

2024

Staying Grounded in Changing Times

**Annual Report for the Financial Year ended
31st December 2024**

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Ray of Hope (RoH) is a registered charity (UEN 201229333H) under the Charities Act (Chapter 37) since 12 April 2018 and a member of National Council of Social Services. RoH has been accorded IPC (Institution of a Public Character) status from **31 March 2025 to 31 October 2026**.

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Ray of Hope is a crowdfunding charity committed to serving emerging and unmet needs in Singapore. We provide a safe and trusted platform where individuals in need can seek financial support and assistance, ensuring that no one is left behind.

Many struggle in silence because they don't qualify for aid via existing support systems. A non-citizen student unable to afford school fees. An injured migrant worker with no access to support. A hardworking father unable to fund his child's urgent medical procedure.

These are the people Ray of Hope stands for.

By identifying and verifying genuine cases of individuals who have fallen through the cracks, we amplify their stories and connect them with donors, corporate partners and volunteers.

When we uplift those in need today, we empower them to give back tomorrow—building a community where kindness is paid forward, and resilience grows stronger with every act of giving.

Because hope is made possible, together.

WHAT MAKES US DIFFERENT:

Emphasis on Emerging and Unmet Needs:

Our case team actively identifies emerging and unmet needs, working with clients who are unable to secure support from other agencies.

Robust Crowdfunding Process:

To maximise our client's chances of success, Ray of Hope invests resources to craft campaigns, build partnerships and develop marketing initiatives to drive donations.

Tech-Forward Solutions:

Technology is a core part of Ray of Hope, and our goal is to streamline the giving process with smarter solutions to make it more seamless and accessible for everyone.

Strong Partner Network:

We have a coalition of partners and volunteers that enable us to scale our impact. Leveraging the strength of community to address a wide range of needs.

Our Values:

Empowerment:

Enabling individuals to contribute in ways that resonate with them, whether through time, skills, or resources.

Inclusivity:

Ensuring our platform and programs are accessible to all, breaking down barriers to participation and support.

Sustainability:

Focusing on long-term impact and self-sustaining community models that thrive on active participation and collaboration.

Innovation:

Leveraging technology and forward solutions to enhance the giving experience and increase community engagement.



Our Commitments

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Our Promise: Identify. Verify. Amplify.

At Ray of Hope, we focus on three key pillars:

- Crowdfunding
- Casework
- Community Engagement.

Guided by our mission to offer a safe and trusted space where anyone can give and receive support, we continue to meet needs that often fall through the cracks, providing both financial assistance and meaningful community-building opportunities.



As Singapore's only crowdfunding charity, Ray of Hope has developed a unique model that combines the speed and agility of crowdfunding with the depth and rigour of casework. This model allows us to amplify real needs, while building a giving community from ground-up.

Crowdfunding: Giving with Trust

We're Singapore's only dedicated crowdfunding charity, and the only one where 100% of donations go directly to people in need. Every campaign is based on a verified, urgent story, tied to a real person. We make sure each case is accurate, timely, and safe to support. Through our secure platform, giving becomes personal and deeply meaningful.

Casework: Identify with Intent

Before a story reaches you, it reaches us. Our caseworkers meet clients face-to-face, listen deeply, and ask thoughtful questions. We don't just raise funds. We step in where traditional systems fall short, ensuring overlooked families and individuals are seen, heard, and supported. This means that our team goes the extra mile to identify real needs, amplify their stories and journey with our clients.

Community Building: Building Belonging.

We create opportunities for clients to give back, for migrant brothers* to become leaders, and for young people to lead with heart. Many who once received support now return as volunteers. Because when everyone has a chance to give, we build a community that uplifts itself—together.

**We use the term "migrant brothers" instead of "migrant workers" to honour their dignity and recognise them as part of our community.*



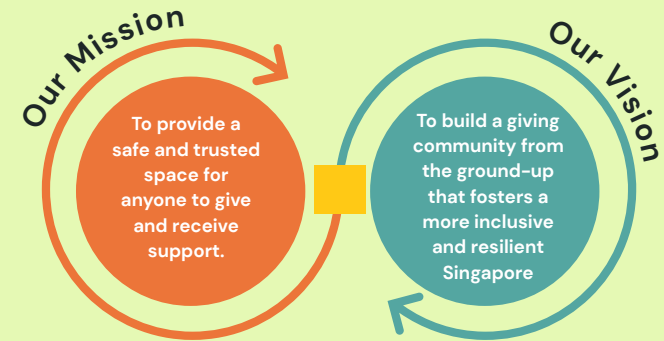
4

Our Commitment

Area of Work	Commitment
<p>Issuance of tax deduction receipts to donors.</p> <p>(All monetary donations above \$50 are automatically filed with Inland Revenue Service for tax deductions, even if e-receipts are not issued)</p>	<p>We issue tax-deductible receipts for all eligible donations.</p> <p>For special cases where donors request a manual receipt, we respond within 3 days.</p>
Area of Work	Commitment
<p>Response to an appeal for assistance, either from a partner agency for their client, or through self-referrals by individuals</p>	<p>We respond to appeals for assistance, whether from partner agencies or individuals, within 3 working days.</p> <p>Where needed, interviews or home visits are scheduled within 2 weeks of receiving the request.</p>
Area of Work	Commitment
<p>Response disbursement requests from community partners with a campaign on our crowdfunding and ticketing platform.</p>	<p>We process disbursement requests from community partners using our crowdfunding or ticketing platform within 5 working days.</p>

Our Promises:

- 100% of donations go directly to clients
- Stringent case verification
- Focus on overlooked, emerging needs
- Platform that bridges, not just fundraises.



Chairman Message

Dear Donors,

Across Singapore, rising costs are outpacing the ability of many to adapt. Essentials, once manageable, have become moving targets, stretching budgets and widening the gap between stability and survival. Families who once scraped by now find themselves slipping through the cracks.

Globally, uncertainty looms. Financial resilience, once a personal goal, has become a collective imperative.

Here at home, we see national efforts taking shape. The Ministry of Social and Family Development (MSF) is intensifying stabilisation strategies, rightly recognising that long-term sufficiency begins with short-term survival.

Yet stabilisation alone is not enough.

There remains a critical space between falling and landing.

A space where families grapple with rent, medical bills, and school fees. A space too narrow for broad policy solutions, yet too urgent to ignore. A space where dignity is lost—or restored.

This is where Ray of Hope stands.

In 2024, we sharpened our focus to meet this moment:

- We **deepened** our verification standards, ensuring every campaign addresses real, immediate needs.
- We **expanded** community engagement, mobilising not just donations, but a movement of citizen-givers.
- We **strengthened** operational resilience, building systems that scale trust alongside our growth.

We are not here to plug gaps temporarily. We are here to redefine how giving can future-proof society.

Looking ahead, our mandate is clear:

- Identify the overlooked.
- Verify with rigour and compassion.
- Amplify needs and solutions in equal measure.

In a landscape of growing uncertainty, Ray of Hope is positioning itself not as a stopgap, but as an essential pillar of Singapore's social infrastructure.

- A bridge between goodwill and ground realities.
- A catalyst for a new era of responsive, dignified giving.

This work will demand more of us:
Sharper thinking, deeper partnerships, and unshakable integrity.

But we are ready.

Because when the ground shifts, you don't stand still; you build stronger foundations. And that is exactly what we are doing.

Thank you for standing with us. Not just in hope, but in action.

Mark Wong

Chairman, Ray of Hope



LEGAL ENTITY

As a Company Limited by Guarantee, Ray of Hope (RoH) formally adopted its Constitution on 30th November 2012, most recently amended on 26th March 2021. The organisation has established a voting membership and appointed a Board of Directors responsible for oversight and governance, ensuring robust management and accountability.

WHISTLE-BLOWING POLICY

RoH has a Whistle Blowing Policy that provides an avenue for employees, volunteers and external parties to raise concerns and report of any suspected fraud, corruption, dishonest practices or other related matters. The policy promotes responsible and secure whistleblowing without fear of adverse consequences.

All whistle-blower reports will be reviewed by the Audit Chairman immediately to ensure independent and thorough investigation and adequate follow-up.

GOVERNING INSTRUMENT

RoH is governed by its Constitution, which serves as the foundational document guiding the charity's objectives, governance structure, and operational conduct. The Constitution outlines the responsibilities of the Board, the process for appointments, and the framework through which the organisation ensures accountability and transparency. It is reviewed periodically to ensure continued alignment with best practices in the charitable sector.

POLICY ON LOANS

Any loans, donations, grants, or financial assistance made to RoH for purposes outside the scope of its approved programmes shall be approved by the Board. We have not exercised this.

DISCLOSURE AND TRANSPARENCY

The Board and Committee adhere to regular evaluation of its performance and effectiveness and ensure compliance with requirements in the Code of Governance. RoH makes available to its stakeholders an annual report that includes information on its corporate governance, programmes, activities, and audited financial statements. The annual report is also published on RoH's website: <https://rayofhope.sg/>

CONFLICT OF INTEREST POLICY

The policy aims to protect RoH and its members from any appearance of impropriety. It mandates that all Board Members and Staff must exercise the highest duty of care and judgment when dealing with matters relating to RoH, and to disclose all interests (commitment, investment, relationship, obligation, involvement, financial, or otherwise), which may be a potential conflict of interest.

The policy provides procedures and guidelines on how conflict of interest situations are to be handled. All Board Members and Staff are to complete a declaration at the beginning of their service, as well as make a new declaration on an annual basis or when there are any changes.

HUMAN RESOURCE POLICY

At Ray of Hope, we believe that a strong, values-driven team is key to building a more inclusive and giving community. Our Human Resource Policy sets out clear guidelines on recruitment, performance management, staff development, grievance handling, and workplace conduct. It ensures fair and transparent employment practices while nurturing a safe and respectful work environment. Our HR policies are reviewed regularly to stay aligned with evolving needs and sector standards.

RESERVE POLICY

Ray of Hope's crowdfunding focuses on raising funds directly tailored to the genuine, verified needs of our clients. Guided by our commitment to responsible stewardship, we actively maintain a prudent financial reserve consisting of unrestricted funds. This allows us to swiftly respond to emerging community needs.

Our reserves are reviewed annually alongside our budget to uphold transparency and accountability. As of 31 December 2024, our reserve ratio stands at 0.28 years.

GOVERNANCE EVALUATION CHECKLIST

RoH has complied with the Code of Governance for Charities and IPCs. RoH'S Governance Evaluation Checklist for the period of 1st January 2024 to 31st December 2024 can be viewed at the Charity Portal, www.charities.gov.sg.

INTERNAL CONTROL SYSTEMS AND RISK MANAGEMENT

RoH has established robust internal control systems to safeguard our assets, ensure financial integrity, and uphold donor trust. These systems are designed to support sound decision-making, accountability, and compliance with legal and regulatory requirements.

We adopt a risk-based approach in identifying, assessing, and mitigating potential risks across our operations, including financial, reputational, cyber, and programme-related risks. Risk areas are regularly reviewed by the Board and management to ensure timely response and controls.

Key measures include:

- Segregation of duties in financial processes
- Dual authorisation for payments and approvals
- Regular internal checks and audit processes
- A documented financial policy
- Policies for conflict of interest and whistle-blowing

These frameworks enable us to operate with integrity while adapting proactively to emerging challenges.

PERSONAL DATA PROTECTION (PDPA)

The PDPA establishes a data protection law that comprises various rules governing the collection, use, disclosure and care of personal data. RoH recognises the rights of our clients, donors and partners to protect their personal data, including rights of access and correction. RoH has implemented policies and processes reviewed to ensure compliance and data integrity is not compromised.

All employees are required to undergo PDPA training on an annual basis and additional security arrangements have been adopted to prevent unauthorised access, collection, use, disclosure, copying, modification or disposal of personal data.

Additional Notes:

- No directors will receive remuneration unless for professional services rendered as approved by the Board. None of our directors received remuneration in FY2024.
- None of RoH's employees serve on the Board or is a close member of the family of the Board.
- None of Ray of Hope's staff members received annual remuneration exceeding \$100,000 during the financial year. This includes all forms of compensation such as wages, bonuses, allowances, benefits, and remuneration from subsidiaries.

Governance Board of Directors

The Board's role is to provide strategic direction and oversight of Ray of Hope's programmes and objectives and to steer the charity towards fulfilling its vision and mission through good governance.

As part of its role, the following matters require Board's approval:

- Budget for the financial year and monitor expenditure against budget
- Major fundraising activities
- Use of reserves and large expenditures
- Salary bands and performance bonuses
- Strategic direction and major programs
- Governance and Compliance matters



Sub-Committee:
Head of Program of Services

Past/Current Positions:
Nil.

Affiliated Parties:
Board Member of The Majority Trust, a related entity of RoH

Attendance: 3 of 3

Mark Wong, Chairman (June 2013 – current)

Mark Wong is Co-CEO, COO and CRO of Dymon Asia. Prior to Dymon, he was the Co-Head of Linear Foreign Exchange and Rates trading in Asia at Deutsche Bank in Singapore.

Mark managed a team of traders across Asia, and was responsible for the market making franchise covering both onshore and offshore foreign exchange and rates markets.

He was an Executive Committee member of Deutsche Bank's Global Finance and Foreign Exchange division.

Mark enjoyed a 17-year tenure at Deutsche Bank, starting as a fixed income trader in London, before moving to Singapore to continue his trading career in the Asian local currency markets.



Sub-Committee:
Member of Finance & Establishments

Past/Current Positions:
Founder of Ray of Hope, 2012

Affiliated Parties:
Board Member of The Majority Trust, a related entity of RoH

Attendance: 2 of 3

Danny Yong, Director (November 2016 – current)

Danny Yong is the Co-Founder of Dymon Asia Capital. He is the Co-CIO of the firm's flagship Multi-Strategy Investment Fund (MSIF) and sits on the investment committee of Dymon Asia Private Equity.

Before founding Dymon Asia in 2008, Danny was a founding partner and CIO of Abax Global Capital, a hedge fund based in Hong Kong. Previously a Managing Director at Citadel Investment Asia, Danny established and ran the Asia Macro trading business from 2005 to 2007.

Prior to Citadel, he was Head of Trading for South East Asian FX and Derivatives at Goldman Sachs, where he spent almost six years in its Hong Kong and Tokyo offices. Danny started his trading career at JP Morgan in 1997 as a FX currency and interest rate derivatives trader.



Kenneth Kan, Director (November 2016 – current)

Kenneth Kan is Deputy CEO and Managing Partner at Dymon Asia. Prior to Dymon, he was the Head of Emerging Market FX Trading in Asia for Credit Agricole Corporate and Investment Bank based in Singapore.

Kenneth was Managing Director, and Portfolio Manager at Marathon Asset Management between 2008 and 2010 where he traded Asian and GIO FX for the Master Fund as well as the Asia Fund.

Kenneth started his trading career at Standard Chartered Bank Singapore as one of the pioneers in NDF trading back in 1998 and eventually became the global head of NDF trading where he held this post till leaving the bank 7 years later for The Royal Bank of Scotland (Hong Kong) in 2005 as the Head of Asian Emerging Markets, FX.

Sub-Committee:
Head of Fundraising

Past/Current Positions:
Nil.

Affiliated Parties:
Board Member of The Majority Trust, a related entity of RoH

Attendance: 3 of 3



Martin Tan, Director (July 2018 – current)

Martin is the Chief Executive Officer of The Majority Trust, and Co-Founder of Halogen Foundation Singapore. As a motivational speaker for the past 15 years, Martin has conducted leadership programs for youth, educators and corporate organisations in countries such as Afghanistan, Australia, Bhutan, China, Hong Kong, India, Philippines, UK and USA.

As an entrepreneur, Martin Co-Founded Halogen Foundation Singapore in 2003 with the aim of building young leaders and young entrepreneurs who will positively change the world in issues they believe in.

Since 2014, Martin as part of the founding team, started the Institute for Societal Leadership at SMU to advance societal leadership in Southeast Asia and beyond.

Sub-Committee:
Head of Finance and Establishments

Past/Current Positions:
Nil.

Affiliated Parties:
CEO of The Majority Trust, a related entity of RoH

Attendance: 3 of 3



Quak Hiang Whai, Director (November 2019 – current)

Hiang Whai is Senior Advisor at the Ministry of Home Affairs, and spent over 30 years of his career in the media, finance, property, academic and public sectors.

He has held key appointments in newsroom, media management, public communication, corporate social responsibility and investor relations.

A specialist in leadership development and public communication, he has advised and coached senior leaders from the private and public sectors.

A Business Administration graduate from the National University of Singapore, Hiang Whai also holds a Masters in Public Administration from the Lee Kuan Yew School of Public Policy.

Sub-Committee:
Head of Nominations and Appointments

Past/Current Positions:
Nil

Affiliated Parties:
Nil

Attendance: 2 of 3



Michelle Yeo, Director (December 2021 – current)

Michelle is currently COO at UBS Bank, and is an experienced financial services in-house senior legal counsel who has held roles in various global banks.

In addition to her corporate career, she was also in private practice and a partner at a leading Singapore law firm. Her areas of expertise include leadership of the firm's private client practice and related client advisory, including the establishment of charities and corporate governance matters, to name a few.

Michelle is a graduate of the National University of Singapore with a Bachelor of Laws with Honours.

Sub-Committee:
Member of Finance & Establishments

Past/Current Positions:
Nil

Affiliated Parties:
Nil

Attendance: 2 of 3



Yeoh Swee Yen, Director (December 2021 – current)

Swee Yen is a Partner with Ernst & Young and is the EY Private leader for Financial Services in APAC. She has been working with EY since she graduated and has been serving clients in the assurance space in various financial hubs.

Swee Yen graduated from the University of Exeter and is a fellowship member of the Institute of Chartered Accountants in England and Wales.

Sub-Committee: Head of Audit

Past/Current Positions:
Nil

Affiliated Parties: Nil

Attendance: 3 of 3

Notes:

- Recognising the exceptional stewardship and deep institutional knowledge brought forth by Mark Wong (Chairman), the Board deliberated carefully and agreed unanimously on an exceptional extension of tenure beyond the recommended 10-year limit. This decision was guided by the need for continuity amid significant transitions, or strategic initiatives such as leadership transition, capital campaigns, structural reforms. To ensure organisational stability and continuity, succession planning for the next Board Chair is underway. Until this transition is completed, Mr. Wong remains the most suitable candidate to guide Ray of Hope forward.
- As part of our ongoing succession planning and commitment to board renewal, Ray of Hope will be appointing two new board members by the second quarter of 2025.
- Ray of Hope is governed by a Board of 7 directors with no Board members holding executive roles within Ray of Hope.
- Meetings are held on a quarterly basis to review the results and performance of Ray of Hope and its plans and programmes. To facilitate meaningful participation, all board meetings are planned and scheduled well in advance, and materials are circulated to members of the Council at least one week prior to meeting dates.



Governance Committees

At Ray of Hope, committees are essential to our commitment to responsible and transparent governance.

Guided by the Code of Governance for Charities and IPCs, these dedicated committees allow us to harness specialised knowledge, carefully focus on key areas like fundraising, finance, and programme oversight, and ensure every decision reflects the needs and values of our community.

They enable our Board to delegate responsibilities effectively, facilitating deeper analysis and informed recommendations, which ultimately strengthen transparency, improve organisational effectiveness, and uphold public trust.

Communications

In 2025, Ray of Hope will establish a new Communications Committee, tasked with guiding the charity's strategic messaging, enhancing stakeholder engagement, and strengthening overall communications efforts.



NEW

Finance & Establishments

Oversees Ray of Hope's financial governance, budgeting, resource allocation, and ensures compliance with regulatory requirements. The committee also reviews internal controls, policies, and practices related to financial stewardship.

Headed by: Martin Tan

Members: Danny Yong, Filippo Giachi, Helen Ng

Fundraising

Develops strategies and initiatives to secure sustainable funding streams, guides donor relations, and oversees fundraising activities, ensuring alignment with Ray of Hope's mission and ethical fundraising standards.

Headed by: Kenneth Kan

Members: Michelle Yeo, Quak Hiang Whai, Karina Choo

Programmes & Services Committee

Evaluates, supports, and advises on Ray of Hope's programmes and services. It ensures initiatives effectively meet community needs, achieve intended outcomes, and reflect the organisation's mission and values.

Headed by: Mark Wong

Members: Bi Ying Wong, Joanne Yoong, Krishna Rajendram, Shalini Khatwani

Nomination & Appointment

Manages Board succession planning and recruitment. It assesses potential Board and committee candidates, ensuring appropriate skills, diversity, and governance capabilities to lead Ray of Hope forward.

Headed by: Quak Hiang Whai

Members: Kong Aik Goh, Karina Choo

Governance Succession Policy

This policy ensures that Ray of Hope's Board remains dynamic, effective, and aligned with our mission to support emerging and unmet needs in Singapore. It aims to:

- Facilitate regular board renewal to introduce fresh perspectives
- Ensure a structured approach to board succession planning
- Maintain compliance with the Code of Governance.

Board Term Limits

- Tenure: Board members shall serve a maximum of 10 consecutive years
- Re-Election: Members completing 10-years of service may be re-elected for subsequent terms, subject to:
 - A formal evaluation of their continued contribution
 - Approval by the Board and, if required, the general membership
- Disclosure: Any re-election beyond the 10-year limit will be transparently disclosed in the annual report, including justifications.

PLANNED ENHANCEMENTS FOR FY2025

1) Succession Planning

- Skills Matrix: Maintain a board skills matrix to identify current competencies and gaps.
- Pipeline Development: Identify and cultivate a pool of potential candidates through outreach and engagement. Where appropriate, prospective candidates may be invited to shadow incumbent board members to gain familiarity with governance responsibilities and ensure continuity in leadership during planned transitions.
- Diversity and Inclusion: Strive for a diverse board in terms of skills, experience, gender and cultural backgrounds.

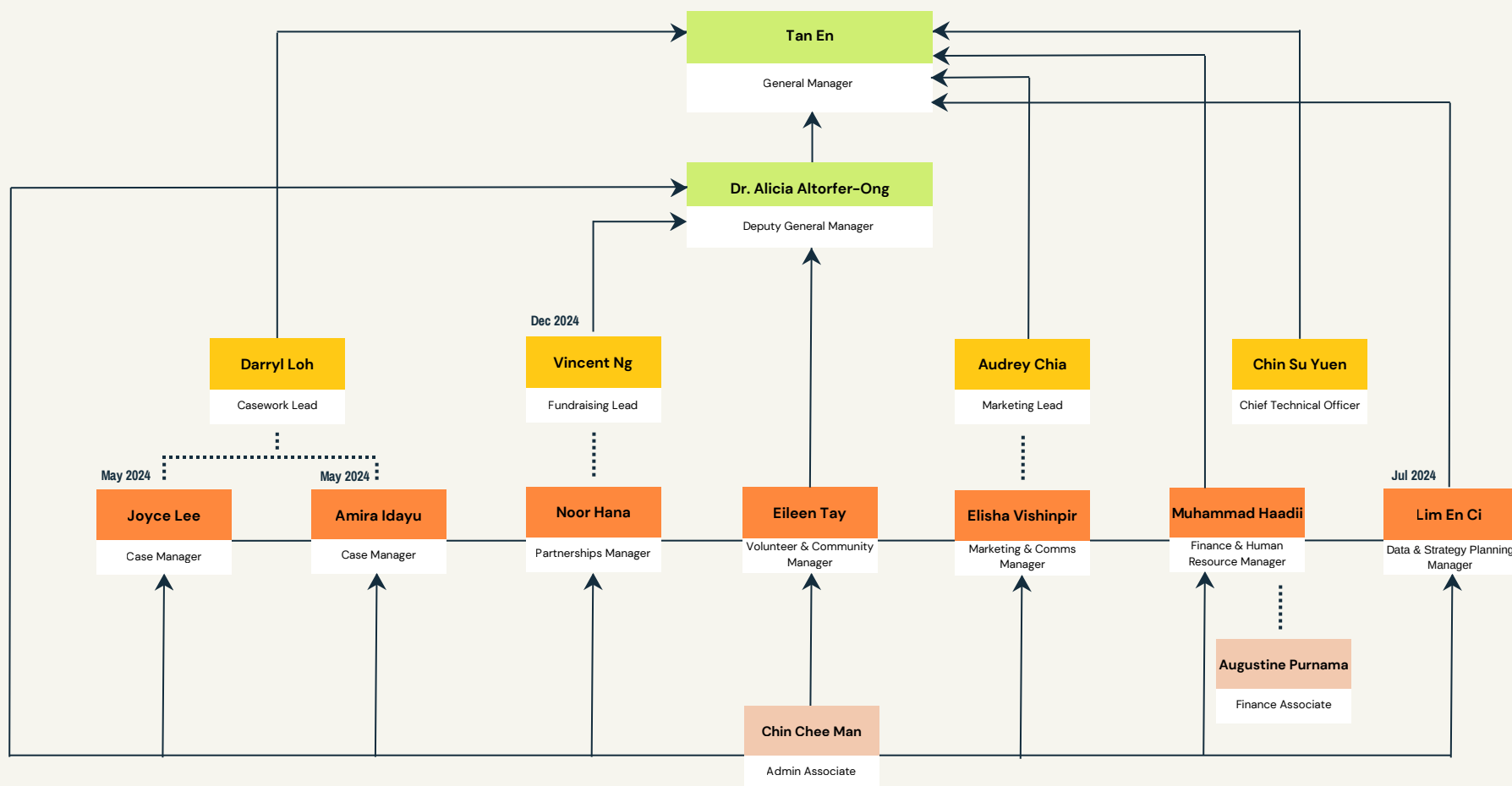
2) Board Evaluation

- Annual Reviews: Conduct yearly assessments of board performance, including individual contributions
- Continuous Improvement: use evaluation outcomes to inform training needs and succession planning.

3) Implementation & Review

- Responsibility: **The Nomination & Appointment committee** oversees the implementation of this policy.
- Review Cycle: This policy will be reviewed **biennially** to ensure its relevance and effectiveness.
- Compliance: Ensure alignment with the latest guidelines from the Commissioner of Charities and other regulator bodies.

Meet the team



- Tan En was appointed General Manager on 1st July 2021, and was seconded from the National Council of Social Service (NCSS) to Ray of Hope under the Sunray Scheme.
- Dr. Alicia Altorfer-Ong was appointed Deputy General Manager on 1st July 2022.
- As at 31st December 2024, Ray of Hope employed 13 full-time and 2 part-time staff.
- There are no staff who are close members of the family of the Executive Head or Board members of the charity.

- The charity adheres to fair and transparent human resource practices and is committed to staff development. All staff are required to comply with the organisation's conflict of interest policy and declare any potential conflicts annually.
- None of the staff received annual remuneration exceeding \$100,000 during the financial year.

Finance Overview

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We are committed to providing a clear picture of how funds are raised, managed, and used to meet verified needs in our community.

The following financial information outlines our activities for the financial year ending 31 December 2024.

Statement of Financial Activities (Income & Expenditure)

For the financial year, Ray of Hope recorded a total income of S\$5,094,564, comprising donations, grants, and other income sources. Total expenditure amounted to S\$3,952,065, with the majority directed towards direct support for clients, community initiatives, and case management operations. The net surplus for the year stands at S\$1,142,499.

Balance Sheet (Statement of Financial Position)

As of 31 December 2024, Ray of Hope's total assets amounted to S\$2,784,194, with liabilities totalling S\$264,750. Our unrestricted funds and reserves stood at S\$2,519,444, providing a stable base for operational continuity and long-term programme planning.

Cash Flow Statement

Ray of Hope's net cash flow for the year was S\$82,897, reflecting healthy operational liquidity and prudent financial management. Cash at the end of the reporting period was S\$428,291.

Notes to the Accounts

The notes accompanying our financial statements provide detailed breakdowns of key income and expenditure categories, accounting policies adopted, related party transactions, and movements in funds. These notes are in compliance with the Charities Accounting Standard (CAS).

Auditor's/Independent Examiner's Report

The financial statements have been audited by RSM Chio Lim LLP, an independent public accountant registered with the Accounting and Corporate Regulatory Authority (ACRA). The auditor has issued a report for the financial year ended 31 December 2024, indicating that the financial statements present a true and fair view of the organisation's financial position.



The surplus of S\$1,142,499 for the year is primarily attributable to higher donations received during the year, coupled with timing differences in the disbursement of funds.

Our reserves policy ensures that surpluses are prudently managed to support long-term sustainability and to respond flexibly to emerging needs in the community.

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Breakdown of Key Income and Expenditure Sources

- **Total income: S\$5,094,564**
 - Donation income – Disbursement to beneficiaries: S\$3,634,205
 - Donation income – Operational use: S\$791,437
 - Grants and institutional funding: S\$662,426
 - Other income (e.g., bank interest, events): S\$6,496
- **Total expenditure: S\$3,952,065**
 - Direct financial assistance to clients: S\$2,666,343
 - Staff salaries and related costs: S\$568,041
 - Administrative and operational expenses: S\$717,681

Donor and Fundraising Income

We raised a total of S\$3,634,205 through public donations and fundraising campaigns. Major campaigns contributing to this total include:


- **Community Partners, above \$100K:**
 - #GULsBigMove!: \$1,052,232.20
 - Tri-Sector Private Fundraising Lunch: \$150,000
 - KampungKakis Manpower and Programme Development Project: \$119,100
 - **RoH Operations, above \$100K:**
 - Let's Take a Walk 2024 for Ray of Hope: \$234,976.74
 - RAY OF HOPE CASEWORK FUND 2023: \$110,000
 - Walking on Sunshine for Ray of Hope!: \$105,100
 - **RoH Clients, above \$50K:**
 - Help Rubel support his young family while he fights stage 4 cancer: \$90,685
 - In Loving Memory of Mdm Ang Kim Ton: Empowering Women on International Women's Day: \$83,300
 - Diagnosed with SMA Type 2, Sherry hopes to bring light to her condition: \$81,027
- *Note: 100% of donations received were channelled directly to support verified clients and community initiatives.*

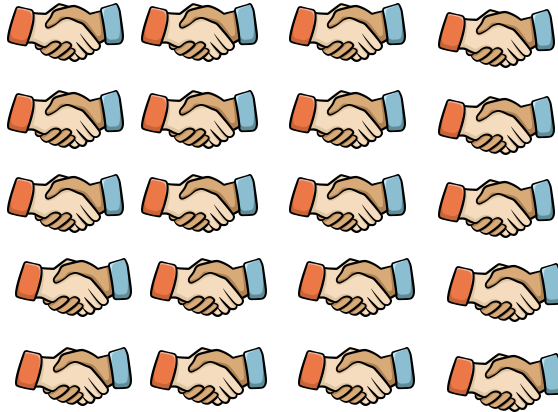
2024
In a nutshell



No. of
partners in
2024

101

 = 20 partners



No. of Donors

2194

 = 137 donors



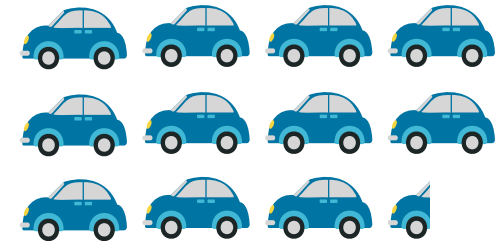
Amount raised in 2024 for clients:

\$524,355

No. of Volunteers

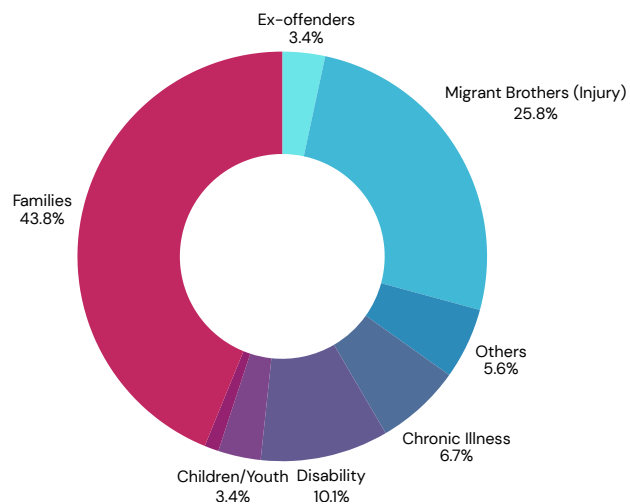
586

 = 50 volunteers



No. of
cases in
2024

82



Special Events & Seasonal Campaigns



Crowdfunding Stories of Hope

CROWDFUNDING WITH HEART.

To us, crowdfunding isn't just a tool. It's a way to listen to unheard voices and rally a community around someone in need. In the year ahead, we'll continue to strengthen our platform: improving accessibility, security, and storytelling, so more stories can be told with dignity. Because when giving is personal, it becomes powerful.



A Dignified Way to Give, A Trusted Space to Receive

At Ray of Hope, we provide a safe and transparent way for the public to support individuals and families facing urgent financial hardship.

Unlike traditional fundraising platforms, **100% of all donations go directly** to our clients, with no administrative fees deducted.

Each case is carefully identified, verified in person, and shared with consent.

We write every campaign to honour the individual behind the need, not reduce them to it.

This helps donors give with confidence, knowing their support is going exactly where it's needed most.

.In 2024, we ran 82 campaigns and raised more than

\$524,355

for medical bills, education, rental arrears, and daily essentials. But the real impact lies in the dignity we uphold and the trust we build.

A SON WHO PUT HIS FAMILY FIRST

When his sister was incarcerated, Mr. Haizal became the sole caregiver for his elderly parents. He later left his job to care for his mother full-time after her health declined.

He tried working as a delivery rider, but after her heart attack in late 2023, even that became impossible. The family survived on minimal aid, struggling to afford basic items like underpads and diapers.

When he reached out, we saw a son quietly holding his family together.

Ray of Hope launched a campaign to raise \$3,600 for six months of groceries and medical essentials. Thanks to 62 donors, the full amount was met. Because of them, Mr. Haizal could focus on caregiving—knowing he wasn't alone.



Scan to read
Haizal's story

Haizal



A STUDENT FIGHTING FOR HIS FUTURE

At 16, Muzammil was drowning in worry. After COVID-19 shuttered his family's hawker stall, his parents turned to licensed moneylenders. The debt grew to \$40,000, and his school fees went unpaid.

As PRs, the family had limited access to aid. His mother, a security officer, suffers from a severe skin condition. His father, on an LTVP, cannot provide steady support.

By early 2024, Muzammil owed \$3,263 in school fees and was at risk of expulsion.

Ray of Hope raised \$5,423 to cover the arrears and provide a small allowance. 33 donors came together to help him stay in school..



Scan to read
Haizal's story

Muzammil



Update (May 2025):
Muzammil completed his N-levels. While he didn't meet the cut-off for his first choice, he secured a place in Higher Nitec for Security System Integration—and continues to chase his dreams.



What you don't always see

*You DESERVE TO
KNOW WHERE YOUR
MONEY GOES*

When you give to Ray of Hope, you're not just giving. You're backing a charity built to protect the integrity of your intention. We know every dollar counts—especially when it comes from someone giving with both generosity and discernment.

That's what our casework safeguards:

- The integrity of the ask
- The credibility of the story
- The realness of the need



Every campaign on our platform goes through a stringent, people-first process—one that begins long before fundraising ever starts. Our case team meets every client face to face. We listen. We ask the hard questions without judgment. And we only go live when we're confident that the need is real, urgent, and unmet elsewhere. This is the heart of our casework: where discernment meets dignity.

Real People. Real Needs. Verified with Care.

In 2024, our case team reviewed **198 new applications**. After a thorough process, 75% were approved. The rest were either redirected to more appropriate channels or held back until verification could be completed. Each application is assessed through three lenses:

- Urgency — Is the situation time-sensitive? Would a delay deepen the crisis?
- Progress — Will this support meaningfully move the client forward?
- Verification — Have we seen the full picture, backed by documents and context?

This is how we ensure accountability and give you the confidence that your donation makes the difference you intended.

A System Built on Safety. A System Built for You.

In 2024, Ray of Hope launched 82 campaigns through this very process.

- When a case seems unclear, we dig deeper.
- When safety is a concern, we run the campaign anonymously
- When the need exceeds our scope, we refer them to partners: FSCs, healthcare institutions, or grassroots organisations.

*TRUST ISN'T SOMETHING WE ASK FOR.
IT'S SOMETHING WE BUILD. CASE BY CASE.*

TOP 3 EMERGING AND UNMET NEEDS WE'RE SEEING

Bread-and-Butter Needs: The Gaps No One Talks About.



Most systems catch the big falls: hospitalisation, job loss, legal crises. But what about the small slides? The everyday gaps?

- A rent increase that quietly eats into grocery money
- A child missing school because there's no EZ-Link fare
- A fridge breaking down with no way to replace it

These needs aren't dramatic. But they're real. And left unaddressed, they snowball. We call them bread-and-butter needs, because sometimes, financial instability doesn't look like a crisis, yet.



A Giving Circle is a collective fund where donors contribute together, allowing caseworkers to address urgent needs. The Education Giving Circle focuses on supporting low-income students in Singapore by alleviating financial burdens, enabling them to concentrate on their studies, and providing assistance for those needing intervention programs.

Complex, Multi-Stressor Cases That Don't Fit the System.



Many families we meet are balancing several challenges: caregiving, housing instability, mental health issues, informal income, and more. But most support systems are built around single-issue solutions. Families often knock on multiple doors, repeat their stories, and navigate fragmented timelines. By the time help arrives, the damage may already be done. Ray of Hope steps in early to bridge the gap and hold space while longer-term solutions take root.

Education for NON-CITIZEN children and youth.



They were born here. They grew up here. But when it's time to enrol in school, the doors can close early. Children of parents on Dependent or Long-Term Visit Passes often face higher school fees and limited subsidies. When families can't manage the cost, students risk dropping out, regardless of potential. In 2024, we raised **\$20,523 through our Education Giving Circle*** and supported 40 students with arrears and re-enrolment. Because no child should be penalised for the circumstances they were born into.

Community Events

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The Ripple Effect of Dignity

Ray of Hope's volunteer pool is made up of everyday people who want to give back. This includes members of the public, passionate individuals who find their way to us and our community members, a few who were once recipients of support.

Some volunteers come to pay it forward. Others simply want to make a difference. Together, they form a community of care, uplifting one another in quiet, powerful ways.

Some showed up at events, asking how they could lend a hand.

Some brought their children along to help run a game booth. Some said, with shy smiles, "You helped me last year. Maybe I can help someone this year."

And it confirmed two things we've always known:

- When people are treated with dignity and respect, they remember.
- Being in need doesn't take away your ability to give.

So, we created more space for that giving to happen.

Why do we call them community members?

We don't say "ex-client," because people are more than their toughest moments. When someone begins to find their footing again, they don't return to who they were before. They grow into something more. And the words we use shape how they see themselves.

"Client" suggests a **transaction**, temporary, one-way. But "**community**"? That's about **belonging**.

Time and again, we've seen that when someone is recognised not just for what they need, but for what they can give, it unlocks something deeper:

- A sense of worth
- A sense of purpose
- A sense of connection

At Ray of Hope, we've never believed in one-way giving. Charity shouldn't stop at the point of crisis. It should grow into confidence, capacity, and community.

Why do we call them community members?

Because it's proof of concept: your giving creates ripple effects.

Support one person today, and they may uplift five more tomorrow.

This year, we leaned into that idea. We created clearer pathways for former clients to return as volunteers, contributors, and active members of the Ray of Hope community.

As we continue strengthening our community building initiatives, we're not just addressing immediate needs.

We're cultivating a culture where every person, regardless of past challenges, has something to offer.

Because when people are invited to be part of something, we build more than a safety net. We build informal support systems. We build belonging.

That's the long-term impact of dignity.

That's the community you're helping us grow.

This is what your giving makes possible.

"It's been my dream to do volunteer job when I was given chance at the mosque as a goat catcher for Hari Raya Haji... and from there I told to myself that when I grew up, I will do volunteer job when in need. I love doing this."

— Mr Kasrin, Community Member





This Lunar New Year, Hongbao for Hope gave 42 adults and 17 children something they hadn't expected: a reason to feel included. With the support of 66 donors, we raised \$12,227.28, which went toward festive Hongbaos and celebrations for families who often sit out seasonal gatherings. But the most meaningful moments happened offline. Former clients and current volunteers met at Kampung Siglap for a quiet celebration: a lion dance, a shared meal, children running around. Volunteers from the Classic Car Club Singapore and Alfa Romeo Owners' Club drove guests to and from the venue, and stayed, ate, and laughed with us.

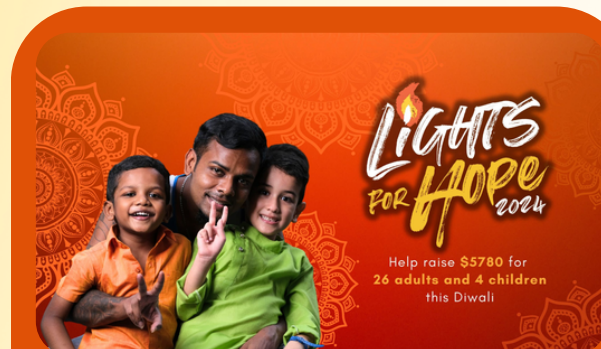


With lights glowing over Geylang Serai and *pasar malams* returning to life, we knew that not every household would feel the same excitement. For families facing financial strain, the festive season can add quiet pressure. Through Raya for Hope, we raised \$20,720 to support 92 adults and 58 children, helping them take part in the season in ways that felt meaningful. We also ran our Iftar Bento Deliveries again, distributing 132 *buka puasa* meals during the first weekend of Ramadan. The *Kampung Glam* community stepped up, with meals generously sponsored by Cappadocia, All Things Delicious, and Penny University.



IFTAR
PROJECT

For many lower-income Muslim families, Ramadan often comes with a subtle struggle. Limited community ties mean fewer opportunities for connection. Launched in 2021, The Iftar Project was designed to ensure that no one has to break fast alone. By bringing together partners, volunteers, and families, the project transforms shared Iftar meals into moments of warmth, belonging, and togetherness. To date, 22 families are involved in this initiative, with some having hosted for four consecutive years.



Bringing light into homes that needed it most. Deepavali is a time for light—not just the kind that flickers in oil lamps, but the kind that shows up in a warm meal, a new outfit, a child's smile. But for families in crisis, it's hard to celebrate when survival is still the daily focus. This year, Lights for Hope set out to ease that weight. With your help, we raised \$5,990, enough to support 14 families, including 26 adults and 4 children, with the simple things that matter: cookies to share, clothes to wear, groceries on the table, and hongbaos that offered a little breathing room. Your kindness made space for joy, for families to breathe a little easier, even if just for a day. And that's what Lights for Hope is really about: Not fixing everything. But reminding someone in a hard season that they're not forgotten.



Hosted at Kranji Recreation Centre, Beyond Boundaries (BB) was created to address the challenges of integration faced by migrant workers in Singapore.

Dormitory living often limits opportunities for interaction with locals, leading to misunderstandings and feelings of marginalisation.

BB uses sports as a platform to build bridges.

This year, we had 16 mixed teams, representing different backgrounds, nationalities, genders, and ages. We saw students from SUSS, past interns, and volunteers participate as both players and supporters.

Local players stepped up to provide equipment, fostering a truly inclusive and welcoming atmosphere.

The genuine interactions reminded us that sports can transcend language and culture—creating a space where real friendships begin.

Key Figures:

No. of Volunteers: 41

No. of Players: 150 (81 migrant brothers & 69 local players)

Outcomes:

Balanced Participation: The 2024 edition of Beyond Boundaries marked a significant success with a more balanced representation of migrant and local participants in each team.

Youth Engagement: Participants from the Singapore School of Social Sciences expressed interest in joining Building Community Champions, demonstrating a desire to continue building relationships with the migrant community.

Organisational Impact: Employees from government bodies were inspired to explore similar initiatives within their organisations, aiming to bridge the gap between their employees and the predominantly migrant communities they serve.

Sustained Connections: Several teams expressed a desire to continue playing futsal with their migrant teammates, highlighting the enduring friendships formed during the event.

"On the field, we were more than just teammates; we were friends. We overcame language barriers and cultural differences to connect on a deeper level... It's a powerful reminder that despite our differences, we can find common ground."

— Local player,

Beyond Boundaries participant



Community Volunteering

In 2024, our volunteers didn't just lend time, they brought creativity, care, and heart to every event. From bouldering to bento deliveries, movie outings to fulfilling wishes, each initiative was led with the same spirit: community, dignity, and inclusion.



Key Figures:

Community Members	26
Community Volunteers	111
Migrant Volunteers	169
Youths/Students	234
Partners/Corporates	46
Total number of volunteers for 2024	586
Total volunteer hours	3821

Toy Story Tea Party

Our volunteers came together to plan something special: a Toy Story-themed tea party for children living with Spinal Muscular Atrophy (SMA) and their caregivers.

Everything was volunteer-led—from theme selection to activity planning. Volunteers even dressed up as Buzz Lightyear, Woody, Jessie, and Bo Peep. The room was filled with laughter, colour, and connection.

The children's eyes lit up at seeing their favourite characters come to life. Their caregivers had a rare chance to relax, connect, and enjoy a moment with their children.

This was more than just fun. It was community in action: showing up for one another, creating memories, and reminding families they are not alone.



Building Community Champions

Migrant workers form the backbone of many industries in Singapore. Yet they continue to face barriers such as social isolation, language gaps, and discrimination.

To address this, Ray of Hope launched Beyond Boundaries in 2022, and to deepen its impact, we introduced the Building Community Champions (BCC) series.

Under BCC, we bring together volunteers from all walks of life, locals and migrants alike, to foster regular interaction and mutual respect.

Since its launch:

- Over 200 people have participated in BCC
- More than 100 volunteers have stepped forward to support



Scan to watch our BCC highlights!



World Christmas Market

In December, six Ray of Hope families were invited to the Brands for Good Carnival at the World Christmas Market—an evening filled with festive stalls, seasonal treats, and a live musical, The Christmas Gift.

At the heart of the event was the Hub of Hearts, a space dedicated to stories of resilience and impact. Our presence was part of a larger collective, showing how different organisations build stronger communities in quiet, committed ways.

We are deeply grateful to **Brands for Good** for extending this invitation.



Spectacles Protect

In Singapore, having proper spectacles is often taken for granted. But for low-income families, the cost. Especially when multiple members require prescription lenses—can be significant. Thanks to a generous sponsor, 48 pairs of spectacles were distributed to 24 families, totalling over \$600 in value.



Movie Outing!

21 Ray of Hope clients were invited to a movie day out organised by over 15 volunteers from the **Alfa Romeo Owners' Club**.

Families were treated to McDonald's meals before the show, then relaxed and chatted with volunteers before watching Transformers. The day ended with a special ride home. Each family was ferried in a vintage Alfa Romeo, turning a simple Saturday into something truly memorable.

Your Giving Made This Possible:

This year's community projects were made possible by the support of donors who believe in long-term care, not just one-time help.

Thanks to a generous donor who contributed \$37,680, we were able to:

- Support 6 families with monthly assistance for 10–12 months
- Provide groceries to 10 families for 3 months

Your support fuels more than events, it builds belonging.

Partnerships Overview

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NEW FEATURE: Crowdfunding & Ticketing Platform

Over the years, we've learnt that as charities grow, so must their impact. In 2024, we strengthened our role as an enabler in the charity sector by launching a crowdfunding and ticketing platform: events.rayofhope.sg

What the platform offers:

Through this platform, we now provide:

- A dedicated space for charities and community or ground-up groups to host fundraising campaigns aligned with their causes.
- Campaign credibility and donor assurance, backed by Ray of Hope's existing infrastructure and secure payment gateway.
- Enhanced visibility for our clients, ensuring that their stories remain front and center

By the numbers: 2024 impact

- 101 partner campaigns hosted on the platform
- Events included mooncake sales, gala ticketing, and community programme fundraising
- As of 1 December 2024, we introduced:
 - A 4.5% platform fee (including payment gateway charges)
 - A \$0.99 ticketing fee per ticket

BEING A CAPACITY BUILDER

Through our Events Platform, we are now a connector and capacity-builder, helping others tell their stories, raise funds, and engage their communities.

Fundraising remains a persistent challenge across the charity sector. Especially for smaller charities and informal ground-up groups. Many lack the infrastructure or donor trust mechanisms to run secure, effective campaigns. That's where our Events Platform comes in.

We now **serve as a trusted partner** to these organisations, providing the backend support they need to raise funds safely and credibly, so they can focus on doing what they do best: serving their communities.

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KOPI TEH MORNING

The workplace can be more than just a space of productivity.

It can be a place where connection, understanding, and inclusion take root. Kopi Teh Morning (KTM) was born from this belief, a collaborative effort between Ray of Hope, Flour Power SG, and our corporate partners.

Three youths, Anirudh, Jadon, and Randall, joined the pilot. All had completed their SPED education and were mostly home-based. KTM gave them the opportunity to step into a new environment, apply their food and beverage skills, and build confidence through real-world interactions.

But KTM wasn't just for the youths. Corporate staff were also invited into a shared space of learning, where they could meet the youths and their caregivers, listen to their stories, and reflect on how their workplace could become a little more inclusive.

Why KTM matters – Addressing the Post-18 Cliff:

Each year, around 300 students graduate from SPED schools in Singapore. While some transition into employment, many are placed in sheltered workshops or day activity centres, and only a small number pursue further education.

For youths on the autism spectrum, the gap is especially stark.

Many spend their days at home, with limited structured opportunities to apply their skills or engage socially, risking regression and a loss of progress made during school.

KTM was developed to meet this need: bridging the space between school and society, between ability and opportunity.

The People behind KTM:

FlourPower: A social enterprise that equips individuals with special needs with vocational skills, confidence, and the dignity of meaningful work.

The Youths: Anirudh, Jadon and Randall (aged 19 to 21) were enrolled in KTM by their caregivers. The initiative became a stepping stone for them to **develop self-reliance and confidence** one interaction at a time.

Caregivers: Caregivers played a central role—offering encouragement, tracking progress, and supporting the youths' well-being throughout the pilot. All three expressed a strong desire for their children to continue in KTM.

ROH
RAY OF HOPE

Hello, I am
Anirudh!

I AM 18 YEARS OLD AND KEENLY INTERESTED IN CARS, PHOTOGRAPHY, AND TRAINS. I ENJOY OUR INTERACTIONS WHILE SERVING THE DRINKS AND SNACKS.

I MIGHT TAKE SOME TIME TO RESPOND, BUT IT HELPS ME WHEN THINGS AREN'T RUSHED. SOMETIMES, I MAY EVEN FEEL TIRED FROM STANDING TOO LONG.

THANK YOU FOR CREATING A SAFE AND SUPPORTING SPACE TO LEARN. I LOOK FORWARD TO MEETING YOU SOON!

“The sessions help Anirudh to understand how a workplace operates and someday it can help him [be] employable and be more independent and to have a life of his own in the future - and that is our Ray of Hope”
-Vidya (Anirudh's mother)

ROH
RAY OF HOPE

Hello, I am
Randall!

I AM 18 YEARS OLD. I LIKE ANIMALS, READING, AND PLAYING WITH SLIDES AT THE PLAYGROUND AND PARK! I ENJOY PREPARING AND SERVING SNACKS AND DRINKS. I CONCENTRATE VERY HARD TO GET TASKS DONE, BECAUSE I WANT TO DO THEM WELL.

I HAVE AUTISM. THE WORLD CAN BE A LITTLE LOUD FOR ME SOMETIMES, WHICH MAKES IT HARD TO FOCUS OR RELAX. SOMETIMES, I ALSO MIGHT NEED TO TAKE BREAKS IN QUIET PLACES.

I USE EAR MUFFS TO DROWN SOME NOISE AND HELP ME FEEL COMFORTABLE, BUT I STILL HEAR YOU - EVEN IF I MAY NOT ALWAYS REPLY!

“He enjoys the kopi sessions a lot though he can't express it. He will say 'office' when asked what he wants to do. I am grateful for the valuable experience, the exposure and support for Randall, and the opportunity to raise greater awareness about autism.”
-Amy (Randall's mother)



MasterChef

The Ray of Hope Edition

Delicious aromas, laughter, and the sizzle of pans filled the air as Ray of Hope hosted a special MasterChef-style session at the SATS Experiential Centre at The Arts House.

Ray of Hope families joined forces with our amazing partners from **Provident Capital Partners** for an unforgettable culinary adventure. The kitchen buzzed with energy as teams mixed, chopped, and sautéed their way to success.

MasterChef Ilya led the session with heart and humour, guiding participants through the preparation of *Popiah*, *Begedil*, and the flavourful components of *Soto Ayam*, all with fun-filled challenges along the way.

But this event wasn't just about food.

It was about breaking down barriers, and bringing people from different walks of life together through something universal: the joy of cooking. It was heartening to see members of the Provident team step up as mentors, sharing their culinary skills and encouraging their team members.

Families and volunteers collaborated with ease, and in doing so, planted the seeds of future connection.

At Ray of Hope, we believe that community events should be accessible to all, regardless of financial background. Through crowdfunding, volunteer engagement, and partnerships with organisations like Provident and SATS Experiential Centre, we're building a more inclusive Singapore, one shared moment at a time.



Thanks to Raleigh Singapore and the incredible spirit of over 2,200 walkers, we raised more than \$200,000. Funds that went toward Ray of Hope's operational needs. This allows us to continue the quiet but essential work that happens behind the scenes.

At Ray of Hope, we envision a community where everyone has a chance to give and receive support. Where those who have slipped through the cracks are seen, and given the chance to rise again.

Every step taken was a step toward that vision, strengthening the foundation that makes this work possible.

To Raleigh Singapore, the walkers, partners, and sponsors, thank you for walking beside us, for believing in dignity, and for building a community where everyone matters





Jaslin Goh
Unity Secondary



Lindzey Lin
Raffles Girls'



Estelle Koh
Raffles Girls'

INTERNSHIP PROGRAM

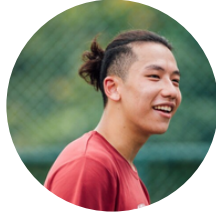
Our internship program offers hands-on experience in nonprofit work, supporting key operations and community engagement. This year, interns contributed valuable energy and insights, helping us better serve those with emerging and unmet needs. Their involvement strengthens both our impact and our commitment to compassionate, effective giving.



Ya Xuan Tan
Yuan Ching Secondary



Samara Perumal
Hongkong International



John Loh
Faculty of Law
NUS



Shivani Mekavathanan
Faculty of Law
NUS



Tessa Goh
Faculty of Law
NUS



Wang Yexi
Faculty of Law
NUS



Sandhya Kopparthi
College of Alice and
Peter Tan (CAPT),
NUS



Windy Wu
College of Alice and
Peter Tan (CAPT),
NUS



Felyn Chua
College of Alice and
Peter Tan (CAPT),
NUS



Wing Chung Lam
Hong Kong Baptist
University



Aster Wong
Hong Kong Baptist
University



Jinjuta Masook
Lee Kuan Yew
School of Public Policy
NUS

Fundraising Keeping the engine running

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As a crowdfunding charity that **directs 100% of public donations to clients**, Ray of Hope relies on separate fundraising efforts to cover our operational expenses.

These funds support the work that often happens behind the scenes, but is essential to everything we do. This includes:

- Case verification
- Platform maintenance
- Ongoing development of support infrastructure

These are the elements that safeguard the integrity and reliability of every campaign we launch.

By funding our operations, these initiatives make it possible for Ray of Hope to continue serving as a trusted intermediary, connecting donors with individuals and families in crisis in a way that is responsible, dignified, and effective.

Your support helps ensure that giving remains what it should be: **direct, transparent, and human.**

Walking on Sunshine

Walking on Sunshine was a collective effort to support the quiet but critical work that happens behind the scenes—casework, client verification, community-building, and platform operations.

What We Raised

Walking on Sunshine was a collective effort to support the quiet but critical work that happens behind the scenes—casework, client verification, community-building, and platform operations.

Thanks to the generosity of our donors and partners, we raised over \$200,000. These funds will go directly toward strengthening Ray of Hope's core infrastructure, ensuring we can continue serving with trust, transparency, and care.

What the funds supported:

- Expanding casework to reach more families with unmet or emerging needs
- Investing in platform improvements to offer a seamless and secure giving experience
- Sustaining our operations, so we can respond effectively to gaps in the social safety net

At Ray of Hope, we believe that impact is only possible when there's a strong foundation behind it. Walking on Sunshine was a powerful step forward in keeping that foundation strong.



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BIRTHDAY CAMPAIGNS

In 2024, a few extraordinary individuals made a different kind of birthday wish.

Instead of receiving gifts, they asked their friends and loved ones to donate to Ray of Hope's operational needs, so we could keep doing the work that often stays unseen, but makes everything possible.

What Their Generosity Made Possible

With the support of 56 donors, these birthday campaigns raised **\$125,056**.

There's something powerful about turning a personal milestone into something much bigger.

To each person who made that choice, **thank you for celebrating your life by uplifting others.**



OUR TOP DONORS: The Stars Who Keep Us Going

Every organisation needs people who don't just see the impact, they make it possible. Your support didn't ask for the spotlight. But it kept the lights on.

It powered the work that doesn't always make headlines, from the first phone call with a struggling family to the last detail of a secure campaign launch.

Because of you, we've been able to do the work that holds everything together. Thank you for standing with us.

\$5,000 – \$9,999

- Tang Lie Leow
- Shu Hua Tan
- Michelle Yeo
- Wee Teck Tan
- Yu-En Ong
- Tze Tiong Poh
- Helen Ng
- Hiang Whai Quak
- Kit Lin Ng
- Ngan Su Khim
- Eugene Lim

\$10,000 – \$20,000

- Wai Leng Sum
- Chia Yi Lee

\$40,000 and above

- Kelvin Lim
- Mark Wong



OUR COMMUNITY CHAMPIONS TOP DONORS OF CLIENT CAMPAIGNS

These donors gave directly to campaigns, supporting individuals and families through some of life's toughest seasons.

Your support didn't just bring relief. It restored dignity. It brought breathing room. And it reminded people that they were not alone.

Thank you for walking alongside them, and for believing in a Singapore where no one gets left behind.

\$5,000 – \$9,999

- Hua Moy Tan
- Jensen Tan
- Kok Ong Koh
- Ju Hock Tan
- Ker Fong Kwee
- Grace Chew
- Ali Mirza
- Adrian Ling
- Jia Chi Yeo
- Shelley Tan
- Thaddeus Tien
- Simon Ong
- Shayan Rahman
- Micheal Tan
- Flo Lee
- Charles Goh
- Chan Hong Low

\$10,000 to \$19,999

- Keh Chuan Loh
- Jason Chew
- Joseph Ong
- John Wong
- WX H.

\$20,000 and above

- Emmeline Yong
- Teck Loon Goh
- Ho Kian Seng



In 2025, Ray of Hope will deepen our commitment to being Singapore's trusted crowdfunding charity for emerging and unmet needs.

As needs evolve, so must we.

Our goal is to broaden our reach, strengthen our partnerships, and ensure that those who often fall through the cracks can still find their way to support, with dignity and care.

Key Focus Areas for 2025:

- **Refining our case intake process** and exploring the potential of engaging skilled volunteers to help us reach communities often underserved by traditional social services, **particularly migrant workers**.
- **Formally launching our crowdfunding and ticketing Events Platform**, following a successful pilot from July to November 2024. This will allow more nonprofits to fundraise confidently and efficiently, with us playing a greater role as a sector enabler.
- **Strengthening our fundraising strategy** by diversifying income streams. This includes organising more signature events, securing charitable grants, and encouraging peer-to-peer campaigns to fund our operational expenses.

Financial Statements