

# 2024



# ANNUAL REPORT

1 Oct 2023 - 30 Sep 2024

**Small Gifts, Miraculous Impact.**



# CHARIS AT A GLANCE



Caritas Humanitarian Aid & Relief Initiatives (Singapore) Ltd is the umbrella body for overseas humanitarian aid by the Archdiocese of Singapore.

CHARIS was first launched as an Archdiocesan body on 20 August 2010 by the late Emeritus Archbishop Nicholas Chia. It was incorporated as a Company Limited by Guarantee on 2 June 2017. CHARIS is part of Caritas Internationalis which comprises over 160 Catholic relief, development and social service organisations working together to build a better world for the poor and marginalised in over 200 countries.

*Inspired by the Catholic faith, CHARIS is the helping hand of the Church — reaching out to the poor, regardless of race or religion, to build a world based on justice and fraternal love.*

## Strategic Pillars

### INSPIRE

To inspire Singapore's Catholic community in the Catholic Social Mission, grounded in compassion, empathy, and fraternal love.

### UNITE

To unite the Catholic community, parishes, and member organisations in action, answering the call of the poor, and uniting with Caritas and other regional networks.

### ENABLE

To enable Catholic individuals, communities, and organisations undertaking overseas humanitarian work through empowerment and capacity building.

### Purpose

As one Body in Christ, to inspire, unite and enable the Catholic Community in Singapore, to love and serve our neighbours in the region through humanitarian aid and disaster response.

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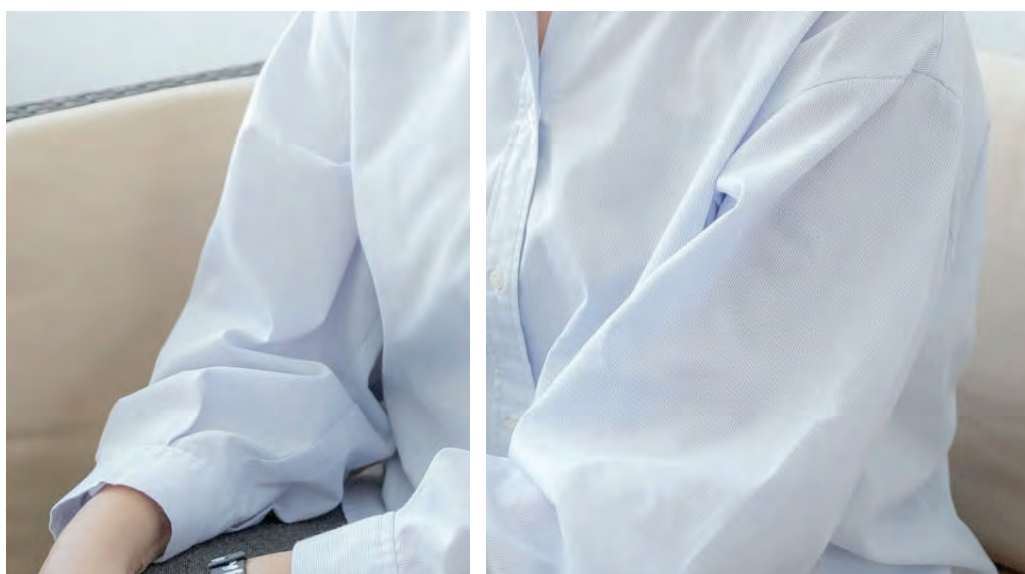
# CHAIRMAN'S MESSAGE



Dear brothers and sisters in Christ,

“... for he who does not love his brother whom he has seen, cannot love God whom he has not seen.” – 1 John 4:20

The theme for this year's Annual Report is “Small Gifts, Miraculous Impact”. It seeks to reflect the profound truth that even the smallest offerings, in whatever form or shape, when given with love, can make a significant difference in the lives of those in need. I would like to start by expressing on behalf of CHARIS board and staff, the deep gratitude to the Lord and each of our volunteers, donors and benefactors for the many offerings that had made this past year a testament to the power of love.



The world that we are living in continues to face numerous challenges. In 2024, the humanitarian crises in Ukraine and Gaza remain, and with natural disasters such as Typhoon Yagi and Typhoon Gaemi, many people have been left homeless, destitute, vulnerable and devoid of hope. The words of our Lord on the cross, “I thirst”, resonate ever so loudly and urgently in these circumstances. How can we respond to our Lord's thirst, and show His face to our neighbors whom we can see? I am reminded especially of the homily of Pope Francis in Singapore, and I quote, “Life always brings us back to one reality: without love we are nothing”, and “The most beautiful building, the most

precious treasure, the most profitable investment in God's eyes, what is it? It is ourselves, all of us, for we are beloved children of the same Father, called in turn to spread love.” It is our ardent prayer that in the year past, CHARIS had done precisely that with our member organisation, volunteers, donors and well-wishers.

As the overseas humanitarian arm of the Archdiocese of Singapore, CHARIS is blessed with its 19 member organisations (as we welcome the latest addition of the organisation Gebirah to our family in 2024). The member organisations are committed in their different areas of charism to serve the brothers and sisters in our



Josephine Koh opens with a prayer for CHARIS Unity Day 2024.



Giving a bear to a beneficiary of free medical in Santa Elisabeth hospital funded by CHARIS in collaboration with Cahaya Masa Depan.

neighbouring regions who have been marginalised or living under adverse circumstances arising from war, natural disasters and human failings. The humanitarian and disaster relief projects include healthcare, education, shelter, water and sanitation, as well as food and nutrition. Entrusted with the funds generously donated by the Catholic community, CHARIS is also able to disburse funds to overseas beneficiaries struggling with basic needs and means to live with human dignity. The details of our grants can be found in this report. In a nutshell, in the financial year of 2024, CHARIS raised about \$2.1 million and disbursed about S\$1.347 million in 42 grants across 16 countries, including Gaza, Pakistan, Malaysia, Myanmar, Philippines and Indonesia, and positively impacting 163,000 beneficiaries. From emergency relief to humanitarian aid, we believe these funds provided life-saving aid to those suffering from

disasters and conflicts. The impact of these gifts has been nothing short of miraculous, offering hope, restoring dignity, and renewing lives.

In addition to the impact on lives and livelihood of our overseas beneficiaries directly through services and grants, CHARIS continues to live its purpose statement of inspiring the hearts of the Catholic Community in Singapore. In 2024, we organised 6 events/courses with our volunteers for a total of 856 volunteer hours. These courses include First Aid Course, Photography/Videography workshops and our signature OHFC (Overseas Humanitarian Foundation Course) and HADR (Humanitarian Aid and Disaster Relief Course). A mission trip also took place in Kuala Lumpur with our volunteers.

As we look to the year ahead, we choose to heed His Holiness Pope

Francis' exhortation to live in unity and hope, and we shall go forth with hope and anticipation. Climate change, humanitarian crises, and socio-economic and geopolitical challenges may continue to present obstacles, but we are confident that with your love and support, and most importantly the grace of God, CHARIS will be used mightily for the kingdom of God to love.

Finally, we humbly pray over the offering of each of your gifts of time, talent and treasure, and trust that God will sanctify and transform them into miraculous impact on those in need. May we always be united in love and service, bringing Christ's compassion to our neighbours in the region.

Shalom.

Yours in Christ,  
**Josephine Koh**  
 Chair, CHARIS

# Summary Financial Statement

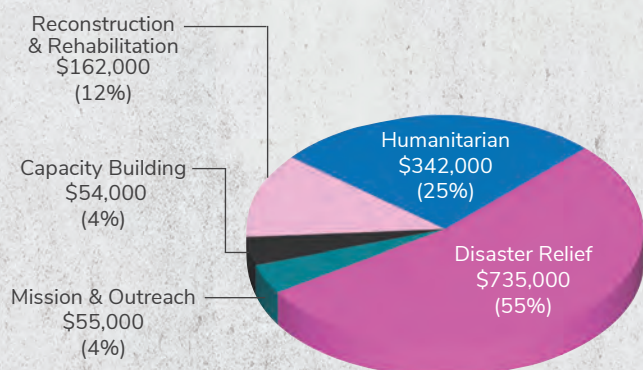
For the year ended 30 September 2024

	General Fund (S\$)	Humanitarian Aid Fund (S\$)	Total (S\$)
<b>Incoming resources</b>			
Fund-raising activities	303,800	2,117,385	2,421,185
Interest income	68,438	5,108	73,546
Other income and gains	24,498	–	24,498
<b>Total incoming resources</b>	<b>396,736</b>	<b>2,122,493</b>	<b>2,519,229</b>
<b>Resources expended</b>			
Fund-raising activities	–	(173,322)	(173,322)
Charitable activities	(421,372)	(1,346,773)	(1,768,145)
Governance and operating costs	(212,247)	–	(212,247)
<b>Total resources expended</b>	<b>(633,619)</b>	<b>(1,520,095)</b>	<b>(2,153,714)</b>
Transfer to General Fund as donation	261,126	(261,126)	–
<b>Surplus for the year, representing total comprehensive income</b>	<b>24,243</b>	<b>341,272</b>	<b>365,515</b>

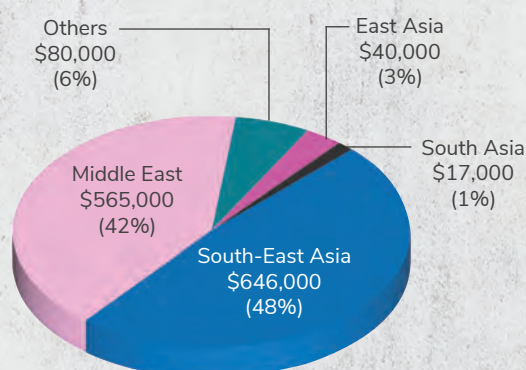
## Charitable Activities 2024

Total: S\$1,348,000\*

Breakdown by Causes (S\$)



Breakdown by Geographical Regions (S\$)



\*Note: Staff and support costs of S\$420,000 are excluded.

Further details of our activities and financials can be found in our Annual Report 2024, which can be downloaded from our website below.

# FY 2024 Highlights

**\$54,000**

**1,300** beneficiaries served

## CAPACITY BUILDING

Projects funded in India, Uganda, and Thailand aimed to enhance lives and communities by creating jobs, improving education and employment opportunities. These initiatives also focused on sustainable livelihoods and providing access to clean water.

## DISASTER RELIEF

Funds were allocated for emergency relief and humanitarian assistance to help rebuild the lives of those impacted or displaced by disasters like cyclones, earthquakes, and conflicts.

**\$735,000**

**89,000** beneficiaries served

**\$342,000**

**39,600** beneficiaries served

## HUMANITARIAN

The funding was used to provide food assistance to vulnerable communities in Thailand, Malaysia, Cambodia, and Vietnam, as well as to offer social care support for migrant workers in Thailand.

## RECONSTRUCTION AND REHABILITATION

To aid in recovery and rehabilitation, efforts include enhancing educational infrastructure for needy students in Cambodia, as well as improving the living conditions of village girls in a boarding house in Indonesia.

**\$162,000**

**300** beneficiaries served

**\$55,000**

**32,600** beneficiaries served

## MISSION AND OUTREACH

Establishing infrastructure to launch a community feeding program in the Philippines, while also providing educational support and food aid to disadvantaged students and families in Cambodia and Vietnam.



# Inspire

*I have told you this so that you might have peace in me. In the world you will have trouble, but take courage, I have conquered the world.*

*- John 16:33*





# CHARIS UNITY DAY 2024

On Saturday 21 September, CHARIS hosted Unity Day at The Upper Room Restaurant & Café. This event marked our inaugural appreciation luncheon, bringing together volunteers, donors, and Member Organisations (MOs). A total of 71 attendees, including Board and Committee members, volunteers, donors, staff, and representatives from 13 MOs, gathered to celebrate and reflect on the year's efforts.

The programme began with a warm welcome from the Chairman, followed by an insightful keynote address by Friar Robin Toha. A panel discussion moderated by Board member, Antony Lee featured speakers Sr Angela Ng of Canossian Daughter of Charity, Gerard Koh of ACTS, and Tony Tan of Gebirah, who shared their experiences and perspectives on the challenges of overseas mission work.

The keynote address inspired reflection on becoming more Christ-centred in our daily lives, in the light of the lived experiences of overseas communities. The panel discussion highlighted the struggles faced by our regional neighbours, eliciting strong support from attendees for the missionaries' work. Many expressed a desire to learn more about how they could contribute to these efforts.

Viewed through the eyes of missionaries, the event invited us all to reconsider how we can embody Christ's compassion by becoming more attuned to the needs of others, thus furthering our commitment to social mission work.



Panelist talks about Insights on the Realities of Working on the Mission Field.

**“Together, we can increase the number of laborers and make a lasting impact in the lives of those who need it most. Let’s raise awareness, inspire action, and continue to unite for a common purpose.”**

– CHARIS Unity Day 2024 Participant



On 13 January 2024, CHARIS and Caritas Singapore united to celebrate the Social Mission Mass. Representatives from member organisations of both CHARIS and Caritas Singapore gathered in thanksgiving to the Lord for the past year and offered prayers for our beneficiaries and benefactors. During the Holy Mass, we renewed our commitment to social mission.

The Holy Mass was presided over by Cardinal William Goh, who emphasised in his homily that “Jesus came for the poor, the marginalised, the suffering, and the vulnerable. Not only for these people, but also, for all others who are in difficult situations... and those that are considered not so good Catholics... But you can be sure that in their heart, they are trying to find some ways to love God.”

We are called to reflect on how CHARIS' efforts should not only serve the poor and marginalized but also create opportunities for everyone to participate in acts of mercy.



A group photo of member organisation representatives with Cardinal William Goh.



The passing of the flame ceremony for leaders.



# HUMANITARIAN AID DISASTER RESPONSE (HADR)

CHARIS invited colleagues from Caritas Philippines to conduct a Humanitarian Aid and Disaster Response (HADR) training from June 7 to June 9, 2024, at the Catholic Centre. The event attracted 19 participants—volunteers with professional skills eager to enhance their readiness for humanitarian deployment. Course feedback was largely positive, with over 90% of attendees stating that key modules, such as the Sphere & Core Humanitarian Standards, Emergency Operations Centre setup, and Needs Assessment, met learning objectives.

The facilitation quality received high praise, with over 80% rating it “Excellent.” Overall, the training effectively equipped volunteers for on-the-ground disaster response, enhancing both skills and confidence for future deployments.



Participants engaging in a group discussion during the course.



# HUMANITARIAN FORUM FAIR 2025

The Humanitarian Forum & Fair (HFF) is a biennial event aimed at promoting dialogue and engagement in humanitarian work. It consists of two main components, the Humanitarian Forum, and the Humanitarian Fair.

The forum comprises a series of talks and panel discussions divided into three sessions:

- **Heart:** Focusing on the spiritual foundation of humanitarian work.
- **Head:** Providing practical knowledge for humanitarian efforts.
- **Hands:** Offering opportunities for participants to actively engage in humanitarian work. The forum includes Q&A sessions for deeper interaction.

The Humanitarian Fair is a platform for CHARIS affiliates and partners to showcase their humanitarian projects and volunteer opportunities. It also provides participants a deeper insight into their work and chance to create a tangible connections.

The 2025 HFF will be held at St. Joseph's Institution (Junior) on June 14, 2025. CHARIS aims to raise awareness of humanitarian causes, inspire action, and build a strong community of missionaries within the Church.



The 2025 logo was designed by a student from leap@JRS.

# MISSIONS



## **A Call to Share (ACTS)**

In July 2024, A Call To Share (ACTS) launched its first mission in Pakse, Laos, under the leadership of Gerard Koh. The mission supports the Catholic Church in Pakse, which ministers to 23,000 Catholics across numerous villages.

As part of the mission, ACTS participated in a summer program for children and youth, offering lessons in basic English, mathematics, IT, and life skills. The team also engaged the children in sports and recreational activities. Additionally, daily clinics run by volunteers, including doctors and medical students, provided essential healthcare services to over 400 villagers.



## **Cahaya Masa Depan**

Cahaya Masa Depan, which translates to “Light of the Future,” focuses on two main missions: supporting deserving and disadvantaged Indonesian students in accessing university education, and providing health assistance to those in need.

In March 2024, a group of volunteers travelled to Batam, Indonesia, to assist in a medical check-up for 77 children and 9 seniors at St. Theresia Children’s Home, a boarding school. They also helped at a soup kitchen, providing meals for those in need.



## **Eco-Tourism and Social Exposure**

In December 2023, the Focolare Movement and ANAK-TnK, both member organisations of CHARIS, collaborated to organize the “Eco-Tourism and Social Exposure Tour.” The trip aimed to provide participants with insight into the spirituality of the Focolare Movement through eco-friendly projects and a deeper understanding of the social realities in the Philippines.

Participants toured the Eco-Farm, established in March 2020, which produces organic vegetables distributed to over 200 families. The group also visited and engaged with children from two organizations: the Pag-asa Social Centre, which offers educational, medical, nutritional, and livelihood assistance to more than 300 children from indigent communities, and the ANAK-TnK Centre, which provides children from the streets and slums of Manila with access to education, nutrition, and protection.



## **KL Mission**

CHARIS partnered with the Fishing Rod Society to organize a mission trip to Kuala Lumpur, Malaysia, from July 11-14, 2024, to support the Zotung Refugee Catholic Learning Centre (ZRCLC). The center serves refugee children by providing education and essential supplies, and it is run by dedicated volunteer staff and teachers. A team of 14 participants took part in the mission, aiming to help maintain the center, engage with the refugee children, and reach out to homeless refugees in the surrounding area. Prior to the trip, a donation drive was held in Singapore to gather supplies for those in need.



# Unite

*I appeal to you, dear brothers and sisters, by the authority of our Lord Jesus Christ, to live in harmony with each other. Let there be no divisions in the church. Rather, be of one mind, united in thought and purpose.*

*– 1 Corinthians 1:10*

# CAPACITY BUILDING



## Providing clean water for school children in Uganda

St. Francis Initiative Community School (SFICS) is a registered community school established by the Catholic Church and administered by St Francis Catholic parish, to cater for the welfare, healthcare and education of needy and vulnerable children in Kampala, Uganda. To support SFICS's efforts to enhance the social welfare of their students, CHARIS funded more than S\$11,000 to construct a borehole at their premises, providing clean water for 500 students at the school and people within the community around the school, helping to reduce outbreak of waterborne diseases among the children, significantly improving their health.



## Education empowerment to refugees and asylum seekers in Thailand

There are an estimated 3,658 refugees and 1,309 asylum-seekers (a total of 4,967) from more than 40 countries residing in urban centres in Thailand. They face challenges such as gaps in education, unfamiliar environments, language barriers, and cultural differences. To address these issues, Jesuit Refugee Service received USD 25,000 in funding from CHARIS to provide language and vocational education programmes, assisting 702 urban refugees and asylum-seekers in finding employment and better integrating into society.

# DISASTER RESPONSE

## Typhoon Yagi | Vietnam

CHARIS partnered with the Singapore Armed Forces (SAF) to deliver humanitarian aid to Laos, Myanmar, and Vietnam from September 18 to 20, 2024, following Typhoon Yagi. The Republic of Singapore Air Force (RSAF) supported the mission with 12 sorties, utilising an A330 Multi-Role Tanker Transport and two C-130 aircraft. Together, they transported 35 tonnes of relief aid. The Changi Regional Humanitarian Assistance and Disaster Relief Coordination Centre (RHCC) coordinated 20 tonnes of supplies from SAF and local NGOs, including CHARIS, while the Disaster Emergency Logistics System for ASEAN (DELSA) provided the remaining aid through the ASEAN AHA Centre. Minister for Defence, Dr. Ng Eng Hen highlighted the SAF's readiness and praised the effective collaboration among RHCC, AHA Centre, and NGOs. He expressed gratitude to partners and hoped the aid would offer comfort to those impacted by the typhoon.



Personnel from the Singapore army verifying humanitarian aid supplies that will be delivered to communities hit by Typhoon Yagi. (Photo: MINDEF)



Caritas Philippines staff visiting the affected communities (Photo: Caritas Philippines)

## Flood | Philippines

As early as 2nd week of December 2023, the Southern and Eastern part of Philippines were hit by Tropical Storm "Kabayan" with wind gustiness of 90km/hr, which brought massive flooding in Mindanao provinces. In that weather disturbance, a large number of Internally Displaced Persons (IDP) left their homes and stayed at the designated evacuation center and spent Christmas holiday at the camp. As of February 23, 2024, it was reported that a total number of 471,819 families (1,56,339 individuals) in 13 provinces, 71 cities/municipalities and 881 barangays, was affected by the event.

CHARIS supported Caritas Philippines with S\$30,000. For their emergency response to address immediate essential needs of 465 households (2,325 individuals), affected by flooding in the provinces of Davao Del Norte, Davao De Oro and Davao Oriental, Philippines. To support the communities affected, non-food items such as solar light, hygiene kits, and other essential household items were distributed to affected households.



## Cyclone | Bangladesh

On 26 May 2024, Cyclone Remal made landfall roughly 80 kilometres (50 miles) southeast of Bangladesh packing gusts of up to 135 kilometres per hour (84 miles per hour) and moved northwards across Bangladesh, devastating the country's coastal districts. Heavy rainfall followed and a 5-7 ft tidal surge that battered 16 coastal districts, with eight of them severely affected, being the most devastating cyclone to strike Bangladesh in over a decade.

CHARIS supported Caritas Bangladesh with S\$30,000, assisting over 24,000 individuals, including children. The aid comprised the support of shelter, Water, Sanitation and Hygiene (WASH), food security, and livelihood options, to restore the livelihoods of those affected as soon as possible.



Some members from the MMT Team.

## War | Jerusalem, West Bank and Gaza

The Gaza Strip is a coastal region bordering Israel and Egypt, has over 2 million residents and faces significant healthcare service gaps and severe medicine shortages. On Saturday 7 October 2023, the Israeli air force has increased bombings and ordered a siege, cutting off food, fuel, electricity, and water. On March 29, 2024, the Gaza Strip's Ministry of Health said that the number of casualties from Israeli attacks since October 7, 2023, had climbed to 32,552 dead, with 74,980 injured.



Nurse taking patient's measurements.

CHARIS supported Caritas Jerusalem with S\$431,000, in providing medical care in Gaza, to reinforce the vulnerable healthcare system, which is plagued by restricted access to medical supplies, inadequate financial and technical capacity because of the blockade, anguish among frontline personnel, and decreasing socioeconomic conditions. This includes activities such as procurement and delivery of drugs, medical disposables, lab supplies and medical equipment, providing primary health and nutrition services to sick children and treatment of infectious and parasitic diseases, management of chronic diseases, especially hypertension and diabetes, health care for elderly people, antenatal care, and other specialties, benefitting more than 23,000 affected individuals.

# HUMANITARIAN



## **Social Pastoral Care for vulnerable migrant workers**

More than S\$30,000 was funded in support of National Catholic Commission on Migration's Social Pastoral Care programme for Vulnerable Migrant Workers from Myanmar, Laos and Cambodia living in Thailand, giving 4,662 children, youth, women and elderly access to essential health care services, educating them about basic labour rights and law to empower their livelihood, establishing community groups to provide them with support networks.

## **Supplying of meals for hilltribe children and children with disabilities**

More than S\$33,000 supported the Camillian Social Centre's program of supplying meals for hilltribe children and children with disabilities in Chiang Rai, Thailand. 122 underprivileged and disabled children belonging to various hilltribes were ensured three nutritious daily meals adequate for their physical and cognitive development, significantly improving their health, supporting their education and enhancing their overall quality of life.

THAILAND

THE PHILIPPINES

INDONESIA

## **Humanitarian aid and educational activities during Advent Season 2023**

More than S\$13,000 aided in humanitarian and educational efforts in Laguna, Cavite and Manila, Philippines during the Advent Season of 2023, with activities and games conducted for 1,050 children and 75 elderly, while also distributing humanitarian parcels of rice, canned food and other basic necessities, to the joys of Christian Mission.



## **Maternal and Child Health program to treat and prevent stunting**

S\$50,000 was disbursed to Caritas Indonesia Karina to fund their Maternal and Child Health programme to treat and prevent stunting of children in communities in Southwest Sumba Regency, East Nusa Tenggara. Key activities implemented include centralised provision of nutritious food for 356 children, provision of clean water and sanitation, of which 132 of the children involved were declared to have recovered from stunting.



# Enable

*And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.*

*– Romans 1:32*



# HUMANITARIAN AID FUND (HAF)

The CHARIS Humanitarian Aid Fund (HAF) was established to support the overseas humanitarian work of the church in Singapore. It enables CHARIS to provide humanitarian assistance beyond just victims of natural disasters to all other forms of crises, adverse circumstances, or humanitarian needs that may occur overseas.

Donations to the CHARIS HAF are used to provide grants to organisations undertaking disaster relief and humanitarian work and for the operations of CHARIS. Humanitarian situations encompass natural disasters and other adverse circumstances faced by the poor and needy, especially in developing countries in the region. These include projects and initiatives to provide food, medical aid, and shelter for immediate relief as well as long-term support of those displaced and in need.

Requests for grants from the CHARIS HAF undergo a rigorous grant process that includes evaluation, due diligence, approval, disbursement, monitoring, and reporting. The grant process and principles of CHARIS funding are available to all grant applicants and are published on the CHARIS website. The stringent process ensures accountability and the appropriate usage of funds. CHARIS also prioritises high-impact projects that can provide measurable outcomes and change lives in enduring ways.



On January 9th 2024 - The delivery of ambulance by Toyota Auto. It was blessed by Fr. Philip Heng, SJ

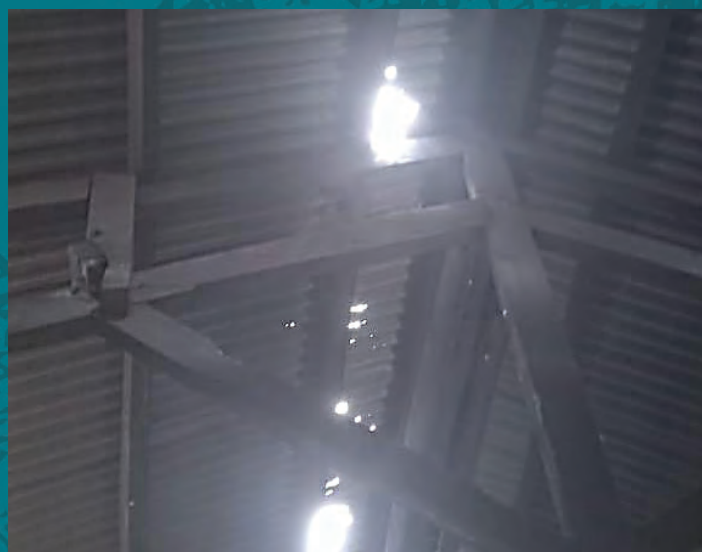
The majority of CHARIS' funding for disaster relief comes through Emergency Appeals, orchestrated and coordinated through Caritas Internationalis. These Emergency Appeals undergo an expedited process to respond quickly to all kinds of emergencies, from earthquakes or typhoons to famines or pandemics, or a refugee crisis. These appeals will enable individuals to rebuild livelihoods, provide clean drinking water, basic sanitation services, and hygiene items.

During the year, CHARIS approved 42 grant requests, amounting to a total of more than S\$1.34 million in pledged grants.

# RECONSTRUCTION AND REHABILITATION

## Renovation of boarding house for village girls in Indonesia

The St. Elisabeth Boarding House, built in 1995, has been a safe haven for economically disadvantaged girls from the remote villages of Bondo Kodi, East Nusa Tenggara, Indonesia, focusing on their education and development. Their premises had fallen into gradual disrepair over the past two decades. With CHARIS' injection of more than S\$31,000 of capacity building funds, St. Elisabeth Boarding House was able to renovate the roof of their boarding house, such that residents are no longer faced with a rain leakage problem, restoring their access to a safe and comfortable environment, enhancing their well-being and quality of life.



Deteriorating roof with holes of St. Elisabeth Boarding House in Bondo Kodi - Sumba Indonesia.





# GAZA AIRDROP: DELIVERING HOPE, ONE DROP AT A TIME

CHARIS partnered with the Republic of Singapore Air Force (RSAF)'s airlift of the third tranche of humanitarian aid from Singapore to Jordan in March 2024. The RSAF commenced the airdrop operations staged out of Jordan, together with the Royal Jordanian Air Force. The humanitarian package contains meal packs and critical supplies including medical supplies and equipment.



Personnel from RHCC thanking Linus Ng, Executive Director of CHARIS for the donation. (Photo by MINDEF).



Singaporeans working together with volunteers at the RSG Donation Drive. (Photo by: MINDEF).

# CONTINUOUS IMPROVEMENT

## Enhancing Internal Governance Framework

The CHARIS Board and Management share a steadfast commitment to the principles of effective governance and management, which has become ingrained in the organisation's foundational ethos. This commitment has enabled CHARIS to allocate appropriate resources towards the establishment of a comprehensive governance framework, including investments in areas such as internal audits, consultancy services, and essential tools like name screening software.

Coupled with a three-year internal audit, conducted by Shared Services for Charities from 2020 to 2023, CHARIS embarked on multiple consultancy projects aimed at strengthening our cybersecurity, IT policies, and data protection practices. With the completion of these consultancy services to ensure a robust governance framework, a new initiative to evaluate our anti-money laundering and counter-terrorism financing policies and practices was completed in the financial year 2024.

CHARIS is cognisant that good governance is an ongoing endeavour, necessitating regular reviews of our policies and practices. Continuous efforts are also imperative to ensure consistent implementation and adherence to these standards. Since its inception, CHARIS has developed organisational policies and guidelines that are routinely reviewed and refined to remain relevant to the evolving landscape of governance and to uphold accountability to the public and stakeholders.

To further strengthen our governance framework, CHARIS has restructured its Corporate Governance Committee, composed of pertinent board members, to enhance oversight on governance-related matters. This committee is integral in aligning CHARIS' operations with our commitment to good governance and accountability.

## Board Strategy & Way Forward

The CHARIS Board conducts a minimum of one Board Strategy Meeting annually to assess the outcomes and achievements of the preceding year, while also delineating the strategic direction and initiatives for the organisation moving forward. Throughout this process, the Board diligently evaluates the continued relevance of existing programmes and activities in light of the changing environment and the needs of CHARIS, our member organisations, and external stakeholders.

In the most recent financial year, CHARIS convened a comprehensive full-day Board Strategy Meeting in September 2024, dedicated to examining the fundamental question of CHARIS' purpose, particularly its role within the Catholic Church and the broader community, both locally and internationally.

The Board unanimously acknowledged the need to deploy more resources to member organisations in the next three to five years. This serves to further support and enable Catholic mission groups to conduct overseas mission work more effectively and efficiently.

In alignment with this decision, the various CHARIS committees have undertaken reviews of their respective work plans and operating budgets for the upcoming financial year, ensuring that relevant activities are appropriately prioritised. Similarly, the Balanced Scorecard for the forthcoming financial year, which serves as a strategic map for the Board and its executive staff, has also been reviewed and adjusted to reflect this objective.



# Who we are

*For we are God's masterpiece. He has created us  
anew in Christ Jesus, so we can do the good things  
he planned for us long ago.*

*- Ephesians 2:10*





# MEMBER ORGANISATIONS



## **A Call To Share (ACTS)**

ACTS began in 2006 when a group of parishioners from the Church of Our Lady Queen of Peace in Singapore visited Don Bosco Phum Chreh School in Cambodia to share the joy of Christmas. Inspired by this life-changing experience, they sought to spread the “joy of service” further. What started as a small parish initiative has grown into a year-round multi-parish program, culminating in annual Advent missions that attract hundreds of participants. Today, ACTS has expanded its missions to Cambodia, Myanmar, the Philippines, and Vietnam, with participants joining from as far away as Australia, Mauritius, Shanghai, and the USA.

 [www.acts-singapore.com](http://www.acts-singapore.com)


 [acts.singapore](https://www.instagram.com/acts.singapore)


 [ACTSSG](https://www.facebook.com/ACTSSG)



## **Agape Human Wellness**

Agape Human Wellness (AHW) is a Singapore-based charity established in 2000 by Mr. Paul Raj, dedicated to supporting children, youth, and low-income families in impoverished communities. With the help of members and volunteers, AHW collaborates with individuals and NGOs to promote initiatives that enhance basic living conditions for those in need. The organisation aims to improve lives and inspire individuals to reach their potential.


 [www.ahwgroup.net](http://www.ahwgroup.net)


 [AHW - Agape Human Wellness](https://www.facebook.com/AHW-Agape-Human-Wellness)



## **ANAK- TnK**

Founded in 1998, ANAK-TnK supports Manila’s most vulnerable children living in extreme poverty on the streets and in slums. Currently led by Executive Director Sr. Fr. Matthieu Dauchez and Ms. Gloria Recio, the foundation collaborates with a multidisciplinary team of local professionals. ANAK-TnK’s initiatives, which focus on Education, Nutrition, Health, and Protection for street children and those with special needs, are also supported by branches on all continents under Mr. Pascal Breton’s supervision.

 [anak\\_tnk](https://www.instagram.com/anak_tnk)

 [anaktnkfoundation](https://www.facebook.com/anaktnkfoundation)






### **Cahaya Masa Depan**

Cahaya Masa Depan (CMD), meaning “Light of the Future” in Bahasa Indonesia, is a charity supporting underprivileged children in the Riau Islands by helping them pursue education and break the cycle of poverty.

CMD partners with local institutions like Mount Elizabeth Hospital in Batam, churches, and organizations to provide health services, including general and dental check-ups. In collaboration with the Soup Kitchen, we also prepare and distribute meals to those in need. We regularly ship essential items to Batam for local communities, ensuring we meet their needs through close cooperation with parish churches.

Their mission aims to improve the physical health and well-being of vulnerable individuals and communities.



-  [www.ahaya.masa.depan](http://www.ahaya.masa.depan)
-  [ahaya.masa.depan](https://www.instagram.com/ahaya.masa.depan)
-  [assocahayamasadepan](https://www.facebook.com/assocahayamasadepan)



### **Canossian Daughters of Charity**

Canossian Daughters of Charity are engaged in ministries of charity to communicate God’s love through service to the poorest and bringing meaning to their lives. Their humanitarian work in Myanmar involves the formation of children and youth, training young women to be educators of children in villages, running a boarding house and a kindergarten for children and managing a small vocational training centre to equip disadvantaged youth with hospitality skills so as to prepare them to find employment.



Currently, they are reaching out to poor children in a nearby village with a weekly Food for the Poor Project. They share their mission with lay associates and volunteers who draw inspiration from the Canossian spirituality.

-  [www.canossians-sg.org](http://www.canossians-sg.org)
-  [canossiansisters](https://www.instagram.com/canossiansisters)



### **Catholic Architectural Guild**




Catholic Architectural Guild is a lay apostolate that consists of Catholics in the Architectural industry under the guidance of the Catholic Archdiocese of Singapore

-  [catholicarchguild](https://www.instagram.com/catholicarchguild)
-  [catholic-Architectural-guild](https://www.facebook.com/catholic-Architectural-guild)



### **Catholic Medical Guild**



Catholic Medical Guild (CMG) is a community of healthcare professionals which aims to provide a Catholic network and fellowship for its members and encourages the ethical practice of science and medicine. CMG also assists in developing the health of communities in need and helps its members to live out their faith

-  [www.cmg.org.sg](http://www.cmg.org.sg)
-  [cmg.sg/](https://www.instagram.com/cmg.sg/)
-  [cmg.org.sg](https://www.facebook.com/cmg.org.sg)



### **Catholic Nurses' Guild**



Catholic Nurses' Guild (CNG) is an association of committed and caring nurses who strive to uphold technical competence according to Christian moral principles. CNG fosters and promotes the professional and spiritual growth of its members, as well as participates in pastoral and community programmes towards the sick, handicapped and the elderly.

 catholicnursesguild\_sg/  
 groups/cngsingapore



### **Clare's Missionary**


Clare's Missionary is a lay Catholic Organisation in the Catholic Archdiocese of Singapore that is based on the concept of Christ in the Marketplace.

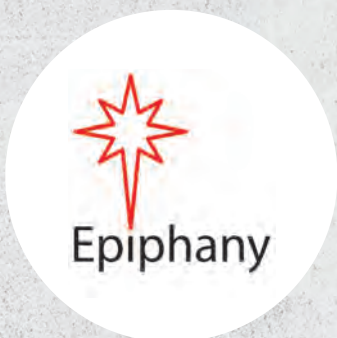
 claresmissionary/  
 claresmissionary.sg



### **Couples for Christ**

Couples for Christ (CFC) Singapore is a worldwide family renewal ministry, whose mission is to renew and build strong Christian marriages and families within the parishes where it is present. CFC is called to bring the Lord's strength and light to those who are struggling to be truly Christian families in the modern world. Its vision is to have families in the Holy Spirit renewing the face of the Earth. Its two-fold mission is to build the Church of the Home and to build the Church of the Poor.

 CouplesforChristSingapore



### **Epiphany**

Epiphany was founded in September 2000 by parishioners of the Church of the Immaculate Heart of Mary to evangelise in Singapore and the Riau Islands. In Singapore, they organise events like the annual fiesta and the Alpha course to introduce Christ to non-Christians. In response to requests from Indonesians to improve English standards, Epiphany launched the TeachNLearn program in the Riau Islands, involving bi-weekly visits to three mission stations in Rempang, Taroka (Batam), and Tanjung Pinang (Bintan). Volunteers conduct English lessons using a curriculum designed by Singapore teachers for both elementary and high school students. The programme's success is reflected in increased school enrollment and positive feedback from former students.



### Father Damien Society

The Father Damien Society was established in 2009 to support underprivileged youth in Indonesia and the Philippines, initiated by then-Parish Priest Rev. Fr. Anthony Hutjes SSCC. Initially, the society provided stationery and educational supplies, and it now supports a kindergarten in Punggor, Batam, where they also help with building renovations and supplement teachers' salaries. Health services for children and their parents are provided by Dr. Sally and her team. Additionally, they support St. Theresa Orphanage in Rempang for older children and sponsor some youths' education. Since 2015, they have assisted youths in Bagong Silang, Philippines, with school fees and a milk nourishment scheme. The society consists of 12 active members who meet monthly via Zoom.



### Fishing Rod Society

The Fishing Rod Society derives its name from the quote, "Give a man a fish, you feed him for a day. Teach a man to fish, you feed him for a lifetime." Its primary overseas project is the Agape Centre, which supports Myanmar refugees in Kuala Lumpur, focusing on education for the poor and comfort for the sick. In 2009, they established the Zotung Refugee Catholic Learning Centre (ZRCLC) to provide a safe learning environment for Zotung refugee children who couldn't enroll in Malaysian schools. The school has since expanded to include other Myanmar refugee tribes and aims to reach the broader refugee community. Agape Centre also conducts monthly pastoral care visits to PERCH, a convalescent home. Future plans include offering skills courses for women, employment courses for men, and extracurricular activities for children.

[www.zrccmalaysia.com](http://www.zrccmalaysia.com)



### The Focolare Movement

The Focolare Movement, officially known as the "Work of Mary," is a spiritual and social renewal movement founded in Trent, Italy, in 1943 during World War II. The term "Focolare" means "hearth" or "family fireside" in Italian, symbolizing its focus on building a large and diverse community inspired by the Gospel.

[focolare\\_official](https://www.instagram.com/focolare_official)

[focolareSG](https://www.facebook.com/focolareSG)



### ICPE MISSION

Institute for World Evangelisation - ICPE Mission Singapore is an International Association of Christ's faithful of Pontifical Right and is the missionary arm of the Glory of God International Covenant Community, which started out in Malta as a local community.

[www.instagram.com/icpesg/](https://www.instagram.com/icpesg/)

[icpesg](https://www.instagram.com/icpesg/)




[icpemissionsingapore](https://www.facebook.com/icpemissionsingapore)



### JRS Singapore

Active in over 50 countries, JRS is a worldwide Catholic organisation with a mission to accompany, serve, and advocate on behalf of refugees and forcibly displaced persons. JRS Singapore supports the projects of other JRS organisations in the Asia Pacific region by sending financial and / material aid, and conducting online courses for their refugees and asylum seekers.

In Singapore, JRS focuses on raising awareness of refugee issues and through LEAP@JRS, developing programmes which nurture digital, professional and life skills to enhance internship and entrepreneurship opportunities for refugees. JRS reaches out to Singapore's migrant community by organizing recreational activities and skill-based workshops.



-  [jrsg.org](http://jrsg.org)
-  [jrs\\_singapore](https://www.instagram.com/jrs_singapore)
-  [JRSSingapore](https://www.facebook.com/JRSSingapore)



### Project Kyrie

Project Kyrie is dedicated to helping individuals make a positive impact in the lives of those less privileged, both in Singapore and abroad. It organizes and facilitates support for the poor, providing food rations to 20 families in Singapore and assisting crisis cases. Internationally, Project Kyrie extends its support to people in Cambodia, Indonesia, Malaysia, Thailand, Poland, and Ukraine. Its main objective is to empower individuals through education and skill development, believing that alleviating poverty for children can break the cycle of hardship for entire families.

Project Kyrie also believes that any skills, talents, resources and connections when contributed, can make a huge difference to change the path of an individual's life for the better, to give much needed hope and dignity. No effort is too small.

-  [projectkyrie](https://www.instagram.com/projectkyrie)
-  [projectkyrie](https://www.facebook.com/projectkyrie)





### SiGN

SiGN is a Parish based mission group from the parish of St Francis Xavier. While most of our members are from within the parish, we do welcome like-minded people from outside the parish, whether they be Christian or not, to journey with us and to experience the richness of life as a part of a Christian Community.



### Gebirah

Gebirah is a Marian organisation, established under the inspiration of the spirit of Opus Dei, where the essence of every life holds immeasurable value. Driven by this fundamental principle, Gebirah strives to put the Christian virtue of mutual responsibility into action by empowering communities to care for each other, especially those caught in armed conflicts, natural and man-made disasters, and the marginalized and vulnerable facing diverse hardships.

-  [www.gebirah.org](http://www.gebirah.org)
-  [tonytangebirah](https://www.instagram.com/tonytangebirah)

# BOARD OF DIRECTORS



## **Josephine Koh**

*Chairman of CHARIS (Appointed on 1 Jan 2019)*

Josephine Koh is a Consultant with law firm Dentons Rodyk LLP, Singapore. She has 33 years of legal experience, specialising in negotiations and corporate work and closing cross-border transactions. She serves as a catechist for the youths, as well as a lector in her parish. She is also the honorary secretary of Children's Aid Society, Singapore. She is particularly passionate about safeguarding the rights and interests of children, youths, and women.



## **Thomas Low**

*Deputy Chairman of CHARIS and Vice Chairman of IT Committee (Appointed on 1 Jan 2019)*

Thomas Low is currently the Client Delivery Lead serving Homeland Security for NCS, a SingTel company. With 30 years of experience in the Information Technology space, he previously worked in Accenture, Sun, Red Hat, and Dell-EMC. Thomas worships at the Church of the Holy Spirit and had served many years in Children's Liturgy and is a catechist journeying with youth towards the Sacrament of Confirmation.



## **Antony Lee**

*Chairman of Volunteers and Outreach Committee (Appointed on 1 Mar 2023)*

Antony Lee is a lawyer at the Singapore International Mediation Centre. He has 38 years of experience in commercial and financial services law. Antony has served as a catechist preparing youth for confirmation, a minister of holy communion, and an EXCO member of the Parish Pastoral Council. He is also active in small Bible study groups and, from time to time, helps parties resolve differences as a mediator. He is married with three grown-up sons and currently worships at the Church of St. Ignatius.



## **Caroline Leong**

*Chairman of Communications Committee (Appointed on 1 Jan 2024)*

Caroline Leong is Group Chief Customer Officer for TEEG, a private equity firm that owns leading family entertainment brands across the APAC region. She has over 20 years of experience in the hospitality industry, the government sector, the financial arena, and, independently, as an entrepreneur. She is parishioner of St Francis Xavier Church. She is married with two sons.



### **Colin Lim**

**Chairman of Information Technology Committee** (Appointed on 1 Sep 2021)

Colin Lim is the Chief Information Officer at the Ministry of Health, Singapore. He has over 25 years of working in both the public and private sectors. Colin's voluntary work includes appointments on the Board of the Singapore Medical Association Charity Fund and the Employability and Employment Committee of Yellow Ribbon Singapore. Colin is married with teenage twins and currently worships at the Church of St Ignatius.



### **Elaine Chan**

**Chairman of Grants Committee** (Appointed on 1 Jan 2021)

Elaine Chan is a Partner of WongPartnership LLP and Joint Head of the Financial Services Regulatory Practice. She has been in legal practice for over twenty years. She is a parishioner of the Church of Our Lady of Perpetual Succour (OLPS). She is married with three kids.



### **Jean Fernandes**

**Chairman of Audit Committee** (Appointed on 1 Feb 2023)

Jean Fernandes is the Group Chief Financial Officer at GXS digital bank. She has 20 years of leadership experience in Asia and internationally. Jean is an audit committee member at the Movement for the Intellectually Disabled of Singapore (MINDS). Previously participated in liturgical and youth activities, she now serves in the Ministry of Comfort, bringing communion to the home-bound. She worships at the Church of St Michael.



### **Jennifer Marie**

**Co-Chair of Membership Committee** (Appointed on 1 Feb 2023)

Jennifer Marie is an Adjunct Professor in the Faculty of Law at the National University of Singapore. She has over 39 years of experience in the legal and judicial service. In 2018, Jennifer launched the Joachim Education Programme for children from rural areas in India. She has been involved in the Community Justice Centre and Catholic Welfare Services. She serves as a lector at the Church of the Sacred Heart and the Church of Our Lady of Lourdes.



### **Dr. Jeyaraj Prema Raj**

**Chairman of Disaster Relief and Missions Committee** (Appointed on 22 Jul 2019)

Dr. Jeyaraj Prema Raj, Augustine is a Hepato-Biliary, Pancreatic and Liver Transplant Surgeon. Currently, he is the Head of the SingHealth-Duke NUS Transplant Centre. As a member of the Indonesian Red Cross, he has participated in medical missions in Indonesia. He is passionate about Humanitarian Aid and of galvanising members of the Catholic community to render aid, to communities in need in the world, irrespective of their background. He strongly believes that as a Catholic community in Singapore, we should step outside ourselves, and in humility and service, go out to those who are in need of aid, as witness to our faith.



### **Joachim Toh**

**Chairman of Finance Committee** (Appointed on 1 Dec 2019)

Joachim Toh is the Chief Risk Officer with a family office. Before taking on this role, he served as the Executive Director at Clarity Singapore. Additionally, he held the position of Deputy Chief Investment Officer (CIO) at Nanyang Technological University and previously acted as the Chief Operating Officer and Deputy CIO at the National University of Singapore. He also assumed the position of Executive Vice-President at Great Eastern Holdings. He holds a Bachelor of Business Administration and is a Chartered Financial Analyst. Joachim serves as a warden at the Church of the Holy Family. He is married with four children.



### **Kenneth Wambeck**

**Board Member** (Appointed on 1 Jan 2024)

Kenneth Wambeck is currently Director at Grow Consulting, a human resource consulting company. He has 20 years of experience in the human resource field with a focus on learning and talent development. He especially enjoys working with clients in the areas of assessments, training and coaching. He is a Member of A Call to Share CLG and is also on its Board of Directors. He has been actively involved with the organisation, assuming leadership roles in organising mission trips to Cambodia since 2011. He worships at the Church of the Holy Cross.





### **Leona Lim**

**Board Member** (Appointed on 1 Jan 2021)

Leona Lim is the Regional FP&A Director for APAC at Inchcape. She has more than 20 years of experience in Finance leadership, focused on strategy, mergers & acquisitions, and valuation. Leona is a Chartered Accountant and a Chartered Valuer and Appraiser. She is married and worships at the Church of Christ the King.



### **Mark Joven**

**Chairman of Fundraising Committee** (Appointed on 1 Mar 2024)

Mark Joven is currently the Business Manager, COO for Wealth and Retail Banking at Standard Chartered Bank. He holds an MBA from INSEAD and has over 12 years of experience in various aspects of banking, logistics, and non-profit organisations. Previously, he was Chief Operating Officer at World Wide Fund for Nature (WWF) Singapore, where he managed fundraising, finance, and operations. Mark worships at the Church of the Sacred Heart.



### **S. Devendran**

**Co-Chair of Membership Committee** (Appointed on 1 Jan 2019)

S. Devendran is the CEO of Sree Narayana Mission (Singapore), a charity with an IPC status that provides services in the eldercare sector and community programmes for the less privileged. He is a retired army officer and was a recipient of the SAF Overseas Training Award. He serves with several community organisations such as the Yishun Primary School Advisory Committee. He also currently chairs the Singapore Prison Service Board of Visitors, and was appointed a Justice of the Peace by the President of Singapore in 2020. He serves as a lector in the Church of Christ the King and as a warden in the Church of Our Lady of Lourdes.



### **Teresa Mok**

**Board Member** (Appointed on 1 Apr 2021)

Teresa Mok is an independent consultant who works with organisations to enhance strategy implementation, in areas such as workforce management, organisation transformation and change management. She serves on the Archdiocese Pastoral Council as Member and Head of Secretariat, and also as a volunteer at Catholic Leadership Centre. Teresa worships at the Church of Our Lady Queen of Peace. She is married with three children.

# Board of Advisors



## **Willie Cheng**

*Board of Advisor (Appointed on 1 Dec 2019)*

was formerly Country Managing Partner of Accenture. He is currently on the boards of several commercial and non-profit organisations. He was previously a Council Member of the Archdiocesan Crisis Coordination Team, the predecessor to CHARIS. He is a trustee of CFL Lumens Trust, and a member of the Archdiocesan Pastoral Council, Archdiocesan Land and Properties Singapore and the Archdiocesan Governance and Structure Council. He is an advisor to the Catholic Business Network, Catholic Preschool Education Singapore and Catholic Foundation. Willie and his wife, Julie, are a presenting couple with the Marriage Preparation Course. He is a Warden at the Church of the Holy Family.



## **Rev Fr Colin Tan**

*SJ, Spiritual Director (Appointed on 1 Jan 2021)*

Rev Fr Colin Tan, SJ, was on the first Board of Caritas and serves as the Spiritual Director of the Jesuit Refugee Service (JRS). He was also the Chaplain of the Catholic Medical Guild and served for six years as Regional Superior of the Jesuits of Malaysia- Singapore Region. He is currently on the Board of Advisors of CHARIS after serving two terms on the Board of Directors, is the Spiritual Director of Catholic Business Network, and the Parish Priest of the Church of St Ignatius.

# Executive Team



## **Linus Ng**

*Executive Director*

Linus Ng has been serving as the Executive Director of CHARIS since November 2018. Prior to this, Linus was in the banking and financial services industry for almost 30 years. He started his career in Andersen Consulting, and thereafter worked in various global and local banks. He also serves in Saint Vincent de Paul Society in the Church of Lady Queen of Peace.



## **Pauleen Tan**

*Finance & Administrator Manager*



## **Ryan Aw Yong**

*Operations Manager*



**Penn Galdo**  
*Executive*



**Clare Tan**  
*Executive*



**Mervyn Lim**  
*Executive*



**Benedict Ivan Tay**  
*Executive*

# COMMITTEES

## Executive Committee

Chairman: Josephine Koh  
Deputy Chairman: Thomas Low  
Member: Joachim Toh

## Audit Committee

Chairman: Jean Fernandes  
Member: Susan Teh  
Augustine Teh

## Finance Committee

Chairman: Joachim Toh  
Member: Elizabeth Quah  
Lilian Kong Li-lian  
Edmund Lee

## Membership Committee

Chairman: Devendran S.  
Co-Chair: Jennifer Marie  
Member: Dr. Jude Anthony  
Steven Tan  
Edmund Wong  
Francis D'Cruz  
Richard Lau

## Disaster Relief & Missions Committee

Chairman: Dr. Prema Raj  
Member: Devendran S.  
Dr. John Lee  
Colin Chua  
Anteus Lim  
Gabriel James  
Joshua James  
Tony Tan

## Fundraising Committee

Chairman: Mark Joven  
Member: Linus Koh  
Samantha Yeo

## Communications Committee

Chairman: Caroline Leong  
Member: Andre Yeo  
Samantha Yeo

## Information Technology Committee

Chairman: Colin Lim  
Deputy Chairman: Thomas Low  
Member: Ruby G  
Kenneth Augustine Ng  
Wendy Lye

## Grants Committee

Chairman: Elaine Chan  
Member: Benjamin Png  
Francis D'Cruz  
Michelle Constantine

## Volunteers & Outreach Committee

Chairman: Antony Lee  
Member: Christina Wee

## Humanitarian Forum & Fair Committee

Chairman: Thomas Low  
Deputy Chairman: Antony Lee  
Member: Agnes Heng  
Caroline Leong  
Elaine Seah  
Francis D'Cruz  
Francis Wong  
Nicholas Lim  
Nigel Gasper  
Richard Lau  
Veronica Chow  
Wendy Lye  
Zaneta Low

## Nomination Committee

Chairman: Rev Fr. Colin Tan, SJ  
Deputy Chairman: Willie Cheng  
Member: Josephine Koh  
Thomas Low  
Joachim Toh

## Corporate Governance Committee

Chairman: Josephine Koh  
Deputy Chairman: Thomas Low  
Member: Joachim Toh  
Jean Fernandes  
Jennifer Marie  
Elaine Chan

# PARTNERS FOR IMPACT



Caritas Internationalis (CI) is a confederation of over 160 members who are working at the grassroots in almost every country of the world. When a crisis hits, Caritas is already on the ground. Inspired by the Catholic faith, Caritas is the helping hand of the Church - reaching out to the poor, vulnerable, and excluded, regardless of race and religion, to build a world based on justice and fraternal love. CI has its headquarters in Rome, co-ordinating emergency operations, formulating development policies, and advocating for a better world for everyone. CHARIS had a shared membership to CI with Caritas Singapore since its launch in 2010, and became a full-fledged member of the Confederation at the CI 21st General Assembly held in Rome in May 2019.



Caritas Asia Foundation (CAF) is one of the seven Regional Offices under the Confederation of Caritas Internationalis (CI). It was established by the Asian MOs, with the endorsement and approval of the confederation, during the General Assembly of CI in 1999 in Rome. It currently has 25 member organisations in 24 countries in Asia, including CHARIS.

The primary role of Caritas Asia Foundation is to serve and support the member organisations in the region in the achievement of their mission, in conformity and under the guidance of the local and universal Church, and in line with the decisions and the plans approved by the General Assembly of Caritas Internationalis. In fulfilment of this role, Caritas Asia Foundation has the responsibility to intensify interchange and mutual aid among the member organisations for the promotion and harmonisation of their work and to achieve the goals pursued in the region by the Confederation.



*God's Love in Action*

Caritas Singapore is the official social mission arm of the Catholic Church in Singapore, and the umbrella body for 26 Catholic member organisations whose work touches the lives of many regardless of race or religion. Caritas Singapore aims to be the manifestation of God's Love in Action. Through their programmes, they journey with people in need in the community toward empowerment and a better future. The Caritas Singapore family's work supports the poor and destitute; families, children and youth; people with physical or mental challenges; those with terminal illnesses or HIV/Aids; the incarcerated; and migrants in Singapore.

Caritas Singapore is a member of Caritas Internationalis, a global confederation of over 160 humanitarian organisations. CHARIS is a sister organisation to Caritas Singapore.



Celebrating CHARIS Unity Day together at the Upper Room Cafe on 21 September 2024.

We are filled with gratitude and blessed to be surrounded by such a supportive community, including our member organisations, donors, volunteers, advocates, and all those who have contributed to our mission. It is only through our shared efforts—each part playing its role—that we are able to fulfill God’s work. We pray that everyone involved may encounter God’s love through these acts of service and compassion. Thank you once again for your unwavering support!

*And let us consider how to stir up one another to love and good works, not neglecting to meet together, as is the habit of some, but encouraging one another, and all the more as you see the Day drawing near.*

*– 1 Peter 3:8*

# CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

(A company incorporated in Singapore, limited by guarantee)

(Registration No: 201715440W)

Statement by Directors and Financial Statements

Year Ended 30 September 2024

**CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.**

**Statement by Directors and Financial Statements**

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## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

### Statement by Directors

The directors of the company are pleased to present the financial statements of the company for the reporting year ended 30 September 2024.

#### 1. Opinion of the directors

In the opinion of the directors,

- (a) the accompanying financial statements are drawn up so as to give a true and fair view of the financial position and performance of the company for the reporting year covered by the financial statements; and
- (b) at the date of the statement there are reasonable grounds to believe that the company will be able to pay its debts as and when they fall due.

The board of directors approved and authorised these financial statements for issue.

#### 2. Directors

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

Koh Li Hia Josephine  
Thomas Low Sim Teck  
Toh Wen Keong Joachim  
Lim Yuhyuh Leona (Lin Yuyu Leona)  
Jeyaraj Prema Raj  
Devendran Selvarajoo Thevar  
Lee Say Meng Anthony  
Fernandes Jean Mavis  
Chan Shu Fung Elaine  
Mok Lip Chih Teresa (Mo Lizhi)  
Lim Fung Wan, Colin  
Suriyacala Jennifer Marie  
Leong Kah Wei Caroline (Appointed on 1 January 2024)  
Wambeck Kenneth Eugene (Appointed on 1 January 2024)  
Mark John Yang Chua Joven (Appointed on 1 April 2024)

Under the company's constitution, every member of the company guarantees to contribute to the assets of the company such amount as may be required the sum not exceeding \$1 in the event of it being wound up. The members of the company are His Eminence, Cardinal William Goh Seng Chye, Reverend Monsignor Yim Chin Meng Stephen and Reverend Monsignor Zhang Siqian.

#### 3. Directors' interests in shares and debentures

The company has no share capital and its members' liability is limited by guarantee.

Neither at the end of, nor at any time during the financial period, was the company a party to any arrangement whose objects are, or one of whose objects is, to enable the directors of the company to acquire benefits by means of the subscription to or acquisition of debentures of the company or any other body corporate.



**CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.**

**4. Independent auditor**

RSM SG Assurance LLP has expressed willingness to accept re-appointment. This audit firm was known as RSM Chio Lim LLP before 1 March 2024.

On behalf of the directors

.....  
Koh Li Hia Josephine  
Director

.....  
Thomas Low Sim Teck  
Director

**Independent Auditor's Report to the Members of  
CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.**

**Report on the audit of the financial statements**

**Opinion**

We have audited the accompanying financial statements of Caritas Humanitarian Aid & Relief Initiatives (Singapore) Ltd (the "company"), which comprise the statement of financial position as at 30 September 2024, and the statement of financial activities, statement of changes in funds and statement of cash flows for the reporting year then ended, and notes to the financial statements, including material accounting policy 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 other relevant regulations (the "Charities Act and Regulations") and the Charities Accounting Standard ("CAS") so as to give a true and fair view of the financial position of the company as at 30 September 2024 and of the financial performance, changes in funds and cash flows of the company for the year ended on that date.

**Basis for opinion**

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the 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 comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon. The annual report is expected to be made available to us after the date of this auditor's report.

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  
CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.**

– 2 –

**Responsibilities of management and directors for the financial statements**

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Act and the financial reporting standards, 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:

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

**Independent Auditor's Report to the Members of  
CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.**

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

- d) Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the 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.
- e) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the 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 provisions of the Companies 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 complied with the requirements of Regulation 7 of the Charities (Fund-Raising Appeals for Local and Foreign Charitable Purposes) Regulations 2012.

The engagement partner on the audit resulting in this independent auditor's report is Lock Chee Wee.

RSM SG Assurance LLP  
Public Accountants and  
Chartered Accountants  
Singapore

CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

Statement of Financial Activities  
Year Ended 30 September 2024

	Notes	2024			2023		
		General fund \$	Humanitarian aid fund \$	Total \$	General fund \$	Humanitarian aid fund \$	Total \$
<b>Incoming resources</b>							
Fund-raising activities	4	303,800	2,117,385	2,421,185	297,390	2,378,420	2,675,810
Interest income		68,438	5,108	73,546	76,105	–	76,105
Other income and gains	7	24,498	–	24,498	23,114	–	23,114
<b>Total incoming resources</b>		<u>396,736</u>	<u>2,122,493</u>	<u>2,519,229</u>	<u>396,609</u>	<u>2,378,420</u>	<u>2,775,029</u>
<b>Resources expended</b>							
Fund-raising activities	4	–	(173,322)	(173,322)	–	(219,716)	(219,716)
Charitable activities	5	(421,372)	(1,346,773)	(1,768,145)	(516,547)	(1,435,513)	(1,952,060)
Governance and operating costs	6	(212,247)	–	(212,247)	(212,928)	–	(212,928)
<b>Total resources expended</b>		<u>(633,619)</u>	<u>(1,520,095)</u>	<u>(2,153,714)</u>	<u>(729,475)</u>	<u>(1,655,229)</u>	<u>(2,384,704)</u>
<b>Transfer to General Fund as donation</b>		<u>261,126</u>	<u>(261,126)</u>	<u>–</u>	<u>285,410</u>	<u>(285,410)</u>	<u>–</u>
<b>Surplus / (Deficit) for the year, representing total comprehensive income</b>		<u>24,243</u>	<u>341,272</u>	<u>365,515</u>	<u>(47,456)</u>	<u>437,781</u>	<u>390,325</u>

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

**CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.**

**Statement of Financial Position  
As at 30 September 2024**

	<u>Notes</u>	<u>2024</u> \$	<u>2023</u> \$
<b>ASSETS</b>			
<b><u>Non-current assets</u></b>			
Plant and equipment	8	92,764	126,732
<b>Total non-current assets</b>		<u>92,764</u>	<u>126,732</u>
<b><u>Current assets</u></b>			
Other receivables	9	12,151	–
Other non-financial assets	10	13,005	5,438
Other financial assets	11	2,000,000	–
Cash and cash equivalents	12	4,012,994	5,633,771
<b>Total current assets</b>		<u>6,038,150</u>	<u>5,639,209</u>
<b>Total assets</b>		<u>6,130,914</u>	<u>5,765,941</u>
<b>LIABILITIES</b>			
<b><u>Current liabilities</u></b>			
Other payables and accruals	13	125,858	126,400
<b>Total current liabilities</b>		<u>125,858</u>	<u>126,400</u>
<b>Total liabilities</b>		<u>125,858</u>	<u>126,400</u>
<b>Net assets</b>		<u>6,005,056</u>	<u>5,639,541</u>
<b>FUNDS</b>			
<b><u>Unrestricted fund</u></b>			
General fund	14	3,076,117	3,051,874
<b>Total unrestricted fund</b>		<u>3,076,117</u>	<u>3,051,874</u>
<b><u>Restricted fund</u></b>			
Humanitarian aid fund	14	2,928,939	2,587,667
<b>Total restricted fund</b>		<u>2,928,939</u>	<u>2,587,667</u>
<b>Total funds</b>		<u>6,005,056</u>	<u>5,639,541</u>

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

**CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.**

**Statement of Changes in Funds  
Year Ended 30 September 2024**

	<u>General fund</u> \$	Humanitarian <u>aid fund</u> \$	<u>Total</u> \$
<b>Current year</b>			
Opening balance at 1 October 2023	3,051,874	2,587,667	5,639,541
<b>Changes in equity:</b>			
Surplus for the year	<u>24,243</u>	<u>341,272</u>	<u>365,515</u>
<b>Closing balance at 30 September 2024</b>	<u><u>3,076,117</u></u>	<u><u>2,928,939</u></u>	<u><u>6,005,056</u></u>
<b>Previous year</b>			
Opening balance at 1 October 2022	3,099,330	2,149,886	5,249,216
<b>Changes in equity:</b>			
Surplus / (deficit) for the year	<u>(47,456)</u>	<u>437,781</u>	<u>390,325</u>
<b>Closing balance at 30 September 2023</b>	<u><u>3,051,874</u></u>	<u><u>2,587,667</u></u>	<u><u>5,639,541</u></u>

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

**CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.**

**Statement of Cash Flows  
Year Ended 30 September 2024**

	<u>2024</u>	<u>2023</u>
	\$	\$
<b><u>Cash flows from operating activities</u></b>		
Net surplus for the year	365,515	390,325
Adjustments for:		
Depreciation of plant and equipment	43,233	58,503
Interest income	<u>(73,546)</u>	<u>(76,105)</u>
Operating cash flows before changes in working capital	335,202	372,723
Other non-financial assets	(7,567)	1,399
Other payables	<u>(542)</u>	<u>22,003</u>
Net cash flows from operating activities	<u>327,093</u>	<u>396,125</u>
<b><u>Cash flows from investing activities</u></b>		
Purchase of plant and equipment	(9,265)	(3,404)
Purchase of other financial assets	(2,000,000)	–
Interest received	<u>61,395</u>	<u>76,105</u>
Net cash flows (used in) / from investing activities	<u>(1,947,870)</u>	<u>72,701</u>
<b>Net (decrease) / increase in cash and cash equivalents</b>	(1,620,777)	468,826
Cash and cash equivalents, statement of cash flows, beginning balance	<u>5,633,771</u>	<u>5,164,945</u>
<b>Cash and cash equivalents, statement of cash flows, ending balance (Note 12)</b>	<u>4,012,994</u>	<u>5,633,771</u>

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



## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

### Notes to the Financial Statements 30 September 2024

#### 1. General Information

The company (Registration No. 201715440W) is a company registered in the Republic of Singapore under the Companies Act 1967 (the "Act").

The board of directors approved and authorised these financial statements for issue on the date of the statement by directors. The directors have the power to amend and reissue the financial statements.

The principal objective of the company is to coordinate the archdiocesan response to disaster and humanitarian needs in fulfilment of the Roman Catholic Church's social mission.

Each member of the company has undertaken to contribute such amounts not exceeding \$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 3 members at the end of the reporting period. The constitution of the company restricts the use of fund monies to the furtherance of the objects of the company. They prohibit the payment of dividends to members.

The registered office is: 55 Waterloo Street, #07-02 Catholic Centre, Singapore 187954. The company is situated in Singapore.

#### Macroeconomic conditions related disclosures

Uncertainties relating to the current macroeconomic conditions:

Management has considered the uncertain and challenging macroeconomic and geopolitical environment that have caused widespread increase in interest rates and a significant rise in inflation, affecting the cost of many of the goods and services for customers and suppliers. Management reviewed the probable impact and plausible downside scenarios. No material uncertainties were identified in connection with the reporting entity's ability to continue in operational existence for the near future.

#### Statement of compliance with Charities Accounting Standards

These financial statements have been prepared in accordance with the Charities Accounting Standard ("CAS") as issued by the Accounting Standards Committee under ACRA (ASC). The company is also subject to the provisions of the Charities Act 1994 and Companies Act 1967 (the "Act").

#### Basis of preparation of financial statements

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

## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

### 2A. Material accounting policy information and other explanatory information

#### Incoming resources

(i) Donations and sponsorships

Revenue from donations and sponsorships are accounted for when received, except for committed donations and sponsorships that are recorded when there is certainty over the amount committed by the donors and over the timing of the receipt of the donations and sponsorships. Revenue from fundraising event is recognised when the event has occurred.

(ii) Interest income

Interest income is recognised on a time-proportion basis using the effective interest rate.

(iii) Government grants

Government grants are recognised at fair value when there is reasonable assurance that the conditions attaching to them will be complied with and that the grants will be received. Grants in recognition of specific expenses are recognised in profit or loss on a systematic basis over the periods necessary to match them with the related costs that they are intended to compensate. The grant related to assets is presented in the statement of financial position by recognising the grant as deferred income that is recognised in profit or loss on a systematic basis over the useful life of the asset and in the proportions in which depreciation expense on those assets is recognised.

#### Employee benefits

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

#### Income tax

As a charity registered under the Charities Act 1994, the company is exempted from income tax on income and gains with section 13R of the Income Tax Act 1947 to the extent that these are applied to its charitable objects.

#### Plant and equipment

Plant and equipment are carried at cost on initial recognition and after initial recognition at cost less any accumulated depreciation and any accumulated impairment losses. Depreciation is provided on a straight-line method to allocate the gross carrying amounts of the assets less their residual values over their estimated useful lives of each part of an item of these assets (or, for leasehold improvements and certain leased assets, the shorter lease term).

## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

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

#### Plant and equipment (cont'd)

The annual rates of depreciation are as follows:

Office equipment	-	20%
Computer equipment & software	-	20% - 100%
Furniture & fittings	-	20%
Leasehold improvements	-	10%

An asset is depreciated when it is available for use until it is derecognised even if during that period the item is idle. Fully depreciated assets still in use are retained in the financial statements. The gain or loss arising from the derecognition of an item of plant and equipment is recognised in profit or loss. The residual value and the useful life of an asset is reviewed at least at each end of the reporting year and, if expectations differ significantly from previous estimates, the changes are accounted for as a change in an accounting estimate, and the depreciation charge for the current and future periods are adjusted. Cost also includes acquisition cost, borrowing cost capitalised and any cost directly attributable to bringing the asset or component to the location and condition necessary for it to be capable of operating in the manner intended by the Company. Subsequent costs are recognised as an asset only when it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably. All other repairs and maintenance are charged to profit or loss when they are incurred.

#### Operating leases

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased assets are classified as operating leases. For operating leases, lease payments are recognised as an expense in profit or loss on a straight-line basis over the term of the relevant lease unless another systematic basis is representative of the time pattern of the user's benefit, even if the payments are not on that basis. Lease incentives received are recognised in profit or loss as an integral part of the total lease expense.

#### Investment in unit trust

A financial asset is recognised on the statement of financial position when, and only when, the entity becomes a party to the contractual provisions of the instrument. An investment in a financial asset shall be measured initially at the transaction price excluding transaction costs, if any, which shall be recognised as expenditure immediately in the statement of financial activities. Subsequent to initial measurement, an investment in a financial asset shall be measured at cost less any accumulated impairment losses. Investments in financial assets shall not be measured at fair value subsequent to initial recognition.

#### Cash and cash equivalents

Cash and cash equivalents include bank and cash balances, on demand deposits and any highly liquid debt instruments purchased. For the statement of cash flows the item includes cash and cash equivalents less cash subject to restriction and bank overdrafts payable on demand that form an integral part of cash management.

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

## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

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

#### Payables

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

#### Funds

Fund balances restricted by outside sources are so indicated and are distinguished from unrestricted funds allocated to specific purposes, if any, by action of the management. Externally restricted funds may only be utilised in accordance with the purposes established by the source of such funds or through the terms of an appeal and are in contrast with unrestricted funds over which management retains full control to use in achieving any of its institutional purposes. An expense resulting from the operating activities of a fund that is directly attributable to the fund is charged to that fund. Common expenses, if any, are allocated on a reasonable basis to the funds based on a method most suitable to that common expense unless impractical to do so. The rates of allocation for common expenses are as follows:

#### Allocation to activities:

Fund-raising activities	– 15%
Charitable activities	– 60%
Governance and operating costs	– 25%

During the current year, only expenses directly related to the purpose of the humanitarian fund are charged to the fund, as documented in the board meeting minutes.

#### Other specific material accounting policy information and other explanatory information

These are disclosed at the relevant notes to the financial statements.

### 2B. Critical judgements, assumptions and estimation uncertainties

There were no critical judgements made in the process of applying the accounting policies that have the most significant effect on the amounts recognised in the financial statements. There were no key assumptions concerning the future, and other key sources of estimation uncertainty at the end of the reporting year, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting year.

### 3. Related party relationships and transactions

The financial reporting standard on related party disclosures requires the reporting entity to disclose: (a) transactions with its related parties; and (b) relationships between parents and subsidiaries irrespective of whether there have been transactions between those related parties. A party is related to a party if the party controls, or is controlled by, can significantly influence or is significantly influenced by the other party, or is a governing board member, trustee or a member of the key management personnel of the company or of the parent of the company.

## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

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

A related party includes the committee members and key management of the company. It also includes an entity or person that directly or indirectly controls, is controlled by, or is under common or joint control with these persons; members of the key management personnel or close members of the family of any individual referred to herein and others who have the ability to control, jointly control or significantly influence by or for which significant voting power in such entity resides with, directly or indirectly, any such individual. Key management personnel include the Executive Director ("ED"). All members of the Board of Directors, sub-committees and staff members of the company are required to read and understand the conflict of interest policy in place and make full disclosure of interests and relationships that could potentially result in a conflict of interests. When a conflict of interest situation arises, the members or staff shall abstain from participating in the discussion, decision making and voting on the matter.

#### 3A. Key management compensation

	<u>2024</u>	<u>2023</u>
	\$	\$
Salaries and other short-term employee benefits	107,335	103,275
Contributions to defined contribution plan	<u>13,977</u>	<u>13,295</u>

The annual remuneration (comprising basic salary, bonuses, allowances and employer's contributions to Central Provident Fund) of the key management personnel classified by remuneration bands are as follows:

	<u>2024</u>	<u>2023</u>
	\$	\$
Above \$100,000	<u>1</u>	<u>1</u>

### 4. Fund-raising activities

	<u>2024</u>	<u>2023</u>
	\$	\$
<u>Incoming resources from fund-raising activities</u>		
Donations received	2,117,385	2,378,420
Grants received	<u>303,800</u>	<u>297,390</u>
Total	<u>2,421,185</u>	<u>2,675,810</u>
<u>Expenditures for fund-raising activities</u>		
Short term employee benefits expense	62,837	60,792
Contributions to defined contribution plan	9,800	9,133
Bank charges	18,999	22,103
Gala dinner expenses	35,987	79,172
Others	<u>45,699</u>	<u>48,516</u>
Total	<u>173,322</u>	<u>219,716</u>

The company's fund-raising efficiency ratio is 8.2% (2023: 9.2%), which meets the requirements of the 30/70 rule in accordance with the requirements of the Commissioner of Charities.

## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

### 5. Charitable activities

	<u>2024</u>	<u>2023</u>
	\$	\$
<u>Expenditures for charitable activities</u>		
Capacity building	215,613	269,919
Disaster relief, including Covid-19 Aid	734,555	625,312
Humanitarian relief	397,586	537,845
Short term employee benefits expense	251,348	237,788
Others	169,043	281,196
Total	<u>1,768,145</u>	<u>1,952,060</u>

The expenditures for charitable activities were used for various overseas humanitarian aid and relief initiatives.

### 6. Governance and operating costs

	<u>2024</u>	<u>2023</u>
	\$	\$
Short term employee benefits expense	104,728	99,079
Contributions to defined contribution plan	16,333	15,222
Others	91,186	98,627
Total	<u>212,247</u>	<u>212,928</u>

### 7. Other income and gains

	<u>2024</u>	<u>2023</u>
	\$	\$
Government grants	4,310	4,237
Others	20,188	18,877
Total	<u>24,498</u>	<u>23,114</u>

### 8. Plant and equipment

	<u>Office equipment</u>	<u>Computer equipment &amp; software</u>	<u>Furniture &amp; fittings</u>	<u>Leasehold improvement</u>	<u>Total</u>
	\$	\$	\$	\$	\$
<u>Cost:</u>					
At 1 October 2022	5,682	221,466	6,705	83,957	317,810
Additions	–	3,404	–	–	3,404
At 30 September 2023	5,682	224,870	6,705	83,957	321,214
Additions	–	9,265	–	–	9,265
At 30 September 2024	<u>5,682</u>	<u>234,135</u>	<u>6,705</u>	<u>83,957</u>	<u>330,479</u>
<u>Accumulated depreciation:</u>					
At 1 October 2022	3,139	56,170	6,705	69,965	135,979
Depreciation	507	44,004	–	13,992	58,503
At 30 September 2023	3,646	100,174	6,705	83,957	194,482
Depreciation	507	42,726	–	–	43,233
At 30 September 2024	<u>4,153</u>	<u>142,900</u>	<u>6,705</u>	<u>83,957</u>	<u>237,715</u>

**CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.**

**8. Plant and equipment (cont'd)**

	<u>Office equipment</u> \$	<u>Computer equipment &amp; software</u> \$	<u>Furniture &amp; fittings</u> \$	<u>Leasehold improvement</u> \$	<u>Total</u> \$
<u>Net book value:</u>					
At 1 October 2022	2,543	165,296	–	13,992	181,831
At 30 September 2023	2,036	124,696	–	–	126,732
At 30 September 2024	1,529	91,235	–	–	92,764

**9. Other receivables**

	<u>2024</u> \$	<u>2023</u> \$
<u>Other receivables:</u>		
Outside parties	12,151	–

**10. Other non-financial assets**

	<u>2024</u> \$	<u>2023</u> \$
Deposits	1,500	1,500
Prepayments	11,505	3,938
	<u>13,005</u>	<u>5,438</u>

**11. Other financial assets**

	<u>2024</u> \$	<u>2023</u> \$
Movement during the year:		
Cost at beginning of the year	–	–
Additions	2,000,000	–
Cost at end of the year	<u>2,000,000</u>	<u>–</u>
	<u>2024</u> \$	<u>2023</u> \$
Unit trust (Singapore)	<u>2,000,000</u>	<u>–</u>
	<u>2024</u> \$	<u>2023</u> \$
Market value of unit trust	<u>2,017,095</u>	<u>–</u>

**CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.**

**12. Cash and cash equivalents**

	<u>2024</u>	<u>2023</u>
	\$	\$
<u>Unrestricted in use:</u>		
Cash at bank	864,193	574,353
Fixed deposits with financial institutions	219,862	2,471,751
Subtotal	<u>1,084,055</u>	<u>3,046,104</u>
<u>Restricted in use:<sup>(a)</sup></u>		
Cash at bank	1,599,553	1,906,473
Fixed deposits with financial institutions	1,329,386	681,194
Subtotal	<u>2,928,939</u>	<u>2,587,667</u>
Total	<u>4,012,994</u>	<u>5,633,771</u>
Fixed deposits with financial institutions Mature within 1 year	<u>1,549,248</u>	<u>3,152,945</u>

(a) Cash and cash equivalent restricted in use is for programmes recorded in restricted fund (Note 14).

The rates of interest for the cash on interest earning balances ranged between 3.2% and 3.5% (2022: 3.2% and 3.3%) per annum.

**13. Other payables and accruals**

	<u>2024</u>	<u>2023</u>
	\$	\$
Third parties and accrued expenses	<u>125,858</u>	<u>126,400</u>

**14. Fund account balances**

	<u>General fund</u>	<u>Humanitarian aid fund</u>	<u>Total</u>
	\$	\$	\$
<b><u>As at 30 September 2024:</u></b>			
<u>Non-current assets</u>			
Plant and equipment	92,764	–	92,764
Total non-current assets	<u>92,764</u>	<u>–</u>	<u>92,764</u>
<u>Current assets</u>			
Deposit	1,500	–	1,500
Prepayment	11,505	–	11,505
Other non-financial assets	12,151	–	12,151
Other financial assets	2,000,000	–	2,000,000
Cash and cash equivalents (Note 12)	1,084,055	2,928,939	4,012,994
Total current assets	<u>3,109,211</u>	<u>2,928,939</u>	<u>6,038,150</u>
<u>Current liabilities</u>			
Other payables	125,858	–	125,858
Total current liabilities	<u>125,858</u>	<u>–</u>	<u>125,858</u>
Net assets	<u>3,076,117</u>	<u>2,928,939</u>	<u>6,005,056</u>



## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

### 14. Fund account balances

	General fund \$	Humanitarian aid fund \$	Total \$
<b>As at 30 September 2023:</b>			
<u>Non-current assets</u>			
Plant and equipment	126,732	–	126,732
Total non-current assets	<u>126,732</u>	<u>–</u>	<u>126,732</u>
<u>Current assets</u>			
Deposit	1,500	–	1,500
Prepayment	3,938	–	3,938
Cash and cash equivalents (Note 12)	3,046,104	2,587,667	5,633,771
Total current assets	<u>3,051,542</u>	<u>2,587,667</u>	<u>5,639,209</u>
<u>Current liabilities</u>			
Other payables	126,400	–	126,400
Total current liabilities	<u>126,400</u>	<u>–</u>	<u>126,400</u>
Net assets	<u>3,051,874</u>	<u>2,587,667</u>	<u>5,639,541</u>

### 14A. Humanitarian aid fund

	<u>2024</u> \$	<u>2023</u> \$
Common fund <sup>(a)</sup>	2,241,188	2,018,760
Subtotal	<u>2,241,188</u>	<u>2,018,760</u>
Specific funds: <sup>(a)</sup>	687,751	568,907
Subtotal	<u>687,751</u>	<u>568,907</u>
Total	<u>2,928,939</u>	<u>2,587,667</u>

<sup>(a)</sup> Under clause (c) of the conditions in the Permit granted under the Charities (Fund-Raising Appeals for Local and Foreign Charitable Purposes) Regulations 2012, donations collected must be remitted or used for the approved purpose within the next 2 financial years from the period in which the donations were made.

### 15. Operating lease payment commitments – as lessee

At the end of the reporting year, the total of future minimum lease payment commitments under non-cancellable operating leases are as follows:

	<u>2024</u> \$	<u>2023</u> \$
Not later than one year	45,855	10,368
Later than one year and not later than five years	<u>57,318</u>	<u>–</u>
Rental expenses for the year	<u>44,758</u>	<u>40,704</u>

The company has the above non-cancellable operating lease commitments in respect of office premises.

## CARITAS HUMANITARIAN AID & RELIEF INITIATIVES (SINGAPORE) LTD.

### 16. Reserve policy

The reserves policy of the company aims to hold adequate funds to fulfil its role as the Church's umbrella body for overseas humanitarian aid and reliefs. At the same time, as a charitable organisation, the company does not seek to hold excessive funds to provide for unknown and far future needs. The financial needs of the company comprise of operating and programme costs, and grants to beneficiaries. The latter expenditure represents the majority of its annual expenditure and is expected to increase proportionately over the years. The company will target a general reserve level of 3 years, taking into account that the grant making function represents the majority of its expenditure, and the lag period between member organisations' programme needs and the inflow from current year's fundraising activities.

	<u>2024</u>	<u>2023</u>
	\$	\$
Accumulated fund (cash and cash equivalents)	<u>4,012,994</u>	<u>5,633,771</u>
Ratio of reserves to annual operating expenditure	<u>1.86</u>	<u>2.36</u>

The Board of Directors, together with the Finance Committee, conducts regular reviews of the company's reserves to ensure its operational needs are consistently met. The reduction in the reserve ratio for FY2024 reflects a strategic investment in a short-term financial asset, as outlined in Note 11.

# ENVIRONMENT & SOCIAL

Environmental, Social, and Governance (ESG) principles provide a holistic framework for assessing the ethical implications of an organization's activities. These principles have extended beyond the corporate world and are now influencing sustainability efforts within the philanthropic sector.

As the philanthropic landscape evolves, the adoption of ESG principles has become a guiding force for charitable organizations. This is particularly relevant for CHARIS, a Catholic organization that embraces the teachings of *Laudato Si*, the second encyclical of Pope Francis, subtitled "on care for our common home".

CHARIS has begun its journey in integrating ESG principles into our operations. We are committed to ensuring our activities are environmentally sustainable, fostering strong relationships with our stakeholders, and upholding the highest standards of governance.

## ENVIRONMENT

CHARIS actively works to reduce our carbon footprint by using resources efficiently. We aim to raise awareness about the importance of environmental stewardship, encouraging climate-friendly practices among our staff and partners on the ground.

Our ESG journey started in 2020, when CHARIS commissioned the CHARIS Management and Processing System (CHAMPS), a comprehensive information processing platform to improve CHARIS' operational efficiency and strengthen controls on its transactional activities. Many of CHARIS' operational activities that were previously done on spreadsheets manually are now centrally managed in CHAMPS, and we are proud to say CHARIS is currently 90% paperless in terms of operations.

In the same year, CHARIS also commissioned the development of Make Hope Happen, a unique digital engagement platform aimed at improving donor and volunteer engagement through interactive pages and self-service updates. With this launch, CHARIS has successfully moved 62% of our donation collections online and reduced the printing of donation envelopes by 30%.

CHARIS supports environmentally sustainable practices and actively supports and funds beneficiaries' environmentally friendly initiatives, such as eco-farms and water filtration projects. In addition, CHARIS supports recycling by funding the shipment of donated humanitarian relief supplies to beneficiaries overseas. In FY 2024, five shipments were funded, delivering donated items such as kitchen supplies, hand sanitizers, face masks, clothing, medicines, hospital beds, tents, and chairs to beneficiaries in Batam, the Philippines, and Sri Lanka.

CHARIS also worked to reduce its carbon footprint by having a hybrid working arrangement. This helped to minimise commuting by employees. Other green initiatives adopted include replacing physical name cards with e-business cards, gradual phasing out use of disposable cutlery and the transition of hardcopy print publications to online / digital format for annual reports.

## SOCIAL

CHARIS is the umbrella body for overseas humanitarian aid by the Archdiocese of Singapore. Working alongside our member organisations, we aim to support various marginalised communities across Asia and beyond, offering disaster relief, funding humanitarian efforts, and providing resources for capacity building and rehabilitation. Our Purpose Statement speaks of our social mission: As one Body in Christ, to inspire, unite and enable the Catholic Community in Singapore to love and serve our neighbours in the region through humanitarian aid and disaster response. We are dedicated to upholding the principles of Catholic Social Teaching, which are integral to our faith and serve as the cornerstone of our work. These principles guide us in promoting human dignity, solidarity, and the common good, ensuring that our humanitarian efforts are rooted in compassion and justice.

In July 2024, CHARIS brought together a group of volunteers and undertook a meaningful mission trip to the Zotung Refugee Catholic Learning Centre in Kuala Lumpur, where our team brought hope, joy, and support to the students and their families living in challenging circumstances. This visit was not merely a moment of charity; it was an opportunity to build relationships, share in the lives of those we serve,

and witness the resilience of the human spirit in the face of adversity.

Throughout the year, CHARIS engaged in collaborative partnerships with various organizations to offer a range of courses designed to equip our volunteers and member organisations with the essential skills needed to fulfill our social mission effectively. Our flagship Overseas Humanitarian Foundation course provides a comprehensive overview of the fundamentals of overseas humanitarian missionary work, including an exploration of Catholic Social Teaching. This course empowers participants to reflect on their personal faith journeys while answering the call to become living missionary disciples who actively engage in service.

In June 2024, CHARIS partnered with Caritas Philippines to conduct a HADR Course. This course aims to provide participants with critical insights into the roles and responsibilities of first responders during disasters, emphasizing the importance of preparedness and effective response in humanitarian contexts.

Additionally, CHARIS has facilitated other training opportunities, including a basic first aid and AED training programme in collaboration with the Singapore Red Cross. This training is essential for ensuring the safety and well-being of those we serve, equipping our volunteers with practical skills that can make a difference in emergencies. We also offered a photography workshop in partnership with St. Max, allowing participants to express their experiences and share their perspectives on mission work through the lens of creativity.

Moreover, CHARIS has taken steps to inspire the next generation by sharing our missionary experiences with

youth from various Catholic schools and churches. Through engaging presentations and interactive discussions, we aim to plant the seeds of mission work in their developing minds, encouraging them to consider their roles as future leaders and servants of the community. By fostering a sense of mission and purpose among young people, we hope to cultivate a spirit of compassion and service that will endure for years to come.

Through these efforts, CHARIS remains committed to advancing our social mission while embodying the values of our faith, striving to create a more just and compassionate world for all.

## **GOVERNANCE**

CHARIS strictly adheres to the Code of Governance and all relevant laws and regulations. Please refer to pages 61 & 62 for our Corporate Governance Report.

We comply with the Corporate Governance Evaluation Checklist (GEC) guidelines outlined in the Code of Governance for Charities by the Commissioner of Charities. For further details, please refer to pages 63 to 64 for our compliance with GEC.

# CORPORATE GOVERNANCE REPORT

Caritas Humanitarian Aid & Relief Initiatives (Singapore) Ltd (CHARIS) is constituted as a company limited by guarantee (CLG) under the Companies Act (ACRA No: 201715440W) and is a registered charity under the Charities Act (UEN No: 201715440W).

CHARIS serves as the umbrella organisation for overseas humanitarian aid and disaster relief initiatives conducted by the Archdiocese of Singapore. It was first established as an archdiocesan body on 20 August 2010 by Emeritus Archbishop Nicholas Chia and was subsequently incorporated as a CLG on 2 June 2017.

As the fundraising arm of the Archdiocese of Singapore for overseas projects and initiatives, CHARIS is dedicated to achieving high standards of governance and accountability regarding the funds raised and disbursed.

## **Regulatory Conformance**

As a CLG and registered charity facilitating the Catholic Church, CHARIS complies with the provisions of relevant legislation and regulations in Singapore. It adheres to the requirements set forth by the Accounting and Corporate Regulatory Authority (ACRA) and the Commissioner of Charities (CoC) and has implemented structures and processes to ensure compliance.

A requirement of the CoC is adherence to the Code of Governance for Charities. With annual receipts between S\$500,000 and less than S\$10 million, CHARIS is obliged to comply with the Intermediate Tier of the Code's Governance Evaluation Checklist. Details of CHARIS's compliance with this checklist can be found on pages 63 to 64.

As a Catholic organisation, CHARIS operates under the guidance of Canon Law, reflecting and upholding Catholic ethos in its practices.

In addition, as a Member Organisation of Caritas Internationalis (CI), CHARIS is subject to reviews and a quadrennial on-site assessment to ensure compliance

with a set of CI Management Standards (CIMS). The CIMS promotes organisational development and ensures accountability, stewardship, transparency, and good governance within each CI Member Organisation.

## **Charity Transparency Award**

CHARIS is honoured to have received the Charity Transparency Award 2024 and the Special Commendation Award 2024 for Governance and Management. We are deeply grateful for these accolades, which affirm our commitment to establishing a solid foundation for governance at CHARIS.

This recognition serves as a catalyst for our continued efforts to enhance our governance and management practices, striving to become an exemplary organisation.

## **Board of Directors**

An independent Board of Directors provides oversight and strategic guidance for CHARIS. None of the board members receive remuneration for their contributions to CHARIS. All members are required to declare their board representations and disclose any potential conflicts of interest concerning transactions or affiliations with parties that CHARIS engages.

CHARIS also maintains a Board of Advisors, consisting of experienced former Board members who offer strategic counsel and governance expertise. Nominations for new Board members may be referred to this advisory body for input before being presented to the full Board for endorsement.

The current Board comprises senior executives from various sectors, including consulting, law, information technology, finance, investment, charity or church leadership, medicine, and other relevant fields. The composition of the Board undergoes an annual review by the Executive Committee, with a deliberate emphasis on diversity to facilitate aid to neighbouring countries during disasters and adverse humanitarian circumstances.

The processes for board selection, recruitment, and renewal are governed by the CHARIS Board Handbook, which provides guidelines to ensure diversity and relevance in achieving CHARIS's objectives. A Nominations Committee, comprising members of the CHARIS Executive Committee and the Board of Advisors, reviews and recommends new directors for Board approval. All appointments and reappointments of board members are subject to the Archbishop's approval through the Chancery.

Newly elected or appointed board members undergo an orientation process to familiarise themselves with CHARIS's operations, structure, and strategy. This process includes the provision of the Board Handbook as part of the orientation materials.

The Board conducts an annual self-evaluation to assess the effectiveness of the Board, its committees, and the executive staff. The Executive Committee is responsible for annually reviewing the composition and effectiveness of the Board.

Currently, the Board comprises 15 directors, including laypersons with relevant expertise in accounting, law, fundraising, communications, technology, and corporate governance. Attendance records for the quarterly board meetings can be found on page 66.

### **Board Committees**

The CHARIS Board is supported by eleven functional committees, comprising more than 30 volunteers from diverse and relevant backgrounds. Each committee is chaired by a Board member, ensuring alignment with CHARIS's overall strategy. Additionally, each committee operates under board-approved terms of reference and is supported by a secretariat from the executive team.

A complete listing of the committees is provided on page 35.

### **Executive Team**

A team of six staff members, led by an Executive Director,

manages the day-to-day operational affairs of CHARIS. This team executes the strategic plan established by the Board and is fully accountable to it. None of the staff members at CHARIS are close family members of either the Executive Director or any Board member.

The CHARIS Executive Committee, nominated from within the Board of Directors, provides guidance and oversight on operational matters, including human resources, with policy guidance from the Archdiocesan Office for Human Resources.

### **Policies and Practices**

CHARIS has established a comprehensive set of policies and practices, including a Board Handbook that serves as a central reference point guiding the Board and secretariat in the proper conduct and management of CHARIS. These policies and procedures encompass areas such as conflict of interest, whistleblowing, fundraising, financial management, grant management, volunteer management, communications, anti-money laundering, counter-terrorism financing, as well as codes of conduct and ethics.

The Board Handbook includes sections detailing applicable regulations, board composition, duties and responsibilities, board processes, programmes and operations, and secretariat matters.

### **Financial Accountability and Transparency**

The Audit and Finance Committees oversee CHARIS's financial processes and reporting, aiming for continuous improvements in accountability and transparency.

In collaboration with the public accounting firm RSM Chio Lim LLP, CHARIS produces an annual set of audited accounts in accordance with the provisions of the Companies Act, the Charities Act, and the Charities Accounting Standard (CAS). The full set of financial statements for the period under review is presented on page 38 onwards.

# COMPLIANCE WITH GOVERNANCE CHECKLIST

Governance in the charity sector refers to the systems and processes for managing the overall direction, effectiveness, supervision, and accountability of an organisation. In Singapore, best practices in governance are set out in the Code of Governance for Charities and Institutions of a Public Character (IPC) (“the Charity Council Code”) which was first introduced by the Charity Council in 2007. The Code was refined in 2011 to provide greater clarity and relevance.

The Charity Council also launched a Governance Evaluation Checklist (GEC), designed to help charities and IPCs to self-evaluate the extent they have complied with essential guidelines in the Code of Governance for Charities and IPCs. For the purpose of this report, CHARIS provides below our completed GEC for the financial year ended on 30 September 2024.

S/N	Code Guideline	Code ID	Response (select whichever is applicable)
<b>Board Governance</b>			
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied
	Are there governing board members holding staff <sup>1</sup> appointments? (skip items 2 and 3 if “No”)		No
2	Staff does not chair the Board and does not comprise more than one third of the Board.	1.1.3	
3	There are written job descriptions for the staff’s executive functions and operational duties, which are distinct from the staff’s Board role.	1.1.5	
4	The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years.  If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity.	1.1.7	Complied
5	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied
6	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied
<b>Conflict of Interest</b>			
7	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied

8	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied
<b>Strategic Planning</b>			
9	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Complied
<b>Human Resource and Volunteer<sup>2</sup> Management</b>			
10	The Board approves documented human resource policies for staff.	5.1	Complied
11	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied
12	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied
<b>Financial Management and Internal Controls</b>			
13	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied
14	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied
15	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied
16	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied
17	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied
	Does the charity invest its reserves (e.g. in fixed deposits)? (skip item 18 if "No")		Yes
18	The charity has a documented investment policy approved by the Board.	6.4.3	Complied
<b>Fundraising Practices</b>			
	Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 19 if "No")		Yes



19	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied
	Did the charity receive donations in kind during the financial year? (skip item 20 if "No")		No
20	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	
<b>Disclosure and Transparency</b>			
21	The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and (b) the attendance of every governing board member at those meetings.  Are governing board members remunerated for their services to the Board? (skip items 22 and 23 if "No")	8.2	Complied  No
22	No governing board member is involved in setting his own remuneration.	2.2	
23	The charity discloses the exact remuneration and benefits received by each governing board member in its annual report. OR The charity discloses that no governing board member is remunerated.  Does the charity employ paid staff? (skip items 24 and 25 if "No")	8.3	Yes
24	No staff is involved in setting his own remuneration.	2.2	Complied
25	The charity discloses in its annual report — (a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity's subsidiaries) exceeding \$100,000 during the financial year; and (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity.  The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.	8.4	Complied

**Notes:**

<sup>1</sup> Staff: Paid or unpaid individual who is involved in the day to day operations of the charity, e.g. an Executive Director or administrative personnel.

<sup>2</sup> Volunteer: A person who willingly serves the charity without expectation of any remuneration.

# MEETINGS WITH BOARD OF DIRECTORS FOR FY2024

Our volunteer Board of Directors are appointed by the Archbishop of the Catholic Archdiocese of Singapore. The table below shows the Board Meeting attendance of our Board of Directors in our financial year of 2024 (1 October 2023 to 30 September 2024).

Board Member (FY2023)	Total Board Meetings FY24 = 4	Board Meeting 2023-4 19 Oct 23	Board Meeting 2024-1 24 Jan 24	Board Meeting 2024-2 8 May 24	Board Meeting 2024-3 25 Jul 24
Koh Li Hia Josephine (wef 1 Jan 19)	4	Y	Y	Y	Y
Devendran Selvarajoo Thevar (wef 1 Jan 19)	1	N	N	Y	N
Thomas Low Sim Teck (wef 1 Jan 19)	4	Y	Y	Y	Y
Dr. Prema Raj Jeyaraj (wef 22 Jul 19)	2	N	Y	N	Y
Toh Wen Keong Joachim (wef 1 Dec 19)	3	N	Y	Y	Y
Chan Shu Fung Elaine (wef 1 Jan 21)	4	Y	Y	Y	Y
Lim Yuhyuh Leona (wef 1 Jan 21)	4	Y	Y	Y	Y
Mok Lip Chih Teresa (Mo Lizhi) (wef 1 Apr 21)	4	Y	Y	Y	Y
Lim Fung Wan Colin (wef 1 Sep 21)	4	Y	Y	Y	Y
Fernandes Jean Marie (wef 1 Feb 23)	3	Y	Y	N	Y
Suriyacala Jennifer Marie (wef 1 Feb 23)	3	Y.	Y	Y	N
Lee Say Meng, Antony (wef 1 Mar 23)	4	Y	Y	Y	Y
Leong Kah Wei Caroline (wef 1 Jan 24)	3	N.A.	Y	Y	Y
Wambeck Kenneth Eugene (wef 1 Jan 24)	2	N.A.	N	Y	Y
Mark Joven (wef 1 Apr 24)	2	N.A.	N.A.	Y	Y
		<b>12</b>	<b>12</b>	<b>13</b>	<b>13</b>

# CORPORATE INFORMATION

Entity Status: Caritas Humanitarian Aid & Relief Initiatives (Singapore) Ltd is a Company Limited by Guarantee with the Accounting and Corporate Regulatory Authority (ACRA) and a registered charity UEN: 201715440W

## **Company Secretary:**

Genesis Law Corporation Advocates & Solicitors  
1 Coleman Street, #07-02 The Adelphi  
Singapore 179803

## **Auditor:**

RSM Chio Lim LLP  
8 Wilkie Road, #03-08  
Wilkie Edge  
Singapore 228095

## **Banker:**

DBS Bank  
12 Marina Boulevard  
DBS Asia Central, MBFC Tower 3  
Singapore 018982

## **Registered Office:**

55 Waterloo Street  
#07-02 Catholic Centre  
Singapore 187954

Telephone: +65 6337 4119

Email: [info@charis-singapore.org](mailto:info@charis-singapore.org)

Website: [www.charis-singapore.org](http://www.charis-singapore.org)





The stylised cross signifies CHARIS as a Catholic organisation.


The cross forming an “umbrella” depicts CHARIS’ role as the umbrella body for overseas humanitarian aid by the Archdiocese of Singapore.




The colour purple represents both the colour of suffering (used during Lent) and the “coming” of hope which we seek to bring to those suffering overseas.

 [www.charis-singapore.org](http://www.charis-singapore.org)

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