NULIFE

ANNUAL REPORT 2025

The NuLife Journey

A look back at a year of impactful outreach, strategic growth, and unwavering community support

Strength in Unity

How strategic collaborations and donor generosity transformed lives on the ground this year

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The Courage to Pause

Restoring Value in an Accelerated World

Dear NuLife Well-Wishers, Partners, and Friends,

2025 has served as a profound testament to the human capacity for resilience. As an organisation that has supported 20,839 beneficiaries across our 23 years of service, we have witnessed firsthand how individuals and families take meaningful steps forward despite deep uncertainty, reaffirming our belief that progress is not always measured by speed or scale, but by the quiet courage to persevere. Beneath the surface of today's rapid technological and economic shifts lies an immense pressure to keep pace with a society that rarely slows down.

For the underprivileged families we support, this velocity can feel deeply alienating, making meaningful transformation begin not with monumental milestones, but with small, quiet acts of courage: asking for help for the first time, attending a counselling session, or simply finding the strength to try again.

Our work therefore has extended far beyond interim assistance or immediate crisis intervention to help beneficiaries identify their strengths and rebuild a sense of agency.

Central to this philosophy is ensuring that help remains approachable and free from stigma. When someone walks through NuLife's doors, they must feel heard and respected, regardless of their background or their ability to navigate complex social structures independently. This accessibility is equally vital for the often "invisible" middle-income individuals and families who silently struggle with emotional, relational, and financial pressures, yet feel overlooked because they appear stable on the surface. Mental wellness support should never be a resource reserved only for specific demographics; everyone should feel empowered to reach out without fear or hesitation.

This conviction ties closely to the theme of this year's Annual Report: Self-Care and Self-Love. In a highly commercialised world, self-care is frequently portrayed as performative. Yet for individuals facing severe life stressors, true self-care begins with something far more fundamental: having the breathing space to simply pause, to sit quietly without anxiety, and to experience stillness without guilt. Regrettably, modern society conditions us into an endless pursuit of "what comes next," a psychological cycle known as hedonic adaptation.

What once felt like a dream quickly becomes an expectation, shifting our mindset from need-driven safety to desire-driven comparison and a persistent feeling of "not enough." Part of our therapeutic work involves guiding individuals to build an internal anchor, helping them decouple their personal worth from material progression and ground it instead in meaning, relationships, and purpose.

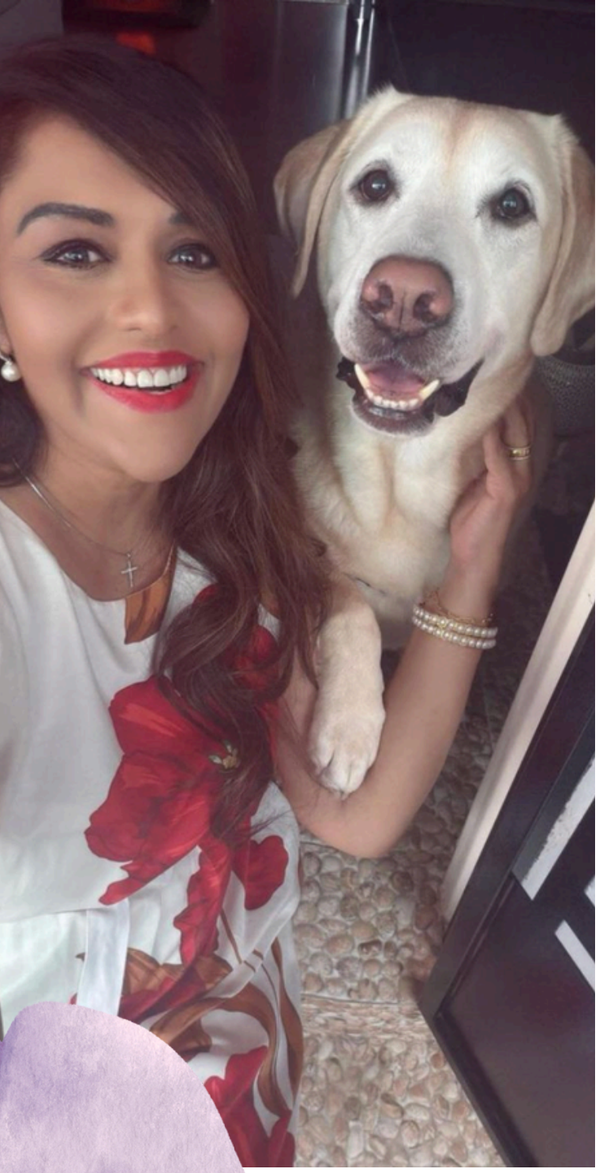
Reflecting on this need for breathing space also forces me to look honestly at the realities within the helping profession itself. Supervising interns through demanding practicum hours while navigating my own social work training has given me a frontline view of a systemic crisis, where relentless accreditation standards, administrative burdens, and escalating case complexities place continuous pressure on our workforce.

When someone walks through NuLife's doors, they must feel heard and respected, regardless of their background or their ability to navigate complex social structures independently.

This profession demands navigating both systemic frustrations and profound human heartbreaks. Social service practitioners frequently face deep moral conundrums when beneficiaries (despite immense collective investments of time, emotional energy, and resources) experience regression and choose to return to toxic or deceptive past dynamics. Witnessing a client succumb to familiar, destructive patterns can test our professional resolve. Yet, a fundamental pillar of our humanity as practitioners is learning to manage our internal conflicts, bypass personal judgment, and remain unconditionally committed to respecting the autonomy and decisions of those we serve.

The critical importance of psychological stabilisation was highlighted globally by this year's World Mental Health Day theme: Mental Health in Humanitarian Emergencies. Crises do not only occur on a large international scale; they happen unexpectedly in our neighbourhoods. When a devastating house fire struck a family in Marsiling earlier this year, the NuLife team responded immediately, coordinating holistic relief within 72 hours. This experience reaffirmed that during moments of crisis, people require more than material aid alone; they need immediate advocacy, emotional containment, and compassionate guidance to restore their shattered sense of safety.

Ultimately, while urgent stabilization must happen in the moment, the deeper journey of rebuilding a life cannot be rushed. True transformation is rarely immediate, linear, or easily measured; it is built through patience, partnership, and a shared commitment to showing up for one another long after the initial crisis has passed.



A fundamental pillar of our humanity as practitioners is learning to manage our internal conflicts, bypass personal judgment, and remain unconditionally committed to respecting the autonomy and decisions of those we serve.

To our Board of Directors, Advisors, Committee Members, NuLife Champions and Ambassadors, and my fellow colleagues: thank you for your unwavering dedication, resilience, and the countless unseen efforts you have poured into sustaining our charity throughout the year as we enter an exciting new chapter of strategic governance with the appointment of Reeta Sabnani as the new Chairperson.

To our valued donors—with key cornerstone support from Lee Foundation, QBE Foundation, Flextronics, TP ICAP, Kwan Im Thong Hood Cho Temple and The Ngee Ann Kongsi leading an unprecedented year of community generosity—to our altruistic service providers for all their hard work and our magnanimous guests who attended our events: thank you for your vital support, which allows us to remain present for individuals and families during the most difficult chapters of their lives.

Together, may we continue building a society where people are never defined by their hardships, where seeking help is never viewed with shame, and where everyone is given the space to pause, heal, and rediscover their value.

Dr Sheena Jebal

Chief Executive Officer

OUR MOTTO, VISION & MISSION

MOTTO

Taking care of life's fundamentals

Through counselling, casework, legal guidance and interim social support.

VISION

Upholding dignity for the unseen

Upholding the dignity of the unseen members of our society through targeted support and advocacy they otherwise struggle to access.

MISSION

Assistance is a right

Creating a world where assistance is not a privilege, but a right.

A Purpose Beyond the Boardroom

My Journey as Vice Chairperson of Fundraising

Karen Louise Holland

When I first met NuLife's CEO, Dr. Sheena Jebal, through our Chairperson Ms. Reeta Sabnani, I sensed something different. It wasn't just another charity—it was an organisation that delivered care with dignity, compassion, and a commitment to long-term impact.

What struck me immediately was how even small contributions of time or expertise could make a meaningful difference.

That realisation was the spark that led me to join NuLife's Board of Directors as the Vice Chairperson of Fundraising.

For someone with decades of corporate leadership experience, the decision was both personal and professional. Having lived in Singapore for over 20 years, I wanted to deepen my connection to the community beyond the corporate sphere. NuLife's mission—supporting mental wellbeing, family resilience, and human dignity—resonated deeply with me. I've seen how invisible mental health challenges can be. NuLife's holistic approach doesn't just address crises; it helps rebuild stability and confidence over time. That creates generational impact.

My role on the fundraising committee has been to bring structure, strategy, and a marketing-led approach to donor engagement. I draw on my corporate background to sharpen clarity, positioning, and experience design—ensuring NuLife's story connects emotionally and intellectually with donors.

Fundraising isn't just about raising money. It's about building awareness, trust, and long-term relationships with the community.

One of the highlights of my journey was NuLife's Charity Dinner. The atmosphere was warm and uplifting, filled with generosity and shared purpose. For me, the most powerful moments came when video case studies and personal stories were shared, bringing NuLife's impact vividly to life. Behind the scenes, challenges were met with collaboration and resilience. The NuLife team is lean, but everyone steps out of their comfort zone to deliver. That spirit of pitching in is what makes the organisation so special.

Volunteering has also brought me unexpected rewards—new relationships, both professional and deeply human. The collaboration was what I enjoyed most. Everyone brought different strengths, and there was a real sense of mutual respect and shared purpose. These connections, I believe, will continue through future initiatives and a broader commitment to community impact.

Reflecting on my journey, the most rewarding part has been seeing the direct impact of our collective efforts.

Knowing that what we raised translates into real support for individuals and families is incredibly fulfilling. It reinforces that giving back doesn't have to be separate from what we do—it can be integrated into how we lead, contribute, and show up.

Looking ahead, I am unequivocal: I would volunteer again. It's a privilege to leverage years of corporate experience for the benefit of our community. My advice to others is simple yet powerful: Just start. You don't need to have all the answers. Your skills, time, or perspective can make a difference. And you'll likely gain far more than you expect.

NuLife reminds us that behind every challenge is a person who deserves to be seen, supported, and given the opportunity to move forward—and that's something worth being part of.

OUR IMPACT

Targeted Intervention & Therapeutic Care

73 **Core Case Clients**

Vulnerable individuals and families onboarded into comprehensive counselling, crisis management, and support systems — ensuring safety, stability, and continuity of care.

364 **Counselling Sessions**

Hours of dedicated, professional therapeutic care provided to 40 clinical clients, helping them navigate through turbulent periods.

193 Months **Cumulative U MATTER Support**

Across 39 UMATTER clients, this represents over 16 years of holistic care, ensuring those in acute distress receive extensive support, support – underscoring our promise to never let beneficiaries walk their recovery journeys alone.

Community Outreach & Welfare Mobilisation

659 **Outreach Beneficiaries**

Households in NuLife's surrounding community, especially families in nearby rental flats, who were engaged through outreach activities — receiving information about NuLife's programmes and services so they know where to turn for support.

714 **Rice Packets Distributed**

Provided alongside outreach activities to households, offering direct food support and reinforcing NuLife's presence in the community.

117 **Project Beneficiaries**

Individuals engaged through NuLife's community outreach initiatives such as Robinhood, Repair & Refurbishment, MEALanthropy, and Symposium.

Our Cumulative Legacy

849 **Total Lives Impacted in 2025**

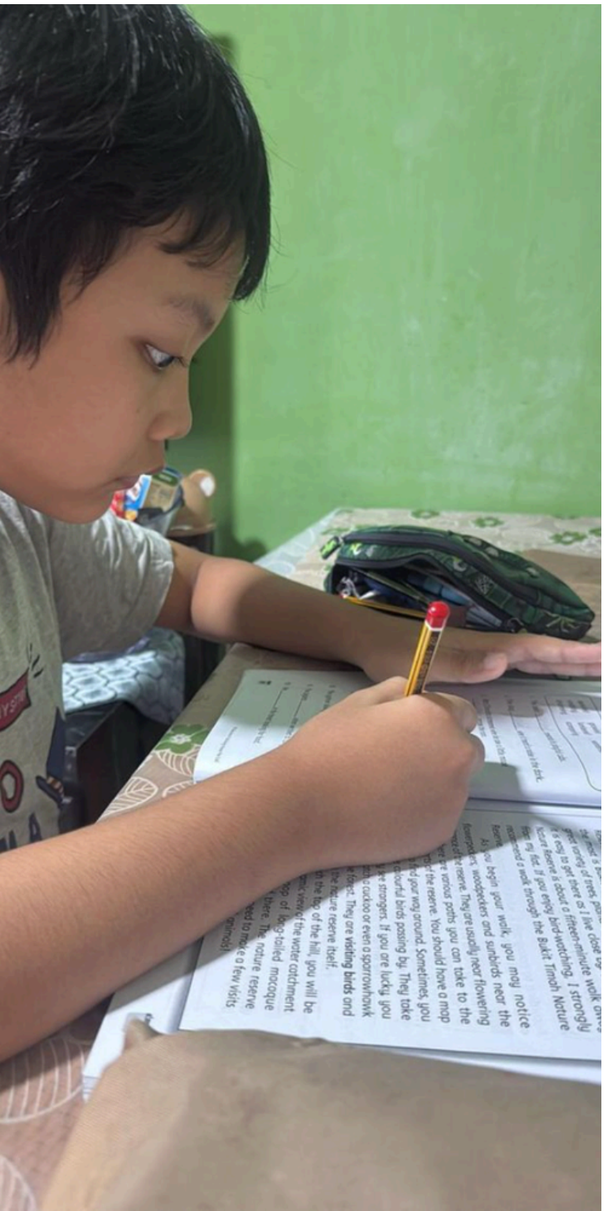
A testament to a community decided to act—bringing together clinical casework, mental health advocacy, and frontline relief to build a more resilient Singapore.

20,839 **Total Clients Supported (2006 – 2024)**

Our enduring historical footprint. Over nearly two decades, this cumulative legacy forms the foundation of trust, expertise, and systemic advocacy that drives NuLife's mission forward today.

OVERVIEW OF PROGRAMMES
CARE IN ACTION

At NuLife, our programmes reflect a simple but powerful belief: every person should have access to dignity, safety, and opportunity. Whether in moments of crisis or in the everyday challenges of learning and living, we walk alongside families and individuals to ensure they are supported, encouraged, and never left behind.



In 2025, this commitment was expressed through Four key initiatives:

Crisis Recovery

The Robinhood Project and Repair & Refurbishment worked hand-in-hand to restore homes, turning empty flats into safe, functioning spaces where families could begin again.

Decluttering Project

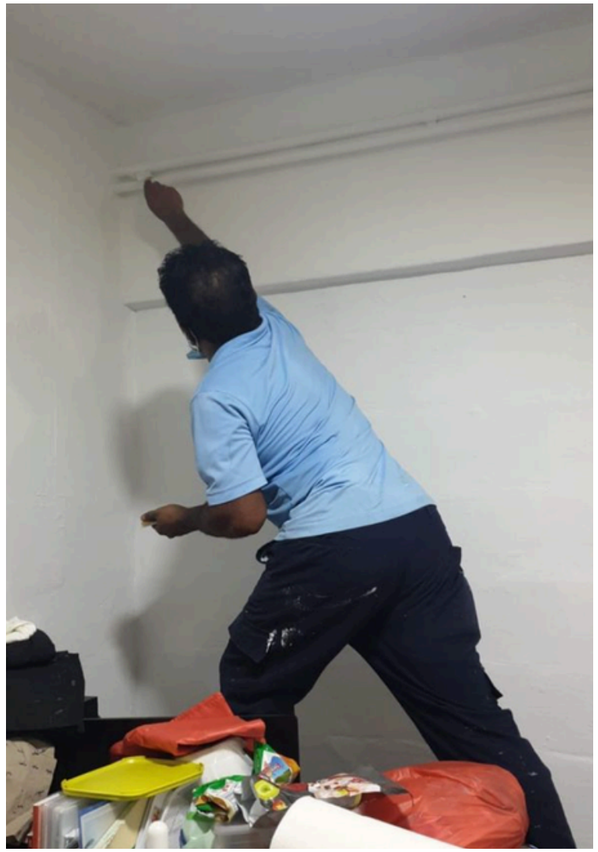
In households where overcrowding and hoarding had compromised safety, NuLife restored space, hygiene, and peace of mind, laying the foundation for healthier living environments.

Big Brother Big Sister Tuition

Vulnerable children received one-to-one tuition in English and Math, helping them gain confidence, strengthen study habits, and open pathways toward brighter futures.

Youth Lifeskills

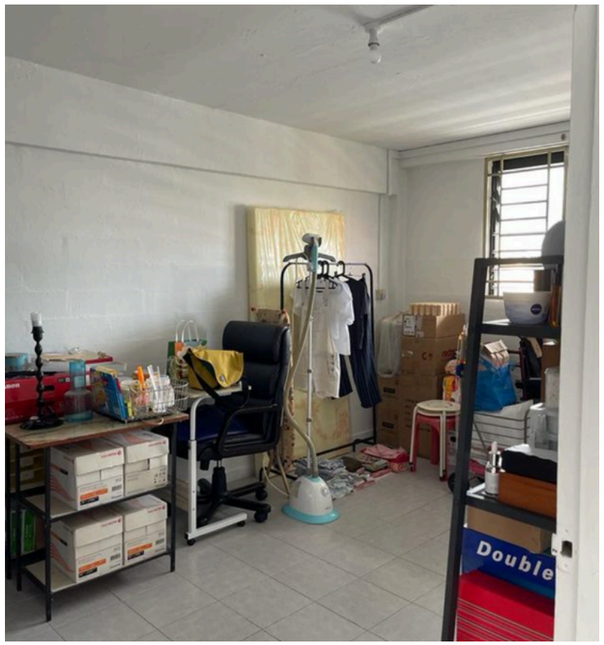
With the support of the QBE Foundation, young people were given the tools to discover their strengths, build practical skills, and gain financial literacy, which complemented NuLife's tuition programme with opportunities for growth beyond the classroom.



Together, these initiatives form a holistic ecosystem of care.

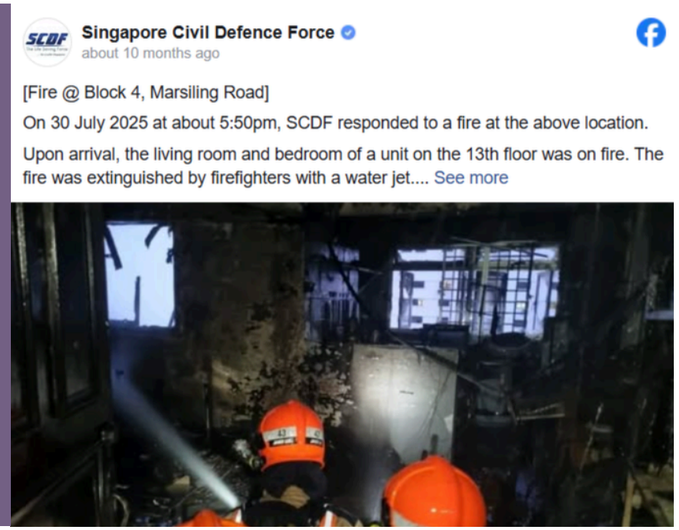
- Decluttering
- Repairing
- Furnishing
- Tutoring
- Empowering

Each programme addresses a different need, but collectively they show how NuLife's work creates stability, nurtures resilience, and opens doors to renewal.



Crisis Recovery

Rebuilding a Home with the Robinhood Project and Repair & Refurbishment



In 2025, a young family with a 10-month-old infant lost their flat and all their belongings to a devastating fire. Overnight, their sense of safety and stability was gone. NuLife responded immediately, ensuring the family would not face this crisis alone.

Fire → **Immediate Response** → **Donor Mobilisation** → **Delivery** → **Refurbishment** → **Home Restored**

From Ashes to a Complete Home

Through the Robinhood Project, essential pre-loved household items were secured, including a sofa, refrigerator, washing machine, wardrobe, fans and chairs. New baby items and supplies were also obtained.

Every delivery was more than material aid; it was a quiet act of care, restoring dignity to a family starting over.

At the same time, the Repair & Refurbishment Project ensured their new rental flat was safe and functional. A water heater was installed, washing machine outlets were fixed, and gas connections were made for a portable stove. Together, the two projects transformed an empty space into a true home.

The Human Impact

Robinhood Project

Provided essential pre-loved household items, including:

- ✓ Sofa
- ✓ Washing machine
- ✓ Fans
- ✓ Chairs
- ✓ New baby items
- ✓ Refrigerator
- ✓ Wardrobe
- ✓ Baby supplies

Every delivery was more than material aid; it was a quiet act of care, restoring dignity to a family starting over.

For the infant, it meant stability and comfort in a safe environment. For the parents, this meant relief from the crushing weight of rebuilding alone. Having a furnished, functional home allowed them to focus on caring for their child rather than worrying about basic survival.

In the midst of upheaval, the swift intervention by NuLife, with support from the larger community, gave them a foothold to regain stability and begin rebuilding their lives with confidence.

Gratitude in Action

This recovery was possible because donors responded promptly to NuLife's calls for action on social media. Within days, items were pledged, secured and delivered to the family's flat. The speed of this collective response ensured the family could stabilise quickly, proving that compassion, when mobilised, can change lives.

This case example shows the true strength of NuLife's home support initiatives. When the **Robinhood Project** and **Repair & Refurbishment** come together, they do more than replace belongings or fix fittings. They restore safety, dignity and peace of mind.

Importantly, they remind families that even in crisis, they are not alone — and that community care can turn loss into the first step toward renewal.

Repair & Refurbishment

Ensured the new rental flat was safe and functional through:

- ✓ Water heater installation
- ✓ Gas connections
- ✓ Washing machine outlet repairs
- ✓ Portable stove support

The flat was not only furnished. It became safe, usable and ready for family life.

"It may seem like just furniture or clothes, but to us, it was hope. It gave us back a home, not just a roof." — Beneficiary

Watch the story

Empowering the Next Generation

Youth Lifeskills Project

Supported by QBE Foundation

Through NuLife's dedicated pro-bono tuition programme, we provide one-to-one academic support to students who have challenges in their studies or traditional group learning.

But as we walk alongside these bright, resilient young people, we recognise a recurring truth: potential is by no means measured by a test score.

In 2025, we asked ourselves
How do we give these youth the same chance to discover their strengths as any other child?

A Visionary Partnership with QBE Foundation

Every child is full of talent. However, for many of the families we walk alongside, who may be living paycheck to paycheck, the luxury of "exploring interests" or "finding a passion" is often sidelined by the immediate, pressing need to put food on the table or to pay the bills.

When the focus is on keeping the lights on at home, extracurriculars and vocational exploration become distant dreams.

Bridging the Opportunity Gap

The answer was the Youth Lifeskills Project, made possible by a visionary grant from the QBE Foundation. This initiative acts as a vital complement to our tuition programme. While our tutors help with the books, this project provides the hands-on tools for life. It is about moving beyond "traditional aid" and offering a bridge from curiosity to competence.

Opportunity Gap

Hands-on Skills

Confidence

The Five Pillars of Discovery

Culinary Arts · **Digital Literacy** · **Creative Expression** · **Personal Development** · **Financial Literacy**

Fully funded by QBE, this programme provides youths with a safe space to explore and build practical life skills that foster confidence, creativity, and resilience. Beyond these domains, every participant will also undergo a Financial Literacy session, laying a strong foundation in budgeting and safe entrepreneurship to safeguard their future earnings.

The Road Ahead

As we look toward 2026, we are not just launching a set of workshops; we are launching a new chapter for our youth.

We thank the QBE Foundation for understanding that while grades are important, the confidence that comes from learning a new skill is life-changing. Together, we are turning "what-ifs" into "can-dos."

"We aren't just teaching a skill; we are building a mindset. When a young person realises they can create, repair, or manage, they stop seeing themselves as a passenger in their own life and start becoming the driver."

Make sleep a priority

Empowering Young Learners,

Building Brighter Futures. Big Brother Big Sister (B3S) Tuition Programme

With heartfelt gratitude to the QBE Foundation for its funding support in October 2024, NuLife Care & Counselling Services has continued to advance the Big Brother Big Sister (B3S) Tuition Programme.

Designed to provide targeted English and Math tuition for children from low-income households, the initiative seeks to bridge educational gaps and open pathways toward tertiary education.

Stories of Transformation

Finding Strength Amid Responsibility

One beneficiary, an 11-year-old from a single-parent household, entered the programme struggling with basic English comprehension. Her father, a stroke survivor working as a security guard, shoulders the immense responsibility of raising three children, two with special needs. Despite her heavy caregiving duties at home, she persevered through weekly one-to-one tuition sessions.

By year's end, she had gained confidence in reading aloud, writing short essays, and actively participating in class. Her father proudly shared that she now looks forward to English lessons as she enters her PSLE year—a transformation that not only strengthens her academic foundation but also equips her to support her family's future.

Impact at a Glance

6 Beneficiaries Supported	**1:1** Tuition Sessions
2 Core Subjects English & Math	**100%** On Track Progress
Confidence & Study Habits	Pathway to Tertiary Ed.

By the close of the 2025 academic year, the programme had successfully assisted six students, offering consistent one-to-one tuition conducted either at beneficiaries' residences or at the NuLife office. Lessons focused on strengthening foundational literacy and numeracy, while also nurturing confidence, resilience, and positive study habits.

Early outcomes show measurable improvements in both academic performance and personal effectiveness, affirming the programme's mission of inclusion and empowerment.

The initiative remains firmly on track, with activities continuing as planned.

Stories of Transformation

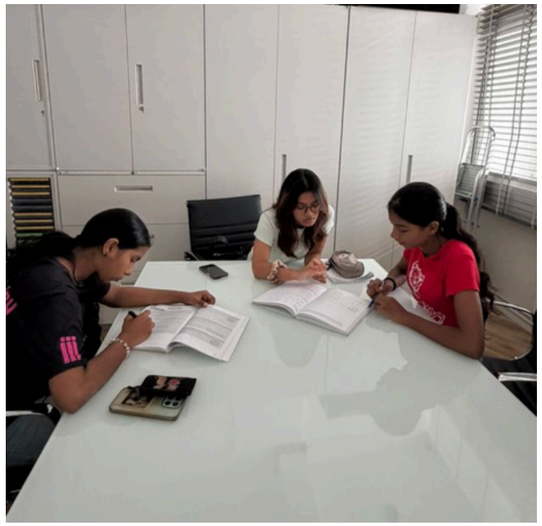
From Silence to Confidence

Another beneficiary, a quiet Primary 3 student from a Malay-speaking household, initially struggled with English and rarely spoke during lessons. With patient guidance and encouragement in one-to-one sessions, he gradually began responding in short sentences, marking a breakthrough in his learning journey.

By the end of the year, he actively participated in lessons, looked forward to tuition, and displayed a newfound willingness to speak up. His progress reflects more than academic growth—it is the beginning of a journey toward confidence, resilience, and opportunity.

Looking Ahead

The B3S Tuition Programme continues to embody NuLife's mission of restoring hope, empowering lives, and building community. With the steadfast support of partners like QBE Foundation, we are reducing educational inequality and ensuring that vulnerable children gain access to the tools they need to thrive.
Through education, we are not only nurturing potential—we are shaping futures.



This is my time.

Decluttering Project

Clearing Space, Restoring Safety: For many of us, "home" is a sanctuary. But for residents in the high-density rental blocks of Jalan Kukoh, Circuit Road, and Ang Mo Kio, home had become a source of hidden danger.

Clearing the Clutter, Creating Space

These were environments where years of hoarding and overcrowding had compromised the very essence of safe living. Between September 2024 and June 2025, NuLife stepped in with a bold, self-initiated mission: The Decluttering Project.

Why It Mattered

Decluttering was not about tidying up; it was about giving families breathing space. By removing hazards and restoring order, households gained safer pathways, cleaner living conditions, and renewed confidence in their homes.

For elderly residents, cleared pathways meant safer mobility. For families with children, cleaner spaces meant healthier environments.

Why It Mattered

For neighbours, reduced odours and pests meant stronger community morale. Each session ended with a simple gesture — a 1 kg rice package — not only as care, but as a thank you to households for trusting us to enter their homes and walk this journey with them.

This project showed that preventive care is as vital as crisis response — when clutter is cleared, risks are reduced, and families can begin to feel secure again.

A Collaborative Heart

This was not a solo effort. NuLife paired professional service providers with a passionate team of volunteers to handle the heavy lifting. The team did not just throw things away; they provided essential sanitation, like cleaning fans and kitchen windows, to jumpstart a healthier lifestyle.

The "NuLife Ecosystem"

Decluttering also complements NuLife's ongoing Robinhood (RH) and Repair & Refurbishment (R&R) projects. While RH provides pre-loved essentials and R&R ensures homes are safe and functional, decluttering prepares the ground for these interventions. Without clearing space first, new furniture or installations risk compounding hazards rather than improving living conditions.

Together, these initiatives form a holistic approach: clearing, repairing, and furnishing homes so families can live safely and with dignity.

A Future with More Space to Grow

The Decluttering Project was a one-off initiative, but its impact was lasting. As we close this chapter, we look ahead with a reaffirmed commitment to holistic care. We've seen that when you clear a room, you clear the mind. By restoring space, NuLife is empowering our community to live with safety, hygiene, and—most importantly—peace of mind.

If today was tough, tomorrow is a new day

RESEARCH & THOUGHT LEADERSHIP

At NuLife, every meaningful initiative begins with one simple question: how can we better support the people we serve? The answer often starts with research, reflection, and the courage to explore new ideas. That is why this remains central to our mission, helping us understand changing needs, respond with purpose, and create care that remains relevant.

Today, wellbeing is influenced by more than just personal circumstances. Busy lifestyles, emotional strain, workplace pressures, and an increasingly digital society have transformed the way people experience stress, rest, relationships, and healing. These realities call for deeper understanding and fresh approaches grounded in both evidence and empathy.

Throughout the year, NuLife has continued to examine the issues shaping modern wellness through purposeful studies and meaningful dialogue. We explored the role of restorative sleep in overall health, especially among helping professionals whose demanding roles often leave little room for rest. We also looked into the growing significance of online counselling, and how technology can expand access to support while preserving the human connection that lies at the heart of therapy.

Our work recognises that wellbeing is interconnected. Sleep affects emotional resilience, mental wellness influences relationships, and access to timely support can shape a person's confidence, recovery, and quality of life. By studying these links, we are better able to design services and programmes that respond to the realities people face every day.

But research alone is never enough. True leadership comes from turning insight into conversation, and conversation into action. By bringing together professionals, community partners, and thought leaders from different sectors, NuLife creates spaces where ideas are exchanged, awareness is deepened, and practical solutions begin to take shape. Through symposiums, workshops, collaborations, and public education efforts, we continue to spark discussions that matter.

Thought leadership also means being willing to look ahead. NuLife remains committed to staying responsive, innovative, and compassionate in the way we meet these challenges. We believe progress happens when knowledge is shared openly and used responsibly for the benefit of others to uplift lives, strengthen communities, and inspire healthier ways of living.

Championing Wellness

For Helping Professionals

In 2025, NuLife embarked on a journey to support those who spend their lives supporting others. We believe that to care effectively for our community, helping professionals like counsellors, social workers and other social service practitioners, must first care for themselves.

The nature of social service is deeply rewarding, yet it often involves emotionally demanding work that can make it difficult to 'switch off' at the end of a long day. To address this, we launched our research study, "Using Technology to Monitor and Improve Sleep Patterns Amongst the Helping Professionals," exploring how digital tools can support the unique needs of our sector and promote the rest we all deserve.

Overall, the research found that while tools like sleep applications are helpful for self-awareness, true change requires a supportive environment. This includes fostering a workplace culture that encourages psychological detachment after hours and treats rest as an essential pillar of professional practice.

From Data to Dialogue

The 4-month research provided insights into the challenges of balancing rest with work in Singapore's fast-paced environment. It showed that while sleep apps may be useful for self-awareness, true change requires a community of care.

What Did We Find?

To help our practitioners understand their own rest patterns, we utilised the 'ShutEye' mobile application, which is accessible and user-friendly, allowing busy professionals to gain meaningful insights into their sleep patterns without the need for technical expertise.

By combining the digital data with personal stories shared during our focus group discussions, we found several key themes:

The Struggle to Disengage: Many professionals shared that work-related thoughts often follow them home. The findings showed a significant link between longer work hours and "sleep latency", which is the time it takes to fall asleep.

The Digital Paradox: While technology can help us monitor our health, it can also be a distraction. Many participants used devices like phones or Netflix to unwind after work but found it difficult to stop and head to bed, leading to disrupted sleep patterns.

A Personal Journey: While the app provided some individualised sleep insights and goals, the suggestions tend to be more generic and does not account for the unique emotional weight and unpredictable schedules that the practitioners carry every day. Personalised, data-driven insights that respect unique life contexts and professional demands would be more valuable.

Rest should be treated not as a luxury, but as an essential pillar of professional practice.

To celebrate these findings and promote a culture of rest, we organised the **NuLife Symposium 2025 – 'Sleepless in Singapore'** (see Page 23 for full highlights).

By investing in this research, NuLife is ensuring that the hands that hold our community are themselves supported and well-rested to be able to continue their vital work.

Connecting in a Digital Age

Insights into Online Counselling

Initially accelerated by the COVID-19 pandemic, online counselling has quickly become a permanent part of the modern therapeutic landscape. NuLife conducted an exploratory study, “Challenges Faced and Addressed During Online Video Counselling,” to see how even if the medium may change, the quality of care can still remain as deep and personal as ever.

The Human Touch in a Digital Space

Moving from the counselling room to a laptop screen is not just about a change in platform, it is a shift in how counsellors and clients connect with each other. Through one-to-one conversations with our practitioners, we deep dived and explored the nuances of this "digital room." We wanted to know: how do we keep the heart of therapy beating beyond the screens of our digital devices?

What We Discovered

The research revealed that successful online counselling is an art form that requires new ways of being ‘present’. Here is what we learnt:

Presence is More Than Being On-Camera: Building a strong therapeutic bond takes a bit more time and intentional effort online. Counsellors have to learn to listen with ‘new ears’ by picking up on subtle verbal cues to ensure that even through a screen, clients can feel seen and heard.

The "Sacred Space" at Home: Privacy is the cornerstone of therapy. Our research highlighted how both counsellors and clients have to become proactive in finding quiet corners and taking extra precautions to ensure every session remains a confidential space.

Embracing the Interruptions: From a glitchy Wi-Fi signal to a doorbell ringing, the digital world is full of surprises. Our team learnt that these disruptions could happen and should be handled with patience and compassion. Practitioners also often use these situations as "real-life" moments to model flexibility and calm.

The Right Care in the Right Space: Not every client’s situation is best suited to be explored through a screen. Due diligence needs to be done to ensure online counselling is appropriate and safe for each individual before sessions commence, with clear plans in place to handle any moments of distress.

Sustaining the Connection

The findings concluded that online counselling is a powerful bridge to accessibility, reaching people who might otherwise never have stepped into a counselling office. However, to help our practitioners sustain this work in the long run, ‘digital empathy’ is just as important as having the ‘know-hows’ of how to operate digital tools for a counselling session. However, digital practices need to be refined to be more than just a convenience. It has to be built into a sustainable, modern way to heal, ensuring that no matter the distance, no one has to walk their path alone.

Sleepless in Singapore
NuLife Symposium 2025

Rest is not a luxury — it is a necessity. This year's NuLife Symposium spotlighted sleep, the often-overlooked pillar of health in a city that never slows down.

A Gathering of Minds

We were honoured to welcome Ms Margaret Yeow, lawyer at HOH Law Corporation, as our Guest of Honour. Her presence underscored the vital link between the legal community and social wellness — a reminder that resilience is built through networks of care.

The audience was a tapestry of Singapore's community: counsellors, educators, corporate leaders, legal professionals, tech experts and more. Together, they embodied the universal truth — no matter your role or stage in life, the need for restorative rest is timeless.

The Powerhouse Panel

Three experts took the stage, each offering a distinct lens on sleep wellness:

- **Dr Garvi Pandya**, sleep physician, unpacked the science of sleep and the long-term impact of sleep-related disorders.
- **Ms Monika Verma**, physiotherapist, guided the room through simple exercises to release bodily tension and physically "unplug".
- **Mr Patrick Ho**, a hypnotherapist, revealed how a "busy brain" disrupts rest and shared simple techniques to signal the mind that it is time to sleep.

The Symposium was more than an exchange of knowledge; it was a collective commitment to healthier living.

After each of their individual presentations, they were joined by NuLife CEO Dr Sheena Jebal, who added a social work perspective, weaving in the broader implications for community care. Moderated by Ms Simarna Singh, the panel sparked lively dialogue on nutrition, sleep hygiene, and social policies amongst other topics, with the floor adding personal stories and questions that enriched the conversation.

Building a Community of Care

The symposium was more than an exchange of knowledge; it was a collective commitment to healthier living.

Heartfelt Thanks

We extend our deepest gratitude to our speakers for their expertise and to NuLife staff and volunteers for ensuring the event ran seamlessly. Together, we did not just talk about sleep — we built a community of care, reaffirming NuLife's role as a catalyst for meaningful change.

Special Thanks

Dr Kenny Pang
ENT & Sleep Specialist, Author of
Sleep & Snoring Matters (4th Edition)

We extend our heartfelt appreciation to Dr Kenny Pang for his dedication to advancing sleep health. His work continues to empower families and practitioners with practical insights into snoring, insomnia, and other sleep disorders. By bridging science with everyday experience, he has inspired our community to prioritise restorative rest as a cornerstone of wellness.

HEART, HOME, & HEALING

The NuLife Approach to Restoring Lives

NuLife stands alongside individuals and families navigating some of life's most daunting transitions. Many of our beneficiaries come from lower-income households and find themselves at a sudden crossroads.

Whether they are struggling to manage mounting bills, coping with mental health conditions, or seeking a fresh start after incarceration, NuLife serves as a steadfast anchor amidst the turbulence.

Our approach is both empathetic and practical. NuLife counsellors provide weekly sessions, both online and face-to-face, creating safe spaces to manage emotions and build resilience. Caseworkers complement this by guiding beneficiaries through complex processes, linking them to community resources, and coordinating practical support.

Beyond counselling and casework, NuLife extends care directly into beneficiaries' homes. Through the Robinhood Project, families receive essential pre-loved household items that help create dignified living spaces without the weight of financial debt.

Through Repair & Refurbishment, households benefit from practical works that renew and stabilise their living environment, allowing families to return to homes that support daily life.

"When physical spaces are cared for, mental space is nurtured too."

The beneficiaries we serve, from vulnerable families and children in need of stability to individuals in acute financial duress, remind us every day that NuLife's mission is not abstract. It is felt in the comfort of a proper bed, the relief of a repaired pipe, and the quiet reassurance of knowing they are not alone.

The stories shared in the following pages are a testament to the strength of the human spirit and the power of a community that refuses to look away.

Reclaiming self-identity after 34 years

Navigating Divorce and Rebuilding Life

For Client A, the end of a 34-year marriage was more than a legal conclusion – it was a total upheaval of her reality. She found herself standing in the wreckage of a life she no longer recognised, burdened by debts she did not incur, and facing a future she was not prepared to navigate alone.

"I have been a homemaker all my life. My life was family, cooking, and attending to everyone's needs. I thought there was happiness in that... until the divorce documents arrived."

The Weight Of The Unknown

"Being a homemaker, I had no job, no finances, and I was left with debts that were not mine."

Client A recalls the paralysing uncertainty that followed the breakdown of her marriage, especially in the early days of not knowing who to approach, where to go, or even how to start. In the beginning, the act of seeking help felt as daunting as the crisis itself.

A Scaffold Of Strength

NuLife's intervention acted as a three-pronged lifeline, providing the structure Client A needed to rebuild.

NuLife's intervention acted as

A Three-Pronged Lifeline

Providing the structure Client A needed to rebuild

01 Building Emotional Resilience

Counsellors provided a safe harbour for Client A to process the '360-degree turn' her life had taken. As she began to voice her pain, she gradually gained the courage to face it and the strength to overcome it.

02 Linking Up with a Professional Ally

NuLife bridged the gap to the legal system, securing a pro-bono lawyer to ensure Client A had the professional representation she deserved but could not afford.

03 Navigating a Legal Maze

Facing an acrimonious divorce, Client A found herself buried in paperwork. When she nearly broke down under the weight of bureaucracy, NuLife calmed her, stood beside her, and gave her the strength to continue.

Watch Client A's Journey

A New Beginning

The journey was not a straight line. There were moments of profound doubt and the heavy weight of making decisions alone for the first time in decades. Yet, through NuLife's consistent presence, Client A began to rediscover an independence that had been dormant for a lifetime.

Today, Client A does not see her story as an ending, but as a courageous new chapter. She has shifted from a life defined by the needs of others to one defined by her own resilience.

"Anything can happen anytime. If you really do not know your resources around you, there is a place that helped me. It is called NuLife Care & Counselling. Go to them. They will be able to help you out."

The voice of confidence

Breaking Educational Barriers to Restore Family Peace

For low-income households, the cost of specialised academic support can be a significant hurdle. Madam Surati, a Singapore Permanent Resident originally from Indonesia, balances irregular part-time cleaning shifts while her husband earns less than $2000 a month as a cleaner.

With two school-going children to support, private academic assistance was out of reach. While her eldest child in Secondary 2 managed well with Mendaki Tuition Programme, her ten-year-old son, Arif, faced deeper challenges.

Despite also attending the Mendaki classes, he struggled significantly with the basics of English and Mathematics, leaving him discouraged and hesitant to participate in class.

The silent strain of helplessness

This academic friction quickly extended into the household. Having been educated in Indonesia, Madam Surati was not fluent in English, leaving her struggling to guide Arif through his primary school assignments. Combined with demanding work schedules, this language barrier left both parents feeling helpless when Arif needed help.

The disconnect fostered persistent feelings of sadness and guilt, turning daily schoolwork into a source of ongoing stress at home. Though Madam Surati tried speaking English at home to bridge the gap, it was painful to watch her son fall behind in his foundational skills.

Unplug and get offline

A tailored approach to growth

Recognising the family's mounting worries, a neighbour referred them to NuLife's tuition programme. Here, Arif was matched with a dedicated, one-to-one tutor—providing a personalised approach that complemented his group classes. Madam Surati found NuLife's teaching methods to be exceptionally patient and effectively tailored to her son's individual pace.

This specialised focus allowed the naturally reserved ten-year-old to comfortably clarify doubts and voice his questions. The transformation was distinct: Arif began eagerly anticipating his weekly sessions, returning home enthusiastic to share his tutor's guidance and showing evident pride in his improved school performance.

"Tuition has brought hope and confidence to our family, easing our worries about his education." — Madam Surati

A foundation for the whole home

This focused instruction quickly reshaped the entire family dynamic. Arif has demonstrated remarkable milestones in his reading, writing, and speaking skills, overcoming his initial hesitation to converse confidently with his father and brother at home.

By addressing the child's specific academic needs, NuLife lifted a heavy emotional weight from the parents. Arif's improved grades have directly reduced household stress, replacing anxiety with reassurance. Deeply happy with the service, Madam Surati highly recommends the programme to other families facing similar hardships.

With NuLife recently pairing Arif with a Mathematics tutor as well, the family now looks forward to his continued progress with a shared sense of hope.

The weight of a home

Navigating the Complex Path to Long-Term Stability

For many families, stability is not a destination reached in a single year but a continuous journey through complex emotional and financial landscapes. For Client R, a single mother managing Stage 2A stomach cancer and Guillain-Barré syndrome, 2025 was defined by the difficult intersections of health, debt, and the deep-seated meaning of a "home".

The reality of the balancing act

As Client R's medical conditions prevent her from returning to the workforce, the household has faced mounting financial pressure. While NuLife provided consistent practical aid and food rations, our casework shifted focus toward the long-term sustainability of the family's future. This involved navigating a daunting crossroads: the possibility of downsizing the family home to settle outstanding debts.

For Client R, this was not simply a financial decision; it was a deeply emotional choice. Having grown up in rental housing, her lifelong motivation has been to provide her children with the permanent ownership and security she lacked as a child.

A steady hand in hard conversations

NuLife's role throughout 2025 was to provide a 'safe harbour' for these high-stakes discussions. Our team worked closely with Client R to help her weigh the emotional weight of her past against the practical benefits of a fresh start.

We recognise that vital work in social service often happens in these quiet, invisible spaces – helping a beneficiary to find the agency to confront difficult decisions and find clarity amidst the noise of crisis.

Healing across generations

While systemic challenges remained, the most profound breakthroughs of 2025 occurred within the next generation. Recognising that a parent's chronic stress is often mirrored in the child, NuLife extended dedicated, pro bono counselling to Client R's 18-year-old daughter. Facing severe anxiety that had manifested in social withdrawal and distressing physical habits, she began a journey of remarkable courage.

Over the year, she moved from a state of paralysis to reclaiming herself. She gradually took charge of her daily routines, and this internal stability soon gave her the confidence to re-engage with the world around her. Once confined to the home and disengaged from school or employment, she found the strength to navigate the community independently. She eventually began running errands, visiting local shopping centres on her own, and even engaging in part-time office work to support her own allowance, marking a monumental transition from isolation to active participation.

A mission of empowerment

Client R's journey in 2025 serves as a significant example of NuLife's holistic mission. By addressing the physical, financial, and emotional needs of the entire family, we ensured they did not have to face a year of upheaval alone.

Our intervention provided the family with the emotional tools and practical resources to navigate their challenges with dignity. By fostering independence in the daughter and providing the mother with a professional support system, NuLife has focused on empowering the family to find their own path toward stability.

THE HEARTBEAT OF OUR FRONTLINE

True community work relies on a dedicated ecosystem of hearts, minds, and hands working tirelessly behind the scenes.

Our people, comprising our Board of Directors, Committee Members, intern counsellors, skilled and general volunteers, are the ultimate driving force on the ground. They are the ones who see the hard realities families live with and choose not to turn away, but to step forward and help.

Our Board of Directors provide vision and stewardship, ensuring NuLife's mission remains strong and sustainable. Our Committee Members guide with wisdom and oversight, keeping our work grounded and effective.

Our student counsellors bring fresh knowledge and empathy into sessions, learning to navigate the realities of frontline counselling in a social service agency.

At the same time, our other volunteers - homemakers, retirees, and corporate professionals alike - give their time and skills generously, whether managing logistics for distributions, supporting outreach activities, providing befriending support, or helping at our Charity Fundraising Dinner.

No single person can steady a family in crisis alone. But together, our people form a strong safety net. In this section, we proudly celebrate the unique journeys of the interns and volunteers who share our vision. They are a powerful reminder that real impact is built not by grand gestures but by the steady, collective efforts of people who care.

VOLUNTEERS & SUPPORTERS

Purposeful Engagement, Our Frontline Heroes

At NuLife, volunteers do more than just support our journey; they are the pillars of our mission and the wings that help it soar. Over the past year, their role has grown more vital than ever. No longer just compassionate individuals offering their time and presence, today's volunteers are professionals, students, and community members who bring niche skills, specialised expertise, and bold ideas to strengthen our collective outreach.

This reflects a wider truth: people crave purpose and want their talents to matter. At NuLife, we seamlessly weave our volunteers into every operational layer—from counselling, casework, logistics, programme delivery, and research to direct befriending support. In doing so, they ease real operational pressures and ensure our beneficiaries receive truly holistic care.

We are deeply moved by those who choose to set aside their time, energy, and talents to champion our cause as if it were their own.

Our network stood with us in tangible, deeply impactful ways throughout 2025:

Rice Packet Distribution
1,000 rice packets delivered directly to vulnerable households.

Charity Fundraising Dinner
Powering our flagship fundraising event through meticulous logistics and guest engagement.

Symposium 2025 – Sleepless in Singapore (Aug)
Co-ordinating event logistics and participant engagement for this landmark event.

Movement of the Calm Walkathon
Partnering to raise vital funds and promote community wellness through collective action.

Looking Ahead: New Ways to Contribute

NuLife continues to welcome community talent and purposeful collaboration.
We are currently seeking:

Creative Minds
Design banners, digital assets, and campaign artwork for marketing and publications.

Organised Individuals
Assist with vital administrative support, with many tasks easily carried out from home.

Finance & Audit Professionals
Experts in charity accounting, due diligence, and fiduciary responsibilities.

Empathetic Listeners
Serve as Intake Officers, assisting the frontline clinical team with initial client interviews.

Meticulous Advocates
Conduct client home visits, supporting those navigating documentation or online systems.

Our Guardian Angels

We remain forever grateful that, among the many charities in Singapore, they chose us. For NuLife, volunteers and supporters are not just contributors—they are partners, co-creators, and indeed, guardian angels who walk alongside us in our mission to ensure that assistance is not a privilege, but a right.

Give yourself space and schedule "me time"

"Living in Singapore since 2016, I have always felt grateful for the stability and opportunities this country has given me. Volunteering with NuLife is my way of giving back to the community that has embraced me."

NuLife Champion Volunteer

Manoj Girija Kuber

Specialist, SRE Ops, T&O-FR-DIGITAL PROCESS, Technology @ DBS Bank

For Manoj Girija Kuber, volunteering with NuLife began with a simple act of generosity—a monthly donation recommended by a colleague. But what started as financial support soon grew into something much deeper: a commitment to strengthening NuLife's digital presence and eventually stepping into volunteer responsibilities that allowed him to contribute directly.

Paying it Forward
What It Has Taught Me

What touched Manoj most was learning about NuLife's counselling services. Seeing how the organisation provides a safety net for individuals and families in times of need inspired him to step forward. "It reminded me that beyond financial support, people often need compassion, guidance, and someone to walk alongside them. Knowing that NuLife offers this kind of care made my volunteer journey feel deeply personal and meaningful."

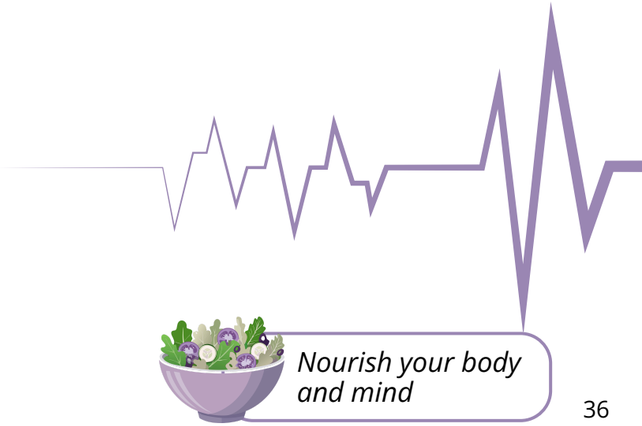
One of the highlights of his journey was supporting NuLife's Charity Fundraising Dinner 2025, held on 8 November at the Grand Copthorne Hotel. Being part of the team that managed the auction and donor engagement gave him a front-row view of the generosity within the community. The energy of the evening, the camaraderie among volunteers, and the shared commitment to raising funds for beneficiaries left a lasting impression.

"Every hour invested strengthens the fabric of the community and ensures that support reaches those who need it most. For me, giving back has become not just an activity, but an essential part of life."

His professional background in finance gave him the confidence to manage technical systems during fundraising efforts, but volunteering offered much more than that. It opened doors to new friendships, professional connections, and a strong sense of camaraderie. "Working alongside others toward a shared goal showed me how collective effort and compassion can create lasting impact."

The most rewarding part for Manoj was knowing that every action—whether guiding a donor through a payment or supporting NuLife's digital platforms—directly translated into help for beneficiaries. "A career builds your own future, but giving back builds someone else's. Both are equally important, and NuLife has helped me embrace that outlook."

This journey has reshaped how he views his role in society. For Manoj, volunteers bring more than just extra hands—they bring ownership, heart, and resilience to the mission.



From Empathy to Impact
Aylia's Journey with NuLife

"NuLife is dealing with the most difficult crowd to handle, the ones at the bottom of Maslow's hierarchy. It was fascinating to see NuLife take on this responsibility with courage and compassion."

When Aylia first heard about NuLife through her classmate Maria, she was searching for meaningful volunteer work that would connect her to the heart of Singapore's community. Having previously worked with organizations serving mostly international clients, she wanted to understand the realities faced by local families. NuLife's grassroots approach offered exactly that—an authentic window into the struggles and resilience of everyday Singaporeans.

Her first intake assessment left a lasting impression. She described NuLife's formats as "comprehensive and well-designed," noting that they gave her confidence when meeting clients. For Aylia, these tools were not just paperwork; they were windows into the lives of families struggling with inflation, cramped living spaces, and the relentless pressure to survive. "It was like seeing the entire life of the client through the intake assessment form."

Aylia believes NuLife's greatest strength lies in its vision and leadership. She highlighted the thoughtful practice of providing essentials that directly replace a meal, calling it a small but powerful act of care.

Looking ahead, Aylia is deeply supportive of NuLife's move toward trauma-informed care. She recognises that low-income communities often carry layers of trauma that must be addressed before they can move forward. By equipping counsellors, social workers, and allied professionals with trauma-focused skills, NuLife is breaking new ground—bringing practices usually reserved for private clients into the reach of those who need them most.

For Aylia, volunteering at NuLife has been more than service; it has been a journey of learning, empathy, and hope. Her reflections remind us that the strength of NuLife lies not only in its systems, but in the people—staff, volunteers, and champions—who carry its vision forward.

"Trauma-informed care is not a luxury—it is a necessity. The communities NuLife serves need this support to move past pain and begin building their futures."

NuLife Champion Volunteer

Aylia Jawad

"In a society where everyone minds their own business, NuLife dares to think differently—offering not just counselling, but meals, support, and dignity."

NuLife

NuLife Champion Volunteer

G Kesha

Social Work Associate at Non-Profit organisation

"Despite being a small charity, NuLife's commitment to service quality is consistent and a shining example of how meaningful change can be engineered."

When Passion Leads

Kesha's NuLife Journey

"My experience with NuLife has shown me that impact is not defined by size, but by passion and dedication."

For G Kesha, volunteering with NuLife has been more than service—it has been a journey of transformation. Over the past six years, what began as an opportunity during a difficult period in her life has grown into something deeply meaningful, shaping her values, resilience, and outlook on life.

Kesha first joined NuLife during the COVID-19 pandemic, at a time when she had left a freelance role and was struggling to find full-time employment.

With no prior experience in the non-profit sector, she initially found the transition challenging. But with the guidance and support of the NuLife team, she quickly filled knowledge gaps, gained new skills, and explored different portfolios—building a strong foundation for growth.

She describes NuLife as her "first professional family," a place that nurtured her growth and instilled values that continue to resonate with her today.

One of her most memorable experiences was being part of the Lifestyle Distribution project during the pandemic, where NuLife coordinated the delivery of home hygiene items such as mattresses, pillows, and towels to beneficiaries across Singapore in a single day. Despite the challenges, the project remains a powerful example of what a small but dynamic team can achieve.

More recently, she assisted at the Charity Fundraising Dinner 2025, where she played a hands-on role during the auction segment—a thrilling experience that showcased the energy and impact of NuLife's fundraising efforts.

Transitioning from a staff role to a volunteer role has given Kesha a new perspective. While she was once involved in day-to-day operations, she now represents the organisation and remains mindful of the example she sets, reinforcing her sense of responsibility and commitment to NuLife's values.

As a champion volunteer, Kesha shares that the role is deeply fulfilling. She supports new staff coming on board by drawing on the skills she attained during her time as staff, while appreciating the flexibility NuLife offers to balance her commitments and continue contributing meaningfully.

Looking ahead, Kesha hopes to continue strengthening NuLife by sharing her experience with new staff and contributing to outreach activities.

She believes volunteers play a critical role in the future of organisations like NuLife—whether through operational support or one-off projects, they enable the organisation to optimise resources and amplify impact.

For Kesha, NuLife is proof that passion and dedication matter more than size or resources. She is proud to be part of this journey and hopes the organisation continues to grow by leveraging partnerships with community and corporate allies.

"This is not just about completing tasks, but working towards making a sustainable difference in the lives of those we serve with compassion and integrity."

Volunteer Recognition Dinner 2025

Celebrating Dedication, Generosity, and Community

The Volunteer Recognition Dinner was more than a meal; it was a celebration of community, a reminder that NuLife's mission is sustained by many hands and hearts working together.

On Saturday, 29 November 2025, NuLife hosted its Volunteer Recognition Dinner at JUMBO Seafood, The Riverwalk. The evening was a heartfelt celebration of the people who form the backbone of our mission—volunteers, donors, board members, staff, service providers, and interns—coming together to share a meal and reflect on the collective impact of their contributions.

The purpose of the dinner was simple yet profound: to acknowledge and appreciate the dedication and generosity of those who supported NuLife's largest fundraising event of the year. It was an opportunity to pause, connect, and honour the spirit of service that sustains our work.

Guests were treated to a specially curated menu featuring dishes such as Seafood Bacon Roll with Salad Cream, Braised Fish Maw Soup with Crab Meat, Deep-Fried Seabass with Nonya Sauce, and Chilled Mango Sago with Pomelo. Red and white wines, generously donated and carried over from Charity Dinner 2025, accompanied the meal, adding to the celebratory atmosphere.

The evening was attended by 22 guests, including volunteers who supported Charity Dinner 2025, donors and vendors, active ambassadors, board members, and NuLife staff. A highlight of the evening was the generosity of Mr Raja, a guest at Charity Dinner 2025, who donated $1,000 worth of vouchers he had successfully bid for during the charity auction. These vouchers funded the dinner, with NuLife covering the remaining costs to ensure a meaningful and heartfelt celebration.

As the evening unfolded, conversations flowed easily, weaving together stories of service, collaboration, and shared purpose. Volunteers were recognised not only for their visible contributions but also for the countless small tasks that often go unnoticed yet make a world of difference. Board members, committee members, and professionals who may not be formally signed up as volunteers but remain just a call away for advice and consultation were also acknowledged as part of NuLife's extended family of support.

In a busy world, time is the most precious gift—and our volunteers and supporters give it freely. They are our guardian angels, treating NuLife's mission as their own, lightening our load, and enriching our work with creativity, compassion, and expertise. We remain forever grateful that, among the many charities in Singapore, they chose us.

Make time for the right person

NuLife interns who made their mark

FRESH VOICES BOLD IDEAS, & REAL IMPACT

As they reflect on their time at NuLife, our 2025 interns share stories of challenge and triumph, of moments that shaped their vision of what it means to be a counsellor. Their voices remind us that the future of mental health care lies in empathy, community, and the courage to keep learning.

At NuLife, every year brings a new wave of energy as intern counsellors step into our practicum programme. The 2025 cohort has been no exception—bringing with them not only academic knowledge, but also the compassion, curiosity, and courage needed to walk alongside clients in their journeys of healing.

Guided by NuLife's clinical supervisor, these emerging professionals have immersed themselves in the realities of community counselling: listening deeply, supporting resilience, and learning to balance empathy with professional boundaries.

Their presence has enriched our service, ensuring that disadvantaged clients continue to receive accessible, low-cost counselling while interns gain invaluable field experience.

What makes this year's group remarkable is their ability to connect theory with practice in ways that feel fresh and inspiring. They've discovered that counselling is not just about techniques—it's about building trust, embracing vulnerability, and helping clients engineer their own growth.

A Voice from the Field
Tjia Bhie Kian

IT Project Manager
Pursuing Master of Counselling
Monash University

For Tjia Bhie Kian, a Master of Counselling student from KAPLAN–Monash University, the decision to intern at NuLife was inspired by the organisation's mission. "NuLife's mission as a one-stop help centre where anyone can seek support, regardless of background, drew me to approach the organisation for my internship. I was especially inspired by its belief that assistance is a right, not a privilege."

Throughout her practicum, Tjia worked with clients from diverse backgrounds and discovered the profound importance of building therapeutic relationships. She saw how trust and empathy could pave the way toward healing, and how every session offered new insights into the human experience.

Clinical Supervision – A Cornerstone of Growth

One of the most transformative aspects of her internship was NuLife's structured clinical supervision. These sessions provided a safe and reflective space for interns to process their experiences, receive guidance, and strengthen their practice. For Tjia, they were a reminder that counselling is not only about techniques, but about resilience and balance. "Every supervision session was insightful. It reminded me that counsellor self-care is not optional - it is critical to sustaining effective practice and offering quality support to clients."

Learning and Growth

NuLife's internship programme is designed to be holistic, combining intake assessments, case documentation, personal reflections, and regular supervision. For Tjia, this structure provided opportunities to apply counselling theories in practice while also understanding the realities faced by less privileged clients. She realised that counselling and case work must go hand in hand, as financial and social challenges often weigh heavily on mental health. "I see progress in clients through the therapeutic relationships where they are willing to work together with me to change and set goals. These pave the way toward healing."

Lasting Impact

The most rewarding part of her journey was being fully present with clients - listening, empathising, and witnessing their steps toward recovery. Inspired by this experience, Tjia intends to continue serving the community through volunteer and pro-bono counselling, carrying forward NuLife's values of inclusivity, dignity, and perseverance.

A Voice from the Field
Shameer Bin Jamal

Youth Worker
Pursuing Master of Counselling
Monash University

For Shameer Bin Jamal, NuLife was the perfect fit. "NuLife works closely with individuals and families from underprivileged backgrounds—exactly the population I aspire to serve," he shares. The internship gave him a structured, meaningful way to begin supporting those who often lack equal access to resources and opportunities.

His role was holistic. Beyond counselling, Shameer mediated family conflicts, helped households manage expectations, and connected beneficiaries to essential resources like furniture and daily necessities. For many children, he became a consistent, safe adult presence. One boy told him, "Because someone is finally listening to me." That moment, he recalls, captured the transformative power of presence and listening.

Flexibility defined his practice. He met clients where they were.

Whether cycling alongside a youth to help him open up, or creating safe online environments for those restricted by curfews. These experiences reinforced his belief that counselling must be responsive and humble.

"In Singapore's meritocratic society, struggles are often misread as personal failings. But I learned never to assume—high achievers can face depression, and others may carry invisible burdens like family violence."

His learning extended into research, contributing to a study on family violence and its impact on female victims. As a male counsellor, this sharpened his sensitivity to gendered trauma and deepened his awareness of nuances he might otherwise overlook. Clinical supervision also reshaped his perspective: "Not every session needs to be deeply process-oriented—sometimes casual conversation is just as important in building rapport."

Challenges were part of the journey. Working with minors often meant navigating reluctant caregivers. Through supervision, Shameer learned to build rapport with parents and reframe perspectives, recognising that caregiver involvement is often critical to a youth's progress. One client's resilience—a young girl balancing caregiving responsibilities at home while excelling academically despite family violence—remains etched in his memory.

Personally, the internship broadened his awareness of social inequalities in Singapore and strengthened his empathy. Professionally, it reinforced his commitment to breaking cycles of disadvantage and clarified his aspiration to move toward family counselling, with a focus on holistic and flexible care.

What sets NuLife apart, Shameer emphasises, is its integration of counselling with social support.

"Unlike many organisations where counsellors focus solely on therapy, NuLife addresses both emotional and practical needs. This holistic approach creates meaningful and sustainable change."

By providing counselling alongside enrichment programmes and essential resources, NuLife empowers beneficiaries not just to survive, but to thrive.

Looking ahead, Shameer describes his internship as a journey of self-growth and clarity. It made him more reflective, intentional, and attuned to systemic factors shaping lives. He strongly recommends NuLife to aspiring counsellors who want to experience counselling in its most impactful, multidisciplinary form.

How to Flourish in Social Work

Preserving personal longevity, happiness, relationships & your career

1. **Exercise** Move daily to boost mood
2. **Meditate** Practice mindfulness regularly
3. **Read** Stimulate your mind outside work
4. **Greenspace** Spend time in nature
5. **Self-Care** Set boundaries, protect energy
6. **Laugh** Find joy in small moments
7. **Eat Well** Nourish your body intentionally
8. **Sleep** Prioritise quality rest

5 minute body awareness

A Voice from the Field

Cynthia Chan-Tucci

Managing Director
Pursuing Master of Counselling
Monash University

For Cynthia Chan-Tucci, choosing NuLife was never just about fulfilling her Master of Counselling internship requirement. It was a deliberate decision to join an organisation whose integrated model of counselling and social work resonated deeply with her.

"NuLife goes beyond traditional counselling frameworks," she reflects, "by recognising how systemic factors impact individuals and actively supporting clients in navigating these systems."

Her internship became a formative journey. Cynthia worked with beneficiaries facing anxiety, relational challenges, and identity struggles, creating trauma-informed, psychologically safe spaces. She helped clients recognise patterns of reliance on external reassurance and gradually build internal resources for resilience. One client's decision to travel alone for the first time, despite significant anxiety, left a lasting impression:

"Resilience is not the absence of fear—it is the willingness to move forward alongside it."

Adaptability was central to her practice. Intake information often provided only a snapshot, and Cynthia learned to stay present and responsive as clients evolved. "Progress is not always linear," she notes. "Insight is most meaningful when it emerges from the client rather than being introduced too early."

Her professional integration was equally significant. As Managing Director of Catalyse, Cynthia leads workplace culture transformation and addresses sensitive issues such as harassment. The internship sharpened her ability to integrate psychological insight into leadership and organisational contexts, strengthening her executive coaching practice. She also contributed to NuLife's research team, balancing this alongside full-time commitments - a demanding but invaluable experience that deepened her understanding of practice-based research and the importance of managing capacity.

Personally, the internship prompted Cynthia to reflect on her own patterns of responsibility, control, and solution-orientation.

She valued NuLife's structured clinical supervision and the discipline of session reporting, which enhanced reflection, continuity of care, and her professional habits.

What sets NuLife apart, Cynthia emphasises, is its dual focus: "NuLife empowers beneficiaries by building both internal resilience and external capacity. It helps them move beyond survival toward truly thriving."

Looking back, Cynthia describes her time at NuLife as highly developmental, both personally and professionally. She strongly recommends the internship to other professionals seeking meaningful, structured, and impactful experiences, citing NuLife's clarity, expectations, and real-world context as a foundation for growth.

A Voice from the Field

Lee Chung-Ling, Dennis

Sr. Principal Team Leader, Asia IT & Digital Application
Pursuing Master of Counselling
Monash University

For Lee Chung-Ling (Dennis), a Master of Counselling student from Monash University, the decision to join NuLife was inspired by its guiding philosophy: "Don't find fault, find a remedy". He explained that this principle set NuLife apart from other organisations and resonated deeply with him.

Listening with Intent

With more than two decades of professional experience in multinational environments, Dennis has long believed that listening with the intent to understand is fundamental to building trust.

"When individuals feel genuinely heard, respected, and valued, it creates a conducive environment for engagement and growth."

"In the face of adversity, people often dwell on 'why,' which can lead to unproductive rumination. NuLife's emphasis on 'what' can be done and 'how' to move forward reflects a constructive, solution-oriented approach. That inspired me to join NuLife, where I could both learn and contribute meaningfully."

During his practicum, he refined this approach through empathic listening and reflective practice, laying a strong foundation for effective counselling interventions.

A Memorable Case

One of the most meaningful experiences involved supporting a client struggling with depression and persistent self-blame from decisions made in an abusive marriage. Together with his co-counsellor, Dennis guided the client to revisit her choices with compassion and balance. By introducing the concept of a growth mindset and facilitating structured reflection, the client reframed her decisions as the best possible under her circumstances. Observing her transition—from distress and self-blame to relief, clarity, and a forward-looking mindset—was deeply impactful.

Overcoming Self-Doubt

Dennis candidly shared that self-doubt was a challenge throughout his practicum. Concerns about cultural differences, limited personal experience in certain areas, and readiness to support trauma survivors occasionally affected his confidence. Through ongoing reflection, he realised these doubts stemmed from a corporate background that valued perfection.

"Effective counselling does not require having all the answers," he reflected. "It requires humility, curiosity, and collaboration—working alongside clients to co-create pathways forward."

Clinical Supervision – A Pillar of Growth

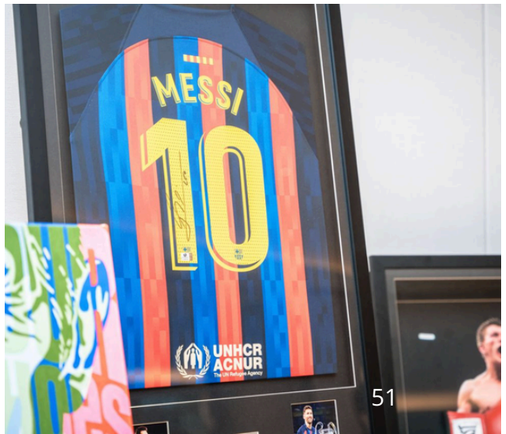
Supervision and mentorship at NuLife were instrumental in Dennis's development. Structured group sessions provided opportunities to discuss cases, exchange perspectives, and receive targeted guidance. One key insight was recognising when clients are in "survival mode," where immediate practical needs must be addressed before therapeutic work can be effective. This reinforced the importance of integrating counselling with casework and social support to ensure interventions are both relevant and sustainable.

Dennis noted that supervision broadened his exposure to diverse cases while deepening his confidence through critical reflection. NuLife's approach, combining breadth and depth, proved pivotal in shaping his competence as a developing counsellor.

Lasting Impact

The most rewarding aspect of his practicum was the meaningful connections formed with clients. Expressions of gratitude and acknowledgement of the positive impact of counselling affirmed the significance of his work.

Dennis described NuLife's practicum as a rich and comprehensive learning experience, distinguished by its integration of direct client engagement, research opportunities, and casework involvement. What sets NuLife apart, he emphasised, is its holistic model of care—combining counselling services with casework and leveraging community partnerships to meet a wide spectrum of needs. This coordinated approach ensures that beneficiaries receive both immediate support and long-term solutions, enabling sustainable outcomes for individuals and families.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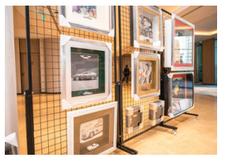


CHARITY FUNDRAISING DINNER 2025
CARING TOGETHER

Marking its 23rd year of dedicated service to the community, NuLife Care & Counselling Services hosted its 3rd Annual Charity Fundraising Dinner on 8 November 2025. Held at the elegant Grand Copthorne Waterfront Hotel, the evening adopted a glamorous "Red Carpet" theme and welcomed 300 guests—marking our largest and most vibrant turnout to date.

The evening was graciously anchored by our Guest of Honour, the distinguished Mr Kishore Mahbubani (Distinguished Fellow at the Asia Research Institute of the National University of Singapore, and former Singapore diplomat), alongside long-term supporters, partners, and notable attendees, all united by a shared purpose: to help vulnerable families navigate complex crises.

Demonstrating our core belief in equal dignity, beneficiaries were thoughtfully seated alongside pro bono lawyers, corporate sponsors, and individual donors, creating an inclusive environment that celebrated community and shared connection.

Honouring Our Pillars and Pioneers

During the evening, NuLife CEO Sheena Jebal and our Fundraising Chairperson Reeta Sabnani delivered moving addresses that highlighted the collective spirit of the NuLife ecosystem. A particularly poignant moment of the night was the presence of several retired and past Board members.

Watch More Stories from the Gala:

Navigating Marital Crisis | Marsiling Fire Response | Mental Health Recovery

Overcoming significant age and mobility challenges, these pioneers attended to show their enduring loyalty, receiving heartfelt gratitude for steering NuLife through its formative years. The evening also paid tribute to the corporate champions who provide the vital financial backing necessary to maintain our daily outreach, alongside individual lifelines like Mr Mohamed Abdul Jaleel (from MES), whose consistent generosity covers our operational costs.

Energy, Artistry, and Bidding Momentum

The atmosphere of the gala was brought to life by exceptional local talent and dedicated service providers who showcased their expertise to ensure a seamless evening. Masterfully facilitated by emcee Mr William Lee, the room was filled with energy, further amplified by a vibrant live performance from the beloved musical duo Jack & Rai. Behind the scenes, Shalom Concepts managed the complex stage and AV logistics, while DJs from Kingpin Productions energised the dance floor later in the evening.

Guests engaged enthusiastically with a dynamic, real-time fundraising leaderboard, which tracked contributions as they climbed. ***A major highlight was the live and silent auctions, featuring highly coveted items donated by generous businesses and collectors, including:***

- ***A signed and mounted Charles Leclerc Ferrari racing helmet.***
- ***An official football jersey signed by Lionel Messi.***
- ***A luxurious 7-day, 6-night stay at the Villa Coconut Grove in Ubud, Bali.***
- ***Bespoke shophouse pop-art pieces by artist Anthony Peplow.***

The excitement carried into the lucky draw segment, featuring premium items generously sponsored by Boeki Auto Group. In a grand gesture of community solidarity, this long-standing donor sponsored all three top prizes - the latest Apple Watch Series, a Dyson hairdryer, and the flagship iPhone 17 Pro Max in Cosmic Orange.

Operational Realities and Fiscal Stewardship

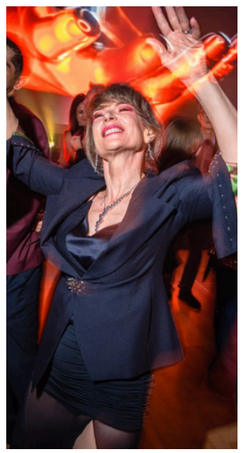
Pulling together a grand production of this scale is a monumental, resource-intensive undertaking, requiring months of demanding, physically exhausting preparation by our lean frontline team against a backdrop of rising hospitality overheads. Despite these mounting operational pressures, NuLife remained strictly compliant with the Ministry of Social and Family Development (MSF) 30:70 regulatory guidelines for fundraising efficiency.

Ultimately, the true measure of this collective dedication was reflected in our final fundraising tally: an incredible $334,460 raised over the course of the evening—an impressive and deeply moving testament to the enduring generosity of our community. We extend our deepest gratitude to the Tote Board for their dollar-for-dollar matching grant of $250,000 this year.

Transforming Inspiration into Lasting Impact

Throughout the night, guests were deeply moved by powerful case study videos detailing our frontline interventions: from a daughter striving to support elderly parents devastated by familial financial exploitation, to a vulnerable wife navigating domestic abuse to shield her children. While this emotional appreciation is deeply valued, the true challenge lies in converting transient event-day goodwill into sustained protection for families in crisis.

Transitioning from one-off event-based contributions to automated monthly giving via GIRO transforms a single moment of generosity into a dependable lifeline. Rather than a one-time donation, these regular monthly commitments provide the reliable financial foundation needed to keep NuLife's clinical casework, legal aid facilitation, and trauma-focused initiatives consistently accessible, ensuring that life-changing assistance remains a fundamental right rather than a temporary privilege.



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Waterfront
8 November 2025
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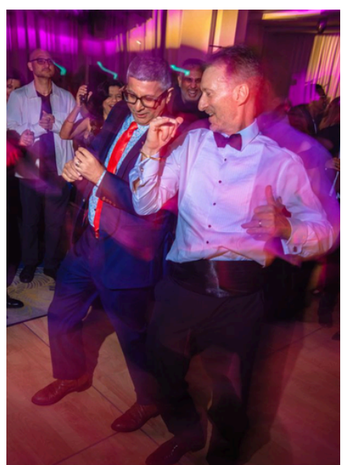

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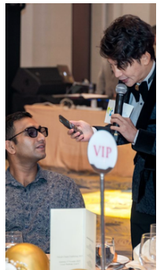


NuLife

Guest Feature

Mr & Mrs Klass

Answering the Call for Awareness

Invited by Board Chairperson Ms Reeta Sabnani—whose inspiring passion and deep investment in helping families initially drew them to the cause—Mr & Mrs Klass used this opportunity to contribute to an important cause, raise awareness, and participate in meaningful conversations around mental health and wellbeing.

The Power of Creative Expression

For the Klasses, the intersection of artistry and social service is deeply personal. As individuals from music and creative backgrounds, they have witnessed firsthand how creative expression can comfort, connect, and inspire during difficult times. “Creativity and artistry have a remarkable ability to connect people on an emotional level in ways that words alone sometimes cannot.

Through music, storytelling, fashion, visual arts and creative expression, we create spaces where conversations around mental health feel more open, accessible, and human.”

“Often, it is through connection and expression that healing begins.”

Investing in Compassionate Communities

The atmosphere of the night left a lasting impression on the couple, driven by a collective desire among the guests to spark positive change. They were deeply moved by the palpable compassion in the room and the powerful realisation that kindness, understanding, and human connection can truly transform lives. To them, supporting NuLife's initiatives is crucial because mental health and emotional struggles touch every single family and generation. Beyond essential funding, they view NuLife as a necessary anchor for vulnerable individuals navigating times of uncertainty: “What makes organisations like NuLife especially important is their ability to meet people where they are and encourage resilience, clarity and hope.”

Investing in mental health, they emphasise, is ultimately an investment in building healthier, more compassionate communities.

The Heart Behind NuLife

At the heart of NuLife is its Founder and CEO, Sheena, whose unwavering love, compassion and dedication have shaped the organisation into the beacon of hope it is today. Her vision extends far beyond building an organisation – it is about restoring lives, nurturing resilience and ensuring that every individual who walks through NuLife’s doors is met with dignity, understanding and care. Through her selfless leadership and tireless commitment, NuLife has become a place where individuals and families can find support, healing and a renewed sense of purpose.

Having had the privilege of meeting Sheena personally, we witnessed firsthand the sincerity and humility that define her leadership. The values she embodies are reflected in every aspect of NuLife’s work, giving us complete confidence that this is an organisation truly worthy of support. Her leadership inspires not only those it serves but also everyone who has the opportunity to stand alongside its mission.

A Message of Hope and Solidarity

To NuLife’s beneficiaries, their message is one of profound reassurance:

“Please know that your stories matter, your challenges do not define you and you are never alone. Whatever you may be facing, reaching out is a sign of strength and there is always hope and a path forward.”

To the wider community, they extend a call to action: “Every conversation and effort to create safe spaces breaks stigma. By speaking openly, we can build a culture where seeking help is met with understanding, dignity, and hope.”

Guest Feature

Ms Lara Hopkinson

A Win for the Community

Introduced to NuLife through two close friends, Board Chairperson Ms Reeta Sabnani and Fundraising Vice-Chairperson Ms Karen Holland, Ms Lara Hopkinson readily agreed to attend NuLife's Charity Fundraising Dinner 2025. While she attended the event to support her friends and enjoy the evening, she left with a much deeper connection to the cause.

A Meaningful Contribution

The raffle draw segment was a highlight of the night. For Ms Lara, purchasing tickets was a gesture she found "refreshingly simple", but the experience turned into something more significant.

While her name was eventually announced as the top prize winner, the true joy for her was not the prize itself. Instead, it was the knowledge that every dollar contributed through the raffle went directly toward NuLife's essential services - a cause that genuinely matters. "Winning felt secondary to that," she reflected.

The true joy was not the prize itself. Instead, it was the knowledge that every dollar contributed through the raffle went directly toward NuLife's essential services – a cause that genuinely matters.

What stayed with Ms Lara most, however, were the stories shared throughout the evening. They were heartfelt and personal, bringing into sharp focus how even modest contributions can make a profound difference in the lives of those navigating hardship. "It deepened my understanding of NuLife in a way that no brochure could," she shared.

A Message To The Community

The impression Ms Lara carried away was clear: NuLife's work touches everyday lives in tangible ways, and its support is essential to the wider community.

"No contribution is too small, and no reason to give is too modest. Whenever there is an opportunity to help someone who needs it, take it. Giving back is not about grand gestures; it is simply about showing up."

Her message of encouragement is simple yet powerful. For anyone on the fence about getting involved: "Whatever level of support you can offer, offer it."

To the NuLife team: "Keep going. The work you are doing deserves to be far better known and I hope more people in our community take the time to understand the difference you are making."

WEAVING A STRONGER SAFETY NET TOGETHER

Deep-seated community challenges demand a shared mission and a multi-layered ecosystem to promote healing.

At NuLife, we have always believed that real, lasting transformation on the ground cannot happen in isolation. The human struggles we meet on the frontlines like deep-seated trauma, financial distress, and family conflict, are complex and deeply layered. To pull families through them, our support must be equally multi-dimensional.

It takes a connected network where clinical counselling, healthcare assistance, hands-on community outreach, and donor generosity meet to create a real turning point.

No single agency can hold every resource or solve every hardship alone. That is why we look beyond our own walls, building real, working relationships with dedicated community leaders, social service agencies and professionals across Singapore.

By teaming up, we combine our unique strengths to bridge the gaps in social support and crisis intervention.

These collaborations not only expand our reach to individuals and families who may fall between the cracks, they also ensure that help is comprehensive and easy to access.

In this section, we proudly spotlight the key partners and community champions whose shared values and deep empathy keep our work strong.

Together, we are proving that when we join hands and resources, we can change individual lives, steady family units, and uplift communities, one story at a time.

"None of us, including me, ever do great things. But we can all do small things, with great love, and together we can do something wonderful." — Mother Teresa

Corporate & Foundation Partners

Sustaining our ground-level work requires steady, structured backing. Our corporate and foundation partners provide the vital resources, grants, and institutional funding that keep our operations running smoothly. Their belief and investment in NuLife's vision allow us to scale our programmes, secure essential materials, and build a lasting framework of care for our clients and beneficiaries.

Walking in Compassion
The Movement of Calm

When the Sadhu Vaswani Centre (Singapore) organised the global Movement of Calm Walkathon, the Singapore chapter chose to dedicate all event registration proceeds directly to NuLife.

This strategic partnership brought love into action, aligning the Centre's core values with NuLife's mission to provide critical emotional and social support to vulnerable individuals.

Ms Chitra Deepak Kirpalani, Assistant Secretary of the Sadhu Vaswani Centre (Singapore), highlights this shared vision: "Collaborating with NuLife feels purposeful. Their commitment to supporting vulnerable individuals creates tangible impact.

Partners are not just supporting a worthy cause; they are becoming part of a larger movement centred around dignity and hope."

"Together, we can continue creating spaces of healing, support, and hope within the community." — Ms Kirpalani

1 Youth Engagement & Community Impact

A standout feature of this collaboration was the active involvement of the Centre's youth wing, The Bridge Builders.

By working alongside NuLife, these young volunteers translated abstract values of empathy into concrete community action.

Connecting the younger generation with frontline social services like NuLife proved to be a powerful way to bridge backgrounds around a common cause, showing that compassion is best learned when it is lived.

2 Strengthening Community Wellbeing

In a fast-paced society like Singapore, partnerships between organisations with complementary strengths are vital for emotional resilience. Collaborating allowed both groups to amplify their impact and raise wider public awareness about the necessity of robust emotional support systems.

The success of the event went far beyond the essential funds raised for NuLife's casework. It served as a powerful reminder of what can be achieved through a unified community front

Crafting Experiences & Nourishing Communities

Perched high above the city skyline, Wooloomooloo Steakhouse is celebrated for its premium Australian culinary craft, exceptional hospitality, and deep-rooted commitment to CSR.

Mr Noel Emmanuel, Managing Director of the Wooloomooloo Group, first came to know about NuLife through Mr Dharmaraj, NuLife Fundraising Committee Member, and Ms Reeta Sabnani, Chairperson of NuLife's Board of Directors.

This multi-year partnership quickly took root, driven by a shared conviction that corporate leaders have a responsibility to actively invest in local welfare.

Inspired by the charity's ground-level advocacy and crisis intervention work in Singapore, the partnership with NuLife quickly took root, driven by a shared conviction that corporate leaders have a responsibility to actively invest in local welfare. Reflecting on this alignment, Mr Noel shares:

Fueling Fundraising Momentum Through Culinary Excellence

To help drive bidding momentum at NuLife's charity auctions, the Wooloomooloo Group consistently offered the finest expressions of their brand.

"What really struck us about NuLife is how they handle every single case with so much genuine care. They are right there on the ground helping people get through their toughest times, and we are just really proud that Wooloomooloo can play a part in supporting that."

In 2024, they stepped up by contributing premium items for both our auction and lucky draw segments, followed by exclusive, high-value culinary experiences, including their signature multi-course Chef's Table packages, as premier auction lots for the Charity Fundraising Dinner 2025. our entire team."

While these contributions represent premium lifestyle experiences for the bidders, they function as vital material resources for NuLife, successfully generating significant funding on the auction floor to power the charity's core clinical programmes.

Mr Noel notes the impact of seeing this energy come to life during the gala: "Witnessing the incredible enthusiasm and generous bidding for our dining experiences during the auctions was intensely gratifying for our entire team."

Insights for Purposeful Corporate Partnerships

This collaboration shows how hospitality and lifestyle brands can easily get involved in corporate giving. By using what they already do best, businesses can bring a lot of energy and support to charity fundraisers.

For the Wooloomooloo Group, working together has been smooth because of NuLife's clear direction and professional approach. Encouraging other corporate peers to step forward to support community wellbeing, Mr Noel concludes:

"The biggest insight we would share is that effective corporate giving should never be transactional. It is about offering the best of what your brand does and using it to lift up a great cause. Looking ahead into 2026, we are already working on some plans to expand our contributions and deepen our support for NuLife's incredible mission."

Professional Collaborations

True healing requires specialised expertise. Through our professional collaborations, we team up with dedicated medical practitioners, lawyers, IT experts and other professionals across diverse sectors. By bridging the gap between social work, counselling and specialised professional care, these vital alliances ensure that our clients receive the support they need to navigate complex crises.

Dharmambal Shanti Jayaram

As a Singapore-based legal practice committed to providing accessible, compassionate legal counsel, Dharma Law LLC places a strong emphasis on client welfare.

The firm regularly works alongside social service partners to ensure that those in need receive comprehensive and holistic support. This collaborative ethos is vital when vulnerable individuals face complex family legal disputes, where the path forward is rarely straightforward. Legal proceedings are frequently tangled with housing insecurity, financial distress, and emotional trauma.

In Singapore, individuals seeking legal assistance in family matters may need to engage with multiple agencies simultaneously like the Family Justice Courts (FJC), the Legal Aid Bureau (LAB), the Housing Development Board (HDB), and the Inland Revenue Authority of Singapore (IRAS), among others. Each agency has its own processes, documentation requirements, and timelines. For a client who is already emotionally overwhelmed, financially stretched, or unfamiliar with bureaucratic systems, this maze can be paralysing. Knowing which form to fill in, which office to visit, or how to present one's case compellingly is not always intuitive and without guidance, many fall through the cracks, either abandoning their applications or submitting incomplete ones that delay their access to justice.

For Dharma Law LLC, partnering with NuLife provides the necessary ecosystem to bridge the gap between legal justice and frontline social support. NuLife's proactive, upstream assistance ensures that clients are fully supported before they even step into a courtroom.

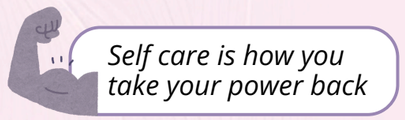
Rather than waiting for issues to be flagged or escalated, NuLife proactively took charge of helping the client navigate the complex web of agencies involved in her case, ensuring that every application was not only submitted, but properly understood and completed.

By managing the heavy administrative and bureaucratic hurdles early on, NuLife allows legal professionals to focus entirely on specialised counsel: "NuLife went out of their way to assist the client navigate through organisations like FJC, LAB, HDB and IRAS — helping her through obtaining and completing information for her applications." The client, in turn, feels less overwhelmed and more empowered to engage meaningfully with the legal process.

Beyond clearing paperwork, the firm notes that NuLife regularly provides an uncommon level of physical and moral presence, accompanying clients to daunting appointments and remaining highly responsive to urgent needs: "I have collaborated with other charities before, but NuLife has gone the extra mile on many levels. They were always ready to take my call and assist the client in attending to places that required their moral and physical support."

Crucially, NuLife acts as a trusted advocate and filter, ensuring that limited pro bono legal resources are routed directly to individuals in authentic, pressing need. By dismantling the traditional silos between the legal sector and frontline social services, this partnership establishes a comprehensive framework for holistic healing, proving that complex family crises cannot be solved by one discipline alone.

"Bring down the walls and work together. Family matters need both arms to help."



Dr Garvi Jagdishchandra Pandya

Consultant – Internal Medicine Specialist and Sleep Physician, Farrer Park Hospital and Haig Specialist Clinic

When NuLife held its Symposium 2025 - Sleepless in Singapore, one of the most compelling voices on stage was Dr Garvi Jagdishchandra Pandya. A consultant in internal medicine and sleep health, she joined as both speaker and panellist, bringing medical expertise into the important conversation on sleep health.

Dr Pandya shared that her motivation was simple yet heartfelt: “NuLife’s selfless intentions to serve society with sincerity and good values motivated me to participate. Their mission to uplift the community resonated deeply with my own commitment to advancing health and wellbeing.”

Her session on sleep disorders and sleep health was met with attentiveness and curiosity. Participants from diverse backgrounds engaged meaningfully, asking questions that reflected both personal struggles and professional interest. “It was a unique and enriching experience,” she recalled. “Their calmness and unity created a supportive environment for dialogue.”

Though this was her first collaboration with a charity, Dr Pandya described it as eyeopening. Watching NuLife’s video during the symposium left a lasting impression: “It was filled with compassion and humanity, which touched me deeply.”

She emphasised the vital role symposiums like NuLife’s play in bridging professionals and the wider community. They raise awareness, provide education, and create opportunities for people to connect with experts without fear or financial burden. “This is essential for improving community health,” she noted.

Looking ahead, Dr Pandya is open to more collaborations of this nature. She sees opportunities for professionals to engage directly with communities through NuLife, creating pathways to give back meaningfully.

“Future collaborations can focus on more direct interactions with communities. This allows professionals like myself to contribute in ways that truly matter.”

FARRER PARK HOSPITAL SINGAPORE 新加坡斐瑞医院

MEDICAL

COMMUNITY PARTNERSHIPS

At the heart of our frontline efforts is the power of community-based collaborations. Our community partnerships bring together local organisations and social service agencies right where they are needed most.

By joining forces on the ground, we pool our shared knowledge, networks and resources to create an accessible, trusted and responsive safety net where no individual or family is left to struggle in isolation.

Deepavali in Partnership

NuLife & Sree Narayana Mission (Singapore)

In the spirit of Deepavali, NuLifeCare & Counselling Services partnered with Sree Narayana Mission (Singapore) Active Ageing Centre @ Race Course to bring joy and colour to seniors in the community. With a sizeable Indian senior population at the centre, NuLife's donation of pre-loved Punjabi suits arrived at just the right time – transforming the festive season into a celebration of dignity, choice, and self-expression.

A Shared Purpose

Our collaboration with NuLife was a positive and seamless experience. The NuLife team was highly receptive to our ideas on the use and distribution of the Punjabi suits, and communication was open, clear, and efficient through phone calls and emails from the very first point of contact.

It was heartening to see the seniors' excitement as they viewed the Punjabi suits and enjoyed the process of selecting outfits that appealed to them. The distribution activity created a joyful and festive atmosphere, adding warmth and colour to the Deepavali celebrations. At SNM, we value partnerships with organisations that share our commitment to enhancing the overall well-being of seniors.

Collaborations such as this allow us to contribute meaningfully to the community, whether through donations, joint initiatives, or support services that complement existing programmes. We believe that successful collaborations are built on mutual trust and shared values, resulting in win-win outcomes for all parties involved.

Such partnerships also lay the foundation for longer-term, sustainable relationships that continue to bring positive impact to the seniors we collectively serve.

About Active Ageing Centres (AACs)

Active Ageing Centres (AACs) are community-based facilities that support seniors' physical, mental, and social well-being through recreational, health, and social programmes that foster belonging and reduce isolation.

At SNM AAC @ Race Course, seniors enjoy a wide range of curated activities spanning social engagement, physical fitness, cognitive stimulation, lifelong learning, and volunteerism, all designed to keep them active and connected.

The centre also provides befriending and buddying services, alongside guidance and referrals to ensure seniors receive holistic care and support tailored to their needs.

Khairulnizam Massuan
Centre Manager
Sree Narayana Mission (Singapore)
SNM AAC @ Race Course

OUR DONORS

True community care is fuelled by the quiet generosity of those who believe in our mission.

Our individual donors are the backbone of our daily operations and outreach efforts, providing the collective support that keeps our doors open, and the flexible funding needed to meet the urgent, real-time needs of individuals and families in crisis. For a charity like NuLife, this consistent backing is what makes it possible to offer low-cost and pro bono counselling to those who need it most.

By stepping forward with open hearts, these dedicated donors turn empathy into action, ensuring we can run our vital programs, deliver timely help, and restore hope on the ground day after day.

From the Frontlines to the Heart of Giving

How transforming her own hardships led counsellor and donor Ms Pavitar Kaur Gill to support NuLife's multi-layered approach to healing families.

For Ms Pavitar Kaur Gill, her connection to NuLife began in 2018 as a Master of Arts in Counselling intern. It was an experience she describes as a profound eye-opener. "I had led a rather sheltered life and was oblivious to the deep layers of need within Singapore society," she reflects. "I discovered through NuLife that many were in great need of assistance, and that there are simply not enough resources to meet those needs."

This awakening coincided with immense personal challenges, including chronic illness and divorce. Instead of turning inward, she sought to transform her own suffering by leaning into the struggles of others.

"Counselling has helped me do that, and I am grateful to NuLife for setting me down that path, and for allowing me to be part of their resources in reaching out to families and communities."

A Firsthand View of Frontline Impact

Today, Ms Gill's relationship with NuLife has come full circle. Having started as an intern on the ground, she has since transitioned into a practising counsellor in the sector, while remaining deeply rooted in the NuLife ecosystem as a dedicated donor and advocate.

"I have seen firsthand the need that NuLife seeks to address and have worked with their clients who need not just financial aid, but also emotional and psychological support," Ms Gill explains. "NuLife seeks to offer both social worker and counsellor support, and these efforts rely heavily on the generosity of others. I consider myself privileged to have been able to help professionally, and the Charity Fundraising Dinner was a perfect way to further contribute."

Celebrating Real Success Stories

For Ms Gill, the Charity Fundraising Dinner was a celebration of success stories, and a coming together of like-minded souls who love to help others. "It was exciting to be surrounded by so many who uphold the same mission and who give selflessly," she shares. "How wonderful to hear from NuLife's clients, and to know that our efforts at helping them have gone a long way. Their success stories are the reason why we continue to support NuLife, because the work has a real impact."

Yet, she emphasises that the ongoing commitment of donors is necessary to sustain this deep level of care. To her, true impact comes from donors "who recognise that helping an individual through trauma, abuse, conflict, and upheaval can have the effect of helping others within a family system, and even beyond."

Changing the World, One Person at a Time

Ultimately, Ms Gill views her financial contributions, time, and clinical support as a practical way to effect change right in her own backyard. For those looking to make a difference, her advice is beautifully simple: start small.

"People speak of changing the world, but I'd like to suggest starting with just one individual through NuLife. One person, one family, one small community at a time is how we change the world, eventually. Open your heart to the need around you and be a part of NuLife's work that makes a real difference. You'll find that you'll be changed from the inside out yourself."

NuLife

Nature does not hurry, yet everything is accomplished

The *Real* Luxuries

A good night's sleep

Slow mornings

Freedom to choose

Time for fun and play

Listening to birds singing

Long walks

A good book

A home-cooked meal

Colorful sunsets

To freely express yourself

Day naps

A good conversation

Firsthand Look at Making a Difference

"I was interested to see what the charity was doing, so I attended. It was my first time at such an event, and I felt good being there."

For Mrs Chitra Muthukumar, the Charity Fundraising Dinner 2025 was a first-time experience, and one she chose to attend after being invited by her friend, Mrs Shoba Verghese, former Board Chairperson of NuLife. Curious to learn more about the charity and its activities, she decided to join the evening and have a look for herself.

The dinner left a strong impression. Mrs Muthukumar recalls the lively auction and lucky draw, which added colour and excitement to the evening. More than the festivities, however, it was the way the event was presented that struck her most. "It was motivating and inspiring. It gave me confidence that NuLife is doing meaningful work in Singapore."

Supporting charities, she believes, helps families gain access to what they might otherwise miss out on. "Families are able to get more because of the support overall," she reflects. Her encouragement to others is simple: "Support NuLife for the goodness it brings. It's a good way to contribute to the community, because in Singapore, they are doing a good charity thing."

Together with her spouse, Mr and Mrs Muthukumarem embody the spirit of generosity that sustains NuLife. Their gift is more than financial support. It reflects a belief in building a stronger, more caring Singapore. Alongside the many donors and supporters who stand with NuLife, their contribution is part of the collective generosity that ensures hope and empowerment continue to reach those who need it most.

ORGANISATIONAL CHART

Advisors
- Elango s/o Subramaniam
- Stuart Frost

Board of Directors
- Reeta Ronnie Sabnani (C)
- Kayeelasam Majeswary (T)
- Vellu s/o Venu
- Sarindar Pal Kaur Frost
- Neeta Lachmandas
- Karen Louise Holland
- Kripalani Navin Ramesh

HR & Admin
- Neeta Lachmandas (C)
- Han Ching Ching Emmeline
- Naina Bhatia
- D Selvakumari

Nomination
- Reeta Ronnie Sabnani (C)
- Kayeelasam Majeswary (T)
- Vellu s/o Venu
- Sarindar Pal Kaur Frost
- Neeta Lachmandas
- Karen Louise Holland
- Kripalani Navin Ramesh

Fundraising
- Reeta Ronnie Sabnani (C)
- Karen Louise Holland (VC)
- Dharmaraj s/o Nagalingam

Audit
- Kripalani Navin Ramesh (C)
- VM Vidthiya
- G Thanya

Finance
- Kayeelasam Majeswary (C)
- Saraswathy Arumugam
- Belleza Gilzen Asuncion
- Allan Norton

Prog & Svs, Volunteer Management
- Sarindar Pal Kaur Frost (C)
- Tan Yong Chuan Jacqueline
- Kaushikee Ghose
- Pavalakaantham d/o S
- Gordon Tan Shih Yong

CEO
- Pushpalatha Sheena Jebal

Ground Team
- Lim Yi Ling, Elaine
- Mathangi Kumar
- Sarala Devi d/o S
- Bernice Valerie James

External Service Providers
- SPARC Technologies
- D&I Corporate Services Pte Ltd
- LNM Corporate Solutions Pte Ltd
- Aticus General Services

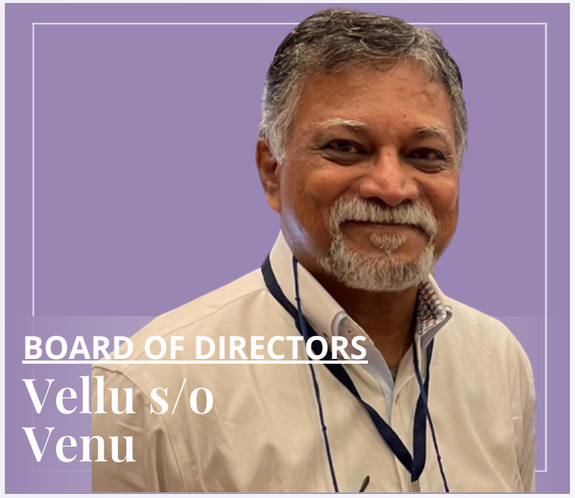
Auditors
- Tan, Chan & Partners

Identify and Acknowledge your emotions

OUR DIRECTORS & ADVISORS

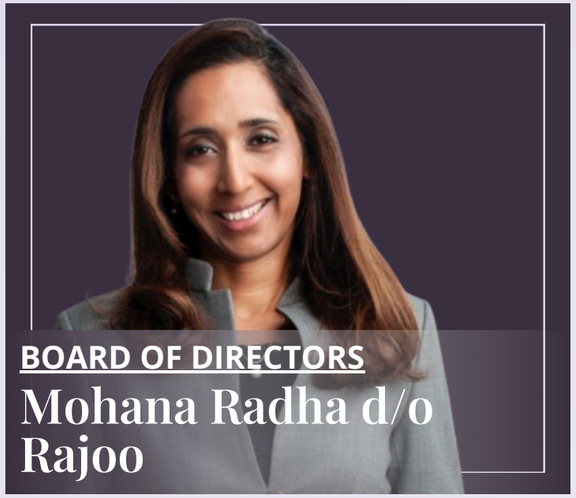
BOARD OF DIRECTORS (CHAIRPERSON)

Reeta Ronnie Sabnani



BOARD OF DIRECTORS

Vellu s/o Venu



BOARD OF DIRECTORS

Mohana Radha d/o Rajoo

BOARD OF DIRECTORS

Kayeelasam Majeswary

BOARD OF DIRECTORS

Sarindar Pal Kaur Frost

BOARD OF DIRECTORS

Neeta Lachmandas

BOARD OF DIRECTORS

Karen Louise Holland

BOARD OF DIRECTORS

Kripalani Navin Ramesh

ADVISOR

Elango S/O Subramaniam

ADVISOR

Stuart Frost

LOOKING AHEAD

BUILDING A BRIDGE TO SUPPORT

NuLife is entering its next phase of growth with a deliberate focus on strengthening our role in advocacy, navigation, and liaison support for individuals and families facing increasingly complex social realities.

Over the years, Singapore has made significant strides in expanding social services, with government agencies actively streamlining and simplifying public assistance processes. Yet, our experience on the ground reveals a persistent gap.

The greatest challenge for vulnerable individuals facing acute crises is often not the absence of support, but the personal struggle of interfacing with multiple agencies. Many remain unaware of the assistance available to them or feel too overwhelmed by their circumstances to take the first step—resulting in a silent withdrawal from help that could otherwise transform their lives.

In response, NuLife is deepening its role as a vital bridge between individuals and the broader ecosystem of community support.

To anchor this expansion in clinical excellence and sustainability, we are strengthening our services through two strategic pillars:

Trauma-Informed Care Framework

By formalising trauma-informed practices across all operations, our frontline teams are better equipped to recognise and respond with sensitivity to the psychological impact of crisis, ensuring every interaction promotes safety, trust, and dignity.

Embedded Clinical Supervision

Through continuous and structured supervision integrated into our operational framework, staff and caseworkers receive consistent professional guidance and emotional support, reinforcing accountability and maintaining the highest standards of care.

This professionalised approach builds on NuLife's established track record. Over the years, we have supported families through financial hardship, safeguarded vulnerable seniors from exploitation, walked alongside survivors of domestic violence, and coordinated timely interventions in high-risk situations.

These experiences demonstrate how NuLife empowers beneficiaries to engage effectively with public institutions, navigate complex procedures, understand their rights, and access support with confidence and dignity.

Too often, families are passed from agency to agency—moving from hope to uncertainty.

Yet sometimes, meaningful change begins with one consistent presence: a trusted adult, a stable routine, or a compassionate listener. When even one person feels safe, the pathway to healing can begin. NuLife strives to be that steady anchor.

At its core, this next phase is not a shift in purpose but a deepening of it. By enhancing our efforts in navigation and liaison, alongside our longstanding commitment to advocacy, we strengthen our ability to walk alongside those in crisis—guiding them through complexity, restoring clarity, and helping them rebuild their lives with resilience, dignity, and renewed hope.

Embrace gratitude. Create a regular gratitude practice.

Physical

- Safe housing
- Regular medical care
- Eat healthy
- Exercise
- Be sexual
- Get enough sleep
- Take vacations
- Take time off
- Massages
- Acupuncture
- Bubblebaths
- Kiss
- Ask for nurture
- Take a walk
- Turn off cell phone
- Get me time

Psychological

- Self-reflection
- Therapy
- Journal
- Self-awareness
- Sensory engagement
- Aromatherapy
- Draw
- Paint
- Go to the symphony or ballet
- Relax in the sun
- Garden
- Read a self-help book
- Join a support group
- Think about your positive qualities
- Practice asking and receiving help

SELF-CARE WHEEL

For Life Balance

Professional

- Take time for lunch
- Set boundaries
- Do not work overtime
- Leave work at work
- Do not work during your work time off
- Get regular supervision
- Get support of colleagues
- Take mental health days
- Learn to say NO
- Plan your next career move
- Take a class
- Take all vacation and sick days

Emotional

- Affirmations
- Self-love
- Self-compassion
- Cry
- Social justice engagement
- Laugh
- Say I Love You
- Watch a funny movie
- Find a hobby
- Flirt
- Buy yourself a present
- Cuddle with your pet
- Tell yourself you are gorgeous
- Practice forgiveness

Personal

- Learn who you are
- Figure out what you want in life
- Plan short and long-term goals
- Make a vision board
- Foster friendships
- Go on dates
- Get coffee with a friend
- Get out of debt
- Just relax
- Write a poem or a book
- Spend time with your family
- Cook out
- Learn to play guitar

Spiritual

- Self-reflection
- Go into nature
- Find spiritual community
- Self-cherish
- Meditate
- Sing
- Dance
- Play
- Be inspired
- Take yoga
- Play with children
- Bathe in the ocean
- Watch sunsets
- Pray
- Find a spiritual mentor
- Volunteer for a cause
- Foster self-forgiveness

CORPORATE INFORMATION

Registered Name
NULIFE CARE & COUNSELLING SERVICES LIMITED

Company Registration
Incorporated in the Republic of Singapore under the Companies Act 1967 on 13 October 2014 as a company limited by guarantee.
Company UEN Number: 200416313W

Charity Registration
Registered as a charity in the Republic of Singapore under the Companies Act on 5 December 2012.

Governing Instrument
NuLife has a Constitution as its governing instrument.

IPC Period
NuLife has been accorded an IPC (Institution of a Public Character) status since 1 September 2017. The IPC status was most recently renewed for the period 18 December 2025 to 17 December 2027.

Auditors
Tan, Chan & Partners
26 Eng Hoon Street Singapore 169776

Accountant/ Finance Service Provider
LNM Corporate Solutions Pte Ltd
62 Ubi Road, Oxley Bizhub 2 #04-24 Singapore 408734

Corporate Secretary
D&I Corporate Services Pte Ltd
26 Eng Hoon Street Singapore 169776

Bankers
OVERSEAS-CHINESE BANKING CORPORATION
63 Chulia Street, #05-00 OCBC Centre East, Singapore 049514

Address, Website and Contact Numbers
153A Serangoon North Avenue 1, #02-456/8, Singapore 551153
http://www.nulife.com.sg/
Tel: +65 6300 8706

GOVERNANCE EVALUATION CHECKLIST

Governance Evaluation Checklist (Tier 2)

Please note that this checklist is based on the Code of Governance 2023 and is meant for self-assessment only.
Submission of GEC is done via the Charity Portal.
Intructions: Please select your reponse for each item. Input the explanation if the secltion is "No" or "Partial Compliance".

SN	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance", please explain.	Score
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
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Yes		2
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		2
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		2
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	Partial Compliance	Roles and responsibilities of the Board, Committees and Management are documented in the Board / Committee Handbook, Terms of Reference and CEO's employment contract and job description. However, as a small charity, there are occasional overlaps between governance and operational responsibilities between the Board and Management; leaving Directors unclear of their role and responsibilities. The charity recognizes this and has committed to updating the relevant documents and provide appropriate training in FY2026 to ensure that the roles and responsibilities of the Board and Management are clear and distinct	1
6	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	Partial Compliance	Governance guidelines and procedures are documented, including in the Board/Committee Handbook and Terms of Reference. However, these materials may not always be provided to new Directors as part of a structured onboarding process. As a small charity, there isn't a formal training and induction program for Directors. The Board would benefit from a more structured and interactive induction and training process to reinforce roles and responsibilities and the charity will implement this in FY2026.	1

GOVERNANCE EVALUATION CHECKLIST

Continued

7	Document the terms of reference for the Board and each of its committees. The Board should have committees (or desig nated 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	The charity has an Audit Committee and a Finance Committee, each with documented terms of reference. As of 31 December 2025, the Audit Committee comprised one Board director (Mr. Kripalani Navin Ramesh, as Chairman) and two (2) non-director members serving in an advisory capacity (Ms. G Thanya and Ms. VM Vidthiya). The charity recognises that an Audit Committee with a single director-member does not provide the depth of independent Board oversight that good governance envisages, and the Board has committed to appointing at least one additional director, and to recruiting additional independent audit-experienced members, to the Audit Committee with effect from FY2026.	2
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		2
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		2
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		2
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		2
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		2

GOVERNANCE EVALUATION CHECKLIST
Continued

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		2
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		2
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		2
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	The charity has a documented conflict of interest policy. Declarations are made by Board members on appointment and reaffirmed at each Board meeting, and a Board member with a conflict recuses himself/herself from the relevant discussion and decision. The charity discloses that the Audit Committee Chairman, Mr. Kripalani Navin Ramesh, and the Board Chairperson, Mrs. Reeta Ronnie Sabnani, are related as second cousins; this relationship was declared on appointment and is recorded in the minutes of the Nomination Committee. The two individuals hold separate offices, only one serves on the Audit Committee, and the conflict-of-interest policy applies to any matter in which a conflict may arise.	2
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes		2
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes		2
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		2
20	Take into consideration the ESG factors when conducting the charity's activities.	3.5	Partial Compliance	The ESG Sub-Committee has not been established as yet. Nevertheless, the charity's activities are aligned with the Charity Council's Code of Governance, i.e., keep activities environmentally friendly and sustainable. The Board will continue to review and assess the establishment of an ESG Committee.	1
Principle 4: The charity is well-managed and plans for the future.					

GOVERNANCE EVALUATION CHECKLIST

Continued

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		2
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		2
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		2
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		2
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		2
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	During the FY2025 audit, the external auditors issued a Letter of Comments relating to the petty cash account. Management addressed the matter and closed the petty cash account prior to responding to the auditors. Having reviewed this finding and the action taken, the Audit Committee is satisfied that the matter has been resolved and that the charity's operational policies and procedures are effective in managing its key risks. Internal control procedures will continue to be reviewed and strengthened in FY2026.	2
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		2
Principle 5: The charity is accountable and transparent.					
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		2
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		2

GOVERNANCE EVALUATION CHECKLIST
Continued

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		2
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		2
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		2
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		2
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		2
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		2
Principle 6: The charity communicates actively to instil public confidence.					
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		2
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Yes		2
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	Yes		2

Total Score	**73**
Percentage **= (Total Score/Full Marks of 76) x 100%**	**96%**

CORPORATE GOVERNANCE REPORT 2025

1. BOARD GOVERNANCE

1.1 BOARD ROLES AND COMPOSITION

Board Composition

The members of the Board for the financial year ended 31 December 2025, were as below:

Name	Board Role	Board Appointment Date	Employment (Position)
[1]Mrs Reeta Ronnie Sabnani	Chairperson	31 January 2023	Chief Inspiration Officer, Infinye Incorporated
[2]Ms Mohana Radha d/o Rajoo	Vice Chairperson	5 October 2022	Chief Commercial Officer, BW Offshore Holdings Pte. Ltd.
[3]Ms Kayeelasam Majeswary	Treasurer	25 June 2021	Finance Manager, Financial Perspectives Pte Ltd
[4]Mr Vellu s/o Venu	Member	1 October 2018	Senior Regional Manager, Asia Pacific (Global Sales), Pratt & Whitney Canada (S.E.A.) Pte Ltd
[5]Ms Sarindar Pal Kaur Frost	Member	31 January 2023	Area Head of Customer Experience (SEA), AP Moller Maersk
[6]Ms Neeta Lachmandas	Member	1 May 2024	Founder, ConsciousService Pte Ltd
[7]Ms Karen Louise Holland	Member	5 December 2024	Founder, Investing In You Pte Ltd
[8]Mr Kripalani Navin Ramesh	Member	5 October 2025	Director, Global Ethics & Compliance (Asia & India), Flextronics Manufacturing (Singapore) Pte Ltd

Remarks:

[1]Mrs Reeta Ronnie Sabnani retired as a member of the Board of Directors by rotation and was re-elected as a member of the Board of Directors at the Annual General Meeting held on 5 June 2025. Mrs Reeta Ronnie Sabnani was appointed as Chairperson of the Board of Directors, in replacement of Mr Vellu S/O Venu, and this was approved at meetings of the Nomination Committee and Board of Directors held on 5 June 2025. She continues to hold that position as of 31 December 2025.

[2]Ms Mohana Radha d/o Rajoo retired as a Member of the Board of Directors and this was approved at a meeting of the Nomination Committee held on 3 October 2025. Following her retirement, Ms Mohana stepped down from all roles of the Board of Directors, including her position as Vice-Chairperson of the Board of Directors and Chairperson of the Audit Committee.

[3]Ms Kayeelasam Majeswary was appointed Treasurer for a 2-year term after the Annual General Meeting held on 31 May 2022. She was reappointed as Treasurer for a 2nd term at the Annual General Meeting held on 20 June 2024. She continues to hold that position as of 31 December 2025.

[4]Mr Vellu s/o Venu retired as Chairman of the Board of Directors on 5 June 2025. He was first elected as Chairman of the Board of Directors on 31 May 2022 and was re-elected as Chairman at the Annual General Meeting held on 20 June 2024. Following his retirement as Chairman of the Board of Directors on 5 June 2025, he remains a Member of the Board of Directors as of 31 December 2025.

Previously, Mr Vellu s/o Venu held the office of Treasurer. He was appointed as Treasurer on 21 June 2021 and retired as Treasurer on 31 May 2022.

[5]Ms Sarindar Pal Kaur Frost retired as a member of the Board of Directors by rotation and was re-elected as a member of the Board of Directors at the Annual General Meeting held on 5 June 2025. She continues to hold that position as of 31 December 2025.

[6]Ms Neeta Lachmandas was appointed as a member of the Board of Directors and this was approved at meetings of the Nomination Committee and Board of Directors held on 8 April 2024. She continues to hold that position as of 31 December 2025.

[7]Ms Karen Louis Holland was appointed as a member of the Board of Directors and this was approved at meetings of the Nomination Committee and Board of Directors held on 4 December 2024. She continues to hold that position as of 31 December 2025.

[8]Mr Kripalani Navin Ramesh was appointed as a member of the Board of Directors and this was approved at a meeting of the Nomination Committee held on 3 October 2025. He continues to hold that position as of 31 December 2025.

To ensure objectivity in decision-making, the Board of Directors is totally independent from the staff working for the organisation. Save as disclosed under the Conflict-of-Interest section of this report, there are no related or family relationships between Board Members and the staff of the organisation that affect the independence of the Board's oversight.

There are no staff members who are present on the Board of Directors of the organisation.

The following are included in the Terms of Reference ("TOR") of the Board of Directors and form part of the Corporate Governance Manual adopted by the organisation in 2016.

The job descriptions of office-bearers including responsibilities of individual Board members, Board membership, role of Chairman/Chairperson of Board, procedures for meetings, information on tenure of Board members and appointment and resignation procedures.

The last updates to the Corporate Governance Manual V5 were approved during the Board meeting held on 8 April 2024:

- Updated listing of Board of Directors
- Inclusion of 'Personal Data Protection' segment
- Inclusion of 'Annual Submission' segment
- Updated 'Code of Conduct'
- Inclusion of details on 'Appointment & Resignation of Board & Board Committee Members'
- Inclusion of 'Organisation Chart'
- Updated section on community outreach and programmes

The Board of Directors is responsible to oversee the monitoring of funds received through public donations, grants and fundraising activities, ensuring that such funds are utilised appropriately and in accordance with donor intent. In its review of funding for programmes and services, the Board upholds strict accountability and transparency in the stewardship of donor resources.

Appointment, Retirement and Re-election of Directors

The Nomination Committee oversees the appointment, resignation, retirement and re-election of Directors in accordance with the requirements of the Singapore Companies Act 1967 and Singapore Charities Act 1994, and the Constitution of the organisation. An insolvency search is conducted for each Director to ensure that he/she is not an undischarged bankrupt person and is qualified to act as a Director of the organisation.

All the current Directors have undergone an insolvency search.

In accordance with the Constitution, one-third (1/3) of the Directors for the time being or, if their number is not three or a multiple of three, then the number nearest to one-third, shall retire from office at each Annual General Meeting (AGM) of the organisation.

The Directors to retire every year shall be those who have been longest in office since their last election; between persons who became Directors on the same day, those to retire shall (unless they otherwise agree among themselves) be determined by lot.

1.2 BOARD COMMITTEES

As of 31 December 2025, the charity has six (6) Board Committees as follows:
(i) Audit Committee
(ii) Admin & Human Resource Committee
(iii) Finance Committee
(iv) Nomination Committee
(v) Programme, Services & Volunteer Management Committee
(vi) Fundraising Committee

Members of the six (6) committees are required to assist the Board fulfil its duties and responsibilities as well as to conform to the objectives of the Code of Governance of the charity. Each Board Committee has a formal Term of Reference (TOR) and has been granted certain delegations.

In FY2025, the Board acknowledged that the Audit and Finance Committee did not meet the frequency of meetings prescribed in their Terms of Reference (i.e., four meetings per year). While the prescribed meeting frequency was not met, the substantive governance duties of those committees were discharged, including review of the audited financial statements, oversight of financial processes and monitoring of compliance obligations, through correspondence and targeted discussions. The Board has committed to strengthening committee structures and meeting schedules to ensure regular meetings in future years.

(i) Audit Committee

The Audit Committee is responsible to:
- review the Audited Financial Statement submitted by the external auditor;
- monitor accounting, financial reporting and disclosure procedures;
- review process risks (donation receipts, procurement, payroll, legal, fraud);
- monitor internal controls and highlight potential concerns to the Board;
- manage external auditor appointment (qualifications, independence, engagement and fees, rotation);
- ensure compliance with sector mandated audit and fundraising requirements;
- evaluate Interested Persons Transactions (IPTs);
- monitor conflict of interest with reference to related-party transactions;
- assist with review of Governance Evaluation Checklist (GEC)

The Audit Committee consists of three (3) members as of 31 December 2025:

[1]Mr Kripalani Navin Ramesh (Chairman)
[2]Ms Mohana Radha d/o Rajoo
Ms G Thanya
Ms VM Vidthiya

[1]Mr Navin Kripalani was appointed as a Member and Chairperson of the Audit Committee and this was approved at a meeting of the Nomination Committee held on 3 October 2025.

[2]Ms Mohana Radha D/O Rajoo retired as a Member and Chairperson of the Audit Committee, and this was approved at a meeting of the Nomination Committee held on 3 October 2025.

Following the retirement of Ms. Mohana Radha d/o Rajoo on 3 October 2025, the Audit Committee comprised, as of 31 December 2025, one Board Director (Mr. Kripalani Navin Ramesh, Chairman) and two non-director (i.e. Committee) members. The charity recognises that an Audit Committee with a single director-member does not provide the depth of independent Board oversight that good governance envisages, and the Board has committed to appointing at least one additional director, and to recruiting additional independent audit-experienced members, to the Audit Committee with effect from FY2026.

(ii) Admin & Human Resources Committee

The Admin & Human Resources Committee is responsible to:
- review and monitor the effectiveness of human resources management;
- oversee the development and implementation of human resources policies in compliance with the relevant statutes, regulations, standards and guidelines;

- monitor, evaluate, and make recommendations to the Board on policies and strategic matters related but not limited to recruitment, retention, compensation, professional development, diversity and grievance handling;
- monitor procedures and internal controls in relation to employment, pay practices and administration of employee benefits;
- Evaluate an internal controls framework to ensure compliance with sector and regulatory guidelines;
- review reports from the Management and advise on matters related to internal controls; and
- review the HR Manual

The Admin & Human Resources Committee consists of four (4) members as of 31 December 2025:

Ms Neeta Lachmandas (Chairperson)
[1]Ms Hitomi Sano
Ms Naina Bhatia
Ms Han Ching Emmeline
[2]Mdm Chandra R Ramasamy
[3]Ms D Selvakumari

[1]Ms Hitomi Sano retired as a Member of the Admin & Human Resources Committee and this was approved at meetings of the Nomination Committee and Board of Directors held on 24 February 2025.

[2]Mdm Chandra R Ramasamy retired as a Member of the Admin & Human Resources Committee and this was approved at meetings of the Nomination Committee and Board of Directors held on 5 June 2025.

[3]Ms D Selvakumari was appointed as a Member of the Admin & Human Resources Committee, and this was approved at meetings of the Nomination Committee and Board of Directors held on 5 June 2025.

(iii) Finance Committee

The Finance Committee is responsible to:
- review the Audited Financial Statement submitted by the external auditor;
- assist with budget preparations and review budget template prepared by staff;
- perform quarterly budget reviews;
- ensure regular monitoring and accountability of funds;
- review cash flows;
- assist in income and expenditure planning for the charity;
- monitor compliance with the 30/70 fundraising efficiency ratio for IPC charities;
- report financial irregularities and concerns to the Board;
- recommend financial guidelines to the Board including the establishment of a reserve fund;
- undertake reserves review and identify inadequate reserves to meet planned objectives;
- assist in the preparation of annual financial submissions;
- ensure financial reports are accurate and timely;

- oversee short and long-term investments (as required);
- advise the CEO on financial matters and adherence to sector regulations and guidelines; and
- review the Financial Control Manual.

The Committee consists of four (4) members as of 31 December 2025:

Ms Kayeelasam Majeswary (Chairperson)
Mdm Saraswathy Arumugam
Ms Belleza Gilzen
[1]Mr Allan Norton

[1]Mr Allan Norton was appointed as a Member of the Finance Committee, and this was approved at meetings of the Nomination Committee and Board of Directors held on 24 February 2025.

(iv) Nomination Committee

The Nomination Committee is responsible to:
- review the structure, size and composition of the Board;
- ensure that all Board appointees undergo an appropriate induction and orientation programme to understand their responsibilities and the activities of the organisation;
- ensure at least an annual performance review of Board and Committee members;
- take the lead in Board renewal and succession planning; and
- review the Corporate Governance Manual.

The Organisation is committed to the structured recruitment and appointment of Board and Committee members in alignment with sector requirements. This ensures adherence to prescribed tenure guidelines while promoting Board renewal to ensure the Board of Directors remains appropriately constituted with individuals whose skills, experience, and expertise best support the charity's objectives.

The Nomination Committee consists of seven (7) members as of 31 December 2025:

[1]Ms Sarindar Pal Kaur Frost (Chairperson)
Mr Vellu s/o Venu
[2]Ms Mohana Radha d/o Rajoo
Ms Kayeelasam Majeswary
Mrs Reeta Ronnie Sabnani
Ms Neeta Lachmandas
Ms Karen Louise Holland
[3]Mr Kripalani Navin Ramesh

[1]Ms Sarindar Pal Kaur Frost was confirmed as Chairperson of the Nomination Committee and this was approved at meetings of the Nomination Committee and Board of Directors held on 24 February 2025.

[2]Ms Mohana Radha d/o Rajoo retired as a Member of the Board of Directors, and this was approved at a meeting of the Nomination Committee held on 3 October 2025. Following her retirement, Ms Mohana stepped down from all roles of the Board of Directors, including her position on the Nomination Committee.

[3]Mr Kripalani Navin Ramesh was appointed as a Member of the Nomination Committee, and this was approved at a meeting of the Nomination Committee held on 3 October 2025.

(v) Programme, Services & Volunteer Management Committee

The Programme, Services & Volunteer Management Committee is responsible to:

- oversee, support and coordinate the development and approval of new programmes and services;
- ensure that new and existing programmes and services are consistent with the vision, mission, objectives and strategic plans of the organisation;
- develop an annual programme and services budget and recommend the same to the Board;
- review and monitor the effectiveness of volunteer management programmes;
- oversee the development and implementation of volunteer policies and updates to the volunteer handbook in compliance with the relevant statutes, regulations, standards and guidelines; and
- review the Volunteer Management Manual.

The Programme, Services & Volunteer Management Committee consists of five (5) members as of 31 December 2025:

Ms Sarindar Pal Kaur Frost (Chairperson)
Ms Tan Yong Chuan Jacqueline
Ms Pavalakaantham d/o Shanmugavel
Mr Gordon Tan Shih Yong
Ms Kaushikee Ghose

(vi) Fundraising Committee

The Fundraising Committee is responsible to:

- Reviewing and recommending the charity's fundraising strategy, priorities and annual fundraising targets
- Monitoring fundraising performance against agreed objectives and key performance indicators.
- Identifying fundraising risks, opportunities and resource requirements.
- Supporting donor, sponsor and partner development through Board networks, introductions and relationship-building.
- Reviewing and providing strategic guidance on major fundraising campaigns, partnerships and events.
- Promoting a culture of fundraising and philanthropy across the Board and broader organisation.
- Ensuring fundraising activities are conducted in accordance with IPC requirements, charity regulations, governance standards and ethical fundraising practices.
- Advising the Board and CEO on the fundraising capabilities, staffing, systems, technology and resources required to achieve fundraising goals.
- Periodically reviewing whether the charity has adequate fundraising and marketing capacity and recommending investments in people, processes and systems where required.
- Supporting the development of a sustainable fundraising function that can be effectively managed and delivered by the Charity Operations Team.

- Reducing organisational dependency on individual Board members by encouraging the development of internal fundraising capabilities, documented processes and appropriate staffing structures.
- Reporting fundraising performance, risks, opportunities and recommendations to the Board.

The Fundraising Committee consists of three (3) members as of 31 December 2025:

Mrs Reeta Ronnie Sabnani (Chairperson)
Ms Karen Louise Holland (Vice-Chairperson)
*[1]*Mr Wong Yee Seng Jeremy
*[2]*Mr Dharmaraj S/O Nagalingam

[1]Mr Wong Yee Seng Jeremy retired as a member of the Fundraising Committee and this was approved at meetings of the Nomination Committee and Board of Directors held on 5 June 2025.

[2]Mr Dharmaraj S/O Nagalingam was appointed as a Member of the Fundraising Committee, and this was approved at meetings of the Nomination Committee and Board of Directors held on 24 February 2025.

1.3 BOARD MEETINGS

The Board met four (4) times for the financial year ending on 31 December 2025.

The dates of the Board meetings held in 2025 are as follows:

1) 24 February 2025 (4/7 members attended)
2) 5 June 2025 (4/7 members attended)
3) 12 November 2025 (4/7 members attended)
4) 18 December 2025 (4/7 members attended)

The quorum was met for all Board meetings held in 2025.

Fourteen (14) meetings were convened with members of the Board of Directors and Fundraising Committee to oversee preparations for NuLife's Charity Fundraising Dinner held on 8 November 2025. These meetings provided governance oversight on fundraising strategy and stakeholder communications, monitored income and expenditure to ensure compliance with the prescribed fundraising efficiency ratio for IPC charities, and reinforced standards of financial transparency and accountability in the charity's financial reporting and submissions.

Three (3) meetings of the Nomination Committee were held in 2025.

The Directors' attendance at the Board meetings are summarised in the table below:

Name of Directors	Attendance/Number of Board Meetings Held
Ms Reeta Ronnie Sabnani	2/4
Ms Kayeelasam Majeswary	2/4
Mr Vellu S/O Venu	2/4
Ms Sarindar Pal Kaur Frost	2/4
Ms Neeta Lachmandas	3/4
Ms Karen Louise Holland	3/4
Mr Kripalani Navin Ramesh	2/2

2. CONFLICT OF INTEREST

2.1 "Conflict of interest" refers to any situation in which an individual, such as a Board member, is in a position to exploit a professional or official capacity in some way for their personal or corporate benefit that impedes the best interests of the Charity.

2.2 "Interest" means any commitment, investment, relationship, obligation or involvement, financial or otherwise, that may influence a person's judgment.

2.3 Board of Directors and Members of Committees have an obligation to act in the best interests of the Charity. They must avoid situations where there may be real, potential, or perceived conflicts of interest that may arise should a member's personal or family interests' conflict with those of the Charity.

2.4 Such conflicts may give rise to situations that may cause damage to the Charity's reputation and lead to its inability to sustain operations; influence the members' judgment and compromise objectivity when conducting the Charity's affairs; restrict free discussion, thus resulting in decisions or actions that are not in the interests of the Charity; and risk the impression that the Charity has acted improperly.

2.5 NuLife's conflict of interest policy aims to protect the Charity and its members from any appearance of impropriety.

Under NuLife's conflict of interest policy, the Board of Directors should:

- serve NuLife as a whole rather than any special interest group;
- declare any personal or vested interest in business transactions, contracts and/or joint ventures that NuLife may enter into, as soon as such conflict or the possibility of such conflict arises and abstain from discussion, decision-making and/or voting on the transaction or contract;
- declare any close relationships (i.e. more than acquaintances) with staff, intern, or volunteer, and refrain from influencing decisions in the recruitment process;
- serve their term of office without remuneration so as to maintain the integrity of serving for public trust and community good instead of for personal gain; and

- not accept or offer personal favours or gifts from or to any interest group, vendors, or NuLife Board Member and/or staff.

2.6 Every member of the Board of Directors and Board Committees, staff and volunteers are required to read and acknowledge the Conflict-of-Interest Policy and complete the Conflict-of-Interest Disclosure Form.

2.7 Board members are also required to submit the Conflict-of-Interest Declaration form annually at the end of each financial year or as soon as they are aware of any conflict of interest.

2.8 The Conflict-of-Interest Disclosure form was re-formatted on NuLife's letterhead after the new letterhead was introduced in January 2025.

2.9 Each Board member is required to disclose their related party transactions or conflict of interest at each Board meeting. Where a conflict of interest arises at a Board meeting (if any), the Board member concerned should not vote on the matter or participate in discussions. He or she should recuse himself or herself from the meeting. The reason for how a final decision is made on a transaction, or contract should be recorded accordingly.

The charity is committed to maintaining transparency, objectivity, and proper governance across its structures. Board and Committee members are required to declare any actual or potential conflicts of interest, including close personal or familial relationships, in accordance with the organisation's Conflict-of-Interest Policy. The charity discloses that the Audit Committee Chairman, Mr. Kripalani Navin Ramesh, and the Board Chairperson, Mrs Reeta Ronnie Sabnani, are related as second cousins. This relationship was declared upon Mr. Kripalani's appointment in October 2025 and is recorded in the minutes of the Nomination Committee. Both individuals hold separate governance roles. The Conflict-of-Interest Policy continues to apply to all Board and Committee members, and disclosed relationships are managed through established processes, including disclosure and recusal from discussions and decisions where appropriate.

In alignment with robust governance expectations, having multiple individuals on a key oversight committee, such as the Audit Committee, who share close familial ties or deep personal friendships, can challenge objective oversight and affect the credibility of internal checks and balances. Should any ongoing evaluation conclude that a specific relationship poses a conflict, the charity's standard protocol is to proactively reallocate roles and responsibilities to preserve independent boundaries. For continuous governance strengthening, the strategy moving forward focuses on populating oversight committees with independent directors or external, qualified volunteers who possess relevant technical expertise and maintain completely independent professional relationships.

For the financial year ending on 31 December 2025:

- All the Board members were volunteers who did not receive any remuneration. None of the staff was involved in setting his or her own remuneration;
- None of the full-time, part-time staff, interns or service providers recruited were close family members of the Board members; and
- There were no material contracts entered by the organisation involving the interest of the Chief Executive Officer (CEO).

3. STRATEGIC PLANNING

3.1 OBJECTIVES

This principle covers financial management and internal controls, risk management, human resources, volunteer management, fundraising, long-term planning and programme management to ensure that the organisation is effective in overseeing financial management and internal controls and managing risks to safeguard the interests of the organisation. These principles allow the organisation to be viable, relevant and adaptable.

The Board is required to review and approve the motto, vision and mission of the organisation periodically to ensure that they stay relevant. The last review of the motto, vision and mission statements were made in August 2023.

Motto:
Taking care of life's fundamentals through counselling, casework, legal guidance and interim social support.

Vision:
Upholding the dignity of the unseen members of our society through targeted support and advocacy they otherwise struggle to access.

Mission:
Creating a world where assistance is not a privilege, but a right.

The motto, vision and mission of the organisation is communicated to stakeholders via social media platforms, internal compliance manuals and policies, as well as the Annual Report.

3.2 LONG-TERM PLANNING

The Board of Directors approves the annual budget of the charity and exercises ongoing oversight of its financial performance through regular reviews of income and expenditure. The Board also identifies, evaluates, and monitors key risks, ensuring that these are managed in accordance with the charity's risk management framework. Key policies are periodically reviewed and updated to ensure continued relevance and alignment with the charity's objectives.

Robust internal controls are in place to safeguard the charity's funds and resources. These include established policies and procedures governing revenue collection and receipts, procurement and payments, selection of service providers as well as clearly defined delegation of authority and approval limits to ensure compliance.

In 2023, the Board of Directors developed a long-term fundraising strategy to strengthen the charity's financial sustainability. As part of this strategy, an annual Charity Fundraising Dinner was identified as a core fundraising initiative to build reserves and enhance financial resilience. The Charity Fundraising Dinner was held on 8 November 2025.

4. PROGRAMME, SERVICES & VOLUNTEER MANAGEMENT

4.1 Updates were provided to the Programme, Services & Volunteer Management Committee on research and advocacy initiatives as follows:

- Research on the use of technology to monitor and improve sleep patterns for social service practitioners (from January to April 2025)
- *Sleepless in Singapore*, NuLife Symposium 2025, held on 23 August 2025

4.2 Updates on funding grants received by the charity as follows:

- Funding from Flex Foundation for Robinhood project
- Funding from QBE Foundation for the Lifeskills for Youth project

4.3 Updates on outreach effort as follows:

- Distribution of rice packets in March 2025 and April 2025 at Circuit Road, Ang Mo Kio and Pipit Road.

5. ADMIN & HUMAN RESOURCES

5.1 The Admin & Human Resources Committee reviewed:

- adoption of revised NuLife Letterhead (February 2025)
- Updates to HR Manual V8 on 5 June 2025.

The updated HR manual was approved by the Board on 10 July 2025.

5.2 The updates to HR Manual V8 included amendments and updates to the following sections of the Manual:

- Recruitment, Hiring and Induction
  - Clarifications on interview arrangements
  - Clarifications on recruitment, reference/background checks and job offer processes
  - Updated list of HR forms and templates

- Employment
  - Clarifications on categories of employment
  - Clarifications on Contract for Service & Contract of Service for service providers
  - Expanded probation details (including on-the-job training, supervisor review, performance assessment and leave during probation)

- Code of Conduct
  - Clarifications on recusal processes for CEO/members of Board of Directors during recruitment of candidate(s) who are personal contact(s) of Board members and/or CEO

- Benefits
  - Clarifications on Leave Benefits and Flexi-Benefit

- Reimbursements
  - Clarifications on breakdown of claim types (medical, transport, telephone, miscellaneous)

- Performance Management
  - Clarifications on probation review and performance appraisal processes

- Training & Development
  - Updated details on sponsorship and funding for 'high potential employees for management development courses' and 'permanent, full-time employees who wish to seek sponsorship for further studies (e.g. undergraduate, post-graduate or other formal learning courses)'

- Separation of Employment
  - Clarifications on exit procedures and outreach to ex-employees.

- Undergraduate Student Internship
  - Clarifications on recruitment and internship period details for student interns.

6. FINANCE

6.1 The following amendments were made to the Finance Control Manual on 5 June 2025. Board approval for these amendments was received on 5 June 2025.

6.2 'Introduction' to Financial Control Manual amended as follows:

As an IPC charity, NuLife follows the Charities Accounting Standard. The external finance service provider advises on best practices and SOPs that should be implemented in compliance with the Charities Accounting Standards.

The organisation follows the National Council of Social Services' guide on internal controls for charities in Singapore and the Suspicious Transactions Report (STI) published by the Commissioner of Charities.

6.3 Petty Cash
i) Clarifications to petty cash details and reimbursement processes.
ii) During the FY2025 audit, the external auditors issued a Letter of Comments relating to the petty cash account. Management has responded to the auditors and, as part of strengthening internal controls, the charity has transitioned away from petty cash usage in FY2026, with updated procedures formalised in the Financial Control Manual (V8). The Board has noted the matter and the remedial action.

6.4 Expenditure Transaction
i) Sub-section included to clarify reimbursement processes to staff (including CEO) and contractual service providers/vendors

6.5 Payroll
i) Updates to payment schedule and details;
ii) Clarifications on payment schedule for staff who resign (ensure completion of HOTO for assigned portfolio(s);
iii) Update on Board authorisation to CEO to use FAST services for staff, service providers and/or vendor payments if the funds are urgently required;
iv) Inclusion of sub-section qualifying full-time staff for year-end bonus in line with government guidelines.

6.6 Fundraising
i) Update regarding issuance of TDRs and NTDRs to donors as part of key general fundraising principles;
ii) Update regarding compliance with fundraising efficiency ratio as part of key general fundraising principles;
iii) Update on 'Ethics' to guide fundraising practices at the charity.

6.7 Audit & Accountability
Clause viii in V5 of the Financial Control Manual stating '*Regularly review policy to ensure it is kept up-to-date with the organisation's developments. (three years for an in-depth review and one year to ensure consistency and compliance from staff)'* was retained.
Clause ix stating '*Review to be led by treasurer or HR, Admin & Finance / Audit committee members'* was removed.

7.1 Inclusion of new chapter on Interim Financial Assistance to NuLife beneficiaries in V7 of the Financial Control Manual
i) Outline of purpose and approvals process to be followed for the provision of interim financial assistance to identified NuLife beneficiaries.

8 The following amendment was made to the Financial Control Manual V7 on 27 November 2025. Board approval for the amendment was received on 27 November 2025.

8.1 Chapter 12, 'Interim Financial Assistance to NuLife beneficiaries'
i) Update to include a clause stating '*The charity will not give loans, grants to employees/subsidiaries or any kind of financial assistance to any individual (except for registered NuLife beneficiaries) or business entity'*

7. CAPITAL ASSET MANAGEMENT

The organisation's internal fixed assets register accounts for all the fixed assets of the organisation as of 31 December 2025. Please refer to page 16 of the Audited Financial Statement in Annual Report 2025 of the charity.

8. RESERVES MANAGEMENT

For more information on the charity's reserves, please refer to page 18 of the charity's Audited Financial Statement in Annual Report 2025 of the charity.

With reference to the Reserves Policy of the charity, the Board of Directors have adopted the following:

8.1 PURPOSE & RATIONALE

The reserve policy reflects the charity's commitment to responsible financial planning, resilience against funding uncertainties, and accountability to donors, regulators, and beneficiaries. This includes the establishment of a robust operating reserve to provide a three- to six-month buffer that safeguards continuity of services and protects staff and beneficiaries against funding volatility.

Complementing this longer-term objective, the policy also provides for a short-term shutdown contingency reserve to responsibly settle statutory obligations, staff dues, lease terminations, and service provider contracts in the unlikely event of closure.

Together, these measures build prudent governance, accountability, and compliance with charity law, while strengthening organisational resilience and protecting the charity's reputation.

8.2 RESERVE POLICY STATEMENT

The charity is adopting a structured, phased approach to implementing its new reserve policy. In the immediate term, the priority is to secure a shutdown contingency reserve that fully covers all liabilities. Moving into the medium term, the focus will shift toward building an operating reserve of approximately $250,000 to $300,000, which will provide a robust three-to-six-month financial buffer to protect the organisation against funding volatility. Ultimately, the long-term strategy centres on developing sustainable income streams and strengthening donor support to ensure enduring stability for the charity's future operations.

Currently, the charity does not invest its reserves in external portfolios or financial instruments. All reserves are held entirely as standard cash balances. Consequently, a dedicated, separate investment policy is not applicable at this stage. Management will continue to monitor our reserve levels regularly in accordance with the newly approved framework to ensure optimal financial health.

8.3 GOVERNANCE ASSURANCE

This strengthened reserve policy seeks to:

- Protect the Board from liabilities in closure scenarios.
- Demonstrate compliance with statutory obligations and charity law.
- Provide a phased roadmap for resilience: shutdown reserve → operating reserve → sustainable growth.
- Reinforce donor and regulator confidence in financial stewardship.
- Position the charity for long-term sustainability and reputational strength.

9. PRINCIPAL FUNDING SOURCES

The principal funding sources of the charity in 2025 include:

- Annual Charity Fundraising Dinner
- Individual, corporate and institutional donors
- Monthly GIRO donations
- Funding received from approved grants.

In 2026, the charity plans to diversify its funding base. Rather than relying solely on large single fundraising events, the financial strategy moving forward focuses on generating sustainable revenue streams through:

- Localised, smaller-scale fundraising events.
- The expansion of recurring monthly GIRO donations.
- Proactive outreach to corporate and institutional stakeholders (e.g. philanthropic trusts and foundations).

9.1 PURPOSE OF RESTRICTED / ENDOWMENT FUNDS

For more information on the charity's restricted / endowment funds, please refer to pages 6, 7, 13, 14 and 15 of the charity's Audited Financial Statement in Annual Report 2025 of the charity.

9.2 DEFICIT

For the financial year ended 31 December 2025, the charity recorded a net deficit of $88,287, and the ratio of unrestricted funds to annual operating expenditure reduced to 0.49x. For further details on the charity's deficit figures and reserves position, please refer to pages 6 and 18 of the charity's Audited Financial Statements in the Annual Report 2025.

The Board has reviewed the financial position. On the basis of the charity's net asset position, the going concern adopted in the audited financial statements, and the charity's track record of raising funds to meet operational needs, the Board considers that no material uncertainty exists regarding the charity's ability to continue operations or to meet its obligations over the next twelve months (1 year). The Board recognises the deficit trend and the reduced reserve ratio and has approved a reserves policy and is pursuing diversified fundraising to address financial sustainability (see section 8 RESERVES MANAGEMENT).

9.3 LOANS/DONATIONS

NuLife does not offer loans or donations because it is a charitable organisation.

10. FUNDRAISING PRACTICES

10.1 CONDUCT OF FUNDRAISING

The Financial Control Manual (V7) outlines fundraising practices, recommendations to uphold transparency and adherence to all mandated sector guidelines, clarifications on the role of third-party fundraisers, recommendations on donor accountability and guidelines for code of conduct during fundraising events organised by the charity among other matters.

The charity adopted Anti-Money Laundering and Countering the Financing of Terrorism Policies and Procedures V1 on 28 November 2025.

10.2 ACCOUNTABILITY TO DONORS

The organisation ensures that donors receive accurate advice about the IPC status of the charity, the intended use of donations as well as the tax implication of a donation to an IPC charity.

All donors who want to receive a tax-deductible receipt are issued a tax-deductible receipt in accordance with the Institutions of a Public Character charity status (2.5 times tax deductions for every pledge received). Donors who do not want to receive a tax-deductible receipt are issued a non-tax-deductible receipt for their records.

Donors may communicate their intended use for a donation through NuLife's official channels. Where no specific purpose is indicated by the donor at the time of the contribution, the funds will be treated as general donations and allocated accordingly.

The organisation respects donor confidentiality. The identity and/or information of donors is not disclosed without prior permission from the donors.

10.3 FUNDRAISING EXPENSES

The 30:70 fundraising rule is a requirement under the Charities (Fund-Raising Appeals for Local and Foreign Charitable Purposes) Regulations 2012 (regulation 7) and Charities (Institutions of A Public Character) Regulations (regulation 15). It is applicable to charities and IPCs in Singapore. NuLife adhered to the 30:70 fundraising rule for the charity's fundraising dinner on 8 November 2025.

The proposed expenses related to fundraising in 2026 will cover the following (including but not limited) to:

- Staff / service provider salaries for fundraising
- Engagement of a fundraising manager
- Digital marketing & e-brochures for public relations and marketing
- Fundraising campaigns on social media platforms
- Expenses for fundraising events, public appeals or a charity fundraising dinner.

10.4 FUNDRAISING RISK MANAGEMENT

In line with the Fundraising Committee's mandate to uphold ethical and regulation-compliant practices, the charity periodically reviews its due diligence and processes for fundraising and gift-acceptance.

During internal reviews conducted across FY2024 and FY2025, the organisation identified opportunities to further strengthen the consistency of screening practices for certain ad-hoc donations and sponsorships. These matters were addressed promptly through internal oversight, without escalation.

To enhance governance and align with the Board's prioritised implementation of its Anti-Money Laundering Framework, the Fundraising Committee intends to introduce a formalised Donation & Sponsorship Risk Checklist.

Moving forward, all major individual donations, corporate sponsorships, and third-party partnerships are subject to appropriate due diligence prior to acceptance and issuance of tax-deductible receipts.

This strengthened framework enhances consistency, supports compliance with IPC requirements, and reinforces a culture of accountability and prudent risk management within NuLife's fundraising operations.

11. DISCLOSURE AND TRANSPARENCY

11.1 ANNUAL REPORT

The charity's Annual Reports includes the following information:

- Information on programmes and activities
- Audited financial statements
- List of Board members

- List of committee members
- Corporate Governance Report
- Corporate Information
- Governance Evaluation Checklist

The Annual Report is made available to the stakeholders of the organisation via the Charity Portal and the organisation's website at www.nulife.org.sg.

The inclusion of the Corporate Governance Report in the Annual Report is done annually, since the financial year ended 31 December 2017.

The organisation's Online Financial Summary is submitted online through the Charity Portal.

11.2 BOARD MEMBERS

The number of Board meetings held during the financial year ending on 31 December 2025 and attendance of each Board member is disclosed under "1.3 Board Meetings" of this report.

As disclosed under "2. Conflict of Interest" of this report, all Board members were volunteers of the organisation and did not receive any remuneration for their services during the financial year ending on 31 December 2025.

11.3 EMPLOYEES

The organisation has a total of three (3) full-time staff for the financial year ending on 31 December 2025:

Full-time staff:

Dr Pushpalatha Sheena Jebal	(since 7 March 2022)
Ms Elaine Lim	(since 1 April 2022)
Ms Bernice Valerie James	(since 14 October 2025)

Resigned staff:

Ms T Lavania (full-time)	(from 10 February 2025 to 22 April 2025)
Ms Vijayakumari D/O J.A. (part-time)	(from 19 February 2025 to 17 September 2025)
Ms Varnapriya Prakash (full-time)	(from 2 June 2025 to 22 Jul 2025)
Ms Nattasha Acee Dinesh (full-time)	(from 4 August 2025 to 17 October 2025)
Ms G Kesha (part-time)	(from 2 May 2024 to 15 January 2025)

None of the above mentioned are close family members of the Chief Executive Officer or the Board of Directors.

The remuneration of any employee receiving remuneration above $100,000, in a band of $100,000, is disclosed as follows:

Remuneration bands	2025
$100,001 to $200,000	1

The highest paid staff does not serve as a governing Board Member of the Charity.

The organisation's Governance Evaluation Checklist was submitted and uploaded on the Charity Portal on 30 June 2026.

12. WHISTLE BLOWING POLICY

12.1 AIM

NuLife Care & Counselling is committed to the highest standards of honesty, transparency, ethical and legal conduct and accountability. We strive to ensure a high standard of compliance with accounting, financial reporting, internal controls, corporate governance, auditing requirements and any legislation relating thereto.

In line with this commitment, this policy aims to provide an avenue for employees and external parties to raise concerns regarding malpractice, statutory non-compliance, actual or suspected improprieties in financial transactions and any other wrongdoing.

This policy applies to all employees as well as to all external parties who have interactions with NuLife. These parties include volunteers, donors, service providers, clients, partners, members of public, etc.

12.2 SCOPE

This policy sets out the avenues for whistle-blowers to report improper or inappropriate practices that they observe to have occurred in the organisation.

Such improper or inappropriate practices may include:

- Theft and/or misuse of NuLife properties, assets or resources (including confidential information);
- Breach or circumvention of internal controls or policies;
- Irregularities in financial reporting;
- Unlawful offence being committed;
- Any form of harassment;
- Discrimination on the basis of gender, race and disabilities;
- Abuse of power and authority;
- Corruption and bribery;
- Concealment or wilful suppression of any wrongdoing;
- Endangerment to health or safety of persons; and
- Serious conflict of interest without disclosure

Out of scope complaints:

Incidents or complaints that fall outside the scope mentioned above, which are related to service quality or performance issue, should be reported to the relevant internal response channels like the HR personnel or the Chief Executive Officer. Similarly, normal human resource grievances should be taken up with the HR personnel.

12.3 REPORTING PROTOCOL

Whistle-blowers may report by email to ccs@nulife.org.sg, addressing it to the Board Chairperson and the Chairperson of the Audit Committee.

The Board Chairperson and the Chairperson of the Audit Committee sit on the Management Committee that governs NuLife, which the Chief Executive reports to.

Reports made will be screened and reviews for the appropriate follow up action to address the concern raised.

The follow up action may include further clarification of facts, closure of case with satisfactory explanations provided, and commencement of internal investigation or where appropriate; it will be referred to external parties such as the external auditors, or regulatory authorities. The follow up action listed above is not meant to be exhaustive.

While the purpose of this Policy is to enable NuLife to investigate possible wrongdoing and take appropriate steps to address it, NuLife may not be able to disclose the precise remedial action that has been undertaken.

12.4 INFORMATION TO PROVIDE WHEN WHISTLE-BLOWING

To assist in assessing and investigating the reported incidents or concerns effectively and efficiently, whistle-blowers should specify as much specific and factual information as possible so as to allow for proper evaluation of the nature, extent, validity and urgency of the matter reported.

The following key information should be provided (where applicable):

- The alleged event or matter that is the subject of concern;
- The name(s) of the person(s) and/or parties involved;
- The date and place in which the event has taken place;
- Any additional information, documentation or evidence available to support the matter, event or issue reported; and
- Contact details of the whistle-blower.

To encourage transparency and accountability, the Policy encourages the whistle-blower to identify himself/herself. NuLife will handle confidentially the whistle-blower's identity and the information he/she provides.

The whistle-blower is required under this Policy to put in writing (or to sign against) the information that he/she is providing for the case. Anonymity deprives the investigative services of the possibility of asking the source for clarification or more information and enhances the risk of frivolous, malicious or unreliable information.

The amount of contact between the whistle-blower and the person(s) investigating the concern raised or information provided will be determined by the nature and clarity of the matter reported. Further information may be sought from the whistle-blower during the course of the investigation.

When the investigation is completed, the investigating officer(s) will report the findings to the Audit Committee for its necessary action.

The whistle-blower will be kept informed of the progress of the investigations and, if appropriate, of the final outcome.

12.5 SAFEGUARDS & CONFIDENTIALITY OF WHISTLE-BLOWER

NuLife will not tolerate harassment or victimisation against a whistle-blower that raises a concern in good faith.

The whistle-blower who believes that he/she is being unfairly treated as a result of having made a report or given evidence as a witness in respect of the wrongdoing may raise a complaint to the Board Chairperson or the Chairperson of the Audit Committee. Any form of retaliation undertaken against the whistle-blower for raising a concern in good faith is prohibited. In such cases, disciplinary measures will be taken against the person undertaking the retaliation.

All information (including the identity of the whistle-blower) disclosed during the course of the investigation will remain confidential, except as necessary to conduct the investigation or to take any remedial action, in accordance with applicable laws and regulations.

Where the whistle-blower is a staff of NuLife:
In reporting a concern, staff should exercise due care to ensure the accuracy of the information.

If, however, an allegation is made frivolously, maliciously, or for personal gain, disciplinary action may be taken to deter any abuse of the Policy.

If a staff member reports a concern in good faith, which is not confirmed by subsequent investigations, no action will be taken against that staff member. Particular care will be taken during staff appraisal and promotion procedures to ensure that the whistle-blower suffers no adverse consequences in this context.

13. ADOPTION OF ESG PLAYBOOK FOR CHARITIES

The charity has incorporated ESG principles by strengthening governance oversight and accountability at the Board level. Clear policies on confidentiality, consent, and ethical counselling practices ensure that safeguarding and data privacy are valued and service delivery meets high standards of integrity to protect the well-being of beneficiaries. The organisation provides equal access to its services to all beneficiaries and ensures that professional standards are maintained.

The organisation's core services and community outreach projects are aligned to broader societal goals of fostering inclusive communities and delivering interventions that serve the vulnerable and less fortunate. The organisation is working towards adopting a more structured approach to measuring and communicating impact, with key matrices to track service reach and delivery and improvements in beneficiary outcomes.

The organisation has also progressively adopted digitisation and resource efficiency measures to enhance sustainability efforts and aims to adopt an organisation specific ESG framework shortly.

14. PUBLIC IMAGE

The organisation's Public Relations Manual (adopted in 2015), covers the following aspects:

- Public relations statement and responsibilities
- Developing media relations
- Social media and website
- Recovery actions to deal with incorrect representation in the media
- Consistency in messages to stakeholders

Mrs Reeta Sabnani, Chairperson, and Dr Pushpalatha Sheena Jebal, Chief Executive Officer (CEO) of the charity, are the designated public relations spokespersons of the organisation.

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AUDITED FINANCIAL STATEMENTS

Nulife Care & Counselling Services Limited
(Unique Entity Number: 200416313W)
(Registered under the Companies Act 1967 and Charities Act 1994)

AUDITED FINANCIAL STATEMENTS

For the Financial Year Ended 31 December 2025

Tan,Chan & Partners
CHARTERED ACCOUNTANTS SINGAPORE
26 Eng Hoon Street Singapore 169776
Tel: 6533 7393 **Fax**: 6533 6831
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Nulife Care & Counselling Services Limited
(Unique Entity Number: 200416313W)

AUDITED FINANCIAL STATEMENTS

For the Financial Year Ended 31 December 2025

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Nulife Care & Counselling Services Limited

DIRECTORS' STATEMENT
For the Financial Year Ended 31 December 2025

The directors present their statement to the members together with the financial statements of Nulife Care & Counselling Services Limited (the "Charity") for the financial year ended 31 December 2025.

In the opinion of the directors,

(a) the financial statements of the Charity and the notes thereto are properly drawn up in accordance with the provisions of the Companies Act 1967 (the "Companies Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations") and the Charities Accounting Standard ("CAS") so as to present fairly, in all material respects, the state of affairs of the Charity as at 31 December 2025 and the results and cash flows of the Charity for the year then ended; and

(b) at the date of this statement, there are reasonable grounds to believe that the Charity will be able to pay its debts as and when they fall due.

DIRECTORS

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

Kayeelasam Majeswary	
Karen Louise Holland	
Kripalani Navin Ramesh	(Appointed on 05 October 2025)
Neeta Lachmandas	
Reeta Ronnie Sabnani	
Sarindar Pal Kaur Frost	
Vellu S/O Venu	

ARRANGEMENTS TO ENABLE DIRECTORS TO ACQUIRE SHARES AND DEBENTURES

As the Charity is limited by guarantee and has no share capital or debentures, the statutory information required to be disclosed by the directors under Schedule 12(8)(a) and Schedule 12(8)(b) of the Companies Act 1967 does not apply.

The liability of each member is limited to $10 while he/she is a member, or within one year after he/she ceases to be a member.

As at the end of the reporting period, the Charity has total 7 (2024: 7) members.

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Nulife Care & Counselling Services Limited

DIRECTORS' STATEMENT
For the Financial Year Ended 31 December 2025

INDEPENDENT AUDITOR

The retiring auditors, Tan, Chan & Partners, will not be seeking re-appointment at the forthcoming annual general meeting.

On behalf of the Board of Directors

Signed by:
Mayes Kayeelasam
EEA1A552FD7D46D.....
Kayeelasam Majeswary
Finance Chairperson and Treasurer

Signed by:
27B95A716AA6401.....
Kripalani Navin Ramesh
Audit Chairperson

Singapore

Date: 31 March 2026

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Tan,Chan & Partners
CHARTERED ACCOUNTANTS SINGAPORE

INDEPENDENT AUDITOR'S REPORT

To the Members of
Nulife Care & Counselling Services Limited
For the Financial Year Ended 31 December 2025

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Nulife Care & Counselling Services Limited (the "Charity"), which comprise the balance sheet as at 31 December 2025, and the statement of financial activities and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act 1967 (the "Companies Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations") and Charities Accounting Standard ("CAS") so as to present fairly, in all material respects, the state of affairs of the Charity as at 31 December 2025 and the results, changes in funds and cash flows of the Charity for the year then ended.

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 Charity 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 comprise the Directors' Statement.

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.

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Tan, Chan & Partners
CHARTERED ACCOUNTANTS SINGAPORE

INDEPENDENT AUDITOR'S REPORT

To the Members of
Nulife Care & Counselling Services Limited
For the Financial Year Ended 31 December 2025

Report on the Audit of the Financial Statements (Cont'd)

Responsibilities of Management and Those Charged with Governance 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 Companies Act, the Charities Act and Regulations, 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 Charity'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 Charity or to cease operations, or has no realistic alternative but to do so.

The directors' responsibilities include overseeing the Charity'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:

- 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.

- 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 Charity's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

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Tan, Chan & Partners
CHARTERED ACCOUNTANTS SINGAPORE

INDEPENDENT AUDITOR'S REPORT

To the Members of
Nulife Care & Counselling Services Limited
For the Financial Year Ended 31 December 2025

Report on the Audit of the Financial Statements (Cont'd)

Auditor's Responsibilities for the Audit of the Financial Statements (Cont'd)

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also: (cont'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 Charity'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 Charity to cease to continue as a going concern.

- 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 those charged with governance 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 Charity 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:

(a) the Charity has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and

(b) the Charity has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.

Tan, Chan & Partners
Public Accountants and
Chartered Accountants
Singapore

Date: 31 March 2026

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Nulife Care & Counselling Services Limited

STATEMENT OF FINANCIAL ACTIVITIES
For the Financial Year Ended 31 December 2025

	Note	Unrestricted Accumulated fund 2025 $	Restricted Charities capability fund 2025 $	Total funds 2025 $	Total funds 2024 $
Income					
Income from generated funds					
Donations:					
- Tax deductible		**154,997**	–	**154,997**	155,953
- Non-tax deductible		**3,713**	–	**3,713**	5,742
Income from fundraising activities	3	**334,460**	–	**334,460**	275,284
Income from charitable activities					
Government grant		–	**6,120**	**6,120**	4,790
Service fees		**7,944**	–	**7,944**	24,970
Investment income - interest income		**51**	–	**51**	50
Other income					
Government grant:					
Progressive Wage Credit Scheme		**3,443**	–	**3,443**	16,269
Total income		**504,608**	**6,120**	**510,728**	483,058
Less: Expenditures					
Cost of generating funds	4	**95,494**	–	**95,494**	87,660
Cost of charitable activities					
Charitable activities expenses		**5,180**	–	**5,180**	16,743
Governance and administrative costs	5	**492,221**	**6,120**	**498,341**	429,420
Total expenditures		**592,895**	**6,120**	**599,015**	533,823
Net expenditure for the financial year representing net movement in funds		**(88,287)**	–	**(88,287)**	(50,765)
Reconciliation of fund					
Total fund brought forward		**381,245**	–	**381,245**	432,010
Total fund carried forward		**292,958**	–	**292,958**	381,245

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

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Nulife Care & Counselling Services Limited

BALANCE SHEET
As at 31 December 2025

	Note	2025 $	2024 $
ASSETS			
Non-current asset			
Plant and equipment	6	**4,099**	11,552
Current assets			
Prepayments		**1,564**	1,330
Other receivables	7	**8,661**	14,601
Cash and bank balances	8	**346,423**	388,187
		356,648	404,118
Total assets		**360,747**	415,670
LIABILITIES AND FUNDS			
Current liabilities			
Other payables	9	**67,789**	34,425
Funds			
Unrestricted fund			
Accumulated fund		**292,958**	381,245
Restricted fund			
Charities capability fund		–	–
		292,958	381,245
Total liabilities and funds		**360,747**	415,670

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

Nulife Care & Counselling Services Limited

STATEMENT OF CASH FLOWS
For the Financial Year Ended 31 December 2025

	Note	2025 $	2024 $
Operating activities			
Net expenditure before taxation		**(88,287)**	(50,765)
Adjustments for:			
Depreciation of plant and equipment	6	**7,453**	10,379
Operating cash flows before working capital changes		**(80,834)**	(40,386)
Changes in working capital:			
Prepayments		**(234)**	295
Other receivables		**5,940**	11,694
Other payables		**33,364**	14,270
Net cash flows used in operating activities		**(41,764)**	(14,127)
Investing activity			
Acquisition of plant and equipment	6	**–**	(7,543)
Net cash flow used in investing activity		**–**	(7,543)
Net changes in cash and cash equivalents		**(41,764)**	(21,670)
Cash and cash equivalents at beginning of financial year		**388,187**	409,857
Cash and cash equivalents at end of financial year	8	**346,423**	388,187

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

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Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

1. GENERAL INFORMATION

Nulife Care & Counselling Services Limited (the "Charity") is incorporated and domiciled in Singapore, limited by guarantee and not having a share capital. The Charity is registered under the Companies Act 1967 and the Charities Act 1994. It is an approved Institution of Public Character (IPC) from 18 December 2024 to 17 December 2025. The IPC period has been extended from 18 December 2025 to 17 December 2026.

The registered office and principal place of operation of the Charity is located at 153A Serangoon North Avenue 1 #02-456/8 Singapore 551153.

The objective of the Charity are as follows:

(a) to promote and improve the social well-being generally of individuals, through the provision of care and counselling services to family units, including children, parents, youths and any other persons relating to their intellectual, emotional, social and financial needs, without discrimination as to nationality, race, age, gender, language, religion, moral character, social economic background or financial status;

(b) to develop and promote programmes, services and projects relating to the identification, management, improvement and rehabilitation of behavioural, psychosocial or emotional problems; which target children and youths, including but not limited to at-risk youths, ex-youth offenders, youths who reject, have little or no family support, suspended students and out-of-school youths; and

(c) to promote social and academic development of youths generally, and a positive attitude and mindset among youths facing pressures from family, school, peers and/or studies, through organising, and encouraging the active participation of such youths in, educational and recreational programmes, such as tuition classes, sporting activities, character-building workshops, career guidance talks and such other events or activities in furtherance thereof, all of which shall be beneficial wholly or substantially to the community in Singapore.

The financial statements of the Charity for the financial year ended 31 December 2025 were authorised for issue by the Board of Directors on the date of the Directors' Statement.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of preparation

The financial statements, expressed in Singapore Dollar ("$"), which is the functional currency of the Charity have been prepared in accordance with the provisions of the Companies Act 1967 (the "Companies Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations"), and Charities Accounting Standard ("CAS"). The financial statements have been prepared under the historical cost convention except as disclosed in the accounting policies below.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

2.1 Basis of preparation (cont'd)

The preparation of financial statements in conformity with CAS requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the financial year. Although these estimates are based on management's best knowledge of current events and actions and historical experiences and various other factors that are believed to be reasonable under the circumstances, actual results may ultimately differ from those estimates.

Use of estimates and judgements

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

There were no significant judgements made in applying accounting policies and no estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period.

2.2 Income recognition

Income is recognised in the statement of financial activities to the extent that the Charity becomes entitled to the income, when it is probable that the income will be received; and when the amount of the income can be measured with sufficient reliability.

Donations

Donations are recognised upon receipt. The Charity enjoys a concessionary tax treatment whereby qualifying donors are granted 2.5 times tax deductions for the donations made to the Charity.

Government grants

Grants are recognised upon receipt. However, grants received that are subject to donor-imposed pre-conditions are deferred as liabilities until the Charity is able to meet the terms of the grants.

Service fees

Service fees are recognised when the services are performed and accepted by the customers.

Other income

Other income is recognised upon receipt.

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Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

2.3 Recognition of expenditures

Expenditures are recognised in the statement of financial activities once the goods or services have been received, unless the expenditure qualifies for capitalisation. Expenditure on performance-related grants is recognised to the extent the specified service or goods have been provided. Expenditures in the statement of financial activities are classified under cost of charitable activities and governance and administrative costs.

Cost of charitable activities

Expenditure on charitable activities comprises all the resources applied by the Charity in undertaking its work to meet its charitable objectives. Such costs include the direct costs of the activities together with support costs incurred.

Governance and administrative costs

Governance and administrative costs include the costs related to the general running of the Charity as opposed to the direct management functions inherent in generating funds. Governance costs include both direct costs such as internal and external audit, legal advice for the Charity and costs associated with constitutional and statutory requirements, and related support costs which where material, would comprise apportionment of shared and indirect costs involved in supporting the governance activities.

Allocation of costs

Where appropriate, expenditures specifically identifiable to each cost classification are allocated directly to the type of costs incurred. Where apportionment between each costs classification is necessary, apportionment bases such as usage, head-count, floor area occupied or time required may be used as appropriate.

2.4 Employee benefits

Defined contribution plan

The Charity makes contributions to the Central Provident Fund in Singapore. Contributions to the defined contribution plan are recognised as an expense in the period in which the related service is performed.

Short-term benefits

All short-term benefits including accumulating compensated absences are recognised in the statement of financial activities in the period in which the employees render their services.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

2.5 Lease – operating leases as a lessee

Leases where a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) are taken to the statement of financial activities on a straight line basis over the period of lease.

2.6 Plant and equipment

Plant and equipment are carried at cost less accumulated depreciation. Depreciation is charged on the straight-line method to write off the assets over their estimated useful lives as follows:

	Estimated useful lives
Computer and peripherals	1 year
Furniture and fittings	5 years
Office equipment	3 years
Renovation	3 years

The residual values, estimated useful lives and depreciation method of plant and equipment are reviewed, and adjusted as appropriate, at each balance sheet date. The effects of any revision are recognised in the statement of financial activities when the changes arise.

The gain or loss arising on disposal or retirement of an item of plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in the statement of financial activities.

Fully depreciated assets are retained in the financial statements until they are no longer in use.

2.7 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and cash at bank that are subject to an insignificant risk of changes in value.

2.8 Taxation

The Charity which is registered as a Charity under the Charities Act is exempted from income tax under Section 13(1)(zm) of the Income Tax Act.

2.9 Deferred income

Deferred income comprises funds received by the Charity that do not meet the criteria for recognition of income as the entitlement to income does not exist at the reporting date. Deferred income is recognised as a liability in the balance sheet until the Charity is entitled to the income, at which point it is recognised in the statement of financial activities.

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Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

2.10 Other receivables

Other receivables, excluding prepayments, are measured at initial recognition at transaction price, excluding transaction costs, if any. Transaction costs shall be recognised as expenditure in the statement of financial activities. Prepayments shall be initially recognised at the amount paid in advance for the economic benefits expected to be received in the future.

After initial recognition, receivables, excluding prepayments, shall be measured at cost less any accumulated impairment losses. Prepayments shall be measured at the amount paid less the economic resources received or consumed during the financial year/period.

At each balance sheet date, where there is objective evidence that a receivable is impaired, the carrying amount of the asset is reduced through the use of an allowance account, and the amount of the loss is recognised in the statement of financial activities. The allowance recognised is measured as the difference between the asset's carrying amount and the undiscounted future cash flows that the Charity expects to receive from the receivables. When a receivable is uncollectible, it is written off against the allowance account for receivables. Subsequent recoveries of amounts previously written off are credited in the statement of financial activities.

2.11 Other payables

Other payables are initially measured at transaction price, excluding transaction costs, if any, both at initial recognition and at subsequent measurement. Transactions costs are recognised as expenditure in the statement of financial activities as incurred. Accruals are recognised at the best estimate of the amount payable.

2.12 Accumulated fund

These represent net funds received by the Charity that are expendable for any activity within the Charity at Management's discretion in furtherance of the Charity's objectives.

2.13 Restricted funds

Restricted funds are funds subject to specific trusts, which may be declared by the donors or with their authority such as in the literature of a public appeals created through the legal process, but still within the wider objects of the Charity.

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3. INCOME FROM FUNDRAISING ACTIVITIES

	2025 $	2024 $
Ticket sales (tax deductible)	**98,294**	60,256
Ticket sales (non-tax deductible)	**15,880**	4,638
Auction (tax deductible)	**9,741**	7,412
Auction (non-tax deductible)	**25,069**	24,728
Donation (tax deductible)	**147,035**	171,200
Donation (non-tax deductible)	**38,441**	7,050
	334,460	275,284

4. COST OF GENERATING FUNDS

	2025 $	2024 $
Unrestricted fund		
Commission paid	**5,373**	–
Fundraising expenses	**84,026**	82,366
Stripe charges	**6,095**	–
Volunteer engagement expenses	**–**	5,294
	95,494	87,660

5. GOVERNANCE AND ADMINISTRATIVE COSTS

	Note	Unrestricted fund 2025 $	Restricted fund 2025 $	Total funds 2025 $	Total funds 2024 $
Administrative expense		**10,788**	**3,672**	**14,460**	14,450
Advertisement		**–**	**–**	**–**	60
Audit fee		**5,014**	**–**	**5,014**	5,274
Accounting fee		**7,152**	**2,448**	**9,600**	9,600
Bank charges		**428**	**–**	**428**	1,937
Cleaning expenses		**5,160**	**–**	**5,160**	4,560
Depreciation of plant and equipment	6	**7,453**	**–**	**7,453**	10,379
Delivery charges		**87**	**–**	**87**	1,500
Networking expenses - entertainment		**2,466**	**–**	**2,466**	3,478
Exchange loss		**141**	**–**	**141**	–
Fines and penalties		**400**	**–**	**400**	–
Gifts		**–**	**–**	**–**	1,298
Insurance		**662**	**–**	**662**	597
IT expense		**2,515**	**–**	**2,515**	4,130
Balance carried forward to next page		**42,266**	**6,120**	**48,386**	57,263

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Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025

5. GOVERNANCE AND ADMINISTRATIVE COSTS

	Note	Unrestricted fund 2025 $	Restricted fund 2025 $	Total funds 2025 $	Total funds 2024 $
Balance brought forward from previous page		**42,266**	**6,120**	**48,386**	57,263
Membership fees		**240**	**–**	**240**	230
Office supplies		**922**	**–**	**922**	396
Printing, postage and stationery		**356**	**–**	**356**	642
Professional fees		**88,590**	**–**	**88,590**	62,904
Publicity		**9,800**	**–**	**9,800**	7,830
Refreshment		**91**	**–**	**91**	228
Rental of office	11	**28,776**	**–**	**28,776**	28,776
Rental of warehouse		**7,704**	**–**	**7,704**	7,279
Rental of equipment		**1,308**	**–**	**1,308**	1,308
Repair and maintenance		**610**	**–**	**610**	543
Secretarial fees		**1,304**	**–**	**1,304**	1,352
Service and conservancy charge		**4,500**	**–**	**4,500**	4,320
Subscriptions		**2,748**	**–**	**2,748**	2,546
Staff salaries and bonuses		**246,152**	**–**	**246,152**	203,309
Staff Central Provident Fund		**37,869**	**–**	**37,869**	30,078
Skill Development Levy		**361**	**–**	**361**	339
Staff welfare		**2,820**	**–**	**2,820**	3,147
Staff training		**84**	**–**	**84**	–
Telephone		**4,294**	**–**	**4,294**	4,294
Transport		**78**	**–**	**78**	976
Upkeep of vehicles		**7,140**	**–**	**7,140**	7,037
Utilities		**4,208**	**–**	**4,208**	4,623
		492,221	**6,120**	**498,341**	429,420

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6. PLANT AND EQUIPMENT

	Note	Computer and peripherals $	Furniture and fittings $	Office equipment $	Renovation $	Total $
Cost						
As at 01 January 2024		25,613	37,087	10,303	68,711	141,714
Additions		3,398	–	4,145	–	7,543
Written off		(2,406)	–	–	–	(2,406)
As at 31 December 2024 and **31 December 2025**		**26,605**	**37,087**	**14,448**	**68,711**	**146,851**
Accumulated depreciation						
As at 01 January 2024		25,613	26,037	9,328	66,348	127,326
Depreciation	5	1,982	4,604	1,430	2,363	10,379
Disposals		(2,406)	–	–	–	(2,406)
As at 31 December 2024		25,189	30,641	10,758	68,711	135,299
Depreciation	5	1,416	4,315	1,722	–	7,453
As at 31 December 2025		**26,605**	**34,956**	**12,480**	**68,711**	**142,752**
Carrying amount						
As at 31 December 2024		1,416	6,446	3,690	–	11,552
As at 31 December 2025		**–**	**2,131**	**1,968**	**–**	**4,099**

7. OTHER RECEIVABLES

	2025 $	2024 $
Deposits	**8,311**	8,351
Sundry receivables	**350**	310
Grant receivable	**–**	5,940
	8,661	14,601

8. CASH AND BANK BALANCES

	2025 $	2024 $
Cash on hand	**159**	193
Cash at bank	**346,264**	387,994
	346,423	388,187

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Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025

9. OTHER PAYABLES

	2025 $	2024 $
Accrued operating expenses	**43,527**	20,939
Other payable	**–**	9,000
Provision for unutilised leaves	**17,765**	–
Sundry creditors	**6,497**	4,486
	67,789	34,425

10. RELATED PARTY TRANSACTIONS

In addition to the related party transactions disclosed elsewhere in the financial statements, the Charity carried out the following transactions with the related parties on terms between the parties during the financial year.

	2025 $	2024 $
Key management personnel compensation		
Salaries and other short-term employee benefits	**128,631**	117,000
Post-employment benefits – contribution to CPF	**17,884**	15,402
	146,515	132,402
Number of key management in remuneration bands $100,001 to $200,000	**1**	1

Apart from key management personnel listed above, there were no other staff that received more than $100,000 in annual remuneration during the financial years ended 31 December 2025 and 2024 respectively.

11. LEASES

The Charity as a lessee:

At the end of the reporting period, the total future minimum lease payments for non-cancellable operating lease not provided for in the financial statements are as follows:

	2025 $	2024 $
Rental of office premises		
Within one financial year	**5,635**	28,776
Between two and three financial years	**–**	5,635

Operating lease payments are for rental payables for office premises. The leases are negotiated for an average term of 3 years and rentals are not subject to any escalation clause.

Lease rental payments for office premises recognised in the statement of financial activities under rental of office space are $28,776 (2024: $28,776) (Note 5).

12. FUND RAISING

30/70 Fund-raising Efficiency Ratio

	2025 $	2024 $
Income from generated funds	**493,170**	436,979
Cost of generating funds	**95,494**	87,660
Fund-raising efficiency ratio	**19.36%**	20.06%

The fund-raising efficiency ratio has been computed as **(E+S)/(R+S)**, where **E** refers to the total expenses relating to fund-raising; **R** refers to the total gross receipts from fund-raising, other than receipts from sponsorships; and **S** refers to the total cost or value of sponsored goods and services relating to fund-raising.

13. RESERVES POSITION

The Charity's reserve position for the financial year ended 31 December 2025 is as follows:

		2025	2024	Increase/ (Decrease)
		$	$	%
A	Unrestricted fund			
	- Accumulated fund	**292,958**	381,245	(22.76)
B	Restricted or designated funds			
	- Designated funds	–	–	–
	- Restricted funds	–	–	–
C	Endowment funds	–	–	–
D	Total funds	**292,958**	381,245	(22.76)
E	Total annual operating expenditure	**599,015**	533,823	11.93
F	Ratio of unrestricted fund to annual operating expenditure [A/E]	**0.49**	0.71	

Reference:

(C) An endowment fund consists of assets, funds or properties, which are held in perpetuity, which produce annual income flow for a company to spend as grants.
(D) Total funds include unrestricted, restricted/ designated and endowment funds.
(E) Total annual operating expenditure includes expenses related to cost of charitable activities and governance and other operating and administration expenditure.

The reserves of the Charity provide financial stability and the means for development of the Charity's activities. The Board intends to maintain the reserves at a level sufficient for its operating needs. The Charity reviews the level of reserves regularly for the Charity's continuing obligations.

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14. CONFLICT OF INTEREST POLICY

The Board of Directors are expected to avoid actual and potential conflicts of interest. The Board of Directors are expected to declare such conflicts of interest to the Charity as soon as possible and abstain from discussion and decision on the matter. All Board of Directors are also required to submit an annual conflict of interest declaration at the end of each financial year or as soon as they are aware of any conflict of interest.

Where a conflict of interest arises at a Board meeting (if any), the Board member concerned should not vote on the matter nor participate in discussions. He or she should recuse himself or herself from the meeting. The reason for how a final decision is made on the transaction or contract should be recorded accordingly. Any appointment of staff who is a close member of the family of the current Board members or staff should be approved by all the Board members. Board members or staff should make a declaration of such relationships, abstain from and not influence decisions made on this appointment.

ACKNOWLEDGEMENTS

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