



aLife 护苗

Your Child is Beautiful

ANNUAL REPORT

2023

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About aLife Ltd

aLife is a secular, non-profit Institute of Public Character (IPC) that provides professional assistance to women in unplanned and unsupported pregnancies. It is committed to educating, advising and supporting women and their families on issues related to the unborn child and the mother's reproductive health.

aLife was founded in May 2002 by Dr Peter Chew, Consultant Obstetrician and Gynaecologist and a group of professionals who wanted to nurture and promote a healthy respect for family life.

aLife is a member of the National Council of Social Service (NCSS).

Our Vision

aLife perceives every child, from the moment of conception, as a precious gift, a celebration of life!

aLife believes that every child, regardless of circumstance, is entitled to a good education and a stable, secure, and nurturing environment to grow up in.

Our Mission

To provide pregnancy assistance to any woman confronted by an unplanned and unsupported pregnancy.

To provide a comprehensive support network for families in crisis, with a special emphasis on the marginalized and underprivileged members of society.

To improve the quality of life of children from low-income and dysfunctional households through counselling, public education and child support.

Our Core Values

Our mission and work are guided by these core values:

Respect: We believe in the sanctity and dignity of human life. We treat all people with dignity and respect.

Collaboration: We believe in the value of working with others and achieving together what may not be possible alone. We aspire to bring a collaborative spirit and strategy to all that we do, learning from the insights and leadership of others, and sharing openly what others may be able learn from us.

Impartiality: We make no discrimination as to nationality, race, religious beliefs, class, or political opinions. We endeavor to relieve the suffering of individuals, being guided solely by their needs, and to give priority to the most urgent cases of distress.



Organization Information

aLife Ltd is a public company limited by guarantee incorporated under the Companies Act (cap 50) on 21 May 2002. We are a registered charity under the Charities Act (Chpt 37) since 11 November 2002. aLife Ltd has been accorded IPC (Institution of Public Character) status from 28 August 2022 to 27 February 2025. aLife Ltd has Memorandum & Articles of Association as its governing institution.

UEN No.:	200204369H
Incorporated on:	21 May 2002
Charity Registration No.	1637
Registered and Postal Address	Blk 308 Shunfu Road, #01-165, S570308
Company Secretary:	WAYE Management Services Pte. Ltd.
Bank:	DBS Bank Limited
Auditor:	Helmi Talib LLP
Website:	www.alife.org.sg
E-mail:	contact@alife.org.sg
Tel:	+65 6258-8816
Fax:	+65 6258-4339



Chairman's Message

Dear Donors and Volunteers of aLife,

This year has been one of internal growth and reflection for aLife.

SUPERF

The highlight of the year was our journey with a young mother who put up her baby for adoption rather than terminate him given that her family was not supportive of her pregnancy. Her faith and value system prompted her to make the courageous choice to give up her child to adoptive parents who can provide a better future for her child.

Our focus this year is on growing our SUPERF (support for unplanned pregnancies resource facilitation) programme, both in terms of referrals and in volunteers able to befriend mothers with unsupported pregnancies. aLife has its presence in NUH, KKWCH and Ang Mo Kio polyclinic.

We are in talks with Woodlands and Yishun polyclinics to plan for the deployment of our Resource Facilitators there in the near future.

Our SUPERF volunteer base has also grown with more ladies stepping forward to offer their time and passion for the unborn child. Training has also been ramped up with scenario based and role-playing training sessions for our RFs.

ALMA

The number of low-income families seeking milk and diaper support has also grown to the point where we had to limit the number of families to 130 at any given time. Whilst Singapore bounces back from COVID, we see that a significant number of families are still in need of basic necessities.

Our ALMA volunteers also befriend the families and ensure that the families' situation is safe and stable. Working together with ALMA clients, befrienders and other social service agencies, aLife assists ALMA families to receive holistic help through referrals or interventions.

Caterpillar Club

Our young beneficiaries continue to come for their enrichment classes. Our volunteers are mainly from the schools and the various polytechnics.

aLife will continue to focus on working to increase referrals for our SUPERF program. The challenge here is one of outreach, education and supporting for these mothers who are in very difficult position.

Dr Gamaliel Tan,

Chairman, aLife Ltd



Governing Board



Dr Gamaliel Tan

Board Chairman

Chair, Fundraising
Member, Nominations & HR
Member, Programmes

Consultant Orthopaedic Surgeon,
Orthopaedic Associates

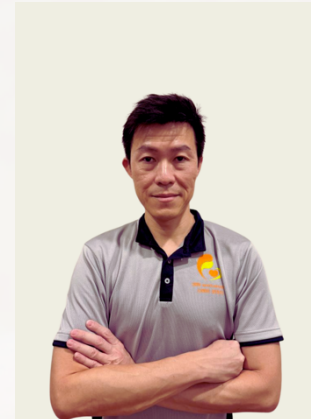


Mr Raphael Lee

Secretary

Chair, Audit & Risk
Member, Finance
Member, Fundraising
Member, Nominations & HR

Senior Director,
Azimut Investment Management
Singapore Ltd



Mr Siew Yeow Loye

Treasurer

Chair, Finance
Member, Audit & Risk

Chief Information Technology
Officer,
BOC Aviation Limited



Dr Peter Chew

Founding Director

Member, Fundraising

Snr Consultant,
Obstetrician-gynecologist,
Gleneagles Medical Centre



Mr Simon Cheong

Director

Chair, Programmes
Member, Audit & Risk

Group General Counsel,
National University Health System



Dr Maleena Suppiah

Director

Member, Programmes
Member, Nominations & HR

Group Chief Wellness Officer,
National University Health System



aLife Ltd is governed by a Board of Directors, whose role is to provide strategic direction and oversight of aLife's programmes and objectives, and to steer aLife towards fulfilling its vision and mission through good governance. As part of its role, the following matters require the Board's approval:

- Approve budget for the financial year and monitor expenditure against budget;
- Review and approve annual financial statements;
- Regularly monitor the progress of the charity's programmes.

Term Limit of Board

The Board has a term limit of 10 years. In particular, the Treasurer has a term limit of 4 years.

The Board recognised the past contributions and continuous future contributions of its founder director, Dr Peter Chew. He has served since aLife's establishment in 2002 due to his passion for aLife's charitable cause and mission.

Board Meeting & Attendance

A total of four Board meetings and one AGM were held during the financial year. The following sets out the individual Board member's attendance at the meetings.

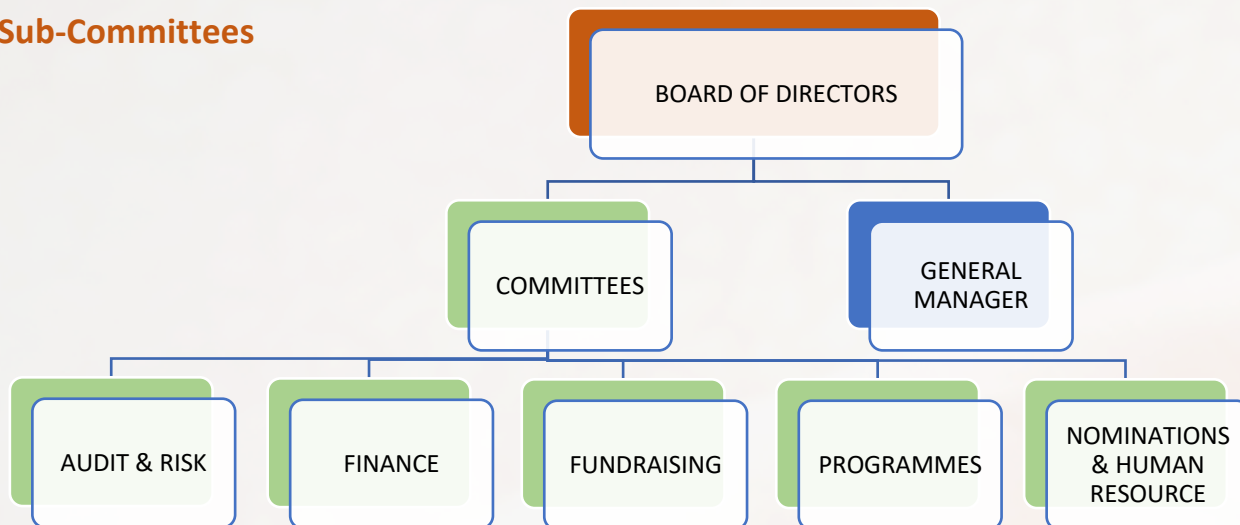
Board Member	Date Appointed	Board Meeting Attendance in 2022-2023
Dr Gamaliel Tan Yu-Heng	Board Chairman (29 Sep 2017 - 4 Mar 2025)	4 out of 4
Mr Raphael Lee Chin Hong	Secretary (29 Sep 2017 - 4 Mar 2025)	4 out of 4
Dr Peter Chew Chee Tong	Founding Director (21 May 2002 - 4 Mar 2025)	3 out of 4
Mr Siew Yeow Loye	Treasurer (20 May 2023 - 19 May 2025)	1 out of 4
Ms Maleena Suppiah Ep Calvert Director	Director (22 Jul 2019 - 4 Mar 2025)	3 out of 4
Mr Simon Cheong Wai Khuen Director	Director (1 Nov 2022 - 31 Oct 2025)	3 out of 3
Mr Desmond San Saw Woon (Resigned on 15 Apr 2023)	Director (3 Apr 2019 - 15 Apr 2023)	2 out of 3

None of the Board members are remunerated for their services to the Board.



ORGANISATIONAL STRUCTURE

Sub-Committees



<p>Audit & Risk Committee Raphael Lee (Chair) Siew Yeow Loye Simon Cheong</p>	<p>The Audit & Risk Committee (AC) held one meeting during its financial year. In carrying out its functions as specified in its terms of reference, the AC reviewed the overall scope of the external and internal audit and met with the charity’s independent external auditor to discuss the findings of their audits. The AC also reviewed the annual financial statements of the charity and the auditor’s report for the financial year ended 30 June 2023.</p>
<p>Finance Committee Siew Yeow Loye (Chair) Members: Raphael Lee</p>	<p>The Finance Committee (FC) is responsible for overseeing the funds, the charity’s financial performance and annual budget. The committee met once during the financial year and reviewed the financial performance and annual budget of the charity. The Finance committee also discussed the Reserves policy, the level of reserves and disclosure in the Annual Report.</p>
<p>Programmes Committee Simon Cheong (Chair) Gamaliel Tan Maleena Suppiah</p>	<p>The Programmes Committee (PC) is commissioned by the Board to provide advice and assist the Board in fulfilling its responsibilities with respect to the programmes provided by aLife to achieve the corporate objectives of aLife.</p>
<p>Fundraising Committee Gamaliel Tan (Chair) Raphael Lee Peter Chew</p>	<p>The Fundraising Committee has oversight of all the charity’s fundraising activities, budget, income and expenses during the financial year. The Committee met once during the year to discuss fundraising plans for the next 3 years.</p>
<p>Nominations & Human Resource Committee Gamaliel Tan (Chair) Raphael Lee Maleena Suppiah</p>	<p>The Nominations and Human Resource Committee (NHRC) assists the Board to oversee the Board and Board committee composition and appointments, senior executive appointments and performance appraisal and establish the human resource strategy, policies and procedures as well as volunteer management.</p>

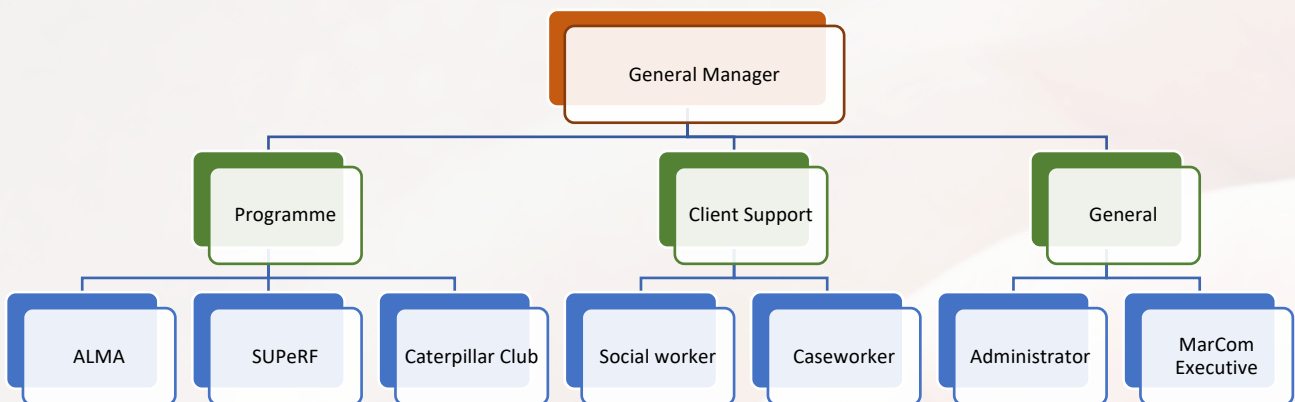
Management Team

General Manager Ms Magdalene Tan (appointed on 1 Sep 2019)

None of the staff members serve on the Board of the charity.

None of the staff members receives more than \$100,000 in annual remuneration each.

None of the staff members, who are close members of the family of the Board members, receive annual remuneration of more than \$50,000 during the year.



Governance Evaluation Checklist

Tier 2

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



Principle 2: The charity has an effective Board and Management.			
CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated “No” or “Partial Compliance”, please explain.
5. The Board and Management are collectively responsible for achieving the charity’s charitable purposes. The roles and responsibilities of the Board and Management should be clear and distinct.	2.1	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
6. The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Partial Compliance	aLife extends an invitation to a person to join as a director for his/her specific skill and experience that aLife requires. The director has already received training in his/her full-time job, hence no formal induction and training were conducted when the person joins.
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 & Services, Fundraising, Appointment/Nomination, Human Resource & Investment.	2.3	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
8. Ensure the Board is diverse and of an appropriate size and has a good mix of skills, knowledge, and experience. All Board members should exercise independent judgement and act in the best interest of the charity.	2.4	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
9. Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	2.5	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
10. Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position). For Treasurer (or equivalent position) only:	2.6	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	



<p>a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role.</p> <p>a. 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>			
<p>11. Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <p>a. No staff should chair the Board and staff should not comprise more than one-third of the Board.</p>	<p>2.7</p>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance</p>	
<p>12. Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <p>a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board’s decision-making.</p>	<p>2.8</p>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance</p>	
<p>13. The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break.</p> <p>For all Board members:</p> <p>a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member’s years of service would continue from the time he/she left the Board.</p> <p>b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers’</p>	<p>2.9a 2.9b 2.9c</p>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance</p>	



<p>positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity's term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting).</p> <p>c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.</p>			
<p>14. For Treasurer (or equivalent position) only:</p> <p>d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years.</p> <p>i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.</p>	<p>2.9d</p>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance</p>	

Principle 3: The charity acts responsibly, fairly and with integrity.			
CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated “No” or “Partial Compliance”, please explain.
15. Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.	3.1	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
16. Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise. a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/herself from the meeting and should not vote or take part in the decision-making during the meeting.	3.2	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
17. Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
18. Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
19. Establish a Code of Conduct that reflects the charity’s values and ethics and ensure that the Code of Conduct is applied appropriately.	3.4	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
20. Take into consideration the ESG factors when conducting the charity’s activities.	3.5	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	



Principle 4: The charity serves its mission and achieves its objectives.			
CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.
<p>21. Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.</p> <p>a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).</p>	4.1a	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
<p>22. Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.</p> <p>b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as:</p> <p>i. Revenue and receipting policies and procedures;</p> <p>ii. Procurement and payment policies and procedures; and</p> <p>iii. System for the delegation of authority and limits of approval.</p>	4.1b	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
<p>23. Seek the Board's approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).</p>	4.2	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
<p>24. Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.</p>	4.3	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
<p>25. Set internal policies for the charity on the following areas and regularly review them:</p> <p>a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT);</p> <p>b. Board strategies, functions, and responsibilities;</p> <p>c. Employment practices;</p> <p>d. Volunteer management;</p> <p>e. Finances;</p>	4.4	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Partial Compliance	Some of the policies are being reviewed and work in progress.



<ul style="list-style-type: none"> 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. 			
<p>26. The charity’s audit committee or equivalent should be confident that the charity’s operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.</p>	<p>4.5</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance 	
<p>27. The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity.</p>	<p>4.6</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance 	



Principle 5: The charity is accountable and transparent.			
CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated “No” or “Partial Compliance”, please explain.
28. Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	5.1	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
29. Generally, Board members should not receive remuneration for their services to the Board. Where the charity’s governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	5.2	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
30. The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member’s attendance.	5.3	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
31. The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity’s subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding \$100,000, in incremental bands of \$100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than \$100,000 in annual remuneration each, the charity should disclose this fact.	5.4	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
32. The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds \$50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of \$100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than \$50,000 in annual remuneration, the charity should disclose this fact.	5.5	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	



<p>33. Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively.</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	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
<p>34. Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively.</p> <p>b. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument.</p>	5.6b	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
<p>35. Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.</p>	5.7	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	

Principle 6: The charity communicates actively to instil public confidence.

CALL FOR ACTION	CODE ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.
<p>36. Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).</p>	6.1	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
<p>37. Listen to the views of the charity's stakeholders and the public and respond constructively.</p>	6.2	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	
<p>38. Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.</p>	6.3	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial Compliance	



Governance

Since the Code of Good Governance for Charities and Institutes of Public Character was refined in 2011, aLife attempts to adapt, if not all, of its elements as a system and guide in improving its operations. The good governance practices enhanced aLife's awareness of transparency and accountability as well as exercise the appropriate due diligence on donors and beneficiaries.

Reserves Policy

aLife aims to build a reserve that is equivalent to 2 years of its operating expenses, to support continuity in services to our clients. During the Board meetings, the Directors assess aLife's financial status to determine it has a healthy reserve to ensure financial sustainability and continuity of its charitable programmes. Funds are held in bank fixed deposits with sufficient cash balances in current account for operational expenditures. For more information on the charity's reserves policy, please refer to Note 15 (pg. 25) of aLife's Financial Statements.

Our Reserves Position	FY 2023	FY 2022
(A) Unrestricted Funds (Reserves)	\$791,810	\$669,692
(B) Unrestricted Annual Operating Expenditure	\$394,888	\$169,294
(C=A/B) Ratio of Reserves	2.00	3.96

Sources of Funds

aLife is financially supported by way of monetary contributions from individual and corporate donors, programme fees and government grants. As an Institute of Public Character (IPC), aLife issues Tax Exempt Receipts (TERs) for donations of S\$50 and above where donors' particulars are provided.

aLife does not solicit for or transmit funds out of Singapore as its primary activities are conducted in Singapore for the benefit of clients residing in Singapore. Hence, aLife applies due diligence on all volunteers, partnerships and donations (including Donations In-Kind) to ensure it complies with the Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT) guidelines.

Uses of Funds

aLife applies its funds to keep its programmes and operations running smoothly. The charity does not provide loans or donations to any Board Member, management, staff or other parties. Neither does the charity receive loans.

Conflict of Interest Policy

All Board Members and employees of aLife are obliged to comply with the charity's conflict of interest policy. Board Members and staff undertake to declare or in any situation of conflict or potential conflict that may arise. In such instances, they abstain from decision-making and related discussion so as to allow a fair and transparent decision-making process. Written documents are in place for Board Members and management to declare actual or potential conflicts of interest on a regular and need-to basis.



Whistleblowing Policy

Our charity has in place, a **whistle-blowing policy** to address concerns about possible wrong-doing or improprieties in financial or other matters within the charity. More information on aLife's whistleblowing and how to file a report can be found on aLife's website.

Governance Policies

The Board has in place various policies to provide clarity and guidance to the management, and they include:

- Data Protection Policy
- Donation Policy & Procedures
- Fundraising Policy & Procedures
- Human Resource Policy & Procedures
- Investment Policy & Procedures
- Media & Communications Policy & Procedures
- Procurements & Finance Policy & Procedures
- Programmes Policy & Procedures (for the respective programmes)
- Volunteer Management Policy & Procedures
- Whistleblowing Policy & Procedures

Environmental, Social & Governance (ESG)

aLife has incorporated ESG principles its operations, striving to keep its activities environmentally friendly and sustainable as far as possible.

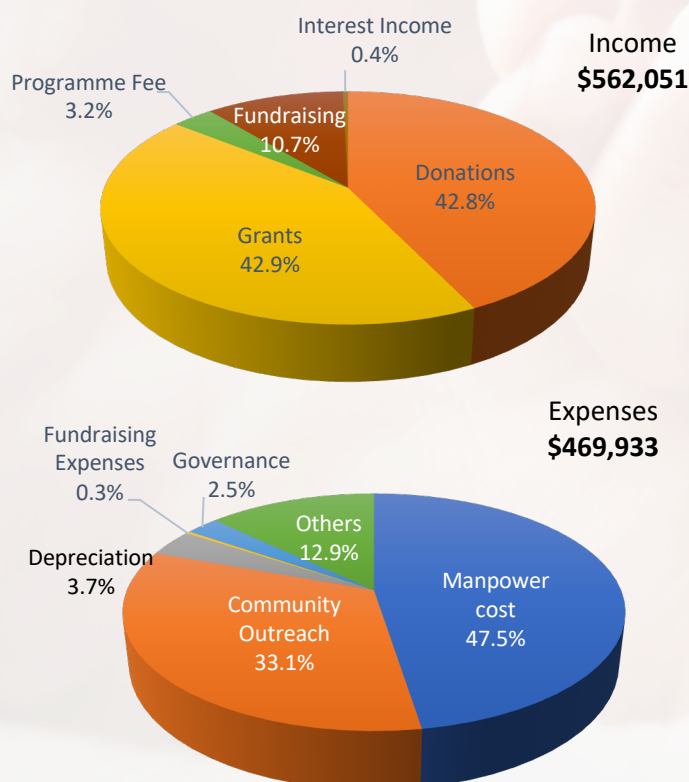


Financial Summary

Statement Of Financial Activities

For the financial year ended 30 June 2023

In Singapore Dollars (S\$)	Unrestricted Funds	Restricted Funds	Total
Income			
Income from generated funds	302,783	-	302,783
Income from charitable activities	187,805	71,463	259,268
TOTAL INCOME	490,558	71,463	562,051
Expenditures			
Cost of generating funds	(1,403)	-	(1,403)
Cost of charitable activities	(390,033)	(66,695)	(456,728)
Governance costs	(3,452)	(8,380)	(11,802)
TOTAL EXPENDITURES	(394,888)	(75,045)	(469,993)
NET INCOME (EXPENDITURE)	95,700	(3,582)	92,118



* Manpower costs to conduct charitable programmes & ensure key objectives are met.



Programmes & Services

Believing that every child is precious gift, aLife built a holistic support system to help any family in crisis, with a special emphasis on the marginalised and underprivileged. This spans from its mission of assisting any woman confronted by an unplanned and unsupported pregnancy to improving the lives of families through counselling, public education and child support.

Support for Unplanned Pregnancies Resource Facilitation (SUPeRF)



Since aLife’s inception, aLife has been helping women confronted by unplanned and unsupported pregnancies. aLife provides resource facilitation in a friendly and impartial setting whilst listening and exploring alternatives to help them make informed decisions. aLife also connects the women to resources to ensure their well-being.

In 2023, aLife restarted its in-person resource facilitation at Ang Mo Kio polyclinic and National University Hospital. aLife hopes to resume its in-person services at more healthcare institutions.

Recognising the complexity of clients’ circumstances and the need to provide superb resource facilitation services, the SUPeRF team has organised a number of training and and counselling supervision for the RFs.



<p>12 clients helped during FY 2023. Women may opt not to continue with their pregnancies, due to the following reasons:</p> <ul style="list-style-type: none"> - little or no support from their partner or families especially if are unmarried - relationship issues with parents and/or partner - life stage – eg. still studying, early career, new job - unable to cope with another child - health concerns or fear of foetal abnormalities - financial concerns 	<p>12 RF volunteers who donated a monthly average of 4 man-hours during FY 2023.</p>	<p>aLife worked with all polyclinics, KKWCH and NUH as well as other partners such as Family Service Centres (FSCs) and Social Service Agencies (SSAs) during FY 2023 to assist women referred.</p>
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aLife's Mothers Assistance (ALMA)



aLife aims to help alleviate multiple* stresses faced by new mothers from low-income families. aLife provides its ALMA clients with milk, diapers and other baby essentials. Through regular home visits by befrienders, aLife assesses the well-being of the mother, baby, and the family to be safe and stable. They also provide community support to mothers facing marital and parenting challenges.

More importantly, ALMA hopes to help the families to take steps towards stability, self-reliance and social mobility. In FY 2023, aLife hired a social worker and a caseworker to help the ALMA clients get more holistic help. The ALMA team works closely with referral social workers and other social service agencies (SSAs). During intake, the ALMA clients articulate their hopes and goals for themselves, their children and family. Where possible, aLife connects the clients with resources and SSAs to ensure that the family's needs are taken care of.

aLife encourages families to build strong family bonds and provides them with tickets to places of interest. In late 2022, ALMA families were offered a choice of tickets to the Art Science Museum and Gardens by the Bay. It was also a great opportunity for families to get out of their homes post-Covid. 50 families took up the offer to create happy family memories for their album.



<p>86 clients (& 101 children) helped during FY 2023. Besides low and unstable income, clients face stresses* from 1 or multiple issues:</p> <ul style="list-style-type: none"> - low / unstable income (eg. Grab delivery) - large families (4 children and more) - blended families (children from different fathers) - single mothers (spouse incarcerated or divorced or widowed or unwed) - mothers with low education (who did not complete primary/secondary education) - mothers/parents with sub-intellectual / physical disabilities - mothers with mental health issues - mothers facing family violence issues 	<p>65 volunteers who donated a monthly average of 4 man-hours during FY 2023.</p> <p>Besides providing emotional support, ALMA Befrienders provided useful feedback for follow up with social service professionals.</p>	<p>aLife worked with >50 collaborative partners consisting of Family Service Centres (FSCs), Social Service Agencies (SSAs) & Social Service Organisations (SSOs) during FY 2023 to ensure that the mothers receive what they need (eg. FoodBank cards, Red Cross Meals with Love, YWCA Sustenance for Families, Go with the Flow, SSVP Ltd)</p>
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The Caterpillar Club

A children’s character-building enrichment programme for children aged 4 to 12 years old from disadvantaged families. The Caterpillar Club aims to empower, educate & equip the children with necessary life skills.

Weekly sessions are run by a dedicated team of regular volunteers, together in partnership with schools such as Raffles Institution, ACSI, NUS High, Ngee Ann Polytechnic, Temasek Polytechnic, NUS Public Health Club Volunteer Corps, etc. The Caterpillar Club’s team of youth volunteers serve as mentors to the children.

With the relaxation of safe measures due to the pandemic, more outdoor activities and field trips were conducted for the children.



In April 2023, aLife collaborated with the Co-Founder from Group AID. Group AID provided aLife’s Caterpillar Club children a fully-subsidized terrarium making workshop. The workshop allowed the children to learn new skills and create something beautiful.

In June 2023, aLife worked closely with The Horizon Foundation – a student-led organisation from Raffles Institution. Our partners from The Horizon Foundation facilitated and held a public speaking workshop at Raffles Institution’s premises. The workshop allowed the Caterpillar Club children to communicate their ideas effectively in a clear and confident manner.



During FY 2023, aLife sought to reach out and serve more low-income families residing in newer neighbourhoods such as Woodlands, Yishun and Jurong. It is hoped that our established Caterpillar Club activities can benefit more children. aLife has reached out to SSO Comlink partners to explore this possibility.

<p>17 clients (or children) attend weekly Caterpillar Club sessions during FY 2023.</p> <p>The children are from disadvantaged socioeconomic backgrounds or new immigrant communities.</p>	<p>Besides partnerships with school volunteers, aLife has a team of 16 regular volunteers who donated a weekly average of 5 man-hours during FY 2023.</p>	<p>aLife worked with >10 collaborative partners consisting of schools & SSO Comlink, FSCs during FY 2023.</p>
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Looking Ahead

aLife is committed to good governance and is taking steps to comply with enhanced governance guidelines set out by Code of Governance by the Commissioner of Charities.

We continue to engage our stakeholders such as clients, donors and volunteers, through newsletters and social media outreach.

We continue to incorporate EGS factors in our activities.

Acknowledgments

The Board and Management of aLife would like to thank everyone at aLife – with special mention to the committee members and advisors for their contributions in the past years. We are deeply grateful to our staff, full-time, part-time and volunteers for their tenacity and dedication in working in this Charity.

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 Boys Brigade
 Singapore Red Cross
 The Food Bank Singapore
 Go with the Flow

