



Ocean of Possibilities



Annual Report FY2025

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ABOUT US

A legacy of serving, caring and healing.

In the spirit of Mr Tan Tock Seng's legacy of compassion and generosity, Tan Tock Seng Hospital established TTSH Community Fund, formerly known as the TTSH Endowment Fund, in August 1995 to enhance the quality of life for our patients.

We support financially vulnerable patients with essential care—from non-standard medications and breathing equipment to mobility aids and daily living consumables, enabling them to regain independence and reintegrate into the community with dignity and hope. We also advance healthcare through supporting hospital research, innovation and capability development, strengthening care for patients and the wider community.

TTSH Community Fund is a registered charity with Institution of Public Character (IPC) status.



Our Vision

Adding years of healthy life.



Our Mission

Enabling healthier lives through excellent, person-centred and accessible care.

Corporate Information

TTSH Community Fund

Unique Entity Number (UEN): 201400920N

Date Incorporated: 8 January 2014 (Company Limited by Guarantee)

Granted IPC Status: 16 May 2014

Current IPC Period: 20 July 2024 to 19 July 2027

Auditor

Ernst & Young LLP

Fund Managers

Fullerton Fund Management Company Ltd

UOB Asset Management Ltd

Bankers

Australia and New Zealand Banking Group Limited

BNP Paribas

DBS Bank Ltd

Oversea-Chinese Banking Corporation Limited

Standard Chartered Bank (Singapore) Limited

Sumitomo Mitsui Banking Corporation

United Overseas Bank Limited



OUR STRATEGY

Continuing care while adapting to a changing landscape.

Singapore's ageing population and increasingly complex healthcare needs continue to widen the gap between what patients need and what they can afford.

As a public healthcare institution, Tan Tock Seng Hospital (TTSH) faces rising demand against finite resources. Adding more beds or staff alone cannot keep pace with these challenges. Addressing them requires not only more resources but also new ways of delivering care—thoughtfully, purposefully, and in line with patients' needs.

As the charity arm of TTSH, TTSH Community Fund remains committed to four pillars of work:

Supporting low-income and vulnerable patients

Advancing patient care

Driving medical research and healthcare innovation

Developing healthcare professionals

FY2025 was a year of meaningful progress for TTSH Community Fund. We continued to support patients through our programmes and services, while strengthening community engagement and sharpening our focus on delivering impactful and sustainable outcomes.

This year's annual report is themed Ocean of Possibilities, reflecting our belief that every act of giving, however small, can create ripples of change. Together with our donors and partners, we are building a more resilient and compassionate healthcare system for generations to come.





Dear Partners, Donors and Friends, as you journey through this report, we hope you will see the very real and lasting difference your generosity makes. Behind every programme, and within every figure, is a life strengthened, a family supported, and a patient given hope. As Singapore's population ages and healthcare needs grow more complex, the demands on our system continue to rise. Yet, our purpose remains unchanged. We are guided by the same spirit of compassion and generosity that Mr Tan Tock Seng embodied when he founded this hospital – a belief that care should be accessible, dignified and centred on those who need it most.

This year, we continued to support patients through their care journeys, while strengthening our partnerships with the community. Your contributions have enabled patients to return home safely, regain independence, and face life's challenges with renewed confidence. We remain committed to building a more inclusive and resilient healthcare system – one that not only meets today's needs but also prepares for the future. This is a shared journey, and none of it would be possible without your trust and support. Thank you for walking alongside us.



– Adj Prof Tang Kong Choong
Chief Executive Officer, Tan Tock Seng Hospital
Administrator, TTSH Community Fund

Our New Identity.

With effect from 1 July 2025, all National Healthcare Group (NHG) institutions, including TTSH Community Fund, progressively adopted the new logo as part of the NHG family. While our logo may change, our commitment to supporting vulnerable patients and advancing patient care remains steadfast.

New Look. Same Heart.

TTSH Community Fund
A legacy of Giving, Caring and Serving



OUR YEAR IN REVIEW

The difference we made in FY2025.

Every figure in this section represents a life touched through the generosity of our donors and partners.



2,173

beneficiaries supported.



1,324

elderly patients aged
55 and above assisted.



370

projects and programmes
supported under the
NHG and TTSH pillars,
and across the NTF tracks.



\$2,005,851

was disbursed to
support our beneficiaries.



\$3,354,703

was raised to
support our cause.

*We are deeply grateful
to our community for
empowering hope and
transforming lives.*



OUR KEY PROGRAMMES

Iwanttogo home (IWGH) Fund



Expenses: \$320,269



Number of Cases: 534

IWGH provides timely financial assistance to patients who are medically fit for discharge but face financial barriers to returning home safely.

Support includes transport, medical equipment such as wheelchairs, walking sticks, oxygen equipment, hearing aids and hospital beds, as well as essential consumables including adult diapers and insulin syringes. The Fund also provides interim dialysis support for needy patients while they wait for placement for subsidised dialysis, ensuring continuity of care during this transition period. By helping to cover these costs, the Fund enables patients to leave hospital when they are ready and reduces the likelihood of unnecessary readmissions.

Community Rehabilitation Programme (CRP)



Expenses: \$782,633



Number of Sessions: 3,000

CRP provides heavily subsidised home-based rehabilitation for low-income patients who are bedbound or unable to access outpatient services, helping them rebuild strength, mobility and confidence in the comfort of their homes.

Delivered by a multidisciplinary team comprising physiotherapists, occupational therapists, therapy support staff and medical social workers, the programme supports patients in rebuilding strength, mobility and confidence in the comfort of their homes. Most patients achieve meaningful functional improvements, while others maintain stability with caregiver support and training.



General Needy Patients Fund (GNPF)



Expenses: \$61,808



Number of Cases: 63

GNPF provides financial assistance to needy TTSH patients whose out-of-pocket medical expenses are not fully covered by existing government subsidies or assistance schemes. The Fund supports access to essential medical items, services and daily living consumables, helping patients manage their health conditions and maintain quality of life beyond the hospital setting.

NCID (National Centre for Infectious Diseases) Cares



Expenses: \$142,328



Number of Beneficiaries: 214

NCID Cares supports patients living with HIV/AIDS and their families through holistic programmes that address both medical and psychosocial needs. Beyond care support, the programme fosters confidence, social connection and purpose through meaningful activities, such as volunteer-led craft projects during which patients and volunteers create handmade items for sale, generating income for the programme.

Programme of All-Inclusive Care for the Terminally Ill (PACT)



Expenses: \$50,203

PACT provides comprehensive support to terminally ill patients and their families, including therapeutic interventions such as art and music therapy.

These therapies help improve emotional well-being, reduce distress and support meaningful communication between patients, families and care teams.



OUR PROGRAMMES IN ACTION



NCID CARES Crafting Purposes, Creating Connection

Through NCID Cares, patient-volunteers craft handmade items for sale, generating income for the programme while strengthening social connection and purpose.

On 4 and 5 October 2025, the Red Ribbon Project by NCID Cares was featured at Healthiverse, NHG's public health festival themed "Health for All, Health as One". Patient-made handicrafts were showcased and sold, raising funds to strengthen programmes that make a meaningful difference in patients' lives. Each handmade item carried a story of resilience and care, reminding visitors that healing can also happen through connection, creativity and community.



PACT FUND 20 Years of Compassionate Care

In conjunction with World Hospice and Palliative Care Day on 15 October 2025, TTSH commemorated 20 years of inpatient palliative care service.

The event brought clinicians and community care partners together through poster exhibitions, booths and fundraising activities. It was a meaningful occasion to recognise the collective effort behind palliative care, and the importance of supporting patients and families through one of life's most vulnerable moments.

A total of \$7,010 was raised for the PACT Fund, supporting the continued provision of holistic and accessible care for patients facing the end of life. Together, these efforts highlight the meaningful impact of our programmes on patients and their families.



FUNDRAISING AND COMMUNITY ENGAGEMENT

Our fundraising efforts bring donors, partners and the wider community together to support patients in need. These campaigns mobilise strong community participation, raising significant funds while deepening awareness of patient needs. These collective efforts demonstrate the power of giving, where every contribution helps transform lives and strengthen care for those who need it most.



Caring Beyond Cures

13 Jan 2025 – 12 Jan 2026

This staff-giving initiative was launched in conjunction with NHG Health's 25th anniversary. It aims to create a culture of giving and unite staff in support of the hospital's needy patients. A total of \$13,393 was raised for this initiative.



Care to Give: Support TTSH Patients in Need

3 Apr 2025 – 31 Mar 2026

For many TTSH patients with limited savings and family support, the cost of essential medical items such as wheelchairs, breathing equipment and dialysis treatment can be overwhelming.

Care to Give raised funds for the *General Needy Patients Fund*, helping to ensure that financial hardship does not stand between patients and the support they need for recovery. More than \$480,000 was raised for this cause.





DTU Bazaar

9 Apr 2025, 13 Aug 2025 and 26 Nov 2025

The DTU Bazaar continued a long-standing tradition of community giving. Volunteers contributed handcrafted items for sale across three bazaars at the TTSH Atrium, with all proceeds donated to TTSH Community Fund. A total of \$20,103 was raised, and we are grateful to every volunteer who gave their time and expertise in support of our patients.



This Simple Dream of Mine

19 May 2025 – 30 Sep 2025

As Singapore celebrated 60 years of nationhood, we invited the community to celebrate by supporting the “This Simple Dream of Mine” campaign. The campaign spotlighted the quiet, everyday hopes of our patients – walking again, breathing more easily, or returning home to loved ones. A total of \$141,156 was raised in support of the *General Fund*, bringing those simple yet meaningful ambitions closer to reality.



Building a Sustainable Healthcare System

8 Jun 2025 – 31 Mar 2026

The Building a Sustainable Healthcare System campaign rallied support for the *Health for Generations Fund*, which directs resources towards preventive health, care innovation and environmental sustainability. A total of \$180,000 was raised, bringing us closer to a healthcare system that can serve all, for generations to come.



Illuminate 灯暖人心

8 Jun 2025 – 31 Oct 2025

In conjunction with the Mid-Autumn Festival, **Illuminate 灯暖人心** brought warmth and meaning to patients on their journey home and those in the final chapter of life. Through lantern-painting sessions, patients and volunteers created pieces that reflected personal stories and hopes.

The campaign culminated in a lantern exhibition on 14 September 2025, organised by the Singapore Federation of Chinese Clan Associations (SFCCA) and TTSH Community Fund, and officiated by Mr Tan Kiat How, Senior Minister of State for Digital Development and Information and Health.

A total of 300 hand-painted lanterns lit up the footbridge between TTSH and Novena Square 2, bringing festive warmth to the hospital precinct. By the close of the campaign, \$519,913 had been raised in support of the *PACT* and *IWGH Funds*.



Art of Giving

9 – 16 Jun 2025 and 1 – 8 Dec 2025

Community partner Arudio brought the **Art of Giving** exhibition to the TTSH Atrium twice during the year, showcasing ceramics handcrafted by local artisans. Visitors could bring home a meaningful piece while supporting patients in need, with a portion of every sale donated to TTSH Community Fund. The exhibitions raised \$5,965 in June in support of the *Care to Give* campaign, and \$8,766 in December in support of the *Season to Give* campaign.



Season to Give

1 Nov 2025 – 31 Mar 2026

Across Christmas, Chinese New Year and Lent, Season to Give reminded us that generosity transcends cultures, bringing the community together to support patients in need.



Project Hongbao 2026 continued to nurture the spirit of giving among youths, with 31 schools participating. Students designed personalised red packets and donated part of their hongbao money. The initiative raised \$75,000, contributing to a combined total of \$283,344 for Season to Give in support of the *General Fund*.



Share A Bowl of Rice

26 – 31 Jan 2026

The annual Share A Bowl of Rice exhibition by Art Action returned to the TTSH Atrium, bringing visitors together through paintings and couplet writings that celebrated creativity and compassion. Proceeds from every sale were donated to Season to Give in support of the *General Fund*. A total of \$10,530 was raised.



STORIES OF IMPACT

Real lives. Real impact.

Each story reflects resilience, courage and the transformative impact of timely support. Through their stories, we see how compassion restores dignity, strengthens hope and enables patients to move forward with confidence.

After getting the machine, I can focus better during the day. More importantly, I was finally able to sleep properly at night.



Mr Mohamda

After more than 10 years of frequent hospital admissions, Mr Mohamda is grateful to be home. For many years, he needed hospital care multiple times a year for various health conditions. As his respiratory condition worsened, he became unable to work or walk independently.

At night, he required a continuous positive airway pressure (CPAP) machine to help him breathe and rest safely, but the cost was beyond his means. Through the IWGH Fund, TTSH Community Fund supported the cost of his CPAP machine and yearly maintenance fees.

Today, he can manage his condition better at home and now needs far fewer hospital visits. For Mr Mohamda, being home means breathing easier, resting better and regaining stability in daily life.

The team of doctors, nurses and allied health professionals gave me confidence. They helped me progress from the trauma stage to rehabilitation, and to where I am today.



Mr Foo Fung Liang

Mr Foo was working as a consultant in the United States when a traumatic incident in 2005 left him paralysed from the waist down. He returned to Singapore for treatment and spent six months at TTSH.

"It was a life-changing experience. I couldn't feel anything from the stomach down. I could not walk. This not only affected me physically, but psychologically as well," Mr Foo confided.

Through rehabilitation and care from the TTSH team, Mr Foo gradually adapted to a new way of life.

With support from TTSH Community Fund, Mr Foo received a hospital bed, air mattress and a power device for his wheelchair. These have helped him live with greater independence and confidence each day.

Train with Heart, Keep Going.



Ms Carrol Wong

At 50, Ms Carrol Wong suffered a stroke that left her bedbound. Through the Community Rehabilitation Programme (CRP), she received affordable home-based therapy to rebuild her strength, mobility and confidence.

Today, Carrol can walk with assistance and continues working towards greater independence.

Supporting her is her sister and caregiver, Ms Jesseline Wong, who helps her keep up with therapy and celebrates each small milestone.

Since 2004, CRP has supported thousands of patients in their recovery, helping them regain mobility, confidence and a better quality of life at home.

Managing multiple chronic illnesses is no easy feat. Having the wheelchair helps me move around safely and remain independent.



Mr Raymond

For 40 years, Mr Raymond was the main caregiver to his wife, Mdm Doris Lau, who lived with schizophrenia and required ongoing care. He supported her faithfully until her sudden passing in 2013.

Years later, Raymond began facing health challenges of his own. Living with multiple chronic conditions and without family support, he has had to manage medical appointments, treatments and daily activities largely on his own.

In 2025, his motorised wheelchair began to fail. As it was essential to his mobility and independence, a replacement was needed. Even after subsidies, the remaining cost of \$200 was still difficult for him to afford.

TTSH Community Fund stepped in to cover the remaining cost of his motorised wheelchair. Though the amount may have seemed modest, the support meant Raymond could continue getting to his appointments, moving around safely and managing daily life on his own.

Today, Raymond is able to live with greater confidence, mobility and independence.

HEAR FROM OUR DONORS

We are deeply grateful to our donors and partners, whose generosity makes our work possible. Their continued support enables patients to receive timely care, continue their recovery and face challenges with renewed strength.



“ At Crocodile Foundation, established by our late founder Dato’ Dr Tan Hian-Tsin, we are driven by his philanthropic legacy. Our commitment to the ‘Iwanttogohome Fund’ aims to make a lasting difference in patients’ lives, ensuring continuity of care for underprivileged patients after hospital discharge and striving to reduce hospital readmissions. This effort reflects our dedication to addressing often-overlooked and underfunded healthcare areas, and we hope many like-minded individuals will join us on this journey of giving. ”



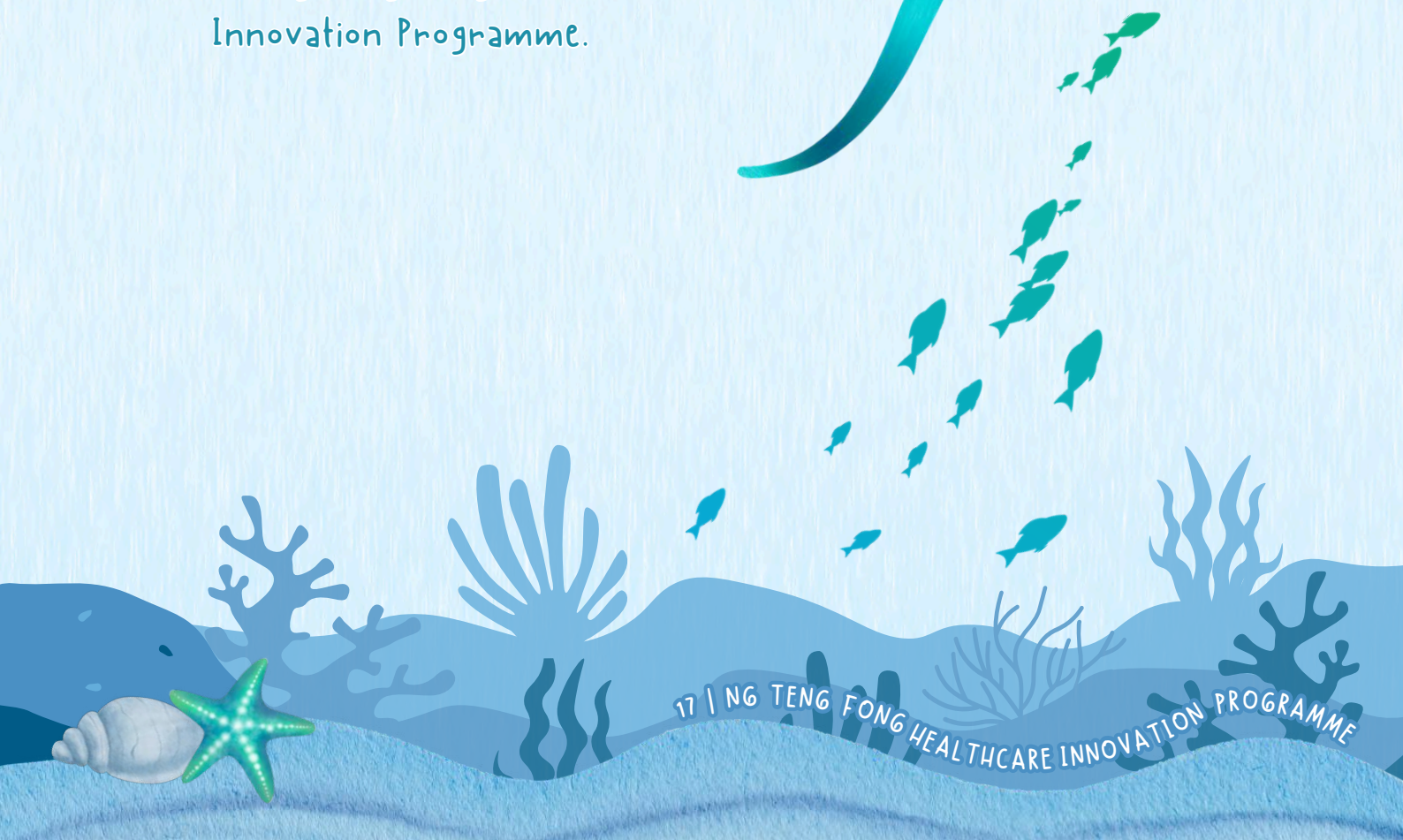
“ As a financial consultant, I understand the financial strains that long-term hospital stays can impose on patients without comprehensive coverage. Moved by the ‘Iwanttogohome Fund’ poster during a hospital visit, I have focused my efforts on helping patients afford the essentials for early discharge, thus freeing up hospital beds. I hope to alleviate the financial burdens for these patients, ensuring they can return home sooner and continue their recovery. ”



“ At Independent Reserve, we believe strong communities are built on support systems people can trust. TTSH Community Fund’s approach to recovery resonated with us because it goes beyond medical treatment to help patients rebuild their confidence and independence as they return to everyday life. Through the TTSH Therapeutic Garden project, our team had the opportunity to contribute not only financially, but also by working alongside TTSH’s therapists and staff. The experience allowed us to strengthen the community we serve while fostering a deeper sense of shared purpose within our own organisation. We were deeply inspired by the staff’s dedication and willingness to go beyond their roles for patients. That spirit reflects how we view leadership and service: supporting one another, doing our part for the community and doing what is right. We hope our support encourages others to step forward too, because meaningful change often begins simply by showing up. ”

NG TENG FONG HEALTHCARE INNOVATION PROGRAMME

In 2015, the family of the late Mr Ng Teng Fong donated \$52 million to TTSH Community Fund to establish the Ng Teng Fong Healthcare Innovation Programme.



The Ng Teng Fong Healthcare Innovation Programme drives healthcare innovation to improve patient care, optimise resources and empower healthcare professionals. Since its inception, the programme has supported the development of innovation talent, early-stage projects and strategic innovation initiatives across NHG Health and TTSH.

In total, 370 projects and programmes have been supported across the NHG and TTSH pillars, as well as the NTF tracks:



Pillar A, CHI Track 1, Thought Leadership:

7 programmes, including 22 innovators trained



Pillar A, CHI Track 2, Capability Development:

7 programmes, including 65 projects



Pillar B, TTSH Track 1, Innovation:

161 projects



Pillar B, TTSH Track 2, Strategic Innovation Programme:

6 programmes, including 51 projects



Pillar B, TTSH Track 3, Strategic Research Programme:

5 programmes, including 35 projects



Previous Funding Structure:

Strategic Training: 39 innovators trained

Community Enabling: 12 programmes supported

Pillar A, CHI Track 1: Thought Leadership

This track cultivates thought leadership and nurtures the next generation of innovators dedicated to transformative change in healthcare.



Centre for Healthcare Innovation's Future Leaders and Young Innovators Guild (CHI-FLYING)

The CHI-FLYING Summit was a two-day inaugural event by the Centre for Healthcare Innovation, bringing together 354 young professionals from healthcare and social care under the theme "Health IS Social".



Co-organised with the National Youth Council, National Council of Social Service and Commonwealth Leadership Institute, the summit fostered intergenerational dialogue and showcased scalable ground-up innovations through cross-sector collaboration.

The programme combined thought leadership with hands-on learning through site visits, futures-thinking workshops, panel discussions and community solutioning labs. With a 100% recommendation rate, the summit demonstrated strong impact in nurturing the next generation of healthcare and social care changemakers.

15M Health Games 2025

The 15M Health Games is an inclusive, community-based sports initiative under the 15M Social Movement, led by NHG Health. The movement seeks to add 15 million years of healthy life to 1.5 million residents across Central and North Singapore by promoting active ageing, social connectedness and healthier lifestyles through accessible group activities.

Developed in collaboration with six community partners and supported by organisations such as Sport Singapore and Decathlon, the inaugural 15M Health Games showcased the value of cross-sector partnerships in promoting healthier and more connected communities.



Bonding Boccia



Captain's Hoop



Pedal Power



Soft Volleyball



Tic Tac Floorball



Walking Football



Digital outreach reached an estimated 300,000 residents, while the inaugural event on 5 October 2025 brought together more than 3,000 participants. This included 434 competitors across 80 teams, alongside over 2,000 residents, volunteers and supporters who participated in the day's activities.

Designed around the principles of accessibility, inclusion and sustainability, the Games engaged nearly 25% of participants who had not previously taken part in group exercise, demonstrating its ability to lower barriers to physical activity.



Participant feedback also highlighted social connection as a key motivator for maintaining an active lifestyle, reinforcing the role of community-based initiatives in supporting long-term health and well-being.

More than a one-day event, the 15M Health Games seeks to empower communities to organise and sustain similar activities independently. As part of the broader 15M Social Movement, it continues to encourage residents to take collective action towards healthier, more active and socially connected communities.

Pillar A, CHI Track 2: Capability Development

This track supports healthcare transformation by advancing innovation projects from CHI's Capability Development Programmes and Collaborating Centres, fostering practical solutions with system-wide impact.

CHI Academies

The CHI Academies were established to address current and emerging healthcare challenges through capability building in three areas: Value-Based Care, Population Health and Sustainability. The programmes are practice-based, with participants forming project teams to work on real-world challenges while being coached by CHI faculty.

Since the launch of the Academies programmes, 19 workshops have been conducted, involving 507 participants and 45 subject matter experts. Following these workshops, 18 projects were initiated and funded.



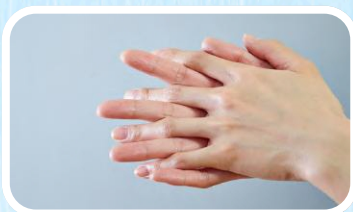
Cluster-wide Implementation of EQ5D-5L

This project implements NHG Health's standardised patient outcome measure to enable cross-institutional comparison and build a comprehensive health dataset for population health planning.

The impact on response rates and clinical utility will be updated as the rollout progresses through 2025 and 2026.



Surgical Hand Rub (SHR) vs Surgical Hand Wash (SHW): Trials to Evaluate Cost, Environmental, Compliance and Uptake Aspects



This project aims to increase the use of surgical hand rub instead of surgical hand wash, with potential savings in material costs, operating theatre staff time, water and scrub brush usage. Trials are ongoing at Woodlands Hospital's Eye and Orthopaedic operating theatres, with plans to roll out to other operating theatre disciplines within NHG Health institutions.

Pillar B Track 1: Innovation

This track supports proof-of-concept and proof-of-value innovation initiatives in job and care redesign, automation and translational clinical research, enabling scalable solutions that enhance care delivery and workforce productivity.

Predicting Hidden Breast Cancer to Guide Better Treatment

This project focuses on a non-invasive form of breast cancer that accounts for around 20% of new breast cancer diagnoses and generally has an excellent prognosis. While many cases do not progress, some patients may already have hidden invasive disease that cannot be detected by the initial test, creating concerns about both over-treatment and under-treatment.

To address this uncertainty, the team developed a risk tool to estimate the likelihood that a patient has hidden invasive cancer before surgery. The tool uses information already available to doctors, such as scan results and initial test findings, to provide a clearer picture of individual risk. In the study, about 3 in 10 women thought to have early-stage disease were later found to have invasive cancer during surgery. The resulting risk score helps doctors make better-informed decisions, potentially reducing unnecessary treatment for lower-risk patients while ensuring timely care for those at higher risk.

Pillar B Track 2: Strategic Innovation

This track supports system-level innovation programmes that drive value, improve efficiency and enhance patient outcomes.

MedCoach: Supporting Safer Medication Use

MedCoach is a mobile application that uses AI-powered image recognition to help patients manage their medications more effectively, particularly those facing language barriers or taking multiple medicines. By scanning medication packaging with a smartphone, patients receive clear multilingual information and timely reminders. A proof-of-value study showed medication adherence improving from 84.2% to 92.8%, with more than half of participants showing improved medication literacy.





PillMover: Smart Medication Management System

PillMover deployed autonomous robotics and tracking technology to streamline medication handling and transport within TTSH's Outpatient Pharmacy.

The proof-of-concept improved medication traceability and safety while reducing repetitive transport tasks for staff. It also provided insights for future pharmacy layouts designed to support effective human-robot collaboration.

Pillar B Track 3: Strategic Research

This track supports thematic research programmes aligned with the hospital's mission to achieve population-focused outcomes and strengthen the long-term sustainability of healthcare.



Singapore Prevention and Retardation of Kidney Disease Study (SPARKS)

SPARKS is a long-term research programme aimed at understanding kidney disease early and slowing its progression among people in Singapore. Kidney disease often develops silently, with many patients diagnosed only when the condition has worsened. SPARKS seeks to identify who is most at risk, why kidney disease progresses and how it can be detected and managed earlier.

The programme tracks 1,000 patients with early-stage kidney disease and collects medical histories, lifestyle habits, test results, and blood and urine samples to discover new markers for earlier and more accurate detection.



Working with national partners such as HELIOS, SPARKS combines health screenings, genetic information and population data to understand kidney health across Singapore's communities. In its early implementation, the programme has produced valuable baseline insights and secured additional national funding, with long-term goals of enabling earlier diagnosis, personalised treatment and cost-effective prevention strategies.

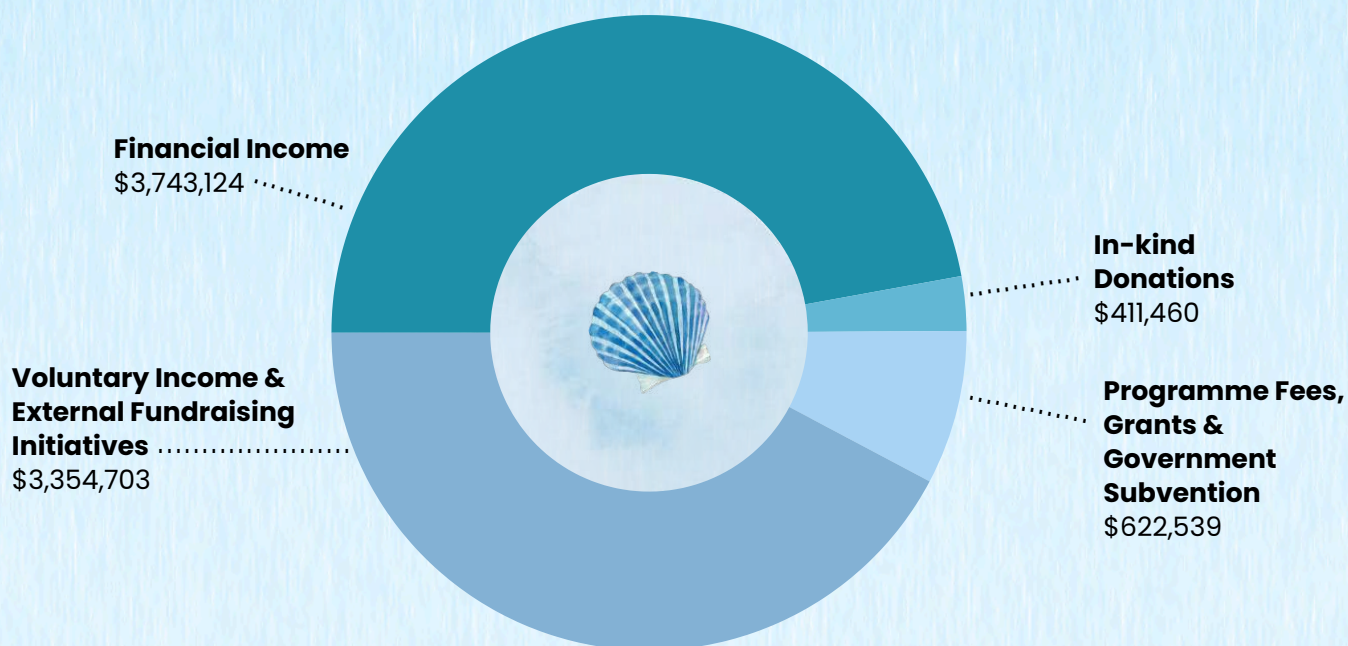
AUDITED FINANCIAL STATEMENTS

These audited financial statements provide an overview of the Fund's financial performance and position for the financial year ended 31 March 2026.

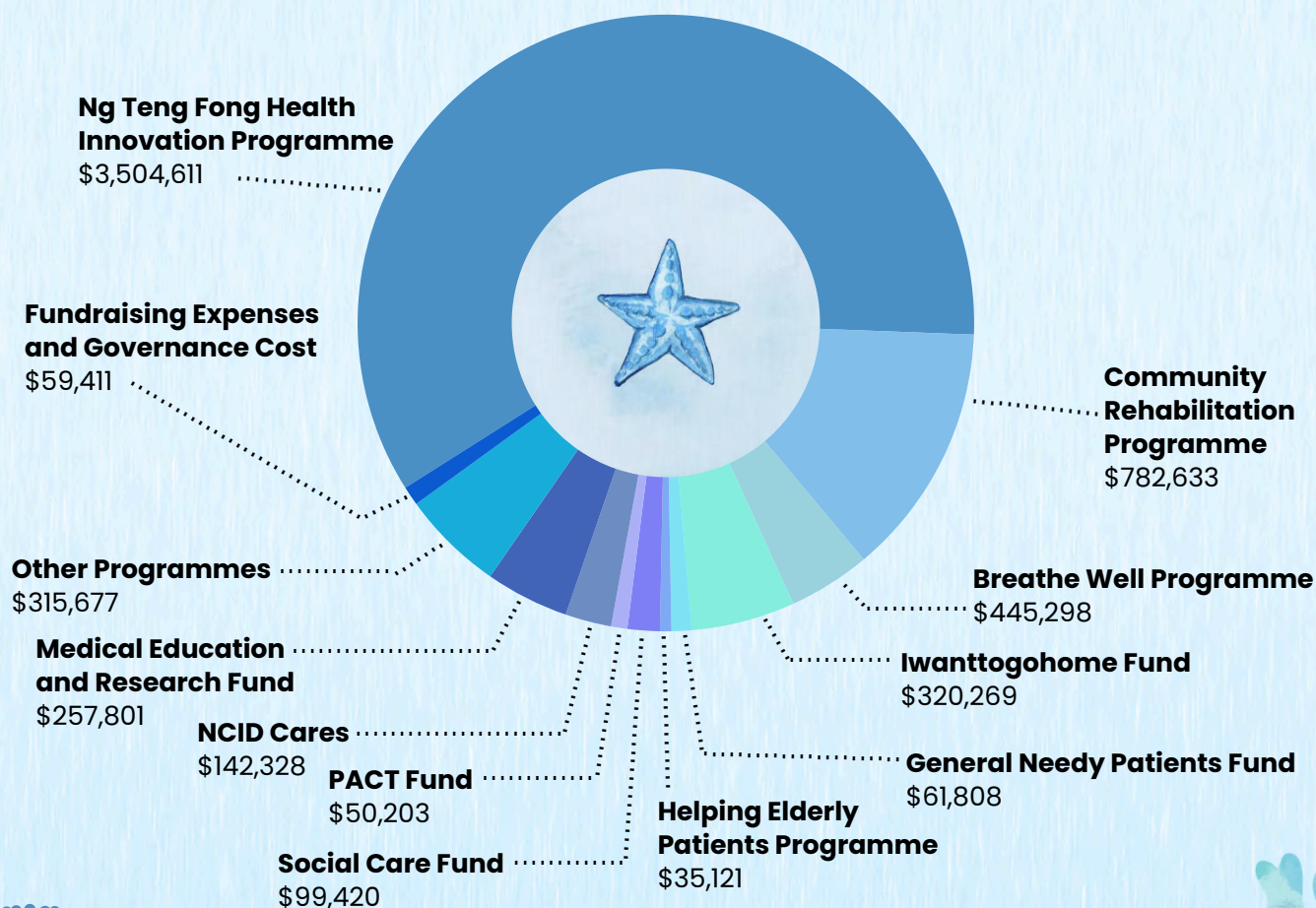


FINANCIAL HIGHLIGHTS

Breakdown of Incoming Resources: \$8,131,826



Breakdown of Charitable Expenses: \$6,074,580



STATEMENT OF FINANCIAL POSITION

As at 31 March 2026

	2026	2025
	\$	\$
ASSETS		
Property, plant and equipment	48,210	65,741
Other investments	42,500,566	39,470,792
Total non-current assets	42,548,776	39,536,533
Cash and cash equivalents	20,045,291	31,307,663
Other investments	19,159,679	9,209,221
Other assets	-	411,460
Other receivables	1,447	66,367
Interest receivables	43,822	132,752
Prepayments	676	755
Total current assets	39,250,915	41,128,218
TOTAL ASSETS	81,799,691	80,664,751
LIABILITIES		
Trade and other payables	2,820,244	3,344,397
Deferred income	-	411,460
Grant received in advance	29,797	16,490
Current and total liabilities	2,850,041	3,772,347
NET ASSETS	78,949,650	76,892,404
FUNDS		
General Fund	13,096,043	11,573,266
Unrestricted Fund	13,096,043	11,573,266
Needy Patients Fund	6,479,150	5,662,808
Medical Education Fund	2,623,292	2,449,951
Medical Research Fund	368,285	565,492
Patient Care Fund	5,027,906	4,793,300
Central Health Enabling Fund	1,970,194	2,183,642
Health for Generations Fund	1,938,139	1,681,400
Ng Teng Fong Healthcare Innovation Programme	47,446,641	47,982,545
Restricted Fund	65,853,607	65,319,138
TOTAL FUNDS	78,949,650	76,892,404

STATEMENT OF COMPREHENSIVE INCOME

**For the financial year
ended 31 March 2026**

	Restricted Funds		Unrestricted Funds	Total
	NTF HIP	Main Fund	General Fund	
2026	\$	\$	\$	\$
Incoming Resources				
Voluntary income	-	889,516	438,566	1,328,082
Income from fundraising activities	-	1,368,706	657,915	2,026,621
Deferred income - in-kind donation	-	411,460	-	411,460
Grant income	-	-	-	-
Government subvention	-	316,994	-	316,994
Incoming resources from charitable activities	-	305,545	-	305,545
Total incoming resources	-	3,292,221	1,096,481	4,388,702

Resources Expended				
<u>Cost of generating funds:</u>				
Fundraising expenses	-	(342)	(26,600)	(26,942)
Charitable activities	(3,504,611)	(2,510,558)	-	(6,015,169)
Governance costs	(2,025)	(6,995)	(23,449)	(32,469)
Total resources expended	(3,506,636)	(2,517,895)	(50,049)	(6,074,580)
Finance/income	2,970,732	296,047	476,345	3,743,124
Net incoming/(outgoing) resources, representing the total comprehensive income/(loss) for the year	(535,904)	1,070,373	1,522,777	2,057,246

2025	\$	\$	\$	\$
Incoming Resources				
Voluntary income	-	1,098,916	771,196	1,870,112
Income from fundraising activities	-	46,824	877,008	923,832
Deferred income - in-kind donation	-	430,161	-	430,161
Grant income	-	244,145	-	244,145
Government subvention	-	321,379	-	321,379
Incoming resources from charitable activities	-	296,809	975	297,784
Total incoming resources	-	2,438,194	1,649,179	4,087,413

Resources Expended				
<u>Cost of generating funds:</u>				
Fundraising expenses	-	-	(18,588)	(18,588)
Charitable activities	(3,907,906)	(2,829,122)	-	(6,737,028)
Governance costs	(289)	(10,814)	(16,262)	(27,365)
Total resources expended	(3,908,195)	(2,839,936)	(34,850)	(6,782,981)
Finance/income	2,262,571	453,596	441,475	3,157,642
Net incoming/(outgoing) resources, representing the total comprehensive income/(loss) for the year	(1,645,624)	51,854	2,055,804	462,074

RESERVE POLICY

	\$	\$	%
	As at 31 Mar 2026	As at 31 Mar 2025	Increase/ (Decrease)
Unrestricted Funds (Reserve)	13,096,043	11,573,266	13.16
Restricted / Designated Funds Main Fund	18,406,966	17,336,593	6.17
Total Fund (Main Fund) (A)	31,503,009	28,909,859	8.97
Annual Operating Expenditure (Excludes fundraising expenses and expenses incurred from NTF HIP)	2,329,578	2,496,706	(6.69)
Ratio of Reserves to Annual Operating Expenditure for Main Fund	5.62	4.64	21.12
Ng Teng Fong Healthcare Innovation Programme (B)	47,446,641	47,982,545	(1.12)
Total Funds (A) + (B)	78,949,650	76,892,404	2.68

For the accompanying accounting policies and explanatory notes, please refer to the financial statements on our website.

TTSH Community Fund has a Reserve Policy to provide clarity in the management of our funds and ensure we have enough resources to continue supporting our core programmes, especially in a crisis. Major operating expenses, such as administrative, manpower and operating costs, are supported by our holding company, Tan Tock Seng Hospital Pte Ltd.

Currently, our unrestricted funds (reserves) for the current year amount to **\$13.10 million**, which is able to fund about **5.6 years** of projected annual operating expenditure.

The Fund may selectively invest its reserves, subject to:

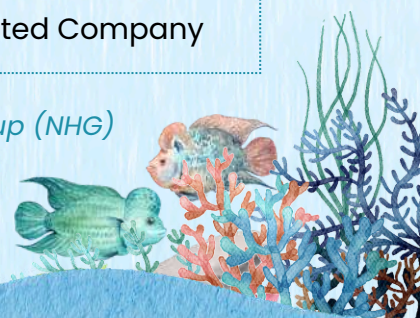
- (a) Approval from the Board;
- (b) TTSH's/NHG Health's financial policies and practices; and
- (c) MOHH's Common Investment Mandate and policy.

The amount of reserves is reviewed by our Board on a yearly basis to ensure that we have adequate funds to support our key charitable programmes and operational needs.

LIST OF RELATED ENTITIES

NAME OF ENTITY	UEN	RELATIONSHIP
MOH Holdings Pte Ltd	198702955E	Intermediate Holding Company
National Healthcare Group Pte Ltd	200002150H	Intermediate Holding Company
Tan Tock Seng Hospital	199003683N	Immediate Holding Company
National Healthcare Group Fund	201623926M	Related Company
National Skin Centre Health Fund	202010012C	Related Company
Woodbridge Hospital Charity Fund	201940371M	Related Company
Khoo Teck Puat Health Fund Ltd	201427909W	Related Company
Woodlands Health Fund Ltd	202141418Z	Related Company
Geriatric Education and Research Institute Ltd	201502154R	Related Company
National Skin Centre Pte Ltd	198801862W	Related Company
Khoo Teck Puat Hospital Pte Ltd	200717564H	Related Company
WoodlandsHealth Pte Ltd	201426682D	Related Company
Yishun Community Hospital Pte Ltd	201333346W	Related Company
Admiralty Medical Centre Pte Ltd	201618776K	Related Company
National Primary Care Pte Ltd	201228999C	Related Company
Central-North Primary Care Network Pte Ltd	201229016M	Related Company
NHG Innovate Pte Ltd	202513943H	Related Company

Note: All entities under MOH Holdings (MOHH) and National Healthcare Group (NHG) are also related companies of the Charity.



GOVERNANCE EVALUATION CHECKLIST

Tier 2: All IPCs and Large Non-IPC Charities (with gross annual receipts or total expenditure of \$10 million or more)

Did the charity put this principle into action? • Yes (2 point) • No (0 point) • Partial Compliance (1 point)

S/N	Call For Action	Code ID	Did the charity put this principle into action?
Principle 1: The charity serves its mission and achieves its objectives.			
1	Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	1.1	Yes
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Yes
3	Have the Board review the charity's strategic plans regularly to ensure that the charity is achieving its charitable purposes, and monitor, evaluate and report the outcome and impact of its activities	1.3	Yes
4	Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan. "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	1.4	Yes
Principle 2: The charity has an effective Board and Management.			
5	The Board and Management are collectively responsible for achieving the charity's charitable purposes. The roles and responsibilities of the Board and Management should be clear and distinct	2.1	Yes
6	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness	2.2	Yes
7	Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: a. Audit b. Finance * Other areas include Programmes and Services, Fund-raising, Appointment/ Nomination, Human Resource, and Investment	2.3	Yes
8	Ensure the Board is diverse and of an appropriate size, and has a good mix of skills, knowledge, and experience. All Board members should exercise independent judgement and act in the best interest of the charity.	2.4	Yes
9	Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and reappointment, at least once every three years.	2.5	Yes
10	Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position). For Treasurer (or equivalent position) only: a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role. i. After meeting the maximum term limit for the Treasurer, a Board member's reappointment to the position of Treasurer (or an equivalent position may be considered after at least a two-year break. ii. Should the Treasurer leave the position for less than two years, and when he/she is being reappointed, the Treasurer's years of service would continue from the time he/she stepped down as Treasurer.	2.6	Yes
11	Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well. a. No staff should chair the Board and staff should not comprise more than one-third of the Board.	2.7	Yes
12	Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well. a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making	2.8	Yes

S/N	Call For Action	Code ID	Did the charity put this principle into action?
13	The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break. For all Board members: a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member's years of service would continue from the time he/she left the Board. b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers' positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity's term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting). c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.	2.9a 2.9b 2.9c	Yes
14	For Treasurer (or equivalent position) only: d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years. i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b	2.9d	Yes
Principle 3: The charity acts responsibly, fairly and with integrity.			
15	Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.	3.1	Yes
16	Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise. a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/ herself from the meeting and should not vote or take part in the decision-making during the meeting.	3.2	Yes
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly	3.3	Yes
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly	3.3	Yes
19	Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately	3.4	Yes
20	Take into consideration the ESG factors when conducting the charity's activities.	3.5	Yes
Principle 4: The charity is well-managed and plans for the future.			
21	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).	4.1a	Yes
22	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as: i. Revenue and receipting policies and procedures; ii. Procurement and payment policies and procedures; and iii. System for the delegation of authority and limits of approval.	4.1b	Yes
23	Seek the Board's approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).	4.2	Yes
24	Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.	4.3	Yes



S/N	Call For Action	Code ID	Did the charity put this principle into action?
25	Set internal policies for the charity on the following areas and regularly review them: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer management; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards; and i. Other key areas such as fund-raising and data protection	4.4	Yes
26	The charity's audit committee or equivalent should be confident that the charity's operational policies and procedures (including IT processes) are effective in managing the key risks of the charity	4.5	Yes
27	The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity	4.6	Yes
Principle 5: The charity is accountable and transparent.			
28	Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	5.1	Yes
29	Generally, Board members should not receive remuneration for their services to the Board. Where the charity's governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member	5.2	Yes
30	The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member's attendance	5.3	Yes
31	The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity's subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding \$100,000, in incremental bands of \$100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than \$100,000 in annual remuneration each, the charity should disclose this fact.	5.4	Yes
32	The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds \$50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of \$100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than \$50,000 in annual remuneration, the charity should disclose this fact.	5.5	Yes
33	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. Record relevant discussions, dissenting views and decisions in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable.	5.6a	Yes
34	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument.	5.6b	Yes
35	Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	Yes
Principle 6: The charity communicates actively to instil public confidence.			
36	Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	6.1	Yes
37	Listen to the views of the charity's stakeholders and the public and respond constructively	6.2	Yes
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	Yes
Total score*			76 (100%)

*For good governance, all IPCs and large non-IPC charities under Tier 2 should minimally attain 80% of the Governance Evaluation Checklist score, equivalent to at least 61 points.

BOARD AND MANAGEMENT

Board of Directors



Mrs Yee Jee Hong
Chairman

Joined 11 Aug 2023
Appointed Chairman 7 Feb 2024



Dr Tan Chi Chiu
Director

Joined 17 Aug 2017



Mrs Eunice Toh
Director

Joined 8 Jan 2014
Reappointed 14 Sep 2018



Ms Tan Yee Peng
Director

Joined 18 Aug 2021
Treasurer until 17 Aug 2025



Ms Laura Kho Min Zhi
Director

Joined 18 Aug 2021



Mr Tay Beng Chai
Director

Joined 15 Sep 2023



Mr J R Karthikeyan
Director

Joined 2 Jan 2024



Mr Alan Koh Thiam Hock
Director & Treasurer

Joined 2 Jan 2024
Appointed Treasurer 18 Aug 2025

Company Secretary

Ms Cynthia Chan

Director

Legal Office

Tan Tock Seng Hospital

Date appointed: 15 Jan 2022

Management

Adj Prof Tang Kong Choong

Administrator

TTSH Community Fund

Date appointed: 1 Apr 2025

Ms Khng Hwee Peng

Deputy Director

Development Fund Office

Tan Tock Seng Hospital

Date appointed: 1 Oct 2023

Ex-Officio

Adj Prof Tang Kong Choong

Chief Executive Officer

Tan Tock Seng Hospital

(Effective 1 Apr 2024)

Adj A/Prof Bernard Thong

Chairman Medical Board

Tan Tock Seng Hospital

(Effective 1 Apr 2024)

Board Meeting Attendance

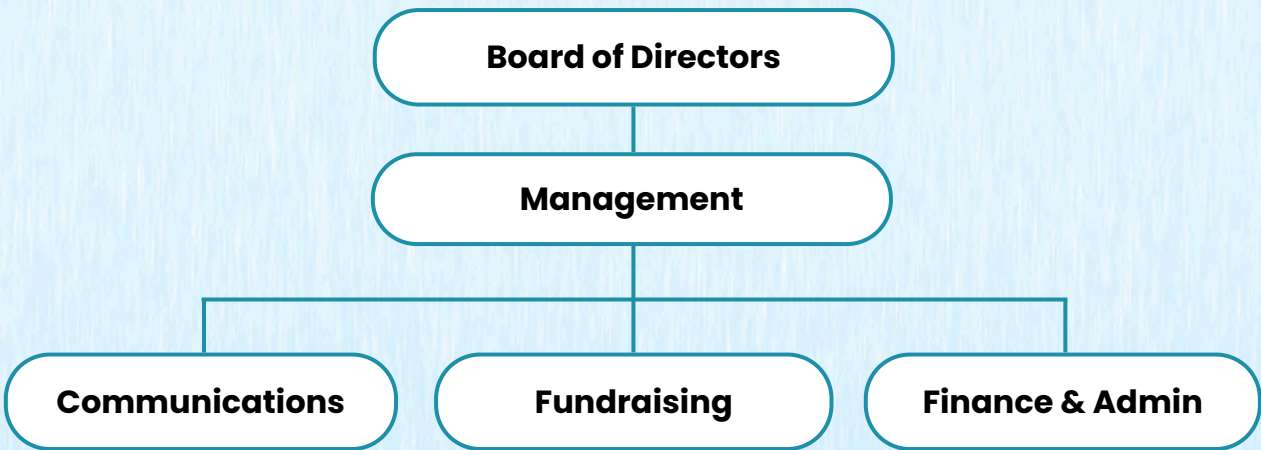
There were three meetings held during the financial year.
The attendance of the meetings is as shown:

Name	Meetings Attended
Mrs Yee Jee Hong	3 / 3
Dr Tan Chi Chiu	3 / 3
Mrs Eunice Toh	3 / 3
Ms Tan Yee Peng	3 / 3
Ms Laura Kho Min Zhi	3 / 3
Mr Tay Beng Chai	3 / 3
Mr J R Karthikeyan	3 / 3
Mr Alan Koh Thiam Hock	2 / 3



i. During FY2025, the Board held three meetings on 4 July 2025, 18 September 2025 and 23 March 2026. Attendance is presented as the number of meetings attended over the number of scheduled meetings during each Board member's term. Board members who were unable to attend were required to provide valid reasons for their absence. Where relevant, matters were circulated for review and comments.
ii. Our Board Directors may hold other directorships. The full list of directorships is available on our website.

Organisation Chart



Note: TTSH Community Fund has no employed staff. Staff support has been provided by TTSH since the establishment of the charity.

CORPORATE GOVERNANCE

TTSH Community Fund complies with the Code of Governance for Charities and Institutions of Public Character (IPCs) and is committed to upholding accountability, transparency and responsible stewardship.

Role of the Governing Board

The duties and responsibilities of the Board are set out in the Charity's Constitution. The Board provides oversight to ensure that TTSH Community Fund remains well governed, aligned with its mission, and managed in the best interests of the Charity and its beneficiaries.

Key matters requiring Board approval include:

- Approval of the annual budget and monitoring of expenditure against budget
- Review and approval of the annual audited financial statements
- Regular monitoring of the Charity's programmes and strategic priorities

Board Selection, Recruitment, and Training

Board members are recruited from diverse fields for their experience, integrity, sound judgement and ability to contribute to the Charity's mission. Individuals from both the public and private sectors may be recommended by Board Directors for consideration. New Directors undergo an orientation to familiarise them with the Charity's mission, operations and governance framework.

Evaluating Board Performance and Effectiveness

The Board conducts a formal self-evaluation every three years. Each Board Director independently assesses the Board's performance and effectiveness, including its contribution to the Charity's vision, mission and financial management, and may suggest areas for improvement.

Information on Committees

In view of TTSH Community Fund's current scale and operating structure, the Charity does not operate with standing subcommittees. Governance responsibilities are fulfilled collectively by the full Board.

Board Re-nomination, Re-appointment and Retention

Board Directors are appointed for a term of three years, renewable up to a maximum tenure not exceeding 10 years. The Honorary Treasurer may serve a maximum of four consecutive years in the role and is eligible for reappointment after a two-year break.

Disclosure of Remuneration and Benefits Received by Board Members

Board members serve on a voluntary basis and do not receive any remuneration for their Board services to TTSH Community Fund.

Disclosure of Remuneration of Three Highest Paid Staff

No staff are remunerated for their services to TTSH Community Fund.

Disclosure of Appointment of Directors' Family Members

No staff serve on the Board, and none are close family members of Board members.

Code of Conduct

All Board members and staff are expected to conduct themselves with honesty and integrity while fulfilling their responsibilities and complying with applicable laws and regulations.

Conflict of Interest

All Board members and staff must declare any actual or potential conflicts of interest annually, or as and when there are changes to their interests. They are required to abstain from discussion and decision-making on matters where such conflicts exist, ensuring that decisions are made impartially and transparently.



Whistleblowing Policy

As part of NHG Health, TTSH Community Fund adopts NHG Health's Whistleblowing Policy to provide accessible and confidential reporting channels for staff and external parties. The policy enables suspected misconduct or irregularities to be reported safely and without fear of reprisal.

Compliance and Internal Audit

Internal audits are conducted regularly to ensure that internal controls are in place and that regulations, financial policies, investment policies and fundraising policies are adhered to.

TTSH Community Fund undergoes the following audits:

- Statutory financial audit
- MOH Group Internal Audit (MOH GIA)
- Ministry of Health (MOH) thematic audit on compliance

These audits, conducted annually or as needed, review the Charity's processes to ensure compliance with relevant legislation and adherence to internal controls.

Risk Management

TTSH Community Fund has a risk management process in place, with the risk register reviewed annually. Identified risks are assessed based on likelihood and potential impact. Risks that cannot be accepted are eliminated, transferred or controlled. The Board and Management oversee key risks and safeguard the Charity's interests and assets, ensuring that processes remain adequate and effective. Risks are also reviewed regularly by MOH GIA. Where issues are identified through audit findings, recommendations are provided, and management action plans are required to address the relevant risks.

Financial Management and Controls

TTSH Community Fund has documented procedures for key financial matters, including procurement of goods and services, payments and approval limits. These controls help ensure that the Charity's resources are used responsibly and in compliance with statutory financial requirements.

Anti-Money Laundering Policy

TTSH Community Fund has measures in place to guide staff in identifying, assessing and reporting suspicious transactions to the relevant authorities, where required.

Personal Data Protection

TTSH Community Fund has policies and procedures for the collection, use, disclosure and management of personal data in accordance with the Personal Data Protection Act 2012. Administrative, physical and technical safeguards are in place to protect personal data under its possession and control. The Charity also upholds high standards in safeguarding donor information and confidentiality through established processes and compliance with data protection requirements.

Disclosure Statements

TTSH Community Fund makes relevant governance disclosures in accordance with applicable charity and IPC requirements, where applicable.

Charity Transparency

TTSH Community Fund was awarded the Charity Transparency Award in 2024, in recognition of its commitment to strong disclosure practices and continuous efforts to enhance transparency in line with the Charity Transparency Framework.

Fundraising

TTSH Community Fund raises funds to support programmes for TTSH's needy patients, as well as healthcare research, innovation and training to enhance patient care. The Charity is committed to ethical fundraising practices, conducted with honesty, transparency and accountability, in line with the Commissioner of Charities' guidelines. Funds raised are used for their intended purposes as communicated to donors. Fundraising campaigns and events are closely monitored to ensure regulatory compliance and prudent use of resources. Guidelines are also in place to help staff assess the legitimacy of donations received on a best-efforts basis, especially for significant donations, to mitigate potential misuse. Formal agreements are established with fundraising partners, and donors are encouraged to provide feedback through various communication channels.

SCAN TO DONATE



Each year, TTSH Community Fund disburses more than \$3 million to help needy patients all as well patient-centred programmes. Our programmes rely entirely on public donations. All proceeds will be channelled to support our programmes and initiatives.

 **Tan Tock Seng Hospital, 11 Jalan Tan Tock Seng Singapore 308433**

 **6357 2500**

 **ttsh.donate@nhghealth.com.sg**

 **for.sg/ttshcfpage**

 **for.sg/ttshcfgiving**

Stay connected with us: @ttshcommunityfund



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