

KHENG CHIU LOKE TIN KEE HOME

Annual Report for the year ended 31 December 2024

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

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

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

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

Human Resource Committee	1) Mr Foo Fook Boon	Honorary Secretary
	2) Mr Richard Cheng	Sub-Committee Member
	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

The Home shall endeavor to improve the physical and mental well-being of residents by providing professional management, nursing care, and interaction with society/public through various activities.

The Management Committee shall review the Home's vision and mission every three years to ensure they remain relevant.

Our Mission

To provide a warm and conducive living environment for the ambulant and frail elderly in communal living independently, 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 be engaged with fellow residents, family members and members 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 2024.

Attendance as follows:

NAME	APPOINTMENT	ATTENDANCE
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.

The Management Committee members provide their services to the Home on volunteer basis. They do not receive any remuneration for their services.

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 2024

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 2024, the breakdown of staff strength is as follows:

General Manager	1	Local Staff	6
Accounts Executive	1	Foreign Staff	<u>7</u>
Senior Administrative Executive	1	Total:	<u>13</u>
Administrative Executive	1		
Administrative Assistant	1		
Nursing Aides	3		
Healthcare Assistant	4		
General Workers	<u>1</u>		
Total:	<u>13</u>		

Occupancy

The Home has a capacity of 149 residents (Females: 79 & Males: 70). The residents' muster as of 31 December 2024 was **57** comprising of **6** residents on Public Assistance (PA) grant in Year 2024.

The breakdown of the residents' profile is as follows:

<u>Gender Group</u>	<u>Number</u>	<u>Ethnic Group</u>	<u>Number</u>
Female	25	Chinese Female	24
Male	<u>32</u>	Chinese Male	30
Total:	<u>57</u>	Indian Female	1
		Eurasian Male	1
Paying Elderly:	51	Japanese Male	<u>1</u>
PA/Destitute Elderly:	6	Total:	<u>57</u>

CALENDAR OF EVENTS FOR YEAR 2024 (OUTDOOR & INDOOR ACTIVITIES)

(Please refer to the attached calendar of events for Year 2024 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 Year 2024 amounting to \$1,098,994, a 6.62% decline as compared to \$1,176,836 in 2023. The reasons included the home fees from residents decreased significantly from \$811,480 in 2023 to \$760,407 in 2024 and with zero rental subsidy received from MSF in Year 2024. This decline is exacerbated by a decrease in donation from \$26,374 in 2023 to \$24,792 in 2024.

Total expenses increased 10.4% from \$1,489,605 in 2023 to \$1,599,103 in 2024. The increase of \$109,498 was attributed to:

- 1) Repairs and maintenance increased from \$56,233 in 2023 to \$91,526 in 2024
- 2) Professional fees increased from \$2,280 in 2023 to \$82,650 in 2024.

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 (2023: \$1,883,731). The management has assessed that no allowance for impairment should be provided for the advances to a related party. On 22 September 2025, both parties agreed in writing for the repayment in monthly instalment of \$50,000 commencing from January 2026 and for interest-free of balances.

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 new Management Committee will uphold a strong commitment to operating the Home with excellence, while reinforcing the governance framework to ensure long-term sustainability and accountability.
- (2) 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.
- (3) The Home will continue to engage with Tampines GRC, especially Tampines East CC, Tampines SSO and Northeast CDC to involve Tampines residents and community in the Home's activities.
- (4) The Home will continue in its effort to engage residents in areas of physical and mental health, healthy diet, well-being, recreational/physical activities and relationships with fellow residents and family members.
- (5) The Home will work with childcare centres, schools, corporations 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 2024 (INDOOR/OUTDOOR ACTIVITIES)Appendix 1Month of January 2024

3/1/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
10/1/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
17/1/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
17/1/2024	Hair Cutting for residents by Anna Chua Group
31/1/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.

Month of February 2024

6/2/2024	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
7/2/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
9/2/2024	Chinese New Year Event for residents
14/2/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
21/2/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
28/2/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
28/2/2024	Hair Cutting for residents by Anna Chua Group

Outdoor Activities

18/2/2024	16 residents were invited to New Year Dinner Bliss Garden Restaurant
25/2/2024	23 residents were invited to New Year Dinner Pearl Garden Restaurant

Month of March 2024

6/3/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
9/3/2024	Small Chili Group members entertained residents with karaoke singing,dancing and provided refreshments for residents
13/3/24	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
15/3/2024	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
18/3/2024	Park view school students and teachers visited home and entertained residents
19/3/2024	Park view school students and teachers visited home and entertained residents
21/3/2024	Park view school students and teachers visited home and entertained residents
26/3/2024	Park view school students and teachers visited home and entertained residents

Outdoor Activities

16/3/2024	17 residents were invited to Charity Lunch Imperial Restaurant
24/3/2024	22 residents were invited to Charity Lunch Shunfeng villa Restaurant

Month of April 2024

3/4/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
3/4/2024	Hair Cutting for residents by Anna Chua Group
6/4/2024	Chong Hua Tong (A) group entertained exercise for all residents.

7/4/2024	Rainbow group members entertained residents with karaoke singing,dancing and provided refreshments for residents
16/4/2024	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
16/4/2024	United World College South-East Asia Middle Grade students and teachers visited home.

Outdoor Activities

25/4/2024	13 residents were invited to the UWC Campus Hari Raya Puasa
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Month of May 2024

4/5/2024	Small Chili Group members entertained residents with karaoke singing,dancing and provided refreshments for residents
8/5/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
8/5/2024	Hair Cutting for residents by Anna Chua Group
14/5/2024	United World College South-East Asia Middle Grade students and teachers visited home.
14/5/2024	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
15/5/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
20/5/2024	My First School students and teacher visited home for play game
21/5/2024	United World College South-East Asia Middle Grade students and teachers visited home.
24/5/2024	Eng Community Group members entertained residents with karaoke,singing,dancing and provided refreshments for residents.
25/5/2024	Chong Hua Tong A Group members entertained residents with karaoke,singing,dancing and provided refreshments for residents.
28/5/2024	United World College South-East Asia Middle Grade students and teachers visited home.
29/5/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
30/5/2024	Fire Drill Exercise for every 6 months
31/5/2024	My First School students and teacher visited home for play game

Month of June 2024

1/6/2024	Small Chili Group members entertained residents with karaoke singing,dancing and provided refreshments for residents
2/6/2024	Rainbow group members entertained residents with karaoke singing,dancing and provided refreshments for residents
4/6/2024	United World College South-East Asia Middle Grade students and teachers visited home.
5/6/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
8/6/2024	Chong Hua Tong A Group members entertained residents with karaoke,singing,dancing and provided refreshments for residents.
11/6/2024	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
12/6/2024	Hair Cutting for residents by Anna Chua Group
19/6/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.

Outdoor Activities

15/6/2024	7 residents were avited to Afterlife service Charity Lunch
23/6/2024	24 residents were avited to Woh Hup Charity Lunch

Month of Jul 2024

4/7/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
6/7/2024	Blue flower Group members entertined residents with karaoke singing,dancing and provided refreshments for residents
9/7/2024	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
10/7/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
17/7/2024	My First School students and teacher visited home for play game and singing
17/7/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
18/7/2024	Hair Cutting for residents by Anna Chua Group
20/7/2024	Sevene Cheng group members entertined residents with karaoke singing,dancing and provided refreshments for residents
24/7/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
27/7/2024	Chong Hua Tong (C) Group members entertined residents with karaoke,singing,dancing and provided refreshments for residents.

Month of Aug 2024

3/8/2024	Chong Hua Tong (C) Group members entertined residents with karaoke,singing,dancing and provided refreshments for residents.
4/8/2024	Rainbow group members entertined residents with karaoke singing,dancing andprovided refreshments for residents
7/8/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
6/8/2024	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
8/8/2024	National Day celebrate with residents singing and provided for food
14/8/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
17/8/2024	Buddhist Lodge group members entertined residents with karaoke,singing,dancing and provided refreshments for residents
21/8/2024	Hair Cutting for residents by Anna Chua Group
21/8/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
22/8/2024	GM meeting with residents
23/8/2024	My first school entertined residents with karaoke singing,dancing
24/8/2024	Small Chili Group members entertined residents with karaoke singing,dancing and provided refreshments for residents
25/8/2024	Sinyi group members entertined residents with karaoke singing,dancing and provided refreshments for residents
27/8/2024	Dental screening for residents
28/8/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.

Month of Sep 2024

4/9/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
7/9/2024	Blue flower Group members entertained residents with karaoke singing,dancing and provided refreshments for residents
10/9/2024	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
11/9/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
16/9/2024	Rina group members entertained residents with karaoke,singing,dancing and provided refreshments for residents
18/9/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
20/9/2024	Pei Chun Public school entertained residents with karaoke,singing,dancing and provided refreshments for residents
21/9/2024	Andy group members entertained residents with karaoke,singing,dancing and provided refreshments for residents
24/9/2024	Joel Oasis Wealth group members entertained residents with karaoke,singing,dancing and provided refreshments for residents
25/9/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
25/9/2024	Hair Cutting for residents by Anna Chua Group

Outdoor Activities

6/9/2024	16 residents were avited to Woodland for Charity Dinner
14/9/2024	7 residents were avited to Afterlife service Charity Lunch
15/9/2024	16 residents were avited to Four Point Hotel Imperial Restaurant sponsor by Ms Ellen Chua for Charity Lunch
29/9/2024	24 residents were avited to the Shunfeng Villa Restaurant Woh Hup Charity Lunch

Month of Oct 2024

2/10/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
6/10/2024	Rainbow group members entertained residents with karaoke singing,dancing and provided refreshments for residents
8/10/2024	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
9/10/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
12/10/2024	Jeffrey group members entertained residents with karaoke,singing and provided refreshments for residents
16/10/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
19/10/2024	Small Chili Group members entertained residents with karaoke singing,dancing and provided refreshments for residents
22/10/2024	My First school entertained residents with play game,karaoke singing,dancing
26/10/2024	Chong Hua Tong A Group members entertained residents with exercise karaoke,singing,dancing and provided refreshments for residents.
30/10/2024	Hair Cutting for residents by Anna Chua Group

Month of Nov 2024

1/11/2024	White sands primary school group entertained residents with karaoke singing,dancing and provided refreshments for residents
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6/11/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
13/11/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
20/11/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
23/11/2024	Chong Hua Tong C Group members entertained residents with exercise karaoke,singing,dancing and provided refreshments for residents.
25/11/2024	Fire Drill Exercise for every 6 months
27/11/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
30/11/2024	Blue flower Group members entertained residents with karaoke singing,dancing and provided refreshments for residents

Month of Dec 2024

1/12/2024	Rainbow group members entertained residents with karaoke singing,dancing and provided refreshments for residents
3/12/2024	Chong Hua Tong (B) group members provided vegetarian dinner for all residents.
4/12/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
5/12/2024	EN Community members entertained residents with karaoke singing,dancing and provided refreshments for residents
11/12/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
16/12/2024	Tampines CC group members entertained residents with karaoke singing,dancing and provided refreshments for residents
18/12/2024	Hair Cutting for residents by Anna Chua Group
18/12/2024	Coffee Corner by KCHL with karaoke singing,sold some dessert and pastry and other.
21/12/2024	Mr John group members entertained residents with karaoke singing,dancing and provided refreshments for residents
22/12/2024	Small Chili Group members entertained residents with karaoke singing,dancing and provided refreshments for residents
24/12/2024	Our home Christmas Events with residents

Outdoor Activities

22/12/2024	23 residents were invited to New Year Dinner Pearl Garden Restaurant