KHENG CHIU LOKE TIN KEE HOME

Annual Report for the year ended 31 December 2025

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.


王振胡
Wang Chin Hoo - Advisor


潘家海
Phua Kiah Mai - Advisor


陈嘉兆
Tan Kia Kok - Chairman


符福文
Foo Fook Boon - Secretary


韩霖光
Han Lim Kwang - Treasurer


吴生发
Goh Teng Huat - Asst Secretary


林鸿龙
Lim Hong Liam - Asst Treasurer

Lim Hong Liam | Goh Teng Huat | Tan Kia Kok | Wang Chin Hoo | Foo Fook Boon | Han Lim Kwang

Advisor	:	1) Mr Wang Chin Hoo Raymond	
		2) Mr Phua Kiah Mai Francis	
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/ Services Committee	:	1) Mr Lim Hong Liam	Assistant Treasurer
		2) Ms Su Nandar	Senior Healthcare/Programme Assistant
		3) Ms Wilma Ng	General Manager
Building and Maintenance Committee	:	1) Mr Tan Kia Kok	Chairman
		2) Mr Han Lim Kwang	Honorary Treasurer
		3) Mr Goh Teng Huat	Assistant Secretary
		4) Mr Lim Hong Liam	Assistant Treasurer
		5) Mr Richard Cheng	Sub-Committee Member

Banker (Current Account & Fixed Deposit Account)	:	Standard Chartered Bank (Singapore) Ltd Battery Branch 6 Battery Road Singapore 049909
Banker (Current Account & Fixed Deposit Account)	:	Maybank Singapore Ltd Tampines Branch 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: + 65 6846 8376 Fax: +65 6491 5218
Email: fiduciallp@gmail.com
Website: www.fiducia-llp.com

Lawyer : R. S. Solomon LLC
Advocates & Solicitors
300 Beach Road
The Concourse #12-02/03/04
Singapore 199555
Tel: +65 6817 7498 Fax: +65 6292 2665
Email: info@rssolomon.com
Website: https://rssolomon.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, gender, 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 indoor and outdoor 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. Below is the list of Management Committee (MC) meetings held from 8 May 2025 to 31 December 2025.

1) 1st MC meeting held on 30 May 2025
2) 2nd MC meeting held on 22 June 2025
3) 3rd MC meeting held on 1 July 2025
4) 4th MC meeting held on 4 September 2025
5) 5th MC meeting held on 11 October 2025
6) 6th MC meeting held on 13 December 2025

Financing Year 2025 Management Committee Meetings and Attendance:

NAME	APPOINTMENT	ATTENDANCE
Tan Kia Kok	Chairman	6 / 6
Foo Fook Boon	Honorary Secretary	5 / 6
Goh Teng Huat	Assistant Secretary	5 / 6
Han Lim Kwang	Honorary Treasurer	6 / 6
Lim Hong Liam	Assistant Treasurer	3 / 6

The Home discloses that none of its staff receives more than $100,000 in annual remuneration for the year ending 31 December 2025.

Term Limits for all Management Committee Members
Management Committee members may serve up to three consecutive two-year terms. Re-appointment may only occur after a lapse of at least two years. Where a Management Committee member serves for more than 10 consecutive years, the reason for retaining the individual shall be documented and disclosed in the Annual Report.

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

Tier 1 (Small and Medium Non- IPC Charities) Checklist

Tier 1 Checklist is for charities with gross annual receipts or total expenditure (whichever is higher) from $50,000 to less than $10million.

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, objec-tives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on plat-forms (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
Principle 2: The charity has an effective Board and Management.			
4	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
5	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	Yes
6	Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to over-see the following areas*, where relevant to the charity: a. Audit b. Finance * Other areas include Programmes and Services, Fund-raising, Appointment/Nomination, Human Resource, and Investment.	2.3	Yes
7	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 indepen-dent judgement and act in the best interest of the charity.	2.4	Yes
8	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 re appointment, at least once every three years.	2.5	Yes

SN	Call for Action	Code ID	Did the charity put this principle into action?
9	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 over-seeing 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 re appointment 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
10	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
11	Ensure the Management has suitable qualifications and experience, under-stands 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
Principle 3: The charity acts responsibly, fairly and with integrity.			
12	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
13	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
14	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes
15	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes
16	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
17	Take into consideration the ESG factors when conducting the charity's activities.	3.5	Yes

SN	Call for Action	Code ID	Did the charity put this principle into action?
Principle 4: The charity is well-managed and plans for the future.			
18	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
19	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
20	Seek the Board's approval for any loans, donations, grants, or financial as-sistance provided by the charity which are not part of the core charitable pro-grammes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business	4.2	Yes
21	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
Principle 5: The charity is accountable and transparent.			
22	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
23	Generally, Board members should not receive remuneration for their services to the Board. Where the charity's governing instrument expressly permits re-muneration 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
24	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

SN	Call for Action	Code ID	Did the charity put this principle into action?
25	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
26	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 remu-neration 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
27	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
28	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
Principle 6 The charity communicates actively to instil public confidence.			
29	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 in-crease public support, show appreciation to	6.1	Yes
30	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Yes

APLICATION 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 centres 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 2025

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 2025, the breakdown of staff strength is as follows:

General Manager	1
Accounts Executive	1
Nursing Aides	3
Healthcare Assistant	4
General Worker	1
Total:	**10**

Local Staff	3
Foreign Staff	7
	10

Occupancy

The Home has a capacity of 149 residents (Females: 79 & Males: 70). The residents' muster as of 31 December 2025 was **75**, including **8** residents on Public Assistance (PA) grant in Year 2025.

The breakdown of the residents' profile is as follows:

Gender Group	Number
Female	36
Male	39
Total:	75
Paying Elderly:	67
PA/Destitute Elderly:	8

Ethnic Group	Number
Chinese Female	35
Chinese Male	37
Indian Female	1
Eurasian Male	1
Japanese Male	1
Total:	75

CALENDAR OF EVENTS FOR YEAR 2025 (INDOOR & OUTDOOR ACTIVITIES)

(Please refer to the attached calendar of events for Year 2025 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 2025 amounting to S$1,052,329, a 4.246% decline as compared to S$1,098,984 in Year 2024. The decrease in income of **S$46,655** was partly attributed to the followings:

Description	Year 2025	Year 2024	Decrease in Income
	S$	S$	S$
Admission and Home Fee from residents	730,770	760,407	(29,637)
Fixed deposits interest income	33,461	1,589	(31,872)

There was a reduction in total expenditure of 4.872% from S$1,498,041 in Year 2024 to S$1,425,053 in Year 2025. This decrease of **S$72,988** was partly attributed to the followings:

Description	Year 2025	Year 2024	Savings in Expenditure
	S$	S$	S$
Salaries, allowance and bonus	289,909	358,445	68,536
Staff training and welfare	13,103	22,328	9,225

The auditor had made a statement for the basis of qualified opinion: As disclosed in Note 10 to the financial statements under Other Receivables - the Home has recorded advances to a related party of S$1,883,731 (2024: S$1,883,731). The management has assessed that no allowance for impairment should be provided for the advances to a related party pertaining to the amount provided to The Kheng Chiu Tin Hou Kong & Burial Ground, a permanent honorary member of the Home. The advance to a related party is non-interest bearing, unsecured and repayable on demand.

On 22 September 2025, both parties agreed in writing that the outstanding balance should be repaid in monthly instalments of S$50,000 commencing from January 2026. The agreement further stipulated that the outstanding balance would be interest-free.

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

The Management Committee remains steadfast in its commitment to ensuring the continued growth, sustainability, and excellence of the Home. Moving forward, the Home will focus on the following key priorities:

Strengthening Governance and Operational Excellence
The newly appointed Management Committee is dedicated to upholding high standards of governance and operational effectiveness and processes. The Home will also review and strengthen its Constitution with the aim of obtaining approval for the Institution of a Public Character (IPC) status. This will enable the Home to embark on structured fundraising efforts and secure greater support from donors and the community to meet its growing needs.

Enhancing Resident Intake and Outreach Efforts
To optimise capacity, the Home will intensify its outreach and publicity initiatives to increase the intake of new residents. This includes strengthening partnerships with Medical Social Workers from both acute and community hospitals, Family Service Centres, and Senior Care Centres.

The Home will also deepen collaborations with community partners such as Community Clubs, and volunteer organisations to broaden its reach.

Fostering Community Engagement
The Home will continue to build strong relationships within the Tampines community. Close collaboration with Tampines GRC, Tampines East Community Club, Tampines Social Service Office (SSO), Northeast CDC, as well as Active Ageing Centres, Residents' Committees, and Neighbourhood Centres will remain a priority.

These efforts aim to encourage greater community participation in the Home's programmes and activities.

Promoting Holistic Resident Well-being
The Home will continue to prioritise the overall well-being of its residents by focusing on physical and mental health, nutrition, and social connectivity. Programmes designed to promote healthy lifestyles, recreational engagement, and meaningful relationships among residents and their families will be further enhanced.

Expanding Partnerships for Programmes and Activities
The Home will strengthen its collaborations with educational institutions through Values-in-Action (VIA) initiatives and work closely with corporate partners on Corporate Social Responsibility (CSR) programmes.

These partnerships will support the delivery of a wider range of social, healthcare, and intergenerational activities, enriching the lives of our elderly residents.

Upgrading Infrastructure and Facilities

In support of the Home's long-term sustainability and residents' safety, plans are underway to modernise the Home's two ageing lifts, which have been in operation for approximately 30 years. This upgrading is essential to ensure reliability, safety, and compliance with current standards.

As funding is not available for such cyclical maintenance works, the Home will rely on fundraising initiatives and community support to finance these critical improvements, alongside other facility enhancement efforts.

Prepared by:	Submitted by:
Ms Wilma Ng General Manager Kheng Chiu Loke Tin Kee Home	Mr Tan Kia Kok Chairman Kheng Chiu Loke Tin Kee Home Management Committee