

Better *Sg* Everyday

Annual Report FY2024/25



toteboard

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Cover photo: Mdm Tan Lian Cheng (first from left), 75, visits Fei Yue Active Ageing Centre (Bukit Batok) every day. She engages with staff like Angela Lee (middle) and volunteers, partakes in communal meals or plays ball games with other participants such as Mdm Rohani Binte Selamat (right). Mdm Tan, who lives alone, receives care through the Communities of Care (CoC) initiative supported by the Tote Board Better Health Fund (formerly Tote Board Community Health Fund). Its integrated approach involves a network of community and healthcare partners to provide diverse services for seniors, such as medical assessments and appointments, and home visits.

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

About Us

We are an impact-focused grantmaker, 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 managed and operated the sport of horse racing at the Singapore Racecourse at Kranji. It held its last race on 5 October 2024.



Key Highlights FY2024/25

\$308M

Grants approved

\$568M

Grants disbursed



\$27M

Healthy lives and well-being



\$169M

Empowered communities



\$364M

Caring, cohesive and resilient society



\$8M

Sustainable and liveable home

1,014

Ongoing projects

with

377

Partners

Doing Good, Better Everyday!

Message From Our Chairman

This year, we reaffirmed our commitment to doing good **Better Everyday** — to not only act with good intentions, but also to ensure that our efforts create measurable and meaningful impact for the communities and society we serve.

At Tote Board, we believe that doing good is not enough — we must do good and create a better everyday. This principle drives us to constantly reflect, innovate, and refine the way we give, ensuring that every effort we make creates meaningful and lasting change.

In a world where needs are complex and resources finite, impact giving has become more than an act of generosity; it is a strategic commitment to maximise every contribution for the greatest good. By focusing on outcomes rather than outputs, we are shaping interventions that address root causes, not just symptoms.

Impact Measurement Framework

To achieve this, we have strengthened our

Impact Measurement Framework — a tool that allows us to better understand and learn from our initiatives. This framework guides us to ask the right questions: Are we reaching the people who need us most? Are we empowering them sustainably? Are we truly moving the needle for our community and society?

The answers to these questions inspire us to act with greater purpose. Whether it is uplifting vulnerable groups, enhancing access to education, or driving sustainability initiatives, we are guided by data, compassion, and an unwavering belief that every effort, no matter how small, contributes to a larger, positive transformation.

This journey is not just about achieving numbers — it is about staying true to our purpose: to

inspire hope, uplift lives, and help build a stronger, more caring society.

On behalf of the Board, I want to express my heartfelt appreciation to our dedicated staff, passionate partners, and the community that continually place their trust in us. Your hard work, collaboration, and unwavering belief in our shared mission make all the difference. Together, we are proving that doing good — when done better everyday — can transform lives and shape a brighter future for all.



Mrs Mildred Tan

Intention, Impact and Innovation

A Conversation With Our Chief Executive

From digital transformation to impact measurement, our Chief Executive Tan Choon Shian reflects on a year of strategic shifts and positive impact on the communities we serve.

What were the key highlights for FY2024/25?

The year marked significant milestones for Tote Board, including the launch of a digitalisation roadmap, the historic closure of local horse racing at Singapore Turf Club (STC) on 5 October 2024, and the introduction of Better Everyday by Tote Board, our new grantmaking sub-brand.

What is the significance of the Better Everyday by Tote Board sub-brand?

Better Everyday represents an innovative approach to grantmaking, strengthening partnerships for meaningful community change. It backs initiatives that enhance our social fabric, such as the various programmes we are supporting for SG60 that promote ground-up participation, as well as those that deepen emotional connections to Singapore and foster community interaction.

How was the STC closure managed?

The transition was handled with careful consideration for all stakeholders. In the lead-up to the last race on 5 October 2024, there were many meaningful engagements, such as free admission to three feature races, public photo walks, heritage displays, and a TV documentary that traced the history of the Club.

Horse exportation was completed by November 2024. We are preparing for the handover of the Kranji Racecourse to the Government in 2027 for redevelopment.

How is Tote Board's digital transformation progressing?

To better harness the power of data, we established a Joint Data Office within the Tote Board Group, enhancing our ability to make data-driven decisions and in turn deepen our social impact.



Mr Tan Choon Shian

We have also invested in our people through data literacy training and digital productivity tools. An immediate outcome is that staff are now able to leverage generative AI tools to build AI chatbots for various uses.

We have also successfully implemented automation tools, such as Robotic Process Automation and Workflow 2.0, which have helped save man-hours and streamline process workflows.

Our Board



Mr T. Raja Kumar
Senior Advisor (International)
Ministry of Home Affairs
(from 1 January 2025)



Mr Neo Sing Hwee
Partner
Ernst & Young
Advisory Pte Ltd



Brigadier-General Narayanan Letchumanan
Singapore Armed Forces
(until 31 December 2024)



Mr Ng How Yue
Permanent Secretary
(Services)
Ministry of Health



Mr Kevin Shum
Deputy Secretary (Planning)
Ministry of Finance



Ms Teoh Zsin Woon
Permanent Secretary
Ministry of Culture,
Community and Youth



Mrs Mildred Tan
Chairman



A/Prof Ang Seng Bin
Senior Consultant
Family Medicine Service
KK Women's and
Children's Hospital



Ms Chong Yiun Lin
Deputy Secretary
(Higher Learning & Skills)
Ministry of Education
(from 1 January 2025)



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

Our Management



(From left to right)

Mr Keith Ng

Senior Director
Legal & Board Secretary

Ms Tan Su-Yin

Senior Director
Grants

Mr Tan Choon Shian

Chief Executive

Ms June Koh

Senior Director
Corporate

Ms Rachel Tan

Senior Director
Group Internal Audit

Mr Jason Tan

Senior Director
Strategic Planning & Finance

Better Everyday by Tote Board

For more than three decades, Tote Board has channelled gaming revenue surpluses to support worthy causes in the community. Today, Tote Board's impact giving is issue-based, evidence-driven and outcome-focused, building a better everyday for everyone in Singapore.

Launched in January 2025, **Better Everyday by Tote Board** is our new sub-brand for grantmaking.

Better Everyday represents our vision for a vibrant, inclusive Singapore where no one is left behind. It is about making Singapore a better

place by enabling ideas and initiatives that benefit Singaporeans, especially the vulnerable.

From enabling seniors to age well, to empowering persons with disabilities to lead meaningful lives, and uplifting vulnerable families and children, Better Everyday champions impact giving that ensures opportunities for all to thrive and tangible outcomes for the communities we serve. Every dollar and every minute we spend goes towards making our society and communities stronger and more resilient.

We have been doing good. Now we do good better, and together.



**Better
Everyday**
By Tote Board



The Story Behind the Smile

Building on Tote Board's logo, the Better Everyday logo design captures the essence of a smile, representing optimism. The curved line, resembling an upward arc, signifies progress and hope.

This smile, positioned between the letters 'tt', transforms them into pillars of strength, symbolising collaboration and shared responsibility that uplifts everyone, regardless of background.

Our logo is more than just a visual mark — it is a reminder of our belief that when we come together with shared purpose and optimism, we can create meaningful change for Singapore.

Better Impact Everyday



Institute of Technical Education (ITE) students now have better access to arts education through Tote Board's Arts Grant for ITE Colleges, which enables arts programmes that nurture knowledge, appreciation and skills to be offered to students from three ITE colleges.

MEASURING WHAT MATTERS:

Our Approach to Impact

At Tote Board, we support change that matters. Our rigorous impact tracking helps us understand and enhance our contributions towards a caring and resilient Singapore.

Impact Measurement Framework

We developed the Impact Measurement Framework together with government agencies and partners from the non-profit space to track meaningful change. It enables us to effectively align programmes and stay focused on our goals. With all Tote Board grants approved in FY2024/25 now part of this framework, we can better measure and articulate our collective impact.

Impact measurement involves:

1 Theory of Change designed with our grant partners to achieve the desired outcomes of giving, as well as to fulfil our vision.

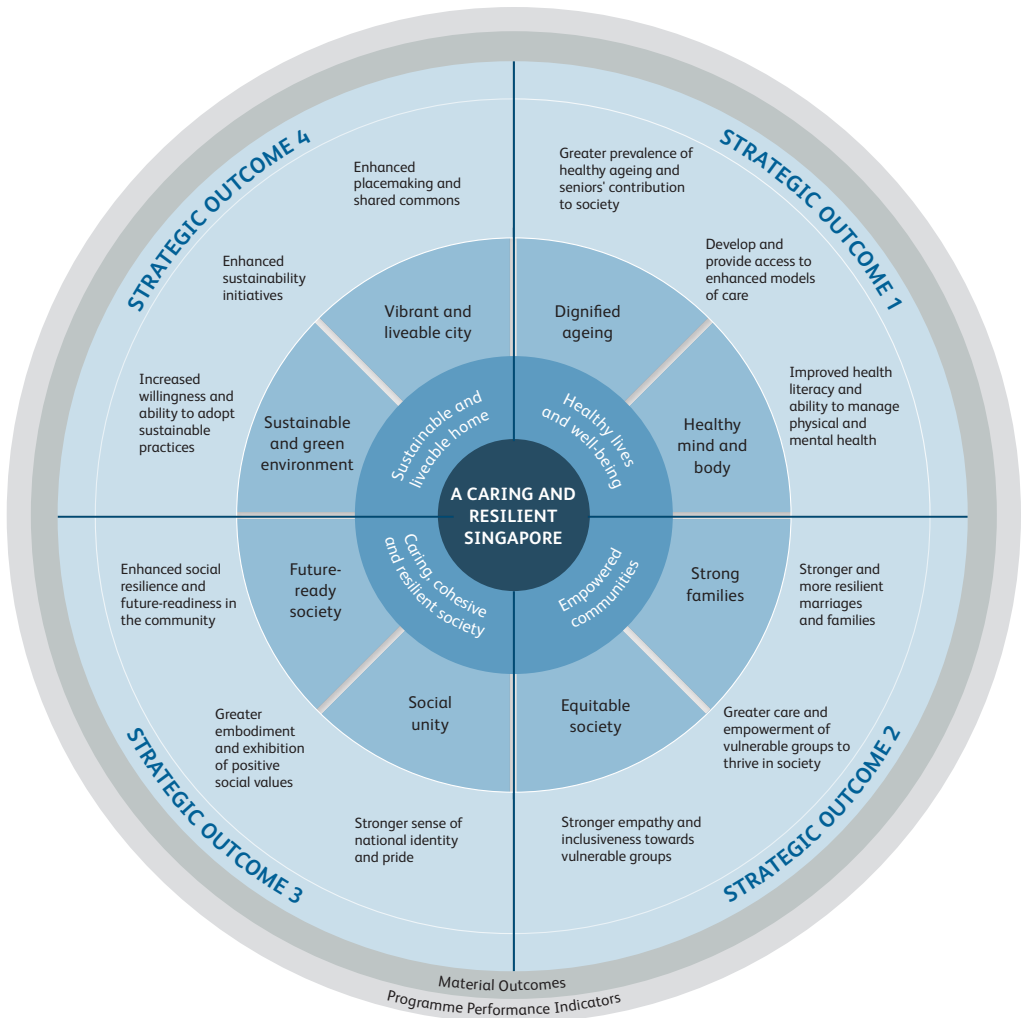
2 Programme Performance Indicators to assess the programme's success. Set based on Tote Board's 4A Change Model, these help define change for our beneficiaries in the following ways:

- **Access:** Providing necessary resources and opportunities
- **Attitude:** Shifting mindsets and beliefs
- **Ability:** Building essential skills and capabilities
- **Action:** Creating sustainable behaviour change



3 Data Collection Plan devised with our partners to track outputs and evaluate programmes. Since the depth and scale of measurement differ for every programme, the data is interpreted according to specific contexts and goals.

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

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Implementation Across Sectors

We apply the Impact Measurement Framework across all our grants, and work closely with partners to measure the programmes' impact. We also adopt an ecosystem approach to strengthen measurement capabilities across sectors like arts and culture, social services, education, healthcare, community development and sports.



1 Training

As at April 2025, 280 participants from 114 charities have benefitted from our series of Impact Measurement workshops held in partnership with the National Volunteer and Philanthropy Centre (NVPC).

A further 20 charities continue to benefit from deep-dive consultation clinics, where they receive customised guidance on their organisation's impact measurement journey.

2 Resources

We published a *Guide to Impact Measurement: From Intent to Impact for Non-Profits*¹, to help partners navigate their impact measurement journey.

Launched in August 2025, the Guide structures impact measurement in four phases: Prepare, Plan, Implement and Learn. These phases build on Tote Board's Impact Measurement Framework, and incorporate additional concepts and processes, such as the Theory of Change, stakeholder engagement, data analysis and outcome reporting. The intention is to provide practical, accessible and scalable impact measurement knowledge and tools to non-profit organisations.

The Guide was developed in consultation with 36 charities, seven sector administrators and seven grant makers. It draws on insights gathered from a year of workshops, fireside chats and deep-dive sessions with charities across Singapore.



Photo credit: NVPC



¹ The Guide to Impact Measurement: From Intent to Impact for Non-Profits is available at go.gov.sg/impactguide.

FY2024/25 Impact Overview

Impact Giving Transforms Lives

In this section, four case studies illustrate how we measure and maximise our social impact:

- Three showcase our data-driven approach to measuring outcomes at both programme and fund levels²
- One demonstrates how we integrated our Impact Measurement Framework into a major Tote Board grant



Breaking Barriers Together **Special Olympics World Summer Games**

A programme to support athletes with intellectual disabilities



Building Stronger Communities **Grassroots Organisations Funding Scheme**

A programme to support community activities organised by grassroots organisations



Arts for All **Arts Grant for ITE Colleges**

A fund that enables arts programmes to be made available to ITE students



A Journey Towards Lasting Social Change **Measuring the Impact of the Enabling Lives Initiative grant**

Tote Board, SG Enable and grant partners share how they have onboarded impact measurement into the fund and its projects

² Data presented in this section is based on the FY2023 reporting cycle. This reporting time lag is typical for programme evaluation, as time is required to collect, process and analyse data after a programme.

Breaking Barriers Together

SPECIAL OLYMPICS WORLD SUMMER GAMES



Photo credit: Special Olympics Singapore

In 2023, 30 Singapore athletes participated in the Special Olympics World Games in Berlin, with support from a Tote Board grant.

The Games is one of the biggest international sporting events for persons with intellectual disabilities (PWIDs), happening once every four years. Singapore's representatives included both PWIDs, and their Unified Partners (teammates without intellectual disabilities).

The funding covered essential costs like airfare, accommodation, training equipment and medical supplies, enabling the athletes to perform on the world stage. This support aligns with our goals of fostering inclusion, national pride, and celebrating the potential in everyone.

DURATION

2023

STRATEGIC OUTCOMES

Caring, Cohesive and Resilient Society; Empowered Communities

FUNDING

\$80,000

KEY PARTNER

Special Olympics Singapore

PROGRAMME PARTICIPANTS

Persons with Intellectual Disabilities

NUMBER OF PARTICIPANTS

30 PWID athletes and Unified Partners,
13 coaches and support staff

DESIRED IMPACT

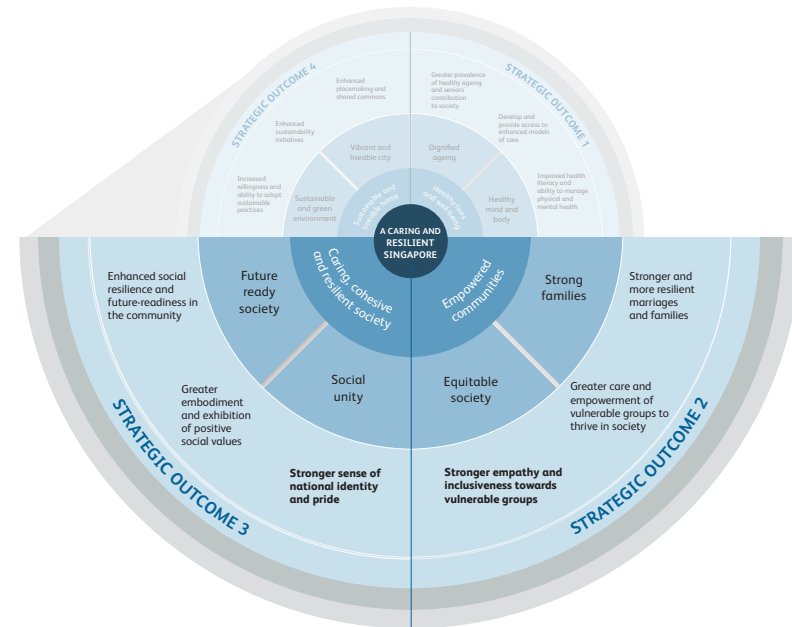
The impact of the Special Olympics included both social and sports-related outcomes:

- Increased awareness and positive perception of PWID sports and athletes among the general public
- Greater motivation among PWIDs to compete in and excel in sports

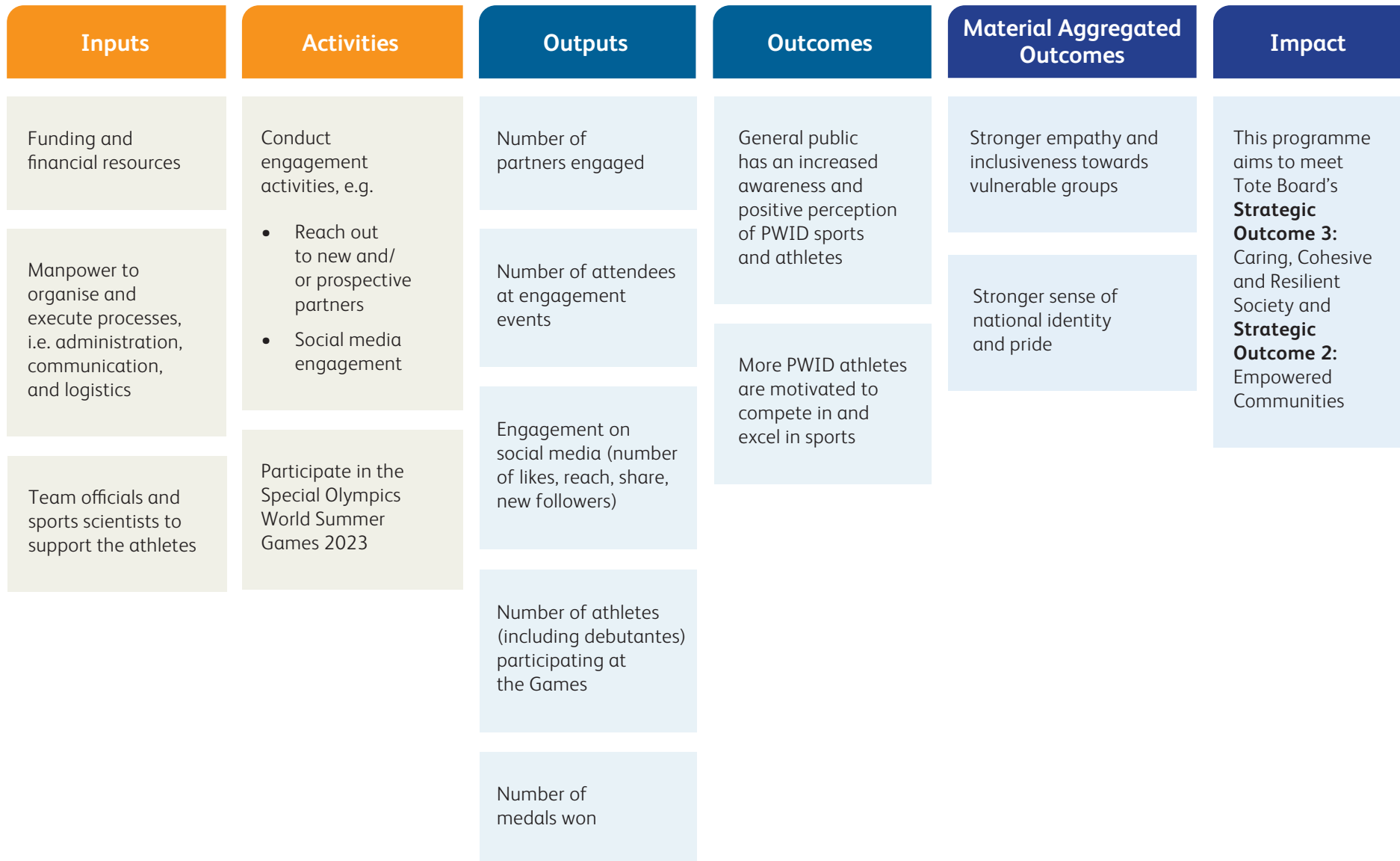
The longer-term outcomes (Material Aggregated Outcomes) were:

- Stronger empathy and inclusiveness towards vulnerable groups
- Stronger sense of national identity and pride

These map towards Tote Board's Strategic Outcomes 2 and 3.



Theory of Change Illustrating the Desired Impact and Outcomes of the Special Olympics World Summer Games 2023



Implementation

Athletes took more than a year to prepare for the Special Olympics World Games in Berlin, which took place from 17 to 25 June 2023. Support from the community was tremendous, including volunteers coming onboard to assist with the training and preparation. Unified Partners also trained alongside their PWID peers.

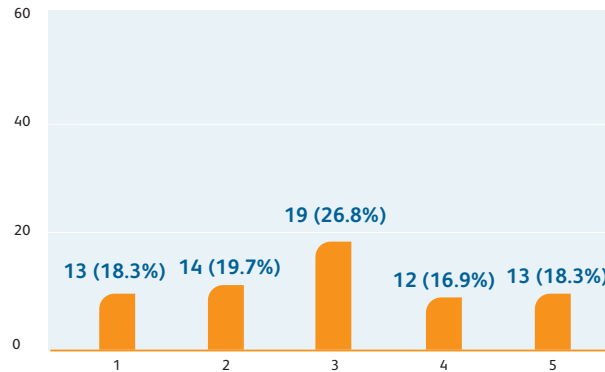
Tote Board bolstered generous giving from donors, by matching community contributions through our Enhanced Fundraising Programme.

Impact and Outcomes

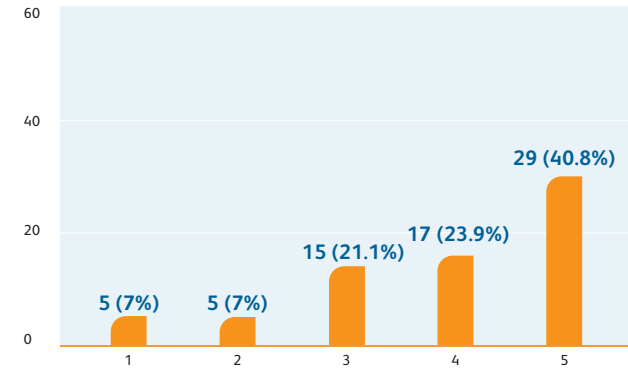
As a cross-sectoral programme involving sports and social elements, Special Olympics Singapore conducted surveys with 71 respondents to understand attitudinal changes³ attributed to the Special Olympics.

Notably, the pre- and post-event surveys registered a 22% increase in awareness of Special Olympics sports and/or athletes. Respondents also indicated a 15.25% increase in their sense of national pride towards Team Singapore's achievements. The data informs our understanding for similar archetypes of cross-sectoral programmes in future.

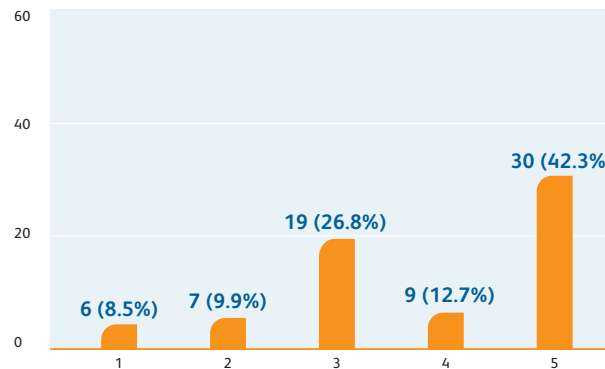
On a scale of 1-5 (1 being lowest and 5 being highest), what is your level of awareness of Special Olympic sports/athletes and Persons with Intellectual Disabilities, before the Special Olympics World Games?



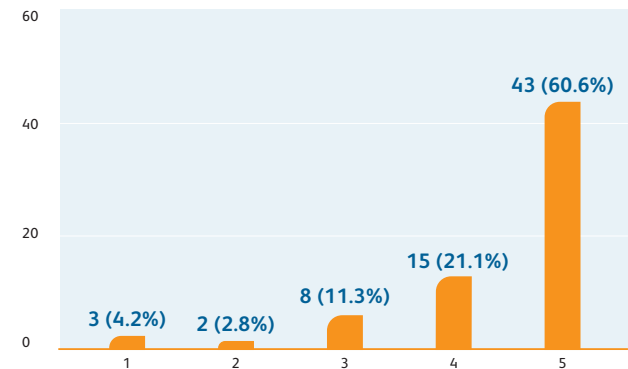
On a scale of 1-5 (1 being lowest and 5 being highest), what is your level of awareness of Special Olympic sports/athletes and persons with intellectual disabilities, after the Special Olympics World Games?



On a scale of 1-5 (1 being lowest and 5 being highest), what is your level of national pride towards the achievements of Team Singapore athletes, before the Special Olympics World Games?



On a scale of 1-5 (1 being lowest and 5 being highest), what is your level of national pride towards the achievements of Team Singapore athletes, after the Special Olympics World Games?



³ This is the Attitude dimension in the 4A Change Model (see page 10).

Building Stronger Communities

GRASSROOTS ORGANISATIONS (GRO) FUNDING SCHEME



Photo credit: People's Association

The GRO Funding Scheme supports meaningful activities in the heartlands organised by grassroots organisations for the community.

These initiatives provide platforms for residents to connect over shared interests, build understanding across different backgrounds, and take ownership in shaping their neighbourhoods. Through these activities, neighbours become friends, strengthening our social fabric and cohesion.

DURATION**FY2023 to FY2027****STRATEGIC OUTCOME****Caring, Cohesive and Resilient Society****FUNDING****\$18,600,000****KEY PARTNER****People's Association (PA)****PROGRAMME PARTICIPANTS****Residents in the community****NUMBER OF PARTICIPANTS****676,329** (FY2023)**NUMBER OF ACTIVITIES****1,028** (FY2023)**DESIRED IMPACT**

In partnership with the People's Association, the GRO Funding Scheme sought to create:

- Stronger sense of community bonding and ownership
- Stronger trust between Government and people
- Enhanced community resilience

These programme-level outcomes are aligned to longer-term outcomes under Strategic Outcome 3 in our Impact Measurement Framework:

- Greater embodiment and exhibition of positive social values
- Enhanced social resilience and future-readiness in the community



Theory of Change Illustrating the Desired Impact and Outcomes of the Grassroots Organisations Funding Scheme

Inputs	Activities	Outputs	Outcomes	Material Aggregated Outcomes	Impact
Funding and financial resources	Community celebrations and festivities	Total number of activities supported	Stronger sense of community bonding and ownership	Greater embodiment and exhibition of positive social values	This programme aims to meet Tote Board's Strategic Outcome 3: Caring, Cohesive and Resilient Society
Manpower and expertise to organise and execute events and activities, e.g. administration, publicity	Media publicity and outreach	Total number of participants	Stronger trust between Government and people	Enhanced social resilience and future-readiness in the community	
Venue and logistics requirements	Ground-up interest-based and/or cause-based initiatives that encourage community participation and interaction		Enhanced community resilience		
Time	Community dialogues, e.g. town halls, kopi talks				
Community partners, e.g. schools, non-profit organisations, religious institutions	Community service activities and targeted programmes				

Implementation

In FY2023, GROs utilised the funding scheme to organise activities that contributed to three key outcome areas:

- **Stronger Sense of Community Bonding and Ownership:** GROs brought residents together through culture, heritage and festive celebrations such as Chinese New Year, Hari Raya, Deepavali and Mid-Autumn Festival, and fostered sense of belonging and social connections through events like National Day celebrations, community outings and art carnivals.
- **Stronger Trust between Government and People:** GROs facilitated engagement between residents, community partners and community leaders through dialogue sessions to enhance their understanding on government policies, alongside programmes that demonstrated commitment to residents’ well-being in areas such as health and career development and personal growth.
- **Enhanced Community Resilience:** GROs strengthened community support networks through targeted assistance programmes, including food and grocery distribution drives for vulnerable segments of residents. The GROs also supported ground-up initiatives which include sustainability activities, building the community’s capacity to contribute and care for its members.

Impact and Outcomes

PA conducted surveys across a selection of activities funded by Tote Board in FY2023, demonstrating meaningful improvements in community engagement outcomes.

Survey results show positive shifts in residents’ understanding of government policies, confidence in feedback channels, and interest in community participation. These outcomes

underscore how grassroots programmes effectively build trust and facilitate engagement amongst residents, and between Government and residents.

These results form the baseline for a broader adoption of an evidence-based approach in future years.

4A Change Model	Outcomes
Attitude	• 3.5% increase in confidence that feedback on Government policies and/or community needs would be channelled to relevant agencies • 3.25% increase in interest to participate in community events
Ability	• 5.5% increase in understanding of Government policies and/or community needs

Arts for All

ARTS GRANT FOR ITE COLLEGES



Photo credit: ITE

The Arts Grant for ITE Colleges supports school-based activities that aim to equip youths with a basic understanding and appreciation of the arts. This not only grows a future generation of arts audiences but also shapes a vibrant arts and culture scene in Singapore.

Beyond the arts, the programme also opens doors for personal growth and meaningful connections. By bringing together students from different backgrounds — across academic levels, income groups, races, and religions — it offers opportunities for social interaction and cross-cultural understanding. Students become more future-ready, and develop a greater sense of national identity and pride as they gain exposure to Singapore's rich cultural heritage.

DURATION**FY2023 to FY2027****STRATEGIC OUTCOMES****Caring, Cohesive and Resilient Society****FUNDING****\$1,050,000****KEY PARTNER****National Arts Council (NAC),
Institute of Technical
Education (ITE)****PROGRAMME PARTICIPANTS****ITE students****IMPLEMENTATION**

In FY2023, the Arts Grant enabled ITE students from across three colleges to experience diverse arts programmes by supporting the purchase of programmes on the NAC-AEP Directory⁴ and Public Arts programmes⁵ presented by local and foreign arts groups. As a result, over 700 arts programmes were made available to ITE students.

By strengthening education in homegrown arts, we foster national identity and enhance industry exploration and relevance.

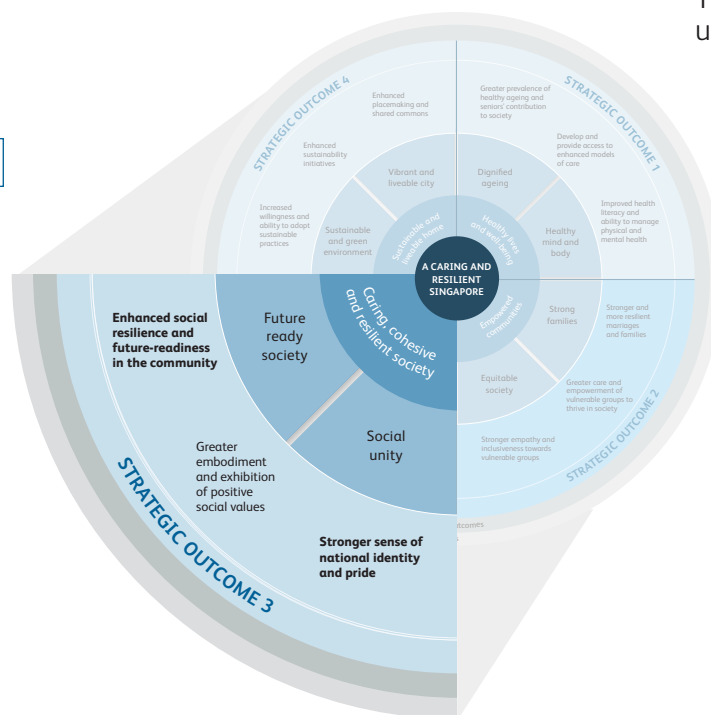
DESIRED IMPACT

The Arts Grant for ITE Colleges aims to bring about the following for ITE students:

- Increased access to arts education programmes
- Greater appreciation of the arts in Singapore
- Increased knowledge and/or skills in the art form
- Improved larger educational outcomes (e.g. critical thinking, collaboration, creativity, social-emotional skills)

These map towards long-term outcomes under our Strategic Outcome 3:

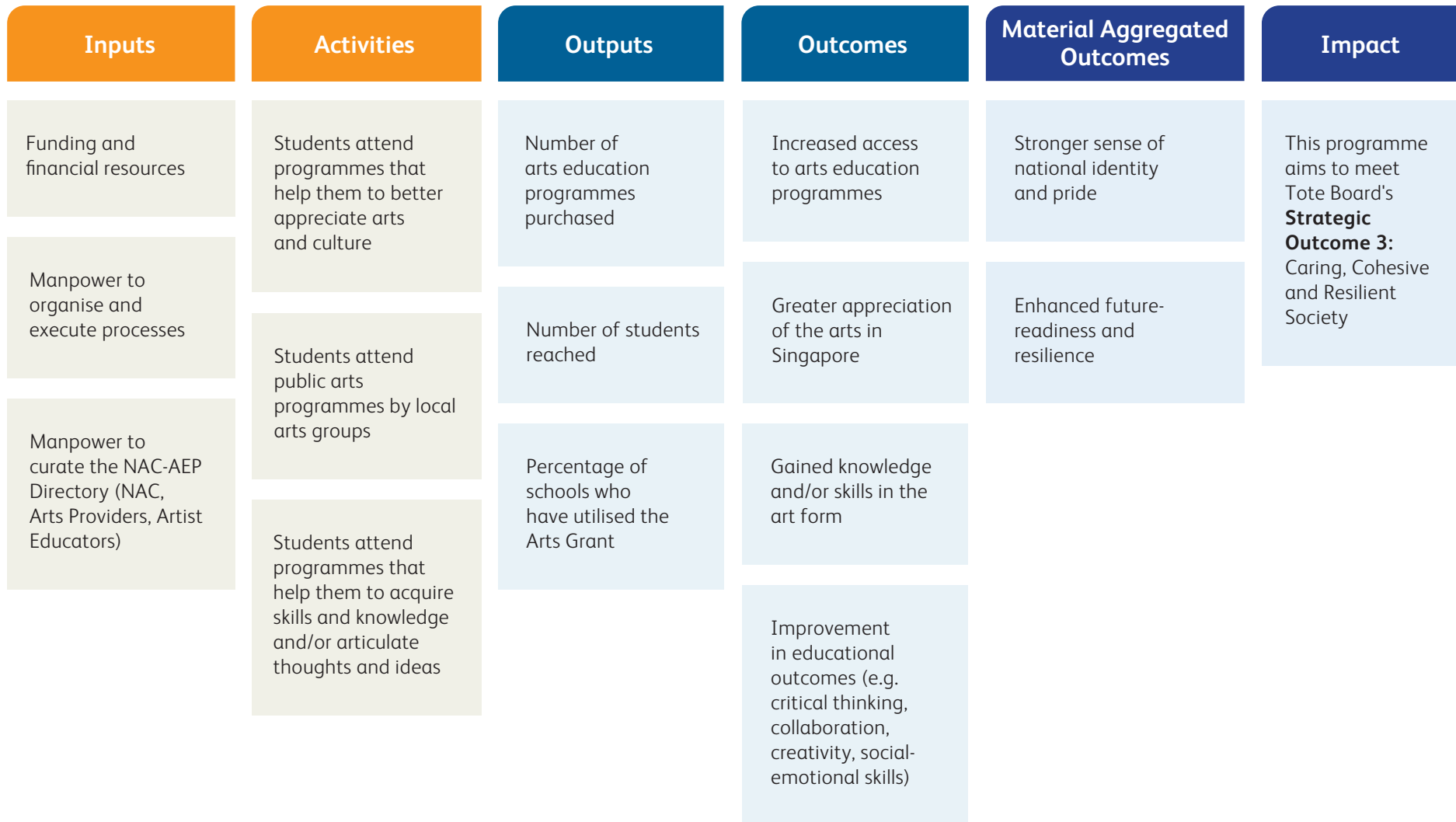
- Stronger sense of national identity and pride
- Enhanced social resilience and future-readiness in the community



⁴ The National Arts Council-Arts Education Programme (NAC-AEP) Directory lists endorsed programmes that are assessed by the NAC Education Unit in consultation with an expert panel. It currently has more than 1,400 arts programmes by over 300 artists and arts groups across six different art forms – Dance, Music, Theatre, Literary Arts, Visual Arts and Digital Media.

⁵ More than 270 Public Arts programmes were purchased by mainstream (includes Government, Government-aided, Independent and Independent Specialised schools) and ITE schools in FY2023.

Theory of Change Illustrating the Desired Impact and Outcomes of the Arts Grant for ITE Colleges



Impact and Outcomes

The data indicates that ITE has exceeded its targets. This reflects the programme's strong alignment with the needs of the student population and validates the programme's continued relevance.

	FY2023 Target	FY2023 Achieved	Increase
% students who indicated that engaging in the arts contributed to personal/skills development	50%	97.8%	+47.8%
% of students who expressed interest to participate in more and/or different arts activities	70%	93.6%	+23.6%
% of students who have increased awareness of the art form	80%	97.2%	+17.2%
% students who expressed interest to continue arts engagement after graduation	40%	88.8%	+48.8%

A Journey Towards Lasting Social Change

MEASURING THE IMPACT OF THE ENABLING LIVES INITIATIVE GRANT



Click to view video or scan QR code

How do we know if our programmes are truly making a difference? For Tote Board and SG Enable, measuring impact has been a crucial part of our journey with the Enabling Lives Initiative (ELI), a grant that has transformed support for persons with disabilities since 2014.

The partnership has demonstrated remarkable results: over \$30 million was committed across two ELI tranches, supporting more than 70 projects that have benefitted over 20,000 persons with disabilities and their caregivers. Beyond the numbers, the real success lies in the outcomes – from improved psychological well-being to enhanced life skills for persons with disabilities, and increased confidence among caregivers in providing support. Watch the video to learn how ELI is creating lasting change through evidence-based approaches to disability support.

Better Communities Everyday



Through the KeyStart Home Ownership Programme by South Central Community Family Service Centre (SCC), Ho Boon Cheng (left) achieved his dream of owning a two-room HDB flat. He is pictured here with Cheng Zhi Wei, a Home Ownership Specialist from SCC.

From Isolation to Inclusion

Once too frightened to open her door, Mdm Tan Lian Cheng now visits her local Active Ageing Centre daily. A network of helping hands enabled by the Tote Board Better Health Fund ensures she receives holistic care.

“I didn’t trust anyone,” Mdm Tan says. “I didn’t want to open my door or talk to people. Whenever I heard voices, I would be scared and stuff cotton wool in my ears to block out the noise.”

Concerned for her safety after repeated unsuccessful visits, the Silver Generation Office and Fei Yue Active Ageing Centre (Bukit Batok) alerted the police in July 2024. Officers found her frightened but unharmed in her flat. The very next morning, Mdm Tan, 75, appeared

at the Fei Yue Active Ageing Centre (FYAAC) located just downstairs — with a note the team had slipped under her door the day before.

Support to Effect Change

To help her to feel more secure, Fei Yue staff introduced a unique code phrase for her to identify them on future visits.

Mdm Tan now receives support through the **Communities of Care** (CoC) initiative led by

the Agency for Integrated Care (AIC) and supported by the **Tote Board Better Health Fund** (formerly Tote Board Community Health Fund), a seed fund for social service agencies or non-profit organisations to pilot innovative programmes for the community care sector.

Mdm Tan’s care now involves a network of community and healthcare partners:

- FYAAC: coordinates care and provides social support
- Ng Teng Fong General Hospital: coordinates multidisciplinary care and financial assistance
- Primary Care Network doctors: monitor chronic conditions
- St Luke’s Hospital: conducts health assessments and home visits
- Singapore Anglican Community Services: manages medical appointments and follow-up care
- People’s Association: assisted with repairs such as repairing the door lock and installing new wires and cables



Mdm Tan Lian Cheng (left) says she “has less worries” now, because of the help from Fei Yue staff. For instance, she can get letters read and translated for her by centre staff Angela Lee (right).

Among the challenges faced by the FYAAC team while reaching out to Mdm Tan, says Ng Ling Yin, Team Lead, was her reluctance to accept assistance. Overcoming this required persistent effort — gentle persuasion, constant encouragement and physical accompaniment.

Mdm Tan now visits Fei Yue every day. Here, she partakes in communal meals, plays ball games or cheers other participants, and most importantly, engages joyfully with the centre's staff and volunteers.

A Model of Care for Seniors Who Need Help

Ling Yin credits the integrated support system for Mdm Tan's significant progress. "While we provide social support, addressing seniors' medical needs and living conditions requires close collaboration with healthcare and community partners."

This holistic long-term care approach underlines the CoC model. "When multiple partners work together and create a network of support, our

seniors can access the care services they need more easily. When care providers collaborate, they are able to tap on each other's strengths and build a better community for their seniors," says Angeline Thia, Deputy Director from AIC, and lead for the CoC initiative.

"Funding support by Tote Board has been instrumental too. It opened doors to more partnerships and collaboration, enabling community and healthcare partners to meet their seniors' diverse needs more effectively."

For Mdm Tan, this comprehensive support network has made a tangible difference in her life. The woman who once refused to open her door now actively engages with her community.

"Fei Yue helps me a lot," says Mdm Tan. "They remind me to go for my medical appointments, read letters for me, ensure I take my medication, and even give me haircuts occasionally. I feel more energetic and confident. Life is better now."



Mdm Tan Lian Cheng (middle) joins other seniors in her favourite ball game activity at Fei Yue Active Ageing Centre.



Watch how Mdm Pornthip Setsophonphong, 64, also benefits from Communities of Care

Healthier Lives, One Bite at a Time

The **Movements for Health Fund**, jointly established by Tote Board and the Ministry of Health, champions an holistic approach to wellness. The Fund supports community programmes that enhance access to preventive health services, from public health education to care integration and innovative health models.

One such initiative is **Project P.E.E.R** (Play, Eat, Exercise, and Rest), run by Filos Community Services, which guides families towards healthier lifestyle habits. The programme has already sparked positive changes in many participating households. For instance, after attending Parent Plus workshops under Project P.E.E.R, one mother, Theresa Bose, changed her family's eating habits by reducing sugar and salt intake, incorporating more vegetables, and making smart ingredient substitutions like replacing coconut milk with yoghurt. From watching her in the kitchen, her son Kyle Raveen also developed a newfound interest in cooking, turning meal preparation into valuable family bonding time.

Through Tote Board's Movements for Health Fund, communities across Singapore have access to vital health resources, enabling families to make healthier food choices and embrace sustainable wellness habits in their daily lives.

The push for better health extends to schools as well. Celine Koh, Chairperson of Deyi Secondary School's Parent Support Group, found clarity amid the overwhelming sea of online health information through NHG Population Health's (NHG PopHealth) Healthy Cooking workshop. The positive experience moved her to involve her teenage children in meal planning, fostering their independence in making healthier choices.



Through Project P.E.E.R, Theresa's sons Kris, 9 (left) and Kyle, 11 (right) developed healthier eating and lifestyle habits. They also keep fit with swimming lessons as well as regular soccer sessions in school.



Celine Koh (fourth from left) joined other parents at NHG's Healthy Cooking workshop, where they learned to prepare nutritious meals and make small changes towards healthy eating for their families.
Photo credit: NHG Health

School canteen vendors have also embraced this health-conscious movement, working alongside NHG PopHealth to refresh their menus. The response has been encouraging, with students choosing healthier meals after vendors adjusted flavours while maintaining taste appeal. This collaboration ensures that nutritious food remains appealing to young palates while meeting health standards.

The Key to a New Start

After 14 years in rental housing, taxi driver Ho Boon Cheng and his family finally own a home. Through KeyStart, supported by Tote Board, they have a foundation for a more secure future.

For Ho Boon Cheng and his wife Ngo Thi Thanh Thuy, the journey towards home ownership has been fraught with challenges — and they had very nearly given up hope.

The couple has been living in a rental flat in Henderson Road with their only son, Eden.

Boon Cheng, 56, works as a self-employed taxi driver while his wife, 51, works full-time as an assistant at a hawker centre. The couple has worked hard to provide for their son, 14, who is diagnosed with mild autism.

Even with Boon Cheng's hard work, his income fluctuates due to the nature of work as a taxi driver. Hence, the family had to manage their finances carefully to save up for a flat.

In December 2020, the couple took a leap of faith and applied for a Build-To-Order (BTO) flat. It would be a home they could finally call their own.

It was not easy, but with consistent employment, financial discipline and support from the KeyStart Home Ownership Programme, they collected the keys earlier this year to a two-room HDB flat at Canberra.

A Place to Call Home

South Central Community Family Service Centre started the **KeyStart Home Ownership Programme** in 2017, enabling low-income families living in public rental flats to achieve home ownership, a critical foundation for long-term social mobility and a more secure future.

Tote Board's support from 2024 enabled the scale-up of KeyStart to benefit more families.

Through KeyStart, eligible families are guided by Home Ownership Specialists through the application process, including navigating housing loans and grants, and advice on budgeting. For families facing financial shortfalls, KeyStart offers additional support through the Access Fund, which provides up to \$20,000 to bridge the gap during the home purchase. The Basic Habitation Fund also covers essential renovation works and fittings such as



After years of saving up for a home, Ho Boon Cheng and his family finally have a place to call their own.



Boon Cheng shows Zhi Wei around their new home. The family is happy with having a bigger kitchen, as well as more space for furniture.

window grilles, kitchen cabinets and lights — so families can settle in smoothly.

“My wife was very happy when she first opened the door and entered the flat. She said, ‘Oh, this is the first time I have a home’. I was less emotional; it’s good to have a home where my family can live comfortably now,” says Boon Cheng.

Future Forward

Cheng Zhi Wei, the Home Ownership Specialist who partnered with the Ho family in their KeyStart journey, felt a keen sense of satisfaction at seeing their dream come true: “They felt overwhelmed in the beginning, especially since they were not digitally savvy. For instance, they had to make multiple trips to our office as they were unsure about what documents to submit and how to submit them. But all these never deterred them. When they got their flat after a year, I was really happy for them!”

More than 300 families have benefitted from the KeyStart Programme thus far.

Like the Hos, these families now do not have to worry about securing a roof over their heads, and can start to build a better future for themselves and their children.



Building Disability-Inclusive Workplaces

Tote Board's support of the Enabling Academy's Enabling Skills and Competencies Framework ensures that persons with disabilities can look forward to a meaningful career and independent living.

"When I first started working in the late 90s, it was hard to even apply for a job," says Adrian Yap, who was born deaf.

Adrian now works as a data analyst at Standard Chartered Singapore, which was among the earliest organisations to adopt the **Enabling Skills and Competencies Framework** (ESCF).

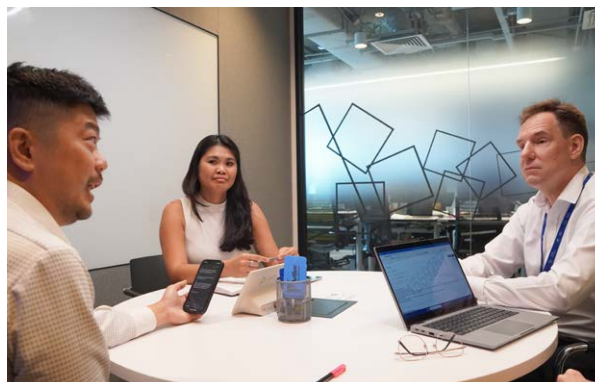
The ESCF identifies the essential key skills needed by persons with disabilities across their life stages, while also enabling their caregivers, employers and sector professionals to support them for employment and independent living.

"The ESCF has been a great guide in helping me navigate and grow in my role. I have great support from my employer which uses the framework to develop even more inclusive work culture and practices," Adrian shares.

For employers who adopt the ESCF, they take a proactive step to familiarise themselves with the needs of employees with disabilities, and put measures in place to ensure they are included, cared for, and empowered to contribute fully

at work. Standard Chartered, for example, provides disability awareness online training for all employees. They have also introduced resources such as assistive technologies to better support employees like Adrian.

"The ESCF is central to building a more inclusive Singapore. By fostering a shared language of



With accommodation, Adrian is able to better communicate with his colleagues and contribute meaningfully to collaborative team efforts. In this face-to-face meeting, Adrian uses voice-to-text assistance to participate in the discussion.

inclusion and lifelong learning, the framework encourages mindset shifts and a more inclusive workplace," says Nirmala Palaysamy, Director of SG Enable's Enabling Academy.

As at May 2025, 145 employers have adopted the ESCF.



For online meetings, live captioning tools are used so that Adrian can follow along as quickly as his peers.



Hitting All the Right Notes

Music can be enjoyed anywhere, whether in a concert hall or a public hospital. The Singapore Symphony Orchestra (SSO), since its founding in 1979, has not only earned global renown for its performances but also praise at home through outreach endeavours in the community. With support from Tote Board as its Patron Sponsor, SSO has expanded beyond concert halls to make music accessible to diverse audiences across Singapore.

A significant milestone was the **SSO x Woodlands Health Campus initiative**. On 14 November 2024, a string quartet captivated an audience of nearly 170 hospital staff, patients, as well as visitors at Woodlands Health, with a repertoire of familiar favourites and uplifting pieces. This collaboration brings the transformative power of music into a community healthcare setting, creating meaningful connections between musicians and the community while bringing joy and comfort to those who need it most.

Such performances incorporate Social-Emotional Learning (SEL) elements, enabling audiences to explore and process their emotions through music — an approach that contributes to better mental well-being. For the musicians,

Through Tote Board's funding, the Singapore Symphony Orchestra brings the healing power of music beyond concert halls into community spaces — even in a healthcare campus — to connect people and uplift spirits.

these sessions also offer unique opportunities to contribute and conceptualise programming ideas. Playing their music in different contexts allows them to connect more intimately with the audience. The response has been heartening, with many listeners expressing how the music resonated with them on a personal level.

Following the success of the initial performance, a second session of SSO x Woodlands Health Campus took place on 11 July 2025. More of these performances are being planned, to create shared memories and bring people together through the universal language of music.



SSO musicians delight patients, staff and visitors at Woodlands Health Campus with familiar favourites at their first public performance in a community healthcare setting.

Photo credit: SSO

Game On

Launched in 2023 by SportCares, the philanthropic arm of Sport Singapore, **Let's Sepak** uses sepak takraw to bring youths together — particularly those in need or with special needs. Beyond learning the sport, participants develop character, leadership and confidence through the programme, which is supported by the **Sporting Singapore Fund**.

One of its earliest participants is Nur Irfan Nur 'Alam, 14, an inquisitive and determined youth with autism and a mild intellectual disability.

"I like to play sepak takraw because it's fun," says Irfan. "It helps me stay healthy and fit. I come to training to build up my stamina, discipline and confidence. I'm not very good at it, but I enjoy practising dribbling and passing the ball with my best friend Iskandar."

Reaching out to youths aged 13 to 21, the programme is guided by the HEARTS framework — a structured approach to community sport and social development that instils values like respect, integrity, discipline, empathy and resilience, both on and off the pitch.

"When Irfan first joined, he was shy and unsure of himself," recalls Mr Roslan, Irfan's coach and mentor. "He didn't know how to interact with others and kept saying he couldn't play. I knew

Tote Board's Sporting Singapore Fund supports SportCares in leveraging sport to provide access and opportunities for vulnerable communities.

I had to be patient and let him come round at his own pace."

Over time, with consistent support and encouragement from his teammates and coaches, Irfan opened up. He started making friends, became more sociable, and even pursued new interests, such as joining a Malay cultural group and learning to play a traditional percussion instrument.

With volunteerism being an integral feature of Let's Sepak, participants like Irfan are also encouraged to give back through Team Nila, SportCares events, or other community projects. Irfan has volunteered at events such as Play Inclusive, SportCares Children's Day Out, and SportCares Sports Camp.

Irfan's growing confidence also led to his being selected as a SportCares Youth Instructor from December 2025. In this role, he will assist coaches in a weekly multi-sport programme, helping to train children and youth in activities such as swimming, running and cycling.

One of Irfan's greatest supporters is his father Nur 'Alam Bin Hamid. "The Let's Sepak programme has given Irfan both time and space to develop his skill and character, and build relationships with others," he says.

Since its launch, Let's Sepak has reached more than 150 participants and conducted over 250 training sessions islandwide. Two of its participants are now certified SportCares Youth Instructors — mentoring others and paying it forward.

"I want to tell other youths: never give up," Irfan says. "I almost quit on my first day, but I kept going. I practised — and slowly, I got better and healthier."



Irfan (left) was diagnosed with autism during his pre-school years. His father raises him like a regular child and lets coaches like Mr Roslan (right) work directly with his son.



Sixty and Stronger

From aiding our neighbours during the 2004 tsunami to celebrating Olympic glory in 2016, Singaporeans have shown time and again how we rise to defining moments. These remarkable chapters come alive in **“Once Upon a Tide: Singapore’s Journey from Settlement to Global City”**, a landmark exhibition at the National Museum of Singapore, supported by Tote Board for SG60.

Through more than 350 artefacts, precious objects and personal stories, the exhibition chronicles our nation’s transformation from bustling port to global powerhouse. It is open to the public till 9 October 2026.

One of the exhibits is an armband with the Singapore flag. It was worn by Dr Ang Seng Bin, a civilian volunteer with the Flying Eagle Tsunami Relief Operation launched in response to the 2004 Boxing Day tsunami in Indonesia. The catastrophe claimed the lives of more than 228,000 people in 15 countries⁶.

A family physician and senior consultant at KK Women’s and Children’s Hospital, and Board Member of Tote Board, Dr Ang was in Penang when the tsunami struck. Upon learning that a village nearby was affected, he offered his assistance. “That close brush with tragedy

Supported by Tote Board as part of SG60, the “Once Upon a Tide: Singapore’s Journey from Settlement to Global City” exhibition brings visitors on a voyage through the ebbs and flows of Singapore’s transformation from a bustling port to a global powerhouse.



“Once Upon a Tide” features more than 350 artefacts that span centuries of history to present-day Singapore.
Photo credit: National Heritage Board (NHB)

compelled me to volunteer — I felt that having been spared, I had a responsibility to help,” he shares.

Several weeks later, Dr Ang found himself in Banda Aceh, tending to more than 300 patients each day, handling their primary care needs from minor injuries to common illnesses.

“What left the deepest impression on me were the children in the camps. Despite the devastation, they made the most of their

circumstances and deeply appreciated our help,” Dr Ang says.

“Being part of this relief mission was a privilege. It opened my eyes to how medical care can be delivered with limited resources. The resilience of the people in Aceh, and their determination to rebuild their lives, was truly humbling.”

“The 20th anniversary of this disaster has brought back many memories. So when I heard about the exhibition, I offered my

⁶ Source: <https://www.britannica.com/event/Indian-Ocean-tsunami-of-2004>

armband from the deployment,” Dr Ang adds. “My contribution was simply part of something much bigger. I was just one among tens of thousands of Singaporeans who stepped up to help our neighbours.”

Another item on display at the exhibition is a pair of Mizuno GX Sonic III technical suit worn by Joseph Schooling when he brought home Singapore’s first-ever Olympic gold medal in the Men’s 100m Butterfly final at the Rio Olympics on 12 August 2016.

Says Schooling, who is also a Tote Board Grant Approval Committee Member, “that moment in Rio wasn’t just about me — it was about Singapore. The race symbolised years of collective sacrifice, belief and resilience. By donating the technical suit, I wanted to preserve that moment as part of Singapore’s national story.”

Schooling has since retired from competitive swimming but his desire to excel continues to burn bright. “Singapore may be small in size, but we have a deep grit and pride. There is this unrelenting drive to rise. I wanted the next generation to feel inspired to chase their own versions of ‘gold’, whether in sport, business or service.”

Other highlights at the exhibition include ‘Moving House: A Story of the Singapore Turf Club and Redevelopment in Singapore’, which looks at the rich legacy and heritage of the Singapore Turf Club, interwoven into the broader narrative of Singapore’s urban transformation. The facility is slated to close by FY2026.

WE ARE PART OF THESE SG60 CELEBRATIONS IN 2025 TOO



18 JANUARY:

Community Chest Fudai

Now in its 12th year, this Lunar New Year initiative rallied over 1,300 volunteers to pack and deliver more than 8,000 prosperity bags to seniors and lower-income families.

7 TO 8 FEBRUARY:

Chingay 2025

A vibrant spectacle of over 4,000 performers, this year’s theme of “Joy” with food-inspired floats and dazzling costumes celebrated Singapore’s cultural richness.

APRIL 2025 TO MARCH 2026:

Project Citizens: The First Million

This initiative honours Singapore’s founding generation by capturing their stories through pop-ups, intergenerational dialogues, and a multiculturalism-focused exhibition.

24 TO 26 JUNE:

International Conference on Cohesive Societies (ICCS) 2025

In its third edition, ICCS 2025 adopted the theme “Cohesive Societies, Resilient Futures” to convene global thought leaders, policymakers and youth who exchanged ideas and inspired action on building cohesive and resilient multicultural societies.

JULY TO AUGUST:

GetActive! SG

This national movement brought Singaporeans together through inclusive sports and activities for all ages and abilities in the lead-up to National Day.

3 AUGUST:

Istana Open House (President’s Challenge)

This was a special National Day edition that invited the public to explore the Istana grounds, enjoy cultural performances and support the President’s Challenge through tours, activities and charity merchandise.

9 AUGUST:

National Day Parade

The special SG60 Parade commemorated our nation’s birthday with festivities at the Padang that featured aerial displays, fireworks and a mobile column, with celebrations extending to Marina Bay and the heartlands.

21 TO 27 SEPTEMBER:

World Para Swimming Championships 2025

Held in Asia for the first time, the tournament brought together para swimmers from over 60 nations in a showcase of inclusivity. To raise awareness for para sports and promote inclusion, we supported community activities to engage schools, spectators and the Singapore public, including complimentary tickets for Singaporeans to the sporting event.

26 AUGUST TO 31 DECEMBER

SG60 Heart&Soul Experience - Windows of Time Campaign

Part of the Heart&Soul Experience, Windows of Time photo booths invite Singaporeans to take photos celebrating our shared journey, with Tote Board and Singapore Pools pledging \$1 per photo (up to \$500,000) to support four charities that champion mental wellness.



Dr Ang Seng Bin, who donated his armband from the Flying Eagle Tsunami Relief Operation, describes his contribution as “part of something much bigger”.

Photo credit: NHB



By donating his technical suit from his Olympic gold medal-winning race, Joseph Schooling wanted to preserve that moment in Singapore’s national story.

Photo credit: NHB



On loan from the Singapore Turf Club, the Singapore Derby Shield (1896) and Singapore Gold Cup (2013) represent Singapore’s rich horse racing heritage.

Staying Cool: Building a More Resilient Singapore Together

Tote Board is funding a study led by the Lee Kuan Yew Centre for Innovative Cities (LKYCIC) at the Singapore University of Technology and Design (SUTD) and the Human Potential Translational Research Programme at the National University of Singapore, pioneering a community-driven approach for enhancing heat resilience in vulnerable communities.

To better understand the everyday impact from urban heat, an empirical study lasting 14 days is currently being conducted in 50 households in rental HDB flats.

This research is led by Dr Samuel Chng from SUTD LKYCIC, who shares, “What makes this initiative impactful is its focus on co-creating financially, environmentally and behaviourally sustainable solutions with the community. We’re not just studying the problem – our

As we face projections of even warmer days ahead – up to 189 days of 35-degree Celsius temperatures by 2050 according to Singapore’s Third National Climate Change Study – a Tote Board-supported project engages the community to co-curate solutions for heat mitigation.



Researchers and students employ temperature sensors and data analytics to analyse indoor airflow and thermal conditions in rental homes.



Besides questionnaires, participants also complete a thermal reflection diary for insights into how they adapt to heat daily. A wrist-based wearable provides physiological data such as heart rate, skin temperature, activity patterns and sleep quality.



Using a handheld weather station and a 360-degree camera, the team records information such as temperature, wind speed, humidity and home layout, as well as how each household adapts to the heat.



The research team co-creates with households and community groups to design simple, affordable solutions suitable for lower-income households. For example, in this flat, the cupboard was used as partition for privacy but blocked airflow in the room. Rearranging the cupboard and installing a lower, porous divider would allow better ventilation while preserving privacy.

researchers and students work alongside families and communities to develop tailored solutions that improve homes, enhance comfort and meet the needs of families and specific circumstances. Ultimately, we are building resilience to heat for those most at risk.”

“It can be as simple as redesigning their living space for better airflow or installing heat-reflective window treatments that maintain privacy while keeping homes cooler,” he adds.

The research team is working with community groups such as Fei Yue Community Services, New Hope Community Services and Singapore Children’s Society as well as residents on sustainable, scalable solutions that help residents stay cool while keeping energy use low. This collaborative approach to enhance resilience to heat serves as a model that can benefit more communities across Singapore.

“It can be as simple as redesigning their living space for better airflow or installing heat-reflective window treatments that maintain privacy while keeping homes cooler.”

Better Partners Everyday

Tote Board partnered Singapore Pools for Community with A Heart, to support inclusive sports for persons with disabilities. The campaign, launched during the Paralympic Fiesta in May 2024, raised \$500,000.



Photo credit: Singapore Pools

Singapore Pools

Responsible Gambling Awareness Week

The Responsible Gambling Awareness Week (RGAW) 2024 was held from 17 to 27 October, with the theme “Are You Aware of Responsible Gambling Tools?”. In collaboration with the National Council on Problem Gambling, Singapore Pools organised outreach roadshows at 12 outlets to encourage responsible play and provide customers with practical tips on betting with care. Customers participated in interactive tabletop games designed to reinforce responsible gambling principles and completed a self-assessment quiz to better understand and manage their betting behaviours.

There were also collaterals that encouraged customers to stay in control and better understand healthy habits as well as the potential risks of their betting behaviour.

Singapore Pools also refreshed its Safer Play microsite in October 2024 as part of its

Singapore Pools continues to advance its strategic vision of fostering a responsible gaming environment while uplifting communities. Through purposeful partnerships, innovative initiatives and capability development, the organisation reinforces its role as a trusted community partner. From responsible gaming to active staff volunteerism and community giving, Singapore Pools supports the Tote Board Group’s commitment to creating a Better Everyday for all.



Customers participating in interactive games at our Responsible Gambling Awareness Week 2024 roadshow, learning practical tips on betting with care and staying in control.

continuous efforts in customer education and to provide customers with easy access to help resources. Here, customers can learn more about Safer Play tips, the truth behind common

gambling myths, and access Safer Play tools to help them make positive changes to their betting behaviours.

Community Giving and Outreach

iShine Cloud

iShine Cloud, the charitable arm of Singapore Pools, offers an integrated and cost-effective suite of cloud-based IT solutions tailored specifically to the charity sector. Leveraging Singapore Pools' infrastructure and technical expertise, iShine Cloud drives digital transformation by enhancing operational efficiency, governance and productivity — enabling charities to allocate more resources directly to their beneficiaries.

Launch of Enhanced Virtual Desktop Infrastructure (VDI) Platform – Digital Workspace

In October 2024, iShine Cloud rolled out the Digital Workspace. Purpose-built to deliver improved performance, security and user



iShine Cloud's workshops unite charity leaders and government stakeholders to drive digital transformation and collaboration across the sector.

experience, the Digital Workspace offers faster load times, reduced latency and enhanced responsiveness. Equipped with enterprise-grade security features, the platform ensures robust protection across all endpoints. Over 2,200 users from 37 charity organisations have successfully migrated to this enhanced platform.

iShine Cloud Convenes Sector-Wide Effort to Shape a Shared Digital Future

In early 2025, iShine Cloud convened a series of three workshops, bringing together over 30 charity sector CEOs and key government stakeholders as part of the Charity Convening Group. These sessions addressed critical challenges within the sector and laid the groundwork for greater clarity, alignment and momentum toward a unified digital vision.

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 2025, over 2,400 learning places have been extended to 56 participating organisations. The Academy also coaches non-profit organisations on process automation, resulting in 29 digitalisation projects.



Singapore Pools Academy continues to support professional development through the Certificate in Business Digitalisation and Transformation, benefitting participants from various non-profit organisations.

Building upon the Memorandum of Understanding established with the Singapore Institute of Technology in March 2024, the Academy provided supplementary financial assistance to 26 professionals from 16 non-profit organisations. These individuals participated in two cohorts of the Certificate in Business Digitalisation and Transformation course. The certificate course focused on developing competencies in digital transformation through workshops on generative artificial intelligence, cognitive automation and analytics, as well as data storytelling for business, addressing the evolving challenges within the digital economy.

Football With A Heart

The 2024 edition of Singapore Pools Football With A Heart (FWAH) grew into a dynamic two-day event in its ninth edition. The event was co-organised with People's Association, Football Association of Singapore, Sport Singapore and in partnership with Tote Board and venue partner Singapore Sports Hub. It garnered a record-breaking \$1.25 million which was channelled to five beneficiaries – ART:DIS, iShine Cloud Limited, Loving Heart Multi-Service Centre, SportCares and TOUCH Community Services.

A total of 53 corporate teams, along with 42 youth and 70 children's teams, grassroots advisers, local para-athletes, media personalities, and former national football players, participated in various tournaments and charity matches.

The second day was marked by a children's tournament celebrating the 20th anniversary of the PAssion Community Football programme organised by the People's Association Community Sports Network. Featuring children's



Guest of Honour, Minister for Transport and Second Minister for Finance, Mr Chee Hong Tat, Class95 media personalities and the Singapore National Paralympic Council team hit the pitch for a good cause.

football clinics led by Football Association of Singapore coaches, the charity match on Day Two also saw Team Parliamentarians pit against Singapore's football legends.

Launch of Casa Raudha Cares

Casa Raudha, a charity dedicated to helping individuals and families affected by domestic violence, has opened a centre at 26 New Upper Changi Road. The space is provided by Singapore Pools on a rent-free basis as part of its Community Housing Scheme. Under this scheme, selected second floor units at Singapore Pools outlets are offered to charities for their use as office spaces or operations. For Casa Raudha, this new space allows victims to go through safety assessments and get direct referrals in one location.



Then Deputy Prime Minister Mr Heng Swee Keat, Singapore Pools Chairman Mr Kai Nargolwala (fourth from left) and Chief Executive Officer Mr Lam Chee Weng (third from left), along with other stakeholders, officiated at the launch of the new Casa Raudha centre on 22 February 2025.

Photo credit: Casa Raudha

Creating Frozen Memories with Beneficiaries at Disney On Ice

Over 1,400 beneficiaries and low-income families from 18 charities and 34 grassroots organisations forged some magical memories

on ice at the Singapore Indoor Stadium on 20 March 2025, when Singapore Pools sponsored a Disney On Ice: Find Your Hero presentation. More than 60 Singapore Pools volunteers stepped forward to care for the beneficiaries.

Community With A Heart

The second Community With A Heart (CWAH) digital campaign was launched in conjunction with the Paralympic Fiesta event in May 2024.

The campaign was accessible via interactive screens at 17 Singapore Pools outlets and on mobile devices. For each virtual heart sent, Singapore Pools and Tote Board pledged \$2 to Community Chest to support inclusive sports for persons with disabilities. The campaign achieved its \$500,000 target four months ahead of schedule, and the funds raised benefitted six organisations, namely the Cerebral Palsy Alliance Singapore, Equestrian Federation of Singapore, Parabowls Singapore, Singapore Disability Sports Council, Singapore National Paralympic Council, and Special Olympics Singapore.



(Left to right) Community Chest Chairman, Mr Chew Sutat, Singapore Pools Chairman Mr Kai Nargolwala, Minister of State for Ministry of National Development and Ministry of Trade and Industry, Mr Alvin Tan, and Tote Board Senior Director, Mr Keith Ng, at the CWAH 2024 Cheque Presentation Ceremony.

Awards and Accolades

Community Chest Awards – Charity Platinum Award, Volunteer Partner Award and Enabler Award

Singapore Pools received three prestigious awards at the Community Chest Awards 2024:

- Charity Platinum Award for its sustained donations to the charity sector
- Volunteer Partner Award in recognition of its employees' dedication to community service
- Enabler Award for effectively leveraging its resources to support charitable organisations

Company of Good – 3 Hearts

Singapore Pools was conferred the Company of Good - 3 Hearts by the National Volunteer and Philanthropy Centre (NVPC), in recognition for its efforts to scale positive impact across various dimensions. This annual recognition also honours exemplary companies that engage partners and stakeholders in doing good.



Community Impact and Corporate Purpose

Besides providing contributions to Tote Board for the funding of impactful community causes, Singapore Pools creates meaningful impact by

leveraging its infrastructure, retail network, staff expertise and stakeholder partnerships to serve and engage the community.

Volunteerism

Singapore Pools volunteers have helped disadvantaged children, supported elderly persons, participated in environmental conservation practices, and organised fundraisers like Football with A Heart. Currently, staff volunteerism rate is at 53.7%, with over 7,500 volunteering hours to date.

BCA Green Mark Award

In 2024, the Singapore Pools Building achieved the Green Mark Platinum Award, the highest level of certification under the Green Mark Certification Scheme awarded by the Building and Construction Authority.

The building was certified Green Mark GoldPLUS in 2013, 2016, and 2022.

Some of the building's green and smart technology features include:

- Energy-efficient LED lights for offices and general areas
- Motion-detection lights in lift lobbies, staircases and toilets; lights switch off automatically when no motion is detected
- Light-sensitive lighting for areas along windows, with lights switching off automatically when lighting level is sufficient from natural sunlight

- Autonomous cleaning robots and smart toilet system to facilitate cleaning-on-demand
- Centralised air-conditioning system using chilled water
- Enhanced façade with double-glazed glass to reduce energy consumption for air-conditioning
- Smart Green Dashboard enabling real-time monitoring of sustainability metrics such as water and energy usage, solar, air quality and health metrics and benchmarking performance against targets

Innovation in Giving

Various non-monetary community initiatives have been introduced to add value to the community, including:

- Community Housing: over 28,000 sq ft of office space provided rent-free to social service organisations
- More than \$2.4 million provided in support of charities and community initiatives
- iShine Cloud: enabling digital solutions for charities
- Singapore Pools Academy: offering training for charity personnel skills upgrading

Singapore Turf Club

The Singapore Turf Club (STC) celebrated 182 years of horse racing heritage in Singapore on 5 October 2024 with the Grand Singapore Gold Cup (Grand SGC). The historic race meeting served as the culminating event of STC's homestretch celebrations and was a testament to the Club's illustrious legacy as the home of horse racing in Singapore. Speaker of Parliament Mr Seah Kian Peng was the Guest of Honour and presented prizes to the winners of the Grand SGC.



About 10,000 people attended the finale at the Kranji Racecourse, including members of the public with complimentary tickets, hospitality guests, and invited stakeholders from the Club's network of partners, tenants, and affiliates.



Commemorative Races Offering a Journey Through Time

RACE 1 WILLIAM HENRY MACLEOD READ CUP

1842 This race marked the Club's founding as the Singapore Sporting Club in 1842 by Scottish merchant William Henry Macleod Read, who introduced horse racing to Singapore.



Owner and trainer Kuah Cheng Tee (*fourth from right*) and jockey Bruno Queiroz (*fourth from left*), with prize presenter British High Commissioner to Singapore His Excellency Nikesh Mehta OBE (*second from left*).

RACE 2 COLONEL CUP

1843 This race is named after the horse that won Singapore's first race in 1843 – the \$150 Singapore Cup.

RACE 3 SINGAPORE TURF CLUB TROPHY

1924 Singapore Sporting Club changed its name to Singapore Turf Club in 1924 – marking a new era for the sport. The race was dedicated to all STC employees and named through an employee vote, celebrating their resilience, spirit of innovation, unity in purpose and quest for excellence.

RACE 4 YONG THAU YIN CUP

1948 This race celebrated Yong Thau Yin, the first local licensed to train horses and first local champion trainer, breaking the dominance of the Australians and British.

RACE 5 ABDUL MAWI CUP

1958 Singapore's first local jockey to win the Singapore Gold Cup, Abdul Mawi, was honoured with his namesake trophy in Race 5.



The Wild Chief emerged victorious in the Abdul Mawi Cup, with jockey Bruno Queiroz atop.

RACE 6 MAGDALENE TAN CUP

1994 Race 6 was dedicated to Singapore's first local female jockey Magdalene Tan with the Magdalene Tan Cup.



Owner and trainer Steven Burridge (*fourth from right*) and jockey Bernardo Pinheiro (*sixth from left*), with prize presenter Magdalene Tan (*fourth from left*).

RACE 7 RED NUMBERS CUP

1999 The Red Numbers Cup in Race 7 commemorated 'Red Numbers', an iconic art piece which greeted racegoers since 1999.

RACE 8 S.R. NATHAN CUP

2000 This race was dedicated to the late President of Singapore S.R. Nathan, who officially opened the state-of-the-art Kranji Racecourse on 4 March 2000 to a sold-out Grandstand.

RACE 9 ROCKET MAN CUP

2011 This race paid tribute to Singapore's most famous horse and the first and only Singapore-based galloper to win an International Group 1 race.

RACE 10 GRAND SINGAPORE GOLD CUP

2024 Inaugurated on 18 October 1924 at the Farrer Park Racecourse, Singapore Gold Cup was the jewel in the crown of the Singapore turf. The Grand Singapore Gold Cup honoured this centennial milestone.



Smart Bet Stable owner Eugene Lim (*fourth from right*), trainer David Kok (*third from right*), and jockey Muzi Yeni (*third from left*) with prize presenter and Guest of Honour, Speaker of the Parliament of Singapore Seah Kian Peng (*fourth from left*).

The Homestretch History in the Making



Visitors at the Capturing Our Beauty Photo Exhibition admired the winning photos on display.

Capturing Our Beauty

This initiative invited the community to capture the Club's rich heritage through three themes — architecture, flora and fauna, and racing experience.

From May to August 2024, STC hosted a series of Photo Walks for the public led by celebrated local photographers Aiksoon and Yik Keat. The popular sessions offered fresh perspectives of the Kranji Racecourse and were oversubscribed.

A Photo Competition, launched on 4 April 2024, drew over 200 entries before closing on 30 August 2024. Fifteen winning entries were

In the lead-up to the Grand Singapore Gold Cup, STC rolled out a series of programmes to commemorate its legacy.

selected by a judging panel comprising Aiksoon and Yik Keat alongside STC representatives. The winning photographs were showcased at the Grand Singapore Gold Cup race meeting on 5 October 2024.

Heritage Walk

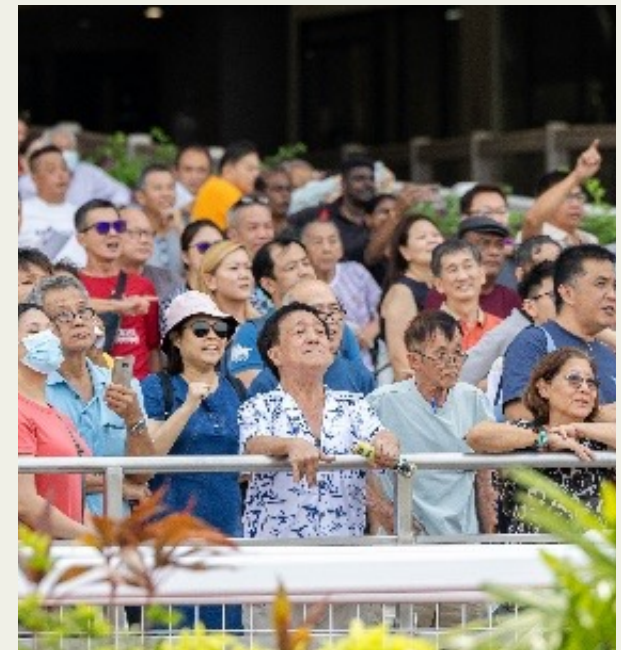
A Heritage Walk was organised in conjunction with historically significant feature races in 2024: Kranji Mile (18 May), Singapore Derby (21 July), Queen Elizabeth II Cup (7 September) and the Grand Singapore Gold Cup (5 October). Display panels along the walkways leading to the Grandstand highlighted key milestones of the four races.



Attendees on a journey through time at the Heritage Walk.

Free Admission to Historic Feature Races

As a gesture of gratitude to patrons, STC offered complimentary Grandstand Level 1 tickets to the Singapore Derby (21 July 2024), Queen Elizabeth II Cup (7 September 2024) and Grand Singapore Gold Cup (5 October 2024) race meetings.



Spectators eagerly watched the races unfold at the Singapore Derby race meeting.

Engaging with the Community

As part of its homestretch activities, STC remained committed to championing community causes and fostering a culture of giving through purposeful partnerships. Throughout the year, the Club worked alongside community partners and members of the public to support initiatives that celebrated inclusivity and promoted social cohesion.

Down Memory Lane at the Races

STC welcomed three groups in 2024 for a special day at the races – complete with exclusive access to the Trophy Lounge and a nostalgic experience down memory lane.



St John's Home for Elderly Persons

Forty residents and their caregivers from St. John's Home for Elderly Persons caught the action of the Stewards' Cup race meeting on 30 June 2024.



St Luke's ElderCare Active Ageing Centre

On 1 September 2024, the Club hosted over 70 active agers and caregivers from St Luke's ElderCare for an exhilarating day of live horse racing.

Photo credit: St Luke's ElderCare Active Ageing Centre



Tanjong Pagar and Tiong Bahru Senior Activity Committees

STC partnered with the Tanjong Pagar and Tiong Bahru Senior Activity Committees to host 40 seniors at the Queen Elizabeth II Cup race meeting on 7 September 2024.

Our Corporate Governance

The Tote Board Group, which includes Tote Board, Singapore Pools and Singapore Turf Club, 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, 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.

The ARC also meets privately with the external and internal auditors at least once annually, or more frequently as deemed necessary.

CHAIRMAN

Mr Neo Sing Hwee

MEMBERS

BG Narayanan Letchumanan

(Till 31 December 2024)

Mr Nagaraj Sivaram

Mr T. Raja Kumar

(from 1 January 2025)

Ms Wan Mei Kit

Grant Approval Committee

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

CO-CHAIRS

A/Prof Ang Seng Bin

Mrs Penny Goh

MEMBERS

Ms Chong Yiun Lin

(from 1 Jan 2025)

Mr Clarence Yeo

Ms Grace Young

(from 1 Nov 2024)

Mr Joseph Schooling

(from 1 Nov 2024)

Ms Lee Huay Leng

Ms Loke Wai Yin

Dr Tan Poh Heng

Ms Yvonne Tham

(from 1 Nov 2024)

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

Mr Teo Jwee Liang

Accountability, Internal Controls and Risks

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 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.

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.

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.

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 Singapore Turf Club (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 exercises financial oversight of its subsidiaries through regular budget reviews and monitoring. This ensures robust financial governance, prudent resource management, and alignment with strategic objectives across the Group. Tote Board also carries out internal audit functions for its subsidiaries.

Our Financial Highlights

From the consolidated financial statements of the Tote Board Group (comprising Tote Board, Singapore Pools and Singapore Turf Club) for the financial year ended 31 March 2025.

Total Income \$3,705M

Betting and gaming activities
\$3,285M

Finance income
\$239M

Casino entry levy
\$139M

Other income
\$42M

In FY2024/25, Tote Board Group recorded \$3,705 million in income, an increase of 4% from \$3,566 million in FY2023/24. This growth is primarily attributed to higher sports betting turnover from more sporting events being offered, supported by stable lottery margins.

Out of this income, \$2,344 million is returned to Singapore and Singaporeans in the form of gambling duties and corporate tax, an increase of 2% from \$2,293 million in FY2023/24.

As an impact-driven grantmaker, Tote Board continues its broad-based funding to support programmes that uplift vulnerable groups, champion community well-being and encourage social cohesion. These include programmes in the areas of healthy living, community care, community, social, sports and arts, among others.

In FY2024/25, grant disbursements to grant partners amounted to \$568 million, an increase of 9% from \$522 million in FY2023/24. The yearly fluctuation is in line with variations in funding requests by grant partners and the cyclical nature of disbursements.

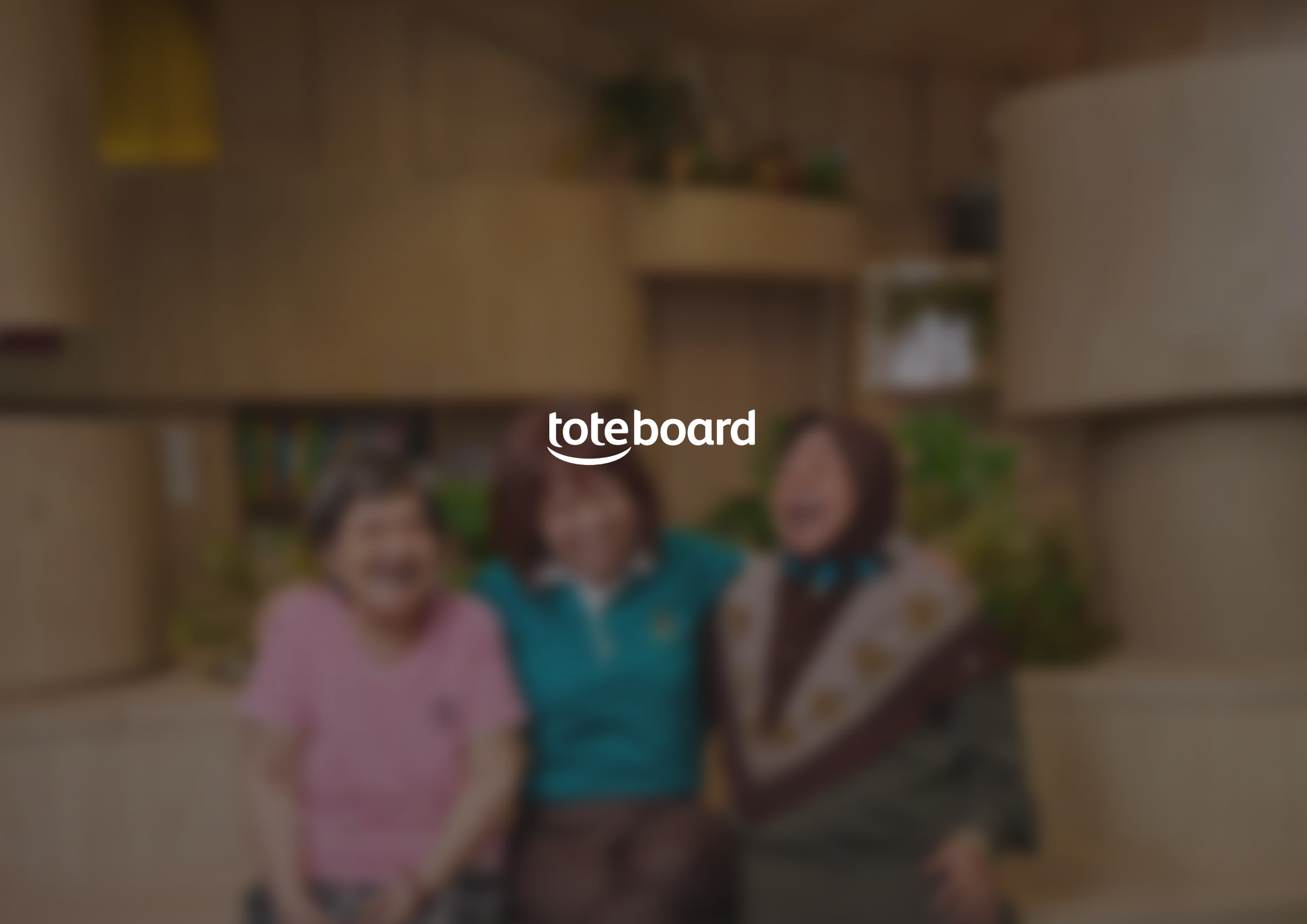
Total Expenditure \$3,404M

Gambling duties
\$2,221M

Corporate tax
\$123M

Group operating cost
\$492M

Grant disbursement
\$568M

A blurred photograph of three women standing outdoors in front of a building. The woman on the left is wearing a pink shirt, the woman in the middle is wearing a teal shirt, and the woman on the right is wearing a patterned shawl. The toteboard logo is centered over the image.

toteboard