

ANNUAL REPORT



2024/2025



Compassionate love to share
Brightens hope to those we care

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Certificate Number 5876
ISO 9001





PRESIDENT'S MESSAGE

As I reflect on the past months, I am deeply grateful for the opportunity to serve Metta as its President since the organisation's inception. It has been a privilege to witness how far we have come, guided by our mission to uplift lives and foster an inclusive society. Together with the unwavering support of our Committee(s), donors, volunteers, and partners, we have built a strong foundation that will enable Metta to remain resilient and future-ready.

As Singapore celebrates SG60, we also reflect with gratitude on the enduring legacy of our forefathers—a legacy of resilience, unity, and compassion. At Metta, we honour this heritage by continuing to serve with purpose, committed to nurturing hope and transforming lives.

This year, we placed particular emphasis on leadership and governance renewal. Succession planning is a critical part of organisational sustainability, ensuring that leadership transitions are deliberate, structured, and aligned with Metta's long-term vision including a tenure limit of 10 years for Management Committee members. This framework strengthens resilience by ensuring continuity of institutional knowledge while allowing fresh perspectives and new expertise to enrich our leadership. At the same time, we honour the invaluable contributions of our long-serving members, whose dedication and wisdom have been instrumental in shaping Metta's journey.





PRESIDENT'S MESSAGE

In October 2024, we held a Board Retreat to review Metta's strategic direction. We reaffirmed our commitment to addressing complex and emerging community needs through innovation and continuous learning. Central to this is our digitalisation strategy, where technology and AI are integrated to improve efficiency, optimise resources, and achieve more with less. At the same time, we uphold strong ethical standards, ensuring responsible AI adoption in line with our values. Staff are encouraged to use enterprise-grade copilots within our systems, supported by structured training and certification, to build confidence and capability in adopting digital tools securely.

I am happy to share we had also made significant progress on the Maitri School/Building project. Demolition began in Q2 2025, with construction commencing in Q4 2025, and the school scheduled to open in Q1 2028. The co-located Maitri Building will extend a continuum of support services for graduates and caregivers, equipping them with daily living skills, emotional regulation, and vocational readiness. Strategic partnerships with organisations such as Sheng Siong Supermarket and Koufu will provide training and employment opportunities for our graduates, while those requiring additional support will have access to Day Activity Centres and sheltered workshops within the same building. This approach allows us to "right-size" programmes to meet the diverse needs and abilities of our clients.

At the same time, we continue to strengthen clients' transitions across Metta's programmes—from Preschool to SPED School and beyond—creating an integrated, lifelong support system in place of the fragmented pathways that many families currently experience.

Our commitment to sustainability and governance has also deepened. Since launching the Green Ambassador Programme in 2022 as part of our ESG framework, we have actively engaged staff and beneficiaries in championing environmental initiatives. In 2024, we achieved certification under the Data Protection Essentials (DPE) framework, a milestone in governance that reinforces our commitment to transparency, accountability, and ethical stewardship, underpinned by strengthened Data Protection Officer (DPO) and Anti-Money Laundering (AML) protocols.

As I look ahead, I remain deeply grateful for the trust and support of our Committee members, grassroots partners, donors, volunteers, and staff. I am confident that Metta will continue to innovate, adapt, and create a future where every individual has the opportunity to thrive.

Let us move forward with unity and purpose, shaping a compassionate and resilient society—one where hope is nurtured and lives are transformed.

With Metta

Venerable Chao Khun Fa Zhao BBM



About Us

Metta Welfare Association (Metta) was founded in 1992 by Venerable Chao Khun Fa Zhao_{BBM} who also serves as the President of Golden Pagoda Buddhist Temple and Buddha Tooth Relic Temple (Singapore).

Registered as a society in 1994, Metta is presently endorsed by the Ministry of Social and Family Development (MSF), the Ministry of Health (MOH) and the Ministry of Education (MOE). We are also a member of the National Council of Social Service (NCSS), the Singapore Hospice Council and the Singapore Disability Sports Council.

In recognition of our efforts in pursuing Business Excellence, Metta was awarded the Singapore Quality Class (SQC) in 2015 and SQC with People certification in October 2018.

We received the Charity Transparency Awards (CTA) in 2019 which recognises charities with exemplary disclosure practices under the Charity Transparency Framework.

Metta was also presented with the Enabling Mark Award (Silver) in August 2021 and the Enabling Mark Award (Gold) in January 2023, in recognition of our inclusive employment practices and commitment to supporting persons with disabilities.

In November 2024, Metta was certified under the Data Protection Essentials programme, having put in place robust data protection and security policies to fulfil our obligations under the Personal Data Protection Act (PDPA).



Motto, Vision and Mission

WHAT IS “METTA”?

“Metta” in Pali means “loving kindness”.

MOTTO

Compassionate love to share
Brightens hope to those we care

VISION

Inspired by the Great
Compassionate Vows of The
Medicine Buddha, we aim to
provide social services for the
community, regardless of race or
religion.

MISSION

We are dedicated to delivering
social service programmes for
individuals and families by
collaborating with our donors,
partners, vendors and community
organisations.

OUR CORE VALUES

- Compassion – Compassion towards our clients and treat them with kindness and dignity.
- Integrity – Act with integrity by upholding professional conduct and behave ethically.
- Harmony – In Harmony with others, treat them with equality and sensitivity, regardless of race or religion.
- Respect – Treat our clients, employees, donors, partners and other stakeholders with mutual respect and recognise the importance of diversity.
- Continuous Improvement – Strive for excellence in service and performance through continuous learning and improvement.





Purpose and Objective

Metta Welfare Association is steadfast in its commitment to advancing humanitarian causes through the development and delivery of comprehensive social service programmes. Guided by compassion and inclusivity, Metta serves a diverse range of beneficiaries across five core pillars of support:

Children Care

- Early intervention services for young children with learning difficulties

Special Education

- Special education for students with Mild Intellectual Disability (MID) with/without mild Autism Spectrum Disorder (ASD)
- Special education for students with Mild Intellectual Disability with moderate to severe ASD

Youth Employment Support

- Vocational training and supported employment for youth with mild intellectual disability with/without Autism Spectrum Disorder (ASD)

Disability Care

- Residential & respite care for adults with intellectual disabilities with/without autism.
- Day activity centres for adults with intellectual disabilities with/without autism.

Medical Care

- Day rehabilitative services for elderly and stroke patients.
- Home nursing and home medical care for patients with chronic illness and organ failure.
- Home palliative care for patients with life-limiting illness.

METTA COMMITTEES



PRESIDENT

**MANAGEMENT
COMMITTEE**

**SCHOOL MANAGEMENT
COMMITTEE**

SUB-COMMITTEES

Disability Care
Committee

Community Partnership
Committee

Nominating
Committee

Medical Care
Committee

Information Technology
Committee

Finance Committee

Youth Employment
Support Committee

Human Resource
Committee

Audit
Committee

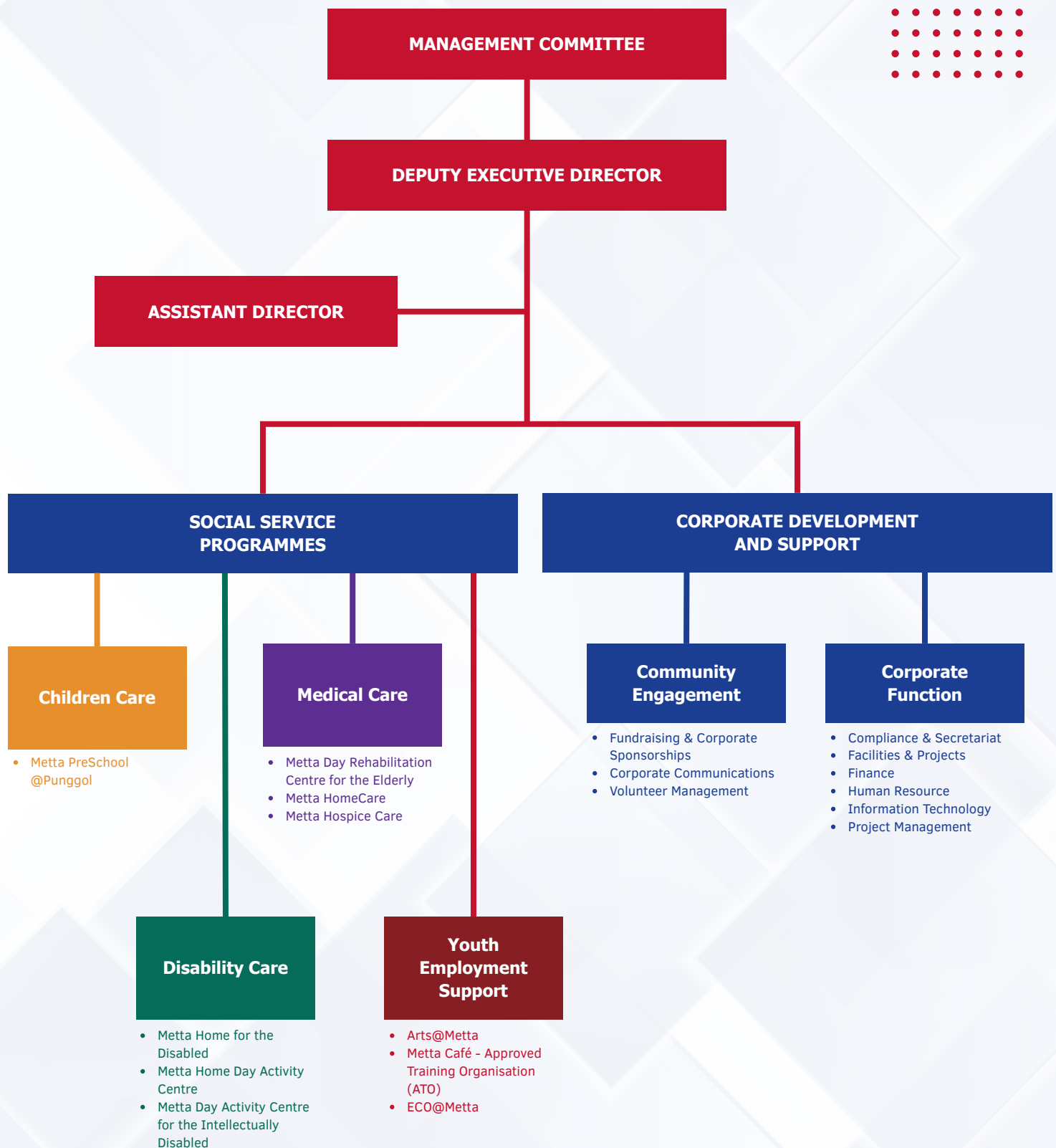
Children Care
Committee

Investment Committee

Tenders & Contracts
Committee

MANAGEMENT

MANAGEMENT ORGANISATION CHART



MANAGEMENT COMMITTEE



**VENERABLE
CHAO KHUN FA ZHAO** BBM
PRESIDENT



VENERABLE SHI YOU GUANG
1ST VICE PRESIDENT



MR OON CHONG KAI, ALBERT
2ND VICE PRESIDENT



MR EE TIANG HWEE
HONORARY SECRETARY



MR KO YU QUAN
ASST HONORARY SECRETARY



MR KOH KONG WEN
HONORARY TREASURER



MR CHUA MENG KIAT
ASST HONORARY TREASURER



MS GOH KAH EEM, EVELYN
BOARD MEMBER



MR LIM AH NOI, PETER
BOARD MEMBER



MR LIM YEW SI
BOARD MEMBER



DR WONG SIN YEW
BOARD MEMBER



MR LIM THOU KIN, JULIAN
BOARD MEMBER



MR TAY KHAY HENG, JIMMY
BOARD MEMBER



MR SOON YEU KIAN
BOARD MEMBER



MR WOO KHAI SAN, VICTOR
BOARD MEMBER

The above MC members were elected to their positions at the Annual General Meeting on 23 September 2023. No MC members have served for more than 10 consecutive years.

School Management Committee



The School Management Committee (SMC) oversee both SPED Schools - Metta School and Maitri School. The SMC shall ensure that the Schools are governed and managed responsibly and prudently and act in the best interest of the students and the Schools.

Appointment	Name
Chairman	Venerable Chao Khun Fa Zhao <small>BBM</small>
Vice Chairman	Venerable Shi You Guang
Supervisor	Mr Ee Tiang Hwee
Honorary Treasurer	Mr Oon Chong Kai, Albert
Secretary	Ms Wong Geok Mei, Veron
Member	Mr Ko Yu Quan
Member	Mr Lim Ah Noi, Peter
Member	Mr Wu Tian Hwee
Representative from MOE	Mrs Lisa Choy
MOE Appointed Member	Mr Ho Ming Da

Sub-Committees



Children Care Committee

The Children Care Committee oversees PreSchool@Punggol, which provides Early Intervention Programme for Infants & Children (EIPIC) with global development delay (GDD) with/without autism.

Chairman	Mr Lim Ah Noi, Peter
Vice Chairman	Mr Lim Yew Si
Member	Mr Hon Chin Kheong, Matthew Mdm Giam Lay Eng, Marcellina

Disability Care Committee

The Disability Care Committee oversees the disability care services for adults with intellectual disabilities with/without autism.

Metta provides residential care and daycare services at the following centres:
(a) Metta Home for the Disabled (Woodlands)
(b) Metta Home Day Activity Centre (Woodlands)
(c) Metta Day Activity Centre for The Intellectually Disabled (Hougang)

Chairman	Mr Lim Thou Kin, Julian
Vice Chairman	Mr Soon Yeu Kian
Member	Mr Chua Soon Seng, Peter Mr Heng Mong Yong Mr Lim Yew Si Mr Tay Khin Sian, Anthony

Medical Care Committee

The Medical Care Committee oversees the medical care services for the terminally ill, homebound elderly individuals who are chronically ill and rehabilitation care for elderly individuals whose strength and movement have been affected due to stroke, Parkinson's disease or other injuries.

Metta provides the following medical care services:
(a) Metta Day Rehabilitation Centre For the Elderly (centre-based rehabilitation services)
(b) Metta Hospice Care (home-based hospice care)
(c) Metta HomeCare (home-based medical care)

Advisor	Venerable Shi You Guang
Chairman	Dr Wong Sin Yew
Vice Chairman	Dr Low Yin Yee, Sharon
Member	Mr Govind Bommi Dr Lui Nai Lee Dr Ngiam Kee Yuan Dr. Tan Tiong Har Mr Thanabal Kaliannan

Youth Employment Support Committee

The Youth Employment Support Committee oversees programmes to enhance the social integration of youths with intellectual and developmental disabilities with/without autism to prepare them to lead an independent life.

Youth Employment Support includes the following programmes,
(a) Metta Café
(b) Arts@Metta
(c) ECO@Metta

Advisor	Mr Khua Kian Kheng, Ivan <small>PBM</small>
Chairman	Venerable Shi You Guang
Vice Chairman	Mr Woo Khai San, Victor
Member	Mr Chua Soon Seng, Peter Mr Ko Yu Quan Ms Lim Pek Hoon, Patricia

Community Partnership Committee

The Community Partnership Committee oversees the fund-raising programmes, donors' and volunteers' engagement and corporate communications, to outreach and engage with the various stakeholders.

Chairman	Mr Ko Yu Quan
Vice Chairman	Mr Chua Meng Kiat
Member	Mr Chin Sau Ho Mr Chu Cheng Chuah, Wiston Mr Chua Ser Miang Mr Tang Mun Bun

Nominating Committee

The Nominating Committee oversee the formal and transparent process in the appointment and reappointment of Management Committee and sub-committee members.

Advisor	Venerable Chao Khun Fa Zhao <small>BBM</small>
Chairman	Venerable Shi You Guang
Vice Chairman	Mr Oon Chong Kai, Albert
Member	Mr Ee Tiang Hwee Mr Koh Kong Wen Mr Lim Ah Noi, Peter Mr Lim Thou Kin, Julian Dr Wong Sin Yew



Sub-Committees

Audit Committee

The Audit Committee oversees both the external and internal audit of Metta. It also assists the MC in analysing and addressing risks associated with the key processes and reports to the MC on any financial irregularities, concerns or opportunities for improvement.

Chairman	Mr Ee Tiang Hwee
Vice Chairman	Mr Lam Tzu Ching, Garren
Member	Mr Tan Wui Khiang

Finance Committee

The Finance Committee oversees the preparation of budgets and financial statements, reviews the financial policies, ensures the amount of reserves are maintained in accordance with its reserve policy and advise the management on financial priorities and information systems relating to accounts.

Chairman	Mr Koh Kong Wen
Vice Chairman	Mr Chua Meng Kiat
Member	Lim Hui Han, Ervin Mr Lim Kenneth Ms Woo E-Sah

Human Resource Committee

The Human Resource Committee oversees the preparation of manpower budget and reviews HR strategies and policies that directly affect Metta's ability to recruit, develop and retain the staff needed for it to achieve its mission and to make recommendations to the MC.

Chairman	Ms Goh Kah Eem, Evelyn
Vice Chairman	Ms Tan Aik Hwee, Chris
Member	Ms Lai Meow Choo Ms Na Bee Hong, Rena Mr Woo Khai San, Victor

Information Technology Committee

The Information Technology Committee oversees all IT-related projects undertaken by Metta and its IT strategic plans.

Chairman	Mr Lim Thou Kin, Julian
Vice Chairman	Mr Soon Yeu Kian
Member	Mr Lee Kwok Weng Mr Neo Siow Hong, Jason Mr Ng Hock Keng, Graham Mr Tan Guo Jun

Investment Committee

The Investment Committee oversees the investment of Metta's assets in accordance with its investment policy, for the sole interest of the beneficiaries. The Investment Committee shall discharge its duties with due care, skill and diligence.

Chairman	Dr Wong Sin Yew
Vice Chairman	Mr Oon Chong Kai, Albert
Member	Mr Chang Kang Yee Mr Ko Yu Quan Mr Lau Tze Kee, Trevor Mr Lim Yew Si Ms Loh Phui Yee, Catherine Mr Koh Kong Wen

Tenders & Contracts Committee

The Tenders & Contracts Committee oversees the tender evaluation and selection process of Metta.

Chairman	Mr Tay Khay Heng, Jimmy
Vice Chairman	Mr Koh Kong Wen
Member	Er. Loke Sim Wee, Joshua Mr Tan Yen Kee Committee Chairman of related projects

The above list is correct as at 31 March 2025. Refer to our webpage <https://www.metta.org.sg> for the latest sub-committees list.

Senior Management Team

The senior management team are professionals with diverse skillsets and experiences. They work closely with Metta's Management Committee in delivering the organisation's vision and mission to serve the community in need.



Ms Felicia Wee Sok Pheng

Deputy Executive Director

Appointed: 1 April 2015

(joined Metta since 2005 and appointed in different appointments)



Ms Micky Ng Leng Ying

Assistant Director

Appointed: 1 January 2020

(joined Metta since 2013 and appointed in different appointments)

Management Team

Ms Ng Peck Kee, Ann Senior Manager, Compliance & Secretariat Appointed: 1 April 2022 Joined: 2004	Ms Ng Poh Kwee, Patricia Senior Manager, Finance Appointed: 1 April 2024 Joined: 2020
Ms Lim Bee Ting, Amy Manager, Human Resource Appointed: 1 April 2022 Joined: 2016	Mr Num Lit Guan, John Manager, Facilities & Projects Appointed: 1 April 2022 Joined: 2012
Ms Loy Wen Jun, Clarabelle Acting Manager, Children Care Appointed: 2 January 2025 Joined: 2023	Ms Yong Chun Yin, Cherida Manager, Medical Care Appointed: 1 April 2024 Joined: 2023
Mr Wang Kai Hock, Philip Manager, Disability Care Joined & Appointed: 21 April 2025	Ms Wong Geok Mei, Veron Principal, Metta School Appointed: 20 March 2023 Joined: 15 December 2022
Mr Wu Tian Hwee Principal, Maitri School Joined & Appointed: 15 December 2023	

Our management team maintains an oversight of the daily operations and ensures service delivery to meet the requirements of both internal and external stakeholders.

Milestones



METTA WAS REGISTERED WITH THE REGISTRAR OF SOCIETIES.
The association is endorsed by both the Community Development and Health Ministries, and is an affiliate member of NCSS.



April

The groundbreaking ceremony for **METTA HOME** was held. Mr Hawazi Daipi, MP for Sembawang GRC, was the Guest-of-Honour.

January

METTA SCHOOL was established to offer special education to children aged between 6 to 18 years with Mild Intellectual Disability (MID) and/or Autism Spectrum Disorder (ASD).

1992

METTA WELFARE ASSOCIATION was founded by Venerable Chao Khun Fa Zhao (BBM)

1994

March

METTA OFFICIALLY REGISTERED AS A CHARITY in Singapore.

1995

August

METTA DAY ACTIVITY CENTRE FOR THE INTELLECTUALLY DISABLED was opened. It was then referred to as the Hougang branch before the Woodlands branch was merged with Metta Home.

1998

2000

June
Inception of **METTA HOSPICE CARE**

2001



March

METTA HEADQUARTERS was moved from Chai Chee to our current building in Simei; **METTA SCHOOL** was also relocated to its current location in Simei.



July

The official opening of **METTA PRESCHOOL@ PUNGGOL** was held. Ms Penny Low, MP for Pasir Ris-Punggol GRC, was the Guest-of-Honour.



April

METTA SCHOOL'S ANNEXE was officially opened.

2002

June
GROUND BREAKING CEREMONY was held for the Metta School/Metta Building.

2005

2006

August

METTA ALUMNI was set up to bring together Metta School graduates who are keen to further their mastery in the visual arts.

2010

September

ITE COLLEGE EAST and **METTA SCHOOL** embarked on a community partnership through the use of technical skills.

2011

June

Construction of **METTA SCHOOL'S ANNEXE** began.

2013



December

Metta received its **FIRST ISO 9001:2000 certification**.

Milestones



April
METTA HOME NURSING
was inceptioned.

July
Metta attained the **SINGAPORE QUALITY CLASS (SQC)** accreditation.

November
MAITRI SCHOOL - Metta's second Special Education School was announced.

December
Metta received the **CHARITY TRANSPARENCY AWARD 2019**.



2014

2015

2018

2019

2021

March
METTA CAFÉ commenced operations.



December
Metta achieved the **SINGAPORE QUALITY CLASS WITH PEOPLE** endorsement from Enterprise Singapore.

August
Metta received the **ENABLING MARK AWARD (SILVER)** from SG Enable.

January
Metta obtained the **BIZSAFE LEVEL 3 CERTIFICATION**.

July
Metta received **People's Association Community Spirit Awards 2024**



2022

2023

2024

2025

January
Metta received the **ENABLING MARK AWARD (GOLD)** from SG Enable.



December
MAITRI SCHOOL was established to offer special education to students with Moderate to Severe Autism (ASD) and Intellectual Disability.



Q4
Maitri School/Building construction commencement



At A Glance



Total clients served:



1,639

Number of home visits by
nurses and doctors:



4,732

Number of food rations given out to
low-income families:



331

Social media followers:



12,464

Total training hours for staff:



8,916
hours

Subscribers:



15,670

Strategic Thrusts



The Management Committee (MC) convened for a strategic board retreat on 26 October 2024, together with the Management Team. During the retreat, both parties reviewed the organization's current strategic thrusts, reflected on progress made, discussed emerging trends and challenges in the social service landscape, and realigned priorities and long-term areas of focus.

Following the retreat, the following four refined Strategic Thrusts will serve as the foundation for our strategic planning efforts and will be integrated into our organizational roadmap.

Client

Provide accessibility to affordable care, with seamless transition between various programmes within Metta.

Partnership

Build Partnership with Stakeholders (Donors, Partners, Vendors, Community Organisations) to achieve the organisational goals.

Programmes

Offer professional service to meet the current & future community needs.

People

Strengthen Organisational Capabilities (Employees and Volunteers)

CHILDREN CARE



Metta PreSchool @Punggol (MPSP)



Programme Overview

The Early Intervention (EI) programme at MPSP provides specialised support for young children with developmental delays and disabilities, recognising that the first years of life are critical for brain development and skill acquisition. By delivering targeted interventions during this pivotal period, the programme helps children build a strong foundation for learning, social development, and independence.



Metta PreSchool @Punggol (MPSP)



Programme Overview

The programme serves children aged 2 to 7 years with developmental needs such as Global Developmental Delay, Autism Spectrum Disorder, and Speech and Language Delays. Services are delivered through EIPIC @ Centre, Development Support-Plus (DS+), and Parental Participation Programme, tailored for high-needs children. As of August 2024, 145 children are actively receiving individualised support.



Operating year-round with continuous intake and assessment, the EI programme adopts a multidisciplinary, collaborative approach involving Allied Health Professionals (Occupational Therapists, Speech and Language Therapists, and Psychologists), Social Workers, Educators, and administrative staff, working closely with families.



Programme Overview

The programme follows the National Early Childhood Holistic Outcomes (ECHO) framework, focusing on three Global Child Outcomes:

1. Positive Social-Emotional Relationships
2. Acquisition and Use of Knowledge
3. Using Appropriate Behaviours to Meet Needs



Each child receives an Individualised Education Plan (IEP) based on functional assessments, with goals implemented by teachers and supported by AHPs through bi-annual reviews. Programme activities include semester and termly outings, CSR engagement, holiday take-home kits, and parental training sessions, empowering families to support their child's learning and development.

The programme has demonstrated measurable improvements in child development outcomes. Most children maintain or improve their developmental progress based on Functional Age Estimate (FAE) assessments, confirming that the evidence-based ECHO framework and individualised approach effectively foster growth across the three Global Child Outcomes.



Metta PreSchool @Punggol (MPSP)



Programme Overview

Forward Plans



- Leverage technology to strengthen home-school connections via the LittleLives app, interactive boards, and Augmentative and Alternative Communication (AAC) tools.
- Enhance staff expertise through advanced certifications in specialised interventions to remain at the forefront of evidence-based practice.
- Digitalise work processes for improved efficiency, data management, and service delivery.
- Develop an under-2 programme for infants and toddlers to extend early intervention to the critical earliest stage of development (in pipeline).

Through these initiatives, MPSP continues to provide personalised, evidence-based interventions that maximize each child's potential while empowering families as active partners in their child's development.



SPECIAL EDUCATION



Metta School



Strengthening Partnerships through Reciprocal and Inclusive Engagements (2025)

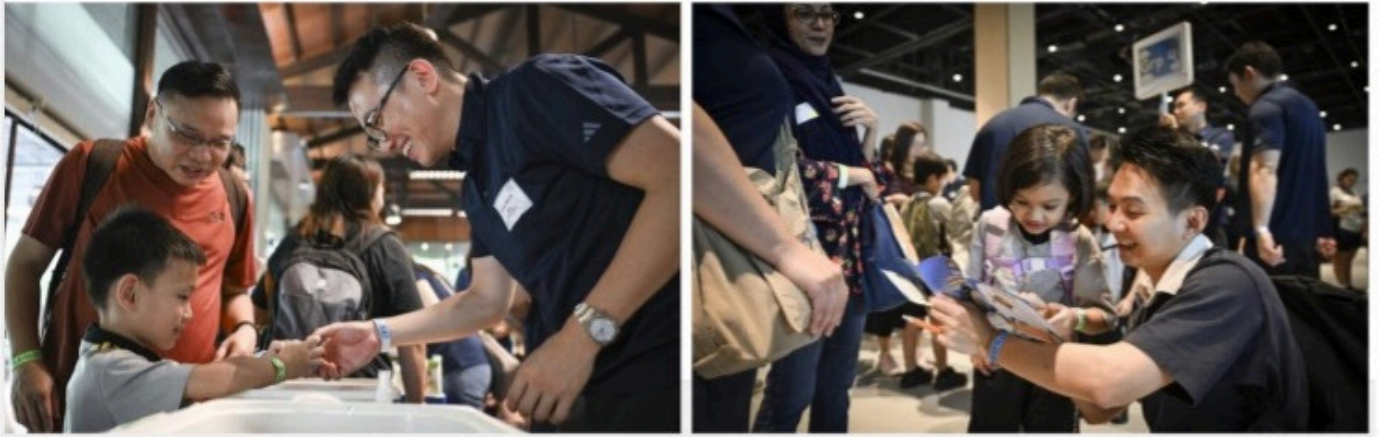
At Metta School, partnerships are more than collaborations—they are platforms for reciprocal learning, shared compassion, and inclusive community-building. In 2025, we deepened this approach through high-impact initiatives that brought together students, families, volunteers, and external organisations to foster a spirit of meaningful exchange.

Collaboration through volunteering

For instance, on 25 June 2025, Metta School proudly joined Temasek's Community Day as part of its 50th anniversary celebrations. More than 400 Temasek staff volunteers came together with over 200 students and their caregivers from Metta School and another SPED school at the Singapore Zoo and River Wonders for a day of shared discovery, bonding, and joy. This intergenerational celebration exemplified Temasek's ethos of "doing good" and reflected the school's shared values of inclusion, dignity, and connection. Families were actively involved, further reinforcing the school's partnership model that positions caregivers and our partners as integral to each child's learning experience.



Metta School



Another highlight of 2025 was our collaboration with Brahm Centre, where elderly participants from the centre engaged in a creative, intergenerational exchange with Metta students. This reciprocal partnership saw:

- 10 Metta students connecting with 24 elderly community members through three engaging pottery sessions, where they shared the skills they had gained in their Visual Arts classes during the June school break, and



Metta School



- 12 Metta students engaging in an intergenerational learning session during after-school hours, where they acquired the art of decoupage — a decorative craft involving paper layering and design — from 8 elderly participants on 17 July.

This exchange nurtured mutual respect, empathy, and skill-sharing across generations. It also offered students the opportunity to teach, mentor, and learn, enhancing both their vocational competencies and their social-emotional growth. The experience underscored the value of purposeful inclusion—where every individual, regardless of age or ability, contributes meaningfully.

Metta School



Collaboration for Impactful Skill Development

We value partners who dedicate their time and expertise to conduct customised training and equip our students with in-demand skills aligned with current market needs.

By leveraging their experience, these partners provide practical training, mentorship, and exposure to real-world applications. Such collaboration enhances our students' learning experience and contributes to developing a skilled, future-ready workforce.

During the recent June holidays, we had the privilege of engaging two esteemed partners to run training sessions for our students. These sessions offered valuable insights and hands-on experience, further reinforcing the importance of industry partnerships in education.



Haircare (2-days) training by Toni International College of Aesthetics & Physiology with 14 students participated on 26 and 27 June.

Painting and wall prep training by Nippon Group with 3 students participated on 17 June.

Metta School



Collaborating with CAG: An Exemplar of Trusted, Long-Term Partnership

Changi Airport Group (CAG) has been a key strategic partner, significantly contributing to our students' learning and development. From providing vocational opportunities and volunteering efforts to granting access to facilities that enrich learning, CAG's support has been invaluable.

In 2025, CAG further demonstrated its commitment to student well-being by conducting wellness sessions such as Zumba, Yoga, and the Calm & Curious: Dino Egg Hunt. The first session was held on 2 July, with the next scheduled for 29 October.



Looking Ahead

The abovementioned initiatives reflect our commitment to strategic partnerships that are reciprocal, respectful, and regenerative. They go beyond charity—they cultivate empathy, capability, and co-ownership among all participants. We extend our sincere gratitude to all our partners and we look forward to continuing to walk alongside one another in nurturing inclusive pathways where everyone gives, grows, and belongs.

Special Education Maitri School



Maitri School was officially inaugurated in December 2023. The school started out as a programme residing in Metta School in March 2021, with 7- and 8-year-old students. From 2024, the now-official Maitri school moved to a holding site at 95 Jalan Eunus while waiting for the new campus to be completed in 2028. We offer special education to students with Moderate to Severe Autism (ASD) with Intellectual Disability (ID). As of January 2025, our student enrolment was 143 students in the Junior and Middle Programmes.

Special Education Maitri School



Holistic Student Development (Field Trips)

In their junior years, students learn to communicate their needs and manage their emotions, increase their self-care and readiness to learn.



Special Education Maitri School



Holistic Student Development (Field Trips)

For students to experience authentic settings to apply and reinforce what they learnt in the classroom, regular field trips were organised outside the classrooms and the school, including a visit to the Mandai Zoo.



Special Education

Maitri School

Holistic Student Development (Festive Celebrations)



Celebrating festive occasions such as Chinese New Year and Hari Raya Puasa offers meaningful opportunities for students to learn about and appreciate the rich cultural diversity of Singapore. Through activities like music, dance, crafts, and traditional foods, students engage with the customs and stories behind each celebration in enjoyable ways.



These celebration programme reinforces core values such as respect, harmony, and understanding, which form an essential part of holistic education.



Special Education

Maitri School



**Holistic Student Development
(Expansion of Co-Curricular Activities)**



To cater to the varied interests of our students, the school introduced three new CCAs (Bouldering, Gymnastics and Dance Pop) in 2025 in addition to Angklung and Circus Arts.



Students from year three onwards attend one of these CCAs once a week and get to showcase their talent during the school Prize-Giving Day event or other available platforms. The CCAs support our school vision of maximising potential of our students by uncovering their talents with a range of holistic experiences.

Special Education

Maitri School



Forward Plans:

Maitri School/Building Project Update

The Maitri School project was awarded to Metta by the Ministry of Education (MOE) in November 2019. The school is designed to serve students aged 7 to 18 who are diagnosed with mild intellectual disability and moderate to severe autism. It will be located at 20 PasirRis Street 51, Singapore 518902.

While the project experienced delays due to COVID-19 pandemic, the progress is now firmly on track. Demolition works commenced in Q2 2025 with construction commencing in Q4 2025. The school is projected to be operational by Q1 2028.

Co-located with the Maitri School (teaching block) will be the Maitri Building (training block), which will house a continuum of programmes and services to support post-18 alumni and youths. These initiatives aim to right-size opportunities based on individual abilities and will include a Day Activity Centre and a Sheltered Workshop.



Special Education

Maitri School



Forward Plans:

Maitri School/Building Project Update

In addition, Metta will collaborate with strategic partners to create and provide training and open employment pathways for youths capable of entering the workforce. Alongside these efforts, there will be dedicated support for caregivers and volunteers, ensuring a holistic ecosystem of care.

As the saying goes, “It takes a village to support our youths.” The Maitri School/Building represent that village—a nurturing community where every individual can strive and thrive.



YOUTH EMPLOYMENT SUPPORT





Established in 2007, Arts@Metta supports Metta School graduates with mild intellectual disability, with or without autism. The programme nurtures their artistic talents while equipping them with essential life skills for independence and social integration. Artists are employed as full-time staff and receive equal treatment and benefits as other employees of Metta.

Over the years, Arts@Metta has built a sustainable model of supported employment, enhanced social inclusion, and raised public awareness through corporate collaborations, exhibitions, and retail initiatives. In the past year, regular Corporate Social Responsibility (CSR) workshops, training sessions, and exhibitions were conducted, with participants engaging in batik painting as part of their team bonding event under the guidance of our youths with special needs. Youths from our three post-18 programmes also co-facilitated the SSI Social Service Field Experience, part of the Higher Diploma in Social Service (HDSS), providing students with hands-on community learning beyond the classroom.



Arts@Metta was also honoured to be commissioned for several significant corporate projects. A key highlight was our collaboration with Changi Airport Group to design customised coasters showcasing the architectural designs of the new airport, presented to guests at the T5 Groundbreaking Ceremony on 14 May 2025. This milestone project was led by our artist Mr. Lenon Lim, who proudly met Guest-of-Honour Prime Minister Lawrence Wong in person.



Another national highlight was the SG60 vouchers, distributed to all eligible Singaporeans in celebration of the nation's 60th birthday. Reflecting the inclusive spirit of SG60, the voucher set featured six postcards designed by artists of different abilities, all signed by Prime Minister Wong. We are proud that two of the selected designs were created by our artists —Mr. Muhamed Fadhil, Ms. Tan Yan Min for the Rain Vortex at Jewel Changi , and Mr. Lenon Lim for the National Gallery—showcasing their talents on a national platform.

We were also privileged to collaborate with MUJI at Plaza Singapura, where we had the opportunity to showcase our products and services. This partnership not only highlighted the creativity and talents of our artists but also served as a meaningful platform to advance our advocacy efforts in fostering inclusion and awareness.





Testimonials:

Working with this incredible group of artists with disabilities has been an inspiring and enriching experience for us. Their creativity, passion, and unique perspectives brought value to our collaboration. We're happy and honoured to have partnered with such talented individuals and look forward to future projects together. - ***Jia Yin Shaping Hearts NECDC***

Having collaborated with Metta Welfare Association over the years, we are consistently amazed by the high quality of their products and the artists' dedication to delivering professional, well-designed creations. They continue to impress us with innovative new products that keep pace with evolving industry trends. – ***Qi Xiang Changi Airport (Jewel)***

We extend our heartfelt appreciation to Arts@Metta for their collaboration and the remarkable effort by their talented artists in creating the beautiful batik painting showcased at the APD Annual Police Dinner 2024. Guided with dedication and expertise by Art Trainer Ms. Qamariah, the artists displayed not only creativity but also perseverance, resulting in a truly splendid art piece. Your hard work and artistry added immense value to the event, and we are deeply grateful for your contribution. – ***Fazila Singapore Police Force Airport Division***

Metta Café



Established in 2014, Metta Café provides vocational training in Food & Beverage (F&B) for Metta School graduates aged 18 and above with mild intellectual disability with/without autism. Guided by its mission to train and create employment opportunities for youths with special needs, the programme equips participants with vocational, work, and life skills through structured training and development. In doing so, it supports Metta's vision of enabling youths with special needs to achieve economic independence, self-reliance, and greater social integration.



Metta Café



Graduates who obtain the ITE Skills Certificate (ISC) but may not be ready for open employment are recruited as Metta Café apprentices. Their abilities are further enhanced through on-the-job training in a commercial setting, allowing them to refine technical competencies while building essential soft skills and confidence.

With its status as an Approved Training Organisation (ATO), Metta Café is also accredited to conduct WSQ courses for persons with disabilities. This accreditation enables apprentices to acquire industry-recognised skills while fostering a mindset of continuous learning. Apprentices are employed as full-time staff of Metta and enjoy the same treatment and benefits as all employees.

Over the years, Metta Café has grown into a model of inclusive employment, empowering youths with special needs to build independence and self-confidence, while raising public awareness of their abilities and contributions.

We were honoured to be nominated as the beneficiary of the 11th ITG Cup. The contributions received have been directed towards supporting the vocational programmes and services at Metta Café, empowering our apprentices with meaningful training and employment opportunities.





Established in 2019, ECO@Metta integrates environmental sustainability with vocational training to support youths with special needs who require more intensive guidance. The programme empowers participants through eco-friendly initiatives that build confidence, strengthen life skills, and promote meaningful social contribution.

In partnership with community organisations, corporates, and academic institutions, ECO@Metta conducted regular Corporate Social responsibility (CSR) and public workshops where youths were given the opportunity to take on trainer roles. This not only enhanced their vocational abilities but also nurtured self-esteem and reinforced their sense of purpose within the community.

A signature initiative is the production of orange enzyme cleaners, made from recycled orange peels fermented with brown sugar and water over three months. Trainees are actively involved in every step of the process, from fermentation to bottling and labelling, as part of their vocational training. The finished products are distributed free to low-income families for daily household use, reflecting a meaningful “community for community” effort. Remaining orange peels are returned to the composting system and converted into fertilizer, completing a sustainable cycle of returning resources to the earth.



Through these initiatives, ECO@Metta not only promotes green practices but also creates pathways for vocational development, meaningful employment, and stronger community partnerships.

Forward Plans

New Programmes & Initiatives

- Launching new creative modules under Arts@Metta (e.g., digital art and 3D printing).
- Expanding Metta Café's menu and introducing healthier choices including cookies for the diabetic patients.
- ECO@Metta aims to innovate new eco-friendly products and broaden its outreach efforts, strengthening our ESG initiatives and contributing towards the national Green Plan 2030.



DISABILITY CARE



Metta Home for the Disabled and Metta Home Day Activity Centre

The Metta Home for the Disabled and Metta Home Day Activity Centre were set up in December 2000 to offer community care options to adults with intellectual disabilities who are aged between 18 and 55. The former is a purpose-built facility designed to accommodate 103 residents to provide day care services for a capacity of 50 beneficiaries. Our programmes aim to equip all recipients with the skills and means to lead independent and fulfilling lives, so as to achieve social integration and quality of life.

Tending them with holistic care and working closely with their primary caregivers to provide well-rounded support is a multi-disciplinary team comprising a social worker, training officers, staff nurses, assistant nurses, nursing and therapy aides.

Detailing specific interventions that address the needs and challenges unique to their disability profiles, these plans are executed via a comprehensive training curriculum, covering areas such as activities of daily living and community living skills.



Metta Home for the Disabled and Metta Home Day Activity Centre



At Metta Home for the Disabled and our Day Activity Centres (HDAC), we are committed to creating inclusive, empowering, and engaging environments for persons with Intellectual Disabilities. Our programmes focused on holistic development—enhancing physical, emotional, and social well-being through meaningful activities. By integrating the arts, sports, and community-based experiences, we enabled our clients to build confidence, develop life skills, and foster a sense of belonging within the wider community.

Metta Home for the Disabled and Metta Home Day Activity Centre



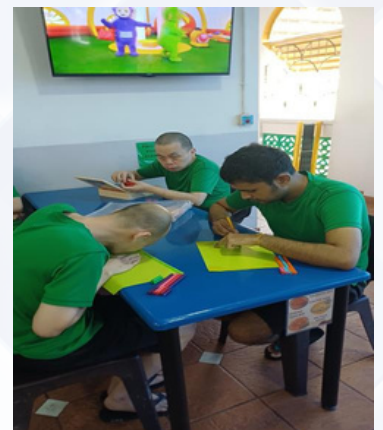
Metta's diverse range of inclusive programmes continued to enrich lives by fostering emotional expression, physical coordination, and social connection. Music Therapy and Performance offered a creative outlet for those with limited verbal communication, evolving into a celebration of inclusion that strengthened bonds among therapists, volunteers, and the community. Equine-assisted activities through RDA Horse Riding & Grooming promoted motor skill development and emotional bonding, becoming a joyful and routine part of participants' lives.



Metta Home for the Disabled and Metta Home Day Activity Centre



The Golf Clinic at Singapore Island Country Club provided a calm and supportive environment that nurtured focus, patience, and coordination, revealing new interests and talents while offering volunteers a deeply rewarding experience. Inclusive Boccia Sports encouraged strategic thinking, teamwork, and precision, instilling pride and resilience through friendly competition. Similarly, the Play Inclusive Basketball Skills Challenge promoted fitness, collaboration, and community engagement, energising participants and volunteers alike. Community Walks further supported wellness and social bonding, fostering unity and strengthening ties across diverse groups within the community.



METTA DAY ACTIVITY CENTRE FOR THE INTELLECTUALLY DISABLED (IDAC)



Metta Day Activity Centre for the Intellectually Disabled(IDAC)

The Metta Day Activity Centre for the Intellectually Disabled was one of Metta's earliest centres inaugurated. Established in 1995 for 40 beneficiaries, it has served adults with intellectual disabilities, aged between 18 and 55 years old by offering them a place in which they can engage meaningfully with staff and fellow clients and improve their quality of life.

The skills that our clients learn in IDAC are targeted at Daily Living skills, Community Living Skills, as well as Behavioural Management. Such disorders often result in co-occurring conditions like impairment in adaptive functioning, which impede their communication, self-care and cognitive learning abilities.



Metta Home for the Disabled and Metta Home Day Activity Centre



Moving forward, Metta will introduce new and enhanced programmes to support holistic development and strengthen community bonds. Key upcoming activities include a Coached Swimming Programme focused on water safety and basic skills, Water Acceptance sessions for individuals with sensory sensitivities, and Customised Individual Activities tailored to each participant's pace and needs. New initiatives such as Next-of-Kin Inclusion Outings aim to deepen caregiver-client relationships, while enhanced volunteer training will equip volunteers with inclusive coaching skills. Service upgrades will include structured impact measurement tools and continued efforts to improve accessibility through barrier-free venues and adaptive equipment. These plans reflect Metta's ongoing commitment to providing safe, inclusive spaces, building strong networks, and innovating with compassion and resilience.



MEDICAL CARE



Metta Day Rehabilitation Centre for the Elderly



Metta Day Rehabilitation Centre for the Elderly was established in 1998 to support the needs of the elderly in the community. Our dedicated team—including physiotherapists, occupational therapists, social workers, drivers, and therapy aides—runs three core programmes: active rehabilitation, maintenance exercises, and maintenance day care. These programmes help the elderly regain independence and reintegrate into society after medical conditions such as stroke, Parkinson's disease, or dementia, while also fostering confidence and social connections.



Metta Day Rehabilitation Centre for the Elderly



In FY24/25, we served 166 clients, with 42 receiving occupational therapy and all 166 benefiting from physiotherapy, enabling them to perform daily activities more independently. Beyond physical rehabilitation, we provide social support to the less fortunate. Through our medical care donation-in-kind drive, 13 elderly received monthly necessities, with corporate partners Standard Chartered Bank and Changi Airport Group volunteering in packaging and delivery.

In March FY24/25, we introduced cooking and baking classes, allowing the elderly to reminisce by recreating traditional snacks and desserts while learning healthier recipes aligned with the Healthier SG Movement. We also welcomed 10 corporates and 5 schools for community engagement activities and launched an intergenerational programme with Star Learner Tampines, connecting kindergarten children with the elderly monthly.



Metta Day Rehabilitation Centre for the Elderly



To nurture creativity and promote healing, our art therapy workshops are tailored for elderly with cognitive impairment, dementia, Parkinson's disease, and stroke. In FY24/25, 50 clients participated, with 58.3% reporting improvements in anxiety and depression scores.

Looking ahead, we plan to expand our programme offerings to include memory-focused therapy sessions, gentle exercise classes, and digital literacy workshops to help elderly stay connected with family and community. We also aim to strengthen intergenerational engagement with more schools and youth groups, while scaling our volunteer-driven social assistance initiatives. Through these efforts, we continue to create meaningful, holistic experiences that enhance both the physical and emotional well-being of the elderly.



Metta Hospice Care



Established in June 2000, Metta Hospice Care provides home-based, integrated palliative care to patients and their families, ensuring they are supported with compassion and dignity during their end-of-life journey. Our multidisciplinary team of doctors, nurses, and social workers works closely with patients to alleviate pain, manage symptoms, and provide emotional support, allowing them to spend their final days in the comfort of their homes.

In FY2024/2025, we served 204 palliative patients and their families, making over a total of 2,722 home visits. Many patients face terminal conditions such as cancer, renal failure, and heart failure, and our personalised care ensures they feel supported despite their illness.

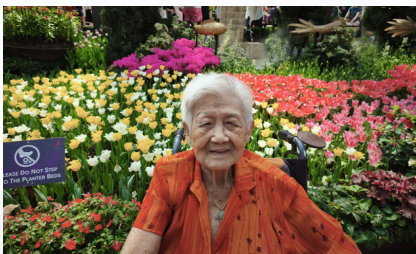


Metta Hospice Care



Key programmes implemented include:

- Spiritual Support Programme: Engaging religious leaders across various faiths to provide emotional and spiritual guidance to patients in their final days.
- Make-A-Wish Programme: In collaboration with a group of philanthropists, fulfilling patients' wishes to create meaningful, lasting memories for them and their families.



Metta Hospice Care



Forward Plans:

- Expand services to Central Singapore, extending support to a wider pool of patients.
- Organise regular outings to enrich patients' quality of life despite physical limitations.
- Conduct health talks by specialist doctors to educate patients and families on disease progression.
- Partner with IMDA to equip elderly patients with digital skills, ensuring they remain connected and protected from scams.
- Collaborate with corporates such as Citigroup, Sentosa, and Peach Garden for additional patient engagement and outings.
- Provide art therapy programmes for caregivers, supporting them in coping with grief and loss.

Through these initiatives, Metta Hospice Care continues to deliver holistic, compassionate support that addresses the physical, emotional, and social needs of palliative patients and their families.

Metta HomeCare



Established in April 2015, Metta Homecare provides home-based care for homebound patients living with chronic conditions such as heart disease, chronic obstructive pulmonary disease, diabetes, and other endocrine disorders. These conditions often limit patients' functional mobility, and our compassionate multidisciplinary team of healthcare professionals delivers specialised care in the comfort of their homes, supporting both recovery and daily living.

Beyond medical treatment, we prioritise the physical, emotional, and social well-being of our patients. In FY24/25, our homecare clients participated in enriching outings organised with Peach Garden, including visits to Gardens by the Bay and Sentosa Cares Week, bringing joy and engagement to individuals who are otherwise homebound.

Metta HomeCare



In FY24/25, Metta Homecare served 108 clients, with over 2,010 home visits, representing a 100% increase in visits from FY23/24, reflecting the growing demand for home-based care among Singapore's ageing population. Key services provided include medication packing, stoma bag changes, and catheter care, ensuring patients can maintain a higher quality of life despite chronic conditions.

Through Metta Homecare, we continue to provide holistic, patient-centered support, empowering homebound elderly to live healthier and more meaningful lives in the comfort and safety of their own homes.



Testimonials

To Dr Cui, Nurse Tang and Metta Team

We would like to express our appreciation and gratitude for the care and help for our mother.

Dr Cui had been a kind doctor during the difficult period. Our wishes for the team's good health and continue the good work for those in need.

From: Bee Keow, daughter of PB

Dear Nurse Tang, Dr Cui and Admin Sa'diah

Thank you for the assistance rendered for my mother.

From: Christine, daughter of TSL

Hi Boon Heng

Thanks for dropping by and spending your previous time talking to me.

From: Patient, Mrs Yeo

Hi Dr Lau and Nurse Bee Suan

My dad and I are blessed and grateful to have you guys ! Thank you so much. Cheers 🍷🍷!

From: Diana Liow, caregiver to patient LTK



Forward Plans:

- Expand service capacity to support more homebound patients, addressing the rising needs of Singapore's ageing population.
- Introduce health and wellness workshops, covering nutrition, gentle exercise, and mental health, tailored for homebound patients.
- Strengthen community and corporate partnerships to provide additional enrichment activities and outings for homecare clients.
- Incorporate digital tools and telehealth solutions to monitor patients' health remotely, improving care coordination and response times.
- Provide support programmes for caregivers, including educational workshops and wellness activities, to empower them in managing the care of their loved ones.

Through these initiatives, Metta Homecare continues to deliver holistic, patient-centered support, enabling homebound elderly to live healthier, more fulfilling lives in the comfort of their own homes.

OUR PEOPLE



Staff Learning Day

1 July 2024



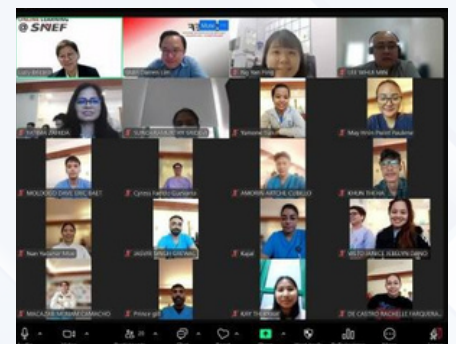
The Staff Learning Day provides an opportunity for professional growth and team development. As part of the programme, the Domino Team-Bonding Game engaged staff in collaborative problem-solving and strategic thinking, fostering effective communication, trust, and camaraderie. By combining fun with practical learning, the activity strengthened teamwork skills and encouraged creative thinking, reinforcing the organisation's commitment to cultivating a cohesive and agile workforce.



Continuous Learning and Development



Metta recognises that continuous training and development – one of our Core Value, are vital to the growth and success of our employees. By investing in their skills and capabilities, we enable staff to perform at their best, adapt to evolving challenges, and take on new opportunities. This commitment to ongoing learning not only enhances expertise but also cultivates motivation, engagement, and a culture of growth, ensuring that every employee can thrive and contribute meaningfully to the organisation's mission.



Supporting Professional Growth through Specialist Training



Metta actively supports the professional development of our employees by sponsoring specialist diplomas, equipping them with advanced skills and knowledge to excel in their roles.

Specialist Diploma in Palliative Care Nursing

Our Senior Staff Nurse, Tan Bee Suan from Hospice Care, attended part-time evening classes for a Specialist Diploma in Palliative Care Nursing. This training enhances her expertise, enabling her to provide higher-quality care to patients in our Homecare and Hospice Services.

Senior Staff Nurse Tan Bee Suan's Testimonial

I recently completed my Specialist Diploma in Palliative Care Nursing at Ngee Ann Polytechnic. I'm thankful for the support from my manager and colleagues at Metta Hospice Care during my studies, which allowed me to balance work, studies, and personal life. Despite the challenges, I persevered, knowing that continuous improvement is crucial in our field.

This course has equipped me with valuable knowledge and skills, enhancing my ability to deliver effective palliative care. It has motivated me to give my best to my patients and their families, and I am committed to making a positive impact on their lives.

I encourage fellow nurses to keep upgrading their skills despite the challenges. You will have fun and meet new people in the palliative care field. It's precious to learn directly from the experts!



She attended the Specialist Diploma from 13 April 2024 to 31 March 2025.

Supporting Professional Growth through Specialist Training



Metta is committed to supporting our employees' professional development by sponsoring specialist diplomas, enabling them to acquire advanced skills and knowledge to excel in their roles.

Specialist Diploma in Early Childhood Intervention (Special Needs)

Our Preschool Teachers pursued part-time evening courses offered by the National Institute of Early Childhood Development (NIEC), achieving academic milestones to enhance their expertise. This training strengthens their capabilities to provide high-quality support tailored to the developmental needs of our preschool children with special needs.

Teacher Koh Jia Jin's Testimonial

I had the privilege of completing my SDESN in 2024 in MPSP. It was a challenge to juggle between work and studies, while also having time for my social life as we are committed to class on most weekday evenings. Being the only one from my centre to attend the course at that time, I also had to coordinate with group mates from other centres as we had group assignments for all our modules. Thankfully, the courses were all held online so we did not have to travel back and forth after a long day of work.

This course has allowed me to meet and learn from fellow professionals, on top of the knowledge imparted by our lecturers and I am thankful for the opportunity as it helps me become a better early interventionist and improve overall. Interacting with peers from other organisations is also very insightful as we all have different strategies that we usually use and may not be aware of.



He attended the Specialist Diploma from 17 April 2023 to 16 July 2024. Image taken during Jia Jin's intervention period

Training and Development



In-House Group Training for Employees

Metta conducts in-house group training to enhance employees' skills and knowledge in a collaborative setting. These sessions foster teamwork, support professional growth, and align employee development with the organisation's goals.



Critical Core Skill: Effective Communication Skills

Expressing ideas clearly and listening actively to build understanding, teamwork, and stronger workplace relationships.



Critical Core Skill: Problem-Solving Skills

The ability to identify challenges, find solutions, and make effective decisions to support team and organisational goals.

Training and Development



Using Excel with AI and ChatGPT

Employees participated in training to enhance Excel productivity by leveraging AI and ChatGPT. The sessions focused on automating tasks, analyzing data, and generating actionable insights efficiently.



National Day Celebrations



Staff and Metta Family Day



On 14 September 2024, staff and their families enjoyed a fun-filled day at Universal Studios Singapore, experiencing exciting rides, entertaining shows, and creating lasting memories together. The outing strengthened bonds between colleagues and their families, fostered a sense of community, and provided a well-deserved day of enjoyment outside the workplace.



METTA FAMILY DAY 2024

14 September 2024 (Saturday)

Universal Studio Singapore (Resort World Sentosa)



Staff Dinner - Xin Guang Nite 2024



Our Annual Staff Dinner, Xin Guang Nite 心光之夜, held on 1 November 2024, was a memorable celebration filled with energy and camaraderie. The evening featured captivating performances, engaging games, and exciting lucky draws, creating a vibrant and enjoyable experience for all attendees.



A highlight of the evening was the Long Service Awards presentation, where 18 dedicated employees were recognised for their unwavering commitment and years of exemplary service with Metta—an inspiring testament to their loyalty and contribution.

From Flexible Work to HR Handbook

— Embracing Technology for Better Access

We first introduced the chatbot to support Flexible Work Arrangements and have since extended it to cover the HR Handbook as well - A quick and convenient way for employees to explore options, ask questions, and get guidance.



9:53 am
what are the different types of FWA

Metta HR Chatbot | AI generated | 9:53 am

Based on official sources

Types of Flexible Work Arrangements (FWA):

- **Flexi-Place:** Employees work flexibly from different locations aside from their usual office location (e.g., telecommuting, work-from-home) ¹.
- **Flexi-Time:** Employees work flexibly at different timings with no changes to total work hours and workload (e.g., flexi-hours, staggered hours, flexi-shift, compressed work schedule) ¹.
- **Flexi-Load:** Employees work flexibly with different workloads and with commensurate remuneration (e.g., job sharing, part-time work) ¹.

2:17 pm
what are metta's core values

Metta HR Chatbot | AI generated | 2:17 pm

Metta's Core Values

- **Compassion:** Compassion towards clients, treating them with kindness and dignity.
- **Integrity:** Acting with integrity by upholding professional conduct and behaving ethically.
- **Harmony:** Being in harmony with others, treating everyone with equality and sensitivity, regardless of race or religion.
- **Respect:** Treating clients, employees, donors, partners, and other stakeholders with mutual respect and recognizing the importance of diversity.
- **Continuous Improvement:** Striving for excellence in service and performance through continuous learning and improvement ¹.

9:48 am
how do i request for FWA

Metta HR Chatbot | AI generated | 9:48 am

☒ **Based on official sources**

To request a Flexible Work Arrangement (FWA), follow these steps:

- 1. Submit a Formal Request:**
 - Use the e-form link provided: [FWA Request Form](#) ¹ ².
- 2. Routing and Review:**
 - The form will be routed to HR, who will then forward the request to the respective manager.
 - The manager will review the request and provide a written decision within two months from the submission date ¹ ².
- 3. Include Necessary Details:**
 - Your request should specify the expected frequency and duration of the FWA, as well as the start and end dates.
 - Include the reason for the request and any other relevant information ¹.

Type a message

🔗 😊 📎 + ➤

COMMUNITY PARTNERSHIP



Flagship Events



Metta Charity Carnival 2025



For the past 25 years, the Metta Charity Carnival has stood as a vibrant symbol of community spirit, inclusion, and shared purpose. On 23rd March 2025, the Carnival continued this proud tradition, bringing together people from all walks of life to support a meaningful cause—empowering lives through Metta’s programmes and services.

This year’s event was made possible through the unwavering support of our stallholders, who generously contributed their time, resources, and creativity to create a lively and engaging marketplace. From food and crafts to games and wellness booths, each stall added colour and warmth to the Carnival experience.

Flagship Events



Metta Charity Carnival 2025



We are deeply grateful to our donors, whose contributions helped sustain our mission and expand our reach. Their generosity ensures that our beneficiaries continue to receive quality care, inclusive opportunities, and holistic support.

Our heartfelt thanks also go to our volunteers, whose energy and dedication were the heartbeat of the event. Whether assisting with logistics, guiding visitors, or cheering on performances, their presence made the Carnival welcoming and inclusive for all.

Flagship Events



Metta Charity Carnival 2025



The event was further enriched by the involvement of our long time corporate and community partners including Singapore Pools, Standard Chartered Bank, Holistic Way and Changi Simei, who collaborated with us to amplify the Carnival's impact. Their support reflects a shared commitment to social responsibility and inclusive development.

Beyond fundraising, the Metta Charity Carnival is a celebration of unity. It brings together clients, caregivers, families, volunteers, and the wider public in a joyful and inclusive setting. Over the past 24 years, it has grown into a cornerstone of our community engagement efforts—fostering awareness, compassion, and lasting connections.

As we look ahead, we remain committed to nurturing this legacy of togetherness. The Carnival is more than an event— it is a movement that continues to inspire hope, inclusion, and collective action.

Flagship Events



5th Singapore Pools X Metta Charity Run



On 7th September 2024, the Singapore Pools X Metta Charity Run marked its fifth edition, continuing a meaningful journey that began during the height of the pandemic. What started as a physical run was swiftly and thoughtfully transformed into a virtual event, thanks to the unwavering support and collaboration of Singapore Pools. This pivot allowed participants to run from anywhere, at any time, making the event more inclusive and accessible than ever before.



Flagship Events



5th Singapore Pools X Metta Charity Run



Through this partnership, we learned invaluable lessons about adaptability and the power of innovation in the face of adversity. The virtual format not only kept the spirit of the Charity Run alive during uncertain times but also expanded its reach, engaging a wider community with over 1,200 runners and reinforcing the importance of staying connected. It reminded us that even in moments of disruption, we can find new ways to come together, support one another, and continue making a difference.

As we celebrate five years of this collaboration, we remain deeply grateful to Singapore Pools for their commitment to our cause and their belief in the strength of community. The Charity Run has become more than just a fundraising event—it is a symbol of resilience, inclusion, and hope, empowering lives one step at a time.

Flagship Events



25th Metta Charity Golf



On 5th July 2024, Metta proudly celebrated the 25th edition of our Annual Charity Golf—one of our flagship fundraising events that has stood the test of time. For over two decades, this event has brought together a dedicated community of golfers, donors, and supporters who share a common spirit of compassion and generosity. Their continued participation and unwavering support have been instrumental in sustaining our mission and expanding our reach to those in need.

Flagship Events

25th Metta Charity Golf



We are honoured to continue the legacy of our former Golf Sub-Committee Chairman, Mr K K Teoh, whose vision and leadership laid a strong foundation for the success of this event. His commitment to community service and inclusive support continues to inspire us. Today, that legacy lives on through his sons, Dr Teoh Tiong Ann and Dr Teoh Tiong Ghee, who have graciously stepped forward to carry on their father's work. Their support reflects the enduring values of compassion, service, and community spirit that Mr Teoh so deeply embodied.

The 25th Annual Charity Golf is more than just a sporting event—it is a celebration of resilience, unity, and shared purpose. As we mark this milestone, we extend our heartfelt gratitude to all who have journeyed with us over the years. Together, we continue to drive meaningful change, one swing at a time.

Vesak Day Lamp Blessing Ceremony



On 12 May 2025, Metta warmly welcomed devotees and well-wishers to the Vesak Day Lamp Blessing Ceremony, organised by Golden Pagoda Buddhist Temple, supported by Metta Welfare Association, a sacred occasion honouring the birth, enlightenment and passing of the Buddha.

Each lamp symbolised the dispelling of ignorance and the illumination of wisdom, guiding participants towards inner peace and spiritual clarity. The collective glow of the lamps reflected unity, hope and the timeless teachings of the Buddha that continue to inspire generations.

Metta extends its heartfelt gratitude to devotees, volunteers and supporters who came together to make this ceremony a meaningful and memorable one. Your presence and contributions embody the true spirit of Vesak, strengthening the bonds of compassion and harmony within our community.



Metta Lunar 7th Month Auction



First introduced in 1999, the Metta Lunar 7th Month Auction has become one of Metta Welfare Association's longest-running fundraising traditions. For over two decades, it has served as a meaningful platform to rally community support for our cause.

On 12 July 2025, Metta commemorated the 26th Anniversary of the Metta Lunar 7th Month Auction, officiated by our President, Venerable Chao Khun Fa Zhao_{BBM}.

We are deeply grateful for the steadfast generosity of our donors and supporters, many of whom have journeyed with us since the very beginning. Their unwavering commitment continues to sustain our programmes and services, enabling us to provide holistic care for our beneficiaries and their families.



OPERATIONS REVIEW & CORPORATE GOVERNANCE



ENVIRONMENTAL, SOCIAL AND GOVERNANCE



At Metta, we are committed to integrating Environmental, Social and Governance (ESG) principles into every aspect of our operations. The relevance and importance of ESG has been shared through diverse platforms including committee meetings, staff dialogue sessions, town halls, staff learning day, newsletters, and other staff engagement activities.

We continue to adopt ESG practices across our operation in FY2024/25, creating sustainable impact for our clients, staff and the community at large.

Our Commitment to ESG

ENVIRONMENTAL



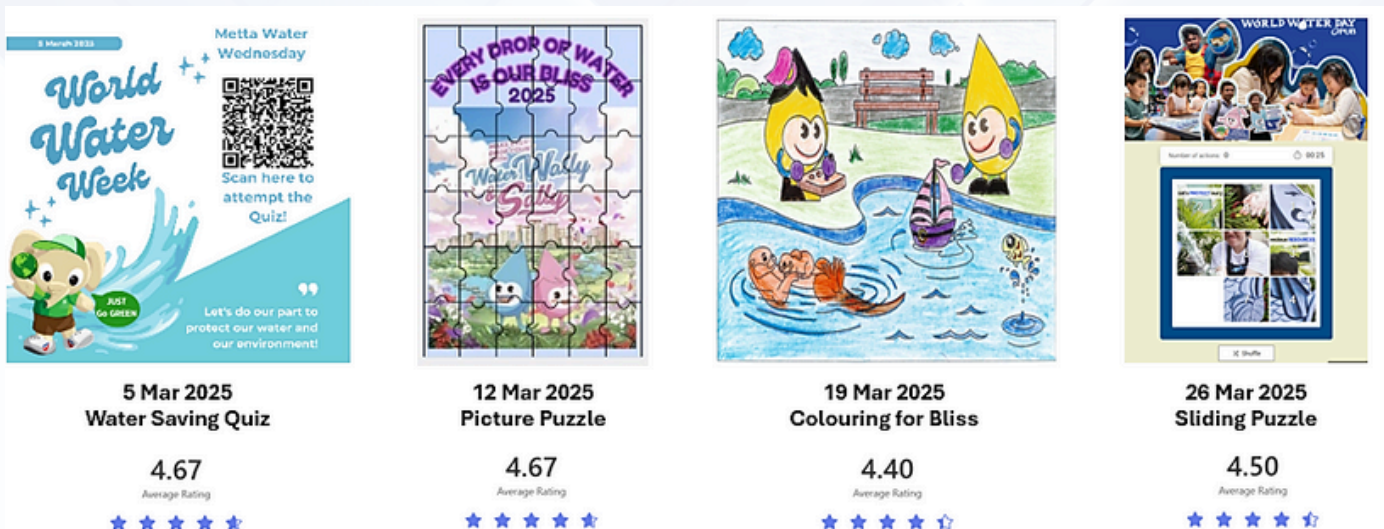
1. The Green Ambassador (GA) Programme was launched on 22 September 2022 with the objective of bringing like-minded staff to take active roles in promoting green practices. Our Green Ambassadors serve as champions of sustainability, leading efforts in the following initiatives:

a. Singapore World Water Day (March 2025)

The GAs organised a range of engaging activities to foster awareness of water sustainability and encourage water-saving practices among our staff and clients. These activities included Water & Life Photo contest, interactive Water Wednesday mini games in March 2025, and the Experiential Singapore River Quest.



ENVIRONMENTAL, SOCIAL AND GOVERNANCE



The Water Wednesday games highlighted the scarcity of water and the importance of water conservation. A total of 95 participants (clients & employees) were actively engaged in the various mini games. Overall satisfaction rating was at 4.56 out of 5.



Staffs shared that they have learned how to use water wisely in order to avoid wastage and understand the impact of their actions to the environment.

The winning photo with the highest votes. A total of 32 photo entries were received for the Water & Life Photo contest



ENVIRONMENTAL, SOCIAL AND GOVERNANCE

b. Staff Learning Day 2024

Nature and Sustainability Tours at Gardens by the Bay was organised for staff on 1 July 2024, fostering environmental awareness and offering learning opportunities on the breadth and depth of green and sustainable initiatives. The GAs designed and facilitated bingo games to engage staff, deepening their knowledge of the environmental conservation and the Singapore Green Plan.



Bingo Winners received plants nurtured in upcycled tumblers.





ENVIRONMENTAL, SOCIAL AND GOVERNANCE

2. Sustainability in Actions

The Go Green mindset is embraced by not just our GA team but also staff and clients across different centres. This is especially evident in the following activities and initiatives:

a. Repurpose

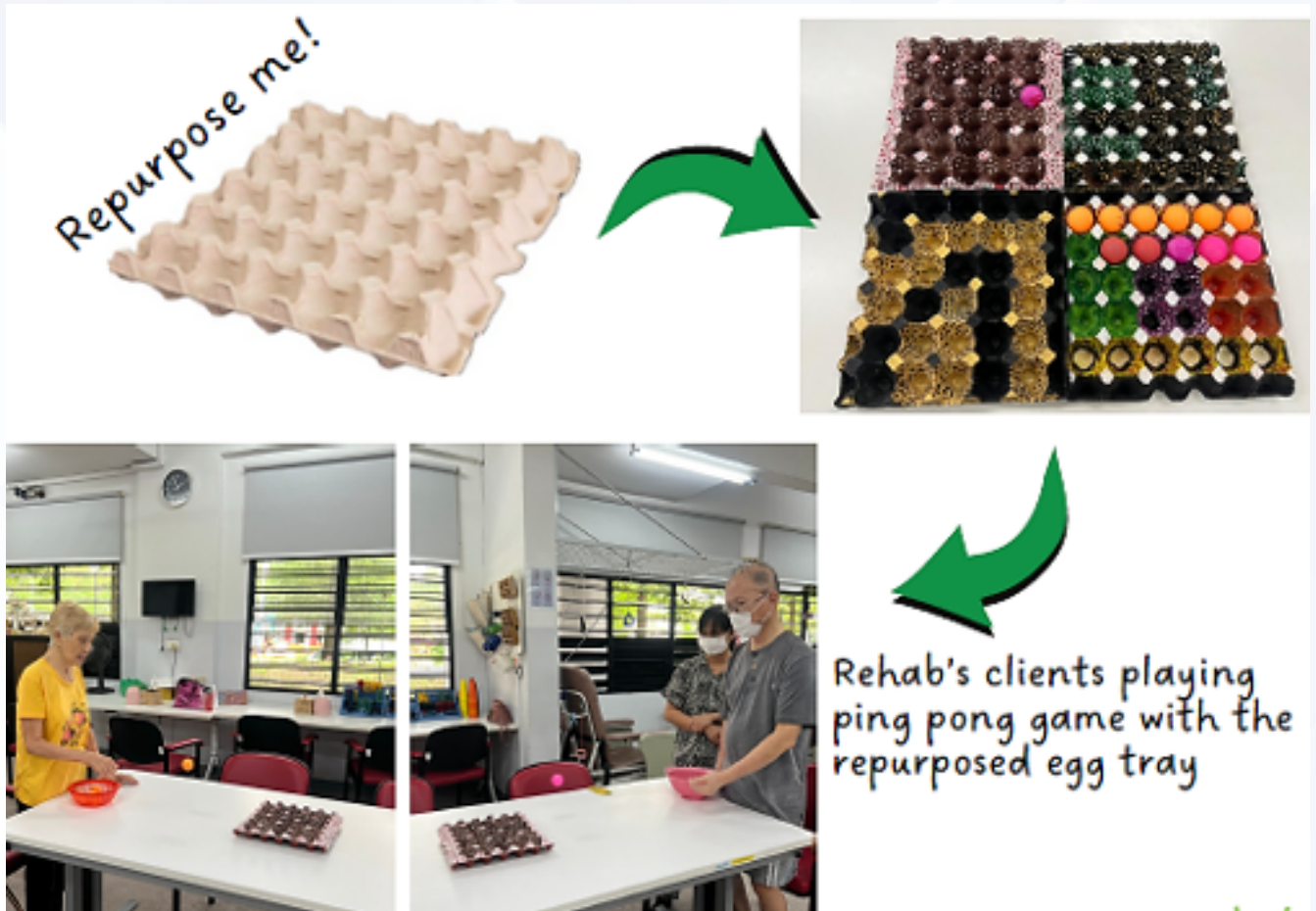
Our clients are actively engaged in our ongoing sustainability efforts. With the dedicated support of our staff, they have participated in a variety of repurposing projects. The creative designs and decorations shine through during celebrations and fun-filled activities.



Metta Home staffs and clients collaborated to create traditional Dragon and Lion dance figures using recycled diaper cardboard. IDAC staffs designed and displayed festive decorations made from recycled red packets.



ENVIRONMENTAL, SOCIAL AND GOVERNANCE



Rehab staff collected empty egg trays from Metta Café and repurposed it for fun and engaging activity with Rehab clients.

b. Reduce paper

We are progressively reducing paper prints and hard-copied records. As an organisation, we have adopted digital letterheads and digital name cards. We have also digitalised the submission of hard copied petty cash and reimbursement claims.



ENVIRONMENTAL, SOCIAL AND GOVERNANCE

c. Reduce the use of disposables

Single-use disposables cups are replaced with mugs in our conference rooms.



d. Save Electricity

Our green Mascot, Ello, gives our staff a friendly nudge to turn up the aircon temperature to 25°C and help conserve electricity.



e. Water Management

We have replaced existing inefficient flushing cistern with new flushing cistern for HQ building, effectively reduced water flushing capacity by 50%. Additionally, all mini-stop-valves have been adjusted to reduce water-flow.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE



Social

We are committed to integrate our Strategic Thrusts into our organizational practices, cultivating strong relationships with our stakeholders, encompassing clients, employees, donors, partners, and the community.

The diverse programmes designed to engage clients, initiatives aimed at empowering staff, and meaningful collaborations with our partners – are outlined in the respective sections in this Annual Report.

In ensuring our work environment comply with the requirements of the Workplace Safety and Health Council, we have applied and received the re-certification of bizSAFE Level 3, valid till 26 January 2028.

Governance

At Metta, we prioritize high standards of corporate governance, upholding the values of accountability and transparency across all aspects of our operations. We adhere strictly to the Code of Governance for Charities and Institutions of a Public Character issued by the Charity Council.

Please refer to the [Corporate Governance](#) page for more details.

CORPORATE GOVERNANCE



1. Introduction

We are committed to upholding the highest standards of corporate governance, guided by the principles of accountability and transparency. We adhere to the Code of Governance (for Charities and Institutions of a Public Character) issued by the Charity Council.

2. Charity Status

Metta Welfare Association (Metta) was set up as a society with the Registry of Societies (ROS) on 13 July 1994. It was registered as a charity under the Charities Act on 9 March 1995.

Charity Registration No: 1082	Constitution: Society
Unique Entity No: S94SS0081K	ROS Registration No: 285/93WEL
IPC Validity Period: 1 March 2024 to 31 January 2027	GST Registration No: M90373853A
Member of Central Fund: NCSS Charitable Fund	Registered Address: 32 Simei Street 1, Singapore 529950

Bankers

Bank of China Singapore, BNP Paribas, DBS Bank, Hong Leong Finance, Oversea-Chinese Banking Corporate Limited, Standard Chartered Bank, United Overseas Bank Limited

Auditor

Credo Assurance LLP

CORPORATE GOVERNANCE



3. Management Committee

We are governed by a Management Committee (“MC”) of 15 members, elected according to our Constitution. Presently, the MC comprises the President, two Vice Presidents, Honorary Secretary, Assistant Honorary Secretary, Honorary Treasurer, Assistant Honorary Treasurer and 8 other elected Board members.

They bring with them skills and abilities in diverse areas such as accounting, audit, business, communications, healthcare, project management, finance, fundraising, human resource management and IT management. The MC ensures that we are run well and responsibly.

The MC established the 12 sub-committees to provide oversights in specific functions and assist MC in the discharge of its duties. Each sub-committee is governed by documented Terms of Reference.

The MC members serve his or her term of office without remuneration so as to maintain the integrity of serving for public trust and community good instead of for personal gain. In the financial year FY2024/25, the MC members are not remunerated for their Board services.

CORPORATE GOVERNANCE



Roles and Responsibilities

The MC is guided by best practices outlined in the Code of Governance for Charities and Institutions of a Public Character, as well as its documented Terms of Reference. The MC is collectively responsible for oversight of Metta to meet its objectives while ensuring compliance to relevant governing instruments, laws and regulations. The MC works with the Deputy Executive Director, Ms Felicia Wee as appropriate and supports her in leading the organisation.

Decision Making

The MC members participate in decision making during MC meetings which was organised once every two months. They also deliberate and make decision on approving matters through electronic communications and in writing, which will be ratified at the MC meetings.

MC Renewal and Term Limits

As stated in Metta's Constitution, all MC members may be re-elected to the same or a related post for a consecutive term of office. The term of office for each MC member is two (2) years except that the Honorary Treasurer and the Assistant Honorary Treasurer may be re-elected to the same post for a maximum consecutive term of four (4) years. Thereafter, they may only be re-elected to the same post for another consecutive term of four (4) years after a lapse of two (2) years from the expiry of their previous term.

CORPORATE GOVERNANCE



Meetings & Attendance

The MC meets at least 6 times a year. For the financial year from 1 April 2024 to 31 March 2025, there were 6 MC meetings.

iii	Name	Current Appointment	First Appointment (#)	Designation & Industry	Meeting Attendance
1	Venerable Chao Khun Fa Zhao BBM	President 23.09.2023	President 14.09.2019	President, Buddhist Temple	6/6
2	Venerable Shi You Guang	1st Vice President 23.09.2023	1st Vice President 16.09.2017	President, Buddhist Temple	6/6
3	Mr Oon Chong Kai, Albert	2nd Vice President 23.09.2023	Honorary Treasurer 14.09.2019	Group Managing Director, Engineering supplies for the Marine, Oil & Gas Industries	4/6
4	Mr Ee Tiang Hwee	Honorary Secretary 23.09.2023	Honorary Secretary 01.06.2017	Deputy Executive Director, Buddhist Temple	5/6
5	Mr Ko Yu Quan	Asst Honorary Secretary 23.09.2023	MC Member 14.09.2019 Asst Honorary Secretary 18.09.2021	Director, Food Manufacture & Retail	5/6
6	Mr Koh Kong Wen	Honorary Treasurer 23.09.2023	MC Member 18.09.2021	Contracts Manager, Civil engineering & construction company	6/6
7	Mr Chua Meng Kiat	Asst Honorary Treasurer 23.09.2023	MC Member 24.09.2022	Director of Integrated COMMS, Technology & Engineering Group	5/6
8	Ms Goh Kah Eem, Evelyn	MC Member 23.09.2023	MC Member 10.10.2015	Senior Director, People & Culture	3/6
9	Mr Lim Ah Noi, Peter	MC Member 23.09.2023	MC Member 16.09.2017	Partner, Optometry	4/6
10	Mr Lim Thou Kin, Julian	MC Member 23.09.2023	MC Member 25.09.2016	Senior Manager, IT Company	4/6
11	Mr Lim Yew Si	MC Member 23.09.2023	Asst. Honorary Treasurer 14.09.2019	Accountant	5/6
12	Mr Soon Yeu Kian	MC Member 23.09.2023	MC Member 18.09.2021	Vice President, Bank	4/6
13	Mr Tay Khay Heng, Jimmy	MC Member 23.09.2023	-	Principal Project Manager, Transport Industry	5/6
14	Dr Wong Sin Yew	MC Member 23.09.2023	MC Member 08.10.2016 2nd Vice President 16.09.2017	Infectious Disease Physician Specialist	3/6
15	Mr Woo Khai San, Victor	MC Member 23.09.2023	MC Member 14.09.2019	Executive Director, E-commerce and Logistics Solutions Provider	6/6

This refers to date of first appointment to the Board that member served on a continuous basis till 31 March 2025.

CORPORATE GOVERNANCE



MC Selection and Appointment

The MC shall be of an appropriate size and comprise members with a collective mix of relevant skillsets, independence and diversity to effectively discharge its duties.

The Nominating Committee (NC) assists the MC by making recommendations on the board's succession plan. This includes identifying potential MC candidates who possess the skills and competencies needed to meet the evolving needs of the organisation.

To ensure alignment with Metta's mission and operations, prospective MC members are required to serve on at least one of Metta's sub-committees before being considered for election or co-option to the MC. This allows them to gain a deeper understanding of Metta's purpose, objectives and core activities.

The NC is responsible for reviewing all applicants who wish to stand for election or be co-opted into the MC. It also facilitates a formal and transparent process for the appointment and reappointment of MC members.

CORPORATE GOVERNANCE



Induction & Training

A newly elected MC member will undergo a corporate briefing and orientation tour conducted by the Deputy Executive Director, Ms Felicia Wee. The briefing covers the organisation overview, strategic directions, board responsibilities and fiduciary duties of MC members, followed by an orientation tour of Metta's centres for onsite learning about our programmes and clients.

MC members receive updates on training opportunities as well as seminars, conferences, workshops and dialogue sessions organised by the Ministries, NCSS and professional bodies. They are encouraged to attend these events to stay abreast of emerging trends in the social service landscape, key developments, and new or changing legislation and compliance requirements.

Board Self-Evaluation

MC members are required to participate in the Annual Board Self-Evaluation questionnaires to assess the performance and effectiveness of the MC. The NC will administer the evaluation process, review the feedback collected and engage MC members in post-evaluation discussions and/or seek further clarification as necessary. Based on the evaluation results, the NC will make recommendations to the MC on areas for improvement.

CORPORATE GOVERNANCE



4. Appointment in Affiliated Organisations

The following officer bearers hold other appointments in Metta's affiliated organisation, namely Golden Pagoda Buddhist Temple and Buddha Tooth Relic Temple (Singapore):

No.	Office Bearers	Affiliated Organisation	Designation
1	Venerable Chao Khun Fa Zhao ^{BBM} President	Golden Pagoda Buddhist Temple	President
		Buddha Tooth Relic Temple (Singapore)	President
2	Venerable Shi You Guang 1st Vice President	Buddha Tooth Relic Temple (Singapore)	Executive Director
3	Mr Ee Tiang Hwee Honorary Secretary	Golden Pagoda Buddhist Temple	Deputy Executive Director
		Buddha Tooth Relic Temple (Singapore)	Deputy Executive Director
4	Mr Chua Meng Kiat Asst. Honorary Treasurer	Golden Pagoda Buddhist Temple	Honorary Treasurer

5. Strategic Planning and Review

The MC periodically approves and reviews our Vision, Mission, Values and Strategic Thrusts to ensure we stay relevant in relation to the changing environment and needs. These are communicated to all stakeholders and the public through various platforms, including the annual report and corporate website.

CORPORATE GOVERNANCE



The MC reviews and approves the yearly Balanced Scorecard, which is adopted for mapping out the action plans and targets to be carried out by respective office functions in achieving the Four (4) Strategic Thrusts.

6. Financial Management and Control

The MC and Finance Committee jointly review and approve the annual budget prepared by the management team. Our charity's operating and capital expenditure budget is regularly monitored to ensure prudent usage of funds.

We are committed to disclosing audited statements that give an accurate and fair review of our financial position, in accordance with the requirements specified by the authorities.

We have written procedures in place for financial matters in key areas, including procurement and controls, receipting, payment procedures, controls and system for the delegation of authority and limits of approval.

We do not extend any loans, donations, grants, or financial assistance outside the scope of our core charitable programmes. Should any such request arise (e.g. an employee loan), prior approval from the MC must be obtained and duly documented.

CORPORATE GOVERNANCE



7. Reserves Policy

We have a Reserves Policy which aims to maintain reserves of not more than 5 times our Average Annual Operating Expenditure. Average Annual Operating Expenditure means:

“Total operating expenditure for the immediate past 3 financial years divided by 3”

Our Finance Sub-Committee reviews the Reserves Policy biennially and makes recommendations for approval to the Management Committee.

8. Investment Policy

We have an Investment Policy in place, which sets out the principles, objectives, and guidelines for the prudent management of Metta’s funds. The policy ensures that investments are aligned with our mission, risk tolerance, and long-term financial sustainability.

9. Anti-Money Laundering and Countering the Financing of Terrorism Policy

In December 2024, we established a formal policy and set of procedures on Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT). This policy provides guidance on identifying and managing money laundering / terrorism financing risks associated with the Charity’s activities. It outlines due diligence requirements and offers guidance on recognizing and responding to potential money laundering / terrorism financing concerns.

CORPORATE GOVERNANCE



10. Human Resource Policy

We have established HR guidelines and procedures covering key functions such as recruitment, deployment, training, staff empowerment, compensation and welfare, grievance handling, insurance, performance appraisal and termination of employment. The Human Resources Committee provides oversight of HR strategies and policies and submits recommendations to the MC. The MC retains full discretion to deliberate and make final decisions on these proposals.

No staff member is involved in determining his or her own remuneration. Furthermore, no staff member serves as a member of the MC. Metta has not employed any staff who are close family members of MC members.

11. Conflict of Interest Policy

We have clear policies and procedures in place to manage and avoid situations of conflict of interest. All MC members, Sub-Committee members and our staff are required to make declarations of conflict of interest at the start of their terms or at the point of hire, annually and at the first point of such conflict or as soon as a conflict or potential conflict might arise. In any matter where a conflict of interest exists, the conflicted individual(s) are not allowed to vote and/or participate in the decision-making process pertaining to the matter.

CORPORATE GOVERNANCE



12. Whistle-Blowing Policy

We are committed to the highest standards of honesty, transparency, accountability, ethical and integrity conduct. We have a whistle-blowing policy in place to provide an avenue for our employees, volunteers, beneficiaries and any external parties to raise genuine concerns about suspected improprieties without having to fear reprisal.

13. Personal Data Protection Policy

We have a privacy policy and supporting processes in place to ensure compliance with the Personal Data Protection Act 2012 (PDPA). We are certified under the Data Protection Essentials programme, recognising our implementation of data protection and security policies that fulfil our PDPA obligations. Personal data collected by us is used solely for the stated and consented purposes, unless otherwise permitted by law. We have implemented reasonable physical, technical, and administrative safeguards to protect the data under our care. Our privacy policy is available on our webpage for reference.

CORPORATE GOVERNANCE



14. Risk Management and Internal Control

We have adopted a robust enterprise risk management framework and conducted annual internal audits in accordance with the International Organisation for Standardization (ISO) standards, covering key operational areas. The Audit Committee assists the MC in overseeing risk management, while the Senior Management Team is responsible for monitoring and upholding the integrity of our internal control systems.

We also engage independent internal and external auditors periodically to assess the effectiveness of our internal controls and compliance with financial, investment and fundraising policies. Audit findings and recommendations are reviewed by the Audit Committee and reported to the MC for appropriate follow-up.

15. Fundraising Practices

We have established guidelines on fundraising based on the best practices set by the National Council of Social Services (NCSS) and the Charity Council. All donations, sponsorships and donations in-kind collected/received are clearly recorded and properly accounted for.

CORPORATE GOVERNANCE



16. Volunteer Management

We have established guidelines and procedures on Volunteer Management in the recruitment, orientations, engagement, retention and appreciation of volunteers. Volunteers are the backbone of Metta as they add value to our programmes and events and create an impact on the lives of our clients. We have a diverse pool of individual and corporate volunteers. They will undergo orientation and/or pre-event briefing on Metta's Mission & Vision, Programme & Client management, Code of Conduct and Confidentiality.

17. Code of Conduct

We have a documented Code of Conduct for governing the behaviour of Metta's MC members, staff and volunteers upon their appointment, employment and/or engagement with Metta. This ensures that they conduct themselves professionally to safeguard Metta and our clients.

18. Disclosure and Transparency

We publish our Annual Report on our corporate website with comprehensive information about our programmes, activities, audited financial statements, management committees, sub-committees and senior management team.

GOVERNANCE EVALUATION CHECKLIST



GOVERNANCE EVALUATION CHECKLIST (GEC)

TIER 2



Principle 1:

The charity serves its mission and achieves its objectives.

CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance', please explain.
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
2. Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	



GOVERNANCE EVALUATION CHECKLIST (GEC)

Principle 2:

The charity has an effective Board and Management.

CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance', please explain.
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
6. The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
7. Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: a. Audit b. Finance *Other areas include Programmes and Services, Fund-raising, Appointment/Nomination, Human Resource, and Investment.	2.3	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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 re-appointment, at least once every three years.	2.5	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	



GOVERNANCE EVALUATION CHECKLIST (GEC)

CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance', please explain.
<p>10.Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position).</p> <p>For Treasurer (or equivalent position) only:</p> <p>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.</p> <p>i. After meeting the maximum term limit for the Treasurer, a Board member's re-appointment to the position of Treasurer (or an equivalent position may be considered after at least a two-year break.</p> <p>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.</p>	2.6	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
<p>11.Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <p>a. No staff should chair the Board and staff should not comprise more than one-third of the Board.</p>	2.7	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
<p>12.Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <p>a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.</p>	2.8	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	



GOVERNANCE EVALUATION CHECKLIST (GEC)

CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance', please explain.
<p>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.</p> <p>For all Board members:</p> <p>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.</p> <p>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).</p> <p>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.</p>	<p>2.9a</p> <p>2.9b</p> <p>2.9c</p>	<p><input checked="" type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input type="radio"/> Partial Compliance</p>	
<p>14.For Treasurer (or equivalent position) only:</p> <p>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.</p> <p>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.</p>	<p>2.9d</p>	<p><input checked="" type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input type="radio"/> Partial Compliance</p>	



GOVERNANCE EVALUATION CHECKLIST (GEC)

Principle 3:

The charity acts responsibly, fairly and with integrity.

CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance', please explain.
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
17. Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
18. Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
20. Take into consideration the ESG factors when conducting the charity's activities.	3.5	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Partial Compliance	ESG Framework (work-in-progress)

GOVERNANCE EVALUATION CHECKLIST (GEC)

Principle 4:

The charity is well-managed and plans for the future.

CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance', please explain.
<p>21. Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.</p> <p>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).</p>	4.1a	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
<p>22. Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.</p> <p>b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as:</p> <p>i. Revenue and receipting policies and procedures;</p> <p>ii. Procurement and payment policies and procedures; and</p> <p>iii. System for the delegation of authority and limits of approval.</p>	4.1b	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
<p>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).</p>	4.2	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
<p>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.</p>	4.3	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	



GOVERNANCE EVALUATION CHECKLIST (GEC)

CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance', please explain.
<p>25. Set internal policies for the charity on the following areas and regularly review them:</p> <ul style="list-style-type: none">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; andi. Other key areas such as fund-raising and data protection.	4.4	<p><input checked="" type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input type="radio"/> Partial Compliance</p>	
<p>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.</p>	4.5	<p><input checked="" type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input type="radio"/> Partial Compliance</p>	
<p>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.</p>	4.6	<p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input checked="" type="radio"/> Partial Compliance</p>	<p>to refine the ERM framework and incorporate RPN to risk assessment for FY25/26 to assess likelihood and impact.</p>



GOVERNANCE EVALUATION CHECKLIST (GEC)

Principle 5:

The charity is accountable and transparent.

CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance', please explain.
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	



GOVERNANCE EVALUATION CHECKLIST (GEC)

CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance', please explain.
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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. b. 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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	

GOVERNANCE EVALUATION CHECKLIST (GEC)

Principle 6

The charity communicates actively to instil public confidence.

CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance', please explain.
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	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
37. Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
38. Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Partial Compliance	to refine Communication Publicity Handbook with the addition of media com policy

FINANCIAL HIGHLIGHTS

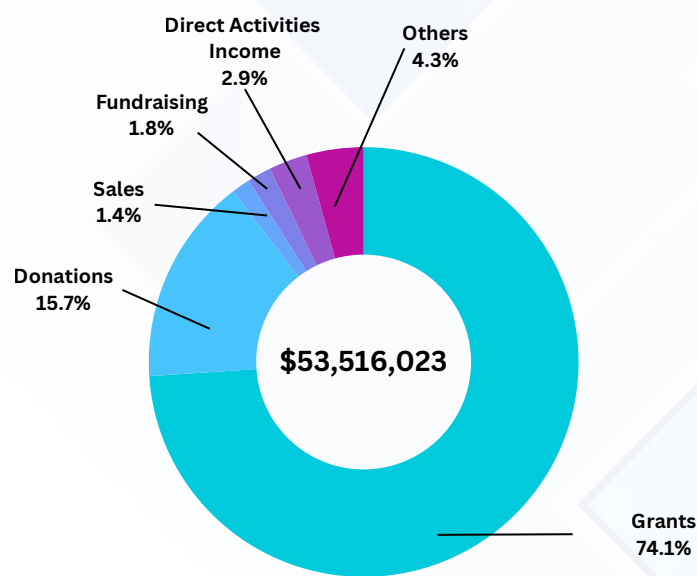


Financial Highlights for 2024/2025

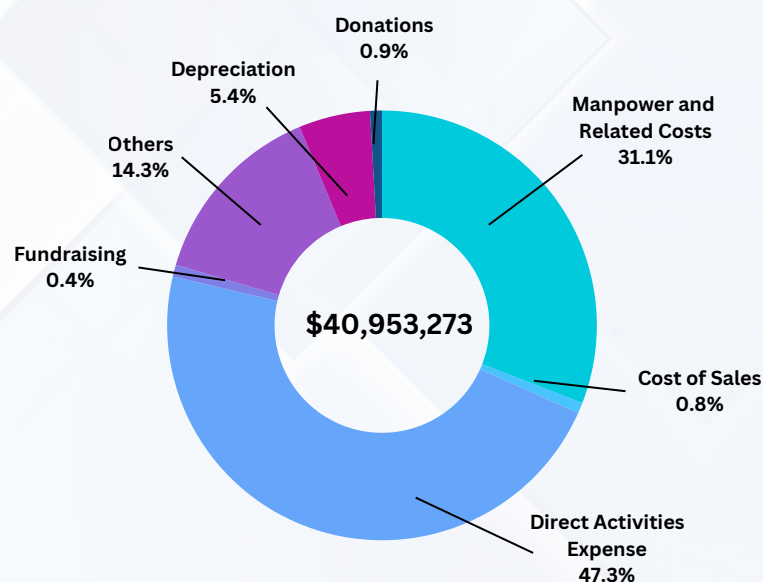


We prioritize financial integrity and transparency. Our operations adhere strictly to established financial policies, accounting procedures, and internal controls. The Management Committee has set clear financial limits and approval levels. To maintain compliance, we conduct annual financial and internal control audits. The Management Committee also oversees the annual budget and monitors income and expenditure closely, ensuring accountability and transparency in our operations.

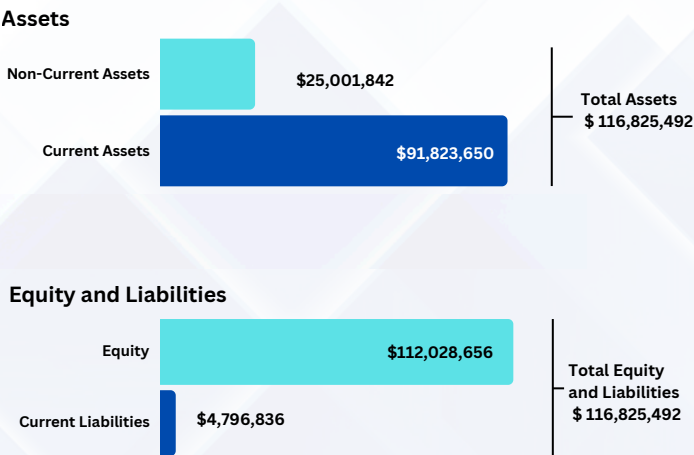
Total Income



Total Expenditure



Balance Sheet



Key Ratios

	FY2024/2025	FY2023/2024
	\$	\$
Total Reserves	\$112,028,656	\$99,503,874
Annualised Expenditure	\$40,953,273	\$35,529,439
Reserves Ratio	2.74	2.80
Fundraising Income	\$941,300	\$881,887
Fundraising Expenditure	\$151,141	\$216,470
Fundraising Efficiency Ratio	16%	25%

Financial Year 2024/2025

METTA WELFARE ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 MARCH 2025

	Note	Unrestricted fund	2025 Restricted fund	Total fund	Unrestricted fund	2024 Restricted fund	Total fund
INCOME							
Income from generated funds							
- Voluntary income	4	3,258,384	43,938,809	47,197,193 ^[1]	2,825,435	38,264,038	39,089,473 ^[2]
- Activities for generating funds	4	894,475	46,825	941,300	817,526	64,361	881,887
- Investment income	4	649,912	1,639,132	2,289,044	726,216	1,373,065	2,099,281
Income from charitable activities	4	1,112,965	1,144,202	2,257,167	1,107,268	956,025	2,063,293
Other income	4	176,779	654,540	831,319	108,356	223,382	331,738
Total income		6,092,515	47,423,508	53,516,023	5,584,801	38,880,871	44,465,672
EXPENDITURE							
Cost of generating funds	5	275,052	237,712	512,764	424,238	302,198	726,436
Cost of charitable activities	5	7,171,401	32,823,678	39,995,080	7,014,971	27,433,393	34,448,364
Governance and other administrative costs	5	162,888	282,541	445,429	144,552	210,087	354,639
Total expenditure		7,609,341	33,343,932	40,953,273	7,583,761	27,945,678	35,529,439
NET (DEFICIT)/SURPLUS		(1,516,826)	14,079,576	12,562,750^[1]	(1,998,960)	10,935,193	8,936,233^[2]
REFUND TO MOE		-	(37,968)	(37,968)	-	(21,890)	(21,890)
TRANSFER WITHIN FUNDS		2,260,113	(2,260,113)	-	2,266,135	(2,266,135)	-
ALLOCATION OF 20% OF NET SURPLUS	12.1.2 12.1.4	449,866	(449,866)	-	468,145	(468,145)	-
NET MOVEMENTS IN FUNDS		1,193,153	11,331,629	12,524,782	735,320	8,179,023	8,914,343

[1] In 2025, the Association reported a total voluntary income of \$47,197,193, of which \$5,656,101 was designated for the Maitri School/Building Project Fund, an initiative for which active fundraising efforts continue. The total surplus for the year was \$12,562,750, with \$6,264,377 attributable to the Maitri School/Building Project Fund.

[2] In 2024, voluntary income totalled \$39,089,473, with \$4,767,347 allocated to the Maitri School/Building Project Fund. The reported surplus for the year was \$8,936,233, of which \$5,170,892 related to the Maitri School/Building Project Fund.

A detailed breakdown of the Statement of Financial Activities, including fund-specific allocations, is provided on pages 6 to 9 of this report.

The accompanying notes form an integral part of these financial statements



Financial Year 2024/2025

METTA WELFARE ASSOCIATION

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2025

	Note	2025 S\$	2024 S\$
ASSETS			
Current assets			
Cash and cash equivalents	7	86,134,123	73,534,420
Pledged fixed deposits	7	820,044	799,153
Trade and other receivables	8	2,912,400	2,978,106
Investment in financial assets	9	1,901,633	1,624,314
Inventories		55,450	59,242
		<u>91,823,650</u>	<u>78,995,235</u>
Non-current asset			
Investment in financial assets	9	3,750,632	4,003,869
Property, Plant and equipment	10	<u>21,251,210</u>	<u>21,413,417</u>
		<u>25,001,842</u>	<u>25,417,286</u>
Total assets		<u>116,825,492</u>	<u>104,412,521</u>
LIABILITY			
Current liability			
Trade and other payables	11	<u>4,796,836</u>	<u>4,908,647</u>
Total liability		<u>4,796,836</u>	<u>4,908,647</u>
NET ASSET		<u>112,028,656</u>	<u>99,503,874</u>



Financial Year 2024/2025

METTA WELFARE ASSOCIATION

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2025 (CONTINUED)

	Note	2025 S\$	2024 S\$
FUNDS			
Unrestricted funds			
General fund	12.1.1	26,518,298	26,640,538
Investment fund	12.1.2	6,535,430	5,829,617
Project Account Reserve	12.1.3	1,517,134	1,517,134
Sinking fund	12.1.4	7,137,789	6,518,889
Designated fund			
- Alumni/Student Welfare fund	12.2.1	183,988	193,805
- Children Welfare fund	12.2.2	44,921	44,921
- Client Welfare fund	12.2.3	40,950	40,653
- Medical Care Welfare fund	12.2.4	39,445	39,245
- Apprentices Training fund	12.2.5	183,000	183,000
		<u>42,200,955</u>	<u>41,007,802</u>
Restricted fund			
Education Trust fund	12.3.1	129,656	147,656
Programme fund	12.3.2	593,930	(958,502)
School Building fund - Extension	12.3.3	103,763	114,492
Sinking fund	12.3.4	2,480,857	2,480,857
Project fund	12.3.5	1,331,912	1,362,375
Student Assistance fund	12.3.6	1,579,384	1,579,384
Job Support Scheme	12.3.7	2,423,476	2,423,476
MOE fund	12.3.8	335,871	365,104
Maitri School/Building Project fund	12.3.9(a)	28,960,671	22,696,294
Maitri School Set Up fund	12.3.9(b)	-	1,089,620
Maitri School Building fund	12.3.9(c)	7,040,588	6,110,000
Accumulated General fund	12.3.10	24,837,821	21,054,589
SG Enable Transport Subsidy fund	12.3.12	4,085	10,651
Student Welfare fund	12.3.15	5,687	20,076
		<u>69,827,701</u>	<u>58,496,072</u>
TOTAL FUNDS		<u>112,028,656</u>	<u>99,503,874</u>



Financial Year 2024/2025

Remuneration

(a) Remuneration of key management personnel

The key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the Association. The key management personnel for the reporting period comprise the Deputy Executive Director, Assistant Director, Principals and Vice Principals.

	2025 S\$	2024 S\$
Total number of key management personnel	7	7
Total remuneration of key management personnel	<u>1,439,008</u>	<u>1,022,900</u>

(b) Remuneration of three highest paid staff

Remuneration Band (in bands of \$100,000)	Number of staff	
	2025	2024
S\$100,001 to S\$200,000	3	1
S\$200,001 and above	4	2

None of the above key management personnel and three highest paid staff serve in the Management Committee of the Association.

There are no paid staff who are close members of the family belonging to the key management personnel or the Management Committee of the Association, and whose remuneration each exceeds \$50,000 during the year.



Financial Year 2024/2025

Reserve policy and position

The Association's reserve position for financial years ended 31 March 2025 and 31 March 2024 is as follows:



		2025	2024	Increase / (Decrease)
		S\$'000	S\$'000	%
A	Unrestricted funds			
	General fund	26,518	26,640	(0.46)
	Investment fund	6,535	5,830	12.09
	Project Account Reserve	1,517	1,517	-
	Sinking fund	7,138	6,519	9.50
	Total unrestricted funds	41,708	40,506	2.97
B	Restricted or Designated funds			
	Designated funds	492	502	(1.99)
	Restricted funds	69,828	58,496	19.37
C	Total funds	112,028	99,504	12.59
D	Total annual operating expenditure	40,953	35,529	15.27
E	Ratio of funds to annual operating expenditure (A/D)	1.02	1.14	

Reference:

C. Total Funds include unrestricted, restricted and designated funds.

D. Total Annual Operating Expenditure includes expenses related to Cost of Generating Funds, Cost of Charitable Activities and Governance and other administrative costs.

The Association's reserve policy is as follows:

We aim to maintain reserves of not more than 5 times our Average Annual Operating Expenditure.



THANK YOU

FOR SUPPORTING US

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