



Years of

Purpose · Dignity · Joy

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Annual Report FY 2025/26

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*Some notes are worth keeping.
Nurses once jotted their visits in small notebooks
– quiet records of care given, one home at a time.
This report is HNF's version of that:
50 years of notes worth remembering.*



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50 Years of Legacy

Long before home and community care became a key part of Singapore's healthcare landscape, Home Nursing Foundation (HNF) nurses were already travelling across the island to bring care directly into the homes of vulnerable patients.

From kampungs and rental flats to HDB estates and even Pulau Ubin, HNF nurses carried with them more than medical supplies. They brought reassurance, dignity and compassion to individuals who were frail, homebound and often unable to access healthcare on their own.

What began as a modest home nursing movement gradually became a familiar presence within communities across Singapore. Nurses made countless home visits to dress wounds, administer medication, support rehabilitation and guide caregivers through difficult moments, all while allowing patients to remain in the comfort and familiarity of home.

At the heart of HNF's journey was a simple but profound belief — that healthcare should extend beyond hospital walls and remain deeply rooted within the community. Even in its earliest years, HNF played an important role in shaping Singapore's home and community care landscape through its commitment to caring for the aged, chronically ill and vulnerable.

While the work was demanding, it was also deeply meaningful. Beyond clinical care, nurses formed lasting bonds with patients and families through repeated visits and shared experiences. Across the decades, these moments became powerful reminders that healthcare is not only about treatment, but also about preserving hope, connection and humanity.

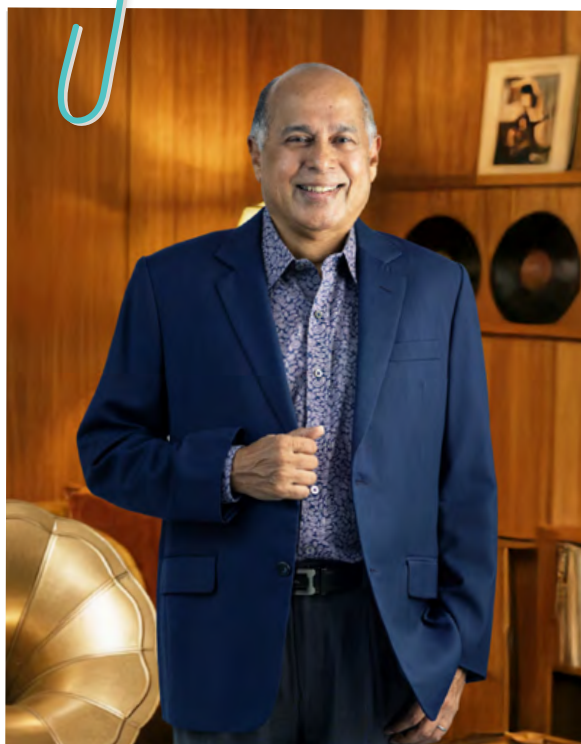
As Singapore evolved, HNF continued evolving alongside the nation's changing healthcare needs. From home nursing services to integrated care, active ageing and community programmes today, the organisation has continually adapted while remaining grounded in the same values that shaped its beginnings.

Today, HNF's story continues to be carried forward by generations of nurses, staff, volunteers, partners and caregivers who remain committed to bringing care closer to home and strengthening communities across Singapore.

While much has changed over the last 50 years, one thing remains constant — HNF's commitment to empowering every individual to live with dignity, purpose and joy.



President's Message



Each chapter has been shaped by the needs of the evolving community dynamics and each has prepared us for the next.

Fifty years ago, a small team of nurses set out across Singapore — visiting the sick, the frail, and the forgotten in their homes. They carried medical supplies, but more than that, they carried a conviction: that no one should face illness or frailty without someone by their side.

What they built, visit by visit, decade by decade, is what we celebrate in this report.

This report chronicles what hundreds of people achieved over the last half-century, through grit and quiet perseverance in delivering care to our community. It records what dedicated teams can build: nurses, social workers, therapists, volunteers, donors and partners who chose, time and again, to care for Singapore's most vulnerable.

On behalf of the Board, and past Boards, who championed this cause, we thank and acknowledge everyone who made the journey with HNF. Your trust and support have made this possible, and they continue to inspire everything we do.

HNF's journey across five decades mirror the evolution of community care in Singapore itself — from our founding mission of home nursing for the needy and homebound, to the establishment of Senior Citizens Health Care Centres for day rehabilitation in the 1990s, the expansion of centre-based care in the 2010s, and our growing focus today on active ageing, community mental health, and preventive care aligned with Healthier SG. Each chapter has been shaped by the needs of the evolving community dynamics and each has prepared us for the next.

In the past year, we continued investing in governance, partnerships, and organisational capabilities to ensure HNF is future ready. We have pursued Environment, Social and Governance goals and developing capabilities in preventive health, with the award of the Integrated Community Care Services in Hougang and Serangoon, and with new Active Ageing Centres and Senior Care Centres coming on stream over the next three years. These efforts reflect our vision and confidence to continue to serve the needs of our community.

Yet even as we expand, we are clear-eyed about what remains to be done. There are still patients who slip through the cracks and caregivers carrying more than they could bear alone. As families evolve to smaller nuclear units, as the population ages, many families are still navigating illness without enough support. These are the people HNF exists for, and they are the reason we continue to strive to fill gaps in support and service.

As we move forward, we remain committed to empowering individuals and communities to age with dignity, purpose and joy, while continuing to bring quality care closer to home for generations to come.

Mr T. K. Udairam

President
Board of Management
Home Nursing Foundation

CEO's Message

Care today goes beyond services and treatment. It is about helping people live meaningfully at home, stay connected to their communities, and continue contributing in ways that give purpose to their lives.

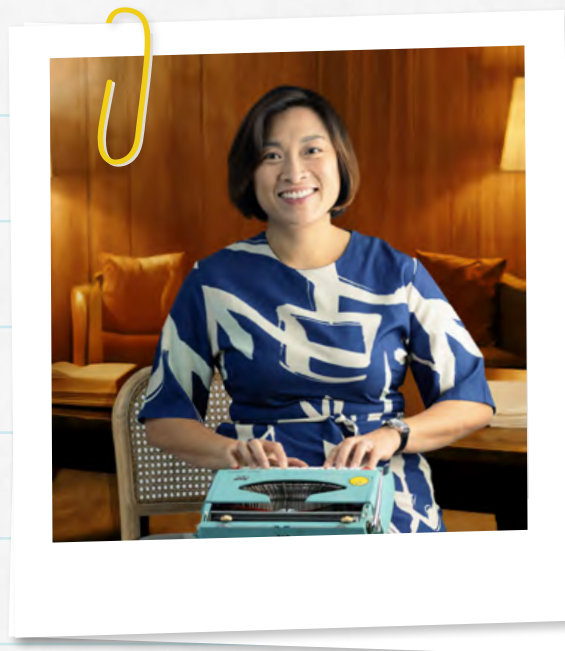
That belief has guided HNF since 1976. As we mark our 50th anniversary, I am reminded that behind every statistic is a person whose life has been changed by our care.

For half a century, HNF has grown alongside Singapore, adapting to changing healthcare needs while remaining constant in our belief that the best care begins with understanding the person behind the patient.

I think of David, who is in his seventies and lives apart from his family. Our nurses visit regularly to help with his medications and wound care, but those visits mean far more than treatment. They are familiar faces he trusts. They remind him that he is seen, remembered, and not alone.

Over the past year, our nurses, therapists and social workers made more than 50,000 home visits across Singapore. They cared for people living with complex chronic conditions, supported rehabilitation after illness, and enabled patients with end-of-life needs to remain at home whenever possible. Through our Integrated Home Health services, multidisciplinary teams worked closely with families so that patients could receive coordinated, compassionate care in the place where many felt most comfortable — home.

I have also seen the quiet resilience of caregivers. Ruth, who is in her seventies and visually impaired, was cared for by her mother for many years. Today, she is caring



for her mother, now in her nineties. Their story reflects a growing reality in Singapore. As our population ages, more caregivers are carrying increasing responsibilities while often feeling isolated and uncertain where to turn. HNF exists not only for patients, but also for families like theirs.

Caregiver burnout is becoming more common as the needs of those receiving care grow increasingly complex. Many families now begin their search for help online. To better support them, we launched **Carers Hub** (<https://carershug.sg>), a one-stop digital platform where caregivers can access information, explore available services, and connect with others navigating similar experiences.

Our commitment to ageing well extends beyond healthcare. Growing older should never mean losing one's place in the community. This belief inspired the opening of **HNF Wellness at Hougang 912**, a shared community space where seniors lead in

organising activities, create Traditional Complementary Medicine-infused gelato, interact with children and neighbours, and take on meaningful roles that foster purpose and connection. Hougang 912 represents more than a programme; it is a model for the Active Ageing Centres and Seniors Day Care that HNF will continue to develop in the years ahead.

The community care landscape is evolving rapidly. The introduction of Integrated Community Care Providers will reshape how services are delivered across Singapore, and HNF is preparing for this next chapter by strengthening both our systems and our capabilities.

Over the past year, we have invested in replacing our legacy medical records platform with the Unified Community Care System, implementing client management systems for our Active Ageing Centres, and pilots exploring AI-assisted clinical documentation and emotion-sensing technologies for mental health screening. We deepened our clinical capabilities by training staff on InterRAI assessments and integrated interdisciplinary care, and developing low-vision rehabilitation services, lymphatic drainage therapy, and certification and training for personal mobility device (PMDs) use. These investments are practical steps that will enable us to provide more holistic, responsive and person-centred care in the years ahead.

None of this would be possible without the people who make our mission a reality. We are committed to creating a workplace where our people feel supported to grow professionally, cared for through life's challenges, and inspired to give their best to those we serve. In 2025, HNF was recognised as a **Best Workplace** and was

a finalist in the **HR Excellence Awards for Workplace Well-Being** — an affirmation that caring for our people is essential to caring well for our community.

Our volunteers contributed 2,190 hours of service this year. Our donors and partners enabled subsidised care for more than **90%** of our patients. Our staff continued to serve with professionalism and compassion, often going beyond what was expected. Our caregivers, many of whom remain unseen, continue to provide unwavering support to the people they love.

As we celebrate 50 years of HNF, it is this collective commitment that I am most grateful for. Our anniversary is not simply an opportunity to reflect on how far we have come. It is a reminder of the responsibility we carry for the future.

We must continue to build a community where people like David can age with dignity in the comfort of home; where caregivers like Ruth receive the support they need to continue caring for those they love; and where every older person can remain connected, valued and purposeful throughout life's journey.

For five decades, HNF has walked alongside individuals and families through some of life's most challenging moments. As we look to the future, our purpose remains unchanged: to bring care home, strengthen communities, and enable every patient, caregiver and older person to live with dignity, purpose and joy, at home and in the community.

Dr Christina Tiong
Chief Executive Officer
Home Nursing Foundation

Board of Management



Mr. T. K. Udairam

President
(since 31 January 2020)
Board Member
(since 4 July 2019)

Former Chief Executive
Officer of Sheares
International Healthcare
Group



Ms Lilian Tham Ee Mern

Vice President
(since 1 August 2023)
Secretary
(24 August 2020 – 31 July
2023)
Treasurer
(4 July 2019 – 24 August
2020)
Board Member
(since 17 April 2017)

Chief Operating Officer
Eastspring Investments



Ms Ong Hwee Ling Jenny

Honorary Secretary
(since 2 August 2024)
Treasurer
(24 August 2020 – 2 August
2024)
Board Member
(since 11 July 2019)

Former Managing Director
Natixis Corporate & Investment
Banking (CIB)



Mr Teo Hui Yu Richard

Treasurer
(since 2 August 2024)
Secretary
(1 August 2023 – 2 August
2024)
Board Member
(since 18 June 2020)

Founder & Chief Executive
Officer
RichLife GlobalWealth Pte Ltd



Ms Jessica Ho Kit Ping

Board Member
(since 21 October 2021)

Director
Marketing Center of Excellence
Asia Pacific & Japan
Intel Corporation



Mr Thio Tse Gan

Board Member
(since 1 September 2022)

Cyber Defense & Resilience
Leader
Technology & Transformation
Deloitte SEA



Mr Soon Yong Kwee

Co-opted Board Member
(since 26 August 2025)

Head
Investment Office
Singapore University of Social
Sciences



**A/Prof Edward
Poon Wing Hong**

Co-opted Board Member
(since 26 August 2025)

Deputy Cluster Director &
Associate Professor
Singapore Institute of
Technology



Ms Charmaine Chow

Board Member
(since 25 January 2018)

Former Executive Director
Group Compliance in Retail
Digital Bank
United Overseas Bank Limited



Mr Goh Jia Yong

Board Member
(since 22 July 2020)

Partner, People Consulting
Ernst & Young Advisory Pte Ltd



Ms Lim Choon Noi

Board Member
(since 22 July 2020)

Board Director
SSW Group



Ms Tee Hui Min Christine

Board Member
(since 13 July 2021)

Partner
Allen & Gledhill LLP



Mr Jeffrey Fang Jun Jie

Co-opted Board Member
(since 26 August 2025)

Head
Investors Relation
ABC Impact

Director
Temasek Trust Asset
Management



Mr Mock Pak Kay

Board Member
(13 July 2021 – December
2025)

Founding Partner
Saratoga Capital (Singapore)
Pte Ltd



**Mrs Deby Saroujiyy
Palakrishnan**

Board Member
(20 September 2016 – August
2025)

Retiree

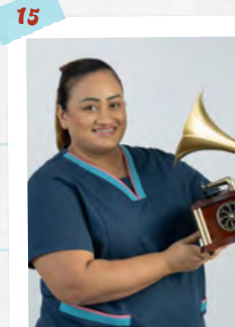


Ms Low Beng Hoi

Board Member
(4 July 2019 – August 2025)

Senior Nurse Mentor
Nurse Administration
(Khoo Teck Puat Hospital/
Yishun Health)

Our Leaders



1. Dr Christina Tiong
Chief Executive Officer
(since 10 January 2018)

2. Ms Felicia See
Head, Human Resource
(since 1 December 2017)

3. Ms Sherine Kerk Chew Hoon
Head, Finance
(10 September 2025)

4. Mr Ian Ong
Head, Operations and Innovations
(since 15 January 2024)

5. Ms Regina Ong Siew Yong
Head, Digital Innovation and IT
(26 February 2026)

6. Mr Ku Ken Yew Moses
Head, Partnerships
(26 June 2024 – 22 Oct 2025)
Head, Communications, Partnerships & Development
(since 22 Oct 2025)

7. Ms Teo Ying Ying
Head, Social Work
(since 1 July 2025)

8. Dr Ng Wai Chong
Head, Clinical Development
(since 1 January 2024)

9. Ms Chiang Jiarong
Head, Home Therapy and Day Rehab
(since 1 July 2021)

10. Ms Precilla Lai
Advanced Practice Nurse
(since 1 Sep 2015)

11. Ms Charine Chen
Nurse Manager
(since 1 July 2023)

12. Ms Renuka D/O Nagalingham
Nurse Clinician
(since 1 July 2021)

13. Ms Corin Low
Nurse Clinician
(since 1 July 2021)

14. Ms Annie Kiong
Nurse Clinician
(since 1 July 2019)

15. Ms Joan Christina Hendriks
Assistant Nurse Clinician
(since 1 January 2023)

16. Ms Tan Poh Cian, Jen
Assistant Nurse Clinician
(since 1 July 2023)

Ms Gladis Tern
Head, Finance
(19 September 2022 – 30 May 2025)

Mr Derrick Tan
Head, Digital Innovation and IT
(1 October 2024 – 31 Dec 2025)

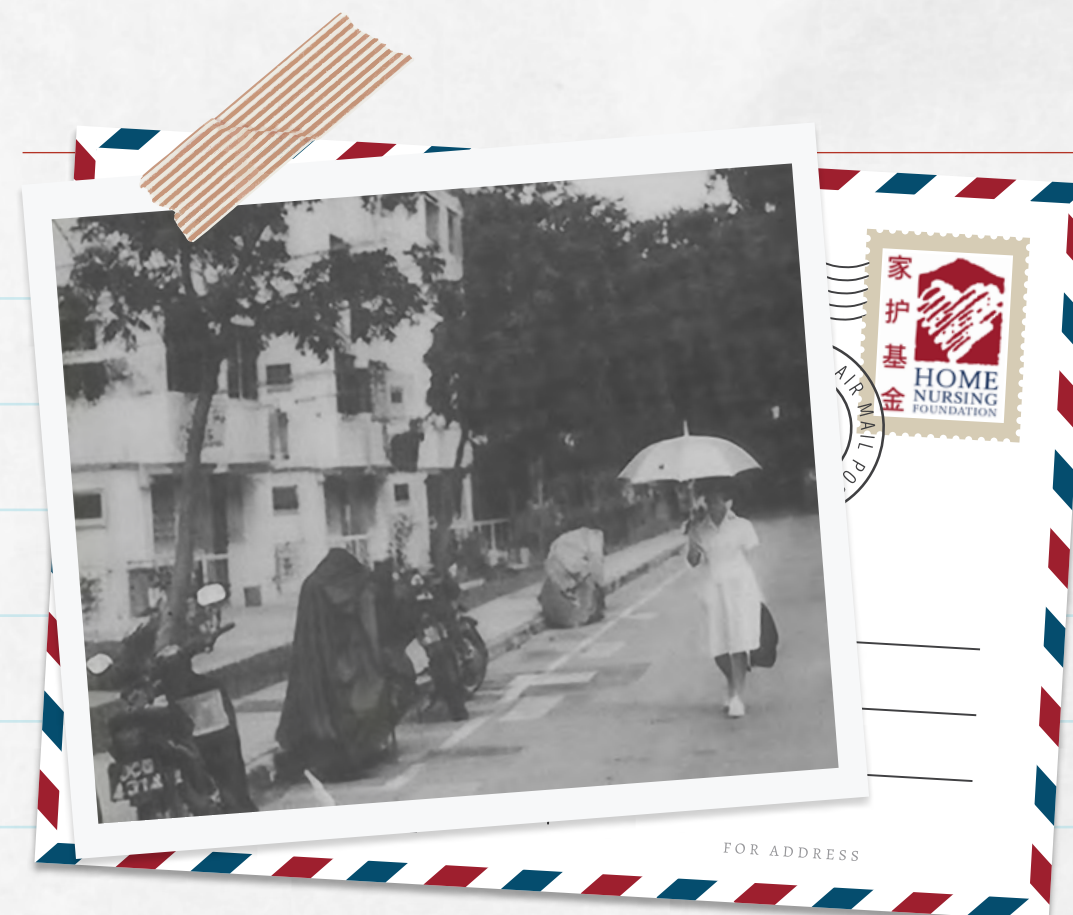
Ms Loi San San
Head, Communications & Development
(7 October 2019 – 21 Oct 2025)

PURPOSE

Beginning with Heart



The first lines of HNF's story were written with a simple purpose: to bring healthcare into the community. Today, we build on that foundation through innovation, technology and integrated care programmes that enable better outcomes for every patient.



Patient Statistics

Home Care Service Overview


6,520

Home Care patients


2,763

New patients admitted to Home Care Services


51,026

Home visits made for Home Nursing, Medical, Therapy and Caregivers' Training collectively

Service Breakdown

HOME NURSING


37,448 Visits

4,328 Patients

119

Number of extended-hours emergency nursing visits

HOME THERAPY


5,823 Visits

1,407 Patients

HOME MEDICAL


7,755 Visits

2,479 Patients

HOME PERSONAL CARE


118,117 Hours

1,648 Patients

SOCIAL WORK


2,387

Patients requiring psycho-social assistance from Medical Social Workers

CAREGIVER TRAINING VISITS


117

Caregiver Training Sessions

TOP 5 Home Nursing Procedures Provided to Patients in the FY



Wound Care Management



Medication Management



Urinary Catheter Management



Simple Dressing



Nasogastric Tube Feeding Management

Profile of HNF Home Care Patients


6,084

Number of patients aged 60 and above


5,483

Patients receiving government subsidies for HNF Services

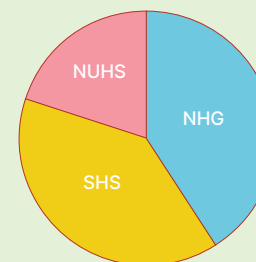

616

Patients on financial assistance

Services Breakdown (Home Care) - By Zone

Number of HNF patients staying in each Regional Health System (RHS)

- National Health Group (NHG) **2,652 (41%)**
- SingHealth System (SHS) **2,558 (39%)**
- National University Hospital System (NUHS) **1,310 (20%)**



Referrals Breakdown (Home Care) - By Referral Source

Tan Tock Seng Hospital	13%
Sengkang General Hospital	11%
Singapore General Hospital	11%
Community Hospital	10%
Community & Social Service Organisation	10%
Ng Teng Fong General Hospital	7%
Changi General Hospital	6%
National Healthcare Group Population Health Campus	4%
Khoo Teck Puat Hospital	4%
National University Hospital	3%
Polyclinics	3%
Woodlands Health	3%
Hospice	3%
TTSH-Integrated Care Hub	2%
Ang Mo Kio-Thye Hua Kwan Hospital Ltd	2%
Alexandra Hospital	2%
Ren Ci Hospital	1%
National University Health System	1%
Private Hospitals & Clinics	1%
Institute of Mental Health/Woodbridge Hospital	1%
National Specialty Centre	1%
TOTAL	100%

Centre Based Service Statistics


374

Seniors Day Care clients served


10,635

Maintenance Day Care Sessions


12,073

Dementia Day Care Sessions


3,309

Active Rehab Sessions


336

Clients receiving subsidies for HNF services (All clients served, except Means Test (MT)=0%)


12

Clients on financial assistance (Full waiver)*

Clinical Excellence

Integrated Community Care Provider (ICCP)

Good care doesn't stop at the clinic. The Integrated Community Care Provider (ICCP) brings together community care organisations within a defined boundary under one cohesive network.

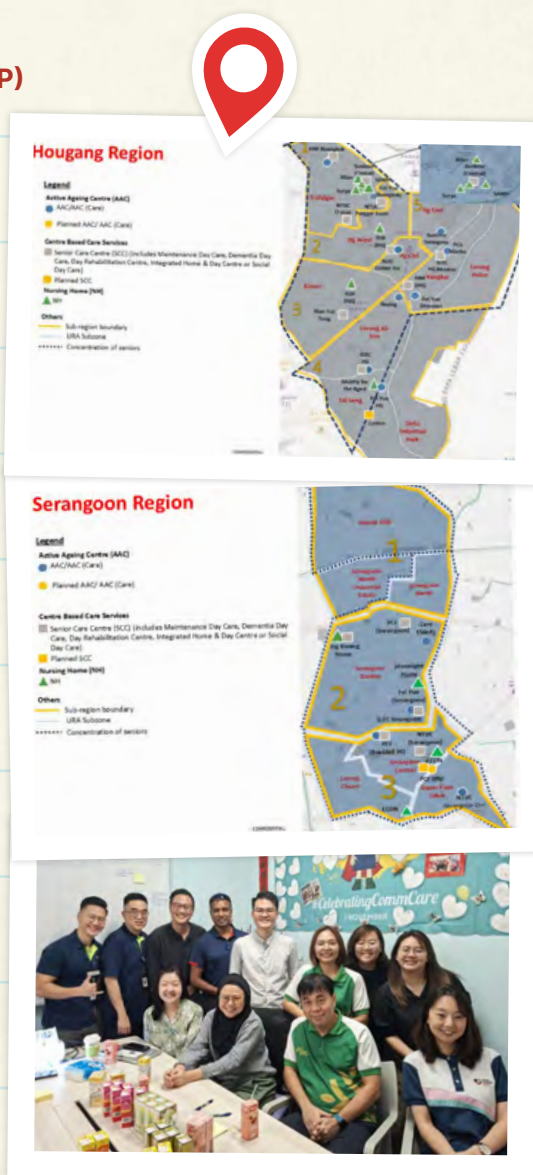
Bridging the gaps across the care continuum, ICCP ensures that seniors receive holistic, seamless support right where they live. Community partners work in close alignment to keep seniors active, engaged and contributing members of their communities, identifying those at risk early, and assisting those with complex needs in carefully coordinated care.

The ICCP is implemented in stages. Phase 1, launched on 1 April 2025, focuses on strengthening partnerships, developing workflows, and equipping providers with care assessment capabilities. A year on, Phase 2 moved into full operation, translating that groundwork into coordinated care delivery in practice.

HNF is the ICCP lead agency for Hougang 5 and Serangoon 1, coordinating integrated care across both sub-regions. As the appointed Enhanced Home Personal Care (HPC+) provider, HNF also partners with neighbouring sub-regions to extend care reach.

In Hougang 5, strong relationships among community care providers have laid the groundwork for future plans. Partners have come together for joint activities, and a dedicated sharing session was held with NHG's General Practitioners — deepening mutual understanding and strengthening referral pathways across the network. With a solid foundation in place, teams are now well-equipped to conduct assessments and coordinate care services effectively.

By serving as a single touchpoint — with standardised assessments and shared care plans across all providers — the ICCP makes access simpler for



seniors, reducing duplication and ensuring a truly integrated care plan.

With Singapore's population ageing rapidly, ICCP's role in helping seniors age with dignity is what makes the difference between seniors merely managing and truly thriving.

interRAI

Understanding a person's needs fully is the first step to caring for them well. HNF has fully embraced interRAI, a standardised care assessment framework being rolled out across Singapore in support of the Ministry of Health's initiative.

interRAI takes a whole-person approach, evaluating each client across physical, psychological, and social dimensions alongside their functional abilities, environment and personal goals. The result is a clearer, more complete picture of what each client truly needs.

Structured in-house training was delivered to all clinicians, Medical Social Workers, and operations staff, led by Dr Ng Wai Chong. Staff were equipped to interpret outcome scales, apply Collaborative Action Plans, and conduct practical assessments.

The impact has been meaningful. Client needs are identified more precisely, multidisciplinary communication has improved, and care planning has become more targeted and consistent.

More than a tool, interRAI is a shared language for better care.



Integrated Care Team (ICT)

Some clients need more than a single service. They need a team that works, thinks, and plans together around the person.

Launched on 3 November 2025, the Integrated Care Team (ICT) pilot brings together Home Medical, Home Nursing, Home Therapy, and Medical Social Work in seamless collaboration. Following a structured managed-care model, the ICT addresses physical, emotional, spiritual, and social needs holistically, with clients and caregivers as active participants in their own care.

Staff were equipped through in-house training before the model was progressively rolled out, supported by multidisciplinary discussions, integrated care pathways, and dedicated communication channels.

Early outcomes are encouraging: improved care coordination, greater continuity, more timely intervention, and stronger collaboration in holistic care planning.

As the pilot progresses, HNF will continue tracking caregiver feedback, staff input and overall experience.



Clinical Excellence

Percutaneous Endoscopic Gastrostomy (PEG)

For patients requiring long-term tube feeding, every repeated Nasogastric Tube (NGT) insertion can be uncomfortable and distressing.

Where clinically appropriate, Percutaneous Endoscopic Gastrostomy (PEG) feeding offers a safer, more dignified alternative that can be delivered effectively at home, sparing patients unnecessary hospital trips and reducing waiting times.

HNF collaborates closely with Singapore General Hospital (SGH)'s Nutrition Support Services team through monthly case discussions, ensuring timely support and strong clinical oversight.

As of March 2026, 38 HNF nurses have been trained in PEG management, with six more in the pipeline. Between April 2025 and March 2026, HNF supported 84 patients on PEG. Patients and caregivers reported less stressful experiences, while nurses found PEG generally more straightforward than NGT, freeing time for more holistic care.

Going forward, training will be extended to newly onboarded nurses, with dedicated PEG Champions sustaining monthly clinical discussions with SGH partners.



Quality Assurance Programme (QAP)

In July 2024, HNF joined the Quality Assurance Programme (QAP) led by the Agency for Integrated Care (AIC), working alongside external auditor, the Australian Council on Healthcare Standards International (ACHSI) through a rigorous quality review process.

As a QAP workgroup member, HNF contributes strategic input to shape the programme's direction across the community care sector.

Following ACHSI's Baseline Assessment, HNF developed a Quality Management Framework, established an Infection Prevention and Control Committee, and conducted ongoing policy reviews and quality improvement initiatives. Governance has been strengthened and quality practices embedded more consistently across teams.



Care Innovations

Integrated Home Health (IHH)

There is no place like home and for patients approaching the end of life, this holds profound meaning. Launched in October 2023, Integrated Home Health (IHH) delivers holistic palliative care in the comfort of patients' own homes, shaped around their goals and wishes.

Care is coordinated across doctors, nurses, and medical social workers, with round-the-clock teleconsultation ensuring patients and caregivers always have someone to turn to. IHH also walks alongside families earlier in their journey, reducing unnecessary treatments and providing support through bereavement.

From October 2023 to September 2025, IHH supported 241 patients, with high satisfaction reported across both patients and caregivers. The programme contributed to fewer readmissions, fewer emergency visits, and more seamless transitions across care settings.

The impact goes beyond data — it is found in the quiet dignity of a patient cared for at home, on their own terms.

IHH received the Singapore Health Quality Service Awards 2026 Best Team Award for Patient Experience Improvement, and presented at the ninth Singapore Palliative Care Conference in April 2026.



A Moment to Treasure — Mdm Sim Shing Keow



Mdm Sim had one wish: to see her beloved granddaughter get married.

As her health declined, her family worried she might not be able to attend the wedding. Determined to make this possible, the IHH team worked closely with the family to ensure she could be there.

Dr Stanley prepared a medical memo to expedite the Registry of Marriages proceedings, while Nurse Hazel and Medical Social Worker Jaclyn helped coordinate her care. Her pain was managed, specialist transport arranged, and Mdm Sim's family supported every step of the way.

On the wedding day, Mdm Sim arrived in her traditional batik, smiling radiantly. She did not simply attend the ceremony, she was fully present and enjoying every moment, even asking for a 2nd cup of tea!

The wedding photographs were a reminder to the team that what matters most at the end of life is often not medical care itself but being present for the people we love.

Mdm Sim passed away peacefully in February 2026, leaving her family with a treasured memory they will always hold dear.

Care Innovations

Digital Innovation

Unified Community Care System (UCCS)

When the tools clinicians rely on every day are slow and fragmented, it takes time and attention away from patients. On 1 July 2025, HNF launched the Unified Community Care System (UCCS), replacing its legacy platform with a modern, purpose-built digital system designed for the demands of community care.

UCCS brings clinical information together in one place, making it easier for care teams to collaborate, coordinate, and make informed decisions. By consolidating multiple processes into a single interface, the system reduces duplication and manual effort, freeing staff to focus on what matters most: their patients.

A significant capability is UCCS's integration with interRAI, enabling standardised, data-driven care planning through structured assessments and documentation. This supports more consistent clinical practice and strengthens HNF's capacity to deliver coordinated, holistic care.

Since its introduction, clinical documentation quality has improved, care coordination has been enhanced through better information sharing, and system reliability has meaningfully reduced downtime. Today, UCCS supports more than 170 staff across the organisation, enabling the workforce to work more efficiently and respond to patient needs with greater confidence and speed.

Ops Call Centre System (Zoom Contact Centre)

When a client or caregiver picks up the phone, they need to feel heard quickly. In March 2025, HNF introduced a new operations call centre system powered by Zoom Contact Centre, delivering faster, more reliable support alongside stronger tools for managing a growing call volume.

The platform introduced self-service options including WhatsApp support and a chatbot function, reducing reliance on manual call handling. Behind the scenes, automated call logging and AI-driven capabilities including realtime sentiment analysis, speech analytics, and automatically generated follow-up tasks have sharpened workflows and strengthened follow-up.

By February 2026, call pick-up rates had risen by approximately 20%, with an estimated 1,120 staff hours saved. The centre now handles an average of 800 calls monthly.



Call pick-up rates increased
by **20%** approximately



CarersHub.sg — Launch Preparation

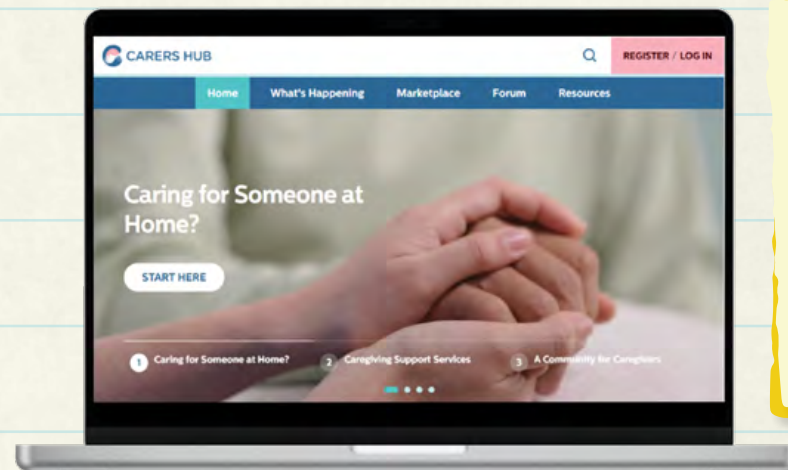
Caring for a loved one is a meaningful yet profoundly demanding responsibility. As one of Singapore's largest home care providers, HNF witnesses first-hand the emotional, physical, and practical challenges families face daily, often leading to burnout.

Recognising this growing need, HNF began developing Carers Hub (www.carershub.sg) in mid-February 2025 as a centralised national platform designed to support, empower, and connect caregivers at every stage of their journey.

The platform serves as a one-stop digital ecosystem, integrating self-help tools, practical resources, a community forum, an item exchange, events and rewards programme. To build a truly collaborative

network, the platform features Partner's Account, enabling corporate and community partners to list their own events and contribute resources. Through this unified approach, HNF aims to create a sustainable digital support network that complements existing community and healthcare services.

In tandem, HNF's caregiver support was recognised through the Income OrangeAid Caregiver Support Accelerator Grant, where HNF was selected as one of ten social service agency beneficiaries. This grant funds strategic caregiver support initiatives that build upon HNF's earlier caregiving befriending pilot programme, developed in partnership with Tan Tock Seng Hospital's Project Carers Matter. These initiatives reinforce HNF's core organisational philosophy that supporting caregivers is just as essential as delivering clinical care to patients.



Join our Carers Hub
community

DIGNITY

Written with Thought

Behind every care plan is a person with their own story. This section is about the work that listens before it acts: the advance care conversations, the social support, the careful, thoughtful practice of caring for the whole person.



CREST & Advance Care Planning

Community Resource, Engagement and Support Team (CREST)

Good mental health support begins long before a crisis takes hold. At Sengkang, HNF's Community Resource, Engagement and Support Team (CREST) provides outreach, intervention, and psychosocial care, ensuring no resident or caregiver has to face life's challenges alone.

From April 2025 to March 2026, CREST provided follow-up care and case management to 501 clients and caregivers, and connected with 1,916 individuals through mental health and dementia awareness such as roadshows and talks. By the close of FY2025, 74.5% of 110 clients showed measurable improvement in mental health outcomes, assessed through the PHQ-9 and GAD-7 clinical tools used to track depression and anxiety.

Behind every statistic is a person who felt heard, or a caregiver who felt less alone. Through timely



provided **501** clients and caregivers with follow-up care and case management



connected with **1,916** individuals through mental health and dementia awareness

intervention and community partnerships, CREST helps individuals find the courage to seek support early, assist caregivers to build the resilience to keep going, widening access to community-based mental health care, one person at a time.



Advance Care Planning (ACP)

Planning ahead is one of the most loving things a person can do for themselves, and for the people who matter most to them. Through its Advance Care Planning (ACP) programme, HNF supports individuals and families in having honest, vulnerable conversations about personal values, healthcare preferences, and the care they wish to receive in the future.

ACP is more than paperwork. Through guided facilitation, HNF encourages clients to reflect on what matters most, involve their loved ones, and articulate their wishes with clarity and confidence. Over the year, 444 individuals documented their ACPs with HNF — each having a greater sense of agency and dignity, and their Nominated Healthcare Spokespersons (NHS) with greater peace of mind.

To make ACP more accessible, HNF started using BookingSG for easier scheduling and DocuSign for secure digital sign-off — practical improvements welcomed by clients and working NHS alike. Feedback has been overwhelmingly positive, with 100% satisfaction reported in the AIC survey.

In giving people the space to plan ahead, HNF helps individuals look forward with clarity, dignity, and the quiet confidence knowing that their voice will be heard.



444 individuals documented their ACPs



Active Ageing Centre

1 Pilot Trial with Opsi Emotion AI



At HNF's Active Ageing Centres, every initiative helps seniors live with joy, dignity, and a deep sense of belonging. This year marked significant progress in leveraging technology to strengthen community care.

Since October 2025, HNF Wellness at Buangkok 999 Active Ageing Centre piloted Opsi Emotion AI to enhance how care teams identify and respond to seniors' emotional well-being.

The non-intrusive software works on a camera-enabled device within the community setting. It complemented care teams' evaluations by analysing facial expressions, reactions, and engagement levels during assessments, enabling real-time, early detection of seniors who may require additional emotional or psychosocial support.



The technology proved effective in surfacing concerns that routine daily interactions might miss. Out of 15 seniors screened, one was identified and referred to the HNF CREST team for follow-up care. This served as a reminder that meaningful impact can emerge from a single connection made at the right moment.

2 Streamlining Care: Digitalisation of Active Ageing Centre (AAC) Operations



Since June 2025, our Active Ageing Centre (AAC) at **HNF Wellness at Buangkok 999** has transformed its operations with the CaritaHub AAC system. This centralised digital platform replaces paper records and spreadsheets, bringing greater efficiency and accuracy to everyday care.

The system allows seniors to independently check in for activities, record attendance, and sign up for programmes. For staff, it provides a comprehensive view of each senior's profile, participation history, and referrals; enabling better, coordinated follow-up care and eliminating the time-consuming work of manual data entry, excel-based analysis, and reporting.

Beyond streamlining operations, CaritaHub has quietly fostered autonomy and confidence among seniors. As digital tools become part of daily life at the centre, seniors are growing more comfortable navigating technology, marking a meaningful step toward lifelong independence.

3 A New Home for the Hougang Community: HNF Wellness at Hougang 912



In November 2025, HNF opened a new Active Ageing Centre: **HNF Wellness at Hougang 912**, Hougang Street 91. Following community outreach in December 2025, close to 500 residents had registered as members by 31 March 2026.

The centre quickly became a vibrant neighbourhood hub through creative programming. In partnership with Balance Brew, seniors explored wellness through traditional Chinese medicine-inspired ice cream flavours. Training with Ice Cream Chefs took this further, offering hands-on gelato-making that gave participants a tangible sense of pride and achievement.

These activities sparked conversations, forged new friendships, and built confidence among participants. The rapid membership growth and warm reception reflect how deeply the centre has already taken root in the Hougang community.

Active Ageing Centre

In this section, we cast a spotlight on individuals who have benefitted from our community activities.

Profile: Mr Yim Chuen Weng

Mr Yim, who turns 70 this year, likes to joke that his birthday is easy to remember. “一, 二, 三,” he says with a smile — he celebrates it on 23 January each year.

Finding Community and Purpose:

Mr. Yim's Story

An SBS Transit bus captain since 1998, Mr. Yim still reports to Tampines Interchange before dawn, driven by a quiet discipline. Growing up poor as the eldest of three, early hardships forged in him a resilience that carried him through life — from rising to branch manager at a watch retail chain to mentoring younger bus captains for seven years.

Away from the roads, Mr. Yim found his calling in Chinese calligraphy, a craft he pursued in his forties. Having survived both prostate and skin cancer, he holds a deeply reflective outlook on life and ageing.

When the Active Ageing Centre opened at Hougang 912, Mr. Yim walked through its doors and found exactly what he was looking for: community, purpose, and a place to share his gifts. Invited to create a calligraphy piece for the centre's launch, he put his heart into every brushstroke to welcome his neighbors.

“Be your own light, take the first step, stay humble and keep learning,” he says, words to inspire anyone wondering if it is too late to begin.

His presence beautifully captures the essence of the centre: that it is never too late to contribute, connect, and inspire.



*Be your own light.
Take the first step, stay
humble and keep learning.*



4

Monthly Joint Walk with HNF Day Care & Rehabilitation



Since June 2025, **HNF Wellness at Buangkok 999** has partnered with its day care centre, **HNF Day Care & Rehabilitation** to run a monthly joint walk programme. This meaningful initiative fosters a culture of senior volunteerism, giving AAC volunteers a deep sense of purpose and dignity through peer engagement. For HNF Day Care seniors, the regular walks provide vital opportunities to build social connections and enjoy shared activity.

To date, 36 individual seniors have taken part, averaging three participants each month. The impact has been deeply heartening across physical, social, and emotional dimensions - strengthening community bonds, increasing physical activity, and uplifting the seniors' overall mood and confidence. Following early logistical adjustments, the programme continues to gain momentum as a small initiative with a quietly lasting impact.



36 seniors
have taken part

Seniors Day Care

From May to December 2025, **HNF Day Care & Rehabilitation at Hougang** hosted bi-monthly talks as part of the Health Promotion Board (HPB) Active Ageing and Balik Kampung programme — an initiative designed to promote active, meaningful ageing among seniors. “Balik Kampung”, meaning “return to one’s roots” in Malay, taps into the power of shared memory and heritage to foster connection and well-being.

The programme aimed to equip seniors with practical knowledge and strategies to support their physical, mental, and emotional health while encouraging social connection, cognitive engagement, and the kind of resilience that helps reduce the risk of dementia and depression.

Each session brought together approximately 30 clients through interactive activities designed to nurture holistic well-being. These included nostalgia-sharing sessions, social bonding exercises, games, and guided discussions on self-esteem, emotional awareness, and resilience. Seniors also received

accessible, practical education on health topics such as vaccinations, healthy eating, physical activity, and mental wellness.

The results were encouraging. Clients showed increased participation, greater willingness to engage with peers, and a growing confidence in sharing their own experiences and reflections. These open exchanges strengthened friendships and brought a more vibrant, supportive atmosphere to the centre. Overall, the programme enhanced social connectedness, cognitive engagement, and seniors’ confidence in managing their own well-being, reinforcing HNF’s commitment to supporting active, healthy, and purposeful ageing in the community.

approximately **30** clients were brought together per session



Coming out of his shell — Mr Tan’s story

When Mr Tan Kuang How — known warmly to those around him as Douglas — joined HNF Day Care at Hougang in June 2025, he arrived quietly and kept largely to himself. He doubted his own abilities, often cited his memory as “not good”, and tended to decline opportunities to participate.

Through the HPB Active Ageing and Balik Kampung programmes, and with the steady encouragement of attentive staff, Douglas was gently drawn into simple group games, discussions, and social activities. The sessions, which centred on shared participation and teamwork rather than performance, created a safe and supportive environment where he could engage at his own pace. Staff were consistent in their encouragement, never pushing, always present.

Over the months that followed, the change in Douglas was unmistakable. He became more willing to join in, began interacting with confidence, and even started taking his own initiative by asking staff to print song lyrics so he could practise singing independently during karaoke sessions. Those who had watched him quietly from the sidelines now see him animated, engaged, and very much a part of the community around him.

Douglas’s journey is a testament to what consistent care, genuine encouragement, and the right environment can do. From a man who once doubted himself, he has grown into someone who shows up, joins in, and connects — a quiet but meaningful transformation that reflects the heart of what HNF’s day care programmes are here to achieve.



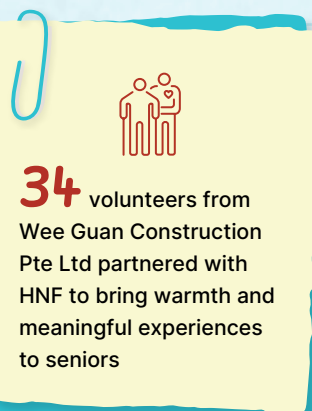
Community Volunteers

Wee Guan Construction Shares Warmth

From August 2025 to January 2026, 34 volunteers from Wee Guan Construction Pte Ltd partnered with HNF to bring warmth and meaningful experiences to seniors at Wellness Centres in Buangkok and Hougang.

The journey began at HNF Day Care at Buangkok, where seniors took part in a creative mosaic coaster-making session. An activity that sparked self-expression, laughter and genuine connection. The partnership continued through HNF Day Care at Hougang, with an outing to the Singapore Chinese Cultural Centre, offering seniors a culturally enriching shared experience to cherish.

Through these thoughtfully planned activities, Wee Guan Construction demonstrated that community care and corporate generosity go hand-in-hand and that the gift of time and presence means everything to the seniors HNF serves.



Fiserv Lends Meaningful Support

In partnership with Project V — a joint initiative by the National Council of Social Service and the National Volunteer and Philanthropy Centre that matches corporate volunteers with social service organisations — Fiserv (APAC) Pte Ltd was paired with HNF to provide regular, meaningful volunteering support within the community.

The partnership launched in January 2026 with HNF's annual Grant a Wish campaign, where 30 volunteers for the Grant a Wish campaign and 24 volunteers for the Home Improvement Programme, personally purchased and delivered wish list items to 16 patients across HNF's home care services. Beyond the gifts themselves, volunteers took the time to sit, talk, and befriend the seniors they visited, bringing warmth and companionship into homes that can sometimes feel very quiet.

In February 2026, the collaboration continued through the Home Improvement Programme, where volunteers helped to spring clean the homes of nine

home care patients — creating safer, cleaner, and more comfortable living spaces for some of HNF's most vulnerable clients.

Together, these initiatives show what is possible when corporate volunteers commit not just their time, but their care in making a real and lasting difference in the lives of seniors and patients within the community.



Community Volunteers

Volunteer Appreciation Day 2025

At HNF, our volunteers are the heartbeat of our community. They bring joy, companionship, and genuine care to our patients and seniors — showing up, week after week, with warmth and quiet dedication. In celebration of International Volunteer Day, HNF honoured these extraordinary individuals with our annual Volunteer Appreciation Day.

The morning began with a hearty breakfast, followed by a hands-on baking workshop where volunteers came together to make Korean strawberry cakes. The session was filled with laughter, friendly chatter, and an easy camaraderie that only grows from years of shared purpose.

Many of HNF's volunteers have journeyed with us for three years or more, contributing steadily to the

well-being of our seniors and patients. Among them is Lawrence Low, who this year marks a remarkable ten years of volunteer service.

Over that decade, Lawrence has accompanied seniors on outings and medical appointments, and taken the initiative to create reminiscence programmes that reconnect seniors with Singapore's heritage and history. His compassion and consistency have touched more lives than he may ever know.

His story embodies what volunteerism at HNF truly means — not a grand gesture, but the quiet, powerful act of showing up for others, time and again.



Making It Possible:

Our Fundraising Campaigns

Campaign 1: Mother's Day 2025

Celebrating a lifetime of love and resilience on Mother's Day

At 98, Mdm Koh Tee Jiah remains a cherished role model to her six children — a living symbol of strength, tenacity and unwavering love. Despite being an end-of-life patient under HNF's Integrated Home Health (IHH) programme, with a prognosis of six months to a year, her children still see in her the same independent woman who once supported the family through multiple jobs. She continues to find joy in dressmaking, especially in the lead-up to Lunar New Year.

Her legacy of love lives on in the hearts of those who know her, and continues to be a source of strength and inspiration for her family.

Since the IHH programme launched, HNF has supported 241 patients, of whom 162 have passed on peacefully at home — in accordance with their own wishes. IHH provides a comprehensive range of services including Advance Care Planning,

symptom management, round-the-clock telephone support, and bereavement care for both patients and caregivers.

Through our Mother's Day campaign, donors contributed \$169,485 — enabling patients like Mdm Koh to receive compassionate, dignified care in the place they call home.



Funds raised:

\$169,485

Funds purpose:

Subsidised home care costs



Making It Possible:

Our Fundraising Campaigns

Campaign 2: Nurses' Day 2025

Celebrating our self-sacrificing angels

At 47, Nurse Thiruchelvi d/o Tangamuthu — known affectionately as Thiru — has spent years caring for vulnerable patients as a home care nurse, often putting her own well-being last.

In November 2023, a diagnosis of severe sleep apnea became a turning point. Encouraged by her doctor, she made a commitment to prioritise her own health — so she could continue the work she loves with renewed strength and energy.

Despite never having set foot in a gym before, Thiru embraced an entirely new lifestyle: regular exercise, mindful eating, and personal coaching. She has since lost over 20kg and returned to work with greater vitality and resilience. Her journey has quietly inspired colleagues to take their own well-being more seriously — a reminder that caring for yourself is part of caring well for others.



Funds raised:

\$135,367

Funds purpose:

Subsidised home care costs

Thiru's story reflects the purpose and quiet strength that our nurses embody every day. We are deeply grateful that donors contributed \$135,367 to this campaign in recognition and support of our nursing team's extraordinary dedication.



Campaign 3: Grant a Wish 2025

Keeping Christmas alive by granting wishes of dignity

Every festive season, we ask our patients for their Christmas wishes — and their quiet humility never fails to move us.

This year, 52-year-old Mr Magaitharan s/o Rajamanikam shared his. A former SAF serviceman and crane operator, he now lives with kidney failure and chronic wounds that have led to the amputation of all but the big toe on each foot. He lives in a one-room flat with a live-in helper.

Rather than asking for something elaborate, his wish was simple: a curtain — to create a sense of privacy and dignity within his home.

With the generous support of Fiserv volunteers, who personally adopted patients' wish list items and delivered them to their doors, and the kindness of our donors, we raised \$269,094 this year and fulfilled over 60 Christmas wishes — bringing comfort, dignity, and a little festive warmth to patients like Mr Magaitharan.



Funds raised:

\$269,094

Funds purpose:

Subsidised home care costs



Making It Possible:

Our Fundraising Campaigns

Campaign 4: Gift a Joy Pack 2026



Celebrating the power of human connection in the New Year

For 72-year-old Mr Chong, Lunar New Year is often a quiet and solitary occasion. Divorced and estranged from his family, the festive season typically passes without ceremony — unless his siblings extend an invitation. On most days, books are his closest companions. As his healthcare needs grow, HNF supports Mr Chong with essential nursing care under a full financial waiver, enabling him to continue living safely and independently at home.

Each year, HNF distributes Joy Packs — filled with festive treats and decorations — to bring a little cheer to patients during the season, particularly those who might otherwise spend it alone.

Thanks to the generosity of our donors, the campaign raised \$109,163, supporting the distribution of Joy Packs to patients in need and helping to subsidise nursing care for individuals like Mr Chong — a reminder that no one should feel forgotten during the festive season.



Funds raised:

\$109,163

Funds purpose:

Subsidised Home Nursing Care and joy packs

Campaign 5: Pilates Gives 2025

Wellness with purpose — the 7th edition of Pilates Gives

Now in its seventh year, Pilates Gives continues to be a campaign close to our hearts. Led once again by Pilates instructor Rachel Loke, the 2025 edition raised \$10,058 through Giving.sg — a wonderful result driven by community generosity and a shared belief in the power of wellness to do good.

This year also marked the second year of partnership with the Asia Institute of Mentoring, which strengthened HNF's outreach and helped the campaign surpass its fundraising target. For a donation of \$80, participants received a two-hour Matwork Pilates session — a morning well spent, and a meaningful contribution to the home care of our patients.



Funds raised:

\$10,058*

Funds purpose:

Subsidised home care costs

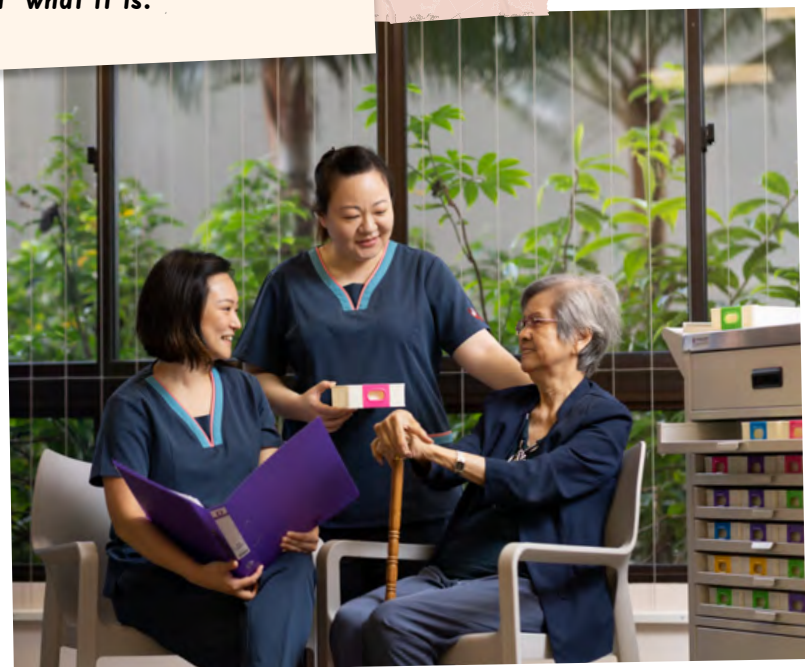


*The grand total of \$10,058 comprises \$9,808 for the period of April 2025 to March 2026, and \$250 for April 2026.

JOY

Living with Joy

The essence of every organisation lies in its people. This section is our acknowledgement of the effort, excellence and the warmth that makes HNF what it is.



Environmental, Social and Governance (ESG)

At HNF, Environmental, Social and Governance (ESG) principles are woven into the fabric of how we care for our community, support our people, and steward our resources responsibly. Embedding ethical and sustainable practices across our operations allow us to build lasting trust with stakeholders, nurture a positive workplace culture, and ensure that our work creates meaningful, long-term impact.

This year, a range of organisation-wide efforts and initiatives brought our commitment to ESG to life: a staff flea market encouraged sustainable habits and reduced waste. Phishing awareness campaigns and simulation exercises sharpened cybersecurity vigilance. Improvements to indoor environmental quality contributed to a healthier, more comfortable workplace. Department-led wellness activities were also introduced to enhance staff well-being and foster a more connected and supportive team culture.

Staff participation was central to these efforts. Employees were invited to join cross-departmental ESG taskforces, contribute to paperless workflows and digital practices, and engage in workplace wellness programmes. These collective efforts have helped build a genuine culture of shared responsibility — one where sustainability and care for one another go hand in hand.



To deepen capability and awareness, all staff completed Cybersecurity Awareness and Data Protection Training during the year. ESG taskforce members further attended Embracing ESG: Aligning with the Revised Code of Governance for Charities in Singapore, equipping them with sector-specific knowledge in governance and sustainable practices.

HNF is strengthening its ESG reporting framework and will progressively track indicators for sustainability, social impact and governance — as part of our ongoing commitment to responsible and sustainable growth.



Prevention of Workplace Abuse & Harassment

A safe, respectful, and supportive workplace is the foundation upon which good care is built. When staff feel protected and valued, trust and teamwork flourish, and that sense of well-being flows directly to the clients and caregivers we serve.

This year, HNF strengthened its commitment to a safe and respectful workplace by adopting the Community Care Organisation (CCO) Implementation Guide for the Prevention and Management of Workplace Abuse and Harassment. Adopted from April 2025, it provided a structured and comprehensive approach to preventing, addressing, and responding to workplace concerns across the organisation.

Awareness and education were prioritised throughout the year. Workplace Bullying and Harassment Prevention training was conducted for staff, complemented by informational materials and town halls that reinforced policies and helped

employees recognise behaviours that constitute harassment. The aim was to build an authentic culture of mutual respect and accountability in addition to the foundation of awareness.

Support structures for affected staff were also strengthened. Clear escalation pathways and formal incident reporting channels were established to ensure concerns can be raised safely and promptly. Staff have access to counselling through the Employee Assistance Programme (EAP) and flexible time-off arrangements to support those navigating challenges.

Through these sustained efforts, HNF reaffirms its commitment to a workplace where every member of staff feels safe, supported, and empowered to thrive.



Staff Development Awards

HNF takes great pride in celebrating the achievements of our people — individuals whose dedication, clinical excellence, and compassion are recognised not only within HNF, but across the broader healthcare and community care sector. These accolades are a powerful testament to the calibre of talent HNF has cultivated, and to the standards of care and professionalism we hold ourselves to.

Nurses' Merit Award (NMA)

Nurse Clinician Corin Low Mei Lan received the Nurses' Merit Award (NMA) from Minister for Health, Mr Ong Ye Kung, on 7 July 2025. The NMA is one of nursing's most respected accolades, recognising nurses who have demonstrated exceptional performance, a commitment to professional development, and a meaningful contribution to advancing the nursing profession. Corin's recognition is a testament to the standard of nursing excellence HNF is proud to cultivate.

Community Care Excellence Award (CCEA)

In November 2025, Dr Leong Duan Neng Stanley, Family Physician, and Cortez Emely Jimenez, Community Care Associate, were both recipients of the Community Care Excellence Award (CCEA). This award recognises individuals who have demonstrated exemplary service and commitment to delivering quality care within the community care sector, as well as teams who have led outstanding quality improvement projects. We are proud that HNF's commitment to excellence is reflected in the people who carry it forward every day.

SingHealth Quality Service Award (SHQSA) 2026

The SingHealth Quality Service Award (SHQSA) recognises healthcare professionals who consistently go above and beyond in service of their patients and colleagues. At the award ceremony graced by Minister for Health, Mr Ong Ye Kung, on 16 January 2026, HNF received 4 Gold Awards, 21 Silver Awards, and 1 Best Team Award — a result that speaks to the extraordinary depth of talent across our organisation and the collective commitment of our teams to service excellence.

Award	Recipient	Department
Gold	Tan Hui Fang	Home Medical
	Nur Shafurah Binte Hamzah	Nursing Operations
	Dr Stanley Leong	Home Medical
	Felicia See	HR



Award	Recipient	Department
Silver	Tay Mei Yan	CPD
	Eunice Tan	CPD
	Eunice Chau	CPD
	Kerrine Mah	Finance
	Madelene Ang	Operations & Innovations
	Chiang Jiarong	Home Therapy & Day Rehab
	Tong Hui Wen	HR
	Janet Tan	Home Medical
	Charine Chen	Nursing Operations
	Precilla Lai	Nursing Operations
	Hendriks Joan Christina	Nursing Operations
	Corin Low	Nursing Operations
	Mariam Binte Jummat	Nursing Operations
	Liu Xiaoyang	Nursing Operations
	Hazel Lee	Nursing Operations
	Yee Ting Ting	Nursing Operations
	Lay Kwee Chin	Nursing Operations
	Annie Soh	Nursing Operations
	Tok Li Li	Wellness Centre @ Buangkok
	Cortez Emely Jimenez	Wellness Centre @ Buangkok
	Myat Ko Ko Naing	Wellness Centre @ Buangkok

Community Care Manpower Development Award (CCMDA)

The Community Care Manpower Development Award (CCMDA) recognises professionals in the community care sector who have invested in deepening their clinical expertise and advancing their practice. On 24 September 2025, the following HNF staff were presented the CCMDA by Ms Rahayu Mahzam, Minister of State, Ministry of Health and Ministry of Communications and Information:

- Senior Staff Nurse Fazrina Binte Ahmad — Graduate Certificate in Wound, Ostomy and Continence Practice
- Senior Staff Nurse Choo Fang Yi Carolyn — Advanced Diploma in Nursing (Gerontology)
- Senior Staff Nurse Lee Yan Peng Hazel — Advanced Diploma in Palliative Care Nursing

Their commitment to lifelong learning exemplifies HNF's belief that excellence in care begins with excellence in professional development. We are immensely proud of each of them.



Organisation Awards

These awards reflect something greater than any single achievement — they speak to the culture HNF has built collectively, and the kind of organisation we are committed to being.

Great Place To Work® and Best Workplaces™ in Singapore 2025

In June 2025, HNF was once again certified as a Great Place to Work® organisation — a recognition that carries particular meaning because it is grounded entirely in the voices of our own employees. Building on this achievement, HNF was also ranked ninth among Singapore's Best Workplaces™ in 2025, reflecting our continued commitment to fostering a positive, supportive and inclusive workplace culture.

The certification reflects the trust, pride, and camaraderie that our staff experience at HNF every day. It affirms our belief that a truly great workplace is one where people trust the leadership they work with, take pride in the work they do, and genuinely enjoy the company of those they work alongside.

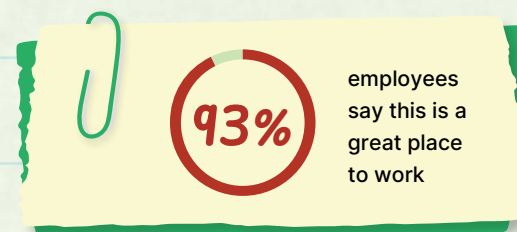
We are also proud to have been recognised as one of the Best Workplaces in Singapore, ranking ninth in the SME category. This achievement underscores our dedication to creating an environment where every member of staff feels valued, supported, and empowered to do their best work — and it strengthens our resolve to keep building on that foundation as HNF continues to grow.



Silver Ribbon Mental Health Award

On 1 October 2025, HNF received the Silver Ribbon Mental Health Award — an affirmation of our sustained commitment to fostering a psychologically safe and supportive workplace.

Through mental health awareness programmes, access to Employee Assistance Programmes, and the active promotion of open conversations on well-being, HNF has worked to create an environment where staff feel genuinely safe to seek support when they need it. This recognition reinforces a conviction that sits at the heart of how we operate: that mental well-being is not a peripheral concern, but fundamental to the health of both our people and our organisation.



Excellence in Employee Experience & Well-Being — SHRI Singapore HR Award

In September 2025, HNF received the 18th Singapore HR Award by the Singapore Human Resources Institute (SHRI) for Excellence in Employee Experience and Well-Being. This award reflects HNF's holistic approach to supporting staff across every dimension of their lives — physical, emotional and social.

From flexible work arrangements and wellness initiatives to structured support for staff navigating difficult circumstances, HNF remains deliberate and intentional in building a workplace where people can truly thrive. This recognition affirms that the care we extend to our patients and clients begins, in no small part, with the care we extend to our own team.

Excellence in Workplace Well-Being — Finalist, Human Resources Online

HNF was proud to be shortlisted as a finalist for the Excellence in Workplace Well-Being award by Human Resources Online. Whilst we did not take home the top honour, being recognised among a strong and competitive field of organisations is an encouraging milestone in its own right. It reflects the genuine progress HNF has made in building a positive, inclusive and supportive workplace — and it strengthens our commitment to continuing that journey for every member of our team.



Appreciation

Organisations

\$50,000 and above Butterfield Trust Asia BOS Trustee Limited as Trustee of the Draycott Trust Singapore Rubber Millers Association	\$1,000 to \$4,999 Additive Specialties Pte. Ltd. Affluence Resource Pte. Ltd. Asia Enterprises Pte. Ltd. Capital Airconditioning International Pte. Ltd. Che Hian Khor Moral Uplifting Society (Singapore) Dou Yee Enterprises (S) Pte. Ltd. Eminent Star Readymix Pte. Ltd. Hashtag Interactive Pte. Ltd. HR Factors Personnel Pte. Ltd. Lasofi Investments Pte. Ltd. Lingjack Dormitory Pte. Ltd. Nan Chiau High School Oes Construction Pte. Ltd. PT-G Builders Pte. Ltd. Seng Choon Engineering Pte. Ltd. Sian Teck Tng Vegetarian Convent Tai Pei Foundation The Community Foundation Of Singapore Wee Guan Construction Pte. Ltd. Wellington Management Singapore Pte. Ltd. Win Holdings Pte. Ltd.
\$10,000 to \$49,999 GSJ Ballas II Limited Hong Leong Foundation Mellford Pte. Ltd. TTJ Design & Engineering Pte. Ltd.	
\$5,000 to \$9,999 RSM SG Assurance LLP The Ngee Ann Kongsi Tokio Marine Life Insurance Singapore Ltd Zu-Lin Temple Association	



Individuals

\$10,000 and above Chang Yeh Hong De Vaz Ian Marc Rosairo Hsieh Wei-Tong Alia Khoo Whee Leng Lin Qinghui Oan Chim Seng Peh Hong Yee Suresan Sachithanathan Tan Yang Guan Teo Hock Chwee Thali Koattiath Udairam Wong Kim Yin Wong Ling Ming	Yen-Lu Chow Yeoh Choon Jin Yip Hui Fen, Jeannie Yong Kwek Kuen	Chok Soo Hoon Mildred Chong Hung Li Grace Chong Khee Yin Christine Chen Yuanxin Chua Chai Hah Chua Choon Hock Chua Kim Chiu Chua Kok Peng Chua Li Lian Chua Poh Gek Angeline Chua Sze Min Colleen Chui Wei Chuan David Lee Eng Thong Edward Anwar Ee Tze-Yin Elaine Estate Cheah Siew Yoong Foo Jiok Wee Franky S Tanudjojo Gan Kok Tuan Gan Soh Har Gian Chee Khoon Benjamin Goh Gaik June Goh Hwee Chen Goh Inn Swee Goh Jia Yong Goh Jing Sua Goh Jong Aik Goh Kah Leng Goh Khee Teong Goh Lee Eng Goh Yah Heng Wendy Caring Fund Han Chia Fong Hew Chee Fatt Hing Kian Hui Ho Chee Leong
\$1,000 to \$4,999 Aamir Hatim Nakhoda Ang Lee Meng Ang Whye Teong Ang Zhen Yuan Aw Ai Ling Evelyn Aw Chye Huat Barbara Helen Rosario Benjamin Wong Kok Loon Beverly Goh Pi Lee Chan Joo Kim Linda Chan Sia Lin Chay Oh Moh Chee Yew Chung Chen Ding Ming Benedict Cheong Mou Lin Chew Hui Jun Jeannie Chew Youting Chia Ghim Chuan Chia Hoi Mun Chia Hwee Ming Chia I-Ling Chia Kwee Hong Chia Wei Hong Chiang Kok Keong Chiang Wing Chiong Chin Kim Tham Chin Yau Seng Chionh Su Lin Chng Chee Kiong		
\$5,000 to \$9,999 Ah David Ang Guat Tin Choo Chiau Beng Choo Kay Wee Chua Yao Teng Chung Chun Yee John Grace Fu Hai Yien Kok Wai Yee Patricia Lai Manting, Precilla Lee Hui San Lee Joo Ee Evelyn Lim Teck Chai, Danny Ratna Djojokusumo Santosa Soong Wei San Sun Jianjun Tan JH Teo Chiang Wee Teo Koon Seong Tiong Shu		

Appreciation

Ho Kin Kwong Kenneth Ho Kok Sun Kevin Ho Se Mun	Lee Aik Lian Lee Bin Hwee Lee Chia Yien	Loo Deliang Loo Lee Leng Low Chui Heng
Ho Seong Peng Ho Siow Ling Hoe Hwee Chin	Lee Chiang Geok Lucy Lee Edmund Kit Ming Lee Hong Seng	Low Hwee Chua Low May Yin Eunice Low Weng Cheong
Hor Fong Lin How Siang Meng Huang Yun-Lin	Lee Hwee Boon Lee Hwee Keow Lee Jun Chou	Mah Jenny Matthew Teng Wen Lien Merala Nikesh Prasad
Jain Praveen Jeffrey Fang Juthika Ramanathan	Lee Kim Tong Victor Lee Ping Lee Shean Wei	Mohan Raj Gupta Mok Siew Eng Mukerji Shantanu
Kamal Kant S/O Chhotalal Kee Jit Siang Kee Meng Yew Kek Liong Khoo Boo Jin Khoo Doris Nee Tann Khoo Whee Luan Koh Audtey Koh Lee Kiow Koh Peck Kheng Koh Wei Howe Kok Chee Meng Kok Kum Khay Kong Ong Lim Lynn Kuan Ren Qiang Patrick Kuek Buay Ngee Kwok Keng Han Lai Seng Yeow Lam King Keow Lam Pei Li Late Ng Boon Choon Lau Kai Cher Lau Teh Yee	Lee Swee Kwang Leong Ann Jong Leong Hong Yong Leong Kriscarel Leong Lai Han Leow Chee Wee Li Qianwen Lim Boon Eng Julie Lim Chooi Seng Lim Mei Wan Lim Meng Guan Lim Ming Long Lim Nancy Lim Sian Leong Lim Sim Pei Lim Sor San Lim U-Lin Queenie Lim Yok Ley Ling Ji Min Liu Jin Tang Liu Liwei Loh Guo Pei Long Fung	Ng Ai Leng Ng Aik Cheng Ng Boon Seng Ng Chee Yeng Ng Choon Huay Ng Mui Hong Ng Suat Kheng Ng Thiam Soon Ng Wui Kern Ng Yew Peng Ong Cheng Hock Ong Eng Kee Ong Guat Keow Ong Kee Chuan Ong Lay Kim Ong Mong Siang P. Chamara Susantha Phua Li Hua Doreen Poo Sung Cheng Pua Poh Heng Quek Kwang Sieah Rahadja Linda Ramalingam Paramasivam

Richardson Margaret Mary Sau Hun Lee Seah Lay Hoon	Tan Susie Tan Swee Tin Agnes Tan Sze Hui Karen	Wong Adrian, Kai Fu Wong Cheok Chee Wong Chiew Mann
See Tho Ving Yuen Seet Joyce Seow Eillyne	Tan Teng Teng Cindy Tan Wei-Lyn Tan Wen Yi	Wong Liang Feng Wong Mei Gin Wong Oi Chee
Serene Han Shariff Nureen Naushadali Shirley Ng	Tan Yun Joo Tang AC Tay Chia Hui Audrey	Wong Siew Cheong Wong Soon Peng Adrian Wong Yuen Lien
Sim Choon Lang Sim Chui Lan Sim Siah Kwang	Tay Jin Li Janet Tay Victor Tee Lea Cheng	Woo Shian Loong WT Tea Xie Sheng Ai
Sim Soo Hoon Eunice Siti Dian Insani Soh Kay Log Song Wilson Soo Ting Ting Sum Sui Cheng Tan Andrew Tan Chee Meng Tan Chew Chuah Tan Claire Tan Geck Sian Tan Ghim Seng Bernard Tan Hui Eng Tan Kay Boon Tan Li Fang Tan Mang Lie Tan Peng Yee Tan Pheng Chee Tan Po Lin Tan Siang Lim Danny Tan Siok Lan Tan Sok Miang Tan Suet Mien	Teh Wei Fong Teo Hsiao Huei Teo Hwee Hua Teo Poh Bee Teo Soon Seng Teo Yong Hua Teow Kiok Liang Terence Heng Tey Yong Heng Edwin Thean Kooi Choong Thin Ying Ning Thio Chai Swan Jen Thio Syn San Serene Thio Tse Gan Tiong Yee Yee Christina Tit Ben Kum Toh Hui Ting Toh Kheng Cheng Tok Eng Seng Wan Fook Weng Wee Beng Geok Wee Fong Chi Winnie Wan Siew Mei	Yan Huey Miin Yap Kayla Yee Lai Ching Yeo Hwee Joo Yeo Jer Siong Christopher Yeo Lik Seng Yeo Puay Hoon Yeo Yee Han Yong Chin Chin Yoong It Siang

Corporate Governance

Governance, Structure and Management

The Board of Management (the “Board”) of the Charity shall comprise of up to four co-opted board members and the following: President, Vice-President, Secretary, Treasurer, and six ordinary board members. The Board is elected by members of the Charity in the Annual General Meeting (AGM).

As of 31 March 2026, the Board comprised 10 board members and 3 co-opted board members who were elected by the Board, as per the Constitution of the Charity. The Board met four times between 31 March 2025 and 31 March 2026 and will be meeting once more at the AGM to approve the publication of this Annual Report and Financial Statements.

The Board sets and regularly reviews the Charity’s strategic direction and oversees governance of the Charity. The Board is responsible for upholding the Charity’s values and ensures the Charity achieves its objectives. The Board also guides and supports the Chief Executive Officer (CEO) and approves annual budgets.

During the 40th AGM on 26 August 2025, we re-elected Mr T.K. Udairam and Mr Thio Tse Gan as ordinary board members. Mr T.K. Udairam was also re-elected as President.

Executive Committee and Committees

Of the board members, four form the Executive Committee, comprising the President of the Charity, the Vice-President, the Treasurer and the Secretary. In addition, the Board is supported by an Audit and Risk Management Committee, a Communications and Development Committee, a Clinical and Continuing Education Committee, an Investment Advisory Committee, a Facility Medifund Committee, a Staff and Remuneration Committee and a Technology Strategy Committee. The Executive Committee and the rest of the Committees have specific responsibilities in accordance with their terms of references.

All board members and co-opted board members serve on one or more committees. The President of the Charity chairs the Executive Committee and invites board members to chair and serve on the rest of the Committees. The Committees provide counsel, expertise and support to the CEO and senior management of the Charity. The advisor(s) provide invaluable advice and support to the Board and help inform the short- and long-term strategies and directions undertaken by the Charity. The Executive Committee and all Committees meet regularly, with the CEO in attendance.

HNF Board and Committees for FY2025/26

	Attendance at Board Meeting FY25/26	Remarks
Mr T.K. Udairam	4/4	
Ms Lilian Tham	3/4	
Mr Teo Hui Yu Richard	4/4	
Ms Ong Hwee Ling Jenny	4/4	
Mrs Deby Saroujiuy Palakrishnan	1/2	Retired in Aug 2025
Ms Charmaine Chow	4/4	
Ms Low Beng Hoi	2/2	Retired in Aug 2025
Mr Goh Jia Yong	4/4	
Ms Lim Choon Noi	4/4	
Mr Mock Pack Kay	2/3	Retired in Dec 2025
Ms Tee Hui Min Christine	3/4	
Ms Jessica Ho Kit Ping	2/4	
Mr Thio Tse Gan	4/4	
Mr Soon Yong Kwee	2/3	Appointed in Aug 2025
Prof Edward Poon Wing Hong	1/3	Appointed in Aug 2025
Mr Jeffrey Fang Jun Jie	2/3	Appointed in Aug 2025

Corporate Governance

HNF Board Committees for FY2025/26

1. Audit and Risk Management Committee

Chairperson:
Ms Lim Choon Noi

Members:
Ms Tee Hui Min Christine
Mr Thio Tse Gan
Mr Jeremy Lee (co-opted)

Secretariat:
Head, Finance

2. Communications & Development Committee

Chairperson:
Ms Jessica Ho Kit Ping

Members:
Ms Ong Hwee Ling Jenny
Ms Lilian Tham
Mr Teo Hui Yu Richard
Ms Tee Hui Min Christine
Ms Charmaine Chow
Mr Jeffrey Fang (Aug 2025 onwards)

Secretariat:
Head, Communications & Development

3. Clinical & Continuing Education Committee

Chairperson:
Ms Low Beng Hoi (till Aug 2025)
Prof Edward Poon Wing Hong (Aug 2025 onwards)

Members:
Mrs Deby Saroujiuy Palakrishnan (till Aug 2025)
Dr Loh Yong Joo (co-opted)
Ms Jasmine Kang (co-opted)
Ms Rachel Marie Towle (co-opted)
Dr Shawn Goh (co-opted)
Dr Barbara Helen (co-opted)
Ms Ong Soo Im (co-opted)

Secretariat:
Senior Executive, Operations and Innovations

4. Staff & Remuneration Committee

Chairperson:
Mr Goh Jia Yong

Members:
Mr T. K. Udairam
Ms Lilian Tham

Secretariat:
Head, Human Resource

5. Investment Advisory Committee

Chairperson:
Mr T. K. Udairam (till Jan 2026)
Mr Soon Yong Kwee (Jan 2026 onwards)

Members:
Mr Mock Pack Kay (till Dec 2025)
Mr Goh Kay Yiong (co-opted; Nov 2025 onwards)
Mr Lim Khai (co-opted; Nov 2025 onwards)

Secretariat:
Head, Finance

6. Technology Strategy Committee

Chairperson:
Mr Teo Hui Yu Richard

Members:
Mr Thio Tse Gan
A/Prof Low Cheng Ooi (co-opted)
Mr Leong Teik Ping Bruce (co-opted)
Mr Srivatsan Tirumalai (co-opted)

Secretariat:
Head, Management Information System

Facility Medifund Committee

HNF formed its Facility Medifund Committee on 1 June 2013.

The following members were approved by Ministry of Health (MOH) as HNF's Facility Medifund Committee for the term of office dating 1 April 2025 to 31 March 2029.

- 1) Ms Chua Ee Cheng (Chairperson)
- 2) Mr Lim Chong Chee
- 3) Ms Malar Parndian
- 4) Mr Kenneth Boey

In FY25/26, 575 patients benefitted from this fund. The committee will continue to deliver assistance to our needy patients.

Investment and Reserves Policy

The Board is prudent with funds and endeavours to ensure that all money donated by the public is spent and managed appropriately, in accordance with charity law and in line with the wishes of the donors. The Board also oversees the management of investments and reserve funds.

Professional Advisors

- Statutory Auditor: Baker Tilly TFW LLP
- Legal Advisor (Honorary): WongPartnership LLP

Officers

Ms Gladis Tern (Head, Finance) (till May 2025)
Ms Kerk Chew Hoon, Sherine (Head, Finance) (Sep 2025 onwards)

Investment Policy

Investible funds are segregated into two groups, namely: Unrestricted Fund and Restricted Fund.

The investment objectives of the Individual Funds are as follows:

- a. Unrestricted Fund: To keep intact in capital value from which annual cash flows will be generated for HNF's operational use.
- b. Restricted Fund: To achieve similar of better yield than the prevailing bank deposit rates from liquid reserves.

The Funds are structured such that it is invested in equities mainly for long term appreciation and dividend; and in fixed income investments for yield. The asset mix will be for portfolio diversification.

As at 31 March 2026, the value of the portfolio investment funds was \$32,422,865.

Reserves Policy

The Board endeavours to hold sufficient funds in reserve to meet the Charity's needs for approximately three years as a minimum.

Unrestricted Funds comprise donations and other charitable income received for general purpose charitable use. A portion of donations is designated by the Board for particular future purposes and is held pending application to respective designations. Unrestricted funds are often derived from unsolicited donations, rarely from legacies and are therefore unpredictable. Restricted Funds would be established where monies are donated to HNF for special purposes. Such funds would be held in accordance with the wishes of the donors and used only when a purpose for which they are intended arises.

At 31 March 2026, the balance of the Restricted and Unrestricted funds totalled \$44,571,985.

Expenditure for FY2025/26 was \$28,143,397 (Expenditure is met by a combination of government funding, donations and patient fees).

Corporate Governance

Conflict of Interest Policy

All board members and staff are to understand and comply with HNF's Conflict of Interest Policy which requires them to ensure that deliberations and decisions made are in the best interest of HNF. The party involved shall make full disclosure, the nature and extent of any relationship, arrangement, contract or agreement, which may result in a conflict of interest, real or perceived.

This policy which aims to guide whistle-blowing procedures stems from HNF's commitment to developing a culture of openness, accountability, and integrity. HNF encourages their employees who have concerns about suspected serious misconduct, or any breach, or suspected breach of law or regulation that may adversely impact the organisation, to come forward and raise the concerns.

More details on the whistle blowing policy may be found on the official website.

Board members and staff will not participate in decision-making and approvals of transactions to which they have a conflict of interest. All board members and staff will be required to file in writing, an updated declaration on an annual basis. However, if at any time following the filing of his or her declaration there occurs any material change in the information contained in the declaration given, either by way of addition or deletion, that board member or staff shall file a supplementary declaration describing such change, as soon as reasonably possible.

Governance Evaluation Checklist

(Covering period 1 April 2025 to 31 March 2026)

HNF falls under Tier 2 (All IPCs and Large Non-IPC Charities), which is applicable to charities with gross annual receipts or total expenditure (whichever is higher) of \$10 million or more.

The Governance Evaluation Checklist covers the key principles and guidelines in the Code of Governance for Charities and IPCs.

Whistle Blowing Policy

The purpose of this policy aims to provide an avenue for employees to raise concerns and provide guidelines for handling these concerns. The policy shall cover the reporting and investigation of any improper or illegal activities at HNF. The definitions used for the purpose of this policy are as follows:

SN	Code Guidelines	Code ID	Response
Principle 1: The charity serves its mission and achieves its objectives.			
1	Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	1.1	Yes
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Yes
3	Have the Board review the charity's strategic plans regularly to ensure that the charity is achieving its charitable purposes, and monitor, evaluate and report the outcome and impact of its activities.	1.3	Yes
4	"Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan. "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge."	1.4	Yes
Principle 2: The charity has an effective Board and Management.			
5	The Board and Management are collectively responsible for achieving the charity's charitable purposes. The roles and responsibilities of the Board and Management should be clear and distinct.	2.1	Yes
6	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	Yes
7	"Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: a. Audit b. Finance * Other areas include Programmes and Services, Fund-raising, Appointment/ Nomination, Human Resource, and Investment."	2.3	Yes
8	Ensure the Board is diverse and of an appropriate size, and has a good mix of skills, knowledge, and experience. All Board members should exercise independent judgement and act in the best interest of the charity.	2.4	Yes
9	Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and reappointment, at least once every three years.	2.5	Yes
10	"Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position). For Treasurer (or equivalent position) only: a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role. i. After meeting the maximum term limit for the Treasurer, a Board member's reappointment to the position of Treasurer (or an equivalent position may be considered after at least a two-year break. ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer's years of service would continue from the time he/ she stepped down as Treasurer."	2.6	Yes

Corporate Governance

SN	Code Guidelines	Code ID	Response
Principle 2: The charity has an effective Board and Management.			
11	"Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well. a. No staff should chair the Board and staff should not comprise more than one-third of the Board."	2.7	Yes
12	"Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well. a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making."	2.8	Yes
13	"The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break. For all Board members: a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member's years of service would continue from the time he/she left the Board. b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers' positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity's term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting). c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report."	2.9a 2.9b 2.9c	Yes
14	"For Treasurer (or equivalent position) only: d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years. i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b."	2.9d	Yes
Principle 3: The charity acts responsibly, fairly and with integrity.			
15	Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.	3.1	Yes
16	"Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise. a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/herself from the meeting and should not vote or take part in the decision-making during the meeting."	3.2	Yes

SN	Code Guidelines	Code ID	Response
Principle 3: The charity acts responsibly, fairly and with integrity.			
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes
19	Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately.	3.4	Yes
20	Take into consideration the ESG factors when conducting the charity's activities.	3.5	Yes
Principle 4: The charity is well-managed and plans for the future.			
21	"Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on)."	4.1a	Yes
22	"Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as: i. Revenue and receipting policies and procedures; ii. Procurement and payment policies and procedures; and iii. System for the delegation of authority and limits of approval."	4.1b	Yes
23	Seek the Board's approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).	4.2	Yes
24	Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.	4.3	Yes
25	"Set internal policies for the charity on the following areas and regularly review them: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer management; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards; and i. Other key areas such as fund-raising and data protection."	4.4	Yes
26	The charity's audit committee or equivalent should be confident that the charity's operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.	4.5	Yes
27	The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity.	4.6	Yes

SN Code Guidelines

Code ID	Response
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28	Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	5.1	Yes
29	Generally, Board members should not receive remuneration for their services to the Board. Where the charity's governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	5.2	Yes
30	"The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member's attendance."	5.3	Yes
31	The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity's subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding \$100,000, in incremental bands of \$100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than \$100,000 in annual remuneration each, the charity should disclose this fact.	5.4	Yes
32	The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds \$50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of \$100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than \$50,000 in annual remuneration, the charity should disclose this fact.	5.5	Yes
33	"Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. Record relevant discussions, dissenting views and decisions in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable."	5.6a	Yes
34	"Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument."	5.6b	Yes
35	Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	Yes

36	Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	6.1	Yes
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Yes
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	Yes



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