

Better



Together

Catholic Family Life Annual Report
For Financial Year 2025

This annual report covers the activities of Catholic Family Life (CFL) for the financial year from 1 January 2025 to 31 December 2025.

CFL comprises two legal entities:

- Catholic Family Life Limited (CFLL), a Company Limited by Guarantee and a registered Charity (UEN No. 202008017H).
- CFL Lumens Trust (CFL LT), a charitable trust with Institution of a Public Character (IPC) status and a registered Charity (UEN T20CC0003G).

This report presents the collective work of both organisations unless otherwise stated. Note that the financial statements distinguish between the funds flow of the two entities: CFLL (General Fund) and CFL LT (IPC Fund) are presented in separate columns, alongside an aggregate Total column for a consolidated view.



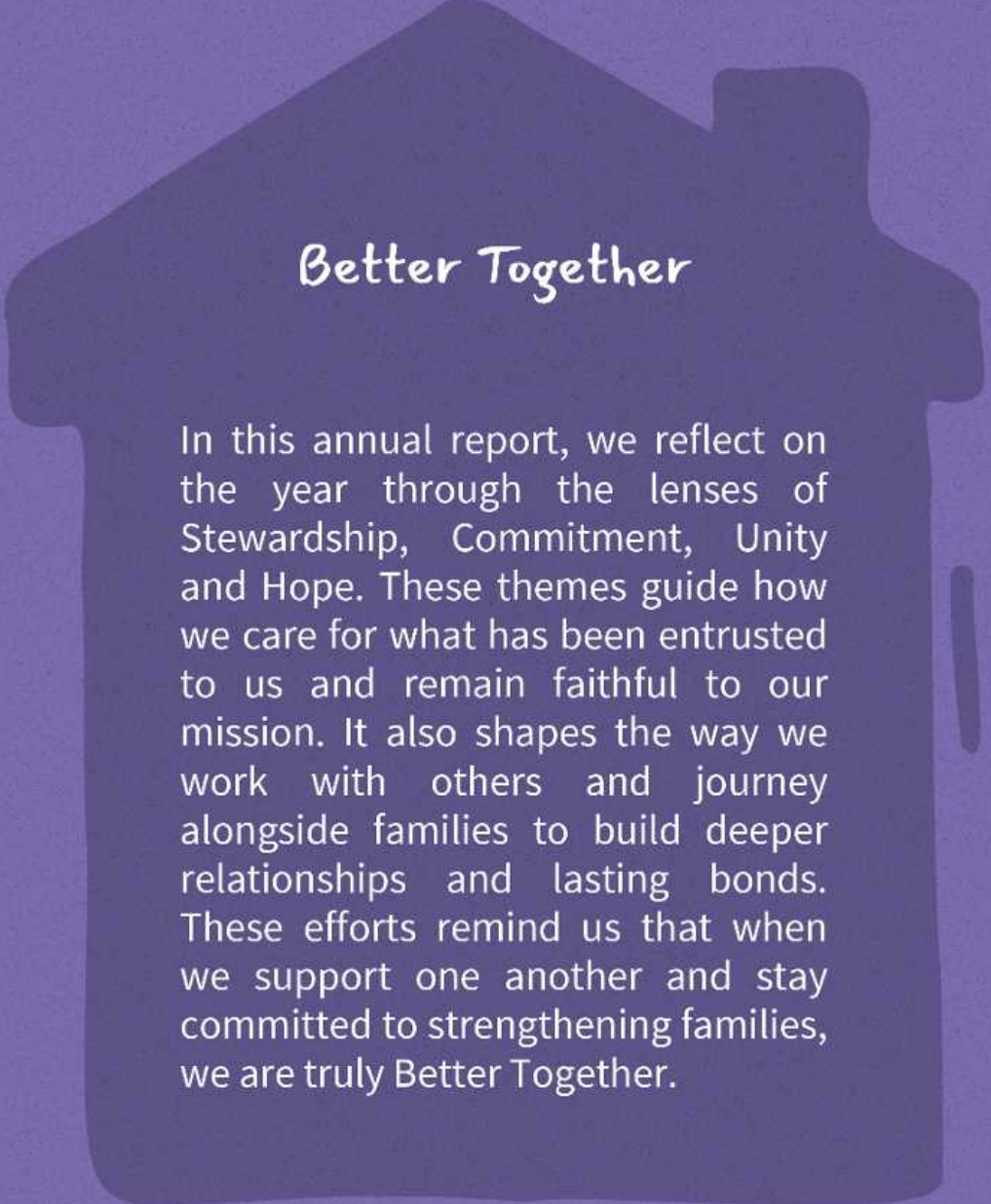
Contents

PART 01	<i>Better Together</i> in Stewardship	About Us	07
		Leadership	09
		Message From The Chairpersons	10
		People	11

PART 02	<i>Better Together</i> in Unity	Financial Highlights	16
		Highlights of 2025	18
		Talks, Workshops and Activities	20

PART 03	<i>Better Together</i> in Commitment	Affiliates and Associates	34
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PART 04	<i>Better Together</i> in Hope	Looking Ahead 2026	68
		Governance	70



Better Together

In this annual report, we reflect on the year through the lenses of Stewardship, Commitment, Unity and Hope. These themes guide how we care for what has been entrusted to us and remain faithful to our mission. It also shapes the way we work with others and journey alongside families to build deeper relationships and lasting bonds. These efforts remind us that when we support one another and stay committed to strengthening families, we are truly Better Together.

PART 01

Better Together in Stewardship

Building Strong Families
SYMPOSIUM 2025

DISCUSSION

Dr Kenneth Poon

Executive Director, Family Life & Community Development Task Force

Mr Maiminderjit Singh

Executive Vice President, Head of Family Life & Community Development, HSBC Bank Asia

Assoc Prof Razwana Begum

President, IHL, and former Advisor (Child and Family Programme), Singapore International Social Services

Ms Nancy

Executive Director, Family Life & Community Development, HSBC Bank Asia

Mrs Wong

Executive Director, Family Life & Community Development, HSBC Bank Asia

Mrs Wong

Executive Director, Family Life & Community Development, HSBC Bank Asia





Stewardship

Strong families are nurtured through faithful stewardship. Our board, leaders and staff serve with care, responsibility and a shared purpose. They guide the resources, programmes and relationships entrusted to us. Through this, we are able to support individuals, couples and families at every stage of life.

About Us

Catholic Family Life Limited (CFL) was formed in March 2020 and became operational in 2021, integrating the operations of Family Life Society (incorporated in 1985) and the Archdiocesan Commission for the Family (formed in 2014), and assuming the goals and responsibilities of these entities.

CFL Lumens Trust (CFL LT) was established in May 2020 as a trust to receive and disburse Institution of a Public Character (IPC) funds.

CFL is a registered charity and a member of the National Council of Social Services. CFL LT is a registered charity, received Institution of a Public Character (IPC) status in October 2020 with status extended till 30 September 2028. CFL and CFL LT work together as Catholic Family Life (CFL), which is a member of Caritas Singapore.

We are committed to forming, empowering and restoring individuals, couples and families through our services and programmes, accompanying them through the different stages and circumstances of life.

We also serve as the umbrella body for affiliates and associates, which are communities or ministries supporting families with their diverse needs.



OUR MISSION



To Form, Empower and Restore individuals, married couples and families in every stage of life so all may flourish in accordance with the values and teachings of the Catholic Church.

OUR VISION



To have hopeful and courageous communities that flourish in the intimate love of God and upholding the dignity of human life according to God's plan.

OUR VALUES



Love
Integrity
Faith
Empowerment

Organisation Information

The two organisations, collectively known as Catholic Family Life (CFL), work closely through their respective boards, which collaborate, hold joint meetings and oversee a common management team.

Catholic Family Life Limited

is a Company Limited by Guarantee and a registered Charity with a Constitution as its key governing instrument

UEN No. 202008017H

Registered Address

2 Highland Road #01-03
Catholic Archdiocesan Education Centre
Singapore 549102

Bankers

DBS Bank Ltd
United Overseas Bank Ltd

Auditor Baker Tilly TFW LLP

Company Secretary

RSM Stone Forest CorpServ Pte Ltd

CFL Lumens Trust

is a charitable trust with Institution of a Public Character (IPC) status and a registered Charity with a Trust Deed as its key governing instrument

UEN No. T20CC0003G

Registered Address

2 Highland Road #01-03
Catholic Archdiocesan Education Centre
Singapore 549102

Leadership

BOARD OF DIRECTORS

Chairman
Vice-Chairman
Treasurer
Secretary
Members

Kevin Kwek Yiu Wing
Dr Kenneth Poon Kin Loong
Toh Yew Kuan Jeremy
Dr Kit Phey Ling Irena
Lim Zhi Xiang, Benedict
Say Mei FengTan Jin Aun Peter
Dr Lau Kong Cheen
Njo Mei Mei, Veronica
Phillip Goh Kian Boon
Adrian Chia Ti Kian
Mark Lim Cheng Soon
Beck Gek Suan Charlotte
Dr Lim Boon Leong Kevin
Annie Joseph
Teo Chuan Ming
Shaun Ee Yoke Jin

BOARD OF TRUSTEES

Chairman
Members

Martha Suen Kai Tuen
Willie Cheng Jue Hiang
Dr Lim Cheok Peng
Kevin Kwek Yiu Wing
Dr Kenneth Poon Kin Loong
Toh Yew Kuan Jeremy

SPIRITUAL DIRECTOR

Rev Fr Ambrose Vaz



Message from the Chairpersons



2025 marked a significant step forward for Catholic Family Life as we embraced our theme Better Together.

In a world that often pulls people apart, we are called to witness to a different way of living, one rooted in communion, where families and communities journey together in faith and love.

Echoing the emphasis on family life in the Archdiocesan Pastoral Plan, we have shaped a more intentional path forward in four key areas: Children & Youth, Marriage & Family, Singles and Seniors. Each pillar reflects our conviction that every person, at every stage of life, has an important and irreplaceable place within the family and wider community.

At the heart of this vision is the call to reimagine marriage not as a moment, but as a lifelong vocation. In 2025, we laid the foundations for a more intentional journey of formation, from discernment and preparation to ongoing accompaniment, supporting couples to build resilient and life-giving relationships.

This same spirit of accompaniment guided our efforts to strengthen Family Life Ministries and to explore new pathways for Singles and Seniors, creating spaces for connection, growth and belonging, while fostering deeper intergenerational bonds across our community.

Our multi-year research on Strong Families, conducted with support from the National Council of Social Services (NCSS), concluded in 2024. Since then, efforts have been made to develop resources. During the year, we were privileged to partner with the Ministry of Social and Family Development (MSF) to convene the Building Strong Families Symposium, where we shared our findings and engaged key stakeholders. These research insights will be a cornerstone of our work, ensuring our programmes are evidence-informed and responsive to the evolving needs of families.

Grounded in faith, informed by research and professional practice, and universal in our approach, our programmes and services are designed to serve all families in the community with respect and care. These efforts came to life through engagement with over 2,500 participants across 56 workshops and 27 topics. Our counselling services met critical needs, with more than 4,600 sessions delivered across marital, family, child, adolescent and pro-bono support.

None of this would have been possible without the dedication of our staff, volunteers and the steadfast partnership of our Affiliates and Associates. Together, we are building more than programmes, we are shaping a culture of accompaniment for families, where no one walks alone.

As we look ahead, we remain committed to building a community where families are supported and relationships are strengthened. Rooted in the shared values of compassion, dignity and care for one another, we seek to walk alongside each person, serving with openness and respect, to nurture lives and relationships that can flourish for the good of all.

We believe that we are Better Together as Family.

God bless

Martha Suen

Chair
Board of Trustees

Kevin Kwok

Chair
Board of Directors

Board of Directors

The Board of Directors sets and regularly reviews the strategic direction, oversees governance, and ensures that the organisation achieves its objectives. The Board guides and supports the Executive Director and approves the annual budget and financial statements.

NAME	BOARD APPOINTMENT	APPOINTMENT DATE	OCCUPATION	ATTENDANCE/ BOARD MEETINGS
Kevin Kwek Yiu Wing	Chairman (Vice Chairman	1 January 2021 9 March 2020)	Joint Managing Partner, Kennedys Legal Solutions	4/4
Dr Kenneth Poon Kin Loong	Vice Chairman	1 January 2021	Dean, Research National Institute of Education, Nanyang Technological University	3/4
Toh Yew Kuan Jeremy	Treasurer	1 January 2022	Partner, Audit & Assurance, Deloitte & Touche LLP	4/4
Dr Kit Phey Ling (Ji Peiling)	Secretary	1 January 2021	Senior Lecturer, National Institute of Education, Nanyang Technological University	4/4
Lim Zhi Xiang, Benedict	Member	9 March 2020	CEO and Chief Psychologist, iGROW Pte Ltd	2/4
Say Mei Feng*	Member	1 January 2022	SVP, Head of eFinance, Frasers Property Ltd	2/4
Tan Jin Aun Peter	Member	1 January 2022	Director, Senior Principal Organisational Psychologist, Community Psychology Hub	4/4
Dr Lau Kong Cheen*	Member	1 January 2022	Associate Professor, Singapore University of Social Sciences	3/4
Njo Mei Mei, Veronica	Member	1 January 2022	Senior Finance Manager Methodist Welfare Services	2/4
Phillip Goh Kian Boon	Member	1 January 2023	Head - Asia Marketing Intuitive	2/4
Adrian Chia Ti Kian	Member	1 January 2024	Assistant Group Director, Health Sciences Authority Corporate Services Group	3/4
Mark Lim Cheng Soon	Member	1 January 2024	AppleCare Product Manager Apple South Asia Pte Ltd	4/4
Beck Gek Suan Charlotte	Member	1 January 2025	Retired Former Civil Servant with Ministry of Social and Family Development	4/4
Dr Lim Boon Leong Kevin	Member	1 January 2025	Director, Office of Strategic Partnerships & Global Health Senior Consultant, Department of Orthopaedic Surgery KK Women's and Children's Hospital	3/4
Annie Joseph	Member	1 January 2025	Director, Technology Business Development, A*STAR	3/4
Teo Chuan Ming	Member	1 January 2025	CEO Luli Singapore Pte Ltd	4/4
Shaun Ee Yoke Jin	Member	1 January 2025	Head of People Asia Pacific Breweries (Singapore) Pte Ltd	3/4

*Stepped down on 31 December 2025



[Board Terms of
Reference](#)

Board of Trustees

The Board of Trustees holds the trust monies for the purposes of promoting CFL's charitable objectives and purposes, sets and regularly reviews the strategic direction, oversees governance and ensures that the organisation achieves its objectives. Along with the Board of Directors, the Board of Trustees guides and supports the Executive Director and approves the annual budget and financial statements.

NAME	BOARD APPOINTMENT	APPOINTMENT DATE	OCCUPATION	ATTENDANCE/ BOARD MEETINGS
Martha Suen Kai Tuen*	Chairman	1 May 2020	Civil Servant, Ministry of Social & Family Development	1/4
Willie Cheng Jue Hiang	Member	1 May 2020	Retired Currently Director on boards	3/4
Dr Lim Cheok Peng	Member	1 January 2023	Cardiologist, Clinic CP Lim Pte Ltd	4/4
Kevin Kwek Yiu Wing	Member	1 May 2020	Joint Managing Partner, Kennedys Legal Solutions	4/4
Dr Kenneth Poon Kin Loong	Member	1 January 2021	Dean, Research, National Institute of Education, Nanyang Technological University	3/4
Toh Yew Kuan Jeremy	Member	1 January 2022	Partner, Audit & Assurance, Deloitte & Touche LLP	4/4

*Stepped down on 31 December 2025

Board Committees

Reporting to the Board of Directors, committees look into specific areas such as Audit and Finance.

Affiliates and Associates

Phillip Goh Kian Boon (Chair)
Joachim Goh
Melvin Thaddeus Chan
Mervyn Augustine Loh
Pauline Tan

Audit and Risk

Say Mei Feng (Chair)
Teo Chuan Ming
Lucy Goh
Rebecca Lim Beng Hua

Counselling Service

Dr Kit Phey Ling Irena (Chair)
Tan Jin Aun Peter
Bailyne Sung
Karen Sik
Dr Vilma D'Rosario

Executive

Kevin Kwek Yiu Wing (Chair)
Dr Kenneth Poon Kin Loong
Toh Yew Kuan Jeremy
Dr Kit Phey Ling Irena

Finance

Toh Yew Kuan Jeremy (Chair)
Njo Mei Mei, Veronica
Kevin Kwek Yiu Wing (Observer)
Vivian Neo

Fundraising

Njo Mei Mei, Veronica (Chair)
Lim Zhi Xiang, Benedict
Toh Yew Kuan Jeremy
Dr Lau Kong Cheen
Phillip Goh Kian Boon
Nicholas Tan
Jeremy Fu

Human Resource

Tan Jin Aun Peter (Chair)
Shaun Ee Yoke Jin
Stephanie Yap

Marketing and Communications

Adrian Chia Ti Kian (Chair)
Dr Lau Kong Cheen
Kevin Kwek Yiu Wing
Pauline Png
Jennifer Wee

Nominations

Dr Kenneth Poon Kin Loong (Chair)
Kevin Kwek Yiu Wing
Toh Yew Kuan Jeremy
Dr Kit Phey Ling Irena

Programmes

Lim Zhi Xiang, Benedict (Chair)
Mark Lim Cheng Soon
Wilbur Wong
Annie Joseph

Pregnancy Crisis and Support Service

Dr Kit Phey Ling Irena (Chair)
Sarah Low



[Committee Terms of Reference](#)

Executive Staff

EXECUTIVE DIRECTOR

Shirley Lee

(Appointed to position since 16 November 2020)

PRINCIPAL THERAPIST

Daniel Ng

THERAPIST EMERITUS

Theresa Bung

THERAPIST

Benedict Lam
Koh Lay Nah
Jeanette Yang
(from June 2025)

THERAPIST ADMIN

Ina Sim
Patricia Wan
(till July 2025)
Sabrina
Tedjopranoto
(from July 2025)

SENIOR MANAGER

Lynette Lai

MARKETING AND COMMUNICATIONS MANAGER

Raymund Wong

MARKETING AND COMMUNICATIONS EXECUTIVE

Jessie Chia
Adriel Leo

PROGRAMME EXECUTIVE

Hannah Yeo

Joan Lee

(from 10 Feb - 25 April 2025)

Natalie Ang
(from May 2025)

Francesca Tay
(from July 2025)

VOLUNTEER ENGAGEMENT EXECUTIVE

Michelle Constantine

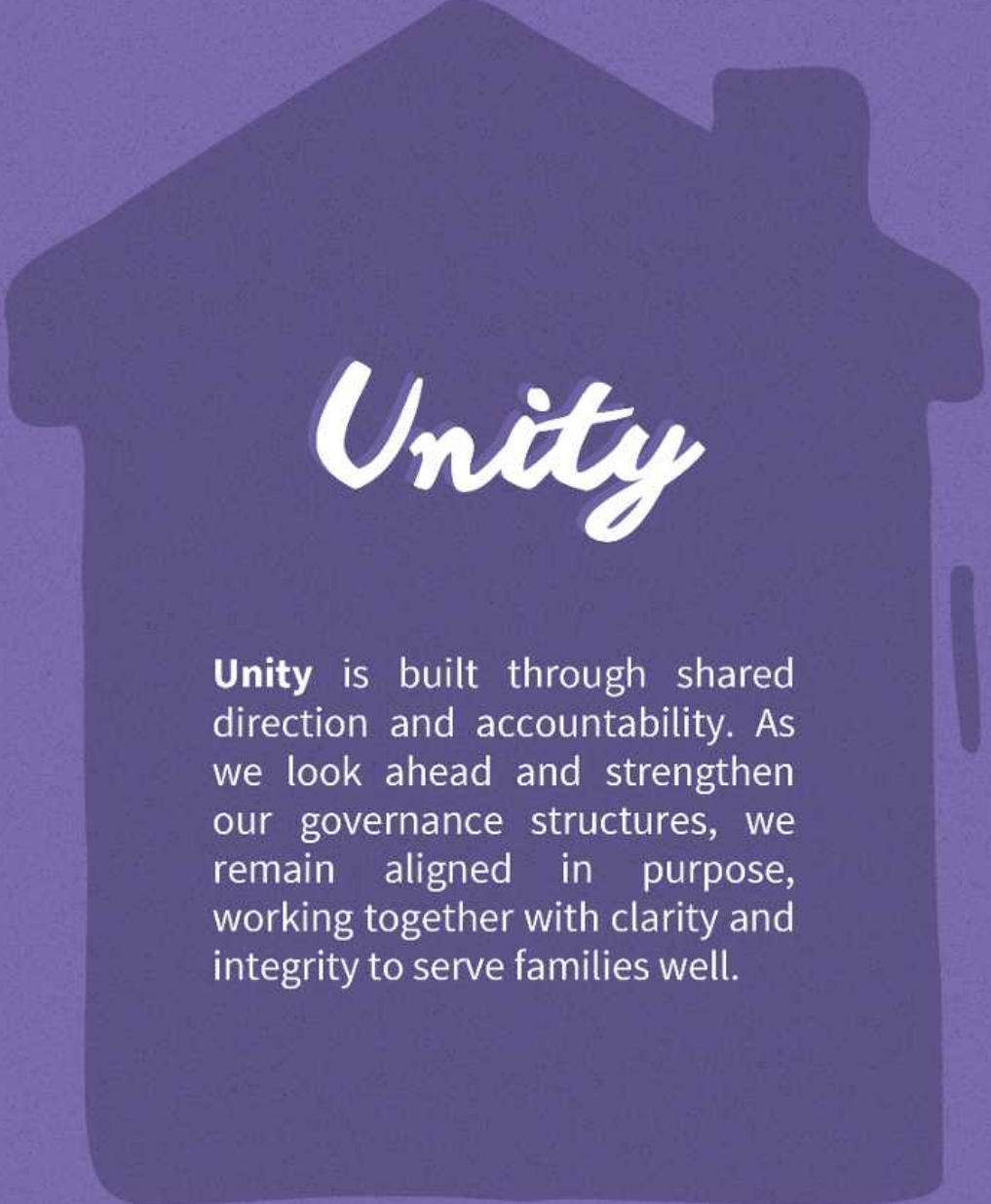
FINANCE MANAGER

Bernadette Lee

HR AND ADMIN EXECUTIVE

Veronica Low





Unity

Unity is built through shared direction and accountability. As we look ahead and strengthen our governance structures, we remain aligned in purpose, working together with clarity and integrity to serve families well.

PART 02

Better Together in Unity



Financial Highlights

STATEMENT OF FINANCIAL ACTIVITIES	2025			2024		
	CFL (GENERAL FUND)	CFL LT (IPC FUND)	TOTAL	CFL (GENERAL FUND)	CFL LT (IPC FUND)	TOTAL
	S\$	S\$	S\$	S\$	S\$	S\$
Income						
Voluntary Income	30,480	1,115,615	1,146,095	22,171	1,510,900	1,533,071
- Donations	30,398	109,087	139,485	22,101	427,395	449,496
- Grant from Caritas	—	1,000,000	1,000,000	—	1,077,276	1,077,276
- Grant from Others	82	6,528	6,610	70	6,229	6,299
Interest Income	867	38,595	39,462	797	58,696	59,493
Income from Charitable Activities	—	239,373	239,373	—	211,095	211,095
- Counselling Fees	—	220,338	220,338	—	193,030	193,030
- Talks, Conferences, Workshops	—	19,035	19,035	—	18,065	18,065
Other Income	—	—	—	1,000	—	1,000
Total Income	31,347	1,393,583	1,424,930	23,968	1,780,691	1,804,659
Expenditure						
Cost of Generating Funds	945	3,042	3,987	2,724	85,732	88,456
Charitable Activities	10,755	1,587,379	1,598,134	4,014	1,333,170	1,337,184
- Expenditure on Manpower	3,647	1,295,704	1,299,351	1,992	1,069,494	1,071,486
- Other Operating Expenditure	7,108	291,675	298,783	2,022	263,676	265,698
Governance Costs	3,416	141,871	145,287	1,891	173,657	175,548
- Expenditure on Manpower	1,563	106,390	107,953	853	130,433	131,286
- Other Operating Expenditure	1,853	35,481	37,334	1,038	43,224	44,262
Total Expenditure	15,116	1,732,292	1,747,408	8,629	1,592,559	1,601,188
Net (Expenditure)/Income for the Financial Year	16,231	(338,709)	(322,478)	15,339	188,132	203,471

The Audited Financial Statements for the Financial Year include:

- Directors' Statement
- Independent Auditor's Report
- Statement of Financial Activities
- Balance Sheet
- Statement of Changes in Funds
- Statement of Cash Flows
- Notes to the Financial Statements



Financial Statements
For the Financial Year
ended 31 December 2025

FINANCIAL HIGHLIGHTS

BALANCE SHEET	2025			2024		
	CFL (GENERAL FUND)	CFL LT (IPC FUND)	TOTAL	CFL (GENERAL FUND)	CFL LT (IPC FUND)	TOTAL
	S\$	S\$	S\$	S\$	S\$	S\$
Non-Current Asset						
Plant and equipment	3,597	159,916	163,513	2,395	176,331	178,726
Current Assets						
Inventories	—	—	—	—	—	—
Other Receivables	20,473	84,188	104,661	15,432	50,128	65,560
Net Receivable*	—	—	—	—	6,701	6,701
Cash and Cash Equivalents	4,483	2,519,747	2,524,230	—	2,790,909	2,790,909
Total Current Assets	24,956	2,603,935	2,628,891	15,432	2,847,738	2,863,170
Current Payables						
Other Payables	1,295	241,130	242,425	1,555	161,183	162,738
Net Payable*	—	—	—	6,701	—	6,701
Provision	1,031	45,839	46,870	628	46,242	46,870
Lease Liability	2,692	119,654	122,346	1,639	120,707	122,346
Total Current Payables	5,018	406,623	411,641	10,523	328,132	338,655
Net (Liabilities)/ Assets	23,535	2,357,228	2,380,763	7,304	2,695,937	2,703,241
Funds						
CFL (General fund)	23,535	—	23,535	7,304	—	7,304
CFLLT (IPC fund)						
Unrestricted Fund	—	2,288,380	2,288,380	—	2,627,389	2,627,389
Restricted Fund	—	68,848	68,848	—	68,548	68,548
Total CFL Lumens Trust	—	2,357,228	2,357,228	—	2,695,937	2,695,937
Total Funds	23,535	2,357,228	2,380,763	7,304	2,695,937	2,703,241

*The amounts represent borrows from CFL LT, with approval from the trustees, to fund the expenses needed to carry out activities under the General Fund.

FUNDS HELD ON
BEHALF OF AFFILIATES2025
S\$2024
S\$

Represented by:

Cash and cash equivalents	1,126,149	1,074,253
Other payables	(1,126,149)	(1,074,253)

Total Funds

—

RATIOS

2025

2024

Fundraising Ratio

3.97%

19.89%

- Fundraising Costs

S\$5,532

S\$89,417

- Total Funds Raised

S\$139,485

S\$449,496

Programme Ratio

91.46%

89.04%

- Cost of Charitable Activities

S\$1,598,134

S\$1,425,640

- Total Expenditure

S\$1,747,876

S\$1,601,188

Reserves Ratio

1.4 years

1.8 years

- Reserves

S\$2,380,763

S\$2,703,241

- Expenditure
(excludes Fundraising Costs)

S\$1,741,876

S\$1,511,771

Based on budgeted expenses for FY26, reserve ratio will be 1.2 years.

Highlights of 2025

Our research on Building Stronger Families identified marital satisfaction, conflict resolution, family spirituality, and family commitment as key foundations of a strong family.

Building on these insights, we centred our efforts on strengthening these four pillars to support families in their everyday realities. Through our programmes and initiatives, we sought to accompany families in growing stronger in these areas, recognising that resilient families form the bedrock of a flourishing society.

Family Commitment

The completion of our research on Building Strong Families in Singapore culminated in a symposium that brought together various stakeholders in the family sector to discuss the study's key findings. The event was officiated by Minister Masagos Zulkifli, Minister for Social and Family Development, who also launched a new resource site aimed at supporting families.



Marital Satisfaction

The Getting Married series, designed for couples discerning marriage explored the deeper meaning behind the marriage vows and offered practical guidance on communicating effectively with one's partner.



Conflict Resolution

Guided by research insights on conflict resolution, we launched new programmes to help couples grow stronger together. These included “Waffles and Spaghetti,” which explored how men and women often approach challenges differently, yet complement one another. This helped couples better understand and communicate with each other. We also introduced “Don’t Waste a Good Fight,” which showed how disagreements can become opportunities for growth, equipping couples with practical tools to manage conflict and strengthen their marriage.



Family Spirituality

On the focus of Family Spirituality, a new programme titled “House of Blessing” was organised to help families rediscover the home as more than just a place of daily living, but a space where meaning and purpose can take root. Through the various sessions, participants were invited to reflect on the unseen influences that shape family life and to reclaim their households as places of love, protection and grace.



Talks, Workshops & Activities

A Lifelong Journey to Form, Empower and Restore

Guided by the Catechumenal Pathways for Married Life and local family research, CFL has re-framed education as a lifelong formation journey, not standalone programmes, but integrated pathways accompanying individuals and families at every stage.

A Pathway-Based Approach



① FORMATION

Identity, Dignity & Relationships

We form children and youth to understand who they are and how to relate to others.

- Self-worth, identity and dignity
- Healthy friendships and boundaries
- Authentic love and sexuality



② EMPOWERMENT

Equipping Parents & Families

We equip parents with skills to guide their children through real-life challenges.

- Communication with teens
- Mental well-being & resilience
- Navigating stress and expectations



③ COMMUNITY

Building a Relational Ecosystem

We partner parishes to accompany families beyond programmes.

- Partnerships with parish pastoral care and family life ministries
- Supporting parents as primary educators



One Journey, Many Stages

Our programmes are designed to build on each other, creating cumulative impact across life stages.

Forming persons. Strengthening families.
Building a culture of love for generations.

Building Strong Families through talks, workshops & activities

27

Topics
Covered

56

Talks &
Workshops

>2,500

Participants

CHILDRENI am Made for More
The Gift of You**SINGLES**

Bored of the Game

YOUNG ADULTS

A Catholic Guide to Adulting*

PARENTING

A Father's Mission
A Holy Mess
Beyond "Because I Said So"
Blessed Beginnings
Embracing Our Belovedness
Parenting Teen Years
Snap-Chats and Tik-Talks: Tuning In, Reaching Out

COUPLES

Getting Married: The Bling Ain't the Thing
Knowing Me, Knowing You
Waffles and Spaghetti
Don't Waste A Good Fight
Bullet Proof Your Marriage
Fighting to Win vs Winning the Fight
Formation Sessions on Personal Moral Compass

SENIORS

Emmanuel: Walking with God in our Golden Years

FAMILIES

Building Strong Families Symposium
Lead Your Family Like Jesus*
Movie Screening & Reflection: Encanto
Movie Screening & Reflection: Unsung Hero
Empowered Parents & Helpers: A Family Alignment Workshop
Where Got Hope
House of Blessing

* CFL LT does not fund these programmes. All the other programmes listed on this page are funded by CFL LT.

Therapy Services

Highlights of 2025

Our therapy team collaborated with other organisations and community partners, such as Catholic Radio and Clarity SG, contributing through talks, training sessions, and podcasts.

In support of the continued clinical development of our team, we engaged both in-house and external supervisors to provide ongoing supervision for our therapists and pro-bono counsellors, enabling them to enhance their skills and improve their effectiveness in supporting clients and the wider community. We also organised a day of recollection for the therapists and pro-bono counsellors, giving them the opportunity to step back from their work and anchor their practice in reflection and introspection.

Marital & Family

We are committed to walking alongside families as they journey through life, growing in maturity and deepening the love they have for themselves and one another. This journey is often fraught with challenges, and the Marital and Family Therapy (MFT) team supports individuals, couples, and families through these trying times. With love and empathy, we seek to ensure family members feel heard and understood, helping them heal from their wounds and restore their relationships as safe spaces of mutual understanding, compassion, and connection. We also empower them with the skills and knowledge to overcome similar challenges in the future.



3,136
TOTAL SESSIONS



332
NEW CASES

Child & Adolescent

Children and Adolescents Therapy (CAT) provides a safe, supportive space where young people feel accepted and heard, allowing them to express concerns and explore healthier ways of coping with life's challenges. Our focus is to help them navigate the storms of this life stage and rediscover their inherent beauty. Ultimately, we hope to see them emerge as confident young people who approach relationships and experiences knowing they are enough.

Top Presenting Issues



Marital **42%**



Personal **28%**



Child & Adolescent **11%**

THERAPY SERVICES

Pro-Bono Counselling

Pro-Bono Counselling (PBC) is guided by the vision of being a faith-driven community that supports and heals families, couples, and individuals through professional counselling.

In 2025, we focused on consolidating our work in supporting counselling clients through both online and in-person sessions.

Words
of comfort,
skillfully
administered,
are the
oldest therapy
known to man

 Louis Nizer

PBC locations

West District
• Holy Cross

City District
• Novena
• St Bernadette

North District

- Christ the King
- Risen Christ
- Holy Spirit (Online)
- St Anthony (New online)

North-East District

- St Anne
- Nativity
- Immaculate Heart of Mary (Online)
- Punggol 21 CC

East District

- Holy Family
- Our Lady of Perpetual Succor
- Divine Mercy (online)

1,538

Total Online and
In-Person Sessions

415

New Cases

↑ 11%

Increase in
Pro-bono
Counselling
from 2024

↑ 13%

Increase in
Marriage and
Family Therapy
from 2024

Looking Ahead to 2025

We are expanding our team with the recruitment of another full-time therapist. We will continue to grow Pro-Bono Counselling through the recruitment and training of a new batch of counsellors to meet their service needs for the new year.



Building Strong Families in Singapore



A Study of Family Strength and Resources

The Building Strong Families Symposium 2025, held as the culmination of our research efforts, brought together nearly 150 leaders and frontline practitioners from the social service and family sectors, including representatives from the Ministry of Social and Family Development (MSF). The symposium facilitated meaningful dialogue on key factors contributing to strong and resilient families in Singapore.

At the event, Guest of Honour Mr Masagos Zulkifli, Minister for Social and Family Development, officiated the launch of CFL's resource website which curates materials developed from our research insights. The platform is designed to support families across all stages of the life journey, translating research into practical and accessible resources.

Mr Zulkifli said the resources were invaluable, noting that together with other studies, they help show the state of families today, what needs to be done, and how communities can learn from one another.

Timeline

- END MAY 2024** ● Completion of final report
- 20 AUGUST 2024** ● The concept and storyboard of the education packs and videos from the research insights were given clearance by NCSS
- END DECEMBER 2024** ● 4 research videos were produced
- 28 FEBRUARY 2025** ● Completion of all education packs comprising the videos and accompanying resources
- 5 APRIL 2025** ● Building Strong Families Symposium 2025. At the event, Minister Masagos Zulkifli launched new resource materials for families, designed to support families at all stages of their life journey.

BUILDING STRONG FAMILIES IN SINGAPORE



“There’s no such thing as a perfect family... broken things can be fixed together beautifully too, even broken families.”

🏠 Minister Masagos Zulkifli



[Visit Resource Page](#)

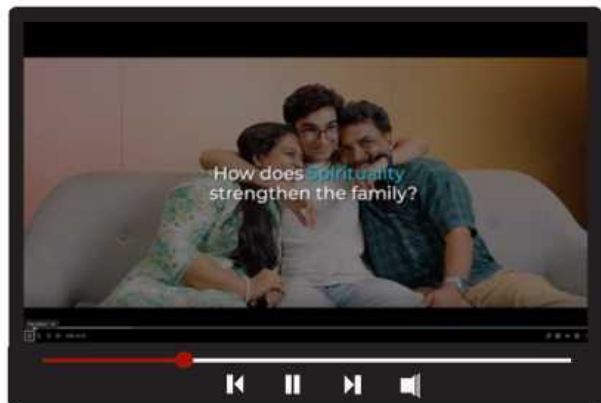


RESEARCH VIDEOS

Family Commitment



Family Spirituality



Marital Satisfaction



Conflict Resolution



Pregnancy Crisis & Support



Pregnancy Crisis & Support (PCS) began in 1987 as a crisis hotline and befriending service for women and girls facing unplanned or unsupported pregnancies. From the very beginning, PCS has sought to offer a compassionate and non-judgemental space where individuals can share their fears, concerns, and uncertainties. Today, PCS continues this mission by providing a listening ear and a steady shoulder to lean on, journeying alongside women, girls, and their families during a particularly vulnerable season of their lives. Currently, PCS has 12 active befrienders who faithfully man the hotline and provide emotional support, practical guidance, and reassurance to those who reach out for help.

Our Lady of Guadalupe Mass*

The annual Our Lady of Guadalupe Feast Day Mass* was held at the Church of St Alphonsus (Novena Church). The mass which was celebrated by Fr Victorino Cueto had over 400 in attendance. It gathered expectant parents alongside families who have experienced the loss of a child during pregnancy, creating a space of prayer, remembrance, and hope.

**This activity is not funded by CFL LT.*

Volunteer Management

Our volunteer community serves in diverse ways. Among them are Board members who provide governance and strategic guidance, helping to shape our direction and mission. There are also dedicated counsellors who offer a compassionate presence to those seeking support. Our passionate facilitators engage youths in dialogue on relationships and the dignity of the human person, encouraging them to recognise that they are made for more.

15 NOVEMBER 2025

Appreciation Night

Volunteers from across the CFL community gathered for a special evening of appreciation, celebrating another meaningful year of serving families. Dressed in jeans to match the relaxed theme, 120 volunteers from counselling, pregnancy support, and education teams joined board members, trustees, and members of the various family life ministries. The celebration began with a Thanksgiving Mass by CFL's Spiritual Director, Rev Fr Ambrose Vaz.

The evening continued with food, music, and games, creating a warm and joyful atmosphere. It was a memorable night recognising the generosity and dedication of volunteers, whose commitment continues to impact the families we serve.



Fundraising Events

As a member of Caritas Singapore, CFL supported and participated in the Walk with Caritas Family 2025, joining more than 2,700 participants for a morning of solidarity and service at The Meadow, Gardens by the Bay. The event, graced by Guest of Honour Minister Ong Ye Kung, brought together over 12 charitable organisations from the Caritas Singapore network for a fun-filled day of family activities. Families came together to enjoy a community carnival and walk, spending quality time with one another. The atmosphere was lively and joyful, with games, activities, and opportunities to connect, making it a memorable day.

As part of our participation, CFL offered picnic baskets filled with freshly baked croissants, sandwiches, cakes, a picnic mat and more. Many families purchased the baskets and spent the morning together on picnic mats, enjoying the delicious treats from the baskets. Proceeds from the picnic baskets went towards CFL's mission to serve families. Together with additional donations received, the event raised a total of \$12,942 in support of CFL's outreach and programmes for families.

More than

2,700

PARTICIPANTS

The event raised

\$12,942

ALTOGETHER



Outreach, Awareness & Communications

In 2025, CFL's communications and outreach were aligned with the Better Together theme, applying research insights on family commitment, marital satisfaction, conflict resolution, and family spirituality across all content and initiatives.

Digital engagement expanded significantly, with a total reach of 1,467,651 and over 2,786,707 content views across platforms. Social media presence strengthened with the launch of TikTok and continued growth on existing platforms, with Facebook and Instagram communities increasing by 33% (to 5,859 followers) and 145% (to 7,259 followers) respectively.

Complementing digital efforts, outreach was extended through 8 roadshows and 57 talks and events, engaging over 2,500 participants. These initiatives contributed to equipping families with practical guidance, fostering spiritual formation, and strengthening their connection with CFL.

Reached over

1,467,651

PEOPLE ACROSS OUR PLATFORM

Content viewed

>2,786,707

TIMES

GROWTH IN MAIN CHANNELS

new!



Tiktok

1,850



FaceBook

5,859

↑ 33.3%



Instagram

7,259

↑ 145%

Content Highlights

MARITAL SATISFACTION



152,000+
VIEWS

MARITAL SATISFACTION / CONFLICT RESOLUTION



19,000+
VIEWS

OUR MARRIAGE
FELT LIKE IT
HAD RUN
ITS COURSE



AND WE WERE FULLY PREPARED TO
EXPLORE SEPARATION

12,000+
VIEWS

FAMILY COMMITMENT



7,000+
VIEWS

AN ACCIDENT



THAT BROUGHT TOGETHER A FAMILY

52,000+
VIEWS

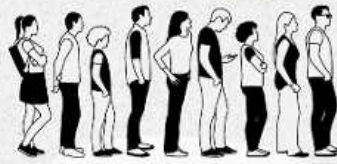
OUTREACH, AWARENESS & COMMUNICATIONS

Roadshows



8

participants



>2,500





Commitment

Commitment sustains what love begins.

Through responsible stewardship, trusted partnerships and careful use of resources, we ensure that our mission to build stronger families remains sustainable for the long term.

Better Together in Commitment



Affiliates & Associates

A village to support families



Across different life stages, our Affiliates and Associates walk alongside individuals, couples and families to build strong marriages and support them through life's challenges.





Affiliates

BE.live
Beginning Experience
Catholic Divorce Support Group
Catholic Engaged Encounter
Choice Singapore
Couple Empowerment Programme
Couple Mentor Journey
Faith and Light Community
Marriage Preparation Course
Natural Family Planning
PIETA Singapore
Retrouvaille
Worldwide Marriage Encounter

Associate

Christian Family and Social Movement
Couples for Christ

None of the Affiliates and Associates are funded by CFL LT.

BE.live Ministry

BE.live Ministry is a children's ministry dedicated to helping children encounter God using creative arts and joyful expression. Through its various programmes, children discover the love of Jesus in engaging and meaningful ways. Its mission is to bring children to Jesus and nurture their faith, with a vision of establishing vibrant children's ministries in every parish across Singapore.

Key Programmes in 2025

KIDS PRAISE PARTY (4-8 YEAR OLDS)

- Catholic Spirituality Centre (CSC)
- March, June and October 2025

KIDS PRAISE PARTY (4-8 YEAR OLDS)

IN COLLABORATION WITH FAMILIES OF HOPE

- Church of St Ignatius
- May 2025

BIBLE ARTS CAMP (7-12 YEAR OLDS)

- June 2025

FAMCHAMPS JUNIOR (5-6 YEAR OLDS)

- September 2025



TOTAL OF **286** CHILDREN AND THEIR FAMILIES!

Kids Praise Party

150

CHILDREN

Bible Arts Camp

90

CHILDREN

Families of Hope

30

CHILDREN

FamChamps Junior

16

CHILDREN



WhatsApp Community

110

MEMBERS

Instagram

426

FOLLOWERS

Reflections and Testimonies:

Our Highlights @ Bible Arts Camp 2025:

Overall: Marie had a tough term and she needed this camp to refuel her love tank. It is so full that she could not stop smiling these 3 days.

Theme: Marie recounted a meaningful story about a girl who has a little light within her and when she shines it, she can share it with others and the world will be a better place because everyone will have the light within them.

Youth facilitator: Marie's facilitator, Marissa from Peace group, has been so kind and loving to her, giving her hugs and piggy backs. Her facil even affirmed her through a letter for being loving and bubbly, traits we haven't been able to witness through the gruelling term and we are relieved to have our joyful child back!

Adoration: Very powerful. I was moved to tears especially when Janice said to give up an area of darkness over to Jesus.

by Teresa Tan, mother of 9 year old.



Looking Ahead to 2026

Be.live Ministry will continue nurturing children's faith and community through Kids Praise Party, FamChamps Junior, and a Bible Arts Camp. A new programme, Playtime with God, will offer space for children to encounter God through activities. In May, ministry leaders will gather to connect and support one another.

Beginning Experience

A peer ministry for those who have lost a spouse through death, divorce or separation. Turning the pain of loss into an experience of positive growth.



Individual candles are lit from the candle with the BE emblem during the weekend as a sign of light coming out of darkness into a new beginning.

- The BE emblem is a cross, anchor & rising sun
- The cross symbolises Christ's suffering and death
- The anchor is an ancient symbol of hope
- The rising sun symbolises the beginning of a new day

8

participants
for the 66th + 67th
BE Weekend

6

attended
the CBE with
8 team members

30

attended the
BE Asia Pacific
Regional Conference



Beginning Experience
listen.accompany.heal

BEGINNING EXPERIENCE



Key Programmes in 2025

68TH BEGINNING EXPERIENCE (BE) WEEKEND

 21 - 23 March 2025



BE ASIA PACIFIC REGIONAL CONFERENCE (APRC)

 Singapore

 14-16 November 2025

PARTICIPANTS FROM USA, UK, IRELAND, SCOTLAND, AUSTRALIA AND NEW ZEALAND



Testimony

The whole Singapore team went out of their way to make us feel welcomed. Renewed my thoughts and heart to be strong as I'll make it through and be a wiser person.

 **APRC Conference Participants**

Looking Ahead to 2026

Be will focus on sustaining its core programmes. It will continue to run two Beginning Experience weekends, alongside Continued BE sessions for continued support for participants after attending the weekend.

This steady rhythm allows BE to deepen participant support while also building leadership capacity by training new weekend coordinators, helping to prepare them for future roles and ensure the ministry's continuity.

Catholic Divorce Support Group

A Christ centered support group to bring hope and healing for persons who are divorced or separated and their families, and to help them respond positively to the universal call to holiness.

Key Programmes in 2025

SURVIVING DIVORCE PROGRAMME

-  Church of the Holy Spirit & ZOOM
-  21 January – 29 April 2025
-  14 participants

The programme offers emotional support to those who experience separation, guiding participants toward healing and love, while sharing practical advice on custody, court, and finances from experts and peers.

VISIT TO ST THERESA'S HOME

-  22 March 2025
-  19 adults and 8 children

CDSG members and their families came together to visit the seniors at St Theresa's Home. They brought food and drinks for the seniors during their snack time. The visit was filled with joy and laughter. The outreach was organised in the spirit of the Lenten season, as an act of Charity and service, to share love, joy and companionship.

DIVORCE, SEPARATION, ANNULMENT (DSA) SYMPOSIUM

-  15 and 22 September 2025
-  150 registered participants

CDSG organised a symposium, "What the Catholic Church Actually Teaches About Divorce, Separation, Annulment". Participants gained clarity on Church teachings about divorce, separation, and annulment, addressing misconceptions while offering compassionate guidance for those navigating marital breakdown and remaining in communion with the Church.





SURVIVING THE HOLIDAYS SEMINAR & ADVENT WREATH MAKING

 22 November 2025

 17 adults and 10 children

A combined session with the programme focusing on coping with emotional challenges and finding healing and hope during the holiday season. Followed by wreath making.



DAY OF RECOLLECTION

 20 December 2025

 18 Participants

The recollection was held at Church of the Holy Spirit centred on the theme, Uncovering God's Will for Me. The session was led by Fr Eugene Vaz and also had sharings from members of the community.

Looking Ahead to 2026

CDSG will continue to offer its staple programmes and events, including its signature "Surviving Divorce Programme" (Run 19), and the annual symposium, "What the Catholic Church Actually Teaches about Divorce, Separation and Annulment".

It also aims to introduce new initiatives to better support its mission. One such example is a collaboration next year with Catholic Leadership Centre in offering a healing retreat for those carrying inner wounds from broken family relationships due to divorce.



Catholic Engaged Encounter



A couple-centric ministry that strives to help couples discover themselves and live out the call to be one in the Sacrament of Holy Matrimony as a life-giving and lifelong commitment.

Weekend Programme Impact

In 2025, Catholic Engaged Encounter (CEE) continued its mission of forming, empowering, and accompanying couples and families, in close partnership with Catholic Family Life (CFL). Anchored by the theme “Building Strong Families,” CEE’s work extended well beyond programmes and weekends. It centred on walking with couples, nurturing marriages through dialogue and sustaining a living community that journeys together through the seasons of married life.

At the heart of CEE lies a simple yet profound conviction: strong families are built when couples are given space to communicate deeply and to be supported by a community that continues long after the programme concludes.



>500

Couples
attended



43 years

of preparing couples for
their life-giving & lifelong
commitment in marriage



12

Weekends of
programmes in 2025
(6 stay out, 6 stay in)



Community Life & Milestones

Beyond its programmes, CEE continued to flourish as a vibrant community of families journeying together in faith. The year opened with a joyful Christmas Party on 4 January 2025, celebrating friendship, family, and shared mission. Community members also gathered for a retreat and BBQ, deepening bonds through prayer, fellowship, and rest.

In September 2025, CEE marked its 43rd anniversary in Singapore, giving thanks for God's faithfulness across generations. This spirit of continuity was reflected in the celebration of marriage milestones, including the 30th wedding anniversaries of Johnny and Cassandra Lerh, and the 50th wedding anniversary of Terence and Christine Dragon. Their witness stands as a powerful testimony to enduring love and lifelong accompaniment.



Testimony

"CEE gave us not just tools for marriage but a community that walks with us long after the weekend ended."

 Participant

Christmas Party



Looking Ahead to 2026

As CEE looks ahead, it gives thanks for the volunteer couples and priests who entrusted their lived experiences to this ministry, the helpers who served with generous hearts and willing hands and the continued partnership with CFL in building strong families for the Church.

With trust in God's grace, CEE remains committed to forming marriages rooted in love, sustained by dialogue and strengthened by community.

Choice Singapore

Choice Singapore seeks to walk with young adults to choose wisely at life's crossroads, in their yearning to love well, in their relationship with God, to make a difference to others, and to know that even in our human frailty, our Father knows we are good and we are enough.

3 programmes conducted in March, June and October 2025



Alternate Week Prayer Meetings with focus on

- ① StoryTelling, a Revisiting of Choice Talks
- ② 7 Deadly Sins, 7 Lively Virtues, by Bishop Baron
- ③ Inner Voice of Love, by Henri Nouwen
- ④ Dilexit Nos ("He Loved Us") with Fr Andrew Lin
- ⑤ Reel (Movie) Reflection: Nefarius (2023)
- ⑥ Theology of the Body with Fr David Garcia



CHOICE SINGAPORE

Key Programmes in 2025

MONTHLY MASS & INTERCESSORY

Every month, the community attends mass at a different parish together. They pray the rosary at the grotto or the columbarium.

COMMUNITY EVENTS 2025

Lenten Community Project: Food Rescue

- The community went to Little India for Food Rescue, going from shop to shop collecting perishable fruits and vegetables that have passed their prime but are still safe to eat. They then dropped it off at community fridges.

Easter Lunch & Divine Mercy

- Came together to break bread and pray. Each one shared their struggles and prayed together.

Durian Fiesta

- The community went to Johor to meet with Choice Johor Bahru to Eat, Pray, and Shop. They discussed how the two can share resources by Singapore assisting in english speaking programmes, and Johor, in chinese speaking programmes.

Pilgrimage in My Backyard by Sr Julia: From Despair to Hope

- It was a reflective walking pilgrimage done on National Day, with guided prayers and reflections.

Community Day of Recollection by Fr Andrew Lin: Back to the Heart of it All, Christ

- The retreat served to to reconnect with each other, and to deeper understand vocation to 'Know, Love, and Serve'; how the 3 parts reinforces one another and nurtures the other.



Looking Ahead to 2026

Choice plans to offer a weekend for matured singles and couples, alongside an English-Chinese weekend in Johor Bahru with Choice Malaysia. The team will review and refresh talk sheets, update SOPs across programmes and service teams, and enhance follow-up processes. A new Spiritual Team will also be formed to listen to the voices of the community and discern emerging spiritual and communal needs.

Couple Empowerment Programme

Couple Empowerment Programme seeks to establish a post marriage catechesis for young married couples on the Church's teachings on marriage and family, developing life skills and effective parenting, and faith formation.

At Couple Empowerment Programme (CEP),

couples learn important life skills to navigate common marital issues like intimacy, communication, and in laws. These life skills that are taught are designed by marriage sociologists, psychologists and psychiatrists.

Through the programme, participants will also gain a deeper appreciation of the Church's teachings on marriage.

2 RUNS

of Couple Empowerment Programme

>100

Couples Enriched



20

face to face sessions
at Church of the Immaculate Heart &
St. Anne's Church

6

follow up sessions
that went deeper into specific areas on
community, parenthood, and work-life
balance

2

runs
of "Anchoring
You in the
Faith"

Couple Communities Circles (CCC)

After CEP, the participants form communities to meet regularly to pray, deepen their faith, reinforce the marriage enrichment tools and have fellowship.



*Live the Promise...
Experience the Joy*



Other Activities

- CEP Anniversary Mass 2025
- Men Ministry – Exodus 90
- CEP Women’s Ministry Core annual meet up
- CEP Station of the Cross 2025
- CEP Social Mission at Old Folks Nursing Home
- Labyrinth Walk for Ladies
- CEP Exco retreat
- Intercessory Prayer Session 1
- CEP Family Day - Advent Wreath
- Christmas Cheer at Villa Francis
- CEP St Joseph Rosary
- CEP Rosary Session
- Intercessory Prayers at Catholic Spirituality Centre

Testimony

One of the most meaningful aspects of CEP for my husband and me was the safe space it created for couples to be real and honest about their journeys. Hearing others open up reminded us that we are not alone in the challenges of marriage and family life. The sessions encouraged deeper conversations between us and helped us see our relationship through the lens of faith, reminding us that marriage is a vocation we continue to grow into. The sense of community we experienced was deeply encouraging and strengthened our commitment to keep growing together in faith and love, knowing that marriage is not something we navigate alone but within a community that uplifts and supports one another.

🏠 Rae & Kenneth (IHM Run, 2025)

Looking Ahead to 2026

CEP will offer two runs next year, at Church of St Teresa and Church of the Risen Christ, to help married couples rekindle joy and intimacy in their marriages. It also plans to hold Marriage and Family formation sessions for its community, led by Msgr James Yeo.

Faith & Light

A community made up of persons with intellectual challenges, their families and friends who meet to share faith and friendship, and celebrate life together.

Total No. of Families in Community

23

Parents

17

Special Friends

15

Befrienders

Faith and Light believes...

- Every person, regardless of ability, is equally loved by God and carries His presence within them.
- All individuals, including those with severe disabilities, are called to grow in faith and share God's grace with the community and the world.
- God often works through the weak and humble to reveal His wisdom and power, as echoed in Saint Paul's words.



Key Activities & Programmes in 2025

- Feast Day Celebration in Church of Saints Peter & Paul
- Mass with intention for special needs community and outreach at Church of Divine Mercy and Church of St Joseph (Bukit Timah)
- Talks on what goes on in the soul of a person with autism when they connect with God.
- Retreat at La Salle House
- Annual Christmas Party



Community Retreat

Faith and Light organised a combined Malaysia–Singapore retreat at La Salle House, attended by over 35 participants. The retreat centred on reflection and fellowship, concluding with Mass celebrated by Fr Edward Lim OCD. Youth from the Church of Our Lady of Perpetual Succour engaged special members, while parents attended a formation session led by Valarie Jacques.

God and Me in My Autistic World

Faith and Light collaborated with Mamre Oaks to organise God and Me In My Autistic World. Led by Friar Derrick Yap OFM, together with Dr Eunice Khoo and Professor Kenneth Poon, the session explored the spiritual lives of 3 persons with autism through their autobiographies, reflecting on questions of identity, relationship with God, and authentic love.

Outreach Efforts

Faith and Light continued outreach collaborations twice a year with the Office of the Catechist and Catholic Family Life, strengthening awareness and support for its mission.



Looking Ahead to 2026

In 2026, Faith and Light aims to strengthen existing communities and explore establishing a new community at Church of St Ignatius. The year will also mark its 25th anniversary, a milestone of gratitude for God's enduring faithfulness.

Marriage Preparation Course

A Catholic programme designed to help couples prepare meaningfully for their married life as spouses, future parents, and members of the Christian community.

To Prepare Couples to Live Their Sacrament Of Matrimony.

An apostolate that is run by a community of Catholic couples who have been married for at least 5 years and called to serve, with spirituality based on a consecration of the apostolate to the sacred heart and immaculate heart, aligned with Church teachings on marriage and a strong love for good marriages and family life.

4

runs of Marriage Preparation Course, each run spanning six weekends completed

37

presenting couples presiding over course runs

250

engaged couples prepared through MPC in 2024

44% 56%

CATHOLIC

MIXED

Course Structure

Marriage and its Influences → Dynamics of Love and Communication
→ Relationship management → Marriage: God's plan and Sacrament
→ Sexuality and Intimacy → Practical Realities of Married Life

7 Key Pedagogical Pillars

① COMPREHENSIVE

Covers key topics on marriage, relationships, sexuality, and family life.

② REALISTIC

Grounded in the everyday realities and challenges of married life.

③ AUTHENTIC

Uses real-life sharing from couples who have journeyed through marriage.

④ DEEP

Encourages honest reflection, deeper conversations, and self-discovery as a couple.

⑤ DYNAMIC

Fosters learning through peer sharing, discussion, and mutual encouragement.

⑥ CURRENT

Updated regularly to stay relevant to modern issues and realities.

⑦ CATHOLIC

Consistent in Catholic teaching and God's plan for marriage.

MARRIAGE PREPARATION COURSE

Key Programmes in 2025

MPC FORMATION: MY PERSONAL BODY COMPASS

 Catholic Centre (CANA)

 4 April - 23 May 2025

Eleven sessions of talks led by Fr David Garcia OP, covering essential topics on ethics, marriage, family planning, and the sanctity of life.

ANNUAL STATIONS OF THE CROSS

 St Joseph's Church (Bukit Timah)

 17 April 2025

The MPC community gathered for the Stations of the Cross, reflecting on Christ's Life and Passion

FORMATION DISCERNMENT (FR FRANCIS LIM, SJ)

 5 September 2025

Learnt the essentials of the "Discernment of Spirits" rooted in St. Ignatius of Loyola's teachings

FORMATION: MPC PRESENTATION WORKSHOP

 17 October 2025

To develop presenting couples scripts. Couples strengthened their readiness to guide engaged couples through the six-week MPC journey



Looking Ahead to 2026

In 2026, MPC's focus is "Strengthening the MPC Journey, Renewing Hearts and Mission."

The community seeks to grow closer to God and one another, learning to listen attentively to the movements of the heart, inspired by St Ignatius of Loyola, so they can choose love, peace, and kindness in all they do. Through workshops, the sharing of personal stories, and intentional time together, such as the Batam retreat, members continue to grow as spouses and presenters. As the community strengthens in unity and formation, they become better equipped to accompany engaged couples with joyful hearts and a shared mission to serve God.

Couple Mentor Journey

Transiting from single life to married life is a change that can be demanding. It requires a whole mindset change in decisions to experience love and joy.

CMJ mentors accompany couples through a structured 6-week programme and sharing for couples to learn to live out love and responsibility, thereby building a firm foundation for a thriving family.

Key Programmes and Activities in 2025

CMJ PRAYER & PLANNING SESSION

19 January 2025

Eight couples gathered for a dedicated time of prayer and strategic discussion, discerning the marketing direction and key plans for CMJ in 2025.

CMJ DAY OF RECOLLECTION & COMMISSIONING MASS

8 March 2025

Eighteen couples participated in a meaningful Day of Reflection, culminating in a Commissioning Mass celebrated by Fr Vaz. It was a time of spiritual renewal and recommitment to their mission.

MENTORS' FUEL UP SESSION

TOB LOVE, MARRIAGE & MYSTERY OF SEX

17 & 24 May 2025

A two-part formation series attended by 18 couples. Speakers included Fr Garcia, Alphonsus and Cyrine Gregory, and John and Gerry Hui. They offered insights grounded in the Theology of the Body.

TOWNHALL 2025

8 November 2025

An annual gathering to align vision, share updates, and strengthen the CMJ community. Thirty-eight couples attended, with ministry updates, Holy Mass, and a recommitment to their shared mission.



43

COUPLES UNDERWENT
THE PROGRAMME
IN 2024

48

RECOMMITTED
COUPLE MENTORS

100

TRAINED COUPLE
MENTORS
(23 parishes)



Testimonies

We are thankful to God for the gift of our couple mentor, Vincent and Rebecca! Through the CMJ sessions, we were able to learn different tools which aided us in our preparation for marriage and for living together after marriage. There were a lot of meaningful discussions on practical topics that were relevant in our lives. We also learnt a lot from our couple mentor as they shared their life experiences in marriage with us. Their explanations for each lesson were also clear, simple and practical. We're very blessed to have met them both through the CMJ!



 Thomas & Yvonne



Our Couple Mentor Journey with Uncle Hadi and Auntie Heni has been truly meaningful for both of us. It created a safe space for us to be vulnerable, open up about our fears and expectations, and understand each other on a much deeper level before entering marriage. We learnt that marriage is not just about the two of us, but about inviting God to be at the center of our relationship. This experience has strengthened our bond and given us a stronger foundation as we begin our life together.

 Moses and Michelle



The CMJ journey was a blessing I never knew I needed until it happened. We are grateful for our couple mentors for being our guides and second parents. They gave the care we needed to navigate the bumps in our journey that sometimes felt insurmountable. I have read books and attended talks about marriage but nothing is like speaking to an experienced couple about our personal lives and stories.

 Angeline & Timothy

Looking Ahead to 2026

Working on continual formation and growth for our current pool of Couple Mentors.

Natural Family Planning

NFP Singapore reaches out mostly to the “to be married” couples and also to couples who have come back for refresher sessions to revise their NFP charting and knowledge. Couples who are looking to achieve pregnancy, spacing pregnancy, breastfeeding and approaching menopause can best benefit from the programmes.

The NFP Service was established in 1973

to provide a morally acceptable way of Family Planning in the light of Church teaching as stated by Pope Paul VI in *Humanae Vitae*, 1968.

The Service is open to all who subscribe to the pro-life philosophy. It gathers most of its clients through referrals from Marriage Preparation Course and Catholic Engaged Encounter. NPC supports clients across every stage of their fertility journey, from those discerning marriage, preparing to conceive, to couples hoping to space pregnancies.



Conducted two workshops to equip new instructors and promoters



NATURAL FAMILY PLANNING

25instructors
and promoters**144**new couples
on the programme**291**follow-up sessions
with existing couples*Key Programmes and Activities in 2025***NFP ANNUAL RETREAT**

Led by Retreat Master Fr Aidan OFM at the Franciscan Friary.

**MORAL FOUNDATIONS OF NFP**

NFP Instructor Andy shared about the practice of NFP and his journey as a Father of 4 children. Fr Gracia spoke on the moral foundations of NFP.

**QUARTERLY COUPLE OUTREACH**

NFP instructors and promoters participated in MPC's Sexuality Sunday Programme.

Pieta

Pieta Singapore is a community of Catholic parents who, after the death of our children, united in faith to seek God's comfort, wisdom and hope.

ANNUAL MEMORIAL MASS

CELEBRATED BY FR GERARD LOUIS CSSR

Cathedral of the Good Shepherd
 7 November 2025

300

attended
Annual Pieta
Memorial Mass

>153

children remembered
and prayed for at
memorial mass

Testimony

Initially, we were hesitant to join the community but never looked back since. We found a lot of compassion, understanding and support in this community as we share the grief of losing a child. Each parent has their heart-wrenching story to share about their late child. Most of all, parents in this community really understand that deep grief, sorrow, loss and need for each parent to be opened about their feelings. God is always the center of this community. We pray for one another.

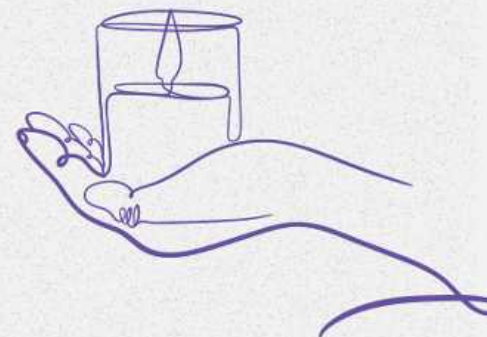
Terry Fong, father of Cheryl



Companions in Hope
emphasising the
journey of healing and
faith through shared
experiences

It may be difficult to feel God's quiet presence beside us in the loss of a child or loved one, but He is with us. The love between parent and child never ends, so too, the love of God for each of us is forever. Accompanying the bereaved is a privilege and an honour because to suffer loss is the greatest experience of gainful reward for parents and for each of us.

Good Shepherd Sister Elizabeth Lim, Pieta's Spiritual Director





PIETA PRAYER SESSIONS

Conducted **monthly**, alternating between **in-person meetings** and **Zoom sessions**, to support parents in their grief journey.

sessions held

12x

throughout
the year

attended by

15-18

participants
per session

COMMUNITY REACH

mailing list of

300

members

Looking Ahead to 2026

Pieta Singapore continues to be a community that welcomes anyone who has lost a child, no matter how recently or long ago. While it uses Catholic Christian prayers and resources, its sessions are always open to bereaved parents of other faith expressions who wish to pray together. All are pilgrims and companions on this earthly journey with the belief that together we will find God's peace and consolation.



Retrouvaille

Retrouvaille is committed to helping couples restore and strengthen their relationships. Designed for those experiencing marital challenges, including separation or divorce, Retrouvaille provides a structured programme offering guidance, hope, and the opportunity for reconciliation.

RETROUVAILLE WEEKEND

Rev Fr Ambrose Vaz led the weekend, offering spiritual guidance and support.

First Singapore Retrouvaille Weekend Since October 2019:

The first Retrouvaille weekend in Singapore since the COVID-19 pandemic.



13

Participating
Couples

3

Presenting
Couples

- 1** Presenting Couple from Singapore
- 1** Presenting Couple from Malaysia
- 1** Presenting Couple from Philippines

Renewed Hope for Marriages

The weekend marked a significant step in reviving the Retrouvaille movement in Singapore, supporting struggling marriages with renewed hope and healing.



RETROUVAILLE
SINGAPORE

Testimony

After 14 years of marriage, my husband and I were in the deepest rut we had faced in our relationship. There wasn't a particular reason - the daily stresses from work, raising two children, running a household had left us with very little time together, and it often felt more like a co-parenting arrangement than a loving partnership. It also felt that we just had no time to address or fix our marriage because our communication had dwindled to feeble attempts to connect but inevitably ended up with both of us venting on each other about how over-tired we each were or bringing up past grievances.

Our marriage felt like it had run its course and we were fully prepared to explore separation, but my mother, who had been praying over us, signed us up for Retrouvaille, and it was life-changing.

Retrouvaille is not an easy journey - it requires you to dig deep and work through and over your pain. But it also gave my husband and I the tools and the skills to start communicating in a healthy and loving way again - a way that does not come naturally to us but forces us to reflect, empathize, and build on our commitment to each other.

I would highly, highly recommend this weekend - it is worth the time out and it helped us tremendously in understanding each other again.

 Participating Couple

Looking Ahead to 2026

Looking ahead to 2026, Retrouvaille plans to run two weekend programmes from 24-26 April and 25-27 September. With many marriages in need of healing and support, it is hoped that more couples will step forward to serve in this ministry and journey with those who are hurting.



Worldwide Marriage Encounter

Worldwide Marriage Encounter (ME) is a movement that provides an enrichment programme for married couples. The programme is a stay-in weekend retreat that has running globally for over 50 years. ME provides couples an opportunity to look at their relationship with God and to better appreciate their Marriage.



MARRIAGE ENCOUNTER 2025 – KEY STATISTICS

12

Marriage
Encounter
Weekends

7 English

3 Mandarin

2 Bahasa Indonesia



120

Couples
participated

5

Priests
participated

500+

Active couples in the
Marriage Encounter
community

WORLDWIDE MARRIAGE ENCOUNTER

Key Programmes in 2025



46TH ANNIVERSARY MASS



PICNIC @ BOTANIC GARDENS

STATIONS OF THE CROSS FOR COUPLES

 28 March 2025

An annual lenten devotion for the community. It is specially curated for couples whereby the reflections at each station is based on couple dialogue.

46 ANNIVERSARY MASS

 3 May 2025

Celebrating 46 years in Singapore and proclaiming the beauty of the sacrament of marriages and holy orders.

ME 50 ASIA CONFERENCE

 6-10 September 2025

ME Asia Zone consisting of 12 countries held its annual conference in Singapore.

BOARD RETREAT @ JOHOR BAHRU

 15-17 November 2025

ME Asia Zone consisting of 12 countries held its annual conference in Singapore

YEAR END PARTY 2025

 26 December 2025

Annual closing event for the year. The community came together to give thanks for a fruitful year. There was buffet, games, prizes and praise and worship.



Looking Ahead to 2026

Worldwide Marriage Encounter is set to hold 8 English, 3 Mandarin, and 2 Bahasa weekends. The ministry will also be officially recognised by the Holy See as an International Association of the Faithful in March. Other key events for the year will be the 47th Anniversary Mass, and HuaKen's (the Mandarin arm of WWME) 40th anniversary dinner in August. A series of Community Nights with guest speakers will serve as a lead up to Discernment Day in September to select the new leadership team.

Christian Family & Social Movement

CFSM assists all family members in living and fulfilling their various roles in the family, work place, community and nation. The family is the Church in miniature and the apostles of the families are the families themselves.

The members of CFSM work towards building good Christian families because we believe the family is the basic building block of a good society, a good nation.

Looking Back on 2025

In keeping to its charism and mission, the CFSM continues its effort to help families in their faith formation and to promote a lay apostolate centred around the Christian family. Working still on the theme of "Form the Person, Form the Base Groups, Build the Kingdom of God" the movement continues its effort in building a community of God's people in the midst of the challenges in the modern society.



CHRISTIAN FAMILY & SOCIAL MOVEMENT

Key Programmes in 2025

CFSM BASE GROUPS GATHERINGS

CFSM EXCO members and their National Chaplain Fr Deme Dominique met at St Francis Xavier Major Seminary at Ponggol. The leaders and Chaplain committed themselves to reach out to more people and share the Good News.

CFSM LEADERS RETREAT

 31 January 2025

CFSM EXCO members and their National Chaplain Fr Deme Dominique met at St Francis Xavier Major Seminary at Ponggol on 31 January. The leaders and Chaplain committed themselves to reach out to more people and share the Good News.

ANNUAL GENERAL MEETING

 22 February 2025

CFSM hosted its AGM on 22nd February 2025 at Catholic Centre, at 55 Waterloo Street, Singapore 187954 and attended by 23 members representing 8 base groups.

TRIP TO BOTANIC GARDENS

 22 March 2025

A trip to the Botanic Gardens was organised on 22 March to bring members closer to nature and to foster closer ties and spirit amongst CFSM members.

CFSM ST JOSEPH THE WORKER DAY

 28 March 2025

An annual lenten devotion for the community. It is specially curated for couples whereby the reflections at each station is based on couple dialogue

BASE LEADERS MEETING

 25 June 2025

A Base Leaders Meeting Date was held on 25 June 2025 to encourage and develop further the Christian communities' groups.

13TH ICCFM ASIA CONFERENCE

 24 - 27 October 2025

The conference was held from 24 to 27 October 2025. A Mass was celebrated by CFSM, together with its National Chaplain Fr Deme Dominique and its Patron, His Eminence Cardinal William Goh together with Fr Eugene Vaz. The conference was on building Christian communities and helping the poor in our respective countries with Christ.

Looking Ahead to 2026

CFSM will introduce the Zone concept, grouping base communities into North, South, East and West to better leverage strengths for outreach. Each zone, led by a chairperson and vice-chairperson, will assess opportunities suited to its context.

Couples for Christ

Couples for Christ is a worldwide family renewal ministry, whose mission is to renew and build strong Christian marriages and families within the parishes where it is present.



MISSION CORE TEACHING AT CAEC PARTICIPATED BY THE MISSION CORE GROUP OF CFC SINGAPORE

Following its 2025 theme to be **“Rejoice, take courage, return to Galilee”**, Couples for Christ (CFC) and its Family Ministries continue to serve those in need.

CFC delivered more than 30 major activities in its three clusters and nine chapters. Those activities included the annual Theme Weekend Retreat (TWR) attended by more than 600 of its members, the Marriage Enrichment Retreat (MER's 1 and 2 attended by more than 150 couples), Intimacy Weekend Retreat (attended by more than 60 couples), and more. CFC also has a Social Ministry that focuses on activities geared towards Answering the Cry of the Poor (or ANCOP).



COUPLES FOR CHRIST

30+

major activities

1,200

active members

COUPLES FOR CHRIST

Key Programmes in 2025

THEME WEEKEND RETREAT



Surbana Jurong Campus



12 April 2025

600+
attendees



CFC FAMILY LIFE MINISTRIES

CFC also has family life ministries like Kids for Christ, Youth for Christ, Singles for Christ, Servants of the Lord, Handmaids of the Lord

1,000+
members



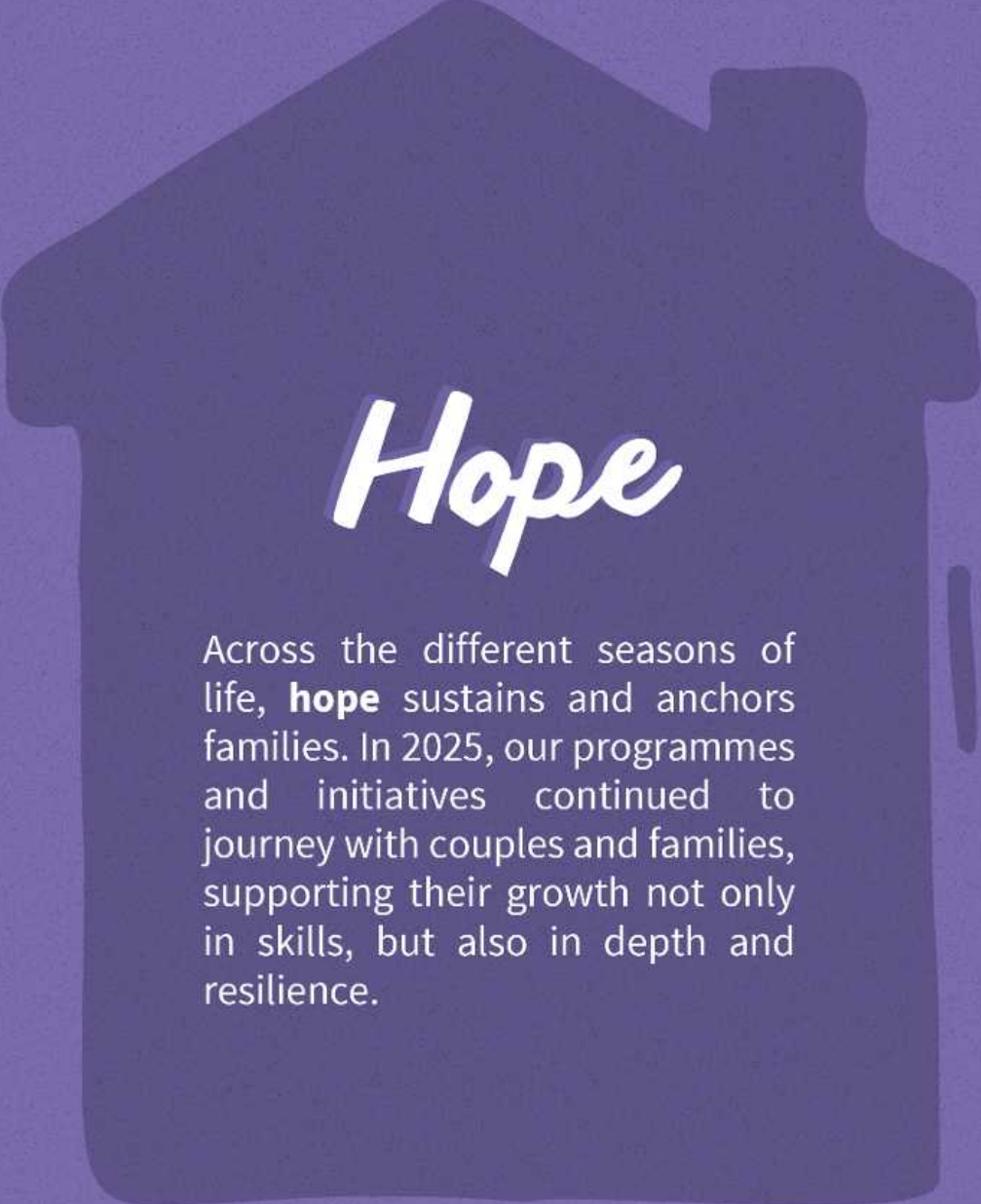
**CFC SINGAPORE GOVERNANCE TEAM AT
EVANGELISATION CONFERENCE IN BATAM**



THE YOUTH FOR CHRIST "FAMILY CULTURE EVENT"



**CFC SINGAPORE CHRISTIAN LIFE PROGRAM (CLP)
HELD AT THE CTIS IN BUKIT TIMAH**



Hope

Across the different seasons of life, **hope** sustains and anchors families. In 2025, our programmes and initiatives continued to journey with couples and families, supporting their growth not only in skills, but also in depth and resilience.

PART 04

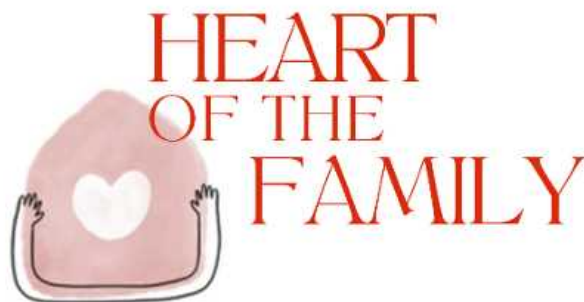


*Better
Together
in Hope*

Looking Ahead

Heart of the Family invites us to return to what anchors family life; the centre where love, security, identity, and belonging take shape. Every household, regardless of its form or stage, has a heart: a space where relationships are nurtured and everyday moments become meaningful.

As we look ahead to 2026, we recognise that families today are diverse and often stretched by work, caregiving responsibilities, life transitions, and loss. Yet the home remains the place where we first learn how to love and be loved. We remain committed to supporting families as they strengthen this core of the home.



EDUCATION

- **Form:** Prepare persons for vocation, relationships and family life across a lifelong journey. In collaboration with Archdiocesan Commission for Catholic Schools (ACCS), support parents as the first educators and strengthen the partnership between families and schools
- **Empower:** Equip parents and families with practical, evidence-based skills and insights to navigate real-life challenges, fostering resilience, strong relationships and a positive family culture
- **Restore:** Translate research into accessible, actionable tools that support parents in nurturing emotionally healthy families and rebuilding relationships where needed

FUNDRAISING

- Partner with Caritas Singapore for Walk with Caritas Family, a fundraising initiative that engages families in a shared mission of charity and solidarity
- Plan and develop DML 2.0 as a family-centred fundraising initiative for the year ahead

MARKETING AND COMMUNICATIONS

- **Form:** Communicate marriage and family life as a lifelong journey of formation and discernment, moving beyond one-off events to sustained engagement across life stages
- **Empower:** Develop content grounded in real-life experiences, offering practical, relevant, and trustworthy insights to support couples and families in daily living
- **Restore:** Foster a culture where seeking help is normalised, upholding dignity while communicating hope, mercy, and accompaniment without judgement
- **Integrated Approach:** Work closely with programme teams to ensure communications are aligned with pastoral priorities and reflect the lived realities of the families we serve
- **Pastoral Lens:** Anchor all communications in accompaniment, ensuring messaging supports, guides, and journeys with families rather than simply promoting programmes

THERAPY SERVICES | MARITAL AND FAMILY, CHILD AND ADOLESCENT

PRO-BONO COUNSELLING

- Expand capacity by increasing the number of full-time and part-time therapists to meet rising demand for counselling support
- Extend pro-bono counselling services across parishes, community centres and online platforms
- Increase presence in targeted locations to provide accessible, on-site counselling support where it is most needed

Life Journey to Form-Empower-Restore

PROGRAMMES & TALKS

PARENTS

- A Holy Mess
- A Father's Mission
- Blessed Beginnings
- Parenting Teen Years
- My Child is Made for More
- Beyond 'Because I Said So'
- Embracing Our Belovedness
- Snap-Chats and Tik-Talks: Tuning In, Reaching Out

CHILDREN & ADOLESCENT

I am Made for More
The Gift of You
The Power of Friendships
Bible Arts Camp
Kids Praise Party
FamChamps Junior

YOUNG PEOPLE

CHOICE Weekend

ELDERLY

Emmanuel: Walking with
God in your Olden Years

Making Your Olden
Years Turn Golden

COUPLES

Positive & Flourishing Relationships
Knowing Me, Knowing You
Waffles & Spaghetti
Getting Married Series
Don't Waste a Good Fight
Engaged Encounter Weekend
Couple Mentor Journey
Marriage Preparation Course
Natural Family Planning

DIVORCED/SEPARATED

Beginning Experience Weekend
Surviving Divorce Programme

BEREAVED

Beginning Experience Weekend

MARRIAGE ENRICHMENT

Couple Empowerment Programme
Marriage Encounter Weekend
Retrouvaille Weekend

SUPPORT FOR FAMILIES

Marital & Family Therapy
Child & Adolescent Therapy
Pro-Bono Counselling
Pregnancy Crisis & Support
Rachel's Vineyard Retreat

Pieta Singapore
Faith and Light Community
Christian Family and Social Movement
Couples for Christ



Governance

CFL Governance Report

1 JANUARY 2025 TO 31 DECEMBER 2025

Catholic Family Life Limited (CFL) was established on 9 March 2020 as a company limited by guarantee (CLG) under the Companies Act (ACRA No: 202008017H). It is registered as a charity under the Charities Act (UEN No: 202008017H).

CFL assumed and integrated the operations of its predecessor organisations, Family Life Society and the Archdiocesan Commission of the Family, effective 1 January 2021.

CFL Lumens Trust (CFL LT) was established on 1 May 2020 as a trust, with registered charity (UEN No T20CC0003G) and IPC (Institution of a Public Character) status, with jurisdiction and responsibility for the IPC funds raised.

The two organisations (collectively known as CFL) work closely through joint board meetings, overseeing the day-to-day operations handled by a common management team. This governance report of CFL summarises the governance approach and processes undertaken by both CFL's board of directors and CFL LT's board of trustees, unless otherwise specified for each.

CONFORMANCE

CFL abides by the relevant regulations of the Accounting and Corporate Regulatory Authority (ACRA) for CLGs, and the Commissioner of Charities (CoC) for registered charities and IPCs.

A requirement by the CoC is the Code of Governance for Charities and Institutions of a Public Character (the Code). CoC introduced a revised Code of Governance for Charities and Institutions of a Public Character, effective 2024. The Code adopts a Principle-Based Approach where 6 principles are introduced to guide charities in their operations.

The Code also introduced the need for charities to place operational emphasis on Environmental, Social and Governance (ESG) factors. CFL has sought to conduct its work in an environmentally-friendly and sustainable manner and be socially-conscious and responsible. As part of this, CFL consciously ensures that there is no usage of disposables for events and encourages participants to take public transport by organising events and activities at venues that are easily accessible by public transport.

CFL has also updated the CFL Constitution in late 2024, as well as the CFL LT Trust Deed in January 2025 to reflect alignment with the Code for term limits, which has, in effect, been a practice.

With the increasing appreciation of the guidelines and requirements under the Personal Data Protection Act, CFL has also appointed a Data Protection Officer, along with 7 Data Protection Executives who have undergone training and are responsible for the collection, use, disclosure and disposal of personal data across various functions.

As an IPC, CFL is to comply with Tier 2 of the Code's Governance Evaluation Checklist. Its compliance with this checklist is provided on page 73 of this Annual Report.

The Catholic Church has set up CFL to fulfil the Church's social mission of supporting the broader community of families in all its forms, regardless of race, language or religion. As with other Catholic organisations, CFL reflects Catholic values in its policies and practices.

BOARD OF DIRECTORS AND TRUSTEES

CFL has an independent board of directors that provides strategic direction and oversight of the operations of the organisation.

A director's term is typically two years from 1 January and can be renewed for up to 10 years. At the end of December 2024, 1 director retired, and 5 new directors were appointed on 1 January 2025. During the period, there were 17 directors, with diverse backgrounds in accounting, legal, communications, family services and corporate governance. The Nominations Committee actively sources, screens and recommends new directors for the board to ensure progressive board renewal.

GOVERNANCE

CFL LT has a board of trustees that provides the governance and oversight of the IPC fund. There were 6 trustees in the year, with 3 of them being independent trustees and 3 from the CFL board of directors (the Chairman, Vice Chairman and Treasurer).

None of the directors and trustees has served more than 10 years, and the office bearers have complied with the term limits set for them.

None of the directors or trustees received any remuneration for their work. All are required to declare their board representations and disclose any conflict of interest concerning any transaction with CFL.

During the year, the CFL board and the CFL LT board held 4 meetings together. The board of trustees attended these meetings alongside the board of directors and participated in the discussions and decisions. CFL LT held additional discussions via online meetings and email circulation, particularly in relation to the application for IPC status extension. The attendance of directors and trustees at the meetings is shown on page 11 and page 12 of this Annual Report.

CFL conducts an annual Board Evaluation for board members to reflect and provide feedback on the board's effectiveness. The results were shared with the directors and trustees, who agreed on follow-up actions.

BOARD COMMITTEES

The CFL board is supported by 11 board committees and 5 taskforces, which are supported by about 20 non-board volunteers with relevant backgrounds.

Each committee is chaired by a CFL board member who ensures alignment with CFL's overall strategy and approach. In addition, each committee operates under their respective board-approved terms of reference and is supported by a secretariat from the executive team.

A full listing of the committees is provided on page 12 of this Annual Report.

Five taskforces were formed during the year to focus on strategic initiatives which were identified and planned for during the year, but has a longer-term focus of delivery over the next 3–5 years. Each taskforce is chaired by a CFL board member. The area of focus for the taskforces are:

- Research
- Children and Youth
- Marriage and Family
- Singles
- Seniors

EXECUTIVE TEAM

A team of 18 staff, led by an executive director, handles the day-to-day operations of CFL. The team executes the strategic plan set and approved by the directors (for the General and IPC Funds) and trustees (for the IPC Fund), and is fully accountable to them.

None of the staff serves on the CFL boards, and none of the staff is a close family member of the executive director or any of the CFL boards' members.

The number of CFL staff whose annual remuneration is above \$100,000 is listed below:

Annual Remuneration Band	2024	2025
\$100,000 - \$200,000	2	2

The Human Resources Committee reviews and handles the organisation's human resource matters. The Executive Committee evaluates the performance of the Executive Director and recommends her remuneration to the directors and trustees for approval.

POLICIES AND PRACTICES

CFL's board policies and practices have been compiled into a Board Handbook to guide the boards and secretariat in the proper conduct of CFL affairs. These cover areas such as applicable regulations, board organisation, duties and responsibilities, board processes, programmes and operations, and secretariat matters.

The policies include whistleblowing, a Code of Ethics, volunteer and donor management, an authority grid and conflict of interest.

GOVERNANCE

The conflict of interest policy and procedures, for example, include the following:

- Directors and trustees submit disclosures of their employment, directorship and other interests when they join the board and when there are changes.
- Directors and trustees annually declare their continued qualification to hold office and compliance with the conflict of interest policy.
- In the event of a conflict of interest, the interested director or trustee is to disclose the conflict, recuse themselves from discussion, and abstain from voting on the matter.
- There are strict procedures by the company for conflict-of-interest transactions, including competitive bidding or comparable valuation in a procurement.
- Directors and trustees annually declare their compliance with any conflict of interest and the Code of Conduct.

These policies are reviewed and updated regularly.

FINANCIAL ACCOUNTABILITY AND TRANSPARENCY

The Audit and Risk, and Finance Committees provide oversight of CFL's financial reporting and processes, with the aim of continuous improvements in accountability and transparency.

The Finance Committee produced and oversaw compliance with the Finance and Accounting Manual, which covers financial policies and processes such as budgeting, fundraising, grants, procurement, banking, investments, related-party transactions and reserves policy.

The reserves policy was established in 2022 and reviewed in 2024. Taking into account the sources of funding support, particularly from Caritas Singapore, and the acceptable level of reserves needed for financial sustainability, the board targeted a medium-term reserves level of two years of annual operating expenditure. The actual and planned reserves ratios are reported on page 17 of this Annual Report, and the Reserves Policy is accessible through the QR code on this page.

The Audit and Risk Committee has developed an Enterprise Risk Management Framework and Policy. The Committee also oversee the Anti-Money Laundering and Counter-Terrorism Funding Policy, and Data Protection Policy. During the year, the Audit and Risk Committee conducted a review of the internal controls conducted in the previous year.

Working with public accounting firm Baker Tilly TFW LLP, CFL produces an annual set of audited financial statements based on the Financial Reporting Standards. The full set of statements for the period under review is available through QR code access provided on page 16 of this Annual Report.

MEMBER ORGANISATIONS

As the umbrella organisation for family ministries in the Catholic Church in Singapore, CFL has 13 affiliates (those directly under the legal jurisdiction of CFL) and 2 associates (which are separate legal entities). None of the affiliates and associates receive funding from CFL LT. See pages 34 to 65 for the list and activities of these member organisations.

As part of its governance of these organisations, CFL produced governance guidelines and finance manuals for adaptation and conformance by its member organisations.

CFL collaborates with and seeks to build the capacity of its member organisations through its programmes and in regular meetings with its Affiliates and Associates Committee.

Policy QR Codes

Policies mentioned above and required to be disclosed by the Charity Code of Governance can be retrieved from the QR Code below:

- AML/CTF Financing Policy
- Code of Ethics
- Communication Policy
- Conflict of Interest Policy
- Data Protection Policy
- Donor Management Policy
- Enterprise Risk Management Framework and Policy
- Volunteer Management Policy
- Whistleblowing Policy



CFL Governance Evaluation Checklist

(Tier 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 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

CFL 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
10	<p>Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position).</p> <p>For Treasurer (or equivalent position) only:</p> <ol style="list-style-type: none"> 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. 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. 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	<p>Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <ol style="list-style-type: none"> No staff should chair the Board and staff should not comprise more than one-third of the Board. 	2.7	Yes		2
12	<p>Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <ol style="list-style-type: none"> 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
13	<p>The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break.</p> <p>For all Board members:</p> <ol style="list-style-type: none"> 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. 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). 	2.8	Yes		2

CFL 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
	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.				
14	For Treasurer (or equivalent position) only:	2.7	Yes		2
	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.				
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.	3.2	Yes		2
	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.				
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

CFL 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 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.	4.1a	Yes		2
	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).				
22	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives.	4.1b	Yes		2
	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.				
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:	4.4	Yes		2
	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.				

CFL 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
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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
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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
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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
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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
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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
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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
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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
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CFL 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
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.	5.6a	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					76
PERCENTAGE = (TOTAL SCORE/FULL MARKS OF 76) X 100%					100%



To Form, Empower and Restore
individuals, married couples and families in
every stage of life so all may flourish in
the intimate love of God in accordance
with the values and teachings of
the Catholic Church.

