SOUTH CENTRAL
COMMUNITY
FAMILY SERVICE CENTRE

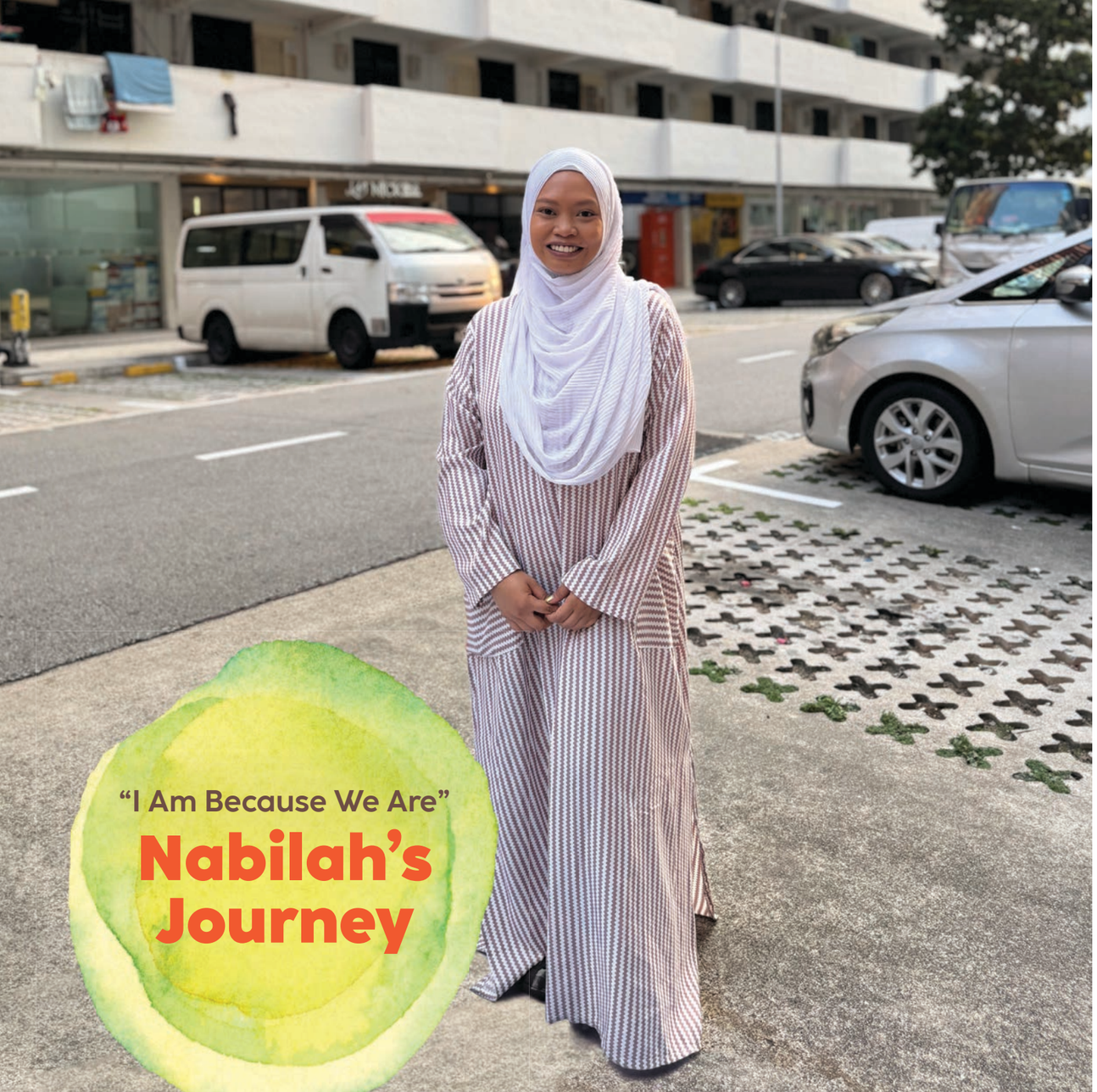


"I AM BECAUSE WE ARE"

ANNUAL REPORT FY2025/26

(1 APRIL 2025 TO 31 MARCH 2026)


“I AM
BECAUSE
WE ARE”



"I Am Because We Are"

Nabilah's Journey

"To have savings for rainy days. To have better time management. To have a job that I like. To own my own home."

- Nabilah, from her *Hey Mama!* vision board

In 2017, my husband Juma'at and I were referred to South Central Community Family Service Centre (SCC). Things were hard, money was tight, we were arguing a lot, and we had three young children to look after. There were questions about their school attendance, about childcare subsidies and about how we were parenting them at home. While these reflect the typical support that a family service centre provides, what happened after is not.

For four years, our social workers walked alongside us through the basics: getting our finances steady, easing the tension at home and keeping the kids in school. It helped, and I held on to that. But I hadn't yet realised how much more support could look like. That changed in 2022, when I was invited to join Hey Mama!, a community-led group for mothers started by SCC. I'd felt alone for a long time. In that group, I found other mothers who understood exactly what I was going through, and I picked up practical ways to manage my children and my household. It was not from a worker telling me what to do, but from other mothers and women living the same days and struggles as I was.

"For the first time, our family feels like we're moving forward, not just growing up together and doing the basics of life. We have a better sense of what we want for our future, even if it means moving slowly, as long as there's progress. I believe it has to start with us as parents, and showing our kids that we can get what we want if we work for it."

A year later, I took a step further. Instead of just attending Hey Mama! sessions, I started contributing as a Community Connector, in facilitating sessions and supporting alongside other mothers in the community. Through stepping up, I learnt that I am more capable than I believed myself to be, and grew more confident in starting things I would not have considered doing in the past.

"Hey Mama! has been a huge help for me. It helped me experience things I don't usually have the courage to do, and helped me realise not everything has to look a certain way. We can do it in our own comfort and confidence."

Somewhere in those conversations with other mothers, a new idea took root: Home ownership. Seeing other families make the leap, I started talking to my social worker about what it would take to get there by ourselves. By 2023, Juma'at had moved from ad hoc work into a full-time job as a Cleaner Supervisor, which gave us a more stable



Nabilah with Juma'at and their children, eight years into their journey with SCC

income to work with. In 2024, we were referred to SCC's Home Ownership vertical and applied for our first BTO (Build-To-Order) flat. Unfortunately, we were unable to select a unit due to ethnic quota restrictions. Around the same time, Juma'at was referred to the SCC Livelihood vertical, working towards a Class 3 driving licence that would come with a pay raise from his employer. We didn't stop there. In 2025, we reapplied for a flat under the Sale of Balance exercise, and this time we drew a positive queue number.

Our children are now in SCC's Growth Collective* programme, with extra academic and social-emotional learning support for our eldest, who completed his PSLE back in 2025. In April 2025, I returned to full-time work for the first time in years. I'm now deciding whether to go for a cleaning supervisor certification of my own.

"Owning our own home would be the biggest achievement for us. We'd have a better living space, room to gather and celebrate with our families, and make more memories. Our kids could bring friends over to study, or take turns having friends over to hang out."

The way SCC supports us has changed along the way too. Where my social worker once stepped in directly to manage crises, it now feels more coordinated and holistic, connecting Juma'at and me with our Community Worker, Home Ownership Worker, and Livelihood Worker, as well as my children's Child Learning & Development programme staff and Growth Guides. I feel more connected and supported by my own community, and by the school that supports our children. I also feel valued in being able to contribute back to others. Some things stay the same, like the ongoing conversations about parenting and screen time. But our family, which once needed 'rescuing', is now, in many ways, charting our own course.

After eight years into our journey with SCC, that no longer feels out of reach. I used to be the one being helped. Today, I am who I am because of who we are together, as one of the mothers now helping others, no longer apart from my community, but a part of it."

*Growth Collective is a weekly after-school community-based programme that supports children's academic and social-emotional development.

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"I like playing with my friends and seeing the teachers. I like the food we have during dinner because I think it's nice. I like the arts and crafts that we do. My favourite one is when I made coasters with small tiles and I got to choose the colours I like with my friend."

- Amaya, 8, Growth Collective Student

MESSAGE FROM OUR CHAIR

“No family thrives alone in a community, and neither do we. That is what ‘I am because we are’ truly means at SCC.”

Woo Shea Leen, Chair, SCC

“I am because we are.” As I step into my second year as Chair, this year’s theme has stayed with me in a very personal way. Having served on SCC’s Board for many years, I have long believed that the wellbeing of any one family in the community is bound in the wellbeing of us all – staff, Board, committee members, volunteers, partners, donors, community and the families themselves. This year’s work across SCC has only deepened that conviction.

FY25/26 marks the close of the first three-year chapter of our Impact Strategy. Launched in 2022, the results give us real reason for encouragement. This year, we reached more than 640 unique families and 780 children across SCC, out of which 562 families were supported through social work and more than 226 families through our transformation verticals (Home Ownership, Livelihood, and Child Learning & Development), with several families receiving support simultaneously tapping on several of these pathways. Beyond this year’s reach, we also tracked the depth of our impact: since 2023, 324 families have gone further, receiving integrated support; social work paired with at least one transformation vertical, a joint pathway that has grown 4% over the previous year and now represents 40% of the approximately 857 families in what we call the SCC Universe. Together, these numbers tell the same story: our One SCC approach, built on the synergy between our verticals, is working the way we designed it to.

Taking stock also gave us clarity on the road ahead. We have refined our understanding of the families we exist to serve, with a focus on young families with children living in rental flats within our service boundary now estimated at close to 800 families. Our strategy for the next three years remains true to its original spirit, refreshed rather than reinventing the wheel. Our flagship Home Ownership Programme is a good illustration of this. What began eight years ago as an aspirational modest pilot to help families own homes has since evolved into real scale, and with KeyStart now working hand in hand with our newer Fresh Start Support Programme (FSSP), families have a more holistic and tangible pathway towards owning a home of their own. Together, the synergy between the two is helping us grow our reach toward 1,000 families, turning an early experiment into a well-worn route by which many more families can work towards a better tomorrow. Livelihood, meanwhile, continues to deepen its pathways through ongoing pilots. What was Education & Learning Development is now Child Learning & Development (CLD), a deliberate shift towards a more child-centred, community-based and mentoring approach that meets children where they are, alongside their families and neighbours.

I am also proud to mark a significant milestone this year: our Transnational Family Care Centre (TFCC) turns two. As the first Family Service Centre in Singapore to pilot a socio-legal approach for low-income transnational families alongside Pro Bono SG, TFCC has shown what is possible when legal support and social work walk hand in hand. Two years on, its impact affirms our belief that every family deserves dignity, stability, and a place to belong.

What stands out most, looking back over these three years, is how the strategy’s different parts reinforce one another. Families stabilised through the ongoing efforts of Social Work find new possibilities through Home Ownership and Livelihood support. Our children, meanwhile, are supported through CLD’s Growth Collective – a weekly programme that combines academic support and social-emotional learning with community relationship circles and mentorship. Together, these build children’s confidence, learning readiness, and connection to community, bringing hope back to their families. This is the quiet, synergistic power of One SCC, and it is also, I think, what “I am because we are” truly means, where no family thrives alone in a community, and neither do we.

None of this would be possible without our SCC Board and committee members, staff, volunteers, donors, stakeholders and community partners, and above all, the families and communities who trust us with their journeys. Your commitment, patience, and belief in this work carry SCC forward each year. As we begin the next lap of our transformation strategy, I look forward to walking alongside all of you, to designing pathways for families not just to cope, but to thrive, while building on the promising signs of impact we have seen so far.



Woo Shea Leen,
Chair, SCC

MESSAGE FROM OUR EXECUTIVE DIRECTOR

"True transformation happens when we build alongside families, with dignity and compassion, held by a community that uplifts each other through every season."

Ruth Tan, Executive Director, SCC

The past eight years of walking alongside our staff, our families and their communities, and the many like-minded partners who have joined us along the way have been one of the great privileges and honours of my working life. The permission to be given room to experiment through trials and errors, and to build what is truly needed. It has shaped not just SCC, but enriched me with life learnings through our members, their children and the communities in which they live in. What began as a series of small, hopeful aspirations has grown into something far more durable; a genuinely interdependent and hopefully a more deepened, connected community, one that embraces the strengths and assets of everyone in our ecosystem rather than positioning any single actor, including SCC, as the sole answer.

An Interdependent Way of Working and Being

This is our approach to Asset-Based Community Development in action. Instead of starting from what is broken or missing, we start from what is already present. From a mother's resilience, or a resident's quiet leadership and commitment, to the accumulated wisdom of families who have walked this road before, our four verticals do not work in isolation; they are threads in a single fabric, each strengthening the other, so progress in one area becomes momentum in the next. This synergy is the product of years of deliberate design, and of staff who have chosen, time and again, to persevere through the real journey and the unglamorous work of real change.

Meet Mdm Nabilah: A Journey Together & Our Kampung Bicycle Hero James

There is no better illustration of this than Mdm Nabilah's 8-year journey in our feature story (pg 2). She found her footing through a community of mothers and today gives that same strength back as a Community Connector – an active contributor and co-creator to the wellbeing of her family and others around her in her community. Social Work stabilised the ground beneath her. Community built her confidence and a renewed sense of belonging and identity. Home Ownership and Livelihood gave her family an opportunity for a tangible future, and Child Learning & Development (CLD) is now doing the same with her children. No single vertical could have carried this family alone without the community coming alongside to glue it all together.

“We leave no family behind because none of us were ever meant to walk alone.”

Ruth Tan, Executive Director, SCC

Mdm Nabilah’s renewed and deepened sense of community identity has solidified her interconnectedness within her community whilst pursuing her own family’s home ownership aspiration towards a better future. Her story truly reflects the grounded lived realities faced in pursuit of a better future.

In the quiet spirit of reviving a dream kampung, there’s a hidden bicycle hero, a familiar face in the Delta neighbourhood. In our special shout-out (pg 28), meet James, a longtime Delta resident who gives back through his gift for bicycle repair, helping members and lower income families who rely on cycling for livelihood or leisure. What began as a humble offer has grown into something bigger: he has taught bicycle repair skills to boys in the neighbourhood, and this has since sparked a monthly Delta Bicycle night cycling group, riding on the refurbished bikes. I am deeply grateful for quiet pay-it-forward heroes like James, present throughout our hoods that keeps the kampung spirit alive.

Staying Curious, Staying Innovative

As families’ needs grow more complex, SCC cannot stand still. The years ahead will ask us to hold a posture of curiosity, bring creativity, compassion, and conviction together with real innovation and to keep harnessing the community’s own often-overlooked resources. Neighbours, mothers, fathers, mentors and volunteers: they are not bystanders but change agents, uniquely placed to shift issues no single organisation can solve alone.

Doing What Is Right

SCC has positioned itself as a practice and thought leader in our sector. But what I am proudest of is simpler – that we try, relentlessly, to leave no family behind. To lend hope, offer guidance and steward families to lead their own futures, just as Nabilah now leads for others.

To every SCC staff member, board member, individual and family member, volunteer, partner and community who has walked this road with us, thank you. I look forward to what we build together next as a humbled learner and life giver.



Ruth Tan,
Executive Director, SCC



SCC Vision

Poverty Transformation Within Empowered Communities



MISSION AND GOALS

Our mission is to empower vulnerable and aspirational families to overcome poverty and achieve lasting social mobility. We do this by activating community strength and mutual help through social connections and inclusiveness to uplift low-income and vulnerable families today, while developing the full potential of our next generation.

We achieve our vision through:

- Empowering families towards greater social mobility and uplift
- Stabilising and enabling families through a holistic, multi-pathway, multi-generation approach
- Working as an integrated team, together with the communities we serve

CORE VALUES



Passion
We feel for, take pride in, and are committed to going the extra mile to achieve our mission.



Adaptability
We are open and willing to adjust where needed to work in various changing situations, with individuals, groups, and communities.



Teamwork
We appreciate, care, engage and leverage on each other's assets/strengths to achieve the overall good.



People Matter
We value and enable positive relationships between and among people by connecting, multiplying, and restoring goodwill.



Empowerment
We believe in relocating power back to individuals, groups, and communities so they can make decisions, co-create solutions, and continue building their capacity and autonomy.

WHO WE ARE

Nestled in a mature housing estate in the heart of Singapore's South Central district, South Central Community Family Service Centre (SCC) walks alongside vulnerable and aspirational families in Bukit Ho Swee, Indus/Beo Crescent, Lengkok Bahru and Redhill – helping them navigate their transitional challenges of housing, livelihood, and education towards greater stability.



At SCC, we believe:

- Everything is possible when we draw on the collective strengths of people living in the neighbourhood
- We can become a community of people who are resources to one another
- We receive from others when we are in need, and we give back when others are in need
- This community can be a place of mutual support, encouragement, and self-help

OUR STRATEGY

Moving beyond the conventional Family Service Centre model, SCC takes an integrated, multi-pronged approach, combining an Asset-Based Community Development (ABCD) approach with multi-generation pathways out of poverty, to support approximately 800 families with young children living in rental flats towards stability and long-term progress.

Our Social Work team lays the foundation of safety and stability for families while unlocking families and communities' potential to activate mutual help. From there, our three Transformation Verticals – namely Home Ownership, Livelihood Support, and Child Learning & Development - walk families along the pathway towards greater social mobility, backed by shared and support services.

All of this rests on building Empowered Communities: strengthening social connections and activating mutual support so that transformation is sustained by the community itself – not merely delivered alongside with it. This integrated, community-owned model is what sets SCC apart from a conventional Family Service Centre.



"I believe helping others creates a stronger and kinder community. Whether fixing bicycles, gardening, caring for children, moving furniture, or simply keeping an elderly neighbour company, I'm happy to be there. SCC gives me a chance to connect with people, share memories, and spread kindness."

- Lincoln, Community Garden Volunteer

IMPACT REPORT

Our Strategy

Facilitating Families' Transformation Journeys

Case Management

- Social Work
- The Inclusive Fund
- Transnational Family Care Centre

Transformation Verticals

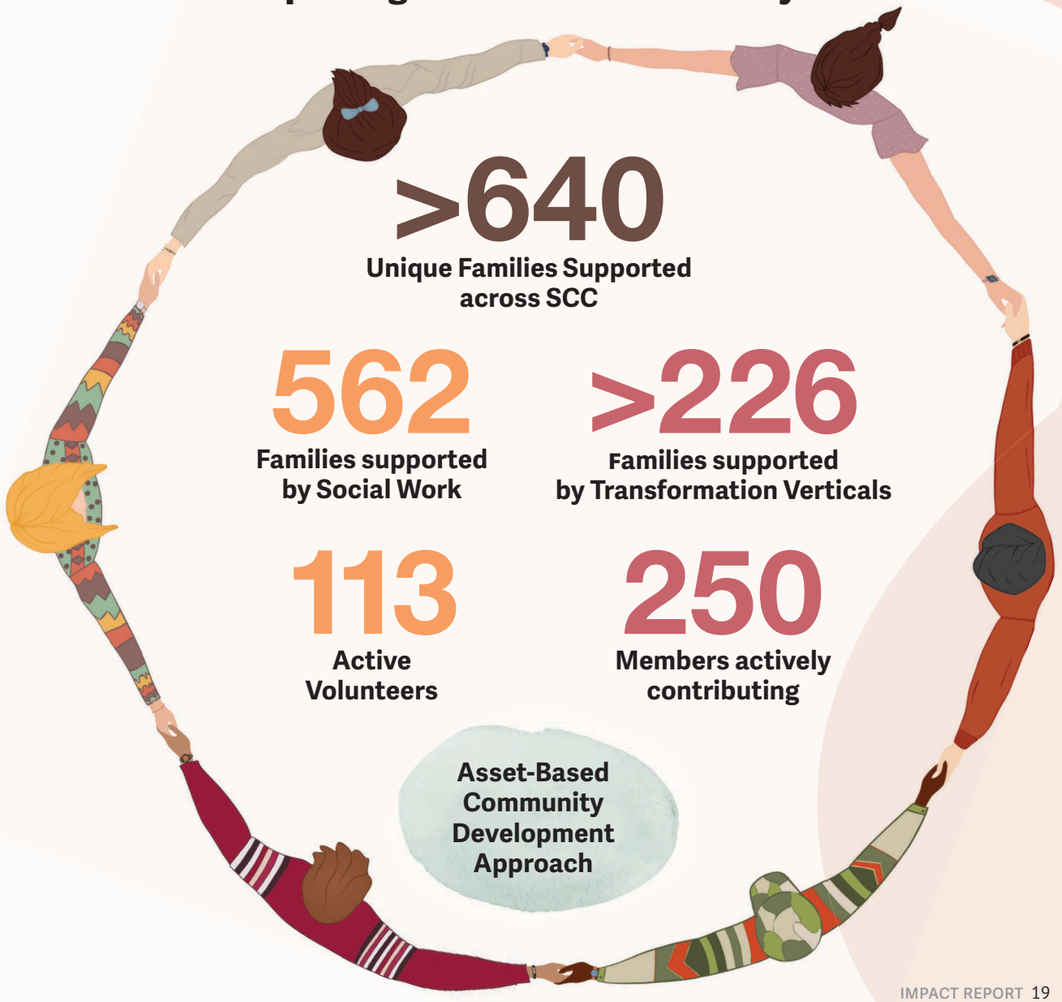
- Home Ownership
- Child Learning & Development
- Livelihood Support

Supported by

- Volunteer Management & Partnerships
- Community Building and Social Action

Our Impact

Uplifting Families out of Poverty



>640
Unique Families Supported across SCC

562
Families supported by Social Work

>226
Families supported by Transformation Verticals

113
Active Volunteers

250
Members actively contributing

Asset-Based Community Development Approach

Home Ownership



KeyStart Home Ownership Programme

The KeyStart Programme helps families with young children living in public rental flats (ComLink+ families) achieve Home Ownership (HO), through specialised guidance and targeted financial support. The programme consists of three pillars:

1. Dedicated Guidance – KeyStart's specialists help families chart their unique pathways to home ownership with a sustainable financial plan.
2. Access Fund Grant – Supports families with the cost of flat purchase. This is typically a savings matching grant of up to $7,500.
3. Basic Habitation Grant – Support of up to $10,000 to make new homes safe and habitable through provision of flooring, window grilles, lights, fans, water heaters, and a functional kitchen.

Building on the success of the pilot phase in 2017-2023, KeyStart moved into a scale-up phase in 2024. Since January 2024, KeyStart has supported 490 families nationwide towards home ownership, achieving 49% of our goal to assist 1,000 families islandwide by 2028.

KeyStart – Families Impacted

- **>850** Referrals received since 2024
- **490** Families impacted since 2024
- **>200** Families achieved HO since 2017

Fresh Start Support Programme

The Government launched the Fresh Start Housing Scheme in 2016 to help families with young children who are currently staying in public rental flats to purchase their own HDB flat, so that they can start afresh in a new home.

Under the Fresh Start Housing Scheme, the Fresh Start Support Programme (FSSP) was established by HDB to help Fresh Start families stay on track in their journey towards home ownership. Through closer and more regular contact with families, the FSSP allows whatever challenges that the families may face to be addressed early, ensuring that support is provided in a timely manner.

In 2025, HDB appointed SCC as the operator for the Fresh Start Support Programme.

Livelihood Support

The Livelihood Programme seeks to empower low-income community members in the areas of employment, upskilling, and livelihood enhancement. It offers members opportunities to pursue their livelihood aspirations, and aims to better help members seek and sustain employment, thereby achieving higher incomes.

The Programme provides personalised guidance with customised pathways that align with members' interests, strengths, and circumstances, alongside Livelihood Grants which help address financial barriers to upskilling or achieving members' livelihood aspirations.

Livelihood – Members Impacted

- **162** Referrals received*
- **44** Approved for grant support*
- **26** Completed training courses*
- **14** Sustained upgraded employment for ≥6 months*

*Number of members impacted since program inception in Aug 2023

Child Learning & Development (CLD)



The Child Learning & Development (CLD) initiative supports children who face complex challenges within SCC's universe. These challenges include unstable home environments, limited adult supervision, and significant social-emotional needs.

Our flagship programme, Growth Collective, brings children together weekly across two community sites for structured academic tuition, social-emotional learning, and warm meals prepared by home-based businesses run by mothers from the community. More than a programme, it is a consistent weekly routine that provides these children with a safe and nurturing space to learn, grow, and connect with trusted adults.

Our work focuses on building the internal and relational strengths children need to navigate school and life, through:

Academic Support
Structured sessions that strengthen foundational academic skills and support children's engagement with learning.

Social & Emotional Development
Safe spaces where children develop self-awareness, self-regulation, and the skills to build healthy relationships with their peers and the adults around them.

Trusted Adult Relationships
Consistent and caring connections with staff and volunteers. Every child we work with deserves at least one adult who knows their name, their story, and shows up for them week after week.

We work closely with social workers, feeding ground-level observations back into casework and supporting families through joint sessions and case follow-ups. The work we do with children is most meaningful when it is connected to the broader support around them.



Academic Support



Social-Emotional Learning

CLD – Children Impacted



127
Children ages 7-12 supported*



>110
Academic sessions*



>75
non-academic sessions*



83%
Primary 6 PSLE passes^

*Within FY25/26 from Apr 2025-Mar 2026.
^Note: National 2025 passes – 98.5%

The Inclusive Fund (TIF)

Nearly two out of five Singaporean marriages are transnational; these families are a vital part of our social fabric. Yet many fall through the gaps of traditional support due to their immigration status. SCC seeks to bridge these gaps for lower-income transnational households through **The Inclusive Fund (TIF)** and the Transnational Family Care Centre (TFCC).

Since July 2021, The Inclusive Fund (TIF) has provided a critical safety net, offering interim support to lower-income or vulnerable transnational families who fall through the gaps of formal assistance. TIF provides support in areas such as:

- **Education:** Assistance with school fees, which are higher for transnational children.
- **Medical:** Assistance with medical fees to access essential care, as transnational family members are not eligible for subsidies.
- **Immigration and Legal Matters:** Navigating processes and assistance with fees to help families stay together, care for children, and maintain stable work.
- **Employment:** Support for upskilling courses, which are more expensive for foreign spouses, limiting job opportunities.

As TIF cases surfaced, a recurring pattern emerged, with families needing legal support alongside social work support, being unable to access or afford it. SCC saw the need for a more integrated response. This gave rise to the TFCC.

TIF – Families Impacted



80
Total families served and supported*



436
Total family members impacted*



S$341k
Total amount Disbursed*

*From TIF inception in Jul 2021 until end of FY25/26 in March 2026.





TRANSNATIONAL FAMILY CARE CENTRE (TFCC)

Since July 2024, TFCC has operated out of SCC's main FSC at Blk 5 Delta Avenue. A spin-off of The Inclusive Fund (TIF), TFCC was born from a partnership with Pro Bono SG (PBSG). Where TIF addresses the financial gaps transnational families face, TFCC brings social work support and community lawyering together as a united front – pairing social casework with legal advocacy so families no longer need to navigate systemic, legal, and social challenges on separate, disconnected tracks.

TFCC provides integrated socio-legal support, particularly in the areas of:

- **Legal Guidance:** Divorce, maintenance, guardianship, and adoption.
- **Family Safety:** Navigating family violence and mental capacity issues.
- **Immigration:** Managing complex residency and child-related matters.
- **Awareness:** Empowering families through outreach and legal literacy programmes.

Together, TIF and TFCC form a continuum of support, from interim financial relief to sustained socio-legal advocacy, to helping transnational families stay whole, stable, and included.

TFCC Members Impacted

400
Total enquiries served*

>150
Total families received sociolegal support from TFCC*

7
Legal Representations through TFCC

*From TFCC inception in Jul 2024 until end of FY25/26 in March 2026.

Social Work – Families and Community Impacted

Our Social Work practice delivers professional, compassionate support to individuals, children, adults and families across diverse and complex challenges.

1. Information & Referral Services
We provide team-based accessible frontline support for individuals and families seeking assistance.

2. Casework & Counselling
Our professional team of social workers, case workers, and counselling professionals offer casework and counselling support to individuals and families facing complex ongoing challenges in the hope of building stability and wellbeing through a team-based care approach.

3. Community-Centric Practice (CCP)
Our approach focuses on leveraging the communities' own assets and capacities as the engine of sustained transformation. We complement our casework and counselling with group work, community work and development platforms, and other aligned initiatives.

Social Work – Families & Community Impacted

>1500
Individuals engaged across 10 Community Work Platforms

562
Families supported

77%
Achieved at least 50% of goals at case closure



>250
Members actively contributing

687
Children supported

>70
Individuals engaged across 2 Group Work Platforms

COMMUNITY BOLEH

James

How one Neighbour's Skill became a Community's Connection

James's mechanical instincts were forged well before he ever touched a bicycle. During his two years of national service as a military vehicle mechanic, he found real satisfaction in the work: "I was able to bring faulty vehicles back in action again," he says. In 2015, that same instinct led him to pick up bicycle repair skills at a friend's workshop – a hobby he carried with him for years before he found his true calling.



James (below left), turning a skill into meaningful change, one bicycle at a time.

That purpose arrived in 2020, when James moved back to Delta Avenue, the neighbourhood he grew up in. "I wanted to use my acquired skill to contribute to this kampung where I grew up," he says. He began fixing bicycles for neighbours, and it was through this that he met Wawa, a fellow community member and pioneer cyclist, who eventually introduced him to Mark, a Community Worker at SCC. "That was how it all started," James recalls.

James began repairing bicycles at Blk 78 Indus Road, offering one to two hours of free service every Tuesday. As demand grew, the sessions moved to SCC's main office, where members from Beo, Indus and Delta now come to get their bicycles fixed and, just as often, to get to know one another. In the past year alone, James ran 50 repair sessions, fixing an average of three to five bicycles each time, and helped forge 42 new connections among neighbours who first met at his workbench. By his own estimate, James has repaired around 900 bicycles over his six years of volunteering.

Behind every number is a person. Peter, a Delta resident who cycles his child to school every day, remembers James spending several sessions working to get his bike back into shape – including a worn nut that his wrench kept slipping on, until James filled the gap with a five-cent coin so the wrench could finally grip it and turn it open. For Sukma, a home-based business owner, a bicycle repaired through the platform's community fund meant she could keep delivering her products to customers.

"I wanted to use my acquired skill to contribute to this kampung where I grew up."

- James, Delta Resident and Community Contributor

James is a patient and thorough teacher. This is most evident when the children and youths who turn up for repairs don't just watch, they get hands-on practice adjusting gears, tuning brakes, replacing punctured tubes and running routine checks, until James is satisfied that they can do it themselves. "He is the best teacher I have ever had for any bike repair," says Heiry, a member from Beo Crescent. "The youths can spend their time meaningfully through cycling and bike repair, rather than having unhealthy activities outside."

As the platform grew, James realised something every kampung eventually learns; no one carries a community alone. He brought in his childhood friend Andy to handle complex jobs like hydraulic braking systems, and later began coordinating repair slots himself, alongside Kuldip, a familiar face in the community and Indus resident who now also helps manage the community bicycle fund.

What initially began as bicycle repair sessions rippled into opportunities to learn cycling. Wei Jie, a youth with special-needs, learned to ride for the first time here, building confidence that will carry into the rest of his life. He was also later gifted a bicycle by the cycling group at SCC. Community cycling trips have taken neighbours further afield too, including eleven-year-old Marcus, who has autism, pushing himself through a 37.7km ride with a teammate's support.

Six years on, James still shows up every Tuesday, not just to fix bicycles, but to build connections, pass on knowledge, and bring others along with him on this journey. The community has returned the favour with neighbours donating parts and cash to help others who can't afford them. The group even commissioned a cartoon portrait and logo in celebration of their own Delta Bicycle Community.

What began as one man's skill has become a shared inheritance in the community. James did not set out to build a community – he set out to fix a bicycle. But in a kampung where neighbours look out for neighbours, one act of service was never going to stay small. James's story is **I am because we are** made visible: he is who he is today – a teacher, a connector, a fixture of Delta Avenue – because of the neighbours, friends, members and other residents who showed up at the repair space. Delta neighbourhood is stronger today because James showed up first.

His story is a reminder that meaningful change can begin with something as simple as sharing with others a new skill and then choosing to put it in service of others.

Mary

Continuing her Mother's Legacy



Most Saturday afternoons, Mary *(standing)* can be found in the Goodwill Garden, hands in the soil, alongside a close-knit group of resident Goodwill gardeners. The garden looks different now – a fishpond sits where a bare corner used to be, new seating lines the paths, lights brighten it after dark – but for Mary, it's where she keeps alive the legacy of her late mother, Aunty Rita *(seated)*.

Long before she became a regular volunteer, Mary used to accompany her mother, the late Aunty Rita to the garden's monthly meetings, watching the gardeners trade cuttings and swap stories over the beds. When walking grew difficult, Mary would push Aunty Rita around in her wheelchair so she could keep spending time with the community she loved. While the other gardeners worked the soil, Mary quietly took on the heavier tasks – carrying pots, turning compost, watering rows – so that her mother could still feel part of the space she had helped build.

When Aunty Rita passed away, Mary chose to stay. As the garden's own records put it, "to continue the legacy left behind by her mum." The hours she once spent caring for her mother in the garden became hours she spent caring for the garden itself.

The Goodwill Garden is a testament to what community can build. Started over a decade ago, the pioneering group of 15 passionate resident-gardeners continue to run the garden with support from SCC. True to their belief in sharing, the garden has no fences – neighbours are free to harvest its vegetables, herbs and plants, and visitors are often greeted by gardeners eager to share stories about the crops and the friendships that have grown alongside them.

It was in that same spirit that Mary stepped fully into a new season for the garden. Between April and August 2025, she and fellow gardeners carried out a full renovation – relaying the layout, digging the fishpond, adding seating and lighting, switching to composting. Around 15 youths pitched in, finding purpose and friendship among the gardeners. "Every morning I see mums bringing their children to see fish swimming in the fishpond, very happy," says fellow gardener Mr Koh.

The garden opened doors to a wider life, too. Beyond 42 sessions and monthly meetings this past year, Mary helped build a booth for SCC's Gotong-Royong Night, joined learning trips to Desaru and Yishun, and helped organise the Lantern Night Celebration and Christmas Light-Up, drawing over 50 and 60 residents respectively. What began as a daughter's quiet devotion grew into a full, connected life of its own.

Aunty Rita was known to bring people together. Today, Mary carries that spirit forward, not through crafts, but through service. "I learn new things here," she reflects. "We learned a lot in the past, but it might not be applicable here. I can unlearn and relearn new things here."

As the pioneer gardeners grow older, the garden's future rests on residents choosing to carry it forward just as Mary did – a reminder that communities are sustained not only by those who start them, but by those who choose to continue them.



A garden renewed by the community that built it.

"I can unlearn and relearn new things here."

- Mary, daughter of the late Aunty Rita, who continues her legacy

Kami HBBs – A Community Work Initiative

In rental communities, entrepreneurship starts at home. Talent and determination are seen through a pot of rendang, a batch of cookies, and a handmade craft. These Home-Based Businesses (HBBs) carry the hopes of families working to build a better life. But without a shopfront, a marketing budget, or a wide reach, many of them rely on word-of-mouth to receive orders. Opportunities are often sporadic and shared among only a few familiar faces.

To address this gap, Kami HBBs was launched in July 2025 as a place-based springboard for HBBs to showcase and promote their products. At no cost, HBBs place their offerings on display shelves located within our premises at 5 Delta Avenue. This allows for increase in awareness and brand visibility for our HBBs. A purchase made by the community thereafter contributes to income gained and improves livelihood for them.

The initiative has also expanded avenues for sales through festive markets and sampling events, widening the reach of our HBBs that would otherwise be challenging to achieve. Beyond sales, we aspire for our HBBs to attain dignified and sustainable livelihoods where both their products and stories of resilience are recognised by the wider community.

Embracing the spirit of Pay-it-Forward, Kami HBBs also empower our HBBs to give back to the community through an act of Goodwill Exchange, contributing their skills and generosity to others. Markedly, our skilled HBBs cook meals to give back to the community during their monthly gatherings. In doing so, Kami HBBs nurtures an ecosystem where support flows both ways and the community grow stronger together.

One of our HBB owners, Ann, describes that being part of Kami HBBs gave her knowledge, support, and encouragement to grow her business, melaty.co., both as an entrepreneur and an individual. She also appreciates that Kami HBBs has allowed her to connect with other home-based businesses along the way. Azurah, owner of Qwalaaa, developed greater confidence to take on catering orders. She reflects that beyond opportunities, what she values most is the encouragement and belief the team had in her. This instilled the confidence in her to keep pushing forward even when things were difficult.

This is *Ubuntu* in practice: I am because we are. A home-based business thrives not only because of one's hard work, but because a community chooses to see and support them.

You, too, can be part of "we". The next time you need festive treats, handmade crafts, or a thoughtful gift, consider ordering from one of our Kami HBBs. Every order is a vote of confidence in support of our local economy.

Support Our Home-Based Businesses!

ANEIRABIZ
Tapak Kuda Rolls (Nutella, Kit Kai, Kinder Bueno)
8901 4231

AYU SCENT & STYLE CO
Perfume Gift Sets
8751 9915

BAKES BY DAR
Brownies, Chocolate Bomboloni
8787 6243

IFFA'S SNACKIES
Donuts, Flavoured Bottled Drinks (Blueberry Longan)
8950 3302

KUIH FAZILAH
Macaroni Goreng, Curry Puff
9130 4490

MASRIYANA KITCHEN
Nasi Lemak, Otah, Risoles, Kuih-kuih
9811 9412

MELATY.CO
Vietnamese Rolls, Roti Kirai with Curry Chicken, Cake Batik
8494 5453

NEK WANN'S CUISINE
Ayam Masak Merah, Rendang, Lontong
8244 5265

SEIZE THE MOMENT
Resin Crafts – Keychains, Trinket Tray, Coaster
9348 8489

SUKMA'S BITES
Fish Crackers, Emping Belinjo, Prawn Crackers
9352 8811

SWEET TIARA BAKERS
Pineapple and Nutella Tarts
8865 0318

YAN'S KITCHEN
Mee siam goreng, chocolate mousse, kuih bakar berlauk
8337 7243





“The support has meant so much to me. From giving my HBB exposure to sponsoring me with cooking equipment that allowed me to take on catering orders more confidently. I am grateful for the encouragement and belief from SCC. It gave me the confidence to keep pushing forward, even when things were challenging.”

- Azurah, Member & Home-Based Business (HBB) Owner









RECIPES FROM THE COMMUNITY



Community Recipes:

Banana Bread by Natasha

Ingredients:



- Banana bread
- Butter 450g
- Sugar 600g
- Brown Sugar 220g
- Plain Flour 770g
- Salt 2 Tsp
- Baking Soda 4 Tsp
- Vanilla 5 Tsp
- Yogurt 360g
- Eggs 8no.
- Bananas 1.5kg

Instructions:

1. Weigh butter, brown sugar and sugar in a mixer bowl
2. Sifted plain flour and baking soda in a bowl. Add in salt.
3. Yogurt and bananas in a big pot
4. Eggs and vanilla in a bowl

Method:

1. Attach the mixer bowl with a K pedal and beat it till pale/creamy
2. Scrape down the sides and pour eggs slowly
3. Add in the flour mix part by part. Make sure to scrape down the sides
4. Remove the bowl from the mixer and add the batter to the banana



Baking:

1. Prepare 3 loaf tins
2. Weigh 1420g of batter in each tin
3. Bake at 150°C for 72 mins. Add on around 5-10 mins more if needed.



Dubai Chewy Cookie by Sammi

(Makes 10-12 depending on size)

Ingredients

- 200 grams kataifi pastry, toasted (pre-toasted is much easier!)
- 175 grams pistachio spread/paste
- 90 grams white chocolate
- 300 grams marshmallows
- 45 grams unsalted butter
- 45 grams cocoa powder (for the dough)
- 2 tablespoons vegetable oil (for handling the marshmallow mixture)
- 45g cocoa powder (for dusting and rolling)

Instructions:

1. Make the filling: Melt the white chocolate and pistachio spread/paste together (microwave in short burst) until smooth and combined. Mix in the kataifi pastry until fully combined and holding together.
2. Shape and chill the filling balls: Roll the mixture into small balls, about 1 tablespoon each, and refrigerate for at least 30 minutes so they firm up and hold their shape when you wrap dough around them.
3. Melt the marshmallows and butter: Place the marshmallows and butter in a microwave-safe bowl. Microwave in 30-second bursts, checking and stirring in between, for about 1m 30s seconds total, until fully melted and smooth.
4. Make the marshmallow dough: Stir the cocoa powder into the melted marshmallow mixture until you get a smooth, glossy chocolate dough. Pour onto a greased surface and let it cool until the pistachio filling is ready to be handled.
5. Shape the cookies: Wear a glove! Rub the vegetable oil over a food-safe glove (the marshmallow dough is very sticky). Take a portion of the dough, flatten it in your oiled palm, place a chilled filling ball in the centre, then fold and roll the dough around it to fully seal into a smooth ball. Re-oil the glove as needed between balls.
6. Dust in cocoa: Roll each finished ball in the cocoa powder to coat evenly, tapping off any excess.
7. Set and chill: Place the coated balls on a lined tray or in cupcake liners and refrigerate for at least 30 minutes to firm up before serving.







Cake Batik by Ann

Ingredients:

- 250g Marie biscuits, broken into small pieces
- 250g butter
- 1 can (390g) sweetened condensed milk
- 60g cocoa powder
- 2 tbsp Milo (optional)
- 1 tsp vanilla extract
- A pinch of salt
- 50g pistachio flakes
- 50g roasted pecans, roughly chopped

Instructions:

1. Break the Marie biscuits into bite-sized pieces and set aside.
2. Melt the butter in a saucepan over low heat. Add the condensed milk, cocoa powder, Milo (if using), vanilla extract, and a pinch of salt. Stir continuously until the mixture is smooth and glossy. Do not let it boil.
3. Remove the saucepan from the heat and fold in the biscuits until every piece is well coated with the chocolate mixture.
4. Line an 8-inch square tin or loaf pan with baking paper. Pour the mixture into the prepared tin and press it down firmly to create an even surface.
5. Scatter the pistachio flakes and chopped pecans evenly over the top. Gently press them into the surface so they adhere well.
6. Chill in the refrigerator for at least 6 hours, or overnight for the best texture.
7. Once set, remove from the tin, slice into squares, and serve.

Storage: Keep refrigerated in an airtight container for up to 1 week.





Vietnamese Fresh Spring Rolls by Elise

Ingredients

- Vietnamese rice paper
- Boiled pork (or any other meat replacement), thinly sliced
- Boiled shrimp, peeled and halved
- Lettuce
- Cucumber, cut into thin strips
- Chives
- Coriander (cilantro)
- Dipping Sauce
- 2 cloves garlic, minced
- 1 chili, finely chopped
- 1 tbsp sugar
- 1 tbsp lemon juice
- 2 tbsp warm water
- 2 tbsp fish sauce





Instructions

1. Make the sauce: Mix the sugar with warm water until dissolved. Add the fish sauce, lemon juice, garlic, and chili. Stir well.
2. Prepare the rice paper: Dip one sheet of rice paper in warm water for 5–10 seconds until soft.
3. Fill the roll: Place lettuce, cucumber, coriander, chives, pork, and shrimp in the center of the rice paper.
4. Roll it up: Fold in the sides, then roll tightly from the bottom to form a neat spring roll.
5. Serve: Enjoy the fresh spring rolls with the dipping sauce.



“Journeying with Kami HBBs has been a really fulfilling experience. As someone who believes in supporting local, this opportunity has enabled a deeper commitment to the gifts in our communities. As the initiative continues to be purposed as a springboard, I hope for more to come alongside our HBBs and count down to the official launching of their businesses together!”

- Muna, Social Worker

GOVERNANCE & LEADERSHIP

ORGANISATIONAL INFORMATION

- Charity Name: South Central Community Family Service Centre Limited (SCC)
- Charity Registration Date: 20 Jun 2013
- Unique Registration Number (UEN): 201301276N
- Registered Address: 5 Delta Avenue, #01-09, Singapore 160005
- Governing Instrument: Memorandum & Articles of Association
- Status of Charity: Registered with IPC Status (Institution of a Public Character)
- IPC Period: 1 Jan 2024 to 30 Jun 2026, renewed from 1 July 2026 to 30 June 2029
- Auditor: Kreston Helmi Talib PAC
- Sector Administrator: Ministry of Social and Family Development
- A Member of the National Council of Social Service (NCSS)

BOARD GOVERNANCE, COMMITTEES, AND MANAGEMENT

The Board is committed to high standards of corporate governance. It oversees the FSC's affairs and performance, providing strategic guidance and professional expertise.

Seven committees have been established to assist the Board in discharging its duties. They are the

- Audit and Risk Committee
- Finance Committee
- Fundraising Committee
- HR and Strategy Committee
- Programmes Committee
- Nomination Committee
- Research, Evaluation, and Development Committee.

BOARD MEMBERS (1 APR 2025 – 31 MAR 2026)



Ms Woo Shea Leen
Chair



Mr Pang Sze Khai
Director



Mr Chua Joan Keat
Director



Mr Francesco Caruso
Deputy Chair
(Retired, 18 Aug 2025)



Ms Laura Poh
Director



Mr Kwan Chong Wah
Director (Retired,
18 Aug 2025)



Ms Sandhya Aswani
Director



Ms Sapna Kewalramani Malhotra
Director



Mr Thomas Knudsen
(Retired, 17 Jun
2025)



Mr Stanley Tan
Honorary Advisor

Name	Occupation	Current Board Appointment(s)	Date of First Appointment	Date of Last Appointment	Date of Cessation	Post Charity Board Appointment
Ms Woo Shea Leen	Partner, Pricewaterhouse-Coopers LLP, Singapore	Chair	25 Sep 2013	18 Aug 2025 2021 - 2024		Treasurer 2013 - 2017;
Mr Francesco Caruso	Principal, Firetree Group	Deputy Chair	11 Jan 2023	21 Aug 2023	18 Aug 2025	
Ms Sandhya Aswani	Mental Health Counsellor	Director	19 May 2023	21 Aug 2023		
Mr Chua Joan Keat	Chief Financial Officer, Sedar Properties Ltd	Director	14 Aug 2017	18 Aug 2025		Treasurer 2017 - 2021; 2024
Mr Thomas Knudsen	Director, Rumah Group	Director	3 May 2024	19 Aug 2024	17 Jun 2025	
Mr Kwan Chong Wah	Co-Founder & CEO, Acorn Asia Pacific	Director	9 Jan 2015	22 Aug 2022	18 Aug 2025	
Ms Sapna Kewalramani Malhotra	Philanthropy Director, KRF Ltd	Director	28 Apr 2021	19 Aug 2024		
Mr Pang Sze Khai	Executive Director, Octava Pte Ltd	Director	11 Jan 2023	21 Aug 2023		
Ms Laura Poh	Project Director, Sedar Properties Ltd	Director	11 Feb 2020	21 Aug 2023		

As part of our succession planning, we maintain board members who have served for over ten (10) consecutive years. These members play a vital role in guiding new members to adapt and ensure a smooth transition and board stability.

BOARD MEETING ATTENDANCE (1 APR 2025 - 31 MAR 2026)

Four board meetings and one AGM were held during the financial year.

Name	Attendance (No. of meetings attended)
Ms Woo Shea Leen	4/4
Mr Chua Joan Keat	4/4
Mr Francesco Caruso	0/4 (Retired 18 Aug 2025)
Mr Kwan Chong Wah	2/4 (Retired 18 Aug 2025)
Ms Laura Poh	4/4
Mr Pang Sze Khai	4/4
Ms Sandhya Aswani	3/4 (On Maternity)
Ms Sapna Kewalramani Malhotra	4/4
Mr Thomas Knudsen	0/4 (Retired 17 Jun 2025)

SUB-COMMITTEES (1 APR 2025 – 31 MAR 2026)

AUDIT & RISK

CHAIR	Mr Francesco Caruso* Ms Woo Shea Leen**	The Committee is responsible for guiding and assisting the Board in overseeing and ensuring SCC's internal controls are effective. This includes controls over financial oversight, risk management, compliance with statutory and regulatory frameworks and internal audit.
MEMBERS	Ms Sarah Ong Mr Suhail Qureshi***	

**Retired 18 Aug 2025*
***Appointed as Chair on 18 Aug 2025*
****Appointed 1 Oct 2025*

FINANCE

CHAIR	Mr Chua Joan Keat	The Committee oversees the financial reporting process and assures the fiscal stability and long-term economic health of the organisation. It ensures that financial planning supports and fully integrates with the organisation's long-term plans and mission. It provides policy oversight of fiscal management and regulatory compliance with respect to financial reporting. The Committee also reviews the accounting policies and actual accounting/reporting of the capital assets.
MEMBERS	Ms Teri Tan Mr Thomas Knudsen*	

**Retired 17 Jun 2025*

FUNDRAISING

CHAIR	Mr Stanley Tan	The Committee is responsible for overseeing SCC's overall fundraising, including its communication, and ensuring that the fundraising activities preserve its integrity and transparency.
MEMBERS	Mr Chua Joan Keat Ms Laura Poh	

HR & STRATEGY

CHAIR	Ms Sandhya Aswani* Ms Sapna Kewalramani**	The Committee "HRC" is responsible for establishing appropriate HR policies and strategies that will enable SCC to achieve its short—and long-term organisational goals.
MEMBERS	Mr Chua Joan Keat Ms Laura Poh Mr Francesco Caruso***	

**Retired as Chair and Committee member on 10 Dec 2025*
***Chair Designate (from 1 Apr 2025), Chair (from 10 Dec 2025)*
****Retired 18 Aug 2025*

NOMINATION

CHAIR	Ms Woo Shea Leen	The Committee is responsible for leading the process of selecting the most suitable candidate(s) for appointment to the Board, including making recommendations for Board succession planning and the Executive Director appropriate to SCC's current and future needs.
MEMBERS	Mr Chua Joan Keat Mr Pang Sze Khai* Mr Francesco Caruso**	

**Appointed 18 Aug 2025*
***Retired 18 Aug 2025*

PROGRAMMES & SERVICES*

CHAIR	Mr Pang Sze Khai*	The Committee is responsible for establishing, reviewing, and approving relevant policies, as well as providing strategic directions for the engagement and support of families to ensure that it meets and fulfils the purpose of SCC.
MEMBERS	Ms Sandhya Aswani Mr Soh Chee Keong	

**Mr Pang Sze Khai (Chair, Home Ownership & Livelihood), Ms Sandhya Aswani (Chair, Education & Learning Development)*

RESEARCH, EVALUATION & DEVELOPMENT

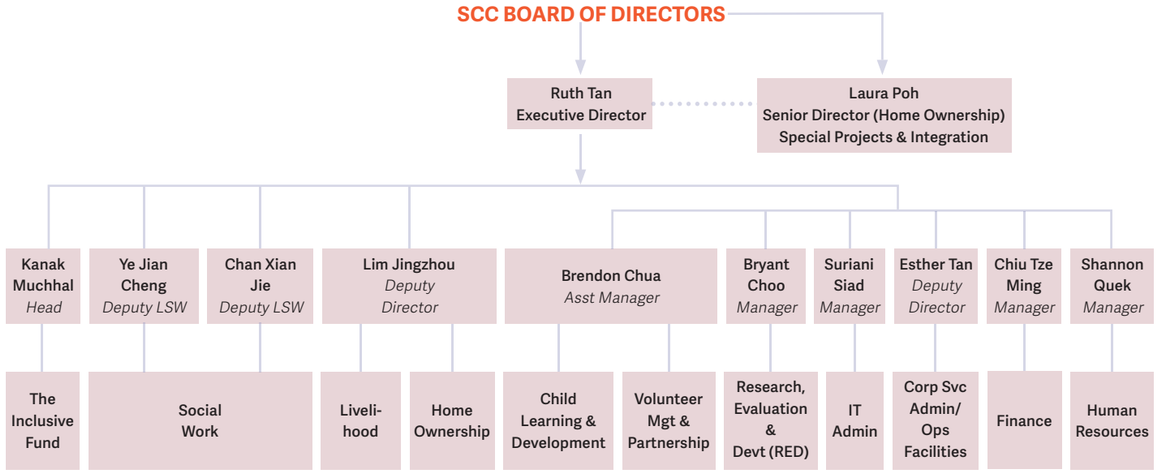
CHAIR	Mr Kwan Chong Wah	The Committee is responsible for providing consultancy and feedback on the community's needs, evaluating SCC's work to determine whether the organisation's desired outcomes are achieved, and informing on what works and what does not, for the purpose of fine-tuning current interventions and/or introducing new ones.
MEMBERS	Mr Claire Chua Ms Kaavya Viswanathan Ms Raman Sidhu	

EXECUTIVE MANAGEMENT

Ms Ruth Tan Li Pyng
Executive Director, 1 Jul 2018 - current

Ms Siti Adriana Rasip
Deputy Executive Director, 26 Sep 2023 - 26 Sep 2025

ORGANISATION STRUCTURE



PUBLIC DISCLOSURE

1. GOVERNANCE

SCC has complied with all applicable guidelines of the Code of Governance Evaluation Checklist for Institutions of a Public Character (IPCs). The complete checklist is available at www.charities.gov.sg

2. POLICIES

A. CONFLICT OF INTEREST POLICY

Board members, key management staff, and those directly involved in SCC's procurement and payment functions must sign off on and submit a Conflict-of-Interest Disclosure Statement annually. In such instances, they avoid decision-making to ensure a fair and transparent process.

B. Reserves Policy

SCC regards its unrestricted funds as its reserves, providing financial stability and a means for developing its activities. To ensure that services to beneficiaries can continue, SCC aims to maintain its reserves at a level of at least one year's net operating expenditure. The Board reviews its reserve policy annually to ensure that the amount of reserves required is adequate.

C. WHISTLE-BLOWING POLICY

SCC has established a Whistleblowing policy on our website to enable employees and outside parties to report without fear of adverse consequences, allowing us to take appropriate action.

3. REMUNERATION AND BENEFITS

The annual remunerations of the three highest-paid employees, including monthly salary, annual wage supplement, variable bonus, annual performance bonus and annual employer's CPF contributions, are:

S$100,001 to $150,000: 2

S$150,001 to $200,000: 1

None of these three staff serve on the Board of the charity.

No staff member that is receiving more than $50,000 in annual remuneration is a close member of the Executive Head or Board members.

None of the Board members have received remuneration or benefits within the FY.

SCC TEAM (AS OF 31 MAR 2026)

EXECUTIVE DIRECTOR
Ruth Tan

DEPUTY EXECUTIVE DIRECTOR
Siti Adriana Rasip*

SHARED & CORPORATE SERVICES

Human Resources
Chua Ying Ying
Loo Hui Min*
Shannon Quek

Finance
Chan Wan Ting*
Chiu Tze Ming
Low How Yee

Corporate Services
Choy Teck Chow
Esther Tan*
Janna Foong*
Low Phaik Suan

IT
Suriani Binte Siad

Research, Evaluation & Development
Bryant Choo
Rana Ghassan Sudki Khader

Volunteer Management & Partnerships
Brendon Chua
Siti Nuraini Binte Abdul Haleem

TRANSFORMATION VERTICALS

Social Work
Amanda Chan*
Angel Ye
Anna Ong
Annie Lee
Chan Xian Jie
Claire Tan
Cynthia Teow
Ferhad Khan Bin Abdul Aziz
Grace Ang*
Hanissah Binte Abdullah
Ivy Chen
Jaryn Boey*
Jocelyn Joy Gwee*
Kane Ang
Mak Foo Wai
Mardiana Binte Mohd Amizan
Mark Anthony Ambrose
Merlissa Yeo
Munawarah Binte Sukaimi
Nurhidayah Binte Sazali
Quak Mei Qing
Regina Leong
Rena Goh
Shona D/O Suthendran
Siti Arifah Binte Shaik Abdul Kadir
Soliano Michelle Monica*
Sonia Mariana Binte Muhammad Jalal*
Syed Alwi Bin Syed Abdullah Alhadad
Ye Jiancheng
Kanak Muchhal (The Inclusive Fund)

Child Learning & Development
Celeste Kwek
Nusaibah Sajiah Binte Nailul Hafiz*
Sammi Seet
Zareena Binte Aziz*

Home Ownership
Benjamin Wong
Camelia Saputri Binti Hazizan
Cheng Zhi Wei
Ervin Lim
Joi Tan
Juraini Binte Aini
Lee Deborah Clare
Lelia Low
Lim Jingzhou
Muhammad Yusoff S/O Abdul Latiff
Nur Dhamirah Binte Sadik
Rebecca Min-Lee Xavier*
Ryan Aidil Azalee Bin Azmi

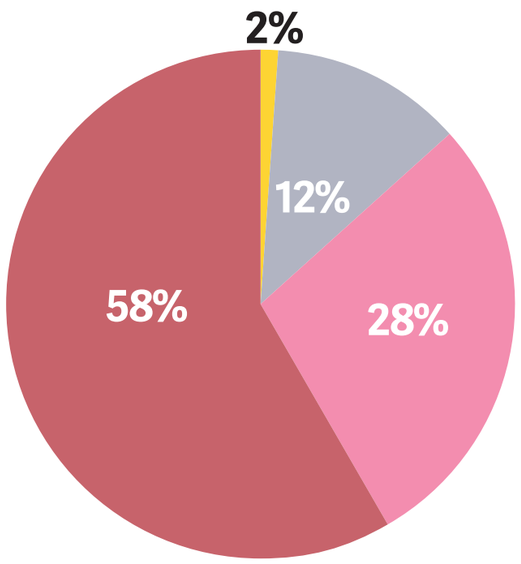
Livelihood
Jeremy Xiao
Amos Liu
Teo Shien Min*

*Left Service

FINANCIAL SUMMARY

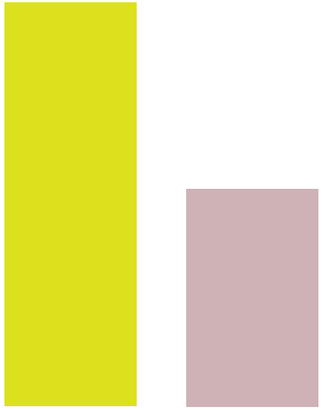
SUMMARY FINANCIAL PERFORMANCE (FY2025/26)

SOURCES OF INCOME (S$'000)



- Government Grant $3,946
- Programme Fund $1,917
- Donations $848
- Other Income $102

USES OF FUND (S$'000)



61%
FSC Operations $3,636

39%
Other Programmes $2,358

For a full audited statement, please refer to our website.

THE YEAR AHEAD

A. FUNDRAISING PLANS TO SUPPORT GROWING DEMANDS

SCC will continue our fundraising efforts to support vulnerable and low-income communities in addressing their immediate needs and fostering sustained progress towards social mobility. These include engaging existing supporters, expanding our network of supporters, and raising funds through online campaigns.

B. PROJECTED EXPENDITURE (S$'000)

- Total: $7.7m
- Manpower Costs: $5.1m
- Other Operating Expenses: $2.6m

C. ORGANISATIONAL DIRECTIONS

SCC's strategy for the next three years remains true to its original spirit, with some refinements. While SCC's service boundary encompasses 4,300+ households in rental housing, we will strategically focus on impacting the ~800 identified families with children within this boundary ("SCC Universe").

Poverty transformation remains our key impact, with 4 verticals working in tandem with each other to help families towards greater social mobility. Furthermore, our approach continues to be centered on empowering families and their communities in the process.

Each vertical will be focused on the following priorities:

- Social Work Team (SW) – To focus on families' stability and needs, whilst elevating those towards social mobility where possible and continue to build stronger and resilient communities

- Child Learning & Development (C.L.D) – To shift towards child-centric development focused on Social-Emotional Learning (SEL), as well as consistent mentorship and life-skills building to provide safety, stability, resources and supportive relationships.

- Home Ownership – To achieve KeyStart's scale-up plans of 1,000 families and pursue deeper integration with ComLink+

- Livelihood – To continue the pilot programme and increase its sample size, test scalability, and evaluate impact

With the four verticals working in tandem, the goal is to create synergistic pipelines empowering families to achieve social mobility, especially through Home Ownership, and deepening our impact as One SCC.

Partnership Opportunities

While SCC leverages on the strengths and assets of community members, much of our work also depends on the goodwill contributions of active supporters who have donated their time, talent, and treasure to serve the community.

Please contact us if you are keen to partner in the areas mentioned below or would like to suggest new partnership opportunities!

VOLUNTEERING

Child Learning & Development: Long-term volunteers for Child Learning Support and Mentoring (Growth Guides & Mentors); Ad-Hoc volunteers for holiday events

Community-Centric Social Work: Volunteer support and sponsorship to provide food rations for families-in-need, as well as other community work initiatives

Contact volunteer@sccfsc.org.sg

FUNDING

Home Ownership (KeyStart): Raising funds for grants to support families and programme expenses

Livelihood Support: Raising funds for grants to support families through livelihood guidance and upskilling towards better employment opportunities

Child Learning & Development: Raising funds for Growth Collective programme and holiday outings for the children we support

Education Support (The Inclusive Fund): Raising funds to enable children in transnational families to access tertiary education (ITE/Polytechnic/University).

Contact hello@sccfsc.org.sg



“Being a Growth Guide with SCC has taught me that learning and growth go both ways. While I have had the opportunity to support the students, I have also grown alongside them by seeing their curiosity, effort, and determination to improve themselves week after week.”

- Cephas, Growth Collective Volunteer

WALL OF GRATITUDE

Fundraising Campaigns FY2025/26

2 CAMPAIGNS



Leave No One Behind



Neighbour For Neighbour

TOTAL:
S$0.8M

Thank you for your support!

Terima Kasih, நன்றி , 谢谢, Thank You!

Heartfelt thanks to our dedicated volunteers, community members, partners, and donors (including those who wish to remain anonymous) for your unwavering support. Your generosity has brought real change to the lives of the vulnerable communities under our FSC's care and continues to strengthen our shared journey of poverty transformation.

COMMUNITY PARTNERS, DONORS & SPONSORS

- 3Pumpkins Tak Takut Kids Club
- Alexandra Hospital (AH)
- Alive Community NetworkAnytime Fitness @ Tiong Bahru
- Anytime Fitness @ Valley Point
- Archdiocesan Commission for the Pastoral
- Care of Migrants & Itinerant People (ACMI)
- Asia Community Foundation
- AWARE Singapore
- Beyond Social Services
- Clarity Singapore Limited
- Community Foundation of Singapore
- Credit Counselling Singapore
- Daughters of Tomorrow
- Delta Indus Residents Network (RN)
- Diana Koh Foundation
- =DREAMS Asia
- =DREAMS Singapore Limited
- Dyslexia Association Singapore
- EduHopeSG
- Engineering Good Ltd
- Generation Singapore Ltd
- GIIS Project Disconnect
- Her Rise Above
- Hitachi Asia Ltd
- Hong Kong Shue Yan University (Department of Social Work)
- Housing & Development Board (Homeownership Support Team)
- Impetus Assurance PAC
- Institute of Policy Studies (IPS)
- Ishk Tolaram Foundation
- Janet Lim
- JC Trust
- KK Women's and Children's Hospital
- Little Dolphins Development Centre (LDDC)
- Mainly I Love Kids (MILK) Fund
- Mandai Wildlife Group
- MINDS Towner Gardens School
- Ministry of Education (Schools Branch West)
- MMA Fitness Lab
- Montfort Care
- Morgan Lewis Stamford LLC
- Mount Alvernia Hospital
- MSF Social Service Offices @ Kreta Ayer and Bukit Merah
- My Saviour's Church
- National Trades Union Congress Union
- National University of Singapore Project Cup
- National University of Singapore TeachSG
- National Volunteer & Philanthropy Centre
- NTU Nanyang Business School Alumni Association Exco Team
- NTUC Community Fund
- Ng Kim Suan Foundation
- Octava Foundation
- Ola Beach Club
- ONERHT Foundation
- Path Global Pte Ltd
- Pro Bono SG
- Push Pull Give
- RC Charity Fund
- Rise & Thrive
- S&P Global
- Santa Monica Fund
- Science Centre Singapore
- Singapore Indian Education Trust (SIET)
- Singapore Police Force, Bukit Merah West Division
- Singapore Red Cross (Project R.I.C.E)
- Singapore University of Social Services
- Six Seconds
- Singapore Management University
- Solid Rock Foundation
- Sunshine Trust
- Tan Hock Ann Albert
- The Food Bank Singapore
- The Kewal Ramani Foundation (KRF)
- The Resonance Project
- The Saturday Movement
- Thirtytwocm
- United World College South East Asia (Dover Campus)
- Wong Kee Jen
- Woo Shea Leen
- Yayasan Mendaki
- Yellow Ribbon Industries Pte Ltd
- Yellow Ribbon Singapore
- Youth Corps Singapore (Children & Youth Cluster)

OUR FUNDING PARTNERS

- ComChest Singapore
- Community Foundation of Singapore
- Lee Foundation
- Mainly I Love Kids (MILK) Fund
- Ministry of Social and Family Development
- National Council of Social Service
- People's Association Project We Care
- ST School Pocket Money Fund
- Tote Board



“Amid Singapore’s concrete and steel, a single leaf reminds us that nature never rushes yet accomplishes everything. I am heartened to be part of Goodwill Garden, where residents, staff, members, youths, kids and special needs persons pause amid busy neighbourhood life – nurturing friendship, neighbourliness, and curiosity in the simplest yet most marvelous things.”

- Mark, Community Worker



Support Us

Your support makes a difference in the lives of the lower-income families.
To contribute, here are the various channels.

PAYNOW
South Central Community Family Service Centre Ltd
UEN: 201301276N

ONLINE GIVING
www.giving.sg

CHEQUE
Attention to: South Central Community Family Service Centre Ltd

VOLUNTEER WITH US
Jio you to contribute as an individual or organisation!
Connect with us at volunteer@sccfsc.org.sg

SPONSORSHIPS, MONETARY DONATIONS
Main FSC: 5 Delta Ave, #01-09, Singapore 160005

Thank you for your support!

SOUTH CENTRAL
COMMUNITY
FAMILY SERVICE CENTRE

Main FSC: 5 Delta Ave #01-09, Singapore 160005
SCC@hoyfatt (Branch FSC): 50 Hoy Fatt Road, #01-131, Singapore 150050
UEN Number: 201301276N
IPC Status: 1 July 2026 to 30 June 2029

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