

26th Annual Report

Financial Year 2024

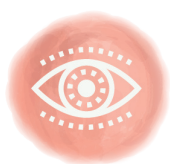


Wi♥care Support Group

a charity for widows and the fatherless

About Wicare

Wicare Support Group, established in 1993 and officially registered with the Registry of Societies on 2 October 1998, is a recognised charity in Singapore under the Charities Act (Chapter 37) since 6 March 2000. As an institution of a public character (IPC), Wicare offers grief counselling, group therapy, befriending services, and programmes for widows and fatherless children. Currently, we support over 1,100 widows and 1,700 fatherless children. Governed by a constitution, the Charity has held IPC status since 29 April 2022, with the status extended from 29 April 2024 to 28 August 2025.



Vision

Bringing hope to the broken-hearted widows and the fatherless



Mission

- Reach out to widows and the fatherless to identify with their grief and loss
 - Deliver services that provide emotional, social and financial support
 - Help widows and their children cope with bereavement and rebuild their lives
 - Create a safe environment for sharing experiences and building community
-



Services

- Counselling and group therapies
- Befriending & peer support programmes for widows and fatherless children
- Financial Assistance Schemes to needy widows and their families
- Education fund, academic awards, and tuition for low-income households



Wicare Values



Empathy

We are a compassionate community
Where widows support one another
With **Empathy**
It takes a widow
To truly understand a widow's journey
It is okay to be not okay

Resilience

Thriving in **Resilience**
Amidst many fears and tears
Together in a community
We have
The **Strength** to live
With confidence, courage and hope



Stewardship

As **Faithful Stewards**,
We manage all resources and relationships
With integrity & excellence,
Providing a safe environment
For the betterment of the widows &
The fatherless

The Board members and senior management got together on 2 November 2024 to develop our core values. Facilitated by Dr Felicia Low, the session was sponsored by Chen Su Lan Trust. We had fun bonding, and brainstorming together.

Contents

02

About Wicare

05

Corporate Information

06

Chairman's Message

07–09

Corporate & Organisation Structure

Organisation Structure

Management Committee

Sub-Committees

10

Year 2024 In Numbers

11

Financial Highlights

12–14

Highlights of the year

Fundraising

International Widows' Day

Volunteers Appreciation

15–19

Programmes & Services

WiShine Programme

Activities

22

Community Outreach

23

Media Coverage

24

The Year Ahead – 2025

25

Corporate Governance

28–29

Acknowledgement

Donors

Community & Corporate Partners

30

Audited Financial Statements



Corporate Information

UEN

S98SS0084G

Registered Address

9 Bishan Place, Junction 8
Office Tower #08-01
Singapore 579837

Auditor

Tan, Chan & Partners

Date of Incorporation

2 October 1998

Bankers

DBS Bank Limited
Hong Leong Finance
Maybank Singapore Limited
CIMB Bank Berhad
The Bank of East Asia Limited, Singapore
Bank of China Limited, Singapore



From left to right

Back Row: Martini Hoan Lee Hoa Manuru, Katherine Ho Pei Fern, Nancy Thio Ling Lie,
Joyce Lye Lan Fong, Linda Chay Tai Yoke, Wei Suat Nee, Sharon Tay Siew Kee

Front Row: Lim Poh Hong, Cynthia Tay Seow Fang

Chairman's Message



As Wicare continues to fulfil its mission, we are constantly deepening and expanding the impact of our work. In Wicare, we not only provide support to help the widows process their grief, we are also celebrating their triumph. We honour these women for defying the odds, rediscovering their inner strength, and rewriting the narratives of their lives.

Unresolved grief can fracture a family, but when processed and healed, it can become a powerful force for growth and transformation. Indeed, a heart that has endured great sorrow holds the capacity to do what once seemed impossible.

In 2024, we formalised our grief support for children, increasing the number of young lives touched from 30 to 50. Working with both mothers and children, we focused on rebuilding communication and restoring relationships. It has been deeply moving to witness moments of reconciliation—children as young as six, as well as adult children, rebuilding their relationship with their mothers. As one mother shared, our counselling helped her recognise blind spots in how she approached her child's grief. One teenager, having found his own healing, now serves as a mentor to younger children on the same journey. We are thankful for the grant from National Council of Social Services that enabled us to enhance the impact of our work.

Beyond our core programmes, we are now in a position to enlarge our tent, and extend our expertise to other organisations in Singapore. We aim to support the establishment of widow support groups and equip widows as befrienders, ensuring that more grieving families can receive the care they need. With more enquiries received, we see community outreach and partnership as an exciting next step.

To ensure financial viability, fundraising remains an integral part of our work. We held a successful fundraising dinner last year and met our target. We are grateful to our faithful donors who supported and encouraged us with their donation and presence at our events.

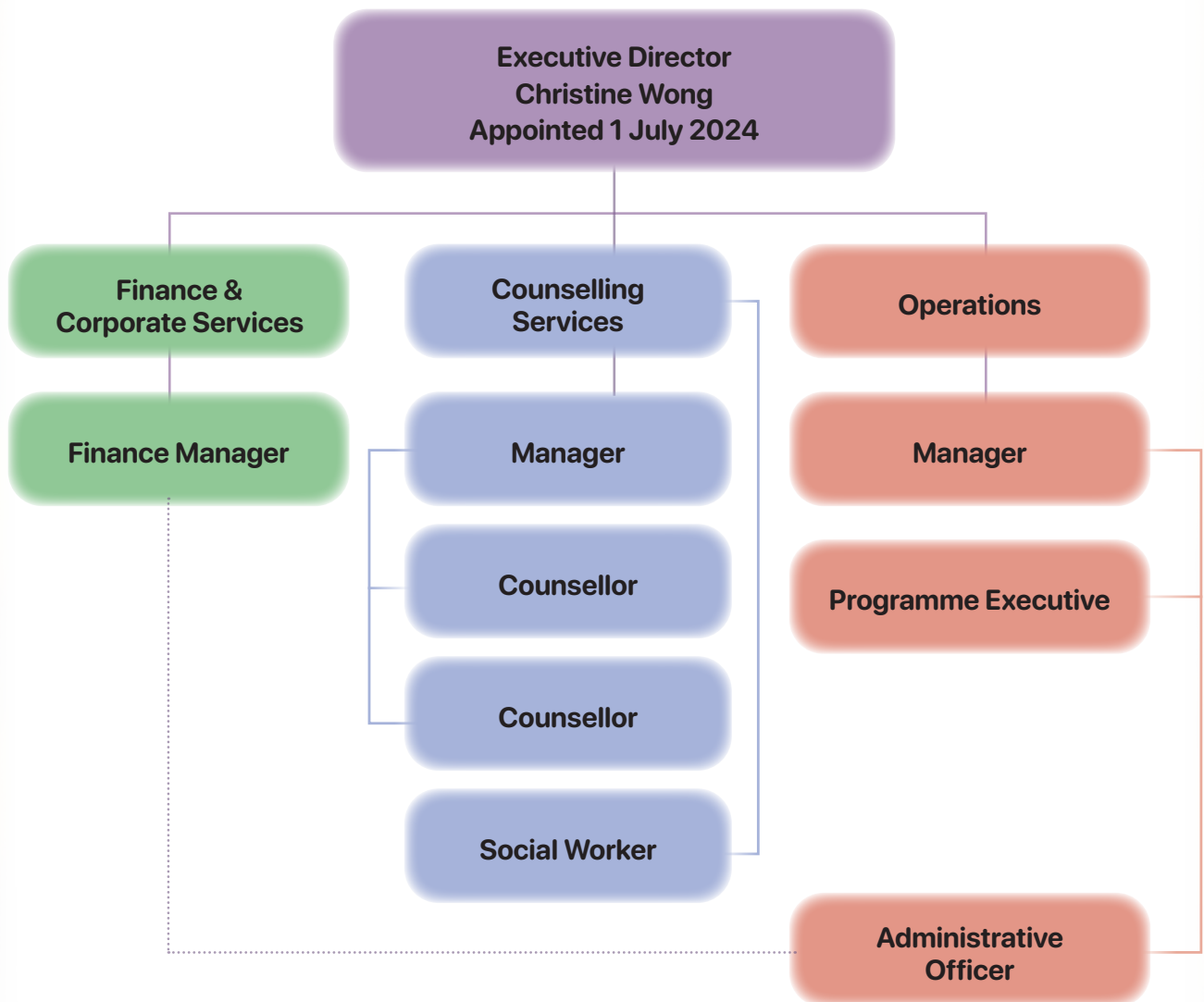
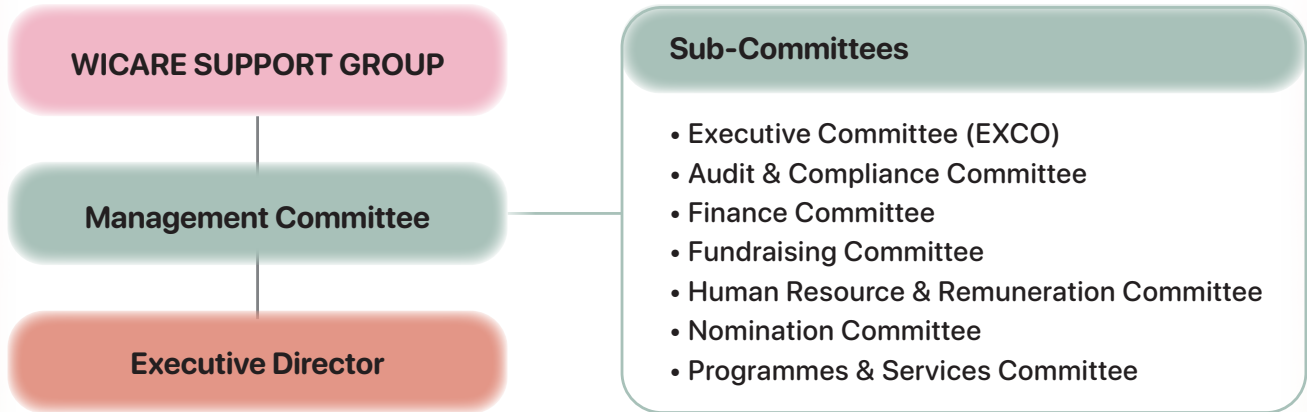
Leadership renewal remains a priority. We are transitioning Board members who have served for over a decade and welcoming younger leaders into key positions to ensure the continued expansion of our mission.

None of this would be possible without our dedicated Board members, generous donors, committed staff, and compassionate volunteers. Their unwavering support fuels our work and inspires us to press on. For all these blessings, we are deeply grateful.

Thank you.

Ms Lim Poh Hong, Chairman

Corporate and Organisation Structure



Management Committee

(2023 to 2025)

Name	Position	Date of Appointment	Attendance for Board Committee Meetings in 2024	Occupation	Previous Appointments
Lim Poh Hong	Chairman	25 March 2023	6/6	Former Group Director of Human Resources	- Chairman (2017 to 2023) - Vice Chairman (2007 to 2017)
Wei Suat Nee	Vice Chairman	25 March 2023	5/6	Deputy Director of Facilities & Infrastructure	Committee Member (2019 to 2023)
Nancy Thio Ling Lie	Honorary Secretary	25 March 2023	4/6	Advocate & Solicitor	- Honorary Secretary (2017 to 2023) - Committee Member (2015 to 2017)
Ho Pei Fern	Honorary Treasurer	25 March 2023	6/6	Senior Procurement Executive	- Vice Chairman (2019 to 2023) - Committee Member (2013 to 2019)
Tay Siew Kee	Committee Member	25 March 2023	5/6	Wealth Management Consultant	Honorary Treasurer (2019 to 2023)
Chay Tai Yoke	Committee Member	25 March 2023	5/6	Documentation Executive	- Committee Member (2021-2023) - Assistant Treasurer (2019 to 2021) - Committee Member (2017 to 2019) - Assistant Treasurer (2015 to 2017) - Committee Member (2003-2015)
Joyce Lye Lan Fong	Committee Member	25 March 2023	5/6	Financial Services Manager	- Committee Member (2019 to 2023) - Honorary Treasurer (2017 to 2019) - Chairman (1999 to 2017)
Martini Hoan Lee Hoa Manuru	Committee Member	25 March 2023	5/6	Regional Risk Assessment & Compliance Manager	Committee Member (2015 to 2023)
Tay Seow Fang	Committee Member	25 March 2023	6/6	Executive (Visitor Experience)	Committee Member (2019¹ to 2023)

*Note : Wicare is working on the succession plan for Management Committee members who have served more than 10 consecutive years. These members were retained for leadership stability. We are amending our Constitution to tap into a bigger resource pool or diversity of skillset.

¹ There was a typo error in 2023 Annual Report. The year printed should be 2019 instead of 2017.

Sub-Committees

Executive Committee (EXCO)

Lim Poh Hong (Chairperson)
Wei Suat Nee
Nancy Thio Ling Lie
Ho Pei Fern
Tay Seow Fang

Audit & Compliance Committee

Nancy Thio Ling Lie (Chairperson)
Chay Tai Yoke
Martini Hoan Lee Hoa Manuru
Ong Choon Hong

Finance Committee

Ho Pei Fern (Chairperson)
Tay Siew Kee
Lim Poh Hong

Fundraising Committee

Doris Tan (Chairperson)
Lim Poh Hong
Joyce Han
Joyce Lye Lan Fong
Esther Ng

Human Resource & Remuneration Committee

Lim Poh Hong (Chairperson)
Ho Pei Fern
Wei Suat Nee
Tay Siew Kee
Chay Tai Yoke

Nomination Committee

Wei Suat Nee (Chairperson)
Nancy Thio Ling Lie
Joyce Lye Lan Fong
Tay Seow Fang
Lim Poh Hong

Programmes & Services Committee

Tay Seow Fang (Chairperson)
Wei Suat Nee
Joyce Lye Lan Fong
Martini Hoan Lee Hoa Manuru
Lim Poh Hong

Year 2024 in Numbers

5 widows benefited from Financial Assistance scheme

12 students were awarded the Jehovah Jireh Academic Award

18 recipients received the New Creation Church Bursary

30 children receiving grief counselling

104 widows enrolled in Wishine

455 grief counselling sessions conducted

63 widows attended the Care & Connect Group

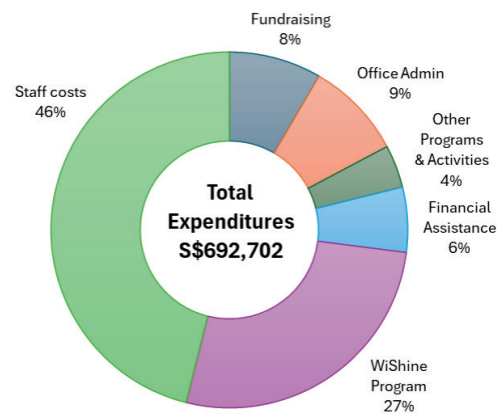
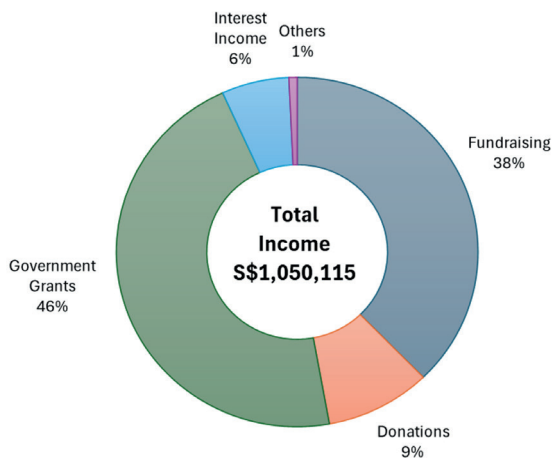
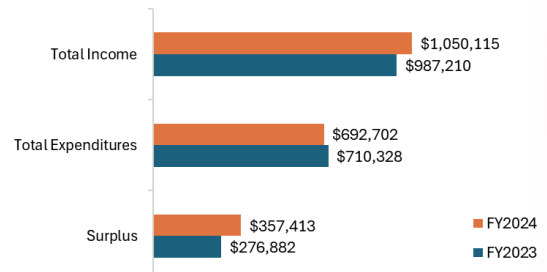
34 befrienders received training

44 widows befriended by befrienders

Financial Highlights

Overview of Income & Expenditures

	FY2024 (S\$)	FY2023 (S\$)
Total Income	1,050,115	987,210
Total Expenditures	(692,702)	(710,328)
Surplus	357,413	276,882



In FY2024, Wicare reported a total income of \$1,050,115, a 6% increase from FY2023. Our source of income came mainly from government grants (46%), fundraising (38%), donations from the general public (9%) and interest earned from fixed deposits (6%).

Total expenditures incurred in FY2024 was \$692,702, a 2% decrease from FY2023 due mainly to the lower fundraising costs incurred. The expenditures are mainly allocated to staff cost (46%), WiShine program (27%), office admin (9%), fundraising (8%), financial assistance (6%) and other programmes and activities (4%).

As a result, Wicare achieved a net surplus of \$357,413 in FY2024, a 29% increase from FY2023. We remain committed to continuously seeking ways to enhance financial stability and ensuring that every dollar is effectively utilised for the welfare of widows and the fatherless.

Note : For more information on our financial transactions and assets, please refer to our Audited Financial Statements. Our assets are held for the purpose of fulfilling the current and future plans and commitments of the charity.

Fundraising

Our fundraising events and campaigns ensure that our vital services are accessible to every widow in need. Together, we can provide comfort, hope and healing to them.

Wicare Fundraising 2024 - Shanghai Night

On 25 October 2024, we held our fundraising dinner at Grand Shanghai Restaurant with the theme "Old Shanghai Glam". It was well received with more than 200 guests in attendance. During the dinner, guests had fun and funds were raised through songs dedication, sale of Chinese tea & wine, Chinese Hanfu phototaking and auction of a painting. About S\$295,000 was raised. Total costs incurred was 19.5% of total amount raised.

We received gratitude and compliments from guests that they have enjoyed themselves and that it was well organised.

Christmas Fundraising Campaign

Our Christmas online fundraising happened from 1 November to 15 December 2024 with the theme "Bring Warmth to Widows & the Fatherless".

Apart from the general public, our members were invited to donate. They were very supportive of our campaign, bringing love to the community during the Christmas seasons!

We have raised about S\$89,000. Total expenses incurred was less than 1% of total amount raised.

In the course of our fundraising event and campaign, we managed to create greater awareness of our good work.

All proceeds raised go to the operating expenses supporting the needs of widows and the fatherless. We are grateful for all our generous donors who have made lasting impact on the lives of grieving widows and their children.



International Widows' Day

On 23 June 2024, Wicare Support Group invited Mr Seah Kian Peng, Speaker of Parliament of Singapore, to commemorate International Widows' Day together with 150 Wicare members and their children. This day marks the extraordinary strength and resilience of every widow we have journeyed within the 26 years of Wicare Support Group.

Held at InterContinental Singapore, members enjoyed a delectable afternoon tea and received a stalk of sunflower from Mr Seah as he walked the tables. The sunflowers, kindly sponsored by Blissfulhots, symbolise hope and new beginnings for the community and the event set a new Singapore Record for the "Largest Distribution of Sunflowers in an Event".

Two of our members, Ms Ho Siew Qi and Ms Jennifer Oliveira also shared their journey and reflections with the community that day. Their courage to step up and share vulnerably reminded the community of their remarkable strength to process and accept grief. In the case of Ms Jennifer, it was also a call for those who have walked the journey to give back as a befriender – to journey with a new widow.

Quote by the Guest of Honour, Speaker of Parliament, Mr Seah Kian Peng:

"It is my honour to stand here today in support of the remarkable strength and resilience of the widows in our community. International Widows' Day serves as a reminder of the challenges these women face, while also celebrating their courage and determination. By setting a record for the largest distribution of sunflowers, we are not only bringing joy but also shining a light on the vital importance of community support and solidarity. Together, we can make a difference and ensure that no widow walks her journey alone."



Volunteers' Appreciation

To celebrate the selfless contributions and support of our volunteers, Wicare had its Volunteers' Appreciation for our dedicated volunteers on 23 November 2024. These volunteers comprise of befrienders, befriender leaders, counsellors and skills based volunteers who provide their expertise such as facilitation, emcee and photography.

On that Saturday, about 30 of our volunteers tried their hands on brush calligraphy to help them slow down and relax before a scrumptious buffet lunch. We also recognised our long term volunteers through our long-service awards. The day ended with a lucky draw where 4 winners walked away with prizes.

Volunteers are essential to Wicare Support Group as they provide invaluable contributions to our community, especially to the new members. If you would like to give back as a volunteer or know of someone who does, kindly email contactus@wicare.org.sg



WiShine Programme

A structured programme run by counsellors and volunteers to provide social and emotional support to widows and their children.



There are 3 main components of this programme. Peer support groups known as Care and Connect Groups, Individual grief counselling, and Rebuild and Shine, a support group for widows who have adjusted to widowhood.

The WiShine Children's Programme, Raising Rainbows, help mothers and their children to heal and rebuild lives together. Our trained counsellors develop programmes that help widows bond with their children and navigate a difficult journey together.



A Family's Journey Through Grief

Mum Ru and children Rina, Amad and Ayu

As a family, we didn't know how to put our grief into words and discuss it with each other. We preferred to deal with our emotions on our own, rather than communicating them openly.

However, through Wicare's programme, our family was able to find a safe and supportive environment to express our emotions and share our memories.

We noted that the programme helped our mother to become more open and expressive about her emotions. She was able to share her thoughts and feelings with us, and we were able to connect with her on a deeper level. Through group therapy and other support services, our family was able to express our emotions and share our memories.

We have learned to cherish the memories we have of our loved one, and to find ways to honor their memory in our daily lives. We are thankful for Wicare's programme and the impact it has had on our family's journey through grief.



Support Through Our Darkest Days

Mum V and two children

I was lost and worried about my children's well-being, especially with E sitting for his PSLE exams. He was very close to his dad, and I could see the pain and sadness in his eyes.

The Raising Rainbows Children's Programme helped E to finally share his feelings and memories of his dad. Before the programme, E would rarely talk about his dad. But after a few sessions, he began to open up, sharing stories and memories of his dad. E's journey was not easy, but with WiShine's Children's Programme, he is now able to find ways to cope with his grief.

E's sister, also benefited from the programme. The letter-writing exercise was a great way for Es to express her feelings and thoughts. It helped me understand her better, and we've been able to communicate more effectively.

Wicare helped us find a way to heal and rebuild our lives together, and we hope that our story can inspire others to seek help when they need it most.

My Son's Healing Journey

Mum Pooja and Neil



After losing my husband suddenly, my 9-year-old son Neil and I were struggling to cope with our grief. Neil became aggressive, lost interest in school, and refused to talk about his dad.

I was desperate for help, and that's when I found Wicare. Paula and June welcomed us with open arms, and Neil joined the Raising Rainbows Children's Programme. The programme was a turning point in our healing journey. Neil began to open up about his feelings and memories of his father. He formed a trusting relationship with Paula, and the programme helped him understand that he wasn't alone. He started to talk about his dad, and even looked at pictures of him without becoming overwhelmed.

Wicare's support group for young widows provided a sense of belonging and emotional support. I formed lifelong friendships with women who understood my journey. I also appreciated the home visits from Paula, which provided Neil with a safe space to express his emotions. Her guidance and support helped me to navigate the complex emotions of parenting a grieving child.

Building Connections

Mum Karen and daughter

My daughter had always struggled to connect with other children. It was heartbreaking to see her struggle to form connections with others. I wanted to help her, but I didn't know where to start.

That's when we discovered the Raising Rainbows Children's Programme. The programme was designed to help children like my daughter build confidence and develop social skills. I was skeptical at first, but desperate for a solution. The programme was a turning point for my daughter. With the guidance of the facilitators, she learned how to approach other children, how to initiate conversations, and how to build meaningful relationships. I learned how to support her, how to encourage her, and how to help her navigate the challenges of social interactions.

I'm forever grateful for the Raising Rainbows Children's Programme. It's helped my daughter find her voice, build her confidence, and connect with others in a meaningful way. And as a mother, it's given me the tools and support I need to help my daughter thrive.



Navigating Grief Together

Mum Siew Qi and children

After my husband's sudden passing, I struggled to connect with my children, aged 7 and 9. With Wicare's help, we found a trusted counselor, Paula, who guided us through this difficult time.

The WiShine Children's Programme, including the Rainbow Programme, has been a game-changer for us. Through interactive activities and therapy sessions, my children learned to recognise and manage their emotions.

One of the most impactful experiences was when I asked my children for forgiveness. I realised I wasn't perfect, and I wanted to acknowledge my mistakes. This opened up a deeper level of communication between us. We started writing letters to each other, sharing our feelings, and apologising for past hurts.

To make this experience even more special, I got three mailboxes, one for each of us, with locks and keys. We would write letters to each other whenever we felt like it, and then exchange them through our mailboxes.

I'm grateful for Wicare's support, which has helped us navigate this difficult journey. Through their programmes and counseling, we've grown closer, and I've become more confident and hopeful about our future.



Building Lasting Memories

Mum Cynthia and her children

The ceramic session organised by WiShine is more than just creating art - it's a shared experience that helps us build lasting memories as a family. In the midst of our own struggles and grief, we often become caught up in our individual emotions.

This special session allows us to pause, reconnect, and restore what family truly means. It gives me the chance to step into my children's world, acknowledge their creativity, and open up conversations that might otherwise go unspoken.

As we shape clay together, we tap into each other's strengths, embrace our differences, and support one another. The process itself mirrors our journey - starting from nothing and transforming into something beautiful, just like our healing. This session reminds us to cherish our time together, and nurture the bond that carries us forward as a family.

Activities

Collection Cares @ National Museum

A total of 40 members aged 50 and above visited the National Museum of Singapore on 22 and 24 January 2024. This is made possible by Collection Cares, a signature programme under National Heritage Board's HeritageCares initiative. During the outing to National Museum, students from Ngee Ann Polytechnic's Arts Business Management took the members around the exhibition, reminiscing about olden Singapore. They also painted their own pouches inspired by the exhibition.



Chinese New Year Calligraphy

We conducted Chinese Calligraphy workshop on 16 January and 1 February 2024 where 22 members picked up the basics of Chinese Calligraphy. Members enjoyed learning this art form and brought home their own writing for Chinese New Year.



Forest Bathing

To help members relax and reconnect with themselves, we organised forest bathing session at Singapore Botanic Garden on 15 and 24 February 2024 respectively. 24 members tried forest bathing, where they were guided through a series of sensory exercises. By being present in the moment and slowing down in nature, participants were able to tune inwards and have a restful time.



Ageing Well and Advance Care Planning Talk

Specially for WiGlow - widows aged 50 and above, Wicare invited Council for Third Age (C3A) and Changi General Hospital to share about ageing well and advance care planning. 30 members attended the workshop on 26 March 2024 where they learned more about ageing well and how they can have a holistic plan for their future health and personal care.



Wihua's Urban Farm Visit

On 31 July 2024, 29 members visited the urban farm in CitySprouts @ Hendersons. Members enjoyed the multi-sensorial farm tour where they learned about various edible plants and farming practices through the senses of sight, touch, smell and taste. They also tried their hands at making their own sambal chili with fresh ingredients and enjoyed their dinner with the freshly made sambal!



Scam Awareness Workshop

Wicare collaborated with Palo Alto Networks, a cyber security company to conduct a scam awareness workshop for our members on 13 August 2024. 20 members visited Palo Alto office to learn practical tips on protecting themselves in the cyberspace. Through the interactive workshop, members gained knowledge on how to engage in online activities securely and identify possible scams.



Children's Day

We are grateful to partner with Georges Cafe for our Children's Day celebration on 4 October 2024. Not only did the cafe provided a cosy space for mummies and children, they provided delicious finger food which were loved by everyone! Volunteers also facilitated a craft session where the kids created their unique work to bring home.



Wifilles' Treetop Adventure

On 2 November 2024, 12 members and 18 of their children spent their morning at Forest Adventure - Singapore's only treetop obstacle course. Everyone had a good time challenging themselves and had yummy burgers from Nomvnom!



Service-Based Volunteerism Partnership

Wicare x New Creation Church Christmas Party

2024 marks the 6th year that Wicare received support from New Creation Church to reach out to our members during the Christmas season. More than 150 members and 30 children attended the floral themed Christmas Party held at The Star Performing Arts Centre on 7 December 2024. They enjoyed a special sharing by Cardist Huron Low, carols, Christmas lunch and games for both the children and adults.



Wisparks' Finding Joy and Meaning

Our seasoned volunteer, Nicholas, facilitated a session of games and reflection for Wisparks (subgroup for members without children) to wrap up the year. 17 members had a fruitful time reflecting on the gifts which they have received in the year, as well as how they have been a gift to others.



Community Outreach

ExxonMobil

As part of our community outreach, we shared our grief and bereavement work with ExxonMobil staff during one of their lunch time talks. One of our members, Siew Qi, also shared her story with them.



Grief and Bereavement Conference

Our Board member, Cynthia Tay Seow Fang shared at the 3rd Grief and Bereavement Conference Singapore: "Embracing Diversity, Innovating Practice". She spoke on "Group-Based Intervention – Mom and I," a programme supporting widows and their children in rebuilding their lives after loss. The programme addresses children's silent grief, which, though unspoken, deeply affects their emotions and behaviour. By fostering shared healing, it empowers families to navigate grief together, strengthening their bond and resilience.



Media Coverage

Shin Min Daily News

On 23 June 2024, Shin Min Daily News featured an interview with one of our members on how she coped with two children after her husband's passing. They also featured Wicare Support Group's commemoration of International Widows Day that day.

全家旅行前夫骤逝 妻带孩子游日圆遗愿

王佳慧 报道 jiahui@sph.com.sg

丈夫因血管爆裂在飞日本旅游前骤然病逝，41岁女工程师顿失精神依靠，后携幼子女加入孀妇爱心协会，与同病相怜的家庭互相支持，逐渐走出悲痛，如今最大愿望就是好好抚养儿女成人，完成亡夫遗愿。

何秀琪与丈夫育有一对8岁和10岁的儿女。去年12月，一家人原本计划好前往日本旅行，岂料丈夫旧病复发，住院治疗一周后，最终因血管爆裂，不幸病逝。

何秀琪告诉本报，丈夫早在2014年就被发现血管爆裂，不时进出医院治疗，最后一次住院时，丈夫还嘱咐她按原定计划带儿女去日本玩。

“我没想到会变成他的遗孀，办完丧事后，我带着孩子按照他生前为我们计划的路线走。最近，我也带孩子去了澳洲，那是他一年前为我们规划的最后一趟旅行。”

家中大小事务向来由丈夫一手包办，他的骤然离世，令何秀琪几乎崩溃。他一直都把这个家照顾得很好，“怎么喝咖啡，就连吸尘器需要换水，我都不知道。他走后，我需要一点一点学。”

治疗期间，何秀琪在公司经理的介绍下得知“孀妇爱心协会”（Wicare Support Group），加入协会后，她参加了团体哀悼治疗（Grief Therapy），与

加入孀妇爱心协会 逐渐走出悲痛



孀妇爱心协会通过一系列活动，为丧偶妇女及其子女提供社区支持与鼓励。（孀妇爱心协会提供）

其他失去丈夫的遗孀聚集分享彼此的故事，并发心中悲痛，接受辅导。

她也带孩子参加了农历新年聚会和木偶戏工作坊等活动，让儿女与其他失去父亲的孩子交朋友，相互鼓励支持，建立自信。

“我一开始也很胆怯，问过两个孩子的意见，他们愿意试试，事后还觉得有趣。其中一名遗孀的丈夫已经过世10年了，但她依旧在协会里帮忙、鼓励其他人。她的孩子乖巧懂事，愿意向弟弟妹妹提供帮助，这让我更有信心，好好带大两个孩子，不让丈夫失望。”

协会为丧偶妇女提供援助

配合6月23日的国际丧偶妇女日，孀妇爱心协会为丧偶妇女与子女分发180余袋代表希望和坚韧精神的向日葵，创下新加坡纪录大全（Singapore Book of Records）新纪录。

活动主宾国会议员李健平今天与160名寡妇，以及20名儿童一起参与这场别具意义的活动。她参加了谢健平说，创下分发最多向日葵

的记录，不仅带来了欢乐，还突显了社区支持和团结的重要性。大家可以共同努力，让丧偶妇女无需独自走这段旅程。

“今天站在这里支持拥有非凡力量和坚韧精神的寡妇，是我的荣幸。国际丧偶妇女日旨在提醒人们这些妇女面临的挑战，同时也赞扬她们的勇气和决心。”

The Straits Times

Our members, Ho Siew Qi and Jennifer Oliveira were featured in The Straits Times. Siew Qi shared her journey of losing her husband and seeking help from Wicare Support Group. Jennifer shared the sense of fulfilment she got from being a befriender leader where she guides befrienders who journey with new widows.

Hardest part was doing everything on my own

Navigating grief and rebuilding their lives, new widows are actively reaching out to support groups for help



One of the more important things to me was building friendship with other widows there, hearing their stories and seeing that I'm not alone.

It helps me in my own recovery because I can relate to what they're going through. I feel somebody else, there's a bit of reflection on my part.

Widows are often left with a lot of questions and a lot of uncertainty. They need to know that they are not alone and that there are people who can help them. The support group provides a safe space for them to share their stories and feelings.

For many widows, the hardest part is doing everything on their own. They need to learn how to manage their daily lives and take care of themselves. The support group provides a lot of practical advice and support.

Widows often feel a sense of loss and loneliness. They need to find ways to cope with their grief and rebuild their lives. The support group provides a lot of emotional support and encouragement.

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Lianhe Zaobao

3 members, Low Yun Ling, Ho Siew Qi and Lee Qian (pseudonym) were interviewed by Lianhe Zaobao to share their personal stories of love, grief and resilience.

孀妇爱心协会会员增至1100人 本地孀妇年轻化 过埠新娘丧偶易孤立

新加坡孀妇爱心协会发现近年来越来越多孀妇年轻丧偶，其中许多是过埠新娘，她们在异国他乡面临语言障碍、文化差异等挑战，容易感到孤立无援。

协会表示，近年来会员人数增长迅速，这反映了社会对孀妇问题的关注日益增加。协会将提供更多支持和服务，帮助她们度过难关。

带泪坚持“活下去” 中国媳妇熬过丧夫痛

丈夫突然离世，留下年幼的孩子和年迈的父母，中国媳妇在异国他乡独自面对生活的种种挑战。她们需要坚强的意志和家人的支持才能坚持下去。

许多中国媳妇在来到新加坡时，就面临着语言不通、文化差异等问题。在失去丈夫后，她们的处境更加艰难。她们需要学会独立生活，并寻求社区的支持。

协会将提供语言培训、文化适应等服务，帮助她们更好地融入当地社会。同时，协会也将组织各种活动，让她们找到归属感和支持。

协会呼吁社会各界关注孀妇问题，给予她们更多的关爱和支持。只有全社会共同努力，才能帮助她们度过难关，重建生活。

愚人节最残酷“玩笑” 丧夫后独自面对病魔

在愚人节这一天，许多孀妇在得知自己患上重病后，感到极度的痛苦和绝望。她们在失去丈夫的同时，还要面对病魔的侵袭。

协会将提供心理咨询和支持，帮助她们面对疾病和死亡。同时，协会也将组织各种活动，让她们找到生活的意义和价值。

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孀妇独自面对病魔 亲人慰问成负担 丧夫后独自承受

许多孀妇在患上重病后，感到极度的痛苦和绝望。她们在失去丈夫的同时，还要面对病魔的侵袭。亲人的慰问有时会成为一种负担，让她们感到更加孤独。

协会将提供心理咨询和支持，帮助她们面对疾病和死亡。同时，协会也将组织各种活动，让她们找到生活的意义和价值。

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The Year Ahead – 2025

Near term plans:

1. Continue to deepen the impact of our work through value-added initiatives in our grief support work
2. Enhance community outreach through collaborations with other organisations; and a more impactful online presence
3. Ensure smooth transition of leadership changes
4. Strengthen Wicare's community spirit through befriending and programmes

Fundraising Plans

We plan to raise \$350,000 in 2025 to meet our operational and programme needs.

Fundraising related expenses is expected to be around 20% of income.

Corporate Governance

MANAGEMENT COMMITTEE

The Charity is governed by a Management Committee of up to 14 elected members, all of whom are volunteers with no business relations with Wicare. They are elected at the Annual General Meeting and hold office for a term of two years. The tenure limit of each committee member is 10 years, except for the Treasurer with a maximum limit 4 consecutive years.

In accordance with Code of Governance 2023 for Charities and Institutions of a Public Character, the Charity should disclose the reason(s) for retaining any Board member who has served on the Board for more than 10 consecutive years in its annual report.

The following Board members have served on the Board for more than 10 years;

- **Lim Poh Hong**

Ms Lim provides in depth knowledge and experience as a long serving member on the Management Committee, and strategic advice and input integral in ensuring the continuity and stability of the Charity.

- **Joyce Lye Lan Fong**

Ms Lye, being the founder of the Charity, provides the connections to donors and stakeholders, necessary for raising funds in ensuring the continuity and stability of the Charity.

- **Ho Pei Fern**

Ms Ho provides institutional knowledge and experience, in particular financial matters, which are necessary for the continuity and stability of the Charity.

Disclosure and Transparency

The Management Committee adheres to regular evaluation of its performance and effectiveness and ensures compliance with requirements in the Code of Governance.

The Charity makes available to its stakeholders an annual report that includes information on its governance, programmes, activities, services, audited financial statements, Management Committee members and Executive Management. The annual report including the audited financial statements are accessible via the Group's website.

Conflict of Interest Policy

The Charity's conflict of interest policy is approved by its Management Committee and requires all Committee members and employees to declare actual or potential conflicts of interest on an annual and need-to basis. The Charity has documented this policy and the processes which guide and define a conflict of interest and how it is handled.

Annual Remuneration Disclosure

The revised Code of Governance for Charities and Institutions of Public Character 2023 recommends that charities disclose the remuneration of its three highest paid staff, who each receives remuneration exceeding \$100,000 per annum.

For the financial year, in accordance with the above, no paid staff received remuneration exceeding \$100,000 and above. No paid staff are involved in setting their own remuneration.

No paid staff are close members of the family of the Executive Head or Board members, who each receives total remuneration of more than \$50,000 during the financial year.

Fundraising Practices

The Charity always conducts its fundraising practices in an ethical and transparent manner and in line with the Fundraising Guidelines by the Charity Council.

Reserves Management

The Charity's reserve policy is to maintain its unrestricted reserve at least 2 years of its current total expenditures. This allows the Charity to ensure uninterrupted services in meeting the immediate needs of the members and expanding grief support services to more members. The Management Committee reviews its policy on accumulated reserves annually to ensure long-term sustainability of the Charity's activities.

As of 31 December 2024, our unrestricted reserve ratio stood at 3.8 (2023 : 3.2).

For more information of our reserves position, please refer to page 10, 24 and 25 of our Audited Financial Statements for the year ended 31 December 2024.

Code of Conduct

All members of the Management Committee, employees and volunteers abide by a code of conduct throughout their employment or engagement with the Charity which is aligned to our core values.

Personal Data Protection Act Policy

The Charity has implemented processes to comply with the Personal Data Protection Act 2012 (the "PDPA"). Unless otherwise permitted by law, the Charity obtains consent for the collection, use, disclosure and processing of personal data. Consent given may be withdrawn by notification to the Charity. Data is also used only for the purposes disclosed unless otherwise permitted under the law.

Whistle-Blowing Policy

The Charity is committed to high standards of corporate governance and compliance with all laws, regulatory requirements and internal policies. The Charity does not condone any malpractice, impropriety or statutory non-compliance by employees in the course of their work.

In line with this commitment, the Whistle-blowing Policy aims to encourage staff, partners, volunteers, suppliers, contractors, clients and other stakeholders of the Charity to raise concerns or to report malpractices or misconducts, and to offer assurance that they will be protected from reprisals or victimisation for whistle-blowing in good faith.

SUB-COMMITTEES

The Sub-committee chairpersons and members are appointed for one year term by the Management Committee (MC).

Executive Committee (EXCO)

The Executive Committee is a smaller group that meets more frequently than the full Management Committee (MC). The EXCO comprises the Chairman, Vice Chairman, Honorary Secretary, Honorary Treasurer and Co-opted Members approved by the MC. The EXCO oversees the operations of the MC, often acts on behalf of the MC during on-demand activities that occur between the meetings, that are later presented for full MC review.

Audit & Compliance Committee

The Audit & Compliance Committee facilitates the external and internal audit of Wicare Support Group for the Management Committee to obtain independent information about the organisation's activities.

Finance Committee

The Finance Committee is led by the Honorary Treasurer to assist the Management Committee in fulfilling its obligations and stewardship on all finance and finance-related matters of Wicare as well as review and making recommendations on finance policies.

Fundraising Committee

The Fundraising Committee is responsible for overseeing Wicare Support Group's overall fundraising and, in particular, the fundraising done by the Management Committee.

Human Resource & Remunerations Committee

The functions of the Committee include drafting and/or revising personnel policies for Management Committee approval, reviewing job descriptions, establishing a salary structure, and annually reviewing staff salaries, and reviewing the benefits package.

Nomination Committee

The Nomination Committee is responsible for the general affairs of the Management Committee (MC), ensuring the MC has an appropriate balance of expertise, skills, attributes and ability amongst the MC members; and taking the lead in succession planning.

Programmes & Services Committee

The Programmes & Services Committee looks at the approaches and operations of the Wicare Support Group's programmes and services, ensuring that the outcomes of existing programmes are in line with the vision, mission and objectives of the organisation.

Donors Acknowledgement

Individuals

Ang Bee Lan	Hoan Lee Hoa Manuru Martini	Lim Bee Keow Dilys	Tan Chin Kwek
Aw Cheong Olive	Hong Li	Lim Chee Onn	Tan Choon Neo
Aw Lek Yen	How Bee Hong Jann	Lim Jeck Keng Bernice	Tan Chuan Yong
Chan Choon Eng Calvin	Huang Yu-Lin	Lim Kwee Eng	Tan Eng Eng
Chan Hee Lien	Ilancheran	Lim Lay Keow	Tan Ghim Neo
Chan Kar Luan Laureen	Indranee Rajah	Lim Poh Hong	Tan Hai Shen
Chan Kok Hoe	Jain Natasha Abhishek	Lim Teck Chai Danny	Tan Hanwen Derrick
Chan Siu Bing	Julia Lee	Lim Yi Min Daniel Bonaventure	Tan Lek Suan
Chang Fong Peng Florence	K F Eng Clifford	Loh Pearlyn	Tan Phuay Miang
Chang Ivy	Karuppiah Parthiban	Loi Boon Sim Adrin	Tan Poh Cheok
Chang Rosana Kung Ling	Khoo Ghee Ka	Loo Yean Lay Annie	Tan Sok Hoon
Chao Tar Liang Anthony	Khoo Lilian	Low Wai Chun	Tang Eng Yeow Terence
Chay Tai Yoke Linda	Khoo Poh Choo	Low Wai Chun Susan	Tang Siew Lan Andrea
Chen ZhiYong Dennis	Khor Meng Chin	Lye Lan Fong Joyce	Tay Eileen
Cheong Cai Ping	Kim Aii Too	Mak Wai Siong	Tay Seow Fang Cynthia
Cheow Chin Wang	Kong Yoke Siong	Mohana Rani D/O Suppiah	Tay Siok Hoon
Chern Win Fah Christine	Kwa Chong Seng	Muhammad Firdaus Bin Mazlan	Tay Siok Mui Margaret
Chia Winnie	Kwa Kim Li	Neo Day Hoon	Tay Yong Thai
Chow Li Ling	Kwan Thim Fatt	Neo Ying Fang	Teh Siew Hwee
Choy Sok Fun Dominique	Kwek Sock Hia	Ng Hai Chuan	Teo Soh Ngoh Marion
Christine Wong	Kwok Wai Keong	Ng Jia Wei	Teo Yi Jia Sarah Michelle
Chua Francis	Lam Kin Wai	Ng Tania	Thng Poh Choo
Chua Hui Chin	Lam May Cheng Joanne	Ng Wei Kwan	Tng Chee Chow
Chua Lee Tiang Clara	Lau Mdm	Nimarta Kaur	Toh Michelle
Chua Wang Soon Ruth	Lau Tse Kit	Nio Jing Rong	Tong Mee May
Ding Swee Mik	Lee Cheng Yee	O'Malley@ Poh Ah Poy	Tran Nguyen Hoang Minh
Foo Wan Shin Yasmin	Lee Hiang Kiat	Ong Choon Hock	Tung Ter Soon
Fu M K	Lee Pin Pin	Ong Li Lin Karen	Wan Mei Peng
Fung Yu	Lee Rebecca	Ong Peng Huey	Wang Lintao
Gan Cheng Hoe	Lee Seow Yin Edalene	Ong Yeow Chon	Wee Choo Neo
Gan Cindy	Lee Siet See	Pang Chien Wen Mark	Wee Jin Kiat Terence
Gan Hiok Wah	Lee Siew Jee Jennifer	Quek Suan Kiat	Wei Suat Nee
Gan Lay Choon	Lee Siew Lin	Ren Ruijie	Wong Lay Hua
Gau Lay Choo Shawn	Lee Vivien	Ruhani Musiff	Wong Seow Boon James
Gay Siew Peng	Lee Yen Linn Iris	Santi	Wu Shuji
Goh LH	Lek Soo Hong	Seah Siew Yong Linda	Yap Jia Hao
Goh Liang Yean Sindric	Lely Suhardjo	See Hooi Geok	Yeo Bee Yan
Helen Millar	Leong Wan Kham	Siow Eng Kian	Yeo Jean
Ho Li Yun Lynn	Leong Yin Yin	Sng Ai Wen Juliana	Yeo Kwee Pheng Molly
Ho Michele	Leong Yoke Hong	Soh Pei Shan Alicia	Yeo Lee Huah Emily
Ho Nai Chuen	Leow Chin Feng	Soh Priscilla	Yeo Seng Teck
Ho Pei Fern Katherine	Leow Siok Buay	Soong Wei San	Yu Ming'En Silas
Ho Swee Huat	Li Wai Lan Wynne	Tan Ai Pheng	Zhang Jun Jessica
Ho Yuet Foon Fiona	Liew Yoke Choo Sharon	Tan Charmaine	

Churches

Church Of Our Saviour	New Creation Church	WSCS General Conference
Life B-P Church	Salt And Light Society	WSCS TRAC

Companies

Baruchoan Pte Ltd	Eu Yan Sang Singapore	Lee Foundation	VS Services And Solution
Bengawan Solo Pte Ltd	Foundation Jewellers Pte Ltd	Reunion Properties Pte Ltd	Pte Ltd
BR Property Sales (S) P/L	Keppel Care Foundation	Symasia C Plus V Foundation	Zhaolim Pte Ltd
Chen Su Lan Trust	Kingsfield Pty Ltd	Trinity Casket Pte Ltd	

Community & Corporate Partners

We would like to thank the following organisations for supporting our programmes, activities and outreach in one way or another:

Covenant Evangelical Free Church

The Esplanade Co Ltd

Georges Madbar & Cafe

Greendot Gourmet Pte Ltd

HELP Family Service Centre

National Heritage Board

New Creation Church

NomVnom

Palo Alto Networks

We would like to thank the following organisations for their donations-in-kind to benefit our members:

Andaz Singapore - Hyatt Hotels

Blissfulhots

Eu Yan Sang Singapore

The Boys' Brigade



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