



BREADLINE GROUP

Member of The National Council of Social Service

Registered under Societies Act & Charities Act

UEN: S75SS0039G

*Patrons: Mrs Jek Yuen Thong
Mrs S. Dhanabalan
Dr Sheryn Mah Bow Tan
Dr Seetha Shanmugam*

**50 years of
Community
Service
for the
aged and needy**

EXECUTIVE COMMITTEE REPORT 2025/2026

***Breadline celebrates its 50 years of service to the
underprivileged.
Thank you for your unwavering and continued support***

About Us

Breadline Group is a social service agency established in 1975 and is run solely by volunteers with no paid staff.

Breadline operates with minimal overheads from members' homes so that the funds we raise can go directly to the families in need. We are proud to share that our annual running cost has consistently stayed around or even below 1% of annual turnover.

Our work centres on providing support from different financial assistance initiatives that helps the beneficiaries navigate through their challenges in life. With our Family Adoption Scheme, our volunteers visit the adopted families each month to provide companionship and hand them their monthly financial assistance. Most of the families adopted are the aged with multiple health issues and have difficulties in coping with their daily lives.

Funding for Breadline comes entirely from individuals, foundations, corporations and fund raising projects. As a low cost charity, donors can give with confidence as any amount donated is put in good use and goes directly to the beneficiaries.

Family Adoption Scheme

About 150 aged and needy individuals and families continue to receive monthly financial assistance from us. Our close to 100 volunteers visit many of them on a monthly basis and, where required, provide them with some emotional support.

These cases are referred to us by the medical social workers from the various hospitals and polyclinics and also by the social workers from the various family service centres and other social service agencies.

Executive Committee Report 2025/2026

Dear Friends and Members,

We thank our volunteers, donors, commercial and social service partners for their continuous and generous support to our all-volunteer group. Their contributions have enabled us to continue with our community service for 50 long years.

WE DEPEND ON YOUR DONATIONS TO FUND OUR FAMILY ADOPTION SCHEME. The bulk of our expenditure goes toward funding this project. We need your continued support to carry on our work of helping the aged and needy. Should we be unable to raise sufficient funds, we would need to reduce our support for these aged and needy families.

The full audited accounts will be available at <https://breadlinegroup.org/financial-information/>

Breadline had gone on board the Giving.sg website with effect from 27 Oct 2022. This gives us another avenue to receive donations from our supporters and members of the public. Donations are tax deductible and can be made via cheques, bank transfers and PayNow to UEN S75SS0039G.

SUMMARY OF INCOME & EXPENDITURE for the year ended 31 Dec 2025

<u>Income</u>	<u>2024</u>	<u>2025</u>
Donations	541,392	509,878
Interest income	13,960	12,784
Membership Fees	80	80
Other Income	-	-
Total Income	555,432	522,745
<u>Expenditure</u>		
Charitable activities	388,704	381,868
Other resources expended	3,267	5,444
Total expenditure	391,971	387,312
Nett (outgoing)/incoming resources	163,461	135,433

* 2024 Operational Expenses = 0.8% of total expenses. 99.2% goes to the poor and needy

** 2025 Operational Expenses = 1.4% of total expenses. 98.6% goes to the poor and needy

EXECUTIVE COMMITTEE - elected on 29 March 2025

Chairman	Lim Kok Eng, PBM - Founding member 1975. Had been Executive Committee Member, Asst Hon Secretary and Hon Secretary - Current Occupation: Retiree - Current Board positions in other organisations: Member, Board of Management, Rubber Trade Association of Singapore; Committee Member, Healthy Aging Association, Advisor, Gunong Sayang Club Management Committee.
Vice Chairman	Francis Ng Choon Hiang - Joined 2012. Had been Executive Committee Member, Hon Secretary and Hon Treasurer - Current Occupation: Senior Manager
Hon Treasurer	Richard Lim Teong Seng, PBM - Founding member 1975. Had been Executive Committee Member, Hon Treasurer, Vice-Chairman and Chairman - Current Occupation: Retiree
Hon Secretary	Ng Su-Ran - Joined 1998. Had been Executive Committee Member. - Current Occupation : Lawyer
Assistant Hon. Secretary	Viven Quek Miew Ching - Joined 2006. Had been Executive Committee Member - Current Occupation: Self Employed
Hon Membership Secretary	Belynda Sim Chee Hwee - Joined 2003. Had been Executive Committee Member - Current Occupation: Self-employed

Members: Corine Sim Poh Gek, Daniel Kwek Thiam Buck, Nixon Toh Yew Peng, Suzan Koa, Tan Peng Jin.

The Committee is mindful that with good corporate governance practice guidelines, we should look into the renewal of the Committee. However, with a small membership base of 40, we have difficulty in getting new blood to sit on the Committee. This is the reason why many serve on the Committee for more than 10 years. We are on the lookout for new members and with the help of NVPC, have identified several potential new members to rejuvenate the Committee after they have served as volunteers for a period of one year as required by the Constitution. We would like to state that the current Committee has served with great passion and dedication over the years.

ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS & AGM

During the term of the current committee members there were 5 Executive Committee Meetings and 1 Annual General Meeting (a total of 6 meetings) from March 2025 to February 2026 and attendance from current committee members was as follows:

Lim Kok Eng	Francis Ng	Daniel Kwek	Richard Lim	Viven Quek	Belynda Sim
6 out of 6	3 out of 6	3 out of 6	6 out of 6	6 out of 6	4 out of 6

Corine Sim	Ng Su Ran	Suzan Koa	Tan Peng Jin	Nixon Toh
5 out of 6	4 out of 6	6 out of 6	5 out of 6	3 out of 6

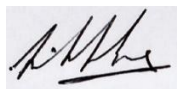
FUNDS

- Our larger donors from Mar 2025 to Feb 2026 were:
 - \$50,000 and above:
Kheng Leong Co Pte Ltd
Singapore Rubber Millers Association
UOB Kay Hian Pte Ltd
And an anonymous donor
 - \$10,000 to \$49,999:
Chew How Teck Foundation, Lee Foundation, Tan Chin Tuan Foundation, Yeoman Capital Management Pte Ltd and several anonymous donors.
 - \$1,000 to \$9,999:
Chen Weng Yew Ronald, Chua Wah Eng Harry, Corob Pte Ltd, Eng Sok Hui, Huayng Cheau-Dyi, Huang Chen Chen, Raymond Clement, Shaw Kar Foong Virginia, Tan Keh Mui, Tan Peng Meng, United Caoutchouc Trading Pte Ltd, Yap Peck Khian and many anonymous donors.
- Other Contributions:
 - 2 anonymous donors donated \$10,000 to be distributed as additional aid to 27 of the most needy families under the care of Breadline.
 - Advanced Holdings Ltd – staff from the company are looking after 3 Breadline families.
 - Clifford Chance continues its annual Christmas Gift Project where it raised funds to buy grocery vouchers for staff to deliver to 25 Breadline families during Christmas. In Jan 2026 they raised an additional \$10,000 and purchased grocery vouchers for another 25 Breadline families for Chinese New Year.
 - Volunteers from the Netherlands Charity Association together with the staff, students and their parents of the Hollandse School sponsored, purchased, packed and delivered Christmas Gift packages for 50 families under the care of Breadline.

To these supportive and generous benefactors, as well as all our many other donors, we thank you for your generous donations and contributions.

ACKNOWLEDGEMENT

Our Patrons, Mrs Jek Yuen Thong, Mrs S. Dhanabalan, Dr Sheryn Mah Bow Tan and Dr Seetha Shanmugam for their support. The National Council of Social Service and National Volunteer and Philanthropy Centre for their support. Our Family Adoption Scheme committee, Ms Marziyana Abdul Rahman, Mr Richard Lim Teong Seng, PBM, Ms Viven Quek Miew Ching and Ms Dorothy Tan for their advice. Our Hon. Legal Advisor, Mr George Lim Teong Jin, PBM, BBM, SC, LLB, FSI Arb. Our auditors, CA.sg PAC for their advice and guidance. Our volunteers, supporters and many others for their invaluable services.



Chairman

Breadline Group

1 March 2026

APPENDIX 1

• **STATEMENT on POLICY relating to MANAGEMENT, AVOIDANCE OF CONFLICT OF INTEREST AND RESERVES**

- Our Executive Committee (EXCO) ensures that stakeholders' interests are protected and accountability is being practiced. The constitution and minutes of meetings are the written documents of operation.
- As an Institution of a Public Character (IPC), we will abide with the IPC requirements.
- The EXCO itself manages and conducts the affairs of the Group as we are an all-volunteer charity without any staff. Only members who have completed a one year term can be elected or co-opted into our EXCO.
- Our EXCO must meet at least once every 3 months. Urgent matters are discussed/decided via telephone &/or e-mail and ratified at the next EXCO meeting.
- No EXCO member shall receive any profit, salary or emolument from our Group or from any transaction. (Since formation, none has received any of the said).
- We recognize the need for Board renewal but with a limited membership strength we face challenges in renewing the Board. Nevertheless we are continually looking out for new blood.
- Our EXCO is supported by the Family Advisory Committee (FAC) to ensure that there is professional expertise in the vetting of applications for aid and to facilitate decision-making. Our FAC comprises experienced members and/or social workers who volunteer their services.
- EXCO members are to declare conflicts of interest to the EXCO and are not to participate in nor vote on such matters. (We have no such material transactions for or required for supplies, services, premises, etc. There is also no related party transaction nor commercial third-party arrangement).
- To keep a maximum of 3 years' estimated expenses as reserves.

• **BASIC GROUP INFORMATION**

Registered as a Society on 14 November 1975 under the Societies Act (Cap.262) and as a Charity on 21 January 1984 under the Charities Act 1982. UEN S75SS0039G

Registered address: 303 Shunfu Rd #03-57 Singapore 570303 Website: www.breadlinegroup.org

Main objective is to assist the aged and/or needy

Membership is open to anyone, regardless of age, sex, race or religion

Bankers: DBS Bank Ltd

Hon. Legal Advisor: George Lim Teong Jin, PBM, BBM, SC, LLB, FSI Arb

Auditors: CA.sg PAC

IPC status granted by Ministry of Social and Family Development

DONATIONS ARE TAX DEDUCTIBLE

• FUTURE PLANS AND FINANCIAL STATE

Breadline Group's main and only programme is the Family Adoption Scheme. The Group financially 'adopts' any individual or family in Singapore who is in great financial difficulty due to disability, illness or old age. Breadline volunteers make monthly visits to disburse aid and lend a sympathetic ear.

Currently the Group adopts close to 150 individuals and families in Singapore. These cases are referred by social workers from Family Service Centres and public hospitals.

There are no plans for expansion or new programmes.

For FY 2026 income and expenditure estimates are as follow:

Budget for financial year 1 January to 31 December 2026

	2025 budget	2025 actual	2026 budget	remarks
Assistanceneedy individuals and families	408,000	381,868	360,000	Expect reduction in number of cases
Admin costs	5,000	5,444	6,000	Audit fees, bank charges, website maintenance, rental of storage space, etc. These are likely to increase.
Total expenses	413,000	387,312	366,000	
Donations	450,000	509,878	380,000	Expect drop in donations as one large donor will stop.
Other income	10,000	12,954	10,000	Interest from fixed deposits
Total income	460,000	522,832	390,000	
Surplus/deficit	47,000	135,520	24,000	Any deficit will be funded by previous year's surplus