 1.

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.

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
REACH COMMUNITY SERVICES LTD.
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026**

Responsibilities of Management and the Directors for the Financial Statements

Management is responsible for the preparation of the financial statements that give a true and fair view in accordance with the provisions of the Act, the Charities Act and Regulations, and the CAS, 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 Company'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 Company or to cease operations, or has no realistic alternative but to do so.

The directors' responsibilities include overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

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

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
REACH COMMUNITY SERVICES LTD.
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026**

Auditor's Responsibilities for the Audit of the Financial Statements (Continued)

- 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 directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on Other Legal and Regulatory Requirements

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

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

- the Company 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
- the Company 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 Yenny Oentoro.

YFK PAC

YFK Public Accounting Corporation
Public Accountants and
Chartered Accountants
Singapore

4 July 2026

REACH COMMUNITY SERVICES LTD.

STATEMENT OF FINANCIAL POSITION

As at 31 March 2026

	Note	2026 S\$	2025 S\$
Assets			
Non-current assets			
Property, plant and equipment	4	938,350	615,612
Current assets			
Cash and cash equivalents	5	6,508,908	11,961,269
Short-term investment	17	5,485,896	-
Receivables	6	1,527,625	983,754
		13,522,429	12,945,023
Total assets			
		14,460,779	13,560,635
Current liabilities			
Payables	7	1,671,543	1,415,717
Finance lease liabilities	13	-	15,269
		1,671,543	1,430,986
Net assets			
		12,789,236	12,129,649
Funds			
Unrestricted funds	15	9,396,569	9,195,925
Restricted funds	15	3,392,667	2,933,724
Total funds			
		12,789,236	12,129,649

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

REACH COMMUNITY SERVICES LTD.

STATEMENT OF FINANCIAL ACTIVITIES

For the Financial Year ended 31 March 2026

		1 April 2025 to 31 March 2026			1 April 2024 to 31 March 2025		
	Note	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
		S\$	S\$	S\$	S\$	S\$	S\$
INCOME							
Income from generated funds							
<u>Voluntary income</u>							
Donations	8	1,019,259	278,827	1,298,086	1,136,621	75,880	1,212,501
<u>Investment income</u>							
Interest income		197,449	-	197,449	272,630	-	272,630
Income from charitable activities							
Programme and service fee		355,755	331,814	687,569	184,680	178,224	362,904
Government grants	9	1,839,572	6,302,994	8,142,566	1,217,488	6,504,761	7,722,249
		2,195,327	6,634,808	8,830,135	1,402,168	6,682,985	8,085,153
Other income	10	159,868	5,350	165,218	110,130	4,030	114,160
Total income		3,571,903	6,918,985	10,490,888	2,921,549	6,762,895	9,684,444
EXPENDITURE							
Costs of generating funds							
Fund-raising costs	8	143,773	65,622	209,395	154,332	-	154,332
Cost of charitable activities							
Staff costs	11	3,446,063	3,995,665	7,441,728	1,985,342	4,724,099	6,709,441
Staff related costs		130,788	141,637	272,425	209,810	136,543	346,353
Overheads		314,879	855,860	1,170,739	312,247	862,389	1,174,636
Finance lease interest expense	13	185	-	185	2,289	-	2,289
Programme expenses		64,521	408,618	473,139	72,907	365,937	438,844
Depreciation of property, plant and equipment	4	26,706	207,085	233,791	29,466	119,624	149,090
Net loss on disposal of property, plant and equipment		-	1,063	1,063	-	-	-
Corporate support costs allocation		(1,370,856)	1,370,856	-	(1,526,931)	1,526,931	-
		2,612,286	6,980,784	9,593,070	1,085,130	7,735,523	8,820,653
Governance costs							
Audit fee		14,163	8,747	22,910	16,861	2,816	19,677
Secretarial fee		5,926	-	5,926	9,366	-	9,366
		20,089	8,747	28,836	26,227	2,816	29,043
Total expenditure		2,776,148	7,055,153	9,831,301	1,265,689	7,738,339	9,004,028
Net income/(expenditure)		795,755	(136,168)	659,587	1,655,860	(975,444)	680,416
Gross transfers (from) / to funds		(595,111)	595,111	-	-	-	-
Transfer from REACH Community Services Society		-	-	-	7,545,739	3,909,168	11,454,907
Net movement in funds		200,644	458,943	659,587	9,201,599	2,933,724	12,135,323
Reconciliation of funds							
Total funds brought forward		9,195,925	2,933,724	12,129,649	(5,674)	-	(5,674)
Total funds carried forward		9,396,569	3,392,667	12,789,236	9,195,925	2,933,724	12,129,649

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

REACH COMMUNITY SERVICES LTD.

STATEMENT OF FINANCIAL ACTIVITIES

For the Financial Year ended 31 March 2026

Breakdown of Restricted Funds

	1 April 2025 to 31 March 2026 Restricted Funds							
	Family Service Centre	HOPE Mentoring	Singapore Boys' Home Post-Care	President's Challenge – Youth Rehabilitation	Senior Care Centre	Active Ageing Centres	Community Silver Trust	Total
	S\$	S\$	S\$	S\$	S\$	S\$	S\$	S\$
INCOME								
Income from generated funds								
<u>Voluntary income</u>								
Donations	-	-	-	-	-	278,827	-	278,827
Income from charitable activities								
Programme and service fee	-	-	-	-	311,213	20,601	-	331,814
Government grants	2,881,781	-	5,712	-	917,039	2,374,091	124,371	6,302,994
	2,881,781	-	5,712	-	1,228,252	2,394,692	124,371	6,634,808
Other income	4,000	-	-	-	-	1,350	-	5,350
Total income	2,885,781	-	5,712	-	1,228,252	2,674,869	124,371	6,918,985
EXPENDITURE								
Costs of generating funds								
Fund-raising costs	-	-	-	-	-	65,622	-	65,622
Cost of charitable activities								
Staff costs	2,316,927	-	-	-	437,705	1,166,109	74,924	3,995,665
Staff related costs	124,049	-	-	-	3,411	14,177	-	141,637
Overheads	176,655	-	-	-	278,897	400,308	-	855,860
Programme expenses	29,469	-	163	-	284,005	45,534	49,447	408,618
Depreciation of property, plant and equipment	15,099	-	-	-	77,808	114,178	-	207,085
Loss on disposal of property, plant and equipment	343	-	-	-	633	87	-	1,063
Corporate support costs allocation	632,703	-	-	-	228,476	509,677	-	1,370,856
	3,295,245	-	163	-	1,310,935	2,250,070	124,371	6,980,784
Governance costs								
Audit fee	3,025	-	-	-	1,880	3,842	-	8,747
Total expenditure	3,298,270	-	163	-	1,312,815	2,319,534	124,371	7,055,153

REACH COMMUNITY SERVICES LTD.

STATEMENT OF FINANCIAL ACTIVITIES
For the Financial Year ended 31 March 2026

Breakdown of Restricted Funds (continued)

	1 April 2025 to 31 March 2026 Restricted Funds						
	Family Service Centre	HOPE Mentoring	Singapore Boys' Home Post-Care	President's Challenge – Youth Rehabilitation	Senior Care Centre	Active Ageing Centres	Community Silver Trust
	S\$	S\$	S\$	S\$	S\$	S\$	S\$
Net income / (expenditure)	(412,489)	-	5,549	-	(84,563)	355,335	-
Gross transfers to funds	-	9,771	487,092	98,248	-	-	-
Net movement in funds	(412,489)	9,771	492,641	98,248	(84,563)	355,335	-
Reconciliation of funds							
Total funds brought forward	4,490,993	(9,771)	(492,641)	(98,248)	(797,106)	(159,503)	-
Total funds carried forward	4,078,504	-	-	-	(881,669)	195,832	-

Family Service Centre
 Staff costs comprise salaries \$1,659,052, bonus \$326,078 and CPF contributions \$331,797.
 Included in staff related costs are staff training and development of \$110,417. There is no staff incentives during the financial year ended 31 March 2026.
 Included in overheads are professional fees of \$3,387.

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

REACH COMMUNITY SERVICES LTD.

STATEMENT OF FINANCIAL ACTIVITIES
For the Financial Year ended 31 March 2026

Breakdown of Restricted Funds	1 April 2024 to 31 March 2025 Restricted Funds						
	Family Service Centre	HOPE Mentoring	Singapore Boys' Home Post-Care	President's Challenge – Youth Rehabilitation	Senior Care Centre	Active Ageing Centres	Community Silver Trust
	S\$	S\$	S\$	S\$	S\$	S\$	Total S\$
INCOME							
Income from generated funds							
Voluntary income							
Donations	-	-	-	-	-	75,880	-
							75,880
Income from charitable activities							
Programme and service fee	-	-	-	-	166,266	11,958	-
Government grants	2,750,120	355,208	79,304	250,000	918,950	2,004,860	146,319
	2,750,120	355,208	79,304	250,000	1,085,216	2,016,818	146,319
Other income	3,000	-	-	-	-	1,030	-
	3,000	-	-	-	-	1,030	-
Total income	2,753,120	355,208	79,304	250,000	1,085,216	2,093,728	146,319
							6,762,895
EXPENDITURE							
Cost of charitable activities							
Staff costs	2,044,149	441,441	290,405	348,248	490,480	1,037,380	71,996
Staff related costs	104,165	-	-	-	10,266	22,112	-
Overheads	129,314	-	-	-	330,910	334,353	67,812
Programme expenses	27,774	-	1,331	-	278,727	51,594	6,511
Depreciation of property, plant and equipment	12,569	-	-	-	59,641	47,414	-
Corporate support costs allocation	674,157	24,525	-	-	308,186	520,063	-
	2,992,128	465,966	291,736	348,248	1,478,210	2,012,916	146,319
							7,735,523
Governance costs							
Audit fee	880	-	-	-	2,500	(564)	-
	880	-	-	-	2,500	(564)	-
Total expenditure	2,993,008	465,966	291,736	348,248	1,480,710	2,012,352	146,319
							7,738,339

REACH COMMUNITY SERVICES LTD.

STATEMENT OF FINANCIAL ACTIVITIES
For the Financial Year ended 31 March 2026

Breakdown of Restricted Funds (continued)	1 April 2024 to 31 March 2025 Restricted Funds						
	Family Service Centre	HOPE Mentoring	Singapore Boys' Home Post-Care	President's Challenge – Youth Rehabilitation	Senior Care Centre	Active Ageing Centres	Community Silver Trust
	S\$	S\$	S\$	S\$	S\$	S\$	S\$
Net income / (expenditure)	(239,888)	(110,758)	(212,432)	(98,248)	(395,494)	81,376	-
Transfer from REACH Community Services Society	4,730,881	100,987	(280,209)	-	(401,612)	(240,879)	-
Net movement in funds	4,490,993	(9,771)	(492,641)	(98,248)	(797,106)	(159,503)	-
Reconciliation of funds							
Total funds brought forward	-	-	-	-	-	-	-
Total funds carried forward	4,490,993	(9,771)	(492,641)	(98,248)	(797,106)	(159,503)	-

Family Service Centre
 Staff costs comprise salaries \$1,552,168, bonus \$197,368 and CPF contributions \$294,613.
 Included in staff related costs are staff training and development of \$74,273. There is no staff incentives during the financial year ended 31 March 2025.

Hope Mentoring
 Staff costs comprise salaries of \$258,720, bonus of \$118,580 and CPF contributions of \$64,141.
 There is no staff training and development and staff incentives during the financial year ended 31 March 2025.

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

REACH COMMUNITY SERVICES LTD.

STATEMENT OF CHANGES IN FUNDS

For the Financial Year ended 31 March 2026

	At 1 April 2025 S\$	Net income / (expenditure) S\$	Gross transfers (from) / to funds S\$	At 31 March 2026 S\$
Unrestricted funds				
General funds	9,195,925	795,755	(595,111)	9,396,569
Restricted funds				
Family Service Centre	4,490,993	(412,489)	-	4,078,504
HOPE Mentoring	(9,771)	-	9,771	-
Singapore Boys' Home Post-Care	(492,641)	5,549	487,092	-
President's Challenge – Youth Rehabilitation	(98,248)	-	98,248	-
Senior Care Centre	(797,106)	(84,563)	-	(881,669)
Active Ageing Centres	(159,503)	355,335	-	195,832
Community Silver Trust	-	-	-	-
	2,933,724	(136,168)	595,111	3,392,667
Total funds	12,129,649	659,587	-	12,789,236
	At 1 April 2024 S\$	Net income / (expenditure) S\$	Transfer from REACH Community Services Society S\$	At 31 March 2025 S\$
Unrestricted funds				
General funds	(5,674)	1,655,860	7,545,739	9,195,925
Restricted funds				
Family Service Centre	-	(239,888)	4,730,881	4,490,993
HOPE Mentoring	-	(110,758)	100,987	(9,771)
Singapore Boys' Home Post-Care	-	(212,432)	(280,209)	(492,641)
President's Challenge – Youth Rehabilitation	-	(98,248)	-	(98,248)
Senior Care Centre	-	(395,494)	(401,612)	(797,106)
Active Ageing Centres	-	81,376	(240,879)	(159,503)
Community Silver Trust	-	-	-	-
	-	(975,444)	3,909,168	2,933,724
Total funds	(5,674)	680,416	11,454,907	12,129,649

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

REACH COMMUNITY SERVICES LTD.

STATEMENT OF CASH FLOWS

For the Financial Year ended 31 March 2026

	Note	2026 S\$	2025 S\$
Cash flows from operating activities			
Net income		659,587	680,416
Adjustments for:			
Depreciation of property, plant and equipment	4	233,791	149,090
Finance lease interest expense	13	185	2,289
Interest income		(197,449)	(272,630)
Loss on disposal of property, plant and equipment		1,063	-
Operating cash flows before changes in working capital		697,177	559,165
Receivables		(499,122)	184,809
Payables		255,825	213,313
Net cash inflow from REACH Community Services Society	18	-	11,110,765
Net cash generated from operating activities		453,880	12,068,052
Cash flows from investing activities			
Interest received		122,586	281,488
Additions to property, plant and equipment	4	(557,793)	(421,909)
Proceeds from disposal of property, plant and equipment		200	-
Additional investment in treasury bills	17	(6,455,780)	-
Proceeds from redemption of treasury bills	17	1,000,000	-
Net cash used in investing activities		(5,890,787)	(140,421)
Cash flows from financing activities			
Repayments of finance lease principals	13	(15,269)	(44,073)
Interest paid	13	(185)	(2,289)
Net cash (used in) / generated from financing activities		(15,454)	(46,362)
Net (decrease)/increase in cash and cash equivalents		(5,452,361)	11,881,269
Cash and cash equivalents at the beginning of year		11,961,269	80,000
Cash and cash equivalents at the end of year	5	6,508,908	11,961,269

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

REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year ended 31 March 2026

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

1. General information

REACH Community Services Ltd. (the “Company”) is incorporated on 26 September 2023 as a public company limited by guarantee under the Companies Act 1967 and domiciled in the Republic of Singapore.

The Company was registered as a charity under the Charities Act 1994 on 3 January 2024.

The registered office of the Company is located at 187, Bishan Street 13, #01-475, Singapore 570187.

The Company is a member of the National Council of Social Service (“NCSS”) with effect from 21 February 2024 and an approved Institution of a Public Character (“IPC”). The Company’s IPC status is valid from 4 January 2024 to 3 January 2027.

The objectives of the Company are to impact lives by:

- (a) Rekindling Hope;
- (b) Enhancing Social and Emotional well-being;
- (c) Assisting Personal Growth;
- (d) Caring for the Hurting; and
- (e) Helping the Needy.

Each member of the Company has undertaken to contribute such amounts not exceeding S\$1 to the assets of the Company in the event the Company is wound up and the monies are required for payment of the liabilities of the Company. The Company has 20 members at the end of the reporting year.

The financial statements for the financial year ended 31 March 2026 were authorised for issue in accordance with a resolution of the Board of Directors of the Company on **4 July 2026**.

Transfer of funds from REACH Community Services Society

REACH Community Services Society (“the Society”) was a society registered under the Societies Act 1966 on 31 October 1998. The financial year end of the Society is from 1 January to 31 December. The final set of financial statements of the Society covers a 3-month period from 1 January 2024 to 31 March 2024. The Society transferred its operations, employees, together with all the assets and liabilities to the Company with effect from 1 April 2024 and had since ceased operations. The transfer enables the Company to carry on with existing operations and activities of the Society.

On 1 April 2024, the assets, liabilities and funds were transferred to the Company at their carrying values as disclosed in Note 19 to the financial statements.

REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year ended 31 March 2026

2. Material accounting policies information

(a) Basis of preparation

The financial statements, expressed in Singapore Dollar (“S\$”) which is the functional currency of the Company, have been prepared in accordance with the Singapore Charities Accounting Standard (the “CAS”) under the historical cost convention, except as disclosed in the accounting policies below.

The accounting policies of the Company are consistent with the requirements of the CAS and are applied consistently to similar transactions, events and conditions.

(b) Property, plant and equipment

Property, plant and equipment are initially recognised at cost and subsequently measured at cost less accumulated depreciation. The cost of an item of property, plant and equipment includes its purchase price and any costs that are directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by the management.

The cost of the property, plant and equipment shall be recognised as an asset if and only if it is probable that future economic benefits associated with the item will flow to the Company and the cost of the item can be measured reliably.

Depreciation is calculated using the straight-line method to allocate depreciable amounts over their estimated useful lives. The estimated useful lives are as follows:

	Useful lives
Computers	3 years
Furniture, fittings and equipment	5 years
Renovation	5 years
Leased information technology (“IT”) Infrastructure	3 years

Fully depreciated assets are retained in the accounts until they are no longer in use.

The residual values estimated useful lives and depreciation method are reviewed and adjusted as appropriate, at each reporting date. The effects of any revision are recognised in the statement of financial activities when the changes arise.

On disposal of an item of property, plant and equipment, the difference between the net disposal proceeds and its carrying amount is taken to statement of financial activities.

(c) Cash and cash equivalents

Cash and cash equivalents comprise cash at banks and on hand and unpledged fixed deposits with financial institutions which are subject to an insignificant risk of changes in value that form an integral part of the company’s cash management.

REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year ended 31 March 2026

2. Material accounting policies information (continued)

(d) Financial instruments

(i) Financial assets

Recognition and measurement

The Company’s short-term investment comprises short-term investment in treasury bills.

All receivables and short-term investment, excluding prepayments, are initially recognised at their transaction price, excluding transaction costs, if any. Transaction costs shall be recognised as expenditure in the statement of financial activities as incurred.

Prepayments are initially recognised at the amount paid in advance for the economic resources expected to be received in the future.

Receivables and short-term investment are subsequently measured at cost less any accumulated impairment loss.

Derecognition

Receivables are derecognised when the rights to receive cash flows have expired or have been transferred and the Company has transferred substantially all risks and rewards of ownership.

Impairment

The Company assesses at each reporting date whether there is objective evidence that receivables are impaired.

An allowance for impairment of financial assets is recognised when there is objective evidence that the Company will not be able to collect the amounts due according to the original terms of the receivables. Significant financial difficulties of the debtor, probability of the debtor entering bankruptcy or financial reorganisation, and default or delinquency in payments are considered indicators that the receivables might be impaired. The amount of allowance is the difference between the asset’s carrying amount and the undiscounted future cash flows that the Company expects to receive. The amount of the allowance for impairment is recognised in the statement of financial activities.

Subsequently, if the amount of an impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised, the Company shall reverse the preciously recognised impairment loss. The reversal shall not result in any carrying amount of the financial asset (net of any allowance account) that exceeds what the carrying amount would have been had the impairment not previously been recognised. The amount of reversal is recognised in the statement of financial activities.

REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year ended 31 March 2026

2. Material accounting policies information (continued)

(d) Financial instruments (continued)

(ii) Financial liabilities

Payables, excluding accruals, are recognised at their transaction price, excluding transaction costs, if any, at initial recognition and at subsequent measurement. Transaction costs shall be recognised as expenditure in the statement of financial activities as incurred.

Accruals are recognised at the best estimate of the amount payable.

Financial liabilities are derecognised when the obligation under the liability are discharged, cancelled or expire. On derecognition, the difference between the carrying amounts and the consideration paid is recognised in the statement of financial activities.

When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognised in the statement of financial activities.

Funds received under the MediFund and Financial Assistance Scheme are held by the Company on behalf of the Government. The Company does not obtain beneficial ownership of these funds and acts only as an administrator of the schemes, receipts are not recognised as income in the statement of financial activities. The balances are recognised as financial liabilities until disbursed in accordance with the respective scheme requirements.

(e) Revenue recognition

Programme and service fee

Programme and service fee income from rendering of services is recognised when the Company has entitlement to the income, it is probable that the economic benefits associated with the transaction will flow to the Company and the amount of the income can be measured with sufficient reliability.

Donations

Donations and other charitable contributions are recognised when received or when the donation is formally expressed either in writing or through electronic means.

Donations in kind are recognised when it can be measured with sufficient reliability supported with proper documentation and are accounted for at a reasonable estimate of the price that the Company would have to pay in the open market for an equivalent item or at the amount actually realised. When the value of donations in kind cannot be estimated with sufficient reliability, this fact shall be disclosed in the notes to the financial statements.

Interest income

Interest income is recognised on a time proportion basis, taking account of the principal outstanding and the effective interest rate applicable.

REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year ended 31 March 2026

2. Material accounting policies information (continued)

(e) Revenue recognition (continued)

Government grants

Government grants comprise government or quasi-government funding and grants for the programmes run by the Company. These are recognised as income according to the terms of the funding agreements, on an accrual basis when there is reasonable assurance that the grant will be received and when there is sufficient evidence that the Company has complied with all attached conditions. Subsequent adjustments to the grant, upon finalisation by the relevant Government agencies are recognised in the statement of financial activities.

Where grants given specifically to provide funding for an item of property, plant and equipment, the Company has entitlement to the income when they are receivable. At this point, all of the income is recognised in the statement of financial activities and not deferred over the life of the asset.

Other income

Other income is recognised upon receipt. This usually comprise rebates or credits arising from government policies announcement. It includes other income received that is incidental or ad-hoc in nature.

(f) Employee benefits

Defined contribution plans

Defined contribution plans are post-employment benefit plans under which the Company pays fixed contributions into separate entities such as the Central Provident Fund ("CPF"), on a mandatory, contractual or voluntary basis. The Company has no further payment obligations once the contributions have been paid. The Company's contribution to defined contribution plans are recognised as employee compensation expense when they are due.

Employee leave entitlement

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

(g) Corporate support costs allocation

Corporate support costs comprise staff costs and overheads relating to general management, human resource, finance and administration, donors and volunteer management, community partnership and corporate communication functions. These support costs are allocated to charitable activities, based on a composite factor of the headcount and income of the centres deployed by the 4 key service units.

(h) Operating leases

Lease of assets in which a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases.

Payments made under operating leases are taken to statement of financial activities on a straight-line basis over the period of the lease.

REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year ended 31 March 2026

2. Material accounting policies information (continued)

(i) Finance leases - lessee

Leases where the Company assumes substantially all risks and rewards incidental to ownership of the leased assets are classified as finance leases.

The leased assets and the corresponding lease liabilities (net of finance charges) under finance leases are recognised on the statement of financial position as property, plant and equipment and finance lease liabilities respectively, at the inception of the leases based on the lower of the fair value of the leased assets and the present value of the minimum lease payments.

Each lease payment is apportioned between the finance expense and the reduction of the outstanding lease liability. The finance expense is recognised in statement of financial activities on a basis that reflects a constant periodic rate of interest on the finance lease liability.

The present value of the minimum lease payments is calculated using the interest rate implicit in the lease. If this cannot be determined, the lessee's incremental borrowing rate shall be used.

(j) Taxes

The Company is registered as a charity under the Charities Act 1994 and is exempted from income tax under Section 13(1)(zm) of the Income Tax Act 1947.

(k) Funds structure

Unrestricted funds comprise of general fund which in used for the general purposes of the Company as set out in its governing document. The unrestricted funds are available for use at the discretion of the Board in furtherance of the objects of the Company.

Restricted funds are funds which are available to be used for specific purposes and programmes.

(l) Provisions

Provisions are recognised when the Company has 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 the amount of the obligation can be estimated reliably.

Provisions are reviewed at the end of each reporting period and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of economic resources will be required to settle the obligation, the provision is reversed.

REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year ended 31 March 2026

3. Significant accounting judgements and estimates

The preparation of the Company's financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts of income, expenses, assets and liabilities, and the disclosure of contingent liabilities at the end of each reporting period. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of the asset or liability affected in the future periods.

(i) Judgements made in applying accounting policies

In applying the Company's accounting policies, which are described in Note 2, the management is of the opinion that there are no critical judgements which are expected to have a significant effect on the amounts recognised in the financial statements.

(ii) Key sources of estimation uncertainty

The Company does not have any material key sources of estimation uncertainty and assumptions at the end of the reporting period.

4. Property, plant and equipment

	Computers S\$	Furniture, fittings and equipment S\$	Renovation S\$	Leased IT infrastructure S\$	Total S\$
Cost					
At 1 April 2024	-	-	-	-	-
Transfer from the Society	341,158	476,722	1,601,144	200,733	2,619,757
Additions	20,057	72,566	329,286	-	421,909
Disposals	(17,743)	(46,289)	(1,460)	-	(65,492)
At 31 March 2025 and 1 April 2025	343,472	502,999	1,928,970	200,733	2,976,174
Additions	-	285,290	272,503	-	557,793
Disposals	(23,291)	(69,621)	-	(120,213)	(213,125)
At 31 March 2026	320,181	718,668	2,201,473	80,520	3,320,842
Accumulated depreciation					
At 1 April 2024	-	-	-	-	-
Transfer from the Society	229,987	250,876	1,595,368	200,733	2,276,964
Depreciation	59,804	63,627	25,659	-	149,090
Disposals	(17,743)	(46,289)	(1,460)	-	(65,492)
At 31 March 2025 and 1 April 2025	272,048	268,214	1,619,567	200,733	2,360,562
Depreciation	49,198	101,601	82,992	-	233,791
Disposals	(23,004)	(68,644)	-	(120,213)	(211,861)
At 31 March 2026	298,242	301,171	1,702,559	80,520	2,382,492
Carrying amount					
At 31 March 2025	71,424	234,785	309,403	-	615,612
At 31 March 2026	21,939	417,497	498,914	-	938,350

REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year ended 31 March 2026

4. Property, plant and equipment (continued)

During the financial year, the Company's cash outflow on acquisition of property, plant and equipment amounted to \$557,793 (2024: \$421,909).

5. Cash and cash equivalents

	2026 S\$	2025 S\$
Cash at bank and on hand	2,508,908	2,611,269
Fixed deposits	4,000,000	9,350,000
	6,508,908	11,961,269

The Company's fixed deposit bear interest rates ranging from 1.29% to 2.90% (2025 : 2.20% to 3.45% per annum), with tenure periods ranging from 1 month to 12 months (2025 : 1 month to 12 months).

6. Receivables

	2026 S\$	2025 S\$
Other receivables		
- Non-related parties	329,561	133,302
Grant receivables	919,966	493,457
Fixed deposit interest receivable	90,214	45,466
Prepayments	172,134	295,068
Refundable deposits	15,750	16,461
	1,527,625	983,754

REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS

For the Financial Year ended 31 March 2026

7. Payables

	2026 S\$	2025 S\$
<u>Accruals for expenditures</u>		
- Staff costs	672,000	667,470
- CPF	166,590	148,968
- Others	35,501	62,319
	<u>874,091</u>	<u>878,757</u>
<u>Grants received in advance</u>		
- Community Silver Trust Matching grants	175,175	299,546
- Transformation Sustainability Scheme	84,534	-
- Community Capability Trust grants	-	14,510
Other funds received in advance	9,096	22,377
Other payables - Non-related parties ^(a)	169,234	78,127
Provision for unutilised leave	134,270	122,400
Family Service Centre ComCare fund [Note 16]	3,255	-
Long term care government rebates ^(b)	163,788	-
	<u>739,352</u>	<u>536,960</u>
<u>Funds held on behalf of Government</u>		
- MediFund ^(c)	42,800	-
- Financial Assistance Scheme ^(c)	15,300	-
	<u>58,100</u>	<u>-</u>
	<u>1,671,543</u>	<u>1,415,717</u>

^(a) Other payables are non-trade in nature, unsecured, interest-free and repayable on demand.

^(b) Long-Term Care (LTC) government rebates are interim rebates to support eligible clients receiving senior care services. The balance represents amount unutilised as at 31 March 2026.

^(c) Funds received under the MediFund and Financial Assistance Scheme are held by the Company on behalf of the Government. During the financial year, receipts were received under the schemes and no disbursements were made. The balance represents amount unutilised as at 31 March 2026.

REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS

For the Financial Year ended 31 March 2026

8. Donations and Fund-raising activities

(a) Donations

	2026 S\$	2025 S\$
Voluntary income		
Donations - Tax deductible	954,010	819,225
Donations - Non-Tax deductible	344,076	393,276
	<u>1,298,086</u>	<u>1,212,501</u>

(b) Fund-raising activities

Included in voluntary income are donations received during fund-raising activities conducted during the financial year.

	2026 S\$	2025 S\$
Income from generated funds – Fund-raising activities		
Donation – Tax deductible	950,652	640,091
Donation – Non-Tax deductible	318,613	248,917
A: Income from generated funds – Fund-raising activities	<u>1,269,265</u>	<u>889,008</u>
B: Fund-raising costs	209,395	154,332
Percentage of fund-raising costs over income from generated funds – fund-raising activities (B/A)	<u>16.5%</u>	<u>17.4%</u>

REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year ended 31 March 2026

9. Government grants

	2026 S\$	2025 S\$
Family Service Centre	2,282,572	2,174,669
Tote Board Social Service Fund	599,209	575,451
	2,881,781	2,750,120
HOPE Mentoring	-	355,208
Singapore Boys' Home Post-Care	5,712	79,304
President's Challenge – Youth Rehabilitation	-	250,000
Senior Care Centre		
Rental subvention	78,153	196,964
Operating subvention	644,016	345,265
Development & IT grants	194,870	376,721
	917,039	918,950
Active Ageing Centres		
Rental subvention	101,014	194,366
Active Ageing Centres service grants	2,004,513	1,797,589
Integrated Community Care Provider grants	216,956	-
Development grants	51,608	12,905
	2,374,091	2,004,860
Community Silver Trust Matching grants	124,371	146,319
Restricted funds – Government grants	6,302,994	6,504,761
Community Resource, Engagement and Support Team	990,112	461,024
Tote Board Enhanced fund-raising	418,478	376,592
Transformation Sustainability Scheme	138,426	-
Ministry of Culture, Community and Youth	197,930	262,895
Other grants	94,626	116,977
Unrestricted funds – Government grants	1,839,572	1,217,488
Total funds – Government grants	8,142,566	7,722,249

10. Other income

	2026 S\$	2025 S\$
Government rebates	117,941	73,635
Charities Capability Fund ("CCF") and other training grants	31,307	28,216
Miscellaneous income	15,970	12,309
	165,218	114,160

Government rebates comprise government wage credit schemes, skills future training and other rebates schemes. CCF training grants are disbursed by National Council of Social Service to subsidise staff training and development needs of charities.

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REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year ended 31 March 2026

11. Employee benefits

(a) Staff costs

	2026 S\$	2025 S\$
Salaries and bonus	6,410,337	5,754,296
Contributions to CPF	1,031,391	955,145
	7,441,728	6,709,441

(b) Key management personnel remuneration

Staff costs include remuneration of key management personnel during the year as follows:

	2026 S\$	2025 S\$
Salaries and bonus	882,033	858,240
Contributions to CPF	120,518	122,219
	1,002,551	980,459
Number of key management personnel	7	6

The key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the Company. The key management personnel comprise the Chief Executive Officer and the direct reporting management team.

(c) Remuneration bands of top three employees

The annual remuneration of three highest paid employees falls into the following bands:

	Number of employees	
	2026	2025
Remuneration band		
Between \$100,000 to \$200,000	2	2
Between \$200,000 to \$300,000	1	1

None of the above employees serve on the Board of the Company.

12. Related party transactions

A party is considered to be related if a person or a close member of that person's family is related to the Company if that person has control or joint control over the Company; has significant influence over the Company; or is a member of the key management personnel of the Company.

None of the members of the Board received any remuneration from the Company for the financial years ended 31 March 2026 and 31 March 2025.

There are no staff who are close members of the family of the key management personnel or Board members.

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REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year ended 31 March 2026

13. Finance lease liabilities

During the financial year 2020, REACH Community Services Society entered into a 5 year-lease with a non-related party, for lease of Information Technology ("IT") network software and hardware to enhance the IT network security and coverage capability. On 1 April 2024, the lease was transferred to the Company at their carrying values.

The lease is classified as a finance lease as the Company assumes substantially all risks and rewards incidental to ownership of the leased assets after the satisfaction of the below criteria:

- The lease term is for the major part of the economic life of the asset.
- At the inception of the lease the present value of the minimum lease payments amounts to at least substantially all of the fair value of the leased asset.

	2026 S\$	2025 S\$
Minimum lease payments due		
- Not later than one year	-	15,454
- Between one and five years	-	-
	-	15,454
Less: Future finance charges	-	(185)
Present value of finance lease liabilities	-	15,269

The present values of finance lease liabilities are analysed as follows:

	2026 S\$	2025 S\$
Not later than one year	-	15,269
Between one and five years	-	-
Total	-	15,269

Reconciliation of movement of liabilities to cash flows from financing activities

	2026 S\$	2025 S\$
At 1 April	15,269	-
Changes from financing cash flows		
Repayments of finance lease principals	(15,269)	(44,073)
Interest paid	(185)	(2,289)
Net cash used in financing activities	(15,454)	(46,362)
Transfer from REACH Community Services Society	-	59,342
Finance lease interest expense	185	2,289
At 31 March	-	15,269

REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year ended 31 March 2026

14. Operating lease commitments – where the Company is a lessee

The Company leases copier machines from non-related parties under non-cancellable operating lease agreements. The future minimum lease payable under non-cancellable operating lease contracted for at the balance sheet date but not recognised as liabilities, are as follows:

	2026 S\$	2025 S\$
Not later than one year	10,451	10,451
Between one and five years	14,805	25,256
	25,256	35,707

15. Reserves policy

The Company's reserves position as at the financial year are as follows:

	2026 S\$	2025 S\$
Total funds		
A: Unrestricted funds (Reserves)	9,396,569	9,195,925
B: Restricted funds	3,392,667	2,933,724
C: Endowment funds	N/A	N/A
D: Total funds	12,789,236	12,129,649
E: Total expenditure	9,831,301	9,004,028
Ratio of reserves to total expenditure (A/E)	1.0	1.0

Family Service Centre

F: Restricted funds	4,078,504	4,490,993
G: Total expenditure	3,298,270	2,993,008

Ratio of restricted funds to total expenditure – Family Service Centre fund (F/G)

	1.2	1.5
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References:

D. Total Funds includes unrestricted and restricted funds.

E. Total Annual Expenditures includes expenses related to Cost of Fund-Raising, Cost of Charitable Activities and Governance costs.

The Company's current reserve policy is to try to maintain unrestricted funds amount equivalent to at least 1 year of its actual operating expenditure for the year. This is to enable future expansion of the services of the Company as well as to enhance financial stability.

REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year ended 31 March 2026

16. Family Service Centre ComCare fund

	2026 S\$	2025 S\$
At 1 April	-	-
Transfer from REACH Community Services Society	-	1,802
Funds received during the year	18,257	8,198
Funds utilised during the year	(15,002)	(10,000)
	3,255	(1,802)
At 31 March	3,255	-

The Family Service Centre ComCare fund provides the Family Service Centre the flexibility to help needy clients who require urgent and temporary assistance to tide over their current situation. The fund can only be used for the disbursement of assistance to clients and cannot be used for the Company's activities and programmes.

17. Short-term investment

	2026 S\$	2025 S\$
At 1 April	-	-
Additional investment	6,455,780	-
Redemption	(1,000,000)	-
	5,455,780	-
Interest income from Treasury Bills	30,116	-
	5,485,896	-

During the financial year, the Company invested in 6 months treasury bills which will be held to maturity. Treasury bills are short-term, tradable Singapore Government Securities that are issued at a discount to their face value. The treasury bills will mature between the months of April to September 2026. The treasury bills earn interest ranging from 1.32% to 1.40% per annum.

REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year ended 31 March 2026

18. Funds

Funding of deficit in restricted fund

For any deficit that arose in a restricted fund at the end of the financial period, the Board reserves the right to transfer funds from the unrestricted funds to cover the deficit in the financial year. This is provided that the unrestricted funds have adequate accumulated surplus for the transfer to take place.

Restricted funds

- Family Service Centre
Family Service Centre (FSC) is a Ministry of Social and Family Development (MSF) funded programme. Pursuant to the funding agreement for FSC programme, the fund is restricted for the operations of FSC programme for the benefit of its intended clients. Transfer of FSC funds between other MSF funded programmes is subject to the approval of MSF. The Company operates FSC at Bishan and Sin Ming.
- HOPE Mentoring
HOPE Mentoring is an MSF funded programme restricted to the Home Ownership Plus Education programme. The programme ended on 31 December 2024.
- Singapore Boys' Home Post-Care
Singapore Boys' Home Post-Care is an MSF funded programme to provide "post-care" support from January 2022 to May 2025 to help discharged youth offenders have a smoother transition and better reintegration into society.
- President's Challenge – Youth Rehabilitation
President's Challenge 2024 was disbursed by the National Council of Social Service to fund the Company's Youth Rehabilitation Programme.
- Active Ageing Centres
As part of Intermediate and Long-Term Care (ILTC) services, Active Ageing Centres (AACs) are funded by the Agency of Integrated Care (AIC) to improve the health outcomes of seniors living in the community through provision of a suite of programmes to help seniors live healthier lives and support their aspirations to age in place. The Company operates active ageing centres at Bukit Batok, Bukit Gombak Vista, Jalan Membina and Teck Whye Vista.
- Senior Care Centre
Senior Care Centre (SCC) provide day care services and community rehabilitation for seniors. This is also part of the ILTC services funded by AIC. The Company also operates senior care centre services at Senja Valley.
- Community Silver Trust
Community Silver Trust (CST) is a government matching grant of one dollar for every dollar raised by eligible organisations to encourage donations and provide additional resources for service providers in the ILTC sector.

REACH COMMUNITY SERVICES LTD.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year ended 31 March 2026

19. Transfer of assets and liabilities from REACH Community Services Society

As disclosed in Note 2 to the financial statements, the assets, liabilities and funds transferred from the Society have been recorded at their carrying values as at 1 April 2024.

	1 April 2024 S\$
Assets	
Non-current assets	
Property, plant and equipment	342,793
Current assets	
Cash and cash equivalents	
Cash at bank and on hand	3,110,765
Fixed deposits	8,000,000
	<u>11,110,765</u>
Receivables	
Other receivables - Non-related parties	283,127
Other receivables – Related party [Note 12]	99,473
Grant receivables	761,959
Fixed deposit interest receivable	54,324
Prepayments	50,665
Deposits (refundable)	8,246
	<u>1,261,295</u>
Total current assets	<u>12,372,060</u>
Total assets	<u>12,714,853</u>
Current liabilities	
Payables	
Accrued staff costs	896,072
CPF payable	135,730
Provision for unutilised leave	71,558
Funds received in advance	7,853
Other payables - Non-related parties	89,391
	<u>1,200,604</u>
Finance lease liabilities	43,439
	<u>1,244,043</u>
Non-current liabilities	
Finance lease liabilities	15,903
	<u>1,259,946</u>
Total liabilities	<u>1,259,946</u>
Unrestricted funds	7,499,848
Restricted funds	3,955,059
Total funds	<u>11,454,907</u>
Total funds and liabilities	<u>12,714,853</u>

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