

ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2023



1. St. John's Home for Elderly Persons began operating in Dec 1958. It was registered under the Societies Act on 18 Oct 1961, and the Charities Act on 12 Mar 1988.

Charity Registration Number: 000563
 ROS Registration Number: 0155/1960
 Registered Address: 1 Willow Avenue Singapore 347508
 IPC Registration Number: 000361
 UEN: S61SS0176G

2. MISSION

The mission of the Home is to provide shelter and care for the physical and spiritual needs of elderly persons who have no home, no suitable accommodation, and no children or close relatives who have adequate facilities for looking after them. The Home is open to all regardless of race or creed.

3. GOVERNING INSTRUMENT

The Home's governing instrument is the Constitution of the Home.

4. MANAGEMENT COMMITTEE

- 4.1 The Management Committee (MC) comprises of the following persons elected at the Annual General Meeting held on 23 June 2023.

<u>Designation</u>	<u>Name</u>	<u>Date of Appointment to Current Office</u>	<u>Occupation</u>	<u>Date of Appointment to 1st Key Office</u>	<u>Attendance 2023/2024</u>
Chairman	Mr. Andrew Lioe Hui Siang	Jun 2022	Self Employed	Apr 2001 Hon. Sec.	11/11
Vice-Chairman	Mr. Lester Lee Keng Kok	Jun 2022	Retiree	Jun 2022	10/11
Hon. Secretary	Ms. Rachel Ong Chuan Chuan	Jun 2021	Snr Associate	Jun 2021 Hon. Sec.	10/11
Asst. Hon. Secretary	Mr. Kenneth Chue Soon Seng	Jun 2021	Lawyer	Jun 2021 Asst. Hon. Sec	9/11
Hon. Treasurer	Mr. Warren Consigliere	Jun 2021	Lift & Escalator Inspector	Jun 2021 Hon. Treasurer	9/11



Committee Members

Ms. Pearl Lee Tuan Kee	Sep 2017	Retiree	NA	9/11
Mr. John P. Kiramathypathy	May 2000	Property Exec	Apr 2003 Asst. Hon. Secretary	6/11
Ms. Felicia Chua Hui Hsiang	Jun 2022	Associate Director	NA	8/11
Mr. Nicholas Raphael Netto	Jun 2022	Lecturer	NA	10/11
Mr. Gan Leong Hin	Jul 2023	Retiree	NA	10/10

4.2 Members of the MC are elected at the AGM for one year. They may be re-elected at subsequent AGMs, except for the Honorary Treasurer, who may hold the position for not more than four continuous years. In accordance with the Constitution, the MC meets monthly, excluding December 2023.

4.3 All MC members are volunteers and receive no remuneration.

4.4 As of 31 December 2023, three members of the MC have served more than ten continuous years. They are Chairman Andrew Lioe Hui Siang, Vice-Chairman Lester Lee Keng Kok and Committee Member John P. Kiramathypathy.

The MC members with more than ten years of continuous service will be offering themselves for re-election at the 2024 AGM. They will be valuable members of the MC as the newer MC members assume key roles. This continuity will be especially crucial during the Home's planned transition to a Nursing Home within the next two years.

4.5 Chairs of Sub-Committees 2023/2024

Each of the 10 Sub-Committees is headed by a member of the Management Committee.

Admissions Sub-Committee	Mr. Warren Consigliere
Audit Sub-Committee	Mr. Lester Lee Keng Kok
Buildings & Facilities Sub-Committee	Mr. John P. Kiramathypathy
Endowment Fund Investment Sub-Committee	Mr. Lester Lee Keng Kok
Finance and Finance Aid Sub-Committee	Mr. Warren Consigliere
Home Life Sub-Committee	Ms. Rachel Ong Chuan Chuan
Nomination Sub-Committee	Mr. Andrew Lioe Hui Siang
Resource Development Sub-Committee	Ms. Pearl Lee Tuan Kee (2023) / Mr. Nicholas Raphael Netto (2024)
Spiritual Life Sub-Committee	Mr. John P. Kiramathypathy
Staff Sub-Committee	Mr. Kenneth Chue Soon Seng



4.6 The principal areas of focus are:

- The safety, physical, psychosocial-emotional, and spiritual well-being of the Residents
- stewardship of financial, staff and physical resources of the Home
- fundraising for the redevelopment project and the ongoing operations of the Home.

5. TRUSTEES OF THE HOME

- Mr. Woon Wee Yim
- Mr. Andrew Lioe Hui Siang
- Mr. Victor Vijendran Alfreds

6. GENERAL MANAGER OF THE HOME

Mr. Michael Gerard Foo Say Hin (Date of Appointment: 1 December 2022)

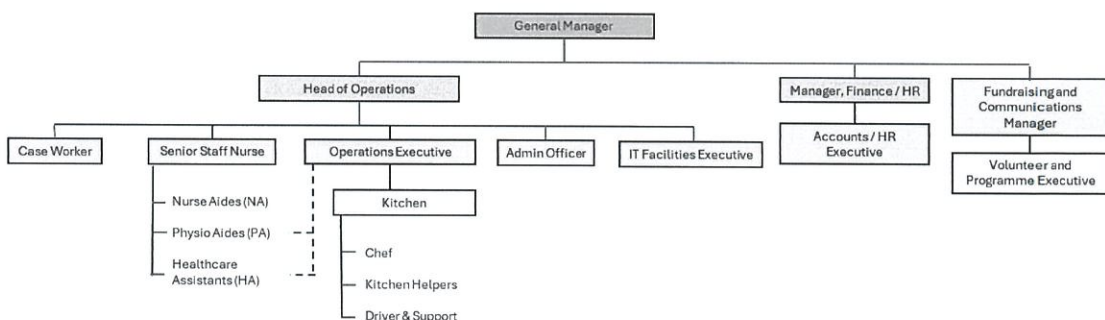
7. BANKERS OF THE HOME

UOB – Tai Seng Branch
BNP Paribas

8. AUDITORS OF THE HOME

M/S Fiducia LLP, Certified Public Accountants (formerly M/S H W Soo and Co)

9. ORGANIZATION CHART



10. STAFFING

10.1 The Home had 32 staff on 31 December 2023.

Staff Category	No. of Local Staff	No. of Foreign Staff
Accounts & HR Executive	1	0
Administrative Officer	1	0
Case Worker	1	0
Chef	1	0
Driver & Support	1	0
Finance & HR Manager	1	0
Fundraising & Communications Manager	1	0
General Manager	1	0
Head of Operations	1	0
Healthcare Assistant	1	10
IT Facilities Executive	1	0
Kitchen Helper	1	0
Nursing Aide	0	5
Operations Executive	1	0
Physiotherapy Aide	0	2
Senior Staff Nurse	1	0
Volunteer & Programme Executive	1	0
Total	15	17

10.2 Singapore adopted an approach that treats COVID-19 as an endemic disease, similar to how other common illnesses are managed, the focus has shifted from strict control measures to manage the disease while staff and Residents can live a relatively normal life.

10.3 Regular staff briefings concerning duties, staff rules and regulations were conducted. They were also informed of operations matters through staff notices, emails and WhatsApp chat groups.

10.4 Appraisal of staff conduct, and work performance is continuous. Formal appraisals were done twice a year in June and December 2023.

10.5 Staff salaries are reviewed annually, effective from the month of July. The Staff Sub-Committee makes recommendations to the Management Committee members for consideration and approval. The Management Committee determines the remuneration of staff. No staff is involved in the setting of their own remuneration.



10.6 Staff costs, including AWS, employer CPF, Foreign Workers' Levy and other costs increased by 0.5% compared to an increase of 30.6% last year.

Salary and AWS increased by 0.6% due to salary increments and additional headcounts (Senior Staff Nurse, Volunteer & Programme Executive, Caseworker and Healthcare Assistant).

There is a reduction in the costs of unconsumed leave as the Staff have been clearing leave in 2023 (post-COVID-19).

Staff costs as a percentage of Total Expenditure, excluding building costs, decreased from 58.8 % to 53.2%.

Overall Staff Cost	2023 (\$)	2022 (\$)	% Change (2023 vs 2022)
Salary & AWS	1,066,070	1,060,223	0.6%
Employer CPF/SDL	108,898	97,041	12.2%
Foreign Worker Levy	135,095	136,947	-1.4%
Staff Welfare/ Training/ Uniform/ Repatriation etc	19,030	28,258	-32.7%
Total	1,329,093	1,322,469	0.5%
Total Expenditure	2,500,120	2,247,391	11.2%
Staff Cost as % of Total Expenditure	53.2%	58.8%	-5.7%

10.7 Average Staff turnover was 10% (15% for local staff and 6% for foreign staff).

10.8 Two staff members are paid above \$100,000 in total annual remuneration.

10.9 There are no paid staff who are the family members of the General Manager or a MC member.

11. LICENSED CAPACITY AND OCCUPANCY

11.1 We had an average monthly occupancy of 77 Residents in the year (compared to average of 67 in 2022). In 2023, 40 seniors were admitted to the Home, and 22 seniors were discharged from the Home.

Of the 22 discharges, four Residents passed away, 12 were transferred to nursing homes, and six were discharged due to personal reasons. 55% of the discharged cases were transferred to nursing homes due to the deterioration of their physical condition.



11.2 Residents who are admitted generally face circumstances such as:

- no immediate family
- family members who have passed away or who are elderly themselves and unable to look after them
- severe conflict within the family (e.g. with a spouse or children/ children-in-law)
- financial problems which prevent their access to elderly commercial Homes.

11.3 The current licensed capacity at the new building is 144.

11.4 As of December 2023, we have 89 Residents, of whom 40 are males and 49 are females. Their ages range from 63 to 96. 14 Residents are Public Assistance recipients. The average length of stay is 3 years and 8 months. Eight Residents have been with the Home for more than 10 years. The longest-staying Resident has been with us for 20.8 years.

12. PROGRAMMES PROVIDED BY STAFF

12.1 Balanced Meals

Well-balanced and nutritious meals are cooked within the Home four times a day.

12.2 Therapy Services

Residents received regular physiotherapy services every day except Sundays. This includes individual and group sessions, exercises done in bed, and cognitive exercises. The Home engaged a physiotherapist every week to develop a personalised care plan and track their progress. There was a change in physiotherapy provider to Thye Hua Kwan Moral Charities in the middle of the year.

Water Play Therapy was introduced to a selected group of Residents in September 2023. Due to the buoyancy of water, the effects of gravity are reduced, which reduces stress on ageing joints and muscles. Being in the water reduces the impacts on their joints, which allows the elderly a wider range of motion during the exercises that regular physiotherapy may not allow.

12.3 Cognitive Engagement Activities

Combining the joy of music with mentally stimulating activities, we conducted "Enabling Music", where Residents sang karaoke and used instruments such as shakers and bells for cognitive stimulation.

Interactive cognitive games, tailored to various skill levels, were also offered to

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the Residents. These games include Board Games such as Jenga, Uno and Snakes and Ladders.

12.4 Casework and Counselling Services

We are incredibly grateful to the Tsao Foundation for their partnership in providing individual and group counselling services to Residents from January to May 2023. However, we observed a decrease in demand for formal counselling services and transitioned to a dedicated case worker model in June 2023.

To ensure the most effective use of resources, we are also liaising with the Executive Counselling and Training Academy (ECTA) for an internship attachment programme, which will provide our Residents with a wider range of support options in the future.

13. PROGRAMMES BY COMMITTED VOLUNTEERS

13.1 Our committed volunteers play a crucial role in enriching the lives of our Residents by providing companionship, organising engaging activities, and combat loneliness to foster a positive and supportive environment. We will continue to grow our volunteer programme and create more meaningful opportunities for connection.

13.2 Christian Fellowship

Hymns and Songs sessions by True Life Bible-Presbyterian Church were held every Tuesday at 10.00am.

Praise and Worship fellowship by Echo of Praise were held every Wednesday at 9.45am.

Bible study by Patrick Wee was held every Wednesday at 1.00pm.

Worship services were held by Calvary Baptist Church every last Friday of each month.

These services help to meet the spiritual needs of the Residents. Attendance is entirely voluntary.

13.3 Karaoke and Sing-along Sessions

Performing groups came for karaoke and sing-along sessions with the Residents monthly, these groups were: Doris and Danny; Music Theatre Limited (MTL); Ukelele group, and June & Friends.





13.4 Haircuts

Complimentary haircut services were provided by professional stylists from Jeric Salon for our Residents bi-monthly.

13.5 Monthly outing

Residents of the Home go on Monthly outings with volunteers from Calvary Baptist Church, including grocery shopping trips or food trails. These outings allow our Residents to make choices, feel independent, and enjoy a change of scenery.

13.6 Visits by corporate and volunteer groups

Employees from various corporate companies have been visiting our Home to celebrate festivals, organise games and outings, and connect with our Residents. These activities are part of their Corporate Social Responsibility initiatives.

Volunteer groups from churches, youth or senior groups organised visits to our Home to engage our Residents through games, quizzes and simple exercise activities.

13.7 Visits by school volunteer groups

Ranging from preschool to university levels, student volunteers fostered meaningful connections between generations. Dedicated student volunteers engaged our Residents through activities like bingo and creative craft sessions.

14. ONGOING PLANS / STRATEGIC REVIEW

14.1 The physical and mental health of the Residents remains a priority to us.

14.2 Our Crisis Placement programme started in May 2023 to provide care and support to vulnerable elderly persons in crises. We worked closely with the relevant government agencies to ensure that the seniors received essential support and a pathway towards long-term stability.

14.3 We see the importance of caregivers taking periodic breaks and practising self-care to continue journeying with their loved ones. To avoid caregivers' burnout, the Respite Care service was started in October 2023 to provide an opportunity to take temporary relief from caregiving for a few days to weeks.

14.4 'My Guardian Angel (MGA)' will continue to be enhanced to meet the needs of the elderly in our Home.



14.5 The Home is undergoing a strategic review due to Singapore's growing need for nursing care. Currently, the Home serves seniors who are independent or require some assistance but we are not equipped to care for Residents with higher needs. To continue serving the elderly community, the Home is proposing a full conversion to a Nursing Home licensed under the Ministry of Health (MOH).

This decision was approved by the Management Committee in November 2023. The transition allows us to provide a continuum of care for our Residents to better serve the community's most vulnerable elderly with higher care needs.

15. FINANCIAL MATTERS

15.1 Finance Standard Operating Procedures are in place governing financial matters in key areas such as procurement, payment, and receipting. It has been updated in accordance with the new processes.

15.2 The Home is funded by upkeep fees from Residents, allowances paid by the Government for Residents on Public Assistance, and public donations.

15.3 For the year ended 31 December 2023, the Home had an income of \$4,831,767 (2022: \$2,956,058) including \$100 (2022: \$100,455) for our Building Fund.

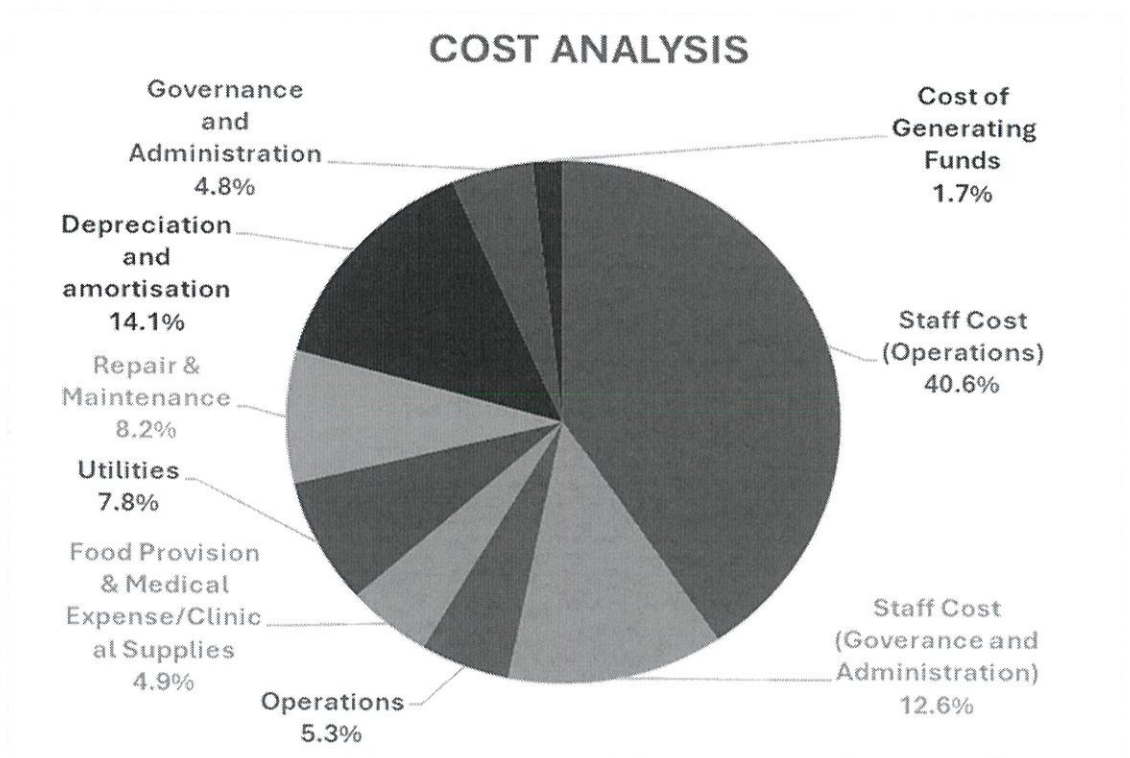
15.4 20% of our income in 2023 (21% in 2022) was from upkeep fees paid by Residents, 57% from donations (62% in 2022), 2% from the Government in respect of Residents on Public Assistance (5% in 2022), 3% from Enhanced Fund-Raising Programme matching grant (6% in 2022), 3% from Amortisation of deferred capital grants (Nil in 2022), 5% from Investment Income (3% in 2022), 9% GST refund income (Nil in 2022) and 1% from other sources (3% in 2022).

Residents on Public Assistance form 19% of our Residents in 2023 (31% in 2022).

15.5 Expenditure was \$3,243,511 (2022: \$3,034,408). A Net Surplus of \$1,588,256 (2022: Net Deficit of \$78,350) brought our overall accumulated funds carried forward to \$25,854,057 (2022: \$24,137,568). Cash and Cash Equivalents as of 31 Dec 2023 were \$7,201,230 (31 Dec 2022: \$5,674,742).

Excluding Building Expenses, our cost analysis is as follows:

Description	2023 Total	2022 Total	% of Total Exp Yr 2023	% Change (2023 vs 2022)	% Change (2022 vs 2021)
1 Staff Cost (Operations)	1,013,826	984,176	40.6%	3.0%	18.6%
2 Staff Cost (Governance and Administration)	315,267	338,293	12.6%	-6.8%	85.1%
3 Operations	131,863	192,568	5.3%	-31.5%	-49.5%
4 Food Provision & Medical Expense/Clinical Supplies					
a) Food & Provision	123,745	123,544	4.9%	0.2%	15.1%
b) Medical, Clinical & Nurse Service					
5 Utilities	194,119	187,598	7.8%	3.5%	140.1%
6 Repair & Maintenance	205,825	82,682	8.2%	148.9%	-0.7%
7 Depreciation and amortisation	352,240	165,031	14.1%	113.4%	-13.9%
8 Governance and Administration	119,784	143,606	4.8%	-16.6%	-3.1%
9 Cost of Generating Funds - General Fund Raising	43,451	29,893	1.7%	45.4%	5826.0%
Total expenditures	2,500,120	2,247,391	100.0%	11.2%	12.2%



15.6 Cost per Resident for 2023 was \$2,659* per month (2022: \$2,843*). In 2023, our operational expenditure increased by 11.2%. This is due to the increase of maintenance costs due to the expiry of the Defects Liability Period in April 2023 and the amortisation of intangible assets (software development) during the year. However, with the increase in occupancy rate, the average number of residents was 77 in 2023, and the cost per resident was reduced.

* Excludes Building Fund expenditure & land lease depreciation





15.7 Operating expenditure in 2023 was higher principally because of

- (i) Employment of additional staff to provide more support for the increased of Residents and workload
- (ii) Higher consumption of utilities due to more Residents
- (iii) End of Defects Liability Period (DLP). No more warranty for the facilities and the equipment
- (iv) Higher costs for Fund Raising activities due to organising of Gala Dinner

15.8 Given the uncertainties in the financial markets we have been cautious in making any investments utilizing our Endowment Fund. We have limited our investment to Singapore quasi-government bonds and high-quality Singapore REITS.

The breakdown as of 31 Dec 2023 is as follows:

Cash and Cash Equivalents: \$6,140,266 (72%)
Bonds: \$1,741,817 (21%)
S-REITS: \$594,955 (7%)
Total: \$8,477,038 (100%)

The total dividend and interest income for 2023 is \$361,644.

Investments made are recommended by the Endowment Fund Investment Sub-Committee and approved by the Management Committee in compliance with the Endowment Fund Investment Policy.

15.9 As of the date of this Report, the Home has been able to pay for its building and operations expenditure without withdrawing from the Endowment Fund. The new building has been completed, and there is no outstanding balance as of the report date.

15.10 In 2023, we paid \$364,477 (2022: \$740,134) for the construction of the new building. This expenditure is capitalized in the financial statements.

16. RESOURCE DEVELOPMENT SUB-COMMITTEE

16.1 In 2023, we raised \$2,752,694 for General Funds. (2022: \$1,744,888). Our fundraising expenses for 2023 was \$43,451 (2022: \$29,893). For 2023, our fundraising efficiency ratio is 1.6% (2022: 1.6%), well below the regulated limit of 30%. No commercial fundraiser was engaged.

16.2 65th Anniversary Gala Dinner was held on 25 August 2023 at Jubilee Garden Restaurant, SAFRA Toa Payoh which raised \$258,495. (In 2022, there was no physical Gala Dinner but a virtual Gala Dinner, "Warm Hearts, Warm Meals" was held. \$94,050 was raised).



16.3 The Year End donation appeal letters sent to our donors in 2023 raised \$975,577. (In 2022, the Year End donation appeal letter was sent and raised \$638,256).

16.4 Digital Marketing on Giving.sg, GiveAsia and Benevity continued throughout the year. The online donations received via these online donations totalled to \$408,476 in 2023 (\$363,210 in 2022).

16.5 There were 3,221 individual donations and 93 corporate donations in 2023 (3,838 individual and 104 corporate donations in 2022).

16.6 Our Home had a strong online presence with a website and social media accounts on all the major platforms (Facebook, Instagram, Twitter, LinkedIn and YouTube). To spread the word about our Home and the needs of the elderly community, we will keep our followers updated on all the events and activities we have going on.

16.7 Our Home continued to publish a quarterly newsletter in print circulation and direct mailers.

17. PURPOSES FOR WHICH THE HOME'S ASSETS ARE HELD

The land leased for 30 years (from 2016 to 2045) and the Land and Buildings under the Tenancy Agreement with the Government enable the Home to provide sheltered home services to our Residents.

18. POLICIES

18.1 Conflict of Interest Policy

The Home has a Conflict of Interest Policy. The policy applies to:

- a. all Management Committee members
- b. all Sub-Committee members
- c. all Staff

They must complete and submit the prescribed Conflict of Interest declaration form to the Home in May each year (or on the date of appointment if this is later). In addition, as and when a new Conflict of Interest arises, the declaration form must be completed. The individual concerned must abstain from the discussion and decision on a particular matter with a conflict of interest.

All MC and staff have submitted their COI declarations.



18.2 Reserve Policy

The Home's Reserve Policy is as follows:

- a. The Home intends to follow the guidelines in the Code of Governance for Charities and IPCs.
- b. Funds in the Reserve are to provide for financial stability and the means for the development of our principal activity.
- c. Should these funds be required for the construction of the new building, they may be drawn down.
- d. Once the building has been paid for, the Home intends to build up its Reserve to a level equivalent to two years of operating expenditure, excluding depreciation. Annual operating surpluses will be transferred to the Reserve.
- e. Once the Reserve has two years of operating expenditures, operating surpluses will be transferred to a Sinking Fund, to be used for:
 - (i) cyclical maintenance and renovations of the building occupied by the Home.
 - (ii) renewal of the land lease in 2045.

18.3 Other Policies

Besides the Conflict of Interest and Reserve Policies, the Home has in place the following:

- a. Board Governance Policy.
- b. Communication Policy
- c. Endowment Fund Investment Policy
- d. Finance
- e. Fund Raising Policy
- f. Human Resources
- g. Operations
- h. Risk Management Policy
- i. Volunteer Management Policy
- j. Whistle Blowing Policy

19. COMPLIANCE WITH IPC'S GOVERNANCE EVALUATION CHECKLIST

The Home complied with all the IPC's Governance Evaluation Checklist for the period Jan to Dec 2023. A copy of the Checklist for the year 2022 is enclosed. The Checklist for the year 2023 can only be submitted after this Annual Report has been approved by the AGM to be held on 19 June 2024.

20. GOVERNMENT AUDIT FOR LICENSE RENEWAL

License Renewal inspection for the Home was conducted on 16 March 2023. The Home's license was renewed and approved to operate from June 2023 to June 2025.

21. APPRECIATION

21.1 We extend our sincere gratitude to our government partners, including the Ministry of Social and Family Development, Commissioner of Charities, National Council of Social Service, National Volunteer & Philanthropy Centre, Singapore Land Authority, and Building and Construction Authority. Their ongoing guidance and support are invaluable.

21.2 Our deepest appreciation goes to each and every one of our volunteers who bring joy to our Residents and truly embody the spirit of celebrating ageing.

21.3 We are incredibly grateful for the generosity of our donors. Your contributions directly enable us to continue our care for the elderly community. Without you, we would not be able to fulfil our mission.

21.4 We are grateful to our General Manager and his team for their unwavering commitment and dedication to ensure the well-being of our vulnerable Residents for this past year. We are truly thankful.

21.5 In the spirit of gratitude, we are grateful for God's continued Provision and Grace that carried us through the year, which have empowered us to serve Him in our Service to the Residents of St. John's Home for Elderly Persons.



Rachel Ong
Honorary Secretary
For and on behalf of the Management Committee
27 May 2024

