

KHENG CHIU LOKE TIN KEE HOME

Annual Report for the year ended 31 December 2023

Kheng Chiu Loke Tin Kee Home was formed in 1902. It was registered as a society on 29 April 1992 under Section 4(5) of the Societies Act, (Cap 311) and on 11 September 1992 it was registered as a Charity under the Charities Act, (Cap 37).

Commissioner of Charity Registration Number : 0899
Unique Entity No. : S92SS0060E
Registered Address : No. 70, Tampines Avenue 4
Kheng Chiu Happy Lodge
Singapore 529681

The new Management Committee members took over the management of Kheng Chiu Loke Tin Kee Home as per the High Court Order dated 28 May 2025, for a tenure of 2-year term with effect from 11 May 2024 up to and including 10 May 2026. Hence, the following Committees are only the interim committees:

Advisor : 1) Mr Wang Chin Hoo
2) Mr Phua Kiah Mai

Management : 1) Mr Tan Kia Kok Chairman
Committee 2) Mr Foo Fook Boon Honorary Secretary
3) Mr Goh Teng Huat Assistant Secretary
4) Mr Han Lim Kwang Honorary Treasurer
5) Mr Lim Hong Liam Assistant Treasurer

Admission & : 1) Mr Tan Kia Kok Chairman
Discharge 2) Mr Foo Fook Boon Honorary Secretary
Committee 3) Mr Richard Cheng Sub-Committee Member
4) Ms Wilma Ng General Manager

Audit : 1) Mr Goh Teng Huat Assistant Secretary
Committee 2) Mr Richard Cheng Committee Member

Finance : 1) Mr Han Lim Kwang Honorary Treasurer
Committee 2) Mr Lim Hong Liam Assistant Treasurer

Fund Raising : 1) Mr Tan Kia Kok Chairman
Committee 2) Mr Foo Fook Boon Honorary Secretary
3) Mr Han Lim Kwang Honorary Treasurer
4) Mr Goh Teng Huat Assistant Secretary

Human : 1) Mr Foo Fook Boon Honorary Secretary
Resource 2) Mr Richard Cheng Sub-Committee Member
Committee 3) Ms Wilma Ng General Manager

Programme/	:	1) Mr Lim Hong Liam	Assistant Treasurer
Services	:	2) Ms Su Nandar	Senior Healthcare/Programme Assistant
Committee	:	3) Ms Wilma Ng	General Manager

Building and	:	1) Mr Tan Kia Kok	Chairman
Maintenance	:	2) Mr Han Lim Kwang	Honorary Treasurer
Committee	:	3) Mr Goh Teng Huat	Assistant Secretary
	:	4) Mr Lim Hong Liam	Assistant Treasurer
	:	5) Mr Richard Cheng	Sub-Committee Member

Banker	:	Standard Chartered Bank (Singapore) Ltd
(Current Account &		Battery Branch
Fixed Deposit Account)		6 Battery Road
		Singapore 049909

Banker	:	Maybank Singapore Ltd
(Current Account &		Tampines Branch
Fixed Deposit Account)		1 Tampines Central 5
		#01-02/03 CPF Building
		Singapore 529508

Auditor	:	Suhaimi Salleh & Associates
		Public Accountants and Certified Public Accountants
		71 Ubi Crescent, Excalibur Centre,
		#08-01
		Singapore 408571
		Tel: 6846 8376 Fax: 6491 5218
		Email: contact@ssagroup.com
		Website: www.ssagroup.com

OBJECTIVE

The objective of the Home is to provide shelter and care to the aged and aged destitute who are Singapore Citizens or Singapore Permanent Residents, age 60 and above, regardless of race, sex, language and religion in accordance with the rules and conditions set up in the Constitution of the Home.

Our Vision

To provide a warm and conducive living environment in which residents have ample opportunities to be engaged with fellow residents, family members and members of society.

Our Mission

To provide a warm and conducive living environment for the ambulant and fairly frail elderly in communal living, regardless of race, language, religion or social status. Through a series of programmes and activities, the Home will support residents' well-being and help them to be active, healthy and engaged in the community.

POLICIES

Finance & Funding

The Home is self-funding and we receive aid from the public through their generous donations in cash or in kind. The Home collects home fees from the family members or relatives of the residents. Such fees are based on the family's financial background and their ability to pay.

For PA/destitute resident, the home receives monthly public assistance grant from SSO@Tampines, MSF.

DISCLOSURE AND TRANSPARENCY

The new Management Committee took over the management of Kheng Chiu Loke Tin Kee Home as per the High Court Order dated 28 May 2025, for a tenure of 2-year term with effect from 11 May 2024 up to and including 10 May 2026. Hence, we are unable to provide attendance for the meetings in Year 2023.

Attendance as follows:

NAME	APPOINTMENT	ATTENDENCE
TAN KIA KOK	CHAIRMAN	NA
FOO FOOK BOON	HONORARY SECRETARY	NA
GOH TENG HUAT	ASSISTANT SECRETARY	NA
HAN LIM KWANG	HONORARY TREASURER	NA
LIM HONG LIAM	ASSISTANT TREASURER	NA

The Home discloses that none of its staff receives more than \$100,000 in annual remuneration.

APPLICATION FOR ADMISSION TO KHENG CHIU LOKE TIN KEE HOME

Application for admission is made directly by family members of the applicant or through referrals by the various hospitals' medical social worker; family service centre social workers; Social Service Office (SSO) and the Ministry of Social and Family Development (MSF). All applicants will be interviewed and assessed by the Admission and Discharge Committee before approval for admission is granted.

REVIEW OF YEAR 2023

Staffing

Staff are recruited locally and abroad. The nursing staff recruited from abroad must undergo on-the-job training sessions to equip them with the necessary knowledge and skill in providing basic nursing care to elderly residents. As of 31 December 2023, the breakdown of staff strength is as follows:

General Manager	1	Local Staff	7
Accounts Executive	1	Foreign Staff	8
Healthcare Executive	1		<u>15</u>
Assistant Admin Executive	1		
Programme Executive	1		
Nursing Aides	5		
Healthcare Assistant	3		
General Workers	2		
Total	<u>15</u>		

Occupancy

The Home has a capacity of 149 residents (Females: 79 & Males: 70). The residents' muster as of 31 December 2023 was 74 comprising of **11** residents on Public Assistance (PA) grant, **6** residents in-crisis under funding from MSF (Ministry of Social & Family Development) in Year 2023.

A breakdown of the residents' profile is as follows:

<u>Gender Group</u>	<u>Number</u>	<u>Ethnic Group</u>	<u>Number</u>
Female	30	Chinese Female	29
Male	44	Chinese Male	41
Total:	<u>74</u>	Indian Female	1
		Indian Male	1
		Eurasian Male	1
		Japanese Male	1
		Total:	<u>74</u>
PA Elderly	11		
Crisis Elderly	6		
Female	5		
Male	1		

CALENDAR OF EVENTS FOR YEAR 2023 (OUTDOOR & INDOOR ACTIVITIES)

(Please refer to the attached calendar of events for Year 2023 under Appendix 1)

REVIEW OF FINANCIAL STATUS AND EXPLANATION OF ALL MAJOR FINANCIAL TRANSACTIONS

The Kheng Chiu Loke Tin Kee Home received a total income for 2023 amounting to \$1,176,836, a 22.67% decline as compared to \$1,521,819 in 2022. The reasons included the home fees from residents decreased significantly from \$849,571 in 2022 to \$811,480 in 2023 and a drastic drop in MSF's rental subsidy from \$150,000 in 2022 to \$30,000 in 2023. This decline is exacerbated by a decrease in donation from \$137,697 in 2022 to \$26,374 in 2023.

Total expenses decreased 10.4% from \$1,627,062 in 2022 to \$1,458,730 in 2023. Such decrease of \$168,332 was attributed to:

- 1) Staff salary, allowance and bonus decreased from \$399,031 in 2022 to \$344,738 in 2023.
- 2) Staff training and welfare also decreased from \$22,562 in 2022 to \$10,276 in 2023.
- 3) Utilities expenses decreased from \$148,644 in 2022 to \$97,341 in 2023.
- 4) The food expenses for residents declined from \$196,381 in 2022 to \$151,106 in 2023. This was due to the change of in-house caterer to catering from vendor in 2022 until present.

The auditor had made a statement for the basis of qualified opinion: As disclosed in Note 10 under Other Receivables in the financial statements, the Home has recorded advances to a related party of \$1,883,731 (2022: \$1,883,731). The management has assessed that no allowance for impairment should be provided for the advances to a related party. The advances made to a related party are non-interest bearing, unsecured and repayable on demand.

There are no paid members in the Home's Management Committee.

We wish to thank all our donors, sponsors, friends, volunteers and supporters who have made valuable contributions, both tangible and intangible to our Home for all these years.

FUTURE PLANS AND COMMITMENT

- (1) The Home will continue its effort to increase intake of new residents to maximize its capacity. This will be done through more awareness, publicity and reach-out to hospitals (both acute and community), social service centres, senior care centres, collaboration with other NGOs such as Sian Chay Medical Institution, CCs and volunteers.
- (2) The Home will continue to engage Tampines East CC, Tampines SSO and Northeast CDC to involve Tampines residents and community in the Home's activities.
- (3) The Home will continue in its effort to engage residents in areas of physical and mental health, food, well-being, recreational/physical activities and relationships with fellow residents and family members.
- (4) The Home will work with childcare centres, schools, corporate and volunteer groups to provide more interactive healthcare and inter-generational recreational/physical activities/programmes for our elderly residents.

Prepared by:



Ms Wilma Ng
General Manager
Kheng Chiu Loke Tin Kee Home

Submitted by:



Mr Tan Kia Kok
Chairman
Kheng Chiu Loke Tin Kee Home
Management Committee

CALENDAR OF EVENTS FOR YEAR 2023 (INDOOR ACTIVITIES)

Month of January 2023

Appendix 1

4/1/2023	Hair Cutting for residents by Anna Chua Group
4/1/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
11/1/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
13/1/2023	Buddhist Lodge Group members entertained residents with karaoke singing,dancing andprovided refreshments for residents
17/1/2023	United World College South-East Asia Middle Grade students and teachers visited home.
21/1/2023	Chinese New Year Event for residents
28/1/2023	Birthday Day Celebration for Residents
31/1/2023	United World College South-East Asia Middle Grade students and teachers visited home.
31/1/2023	GM meeting with residents

Month of February 2023

1/2/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
4/2/2023	Buddhist Lodge Group members entertained residents with karaoke singing,dancing andprovided refreshments for residents
8/2/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
14/2/2023	United World College South-East Asia Middle Grade students and teachers visited home.
15/2/2023	Hair Cutting for residents by Anna Chua Group
15/2/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
16/2/2023	United World College South-East Asia Middle Grade students and teachers visited home.
16/2/2023	Buddhist Lodge Group members entertained residents with karaoke singing,dancing andprovided refreshments for residents
22/2/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
23/2/2023	United World College South-East Asia Middle Grade students and teachers visited home.
25/2/2023	Small Chili Group members entertained residents with karaoke singing,dancing andprovided refreshments for residents
28/2/2023	United World College South-East Asia Middle Grade students and teachers visited home.

Month of March 2023

1/3/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
7/3/2023	United World College South-East Asia Middle Grade students and teachers visited home.
8/3/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
9/3/2023	United World College South-East Asia Middle Grade students and teachers visited home.
14/3/2023	United World College South-East Asia Middle Grade students and teachers visited home.
15/3/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.

21/3/2023	United World College South-East Asia Middle Grade students and teachers visited home.
22/3/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
26/3/2023	DL'S Caring Community members entertained residents with karaoke singing,dancing andprovided refreshments for residents
28/3/2023	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
29/3/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.

Month of April 2023

11/4/2023	United World College South-East Asia Middle Grade students and teachers visited home.
12/4/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
13/4/2023	United World College South-East Asia Middle Grade students and teachers visited home.
14/4/2023	EN Community members entertained residents with karaoke singing,dancing andprovided refreshments for residents
16/4/2023	Rainbow group members entertained residents with karaoke singing,dancing andprovided refreshments for residents
18/4/2023	United World College South-East Asia Middle Grade students and teachers visited home.
19/4/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
25/4/2023	United World College South-East Asia Middle Grade students and teachers visited home.

Month of May 2023

2/5/2023	United World College South-East Asia Middle Grade students and teachers visited home.
3/5/2023	Small Chili group members entertained residents with karaoke singing,dancing andprovided refreshments for residents
4/5/2023	United World College South-East Asia Middle Grade students and teachers visited home.
6/5/2023	Floral Activity group members entertained residents with karaoke singing,dancing andprovided refreshments for residents
9/5/2023	United World College South-East Asia Middle Grade students and teachers visited home.
9/5/2023	Mother Day Celebration entertained residents with karaoke singing,dancing andprovided refreshments for residents
10/5/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
11/5/2023	United World College South-East Asia Middle Grade students and teachers visited home.
11/5/2023	Fire Drill Exercise for every 6 months
16/5/2023	United World College South-East Asia Middle Grade students and teachers visited home.
17/5/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
18/5/2023	United World College South-East Asia Middle Grade students and teachers visited home.
23/5/2023	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
24/5/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
31/5/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.

Month of June 2023

3/6/2023	Small Chili group members entertained residents with karaoke singing,dancing and provided refreshments for residents
6/6/2023	Floral Activity group members entertained residents with karaoke singing,dancing and provided refreshments for residents
7/6/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
10/6/2023	Chong Hua Tong (A) group entertained exercise for all residents.
14/6/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
16/6/2023	Kweichow Moutai group members entertained residents with karaoke singing,dancing and provided refreshments for residents
18/6/2023	Rainbow group members entertained residents with karaoke singing,dancing and provided refreshments for residents
20/6/2023	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
21/6/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
21/6/2023	Hair Cutting for residents by Anna Chua Group
24/6/2023	Ms Fang group members entertained residents with karaoke singing,dancing and provided refreshments for residents
28/6/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.

Month of July 2023

5/7/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
12/7/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
19/7/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
25/7/2023	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
26/7/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
30/7/2023	Sian Chay Medical group
30/7/2023	DLS Caring Community group members entertained residents with karaoke singing,dancing and provided refreshments for residents

Month of August 2023

5/8/2023	Sandy group members entertained residents with karaoke singing,dancing and provided refreshments for residents
12/8/2023	Chong Hua Tong (A) group entertained exercise for all residents.
16/8/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
20/8/2023	Rainbow group members entertained residents with karaoke singing,dancing and provided refreshments for residents
21/8/2023	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
23/8/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
29/8/2023	Students entertained residents with karaoke singing,dancing and provided refreshments for residents
30/8/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.

Month of September 2023

2/9/2023	Chong Hua Tong (A) group entertained exercise for all residents.
6/9/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
8/9/2023	Students and teachers from Cedar visited home to entertain residents with singing ,play game and performance.
13/9/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
20/9/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
20/9/2023	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
23/9/2023	Small Chili group members entertained residents with karaoke singing,dancing andprovided refreshments for residents
27/9/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
29/9/2023	Students and teachers visited home to entertain residents with singing ,play game and performance.

Month of October 2023

4/10/2023	Hair Cutting for residents by Anna Chua Group
4/10/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
7/10/2023	Chong Hua Tong (A) group entertained exercise for all residents.
11/10/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
15/10/2023	Rainbow group members entertained residents with karaoke singing,dancing andprovided refreshments for residents
18/10/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
20/10/2023	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
21/10/2023	Small Chili group members entertained residents with karaoke singing,dancing andprovided refreshments for residents
25/10/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.

Month of November 2023

1/11/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
2/11/2023	United World College South-East Asia Middle Grade students and teachers visited home.
7/11/2023	Fire Drill Exercise for every 6 months
7/11/2023	United World College South-East Asia Middle Grade students and teachers visited home.
8/11/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
8/11/2023	Hair Cutting for residents by Anna Chua Group
14/11/2023	United World College South-East Asia Middle Grade students and teachers visited home.
15/11/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
18/11/2023	Tim Sum group provided Mini Purple rice,Loh Mai Kai,Chicken Siew Mai and Tau Sa Pau for our residents.
21/11/2023	United World College South-East Asia Middle Grade students and teachers visited home.
22/11/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
22/11/2023	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
25/11/2023	Small Chili group members entertained residents with karaoke singing,dancing andprovided refreshments for residents
28/11/2023	United World College South-East Asia Middle Grade students and teachers visited home.
11/29/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.

Month of December 2023

2/12/2023	Chong Hua Tong (A) group entertained exercise for all residents.
5/12/2023	United World College South-East Asia Middle Grade students and teachers visited home.
6/12/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
16/12/2023	Joy Box group members entertained residents with karaoke singing,dancing and provided refreshments for residents
17/12/2023	Rainbow group members entertained residents with karaoke singing,dancing and provided refreshments for residents
20/12/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
20/12/2023	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
22/12/2023	GM meeting with residents
22/12/2023	Birthday celebration for residents
23/12/2023	Mr John Group entertained residents with karaoke singing,dancing and provided refreshments for christmas
27/12/2023	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
30/12/2023	Chong Hua Tong (A) group entertained exercise for all residents.

CALENDAR OF EVENTS FOR YEAR 2023 (OUTDOOR ACTIVITIES)

6/1/2023	15 residents were invited to the Tampines LianHe Gong for Charity Dinner
7/2/2023	26 residents were invited to the Hong Leong HQ for Charity Lunch
19/2/2023	18 residents were invited to the Royal Hotel for Dinner
12/4/2023	23 residents were invited to the Tampines East SCEC FOR Lunch
4/5/2023	12 residents were invited to the UWCSEA Hari Raya Puasa High Tea
13/5/2023	17 residents were invited to the Mother Day Charity Lunch sponsor by Ms Ellen Chua
20/5/2023	18 residents were invited to the Loyang Tua Pek Kong Wecare @ North East Fundraising for dinner
8/7/2023	16 residents were invited to the Shunfeng Villa Hilltop Ballroom for Charity Lunch
19/7/2023	28 residents were invited to the Zoo Singapore Outing host by Sian Chay
9/9/2023	13 residents were invited to the Ang Mo Kio Industrial Part 2 for YYD Education Centre
24/9/2023	18 residents were invited to the Shunfeng Villa Restaurant Who Hup Charity Luncheon
29/9/2023	15 residents were invited to the Dong Yue Shunyin Hall Temple Charity for Dinner
30/9/2023	15 residents were invited to the Imperial Restaurant Mid Autumn Celebration for Lunch
28/10/2023	25 residents were invited to the Summer Garden Restaurant Birthday Celebration for Dinner
18/11/2023	8 residents were invited to the Bliss Garden Restaurant at Singapore Grandparents Day Celebration for Lunch
26/11/2023	24 residents were invited to the Charity Dinner
15/12/2023	24 residents were invited to the Lions Club of Singapore Khatib Mandarin 27th Anniversary for Charity Dinner