



**ANNUAL REPORT FOR
FINANCIAL YEAR ENDING 31st DECEMBER 2025**

Social Health Growth Ltd

社会健康成长学会

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About Us

Our logo depicts a child in her mother's embrace. Shaped like a heart, the logo represents our dedication to helping the underprivileged families. The letters, S, H and G represent Social, Health, and Growth respectively. The vines and flowers extending from the G expresses the organization's strength to reach beyond our values and capacity. The three flower buds signify us exercising our values through our minds, hearts and physical actions:

Commitment, Teamwork and Cooperation, Improvement, Trust & Care

Vision

To helping parents and disadvantaged families raise children into healthy and contributing members of society.

Mission

Social - To understand social inclusion and emphasizes the significance of social belongingness.

Health - To supports and promote the physical and emotional health.

Growth - To provide financial literacy services.

SHG MANIFESTO

To build a sustainable ECO Social Community within the social service space.

To provide quality education to disadvantaged families and children by demonstrating what can be changed to achieve quality education.

1. Physical and mental space for learning and experimentation is a mandatory requirement.
2. We require alternative and diverse ECO Social Community.
3. Innovation and creativity transformation from old sharpening to new working environment.
4. We need to experiment with alternative social relations and social values.
5. To build a sustainable financing with the Social, Environment and Government.
6. Transformative change requires hybrid combinations of civil society, state and market.
7. Social innovation to create and develop an impact in the social community.
8. Woman empowerment is a promising response to the challenges of globalisation by adopting Sustainable Development Goals (“SDGs”).
9. Social innovation is about fostering a sense of belonging and competence.
10. Transparent and inclusive decision-making is a necessary condition for change.

Overview of Charity

Social Health Growth Ltd (“SHG”) was established on 16 February 2012 following extensive research by a group of volunteers. Their purpose is to improve the socio-economic conditions of unwed and/or single mothers in our community who were mostly left alone to fight their daily battles. SHG was formally registered as a Charity under the Charities Act (Chapter 37) in 2017.

Organization Milestones

- **Mid 2017** - Registered as a full-fledged Charity Organisation
- **Aug 2017** - Obtained NCSS membership
- **Jun 2018** - Registered as an Institute of Public Character (“IPC”)
- **Feb 2019** - President’s Challenge 2019 award
- **Jan 2020** - Best Single Parent & Elder Care Support by APAC Insider
- **Nov 2020** - President’s Volunteerism & Philanthropy awards Special Edition 2020
- **Mar 2020** - President’s Challenge 2020 award
- **Mar 2021** - President’s Challenge 2021 award

Unique Registration Number (UEN): 201203801G

Registered Address:

200 Jalan Sultan, #03-07B Textile Centre,
Singapore 199018



Hussain's Message

Reflecting on the 2025 financial year, Social Health Growth has undergone significant changes and entered a new chapter filled with opportunities. Throughout the year, the organisation benefited from the strong commitment and contributions of our board members, committee members, staff, and volunteers, who led and supported many meaningful initiatives.

We observed a slight slowdown in volunteer and membership participation, largely due to personal commitments. Nevertheless, the organisation demonstrated resilience and successfully scaled up its efforts in the second half of the year.

Encouragingly, both corporate and individual donors began returning to support our programmes and activities. We also received an increase in beneficiary referrals from social workers at the Ministry of Social and Family Development (MSF), reflecting growing trust and recognition of our work.

As a result, the number of beneficiaries increased by 60% from September 2025 to present.

Looking ahead to 2026, we will be launching two new programmes and remain committed to attracting more volunteers and donors as we continue to expand our impact and support more families in need.



Executive Director, Nellie Chua's message

In 2025, we continued to deepen our social impact, supporting more beneficiaries through essential aid and community programs.

As we enter 2026, we witnessed a growing number of individuals and families reaching out for support - particularly for diapers, milk powder, food ration, and children's tuition. At the same time, we saw a significant increase in referrals from social workers, reflecting both the rising needs on the ground and the trust placed in our work.

In response, we are strengthening and expanding our initiatives. We will be implementing new programs designed to enhance diversity, equity, and inclusivity, ensuring that every beneficiary, regardless of background, has access to meaningful support and opportunities to thrive.

Our commitment remains clear: To reach out to more communities, create sustainable impact and uplift lives with dignity and care.

Below are the following main programs and achievement that we had during our financial year 2025:

Our Financial Literacy, Women Empowerment Leadership Management, Children Enrichment, Computer Literacy, Elderly Health Dance exercises, Coaching, Youth Leadership Program empower beneficiaries with skills to improve their personal wellbeing, health care, academic results and manage their cash flow and build sustainable budgeting habits—equipping them with tools that benefit them for a lifetime.

In 2025, the programs made a strong impact, with 60% of our new beneficiaries successfully adopting basic financial management practices. This has enabled families to better plan their expenses, reduce financial stress, and work towards greater stability and independence.

Support for milk powder, fruits, and vegetables saw a significant surge of over 90% in new beneficiaries, reflecting the growing demand for essential nutrition among vulnerable families.

At the same time, our Job Creation Program has gained stronger traction, with a 10% increase in participation from existing home-based beneficiaries. This indicates a positive shift towards income generation and self-reliance within the community.

Lastly, we will continue to reach out to as many beneficiaries as we can. Thank you, all donors, and volunteers for your continuous support.

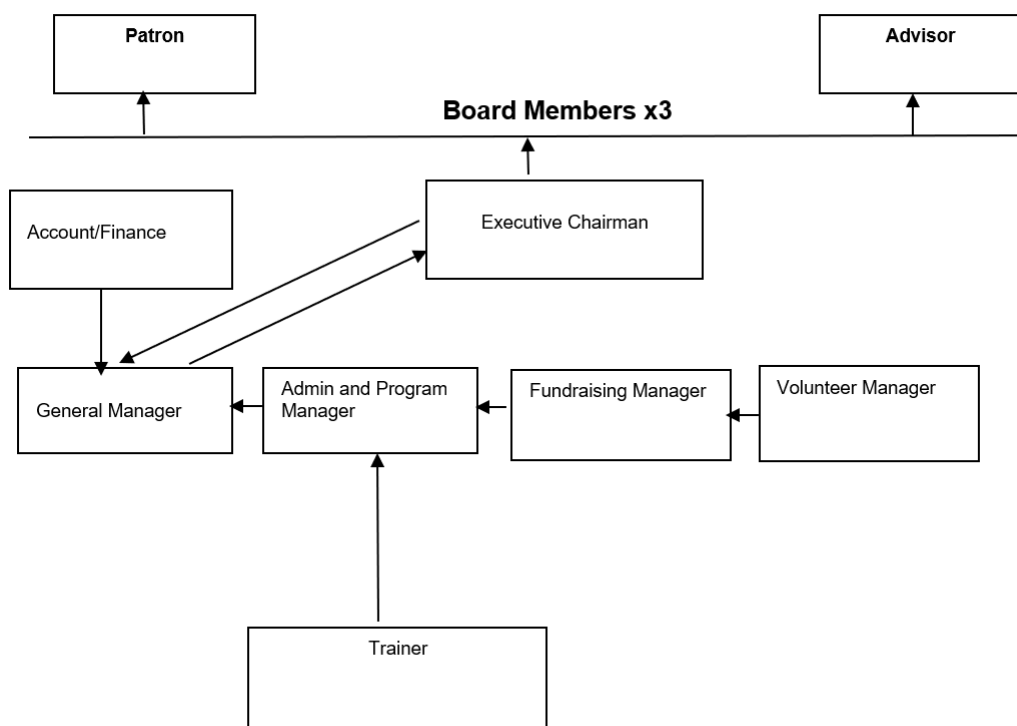
Leadership

Governing Board Members

Name	Designation	Date of Appointment
Mr Syed Imtiaz Hussain	Chairman (Board Member)	Joined in 2022 as a committee member. Became Board member in 2024. Elected on 28 May 2025 as a Chairman
Mr Alson Boo	Board Member (Treasurer)	16 Feb 2012 (Resigned as Chairman) Elected as board member on 28 May 2025
Mr Kelvin	Board Member (Secretary)	New Board Member

Advisory Council

Name	Designation	Date of Appointment
Pratap Kishan	Advisor to the Board	16 Feb 2016
Ms Tin Pei Ling	Patron to the org	5 March 2024



Social Health Growth bank account

Bank details

Bank Name: Oversea-Chinese Banking Corporation Limited

Account Number: 641794177001

Currency: SGD

Type of Account: Current

Account Name: Social Health Growth Ltd

Bank Name: Oversea-Chinese Banking Corporation Limited

Swift Code: OCBCSGSG

Bank's Code: 7339

Branch Code: 641

Branch Name: North Branch

Address: 65 Chulia St, OCBC Centre, Singapore 049513

Registered Number: 201203801G

If you wish to make a donation to us, please make your cheque payable to "Social Health Growth Ltd", and mail it to the below address.

Information for Receipt

Name: Social Health Growth Ltd

Mailing address: 200 Jln Sultan, #03-17B Textile Centre, Singapore 199018

Attention To : Ms Joan Tan (Admin and Program Manager)
Email: Admin@socialhealthgrowth.org

Auditor name: Athel Assurance Public Accounting Corporation
Address: 21 Merchant Road, #07-02, Singapore 058267

Website: www.primeac.com.sg

Declaration

SHG staff does not exceed or receives more than \$100,000 remuneration.

No Executive Head receives more than \$50,000 in salary.

No Board Member is remunerated.

Audited Financial Statement

SOCIAL HEALTH GROWTH LTD.

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

	Note	2025 \$	2024 \$
INCOME			
Voluntary income			
Donations	4	86,867	225,676
Membership fees	15	467	2,001
Grants	5	7,956	15,849
Training income	15	30,000	-
		<u>125,290</u>	<u>243,526</u>
Other income			
Government grant		-	3,924
Miscellaneous income		100	2,623
	6	<u>100</u>	<u>6,547</u>
Total Income		<u>125,390</u>	<u>250,073</u>
EXPENDITURE			
Cost of charitable activities			
Beneficiary support		(32,862)	(80,322)
Fundraising expenses		(21,883)	-
Event expenses		(49)	-
		<u>(54,794)</u>	<u>(80,322)</u>
Employee benefits expenses	7	(18,318)	(45,253)
Depreciation expense		(14,181)	(14,181)
Other expenses	8	<u>(64,893)</u>	<u>(121,130)</u>
Net expenditure before income tax		<u>(26,796)</u>	<u>(10,813)</u>
Income tax	9	-	-
Net movement in funds the financial year, representing the total comprehensive loss for the year		<u>(26,796)</u>	<u>(10,813)</u>

The accompanying notes form an integral part of these financial statements.

SOCIAL HEALTH GROWTH LTD.

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2025

	Note	2025 \$	2024 \$
ASSETS			
Non-current assets			
Plant and equipment	10	<u>68,271</u>	<u>82,452</u>
Current assets			
Other receivables	11	31,580	11,620
Cash and bank balances	12	4,173	49,481
		<u>35,753</u>	<u>61,101</u>
TOTAL ASSETS		<u>104,024</u>	<u>143,553</u>
FUND AND LIABILITIES			
Fund			
Accumulated funds		<u>95,603</u>	<u>122,399</u>
Liabilities			
Current liabilities			
Other payables	13	<u>8,421</u>	<u>21,154</u>
TOTAL LIABILITIES		<u>8,421</u>	<u>21,154</u>
TOTAL FUND AND LIABILITIES		<u>104,024</u>	<u>143,553</u>

The accompanying notes form an integral part of these financial statements.

SOCIAL HEALTH GROWTH LTD.

STATEMENT OF CHANGES IN FUNDS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

	Total \$
At 1 January 2024	133,212
Total comprehensive loss for the year	(10,813)
At 31 December 2024	<u>122,399</u>
At 1 January 2025	122,399
Total comprehensive loss for the year	(26,796)
At 31 December 2025	<u>95,603</u>

The accompanying notes form an integral part of these financial statements.

SOCIAL HEALTH GROWTH LTD.

STATEMENT OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

	Note	2025 \$	2024 \$
Cashflows from operating activities			
Net expenditure before income tax		(26,796)	(10,813)
Adjustments for:			
Depreciation for plant and equipment	10	<u>14,181</u>	<u>14,181</u>
		(12,615)	3,368
Changes in working capital:			
Other receivables		(19,960)	(5,500)
Other payables		<u>(12,733)</u>	<u>18,154</u>
Net cash (used in) /generated from operating activities		<u>(45,308)</u>	<u>16,022</u>
Cashflows from investing activities			
Purchase of plant and equipment	10	<u>-</u>	<u>(243)</u>
Net cash used in investing activities		<u>-</u>	<u>(243)</u>
Net (decrease) / increase in cash and bank balances		(45,308)	15,779
Cash and bank balances at the beginning of year		<u>49,481</u>	<u>33,702</u>
Cash and bank balances at the end of year	12	<u>4,173</u>	<u>49,481</u>

The accompanying notes form an integral part of these financial statements.

SOCIAL HEALTH GROWTH LTD.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

6. Other income		
	2025	2024
	\$	\$
Government grant	-	3,924
Miscellaneous income	100	2,623
	<u>100</u>	<u>6,547</u>

7. Employee benefits expenses		
	2025	2024
	\$	\$
Staff salaries and bonuses	15,828	38,600
Staff Allowance	2,466	6,562
CPF Contribution	34	91
	<u>18,318</u>	<u>45,253</u>

8. Other expenses

The major components and other selected components include the following:

	2025	2024
	\$	\$
Grant Writing Expenses	20,000	7,000
Membership & Subscriptions	1,653	16,520
Other Admin Expenses	-	2,872
Transportation/Conveyance	6,701	8,627
Website Hosting Expenses	5,801	6,500
Accounting Fee	1,800	7,200
Licence Fee - Software	346	545
Rental	2,353	12,558
Training - Volunteer / Board	11,648	-
Fund raising expenses	10,000	-
Insurance Expense	4,361	-
Others	230	59,308
	<u>64,893</u>	<u>121,130</u>

9. Income tax expense

The Company is registered as a charity organisation under Charities Act 1994 and is exempted from income tax under Section 13(1) of the provision of the Income Tax Act.

SOCIAL HEALTH GROWTH LTD.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

13. Other payables

	2025 \$	2024 \$
Accrued expenses	8,421	21,154

14. Lease

Company as a lessee

The Company has certain leases of premises with lease terms of 12 months or less. The Company applies the 'short-term lease' recognition exemptions for these leases.

Company as a lessee

(a) Amount recognised in profit or loss

	2025 \$	2024 \$
Lease expenses not capitalised in lease liabilities:		
Expenses relating to short-term leases	-	10,464
Total amount recognised in profit or loss	-	10,464

(b) Total cash outflow

The Company had total cash outflows for leases of \$Nil (2024: \$10,464).

15. Voluntary income

Disaggregation of revenue

The Company derives revenue from training services and membership fees. Revenue is disaggregated based on the nature of the performance obligations.

Training services represent distinct performance obligations satisfied over time as training sessions are delivered. Membership fees relate to stand-ready obligations that provide customers with continuous access to member benefits over the membership period. Accordingly, revenue for both streams is recognised over time in accordance with FRS 115.

	2025 \$	2024 \$
Training income	30,000	-
Membership fee	467	2,001
	30,467	2,001

Summary Financial Performance

	2025	2024	Change	Change%
Total Revenue	125,290	243,526	(118,236)	(48.6)
Total Expenditure	(54,974)	(80,322)	(25,375)	(31.6)
Surplus / (Deficit)	(26,796)	(10,813)	(15,983)	(147.8%)

Total donations received decreased from SGD243,526 in FY2024 to SGD125,290 in FY2025, representing a decline of approximately 48.6%. The reduction was mainly attributable to the non-renewal of SHG's Institution of a Public Character (IPC) status, which resulted in several major donors ceasing their contributions. In addition, donations from some individual donors declined due to changes in their employment circumstances. Fundraising activities were also temporarily suspended from May 2025 following unforeseen issues relating to both internal and external fundraising arrangements.

Despite the decline in donations, SHG took proactive measures to manage costs. Operating expenses were reduced through lower rental and manpower costs, enabling the organisation to maintain essential services and programmes. Fundraising activities resumed in January 2026, and SHG has since observed the return of existing donors and renewed support from the community.

Looking ahead, SHG forecasts that donations in FY2026 will increase by approximately 100% compared with FY2025, supported by the resumption of fundraising efforts, stronger donor engagement, and expanding partnerships. SHG has also experienced an increase in skilled volunteers who contribute in areas such as administration, finance, and data management, helping to reduce operational costs and improve organisational efficiency. The organisation continues to receive referrals of beneficiaries from other Social Service Agencies (SSAs) and Family Service Centres (FSCs), reflecting the unique value proposition and impact of SHG's programmes.

To support the anticipated growth in beneficiaries and service delivery, SHG plans to recruit an additional two to three full-time staff members over the next three years. The projected increase in donations over the coming years will strengthen SHG's ability to expand its programmes, enhance organisational capacity, and deliver sustainable social impact to individuals, families, and communities.

$$\text{Change \%} = \frac{\text{Change}}{\text{2024 Amount}} \times 100$$

Fundraising forecast from 2026 to 2028

2026

March: Online Fundraising platform – Target to raise: \$30,000 to \$50,000

June: Business Leaders Networking fundraising, Target to raise: \$30,000 to \$50,000

Dec: Gala Dinner, Target to raise: \$100,000

2027 (Jan to Dec)

Feb: Gala Dinner, Target to raise: \$350,000

July: Women Business Networking fundraising, Target to raise: \$80,000

Dec: Entrepreneur Networking event, Target to raise: \$150,000

2028 (Jan to Dec)

March: Youth and Elderly Networking fundraising, Target to raise: \$250,000

Dec: Gala Dinner, Looking to raise \$450,000

Beneficiaries' Story

Wu Xiao Xia

Single mother



Xiao Xia: Beneficiary Testimonial

I was unable to maintain any meaningful savings in the past. However, after joining SHG as a beneficiary in 2019, I began to see positive changes in both my life and

my financial situation. The financial literacy programme has transformed the way I manage my finances and helped me reduce unnecessary expenses.

SHG also supported my family by providing tuition assistance for both of my children, which eased some of our financial responsibilities. In addition, the monthly fruit rations provided by SHG have significantly reduced our household expenses and improved our family's well-being.

Today, I am able to save more and feel more confident about our future. I am deeply grateful for the care, encouragement, and support that SHG has extended to my family. The assistance we received has made a meaningful difference in our lives.



Jiarong: Beneficiary Testimonial

Beneficiary Testimonial

I am currently unable to walk due to a muscular condition, which has also caused me to leave my job. I am married to my wife from Vietnam, and we have a six-month-old baby boy. During this challenging period, I was introduced to SHG through my social worker, who referred me to the programme.

SHG has provided meaningful support to my family, including essential items such as diapers, milk powder, fruits, and vegetables. This assistance has helped us manage our daily needs and reduced our financial burden.

In addition to material support, I have also benefited from SHG's programmes, including financial literacy training, women empowerment and leadership development, and computer literacy courses. These programmes have helped me gain knowledge, confidence, and new skills despite my current health condition.

SHG's job creation initiative has also given me an opportunity to continue earning income using my hands, allowing me to contribute to my family's needs in a meaningful way.

I am deeply grateful to SHG, as well as to all donors and volunteers, for their continued support and kindness towards my family during this difficult time.

Hotline: 24 by 7 and 7 days helpline:

9751 6906

Volunteer Engagement

House visit

SHG conducts regular home visits to beneficiaries to better understand their needs and overall well-being. These visits enable the team to assess whether additional assistance or support services are required and to provide timely referrals where appropriate. Through ongoing engagement and a person-centred approach, SHG seeks to ensure that beneficiaries and their families receive holistic support and access to relevant community resources and services.

New Referrer

During the second half of 2025, SHG experienced a significant increase in referrals from social workers and partner organisations, including SSAs, MSF, KidSTART, AWWA, and Family Service Centres (FSCs). This growing number of referrals reflects the confidence that stakeholders have in SHG's unique programmes and the positive impact delivered to beneficiaries and their families.

SHG will continue to strengthen collaboration with social workers, SSAs, FSCs, and other community partners to ensure that more individuals and families in need can access timely support, education, and developmental opportunities. Through these partnerships, SHG aims to expand its reach and create sustainable and positive social impact within the community.

Two new projects in 3rd quarter 2025

1) Financial sustainability - From our trainers and volunteers, enhancing their saving and expenditure in a deeper dive into each and every single item of their daily needs and wants. It helps them to better identify those items in a qualitative and quantitative manner. To help them strengthen their mindsets, being able to enhance and expand their critical thinking with stable problem solving. Using T.P.D.C.A.T. for 1 hour session every Tuesday.

2) Women Empower Leaders - By successful professional and industry women to influence our single mother, youth and low-income families. Sharing their story to the beneficiaries in a team, group, peer-to-peer interactive sharing and discussion sessions. 1 hour per day from Monday to Sunday.

In progress - Two new projects in 3rd quarter 2026

3) AI and Sustainability program for youth-at-risk

4) Health dance and Health Care exercises for building resilience and personal well-being (enhancement from our existing program)

Reserve Policy

Social Health Growth Ltd maintains a justifiable reserve policy for sustainability. Reserve policy stood as below mentioned:

2024: 1.52 : 1 (strong recovery)

2025: 1.74 : 1 (further improvement)

1. Reserves were maintained (or strengthened)

In 2025, SHG had:

- Reserves: \$95,603
- This still represents a solid reserve base, meaning the organisation continued to protect accumulated funds and did not heavily draw down reserves despite operational pressures.

2. Expenditure decreased significantly

- 2024 expenditure: \$80,322
- 2025 expenditure: \$54,794
- This is a large reduction in spending (about 32% lower)

This is the main driver of improvement in the ratio.

3. Why expenditure reduced

Based on your earlier narrative, key reasons include:

- Reduced rental costs
- Reduced manpower costs
- Temporary scaling down of operations (e.g. fundraising pause, restructuring period)
- Greater reliance on volunteers and in-kind support
- Cost efficiency measures during the period of lower donations

The improvement in the reserve ratio in 2025 was primarily driven by a reduction in operating expenditure due to cost-optimisation measures, including lower rental and manpower costs, operational streamlining, and increased volunteer support. Although reserves remained relatively stable, the decrease in expenditure

strengthened the organisation's reserve coverage, resulting in improved financial resilience.

Through digitalisation initiatives, SHG has achieved a significant reduction in operational expenses, resulting in improved efficiency and more effective allocation of resources. This transformation has strengthened our operational model and enhanced our ability to deliver services in a more sustainable and cost-effective manner.

Following a strategic restructuring of our organisation and operations, SHG has successfully stabilised its operating expenditure. This has established a stronger and more resilient foundation to support future growth and scale-up of impact across our programmes.

Looking ahead to 2026, SHG will be developing a new AI-powered CRM system to further enhance operational efficiency and cost management. This initiative will enable improved beneficiary tracking, streamlined processes, and more effective resource optimisation, allowing SHG to serve a greater number of families while maintaining sustainable operating costs.

For our Fruits & Vegetables, Diapers, and Milk Powder initiatives, SHG will continue to strengthen partnerships with corporate partners, food banks, and organisations such as St. James's Place. These collaborations will help expand our support network, secure more consistent resources, and ensure that essential aid reaches families in need in a timely, reliable, and sustainable manner.

SHG will also engage shared services to further strengthen its Terms of Reference (TOR) and Standard Operating Procedures (SOPs). This initiative is aimed at improving operational clarity, consistency, and efficiency across programmes and functions.

By enhancing internal processes and governance structures, SHG seeks to create a more structured and scalable operating model. This will also support improved donor engagement and volunteer management, enabling the organisation to attract, retain, and better coordinate a larger pool of donors and volunteers.

Through these improvements, SHG will be better positioned to expand its impact, strengthen stakeholder confidence, and support sustainable organisational growth.

Our Work: New Activities

We continue to strengthen our ecosystem through meaningful partnerships that support both immediate needs and long-term development:

- VISIT.ORG – Supporting our children's enrichment programmes through volunteer engagement and donations-in-kind, creating meaningful experiences and opportunities for our young beneficiaries.

- Republic Polytechnic – Collaborating on final-year student projects focused on supporting youth-at-risk, bringing fresh ideas and innovative solutions to community challenges.
- Singapore Polytechnic – Partnering on final-year projects to co-create impactful initiatives that benefit our beneficiaries and strengthen community outcomes.
- Singapore University of Social Sciences (SUSS) – Supporting our Financial Sustainability Programme through donations, enabling us to scale financial literacy and long-term resilience for our beneficiaries.

Corporate Donors/Activities

Donors: St James Place, SUSS, NCSS (Donation Management System)

Private donors: 70%

Corporate Donation: 30%

Increase by 35% as compared to 2025

Board and Committee Member Development

Following the onboarding of a refreshed Board, we are prioritising the training and development of both new and existing committee members. This includes a combination of internal capacity-building sessions and external professional training programmes.

We are partnering with established institutions such as the National University of Singapore (NUS), Singapore Management University (SMU) and National Council of Social Service – Social Service Institute (SSI), Giving.Sg, Boardmatch, along with other training providers, to equip our members with the necessary governance knowledge, leadership skills, and best practices required to serve effectively as Board and Committee members.

This investment strengthens our governance framework, ensuring accountability, strategic oversight and long-term organisational sustainability.

Operational Staff Development and Capacity Building

We are committed to strengthening our operational excellence through continuous staff development across three key areas:

- Programme Upskilling
We invest in upskilling our operational staff to enhance their capabilities in managing daily operations and engaging effectively with stakeholders. This ensures smoother programme delivery and improved service outcomes for our beneficiaries.
- Volunteer Engagement
We are building a strong and sustainable volunteer ecosystem by deepening engagement with both individual and corporate volunteers. This approach

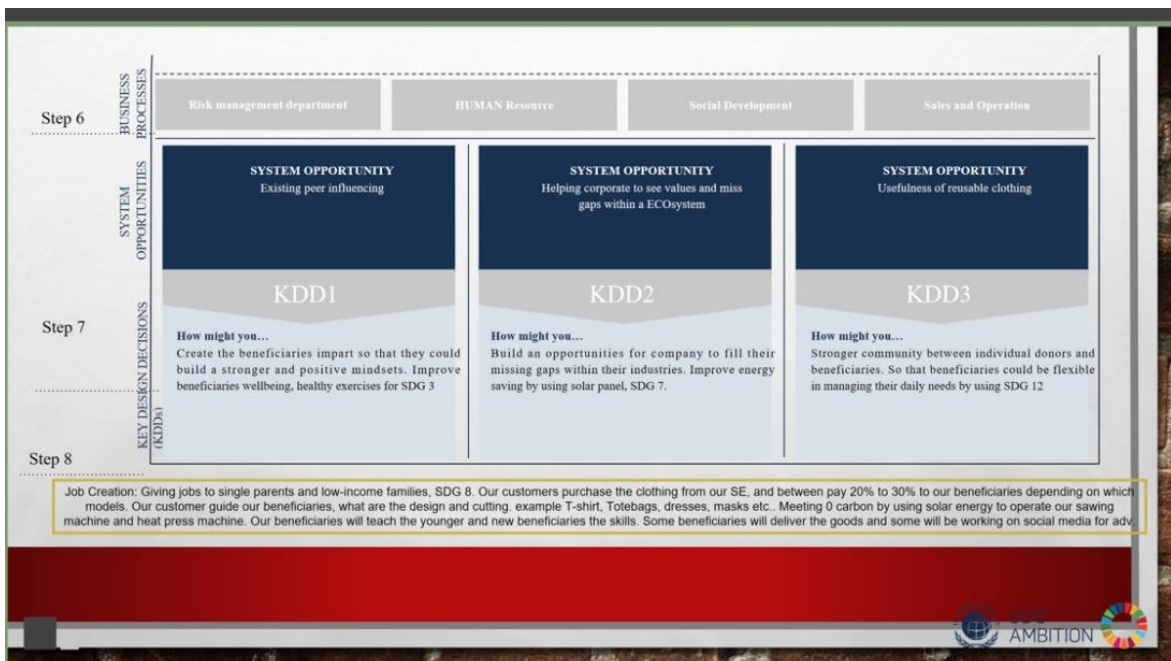
fosters a supportive community network that amplifies our impact on the ground.

- **Fundraising Excellence**
We ensure that all fundraising efforts are carried out diligently and ethically, while engaging members of the public with transparency and purpose. This strengthens trust and supports long-term sustainability.

Sustainable progression - SDG/PPP/CSR/

We will continue to engage and onboard new corporate donors and partners to strengthen our Diversity, Equity, and Inclusion (DEI) efforts.

Through these collaborations, we aim to create shared value—supporting Self-Help Groups (SHGs) and empowering our beneficiaries, while enabling corporate partners to deepen their social impact, ESG commitments, and community engagement.



<h3>3-6-9 Month Plan</h3> <p>Instructions</p> <p>Key actions identify - to achieve our SDG Ambition Benchmark. Below factors:</p> <ul style="list-style-type: none"> • Actions • Owners • Timeframe • Milestones • Blockers • Catalysts 	<p>Improve gender equality for low-income families</p> <p>Create financial sustainability for our beneficiaries</p>		
	<p>6 MONTHS</p> <ul style="list-style-type: none"> • Guide them and facilitate the coaching and mentoring session. In addition, looking into the missing gaps for any risk assessment. • By June 2025 • Follow the regulation guidelines strictly till we meet our goal settings. And follows create a sustainable policy to drive change for 3 to 9 months. <p>Policy setting for sustainable reporting for all SMEs. Beneficiaries got a job. Improve from 20% to 30%</p>	<p>12 MONTHS</p> <ul style="list-style-type: none"> • Bring new beneficiaries and by inviting existing beneficiaries to co-create the guiding principles together. Drive action plan and meet stakeholders expectation. • By Dec 2025 • Build policy internally and externally. For corporate partners 	<p>18 MONTHS</p> <ul style="list-style-type: none"> • Create events and talks for beneficiaries to show case their works. Example Sharing sessions. Review goals settings and objectives so to being in alignment with our beneficiaries and partners. • By June 2026 • Train them for public speaking

Commitment Cards

SDG Ambition progress

We, Social Health Growth Ltd, commit to the following:

1. To improve gender equality for low income families
2. Reduce 0 waste management with corporate and individual partnership
3. Reduce 0 carbon with corporate partnership

To ensure we meet the followings: Giving jobs to single parents and low-income families, SDG 8. Our customers purchase the clothing from our SE, and between pay 20% to 30% to our beneficiaries depending on which models. Our customer guide our beneficiaries, what are the design and cutting, example T-shirt, Totebags, dresses, masks etc.. Meeting 0 carbon by using solar energy to operate our sawing machine and heat press machine, SDG12. Our beneficiaries will teach the younger and new beneficiaries the educational skills, SDG 4. Some beneficiaries will deliver the goods and some will be working on social media for adv.

Code of Governance Policies

SHG is governed by its Memorandum and Articles of Association dated 16th Feb'2012.

Board Meetings and Attendance

A total of three Board meetings were held during this financial year, with 90% attendance from both new and existing Board members.

These sessions, together with ongoing engagement with committee members, provided an opportunity for members to familiarize themselves with governance processes, strengthen collaboration, and prepare for succession planning. This ensures continuity, institutional knowledge retention, and a stronger, more resilient leadership structure for the organisation.

Disclosure of Board Fee & Staff Remuneration

Board members: None of the board of directors receive any board fees.

Paid staff: None of the paid staff receive more than \$100,000 per annum and none of the paid staff serve on the Board.

Governance Review and Internal Audit

During the financial year, Athel Assurance Public Accounting Corporation was engaged to conduct charity governance and internal audit review for SHG. SHG continues to work with professional audit agencies to regularly review its internal control measures and aims to achieve standards comparable to the Charity Governance Transparency Award.

Board and Governance Development (2026–2028)

From 2026 to 2028, SHG will implement structured training and processes to support the orderly renewal of the Board and Key Office Bearers. This includes:

- Regular Review of Board Composition – Ensuring the Board maintains the right mix of diversity, skills, and expertise to meet organisational needs.
- Performance Evaluation – Conducting periodic performance evaluations of the Board and Committees to strengthen accountability, effectiveness, and strategic oversight.
- Conflict of Interest Management – Maintaining and regularly reviewing policies for managing potential conflicts of interest, ensuring transparency and integrity in decision-making.

These initiatives aim to enhance governance standards, build leadership continuity, and ensure sustainable organisational growth.

Risk Management and Internal Controls

The Board and Audit & Risk Sub-committee are assisted by the Board and Management Risk Committee to evaluate the adequacy and effectiveness of the

organisation’s risk management and internal control systems, including financial, operational, compliance and information technology controls.

The Board and Management Risk Committee oversees the risk management framework and guidelines of the organisation. It is responsible for, among other things, reviewing the organisation’s policies, risk and fundraising management framework, processes and procedures for identifying, measuring, reporting and mitigating key risks in the organisation’s programmes and operations.

Fundraising Risk Management

To promote consistent organisation behaviour in order to prevent and detect fraud, SHG has developed a policy on donation fundraising guidelines and volunteer management framework and fundraising policy which provides guidelines and assigns responsibility when conducting investigations. Any irregularity that is detected or suspected must be reported immediately to the Executive Director (“ED”), who reports the irregularity immediately to the Board of Directors or audit committee.

Governance Evaluation Checklist

Check list to be used by SHG as tool to ensure compliance and adherence to best practices:

Principle 1: The charity serves its mission and achieves its objectives.

Call for Action Code ID Did the charity put this principle into action?

<p>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.</p> <p>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.</p>	1.1	Yes	Fully complied and documented and verified annually.
2. Develop and implement strategic plans to achieve the	1.2	Yes	Fully complied. Board member discussed it and make changes

stated charitable purposes.			annually if need arises.
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	Fully complied. Board member discussed it during board meeting and make changes and documented.
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	Fully Complied and Documented in Terms of Reference

Principle 2: The charity has an effective Board and Management.

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	Fully complied and documented in Terms of Reference.
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	Board training documented. Fully complied and documented in board performance management report and review regularly and annually.
7. Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board	2.3	Yes	SHG has fully complied with and documented the Terms of Reference (TOR) for both board members and

<p>member(s)) to oversee the following areas*, where relevant to the charity:</p> <p>a. Audit</p> <p>b. Finance</p> <p>* Other areas include Programmes and Services,</p> <p>Fund-raising, Appointment/Nomination, Human Resource, and Investment.</p>			<p>volunteers. The Board has undergone renewal, with two-thirds of the members being newly appointed. One existing board member has been retained at the Board's request to support the onboarding and training of new members. The current Board comprises two male and one female member, ensuring continuity while strengthening governance and capacity.</p>
<p>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.</p>	2.4	Yes	Fully Complied and documented annually.
<p>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 reappointment, at least once every three years.</p>	2.5	Yes	Fully complied and documented in terms of reference and review by the executive director annually during AGM.
<p>10. Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position).</p> <p>For Treasurer (or equivalent position) only:</p> <p>a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible</p>	2.6	Yes	Fully complied and documented in terms of reference review by the board member annually. The member elected a new female as board member/treasurer 1 st Term). The other board member was re-elected as chairman by the member during AGM.

<p>for overseeing the finances of the charity) should be four consecutive years.</p> <p>If there is no Board member who oversee the finances, the Chairman will take on the role.</p> <p>i. After meeting the maximum term limit for the Treasurer, a Board member's reappointment to the position of Treasurer or an equivalent position may be considered after at least a two-year break.</p> <p>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.</p>			
<p>11. Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <p>a. No staff should chair the Board and staff should not comprise more than one-third of the Board.</p>	2.7	Yes	Fully complied and documented and reviewed annually.
<p>12. Ensure the Management has suitable qualifications And experience, understands its duties clearly, and performs well.</p> <p>a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.</p>	2.8	Yes	Fully complied, roles and responsibility documented in the terms of reference and reviewed by the Executive Director annually.

<p>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.</p> <p>For all Board members:</p> <p>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.</p> <p>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).</p> <p>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.</p>	<p>2.9a</p> <p>2.9b</p> <p>2.9c</p>	<p>Yes</p>	<p>Fully complied and documented in annual report and as agreed and accepted by the member during AGM.</p>
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<p>14. For Treasurer (or equivalent position) only:</p> <p>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.</p> <p>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.</p>	2.9d	Yes	Fully complied and documented in the annual report.
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Principle 3:

The charity acts responsibly, fairly and with integrity.

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	Fully Complied and documented during each members' meeting with the board member and executive director.
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<p>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.</p> <p>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.</p>	3.2	Yes	Fully Complied and Documented and reviews annually. Conflict of interest is done annually and updated by executive director.
<p>17. Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.</p>	3.3	Yes	Fully Complied and Documented in the annual report.
<p>18. Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.</p>	3.3	Yes	Fully Complied and Documented in the annual report.
<p>19. Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately.</p>	3.4	Yes	Fully Complied and Documented in terms of reference annual & M&AA.
<p>20. Take into consideration the ESG factors when conducting the charity's activities.</p>	3.5	Yes	Fully Complied and recorded and Documented in the annual report by the Executive Director.

Principle 4:

The charity is well-managed and plans for the future.

<p>21. Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.</p> <p>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).</p>	4.1a	Yes	Fully Complied and documented in the annual report and terms of reference by the executive director annually.
<p>22. Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.</p> <p>b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as:</p> <p>i. Revenue and receipting policies and procedures;</p> <p>ii. Procurement and payment policies and procedures; and</p> <p>iii. System for the delegation of authority and limits of approval.</p>	4.1b	Yes	Fully Complied and Documented by the Executive Director.
<p>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).</p>	4.2	Yes	Fully Complied and documented in annual report by the Executive Director.
<p>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.</p>	4.3	Yes	Fully Complied and Documented by the Executive Director.

<p>25. Set internal policies for the charity on the following areas and regularly review them:</p> <ul style="list-style-type: none"> 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. 	4.4	Yes	Fully Complied and Documented in the Cybersecurity policy and IT Policy by the Executive Director.
<p>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.</p>	4.5	Yes	Fully Complied and Documented by the Executive Director
<p>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.</p>	4.6	Yes	Fully Complied and Documented in Annual Report.

Principle 5:

The charity is accountable and transparent.

28. Disclose or submit the necessary documents (such as Annual Report,	5.1	Yes	Fully Complied and Documented by the Executive Director.
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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).			
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	Fully Complied and Documented in the annual report.
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	Fully Complied and Documented in the annual report
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	5.4	Yes	Fully Complied and Documented in the annual report

<p>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.</p>			
<p>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.</p>	5.5	Yes	Fully Complied and Documented in the annual report
<p>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.</p> <p>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.</p>	5.6a	Yes	Fully Complied and Documented in SOPs.

<p>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.</p> <p>a. 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.</p>	5.6b	Yes	Fully complied and documented in the Org chart and annual report.
<p>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.</p>	5.7	Yes	Fully Complied and Documented in the policy.

Principle 6

The charity communicates actively to instil public confidence.

<p>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).</p>	6.1	Yes	Fully Complied and Documented in the board member's meeting minutes and social media.
<p>37. Listen to the views of the charity's stakeholders and</p>	6.2	Yes	Fully Complied and Documented in the board member meeting minutes.

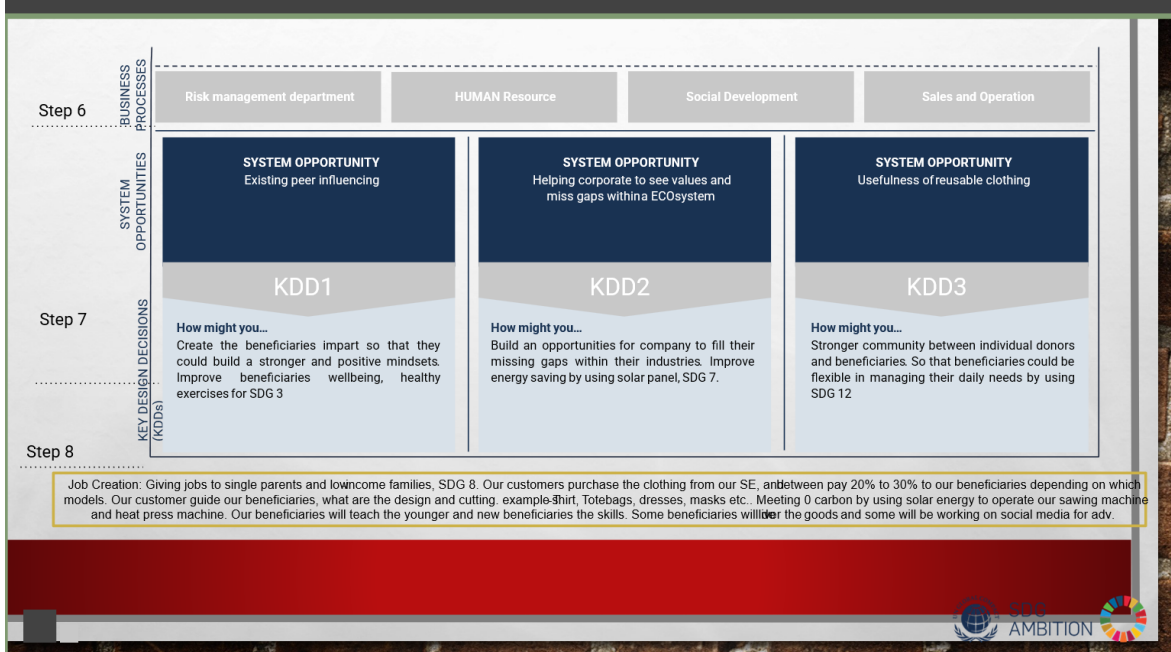
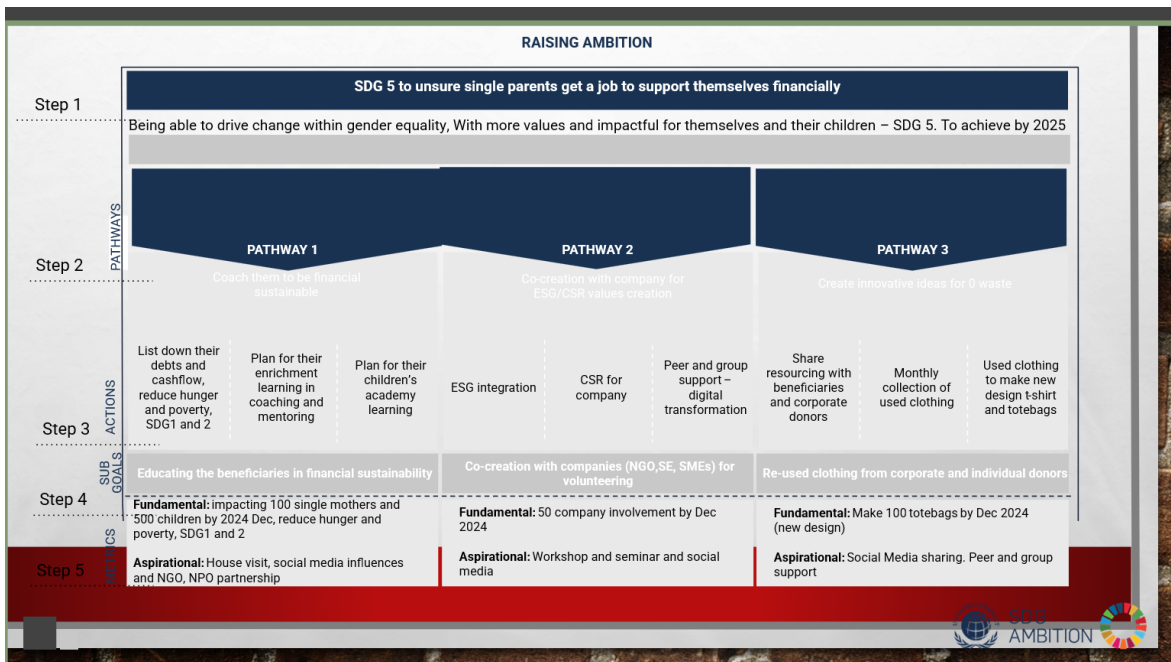
the public and respond constructively.			
38. Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	Yes	Fully Complied and Documented in the communication policy.

GRI G4 NGO Sector Disclosures

In view of 2023/24 projection, SHG is on track with its sustainability disclosures for 2025/2028 projections.

Category	Social				
Sub-Categories	Labor Practices and Decent Work	Human Rights	Society	Product Responsibility	
Aspects	Employment	Non-Discrimination	Local Communities	Customer Health and Safety	
	Labour/Management Relations		Public Policy	Marketing communications	
	Occupational Health and Safety		Compliance	Beneficiaries and donors' and volunteer privacy	
	Training and Education			Affected Stakeholder Engagement	
	Diversity and Equal Opportunity			Feedback, Complaints and Action	
	Equal Remuneration for Women and Men			Monitoring, Evaluation and Learning	
				Gender and Diversity	
				Public Awareness and Advocacy	
				Coordination	
Section	Sector Disclosures				
Strategy and Analysis	In view of 2023, we have had slight drop in individual volunteer and donation. Volunteer decreased by 10% and individual donations drop by 30%. However, corporate volunteer have shown increased by 80% and corporate donation have shown increased by 200%.				
Organizational Profile	<p>Objective: In 2024, we hope to increase both individual volunteer and donations by 40%. With more committed and regular volunteer and donations. Create financial sustainability for our beneficiaries. Being able to drive change within gender equality, with more values and impactful for themselves and their children, with SDG 5 to be achieve by 2025. Please refer to page 30 to 31 of annual report.</p> <p>G4-4 We hope to achieve continuous growth in advocacy with our program and new educational programs SDG 4. To improve gender equality for low income families .</p> <p>G4-8 Improve and plan strategic goals for poverty reduction (single mother and single parents, children and elderly) SDG 1 and SDG 2, improve the environment for our job creation by implementing solar panels with 0 waste and 0 carbon, SDG 7 and 12.</p> <p>G4-9 As of Dec 2023, we have about 45 paid members and 250 individual volunteers and 7 corporate members.</p> <p>G4-10 Compliation - Full-time: volunteers who work a minimum of 4 hours per week Part-time: Volunteers who work less than 2 hours per week; and occasionally mobilized volunteers activated for fruits and vegetable and house visit tasks on a non-regular basis. Activities program include financial literacy, women empowerment leadership management, computer literacy, health dance, health care, children enrichment, coaching and mentoring.</p> <p>G4-16 NCSS full membership. Attended 3 times a year for its events. Relevant updates about program and volunteer engagement.</p> <p>United Nations Global Compact full membership. Attended online event 4 times a year. Relevant updates about sustainability activities and programs</p>				
Stakeholder Engagement	<p>Funders meeting to create sustainability projects for beneficiaries and volunteer management.</p> <p>Members meeting to explore enhancement for volunteer and program engagement</p> <p>Volunteers meeting engagement about beneficiaries learning</p>				
Governance	<p>Board member and committee member attending NCSS and MSF talked and events for building stronger engagement for volunteer, donation, fundraiser and risk & compliance.</p> <p>G4-45 Social Health Growth board members adherence or compliance with singapore charity and IPC standards, codes of conduct and principles.</p>				
Economic Disclosures for the SHG sector	Sector Disclosures				
Aspects					
G4 Aspects					
Economic Performance	<p>Sector Additions To G4 Indicators</p> <p>Direct Economic Value Generated and Distributed</p> <p>Relevance</p> <p>SHG helps donors to create values for their impact investing and shown some traction by influencing corporate and individual donors created wealth for affected stakeholders (beneficiaries)</p> <p>Compliation</p> <p>Donation from corporate donors and NCSS</p> <p>Community investment from corporate donors to support the Social Health Growth core goals.</p>				
Occupational Health and Safety	<p>Sector Specific Guidance for DMA</p> <p>G4-DMA Health dance and Health Care - assisting beneficiaries and volunteers regarding serious health problems, which improve SDG 3, such programs involve healthy exercises, education, training, counseling, prevention and risk control measures and treatment.</p> <p>G4-LA6 - Relevance - SHG has a duty of care toward our volunteers including full-time and part-time volunteers. No injury of 2023</p>				
Training and Education	<p>G4-LA9 - Average hours of training per year per employee by gender, and by employee category</p> <p>SHG's volunteers have undertaken during the reporting period by:</p> <p><u>Gender</u>: Male 1578 hours , Female 2288 hours</p> <p><u>Volunteer</u>: Full-time 122 volunteers and Part-time 157 volunteers</p>				
Anti-corruption	<p>G4-S03 - Total number and percentage of operations assessed for risks related to corruption and the significant risks identified</p> <p>One program identify for board and committee member, risk and compliance program</p> <p>Corruption, to be defined beyond the material act and impact of fraud and theft, is a significant risk to the integrity of Social Health Growth, to its opportunities to realize its mission, to its social, economic and political relations with, within and outside its key constituencies and to the wider field of civil society action. It contributes to shortage and misallocation of resources, poverty, environmental damage, and abuse of human rights (including rights to political participation), in addition to undermining the rule of singapore law. Increasingly, social health growth are expected to live up to voluntary and statutory rules, both at national and international level, to demonstrate adherence to principles of good practice and standards of governance. Reporting on instances of corruption helps to demonstrate the capacity of social health growth to uphold standards of governance and social integrity, limit exposure to and risk of repeated material and reputational damage, both to its own work and the wellbeing of its constituents, and practice in response to such threats.</p>				
Marketing Communications	<p>G4-DMA - Social Health Growth has maintain ethical fundraising, including with reference to respect for rights of affected stakeholders and donors.</p> <p>Social Health Growth have had created and implemented proper recording and documentation for volunteer fundraising standards relating to fundraising and marketing communication applied across the Social Health Growth</p>				
Donors and volunteer and beneficiaries Privacy	<p>Social Health Growth ensure fully compliance with all stakeholder's particulars and safe keep all data and informations at all times</p>				

SDG Ambition and Goals setting



3-6-9 Month Plan	Improve gender equality for low-income families		
	Create financial sustainability for our beneficiaries		
Instructions	3 MONTHS	6 MONTHS	9 MONTHS
<p>Key actions identify - to achieve our SDG Ambition Benchmark. Below factors:</p> <ul style="list-style-type: none"> • Actions • Owners • Timeframe • Milestones • Blockers • Catalysts 	<ul style="list-style-type: none"> • Guide them and facilitate the coaching and mentoring session. In addition, looking into the missing gaps for any risk assessment. • By Dec 2024 • Follow the regulation guidelines strictly till we meet our goal settings. And follows create a sustainable policy to drive change for 3 to 9 months. <p>Policy setting for sustainable reporting for all SMEs. Beneficiaries got a job. Improve from 20% to 30%</p>	<ul style="list-style-type: none"> • Bring new beneficiaries and by inviting existing beneficiaries to co-create the guiding principles together. Drive action plan and meet stakeholders expectation. • By June 2025 • Build policy internally and externally. For corporate partners 	<ul style="list-style-type: none"> • Create events and talks for beneficiaries to show case their works. Example Sharing sessions. Review goals settings and objectives so to being in alignment with beneficiaries and partners. • By Dec 2025 • Train them for public speaking

Commitment Cards

SDG Ambition progress

We, Social Health Growth Ltd, commit to the following:

1. To improve gender equality for low income families
2. Reduce 0 waste management with corporate and individual partnership
3. Reduce 0 carbon with corporate partnership

To ensure we meet the followings: Giving jobs to single parents and lowincome families, SDG 8. Our customers purchase the clothing from our SE, and between pay 20% to 30% to our beneficiaries depending on which models. Our customer guide our beneficiaries, what are the gaps and cutting example T-shirt, Totebags, dresses, masks etc. Meeting 0 carbon by using solar energy to operate our sawing machine and heat press machine, SDG12. Our beneficiaries will teach the younger and new beneficiaries the educational skills, SDG 4. Some beneficiaries will deliver goods and some will be working on social media for adv.

IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information

SHG will continue to provide social & impact for the corporate donors, and help to continue to be innovative and creation in co-creation and partnership.

Objective

1. The objective of IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information is to require Social Health Growth to disclose information about its sustainability-related risks and opportunities that is useful to primary donors, beneficiaries, volunteer, members, trainer, staffs and board member of general purpose financial reports in making decisions relating to providing resources to the Social Health Growth. SDG pages 29 to 30.
2. Information about sustainability-related risks and opportunities is useful to primary users because Social Health Growth's ability to generate cash flows over the short, medium and long term is inextricably linked to the interactions between the Social Health Growth and its stakeholders, society, the economy and the natural environment throughout the Social Health Growth's value chain. Together, Social Health Growth and the resources and relationships throughout its value chain form an interdependent system in which the Social Health Growth operates. Social Health Growth's dependencies on those resources and relationships and its impacts on those resources and relationships give rise to sustainability-related risks and opportunities for the Social Health Growth. Refer to page 28, GRI G4 NGO Sector Disclosures
3. This Standard requires Social Health Growth to disclose information about all sustainability-related risks and opportunities that could reasonably be expected to affect the Social Health Growth's cash flows, its access to finance or cost of capital over the short, medium or long term. For the purposes of this Standard, these risks and opportunities are collectively referred to as 'sustainability-related risks and opportunities that could reasonably be expected to affect the Social Health Growth's prospects.
4. This Standard also prescribes how Social Health Growth prepares and reports its sustainability-related financial disclosures. It sets out general requirements for the content and presentation of those disclosures so that the information disclosed is useful to primary users in making decisions relating to providing resources to Social Health Growth.

Scope

5. Social Health Growth shall apply this Standard in preparing and reporting sustainability-related financial disclosures in accordance with IFRS Sustainability Disclosure Standards.
6. Sustainability-related risks and opportunities that could not reasonably be expected to affect Social Health Growth's prospects are outside the scope of this Standard.

7. Other IFRS Sustainability Disclosure Standards specify information Social Health Growth is required to disclose about specific sustainability-related risks and opportunities.
8. Social Health Growth may apply IFRS Sustainability Disclosure Standards irrespective of whether the Social Health Growth's related general purpose financial statements (referred to as 'financial statements') are prepared in accordance with IFRS Accounting Standards or other generally accepted accounting principles or practices (GAAP).

Conceptual Organization

9. For sustainability-related financial information to be useful, it must be relevant and faithfully represent what it purports to represent. These are fundamental qualitative characteristics of useful sustainability-related financial information. The usefulness of sustainability-related financial information is enhanced if the information is comparable, verifiable, timely and understandable. These are enhancing qualitative characteristics of useful sustainability-related financial information

Fair presentation

10. A complete set of sustainability-related financial disclosures shall present fairly all sustainability-related risks and opportunities that could reasonably be expected to affect an Social Health Growth's prospects.
11. To identify sustainability-related risks and opportunities that could reasonably be expected to affect an Social Health Growth's prospects.
12. Fair presentation requires disclosure of relevant information about sustainability-related risks and opportunities that could reasonably be expected to affect the Social Health Growth's prospects, and its faithful representation in accordance with the principles set out in this Standard. To achieve faithful representation, Social Health Growth shall provide a complete, neutral and accurate depiction of those sustainability-related risks and opportunities.
13. Materiality is an entity-specific aspect of relevance based on the nature or magnitude, or both, of the items to which the information relates, in the context of the Social Health Growth's sustainability-related financial disclosures.

Fair presentation also requires Social Health Growth:

14. A) to disclose information that is comparable, verifiable, timely and understandable; and
b) to disclose additional information if compliance with the specifically applicable requirements in IFRS Sustainability Disclosure Standards is insufficient to enable users of general purpose financial reports to understand the effects of sustainability-related risks and opportunities on Social Health Growth's cash flows, its access to finance and cost of capital over the short, medium and long term.
15. Applying IFRS Sustainability Disclosure Standards, with additional information disclosed when necessary, is presumed to result in sustainability-related financial disclosures that achieve fair presentation.

Materiality

16. Social Health Growth shall disclose material information about the sustainability-related risks and opportunities that could reasonably be expected to affect Social Health Growth's prospects.
17. In the context of sustainability-related financial disclosures, information is material if omitting, misstating or obscuring that information could reasonably be expected to influence decisions that primary users of general purpose financial reports make on the basis of those reports, which include financial statements and sustainability-related financial disclosures and which provide information about a specific reporting Social Health Growth.

Reporting entity

18. Social Health Growth's sustainability-related financial disclosures shall be for the same reporting Social Health Growth as the related financial statements

Connected information

19. Social Health Growth shall provide information in a manner that enables users of general purpose financial reports to understand the following types of connections:
- a) the connections between the items to which the information relates such as connections between various sustainability-related risks and opportunities that could reasonably be expected to affect the Social Health Growth's prospects; and
 - b) the connections between disclosures provided by the Social Health Growth:
 - i) within its sustainability-related financial disclosures—such as connections between disclosures on governance, strategy, risk management and metrics and targets; and
 - ii) across its sustainability-related financial disclosures and other general purpose financial reports published by Social Health Growth —such as its related financial statements.
20. Social Health Growth shall identify the financial statements to which the sustainability related financial disclosures relate.
21. Social Health Growth shall identify the financial statements to which the sustainability related financial disclosures relate.
22. When currency is specified as the unit of measure in sustainability related financial disclosures, Social Health Growth shall use the presentation currency of its related financial statements.

Core content

23. Unless another IFRS Sustainability Disclosure Standard permits or requires otherwise in specified circumstances, Social Health Growth shall provide disclosures about:
- a. Unless another IFRS Sustainability Disclosure Standard permits or requires otherwise in specified circumstances, Social Health Growth shall provide disclosures about:

- b. strategy—the approach the entity uses to manage sustainability related risks and opportunities
- c. strategy—the approach the Social Health Growth uses to manage sustainability related risks and opportunities
- d. metrics and targets—the Social Health Growth’s performance in relation to sustainability-related risks and opportunities, including progress towards any targets the Social Health Growth has set or is required to meet by law or regulation

Governance

24. The objective of sustainability-related financial disclosures on governance is to enable users of general purpose financial reports to understand the governance processes, controls and procedures Social Health Growth uses to monitor, manage and oversee sustainability-related risks and opportunities.

25. To achieve this objective, Social Health Growth shall disclose information about:

a. the governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) responsible for oversight of sustainability-related risks and opportunities. Specifically, Social Health Growth shall identify that body(s) or individual(s) and disclose information about:

- i) how responsibilities for sustainability-related risks and opportunities are reflected in the terms of reference, mandates, role descriptions and other related policies applicable to that body(s) or individual(s);
- ii) how the body(s) or individual(s) determines whether appropriate skills and competencies are available or will be developed to oversee strategies designed to respond to sustainability-related risks and opportunities;
- iii) how and how often the body(s) or individual(s) is informed about sustainability-related risks and opportunities;
- iv) how the body(s) or individual(s) takes into account sustainability-related risks and opportunities when overseeing the Social Health Growth’s strategy, its decisions on major transactions and its risk management processes and related policies, including whether the body(s) or individual(s) has considered trade-offs associated with those risks and opportunities; and
- v) how the body(s) or individual(s) oversees the setting of targets related to sustainability-related risks and opportunities, and monitors progress towards those targets, including whether and how related performance metrics are included in remuneration policies.

b. how the body(s) or individual(s) oversees the setting of targets related to sustainability-related risks and opportunities, and monitors progress towards those targets, including whether and how related performance metrics are included in remuneration policies.

- i) whether the role is delegated to a specific management-level position or management-level committee and how oversight is exercised over that position or committee; and
- ii) whether management uses controls and procedures to support the oversight of sustainability-related risks and opportunities and, if so,

how these controls and procedures are integrated with other internal functions.

Strategy

26. The objective of sustainability-related financial disclosures on strategy is to enable users of general purpose financial reports to understand Social Health Growth's strategy for managing sustainability-related risks and opportunities.
27. Specifically, Social Health Growth shall disclose information to enable users of general purpose financial reports to understand:
- a. the sustainability-related risks and opportunities that could reasonably be expected to affect Social Health Growth's prospects
 - b. the current and anticipated effects of those sustainability-related risks and opportunities on Social Health Growth's business model and value chain
 - c. the effects of those sustainability-related risks and opportunities on the Social Health Growth's strategy and decision-making
 - d. the effects of those sustainability-related risks and opportunities on the Social Health Growth's financial position, financial performance and cash flows for the reporting period, and their anticipated effects on the Social Health Growth's financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how those sustainability-related risks and opportunities have been factored into the Social Health Growth's financial planning and
 - e. the resilience of the Social Health Growth's strategy and its business model to those sustainability-related risks

Sustainability-related risks and opportunities

28. Social Health Growth shall disclose information that enables users of general purpose financial reports to understand the sustainability-related risks and opportunities that could reasonably be expected to affect Social Health Growth's prospects. Specifically, the Social Health Growth shall:
- a. describe sustainability-related risks and opportunities that could reasonably be expected to affect Social Health Growth's prospects;
 - b. specify the time horizons—short, medium or long term—over which the effects of each of those sustainability-related risks and opportunities could reasonably be expected to occur; and
 - c. explain how the Social Health Growth defines 'short term', 'medium term' and 'long term' and how these definitions are linked to the planning horizons used by the Social Health Growth for strategic decision-making.
29. Short-medium and long-term time horizons can vary between entities and depend on many factors, including industry-specific characteristics, such as cash flow, investment and business cycles, the planning horizons typically used in an entity's industry for strategic decision-making and capital allocation plans, and the time horizons over which users of general purpose financial reports conduct the assessments of Social Health Growth in that social industry.

Social model and value chain

30. Social Health Growth shall disclose information that enables users of general purpose financial reports to understand the current and anticipated effects of

sustainability-related risks and opportunities on the Social Health Growth's social model and value chain. Specifically, the Social Health Growth shall disclose:

- a. a description of the current and anticipated effects of sustainability-related risks and opportunities on the Social Health Growth's social model and value chain, GRI and SDG ref. page 40 to 42; and
- b. a description of where in the Social Health Growth's social model and value chain sustainability-related risks and opportunities are concentrated (for example, geographical areas, facilities and types of assets).

Financial position, financial performance and cash flows

31. Social Health Growth shall disclose information that enables users of general purpose financial reports to understand:

- a. the effects of sustainability-related risks and opportunities on Social Health Growth's financial position, financial performance and cash flows for the reporting period (current financial effects); and
- b. the anticipated effects of sustainability-related risks and opportunities on the Social Health Growth's financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how sustainability-related risks and opportunities are included in the Social Health Growth's financial planning (anticipated financial effects).

32. Specifically, Social Health Growth shall disclose quantitative and qualitative information about:

- a. how sustainability-related risks and opportunities have affected its financial position, financial performance and cash flows for the reporting period;
- b. the sustainability-related risks and opportunities identified in paragraph 34(a) for which there is a significant risk of a material adjustment within the next annual reporting period to the carrying amounts of assets and liabilities reported in the related financial statements;
- c. how the Social Health Growth expects its financial position to change over the short, medium and long term, given its strategy to manage sustainability related risks and opportunities, taking into consideration:
 - i. its investment and disposal plans (for example, plans for capital expenditure, major acquisitions and divestments, joint ventures, social transformation, innovation, new social areas, and asset retirements), including plans the Social Health Growth is not contractually committed to; and
 - ii. its planned sources of funding to implement its strategy; and
- d. how the Social Health Growth expects its financial performance and cash flows to change over the short, medium and long term, given its strategy to manage sustainability-related risks and opportunities.

33. In providing quantitative information, Social Health Growth may disclose a single amount or a range.

34. In preparing disclosures about the anticipated financial effects of a sustainability-related risk or opportunity, Social Health Growth shall:

- a. use all reasonable and supportable information that is available to the Social Health Growth at the reporting date without undue cost or effort and

- b. use an approach that is commensurate with the skills, capabilities and resources that are available to Social Health Growth for preparing those disclosures.
35. Social Health Growth need not provide quantitative information about the current or anticipated financial effects of a sustainability-related risk or opportunity if the Social Health Growth determines that:
- a. those effects are not separately identifiable; or
 - b. the level of measurement uncertainty involved in estimating those effects is so high that the resulting quantitative information would not be useful.
36. In addition, Social Health Growth need not provide quantitative information about the anticipated financial effects of a sustainability-related risk or opportunity if Social Health Growth does not have the skills, capabilities or resources to provide that quantitative information.
37. If Social Health Growth determines that it need not provide quantitative information about the current or anticipated financial effects of a sustainability-related risk or opportunity applying the criteria set the Social Health Growth shall:
- a. explain why it has not provided quantitative information;
 - b. provide qualitative information about those financial effects, including identifying line items, totals and subtotals within the related financial statements that are likely to be affected, or have been affected, by that sustainability-related risk or opportunity; and
 - c. provide quantitative information about the combined financial effects of that sustainability-related risk or opportunity with other sustainability-related risks or opportunities and other factors unless the entity determines that quantitative information about the combined financial effects would not be useful.

Whistleblowing

SHG Whistleblowing in the charity sector involves reporting concerns about potential wrongdoing and misconduct within Social Health Growth, such as criminal activity, harassment, or financial irregularities. It's a vital aspect of a healthy civil society, promoting transparency and improving accountability. SHG enhanced its internal control system with the whistleblowing policy in place for the reporting of any malpractice, illegal act or omission by management, staffs, volunteers, Board of Directors, both internal and external stakeholders that contribute to or have a vested interest in SHG 's operations programmes and fundraising activities.

Conflict of Interest

SHG's conflict of interest policy, documented procedures for board members and employees to declare actual or potential conflict of interest to the board member. Board members ensure that board of directors, management, volunteer and both internal and external stakeholders prevent any person's personal interests or loyalties could potentially influence SHG's decision-making in a way that is not in the best interests of SHG. In various situations, including when a person benefits personally from SHG decision, or when their duties to SHG compete with other loyalties or duties. Board member do not vote or participate in decision-making on matters where they have a conflict of interest.

SHG@WORK

Sustainable reporting for St James Foundation and St James Wealth

Jan 2023 to Dec 2023 – ESG/CSR

This is a project based on the United Nation framework Sustainability - SDG 2, 3, 4, 5, 7, 8 and 12.

Financial Literacy basic and intermediate programs managed to help the beneficiaries to understand the importance of saving. Through the programs, our beneficiaries gained the know-how and techniques about saving, calculating their cashflow and managing better planned budgeting for their families.

The companies created impact investing by donating and assigning volunteers to drive these projects. Company created impact investing with Social Health Growth with Financial Literacy, Cybersecurity, Food rationing and Job creation. It provided stronger awareness by identifying new phishing attacks. Increases their experience and knowledge in the latest digital technology tools and equipped them with relevant skillsets in cyberspace which helped them to plan their online traveling and online shopping purchases.

Food ration allows them to have access to healthy food. Reduce their daily expenses, which directly helped them to save more money to meet their daily needs. Achieve cost effectiveness in purchasing fruits, vegetables and many others.

Using heat press to make T-shirts and tote bags help them to learn new skillsets. They're able to use what they learned such as digital skills to market their t-shirts and tote bags. Learning new design and making new tote bags to sell to end-users so that they can earn some income to feed their families and children. This helps them in terms of decarbonization which is sustainable for clean energy using solar panels. It created 0 carbon and 0 wasted for SMEs so that their company could achieve sustainability commitment.



Below are the following programs:

Financial Literacy

15 beneficiaries benefited from online and face to face programs. Below is the quantitative outcome of the program.

- 5 beneficiaries benefit face to face per week,
- reduction in carbonization for online 8km x 15 beneficiaries, 480 km per month,
- reduction in decarbonization for face-to-face 8km x 5 beneficiaries, 160 km per month,

For 6 months 20 beneficiaries, 3840 km for 6 months reduction of carbon emissions.

Cybersecurity

15 beneficiaries benefited from online and face to face programs. Below is the quantitative outcome of the program.

- 5 beneficiaries benefit face to face per week,
- reduction in carbonization for online 8km x 15 beneficiaries, 480 km per month,
- reduction in decarbonization for face-to-face 8km x 5 beneficiaries, 160 km per month,

For 6 months 20 beneficiaries, 3840 km for 6 months reduction of carbon emissions.

Food ration

20 beneficiaries * 30 days = 600 beneficiaries per month

Per day save \$2 for each beneficiary = \$1200 per month

\$2 * 30 days = \$60 each beneficiary save per month

6 months = 600 * \$60 = \$36,000 total savings for 600 beneficiaries for 6 months

Making of T-shirt and Tote Bags

Making of T-Shirt and Tote bag, using solar panels saving 5 **kWh** per day 60 days reduce carbon

30 days = 150 **kWh** energy saving per month

150 * 6 months = 900 **kWh** watts of saving for 6 months

Note: Benefiting environmentally. Decarbonization using solar panel energy. Which is enough to generate power a small house lights, fans, a refrigerator, a TV, and a computer.

CSR program with FoodBank and Corporates



Children Enrichment Program - English and Math (N1,N2,K1,K2, P1 to P6, Sec 1 to Sec 4



Foods Rations - Fruit & Vegetables



Diaper & Milk Powder Program



Financial Literacy Program



Women Empowerment Leadership Management program



Smart Mobile Literacy program / Computer Literacy program



Health Dance and Health Care exercises



Youth Leadership Program



Moving Forward in 2026 – Key Focus Areas

1. SG60 Grants – Continue leveraging SG60 grants to expand our impact, reaching more beneficiaries with essential support and enrichment programmes. \$30,000 Received in Feb 2026
2. Birmingham University Partnership March 2026 – Collaborate on financial sustainability initiatives, strengthening our programs that equip beneficiaries with long-term financial literacy and resilience.
3. Job Creation Program – Enhance outreach and engagement through social media initiatives and work-from-home opportunities, enabling beneficiaries to generate income flexibly.

4. Youth-at-Risk Program – Provide AI and sustainability training to prepare at-risk youth for meaningful job opportunities, fostering both skills development and employability.
5. Health and Wellness Initiatives – Promote health-focused dance and healthcare exercises, supporting the physical and mental well-being of our beneficiaries.