

FY 2025 ANNUAL REPORT

Sharing moments, shaping lives

Creating brighter pathways for children and youth



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ABOUT US

Children should have the opportunity to discover who they are and grow into confident, resilient individuals prepared for life's journey. Yet for many children, factors that are beyond their control (financial hardship and unstable home environments, for example) may limit access to the safe and supportive spaces they need to flourish.

Recognising this gap, the EtonHouse International Education Group established the EtonHouse Community Fund (ECF) in 2015. Founded on the belief that education can be a powerful equaliser, ECF was created to uplift children, youth, and families from disadvantaged backgrounds by expanding access to quality early childhood education, holistic support, and meaningful opportunities for growth.

Since its inception, ECF has remained steadfast in its mission to nurture potential, strengthen families, and build more inclusive communities — ensuring that every child, regardless of circumstance, has the chance to thrive.



EtonHouse Community Fund (ECF) was incorporated as a public company limited by guarantee on 6 May 2013. ECF is a registered Charity under the Charities Act (Chapter 37) since 24 April 2015.

It has been accorded IPC (Institution of a Public Character) status from 12 December 2024 to 12 July 2026.

ECF has Memorandum and Articles of Association as its governing instrument.

Vision

To create pathways for children and youth to discover their unique gifts to the world.

Mission

To nurture the potential of children and youth, regardless of their background.

Objectives



To provide equitable access to quality educational opportunities through sponsorships and bursaries to children and youth from lower-income or disadvantaged communities



To elevate the standards in preschool children engagements by infusing proven pedagogy and teaching methods in our volunteer training initiatives



To nurture well-rounded and holistic growth in children and youth by championing initiatives geared towards developing health and mental wellness, promoting respect for one another and empowerment of every individual



To foster a collaborative environment where individuals and organisations can contribute and work towards achieving ECF's mission

Unique Registration Number (UEN)	201312095N
Banker	Development Bank of Singapore (DBS)
Registered Address	8 Stevens Road, Singapore 257819
Auditor	Crowe Horwath First Trust LLP
Sector Administrator	Ministry of Social and Family Development
NCSS Member	Since 1 October 2021

CHAIRWOMAN'S MESSAGE

Dear ECF Friends,

As we reflect on 2025, I am filled with gratitude to see how far the EtonHouse Community Fund (ECF) has come.

Our tenth anniversary saw a year of meaningful growth in impact, partnerships, and our commitment to the children and youth we serve.

With the support of our like-minded partners, we ended the year strongly, expanding our Joyful Learning Centres from 8 to 11, supporting 196 children. These centres provide safe, nurturing spaces where children build literacy, confidence, and a love for learning, guided by dedicated volunteers and educators.

Our Teacher Everywhere volunteer initiative also grew, with 180 volunteers contributing their time and expertise, reflecting the strong community spirit behind ECF.

The Creative Movement Programme for Youth (CMPY) completed 7 cycles across 5 sites, offering youth a safe space to build resilience and emotional awareness.

We continued supporting beneficiaries through the ECF CARES Bursary (18 children) and Youth Study Sponsorship (21 youth) so Singapore's young can pursue their aspirations. Through our Preschool Support Programme and Starter Kits, we reached 1,200 children across Singapore, so more children have access to essential resources to kick off their journey of learning.

A highlight of the year was our Family Day celebration at Sentosa, where over 285 beneficiaries and families gathered for a joyful day, reminding us of the importance of connection and community.

2025 also marked EtonHouse International Education Group's 30th Anniversary with a gala dinner. Through the Virtual Charity Walk, participants clocked 53,658km and raised nearly \$233,000 for ECF demonstrating a strong culture of giving in our community.



Looking Ahead

Let me record my appreciation to Ms. Fannie Lim who served as ECF's CEO from January 2024 to January 2026 and wish her all the best for her next chapter. I look forward to turning the page with ECF's new CEO, Ms. Hazlina Abdul Halim, who joined us in January 2026.

With your continued support, ECF will press on with our commitment to support children and youth from preschools to higher learning through our signature programmes Joyful Learning and Creative Movement for Youth in 2026.

We are deeply grateful for the annual pledge of \$1 million (2026–2028) from EtonHouse International Education Group and E-Bridge Preschool, which will enable us to scale our impact sustainably.

ECF is able to make a difference because of you, as well as our Adviser, Board Directors, volunteers, partners, donors, and colleagues.

I am deeply grateful for a dedicated ECF village, one that is committed to raise a child.

Thank you for your trust and for joining our ECF journey.

With warmest appreciation,

Dr. Ng Gim Choo

Chairwoman
EtonHouse Community Fund



HIGHLIGHTS OF 2025

Saying Thanks

In 2025, we were grateful for the resources and support that enabled us to continue serving our community. Our work would not have been possible without the trust, generosity and partnership of the many individuals and organisations who stood with us.

ECF extends its heartfelt appreciation to **Kwan Im Thong Hood Cho Temple** for its generous support of the **Joyful Learning Programme**, contributing towards the programme's running cost of

\$72,500



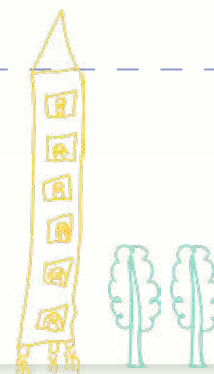
This meaningful donation strengthens our capacity to serve

120 children

across 8 centres islandwide,

expanding our reach and deepening our impact.

Other donors include:
The Lee Foundation and Amazon Asia Pacific



Programmes

Joyful Learning Programme:

196



Joyful Learning Centres:

11



Creative Movement Programme for Youth:

109 youth



Teacher Everywhere Volunteers:

180



Sponsorships



Preschool Support Programme:

986 children



Mother Tongue Language Readers Project:

561 children



Starter Kit:

186 children

ECF CARES Bursary:

25 children



Youth Study Sponsorship:

21 youth



ECF x KKH Care for Diabetic Children:

18 children

ECF x NUH Child and Adolescent Family Support Services:

6 families,
total of **14** participants

LEADERSHIP



Mr. Seah Moon Ming

Adviser

From 20 December 2021

*Chairman of
SMRT Corporation Ltd*

Mr. Seah Moon Ming has made significant contributions to Singapore's engineering and public sectors. He is currently Chairman of SMRT Corporation Ltd. and the Board of Governors at the National University of Singapore High School.

Previously, he served as Group CEO of Pavilion Energy, Senior Managing Director at Temasek Holdings International, and Chairman of International Enterprise Singapore, Singapore Corporation Enterprise, and Temasek Polytechnic. As the founding President of Singapore Technologies Electronics, he played a key role in its development and growth.

For his contributions to engineering, Mr. Seah received the IES Lifetime Engineering Award and the IES/IEEE Joint Medal of Excellence. His efforts in advancing workers' welfare earned him the Medal of Commendation (Gold) from the National Trades Union Congress.

His outstanding service in public transportation and education has been recognised with the Public Service Star (2014) and the Meritorious Service Medal (2022) from the President of Singapore.

BOARD DIRECTORS



Dr. Ng Gim Choo

Founder & Chairwoman
From 6 May 2013

*Founder - EtonHouse
International Education Group*
Tenure has been further
extended to May 2029



Mr. Ng Yi-Xian

Co-Vice Chair | Board Member
From 25 April 2025 | From 3 October 2023

*Group Chief Executive Officer
of EtonHouse International
Education Group*



Prof. Annie Koh

Co-Vice Chair | Board Member
From 25 April 2025 | From 1 February 2023

*Professor Emeritus of Finance
(Practice) - Lee Kong Chian
School of Business, Singapore
Management University*



**Mr. Alex
Ng Zee Howe**

Treasurer | Board Member
From 1 October 2024 | From 16 January 2019

*Principal - JKC Capital
Partners Pte Ltd*



**Ms. Jag
Sekhon Arora**

Board Member
From 31 May 2019

*Board Director,
Social Impact Organisations*



**Mr. Jared
Kok Chee Yeong**

Board Member
From 1 April 2021

*Partner - Rajah & Tann
Singapore LLP*



**Mr. Navin
Amarasuriya**

Board Member
From 31 May 2019

*Chief Executive Officer -
Contentment Foundation*



**Mr. Allen
Zheng Ren Hao**

Board Member
From 1 February 2024

*Chief Compliance Officer and
Counsel - Singapore Office of
Bridgewater Associates*



**Mr. Tan
Lee Thong**

Board Member
From 30 September 2024

*Founder -
KlarityWorks*



**Mr. Deeps
De Silva**

Board Member
From 20 February 2025

*GTM Director -
OpenAI*

Board Meetings and Attendance

The Board meets regularly with a quorum of at least 6 members of the Board. A total of 4 board meetings were held in Financial Year 2025.

Date

14 March, 12 June (AGM),
17 September & 25 November 2025

Remuneration

All Board and Board Committee Members are volunteers who contribute their time, expertise and services pro bono. They do not receive any allowance, honorarium, reimbursements or remuneration for their services.

Names of Director

Dr. Ng Gim Choo
Mr. Allen Zheng Ren Hao
Mr. Tan Lee Thong
Mr. Ng Yi-Xian
Ms. Jag Sekhon Arora
Mr. Jared Kok Chee Yeong
Mr. Navin Amarasuriya
Mr. Deeps De Silva
Prof. Annie Koh
Mr. Alex Ng Zee Howe

Percentage of Attendance

100%
100%
100%
75%
75%
75%
75%
75%
50%
50%

Board member who has served more than 10 consecutive years:

Dr. Ng Gim Choo

Dr. Ng, Founder of the EtonHouse Community Fund (ECF), has served as Chairwoman of the Board since the organisation attained Institution of a Public Character (IPC) status in 2018. In recognition of her steadfast leadership and to facilitate a smooth and effective succession planning process, her tenure has been formally extended for an additional four years, through to May 2029.

This will ensure continued leadership stability during this critical phase of growth and development. To support this transition, two Vice-Chairpersons have been appointed, namely Mr. Ng Yi-Xian and Prof. Annie Koh.

BOARD COMMITTEES

Audit & Governance Committee

Chairman

Mr. Allen Zheng Ren Hao

Member

Mr. Jared Kok Chee Yeong

Mr. Navin Amarasuriya

Finance Committee

Chairman

Mr. Tan Lee Thong

Member

Mr. Alex Ng Zee Howe

Prof. Annie Koh

Fundraising Committee

Chairwoman

Dr. Ng Gim Choo

Member

Mr. Allen Zheng Ren Hao

Prof. Annie Koh

Mr. Sebastian Tan

Human Resource Committee

Chairman

Mr. Jared Kok Chee Yeong

Member

Dr. Ng Gim Choo

Ms. Jag Sekhon Arora

Mr. Tan Lee Thong

Nominations Committee

Chairman

Mr. Navin Amarasuriya

Member

Dr. Ng Gim Choo

Mr. Ng Yi-Xian

Mr. Alex Ng Zee Howe

Prof. Annie Koh

Programmes & Services Committee

Chairwoman

Dr. Ng Gim Choo

Member

Mr. Ng Yi-Xian

Ms. Jag Sekhon Arora

Mr. Navin Amarasuriya

Mr. Deeps De Silva



Fundraising Strategic Lunch Meeting

On 16 July, the Board convened for a Strategic Fundraising Lunch Meeting attended by ECF's Advisor, Mr. Seah, together with members of the Board of Directors. The session provided a valuable opportunity for meaningful discussions on the organisation's fundraising direction and long-term sustainability strategies.

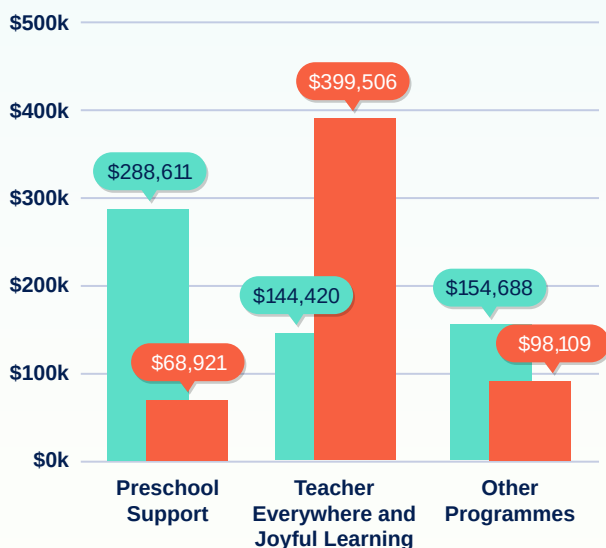
Over lunch, members exchanged ideas and perspectives on strengthening fundraising efforts, exploring new opportunities for donor engagement, and enhancing outreach initiatives. The meeting also fostered stronger connections among Board members and leadership through open dialogue and collaborative discussions in a warm and collegial setting.

The Board appreciated the opportunity to align on shared goals and reaffirm its commitment to supporting ECF's mission and future growth through strategic fundraising initiatives.

FINANCIAL INFORMATION

Programme Cost Breakdown

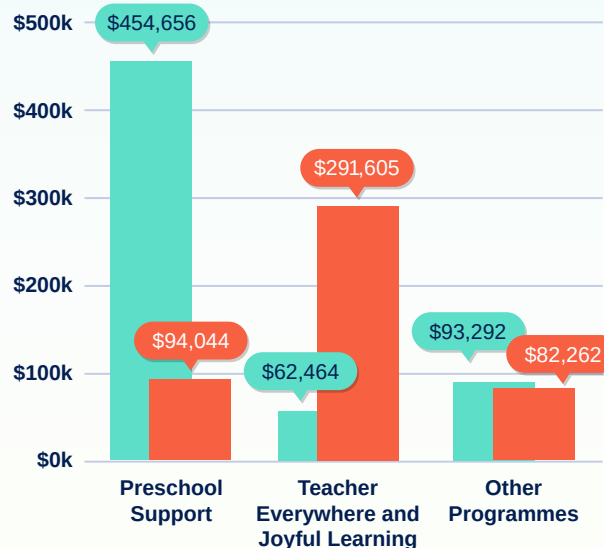
2025



2025 Direct Costs
Total Direct Costs: \$587,719

2025 Support Costs
Total Support Costs: \$566,535

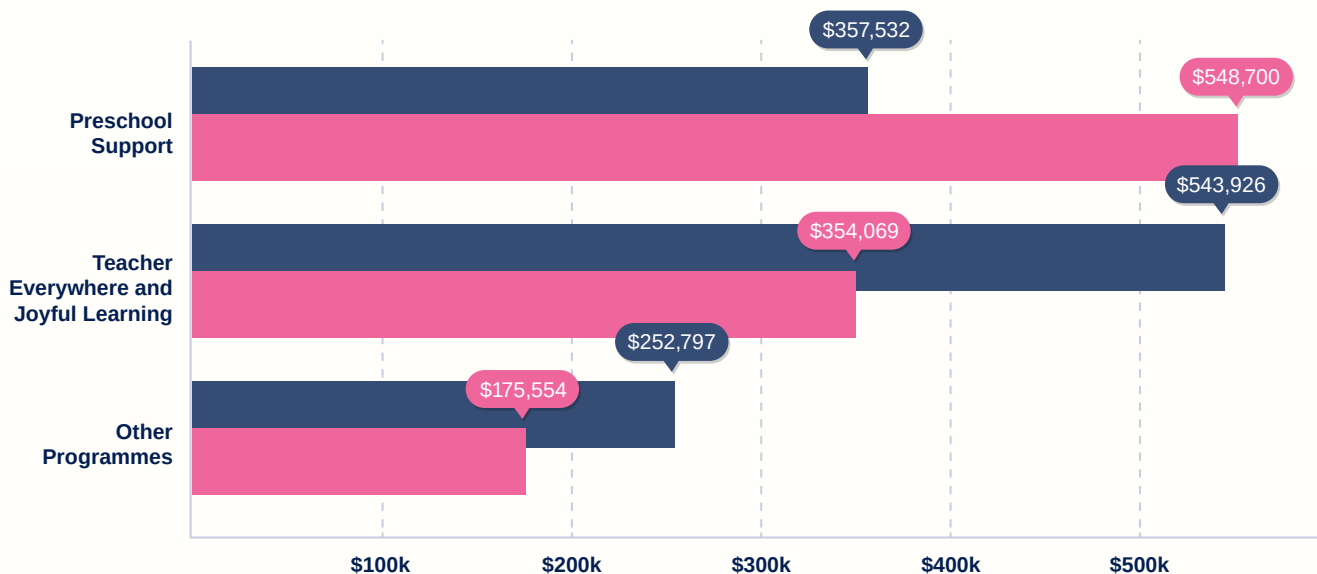
2024



2024 Direct Costs
Total Direct Costs: \$610,412

2024 Support Costs
Total Support Costs: \$467,911

Total Cost



2025
Total Costs: \$1,154,254
(Direct and Support)

2024
Total Costs: \$1,078,323
(Direct and Support)

For more information on the ECF's major financial transactions and purpose of the charitable assets held, please refer to pages 7 - 16 of the Charity's Financial Statement 2025.

Audited Financial Information

Statement of Financial Position
as at 31 December 2025
(Amounts in Singapore Dollars)

	Note	2025 (\$)	2024 (\$)
Members' Guarantee			
Members of \$100	4	300	100
ASSETS			
Non-current assets			
Equipment	5	1,192	2,292
Intangible asset	6	37,266	74,533
		38,458	76,825
Current assets			
Other receivable, deposit and prepayments	7	35,832	93,492
Cash and bank balances	8	3,214,158	3,704,226
		3,249,990	3,797,718
TOTAL ASSETS		3,288,448	3,874,543
LIABILITIES			
Non-current liabilities			
Other payable and accruals	9	-	28,761
		-	28,761
Current liabilities			
Other payable and accruals	9	149,072	134,194
Due to related parties (trade)	10	137,198	248,872
		286,270	383,066
TOTAL LIABILITIES		286,270	411,827
NET ASSETS		3,002,178	3,462,716
FUNDS			
Represented by:			
Restricted funds		-	-
Unrestricted funds		3,002,178	3,462,716
TOTAL FUNDS		3,002,178	3,462,716

Income and Expenditure Statement

Statement Of Financial
Activities For The Financial
Year Ended 31 December 2025
(Amounts in Singapore Dollars)

	2025 (\$)			2024 (\$)		
	Restricted funds	Unrestricted funds	Total funds	Restricted funds	Unrestricted funds	Total funds
Incoming resources						
Donation income (Note 12)	-	877,639	877,639	-	244,433	244,433
Interest income	-	44,657	44,657	-	111,214	111,214
Government grant income (Note 13)	-	65,977	65,977	-	30,752	30,752
Total incoming resources	-	988,003	988,003	-	386,399	386,399
Resources expended						
Charitable activities (Note 14)	-	(1,154,254)	(1,154,254)	-	(1,078,323)	(1,078,323)
Governance cost	-	(10,716)	(10,716)	-	(11,997)	(11,997)
Other expenditures (Note 15)	-	(283,571)	(283,571)	-	(212,726)	(212,726)
Total resources expended	-	(1,448,541)	(1,448,541)	-	(1,303,046)	(1,303,046)
Net deficit for the year	-	(460,538)	(460,538)	-	(916,647)	(916,647)

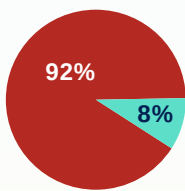
PROGRAMMES



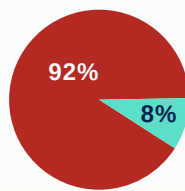
Joyful Learning Programme

ECF's signature initiative, the Joyful Learning Programme, continued to make a meaningful difference in 2025, positively impacting the lives of 196 beneficiaries across 11 sites in Singapore. Designed to nurture a lifelong love for reading and learning, the programme introduces children to a carefully curated selection of classic and contemporary children's literature. Each session is thoughtfully facilitated through engaging, weekly activities that bring stories to life and encourage curiosity, imagination, and meaningful interaction. Ultimately, it aims to equip children with the skills, confidence, and resilience needed to transition smoothly into formal schooling and continue their educational journey with a sense of curiosity and possibility.

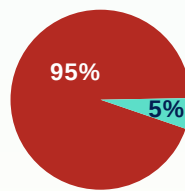
In 2025, 59 parents of the programme completed a survey. The following were some key insights.



54 out of 59 (92%) caregivers shared that **Joyful Learning has provided the opportunity for their children to explore a variety of different books.**



54 out of 59 (92%) caregivers shared that **Joyful Learning has helped to stimulate their children's interest in reading.**



56 out of 59 (95%) caregivers shared that **their children enjoyed attending the programme.**

“Thank you for helping my daughter on this amazing reading journey! It's wonderful to see her love for books blossom and to have her bring them home to share with me.”

- Mother of Joyful Learning Participant (Anonymous)

“All the volunteers are so caring and patient with the kids, showing loving concern. Good job and thank you!”

- Koon Leng, Father of Faisal

The programme is delivered in close partnership with community organisations and social service agencies that support children and families in need. In 2025, the Joyful Learning Programme was implemented at the following 11 sites:

Care Corner Family Service Centre (Tampines)

Care Corner Singapore Ltd (Woodlands)

Club Rainbow (Singapore) (Aljunied)

E-Bridge Pre-School 471B Yishun (Yishun)

E-Bridge Pre-School Bukit Batok West (Bukit Batok West)

Muslimin Trust Fund Association (Potong Pasir)

PLAY @ ComLink+ (Boon Lay)

Punggol21 Community Club (Punggol)

Teck Ghee Community Club (Ang Mo Kio)

The Lighthouse (Punggol)

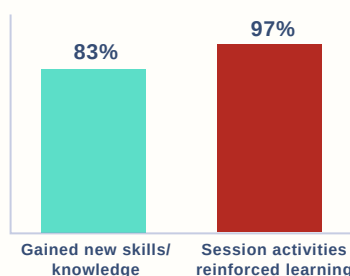
The SBL Vision Family Service Centre (Tampines)



Teacher Everywhere

In 2025, 180 volunteers contributed their time and expertise through ECF's Teacher Everywhere initiative, continuing to play an important role in supporting the delivery of our programmes and enriching the learning experiences of the children we serve.

Over the year, ECF organised two volunteer training and upskilling workshops on topics such as Classroom Management, aimed at enhancing volunteers' confidence and effectiveness when working with children to strengthen the volunteer community and support their continued development. Through Teacher Everywhere, ECF remains deeply grateful for the dedication, passion, and generosity of our volunteers. Their continued support enables us to expand our reach and deliver meaningful programmes that nurture the growth and well-being of children.



ECF conducted a survey with 170 volunteers at the end of 2025, with the following key insights:

83% of respondents felt they gained new skills/knowledge

97% of respondents felt the session activities reinforced learning

“Thank you for the engaging workshop. It really helped me feel more confident and prepared for the actual session.”

- Alyanna, TE Volunteer



Creative Movement Programme for Youth

In 2025, ECF's Creative Movement Programme for Youth reached 109 youth across seven runs, delivered in partnership with schools and community organisations including Outram Secondary School, Queenstown Primary School, Queensway Secondary School (two runs), Yishun Secondary School (two runs), and MWS Girls' Residence.

The programme promotes a holistic approach to youth mental health and well-being, using movement and creative expression as tools for self-discovery and emotional development. Each session combines structured activities, guided movement, dance, and opportunities for reflection. Together, these elements are designed to support key social-emotional outcomes, particularly self-regulation and self-efficacy—helping youth build emotional awareness, develop healthy coping strategies, and strengthen confidence and agency.

In 2025, ECF also embarked on a research initiative to assess the programme's impact. The findings will deepen ECF's understanding of how creative movement supports youth well-being and enable programme enhancements to better meet the evolving needs of youth in Singapore. We look forward to sharing the full report by the end of 2026.



GRANTS, SPONSORSHIPS & OTHER PROGRAMMES



Preschool Support Programme

The Preschool Support Programme provides children from lower-income and disadvantaged backgrounds with access to quality early childhood education through bursaries, essential learning resources, and enrichment opportunities that support their holistic development. In 2025, the programme supported 986 children and will expand in 2026 to reach more children across all preschools, ensuring equitable access and a strong start in life.

2025 Achievement

Supported **986** preschoolers.



Mother Tongue Language Readers Project

Launched to support early language development in Singapore's multilingual context, the MTL Readers project provides age-appropriate, culturally relevant Malay and Tamil readers that deepen young learners' connection to their heritage while making Mother-Tongue learning more engaging. In 2025, 561 children benefited from these locally inspired resources, strengthening cultural pride and linguistic confidence from an early age.



2025 Achievement

561 preschoolers benefited.

Youth Study Sponsorship

The Youth Study Sponsorship supports youth from disadvantaged backgrounds with monthly allowances, easing financial pressures so they can focus on their studies. In 2025, 21 youth were empowered to pursue their academic goals with greater stability, confidence, and peace of mind.

2025 Achievement

Supported **21** youth.

“By pursuing this course and securing a stable, well-paying job in the future, I aim to ease the financial burden on my father. I want to ensure that he does not have to worry about providing for the family as he ages. Moreover, I aspire to create a future where I can provide more than enough for my own family, ensuring financial stability and security for all of us.”

- Mark, Higher Nitec in Electronics Engineering, ITE Central

“I did not do well in secondary school, and I need this sponsorship to fund my studies so I can support my family and not depend on my parents so much as they are also stressed. With this fund, I can finish my studies successfully, which will give me greater self-confidence and a sense of achievement which is important to me.”

- Tim, Nitec in Mechanical Technology, ITE East

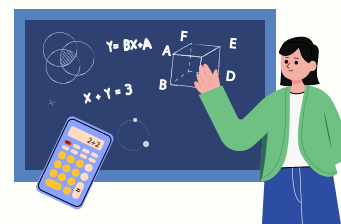


ECF CARES Bursary

In collaboration with The Eton Academy, ECF provides weekly small-group tuition for children from K2 to P6, sponsoring one core subject per child to strengthen foundational skills and confidence. In 2025, 25 children benefited from this targeted academic support, promoting steady progress and laying the foundation for long-term educational success.

2025 Achievement

25 children benefited.



Starter Kit

The Starter Kits provide children from lower-income families with vouchers for essential stationery, ensuring they begin their primary school journey prepared and confident. In 2025, the programme supported 186 children to help ease back-to-school expenses for families while enabling children to start Primary 1 with the tools they need for learning.

2025 Achievement

Supported **186** children.

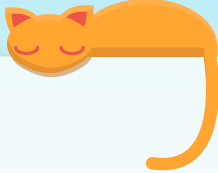


ECF x NUH Child and Adolescent Family Support Services

Established in March 2022 with a \$100,000 donation to the NUHS Fund to address psycho-social wellness challenges faced by young patients with chronic conditions and their families. In 2025, the programme supported 6 families (14 participants), continuing its mission to provide critical psycho-social support and enhance the well-being of these families.

2025 Achievement

Supported **6** families, total of **14** participants.

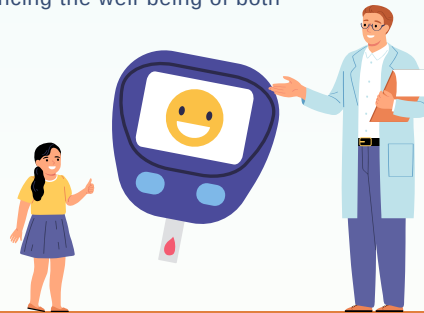


ECF x KKH Care for Diabetic Children

In partnership with KK Women's and Children's Hospital, ECF supports the Care for Diabetic Children Programme, which helps children from low-income families with Type 1 and Type 2 diabetes by strengthening clinical care and holistic well-being beyond hospital visits. In 2025, 18 children benefited from this support, improving condition management and enhancing the well-being of both children and their families.

2025 Achievement

18 children benefited.



Gardens Learning Hub Weekend Programme at EtonHouse Garden School by the Bay

In 2025, ECF organised 21 Sunday workshops, reaching 440 beneficiaries and their families. The programme was designed to provide engaging, educational and meaningful experiences through a variety of activities, including arts and crafts, photography, music and movement sessions and first aid training for children, Zumba workouts, and coffee appreciation sessions for those interested in exploring related career pathways. Selected workshops were also structured as parent-and-child activities to encourage family bonding across different age groups.

To support participation, beneficiaries and their accompanying parents received transportation, lunch, and complimentary admission tickets to the Flower Dome and Cloud Forest, generously supported by our partner Gardens by the Bay. Participants were referred through ECF's network of partners, including Beautiful People, Beyond Social Services, Be Kind SG, Fei Yue Community Services, and Care Corner Singapore.



ECF Family Day Celebration

On 7 September, we celebrated ECF Family Day at Sentosa, bringing together 285 participants and their families from ECF's 11 Joyful Learning sites across Singapore. The half-day outing was filled with family-focused activities designed to encourage outdoor play and meaningful family bonding. Participants enjoyed face painting, balloon sculpting, fun carnival booth games, and a picnic-style lunch in a relaxed and festive environment.

This event was made possible through the generous support of our partners. We thank Amazon Asia Pacific for sponsoring the carnival game booths, face painters, balloon sculptor, as well as lunch and transport support. We are also grateful to Sentosa Development Corporation for providing the venue and cable car tickets, and to Clarissa Rae Lim and Cynthia MacQuarrie for graciously hosting as our emcees.



COMMUNITY CONNECTIONS AND SPECIAL PROJECTS



Poverty Sensitisation Workshop - Building empathy through experience

Our Poverty Sensitisation Workshops are designed to build empathy through experiential learning, helping individuals, organisations and communities better understand the lived realities of low-income families in Singapore. Through role play and guided reflection, participants step into real-life scenarios that spark meaningful conversations and deepen awareness of the challenges faced by vulnerable families.

In 2025, we conducted four runs of the programme — two public sessions to broaden community outreach, including one in collaboration with Ray of Hope, and two private engagements with Amazon Asia Pacific and Fuchun Primary School. Together, these workshops engaged a total of 196 participants and volunteers, strengthening partnerships while fostering greater empathy and social consciousness.



Mandai Boardwalk Outing - Strengthening partnerships one step at a time

On 5 December, 25 of ECF's Board of Directors, ECF team as well as the management from the EtonHouse Group and E-Bridge gathered at Mandai Boardwalk for a meaningful morning of connection. The time spent outdoors provided a refreshing opportunity to come together and express our gratitude for the support received throughout 2025, as we continue our mission of creating possibilities and empowering children and youth to grow with confidence and resilience. The outing concluded with a shared lunch and we would like to extend our heartfelt thanks to everyone for journeying alongside us and making our work possible.



Volunteer Engagement Events - Stronger together for our community

Throughout the year, ECF organised three volunteer appreciation events as part of its ongoing efforts to recognise and celebrate the invaluable contributions of our volunteers. These events provided meaningful opportunities for volunteers to connect with one another, share experiences, and reflect on the difference they make in the lives of the children we serve.

Volunteers participated in creative sessions such as pottery painting and a board game night, offering a fun and relaxed environment for volunteers to unwind, bond, and strengthen relationships with fellow team members.



THE YEAR AHEAD

Looking ahead: Creating Lasting Impact Through Continued Programmes in 2026

Preschool Support Programme
and Starter Kits:

Target Beneficiaries:

1,200



Teacher Everywhere volunteer
training sessions

4 sessions

Target no. of
Volunteers:

180



Youth Study Sponsorship

Target Sponsorships:

15



Fundraising Target
from major events

Fundraising Target:

\$350k



Joyful Learning Centres

Target sites:

15



PILOT - Enhanced Literacy
Support Centre

Target site:

1



ECF CARES Bursary

Target Sponsorships:

15



Creative Movement Programme
for Youth

Target runs:

6



Programme Expenditure for 2026

In 2026, ECF will continue to invest in programmes and initiatives aimed at strengthening community impact and providing deeper, more meaningful support to our beneficiaries.

3

Volunteer
Engagement &
Appreciation
Events

4

Teacher
Everywhere
Training
Sessions

Together, these initiatives reflect ECF's commitment to recognising volunteers, strengthening community engagement, gathering valuable programme feedback, and creating meaningful and transformative experiences for all stakeholders.

Other Programme highlights
for 2026 include:

2 Poverty Sensitisation Workshops

Designed to raise awareness and cultivate empathy by allowing participants to experience simulations reflecting the realities faced by underprivileged communities.

Other Programme
highlights for 2026 include:

ECF Outdoor Initiative

The event will bring together children, volunteers, and families to celebrate the year's progress and achievements.

Bursaries and Sponsorships Expenditure in 2026

Building Brighter Futures for Every Child

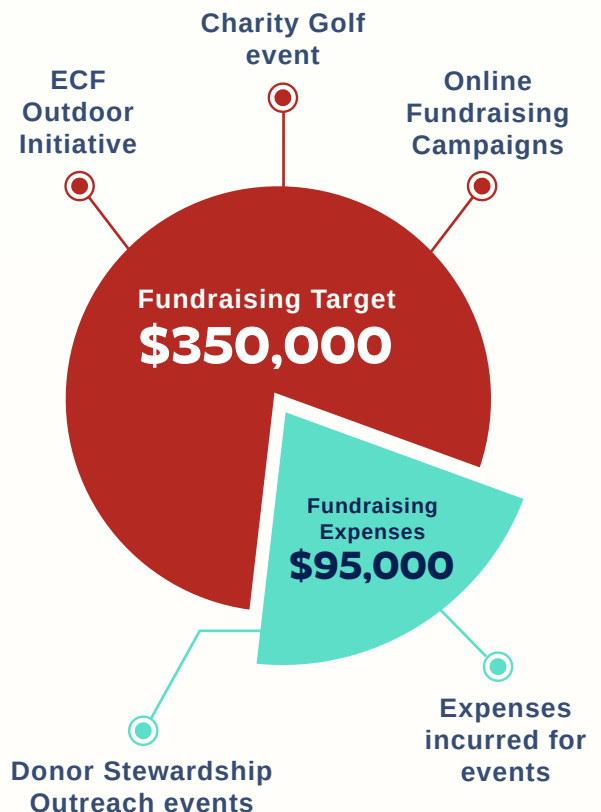
In the year ahead, ECF will continue its efforts to support children and youth from disadvantaged backgrounds, ensuring equitable access to education and holistic care. Our commitment includes grants and sponsorships such as:

Preschool
support

Youth study
sponsorships

ECF
CARES
bursary

Fundraising Events for 2026



GOVERNANCE

Policies

Whistleblowing Policy

ECF has a Whistleblowing Policy in place to support strong governance, transparency, and ethical conduct. The policy provides a confidential channel for employees, volunteers, and stakeholders to report concerns related to misconduct, fraud, or non-compliance. Reports made in good faith are taken seriously, investigated fairly, and handled with appropriate confidentiality and protection against retaliation.

Email: whistleblow@ecf.org.sg

Reserves Policy

ECF maintains a Reserves Policy to ensure financial sustainability, operational continuity, and prudent management of resources. The policy guides the maintenance of adequate reserve levels to support ongoing programmes and manage unforeseen circumstances. This supports responsible stewardship of funds in alignment with good governance practices.

Refer to page 14 of ECF's FY2025 statement for more information on its reserves

Conflict of Interest Policy

ECF has a Conflict of Interest Policy to promote transparency, accountability, and good governance in decision-making. Directors, staff, and volunteers are required to declare any potential or actual conflicts of interest. All disclosures are properly documented and managed to ensure fair and impartial organisational decisions. Board members also abstain and do not participate in decision-making on matters where they have a conflict of interest.

Fundraising Policy

ECF has a Fundraising Policy to ensure ethical, transparent, and responsible fundraising practices. The policy provides guidelines for the acceptance and management of donations in compliance with regulatory and governance requirements. This helps to safeguard donor trust and ensure funds are used in support of the organisation's mission and programmes.

Volunteer Management Policy

ECF has a Volunteer Management Policy to guide the recruitment, onboarding, engagement, and development of volunteers. The policy ensures volunteers are supported, valued, and deployed appropriately in safe and meaningful roles. This helps to strengthen volunteer experiences while supporting the organisation's programmes and community impact.

Human Resource Policy

ECF has a Human Resource Policy to support fair, ethical, and professional employment practices. The policy guides recruitment, staff development, performance management, and employee well-being. This helps to create a positive and inclusive working environment while supporting organisational effectiveness and mission delivery.



Environment, Social & Governance Commitment

ECF is developing an Environmental, Social and Governance (ESG) framework in recognition of the importance of sustainable and responsible practices. The framework will guide our approach to environmental stewardship, social impact, and good governance across our programmes and operations. This supports our commitment to creating long-term positive impact for the communities we serve while ensuring organisational accountability and sustainability.

Disclosure & Transparency

ECF is committed to maintaining high standards of disclosure and transparency in accordance with the Charities Act and its regulations. Our Annual Report provides detailed information on ECF's programmes, activities, and key achievements throughout the year. Audited financial statements, including details on related-party transactions, donations received, and expenditure, are made publicly accessible on ECF's website. These practices support accountability and strengthen trust with our stakeholders, partners, and donors.

Annual Remuneration Declaration

At the end of FY2025, there were seven full-time and 1 part-time staff employed. There was one staff member who received more than \$100,000 in annual remuneration. There was no paid staff, who was a close member of the family belonging to the Executive Head of a governing member of the charity, that received remuneration exceeding \$50,000 during the financial year.

Governance Evaluation Checklist

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.	Score
Principle 1: The charity serves its mission and achieves its objectives.					
1	Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	1.1	Yes		2
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Yes		2
3	Have the Board review the charity's strategic plans regularly to ensure that the charity is achieving its charitable purposes, and monitor, evaluate and report the outcome and impact of its activities.	1.3	Yes		2
4	Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan. "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	1.4	Yes		2
Principle 2: The charity has an effective Board and Management.					
5	The Board and Management are collectively responsible for achieving the charity's charitable purposes. The roles and responsibilities of the Board and Management should be clear and distinct.	2.1	Yes		2
6	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	Yes		2
7	Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: a. Audit b. Finance * Other areas include Programmes and Services, Fund-raising, Appointment/Nomination, Human Resource, and Investment.	2.3	Yes		2
8	Ensure the Board is diverse and of an appropriate size, and has a good mix of skills, knowledge, and experience. All Board members should exercise independent judgement and act in the best interest of the charity.	2.4	Yes		2
9	Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and reappointment, at least once every three years.	2.5	Yes		2
10	Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position). For Treasurer (or equivalent position) only: a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role. i. After meeting the maximum term limit for the Treasurer, a Board member's reappointment to the position of Treasurer (or an equivalent position) may be considered after at least a two-year break. ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer's years of service would continue from the time he/she stepped down as Treasurer.	2.6	Yes		2
11	Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well. a. No staff should chair the Board and staff should not comprise more than one-third of the Board.	2.7	Yes		2
12	Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well. a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.	2.8	Yes		2

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.	Score
Principle 2: The charity has an effective Board and Management.					
13	The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break. For all Board members: a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member's years of service would continue from the time he/she left the Board. b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers' positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity's term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting). c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.	2.9a 2.9b 2.9c	Partial Compliance	Dr. Ng, Founder of the EtonHouse Community Fund (ECF), has served as Chairwoman of the Board since the organisation attained Institution of a Public Character (IPC) status in 2018. In recognition of her steadfast leadership and to facilitate a smooth and effective succession planning process, her tenure has been formally extended for an additional four years, through to May 2029. This will ensure continued leadership stability during this critical phase of growth and development. To support this transition, two Vice-Chairpersons have been appointed, namely Mr. Ng Yi-Xian and Prof. Annie Koh.	1
14	For Treasurer (or equivalent position) only: d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years. i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.	2.9d	Yes		2
Principle 3: The charity acts responsibly, fairly and with integrity.					
15	Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.	3.1	Yes		2
16	Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise. a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/herself from the meeting and should not vote or take part in the decision-making during the meeting.	3.2	Yes		2
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes		2
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes		2
19	Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately.	3.4	Yes		2
20	Take into consideration the ESG factors when conducting the charity's activities.	3.5	Yes		2

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.	Score
Principle 4: The charity is well-managed and plans for the future.					
21	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).	4.1a	Yes		2
22	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as: i. Revenue and receipting policies and procedures; ii. Procurement and payment policies and procedures; and iii. System for the delegation of authority and limits of approval.	4.1b	Yes		2
23	Seek the Board's approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).	4.2	Yes		2
24	Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.	4.3	Yes		2
25	Set internal policies for the charity on the following areas and regularly review them: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer management; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards; and i. Other key areas such as fund-raising and data protection.	4.4	Yes		2
26	The charity's audit committee or equivalent should be confident that the charity's operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.	4.5	Yes		2
27	The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity.	4.6	Yes		2
Principle 5: The charity is accountable and transparent.					
28	Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	5.1	Yes		2
29	Generally, Board members should not receive remuneration for their services to the Board. Where the charity's governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	5.2	Yes		2
30	The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member's attendance.	5.3	Yes		2
31	The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity's subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding \$100,000, in incremental bands of \$100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than \$100,000 in annual remuneration each, the charity should disclose this fact.	5.4	Yes		2
32	The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds \$50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of \$100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than \$50,000 in annual remuneration, the charity should disclose this fact.	5.5	Yes		2

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.	Score
Principle 5: The charity is accountable and transparent.					
33	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. Record relevant discussions, dissenting views and decisions in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable.	5.6a	Yes		2
34	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument.	5.6b	Yes		2
35	Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	Yes		2
Principle 6: The charity communicates actively to instil public confidence.					
36	Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	6.1	Yes		2
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Yes		2
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	Yes		2
TOTAL SCORE					75
Percentage = (Total Score/Full Marks of 76) x 100%					99%

Related Entities:

The following is a listing of related entities of ECF:

- EtonHouse International Holdings Pte. Ltd. (Group)
- E-Bridge Pre-School Pte. Ltd.
- EtonHouse Pre-School Pte Ltd
- EtonHouse International Pre-School Pte. Ltd.
- EtonHouse International School Pte Ltd
- Middleton International School Pte. Ltd.
- EtonHouse International Research Pre-School Pte. Ltd.
- EtonHouse Bilingual Pre-School Pte. Ltd.
- Islander Pre-School Pte. Ltd.
- EtonHouse Education Centre Pte. Ltd.
- Middleton Pre-School Pte Ltd



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make a difference to
children's future**

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