

**SIKH  
WELFARE  
COUNCIL**

# ANNUAL REPORT

## 2025

**Service To Humanity  
Is The Highest Deed**



**SIWEC30**  
30 YEARS IN YOUR SERVICE



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## About Us

### Our Purpose - Impact Through Inclusivity

SIWEC is a registered Institution of Public Character (IPC) and a proud member of the National Council of Social Service (NCSS). We are committed to serving all Singaporeans, regardless of race, religion, or background. Guided by compassion and inclusivity, we respond to individuals and families based on their needs, ensuring that support is extended with dignity, respect, and fairness.

### Our Core Pillars:

- Creating stability for families in crisis.
- Empowering the community through awareness and academic support.
- Partnering with Government and NGOs to strengthen the social safety net.

We do more than provide aid. We seek to restore dignity. Our policies and programmes are designed to remain responsive, evolving with the changing needs and circumstances of the individuals and families we serve.

### Our Values

Rooted in heritage and guided by compassion, SIWEC's identity is anchored in the enduring legacy of Bhai Kanhaiya Ji. In the 18th century, he served water to wounded soldiers on both sides of the battlefield, seeing no enemy and only humanity. His spirit of selfless service continues to serve as our moral compass, shaping the way we care for and support those in need.



#### JAN KI SEWA UTTAM KAAMA

*Service is Supreme.*

We believe that serving humanity is among the highest forms of action. This principle inspires us to work with humility, dedication, and care.



#### SARBAT DA BHALLA

*Blessings for All*









We pray for the well-being of all humanity. This belief guides us to help anyone in distress, regardless of background, identity, or circumstance.



## Overview of Charity

The Sikh Welfare Council (SIWEC) was incorporated as a company limited by guarantee on 14 October 1995 and was officially registered as a charity under the Charities Act on 1 January 1998.

SIWEC has been accorded Institution of a Public Character (IPC) status, enabling us to issue tax-deductible receipts for qualifying donations. Our governance is guided by SIWEC’s Constitution, which serves as primary governing instrument and provides the framework for responsible stewardship, accountability, and service to the community.

REGISTRATION DETAILS		GOVERNANCE & CONTACT			
	ROS Registration No.	UEN: S98SS0018L		Banker	DBS Bank Limited RHB Bank Berhad
	Incorporation Date	14 October 1995		Auditor	ASENSIA Assurance
	Registered as a Charity	1 January 1998		Website	www.siwec.org
	Approved as an IPC	5 November 2009		Email	info@siwec.org
	IPC Renewal Valid Until	31 January 2027		Phone	6299 9234
	Registered Address	2 Towner Road, Singapore 327804			

## Chairperson's Message

Dear Friends, Donors, and Partners,

It is a profound privilege to address you as Chairperson during a historic milestone for the Sikh Welfare Council (SIWEC). The year 2025 marked three decades of community-driven welfare, providing a beautiful opportunity to honor our foundational journey while building a resilient, future-oriented roadmap for Singaporeans in need.



As the first woman to lead SIWEC in its 30-year history, alongside four female management committee members, this term represents a meaningful evolution in our leadership landscape, bringing diverse viewpoints to our enduring mission of service.

Our 30th anniversary was anchored by two defining events that brought the spirit of Jan Ki Sewa to life:

**Ride to Serve Charity Ride in Feb 2025-** 62 cyclists and 14 marshals conquered a grueling 650km route from Ipoh to Singapore, retracing the trek of our pioneer fundraisers. This monumental effort raised over \$300,000 to safeguard our core services.

**Family Fiesta in November 2025-** Hosted at the Singapore Khalsa Association, this vibrant gathering united beneficiaries, volunteers, donors, and community leaders as one deeply connected family.

Throughout 2025, SIWEC served as a critical secondary safety net, supporting 80 families with financial aid and celebrating the milestone of 6 families graduating toward self-sufficiency. We continued to expand our targeted interventions across modern challenges.

In November 2025, we successfully upgraded our workspace and dedicated counseling room to provide a more comforting environment for clients and a better workplace for our staff. Coupled with a newly updated website, these enhancements significantly elevate our operational efficiency and overall quality of service.

In April 2025, an internal review using the Governance Evaluation Checklist for IPCs awarded SIWEC an outstanding score of 96%. This ensures absolute transparency: 100% of public donations go directly to welfare programmes, with operational costs funded via alternative streams and matching grants.

While our unrestricted financial reserves stand solid at \$3,295,776 (covering 3.39 years of operating expenses), we are focused on scaling up fundraising to meet our optimal policy target of 4 years, securing our baseline for decades to come.

SIWEC thrives through the selfless efforts of our 151 active volunteers, whose commitment to helping others remains the guiding force behind our mission. A big thank you to our volunteers.

To our donors, and institutional partners, we thank you for walking alongside us. Let us all step into the next decade with humility, dedication, and care, working always for the well-being of the community.

In Service,

Sharanjit Kaur

Chairperson

Sikh Welfare Council

# Organisational Structure

## Management Committee

From January 2025 to June 2025, the Management Committee was led by former chairman, Manmohan Singh. At the conclusion of his term in June 2025, the leadership was transitioned to Sharanjit Kaur, who was appointed Chairperson effective June 17, 2025, for the term 2025 - 2027. This appointment made her the first woman to lead SIWEC in its 30-year history. The new term also saw four more women coming on board the management committee to serve for the first time.

### January 2025 - June 2025

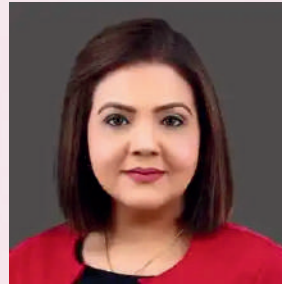
S/N	Name	Designation	Date of Appointment	Meeting Attendance	Past Appointments
1	Manmohan Singh	Chairman	20 June 2023	5/6	Vice Chairman Operations-2021 and 2019 Vice Chairman-2017 and 2015 Committee Member-2013, 2011 and 2009
2	Sharanjit Kaur	Vice-Chairperson (Operations)	20 June 2023	6/6	Secretary-2021 Assistant Secretary-2019 Committee Member-2017 Secretary-2015 Assistant Secretary-2013
3	Inderpal Singh	Vice-Chairman (Administration)	20 June 2023	6/6	Treasurer-2021 Vice Chairman-2013 Secretary-2011 Treasurer-2009
4	Jaspreet Kaur SC	Secretary	20 June 2023	6/6	
5	Rashminder Singh	Assistant Secretary	20 June 2023	4/6	Committee Member-2021 Assistant Treasurer-2019
6	Jaspal Singh	Treasurer	20 June 2023	0/6	Assistant Treasurer-2021
7	Amarbir Singh	Assistant Treasurer	20 June 2023	6/6	
8	Melvinder Singh	Committee Member	20 June 2023	1/6	
9	Harmit Singh	Committee Member	20 June 2023	5/6	Chairman-2021 Vice Chairman-2019 Secretary-2017 Treasurer-2015 Treasurer-2013
10	Harbahjan Singh	Committee Member	20 June 2023	3/6	
11	Sukhbeer Singh	Committee Member	20 June 2023	4/6	
12	Iqbal Singh Sevea	Committee Member	20 June 2023	2/6	

**July 2025- December 2025**

**Sharanjit Kaur\***  
Chairperson



**Inderpal Singh**  
Vice Chairman Admin



**Jaspreet Kaur**  
Vice Chairman Ops



**Sukhbeer Singh**  
Treasurer



**Jaspreet Kaur SC**  
Secretary



**Rashminder Singh**  
Assistant Secretary



**Harmit Singh\***  
Assistant Treasurer



**Asees Kaur**  
Member



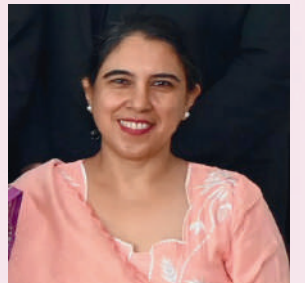
**Harbahjan Singh**  
Member



**Narindarjeet Kaur**  
Member



**Sulinder Singh**  
Member



**Dalveer Kaur\*\***  
Member

\*Having each served over 10 consecutive years on the Management Committee, approval for the continued appointment of these two members was required pursuant to the Corporate Governance Checklist. At the AGM held on 17 June 2025, the Ordinary Council members unanimously approved their re-appointment, recognizing their extensive program experience, community standing, and pro bono professional expertise. SIWEC is satisfied that their leadership, strong relationship with the Secretariat, and deep commitment ensure vital organizational stability and serve the best interests of the organization.

\*\* Ms. Dalveer Kaur resigned from the Management Committee during the reporting year and was succeeded by Ms. Asees Kaur.

S/N	Name	Designation	Date of Appointment	Meeting Attendance	Past Appointments
1	Sharanjit Kaur	Chairperson	17 June 2025	5/5	Vice-Chairman (Ops)-2023
					Secretary-2021
					Assistant Secretary-2019
					Committee Member-2017
					Secretary-2015
Assistant Secretary-2013					
2	Inderpal Singh	Vice-Chairman (Administration)	17 June 2025	5/5	Vice-Chairman (Admin)-2023
					Treasurer-2021
					Vice Chairman-2013
					Secretary-2011
Treasurer-2009					
3	Jaspreet Kaur	Vice-Chairman (Operations)	17 June 2025	4/5	
4	Sukhbeer Singh	Treasurer	17 June 2025	3/5	Committee Member-2023
5	Jaspreet Kaur SC	Secretary	17 June 2025	4/5	Secretary-2023
6	Harmit Singh	Assistant Treasurer	17 June 2025	5/5	Committee Member-2023
					Chairman-2021
					Vice Chairman-2019
					Secretary-2017
					Treasurer-2015
Treasurer-2013					
7	Rashminder Singh	Assistant Secretary	17 June 2025	4/5	Assistant Secretary-2023
					Committee Member-2021
					Assistant Treasurer-2019
8	Sulinder Singh	Committee Member	17 June 2025	4/5	
9	Harbahjan Singh	Committee Member	17 June 2025	4/5	Committee Member-2023
10	Narindarjeet Kaur	Committee Member	17 June 2025	4/5	
11	Dalveer Kaur	Committee Member	17 June 2025	2/3	
12	Asees Kaur	Committee Member	19 Sep 2025	1/2	

## Council Members

Ordinary Members	Associate Members
Central Sikh Gurdwara Board, Istri Sat Sang (Central Sikh Temple) Khalsa Jiwan Sudhar Sabha, Sikh Missionary Society of Malaya Sikh Sewaks, Singapore Sikh Education Foundation Sri Guru Singh Sabha Singapore, Gurdwara Sahib Yishun Khalsa Dharmak Sabha, Pardesi Khalsa Dharmak Diwan Sikh Business Association, Singapore Khalsa Association Sri Guru Nanak Sat Sang Sabha, Young Sikh Association	Sikh Advisory Board

Ordinary Members serve as the highest decision-making body during General Meetings, playing a vital role in guiding the organisation's governance and strategic direction. They hold full voting rights on matters presented at the meetings and are counted towards the quorum required for official proceedings and decision-making.

Associate Members provide advisory and support functions to the organisation, contributing their expertise and insights to strengthen programmes, initiatives, and strategic discussions. While they actively support the SIWEC's objectives and activities, they do not hold voting rights and are not counted towards the quorum required for official meetings and decision-making processes.

## Patron and Trustees

<b>Patron</b>	<b>Mr Kartar Singh Thakral</b>		
<b>Trustees</b>	<b>Mr Mohindar Singh Thakral</b>	<b>Mr Daljit Singh Gaggarbhana</b>	<b>Mr Inderjit Singh</b>
	<b>Dr Sorinder Singh</b>	<b>Mr Manmohan Singh Thakral</b>	<b>Mdm Jagir Kaur Brahmpura</b>

Patron and Trustees provide guidance and strengthen SIWEC's credibility which is vital for building lasting partnerships within and beyond the Sikh community.

## Staff Team

SIWEC continues to be supported by a dedicated professional staff team.

Name	Designation	Focus Area
<b>G.H.S. Kumar</b>	Senior Executive (Finance & Admin)	Financial controls and administrative management
<b>Gurcharn Kaur</b>	Operations Lead	Program coordination and administrative support
<b>Dhiren Dev</b>	Senior Social Worker	Clinical oversight and case management
<b>Daljit Singh</b>	Welfare Officer	Operations support and field welfare visits
<b>Tharjit Kaur</b>	Welfare Officer	Direct beneficiary support and logistics
<b>Simran Gill</b>	Communications & Outreach Executive	Public relations and community engagement



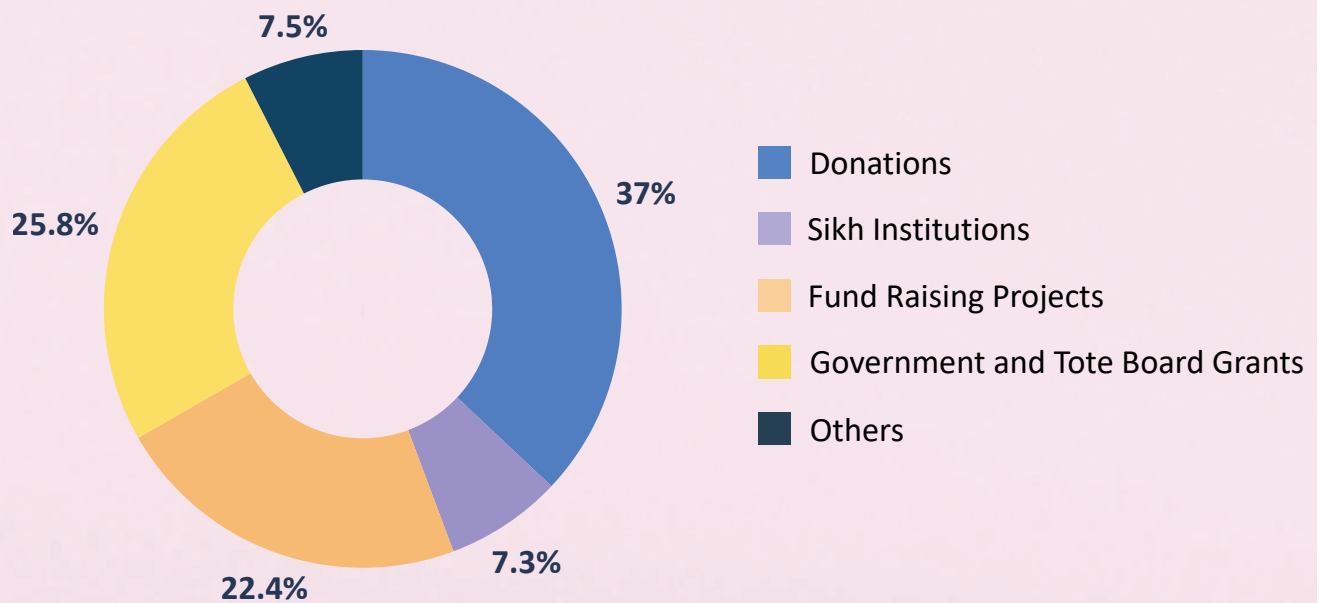
*Left to Right: G.H.S Kumar, Tharjit Kaur, Daljit Singh, Gurcharn Kaur, Dhiren Dev, Simran Gill*

# Highlights 2025

## Financial Highlights

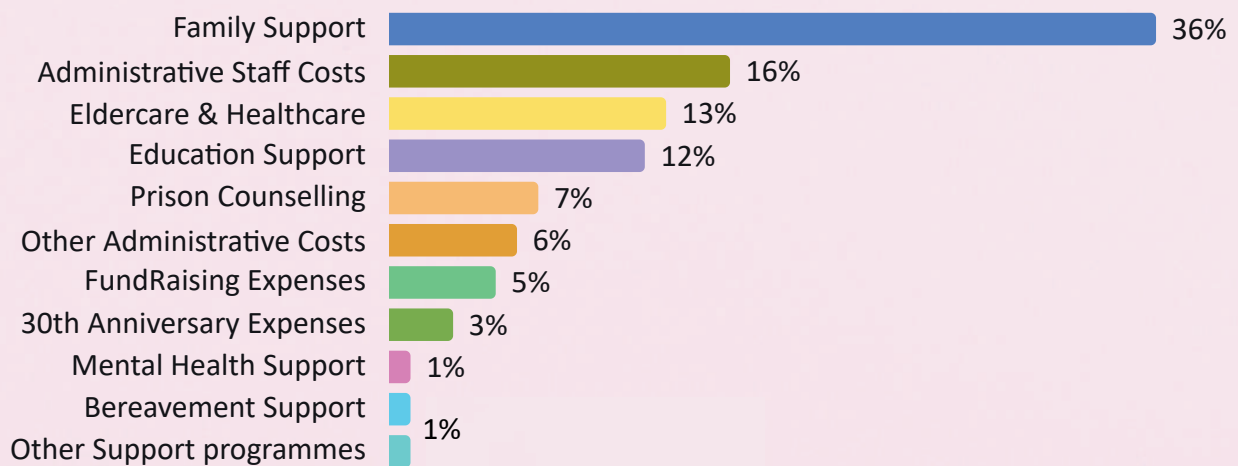
### Income

	2025			2024
	General	Hearse	Total	Total
Donations	\$354,581	\$8,800	\$363,381	\$341,816
Sikh Institutions	\$72,100	-	\$72,100	\$71,000
Fund Raising Projects	\$219,612	-	\$219,612	\$306,841
Government & Tote Board Grants	\$253,213	-	\$253,213	\$279,059
Others	\$73,520	-	\$73,520	\$50,578
<b>Total Income</b>	<b>\$973,026</b>	<b>\$8,800</b>	<b>\$981,826</b>	<b>\$1,049,294</b>



**Expenses**

	2025			2024
	General	Hearse	Total	Total
Family Support	\$350,549	-	\$350,549	\$371,557
Education Support	\$119,491	-	\$119,491	\$152,030
Prison Counselling	\$68,795	-	\$68,795	\$80,531
Eldercare & Healthcare	\$130,996	-	\$130,996	\$123,462
Bereavement Support	\$5,279	-	\$5,279	\$115
Mental Health Support	\$1,579	-	\$1,579	\$374
Other Support programs	\$4,061	-	\$4,061	\$592
FundRaising Expenses	\$49,633	-	\$49,633	\$38,479
30th Anniversary Expenses	\$31,407	-	\$31,407	-
Administrative Staff Costs	\$155,795	-	\$155,795	\$112,153
Other Administrative Costs	\$55,801	\$2,922	\$58,723	\$77,240
<b>Total Expenses</b>	<b>\$973,386</b>	<b>\$2,922</b>	<b>\$976,308</b>	<b>\$956,533</b>



**Nett Surplus (Deficit)**

	2025			2024
	General	Hearse	Total	Total
	<b>\$(360)</b>	<b>\$5,878</b>	<b>\$5,518</b>	<b>\$92,761</b>

### **Financial Reserves Statement**

As of 31 December 2025, our reserves stand at \$3,295,776. These reserves are entirely unrestricted and do not form part of any Endowment or Restricted Funds. To ensure capital preservation and liquidity, approximately \$2.99 million of these reserves are securely invested in fixed deposits with local banks.

### **Reserve Policy & Compliance**

Our established Reserve Policy stipulates a maximum cap of either \$4 million or 4 years of total operating and administrative expenses, whichever is higher. Currently, our reserves cover 3.39 years of our annual operating and administrative expenses, representing a minor shortfall against our optimal policy targets. To bridge this gap and reinforce our long-term financial sustainability, the Sikh Welfare Council will strategically scale up its fundraising initiatives in the coming year.

### **Key Financial Ratios**

The breakdown of our reserves relative to our annual expenditure is detailed below:

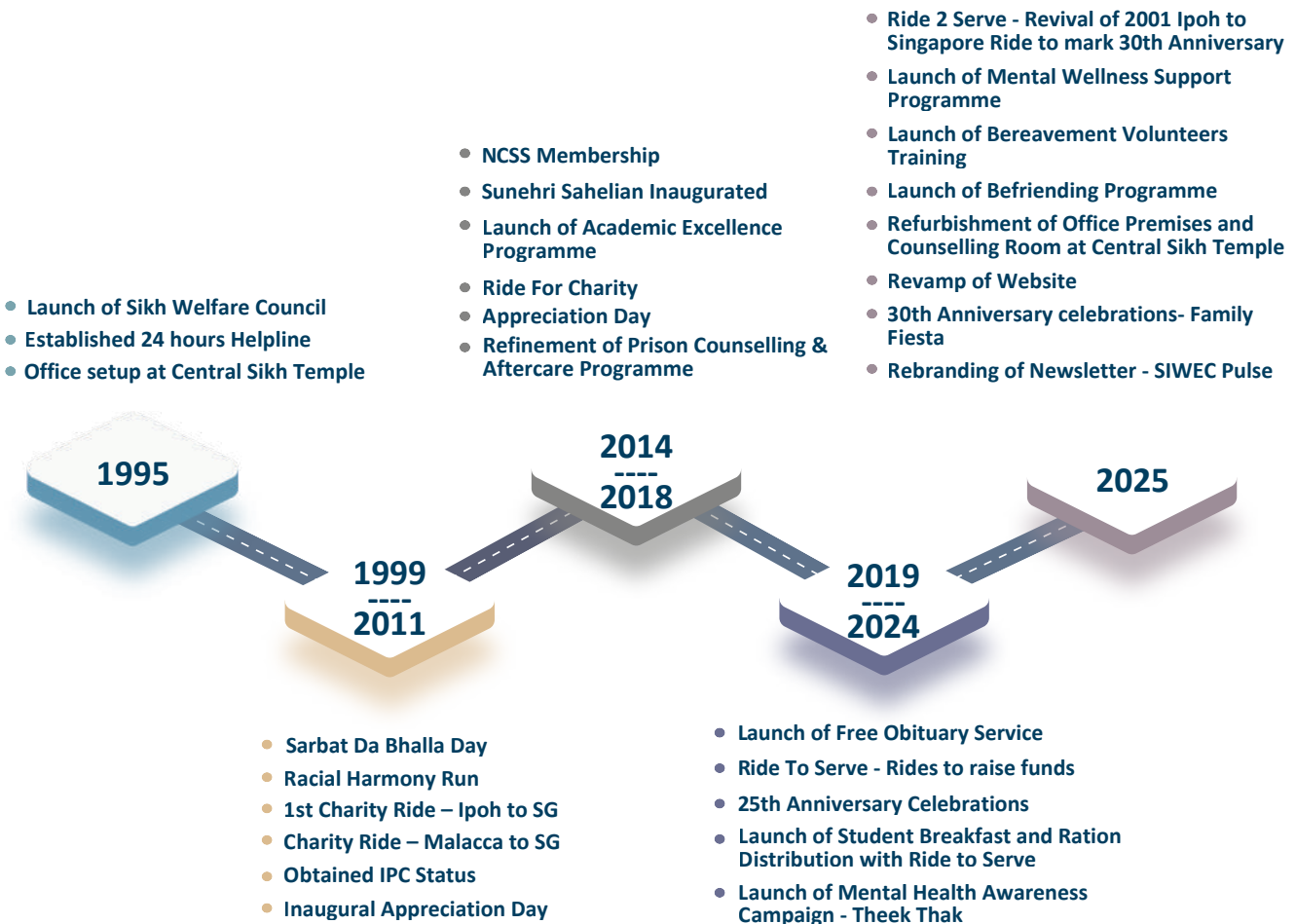
Financial Metric	Amount (SGD)
General Reserves (Unrestricted)	\$3,295,776
Restricted Funds	\$16,759
Total Funds Available	\$3,312,535
Total Annual Operating & Administrative Expenses	\$976,308
Ratio of Reserves to Annual Expenses (Years)	3.39

## Thirty Years of Service

2025 was a celebratory period for SIWEC, marking three decades of community-driven welfare. The anniversary was not merely a look back at historical achievements but a launchpad for future-oriented initiatives. Two major events defined the year: the "Ride 2 Serve" anniversary cycle and the "Family Fiesta" celebration.

The timeline below captures key moments in SIWEC's development, highlighting its evolution from humble beginnings into a trusted organisation serving the needs of the community. As SIWEC looks ahead, it remains guided by its founding values of compassion, service, and collective responsibility, while continuing to strengthen its programmes to meet emerging social needs.

### Our Journey - 1995 - 2025



## Family Fiesta 2025

On 29 November 2025, SIWEC hosted its Family Fiesta at the Singapore Khalsa Association in commemoration of its three decades of dedicated service to the community. Conceived as a celebration of unity, gratitude, and shared purpose, the event brought together beneficiaries, volunteers, donors, community partners, and leaders in a warm and inclusive setting. It provided an opportunity for SIWEC to honour the relationships that have sustained its work over the years, while celebrating the collective spirit that continues to drive its mission forward.



The Family Fiesta was thoughtfully curated to reflect SIWEC's values of care, inclusion, and community bonding. The event featured a variety of interactive activities for participants of all ages, including children's games, cultural performances, family-friendly engagement booths, and traditional food stalls. These elements created a lively and welcoming atmosphere, allowing beneficiaries and supporters to come together not only as recipients and contributors, but as members of one connected community.



The event was meaningfully supported by volunteers, including students from St. Joseph's Institution (SJI), Istri Satsang, and our Sunehri Sahelian and Sunehrey Pal Team, who assisted with various activities throughout the day. Their energy, enthusiasm and willingness to serve helped create a welcoming and joyful atmosphere for all participants.



*Our SJI and Sunehri Sahelian Volunteers*

## Volunteer Training

As part of SIWEC's continued efforts to equip volunteers for meaningful service, SIWEC held a Bereavement Volunteer Briefing & Training session in August 2025. The session strengthened volunteers' capacity to support families experiencing loss and provided a reflective space for learning, discussion, and deeper understanding. Through the training, volunteers explored how to offer comfort with empathy, presence, and compassion during moments of grief.



## Ride to Serve 2025: Retracing History

The Ride to Serve (R2S) 2025 initiative was designed as a tribute to the pioneer volunteers who cycled from Malaysia to Singapore thirty years ago to raise SIWEC's initial funds. Between February 23 and February 28, 2025, a team of dedicated cyclists and a volunteer support crew conquered a 650-kilometer route. The journey began with a flag-off at the Wadda Gurdwara Sahib in Ipoh and proceeded through key stopovers in Bidor, Serendah, Port Dickson, Malacca, and Batu Pahat, before a triumphant return to Singapore via the Central Sikh Temple.



The impact of R2S 2025 extended beyond the \$325,000 raised. It served as a powerful community-building exercise, involving over 62 riders and 14 marshals, and generated significant public awareness of SIWEC's mission. The funds raised through R2S 2025 have been earmarked for the “sustained delivery” of the SIWEC's core welfare services. This ensures that essential programmes and support services for vulnerable individuals and families can continue to remain free, accessible, and responsive to community needs. The success of R2S 2025 stands as a testament to the generosity of donors, the dedication of volunteers, and the strength of a community united by compassion and purpose.



## Our Programmes & Services

Our programmes are designed to uplift individuals and families at every stage of life, with compassion and care.



### Family Support

Promoting family stability, resilience, and dignity through compassionate support.



### Education Support

Empowering every child with the guidance and opportunities to learn, grow, and realise their full potential.



### Bereavement Support

Supporting individuals and families through grief with compassion, dignity, and care.



### Befriending Services

Providing companionship, care, and practical support to individuals facing health challenges and isolation.



### Eldercare & Active Ageing

Promoting active ageing, social connection, and purposeful living for seniors.



### Mental Wellness Support

Supporting emotional well-being through culturally sensitive guidance, care, and grief counselling.



### Prison Counselling & Aftercare

Supporting rehabilitation and reintegration through counselling, compassionate guidance, and after-care.

### 24-Hour Community Hotline: 6299 9234

Since its inception, SIWEC's hotline has provided vital bereavement and distress support. Managed by trained staff, we aim to respond to all inquiries within a reasonable timeframe. During weekday office hours, the hotline transitions to a one-stop helpline for program advice, office appointments, and specialized agency referrals.

## Education Support: Driving Social Mobility

In 2025, the Sikh Welfare Council served 65 students through a holistic model integrating financial subsidies, academic tutoring, and mentorship. The year saw a strategic shift toward addressing the psychological well-being of youth from low-income households, recognizing that emotional resilience is fundamental to academic success.

### Academic Excellence Programme (AEP)

The AEP evolved from traditional tuition into a personalized mentorship framework. Beyond core subject support, the programme also takes care of the children holistically via workshops like the Exam Anxiety Workshop held to help PSLE candidates and parents manage high-stakes testing pressure.



#### Primary Level

**10 Students**

English, Maths &amp; Science (EMS) - 07

Mother Tongue Only - 03

#### Secondary Level

**17 Students**

English, Maths &amp; Science (EMS) - 13

Mother Tongue - 04

**Total of 27 Students supported in 2025**

SIWEC is proud to celebrate the outstanding success of an AEP beneficiary in the 2025 N-Level Examinations. His achievement marks an important milestone in his academic journey and reflects his hard work, perseverance, and commitment to learning. Through the Academic Excellence Programme (AEP), he received access to tuition support, mentorship, and learning resources that helped him build confidence and work towards his full potential.

### Language Preservation

Partnering with the Singapore Sikh Education Foundation (SSEF), SIWEC ensured linguistic heritage remains accessible by providing students from lower-income households with full fee subsidies, essential school supplies, and transportation for mother tongue subjects.

Level	MOE FAS	School FAS	3-Room HDB
Primary	14	0	4
Secondary	14	2	4
<b>Total Enrollment</b>	<b>28</b>	<b>2</b>	<b>8</b>

**Total of 38 Students supported in 2025**

## Family Support: Sustaining the Core Unit

The Sikh Welfare Council supported 80 families in 2025, functioning as a crucial secondary safety net to ensure households facing persistent financial gaps, even after receiving government aid, are not left behind. Our holistic approach is designed for long-term stability and self-sufficiency.

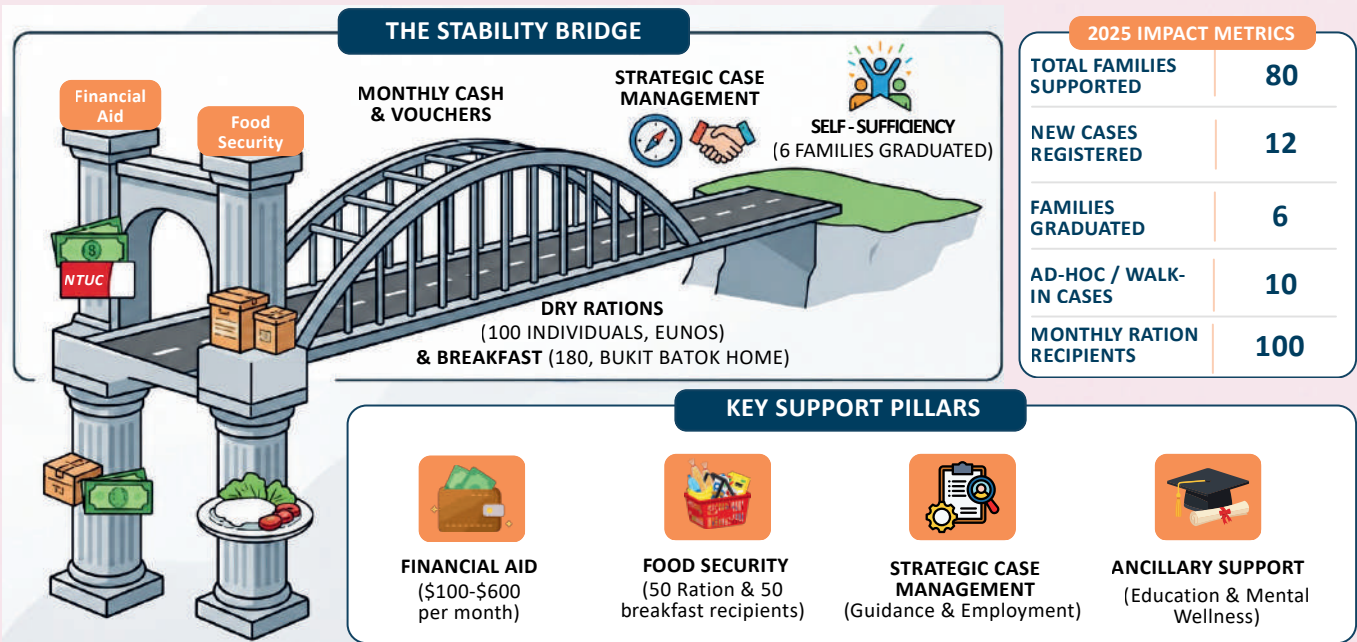
### Key Support Pillars

**Financial Aid:** Our multi-faceted support includes direct cash disbursements (ranging from \$100 to \$600 monthly depending on need) and NTUC vouchers for essential expenses, regularly reviewed to counter rising living costs.

**Food Security:** Monthly dry rations for 100 individuals in Eunos and monthly fresh breakfast for 180 residents at Bukit Batok Home for the Aged.

**Strategic Case Management:** Professional guidance on employment and government schemes to drive financial independence.

**Ancillary Support:** Access to academic tutoring (AEP) and mental wellness referrals.



Volunteers distributing food at Eunos



Volunteers distributing monthly rations

## Eldercare & Active Ageing: Fostering Connection and Health

The aging population in Singapore presents both a challenge and an opportunity for community care. In 2025, SIWEC’s eldercare programs engaged 1,220 seniors cumulative across 114 sessions, promoting the pillars of active aging: physical health, mental stimulation, and social connection.

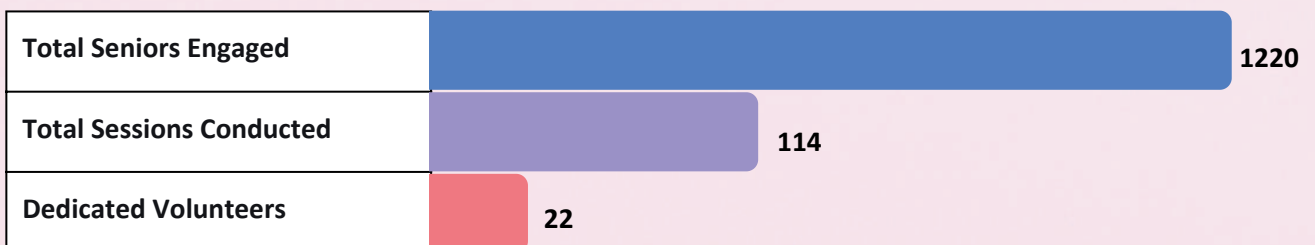
### ***Sunehri Sahelian and Sunehray Pal***

The weekly active aging sessions remain the highlight of SIWEC’s work with seniors. The "Sunehri Sahelian" (Golden Sisters) and "Sunehray Pal" (Golden Moments) groups provide a platform for seniors to keep active mentally and physically. Sessions in 2025 included senior-friendly exercises, indoor gymnastics, Batik painting workshops, and educational talks on topics like digital literacy and nutrition.



*SS/SP members doing exercise and painting*

The social impact of these sessions cannot be overstated. Because loneliness and isolation are critical risk factors for depression among older adults, SIWEC proactively mitigates these dangers by providing regular gathering spaces at the Central Sikh Temple and Silat Road Gurdwara. These familiar, welcoming environments ensure seniors remain deeply connected to their peers and the broader community. Furthermore, vibrant celebrations for major festive occasions, such as Diwali and Vaisakhi, enrich the participants' social lives, fostering a profound sense of joy, cultural continuity, and belonging.



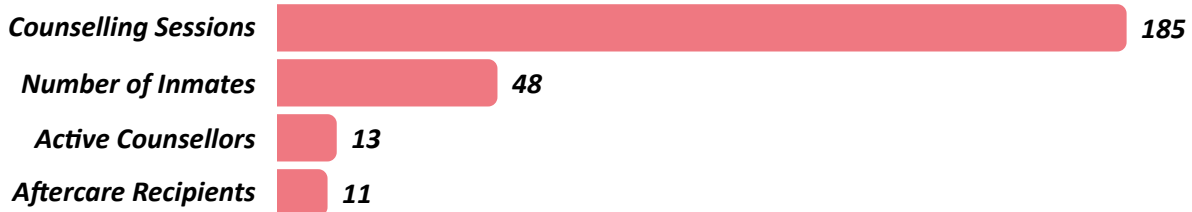
## Prison Counselling and After-Care

Believing in the philosophy of second chances, SIWEC has been a long-term partner of the Singapore Prison Service (SPS). In 2025, SIWEC's trained volunteers conducted 185 prison counseling sessions, focusing on religious values to inspire inmates toward healthy and positive lifestyle changes. These sessions aim to help inmates manage emotions, resist temptations, and build the foundation for a successful return to society.

Our volunteers conduct regular rehabilitative and spiritual counselling sessions with inmates at designated correctional institutions. These sessions aim to:

- Strengthen spiritual well-being through Sikh teachings and values
- Encourage self-reflection, accountability, and personal growth
- Support inmates in developing resilience and inner discipline
- Promote positive, law-abiding lifestyles upon release
- Contribute to a safer and more peaceful prison environment

SIWEC also recognizes the impact of incarceration on the family unit. The aftercare program provides socio-emotional and financial support to the families of inmates, as well as to ex-inmates during their reintegration journey. As inmates near the end of their custodial sentence, some transition to halfway houses as part of their reintegration process. SIWEC maintains an active partnership with HEB-Ashram, where our volunteers continue to provide faith-based counselling and guidance to the residents. These after-care sessions help bridge the transition from incarceration to community life, offering emotional, spiritual, and moral support during this critical phase.



*Our Prison Counselling and Aftercare Volunteers*

## Bereavement Support Programme

Under the Bereavement Support Programme, SIWEC provides the following refined services:

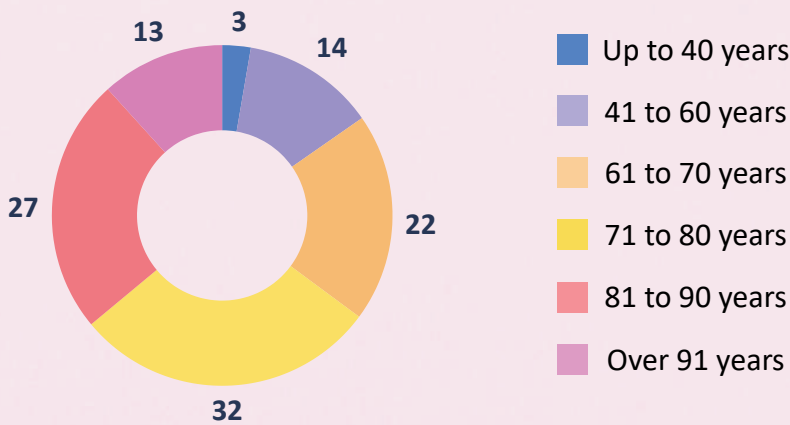
**Helpline Support:** We provide vital bereavement and distress support through a dedicated helpline. While we cannot guarantee constant 24-hour availability, our staff makes every effort to receive and respond to all calls and inquiries within a reasonable timeframe.

**Logistical Assistance:** SIWEC provides a community hearse and assists families with understanding the process.

**Financial Assistance:** In 2025, SIWEC handled 111 death cases and provided bereavement fee waivers totaling \$1,800 for families in financial need.

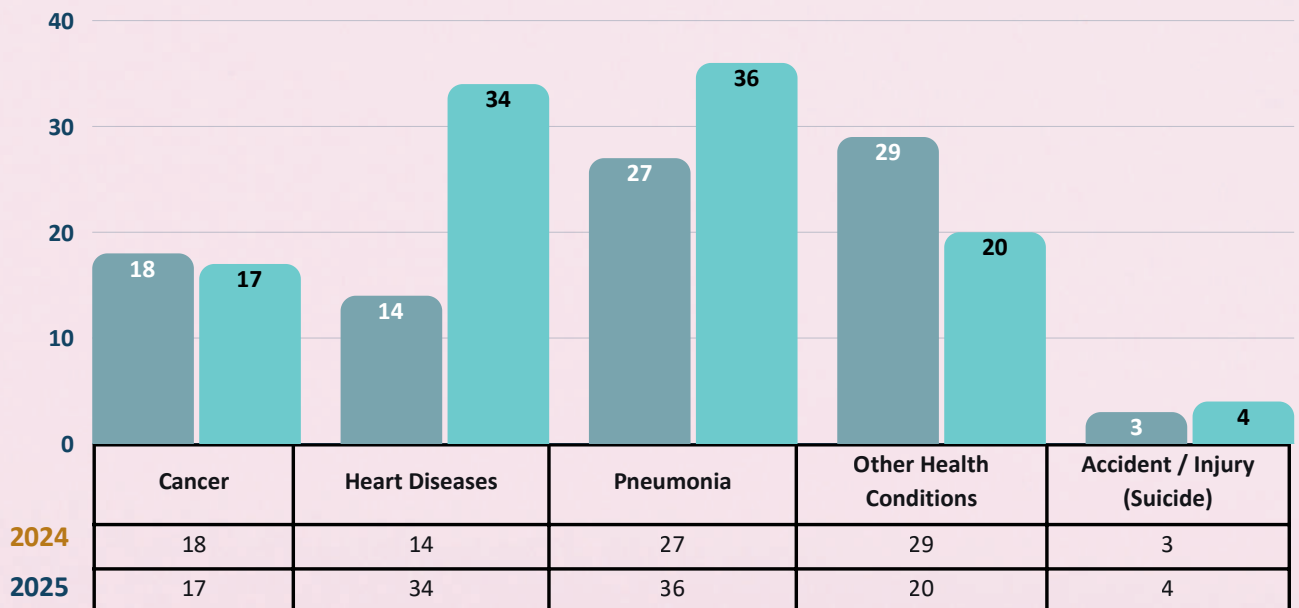
**Community Communication:** SIWEC manages a digital obituary notice service to keep the community informed and facilitate the collective sharing of grief.

### Breakdown of Death by Age



**Death Ratio**  
Male : Female  
1.02 : 1

### Breakdown of Death by Cause



<b>Pneumonia</b> Leading cause of death across both genders.	<b>Heart Diseases</b> Second highest impact, predominantly affecting males.
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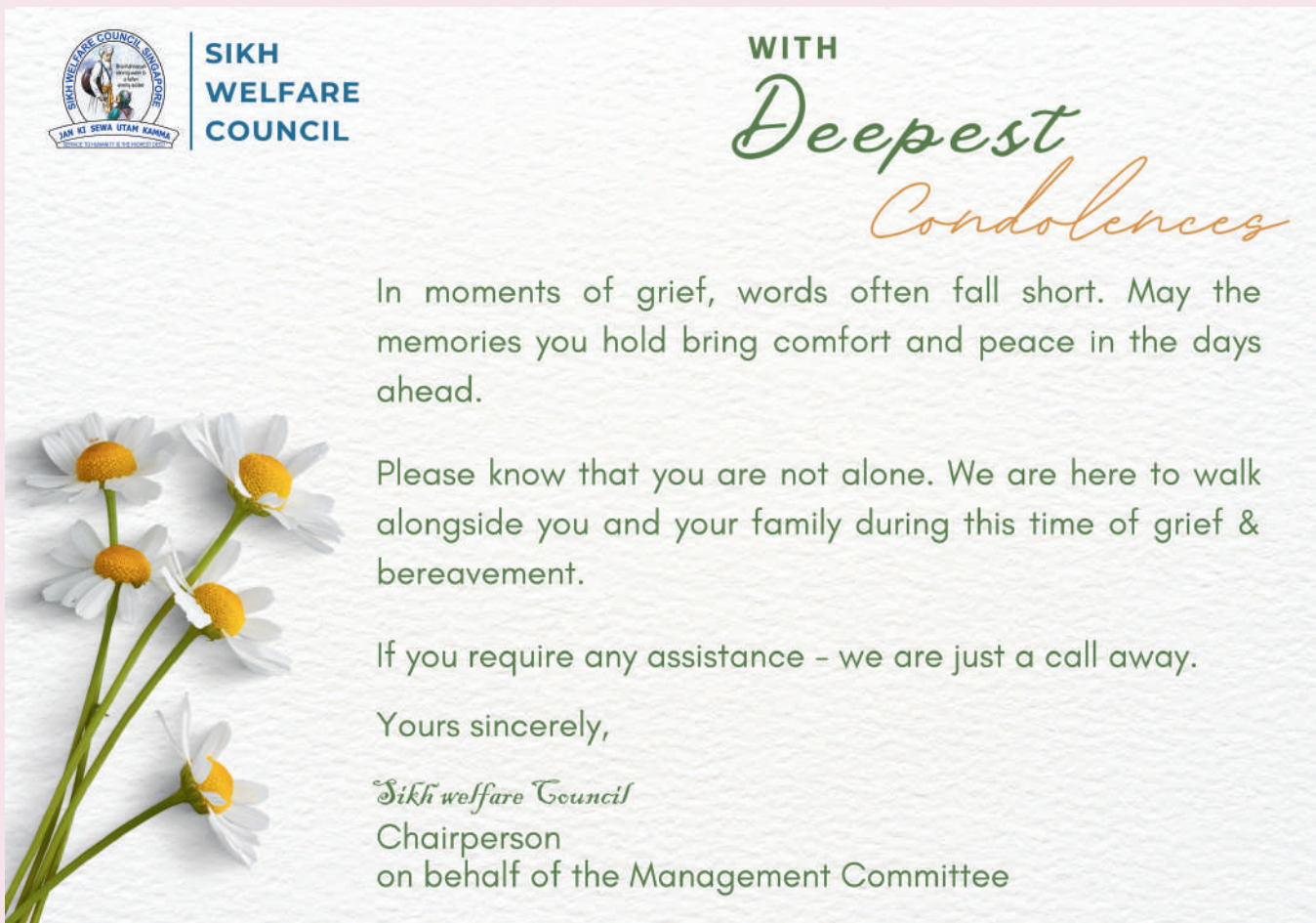
## ***New Initiatives***

During the year, the Bereavement Support Team continued to strengthen and enhance its services to ensure that bereaved families receive timely, compassionate, and well-coordinated assistance during periods of loss and grief.

As part of these efforts, a comprehensive Bereavement Guide was developed and made available in both physical booklet format and digital e-copy format. This ensures that families are able to access essential information promptly and in a format that best meets their needs. The guide provides clear and structured step-by-step guidance on the immediate actions to be taken following a loss, including important administrative procedures, practical arrangements, and relevant contacts for religious and community support.

To further improve coordination and responsiveness, the team successfully implemented a WhatsApp broadcast system for bereavement volunteers. This initiative has strengthened real-time communication, enabling more efficient volunteer mobilisation, better coordination of support efforts, and faster response during bereavement cases.

In addition, condolence cards were introduced for bereaved families as a meaningful gesture of care, empathy, and solidarity.



## Mental Wellness

**Program Mission:** The "Theek Thak" initiative provides a vital support network for individuals managing mental health challenges.

**Strategic Shift:** Since July 2025, the programme has transitioned from general awareness to a practical, application-focused model offering tangible interventions for individuals and families.

**Direct Support Services:** We now provide direct professional grief counseling and structured support systems facilitated by trained experts.

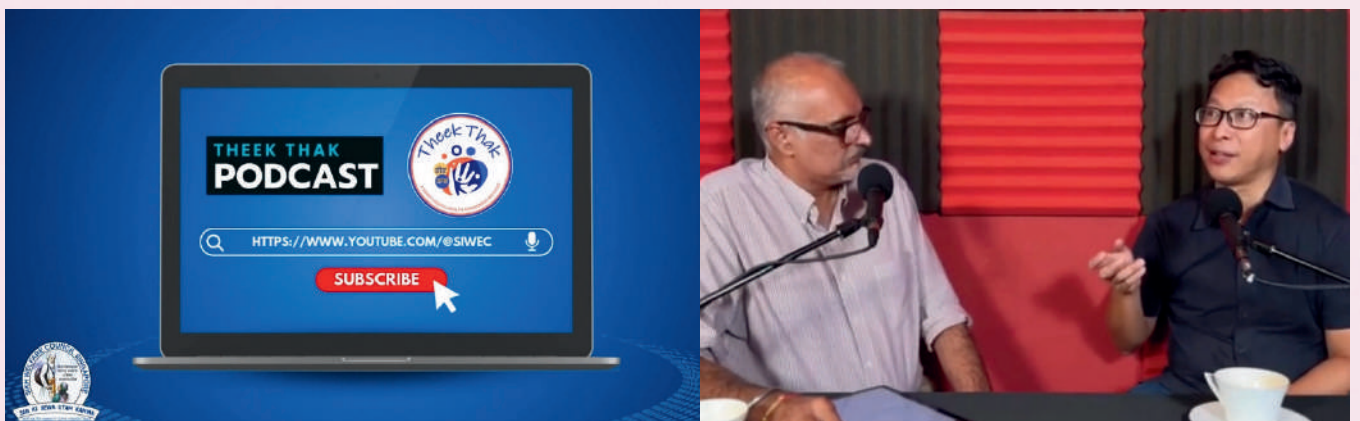
### 2025 Impact and Engagement

**Community Reach:** Conducted 34 sessions reaching 707 participants, serving as an accessible entry point for those seeking mental health support.

**Grief Management:** Delivered a specialized "Walking Together Through Grief" workshop in collaboration with hospice experts to equip participants with tools for managing loss.



**Digital Outreach:** Expanded reach through a podcast series addressing critical topics like youth anxiety, dementia, and caregiver support.



## Befriending Services

At SIWEC, we recognise that loneliness and social isolation remain significant challenges for many seniors, particularly those who may be frail, homebound, or residing in long-term care settings. These challenges can have a profound impact on emotional well-being, mental health, and overall quality of life.

Our Befriending Programme serves as an important community-based intervention to provide companionship, emotional support, and meaningful social connection for seniors. Through regular engagement and caring interactions, the programme seeks to reduce feelings of isolation, promote a sense of belonging, and safeguard the mental and emotional well-being of our elders.

### *Enhancing Senior Connection and Mental Wellness*

- **Seniors Supported:** Our welfare officers maintained regular, meaningful engagement with 54 seniors, providing companionship to those in nursing homes or living alone.
- **Tele-Chat Sessions:** To ensure uninterrupted support when in-person visits were not feasible, we facilitated 121 tele-chats, maintaining a consistent lifeline for those in need.
- **Holistic Wellness:** These interactions have proven essential in reducing anxiety and depression, with seniors expressing deep appreciation for the continued emotional support and sense of community.

Through these consistent touchpoints, SIWEC remains committed to ensuring that every senior in our care feels valued, heard, and connected.



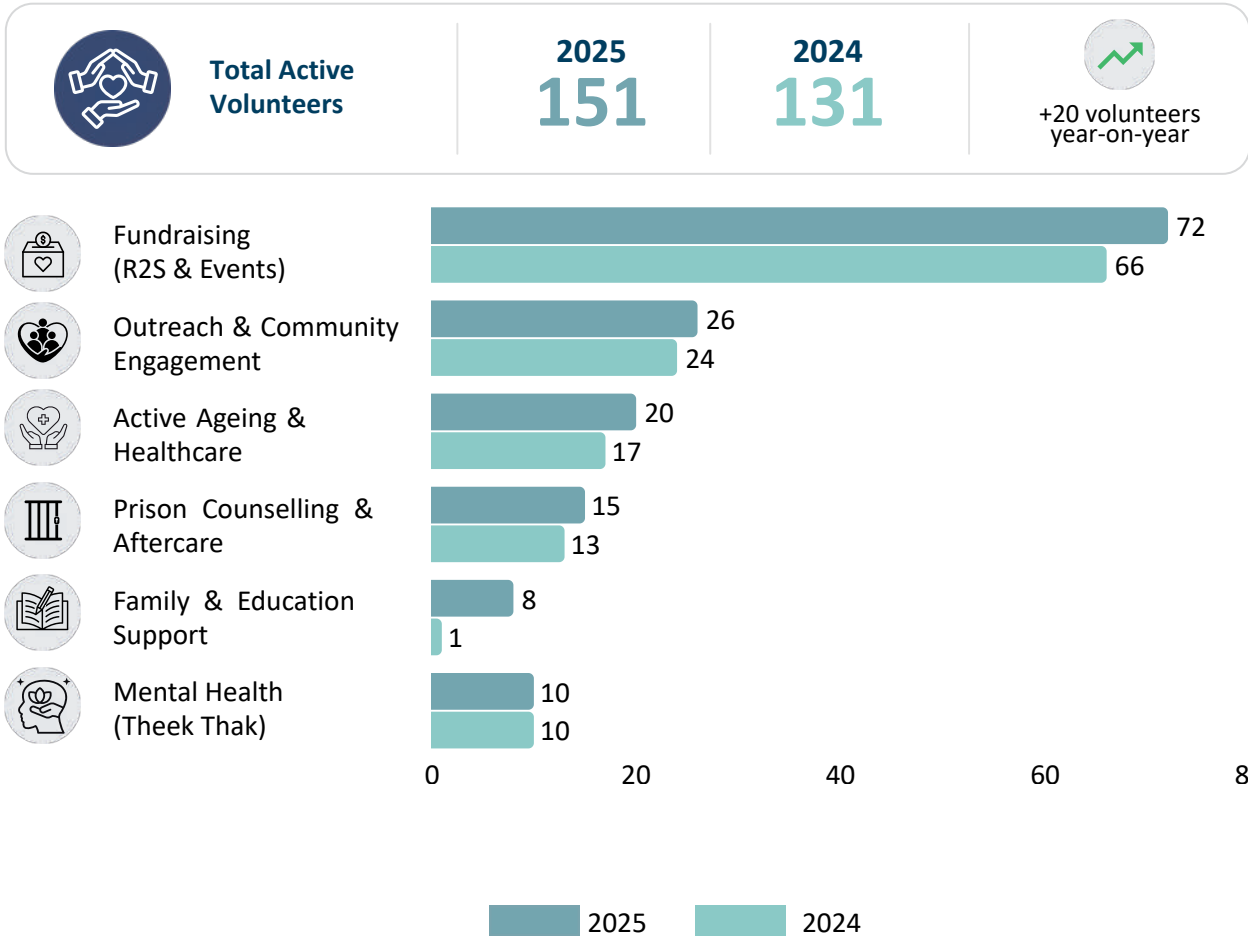
## 2025 Programme Impact

The 2025 reporting period was marked by purposeful progress, deep community intervention, and robust program delivery. While the overall number of families supported remained stable, the complexity of assistance rose, cementing SIWEC's role as a critical complement to national support networks.

Pillar	Key Metric	Impact Delivered
Total Reach	1,240 Beneficiaries	Served through structured welfare programs
Family Support	80 Families	Received sustained financial aid and ration support
Eldercare & Active Ageing	135 Individuals	Recorded in senior engagement sessions
Mental Wellness	707 Individuals	Supported through mental wellness awareness and sessions
Prison Counselling & Aftercare	185 Sessions (48 Inmates)	Faith-based and secular prison counseling sessions conducted
Befriending	105 Individuals	Visits to residences, institutions, and providing emotional support
Education	65 Students	Supported through the Academic Excellence Programme and financial assistance for mother tongue subject.
Food For Rations	100 Beneficiaries	Helped alleviate food insecurity among beneficiaries through targeted ration assistance.

## Volunteer Impact

SIWEC is fundamentally driven by the dedication and commitment of its volunteers. In 2025, SIWEC was supported by 151 active volunteers, who generously contributed their time, skills, and energy across a wide range of programmes and initiatives. Their contributions spanned diverse areas of service, from leading active ageing sessions to supporting fundraising efforts, including cycling hundreds of kilometres for charity.



## Community Outreach and Awareness

Beyond these flagship events, SIWEC maintained a consistent presence at vital community touchpoints throughout 2025. This included active participation in Vaisakhi celebrations at Sri Guru Singh Sabha in April, the Bhai Maharaj Ji Barsi at Silat Road Gurdwara in July, and the Gurburab celebrations at the Central Sikh Temple in November.



Community outreach at Central Sikh Temple

These outreach efforts are essential for identifying "hidden" cases—individuals in need who may be unaware of available support systems. The 2025 outreach strategy successfully engaged 2,200 individuals, a milestone that reinforces SIWEC's role as a proactive and trusted community partner.



Bhai Maharaj ji Barsi outreach at Silat Road Gurdwara



School bag and accessories distribution with SJI Volunteers



Diwali Goodies distribution



# Governance

## Stewardship

The Management Committee (MC) provides the strategic leadership and robust oversight necessary to advance our mission. Guided by the Management Committee Terms of Reference, the MC's responsibilities are centered on several core pillars:

Responsibility	Focus & Impact
<b>Strategy &amp; Programs</b>	Driving organizational goals through the strategic planning and oversight of all community services.
<b>Financial Stewardship</b>	Ensuring long-term sustainability through meticulous monitoring of performance, receipts, and disbursements.
<b>Risk &amp; Compliance</b>	Implementing and reviewing robust internal controls to safeguard the organization against emerging risks.
<b>Prudent Reserves</b>	Managing investments to maintain a target safety net of at least 4 years of operating expenses.
<b>Fundraising</b>	Executing ethical, IPC-compliant initiatives to secure the resources needed for our mission.
<b>Human Capital</b>	Defining codes of conduct and ensuring staff and volunteers are equipped through specialized training.

The roles and responsibilities of management committee include:

- **Strategy planning:** The MC is responsible for setting and carrying out strategies to achieve our organization goals and objectives
- **Risk Management:** The committee identifies risks facing the organization and implements appropriate controls to manage these risks. These controls are regularly reviewed.
- **Program and Services:** The team oversees the development, implementation and review of all program and services SIWEC offers
- **Finance:** The MC monitors the financial performance to ensure that operations are sustainable and ensures proper controls are in place for receipts and disbursements
- **Fund Raising:** The committee plans and executes fund Raising activities under IPC guidelines to ensure that sufficient funds are available to finance operations
- **Human Resources:** The team sets appropriate code of conduct and HR procedures for both staff and volunteers. Adequate training is provided to ensure both staff and volunteers have the relevant skills
- **Reserve Management:** The MC manages the reserves prudently and undertakes acceptable risk for approved investments. The target is to sustain at least 4 years of annual operational expenses as a reserve.

The terms of reference for office bearer positions are covered in the Management Committee Terms of Reference Manual.

## Subcommittees

The Management Committee is supported by eight dedicated subcommittees. Each subcommittee plays a vital role in strengthening governance, ensuring accountability, and advancing our mission to serve the community with care and compassion.



## Subcommittee Members and Terms Of Reference

Each subcommittee member brings expertise, experience and passion to support our mission and adhere to terms of reference.



### CLIENT REVIEW

**Objective:** Reviews and approves all new and existing client cases, ensures support aligns with government levels, liaises with agencies, and publicizes available support schemes.

**Members:**

Manmohan Singh\*, Sharanjit Kaur, Inderpal Singh, Sukhbeer Singh, Jaspreet Kaur SC, Jaspal Singh\*, Amarbir Singh\*



### HUMAN RESOURCE

**Objective:** Recruits adequate personnel, ensures compliance with HR Policy and NCSS compensation guidelines, conducts staff performance reviews, and approves salary adjustments and bonuses.

**Members:**

Manmohan Singh\*, Sharanjit Kaur, Inderpal Singh, Jaspreet Kaur SC



### AUDIT & RISK

**Objective:** Reviews and enforces internal controls and policy manuals, coordinates statutory and internal audits, manages the Risk Management Strategy, and publishes the Annual Report.

**Members:**

Manmohan Singh\*, Sharanjit Kaur, Inderpal Singh, Jaspreet Kaur SC, Jaspal Singh\*, Rashminder Singh, Sukhbeer Singh



### FINANCE & INVESTMENT

**Objective:** Reviews monthly financial statements, ensures sufficient working capital, manages excess funds through low-risk investments such as fixed deposits, and reports key income and expenditure to the Management Committee.

**Members:**

Manmohan Singh\*, Sharanjit Kaur, Inderpal Singh, Jaspal Singh\*, Rashminder Singh, Harmit Singh, Sukhbeer Singh



### PROGRAMME & SERVICES

**Objective:** Oversees and ensures the relevancy of all programs, including Counselling, Education, Eldercare & Active-Ageing, Healthcare, and Bereavement support.

**Members:**

Manmohan Singh\*, Sharanjit Kaur, Inderpal Singh, Jaspreet Kaur SC, Jaspal Singh\*, Amarbir Singh\*, Melvinder Singh\*, Sukhbeer Singh, Asees Kaur, Sulinder Singh, Asees Kaur



### COMMUNITY ENGAGEMENT & FUNDRAISING

**Objective:** Oversees outreach, fundraising, volunteer engagement, publications, while supporting volunteer recruitment and fundraising events.

**Members:**

Manmohan Singh\*, Sharanjit Kaur, Inderpal Singh, Jaspreet Kaur SC, Jaspal Singh\*, Rashminder Singh, Harmit Singh, Sukhbeer Singh, Narindarjeet Kaur



### VOLUNTEER MANAGEMENT

**Objective:** Recruits and builds a steady pool of volunteers, arranges suitable training for volunteers, staff, and Management Committee members, and ensures periodic recognition for their service.

**Members:**

Manmohan Singh\*, Sharanjit Kaur, Inderpal Singh, Jaspreet Kaur SC, Asees Kaur



### BEREAVEMENT SUPPORT

**Objective:** Recruits and builds a steady pool of volunteers, arranges suitable training for volunteers, staff, and Management Committee members, and ensures periodic recognition for their service.

**Members:**

Sharanjit Kaur, Inderpal Singh, Jaspreet Kaur SC, Narindarjeet Kaur, Jaspreet Kaur, Harbahjan Singh

\* These members served on the sub-committees from January 2025 to June 2025.

## Reserves and Key Policies

### ***Reserve Policy***

SIWEC maintains a robust reserve policy designed to safeguard operations for at least four years of total operating and administrative expenses, or SGD 4 million, whichever is higher. This ensures sustainability during unforeseen circumstances. Reserves are managed prudently and invested in low-risk instruments like fixed deposits.

### ***Conflict of Interest Policy***

A strict policy is in place to prevent actual or potential conflicts of interest among Management Committee (MC) members, sub-committee members, and staff. Individuals must disclose any interest before discussion, recuse themselves from voting, and generally withdraw from the discussion. Compliance is confirmed annually, ensuring all decisions are made solely in the best interest of SIWEC.

### ***Donations Policy***

All decisions regarding charitable donations to other Singapore-based organizations are subject to specific approval by the Management Committee on a case-by-case basis. Donations to overseas charities are not permitted without prior approval from relevant authorities.

### ***Whistleblowing Policy***

SIWEC maintains a transparent, no-retaliation culture to encourage all staff, volunteers, donors, and stakeholders to report concerns about possible malpractice or financial impropriety. Reports are directed to a dedicated investigation committee for confidential and independent review, ensuring the highest standards of compliance and ethical conduct.

### ***Public Communication***

We ensure continuous transparency by sharing information about our programs, events, and activities across various platforms, including our website, social media, and newsletters. Media coverage is regularly monitored and reported to the Management Committee.

### ***Risk Management***

We periodically review and update our risk assessment, ensuring appropriate internal controls are implemented to manage financial, operational, compliance, and IT risks. While our internal controls are deemed adequate, we recognize that risk management provides reasonable, but not absolute, assurance against errors, fraud, and irregularities.

### ***Data Protection (PDPA)***

SIWEC is fully compliant with the Personal Data Protection Act (PDPA), safeguarding the privacy and integrity of all personal data collected. Compliance policies are in place, all staff receive mandatory training, and strict security measures are enforced to prevent unauthorized access or disclosure.

## ***Environmental, Social, and Governance (ESG) Policy***

ESG principles are central to our operations, guiding us to be a responsible and ethical organization.

1. **Environment:** We are committed to minimizing our environmental footprint through sustainable practices, focusing on waste reduction, energy conservation, and responsible resource management across all operational scopes.
2. **Social:** Our services are inclusive and non-discriminatory, ensuring equitable access to all Singaporeans based on need, regardless of race, religion, or background. We also maintain a positive work culture for staff and ensure volunteers are treated with respect, provided with training, and duly recognized.
3. **Governance:** The Management Committee, supported by the Audit & Risk and Finance Committees, provides strategic direction and oversight. We ensure transparency, accountability, and compliance through robust governance structures detailed in comprehensive manuals.

## ***Policy Documentation and Corporate Governance***

### **Comprehensive Policy Framework**

The Sikh Welfare Council maintains a comprehensive and well-documented policy framework, which serves as the foundation for sound governance and operations. Completed manuals govern all critical areas, including:

1. **Human Resources:** Recruitment, remuneration, performance, and Code of Conduct.
2. **Finance:** Accounting policies, financial procedures, budgeting, and investment management.
3. **Risk Management:** Governance, strategy, and risk assessment procedures.
4. **Management Committee:** Roles, responsibilities, and terms of reference.
5. **Communications:** Guidelines for public relations and stakeholder outreach.

### ***Corporate Governance Evaluation Excellence***

In April 2025, an internal review using the Governance Evaluation Checklist (2023) for IPCs affirmed SIWEC's adherence to best practices. The overall governance score was an exceptional 96%, comfortably surpassing the minimum 80% requirement for Institution of Public Character (IPC) status.

## Internal Audit Report

**Karanjeev Singh** (Term ending June 2027)

**Manpreet Singh** (Term ending June 2027)

S/N	Call for Action	Code ID	Did the Charity put this principle into action	If you have indicated "No" or "Partial Compliance" please explain	Score
<b>Principle 1: The charity serves its mission and achieves its objectives.</b>					
1	Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	1.1	Yes		2
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Yes		2
3	Have the Board review the charity's strategic plans regularly to ensure that the charity is achieving its charitable purposes, and monitor, evaluate and report the outcome and impact of its activities.	1.3	Yes		2
4	Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan.  "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	1.4	No	Documentation work is in progress	0

**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	Yea		2
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		2
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		2
8	Ensure the Board is diverse and of an appropriate size, and has a good mix of skills, knowledge, and experience. All Board members should exercise independent judgement and act in the best interest of the charity.	2.4	Yes		2

9	Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and reappointment, at least once every three years.	2.5	Yes		2
10	<p>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 oversees 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 reappointment 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	Yes		2

11	<p>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	Yes		2
12	<p>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	Yes		2
13	<p>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 reappointed 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>	2.9a 2.9b 2.9c	Yes		2

14	<p>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>	2.9d	Yes		2
<b>Principle 3: The charity acts responsibly, fairly and with integrity.</b>					
15	Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.	3.1	Yes		2
16	<p>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.</p> <p>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.</p>	3.2	Yes		2
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	yes		2
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly	3.4	Yes		2
19	Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately.	3.5	Yes		2
20	Take into consideration the ESG factors when conducting the charity's activities.	3.6	Yes		2

**Principle 4: The charity is well-managed and plans for the future.**

<b>21</b>	<p>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	Yes		2
<b>22</b>	<p>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	Yes		2
<b>23</b>	<p>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	yes		2
<b>24</b>	<p>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	Yes		2

25	Set internal policies for the charity on the following areas and regularly review them: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer management; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards; and i. Other key areas such as fund-raising and data protection.	4.4	Yes		2
26	The charity's audit committee or equivalent should be confident that the charity's operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.	4.5	Yes		2
27	The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity.	4.6	Partial Compliance	There is a Risk Management Policy. The risk map preparation is in progress	1
<b>Principle 5: The charity is accountable and transparent.</b>					
28	Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	5.1	Yes		2
29	Generally, Board members should not receive remuneration for their services to the Board. Where the charity's governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	5.2	Yes		2

30	<p>The charity should disclose the following in its annual report:</p> <p>a. Number of Board meetings in the year; and b. Each Board member's attendance.</p>	5.3	Yes		2
31	<p>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.</p>	5.4	Yes		2
32	<p>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.</p>	5.5	Yes		2
33	<p>Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively.</p> <p>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.</p>	5.6a	Yes		2
34	<p>Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively.</p> <p>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.</p>	5.6b	Yes		2

<b>35</b>	Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	Yes		2
<b>Principle 6: The charity communicates actively to instill public confidence.</b>					
<b>36</b>	Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	6.1	Yes		2
<b>37</b>	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Yes		2
<b>38</b>	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	Yes		2
<b>Total Score</b>					<b>73</b>
<b>Percentage</b> =(Total Score/Full Marks of 76) x 100%					<b>96%</b>

**SIKH WELFARE COUNCIL**  
**(Registered in the Republic of Singapore under the Charities Act 1994**  
**and under the Societies Act 1966)**  
**(UEN: S98SS0018L)**

**FINANCIAL STATEMENT FOR THE YEAR ENDED**  
**31 DECEMBER 2025**

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**Sikh Welfare Council**

(Registered in the Republic of Singapore under the Charities Act 1994 and under the Societies Act 1966)

UEN: S98SS0018L

Date of establishment: 14 October 1995

**Management Committee**

Sharanjit Kaur D/O Sarjit Singh	Chairman
Jaspreet Kaur D/O Piara Singh	Vice Chairman (Ops)
Inderpal Singh	Vice Chairman (Admin)
Jaspreet Kaur Sidhu D/O Jasminder Singh	Secretary
Rashminder Singh Chohan	Assistant secretary
Sukhbeer Singh S/O Santokh Singh	Treasurer
Harmit Singh S/O Labh Singh	Assistant treasurer
Harbahjan Singh Ghosal	Committee Member
Narindarjeet Kaur	Committee Member
Sulinder Singh S/O Karam Singh	Committee Member
Asees Kaur	Committee Member

**Registered office/ Principal place of activities**

2 Towner Road  
#06-02  
Singapore 327804

**Auditors**

Asensia Assurance  
Chartered Accountants  
8 Burn Road  
#07-07 Trivex  
Singapore 369977

**Bankers**

CIMB Bank Berhad  
DBS Bank Ltd  
RHB Bank Berhad

In our opinion, the accompanying statement of financial position, statement of financial activities, statement of changes in funds and statement of cash flows, together with the notes thereon are drawn up in accordance with the provisions of the constitution of the Sikh Welfare Council (the "Council") and the Charities Accounting Standards so as to give a true and fair view of the financial position of the Council as at **31 December 2025** and of the operations for the financial year then ended.

The Office Bearers have authorised these financial statements for issue on the date of this statement.

On behalf of the Sikh Welfare Council,



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Sharanjit Kaur D/O Sarjit Singh  
*Chairman*



---

Jaspreet Kaur Sidhu D/O Jasminder Singh  
*Secretary*



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Sukhbeer Singh S/O Santokh Singh  
*Treasurer*

Date: **22 APR 2026**  
Singapore

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**INDEPENDENT AUDITOR'S REPORT  
TO THE MEMBERS OF  
SIKH WELFARE COUNCIL  
(Registered in the Republic of Singapore under the Charities Act 1994  
and the Societies Act 1966)  
(UEN: S98SS0018L)**

**Report on the Audit of the Financial Statements**

***Opinion***

We have audited the financial statements of **Sikh Welfare Council** (the "Council"), which comprise the statement of financial position as at **31 December 2025**, and the statement of financial activities, statement of changes in funds and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of material accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Charities Act 1994, the Societies Act 1966 ("the Societies Act"), and other relevant regulations ("the Charities Act and Regulations") and Charities Accounting Standards ("CAS") so as to present fairly, in all material respects, the state of affairs of the Council as at **31 December 2025** and the results, changes in funds and cash flows of the Council for the year ended on that date.

***Basis for Opinion***

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Council in accordance with the Accounting and Corporate Regulatory Authority ("ACRA") Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities ("ACRA Code") together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

***Other information***

Management is responsible for the other information. The other information comprises the Statement by Office Bearers, which is set out on page 1. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we performed, we conclude that there is a material misstatement of this other information, we are required to report the fact. We have nothing to report in this regard.

**INDEPENDENT AUDITOR'S REPORT (CON'T)**  
**SIKH WELFARE COUNCIL****Responsibilities of Management and Those Charged with Governance for the Financial Statements**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the provisions of the Societies Act, the Charities Act and Regulations and CAS, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Council's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Council or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Council's financial reporting process.

**Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Council's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Council's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Council to cease to continue as a going concern.

**INDEPENDENT AUDITOR'S REPORT (CON'T)**  
**SIKH WELFARE COUNCIL**

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the management regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Report on Other Legal and Regulatory Requirements**

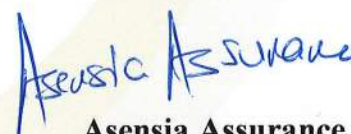
In our opinion:

- a) The accounting and other records required to be kept by the Council have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act, the Charities Act and Regulations; and
- b) The fund-raising appeals held during the reporting year 2025 (Note 11) has been carried out in accordance with Regulation 6 of the Societies Regulations issued under the Societies Act and proper accounts and other records have been kept of the fund-raising appeal.

During the course of our audit, nothing has come to our attention that causes us to believe that during the year:

- a) the Council has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- b) the Council has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.

The engagement partner on the audit resulting in this independent auditor's report is Chandra Mohan s/o Subramaniam.



**Asensia Assurance**  
**Public Accountants and**  
**Chartered Accountants**

Date: 22 April 2026  
Singapore

	Note	2025 \$	2024 \$
<b>ASSETS</b>			
Non-current assets			
Plant and equipment	3	27,770	2,205
		<u>27,770</u>	<u>2,205</u>
<b>Current assets</b>			
Other receivables	4	41,931	34,325
Cash and bank balances	5	3,294,121	3,292,661
		<u>3,336,052</u>	<u>3,326,986</u>
<b>Total assets</b>		<u><u>3,363,822</u></u>	<u><u>3,329,191</u></u>
<b>FUNDS AND LIABILITIES</b>			
<b>Unrestricted funds</b>			
Accumulated funds	6	3,295,776	3,296,136
<b>Designated funds</b>			
Hearse fund	7	13,759	7,881
Bereavement trust fund	8	3,000	3,000
		<u>3,312,535</u>	<u>3,307,017</u>
<b>Current liabilities</b>			
Other payables	9	51,287	22,174
		<u>51,287</u>	<u>22,174</u>
<b>Total funds and liability</b>		<u><u>3,363,822</u></u>	<u><u>3,329,191</u></u>

The notes form an integral part of and should be read in conjunction with this statement.

	Note	2025		2024		
		Unrestricted funds accumulated funds	Designated fund Hearse fund	Unrestricted funds accumulated funds	Designated fund Hearse fund	Total
		\$	\$	\$	\$	\$
<b>Income</b>						
<i>Income from generated funds</i>						
Voluntary income	11	679,894	8,800	685,274	6,601	691,875
Income from fundraising activities	11	219,612	-	306,841	-	306,841
Investment income	11	73,520	-	50,578	-	50,578
		<b>973,026</b>	<b>8,800</b>	<b>1,042,693</b>	<b>6,601</b>	<b>1,049,294</b>
<b>Expenditure</b>						
<i>Cost of generating funds</i>						
Charitable activities expenses	11	706,878	-	728,546	-	728,546
Fundraising activities expenses	11	49,633	-	38,479	-	38,479
Governance cost / other expenditure	11	216,875	2,922	186,974	2,534	189,508
		<b>973,386</b>	<b>2,922</b>	<b>953,999</b>	<b>2,534</b>	<b>956,533</b>
<b>Net (loss)/income for the year</b>		(360)	5,878	88,694	4,067	92,761

The notes form an integral part of and should be read in conjunction with this statement.

	<i>Unrestricted funds</i>	<i>Designated funds</i>		<b>Total</b>
	<b>Accumulated funds</b>	<b>Hearse fund</b>	<b>Bereavement fund</b>	
	\$	\$	\$	\$
Balance as at 1 January 2024	3,207,442	3,814	3,000	3,214,256
Surplus for the year	88,694	4,067	-	92,761
Balance as at 31 December 2024	3,296,136	7,881	3,000	3,307,017
(Deficit)/surplus for the year	(360)	5,878	-	5,518
Balance as at 31 December 2025	3,295,776	13,759	3,000	3,312,535

The notes form an integral part of and should be read in conjunction with this statement.

	Note	2025 \$	2024 \$
<b>Operating activities</b>			
Surplus for the year		5,518	92,761
Adjustment for:			
Depreciation of plant and equipment	3	5,195	7,710
Interest income		(73,520)	(50,578)
		(62,807)	49,893
Changes in working capital			
Changes in operating receivables		(7,606)	52,549
Changes in operating payables		29,113	(17,329)
Net cash (used in)/generated from operating activities		(41,300)	85,113
<b>Investing activities</b>			
Purchase of plant and equipment	3	(30,760)	(5,043)
Interest received		73,520	50,578
Net cash generated from investing activities		42,760	45,535
Net increase in cash and bank balances		1,460	130,648
Cash and bank balances at beginning of year		3,292,661	3,162,013
Cash and bank balances at end of year	5	<u>3,294,121</u>	<u>3,292,661</u>
Cash and bank balances denominated in \$ comprise of:			
Cash on hand		2,000	1,900
Cash at bank		302,528	491,671
Fixed deposit		2,989,593	2,799,090
		<u>3,294,121</u>	<u>3,292,661</u>

The notes form an integral part of and should be read in conjunction with this statement.

These notes form an integral part and should be read in conjunction with the accompanying audited statement of financial position, statement of financial activities, statement of changes in funds and statement of cash flows.

## 1. GENERAL INFORMATION

The Sikh Welfare Council (the "Council") is registered on 14 October 1995 under the Societies Act 1966 and registered as a Charity on 01 January 1998 (UEN: S98SS0018L).

The registered office and principal place of activities of the Council is located at 2 Towner Road, #06-02 Singapore 327804.

The principal activities of the Council are to support projects and schemes that promote and carry out welfare programs for those requiring assistance in Singapore and raising funds from individual Sikhs, Sikh institutions and the general public for accomplishing the above objective.

The affairs of the Council are administered by the Management Committee in accordance with the provisions of the constitution of the Council and the provisions of the Societies Act.

The Management Committee have authorised the financial statements for issue in accordance with the date of the Statement by Office Bearers.

## 2. MATERIAL ACCOUNTING POLICIES

### a. Basis of financial statements preparation

The financial statements have been prepared in accordance with the Societies Act 1966, Charities Act 1994 and other relevant regulations and Charities Accounting Standard in Singapore ("CAS").

#### *Basis of measurement*

The financial statements have been prepared on the historical cost basis except as otherwise described in the notes below.

#### *Functional and presentation currency*

These financial statements are presented in Singapore Dollar ("S\$"), which is the Council's functional currency.

#### *Significant accounting estimates and judgements*

The preparation of the financial statements in conformity with CAS requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the financial period. Although these estimates are based on Management Committee's best knowledge of current events and actions, actual results may differ from those estimates.

There are no critical accounting estimates and assumptions used and area involving a high degree of judgements for the current year.

b. Plant and equipment

Plant and equipment are stated at cost less accumulated.

The cost of an item of plant and equipment is recognised as an asset if, and only if, it is probable that future economic benefits associated with the item will flow to the Council and the cost of the item can be measured reliably.

Depreciation is provided on monthly basis so as to write-off the cost of the assets over their estimated useful lives. The annual rates of depreciation used per annum are:

Computer	1 year
Furniture and fittings	3 years
Office equipment	3 years
Motor Vehicle (Hearse)	5 years
Renovation	5 years

Depreciated plant and equipment remain in the financial statements until no longer in use and no further depreciation is charged.

The useful lives and depreciation method are reviewed at each financial year end to ensure that the method and period of depreciation are consistent with previous estimates and the expected pattern of consumption of the future economic benefits embodied in the items of plant and equipment.

When an item of plant or equipment is disposed of or no future economic benefits are expected, it is de-recognised. The gain or loss on derecognition of an asset is reflected in the profit or loss in the year the asset was derecognised.

c. Other receivables

*Initial recognition*

Other receivables excluding prepayments shall be initially recognised at their transaction price, excluding transaction costs, if any. Transaction costs shall be recognised as expenditure in the Statement of Financial Activities as incurred. Prepayments shall be initially recognised at the amount paid in advance for the economic resources expected to be received in the future.

d. Cash and bank balances

Cash and bank balances consist of cash in hand, cash at banks and fixed deposits.

e. Funds

*Unrestricted funds*

a. Accumulated fund

The term accumulated funds, or unrestricted funds, refers to funds that accumulate over time. These funds may be used for capital and revenue expenditures without restriction by council.

b. Designated funds

Designated funds are general funds earmarked by the Council itself for specific purposes or to meet future commitments.

Council maintains two types of designated funds, namely;

- a) Hearse funds; and
- b) Bereavement Trust Fund.

**Hearse funds** are designated for Hearse vehicles for transportation of the deceased during funeral, wake, and memorial services.

**Bereavement Trust Funds** allow individuals to set aside money for the cost of bereavement and religious services following a death. These funds are intended for funeral expenses and bereaved families' expenses, as well as to cover any additional funeral expenses.

*Restricted funds*

Restricted funds are funds where specific conditions which are legally binding on the trustees as to how the funds should be used. The restriction has been externally imposed, usually by the person or entities providing the fund.

The Council does not have any restricted funds.

f. Other payables

Other payables are initially measured at transaction price, excluding transaction costs, if any, both at initial recognition and at subsequent measurement. Transaction costs shall be recognised as expenditure in the statement of financial activities as incurred.

Accruals shall be recognised at the best estimate of the amount payable.

*Derecognition of financial liabilities*

The Council derecognises financial liabilities when, and only when, the Council's obligations are discharged, cancelled or they expire.

g. Income recognition

Income is recognised in the Statement of Financial Activities (“SOFA”) on an accrual basis when the Council is entitled to the income, when it is probable that the income will be received, and when the amount can be measured reliably. Income and expenditure are presented gross and are not offset.

Categories of income

*Voluntary income — Donations*

Donations from individuals, Sikh institutions, R2Serve (“R2S”) supporters and other donors are recognised upon receipt or when the right to receive the donation is established. R2S donations are unconditional and carry no donor-imposed restrictions, and are therefore recognised in unrestricted funds.

For appeal cycles spanning two financial years (e.g., R2S2026: 1 April 2025 – 31 March 2026), donations received or receivable up to 31 December 2025 are recognised in FY2025, with the remainder recognised in FY2026.

*Income from Fund-Raising Activities*

R2Serve is a community-led fund-raising initiative conducted in support of the Council’s charitable programmes. Fund-raising income is recognised upon receipt, as donations are unconditional. Direct fund-raising costs are presented separately under Cost of generating funds, in accordance with the Charities Accounting Standard (CAS).

*Government and Tote Board matching grants*

Grants, including Tote Board Enhanced Fund-Raising (“EFR”) matching grants, are recognised as income only when all conditions attached to the grant have been met and there is reasonable assurance that the grant will be received. EFR grants are presented separately and not netted against fund-raising income.

*Activities for Generating Funds*

Activities for generating funds are the trading activities carried out by a charity to generate income, which will be used to fund its charitable activities.

*Income from charitable activities*

Income from charitable activities comprises amounts received from programmes and services carried out by the Council in furtherance of its charitable objectives.

*Investment Income*

Investment income includes dividends, interest and rental income arising from investment assets. Interest income is recognised on an accrual basis using the effective interest method.

*Other Income*

Other income includes receipts that cannot be classified within the main income categories above.

h. Expenditure recognition

Expenditures in the statement of financial activities are classified under the cost of generating funds, cost of charitable activities and governance costs. All expenditures are recognised on an accrual basis.

*Cost of generating funds*

The cost of generating funds comprises expenditure incurred to secure income for the Council, other than those directly attributable to carrying out charitable activities in furtherance of the Council's objectives.

The main components of costs within this category are:

- a. Costs of generating voluntary income;
- b. Costs of fundraising trading, including cost of goods sold and other associated costs; and
- c. Costs of managing investments for both income generation and asset maintenance.

*Charitable activities*

Costs of charitable activities comprise all resources applied in carrying out the Council's charitable objectives. These include:

- Direct expenditure incurred in delivering charitable programmes and services; and
- Support costs necessary to enable the effective delivery of such activities, including staff costs, programme administration and related overheads.

These costs represent the funds applied to beneficiaries, such as monthly rations for families, welfare assistance, and programme support.

*Governance costs*

Governance costs are expenditures associated with the strategic, oversight, compliance and accountability functions of the Council, including:

- Costs related to the general running of the Council;
- Statutory audit fees and regulatory filing fees;
- Board and committee meeting costs; and
- Strategic planning and governance processes necessary to support future development.

These costs relate to the infrastructure that enables the Council to operate in compliance with legal and regulatory requirements—not to direct fund-raising, programme delivery or project execution.

*Other expenditure*

Other expenditure comprises payments that cannot be clearly allocated to the above expenditure categories, including any non-routine or miscellaneous items incurred by the Council.

i. Employee benefits

*Defined contribution plans*

The Council contributes to the Central Provident Fund (“CPF”), a defined contribution plan regulated and managed by the Government of Singapore, which applies to the majority of the employees. The contributions are recognised as an expense in the year in which the related service is performed.

*Employee leave entitlements*

Employee entitlements to annual leave are recognised when they accrue to employees. Accrual is made, if material, for the unconsumed leave as a result of services rendered by employees up to the statement of financial position date, if any.

j. Income taxes

The Council is registered as a charity under the Charities Act and it is exempted from tax.

k. Related parties

Related parties include all of the following:

A person or a close member of that person’s family is related to the Council if that person, a) has control or joint control over the Council, b) has significant influence over the Council; or c) is a governing board member, trustee or member of the key management personnel of the Council or of a parent of the Council.

An entity is related to the Council if any of the following conditions applies:

- a. The entity and the Council are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);
- b. The entity is controlled or jointly controlled by a person identified in (a); and
- c. A person identified in (a) has significant influence over the entity or is a governing board member, trustee or member of the key management personnel of the entity (or of a parent of the entity).

Close members of the family of a person are those family members who may be expected to influence, or be influenced by, that person in their dealings with the Council and include:

- a. That person’s children and spouse or domestic partner;
- b. Children of that person’s spouse or domestic partner; and
- c. Dependants of that person or that person’s spouse or domestic partner.

The Council is managed by Management Committee elected at the General Meeting with the powers to administer, plan and manage the various activities and income of the Council.

The Management Committee, or people connected with them, have not received remuneration, or other benefits, from the Council for which they are responsible, or from institutions connected with the Council.

There is no claim by the Management Committee for services provided to the Council, either by reimbursement to the Management Committee or by providing the Management Committee with an allowance or by direct payment to a third party.

Key management personnel are those persons having authority and responsibility for planning, directing, and controlling the activities of Council, directly or indirectly.

l. Impairment of asset

The Council reviews the carrying amounts of its assets at each reporting date to assess whether there is any indication that an asset may be impaired. When such indications exist, the Council estimates the asset's recoverable amount.

An impairment loss is recognised when the carrying amount of an asset exceeds its recoverable amount.

The recoverable amount is the higher of:

- fair value less costs to sell, and
- value in use,

in accordance with the Charities Accounting Standard.

Impairment losses are recognised in the Statement of Financial Activities for the period in which they arise.

If there has been a change in the estimates used to determine an asset's recoverable amount, or if there is an indication that a previously recognised impairment loss may no longer exist or may have decreased, the impairment loss is reversed.

Reversal of an impairment loss is recognised only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised earlier.

**3. PLANT AND EQUIPMENT**

	<b>Computer equipment</b>	<b>Furniture and fittings</b>	<b>Office equipment</b>	<b>Motor vehicle (hearse)</b>	<b>Renovation</b>	<b>Total</b>
	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>Cost</b>						
As at 1 January 2024	25,592	10,066	11,358	84,850	16,000	147,866
Additions	5,043	-	-	-	-	5,043
As at 31 December 2024	30,635	10,066	11,358	84,850	16,000	152,909
Additions	1,271	1,100	3,034	-	25,355	30,760
As at 31 December 2025	31,906	11,166	14,392	84,850	41,355	183,669
<b>Accumulated depreciation</b>						
As at 1 January 2024	23,614	10,066	9,692	84,850	14,772	142,994
Charge for the year	5,760	-	722	-	1,228	7,710
As at 31 December 2024	29,374	10,066	10,414	84,850	16,000	150,704
Charge for the period	2,320	61	1,123	-	1,691	5,195
As at 31 December 2025	31,694	10,127	11,537	84,850	17,691	155,899
<b>Carrying amount</b>						
As at 31 December 2025	212	1,039	2,855	-	23,664	27,770
As at 31 December 2024	1,261	-	944	-	-	2,205

**4. OTHER RECEIVABLES**

	<b>2025</b>	<b>2024</b>
	<b>\$</b>	<b>\$</b>
Accrued fixed deposit interest	36,736	31,223
Deposit	1,800	1,800
Prepayments	3,395	1,302
	<u>41,931</u>	<u>34,325</u>

**5. CASH AND BANK BALANCES**

	<b>Cash in bank</b>	<b>Cash in hand</b>	<b>Total</b>
	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>2025</b>			
Sikh Welfare Council	263,051	1,500	264,551
Hearse (Fund)	39,477	500	39,977
	<u>302,528</u>	<u>2,000</u>	<u>304,528</u>
<u>Fixed deposits</u>			
Sikh Welfare Council	2,989,593	-	2,989,593
	<u>3,292,121</u>	<u>2,000</u>	<u>3,294,121</u>
<b>2024</b>			
Sikh Welfare Council	457,195	1,500	458,695
Hearse (Fund)	34,476	400	34,876
	<u>491,671</u>	<u>1,900</u>	<u>493,571</u>
<u>Fixed deposits</u>			
Sikh Welfare Council	2,799,090	-	2,799,090
	<u>3,290,761</u>	<u>1,900</u>	<u>3,292,661</u>

Fixed deposit bear interest at an effective interest rate from 0.28% to 3.20% (Year 2024: 0.58% to 3.95%) per annum and for tenure for 1 to 12 months (Year 2024: 12 months).

**6. ACCUMULATED FUNDS**

The accumulated funds represent surplus accumulated from the operations of the Council. The fund is to be applied for the Council's objectives in accordance with the constitution of the Council and is not distributable otherwise.

	<b>2025</b>	<b>2024</b>
	<b>\$</b>	<b>\$</b>
Balance at beginning of year	3,296,136	3,207,442
(Deficit)/surplus for the year	(360)	88,694
Balance at end of year	<u>3,295,776</u>	<u>3,296,136</u>

## 7. HEARSE FUNDS

The hearse fund was transferred from the Central Sikh Gurdwara in 2011. The Council has since then operated and maintained the hearse fund.

	2025	2024
	\$	\$
Balance at beginning of year	7,881	3,814
Surplus for the year	5,878	4,067
Balance at end of year	<u>13,759</u>	<u>7,881</u>

## 8. BEREAVEMENT TRUST FUND

Sikh Welfare Council has created a Bereavement Trust Fund for Bereavement services wherein an amount is set aside by the individual for the cost to be incurred in connection with the bereavement and religious services after their demise.

There were no expenses incurred or payments made from this fund during the year.

## 9. OTHER PAYABLES

	2025	2024
	\$	\$
Accrued operating expenses	<u>51,287</u>	<u>22,174</u>

## 10. SALARIES AND REMUNERATION OF MANAGEMENT PERSONNEL

	2025	2024
	\$	\$
<i>Remuneration of office bearers</i>		
<i>Remuneration to non-office bearers</i>		
Salary and related costs	349,272	375,896
CPF and related cost	50,147	49,111
	<u>399,419</u>	<u>425,007</u>
Number of staff (under payroll):		
Management staff (above S\$100,000)	Nil	Nil
Staff (under payroll):	<u>7</u>	<u>8</u>

**11. INCOME / EXPENDITURE**

Income	2025		2024		Total
	Unrestricted funds Accumulated funds \$	Designated fund Hearse fund \$	Unrestricted funds Accumulated funds \$	Designated fund Hearse fund \$	
<b><u>Voluntary income</u></b>					
Donation income	332,926	8,800	309,581	6,601	316,182
Donation from Langgar Programme	-	-	25,634	-	25,634
Donation from Sikh institutions	72,100	-	71,000	-	71,000
Donations from sponsor a backpack programme	4,375	-	-	-	-
30th Anniversary coupon sales and sponsorship	17,280	-	-	-	-
Government grant	3,213	-	6,681	-	6,681
Tote Board Grants	250,000	-	272,378	-	272,378
	679,894	8,800	685,274	6,601	691,875
<b><u>Income from fundraising activities</u></b>					
Donation from fund-raising event	219,612	-	306,841	-	306,841
	219,612	-	306,841	-	306,841
<b><u>Investment income</u></b>					
Bank interest income	94	-	115	-	115
Fixed deposit interest income	73,426	-	50,463	-	50,463
	73,520	-	50,578	-	50,578

	2025		2024		Total
	Unrestricted funds accumulated	Designated fund Hearse fund	Unrestricted funds accumulated	Designated fund Hearse fund	
	\$	\$	\$	\$	\$
<b><u>Charitable activities expenses</u></b>					
Education support programme	119,491	-	152,030	-	152,030
Eldercare and healthcare programme	130,996	-	123,462	-	123,462
Family and food support programme	350,549	-	345,923	-	345,923
Langar Outreach programme	-	-	25,634	-	25,634
Outreach expenses	-	-	494	-	494
Prison Counselling programme	68,795	-	80,531	-	80,531
Sponsor a backpack programme	4,061	-	-	-	-
Theek Thak expenses	1,579	-	374	-	374
Yellow ribbon programme expense	-	-	98	-	98
30th Anniversary expenses	31,407	-	-	-	-
	706,878	-	728,546	-	728,546
<b><u>Fundraising activities expenses</u></b>					
R2S 2024 expenses	-	-	29,189	-	29,189
R2S 2025 expenses	44,735	-	9,290	-	9,290
R2S 2026 expenses	4,898	-	-	-	-
	49,633	-	38,479	-	38,479

	2025		2024		Total
	Unrestricted funds accumulated funds	Designated fund Hearse fund	Unrestricted funds accumulated funds	Designated fund Hearse fund	
	\$	\$	\$	\$	\$
<b><u>Governance cost / other expenditure</u></b>					
Accounts fees	5,400	-	5,400	-	5,400
Audit fees	4,200	-	4,200	-	4,200
Admin CPF and other contribution	17,182	-	17,182	-	10,837
Admin salaries and bonus	138,613	-	138,613	-	101,316
Appreciation day expenses	-	-	-	-	10,061
Bank charges - SIWEC	5,702	-	5,702	-	3,219
Bereavement expenses	5,279	-	5,279	115	115
Depreciation	5,195	-	5,195	-	7,710
Education bursary	-	-	-	-	1,000
Equipment and software purchases	2,193	-	2,193	-	1,637
Insurance	2,834	-	2,834	-	1,665
Medical expenses	556	-	556	-	1,130
Membership fees (NCSS)	-	-	-	-	382
Office supplies	1,064	-	1,064	-	685
Operating expenses	1,204	-	1,204	-	6,186
	189,422	-	189,422	115	155,543

	2025			2024		
	<i>Unrestricted funds Accumulated funds</i>	<i>Designated fund Hearse fund</i>	<i>Total</i>	<i>Unrestricted funds Accumulated funds</i>	<i>Designated fund Hearse fund</i>	<i>Total</i>
	\$	\$	\$	\$	\$	\$
<b><u>Governance cost / other expenditure</u></b>						
Balance b/f	189,422	-	189,422	155,428	115	155,543
Postage and courier	439	-	439	271	-	271
Printing and stationery	8,472	-	8,472	14,857	-	14,857
Repair and maintenance	-	-	-	79	-	79
Sundry expenses	1,429	-	1,429	2,368	-	2,368
Transport charges	208	-	208	1,466	-	1,466
Telephone and internet charges	8,837	-	8,837	8,345	-	8,345
Training and seminar expenses	382	-	382	607	-	607
Website / maintenance fee	7,686	-	7,686	3,553	-	3,553
Vehicle maintenance	-	2,922	2,922	-	2,419	2,419
	216,875	2,922	219,797	186,974	2,534	189,508

## 12. FUND-RAISING ACTIVITIES (R2SERVE)

The Sikh Welfare Council (the “Council”) conducts external fund-raising activities to support its charitable programmes, including the R2Serve (“R2S”) initiative. These appeals were carried out in accordance with the Charities Act, the Charities (Fund-Raising Appeals for Local and Foreign Charitable Purposes) Regulations 2012 and the Commissioner of Charities’ Disclosure Regime.

The Council does not engage any third-party or commercial fund-raisers. All fund-raising activities and collection processes are carried out directly by the Council’s officers, volunteers and community partners.

### Summary of Fund-Raising Results;

Two R2Serve appeal cycles were active during the year:

- a) R2S2025 – 1 Nov 2024 to 31 March 2025 (completed during FY2025)
- b) R2S2026 – 1 Nov 2025 to 31 March 2026 (in progress as at 31 December 2025)

### R2S2025 / 2024 (Completed during FY2025 / 2024)

	<b>2025</b>	<b>2024</b>
	<b>\$</b>	<b>\$</b>
Gross donation received	168,773	149,842
Direct fund expenses	<u>(44,735)</u>	<u>(29,189)</u>
Net funds raised	<u>124,038</u>	<u>120,653</u>
Fund-raising efficiency ratio	<u>27%</u>	<u>19%</u>

### Fund-raising Efficiency Ratio

The fund-raising efficiency ratio for the year ranged from 4% to 27% (2024: 6% to 19%), which is within the Commissioner of Charities’ guideline of 30%.

### R2S2026 /2025 (Donations recognised up to 31 Dec 2025 / 2024)

	<b>2025</b>	<b>2024</b>
	<b>\$</b>	<b>\$</b>
Donations received up to 31 Dec	122,939	156,999
Direct fund-raising expenses incurred to 31 Dec	<u>(4,898)</u>	<u>(9,290)</u>
Net funds raised to date	<u>118,041</u>	<u>147,709</u>
Fund-raising efficiency ratio	<u>4%</u>	<u>6%</u>

Donations received after 31 December 2025 are recognised in FY2026.

### Compliance with Fund-Raising Regulations

All fund-raising appeals during the financial year complied with the Charities Act, the Charities (Fund-Raising Appeals for Local and Foreign Charitable Purposes) Regulations 2012, and the COC Disclosure Regime. Required public-appeal disclosures were submitted on the Charity Portal before each appeal commenced.

### Tote Board Enhanced Fund-Raising (EFR) Matching Grant

	<b>2025</b>	<b>2024</b>
	\$	\$
Grant recognised during the year	<u>250,000</u>	<u>272,378</u>

Comparative figures relate to the fund-raising appeals conducted during the previous financial year and are presented to align with the current year's disclosure format.

## 13. TAX-EXEMPT RECEIPTS

The Council enjoys a concessionary tax treatment whereby qualifying donors are granted tax deduction for the donations made to the funds of the Council. The quantum of the tax deduction for each calendar year may vary as announced in the Singapore Budget.

Tax-deductible receipts issued for donations under IPC status during the financial year are as follows:

	<b>2025</b>	<b>2024</b>
<b>Statement of financial activities</b>	\$	\$
<b>General fund:</b>		
Donation - Fund Raising Events	146,334	183,594
Donation - Langar programme	-	25,634
Donation - Siwec	291,572	285,331
Sikh Institution	<u>72,100</u>	<u>71,000</u>
	<u>510,006</u>	<u>565,559</u>

## 14. RELATED PARTY TRANSACTIONS

In addition to the related party information disclosed elsewhere in the financial statements, the following transactions took place between the Council and related parties during the financial year at terms agreed by the parties concerned:

	<b>2025</b>	<b>2024</b>
<b>Income</b>	<b>\$</b>	<b>\$</b>
Donation from Langar programme	-	25,634
Donation from Sikh Institution	72,100	71,000
	<u>72,100</u>	<u>96,634</u>
<b>Cost of generating units</b>	<b>\$</b>	<b>\$</b>
Punjabi Education Support	15,960	28,260
Langar outreach programme	-	25,634
	<u>15,960</u>	<u>53,894</u>

## 15. FINANCIAL RISK MANAGEMENT

The Council has prescribed follow up procedures for the managing the risk and the Council has no concentration of credit risk, interest rate risk, foreign exchange risk or liquidity risk.

The Council maintains sufficient level of cash and bank balances and has continued financial support from the Council members and related institutions to meet its working capital requirements.

Excess cash is monitored and are placed with financial institutions with good credit ratings.

## 16. RESERVE POLICY

	<b>Council</b>		<b>Changes</b>
	<b>2025</b>	<b>2024</b>	<b>%</b>
<i>Unrestricted funds</i>	<b>\$</b>	<b>\$</b>	
Accumulated fund reserves	3,295,776	3,296,136	0.0%
Annual operating expenditure	973,386	953,999	2%
Ratio of reserves to annual operating expenditure	3.39:1	3.46:1	

The primary objective of the Council's reserves management policy is to ensure that it maintains strong and healthy fund ratios to support its operations and potential initiatives.

There are no externally imposed reserve requirements on the Council, and its approach to managing reserves has not changed since last year. This policy is reviewed at the Annual General Meeting on an annual basis.

## YOU CAN MAKE A DIFFERENCE

A small contribution from you translates into huge benefits for the less fortunate. You can donate by:

- Making a One-off Donation
- Donating Monthly via GIRO
- A Memorial Donation - A thoughtful way to remember a loved one while giving support to others

One-off Donation:

Quick and convenient. Scan the QR code to donate



Download GIRO form:

Enable sustained support for long-term programs

**UEN: S98SS0018L**

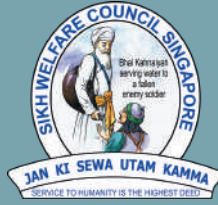
All qualifying donations will be granted a tax deduction of 2.5 times

## BE A VOLUNTEER

*"selfless service is the highest form of devotion"*

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**SIKH  
WELFARE  
COUNCIL**

## Programmes and Services

24-Hour Helpline:  
6299-9234

Family Support

Education Support

Eldercare & Active  
Ageing

Bereavement  
Support

Befriending  
Support

Mental Wellness  
Support

Prison Counselling &  
Aftercare

If you or someone you know requires assistance or is interested in our services, please call us, e-mail us or come down to meet us at the SIWEC Office

### Sikh Welfare Council

2 Towner Road, #06-02 Singapore 327804

Opening hours: Monday - Friday, 9am - 6pm

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Email: [info@siwec.org](mailto:info@siwec.org)

Website: [www.siwec.org](http://www.siwec.org)

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