

A Better Everyday

TOTE BOARD
ANNUAL REPORT
FY2023/24

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Mission

We invest in the future of Singapore through effective stewardship of our funds. We ensure that our subsidiaries conduct their businesses in a socially responsible manner.

Vision

A Caring and Resilient Singapore

Values

Caring, Collaborative,
Integrity, Enterprising

Cover photo: Weng Jiaying (front), a 32-year-old dancer with Down syndrome, has excelled in her professional and artistic pursuits with Maya Dance Theatre under the Diverse Abilities Dance Collective (DADC). She independently trains other dancers, manages office operations, and supervises her peers. Through the ELEVATE programme supported by Tote Board's Enabling Lives Initiative (ELI), Jiaying shares her passion for dance with local and international audiences, under the tutelage of Programme Director Kavitha Krishnan (back). In recognition of her achievements, Jiaying was awarded the Goh Chok Tong Promise Award in 2023.

About Us

We are an impact-focused grantmaker with the aim of building a caring and resilient Singapore. We steward the operating surplus from gaming revenue by supporting community-based projects for social impact.



Our Grantmaking Role

We touch lives and care for Singaporeans through our broad-based funding support for social and community well-being. Our grantmaking is focused on four strategic outcomes:

CARE

Healthy lives and well-being

We encourage active participation in healthy living and well-being at all stages of life



COMPACT

Empowered communities

Our grants are targeted at uplifting the vulnerable, and their families, by maximising opportunities and potential for them to make meaningful contributions to society



COHESION

Caring, cohesive and resilient society

We believe in inspiring a sense of belonging where people care for and support one another towards a society which is future-ready



CITY

Sustainable and liveable home

We support causes and projects that create a sustainable living environment and a vibrant home for all to work, live and play

Our Governance Role

Tote Board exercises oversight of Singapore Pools' and Singapore Turf Club's corporate governance, including their strategic directions and significant business decisions related to socially responsible gaming, countering illegal gambling, and horse racing. We also work closely with the Gambling Regulatory Authority to foster responsible gambling.

Singapore Pools was established by the Singapore government on 23 May 1968 to provide safe and trusted betting to counter illegal gambling. Their surpluses are channelled to Tote Board to fund a wide range of causes in social service, community development, sports, arts, education and health.

Singapore Turf Club manages and operates the sport of horse racing at the Singapore Racecourse at Kranji. As part of land development plans announced in June 2023, STC held its last race on 5 October 2024, and will close its facility by FY2026.



Key Highlights FY2023/24

\$183.2M

Grants approved

\$527M

Grants disbursed



\$23M

Healthy lives and
well-being



\$254M

Empowered communities



\$241M

Caring, cohesive and
resilient society



\$9M

Sustainable and
liveable home

821

Ongoing projects

with

395

Partners

Message From Our Chairman

2023 saw Tote Board prioritising impact giving to enable A Better Everyday for all Singaporeans. Together with our grant partners, we continued to offer care and compassion, promote vibrancy in our communities and strengthen the building blocks for a more inclusive home for everyone.

Making a Meaningful Difference

To make a meaningful impact in the lives of Singaporeans, we implemented targeted grant initiatives that addressed specific needs of our communities.

At Tote Board, nothing validates our grantmaking efforts more than real stories of empowerment and transformation. Please allow me to share some with you.

Mr Taufik Omar suffered life-altering injuries after a traffic accident in 2021, leaving him paralysed from the chest down. Through our partnership with local disability-focused charity SPD, Taufik joined the Transition to Employment programme designed to reintegrate people with acquired physical disabilities into the workforce. With the support of an inter-disciplinary team, Taufik underwent physical rehabilitation, regained independence in daily activities and even returned to driving with adaptations to his car. Today, besides being gainfully employed, he also inspires others as a regular wheelchair rugby player.

Our Tote Board Social Service Fund has also ensured support for Felix and Tenny Sng, who struggled to cope with the challenging behaviour of their daughter, Katelyn, who has autism. The Family Empowerment Programme at the Rainbow Centre stepped in to provide parental coaching and equip them with coping strategies. Tenny and Felix also learned to reconnect with Katelyn and this led to a successful overseas trip – a first for the family.



Mrs Mildred Tan



Applying the skills learned from the Family Empowerment Programme, Felix and Tenny prepared pictures and schedules, and even brought Katelyn (middle) to the airport to show her the plane before they went on their first overseas trip. This helped Katelyn stay calm and the family enjoyed their time together during their travels.

Our grants extended beyond social and healthcare support to enrich communities through sports and the arts. In collaboration with SportSG, we are driving initiatives to promote physical literacy among pre-schoolers, and foster intergenerational bonding through sports. Concurrently, in partnership with Esplanade, we are championing well-being and social bonding for seniors and vulnerable persons through music, theatre and dance. For instance, the Sing Out Loud! initiative engaged persons with dementia and their caregivers, offering an enjoyable avenue for self-expression through singing. Now in its third edition, the programme continues to facilitate shared memories and positive connections for persons with dementia and their peers and caregivers. Volunteer Polly Koh observed that the initiative not only brought

the arts closer to underserved groups but also nurtured greater awareness, empathy and compassion among the broader community, enabling those living with dementia “the chance to express their inner melodies, and the understanding that they have not been left behind by society.”

These initiatives, along with others in the following pages, affirm our commitment to impactful giving and inspire us to continue making a positive difference in the lives of those we serve.

Giving That Counts

Last year, Tote Board began implementing our Impact Measurement (IM) Framework. We have already applied the Framework to all new and renewed grants approved on or after 1 May 2023, including key grants. To date, we onboarded about a third of Tote Board’s grant portfolio and expect to have all of our programmes included under the IM Framework by the end of the 2025 financial year.

We empower our grant partners and others in the charity sector to do good and to articulate impact to stakeholders. By driving initiatives to resource the sector with impact measurement tools, we continue to uplift the ecosystem in terms of capability and capacity.

In a related effort to better enhance the impact of our work, we are advancing our data strategy to identify what works to create positive social change so that we can make better decisions about giving, driven by evidence-based practices.

Shaping the Giving Ecosystem

Tote Board is in a unique position to shape Singapore’s giving ecosystem, as our funds straddle different sectors – including health, social, sports, and the arts. This allows us to facilitate collaborations that enable the pooling of resources and leveraging of collective capabilities that multiply social impact.

A key success factor that will allow us to continue delivering on our mission is designing and curating innovative programmes that spotlight emerging areas. For instance, we are partnering the Ministry of Health on a programme that improves maternal and child health. This initiative addresses key early life factors that influence the socio-emotional, cognitive, and health outcomes of women and their children. By emphasising upstream intervention and holistic care, this new model of care contributes to a multi-pronged approach for enhancing maternal and child well-being.

Grateful Acknowledgements

Much of the impact that we have made over the past year would not have been possible without the dedication of our grant partners and our staff.

My fellow Board members also played an invaluable role, and I would like to thank them for journeying alongside us. I extend my appreciation to Ms Tan Gee Keow, who stepped down on 31 December 2023, for her invaluable service to the Board. I also warmly welcome Ms Teoh Zsin Woon to the Tote Board family.

As we continue to press on in doing good, Tote Board looks forward to working with all our stakeholders to create A Better Everyday for all Singaporeans, together.

Through innovation and with deeper insight on solutions to social challenges, we believe our grantmaking efforts will continue to make a tangible impact in creating a better everyday for our beneficiaries.

What are the key characteristics of the new grant initiatives that were added to Tote Board's portfolio in the past year?

Three words come to mind – innovation, insight and impact.

Innovation was a strong, recurrent theme in our grantmaking work. We renewed the Enabling Lives Initiative grant for a third tranche, committing \$26.7 million from FY2024 to FY2028, to catalyse innovation in the disability sector. We also supported initiatives that enable new models of care for the community, such as the Digital Mental Health Connect (DMHC) project co-led by the MOH Office for Healthcare Transformation (MOHT). Using an algorithm, the DMHC provides clinicians and counsellors in different health and social care settings with referral recommendations for their clients, so that they could refer individuals with mental health needs to appropriate support services for early intervention.

This past year also found us delving deeper into community issues, giving us valuable *insight* in creating sustainable impact within the community. Our partnership with South Central Community Family Service Centre Limited is a good example. With our support, they scaled up their KeyStart Home Ownership Programme to enable more eligible low-income families with children in rental flats to take their final step to home ownership through housing guidance, transitional assistance, and grants.

Through innovation and with deeper insights on solutions to social challenges, we believe our grantmaking efforts will continue to make a tangible *impact* in creating a better everyday for our beneficiaries.

A Conversation With Our Chief Executive



Mr Tan Choon Shian

What were some of Tote Board's efforts in fostering responsible gaming and reducing the prevalence of illegal gambling in the past year?

We take a research-based approach to guide our work. For instance, we made use of data analytics to better understand gaming trends and behaviour of punters.

We leverage our research framework, with extensive tracking and monitoring, to guide our efforts in countering illegal gambling. In addition, we work closely with the Gambling Regulatory Authority and Singapore Police Force to support their work in preventing unauthorised gambling.

How has Tote Board been supporting the needs of Singapore Turf Club (STC) employees and stakeholders affected by the Club's closure?

First of all, it is important to appreciate the rich 182-year heritage of horse racing in Singapore – a history made possible by the efforts of generations of staff and other stakeholders that have bolstered the industry. In commemoration of this rich heritage, STC has planned a series of initiatives at the Kranji Racecourse, including a 'Journey Through Time' exhibition that tells the story of the Club, and how it contributed to equestrian culture and sport over the years.

We fully appreciate that employees and stakeholders are undoubtedly deeply impacted by the pending closure of the Club. We've been collaborating closely with the Ministry of Finance and STC to do our best in helping them with their needs.

We have taken time to walk employees through their retrenchment packages and kept in close touch with them through career coaching and job placement support.

We are also providing comprehensive support for key racing stakeholders such as horse owners and trainers to aid their transition out of the local industry. Staff of horse trainers are supported by joint efforts with the Singapore Manual & Mercantile Workers' Union to provide training and organise job fairs on STC's grounds. Trainers' staff who complete training programmes will also be offered training support grants.

Lastly, I'd like to highlight that the continued welfare of the racehorses due for export out of Singapore remains a priority. We've been working closely with industry stakeholders to make sure that every horse continues to receive the same standards of care even after horse racing comes to a close.

How is Tote Board equipping itself to successfully navigate changes in its operating environment?

Our people are key to our success, and from our most recent Employee Engagement Survey, we know that 85% of Tote Board officers are proud to be part of the organisation. Amidst emerging challenges, we continue to invest in our employees and build our internal capabilities.

By equipping ourselves with data skills, we are able to make more informed decisions about our giving efforts. We are actively encouraging



Singapore Turf Club hosted two Job Fairs in September 2024, presenting over 1,800 diverse vacancies spanning hospitality, public transport, landscaping, and logistics industries, among others.

both a data-driven and risk-intelligent work culture within the organisation. This includes proactively training our officers to excel in their roles, stay relevant, and be competitive in the workforce. We're also equipping our team with the skills to identify and discuss risk, as we roll out our Enterprise Risk Management training. This effort will help ensure Tote Board's resilience as we navigate the dynamic operating landscape.

Finally, we are enhancing our internal systems and processes, and strengthening our digital capabilities – starting with a review of our enterprise and data architectures. I am confident that these will put Tote Board in good stead to grow into an even stronger organisation in the next fiscal year.

Our Board



Mrs Mildred Tan

Chairman



A/Prof Ang Seng Bin

Senior Consultant
Family Medicine Service
KK Women's and
Children's Hospital



Mrs Penny Goh

Senior Advisor
Allen & Gledhill



Mr Hou Wey Fook

Chief Investment Officer
DBS Bank Ltd



Mr Aubeck Kam

Permanent Secretary
Ministry of Social and
Family Development



**Brigadier-General
Narayanan
Letchumanan**

Singapore Armed Forces



Mr Neo Sing Hwee

Partner
Ernst & Young Advisory Pte Ltd



Mr Ng How Yue

Permanent Secretary (Services)
Ministry of Health



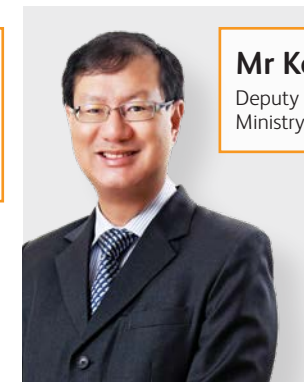
Ms Tan Gee Keow

Permanent Secretary
Public Service Division
(until 31 December 2023)



Ms Teoh Zsin Woon

Permanent Secretary
Ministry of Culture,
Community and Youth
(appointed from 1 January 2024)



Mr Kevin Shum

Deputy Secretary (Planning)
Ministry of Finance

Our Management

Mr Jason Tan

Senior Director
Strategic Planning & Finance

Ms Tan Su-Yin

Senior Director
Grants

Ms Rachel Tan

Senior Director
Group Internal Audit

Mr Tan Choon Shian

Chief Executive

Mr Keith Ng

Senior Director
Legal & Board Secretary

Ms June Koh

Senior Director
Corporate





The Grit Hub
IS AMAZING
We have fun and
Get to know each
other as friends!

Better Impact

Muhammad Nur A'qil Bin Fairuz (left) has been on an enriching journey of self-discovery and sharpening his leadership skills at The GRIT Academy since 2022. In an affirming environment surrounded by mentors from Lakeside Family Services like Elson Tan, A'qil has been empowered to tackle and overcome life's challenges with Grace, Respect, Integrity and Tenacity. The GRIT Academy is one of the programmes supported by the Tote Board Social Service Fund.

Doing Good, Better

Impact is at the heart of every grant project at Tote Board, and is the cornerstone for our vision of a caring and resilient Singapore. In this section, we feature three key projects that exemplify our commitment to impact-driven giving. Through rigorous impact measurement and evaluation, we ensure our grants deliver positive outcomes for today, and for generations to come.

Impact Measurement Framework

Our Impact Measurement (IM) Framework is designed to enable different stakeholders to work together in impact giving. It benefits both Tote Board and our partners in three key areas: **Better Decision Making**, **Better Accountability**, and **Better Branding and Communications**.

By mapping out a Theory of Change¹, organisations seeking grants will have better clarity of the anticipated outcomes and impact of their projects. This framework, along with the setting and monitoring of relevant indicators, enables comprehensive evaluation and management of a project’s performance. The data-driven approach will facilitate informed decisions regarding resource allocation and enable course correction where necessary.

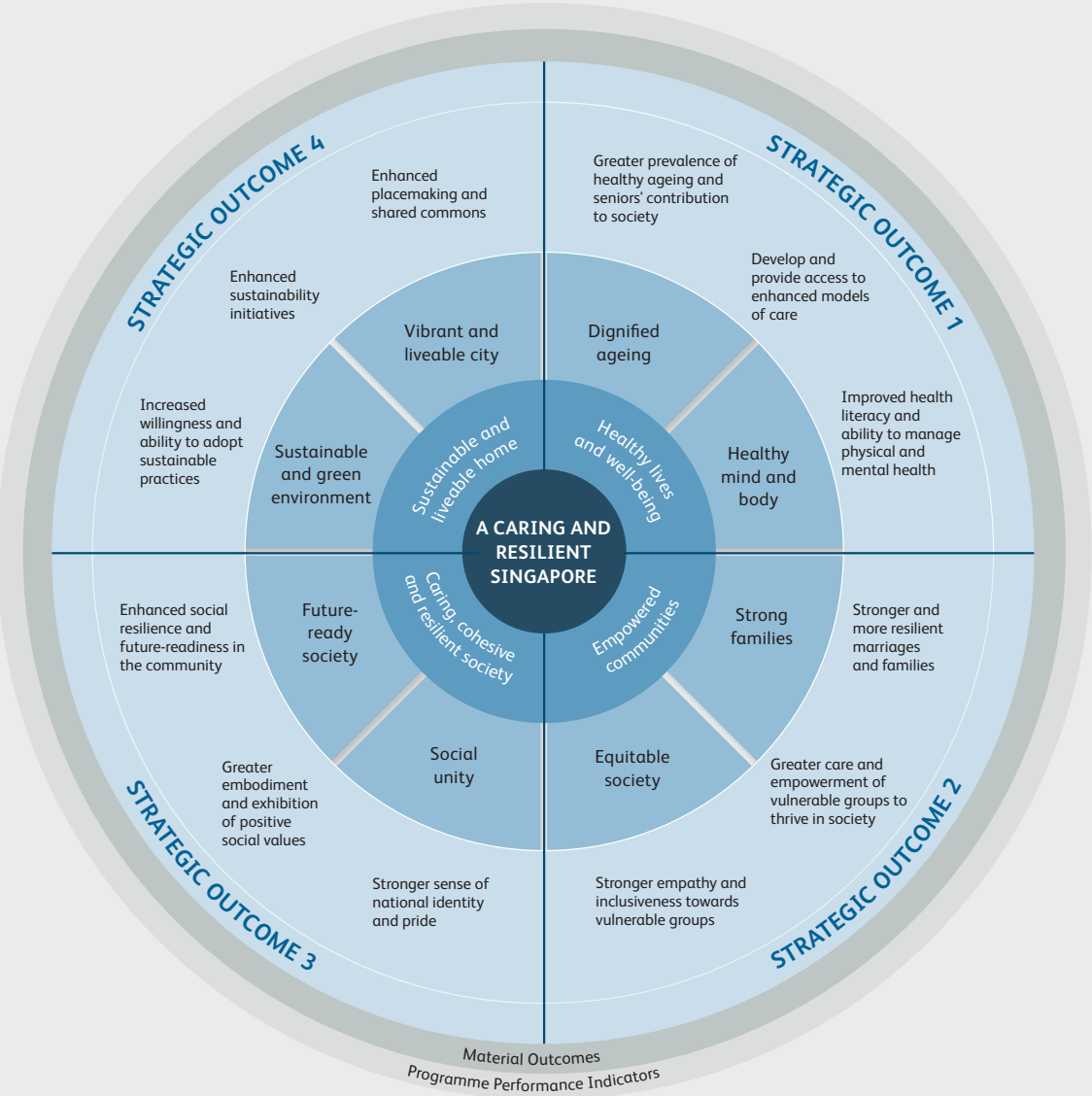
Benefits of the IM Framework to Tote Board and Grant Partners

	Benefits for Tote Board	Benefits for Grant Partner
Better Decision Making	Informs resource allocation	Facilitates programme level design changes Provides a tool for assessing effectiveness and efficacy of programmes
Better Accountability	Provides strategic oversight and transparency in giving Enables the ability to assess collective impact of our portfolio	Provides transparency in attributing impact that arises as a result of the programme Supports the meeting of output and outcome targets
Better Communication and Branding	Establishes Tote Board as a leading impact-driven giver Drives change within the ecosystem by helping organisations move from an output-based mindset to an outcome/ impact-driven mindset	Enables a social impact narrative for partners to share with stakeholders Enhances the profiling and promotion of signature programmes

¹ A Theory of Change is a comprehensive description and illustration of how and why a desired change is expected to occur in a particular context. It outlines the causal pathways through which interventions or activities are anticipated to contribute to specific outcomes and ultimately achieve the intended impact.



Tote Board's Impact Measurement Framework



Elements of IM Framework	Description
Tote Board's Vision	Organisation's ideal future state
Strategic Outcomes	Long-term goals in grantmaking
Impact Areas	Underlying key areas driving Strategic Outcomes
Material Aggregated Outcomes (MAOs)	High-level summary outcomes for intuitive mapping/ association and storyboarding
Material Outcomes	More specific outcomes for operational purposes (programme planning, out-of-scope areas, etc.)
Programme Performance Indicators (PPIs)	Measure of change showing direct results of the activities undertaken

FY2023/24 Impact Overview

In FY2023/24, Tote Board supported a diverse array of projects in the areas of Social Service, Health and Community. Three case studies are presented in this section to illustrate impact at different levels.



Our support for the **Social Service** sector nurtured stronger empathy and inclusivity towards vulnerable communities, ensuring their access to quality care and empowerment to thrive in society. The **Tote Board Social Service Fund (TBSSF)** serves as a key driver for positive outcomes in this sector. In the first case study, we delve into the impact and outcomes of the TBSSF at the fund level, to examine how the Fund has improved quality of life for adults and children in the community.

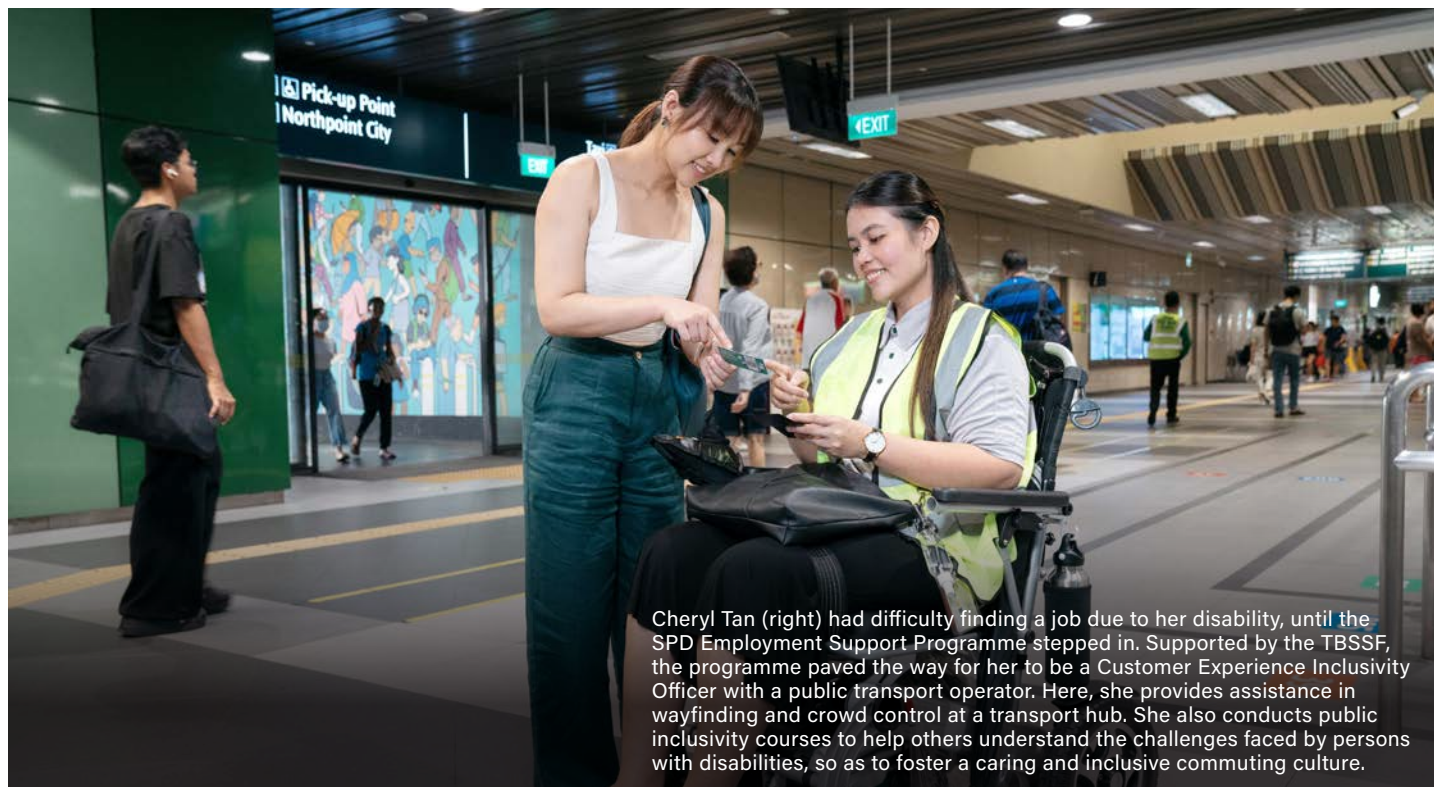


In the area of **Health**, Tote Board championed initiatives focused on dignified ageing, holistic well-being, and the advancement of care models and health literacy. The second case study will spotlight the impact on health outcomes in the community through three programmes funded under the **Tote Board Community Health Fund (TBCHF)**².



In the **Community** sector, our grant support in sports, arts and other community programmes played a pivotal role in building social resilience and fostering greater embodiment and expression of positive social values. Notably, our support for community outreach by Esplanade contributes to fostering social cohesion and preparing our communities towards a future-ready society. 'Sing Out Loud!', one of Esplanade's small-scale programmes, is presented as our third impact case study, to demonstrate the applicability of the IM Framework at different tiers.

² This is an interim note as the reporting will pivot to fund level Programme Performance Indicators by next Financial Year.



Cheryl Tan (right) had difficulty finding a job due to her disability, until the SPD Employment Support Programme stepped in. Supported by the TBSSF, the programme paved the way for her to be a Customer Experience Inclusivity Officer with a public transport operator. Here, she provides assistance in wayfinding and crowd control at a transport hub. She also conducts public inclusivity courses to help others understand the challenges faced by persons with disabilities, so as to foster a caring and inclusive commuting culture.

UPLIFTING THE VULNERABLE

with the Tote Board Social Service Fund

The Tote Board Social Service Fund (TBSSF) is a broad-based fund for the social service sector, and supports critical and strategic programmes for vulnerable communities, innovation and capital funding across various community programmes, and government co-funded programmes.

The TBSSF aims to improve the reach and comprehensiveness of social services by supporting programmes initiated by government and social service agencies (SSAs).

The availability of the Fund reduces the fundraising burden of the SSAs, and enables them to focus on service delivery, standards and outcomes, especially for persons from vulnerable backgrounds.

Inception

FY2006

Strategic Outcome

Empowered Communities

Funding

\$580.4M

(FY2019 to FY2022)

Key Partners

Ministry of Social and Family Development (MSF), Ministry of Education (MOE), Agency for Integrated Care, Ministry of Health, National Council of Social Service (NCSS), SG Enable

Service Users

Vulnerable communities such as: persons with disabilities, persons from disadvantaged backgrounds, and those with mental health challenges

Number of Service Users

494,588

(FY2019 to FY2022)

Number of Supported Programmes

285

Average per year

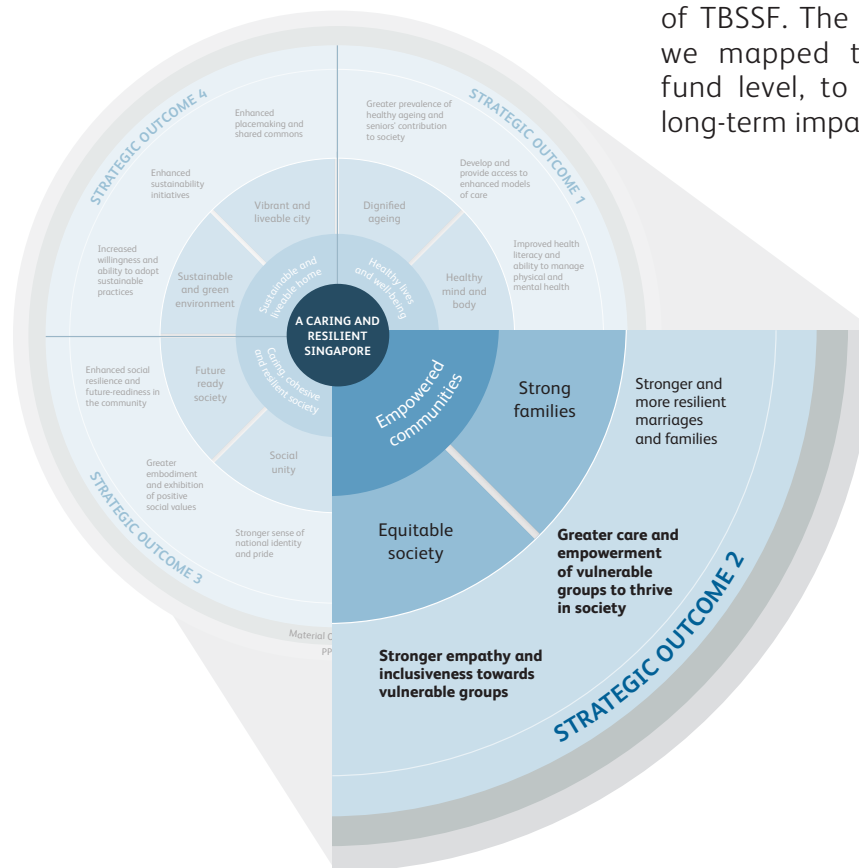
(FY2019 to FY2022)

Desired Impact

The desired outcomes were:

- Enabling vulnerable individuals/ groups with skills and care
- Developing individuals to have self- and social efficacy
- Promoting integration in the community

These outcomes map towards Tote Board's Strategic Outcome 2: Empowered Communities at a national level beyond the beneficiaries of TBSSF. The diagram on page 16 shows how we mapped the Theory of Change at the fund level, to drive short-term outcomes and long-term impact.



Theory of Change illustrating the desired impact and outcomes of the TBSSF

INPUTS

Investment

Investment from Tote Board

Evaluation costs

Resources

Staffing from NCSS

(Fund administration, disbursement and management)

Time investment

(Tote Board, MSF, and MOE)

ACTIVITIES

Functioning

Programmes that aim to meet the basic critical needs of service users

Residential care

Programmes that provide service users with short- or long-term residential care

Job placement

Programmes that help service users to gain employment/ job placements

Integration/ inclusion

Programmes that help service users to integrate into the community

Skills

Programmes that provide specialised skills and knowledge to service users

Caregiver support

Programmes that provide caregiving support

OUTPUTS

Number of sessions/ activities/ trainings conducted

Number of participants/ attendees to the sessions/ activities/ trainings

Number of collaborations/ linkages formed with existing community groups

Number of referrals to relevant support services

Number of participants/ attendees engaged in community activities

OUTCOMES

Fund Outcome 1:

Enabling vulnerable individuals/ groups with skills and care

Fund Outcome 2:

Developing individuals to have self- and social efficacy

Fund Outcome 3:

Promoting integration in the community

MAOs

Greater care and empowerment of vulnerable groups to thrive in society

Stronger empathy and inclusiveness towards vulnerable groups

IMPACT

At the national level, beyond the TBSSF beneficiaries, the tranche aims to meet Tote Board's **Strategic Outcome 2: Empowered Communities**

Implementation

The FY2019 to FY2022 tranche of TBSSF funding focused on the Family and Disability sectors, with the aim of facilitating enhancements and integration of services within the sub sectors. In particular, the Fund supported programme clusters which are complementary in nature in providing holistic support for service users, and/or provided options for users who required varying degrees of intervention.

This encouraged social service agencies to consider an ecosystem approach that offered effective longer-term solutions for service users instead of disparate programmes in silos.

Some of these programme clusters included:

- 1 Early Intervention Programme for Infants and Children**
Developmental and therapy services for infants and young children at risk of moderate to severe developmental delays
- 2 Development Support and Learning Support**
Learning support and therapy for children with mild to moderate developmental delays
- 3 Job Placement and Job Support**
Job coaching, placement and support services to help persons with disabilities obtain/ sustain gainful employment
- 4 Family Service Centres**
Community-based social service agencies providing first-line support to strengthen functioning and stability of low-income and vulnerable families
- 5 Specialist Centres for Families**
Specialised interventions for families facing more challenging and specific problems (violence, child protection, divorce support, etc)

Impact and Outcomes

Between FY2019 and FY2022, the TBSSF supported an average of 285 programmes and 123,647 service users each year.

The impact of the TBSSF was measured using the World Health Organization's Quality of Life (QOL) Brief Version for adults³, and QOL – KIDSCREEN⁴ for children and youth under the age of 18. This was aligned with NCSS' Sector Evaluation Framework. The key dimensions that shaped QOL for the service users included their physical and mental health status, financial security, degree of independence to engage in desired activities, strength of social support networks to meet their basic and social needs, as well as the degree of control they perceived to have across multiple aspects of their lives.

As shown in the table, both adult and children participants showed improvement for all TBSSF outcomes and QOL across time as they stayed in a TBSSF-funded programme. The evidence underscored the positive impact of the interventions.

Outcome and QOL scores of service users over programme participation duration⁷

Outcome	Sub-sector Category	Mean score at first survey ⁵	Mean score at second survey ⁶
Fund Outcome 1: Enabling vulnerable individuals/ groups with skills and care	Adult	53.6	54.6
	Children	66.8	69.0
Fund Outcome 2: Developing individuals to have self and social efficacy	Adult	46.0	47.0
	Children	61.0	63.1
Fund Outcome 3: Promoting integration in the community	Adult	53.9	55.3
	Children	71.2	72.8
Quality of Life	Adult	55.8	56.9
	Children	68.6	70.3

³ The World Health Organization defines Quality of Life as an individual's perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns. The World Health Organization Quality of Life – BREF (WHOQOL-BREF) is a self-report questionnaire which assesses four domains of quality of life (QOL): physical health, psychological health, social relationships, and environment. In addition, there are two items that measure overall QOL and general health.

⁴ The KIDSCREEN is a widely used questionnaire designed to assess the quality of life (QOL) of children and adolescents. It covers various dimensions of well-being, including physical and psychological health, social relationships, and school environment. The KIDSCREEN questionnaire aims to capture the subjective well-being and life satisfaction of young individuals, providing insights into their overall QOL. It is a tool for understanding and evaluating the holistic well-being of children and adolescents in different contexts.

⁵ Conducted between April 2022 and March 2023

⁶ Conducted within a minimum of two weeks after the first survey

⁷ For more details on the methodology of the impact evaluation study, refer to pages 11 to 15 of <https://www.ncss.gov.sg/press-room/publications/detail-page/ToteBoardSocialServiceFundReportFY19-22>



Through the enhanced Home Personal Care programme supported by the TBCHF, 86-year-old Madam Chan Fong (right) receives help with personal daily living needs and food delivery.

The Tote Board Community Health Fund (TBCHF) supports public education and preventive health programmes, as well as capacity and capability building in the community care sector.

TBCHF aims to meet emerging and/or underserved healthcare needs. It encourages innovation and piloting of new approaches and care models to address and bridge gaps in the community care landscape. In line with the Ministry of Health's key strategies, the Fund supports three priority areas: Care and Support, Care Integration, and Emerging Areas.

BRIDGING GAPS, STRONGER CARE

with the Tote Board Community Health Fund

Inception

FY2009

Strategic Outcome

Healthy
Lives and
Well-being

Funding

\$63 Million

(FY2020 to FY2024)

Key Partners

Ministry of Health,
Agency for Integrated Care

Service Users

Seniors and vulnerable communities

Number of Service Users

11,862

(FY2020 to FY2024)⁸

Number of Supported Programmes

15

(FY2020 to FY2024)⁸

Desired Impact

TBCHF has been instrumental in shaping the community care landscape, encouraging the development of new and innovative care models, as well as enabling programmes to be scaled in line with national directions.

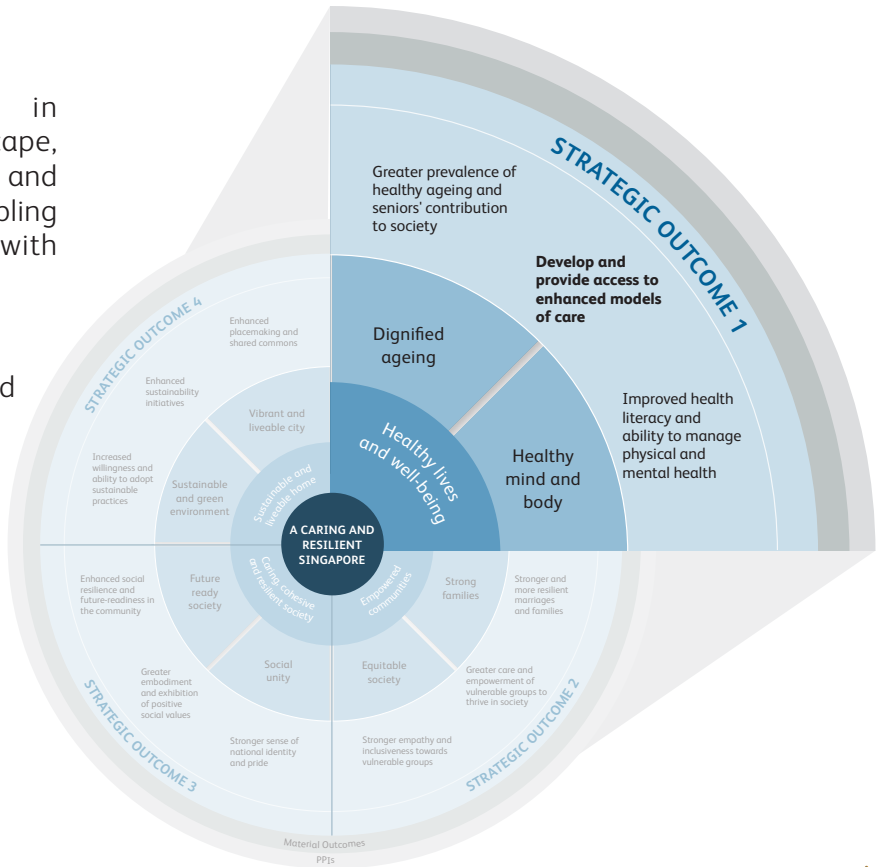
Short-term outcomes:

- Facilitating the development of and access to enhanced care models
- Enabling greater prevalence of healthy ageing and seniors' contribution to society

Long-term outcomes:

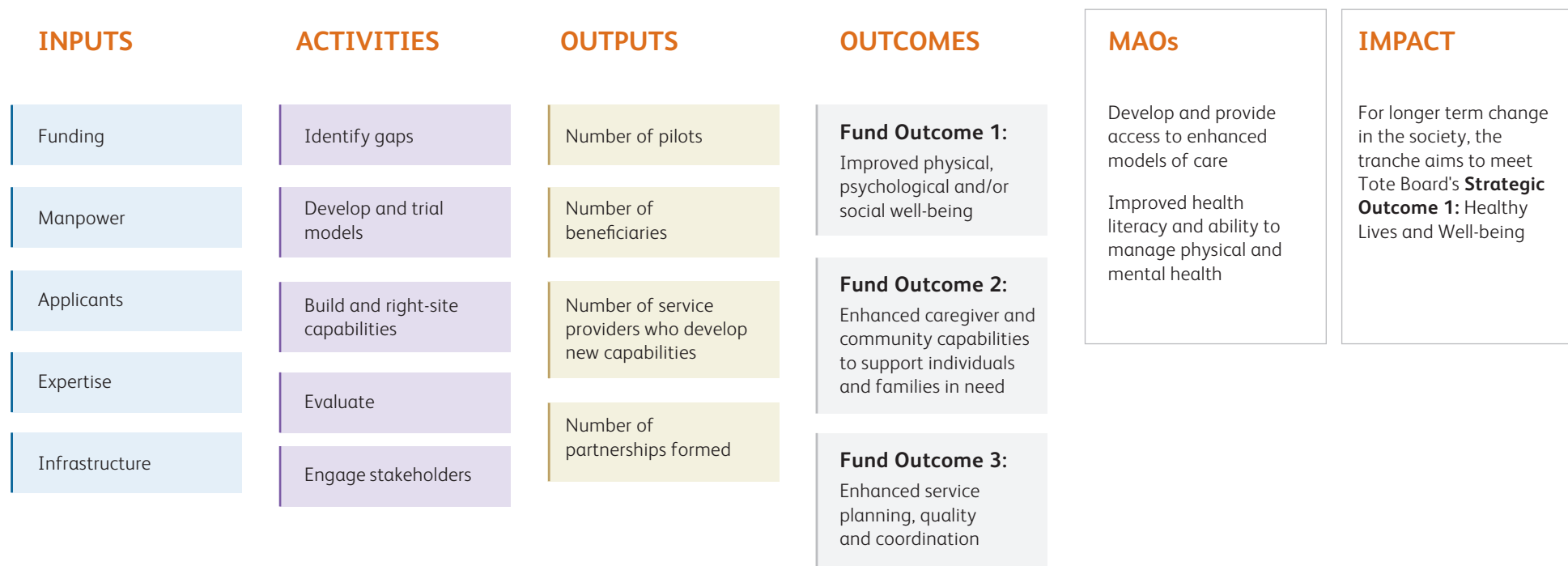
- Enabling the elderly to age in a dignified manner
- Building healthy bodies and minds of the disadvantaged and communities in need

These therefore map towards Tote Board's strategic outcome of nurturing healthy lives and well-being of Singaporeans.



⁸ As at June 2024

Theory of Change illustrating the desired impact and outcomes of the TBCHF



Implementation

Of the 15 TBCHF programmes in the FY2020 to FY2024 tranche, 10 were new pilot initiatives to address unmet needs, while the other five pre-existing programmes were expanded to enhance service delivery by streamlining services for clients or extending support to caregivers.

This TBCHF tranche supported three key areas:

1

Care and Support (7 programmes):

To test new models that shift care from hospitals to the community. Specific interest areas included:

- supporting seniors to age in place
- supporting caregivers of vulnerable groups, such as persons with special needs
- building community networks to support family units in their caregiving responsibilities

2

Care Integration (5 programmes):

To improve care quality through building linkages and protocols between health and social services and enhancing the capabilities of service providers

3

Emerging Areas (3 programmes):

Recognising that the sector will evolve over time, this priority area supported programmes that meet new and emerging community care needs

Some of these programmes included:

1

Community Integrated Health Team (CIHT) Programme for Persons with Intellectual Disability (Key area: Care Integration)

To develop an enhanced community care model for those with intellectual disabilities and their caregivers with the following focus areas:

- integrated health and social services
- training and capability building of partners
- building a structured service ecosystem

2

Silver@Work (Key area: Emerging Areas)

To develop targeted measures to increase employment opportunities for seniors and reduce employment barriers for employers, while understanding the critical factors required to facilitate employment for seniors

Impact and Outcomes

This section focuses on the impact and outcomes specifically from two TBCHF-funded programmes:

1

CIHT Programme for Persons with Intellectual Disability

CIHT aimed to develop a comprehensive care model in line with the Enabling Masterplan to support ageing caregivers and adults with intellectual disabilities.

- 68% of caregivers receiving support from CIHT cited improvements when interviewed on the Zarit Burden Scale⁹, indicating a reduction in caregiving burden
- 100% of caregivers cited improvements in their Quality of Life when interviewed on the EuroQOL-Dimension (EQ5D) questionnaire¹⁰

2

Silver@Work

The Silver@Work programme supports seniors to integrate into the workforce and age productively by partnering employers to redesign jobs to be senior-friendly, and to (re)skill seniors. Silver@Work saw 1,846 seniors sign up for job placements through silverjobs.sg, job fairs and walk-ins.

- Of the 1,846 sign-ups, 226 seniors were successfully placed into jobs
- Of these successful placements, 80% of seniors continued to remain employed after six months

⁹ The Zarit Burden Scale, also known as the Zarit Caregiver Burden Interview, is a widely used assessment tool designed to measure the level of burden experienced by caregivers of individuals with chronic illnesses or disabilities, particularly in the context of elderly care. The Zarit Burden Scale aims to quantify and assess the impact of caregiving on the caregiver's well-being and quality of life.

¹⁰ The EuroQOL-Dimension (EQ-5D) questionnaire is a standardised instrument used to measure health-related quality of life. It is utilised in healthcare and clinical research to assess an individual's overall health status and well-being across multiple dimensions.



Sing Out Loud! 2023 showcase at the Esplanade Recital Studio with caregivers, invited care staff and senior management.

STRIKING A CHORD

with Sing Out Loud!, a community engagement programme by Esplanade – Theatres on the Bay

One in 11 people above the age of 60 in Singapore has dementia, with the condition affecting half of those aged 85 and above. Projections indicate that over 150,000 people will be living with dementia by 2030.

Research underscores the powerful impact of music as a stimulus for people living with dementia, evoking memories and emotions while fostering communication, social interaction and positive shared experiences.

Esplanade's community engagement programme Sing Out Loud! was developed in partnership with Dementia Singapore, a social service agency focused on dementia care and advocacy. Over the course of three editions, the programme sought to enrich the lives of persons living with dementia through singing, while also providing an avenue of support and respite for caregivers.

Programme Edition

2023

Strategic Outcomes

**Empowered Communities;
Caring, Cohesive
and Resilient
Society**

Funding

\$13,043

Key Partners

Tote Board, Esplanade, Dementia Singapore

Programme Participants

Persons with dementia and their caregivers

Number of Participants

20

(11 persons with dementia and 9 caregivers)

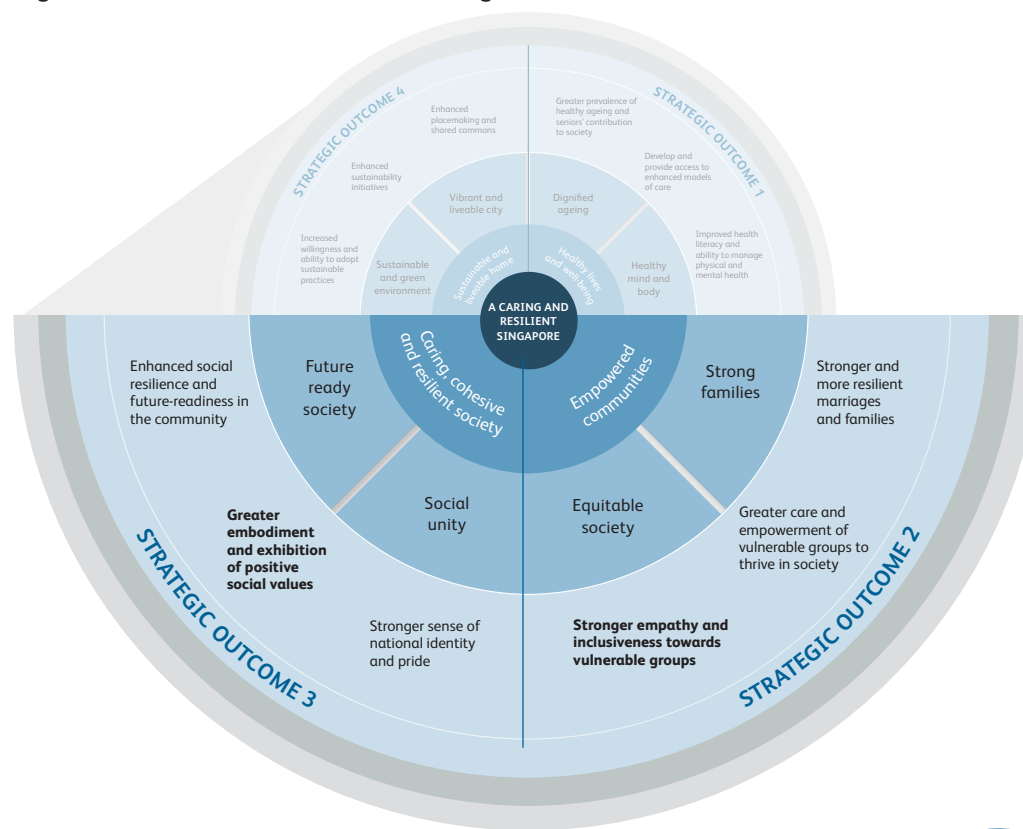
Desired Impact

By supporting Esplanade's community engagement programmes, Tote Board aims to broaden access to the arts for individuals, as well as to empower social service agencies and caregivers to leverage the arts for enhancing well-being. These serve to foster greater empathy and inclusivity towards vulnerable communities, which contribute to Tote Board's Strategic Outcome 2: Empowered Communities.

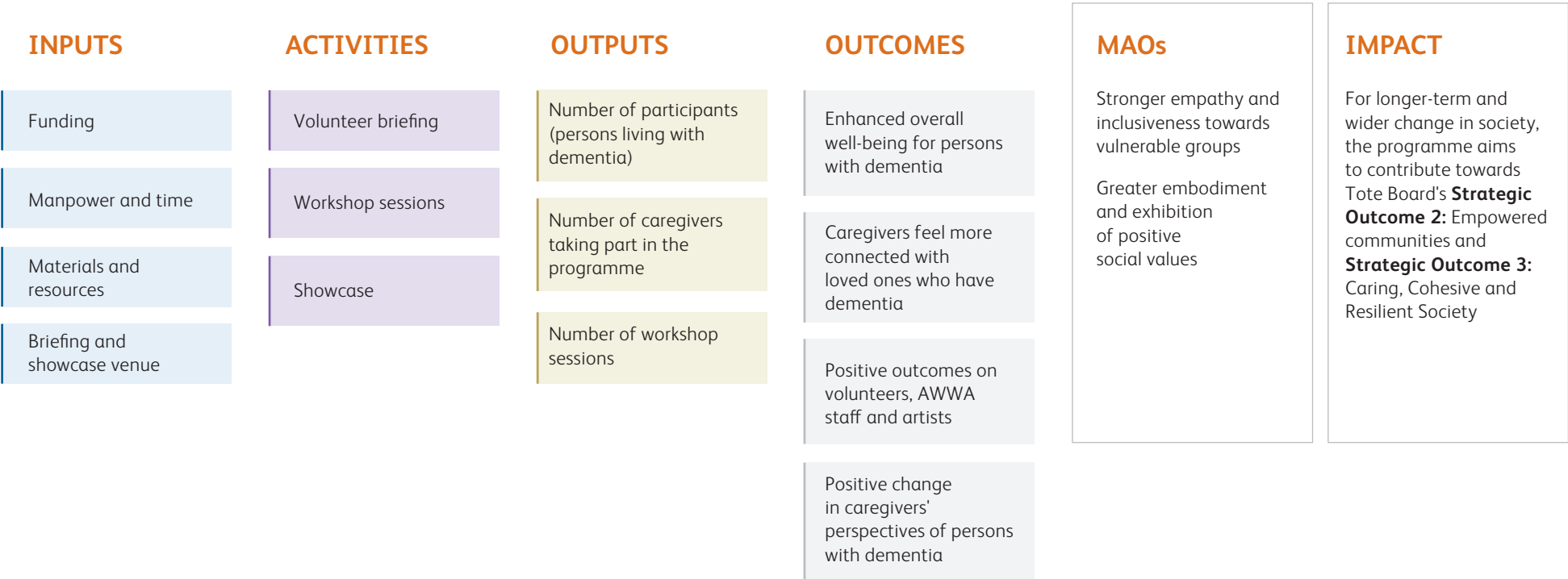
In addition, by increasing public engagement with the arts, and emphasising their significance in enhancing individual and societal well-being,

such programmes exemplify positive social values, contributing to Tote Board's Strategic Outcome 3: Caring, Cohesive and Resilient Society.

At the programme level, the Sing Out Loud! 2023 initiative aimed to provide an enjoyable outlet for persons with dementia to express themselves, enhancing their well-being through memory and emotional recall. It also sought to foster stronger bonds between them and their caregivers through active music engagement.



Theory of Change illustrating the desired impact and outcomes of Tote Board's support for Esplanade's community engagement programmes in general



Implementation

Sing Out Loud! 2023, fully facilitated in Mandarin, consisted of eight one-hour workshop sessions that took place at AWWA Dementia Day Care Centre (Yishun) twice weekly, where an arts facilitator conducted hands-on music activities with participants.

The programme culminated in a showcase at the Esplanade Recital Studio involving caregivers, invited care staff and senior management from Esplanade and AWWA.

Sing Out Loud! 2023 saw the strongest caregiver involvement compared to its previous runs, with nine out of 11 participants having caregivers in attendance.



A dementia patient takes to the mic, surrounded by her caregivers.

Impact and Outcomes

Post-programme, 90% of caregivers perceived their relationships with their loved ones with dementia to have either remained stable or improved.

Qualitative data from caregivers showed that their loved ones who have dementia positively benefitted from the eight-week programme. Ten statements relating to their physical, social and emotional well-being, level of arts engagement, sense of self, memory recall, and the propensity to learn new skills were rated by caregivers on a five-point Likert scale. Overall, there was a 7% increase in positive sentiments to these statements. Those specifically relating to physical, social and emotional well-being saw an 8.3% improvement.

Qualitative Programme Impact



Caregivers

- Positive change in how caregivers viewed their loved ones with dementia
- A few caregivers shared that their loved ones appeared happier, more confident and less temperamental



Persons with Dementia

- Seven out of 11 participants showed higher engagement scores in Sing Out Loud! sessions, compared to pre- and post- scores in non-structured music programmes such as karaoke and music movement activities
- Engagement scores were higher in the presence of a caregiver, particularly when a familiar and close caregiver was involved



Volunteers

- Seven out of nine volunteers agreed with the statement: “This experience allows me to gain a new perspective on things”
- Six out of nine volunteers agreed with the statements: “I am genuinely concerned about the beneficiary group” and “This experience can give me a chance to learn new skills”



Better Communities

To reduce waste, Megan Kong (leftmost) and her friends collected food scraps from their neighbours and market stalls around their estate. The food waste was turned into compost in the community garden, and eventually shared with neighbours. These young volunteers are part of the Community Volunteering initiative supported by Tote Board and People's Association that empowers active ground-up participation towards creating a better everyday for the community.

EMPOWERING EVERY GENERATION

At the heart of Tote Board's vision is a commitment to create a caring society. We are here for everyone – from children to the elderly – by providing essential support through diverse social and community programmes. Whether it is helping families navigate tough times or empowering individuals to overcome personal hurdles, we stand by our community to make every day better for those in need.

Ageing in Place. Ageing with Grace *Enhancing Community Care for Seniors*

When 86-year-old Madam Chan Fong suffered a fall last year, she developed a fear of falling again. “I used to walk and talk fast, but am now walking a lot more carefully and slowly,” she confessed in Mandarin.

Madam Chan’s experience is not unique. According to a 2019 study by Tan Tock Seng Hospital, the percentage of frail Singaporeans is expected to surge from 5 to 6 percent to 27 percent by 2030, as Singapore’s population ages.

Today, Madam Chan benefits from the enhanced **Home Personal Care (HPC+) programme**, an initiative coordinated by the Agency for Integrated Care and supported by the **Tote Board Community Health Fund** which funds the piloting of innovative programmes for the community care sector. Currently implemented across 11 sites around Singapore by five service providers, HPC+ offers home-based personal care services tailored to seniors with varying care needs, coordinated by a single service provider in each locality. This allows for seamless provision of services such as medication reminders and escorts to medical appointments, as well as assistance in daily activities like showering, housekeeping and exercising. It also includes round-the-clock technology-enabled monitoring to detect falls, and timely support in response. These services support seniors to continue living well at home and to age in place within their communities.



Ernie and Madam share a unique bond of friendship forged over the regular home visits and acts of assistance.

Madam Chan was introduced to Lions Befrienders, a HPC+ service provider, after her fall. Since then, Programme Coordinator Ernie Haryanti Binte Aman visits her at her Clementi home to help with her personal daily living needs. She also arranges for food delivery to Madam Chan twice a week, and had grab bars installed in her home to prevent further falls. “Even when Ernie first came, I did not feel imposed upon or awkward about welcoming a stranger into my home. We have become friends now!” said Madam Chan.

Ernie sometimes accompanies Madam Chan on visits to see her husband at a nursing home, escorts her to medical appointments, and assists her in applying for financial aid and subsidies. The two have managed to overcome their language barrier by communicating in a mix of English and Mandarin.

“I have peace of mind and greater assurance now, knowing there is always someone I can turn to for help.”

Madam Chan Fong

For Ernie, seeing the seniors she works with remain healthy, happy and independent is what truly makes her day. On the secret to bonding with the elderly, she offered, “Patience is key. Sincerity to earn their trust is also important. Many seniors are isolated and unaware of the assistance schemes out there. But when you are able to deliver what they need, a measure of trust is developed. Then the seniors will be willing to open up to you more, and share their other needs.”

The extra assistance that Madam Chan receives through HPC+ gives her confidence to live alone, and enables her to remain active. On days when Ernie is not around, she takes public transport to visit her husband by herself. “I feel it is very important to stay independent and not burden others. If I can do it myself, I will,” she said.

The programme has made a difference in more ways than one for this resilient senior. “I have peace of mind and greater assurance now, knowing there is always someone I can turn to for help,” said Madam Chan.

Stronger Together

Reconnecting Through Marital Counselling

When Mr and Mrs Ong* first stepped through the doors of Thye Hua Kwan Moral Charities’ FAM@FSC (THK CFH – Commonwealth) to seek help, they had only one goal – to prevent their three-year-old marriage from falling apart.

Every couple that approaches the **THK Marital Counselling Programme** for help first undergoes a thorough assessment of their relational dynamics and analysis of their genograms, shared Timothy Chew, THK Senior Counsellor. This helps the couple to understand some of the root causes of their issues.

The marriage counselling programme offered by THK is supported by the \$846.4 million **Tote Board Social Service Fund** to empower individuals and families in need. Support for community-based social work agencies like Family Service Centres ensures frontline assistance to families to strengthen their functioning and stability.

Mr and Mrs Ong testify that their marriage has improved from the counselling intervention. Mr Ong said, “I now make sure to avoid using triggering words like ‘separation’ or ‘divorce’, even in the heat of the moment. Our key takeaway is: if you want to have a better marriage, use nicer words with each other.”

Perhaps the most gratifying outcome is seeing the positive impact on their 19-month-old daughter. “We had a recent family vacation, and



Timothy Chew (pictured) provides counselling to couples who approach the THK Marital Counselling Programme for help. For the Ongs, he chose to use an evidence-based counselling approach which appealed to their rational personalities.

(Photo credit: THK)

“The best way to love our child is to also love each other.”

Mrs Ong

saw the sense of security our toddler had when she held our hands, with one parent on each side,” Mrs Ong affirmed. “Like what our counsellor said, the best way to love our child is to also love each other.”

* Names are masked for privacy

Breaking the Silence on Loss

Finding Hope and Healing From Grief

The death of a loved one is a profound trauma that we all go through in life, and losing someone to suicide adds a layer of complexity and stigma. Jason Lin still vividly remembers the darkness he faced when he lost his fiancée to suicide in 2018.

“She was my whole world. I planned everything around her. So when she was gone, I was very lost. I could not find a reason to be here anymore. I didn’t want to talk to my family members or my friends. It was very hard for me to act normally because they were very protective and very careful about what they were going to say to me,” Jason shared.



SOS Senior Counsellor (Crisis and Suicide Loss) Fu Danfeng, and Jason Lin, who recovered from the suicide of his fiancée with support from the LOSS programme, including counselling for seven months.

In his search for answers to manage his grief, Jason discovered the Samaritans of Singapore (SOS) and reached out. He received a compassionate reply that connected him to SOS’s **Local Outreach to Suicide Survivors (LOSS) programme**, which helps people who have lost a loved one to suicide. In the last financial year alone, the LOSS programme assisted approximately 340 clients, underscoring the need for emotional support in navigating grief and loss.

“The more I shared, the easier it got. It was a way of confronting what I did not want to, and that helped me a lot.”

Jason Lin

The LOSS programme is one of many social service and community programmes supported by the **Tote Board Social Service Fund**.

For Jason, after about three months of engagement through SOS’s CareMail service, SOS connected him with a counsellor who provided one-on-one support.

Jason then joined a monthly support group, although the first few sessions were rough. “I could barely get a word out before breaking

down in tears,” he conceded. However, as time passed, sharing his experiences became easier and profoundly healing. “The more I shared, the easier it got. It was a way of confronting what I did not want to, and that helped me a lot.”

After more than five years in the support group, Jason now speaks about his loss with comfort and purpose. “Knowing how it has helped others is itself also an act of healing.”

Jason, like many other clients, has since stepped up into a role as Healing Companion to support fellow survivors. “I wanted to pay it forward,” Jason said. He emphasised the importance of having a safe space in the LOSS programme where he could process his grief without feeling judged by others. “Nobody wants to talk about death. But coming here makes me feel okay to talk about it because everybody is on the same page”, he observed.

In addition to being a Healing Companion, Jason aspires to support caregivers of those who struggle with depression and suicidal thoughts. Recalling his fiancée’s last Instagram post in which she shared a desire for those with depression to find help, he expressed: “I hope to do something better with what I’ve experienced, in her honour.”

From Good to GRIT

Nurturing Character and Leadership Through Youth Mentoring

Muhammad Nur A'qil Bin Fairuz first found out about The GRIT Project in 2022 when hanging out with his friends at the futsal court in his Boon Lay neighbourhood. The quiet and reserved teenager had been approached by staff from the children and youth centre under Lakeside Family Services.

One of the programmes under The GRIT Project is **The GRIT Academy**, a six- to nine-month youth mentoring initiative for youths aged 13 to 17. “GRIT stands for Grace, Respect, Integrity and Tenacity. The GRIT Academy is designed to grow character and personal leadership through experiential activities centred on relationship building and self-discovery,” shared Lito, Social Worker for the GRIT Academy.

“I decided to join this programme because I wanted to be more outgoing and make new friends. I also found the activities captivating and exciting,” A'qil recounted. In addition to participating in the GRIT Academy in 2022, 2023 and 2024, A'qil also started attending Lakeside's weekly youth drop-in sessions. In December 2023, he initiated a mobile gaming tournament at the youth centre and helped organise it with the staff.

Jared Siew, A'qil's mentor since 2023, proudly affirmed how the introverted youth has blossomed into someone willing to engage with others while contributing with a positive attitude.



The GRIT Academy offers a variety of indoor and outdoor activities for youths like A'qil (middle). Here, A'qil is making pancakes together with his mentor Jared (right), and Mun Weilin, Head of The GRIT Project.

“Having a mentor helped me feel supported and kept me motivated to press on.”

Muhammad Nur A'qil Bin Fairuz

“Seeing him develop confidence in his abilities and take initiative in various projects has been incredibly rewarding. One standout moment was when A'qil successfully led a group project, a milestone for him. His pride and sense of accomplishment were evident, and it was heartwarming to see how far he had come,” Jared enthused.

A'qil felt the mentoring aspect of the programme was pivotal in helping him deal with difficulties in life. “I faced various challenges, including the passing of a loved one, relationship issues, and academic struggles. Having a mentor helped me feel supported and kept me motivated to press on,” he shared.

Witnessing A'qil's transformation and growth have buoyed Jared's aspirations for the youth he mentors. “Ultimately, I wish for A'qil to achieve his personal and academic goals, and to carry forward the lessons from this programme into all aspects of his life. I am confident that with his drive and resilience, A'qil will make a positive impact, whatever path he chooses to pursue.”

Supported by the **Tote Board Social Service Fund**, The GRIT Academy has seen over 120 youths join the mentoring programme since 2021.

Empowered for a Special Journey

Growing Stronger as a Family With Coaching Support

To Felix and Tenny Sng, their daughter Katelyn, who has autism, was a pleasant and smiling child until she entered puberty. “She became temperamental and had outbursts of physical aggression, which were difficult for us to manage. A psychiatrist who was treating Katelyn prescribed medication to help manage her behaviour. However, it only got worse,” Tenny confessed with a sense of helplessness.

Katelyn also started to display challenging behaviour at school, pushing the struggling couple to their limits. It was during this difficult time that they heard about the **Family Empowerment Programme (FEP)** at Rainbow Centre, a programme supported by the **Tote Board Social Service Fund**. Designed to serve parents facing persistent behavioural challenges from their children or youth with disabilities, FEP aims to equip parents with the skills and strategies to cope with the stress and manage their children’s behaviours, which can sometimes include self-injury, harming others or damaging property.

In addition to parent coaching, FEP provides crisis intervention and connects families with community-based resources, partners, or services.

The Sng household began to see improvements thanks to the coaching from FEP. Tenny remarked, “FEP has helped both of us prioritise our mental wellness and care for ourselves. Recognising that our capacity to support Katelyn is directly

dependent on our ability to cope with stress and other challenges has led us to embrace the techniques that we were taught.”

A breakthrough came when the family successfully applied the skills they learnt on an overseas trip together. “We prepared pictures and schedules to visually map out each day of the trip, even visiting the airport to show her what the plane would look like. These strategies helped Katelyn stay calm on the trip. Even till today, we continue to use visuals and schedules regularly,” Tenny explained.

FEP has also aided Tenny and Felix in recognising that they are not alone. A social network mapping exercise helped Tenny to realise that they already



Katelyn (middle) is non-verbal and has been attending Rainbow Centre – Yishun Park School since the age of four. In 2022, Felix and Tenny turned to FEP for support, seeking help to manage Katelyn’s challenging behaviours at home and in school.
(Photo credit: Sng family)

“FEP has helped both of us prioritise our mental wellness and care for ourselves. Recognising that our capacity to support Katelyn is directly dependent on our ability to cope with stress and other challenges has led us to embrace the techniques that we were taught.”

Tenny Sng

have a strong support system made up of family, friends and Katelyn’s school team.

Today, Katelyn is 16 years old and no longer on medication for her behaviour. Tenny and Felix have also learnt to reconnect with their daughter as a growing teenager. “The programme has taught me to view Katelyn as her own person, appreciating her unique personality, interests and abilities,” said Tenny.

Faridah Ali Chang, Principal Psychologist for the Sngs, affirmed the progress made by the family: “Seeing the parents transform emotionally and change their perspective to view challenges differently by the end of the programme is incredibly fulfilling. It’s especially rewarding when parents reconnect with their child again.”

EMPOWERING COMMUNITY CHANGE

At Tote Board, we are dedicated to sparking positive impact from the ground up. By enabling and mobilising everyday Singaporeans, we are building a resilient social fabric that inspires collective responsibility. Discover how neighbours, students and groundups are creating a ripple effect of kindness and support that transforms our communities for the better.

Giving Back, Paying it Forward *Youth Giving Through Community Service*



The team behind the success of Inspirar 2023.
(Photo credit: SMU)

Lee Jia Wen and Celeste Chee share a profound desire to pay it forward, to contribute with vision, character, heart and empathy. Since their freshman year in 2022, they have been volunteering with Project Inspirar, a student-led **Community Service Project (CSP)** under the Singapore Management University (SMU).

Project Inspirar is supported under the **Tote Board Social Capital: SMU Inspiring Community Service Grant** that empowers SMU undergraduates to develop community projects with social service agencies that will benefit vulnerable groups

and other beneficiaries. The aim is for these immersive experiences to inspire community service among youths and encourage ground-up leadership in youth giving.

As part of Project Inspirar 2023, SMU students like Jia Wen and Celeste connected with seniors to combat social isolation and promote lifelong learning and active ageing. They interacted with the elderly through activities such as physical workouts, arts and crafts, memory and cognition games, and digital literacy lessons, not only enriching the lives of the seniors but also inspiring their own sense of purpose and responsibility towards the community.



An introduction of new technologies to the elderly, conducted by Inspirar volunteers.
(Photo credit: SMU)

On her motivation for stepping up to be the President of Project Inspirar 2023, Jia Wen said, “It is one of the vehicles for me to pay it forward, and by working with like-minded peers to serve and reconnect the elderly to society, I hope to be a catalyst in making a difference in the lives of Singapore’s greying population.”

Thanks to these volunteers, Project Inspirar 2023 has positively impacted around 400 seniors from 18 centres across the island, including active ageing centres, day care centres and nursing homes. Vice-President Celeste recounted engaging in game activities with the seniors, such as guessing the lyrics to nostalgic Singaporean songs or identifying popular Singaporean dishes.

Besides helping seniors refresh their memories and keeping their minds active, the activities also created much buzz and fun. “The elderly would get visibly excited and start participating actively,” she mentioned.

Both Jia Wen and Celeste cherished the connections formed. Celeste emphasised, “I learnt from their years of experience and wisdom. I believe this contributes to building a stronger sense of community and fostering intergenerational bonds that not only benefit the elderly but also provide valuable life lessons and a sense of purpose to the volunteers.”

“I now see community service as an integral part of my life, not just as an occasional activity,” she added.

“I hope to be a catalyst in making a difference in the lives of Singapore’s greying population.”

Lee Jia Wen

Little Sprouts, Big Impact

Empowering Youth for Active Citizenry

Megan Kong's idea for composting food waste came out of a school trip to a neighbourhood supermarket. As part of a Primary 5 school project, Megan's teachers had initiated the trip to advocate for responsible shopping and to curb food wastage. "Megan came home and felt much could be done beyond this project, hence she gathered like-minded friends to embark on repurposing food waste," Marilyn Tay, Megan's mother, recounted.

Megan's project soon grew into something bigger than herself, with assistance from the **Community Volunteer (CV) Scheme** supported by Tote Board in partnership with the People's Association (PA). The scheme aims to encourage like-minded individuals and groups to collaborate and initiate ground-up initiatives, through flexible and informal volunteering opportunities or co-creation of cause-based projects. Under the scheme, volunteers like Marilyn and Megan can apply for grants of up to \$1,000 to support the implementation of their community initiatives. PA also connects them to networks and resources needed for the success of their projects, with grassroots leaders and PA staff playing the role of mentors or resource personnel.

With the help of the CV Scheme, Megan was able to kickstart her 'Turning Food Waste into Garden Gold' project in Joo Chiat. The composting initiative saw Megan and her classmates approaching their neighbours in Joo Chiat for food scraps. They also collected fallen leaves from the neighbourhood,



As part of the composting project, the children collected food scraps around the Joo Chiat neighbourhood.
(Photo credit: Marilyn Tay)

sawdust from a carpenter, as well as wilted and ugly vegetables that wet market vendors rejected. All these materials were 'fed' to a garden pile in the Siglap South Community Club's community garden, which had been set aside for the children in support of their composting work. The compost was eventually shared around the neighbourhood.

As the project facilitator, what gratified Marilyn most was witnessing the students' self-directedness. "It is powerful when children are taken seriously as reliable and trustworthy persons," she affirmed.

'Turning Food Waste into Garden Gold' made such an impact that it was showcased at community events, at the children's school and during the School Green Awards 2023 ceremony

"It is powerful when children are taken seriously as reliable and trustworthy persons."

Marilyn Tay

by the Singapore Environment Council. It also inspired other residents to start their own composting at home.

This experience has changed Marilyn's view of civic participation. She attested that, "In this project led by 11-to-12-year-olds, the message of how Singaporeans can step up and be more active and responsible citizens comes alive. At the end of the day, it is the people who live together and who are willing to work together that make our neighbourhood a better place."



After collecting the scraps, the children prepare the materials for the compost pile located in the community garden.

From the Ground Up, for a Hand Up

Empowering the Community to Serve the Community

A balance bike to Liyanna's eldest son as a birthday gift was what first started her interest in balance biking. She then went on to start Balance Bike SG (BBSG) with Chia Ling, a fellow mom, in 2023. As a parent volunteer group, BBSG aims to encourage a healthy lifestyle and strengthen social cohesion through balance biking. The group currently has a volunteer strength of about 10 families.



BBSG took part in Chingay 2024, where the children performed to classical melodies.
(Photo credit: Randy Foo)

To grow the groundup, Liyanna first reached out to the BAGUS Together team to explore avenues for expansion. She then invited Chia Ling to attend workshops on crafting digital content.

Building All Groundups for Success Together, or BAGUS Together, is a first-stop resource platform to empower Singapore's groundup community. A People-Public-Private partnership between the National Volunteer and Philanthropy Centre, Temasek Foundation and Tote Board,

the BAGUS Together initiative brings together stakeholders in the groundup ecosystem to work collaboratively in helping more Singaporeans to start, sustain and scale their groundups. Launched in January 2024, BAGUS Together offers curated resources, programmes and events to support fledgling community-based groups in their cause-based initiatives. Groundup members can also meet subject matter experts over 'coffee chats' for ideas on growing their groundups and learning how BAGUS Together can support them.

The personalised 'Coffee Chats with Digital Superheroes' sessions were a highlight for Liyanna. "The opportunity to connect with experienced digital marketers provided us with invaluable third-party perspectives. Their insights helped us to critically evaluate our brand positioning and develop a more sustainable scaling plan," she explained.

Pathfinders, a groundup focused on empowering underprivileged Gen Z youths by building mental and emotional resilience through mentorship, has also benefitted from what BAGUS Together has to offer. Co-founder Claudia Selvakumar explained that the digital marketing workshops enabled both her fellow co-founder and herself to develop expertise in navigating the online landscape effectively, while the networks from the BAGUS Together platform further act as "a force multiplier" for Pathfinders' efforts. "These connections not only amplify our reach but also address our skills gaps, allowing us to deliver impactful programmes despite our limitations," she added.

"These connections not only amplify our reach but also address our skills gaps, allowing us to deliver impactful programmes despite our limitations."

Claudia Selvakumar

Claudia is hoping to grow Pathfinders by connecting with other changemakers in the BAGUS Together community. "As a groundup, continuous learning and resource acquisition are crucial. Knowing we have a reliable network to turn to for help fosters a sense of security and empowers us to confidently pursue our goals."

As at the end of July 2024, BAGUS Together has engaged over 100 groundups through workshops and talks on topics ranging from digital content skills to impact measurement. Over 80% of participants indicated that they have grown in their understanding of the topics covered and would be applying their new knowledge in their groundups.



Youths and mentors come together at a Pathfinders session. The groundup champions mentorship as key to social mobility and for young people to reach their full potential.
(Photo credit: Pathfinders)

EMPOWERING LIVES THROUGH SOCIAL INNOVATION

We uplift our communities by championing social innovation that enhances the quality of life for individuals with disabilities. From leveraging technology in the arts to promoting independent living, Tote Board is on a mission to empower every individual to thrive. By unlocking their potential and fostering inclusion, we help them live confidently and independently.

FUNction for Inclusion

Adapting to Muscular Dystrophy with Assistive Devices

Texting on a mobile phone. Typing on a computer. These everyday activities that most people take for granted can be Herculean tasks for persons with muscular dystrophy.

Muscular dystrophy is a group of diseases that cause progressive weakness and loss of muscle mass, with no known cure. As the condition progresses, patients encounter increasing difficulty when performing daily activities, such

as using the computer or a mobile phone. To help patients cope with this deterioration, Professor Lim Chwee Teck, Director of the Institute for Health Innovation and Technology at the National University of Singapore (NUS), led the research and development of the FUNction Device. This assistive tool enables persons with muscular dystrophy to use smart devices.



The FUNction Device uses sensors which can be customised in their positions to suit the user without requiring any arm movements.



Supported by Tote Board's **Enabling Lives Initiative** (ELI) grant, the FUNction Device uses sensors that allow minute finger movements to be translated to software controls. It is a plug-and-play device like a normal computer mouse and users can calibrate its sensitivity. "Most of these patients, at the advanced stage, can only use their fingers. So, we developed this mouse-like device where we place sensors at the points where they are able to use their fingers to move the cursor and press the button," said Prof Lim.

The ELI grant is the only social innovation grant in Singapore that is dedicated to supporting persons with disabilities and improving their quality of life through scalable and impactful innovations.

"Most of these patients, at the advanced stage, can only use their fingers. So, we developed this mouse-like device where we can place sensors at the points where they are able to use their fingers to press the button."

Professor Lim Chwee Teck

The Power of Bubbles

Enabling Independent Living for Persons with Disabilities



Jared started cooking after receiving recipes in the Bubbles package. These recipes are simple rice cooker dishes which only require participants to prepare the ingredients and cook them in a rice cooker, a safer mode than cooking with an open flame.
(Photo credit: MINDS)

Jared Jeffrey Luhur is always excited to receive 'Bubbles' from social service organisation MINDS.

Since 2020, Jared, who has Down Syndrome, has been a part of the **Empowering Bubbles programme**. For persons like Jared who have complex needs or lack access to support services, home-based interventions are a stepping stone for them to gain independent living skills before they transit into community programmes.

Supported by our **Enabling Lives Initiative**, MINDS' Empowering Bubbles programme seeks to promote independent living and enhance the quality of life of persons with disabilities who are not enrolled in centre-based services. Through 'Bubbles' sent to their homes, these persons are given activities and tools to better integrate into the community and live independently.

Bubbles come in three different forms:

- Activity Bubbles are packages of activities which correspond to domains of well-being such as education, livelihood and health. There are four activities that come together in a box, which can be conducted either by caregivers, befrienders or both, with the aim of equipping persons with disabilities with the skills to live in the community.
- Assistive Bubbles are assistive technology tools that enable independent living, mobility, safety and/or well-being. These tools include motion sensors to detect falls, auto medicine dispensers, GPS tracking systems, and more.
- Care Bubbles are focused on transition and planning for future care support by MINDS. These include guidance on future accommodation, medical needs or legal support. This helps caregivers have confidence that their child can continue to live in the community after they pass on.

Jared said, "I like the Bubbles activities because they are fun to do and I learn from them. I try to do them by myself but sometimes I need my mother's help. I like the sports Bubbles because they keep me healthy and strong. I do exercises and stretches from watching the video. I also like cooking at home and eating the food. I help out in the kitchen now."

Since Empowering Bubbles started in 2023, Julia Ng, Manager, Befriending & Respite, at MINDS, observed that participants were enthusiastic about the programme and it had encouraged them to be more open towards learning. She shared, "Empowering Bubbles increases the likelihood for people with disabilities who are homebound to take a step towards social inclusion. This in turn allows them to explore and access more community resources in the long run. With this early success, we are also looking at adapting the programme content to support seniors and children in the future."

"I like the Bubbles activities because they are fun to do and I learn from them. I try to do them by myself but sometimes I need my mother's help."

Jared Jeffrey Luhur

The SPARKS! Moment

Empowering Persons With Disabilities to Thrive in the Arts

During the pandemic, technology became crucial for conducting work and enabling social connections. For many persons with disabilities however, embracing technology was a particular challenge.

“While my dancers were improving in both their social skills and dance techniques, they had limited digital savviness to cope with the disruptions caused by the pandemic,” shared Kavitha Krishnan, Programme Director, Diverse Abilities Dance Collective (DADC) and Artistic Director, Maya Dance Theatre. Kavitha oversees the training of dancers with disabilities to become semi-professional performing artists.

The frustrations experienced by the dancers led to the start of the **SPARKS! programme**, which received a grant under Tote Board’s **Enabling Lives Initiative**. With the support, Kavitha was able to obtain training and other resources to equip her dancers with basic technological tools and know-how to express themselves and connect with others in the arts.

“Since then, they have learnt many practical applications, such as how to focus in a Zoom session, how to frame themselves for filming purposes, how to use a handphone to capture images, how to archive documents for report writing, and how to take proper videos of rehearsals for practice. It’s a whole new world for them!” she enthused.

Weng Jiaying, dancer and administrator, is one of the dancers who has benefitted from the SPARKS! programme. After taking a photography and video-making workshop, Jiaying is now able to film videos of dance classes and rehearsals to share with her dance group via WhatsApp, so they can practise their moves from home.



Imran guides Jiaying on administrative tasks, such as invoice processing, using computer software.

These digital skills have also opened up new vistas of self-expression and social connection for the dancer who has Down Syndrome. Not only can Jiaying now set up a system – with support from her supervisor Imran Manaff – to schedule online meetings and training sessions with overseas groups, she is able to use design software to create social media publicity content for Maya Dance Theatre. In the process, Jiaying has also learnt to interact and share her thoughts with peers.

“I enjoy learning together with my peers and helping each other to upskill ourselves. People with Down Syndrome can do it! Don’t give up!”

Weng Jiaying

Her elder sister Joyce is a proud witness to Jiaying’s growth since learning dancing and acquiring digital skills. “I love the fact that she’s developing not just to become a professional dancer, but also as someone who is learning modern technology and back-end production skills. I think what’s key is that she knows that she is never alone and that it is not scary to learn technology at all,” she said.

Jiaying added, “I enjoy learning together with my peers and helping each other to upskill ourselves. People with Down Syndrome can do it! Don’t give up!”

The momentum of SPARKS! doesn’t stop here. Kavitha excitedly shared that there are plans to expose the dancers to new forms of media technology. “In addition to VR [virtual reality] experiences, we also have plans for an AI [artificial intelligence] image captioning workshop!”



Better Together

Corporate teams, parliamentarians, former national players and artistes rallied together in 2023 to raise funds for charity through the eighth edition of Football With A Heart, organised by Singapore Pools and supported by Tote Board. The event raised over \$1.23 million for seven beneficiaries.

Photo credit: Singapore Pools

Singapore Pools

Singapore Pools' business decisions are always driven by the guiding principle of providing Safer Play to protect its customers. As a responsible corporate citizen, the organisation has consistently been tapping on the power of partnerships to uplift the community. From familiar football friendlies to a digital fundraiser aimed at supporting diverse communities in need, the past year witnessed Singapore Pools working hand-in-hand with a broad spectrum of like-minded organisations to do good together.

Promoting Responsible Gaming

Responsible Gambling Awareness Week: Raising Awareness of Safer Play

The 2023 edition of Responsible Gambling Awareness Week was held from 18 to 29 October 2023, with the theme "Are you aware of Responsible Gambling Tools?"

Organised in partnership with the Ministry of Social and Family Development, Singapore Pools conducted an outreach programme in eight outlets to educate customers on Responsible Gambling and help them be better aware of their betting behaviours. They were also introduced to responsible gambling tools such as a self-assessment quiz.

Refreshed Safer Play Collaterals: Communicating about Safer Play

Collaterals on Responsible Gaming play a key role in conveying Safer Play messages to customers across Singapore Pools' retail network. To enhance customer engagement, new Safer Play mascots and communication materials



Singapore Pools' Responsible Gambling Awareness Week public outreach programme reached over 1,200 participants.

were rolled out at Singapore Pools' branches and authorised retailers from November 2023. These included displays of posters, standees, decals, and customised brochure stands that caution customers against excessive gambling and provide access to online help resources.

Reaching Out and Giving Back

iShine Cloud: Helping Charities Serve Others Better

iShine Cloud Limited is a registered charity established by Singapore Pools in 2018 to enhance productivity, governance and operational efficiency in other charities. In October 2023, it collaborated with the Inland Revenue Authority of Singapore to launch the Donor Management System Lite (DMS Lite). This digital solution helps charities reduce the time needed for donation submission processes, significantly reducing their administrative workload.

To date, more than 500 charities have onboarded DMS Lite, which is offered free of charge to charities that are Institutions of a Public Character.

Singapore Pools Academy: Empowering Non-profit Sector Professionals

The Singapore Pools Academy was established in 2019 to leverage Singapore Pools' learning assets and resources to empower professionals from the non-profit sector. From 2022 to 2024, over 1,300 learning places have been extended to 35 participating organisations. The Academy also coaches non-profit organisations on process automation, resulting in about 20 digitalisation projects.



Mr Lam Chee Weng, Chief Executive Officer of Singapore Pools (seated, left) and Mr Bernard Nee, Deputy President of SIT, at the MOU Signing Ceremony.

In March 2024, the Academy unveiled the “Certificate in Business Digitalisation and Transformation” certification course, jointly developed with the Singapore Institute of Technology (SIT).

Under the Memorandum of Understanding (MOU) signed between Singapore Pools and SIT, Singapore Pools Academy will provide supplementary financial assistance for the training expenses of professionals in the non-profit sector, on top of funding from other partners. Such initiatives provide opportunities for professionals from the non-profit sector to acquire the relevant competencies to address evolving challenges effectively.

Football With A Heart: Scoring Goals for a Good Cause

The 2023 edition of Football With A Heart held on 12 August surpassed previous records and raised over \$1.23 million with a dollar-for-dollar donation matching by Tote Board. Funds raised were channelled to seven beneficiaries – Daughters of Tomorrow, FAS Cares, iShine Cloud Limited, Lions Befrienders Service Association, Make-A-Wish Foundation, SportCares Foundation, and Playeum Limited.

Jointly organised by Singapore Pools, Football Association of Singapore and Sport Singapore, the event saw participation from 45 corporate teams, along with celebrity teams comprising parliamentarians, local media artistes and ex-national football players.



Corporate teams engaged in a friendly match at the National Stadium for Football With A Heart 2023.

Project Green Shoots: Enhancing Support for Children from Lower-Income Families



Mr Lam Chee Weng, Chief Executive Officer of Singapore Pools (centre right) presenting the cheque to Minister for Communications and Information (now Ministry of Digital Development and Information) Josephine Teo at the launch of Project Green Shoots.

On 9 March 2024, Singapore Pools donated \$122,500 to Project Green Shoots. The new initiative will benefit 350 children from lower-income families through top-ups to their Child Development Accounts.

Lighthouse at Punggol: A Beacon of Light for Children and Youth

Singapore Pools contributed \$350,000 to support the development of The Lighthouse at Punggol, Singapore's first children- and youth-centric hub, on 11 November 2023. Comprising six 40-foot containers and three indoor zones, The Lighthouse is a pop-up space set up by local charity Suncare SG to host programmes for children and youth that focus on their mental well-being and personal development.

Among the programmes offered is "Operations Alright!" which involves guided theatrical exercises for youth participants to explore and express their emotions, thoughts and experiences through drama and role play. Another initiative, "You Power", pairs children and youth with study and personal development mentors, providing them with positive role models.



Official launch of The Lighthouse at Punggol, a children and youth hub at Punggol West.

The Lighthouse at Punggol is expected to benefit over 2,500 children and youth.

Community With A Heart: Singapore Pools' First Digital Fundraiser

Singapore Pools raised \$250,000 for Community Chest through Community With A Heart, a digital fundraising campaign in 2023. Tote Board matched the funds raised through its Enhanced Fundraising Programme.

Launched on 23 May 2023, the campaign rallied Singapore Pools' customers and the public to do good together for vulnerable members of the community by planting a virtual flower in a digital garden.

For every flower planted, Singapore Pools pledged \$1 to Community Chest, with Tote Board matching the amount. Users could choose from four virtual flowers, representing the diverse communities that Community Chest supports: seniors, children and youths, low-income families, persons with disabilities and persons with mental health conditions.



(Left to right) Mr Kai Nargolwala, Chairman of Singapore Pools, Mrs Mildred Tan, Chairman of Tote Board, and Mr Chew Sutat, Chief Executive of Community Chest, at the Community With A Heart Cheque Presentation event on 28 February 2024.

Celebrating Excellence

Community Chest Awards: Testament to a Strong Giving Culture



Mr Eric Chua, Senior Parliamentary Secretary, Ministry of Culture, Community and Youth & Ministry of Social and Family Development (left) presenting Community Chest Awards to Mr Chin Sau Ho, Senior Director, Communications, Singapore Pools.

Photo credit: National Volunteer & Philanthropy Centre

Singapore Pools was recognised twice at the Community Chest Awards on 25 October 2023 for its passion in doing good.

Clinching the Volunteer Partner Award was a nod towards the dedication of Singapore Pools' staff volunteers towards Community Chest initiatives such as the Heartstrings Walk. Receiving the Charity Bronze Award reflects the organisation's steadfast dedication to leveraging its resources in support of meaningful causes and giving those in need a hand up.

National Workplace Learning Certification: Fostering a Culture of Continuous Learning and Development

Singapore Pools received the National Workplace Learning Certification (Gold) Award conferred by the National Centre of Excellence for Workplace Learning in 2023, as recognition for its effective, progressive and integrated approach to workplace learning.

The award took into account initiatives such as the Certified Service Professional (CSP) programme, developed by Singapore Pools Academy to empower frontline employees with essential skills to navigate the organisation's digital platforms.



Senior Director of Singapore Pools Academy, Ms Evelyn Goh, receiving the National Workplace Learning Certification (Gold) from Dr Mohamad Maliki Bin Osman, Second Minister for Education.

Photo credit: National Centre of Excellence for Workplace Learning

The programme offers participants four micro-certificates, culminating in the CSP certification which is jointly accredited by both Singapore Pools and Singapore Polytechnic. As at February 2024, close to 1,800 micro-certificates have been issued to Singapore Pools' frontline employees with 210 attaining full certification. With stronger skillsets, frontline employees enjoy greater productivity at work and are better equipped to deliver efficient service to customers.

Google AI Trailblazers Programme: Addressing Real-World Challenges with AI

A team from Singapore Pools' Business Technology and Insights & Analytics divisions received the Innovation Award for embarking on the Google AI Trailblazers programme and developing two generative AI prototypes targeted at ensuring a secure gaming environment for customers.

The programme was designed to help organisations in Singapore identify real-world challenges that can be addressed with generative AI, build solution prototypes, and bring these prototypes to production.

Singapore Turf Club

Singapore Turf Club (STC) is committed to championing community causes and fostering a culture of giving through purposeful partnerships. Through the year, the Club collaborated with community partners and members of the public to support a host of initiatives that celebrate inclusivity and promote social cohesion.

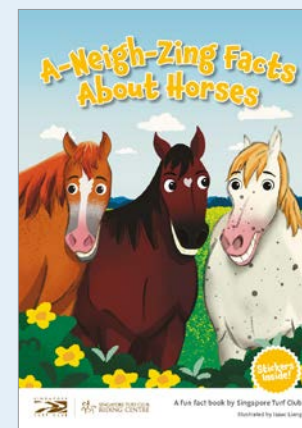
Reaffirming Support for Persons with Special Needs: Run for Inclusion 2023

The annual Run for Inclusion, organised by Runninghour in support of persons with special needs, took place at STC for the second time on 2 September 2023. Minister for Education Chan Chun Sing flagged off the event, which saw over 2,000 participants, both able-bodied and those with special needs, run alongside each other.

On top of sending its largest contingent comprising 330 employees and their families and friends, STC also donated \$32,400 to Runninghour, as a reaffirmation of support for this community and a memorable close to the Club's 180th anniversary.



STC donated \$32,400 (\$180 x 180km) to Runninghour, a reaffirmation of the Club's commitment to supporting persons with special needs.



Sharing A-Neigh-Zing Facts About Horses With Children

On 28 November 2023, STC released A-Neigh-Zing Facts About Horses, a book for young readers to explore the world of

horses and discover little-known fun facts about these majestic creatures, as well as their nature and behavioural traits.

The book's illustrations were brought to life by talented illustrator Isaac Liang. Born deaf, Isaac started doodling from age four and is a freelance illustrator with many successful works to his name. A-Neigh-Zing Facts About Horses is available on STC's website and at selected public libraries.

Photos credit: Singapore Turf Club

Crafting Sustainability: The Soaring Dragon Sculpture

Commemorating the Year of the Dragon, STC collaborated with Baremetalco founder and metal artisan Matthias Yong to create a majestic dragon sculpture by repurposing 338 retired horseshoes.

Spanning 3.6m in diameter and 2.9m tall, the Soaring Dragon sculpture is a celebration of the Club's rich equine heritage, dedication to environmental responsibility and support for local talent.



Retired horseshoes once worn by STC racehorses have found new life as part of the Soaring Dragon sculpture which now graces STC's main lobby.

Gifting With Purpose



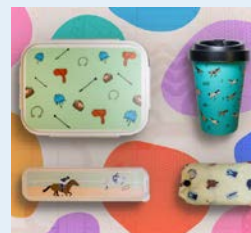
SPD Artisan Mohamed Hussain, diagnosed with polio at the age of two, demonstrating the book-binding process.

STC partnered SG Enable to create a collection of corporate gifts showcasing the remarkable talent and abilities of artisans with disabilities.

Among the collection of gifts is a leather-bound journal handcrafted by craftspeople from the SPD Artisan Club.

STC also commissioned Ernest Wong and Phoebe Chua, two budding artists from the Muscular Dystrophy Association (Singapore), to create a sustainable series of items from materials such as recycled wheat straw and bamboo fibre. The artists translated their unique artistic vision of professional horse racing and equestrian sport into stylish and sustainable souvenirs like bags, cups, cutlery and lunchboxes.

Stylish equine-themed items from the sustainable series.



Celebrating Heritage – A Journey With STC: Past to Present

In conjunction with Singapore HeritageFest 2023, members of the public were offered exclusive behind-the-scenes access to the world of horse racing at STC.

On 14 May 2023, participants were guided on a first-of-its-kind tour to usually out-of-bounds areas in the Club, like the Weighing Room, to observe the buzz of the back-of-house operations on a race day.

On 21 May 2023, participants enjoyed an up-close and personal experience with horses through an exclusive stable tour of the Singapore Turf Club Riding Centre (STCRC). Many happy memories were made as participants groomed and petted horses, and went on leisurely guided horse rides around STCRC's Olympic-class equestrian arena.



Participants in the Extraordinary Equine Experience.

Sustainability Highlights

As a responsible steward of public resources, Tote Board is committed to embracing environmentally sustainable practices. These efforts are aligned with the principles of GreenGov.SG, the public sector's sustainability movement which advances our nationwide commitment to sustainable development as outlined in the Singapore Green Plan 2023¹¹.

Governance Structure

A governance structure is put in place to ensure accountability for our sustainability efforts. Senior Director (Corporate) will act as Chief Sustainability Officer to oversee these responsibilities (including assessing relevant indicators on environmental impact) and will report to the Board on an annual basis.

Management Statement

The Management Statement outlines Tote Board's dedication to integrating sustainability principles into our everyday business operations:

Tote Board commits to environmental sustainability. We are increasing our use of sustainable procurement practices by choosing suppliers that share our dedication to environmental responsibility and promoting eco-friendly products and services. We adopt energy efficient technologies, promote water conservation, reduce waste and recycle. Lastly, we promote this mindset and shared responsibility among our employees.

¹¹ Exclusion Declaration: In the interest of transparency, this reporting excludes the sustainability disclosures of our subsidiaries, Singapore Pools and Singapore Turf Club.

Enhancing Resource Efficiency at Our Workplace

Tote Board has embraced eco-conscious initiatives throughout our office premises.

Since April 2022, we have replaced 50% of our fluorescent light fittings with energy-efficient LED panel lights. This proactive measure has not only reduced energy consumption but also minimised waste from disposed fluorescent tubes and ancillary lighting parts.

We have also taken steps to eliminate bottled water usage within our premises by opting for "Pure Water" packaged in renewable materials with plant-based plastic caps, ensuring 100% recyclability. All staff members are encouraged to reduce single-use plastic waste.

To facilitate proper waste management, recycle bins for paper and plastic are readily accessible in the office, with clear tips to help staff members recycle correctly.

Tote Board proactively monitors and manages our electricity and water consumption, utilising the following set of metrics to track our resource consumption:

Measurement	FY 2023/24
Average monthly electricity consumption per person	21.4kWh
Average monthly water consumption per person	0.05m ³

Note: Tote Board operates from a leased premise. Data on greenhouse gas emissions and waste generation are not available as these are currently not tracked for individual tenants.

We target to reduce these resource consumption levels by 5% in the next reporting year.

Promoting Sustainability Through Action

During the year, Tote Board commenced a collaboration with Waterways Watch Society (WWS), a non-profit organisation promoting appreciation and conservation of Singapore's



On 28 April 2023, more than 70 Tote Board staff members along with WWS facilitators spent three hours picking up trash on water and land, at litter hotspots in the Marina Reservoir area. Altogether, 72kg of waste were collected.



In line with Earth Day and the "Keep Singapore Clean 2024" campaign, 20 Tote Board staff conducted a clean-up activity at Kallang Riverside on 29 April 2024. After two hours of kayaking along the waterway, the group removed 40kg of litter.



Our Corporate Governance

The Tote Board Group, which includes Tote Board, Singapore Pools and Singapore Turf Club (STC), upholds the highest standards of corporate governance.

The Board of Tote Board

The Board is the organisation's highest decision-making body. In addition to carrying out its statutory responsibilities, the Board sets strategic directions and policies to fulfil Tote Board's mission. The Chairman and Members of the Board are individuals from both public and private sectors with broad and diverse expertise and experience, appointed by the Minister for Finance.

Audit and Risk Committee

The Audit and Risk Committee (ARC) reviews the adequacy and effectiveness of Tote Board's internal controls and risk management framework and process, specifically over financial reporting, operations, compliance and technology.

The ARC has the authority to conduct or authorise investigations into any matters within its scope, with full access to and cooperation from Management. The ARC engages directly with the Group Internal Audit function and external auditors for matters relevant to its mandate.

Chairman

Mr Neo Sing Hwee

Members

BG Narayanan Letchumanan
Mr Nagaraj Sivaram
Ms Wan Mei Kit

Grant Approval Committee

The Grant Approval Committee (GC) evaluates and approves non-structured grant proposals exceeding \$2 million, up to and including \$10 million. The GC also identifies opportunities to enhance cross-sector collaboration and funding and presents them to the Board for consideration.

Co-Chairs

Mrs Mildred Tan
A/Prof Ang Seng Bin
Mrs Penny Goh

Members

Ms Lee Huay Leng
Ms Loke Wai Yin
Dr Tan Poh Heng
Mr Clarence Yeo

Investment Committee

The Investment Committee establishes and reviews policies related to the investment of Tote Board's surplus funds. It evaluates investment returns, monitors the performance of fund managers, and makes decisions regarding the appointment or termination of fund managers, investment consultants and other service providers.

Chairman

Mr Hou Wey Fook

Members

Mr Kevin Shum
Mr Kevin Bong
Mr Lo Tak Wah
(Appointed from 1 May 2023)
Mr Teo Jwee Liang

Accountability, Internal Controls and Risk Management

Enterprise Risk Management

The Board, through the Audit and Risk Committee (ARC), exercises overall risk governance and oversight of the Tote Board Group's Enterprise Risk Management (ERM) framework. This framework, which draws reference from ISO 31000 and COSO standards, ensures consistent risk management across the Group. Aligned with the Group's mission and strategies, it guides a risk-intelligent culture where employees make appropriate risk-informed decisions.

Internal Audit

Tote Board's Internal Audit (IA) is an independent function reporting functionally to the ARC Chairman and administratively to the Chief Executive. To ensure the independence of the IA function, IA auditors have unrestricted direct access to the ARC and to documents, records, properties and personnel within the Group to carry out its duties effectively.

Based on the annual internal audit plan approved by the ARC, it conducts risk-based audits to evaluate the adequacy and effectiveness of internal controls within the Tote Board Group.

Group IA adheres to the International Standards for the Professional Practice of Internal Auditing set by the Institute of Internal Auditors. Quality Assurance reviews are conducted periodically to ensure compliance with these standards.

External Audit

During the annual financial statements audit, external auditors review the internal controls aligned with the audit purpose and scope. Any material non-compliance or control weaknesses are communicated to the ARC, with recommendations from the external auditors.

The ARC reviews non-audit services provided by the auditors and the associated fees to maintain their independence. The ARC confirms that the provision of non-audit services does not impair the independence of the Tote Board Group's external auditors, who also provide confirmation of their independence to the ARC.

Whistleblowing Policy

Tote Board Group has a whistleblowing policy to enable employees, partners, vendors and the public to report instances of malpractice and misconduct.

The policy encourages reporting in good faith, ensuring fair treatment and protection from reprisals for those making reports. Confidentiality is maintained for all whistleblowing reports, including the identity of the whistleblower.

Oversight of Singapore Pools and STC

Tote Board provides oversight for its subsidiaries, Singapore Pools and STC. This includes appointing the Board of Directors for Singapore Pools, the Management Committee for STC, the Chief Executive Officer of Singapore Pools, and the President and Chief Executive of STC. Tote Board also carries out internal audit functions for its subsidiaries.

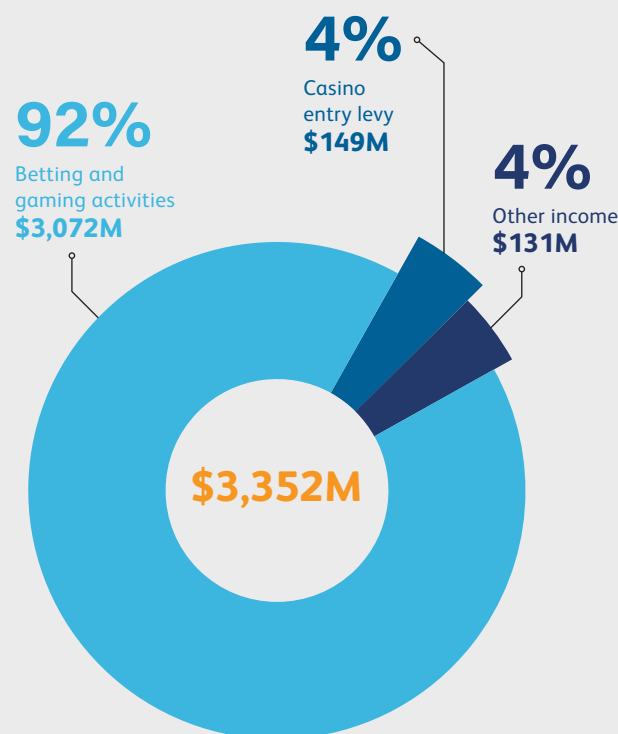
Our Financial Highlights

In FY2023/24, Tote Board Group received \$3,352 million in income, an increase of 4% from \$3,226 million in FY2022/23. This includes a higher contribution from sports and horse wagering, in addition to higher interest and investment income from strong performance by global financial markets. Out of this income, 68% was returned to Singapore and Singaporeans in the form of gambling duties and corporate tax, an increase from 64% in FY2022/23.

As an impact-driven grantmaker, Tote Board continues its broad-based funding towards community and social programmes. In FY2023/24, \$527 million was disbursed to grant partners, an increase of 8% from \$486 million in FY2022/23. This yearly fluctuation is in line with variations in funding requests by grant partners.

Sources of income

based on cashflow



Distribution of funds

based on cashflow

