

THANK YOU FOR BEING A

RAY OF HOPE

ANNUAL REPORT FY2018

RAYOFHOPE.SG

CROWDFUNDING CAMPAIGNS:

Individual Campaigns	155 Individuals
HONGBAO FOR HOPE	10 Families
RAYA FOR HOPE	21 Families
LIGHTS FOR HOPE	17 Individuals
HOPE BEYOND BORDERS	6 Migrant Workers

TOTAL: 178 Individuals & 31 Families

CORPORATE SOCIAL RESPONSIBILITY

PARTNERSHIPS AND PROGRAMMES:

HOPE SUPERMARKET W/ DBS
CHRISTMAS W/ GRANT THORNTON
SPRING CLEANING W/ AIRBNB
SPRING CLEANING W/ CIRCLES LIFE

TOTAL: 165 Households & 200 Volunteers



RAY OF HOPE

HAVE A NICE DAY! :)

#givehopesg #hopeempowers



Help for those who
have fallen through
the cracks.

The Ray of Hope Initiative Limited is a registered charity in Singapore (UEN 201229333H) and a member of National Council of Social Services.

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Published by The Ray of Hope Initiative Limited
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@GIVEHOPESG #GIVEHOPE #HOPEEMPOWERS

CONTENTS

- 4 **Message From Chairman**
- 7 **Board of Directors**

- 10 **Our Difference**
- 12 **Crowdfunding**
- 18 **Intervention**
- 26 **Thematic Campaigns**
- 30 **Giving Circles**
- 32 **CSR Programmes**
- 38 **Team Members**

- 39 **Financial Statements**



MESSAGE FROM CHAIRMAN



Dear friends

2018 was a significant year for Ray of Hope. We officially became a registered Charity – a status we have worked hard to attain. We are a pioneer crowdfunding charity, helping people in our community who have fallen through the cracks. We recognise that crowdfunding is an effective means to raise funds for people who have exhausted all other avenues of help. Ray of Hope exists to help connect people in need with those who want to help through our crowdfunding platform.

**LIFE HAPPENS AND SOME GET
HIT HARDER THAN OTHERS.
BUT WITH HELP, THEY CAN GET
THEIR LIVES BACK IN ORDER.**

Since 2012, our Founder Mr Danny Yong has fully funded our operations to ensure 100% of funds raised go directly to the people in need. In 2018, The Majority Trust, a philanthropic organisation founded by Mr Danny Yong, together with our Board has undertaken to cover operational costs, so we can continue to give 100% of all funds raised to our beneficiaries.

We have always chosen to do things differently at Ray of Hope – always focused on what is best to help those in need. Trust and accountability are values we stand for. To this end, the Ray of Hope team has been tireless in pushing for higher standards in the crowdfunding space – we set out to be accountable to our donors and to verify every beneficiary we fundraise for. Our stringent verification process has been in place even before it became a good practice meted by the Commissioner of Charities last year. But we have ensured our procedures do not impede or deter those who are struggling from getting the help they desperately need. We are just a message or call away.

It remains our priority to treat each person we help with utmost dignity. We strive to empower them with help they need to bounce back. This is where Ray of Hope

also goes beyond crowdfunding into intervention work. We complement our partners in the social service sector and partner them when the need arises, so that those who fall through the cracks can get the help they need without needing to jump through the proverbial hoops.

When we say someone has fallen through the cracks in our society, it is not a cliché. These are real people with real needs. People who have little access to help or resources. Their struggles are genuine. Their needs may seem like everyday issues – money for food, rent and medical expenses, but often these are insurmountable when someone hits rock bottom. Life happens and some get hit harder than others. But with help, they can get their lives back in order. We share the lives of four such individuals in this report whom we have had the privilege to help through intervention work, and thanks to the funds raised on our platform.

2018 has also seen a new exciting corporate partnership that certainly has scope to scale. In October, the Ray of Hope team worked with DBS Bank to organise the first Hope Supermarket, where underprivileged residents in Nee Soon East got a free grocery shopping spree at a pop-up supermarket,

[continued next page](#)

**IT ISN'T A RACE TO RAISE THE LARGEST
AMOUNT OF MONEY. BUT IT IS A MARATHON
TO ENSURE WE HAVE THE STAMINA TO GO
THE DISTANCE FOR PEOPLE IN OUR MIDST
WHO NEED HELP.**

continued from previous

set up just for them. It is a significant collaboration with a corporate partner as it empowers the families in need to choose the groceries they want for their homes. This is unlike traditional grocery handouts where those in need are given prepacked groceries which they may not need or want. We believe the autonomy to choose is empowering for the individuals and families.

To ensure individuals and organisations get the flexibility to help those whom they want to, we started Giving Circles for people to fundraise for specific groups or needs. To date, three Giving Circles have been set up by donors – these are for the Homeless, people with Special Needs and Single Parents.

Looking ahead, we will embark on enhancing the donor experience for our online crowdfunding site (rayofhope.sg), and to collaborate with more partners – corporate as well as those in the social service sector. We believe that together, we can do more for the Singapore community.

It isn't a race to raise the largest amount of money. But it is a marathon to ensure we have the stamina to go the distance for people in our midst who need help. We see their struggles, our case managers uncover them with each

home visit, and our resolve to do better – to reach out and help those who cannot help themselves, gets stronger. We have seen how hope does empower. We will continue to help those who fall through the cracks, but we cannot do it on our own.

I would like to thank all our donors, partners and Board members who have given so generously so that we can continue to do what we do, here at the Ray of Hope. Lastly, I thank the team at Ray of Hope for giving of their best every single day – so that no one gets left behind, and the needs of those who fall through the cracks are met.

Thank you to each one of you,
for being a Ray of Hope.



Mark Wong
CHAIRMAN OF RAY OF HOPE

BOARD OF DIRECTORS

NAME AND DESIGNATION	APPOINTMENT DATE	ATTENDANCE	BACKGROUND
MARK WONG CHAIRMAN	3 Jun 2013	2 out of 3	CHIEF OPERATING OFFICER, DYMON ASIA CAPITAL
ABDUL JABBAR BIN KARAM DIN DIRECTOR	3 Jun 2013	3 out of 3	EXECUTIVE COMMITTEE PARTNER, RAJAH & TANN LLP
BRIAN THUNG DIRECTOR, AUDIT CHAIRMAN	3 Sep 2013	3 out of 3	FINANCIAL SERVICES DIVISION PARTNER, ERNST & YOUNG
DANNY YONG DIRECTOR	11 Nov 2016	3 out of 3	CIO, FOUNDING PARTNER, DYMON ASIA CAPITAL
KENNETH KAN DIRECTOR, FINANCE CHAIRMAN	11 Nov 2016	3 out of 3	CHIEF OF STAFF, DYMON ASIA CAPITAL
KHER SHENG LEE DIRECTOR	30 Nov 2017	1 out of 3	MANAGING DIRECTOR, ALTERNATIVE INVESTMENT MANAGEMENT ASSOCIATION
MARTIN TAN DIRECTOR	18 Jul 2018	1 out of 1	EXECUTIVE DIRECTOR THE MAJORITY TRUST
ANG BOON CHAI DOMINIC DIRECTOR	20 Jun 2017 Stepped down on 22 October 2018	1 out of 3	CHIEF OPERATING OFFICER LASALLE COLLEGE OF THE ARTS
QUAK HIANG WHAI DIRECTOR	1 Feb 2019	N/A	SENIOR ADVISOR AT THE MINISTRY OF HOME AFFAIRS

Ray of Hope's Board of Directors come from various fields of expertise and have lent their time generously. They are distinguished leaders whose strategic decision-making and guidance have steered the organisation.



ABOUT RAY OF

A photograph of a child's hand with brown hair, drawing on a white wall with a marker. The word 'HOPE' is written in large, teal, hand-drawn letters. Below it, there are colorful, abstract drawings in purple, yellow, and red. The background is a plain white wall.

10	Our Difference
12	Crowdfunding
18	Intervention
26	Thematic Campaigns
30	Giving Circles
32	CSR Programmes

HOPE



DIFFERENCE PROMISE

Ray of Hope is more than a crowdfunding platform. We like to call Ray of Hope a crowdfunding charity that does different because donors and beneficiaries deserve better.



100%

**of Funds Raised
Go Directly to our
beneficiaries**

All of our overheads are funded separately by The Majority Trust* and other generous philanthropists.

* The Ray of Hope Initiative Limited is a related entity of The Majority Trust.

None of the staff receive more than \$100,000 in annual remuneration each.



100%

Accountability

Donors receive regular updates on how their donations have helped the beneficiaries. Amounts raised are disbursed directly to institutions for arrears owed, or to beneficiaries depending on what is needed and listed on the online campaigns.

In all instances, our case managers ensure that funds are used as stated in their crowdfunding campaign.



100%

Verified Campaign

There is no compromise. We ensure that the needs of beneficiaries are genuine. Every campaign listed on the Ray of Hope platform goes through stringent verification. We owe this due diligence to our donors.

The process includes home visits, checking of documents like utilities &/ or hospital bills, CPF and bank statements, and bank accounts to understand the financial status, and verifying with social workers and authorities to know the extent of assistance that is already provided, and the gap that needs to be met.



A COMMUNITY DRIVEN PLATFORM

Crowdfunding allows complete strangers to help a fellow human in need. As a crowdfunding platform, we want to be that bridge to connect those who can help, with those in need.



#GiveHope

FUNDING



AT RAY OF
HOPE, WE
DO THINGS
DIFFERENTLY.

Our referral process is hassle-free. We are just a phone call or email away. Our case managers will visit every beneficiary to verify their needs.

DONATION BACK GUARANTEE

At Ray of Hope, we are so confident of our verification process that Ray of Hope will return all donations should there be a fraudulent campaign.



#WHOMYOUHAVEHELPED

WONG KHIEEN CHIN

RAY OF HOPE BENEFICIARY

Stateless with no family to support her, 81-year-old Mdm Wong relied solely on bread and charity rations to survive. While other needy senior citizens have financial aid from the Silver Support scheme, Mdm Wong whom our case manager affectionately calls Ah Ma worries constantly about money for food.

Ray of Hope has been able to crowdfund for her daily expenses for more than 6 months. Unlike many others who can pick themselves up after Ray of Hope's crowdfunding efforts help them tide over a rough period, Mdm Wong is unable to. She has a life threatening tumour that she does not dare to remove and getting around independently is a challenge.

Despite these, Mdm Wong greets our case manager and student volunteers whom we have brought to meet her with smiles. She tries to keep optimistic though she is emotional whenever she gets visitors. Ray of Hope continues to fundraise for Mdm Wong so she does not have to worry about her next meal. Doctors have said that her days are limited, so for us, it is about helping her live her last days with dignity.

#hopeempowers #whomyouhelped

#WHOMYOUHAVEHELPED

ADRIAN LIM

RAY OF HOPE BENEFICIARY

46-year-old Adrian was involved in a hit and-run accident on his way to work. He ended up in the Intensive Care Unit (ICU) for over a month with more than 14 ruptures and fractures on the lower half of his body. That was on 30 June 2017. To make matters worse, Adrian's brother suffered a heart attack after seeing Adrian in hospital – shocked and saddened to see his only brother in so much pain.

When our case manager met Adrian, he was feeling lost and despondent. He said the accident not only robbed him of his mobility. He also felt useless.

He used to earn a good income as a restaurant manager but could no longer work to support himself. Ray of Hope's crowdfunding campaign for Adrian helped him tide over 5 months of recovery, receiving \$200 per month.

As Adrian got better, he started to give private guitar lessons to supplement his income. When he regained strength and was better able to move around with a crutch, Adrian found a full-time job – work that does not require him to be on his feet for long, or to move around too much. **Today, Adrian is completely self-reliant and is grateful for all the help given to him when he was at his lowest. The donations through Ray of Hope's crowdfunding gave his hope, knowing that people cared and were rooting for him to get better. He has even offered to volunteer with us.**

#hopeempowers #whomyouhelped



"Going through this phase of life would have been very difficult without you standing by all these while, Your gifts and donations has helped me greatly. Words are beyond description of all that you have done.

From the bottom of my heart I want to say thank you for your support."

— Adrian





BEYOND CROWDFUNDING

EARLY IN OUR WORK, WE RECOGNISE THAT HOLISTIC INTERVENTION PROGRAMMES ARE NEEDED TO HELP EMPOWER OUR BENEFICIARIES TO MAKE CHANGE AND GO ON TO LEAD BETTER LIVES.



Case Manager Eileen and a Ray of Hope beneficiary.



Ray of Hope has dedicated resources into implementing case management work as part of our intervention processes. We also conduct counselling services, refer cases to other charities / social support services, and help source for donations in kind.

#WHOMYOUHAVEHELPED

SUPARMI FOO

RAY OF HOPE BENEFICIARY

Mrs Suparmi Foo was just 29 when her husband passed away, leaving her with a toddler and a 5-year-old daughter. Here on a long-term visit pass, Mrs Suparmi Foo could not work and was in desperate need for help.

She had used up her husband's savings for his medical and funeral expenses, and her daughters' medical bills when they were hospitalized separately.

But those days are behind her now. Suparmi is doing well. Ray of Hope's fundraising campaign helped cover Suparmi and her daughter's groceries and other necessities for 6 months so Suparmi had time to focus on other important issues.

Our case manager connected Suparmi with two Ray of Hope volunteers who helped her with English lessons and interview skills. Suparmi became conversant in English and managed to get approval to work. She's been gainfully employed and have been able to provide for her girls.

Choosing to better herself so she can stay employable, Suparmi went on to get her certification in caring for the elderly. That has paved the way for Suparmi to get a job in caring for seniors - a job she is passionate about.

Life has certainly turned around for Suparmi and her daughters. When our case manager visited Suparmi recently, her daughters were happy, chatty and cheerful.

Clearly, Suparmi has picked up the pieces from the loss of her husband. She remains positive in giving her daughters a happy childhood, and a secure life.

#givehope #hopeempowers #whomyouhelped





Ray of Hope's
Case Manager
Sharifah
and Irhwan

#WHOMYOUHAVEHELPED

IRHWAN

RAY OF HOPE BENEFICIARY

22-year-old Irhwan's world came crashing when his father walked out on the family the day he completed his National Service. Due to return to school for his Higher Nitec after army, Irhwan has had to halt plans to go back to school. Instead, he has had to work to support his 46-year-old mum and 14-year-old sister. Both suffer from depression.

Since his dad left, Irhwan has found coping with being the sole breadwinner of the family extremely difficult – incurring arrears for the family's rental flat and utilities. Irwan has also been struggling to put food on the table for the family, living on instant noodles most times.

Ray of Hope has helped Irhwan crowdfund for his family's living expenses for 6 months while they await approval for social assistance. He also got help from our case manager to have his resume cleaned up and the Ray of Hope team helped him smarten up his look for a simple photo shoot for his resume.

Today, Irhwan is working at a departmental store in town and is earning enough to supplement the family's living expenses. But he hopes to go back to school to finish up his Higher Nitec so he can sign up with the police force or the SCDF. This, he believes will give him a more stable and secure future for his family. Our case manager is looking to support Irhwan further so he can quickly return to school for his final semester. All he needs is 6 more months to graduate. **Irhwan was dealt a nasty blow when his dad abandoned his family. But he is hopeful today having picked up the pieces with help from Ray of Hope and our amazing donors who continue to lift him, and others like him up.**

#givehope #hopeempowers #whomyouhelped

FUNDRAISING EFFORTS 2018

\$310,938

Funds Raised for beneficiaries

Initial Target: \$200,000

975

Donors in total (2018)

155

Campaigns were created

04

Thematic
Campaigns



03

Giving Circles



GIVING CIRCLE
Single Parents



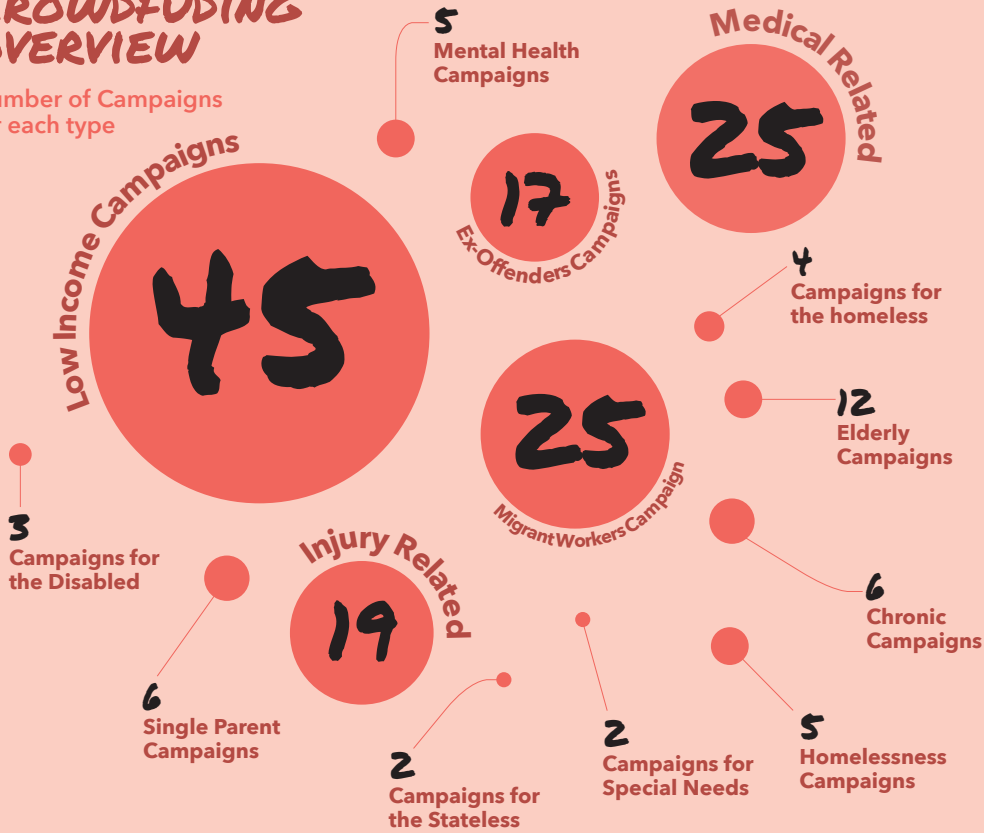
GIVING CIRCLE
Special Needs



GIVING CIRCLE
Homeless

CROWDFUNDING OVERVIEW

Number of Campaigns for each type



WHO ARE THOSE WHO HAVE FALLEN THROUGH THE CRACKS?

Singaporeans who are sick, injured or unemployed. These are just some of the many Singaporeans who face much hardship. Often the sudden loss of income will throw their lives into disarray. Some give up jobs to be caregivers for family members, others struggle to stay afloat when the sole breadwinners are the ones who are down.

Within the Singapore community, there are also others who need our help. These include injured migrant workers, stateless individuals and

foreign spouses abandoned by Singaporeans. Often, these individuals do not qualify for assistance due to their nationality.

For these beneficiaries, the Ray of Hope becomes the last port of call as they have exhausted all other means of help.

The Ray of Hope works with government agencies, NGOs and charities to complement the existing assistance provided.

THEMATIC C



SCAN TO
WATCH
CAMPAIGN
VIDEO



**HONG
BAO FOR
HOPE**

**THIS LUNAR NEW YEAR,
LET'S CHOOSE TO GIFT HOPE.**

As Ray of Hope Initiatives, we support over 100 families yearly through our certified crowd-funding campaigns.

As we celebrate, let us also give back to those who need it the most. A little goes a long way in giving the families some hope.

100% of all donations you give on ROH.sg will be directed to the beneficiaries of your choice.

GIFT A HONG BAO FOR HOPE TODAY.

GIVE HOPE AT
ROH.sg

ROH a member of The Ministry Trust



CAMPAIGNS

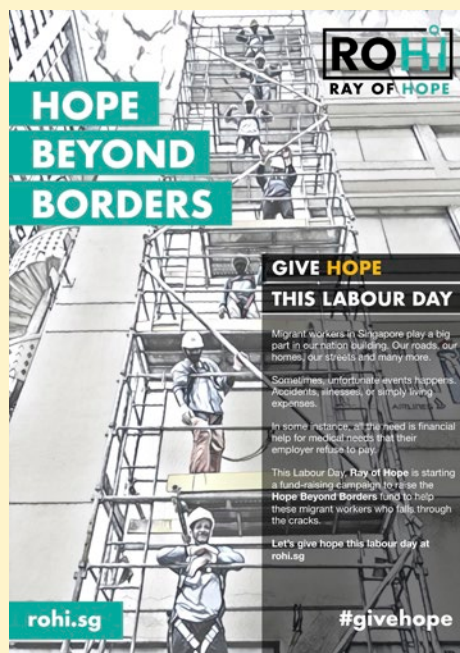
2018 saw Ray of Hope embark on an exciting new series of campaigns that brought hope to groups of individuals – 4 thematic crowdfunding campaigns that saw the public rally around those who are struggling.

The idea is to crowdfund for a group of individuals or families in need. Unlike all other individual crowdfunding campaigns we have had for the past 6 years.

Hong Bao for Hope 2018 was our very first thematic campaign for a group of elderly and physically disabled individuals. We began with a humble goal of raising \$2,000 for those in need. We wanted to give them a little Hong Bao to celebrate the Lunar New Year with, like everyone else.

The support from donors, and the joy the Hong Baos brought to our recipients was a clear signal that thematic fundraisers were meaningful to run. The successful completion of the Hong Bao for Hope marked the start of 3 other thematic campaigns in 2018.

With Raya For Hope we wanted to empower the adults in the family – parents or grandparents to have that little unexpected extra to spend on the Raya festivities. Often, the low-income families we meet do not have that choice. Every cent goes towards bare essentials. Having a little extra for Raya gives them the freedom to prepare a better meal for their family, buy goodies for the home or take the kids out shopping for new clothes. The goal was \$10,000 for 21 families.



Hope Beyond Borders focused on foreign workers in our midst. Far from home and family, we wanted to give them a little help. Our final thematic campaign in 2018 was Lights for Hope – giving help to those who have faced their darkest periods and need some cheer.

Lights for Hope

2018



**I HOPE TO BE A
MOTHER
WHO CAN GIVE A
BRIGHT FUTURE
TO MY SON.**

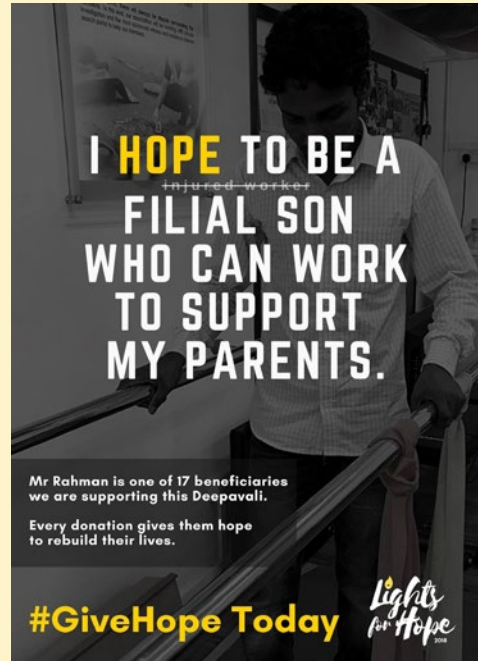
Mdm Chitra is one of 17 beneficiaries we are supporting this Deepavali.

Every donation gives them hope to rebuild their lives.

#GiveHope Today 

Lights for Hope 2018 saw Ray of Hope raise funds for 17 beneficiaries – single mums, injured foreigner workers and rehabilitated ex-offenders. It was a Deepavali to help bring light in their difficult journey.


Every gift gave them hope, lightened their loads and encouraged them to press on to rebuild their lives.



**I HOPE TO BE A
~~injured worker~~
FILIAL SON
WHO CAN WORK
TO SUPPORT
MY PARENTS.**

Mr Rahman is one of 17 beneficiaries we are supporting this Deepavali.

Every donation gives them hope to rebuild their lives.

#GiveHope Today 



**I HOPE TO BE A
~~double amputee~~
GRANDMA
WHO CAN ENJOY
HAPPY FAMILY
MOMENTS.**

Mdm Ambika is one of 17 beneficiaries we are supporting this Deepavali.

Every donation gives them hope to rebuild their lives.

#GiveHope Today 



I HOPE TO BE A
ex-drug convict
**FATHER
WHO CAN
PROVIDE FOR
MY FAMILY.**

Mr Rajan is one of 17 beneficiaries
we are supporting this Deepavali.

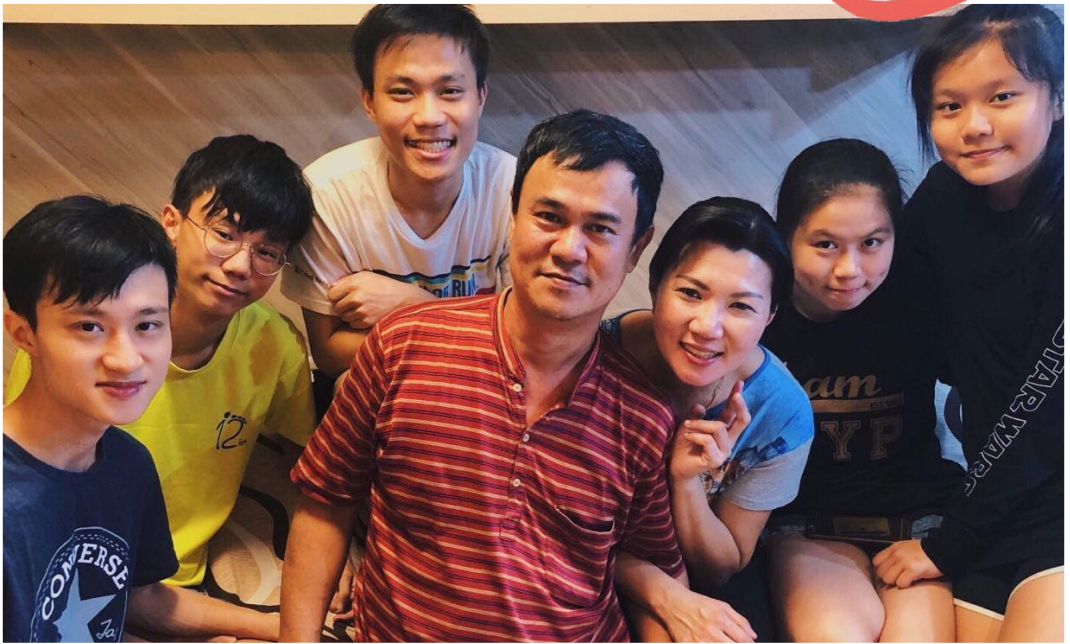
Every donation gives them hope
to rebuild their lives.

#GiveHope Today

*Lights
for Hope*
2018



Give



BEYOND CROWDFUNDING

GIVING CIRCLE



GIVING CIRCLE
Single Parents



GIVING CIRCLE
Special Needs



GIVING CIRCLE
Homeless

STARTED IN DECEMBER 2018

Ray of Hope started Giving Circles to establish funds dedicated for specific needs or groups of individuals. Giving Circles are donor initiated instead of as a response to a specific crowdfunding campaign.

Funds for Giving Circles can be tapped on for campaigns that may not have met their target amount needed. Or could be dispensed when the need arises.

To date, 3 Giving Circles has been established. These are Giving Circles for Single Parents, Special Needs and Homelessness.

The purpose of the giving circle two-fold:

1. To encourage donors to set aside funds any time they want to, for people in need. This may be to help individuals or families facing hardships or for causes that resonate with donors.
2. To provide funds to meet needs when they arise. Giving circles allow needs to be met within short notice, as it can serve as an reserve emergency fund.

CORPORATE SOCIAL RESPONSIBILITY



HOPE SUPERMARKET WITH DBS



In the past year, Ray of Hope has worked with corporate partners to embark on a more impactful giving journey. We created customised CSR programmes to match their organisations' giving philosophy and purpose with different beneficiaries' needs.

We have worked with DBS, Airbnb, Grant Thornton and Circles.life to better enable their teams to meaningfully give back to the community.



SPRING CLEANING WITH AIRBNB

BE A RAY OF HOPE TODAY!

Get involved with helping our beneficiaries – the elderly, children or families in need and individuals with special needs. Join us at events like Hope Supermarket, special lunch / dinner events, house cleaning or outings with beneficiaries.



CIRCLES.LIFE



SPRING CLEANING WITH CIRCLES LIFE





Hope Supermarket with DBS

HOPE SUPERMARKET

Hope Supermarket is an event that empowers families in need to choose exactly what they need. This is unlike most conventional grocery distributions, where items are prepacked for them. As a corporate sponsor, you will help organise the pop-up supermarket so the needy can shop for groceries for free! As a corporate partner, your company will sponsor the groceries as well as involve your employees to volunteer at the event to facilitate grocery shopping and packing. The event will be a fulfilling interaction for beneficiaries and volunteers alike.



LET US WORK TOGETHER TO CREATE A CUSTOMISED CSR PROGRAMME TO MATCH YOUR ORGANISATION'S GIVING PHILOSOPHY AND PURPOSE WITH BENEFICIARIES' NEEDS.



CHRISTMAS 2018 WITH GRANT THORNTON





GIVING CIRCLE

Recognise a specific group in need that your team would rally around? Start a Giving Circle to pool donations dedicated to help a specific group of individuals or families today. 100% of funds collected will be given to help meet needs they cannot fulfill alone.

As a member of a Giving Circle, your organisation will receive regular updates on beneficiaries' progress and how funds are disbursed.



CORPORATE GIFT MATCHING

Companies registered in the Gift Matching program will generously match, double or even triple the total amount raised by employees. Gift Matching donations strongly support Ray of Hope's mission to help fellow community members through trying times.

Gift Matching sets a noble precedent to other corporates and encourages employees to give more. Push your company to go the extra mile so no one gets left behind.



SPECIAL OCCASIONS

The calendar year is full of special occasions celebrated by groups in Singapore. However, some people are financially or physically unable to fully celebrate. This is where your company can step in to sponsor and invite these vulnerable individuals and families to celebrate the occasion. Let us work with you to design an event that will allow your employees and the beneficiaries to celebrate life, create experiences, and make memories, together.

WE CAN'T DO IT ON OUR OWN



Ray of Hope works with government agencies, NGOs and charities to complement the existing assistance provided.

(Left)
Partners Appreciation Evening
at the Ray of Hope office

At Ray of Hope we do not duplicate what's out there.

We complement our partners in the social service sector who refer beneficiaries to us when they run out of options to provide financial support for people they need.

(Right)
Social Sector Exchange
An evening with Mauricio Miller, Founder of the Family Independence Initiative (FII)



FINANCIAL STATEMENTS



THANK YOU
FOR BEING A
RAY OF HOPE!



From all of us at Ray of Hope



**SHARMIN
FOO**

Executive Director
Stepped down on 31st Jan 2019



TAN EN
General Manager
Joined on 1st Jan 2019



**ANUSHA
ASWANI**
Partnership and
Case Manager



**SHARIFAH
ALHABSHEE**
Counsellor and
Case Manager



EILEEN TAY
Case Manager



TAY SHUYING
Programme and
Case Manager
Left on 31st Jan 2019



@GIVEHOPESG #GIVEHOPE #HOPEEMPOWERS

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**The Ray of Hope Initiative Limited is a registered charity
in Singapore (UEN 201229333H) and a member of
National Council of Social Services.**