ARC CHILDREN'S CENTRE ANNUAL REPORT 2025/2026

Hope Shines On

Arc Children's Centre
Where Hope Shines


Hope Shines. Tears Heal. Love Always

15 Years of Hope. One Promise Kept.

Fifteen years ago, Arc Children's Centre began with a simple promise—to create a place where children with life-threatening illnesses could continue to learn, laugh, dream, and simply be children. What started as one child's wish has since become a journey shared by hundreds of children, families, volunteers, partners, donors, and friends who have walked alongside us.

As we celebrate this milestone, we reflect with grateful hearts on every child who has filled our Centre with courage, every family who has entrusted us with their journey, and every individual whose kindness has helped Arc grow from a dream into a community of hope.

Our 15th Anniversary theme, Hope Shines, Tears Heal, Love Always, captures the heart of Arc. Hope shines in the resilience of every child. Tears heal through the comfort of a compassionate community. And love remains the enduring promise that binds us all together.

Thank you for believing in this promise and for being part of Arc's journey. As we look ahead, we remain steadfast in our commitment to ensure that every child who comes to Arc continues to find joy again.

With heartfelt gratitude,

Ronita Paul and Geraldine Lee

Co-Founders

We Value Your Trust

CHARITY TRANSPARENCY AWARDS
2016 - 2019, 2024

THE STRAITS TIMES
SINGAPOREAN OF THE YEAR 2023
UBS

To the Founders of Arc

CHARITY GOVERNANCE AWARDS 2019

Special Commendation Award
Operational Efficiency

cna

Extraordinary People,
No Child Left Behind
12 March 2025

Contents

Organisation Overview

Arc Children's Centre is a Singapore-based charity supporting children with cancer and other life-threatening illnesses, as well as their siblings, through holistic education, emotional wellbeing, and developmental support. We form part of each child's Circle of Care, ensuring that learning, wellbeing, and family support continue alongside medical treatment.

Impact

Arc delivers integrated outcomes across three key areas:

1. Education Continuity

We support children to continue learning during treatment, maintaining developmental progress and easing reintegration into school.

2. Emotional & Social Wellbeing

We provide structured emotional support to reduce isolation and strengthen resilience for both children and siblings.

3. Family Support

We strengthen families through inclusion, guidance, and consistent support throughout the illness journey.

A Promise Made

Arc Children's Centre began with a promise—a young boy's birthday wish for a day centre for children with cancer. His dream became reality when Arc opened in 2011. Fifteen years on, we honour that promise and every child and family who has journeyed with us, remaining committed to ensuring that every child facing cancer or a life-threatening illness has the opportunity to learn, grow and experience the joys of childhood.

Vision

For every child who comes, to find joy again.

Mission

- Provide a sanctuary for each child's holistic development and learning.
- Inspire confidence to lead a fulfilling life.
- Nurture a supportive community for the children and their families.

Values

simplicity

To first and foremost meet the basic needs of the families in our care, while giving thanks to life's simple gifts.

commitment

Our steadfast team of staff and volunteers are devoted to the well-being of the children and families in our care.

support

We offer families a foundation of hope to build upon during difficult times.

joy

Uplift the children and their families with the spirit of joyous giving.

compassion

Love is at the heart of all we do and the reason we are passionate about helping these children in need.

Objectives

1. Operate a Specialised Day-Care Centre

To provide a safe, nurturing, and supportive day-care environment for:

- Children diagnosed with cancer or other life-threatening illnesses.
- Children who are unable to attend mainstream schools due to the effects of immunosuppressive treatments.
- Children undergoing medical treatment in Singapore who require specialised day-care support.

2. Provide Holistic Care, Development, and Enrichment

To support the overall well-being of children and their families through:

- Emotional, moral, and psychosocial support for children, siblings, and caregivers.
- Continued access to education and learning opportunities within a hygienic and protective environment.
- School holiday programmes and enrichment opportunities for children who have returned to mainstream education, enabling additional support for their academic progress, socialisation, emotional well-being, and continued connection with Arc and their peers.
- Programmes and activities that nurture confidence, resilience, personal growth, and individual talents.
- Therapeutic interventions, exercise, and developmental support to enhance physical well-being and functional abilities.
- Respite care and family support services that help restore the emotional strength, well-being, and resilience of caregivers and families.

3. Empower Children and Families to Thrive

To enable children and their families to navigate the challenges of serious illness with hope, dignity, and confidence by providing comprehensive care, developmental opportunities, and a supportive community throughout their journey.

Patron's Message

2026 marks a meaningful milestone for Arc Children's Centre — our 15th Year of Love & Service. Guided by the theme "Hope Shines On", this year is both a celebration and a reflection on 14 years of giving, compassion, and steadfast commitment.

From its humble beginnings, Arc has grown into a place of refuge and strength for children with cancer and other life threatening illnesses, and their families.

Over the years, we have witnessed milestones that reflect not just organisational growth, but lives deeply touched — children finding joy again, families discovering support in their most difficult moments, and siblings being embraced with care and understanding. The uniqueness of Arc lies not only in its programmes, but in the deep and enduring trust placed in it — by the families, donors, corporate, partners, foundations, and individuals from all walks of life.

This trust is both a privilege and a responsibility. It has enabled Arc to serve with integrity, to respond with agility to emerging needs, and to build a community where compassion is translated into meaningful action.

Every contribution, whether large or small, carries with it a shared belief in the dignity and potential of every child.

At Arc, children are given more than care — they are given the space to laugh, to learn, and to simply be children again. Families are supported holistically, walking a journey that no one should have to face alone. In these everyday moments of courage and connection, hope quietly shines through.

These 14 years of giving would not have been possible without the unwavering dedication of Board members, staff, volunteers, and partners who give so generously of their time and hearts. Together, you have built more than programmes — you have built a sanctuary of hope.

As we step into this 15th year, we do so with gratitude and renewed purpose.

May the theme “Hope Shines On” continue to be a beacon for the years ahead, lighting our path with compassion, courage, and love — and reminding every child and family that they are never alone.

Mrs. Goh Chok Tong

Patron

Chairman's Message

At Arc Children's Centre, we believe every child affected by cancer and other life- threatening illnesses deserves the opportunity to learn, develop, and thrive at the child's own pace and ability. While advances in treatment have improved survival rates, many children continue to face significant developmental, emotional, and social challenges. Arc exists to ensure that no child is left behind, and that families are supported throughout this journey with dignity, stability, and hope.

This year, we continued to deliver integrated, multidisciplinary programmes that extend beyond medical care to support children's holistic development. Our services encompass specialised education, developmental therapies, psychosocial support, and family-centred Interventions. The outcomes in this Annual Report reflect the effectiveness of early intervention and coordinated care in improving educational and developmental trajectories for the children under our care.

We are encouraged by the academic achievements of our children. Ninety per cent of our PSLE cohort qualified for all G3 subjects, while the remainder attained strong combinations of G2 and G3 subjects. Twenty per cent also qualified for the Integrated Programme. These results reflect sustained progress and the strength of Arc's integrated support model in enabling children to continue their education despite significant health challenges.

Beyond academics, children achieved meaningful gains in communication skills, motor skills, social-emotional development and independence. Families were supported through consistent psychosocial and practical interventions. Collectively, these outcomes demonstrate measurable impact across educational and developmental domains, underscoring the importance of a holistic, long-term approach to care giving.

We are also proud of 12-year-old Violette Chong, recipient of the Singapore Silent Heroes Student Apex Award 2025, whose compassion and resilience reflect the values we seek to nurture in every child entrusted to our care.

These achievements were made possible through strong organisational effort and shared commitment. Guided by robust governance, prudent stewardship of resources, and continuous improvement, the Board and its various committees, staff, volunteers, donors, corporate partners, healthcare professionals, and educators worked together to translate resources into meaningful outcomes for the children and their families.

Looking ahead, we remain committed to strengthening programmes, deepening partnerships and enhancing organisational capability to meet evolving needs. The cancer journey of two survivors, Sabrina and Ivan, shared in this report, reminds us that recovery extends far beyond medical treatment, and that sustained educational, developmental, and psychosocial support are essential for children to rebuild their lives and realise their potential.

On behalf of the Board, I extend my heartfelt appreciation to dedicated staff, volunteers, supporters, and partners as well as the children under our care and their families. Your trust, generosity, and commitment make our mission possible.

Mr Chia Ngiang Hong

Chairman

The Board

The Board is responsible for the governance and stewardship of the Charity, providing strategic direction and oversight to ensure the achievement of its mission and objectives.

Duties include guiding programmes and services, appointing and overseeing management leadership, ensuring succession planning, reviewing organisational effectiveness, review financials, budgeting and monitoring key risks.

The Board exercises independent judgement at all times and remains committed to Arc's mission and values.

Mr Chia Ngiang Hong, Chairman

Occupation:
Group General Manager, City Developments Limited

Board Nomination and Remuneration Committee Chairman:
13 July 2021

Investment Committee Member:
13 July 2021

Chairman:
14 September 2020

Board Director:
20th March 2018

Meeting Attendance:
4/4

Dr Sheila Vasoo, Vice Chairman

Occupation:
Senior Consultant & Rheumatologist, The Arthritis & Rheumatology Clinic

Vice Chairman:
22 November 2021

Board Nomination and Remuneration Committee Member:
13 July 2021

Board Director:
23 May 2017

Meeting Attendance:
3/4

Mr Frank Khoo Shao Hong, Treasurer

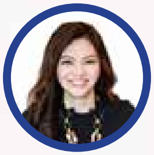
Occupation:
Independent Director of Centurion Corporation Limited and Stoneweg Europe Stapled Trust

Treasurer:
1 April 2024

Investment Committee Member:
1 April 2024

Board Director:
1 April 2023

Meeting Attendance:
3/4



Ms Sharon Yee Yin Yin, Director

Occupation:
Managing Director, Team Head (Southeast Asia), BNP Paribas Wealth Management.

Investment Committee Chairman:
13 July 2021

Treasurer:
1 April 2020 to
31 March 2024

Board Director:
13 November 2019

Meeting Attendance:
4/4

Prof Chan Mei Yoke, Director

Occupation:
Paediatric Haematology / Oncology and Paediatric Palliative Care Specialist, KK Women's & Children's Hospital

Programmes & Services Committee Member:
13 July 2021

Vice Chairman:
20 June 2017 to
21 November 2021

Board Director:
23 May 2017

Meeting Attendance:
3/4

Dr Lilian Leong, Director

Occupation:
Dental Surgeon (Retired)

Nomination and Remuneration Committee Member:
13 July 2021

Treasurer:
14 November 2019 to
31 March 2020

Board Director:
23 May 2017

Meeting Attendance:
4/4

Dr Frances Yeap, Director

Occupation:
Consultant,
Paediatric Blood & Marrow Transplant, Paediatric Haematology/
Oncology National University Children's Medical Institute, NUH

Programmes & Services Committee Chairman:
13 July 2021

Board Director:
14 March 2020

Meeting Attendance:
3/4

Board Committees

Board Committees

Members of the Committees serve three-year terms, matching the duration of Board members, with renewals following the same procedures to ensure continuity and consistency in governance.

The committees will periodically review its Terms of Reference to ensure alignment with the Board's objectives and responsibilities, with any revisions requiring Board approval.

Board Nomination & Staff Remuneration Committee

The Committee is responsible for interviewing, selecting and recommending potential candidates for Board approval. Additionally, the committee evaluates and approves management's recommendations for staff remuneration packages and promotion opportunities, while independently assessing key management remuneration packages to ensure impartiality and transparency.

- Mr Chia Ngiang Hong (Chairman)
- Dr Lilian Leong
- Dr Sheila Vasoo

Investment Committee

The Committee assists the Board by overseeing financial investment planning and strategies to ensure Arc's financial sustainability. It ensures that Arc's management has the necessary financial resources to effectively deliver its programs and services.

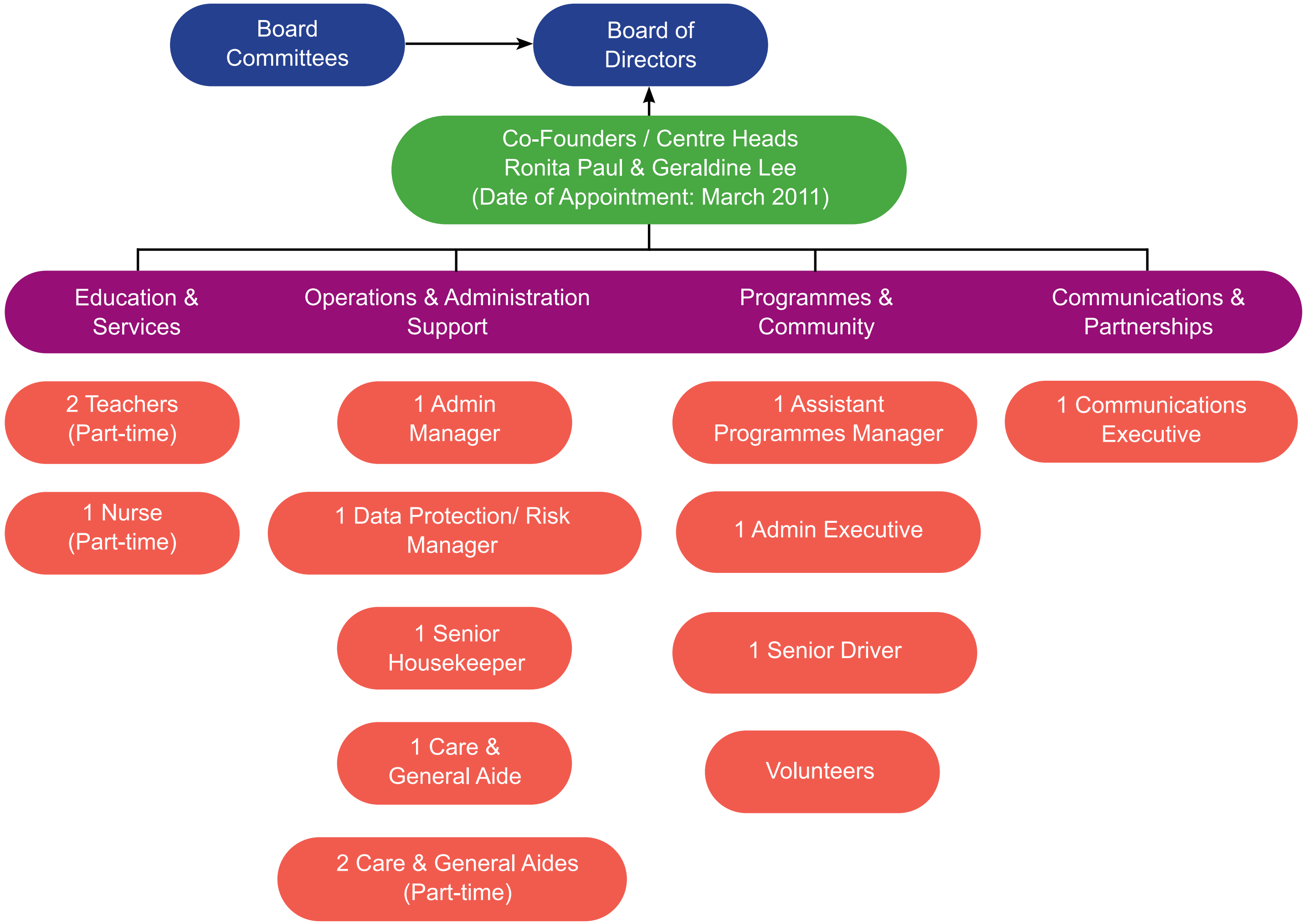
- Ms Sharon Yee (Chairman)
- Mr Anthony Cheng (Resigned on 29 Oct 2025)
- Ms April Goh
- Mr Chia Ngiang Hong
- Mr Frank Khoo
- Ms Stephanie Magnus

Programmes & Service Committees

The Committee aims to support a coordinated approach to the planning, implementation, monitoring, and evaluation of the organisation's programmes and services, ensuring they effectively support and enhance the growth, development, and well-being of the children and families we serve.

- Dr Frances Yeap (Chairman)
- Prof Chan Mei Yoke
- Dr Enrica Tan
- Nurse Clara Su
- Nurse Khan Lian Cing

Organisation Structure



Ace Shines On


Ace and his family

The Child's Journey Before Arc

Before coming to Arc, our son Ace was battling Hodgkin's Lymphoma. The diagnosis alone was overwhelming—emotionally, mentally, and physically. As parents, we tried to stay strong for him, but the reality was heavy. Ace was going through rounds of treatment, and the fatigue, fear, and constant hospital visits took a toll on his daily life.

He slowly withdrew from activities he once loved. His energy dipped, his appetite changed, and emotionally he became quieter and more guarded. Socially, he missed the normal interactions kids his age naturally enjoyed. As a family, we did our best to create normalcy, but there were limits to what we could do ourselves. There was always a sense of worry and uncertainty hanging over us.

Finding Arc & The Support Received

We first learned about Arc through our medical team in Singapore, who spoke so highly of the centre. The moment we stepped inside, we knew it was special. It didn't feel like a clinic. It felt like entering a warm, safe, loving home—full of colour, laughter, and genuine care.

Our first impressions were of comfort and relief: "Ace can just be a kid here." Arc provided the kind of support we didn't even know we were missing. Beyond academic engagement, they nurtured his emotional well-being, confidence, creativity, and sense of belonging. Their programmes helped Ace reconnect with himself—through learning activities, play, art, social interaction, and gentle encouragement. There were many moments that filled us with hope—like watching Ace laugh freely again, seeing him proudly show us his drawings, or hearing him talk excitedly about new friends. These moments were small but powerful reminders that healing goes far beyond medical treatment.

Impact on the Whole Family

Caring for a child with cancer can feel isolating and overwhelming. Arc created a space not only for Ace, but also for us as parents. They gave us reassurance, emotional support, and a place where we felt understood. Knowing that Ace was safe, supported, and genuinely loved allowed us to breathe a little easier and manage the rest of our responsibilities.

If your child has siblings, Arc makes them feel seen and valued too. Ace's siblings benefitted from the sense of stability that Arc created—because when one child is in crisis, the entire family feels it. Arc brought light back into our home and helped our children reconnect with each other through shared positive experiences.

Words for Other Parents in Need

To any parent who feels lost, scared, or unsure about asking for help—please know that you don't have to walk this journey alone. Seeking support is not a sign of weakness; it is an act of love and strength for your child. Arc understands the unique challenges of families like ours. They meet you with compassion, not judgment.

For parents trying to balance caring for a sick child while supporting their other children: give yourself grace. Arc helped us regain balance by providing a place where Ace could heal emotionally and socially, allowing us time and space to support our other children too.

Message to Supporters & Donors

To every donor, volunteer, and supporter of Arc —we want you to know that your generosity changes lives in ways that cannot be fully measured.

You are not just funding a programme; you are giving families like ours hope, strength, and precious moments of joy during the hardest times of our lives.

Arc's work has shaped not only Ace's healing journey but also our family's future. The confidence, resilience, and emotional support he received will stay with him forever. We hope people understand that families dealing with childhood cancer face invisible battles every single day—and Arc steps in to lift the weight off our shoulders.

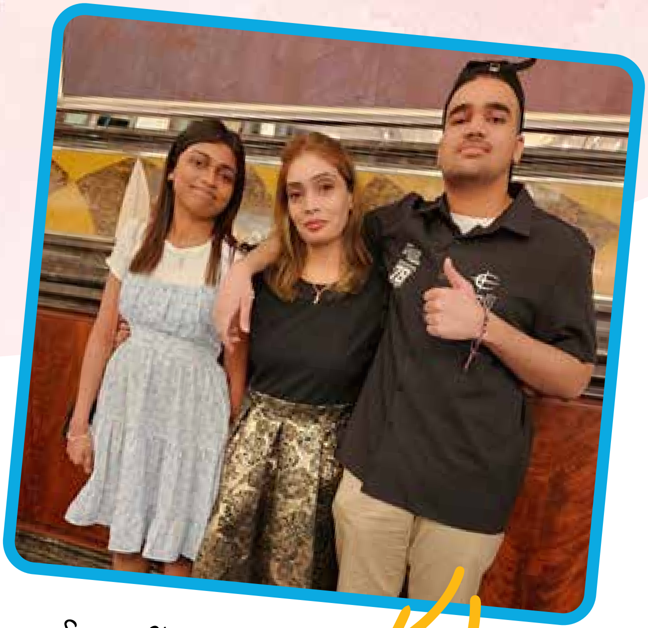
From the bottom of our hearts, Thank You to Auntie Ronita, Auntie Gerrie, and the entire Arc team. You are a blessing, and our gratitude is endless.

With love and appreciation,

The Anthony Family

Family Story

Held By Love, Carried Through!



Sam, Chris & Sean

A Journey of Hope

There is a word that Arc Children's Centre carries quietly in its name — Arc — the gentle curve of a journey from one place to another. For Chris, that word has come to represent the story of her own life. When her son, Sean, was diagnosed with Acute Lymphoblastic Leukaemia (ALL) at just 4 years old, Chris could never have imagined that the place she entered as a frightened parent would one day become her purpose, her community, and her second home. 14 years later, she is still here — no longer drawing strength from others alone but quietly giving that strength to families walking the same path.

Sean was an energetic little boy who loved being outdoors. Then, almost overnight, cancer changed everything. No playgrounds. No running. No carefree afternoons. Childhood was replaced by hospital visits and treatment.

After two years of treatment, a doctor referred the family to Arc. Chris arrived uncertain. Sean arrived clutching his Hot Wheels cars — and never looked back. At Arc, he found familiar faces from the hospital ward: children who understood, without explanation, what he was going through. More than anything, he found something every child longs for a place where he belonged.

"Arc is the place I met my best friends."

While the family's attention centred on Sean's illness, his 8-year-old sister, Sam, quietly carried her own burden. One day, she looked at her mother and said the words that broke Chris's heart:

"Mummy, you love Sean. You don't love me anymore."

It was not a tantrum. It was the painful truth of a child who felt unseen.

Her schoolwork declined, her confidence faded, and she struggled under the emotional weight of her brother's illness. Arc welcomed Sam alongside Sean, where she found other siblings who understood what it meant to stand on the sidelines of someone else's illness.

Here, she received social, emotional and academic support, and slowly began to rediscover herself.

Yet the hardest chapter was still ahead. The accumulated stress became overwhelming, and on the day of her PSLE examinations, Sam fainted and was rushed to KK Women's and Children's Hospital.

The school mistakenly interpreted her emotional distress as a learning disability and recommended a special-needs school for her.

But Arc saw something different. Auntie Ronita took the time to listen to Sam, and then spoke earnestly with Chris, encouraging her to give Sam the opportunity to retake her PSLE before making any life-changing decisions.

That conversation changed the course of Sam's future.

She re-sat her PSLE and emerged as one of the top scorers in her cohort. Today, she holds dual diplomas in Cybersecurity and Culinary Arts.

"Imagine what would have happened if I had simply accepted the school's evaluation" Chris reflects.

For Sam, Arc became far more than a support centre.

"Arc is a place where I felt truly seen, genuinely loved, and embraced with warmth — the place that gave me the confidence to believe in myself and fearlessly pursue my dreams."

Years later, Chris joined Arc as a bus assistant — a practical decision that gradually became a calling. Then life tested her once again. She was diagnosed with breast cancer and it was Arc that stood beside her. Even during radiotherapy, she continued coming to work — not because she had to, but because caring for the children gave her something medicine alone could not: a sense of purpose.

"Arc is more than just a workplace. The aunties know my whole family — every challenge we've faced. They've supported me as a person too, encouraging me to grow."

Today, Sean is in remission. Sam, the child who once believed she might never succeed, is thriving. And Chris — the mother who first arrived wondering how she would carry the weight of it all — has become one of the quiet pillars of Arc.

"My children are so well-adjusted because they were accepted here. Now they, in turn, see others and walk alongside them in their own journeys. We have been abundantly blessed —in every way."

Chris's story reflects the very meaning of Arc — a journey of hope, healing and transformation. She arrived as a parent searching for help. She became a staff member helping others.

For every family walking through Arc's doors for the first time, her message is simple: *"Stay strong. Know that we will walk with you, step by step, towards brighter days together."*

Chris & Family

Survivor Story

A Journey of Courage

At just two years old, I was diagnosed with medulloblastoma, a brain tumour, after suddenly losing my balance and vomiting continuously. I underwent multiple emergency brain surgeries, faced life-threatening complications, endured chemotherapy and a bone marrow transplant, and was given only a 20% chance of survival. Through months of painful treatments, ICU stays, and my mother's constant care, I went through one of the toughest journeys a child could face — and against all odds, I survived. When it was time for preschool, my parents struggled to find a school willing to accept me because of my medical condition, until the hospital recommended Arc Children's Centre.

I started coming to Arc when I was 3. From the very first visit, something felt right. I had friends to play with, and the aunties were patient, even when I needed more time than others. At Arc, I felt safe and I felt accepted just as I was.

Primary school was difficult. After long days, I would return to Arc, where the aunties helped me with my homework quietly and patiently. Then COVID-19 came, Arc closed, and I had to cope on my own. From Primary 3, I became invisible to everyone in school. But I held on to the memory of Arc—where no one laughed at me. With the Arc teachers' support and some tuitions, I passed my PSLE. That felt like a miracle.

In secondary school, the loneliness returned when my only 2 friends drifted away. By Secondary 2, I was mostly alone—until my Arc friend, Jaynesh, spotted me at a choir session in my school and came over warmly. That simple moment changed how others saw me, and slowly, things began to shift. But it did not last.

Secondary 4 was the hardest. I ate alone, my grades fell, and after failing my Prelims, I truly thought I would not make it for my final exams. Arc stepped in again, arranging for a volunteer teacher to guide me patiently. The Arc psychologist listened and helped me to hold on.

When my GCE N Level results were released, I was a top scorer in my school. After years of being told I was slow, I was overjoyed with the results—but it also felt like a dream. Arc never stopped believing in me, even when I had stopped believing in myself.

I am now studying at ITE and still return to Arc during the holidays to care for the younger children. My Arc friends have never changed—they still cheer me on, include me, and remind me that I matter. Everyone there sees me for who I am, not for how fast I do things.

They laugh with me, and they always have. After a childhood where people so often laughed at me and to be surrounded by Arc friends who only laugh with me—that is everything.

Sabrina & Auntie Ronita

Sabrina Toh

Survivor

Survivor Story

Held Through it All

A Tough Beginning

I was just a little boy when leukaemia entered my life and turned everything upside down. Intensive treatment became my normal, and for a brief, precious moment, it seemed I had won. Then came the relapse—sudden and devastating, as though the ground had been pulled from beneath me. More chemotherapy followed, then radiotherapy. I remember not only the pain, but a deeper exhaustion that settled into my bones, as if even hope had become heavy.

Through it all, Arc became my anchor. I had known Auntie Ronita and Auntie Gerrie since I was five, and their warmth made it easy to return. Over time, Arc stopped feeling like a programme or a centre—it became a safe place. Somewhere I did not need to explain myself or hide how I felt. Surrounded by friends who were also going through treatment, I was understood without words.

In 2025, I began an internship in app development to graduate from my Polytechnic studies. I was nervous, but hopeful. Together with a fellow student we were tasked to build an app on our own. Then came another blow—we were called incompetent by the boss who took ownership of the app we had built and refused us the agreed stipend. Everything felt like it was collapsing again, and I felt completely lost.

Within months, my back pain began to set in, while at home, I was also helping my mother care for my father, who was unwell.

Ivan and his Arc buddies

Kenneth, my closest friend from Arc, saw how much I was struggling and urged me to return to Arc.

Walking back through Arc's doors felt like I could finally breathe again. The aunties listened without judgement and connected me with Auntie Peggy, a lawyer, who helped me address the situation formally. They also gently encouraged me to step away from the internship and return to my studies. I had not realised how much I needed someone to stand beside me and remind me I still had a future.

When my back pain worsened, Arc arranged for me to see my KKH doctor, Prof. Tan Ah Moy, immediately. The MRI revealed a tumour on my spine. One week before National Service, I was preparing for surgery—afraid, but no longer alone. The tumour was benign.

The relief felt overwhelming, as though I had been given my life back.

During recovery, Arc ensured I was supported every day. Each morning, the uncles picked me up; each afternoon, they brought me home. Those quiet journeys reminded me I was no longer carrying everything alone.

Arc has never just been a place. It has been the thread that held me together when everything else was falling apart. Today, my friends and I return not as children in need, but as young adults wanting to give back—to sit beside another child in fear and remind them of what we once needed most: you are not alone.

Because of Arc, I learned this early in life: survival is not only about enduring what comes, but about being held through it. And being held made all the difference.

Ivan Wong

Survivor

Programmes & Services

Nurturing Growth, Learning, Resilience and Support Services

Arc's regular programmes provide children with a safe, nurturing and structured environment where they can develop emotionally, socially, physically and academically. Through therapeutic-informed learning experiences, children are supported in building confidence, resilience, independence and readiness for mainstream integration and lifelong learning.

Preschool & Primary School Programmes

Focused on strengthening literacy, numeracy, communication, inquiry-based learning and multilingual development:

- Montessori Life, Literacy & Numeracy
- English Literacy & Guided Reading
- Numeracy & Problem-Solving
- S.T.E.A.M. Learning
- Malay Language Academics
- Mandarin Language Academics
- Hanyu Pinyin Programme (K2)
- Speech & Drama (English & Mandarin)
- Visual Arts & Creative Expression
- Choir & Music Enrichment
- Dance & Movement
- Gym, Sensory Motor Play & Daily Exercise
- Home Economics & Practical Life Skills

School Holiday Programmes for Primary & Secondary

Developing Confidence, Leadership and Academic Growth

- Academic Tutorial Support & PSLE Preparation
- Oral Communication & Critical Thinking Workshops
- Life Skills & Leadership Workshops
- Independence-Building Indoor Camps
- Home Economics & Independent Living Skills
- Aesthetic & Cultural Enrichment Activities
- Music & Dance Enrichment
- Sports & Physical Development Programmes

Other Support Services

Lunch & Snacks

Focused on supporting the overall health, growth and well-being of children through consistent access to nutritious meals and snacks within a caring communal environment.

- Nutritious Lunch
- Afternoon Snacks

Transport

Focused on ensuring safe and reliable transportation to enable children to access programmes consistently and reduce caregiving burdens on families.

- Home-to-Centre-to-Home Transport

Specialised Programme Leads

- 1 Education Consultant
- 1 Primary-Secondary Teacher
- 1 Child Psychologist
- 1 Speech-Language Therapist
- 1 Occupational Therapist
- 1 Physical Trainer

Children Attendance

April 2025 to March 2026

Age Group	Children with Life-Threatening Conditions (CLTC)	Siblings
2 years	1	2
3-4 years	15	2
5-6 years	14	8
7-8 years	16	3
9-10 years	11	5
11-12 years	8	3
13-18 years	6	3
Total	**71**	**26**

Monthly Attendance													
	Apr	**May**	**Jun**	**Jul**	**Aug**	**Sep**	**Oct**	**Nov**	**Dec**	**Jan**	**Feb**	**Mar**	**Total**
CLTC	313	293	527	316	365	327	347	370	458	336	249	383	4284
Siblings	103	122	195	101	145	148	150	164	226	146	125	187	1812

Total Attendances: 6096

Children with Life-Threatening Conditions: 4284

Siblings: 1812

Year of Impact

At Arc Children's Centre, every programme is designed with a clear purpose: to help children build their confidence, resilience, and skills needed to thrive in school, at home, and in life. Throughout the 2025–2026 reporting year, our integrated educational, developmental, and social-emotional programmes supported children from preschool through secondary school, creating measurable outcomes that extend far beyond the classroom.

Impact at a Glance

Preschool & Primary School Regular Programme

- 57 children benefitted through the educational and developmental programmes.
- 37% progressed to the next class level within Arc, demonstrating developmental readiness and continued learning growth.
- 46% successfully proceeded or returned to mainstream schools, reflecting increased academic readiness, confidence, and independence.
- 89% communicated their ideas in individual and group settings, demonstrating growth in communication, self-expression, and self-esteem.

School Holiday Programmes for Primary & Secondary Levels

- 33 children participated in academic, leadership, and enrichment programmes.
- 100% progressed to the next academic level.
- 100% of tutorial participants achieved passing results in their school examinations.
- 90% of PSLE candidates qualified for all G3 subjects.
- 20% qualified for the Integrated Programme, demonstrating strong academic achievement.
- 85% confidently participated in public speaking, presentations, or performances.
- 33% demonstrated leadership and peer-support skills during indoor camps and team-based activities.

Building Strong Foundations for Lifelong Learning

Social-Emotional Resilience and Holistic Growth

The cornerstone of Arc's approach is the belief that children learn best when they feel safe, valued, and confident. Across all programmes, children developed self-regulation skills, formed meaningful peer relationships, and strengthened their ability to manage challenges positively. Through structured group activities, creative expression, physical development, and guided social interactions, children demonstrated increased confidence, improved cooperation, stronger emotional regulation, and greater willingness to participate in learning experiences. For many children, these gains became the foundation for successful class progression and mainstream school integration.

Academic and Language Development

Arc's educational programmes focused on literacy, numeracy, multilingual learning, and inquiry-based exploration through:

- Montessori Life, Literacy and Numeracy
- English Literacy
- Numeracy
- S.T.E.A.M.
- Mandarin and Malay Academic Programmes
- Hanyu Pinyin Preparation

Impact

Children demonstrated:

- Improved literacy and numeracy competencies
- Greater concentration and self-motivation
- Enhanced problem-solving and critical-thinking skills
- Increased confidence in communication across languages
- Stronger readiness for mainstream educational settings.

The combination of structured teaching and individualised support enabled children to learn at their own pace while building confidence in their abilities.

Aesthetic, Physical and Performing Arts Development

Children participated in a diverse range of programmes including:

- Speech and Drama
- Visual Art
- Home Economics
- Music and Choir
- Dance
- Gym and Sensory-Motor Activities

Impact

These programmes strengthened:

- Self-confidence and self-expression
- Public speaking and communication skills
- Creativity and imagination
- Fine and gross motor development
- Emotional regulation and attention
- Teamwork and cooperation

Children increasingly demonstrated confidence in sharing ideas, performing before others, and participating actively in group activities.

Leadership, Life Skills and Character Development

Holiday programmes were designed to nurture resilience, independence, leadership, and social responsibility through:

- Academic Tutorials
- Public Speaking Workshops
- Indoor Camps
- Leadership Activities
- Sports and Physical Development
- Home Economics
- Cultural and Enrichment Experiences

Impact

Children developed:

- Greater independence and responsibility
- Stronger leadership and teamwork skills
- Improved conflict-resolution abilities
- Enhanced resilience when facing challenges
- Increased confidence in social and academic settings

The combination of academic support and character-building experiences helped children develop both competence and confidence as they progressed through their educational journey.

Our Commitment

The outcomes achieved this year reflect Arc's unwavering commitment to nurturing the whole child. We recognise that true progress is not measured solely by academic achievement, but also by a child's ability to communicate confidently, build meaningful relationships, regulate emotions, overcome challenges, and participate fully in everyday life.

The measurable outcomes reported this year—from class progression and mainstream school integration to leadership development, presentation confidence, and academic success—demonstrate that Arc is not merely delivering educational programmes. We are creating opportunities for children to grow, flourish, and realise their fullest potential.

As we look ahead, Arc remains committed to providing evidence-based child-centred programmes that strengthen developmental, social-emotional, and academic outcomes, ensuring that every child entrusted to our care is equipped with the confidence, resilience, and skills needed to navigate life's journey with hope and purpose.

Children & Adolescents

Arc Journey

Where Hope Shines - A Year Full of Wonder

At Arc, every child's journey is a story of growth, discovery, and possibility. Through our holistic programmes and services, children and adolescents are given opportunities to learn, connect, and thrive. From classrooms to workshops, from friendships to new achievements, each experience sparks curiosity, builds confidence, and creates moments of wonder. Join us as we look back on highlights from the past year – celebrating once again the hope that shines brightly in every step forward!

Celebrating Growth and Happiness

Every journey begins with a single step, and at Arc, we celebrate every milestone along the way. Through personalised support, meaningful experiences, and nurturing relationships, children build confidence, independence, and resilience. Whether mastering a new skill, making a friend, or overcoming a challenge, each achievement reflects the joy, growth, and happiness that come from believing in one's potential.

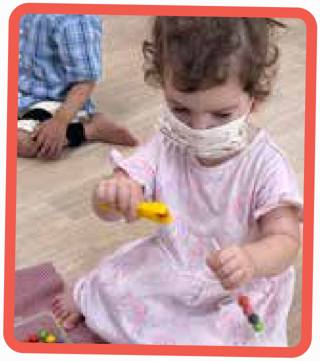
Growing and Glowing from Day One

More Love, More Laughter, More Cake!

Caps off to our little Superstar Graduands!

Everyday, a New Discovery

Learning comes alive through hands-on exploration and creative experiences. Children engage in S.T.E.A.M activities, literacy and numeracy lessons, digital learning, workshops, and interactive projects that encouraged curiosity and problem-solving. Each new discovery opens doors to imagination, creativity, and deeper understanding, making every day an exciting adventure in learning.




"Never help a child with a task at which he feels he can succeed." - Maria Montessori

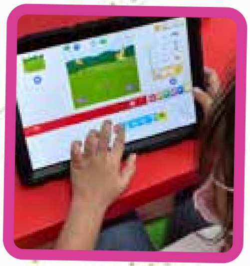

Offering children the tools to discover language and then stepping back to watch the miracle unfold




Discovering the joy of reading when stories come alive



Numeracy or Shapes and Sizes, numbers too
-Math is magic made for you!

S.T.E.A.M: Curiosity is our Superpower, Wonder
Discover Explore, our imagination is under
construction

From head to toe, watch my language grow!

In EVERYTHING we do - we measure love, mix patience, and cook up confidence!

Every jump, hop, and skip is a little victory for Arc children



Music is the language we all speak, and every child's voice adds a beautiful note to Arc's song



Creating joy - one brushstroke at a time



Where happy hearts find their groove in dance

Little Hearts, Big Connection

Beyond the classroom, children learn the importance of caring for others and the world around them. Through cultural celebrations, environmental initiatives, community projects, and social activities, they develop empathy, respect, and a sense of belonging. These shared experiences strengthened friendships, fostered teamwork, and built meaningful connections that will continue to grow for years to come.

We are Captain Planet! We Reduce, Reuse, and Recycle!

Handfuls of sunshine and happiness to welcome the Lunar New Year!

Raya traditions come alive with respect and sweet smiles!

We followed the Easter Bunny's trail to a nest of eggs!

Celebrating National Day as one united Arc family!



To the ones who bring magic into our lives - Happy Children's Day!



Lighting up the season with our handmade Rangoli! Happy Diwali!



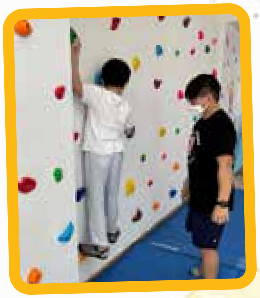
Santa visited us just in time for Christmas!

Nurturing Potential, One Child at a Time

Every child learns differently, and at Arc, we embrace those differences. Through **Individualised Education Plan** (IEP) goals, targeted interventions, therapeutic support, and tailored learning approaches, children were empowered to build on their strengths and overcome challenges. In a nurturing and inclusive environment, each child is supported to develop confidence, independence, and the skills needed to reach their fullest potential.

Sand play, water play – introducing sensory play for our young children to stimulate intellectual development.

"It always seems impossible until it's done" - Nelson Mandela



Therapeutic Support: Psychology - Speech - Occupational - Physical Therapies

Growing Leaders, Building Futures

As children grow into adolescents and youth, new opportunities emerge to discover their strengths and aspirations. Through leadership programmes, team-building activities, life-skills workshops, digital learning opportunities, and youth engagement initiatives, they developed confidence, responsibility, and a stronger sense of purpose. These experiences prepare them to navigate challenges, contribute to their communities, and embrace the future with optimism, creating an entrepreneurial mindset.

My First Purse and Handbag- Learning to Sew!

Teh Tarik and Kaya Toast for you? Some say best in Whampoa!



Friends who camp together, stay together!

PSLE & Tutorial Bootcamp – Support for P6 to Sec 2



"We feel Confident, Fulfilled, and Inspired!" -
Amanda, Violette & Ezri (students)



Arc's Pride & Joy - Our PSLE Graduands and
Silent Heroes Award Recipient - Violette Chong

Arc Charity Gala Lunch 2025 Where Hope Shines

Held on 14 September 2025 at Shangri-la Hotel

Guest of Honour
Ms Indranee Rajah, Minister in the Prime Minister's Office, Second Minister for Finance and for National Development

Minister Indranee offered a powerful reflection on the role Arc continues to play in shaping a more compassionate and inclusive society.

"For the past 14 years, you have been an unwavering pillar of support for many children and their families," she shared, affirming Arc's steady presence in the lives of children facing cancer and other life-threatening conditions. She noted that Arc embodies the vision of a "We-First" society, as articulated by Prime Minister Lawrence Wong—one where communities come together to care for and uplift one another.

At the heart of Arc's journey is a simple yet profound beginning. "You began from a boy's wish… for other children to have a place to play, smile, and feel safe," she said, recalling the inspiration behind Arc's founding. This mission remains unchanged today: "to help every child who comes through your doors find joy again."

Minister Indranee highlighted Arc's distinctive "whole-child" approach, describing it as more than care—it is "connection… a space for children to develop holistically." This trusted model has earned the confidence of medical professionals, with many referring children to Arc knowing "the difference you make".

The true impact of Arc, she emphasised, is best reflected in the voices of families. One parent shared, "The moment we stepped into Arc, everything changed… we found not just a centre — we found a family." Another expressed, "When everyone saw only sickness, Arc saw a child." These experiences, she noted, are "testaments to the power of love, the strength of community, and the dedication of the Arc team".

Beyond direct care, Arc's influence continues through those it has supported. "You have inspired those you support to pay it forward," she said, pointing to former beneficiaries who return to volunteer and uplift others.

Concluding her remarks, the Minister reminded guests that Arc represents "the power of community and the big difference a small idea can make." She encouraged continued support, underscoring its profound significance: "Your support means a child with cancer does not have to grow up in isolation. They can have a place to laugh, to learn, to play and to heal."

***Her words capture what Arc has stood for since its founding and the hope it continues to bring to every child and family who walks through its doors – for this, Arc is grateful to the Minister*.**

Where Hope Shines


MS INDRANEE
14 SEPTEMBER 2025


WHERE HOPE

Volunteer Story

"As Long as I Can Lift a Pot of Soup, I'll Be Here"

When Arc Children's Centre first opened its doors in 2011, there were just three people: Ronita, Geraldine, and me. There were no staff, no large budget, and no structured programmes—only a shared conviction that children with cancer deserved a place where they could simply be children.

In those early days, we did everything ourselves. Each morning, I helped pick up the children. We prepared their meals, cleaned the toilets, taught lessons, washed up after lunch, and even stitched bedsheets and cushion covers for camps. I still remember buying chicken bones from the supermarket to make soup for the children's lunch. None of us thought twice about the work. We simply did what needed to be done because our hearts were full.

Before Arc, I had spent my career as a nurse and midwife. In 1991, I began volunteering at a hospice, where I met Ronita and Geraldine. Together, we cared for many patients, including a remarkable boy named Raphael. Before he passed away, Raphael shared a simple birthday wish: that there would one day be a place just for children like him—a place where they could play, learn, laugh, and spend time with other children despite their illnesses. His wish stayed with us, and years later, when Ronita and Geraldine shared their dream of establishing a day centre for children with cancer, I never had to think about my answer. I simply said, *"I will go with you both."*

That simple *"yes"* became a journey of more than fifteen years.

People often ask why I am still volunteering at the age of 83. The truth is, I have never thought of what I do as anything extraordinary. I simply do what needs to be done. I show up, and I serve the children. If there is one lesson I hope every volunteer remembers, it is this: *"When you volunteer, ask yourself—who are you here to serve?"* The answer must always be the children because they are the heart of this place.

No one is above the work—not staff, not volunteers, not anyone. When everyone is willing to lend a hand, no one carries the burden alone. The children notice this too. They feel safe because they see people caring for one another as much as they care for them. There is no such thing as a perfect volunteer. There will be joyful days and difficult ones, but what matters most is not perfection—it is a willing heart.

Volunteering at Arc is not always easy. Sometimes, we lose a child, and no matter how many years pass, that sorrow never truly becomes easier to bear. But I have learnt that when you walk through Arc's doors, you must bring joy. Every day matters for these children, so I do not dwell on what may happen tomorrow. Instead, I choose to see how far each child can go, what they will learn, how they will grow, and the person they will become. The children have always been my reason to keep going.

Over the years, people have asked how many hours I have volunteered or how many pots of soup I have cooked. I honestly do not know because I have never kept count. What matters is that I am still able to serve. I never set out to do something remarkable. I simply kept saying "yes"—day by day, child by child, year after year.

People also ask how long I plan to continue volunteering. My answer has never changed: "As long as I can lift a pot of soup, I'll be here." For me, hope has never been just a word. Hope shines on every time a child smiles, every time a family feels less alone, and every time someone chooses to serve with love. As long as I am able, I will be here, because for the children, *Hope Shines On.*

Irene Ho
Volunteer

Volunteer Story

Faithfully Friday

We drove past the Arc Children's Centre for years before we really saw it. It was in our neighbourhood, and one day, curious about what they do, we looked it up, visited the place, and started volunteering.

I'm a cancer survivor. I know what it feels like to be unwell, to struggle through treatment, to wake up some mornings wondering if you have the strength to keep going. There were days when the world felt very small, when just getting through the next few hours was enough of a goal. My husband walked alongside me through all of it. As a caregiver, he carried his own quiet weight, the kind that doesn't always get acknowledged - the vigils, the worries held privately and the small acts of steadiness that made my healing possible. So, when we learned about the children at Arc, we both felt drawn to them. Their strength, their joy, even in the midst of their own battles. Their resilience, so much bigger than their small frames.

What struck us deeply was the challenge these children face. Adults going through illness already need enormous support. Children need it even more - they are still growing, still forming who they are, at an age when they should be out freely making friends, exploring the world, collecting the small adventures of childhood. Instead, many find themselves cooped up at home, fearful of infection, cut off from so much of ordinary life. The weight of that is something we didn't take lightly.

We started volunteering on Fridays a little over two years ago - helping the staff, playing with the children, joining in whatever activities the day calls for. What keeps us coming back, week after week, is the way Arc holds these families. They don't just provide shelter and hope for the children who are unwell. They care for the siblings, the parents, the whole circle. And even after a child recovers and returns to school, Arc stays connected.

They check in on them, they organise camps during the holidays and they make sure the friendships formed here continue to grow as the children step into their teenage years and beyond.

Perhaps what says it most clearly is this: some of these children recovered more than ten years ago. They are teenagers now, young adults even. And yet they still come back - not because they have to, but because they choose to. During school holidays, when they could be anywhere else, they return to Arc. The friends they made here, the teachers who walked with them through the hardest chapters of their young lives - these people became family. That is not something you can manufacture. It is what happens when an organisation genuinely loves the people they cared for.

For us, volunteering at Arc has been a privilege. We get to be a small part of their world, offering a little bit of the same kindness and support that we were so fortunate to receive when we needed it most. Every Friday, we are reminded by the children what it means to show up—not perfectly, but faithfully.

Charlene & Adrian Chen

Volunteers

Charlene & Adrian

Our Unsung Heroes

Behind every smile, every lesson, every comforting conversation and every joyful activity is someone who quietly chooses to give their time.

Our volunteers are the heartbeat of Arc. They bring not only helping hands, but compassionate hearts, creating moments of normalcy, laughter and hope for children and families navigating one of life's most difficult journeys.

This Year: 65 Dedicated Volunteers Contributed 3,979 Hours of Service

Whether reading a story, conducting enrichment activities, supporting events, preparing resources or simply being present, every act of kindness has made a meaningful difference. On some quiet occasions, they arrive with a home-cooked dish or a special dessert, thoughtfully prepared to nourish the team, replenishing not only our bodies but also our spirits.

To every volunteer who has walked alongside us, thank you for believing that the greatest gifts are often those freely given. Your compassion, commitment and unwavering generosity have helped make Arc a place where every child feels seen, valued and loved. You may work quietly behind the scenes, but your impact echoes in every smile, every milestone and every precious childhood memory created at Arc.

Building Supportive Volunteers

Volunteer initiatives focused on building a well-equipped and confident support network to enhance programme delivery. Through Volunteer Induction and Orientation sessions, along with Skills Training Workshops, volunteers were prepared to provide consistent, safe, and nurturing support across all programmes. These initiatives ensured that volunteers had a clear understanding of their roles and responsibilities, while equipping them with the necessary skills to engage effectively with children and families. Feedback and observations indicated that volunteers demonstrated greater readiness, confidence, and effectiveness in their roles, contributing to a cohesive, caring, and resilient community of support.

Key Impact Metrics for Volunteers

Metric	No. Volunteer Attendees	Outcome
Volunteer Induction & Orientation	31	Volunteers demonstrated clear understanding of roles, safeguarding, and programme expectations.
Skills Training Workshops	14	Volunteers showed improved confidence, competency, and readiness in supporting programme delivery.









Fundraisers

With Our Deepest Gratitudes

We are deeply grateful to the organisers of these fundraising projects and to every donor whose generosity has made a difference, especially children who dedicated their birthdays to raising funds for Arc. Your support enables Arc Children's Centre to provide vital programmes and services — from therapy and education to family support and joyful experiences for children with cancer and other life-threatening conditions, and their families.

Fundraising Events	
Dollar-for-Dollar: Doubling Arc's joy with Cups & Keys!	Raffles Chorale Fundraiser Concert – Vocal Delights 2025: When you Wish Upon a Star
#SG Homerun Daphne	SG Guards Golf 2025
#SGHomerun Roslyn	Splash for Impact 2025
Art for Hope	Support Children with Cancer and Other Life-Threatening Illnesses with Giveinstead.sg
Bhavya's Babyshower	Swing with Purpose at Moutai Singapore Open
Dash's Birthday Fundraiser for Arc Children's Centre	T100 House Community Fun Run: Running for Hope and House Spirit
House Community Fun Run	Team Rep4Hope Battle Cancer 2025
Light up a Child's World with Hope	Together for Tiny Warriors
Penny and Nancy SG60 fundraising	Where Hope Shines - YSG

Corporates & Friends

ABS Group

Adsan Law LLC

AMC Asia (SG) Pte Ltd

Baker Hughes Singapore Pte Ltd

Bosideng

Children's Museum Singapore

City Developments Limited

EFG Bank

ELFA Preschool @ Hougang

Ethos BeathChapman Pte Ltd

Kadita Partners Pte Ltd

KK Hospital Community Outreach

Corporates & Friends

Kuehne + Nagel Social Impact Committee

Leap Forward SG

Lions Club Singapore Ladyhill

Marshall Wace Singapore Pte Ltd

NATS Asia Pacific Pte Ltd

National Heritage Board (NHB)

National Institute of Early Childhood Development (ITE)

Project Rudolph

Restorative Hearts Ministry

SATS Ltd

Shangri-La Rasa Sentosa

Singapore Airlines Ltd

Singapore Flower Club

South32 Marketing Pte Ltd

Sumitomo Mitsui Trust Bank, Ltd

Tai Yong Construction Pte Ltd

The Japan Research Institute, Limited (Singapore Branch)

UOB Group Channels & Digitalisation

UWCSEA PACE

Wee Hur Holdings Ltd

Our Heartfelt Gratitude to All Corporate Partners

Thank you for investing your time, creativity, and heart in planning meaningful activities for the Arc children. More than organising events, you created moments of joy, laughter, learning, and connection that reminded our children and families they are surrounded by a community that cares. Your generosity and enthusiasm have left lasting memories and made a meaningful difference in their lives. Together, you have shown that when compassion is put into action, hope shines even brighter.

The Year Ahead

As Arc looks ahead, the organisation remains committed to strengthening holistic support for children with life-threatening conditions, survivors, siblings, and families through sustainable growth, innovation, good governance, service excellence, and meaningful impact. Amid global economic uncertainties and evolving societal needs, Arc will continue to strengthen organisational resilience, prudent financial stewardship, and long-term sustainability to maximise its impact and ensure uninterrupted, high-quality support for the children and families who depend on its services.

Strengthening Programmes, Family & Survivor Support

Arc will continue enhancing its educational, developmental, psychosocial, and therapeutic programmes to provide responsive, meaningful, and family-centred support for children, survivors, and siblings. The organisation will strengthen collaboration with healthcare professionals, therapists, educators, and community partners to support early intervention, emotional wellbeing, continuity of care, and holistic development.

Opportunities for enrichment, resilience-building, confidence, and social-emotional growth will continue through camps, workshops, and collaborative learning experiences. Through the **SPArc** Programme – Building Skills, Unlocking Potential @ Arc – Arc is committed to walking the journey with its children as they grow into confident and capable young adults, empowering them towards greater independence and purposeful futures.

Digitalisation & Future Readiness

Arc will continue progressing towards digitalisation to strengthen operational efficiency, service coordination, impact reporting, communication systems, and administrative processes. The organisation will also enhance cybersecurity, data protection, and digital governance practices to ensure safe and responsible information management while remaining future-ready and sustainable.

Governance, Compliance & Sustainability

Arc remains committed to upholding high standards of governance, accountability, transparency, and regulatory compliance in line with the Code of Governance for Charities and Institution of a Public Character (IPC) requirements in Singapore. The Board and Management will continue strengthening policies, safeguarding practices, financial oversight, internal controls, and risk management frameworks to support organisational integrity, sustainability, and responsible stewardship of resources.

Funding & Resource Development

To ensure the long-term sustainability of its services, Arc will continue strengthening fundraising and resource development efforts through diversified funding strategies, donor engagement, grants, and community partnerships. The organisation aims to deepen long-term relationships with donors, corporate partners, foundations, and supporters who share Arc's commitment to children and families affected by childhood cancer.

People Development & Organisational Capacity

Arc recognises that its staff, volunteers, and professionals are central to its mission and service quality. The organisation will continue investing in staff development, wellbeing, succession planning, volunteer engagement, and professional training in areas such as child safeguarding, special needs support, governance awareness, emergency preparedness, and digital competency. Multidisciplinary collaboration among educators, therapists, healthcare professionals, and support staff will also continue to be strengthened to ensure holistic and coordinated care.

Community Engagement & Awareness

Arc will continue building greater public awareness of childhood cancer, survivorship, sibling support, and the emotional and developmental challenges faced by families navigating medical journeys. Through storytelling, partnerships, outreach initiatives, media engagement, and community collaborations, Arc hopes to foster deeper understanding, encourage volunteerism and advocacy, and strengthen a compassionate community of support around every child and family it serves.

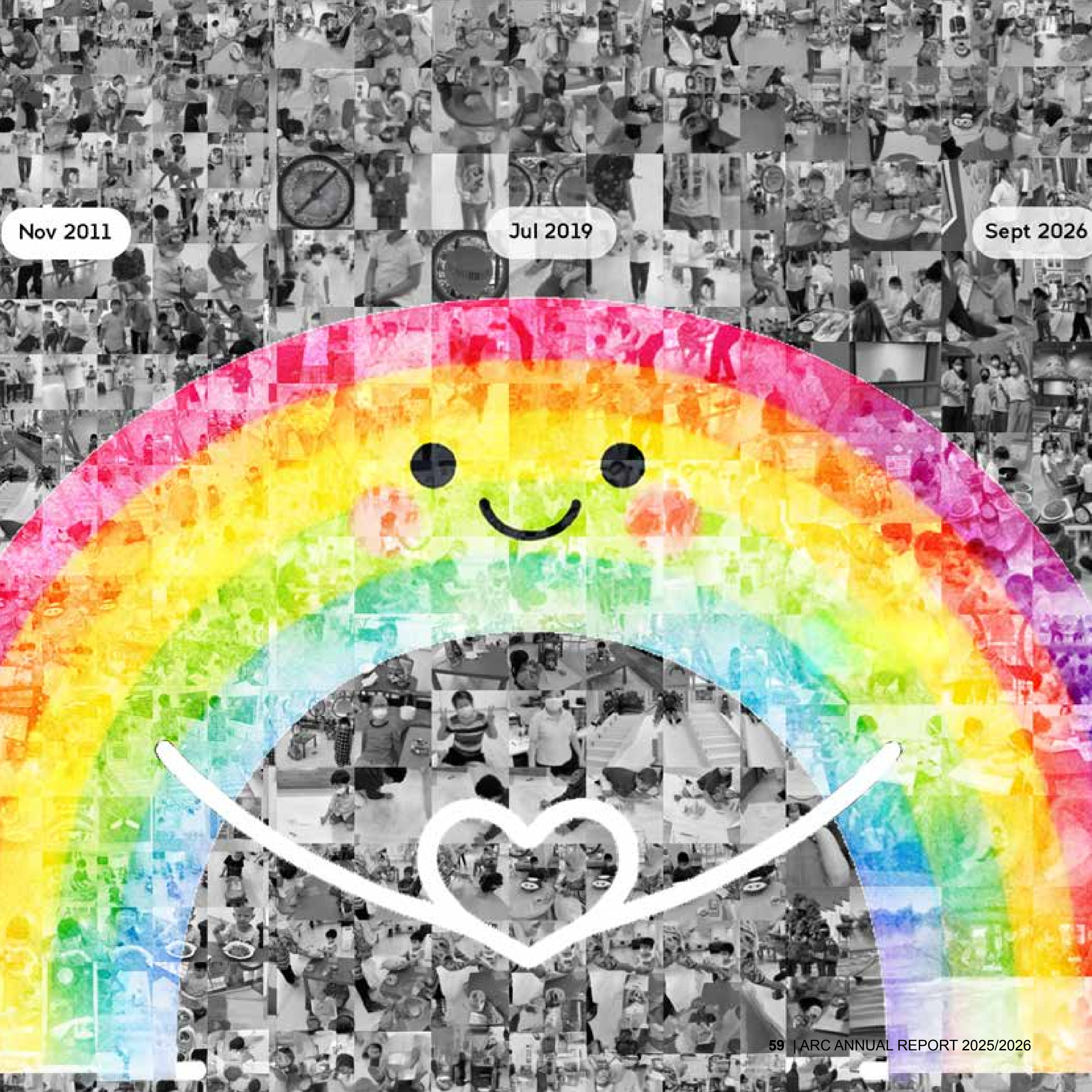
Hope Shines On - The Journey Continues

As we look ahead, our commitment to children, adolescents, youth, and families remains stronger than ever. Together with our donors, volunteers, corporate partners, community groups, healthcare professionals, schools, government agencies, foundations, and dedicated supporters, we continue to evolve our programmes, strengthen our support services, and create meaningful opportunities for learning, connection, and growth.

Guided by hope and inspired by every success story, we look forward to empowering even more children and families to shine brightly in the years ahead. United in this shared mission, we walk alongside them – ensuring that no child or family faces their journey alone, and that every child receives the opportunity to reach their fullest potential.

“The very calling of Arc is to bring true and committed love to our children.”

The Late Dr Rita Yeoh, Founding Chairman, Arc Children’s Centre


Nov 2011
Jul 2019
Sept 2026

Governance

Arc remains committed to continuous governance improvement, accountability, transparency, cybersecurity readiness, prudent financial stewardship, and sustainable long- term planning in line with evolving regulatory and governance expectations in Singapore's charity sector.

The Board provides strategic leadership and oversight, guiding Management in the implementation of policies and day-to-day operations. During the year, the Board strengthened governance practices through policy reviews, strategic planning discussions, risk management oversight, and the enhancement of organisational sustainability measures. Guided by comprehensive Terms of Reference, the Board oversees succession planning, governance processes, and key organisational matters, including corporate strategy, policies, budgets, reports, and major decisions.

Board members contribute diverse expertise and may serve a maximum of ten consecutive years, while the Treasurer's term is limited to four consecutive years. Biennial evaluations support continuous effectiveness. New Board members receive a training manual covering organisational policies, including Conflict of Interest, Whistleblowing, and the Code of Conduct. Specialised Committees support the Board in carrying out its responsibilities efficiently.

1. Transparency and Reporting

The Board reviews and approves Arc's Annual Report and audited financial statements, ensuring timely and transparent disclosure of organisational performance, programme outcomes, and financial stewardship. Annual Reports and the Governance Evaluation Checklist are published on the Charity Portal and Arc's website within six months after the close of the financial year.

2. Conflict of Interest

The Board actively promotes a culture of integrity and accountability by reviewing annual declarations and ensuring that members abstain from discussions and decisions where actual or perceived conflicts arise.

3. Remuneration

The Board ensures that remuneration practices remain fair, transparent, and aligned with sector benchmarks. Through the Board Nomination and Staff Remuneration Committee, remuneration and promotion recommendations are independently reviewed before Board approval.

4. Human Resources Management

The Board supports the development of a competent and sustainable workforce by overseeing human resource policies, succession planning, staff development initiatives, and organisational capability-building efforts.

5. Volunteer Engagement

Recognising volunteers as valuable partners, the Board supports volunteer engagement strategies and governance safeguards that ensure volunteers contribute meaningfully while adhering to organisational policies and safeguarding requirements.

6. Whistleblowing

The Board maintains oversight of the Whistleblowing Policy to ensure concerns can be raised independently and investigated appropriately, reinforcing a culture of transparency and ethical conduct.

Concerns or information can be shared via email to directors@arcchildren.org

7. Strategic Plan
The Board plays a central role in shaping Arc's strategic direction by reviewing long-term priorities, monitoring progress against strategic objectives, and ensuring resources are aligned to achieve sustainable impact for children and families.

8. Internal Controls
The Board regularly reviews internal control frameworks and key policies to strengthen accountability, minimise risks, and safeguard organisational assets and stakeholder interests.

9. Funds
The Board oversees the responsible stewardship of charitable funds, ensuring donations are utilised effectively to support programmes and services while maintaining financial sustainability for future needs.

10. Budgeting and Spending
The Board reviews and approves annual budgets and monitors financial performance through quarterly reporting, ensuring resources are deployed prudently and in accordance with approved plans.

11. Financial Audit
The Board works closely with the independent Auditor and Management to ensure the integrity of financial reporting and compliance with statutory and regulatory requirements.

12. Reserve Policy
The Board regularly reviews reserve levels and financial projections to ensure Arc maintains sufficient resources to sustain operations, respond to unforeseen circumstances, and support future growth. For additional details, please refer to Note 20 of the financial report.

13. Restricted and Designated Funds
The Board monitors the utilisation of restricted funds to ensure donor intentions are honoured and funds are applied strictly for their designated purposes. Full information can be found in Note 14 of the financial report.

14. Personal Data Protection Act (PDPA)
The Board oversees data governance and cybersecurity readiness, supporting measures that protect the personal information of children, families, donors, volunteers, and stakeholders.

15. Selection and Appointment of Board Director
The Board Nomination and Staff Remuneration Committee supports Board renewal planning by identifying candidates with the skills, experience, and commitment required to strengthen Board effectiveness.

16. Board Evaluation Policy
The Board undertakes regular self-assessments and collective evaluations to identify strengths, address areas for improvement, and enhance governance effectiveness.

17. Terms of Reference
The Board and the Board Committees periodically review the Terms of Reference (ToR) to ensure governance structures, responsibilities, and decision-making processes remain relevant and effective.

18. Investment Committee
The Investment Committee supports the Board in safeguarding reserves through prudent investment oversight, regular monitoring, and adherence to approved investment objectives and risk parameters.

19. Board Nomination and Staff Remuneration Committee
The Committee strengthens governance by supporting Board renewal, succession planning, talent development, and fair remuneration practices that attract and retain capable staff.

Governance

20. Programmes & Services Committee
The Committee provides programme oversight by reviewing service quality, programme effectiveness, beneficiary outcomes, and alignment with Arc's mission and strategic priorities.

21. Environmental, Social, and Governance (ESG)
The Board promotes responsible governance practices that balance social impact, environmental responsibility, and long-term organisational sustainability.

22. Anti-Money Laundering
The Board oversees financial integrity measures and governance controls designed to prevent fraud, corruption, money laundering, and misuse of charitable resources.

23. Risk Management and Risk Appetite
The Board actively oversees Arc's risk management framework, reviews key organisational risks, and guides Management in implementing mitigation measures. During the year, the Board strengthened cybersecurity and data protection oversight.

24. Communication Policy
The Board supports responsible stakeholder engagement and safeguards Arc's reputation through clear communication protocols and crisis communication preparedness.

25. Fundraising Events Policy
The Board reviews and approves fundraising strategies and budgets, ensuring fundraising activities remain ethical, compliant, cost-effective, and aligned with donor expectations and regulatory requirements.

26. Procurement Policy
The Board promotes transparency and accountability by overseeing procurement controls, approval frameworks, and ethical purchasing practices that ensure value for money and proper stewardship of charitable resources.

27. Code of Conduct
The Board upholds a strong culture of integrity and ethical leadership by ensuring that all Board members and staff adhere to the Code. Built upon Arc's core values, the Code of Conduct establishes the standards of behaviour and professional conduct expected of all personnel, promoting accountability, respect, and responsible decision-making. Arc is committed to ensuring that the highest standards of ethics and integrity are observed and practised in every aspect of its work, strengthening public trust and supporting the achievement of its mission.

Governance Evaluation Checklist

Principle 1: The charity serves its mission and achieves its objectives.		
Code Guidelines	**Code ID**	**Response**
1. Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	1.1	Yes
2. Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Yes
3. Have the Board review the charity's strategic plans regularly to ensure that the charity is achieving its charitable purposes, and monitor, evaluate and report the outcome and impact of its activities.	1.3	Yes
4. Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan. "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	1.4	Yes

Principle 2: The charity has an effective Board and Management.		
Code Guidelines	**Code ID**	**Response**
5. The Board and Management are collectively responsible for achieving the charity's charitable purposes. The roles and responsibilities of the Board and Management should be clear and distinct.	2.1	Yes
6. The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	Yes
7. Document the terms of reference for the Board and each of its committees.The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: a. Audit b. Finance * Other areas include Programmes and Services, Fund-raising, Appointment/Nomination, Human Resource, and Investment.	2.3	Yes

Governance Evaluation Checklist

Principle 2: The charity has an effective Board and Management.		
Code Guidelines	**Code ID**	**Response**
8. Ensure the Board is diverse and of an appropriate size, and has a good mix of skills, knowledge, and experience. All Board members should exercise independent judgement and act in the best interest of the charity.	2.4	Yes
9. Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and re appointment, at least once every three years.	2.5	Yes
10. Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position). For Treasurer (or equivalent position) only: a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role. i. After meeting the maximum term limit for the Treasurer, a Board member's re-appointment to the position of Treasurer (or an equivalent position may be considered after at least a two-year break. ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer's years of service would continue from the time he/she stepped down as Treasurer.	2.6	Yes
11. Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well. a. No staff should chair the Board and staff should not comprise more than one-third of the Board.	2.7	Yes

Principle 2: The charity has an effective Board and Management.		
Code Guidelines	**Code ID**	**Response**
12. Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well. a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.	2.8	Yes
13. The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break. For all Board members: a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member's years of service would continue from the time he/she left the Board. b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers' positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity's term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting). c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.	2.9a 2.9b 2.9c	Yes
14. For Treasurer (or equivalent position) only: d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years. i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting - refer to 2.9.b.	2.9d	Yes

Governance Evaluation Checklist

Principle 3: The charity acts responsibly, fairly and with integrity.		
Code Guidelines	**Code ID**	**Response**
15. Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.	3.1	Yes
16. Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise. a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/ herself from the meeting and should not vote or take part in the decision-making during the meeting.	3.2	Yes
17. Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes
18. Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes
19. Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately.	3.4	Yes
20. Take into consideration the ESG factors when conducting the charity's activities.	3.5	Yes

Principle 4: The charity is well-managed and plans for the future.		
Code Guidelines	**Code ID**	**Response**
21. Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).	4.1a	Yes

Principle 4: The charity is well-managed and plans for the future.		
Code Guidelines	**Code ID**	**Response**
22. Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as: i. Revenue and receipting policies and procedures; ii. Procurement and payment policies and procedures; and iii. System for the delegation of authority and limits of approval.	4.1b	Yes
23. Seek the Board's approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).	4.2	Yes
24. Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.	4.3	Yes
25. Set internal policies for the charity on the following areas and regularly review them: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer Management*; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards; and i. Other key areas such as fund-raising and data protection. * Please refer to Volunteer Management guidelines	4.4	Yes
26. The charity's audit committee or equivalent should be confident that the charity's operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.	4.5	Yes
27. The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity.	4.6	Yes

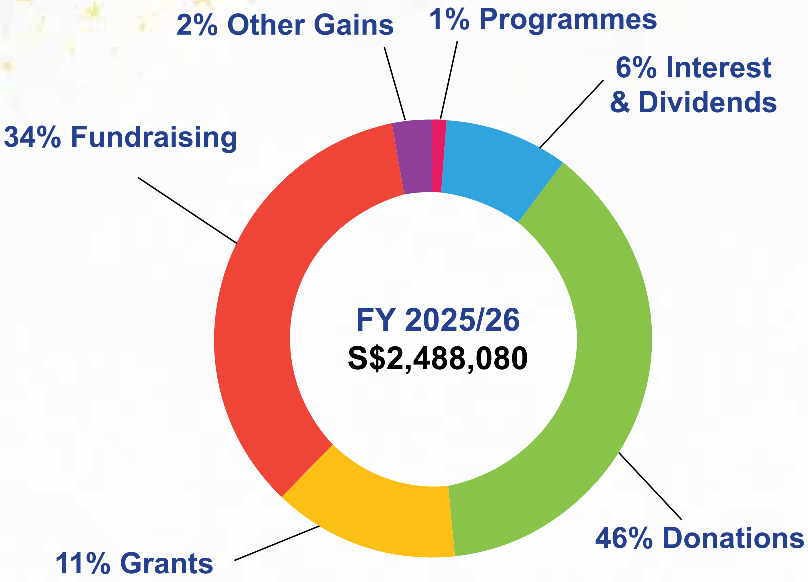
Governance Evaluation Checklist

Principle 5: The charity is accountable and transparent.		
Code Guidelines	**Code ID**	**Response**
28. Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on.	5.1	Yes
29. Generally, Board members should not receive remuneration for their services to the Board. Where the charity's governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	5.2	Yes
30. The charity should disclose the following in its annual report a. Number of Board meetings in the year; and b. Each Board member's attendance	5.3	Yes
31. The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity's subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding $100,000, in incremental bands of $100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than $100,000 in annual remuneration each, the charity should disclose this fact.	5.4	Yes
32. The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds $50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of $100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than $50,000 in annual remuneration, the charity should disclose this fact.	5.5	Yes
33. Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. Record relevant discussions, dissenting views and decisions in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable.	5.6a	Yes

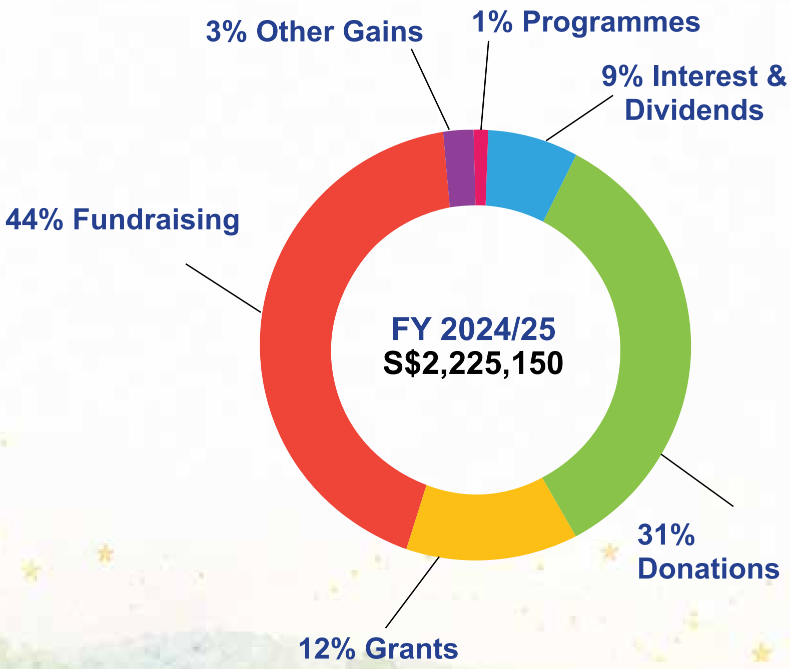
Principle 5: The charity is accountable and transparent.		
Code Guidelines	**Code ID**	**Response**
34. Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. b. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument.	5.6b	Yes
35. Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	Yes

Principle 6: The charity communicates actively to instil public confidence.		
Code Guidelines	**Code ID**	**Response**
36. Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	6.1	Yes
37. Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Yes
38. Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	Yes

Income

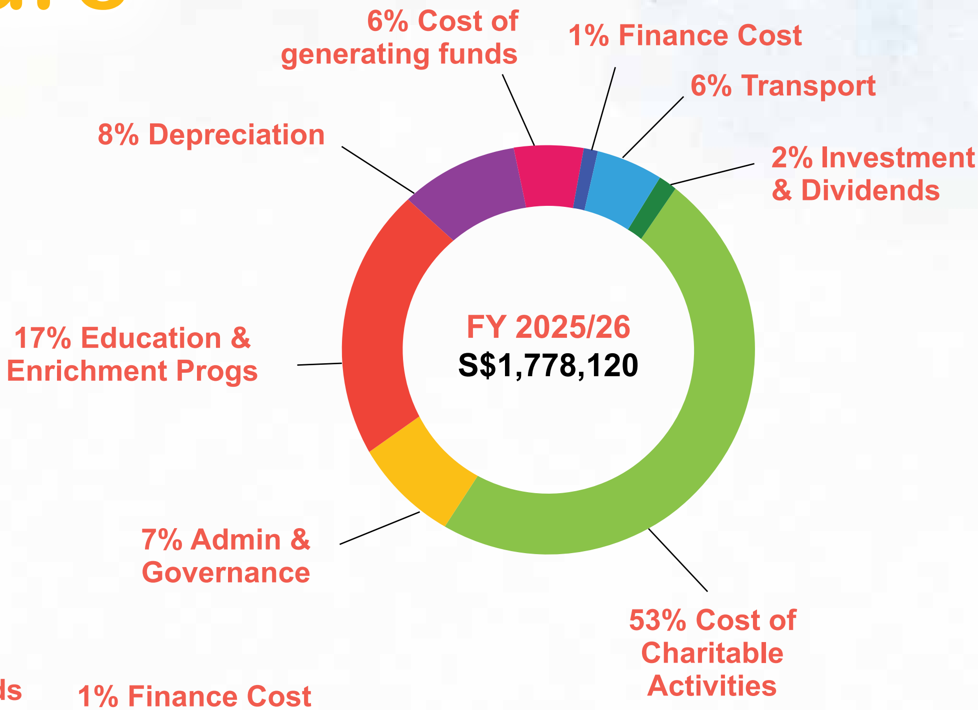


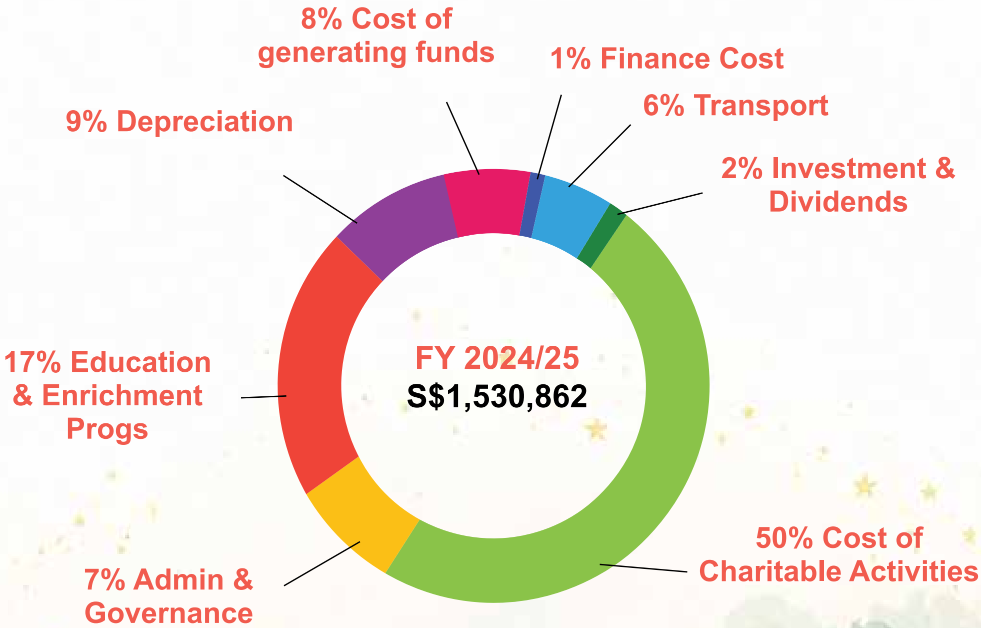
2% Other Gains
1% Programmes
6% Interest & Dividends
34% Fundraising
FY 2025/26
S$2,488,080
46% Donations
11% Grants



3% Other Gains
1% Programmes
9% Interest & Dividends
44% Fundraising
FY 2024/25
S$2,225,150
31% Donations
12% Grants

Expenditure





ARC CHILDREN'S CENTRE CO LIMITED

Incorporated in the Republic of Singapore
Unique Entity Number 201021661K
(IPC No. IPC000735)

DIRECTORS' STATEMENT AND FINANCIAL STATEMENTS
FINANCIAL YEAR ENDED 31 MARCH 2026

CONTENTS

DIRECTORS’ STATEMENT

The directors present their statement to the members together with the audited financial statements of Arc Children’s Centre Co Limited (the “Company”) for the financial year ended 31 March 2026.

In the opinion of the directors, the financial statements of the Company are drawn up so as to give a true and fair view of the financial position of the Company as at 31 March 2026 and the financial activities, changes in funds and cash flows of the Company for the year then ended on that date in accordance with the provisions of the Companies Act 1967 (the “Act”), the Charities Act 1994 and other relevant regulations (the “Charities Act and Regulations”) and the Financial Reporting Standards in Singapore and at the date of this statement, there are reasonable grounds to believe that the Company will be able to pay its debts as and when they fall due.

The financial statements are authorised for issue by the directors at the date of this statement.

1. DIRECTORS

The directors of the Company in office at the date of this statement are:

Chia Ngiang Hong	Frank Khoo Shao Hong	Lilian Leong Yuet Ling	Yee Yin Yin Sharon
Sheila Vasoo Sushilan	Chan Mei Yoke	Yeap Shi-Hui, Frances	

2. ARRANGEMENTS TO ENABLE DIRECTORS TO ACQUIRE BENEFITS BY MEANS OF THE ACQUISITION OF SHARES AND DEBENTURES

Neither at the end of the year nor at any time during the year did there subsist any arrangement whose object is to enable the directors of the Company to acquire benefits by means of the acquisition of shares or debentures in the Company or any other body corporate.

3. OTHER MATTERS

As the Company is a public company limited by guarantee and does not have share capital, matters relating to interest in shares, debentures or share options are not applicable.

4. AUDITORS

The auditors, Advent Accountants LLP, have expressed their willingness to accept re-appointment.

On behalf of the directors

Chia Ngiang Hong
Director
Date: 15 July 2026

Frank Khoo Shao Hong
Director

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ARC CHILDREN'S CENTRE CO LIMITED

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Arc Children Centre Co Limited (the "Company"), which comprise the statement of financial position as at 31 March 2026, and the statement of financial activities, statement of changes in funds and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act 1967 (the "Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations") and Financial Reporting Standards in Singapore ("FRSs") so as to give a true and fair view of the financial position of the Company as at 31 March 2026 and of the financial performance, changes in the funds and cash flows of the Company for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Company in accordance with the Accounting and Corporate Regulatory Authority ("ACRA") *Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities* ("ACRA Code") together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Matter

The financial statements of the Company for the year ended 31 March 2025 were audited by another firm of auditors who expressed an unmodified opinion on those statements on 5 August 2025.

Information Other than the Financial Statements and Auditor's Report Thereon

Management is responsible for the other information. The other information comprises the Directors' Statement, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ARC CHILDREN'S CENTRE CO LIMITED

Report on the Audit of the Financial Statements

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Act, the Charities Act and Regulations and FRSs, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance comprises the directors. Their responsibilities include overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

(i) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

(ii) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.

(iii) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

(iv) Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

Report on Other Legal and Regulatory Requirements

(v) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

In our opinion, the accounting and other records required to be kept by the Company have been properly kept in accordance with the provisions of the Companies Act, and the Charities Act and Regulations.

During the course of our audit, nothing has come to our attention that causes us to believe that during the year:

(a) the Company has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and

(b) the Company has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.

Advent Accountants LLP

ADVENT ACCOUNTANTS LLP
Lim Niaw Yun

Public Accountants and
Chartered Accountants

Singapore
15 July 2026

ARC CHILDREN'S CENTRE CO LIMITED

STATEMENT OF FINANCIAL ACTIVITIES - FINANCIAL YEAR ENDED 31 MARCH 2026

	Note	2026 **S$**	2025 **S$**
INCOME			
Income from generated funds			
Activities for generating funds			
- Fund-raising activities	5	854,553	975,459
Voluntary income	5	1,418,565	964,138
Investment income	5	137,582	145,925
		2,410,700	2,085,522
Other income	5	33,911	66,650
Total income		2,444,611	2,152,172
EXPENSES			
Costs of generating funds	6	113,790	118,958
Costs of charitable activities	6	1,352,612	1,124,154
Governance and other administrative costs	6	266,182	251,721
Finance costs	6	10,597	5,765
Investment management costs	6	34,939	30,264
Total expenses		1,778,120	1,530,862
NET SURPLUS BEFORE OTHER RECOGNISED GAINS		666,491	621,310
OTHER RECOGNISED GAINS			
Fair value (loss) gain on debt investments		(25,871)	47,214
Gain on disposal of debt investments		69,340	25,764
		43,469	72,978
NET SURPLUS FOR THE FINANCIAL YEAR		709,960	694,288
SURPLUS FOR THE FINANCIAL YEAR ATTRIBUTABLE TO:			
Unrestricted fund			
General fund		631,703	672,528
Restricted funds			
Education and enrichment fund - CFL	14	18,240	21,760
Education and enrichment fund - ECT	14	56,810	-
Food and Nutrition fund – NCSS	14	3,207	-
		78,257	21,760
		709,960	694,288

See accompanying notes to financial statements.

ARC CHILDREN'S CENTRE CO LIMITED

STATEMENT OF FINANCIAL POSITION - AS AT 31 MARCH 2026

	Note	2026 S$	2025 S$
ASSETS			
Current assets			
Cash and cash equivalents	7	6,694,578	6,378,310
Deposits, prepayments and other receivables	8	285,257	31,783
Investments	9	5,388,253	5,242,141
		12,368,088	11,652,234
Non-current asset			
Property, plant and equipment	10	206,295	150,171
Total assets		12,574,383	11,802,405
LIABILITIES			
Current liabilities			
Other payables	12	42,322	40,305
Lease liabilities	13	134,682	76,205
		177,004	116,510
Non-current liability			
Lease liabilities	13	74,711	73,187
Total liabilities		251,715	189,697
NET ASSETS		12,322,668	11,612,708
FUNDS			
Unrestricted fund			
General fund	14	12,221,851	11,590,148
Restricted funds			
Emergency fund	14	800	800
Education and enrichment fund - CFL	14	40,000	21,760
Education and enrichment fund - ECT	14	56,810	-
Food and Nutrition fund - NCSS	14	3,207	-
		100,817	22,560
TOTAL FUNDS		12,322,668	11,612,708

See accompanying notes to financial statements.

ARC CHILDREN'S CENTRE CO LIMITED

STATEMENT OF CHANGES IN FUNDS - FINANCIAL YEAR ENDED 31 MARCH 2026

2026

	Balance at beginning of financial year	Surplus for the financial year	Balance at end of financial year
	S$	**S$**	**S$**
Unrestricted fund			
General fund	11,590,148	631,703	12,221,851
Restricted funds			
Emergency fund	800	-	800
Education and enrichment fund - CFL	21,760	18,240	40,000
Education and enrichment fund - ECT	-	56,810	56,810
Food and Nutrition fund - NCSS	-	3,207	3,207
	22,560	78,257	100,817
	11,612,708	709,960	12,322,668

2025

	Balance at beginning of financial year	Surplus for the financial year	Balance at end of financial year
	S$	**S$**	**S$**
Unrestricted fund			
General fund	10,917,620	672,528	11,590,148
Restricted funds			
Emergency fund	800	-	800
Education and enrichment fund - CFL	-	21,760	21,760
	800	21,760	22,560
	10,918,420	694,288	11,612,708

See accompanying notes to financial statements.

ARC CHILDREN'S CENTRE CO LIMITED

STATEMENT OF CASH FLOWS - FINANCIAL YEAR ENDED 31 MARCH 2026

	Note	2026 S$	2025 S$
OPERATING ACTIVITIES			
Surplus for the financial year		709,960	694,288
Adjustments for:			
Fair value loss (gain) on debt investments		25,871	(47,214)
Gain on disposal of debt investments		(69,340)	(25,764)
Depreciation of property, plant and equipment	10	140,429	135,994
Interest on lease liabilities	11	10,597	5,765
Investment management costs	6	34,939	30,264
Investments income	5	(137,582)	(145,925)
Interest income	5	(21,535)	(55,821)
Operating cash flows before changes in working capital		693,339	591,587
Deposits, prepayments and other receivables		(253,474)	1,504
Other payables		2,017	(35,361)
Cash generated from operations, representing net cash from operating activities		441,882	557,730
INVESTING ACTIVITIES			
Interest received		21,535	55,821
Purchases of property, plant and equipment		(7,478)	(6,716)
Net cash from investing activities		14,057	49,105
FINANCING ACTIVITIES			
Interest paid		(10,597)	(5,765)
Repayments of lease liabilities		(129,074)	(135,172)
Cash restricted in used		(78,257)	(21,760)
Net cash used in financing activities		(217,928)	(162,697)
Net increase in cash and cash equivalents		238,011	444,138
Cash and cash equivalents at beginning of year		6,355,750	5,911,612
Cash and cash equivalents at end of year	7	6,593,761	6,355,750

See accompanying notes to financial statements.

1. GENERAL

Arc Children's Centre Co Limited (the "Company") is incorporated and domiciled in Singapore with its registered office and principal place of operation at 77 Lorong Limau, #01-51 Whampoa Spring, Singapore 320077.

The Company is a public company limited by guarantee not exceeding the sum of S$1. Each member of the Company undertakes to meet the debts and liabilities of the Company in the event of its liquidation. As at 31 March 2026 the Company has 7 (2025: 7) members.

The Company was registered as a charity under the Charities Act 1994 on 10 November 2010. It has been accorded Institutions of a Public Character ("IPC") status for the period from 1 January 2021 to 31 December 2023. The IPC status was renewed for another 3 years to 31 December 2026.

The principal activities of the Company are operating a day-care centre for children with serious illnesses and provision of support for the family of these children.

The financial statements for the year ended 31 March 2026 were authorised for issue by the directors on the date of the Directors' Statement.

2. MATERIAL ACCOUNTING POLICY INFORMATION

Basis of preparation

The financial statements of the Company have been drawn up in accordance with Financial Reporting Standards in Singapore ("FRSs") and the disclosure requirements of the Charities Act 1994. The financial statements have been prepared on the historical cost basis, except as disclosed in the accounting policies below.

The financial statements are presented in Singapore Dollars ("S$"), which is also the Company's functional currency.

The financial statements of the Company have been prepared on the basis that it will continue to operate as a going concern.

Adoption of new and amended standards and interpretations

The accounting policies adopted are consistent with those of the previous year except that in the current year, the Company has adopted all the new and amended standards which are relevant to the Company and are effective for annual periods beginning on or after 1 April 2025. The adoption of these standards did not have any material effect on the financial statements of the Company.

Standards issued but not yet effective

The Company has not applied following new and revised FRSs that have been issued but are not yet effective that may be relevant to the Company.

	Effective for annual periods beginning on or after
Amendments to FRS 109 Financial Instruments and FRS 107 Financial Instruments: Disclosures: Amendments to the Classification and Measurement of Financial Instruments	1 January 2026
Annual Improvement to FRSs Volume 11	1 January 2026
FRS 118 Presentation and Disclosure in Financial Statements	1 January 2027

An entity is required to apply FRS 118 for annual reporting periods beginning on or after 1 January 2027, with earlier application permitted. The amendments to FRS 7, as well as the revised FRS 8 and FRS 107, become effective when an entity applies FRS 118. FRS 118 requires retrospective application with specific transition provisions. Management is currently undergoing assessment on the impact on the adoption of the following FRS amendment.

Income recognition

Income is measured based on the consideration to which the Company expects to be entitled in exchange for transferring promised goods or services to a customer, excluding amounts collected on behalf of third parties.

Income is recognised when the Company satisfies a performance obligation by transferring a promise good or service to the customer, which is when the customer obtains control of the good or service. A performance obligation may be satisfied at a point in time or over time. The amount of income recognised is the amount allocated to the satisfied performance obligation.

Income is recognised as follows:

Children's contribution

Income from children's contribution is recognised at a point in time when the service has been rendered and all criteria for acceptance have been satisfied.

Interest income

Interest income is recognised on a time proportion basis using the effective interest method.

Other income

Other income is recognised when received.

Donations

Income from donations is accounted for when received, except for committed donations that are recorded when the commitments are signed. Such income is only deferred when: the donor specifies that the grant or donation must only be used in future accounting periods; or the donor has imposed conditions which must be met before the Company has unconditional entitlement.

A donation in kind is initially recognised based on an estimate of the fair value at the date of the receipt of the non-monetary asset and any resulting income should be deferred until all conditions are satisfied.

Investment income

Interest income is recognised as it accrues, using the effective interest rate that takes into account the effective yield on the asset. Dividend income from investments is recognised when the Company's right to receive the dividend is legally established.

On disposal, the difference between carrying amount and the sale proceeds of financial assets designated at fair value through profit or loss is recognised as income in statement of financial activities.

Government grants

Grant income is recognised when there is reasonable assurance that the grant will be received and all attaching conditions will be complied with. Where the grant relates to an asset, the fair value is recognised as deferred capital grant on the statement of financial position and is amortised to profit or loss over the expected useful life of the relevant asset by equal annual instalments.

Deferred capital grants are recognised in statement of financial activities over the period necessary to match the depreciation of the assets with the related grants. On disposal of plant and equipment, the balance of related grants is recognised in statement of financial activities to match the carrying amounts of the plant and equipment disposed.

Operating grants are recognised as income over the periods necessary to match them with the cost for which they are intended to compensate, on a systematic basis and funding principles of the relevant government organisation. Subsequent adjustments to operating grants are recognised in the statement of financial activities in the year in which they are finalised by the relevant government organisations.

Government grants that are receivables as compensation for expenses or losses already incurred or for the purpose of giving immediate financial support to the Company with no future related cost are recognised in income or expenditure in the period in which they become receivable.

Expense recognition

All expenses are accounted for on accrual basis. Direct costs are attributed to relevant activities where possible. Where costs are not wholly attributable to an activity, they are apportioned on a basis consistent with the use of resources.

<u>Costs of generating funds</u>

Costs that are directly attributable to the fund-raising activities are separated from those costs incurred in undertaking charitable activities.

<u>Costs of charitable activities</u>

Costs of charitable activities comprises all costs incurred in raising voluntary income and in the pursuit of the charitable objects of the Company. The total costs of charitable expenditure are apportionment of overhead and shared costs.

<u>Governance and other administrative costs</u>

Governance and other administrative costs include the costs of governance arrangement, which relate to the general running of the Company, providing governance infrastructure and ensuring public accountability. These costs include costs related to constitutional and statutory requirements and an apportionment of overhead and shared costs.

<u>Investment management costs</u>

Investment management costs include the cost of managing an investment portfolio, obtaining investment advice and administration of investments.

Employee benefits

Defined contribution plans

Defined contribution plans are post-employment benefit plans under which the Company pays fixed contributions into separate entities such as the Central Provident Fund ("CPF"), on a mandatory, contractual or voluntary basis. The Company has no further payment obligations once the contributions have been paid. The Company's contribution to defined contribution plans are recognised as employee compensation expense when they are due.

Short-term employee benefits

Short-term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognised for the amount expected to be paid if the Company has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee, and the obligation can be estimated reliably.

Property, Plant and equipment

Measurement

All items of property, plant and equipment are initially recorded at cost. Subsequent to initial recognition, property, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses.

The cost of property, plant and equipment includes its purchase price and any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management. Dismantlement, removal or restoration costs are included as part of the cost of property, plant and equipment if the obligation for dismantlement, removal or restoration is incurred as a consequence of acquiring or using the property, plant and equipment.

Depreciation

Depreciation is calculated using the straight-line method to allocate depreciable amounts over their estimated useful lives. The estimated useful lives are as follows

	Useful lives
Computers and software	1 year
Furniture and fittings	3 years
Office equipment	3 years
Renovation	3 years
Motor vehicles	2 years or over the remaining lease term whichever is shorter
Premises	3 years

Fully depreciated assets are retained in the financial statements until they are no longer in use.

The residual values estimated useful lives and depreciation method of property, plant and equipment are reviewed, and adjusted as appropriate, at each reporting date. The effects of any revision are recognised in the statement of financial activities when the changes arise.

Subsequent expenditure

Subsequent expenditure relating to property, plant and equipment that has already been recognised is added to the carrying amount of the asset only when it is probable that future economic benefits associated with the item will flow to the Company and the cost of the item can be measured reliably. All other repairs and maintenance expenses in the statement of financial activities when incurred.

Disposal

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. The gain or loss arising on the disposal or retirement of an asset is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in statement of financial activities.

Impairment of non-financial assets

The Company assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, (or, where applicable, when an annual impairment testing for an asset is required), the Company makes an estimate of the asset's recoverable amount.

An asset's recoverable amount is the higher of an asset's or cash-generating unit's fair value less costs of disposal and its value in use and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or group of assets. Where the carrying amount of an asset or cash-generating unit exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount.

Impairment losses are recognised in profit or loss.

A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increase cannot exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognised previously. Such reversal is recognised in profit or loss.

Financial instruments

Financial assets

Initial recognition and measurement

Financial assets are recognised when, and only when the entity becomes party to the contractual provisions of the instruments.

At initial recognition, the Company measures a financial asset at its fair value plus, in the case of a financial asset not at fair value through profit or loss ("FVPL"), transaction costs that are directly attributable to the acquisition of the financial asset. Transaction costs of financial assets carried at FVPL are expensed in profit or loss.

Trade receivables are measured at the amount of consideration to which the Company expects to be entitled in exchange for transferring promised goods or services to a customer, excluding amounts collected on behalf of third party, if the trade receivables do not contain a significant financing component at initial recognition.

Subsequent measurement

Financial assets that are debt instruments

Subsequent measurement of debt instruments depends on the Company's business model for managing the asset and the contractual cash flow characteristics of the asset. The three measurement categories for classification of debt instruments are amortised cost, fair value through other comprehensive income (FVOCI) and FVPL.

Debt instruments at amortised cost

Financial assets that are held for the collection of contractual cash flows where those cash flows represent solely payments of principal and interest are measured at amortised cost. Financial assets are measured at amortised cost using the effective interest method, less impairment. Gains and losses are recognised in profit or loss when the assets are derecognised or impaired, and through the amortisation process.

Debt instruments at fair value through profit or loss (FVPL)

Assets that do not meet the criteria for amortised cost or FVOCI are measured at FVPL. A gain or loss on a debt instrument that is subsequently measured at FVPL and is not part of a hedging relationship is recognised in profit or loss in the period in which it arises.

Derecognition

A financial asset is derecognised where the contractual right to receive cash flows from the asset has expired. On derecognition of a financial asset in its entirety, the difference between the carrying amount and the sum of the consideration received and any cumulative gain or loss that had been recognised in other comprehensive income for debt instruments is recognised in statement of financial activities.

<u>Financial liabilities</u>

Initial recognition and measurement

Financial liabilities are recognised when, and only when, the Company becomes a party to the contractual provisions of the financial instrument. The Company determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at fair value plus in the case of financial liabilities not at FVPL, directly attributable transaction costs.

Subsequent measurement

After initial recognition, financial liabilities that are not carried at FVPL are subsequently measured at amortised cost using the effective interest method. Gains and losses are recognised in statement of financial activities when the liabilities are derecognised, and through the amortisation process.

Derecognition

A financial liability is derecognised when the obligation under the liability is discharged or cancelled or expires. On derecognition, the difference between the carrying amounts and the consideration paid is recognised in statement of financial activities.

Impairment of financial assets

The Company recognises a loss allowance for expected credit loss ("ECL") on all debt instruments not held at FVPL. ECLs are based on the difference between the contractual cash flows due in accordance with the contract and all the cash flows that the Company expects to receive, discounted at an approximation of the original effective interest rate. The expected cash flows will include cash flows from the sale of collateral held or other credit enhancements that are integral to the contractual terms.

ECLs are recognised in two stages. For credit exposures for which there has not been a significant increase in credit risk since initial recognition, ECLs are provided for credit losses that result from default events that are possible within the next 12-months (a 12-month ECL). For those credit exposures for which there has been a significant increase in credit risk since initial recognition, a loss allowance is recognised for credit losses expected over the remaining life of the exposure, irrespective of timing of the default (a lifetime ECL).

The Company considers a financial asset in default when contractual payments are 90 days past due. However, in certain cases, the Company may also consider a financial asset to be in default when internal or external information indicates that the Company is unlikely to receive the outstanding contractual amounts in full before taking into account any credit enhancements held by the Company. A financial asset is written off when there is no reasonable expectation of recovering the contractual cash flows.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits with financial institutions and short-term highly liquid investments that are readily convertible to a known amount of cash, which are subject to insignificant risk of changes in value.

Provisions

Provisions are recognised when the Company has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and the amount of the obligation can be estimated reliably.

Provisions are reviewed at the end of each reporting period and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of economic resources will be required to settle the obligation, the provision is reversed. If the effect of the time value of money is material, provisions are discounted using a current pre-tax rate that reflects, where appropriate, the risks specific to the liability. When discounting is used, the increase in the provision due to the passage of time is recognised as a finance cost.

Leases

The Company assess at contract inception whether a contract is, or contains, a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

As lessee

The Company applies a single recognition and measurement approach for all leases, except for short-term leases and leases of low-value assets. The Company recognises lease liabilities representing the obligations to make lease payments and right-of-use assets representing the right to use the underlying leased assets.

Right-of-use assets

The Company recognises right-of-use assets at the commencement date of the lease (i.e., the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities. The cost of right-of-use assets includes the amount of lease liabilities recognised, initial direct costs incurred, and lease payments made at or before the commencement date less any lease incentives received. Right-of-use assets are depreciated on a straight-line basis over the shorter of the lease term and the estimated useful lives of the assets.

If ownership of the leased asset transfers to the Company at the end of the lease term or the cost reflects the exercise of a purchase option, depreciation is calculated using the estimated useful life of the asset. The right-of-use assets are also subject to impairment. The accounting policy for impairment is disclosed in "Impairment of non-financial assets".

The Company's right-of-use assets are presented within property, plant and equipment.

Lease liabilities

At the commencement date of the lease, the Company recognises lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include fixed payments (including in-substance fixed payments) less any lease incentives receivable, variable lease payments that depend on an index or a rate, and amounts expected to be paid under residual value guarantees. The lease payments also include the exercise price of a purchase option reasonably certain to be exercised by the Company and payments of penalties for terminating the lease, if the lease term reflects the Company exercising the option to terminate. Variable lease payments that do not depend on an index or a rate are recognised as expenses (unless they are incurred to produce inventories) in the period in which the event or condition that triggers the payment occurs.

In calculating the present value of lease payments, the Company uses its incremental borrowing rate at the lease commencement date because the interest rate implicit in the lease is not readily determinable. After the commencement date, the amount of lease liabilities is increased to reflect the accretion of interest and reduced for the lease payments made. In addition, the carrying amount of lease liabilities is remeasured if there is a modification, a change in the lease term, a change in the lease payments (e.g., changes to future payments resulting from a change in an index or rate used to determine such lease payments) or a change in the assessment of an option to purchase the underlying asset.

Borrowing costs

All borrowing costs that are not directly attributable to the acquisition, construction or production of a qualifying asset are recognised in the statement of financial activities in the period in which they are incurred.

Funds

Fund balances restricted by outside sources are so indicated and are distinguished from unrestricted funds allocated to specific purposes, if any, by action of the Directors. Externally restricted funds may only be utilised in accordance with the purposes for which they are established. The Directors retains full control over the use of unrestricted funds for any of the Company's purposes.

Related party

A related party is defined as follows:

(a) A person or a close member of that person's family is related to the company if that person:

(i) has control or joint control over the Company;

(ii) has significant influence over the Company; or

(iii) is a member of the key management personnel of the Company or of a parent of the Company.

(b) An entity is related to the Company if any of the following conditions applies:

(i) the entity and the Company are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).

(ii) one entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).

(iii) both entities are joint ventures of the same third party.

(iv) one entity is a joint venture of a third entity and the other entity is an associate of the third entity.

(v) the entity is a post-employment benefit plan for the benefit of employees of either the Company or an entity related to the Company. If the Company is itself such a plan, the sponsoring employers are also related to the Company.

(vi) the entity is controlled or jointly controlled by a person identified in (a).

(vii) a person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

(viii) the entity, or any member of a group of which it is a part, provides key management personnel services to the Company or to the parent of the Company.

3. ACCOUNTING JUDGEMENTS AND ESTIMATION UNCERTAINTIES

In the application of the Company's accounting policies, management is required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Critical judgements in applying the Company's accounting policies

In the process of applying the Company's accounting policies, management is of the opinion that any instances of application of judgments are not expected to have a significant effect on the amounts recognised in the financial statements except for the following:

Government grants

Government grants to meet operating expenses are recognised as income in the income and expenditure statement on the accrual basis in the year these operating expenses were incurred and there is reasonable assurance that the Company will comply with the conditions attached to it. For certain grants, the government agencies reserve the right to withdraw, withhold or reduce the amount of any funds approved but not yet disbursed or to call for the refund of all funds which have been disbursed to the Company if the conditions are not met.

Key sources of estimation uncertainties

Management is of the opinion that there are no key assumptions concerning the future, and other key sources of estimation uncertainty at the end of the reporting period, that have a significant risk of causing material adjustment to the carrying amounts of assets and liabilities within the next financial year except for the following:

Estimation of fair value of financial instruments

Management actively assesses the fair value of financial instruments. For financial instruments quoted in active market, the market price is treated as fair value. For financial instruments not quoted in active market, present value of the estimated future cash flows is used as a valuation method to determine the fair value.

The valuation technique involves uncertainties and requires assumptions and judgements regarding credit risks and discount rates. Changes in these assumptions will affect the estimated value of financial instruments. The Company uses a variety of methods and makes assumptions that are based on market conditions existing at the end of the reporting period which are disclosed in Note 17.

4. INCOME TAX

The Company is registered as a charity organisation under Charities Act 1994. As an approved charity, it is exempted from income tax under Section 13(1)(zm) of the Income Tax Act 1947.

5. INCOME

Fund-raising activities	**Note**	2026 **S$**	2025 **S$**
Ais Heartstring		-	110,771
Arc Gala Lunch		701,605	654,962
Art for Hope		5,749	-
CDC Voucher		11,163	-
EFG Bank's Children's Day Event		-	66,058
House Community Fun Run		11,331	-
Marshall Wace		-	36,626
Penny & Nancy SG60 Fund raising		12,980	-
Pasar Glamour		-	20,000
Project 'En'		-	360
SATS Giving		-	2,280
SG Guards Golf		31,117	41,900
Team Rep4Hope Battle Cancer 2025		7,560	-
T100 House Community Fun Run		11,125	-
UOB Group Channels & Digitalisation for Arc		38,000	29,465
Other Events		23,923	13,037
	6	854,553	975,459

Voluntary income	**Note**	2026 **S$**	2025 **S$**
Donations		840,055	650,498
Tote Board grant – Enhanced fund-raising programme		250,000	250,000
Children's contributions		33,940	23,640
Education and enrichment fund[(i)]			
- Pictet Group Foundation ("PGF")	14	38,393	-
- Crocodile Foundation Ltd ("CFL")	14	40,000	40,000
- The Eureka Charitable Trust ("ECT")	14	125,500	-
- Adobe Inc ("AI")	14	25,677	-
Nursing Fund[(ii)]			
- Chan Chow Siang Foundation ("CCSF")	14	50,000	-
Food and Nutrition fund[(iii)]			
- NCSS – SATs daily meals	14	15,000	-
		1,418,565	964,138

[(i)] *Income attributable to Education and enrichment fund – PGF, CFL, ECT and AI*
[(ii)] *Income attributable to Nursing fund - CCSF.*
[(iii)] *Income attributable to Food and nutrition fund - NCSS.*

The Company did not receive any donations-in-kind in the current or previous financial year.

	2026	2025
Investment income	**S$**	**S$**
Dividend income	126,760	132,699
Interest income	10,822	13,226
	137,582	145,925

	2026	2025
Other income	**S$**	**S$**
CPF Transition Offset (CTO)	151	601
Grant income	2,000	-
Interest income	21,535	55,821
Progressive Wage Credit Scheme	5,676	5,951
Senior Employment Credit	4,225	4,277
SkillsFuture Enterprise Credit	324	-
	33,911	66,650

Details of donations presented under fund-raising activities and voluntary income are as follows:

	2026	2025
	S$	**S$**
Non-tax deductible receipts	611,793	217,155
Tax deductible receipts	1,377,385	1,448,802
	1,989,178	1,665,957

During the financial year, the Company has issued tax deductible receipts for donations collected amounting to S$1,377,385 (2025: S$1,436,457).

6. EXPENSES

	2026	2025
	S$	**S$**
Costs of generating funds		
Fund raising expenses:		
- Arc Gala Lunch	104,046	110,237
- Other events	9,744	8,721
	113,790	118,958

	Note	2026 S$	2025 S$
Costs of charitable activities			
Branding and communication		-	1,800
Creativity and publicity		9,107	16,528
Household provisions and sundries		2,257	2,115
Insurance		16,888	16,563
Parents' support		1,667	2,539
Premises expenses[(i)]		45,392	45,308
Programme expenses [(i),(iii)]		289,859	261,917
Repair and maintenance		39,493	31,029
Staff costs			
- CPF and other contributions[(i),(ii)]		72,619	58,190
- Salaries, bonuses and AWS [(i),(ii)]		710,224	577,513
- Staff welfare		12,965	7,874
Outsourced data protection		-	1,470
Subscriptions and licenses		900	1,141
Training, seminars and courses		24,020	131
Transport for children[(i)]		113,018	95,194
Volunteer management[(i)]		14,203	4,842
		1,352,612	1,124,154
Governance and other administrative costs			
Depreciation of property, plant and equipment	10	140,429	135,994
General expenses		96	78
Printing and stationery		1,094	1,462
Professional fees		47,035	48,340
Staff costs			
- CPF and other contributions		7,315	7,404
- Salaries, bonuses and AWS		65,643	54,271
- Staff welfare		1,572	682
Telephone		2,998	3,490
		266,182	251,721
Finance Cost			
Interest expense on lease liabilities		10,597	5,765
Investment management cost		34,939	30,264

[(i)] Expense attributable to Education and enrichment fund – PGF, CFL, ECT and AI.
[(ii)] Expense attributable to Nursing fund – CCSF
[(iii)] Expense attributable to Food and Nutrition fund – NCSS

(vi) *Details of staff costs for costs of charitable activities are categorised as follows:*

	2026	2025
	S$	**S$**
Education and enrichment staff		
CPF and other contributions	7,196	7,370
Salaries, bonuses and AWS	61,579	73,808
Staff welfare	375	926
	69,150	82,104
Nursing and operation staff		
CPF and other contributions	63,007	48,721
Salaries, bonuses and AWS	624,882	483,069
Staff welfare	12,590	6,881
	700,479	538,671
Transport staff		
CPF and other contributions	2,416	2,099
Salaries, bonuses and AWS	23,763	20,636
Staff welfare	-	67
	26,179	22,802

Details of expenses attributable to funds other than general fund are as follows:

	Note	2026	2025
		S$	**S$**
Education and enrichment fund – PGF, CFL, ECT and AI			
Costs of charitable activities			
PGF			
Programme expenses	14	38,393	-
CFL			
Programme expenses	14	21,760	18,240
ECT			
Premises expenses		5,442	-
Programme expenses		28,565	-
CPF and other contributions		320	-
Salaries, bonuses and AWS		3,548	-
Transport for children		17,735	-
Volunteer management		13,080	-
	14	68,690	-
AI			
CPF and other contributions		2,208	-
Salaries, bonuses and AWS		23,469	-
	14	25,677	-

	Note	2026 S$	2025 S$
Food and Nutrition fund – NCSS			
Costs of charitable activities			
Programme expenses	14	11,793	-
Nursing fund - CCSF			
Costs of charitable activities			
CPF and other contributions		7,012	-
Salaries, bonuses and AWS		42,988	-
	14	50,000	-

Percentage of costs of fund-raising events over gross proceeds:

	Note	2026 S$	2025 S$
Gross proceeds	5	854,553	975,459
Costs of fund-raising events		113,790	118,958
Percentage of costs of fund-raising events over gross proceeds		13%	12%

7. CASH AND CASH EQUIVALENTS

	Note	2026 S$	2025 S$
Cash at bank		6,694,578	3,243,415
Fixed deposits		-	3,134,895
		6,694,578	6,378,310
Less: Cash restricted in use		(100,817)	(22,560)
Cash and cash equivalents in the statement of cash flows	14	6,593,761	6,355,750

In 2025, fixed deposits are placed for periods ranging from 2 to 6 months with effective interest ranging from 1.63% to 1.75% per annum. Fixed deposits are readily converted to cash without incurring significant penalties and are included in cash and cash equivalents.

The above balance excludes cash held by fund manager (Note 9).

Cash that are restricted in use consists of monies received by the Company which are allowed to be used for the purpose of the Emergency fund, Education and enrichment fund - Crocodile Foundation Ltd ("CFL"), Education and enrichment fund – The Eureka Charitable Trust ("ECT") and Food and nutrition fund – NCSS.

Details of cash restricted in use are as follows:-

	Note	2026 S$	2025 S$
Emergency fund	14	800	800
Education and enrichment fund - CFL	14	40,000	21,760
Education and enrichment fund - ECT	14	56,810	-
Food and nutrition fund - NCSS	14	3,207	-
		100,817	22,560

8. DEPOSITS, PREPAYMENTS AND OTHER RECEIVABLES

	Note	2026 S$	2025 S$
Donations and contributions receivables		6,701	2,870
Deposits		19,260	19,260
Grant receivable		250,000	-
Prepayments		9,296	9,653
	14	285,257	31,783

9. INVESTMENTS

	Note	2026 S$	2025 S$
Cash held by custody bank/fund manager		121,394	149,466
Unquoted debt investment		5,266,859	4,723,295
Quoted debt investment		-	369,380
	14	5,388,253	5,242,141

Investments managed by independent fund manager amounted to S$5,388,253 (2025: S$5,242,141) and are classified as investments at FVPL.

The cash and cash equivalents are held by independent fund manager for future investment purposes. The rate of interest for the cash on interest earning balances of S$121,393 (2025: S$97,018) was 1% (2025: 2.3%) per annum.

In 2025, the quoted debt investment at FVTPL had a stated interest rate of 2.375% and matured within 15 years. It was fully disposed of during the financial year.

10. PROPERTY, PLANT AND EQUIPMENT

	Computers and software	Furniture and fittings	Motor vehicles	Office equipment	Renovation	Premises	Total
	S$	**S$**	**S$**	**S$**	**S$**	**S$**	**S$**
Cost							
At 1 April 2024	51,048	269,387	169,494	61,561	244,476	110,205	906,171
Additions	5,517	-	24,159	1,199	-	111,416	142,291
Disposal/Written off	-	-	(24,790)	-	-	(110,205)	(134,995)
At 31 March 2025	56,565	269,387	168,863	62,760	244,476	111,416	913,467
Additions/Modification	3,678	-	189,075	3,800	-	-	196,553
Disposal/Written off	-	-	(168,863)	-	-	-	(168,863)
At 31 March 2026	60,243	269,387	189,075	66,560	244,476	111,416	941,157
Accumulated depreciation							
At 1 April 2024	51,048	268,066	61,017	61,561	244,476	76,129	762,297
Depreciation charge	920	755	97,117	33	-	37,169	135,994
Disposal/Written off	-	-	(24,790)	-	-	(110,205)	(134,995)
At 31 March 2025	51,968	268,821	133,344	61,594	244,476	3,093	763,296
Depreciation charge	6,437	566	94,622	1,666	-	37,138	140,429
Disposal/Written off	-	-	(168,863)	-	-	-	(168,863)
At 31 March 2026	58,405	269,387	59,103	63,260	244,476	40,231	734,862
Carrying amount							
At 31 March 2025	4,597	566	35,519	1,166	-	108,323	150,171
At 31 March 2026	1,838	-	129,972	3,300	-	71,185	206,295

Right-of-use assets under leasing arrangement are presented together with the owned assets of the same class. Details of leased assets are disclosed in Note 11.

The carrying amount of property, plant and equipment are allocated as follows:

	Note	2026 S$	2025 S$
Unrestricted fund			
General fund	14	206,295	150,171

11. RIGHT-OF-USE ASSETS

Premises

The Company leases its principal place of operation as a social service centre for the purpose of carrying out its principal activities of a day-care centre for children with serious illness and support of family.

Motor vehicles

The Company leases motor vehicles to transport the children to and from the Centre.

The carrying amount of right-of-use assets classified as premises and motor vehicles within property, plant and equipment is as follows:

	Motor Vehicles S$	Premises S$	Total S$
At 1 April 2024	108,477	34,076	142,553
Additions	24,159	-	24,159
Modification	-	111,416	111,416
Depreciation	(97,117)	(37,169)	(134,286)
At 31 March 2025	35,519	108,323	143,842
Modification	189,075	-	189,075
Depreciation	(94,622)	(37,138)	(131,760)
At 31 March 2026	129,972	71,185	201,157

Amounts recognised in the statement of financial activities:

	2026 S$	2025 S$
Depreciation of property, plant and equipment	131,760	134,286
Interest expense on lease liabilities	10,597	5,765
	142,357	140,051

Total cash outflows for leases amounted to S$139,671 (2025: S$140,937).

12. OTHER PAYABLES

	Note	2026 S$	2025 S$
Accrued expenses - miscellaneous		20,337	18,463
Accrued expenses - CPF		21,985	21,842
	14	42,322	40,305

13. LEASE LIABILITIES

	Note	2026 S$	2025 S$
Current		134,682	76,205
Non-current		74,711	73,187
	14	209,393	149,392

Changes arising from non-cash reconciling items of cash flows from financing activities are as follows:

			Non-cash changes			
2026	1 April 2025	Financing cash flows	Addition/ Modification	Accretion of interests	Others	31 March 2026
Lease liabilities	**S$**	**S$**	**S$**	**S$**	**S$**	**S$**
- Current	76,205	(139,671)	-	10,597	187,551	134,682
- Non-current	73,187	-	189,075	-	(187,551)	74,711
	149,392	(139,671)	189,075	10,597	-	209,393

			Non-cash changes			
2025	1 April 2024	Financing cash flows	Addition/ Modification	Accretion of interests	Others	31 March 2025
Lease liabilities	**S$**	**S$**	**S$**	**S$**	**S$**	**S$**
- Current	120,495	(140,937)	-	5,765	90,882	76,205
- Non-current	28,494	-	135,575	-	(90,882)	73,187
	148,989	(140,937)	135,575	5,765	-	149,392

14. FUNDS

Unrestricted fund

General fund

The general fund represents accumulated surplus and is for the purpose of meeting operating expenses incurred by the Company.

The general fund is represented by:

	Note	2026 S$	2025 S$
Cash and cash equivalents	7	6,593,761	6,355,750
Deposits, prepayments and other receivables	8	285,257	31,783
Investments	9	5,388,253	5,242,141
Property, plant and equipment	10	206,295	150,171
Other payables	12	(42,322)	(40,305)
Lease liabilities	13	(209,393)	(149,392)
		12,221,851	11,590,148

Restricted funds

Emergency fund

The fund is for the purpose of providing emergency assistance to needy families. Movements of the fund are as follows:

	2026 S$	2025 S$
Balance at beginning and end of financial year	800	800

The emergency fund is represented by:

	Note	2026 S$	2025 S$
Cash and cash equivalents	7	800	800

Emergency fund does not have a fixed period for utilisation. While the Company is committed to meeting the fund's objectives and ensures that the fund remains available for the intended purpose in the long term, there is no predetermined expiration date for the use of this fund.

Education and enrichment fund - Pictet Group Foundation ("PGF")

The fund is for the purpose of educational support for children's enrichment programs. Movements of the fund are as below:

	Note	2026 **S$**	2025 **S$**
Balance at beginning of financial year		-	-
Income received	5	38,393	-
Less: Expenses	6	(38,393)	-
		-	-
Balance at end of financial year		-	-

The education and enrichment fund - PGF was fully disbursed in 2026.

Education and enrichment fund - Crocodile Foundation Ltd ("CFL")

The fund is for the purpose of supporting educational and enrichment programs for children over a two-year period, from January 2025 to December 2026. Movements of the fund are as below:

	Note	2026 **S$**	2025 **S$**
Balance at beginning of financial year		21,760	-
Income received	5	40,000	40,000
Less: Expenses	6	(21,760)	(18,240)
		18,240	21,760
Balance at end of financial year		40,000	21,760

The Education and enrichment fund - CFL is represented by:

	Note	2026 **S$**	2025 **S$**
Cash and cash equivalents	7	40,000	21,760

Education and enrichment fund – The Eureka Charitable Trust ("ECT")

The fund is for the purpose of providing a sanctuary for each child's holistic development and learning, inspire confidence to lead a fulfilling life and nurture a supportive community for the children and their families. Movements of the fund are as below:

	Note	2026	2025
		S$	**S$**
Balance at beginning of financial year		-	-
Income received	5	125,500	-
Less: Expenses	6	(68,690)	-
		56,810	-
Balance at end of financial year		56,810	-

The Education and enrichment fund - ECT is represented by:

	Note	2026 S$	2025 S$
Cash and cash equivalents	7	56,810	-

Education and enrichment fund – Adobe Inc ("AI")

The fund is for the purpose of educational support for children's enrichment programs. Movements of the fund are as below:

	Note	2026 S$	2025 S$
Balance at beginning of financial year		-	-
Income received	5	25,677	-
Less: Expenses	6	(25,677)	-
		-	-
Balance at end of financial year		-	-

The Education and enrichment fund – AI was fully disbursed in 2026.

<u>Food and nutrition fund – NCSS</u>

The fund sponsors daily nutritious lunches for children at the Company, supporting their attendance, development, and overall well-being. The movements in the fund are as follows.

	Note	2026 S$	2025 S$
Balance at beginning of financial year		-	-
Income received	5	15,000	-
Less: Expenses	6	(11,793)	-
		3,207	-
Balance at end of financial year		3,207	-

The Food and nutrition fund – NCSS is represented by:

	Note	2026 S$	2025 S$
Cash and cash equivalents	7	3,207	-

Nursing fund – Chan Chow Siang Foundation ("CCSF")

The fund is for the purpose of nursing expenses. The movements in the fund are as follows.

	Note	2026 S$	2025 S$
Balance at beginning of financial year		-	-
Income received	5	50,000	-
Less: Expenses	6	(50,000)	-
		-	-
Balance at end of financial year		-	-

The nursing fund – CCSF was fully disbursed in 2026.

15. RELATED PARTIES TRANSACTIONS

The Company has no significant related party transactions during the financial year except for the compensation of key management personnel.

Compensation of key management personnel

Compensation of key management personnel for the financial year is as follows:

	2026 S$	2025 S$
Post-employment benefits - CPF contributions	15,939	18,299
Short-term benefits - Salaries and bonuses	304,500	284,800
	320,439	303,099

The annual remuneration of key management personnel is classified as follows:

	2026	2025
	No. of personnel	No. of personnel
Remuneration band		
Between S$100,000 to S$200,000	2	2

The remuneration of key management personnel is determined by the Board of Directors. None of the key management personnel is a member of the Board of Directors.

In 2026 and 2025, none of the directors received any remuneration or reimbursements during the year.

16. FINANCIAL INSTRUMENTS AND FINANCIAL RISKS MANAGEMENT

Categories of financial instruments

The following table sets out the financial instruments as at the end of the reporting period.

	2026	2025
	S$	**S$**
Financial assets measured at amortised cost	6,970,539	6,400,440
Financial liabilities measured at amortised cost	251,715	189,697
Financial assets measured at FVPL	5,388,253	5,242,141

Financial risk management policies and objectives

The Company's activities expose it mainly to credit risk, liquidity risk and interest risk.

The Board of Directors is responsible for setting the objectives and underlying principles of financial risk management for the Company. The directors then establish the detailed policies such as risk identification and measurement and exposure limits and hedging strategies, in accordance with the objectives and underlying principle approved by the Board of Directors. Financial risk management is carried out by the directors.

There has been no change to the Company's exposure to these financial risks or the manner in which it manages and measures the risk.

Credit risk

Credit risk refers to the risk that the counterparty will default on its contractual obligations resulting in financial loss to the Company.

Risk management

The Company has adopted a policy of only dealing with creditworthy counterparties and obtaining sufficient collateral where appropriate, as a means of mitigating the risk of financial loss from defaults. The Company performs ongoing credit evaluation of its counterparties' financial condition and generally do not require a collateral.

Cash and cash equivalents

Cash and cash equivalents are placed with financial institutions which are regulated. Impairment on cash and cash equivalents has been measured on the 12-month expected loss basis and reflects the short maturities of the exposures. The Company considers that its cash and cash equivalents have low credit risk based on the external credit ratings of the counterparties. The amount of the allowance on cash and cash equivalents was negligible.

Fund under management classified as FVPL

Investment manager is responsible for managing the investments in accordance with the guidelines set out by the Investment Policy Statement as approved by the Board. The investment guidelines set forth investment objectives and the responsibilities of the investment committee to ensure that the Company has a robust and sustainable investment plan and strategy.

The Company has minimal exposure to credit risks due to the nature of its activities. The funds are placed with reputable investment manager appointed by the Company for investment management.

Debt investments

The Company limits its exposure to credit risk on investments held by investing only in liquid debt securities.

The exposure to credit risk at the reporting date for debt investments at FVPL, categorised by average credit rating was as follows:

	2026	2025
	S$	**S$**
Average credit rating		
AAA	-	369,380
AA	424,759	311,069
AA-	990,546	397,831
A	793,614	885,216
A-	371,183	464,648
BBB+	1,209,085	1,822,093
BBB	1,000,979	-
BBB-	476,693	369,011
BB+	-	473,427
	5,266,859	5,092,675

Other receivables

The Company assessed the latest performance and financial position of the counterparties, adjusted for the future outlook of the industry in which the counterparties operate in, and concluded that there has been no significant increase in the credit risk since the initial recognition of the financial assets. Accordingly, the Company measured the impairment loss allowance using 12-month ECL and determined that the ECL is insignificant.

Receivables are written off when there is no expectation of recovery. The Company considers a financial asset in default if the counterparty fails to make contractual payments due for more than 90 days when they fall due and writes off the financial asset when a debtor fails to make contractual payments despite the Company's effort to collect the financial asset more than 120 days past due. When receivables are written off, the Company continues to attempt to recover the receivable due. Where recoveries are made, these are recognised in the statement of financial activities. There was no identified impairment loss.

Liquidity risk

Liquidity risk refers to the risk that the Company will encounter difficulties in meeting its short-term obligations due to shortage of funds. The Company adopts prudent liquidity risk management by maintaining sufficient level of liquidity and cash flow at all times to finance the Company's operations.

The table below summarises the maturity profile of the Company's financial assets and liabilities at the end of the reporting period based on the contractual undiscounted repayment obligations.

2026

	Less than 1 year	Between 1 and 5 years	Total
	S$	**S$**	**S$**
Financial assets			
Cash and cash equivalents	6,694,578	-	6,694,578
Other receivables (excluding prepayments)	275,961	-	275,961
Investments	5,388,253	-	5,388,253
	12,358,792	-	12,358,792
Financial liabilities			
Other payables	(42,322)	-	(42,322)
Lease liabilities	(142,428)	(76,291)	(218,719)
	(184,750)	(76,291)	(261,041)
Total net undiscounted financial assets (liabilities)	12,174,042	(76,291)	12,097,751

2025

	Less than 1 year	Between 1 and 5 years	Total
Financial assets	**S$**	**S$**	**S$**
Cash and cash equivalents	6,378,310	-	6,378,310
Other receivables (excluding prepayments)	22,130	-	22,130
Investments	5,242,141	-	5,242,141
	11,642,581	-	11,642,581
Financial liabilities			
Other payables	(40,305)	-	(40,305)
Lease liabilities	(81,750)	(77,090)	(158,840)
	(122,055)	(77,090)	(199,145)
Total net undiscounted financial assets (liabilities)	11,520,526	(77,090)	11,443,436

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of the Company's financial instruments will fluctuate because of changes in market interest rates. The Company's exposure to interest rate risk arises primarily from their quoted debt asset instruments, bank balances, fixed deposits, cash and cash equivalents held by custody bank/fund manager and lease liabilties.

The Company does not expect any significant effect on the Company's profit or loss arising from the effects of reasonably possible changes to interest rates on interest bearing financial instruments at the end of the financial year.

17. FAIR VALUES MEASUREMENTS

Fair value hierarchy

The Company categorises fair value measurements using a fair value hierarchy that is dependent on the valuation inputs used as follows:

(a) Level 1 – Quoted prices (unadjusted) in active market for identical assets or liabilities that the Company can access at the measurement date,

(b) Level 2 – Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, and

(c) Level 3 – Unobservable inputs for the asset or liabilities.

The level in the fair value hierarchy within which the fair value measurement is categorised in its entirety is determined on the basis of the lowest level input that is significant to the fair value measurement in its entirety. For this purpose, the significance of an input is assessed against the fair value measurement in its entirety. If a fair value measurement uses observable inputs that require significant adjustment based on unobservable inputs, that measurement can be a Level 2 or Level 3 measurement. Where a valuation technique for these instruments is based on significant unobservable input, such instruments are classified as Level 3. Assessing the significance of a particular input to the fair value measurement in its entirety requires judgement, considering factors specific to the asset or liability.

The determination of what constitutes 'observable' requires significant judgment by the Company. The Company considers observable data to be that market data that is readily available, regularly distributed or updated, reliable and verifiable, non-proprietary, and provided by independent sources that are actively involved in the relevant market.

Assets measured at fair value

The following table shows an analysis of each class of assets measured at fair value at the reporting date:

	Fair value measurements at the reporting date using			
2026	Quoted prices in active market or identical instruments (Level 1)	Significant observable inputs other than quoted prices (Level 2)	Significant unobservable inputs (Level 3)	Total
	S$	**S$**	**S$**	**S$**
Financial assets				
Financial assets measured at FVPL (Note 9)	121,394	-	5,266,859	5,388,253
2025				
Financial assets				
Financial assets measured at FVPL (Note 9)	518,846	-	4,723,295	5,242,141

Investments whose values are based on quoted market prices in active markets and therefore classified within Level 1.

Investments whose values are based on unquoted prices, and therefore classified within Level 3, include unobservable inputs for the asset or liability. These are recorded at reported values by the custodian.

The following table presents the movement in Level 3 instruments:

	2026	2025
	S$	**S$**
Balance at beginning of the year	4,723,295	4,641,377
Net movements during the year[i]	562,596	41,781
Net change in fair value of financial assets through profit or loss	(19,032)	40,137
Balance at end of the year	5,266,859	4,723,295

[i] Included in the net movements during the year were proceeds from the sale of Level 3 financial instruments which were reinvested into the investment portfolio.

Investments in financial assets at fair value through profit or loss as at 31 March 2026 and 31 March 2025 were valued either based on adjusted net asset value ("NAV"), or recently transacted price which is deemed the fair value of the financial assets as at the reporting date. Where the recently transacted price has been used, it has been concluded to best represent the fair value of the investment at the reporting date on the basis that there have been no significant changes in the investment between the transaction date and the reporting date.

There are no key unobservable inputs that need to be disclosed as all investments presented at fair value measurement is based on the fair value NAV or on the price of recent investment without adjustment.

Assets and liabilities not measured at fair value

As the reporting date, the carrying amounts of all financial assets and liabilities approximate their fair values due to their short-term nature.

The carrying amounts of lease liabilities approximate their fair values as they are subject to interest rate close to market rate of interests for similar arrangements with financial institutions.

18. FUND MANAGEMENT

The primary objective of the Company is to ensure it maintains sufficient cash in order to support its activities. Its approach to management of funds is to balance the allocation of cash and the incurrence of debt. Available cash is deployed primarily to cover operational requirements.

The Company's overall strategy remains unchanged from 2025.

19. MANAGEMENT OF CONFLICT OF INTEREST

Whenever a member of the Board of Directors is in any way, directly or indirectly, has an interest in a transaction or project or other matter to be discussed at a meeting, the member shall disclose the nature of his interests before the discussion on the matter begins.

The member concerned should not participate in the discussion or vote on the matter, and should also offer to withdraw from the meeting and the Board shall decide if this should be accepted.

20. RESERVE POSITION AND POLICY

The Company's reserve position for financial year ended 31 March 2026 and 31 March 2025 are as follows:

		2026 S$'000	2025 S$'000	Increase %
A	Unrestricted Fund			
	General Fund	12,222	11,590	5
B	Restricted or Designated Funds			
	Designated Funds	NA	NA	
	Restricted Funds	101	23	339
C	Endowment Funds	NA	NA	
D	Total Funds	12,323	11,613	6
E	Total Annual Operating Expenditure	1,778	1,531	16
F	Ratio of Unrestricted Fund to Annual Operating Expenditure (A/E)	7 times	8 times	

A & B : Refer to Note 14 to the financial statements.

C : An endowment fund consists of assets, funds or properties, which are held in perpetuity, which produce annual income flow for a foundation to spend as grants.

D : Total Funds include unrestricted, restricted / designated and endowment funds.

E : Total Annual Operating Expenditure includes expenses related to costs of generating funds, costs of charitable activities, governance and other administrative costs, finance cost and investment management costs.

The Company's reserve policy is as follows:

a) The Company regards its general fund as its reserves.

b) The Company's reserve policy requires it to maintain sufficient reserve to ensure long-term financial sustainability and continuity for the purpose of operating effective programs and events.

c) The Company shall maintain its reserves at approximately seven years of its gross annual operating expenses.

Overview

Arc Children's Centre was incorporated as a Company Limited by Guarantee on 11 October 2010 and has been a registered charity under the Charities Act 1994 since 10 November 2010. The organisation has held Institution of a Public Character (IPC) status since 2011, enabling eligible donations to qualify for tax deduction benefits.

Arc is governed by its Constitution, which sets out the organisation's charitable objectives, governance framework, and operational principles. Guided by strong governance and accountability, Arc remains committed to supporting the growth, development, and well-being of children and families facing the challenges of childhood cancer and other life-threatening illnesses.

Name: **Arc Children's Centre Co Ltd**
Unique Entity Number (UEN): **201021661K**
Registered Address: **77 Lorong Limau #01-51, Whampoa Spring, Singapore 320077**
Auditor: **Advent Accountants LLP**
Banker: **United Overseas Bank**
Investment Advisor: **DBS Private Bank**
Lawyer: **Wong Partnership**
Accountant: **Bean Counters**

Company Secretary:
Ms Susan Ling
Timeplus Business Concepts Pte Ltd

How to Contribute

Every act of kindness creates hope and changes lives. Your support helps us continue to empower children with cancer or other life-threatening illnesses and their families through care, education and holistic programmes.

Ways You Can Help

1. Donate

Your donation goes directly to supporting our programmes and services for children and their families.

Make a one-time donation or set up a recurring gift.

2. Volunteer

Share your time, skills, and heart. Volunteers play a vital role in bringing hope and joy to the children and families.

Individual volunteering or group volunteering available.

3. Partner

Partner with us to create greater impact. We welcome corporate partnerships, collaborations, and cause-related initiatives.

Let's build impactful partnerships together.

4. Fundraise

Organise a fundraising event or campaign for Arc. Every effort you make helps us reach more children and families.

Birthdays, challenges, charity runs, sales and more!

5. Spread the Word

Help us raise awareness about childhood cancer and the work we do. Every share makes a difference.

Follow us, like, share and invite others to support Arc.

Leave a lasting legacy that continues to bring hope to future generations of children.

PayNow
UEN: 201021661K
Arc Children's Centre Co Ltd

Cheque
Made payable to:
"ARC CHILDREN'S CENTRE CO LTD"

Get in Touch

Phone: (65) 62524898
Email: enquiry@arcchildren.org
Website: www.arcchildren.org

Big or small, every contribution helps us make a meaningful difference. Thank you for being part of our journey of hope.

- **Donate –** Support programmes and services for children and families.
- **Volunteer –** Share your time and talents.
- **Partner** – Collaborate through corporate giving, sponsorships and employee engagement.
- **Advocate** – Help raise awareness of childhood cancer and Arc's work.

www.arcchildren.org

77 Lorong Limau #01-51 Whampoa Spring, Singapore 320077

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CHARITY UEN: 201021661K

ARC Children's Centre
Where Hope Shines

Hope Shines On

ARC CHILDREN'S CENTRE

ANNUAL REPORT 2025/2026