

JULY 2022 TO JUNE 2023

# Annual Report FY23



### TABLE OF CONTENTS

A Message from Our National Director	01-02
Our Vision and Mission	03
About Habitat Singapore	04
Our Senior Leadership	05
Our Board & Advisors	
Organisation Chart	
How We Work	
Financial Accountability and Accreditation	10
FY23 In Review	11-13
Batam Build	
Grace Project	16
Project HomeWorks	
A Brush with Kindness	
Project HomeWorks Champions	20-21
UnLitter Red Dot	
Youth Development	
Sew Much Love	
#HomeThisChristmas	
Moving forward in FY2024	
Get Involved	
Our Key Supporters	
Contact Us	

### Message from Our National Director

I have been writing messages for our annual reports as part of my duties as National Director, and Io and behold, this would be probably my last annual report message. As part of our planned leadership transition, I will be transiting out of the role of National Director to another person, prayerfully coming in at the beginning of 2024. By the time I transit my role fully to this person, I would have been officially involved in the Habitat for Humanity ministry for 20 years, or in English, a 'score' (another word for 'twenty'). And what a score it has been!

It all started back in 2003, when my old (she may not like me to use this word) social service battle buddy Usha Menon called me suddenly, and asked if I would like to help her start the Habitat for Humanity office in Singapore. Usha was recruited by Habitat International and we had previously worked together for many years at the Community Chest where she was a senior manager and I was a volunteer, doing many different fundraising activities. When I asked her what was expected of me, she replied, "Just make it happen!", exactly what I wanted to hear. One thing led to another, and our office was officially opened in March 2004 by the late Millard Fuller, the founder of the Habitat for Humanity movement.

And of course time flies when one is having fun. If you were to ask me how I feel about having devoted 20 years of my life to this work, I would answer, "privileged". I know for certain that not many people can say that they had fun doing something for 20 years.



Mr. Yong Teck Meng National Director

### Message from Our National Director

It is quite indescribable how one feels when one gets to witness transformed lives, from large scale disaster relief projects like the Tsunami relief and Chengdu earthquake relief, to even simple projects like garbage picking. There were many occasions when I was moved to tears when I realized that lives were changed because of all the effort the donors, volunteers and staff put into the movement.

I kid you not when I say that for me, the work at Habitat Singapore brings sanity to me in a world so filled with insanity everywhere we look. The work is simple and direct – to demonstrate the love of God by fighting poverty, focusing on tackling shelter-related issues. In this world, one can spend a lot of time talking about changing the world, and indeed, many outfits out there are frankly, 'talk-shops' large and small. In Habitat, when we say we are going to build/renovate/clean x number of houses, x number it is. No ifs, no buts, no excuses – make it happen.

And guess what? It is also not rocket science. What is required is determination to see through the tasks at hand; less talk, more action in overcoming all the challenges. I dare say that anyone can do this if that person is determined. So what about you? Would you also aim to 'score' at changing the world for the better? I certainly intend to go for another score; come join me!



Mr. Yong Teck Meng National Director

#### **OUR VISION**

A world where everyone has a decent place to live.

### **OUR MISSION**

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

### **OUR OBJECTIVES**

(i) To promote and develop specific local and regional youth development programmes to raise awareness on local and global habitat development (i.e. on housing issues/needs among the needy), with a view to relieve poverty;

(ii) To establish a regional resource and co-ordination center to eliminate poverty housing and homelessness in the region through volunteer labour, financial donations and contributions of materials;

(iii) To promote volunteerism through building homes, communities and hope locally and beyond;

(iv)  $\ \ \,$  To provide a safe and sanitary place for the disadvantaged individuals and families in Singapore; and

(v) To partner and associate with other organizations functioning with purposes consistent with the objects of Habitat.





# About Us

Habitat for Humanity Singapore is part of an international Christian housing charity that seeks to eliminate poverty housing worldwide. Convicted that safe and affordable housing provides a path out of poverty, we have been working alongside low-income communities to increase their access to improved living conditions.

Since 2004, Habitat Singapore regularly sends volunteer teams to build decent and affordable houses across Asia-Pacific. Locally, we provide intensive homecleaning for vulnerable individuals and families so they can have a safe & sanitary place to call home.

In March 2023, we celebrated 19 wonderful years of service and ministry.

IPC: Institute of Public Character till 8<sup>th</sup> March 2025 UEN Number: 200201617W Registered address: 56 Lorong 23 Geylang, #05-01, Singapore 388381 Auditors: Fiducia LL Bank: OCBC Bank

### **Senior Leadership**



#### **OUR PATRON**

### Mr.S.Dhanabalan

Habitat for Humanity Singapore takes immense pride in having Mr. S. Dhanabalan, the former Chairman of Temasek Holdings and a distinguished ex-Cabinet Minister, as our patron. Mr. Dhanabalan is an active Habitat Singapore volunteer who participates in Habitat builds and events throughout the year. His unwavering commitment to our cause continues to serve as a great source of inspiration and wisdom for many Habitat staff and volunteers.

> Habitat for Humanity Singapore is governed by a Board of Directors and headed by our National Director.

### **Board of Directors: Members**

Mr. See Han Chiang, Daniel Chairman Appointed 31/03/2022

VP, General Counsel, APJ Tech Data (Singapore) Pte Ltd

Daniel was a past Chairman for many years.

#### Mr. Chua Wee Kiong Appointed 31/03/2022

Advisor Serba Mulia Group Wee Kiong is a first-time board member.

Ms. Christina Lu Qiu Xia Appointed 04/05/2022

HR Head APAC Neste APAC PL

Christina is a first-time board member.

Mr. Giam Kee Choo, Richard Appointed 04/05/2022

Founder and CEO Rainmakerz Pte Ltd Richard supports other charities actively.

#### Mr. Liew Tian Seng, Alvin Vice-Chairman & Treasurer Appointed 31/03/2022

Senior Economist United Overseas Bank Limited Alvin was a past board member for many years.

Ma Khao Su Vin Adalina

### Ms. Khoo Su Yin, Adeline Appointed 29/3/2019

Executive Director, Transactions Execution Linnovate Partners AFS Pte Ltd

Adeline runs a Family Foundation.

Mr. Lim Kia Hwee, Thomas Appointed 29/03/2019

Director TLC Events Pte Ltd Thomas supports other charities actively.

Ms. Low Wye Yee Appointed 04/05/2022

Marketing Team Lead (APAC) GlobalSign APAC Wye Yee is a first-time board member.

#### Mr. Sabapathy Ravindranath Vijay Secretary Appointed 08/05/2021

Corporate Secretary Integrity Corporate Services Pte Ltd

#### Ms. Sharon Cheah Ui Hoon Appointed 20/2/2018

Communication Consultant SPH, Oglivy

Sharon was in the first board in back in 2004 and is an active supporter.

Habitat for Humanity Singapore is governed by a Board of Directors and headed by our National Director. The Board meets quarterly and is responsible for the entire operation of the charity. Each Board Member has a term of 2 years,

and can be on board maximum of 2 consecutive terms.

## **Board of Directors: Meeting Activities**

A total of 4 Board meetings were held during the financial year.

The following sets out the individual Board member's attendance at the meetings:

S/N	Name	11-Oct-22	20-Dec-22	28-Mar-23	27-Jun-23	Remarks
1	Sharon Cheah Ui Hoon	x	x	х	Х	
2	Liew Tian Seng, Alvin	X		X	X	
4	Chua Wee Kiong	x	x	X	X	
5	Giam Kee Choo, Richard	x	x	X	X	
6	Khoo Su Yin, Adeline	x			X	
7	Lim Kia Hwee, Thomas		x	х	X	
8	Low Wye Yee	x	X	X	X	
9	Christina Lu QiuXia	x			X	
10	See Han Chiang Daniel		X	X	X	
11	Ivan Chan	x	x	х	X	
12	Vincy Ng	x		X	x	
13	Foo Chai Yee		x	NA	NA	Rotated out Dec 2022
14	Usha Menon	x	x	NA	NA	Rotated out Dec 2022
15	Ted Choo	x	x	NA	NA	Rotated out Dec 2022

There are also sub-committees headed by various board members:

HR/Nomination Committee: Vincy Ng, members: Sharon Cheah, Adeline Khoo, Christina Lu

Finance Committee: Alvin Liew, Foo Chai Yee, Chua Wee Kiong

Audit Committee: Ivan Chan, Chua Wee Kiong

Resource Development Committee: Usha Menon, Richard Giam, Low Wye Yee

Operations Committee: Ted Choo, Richard Giam, Thomas Lim

Legal: Daniel See

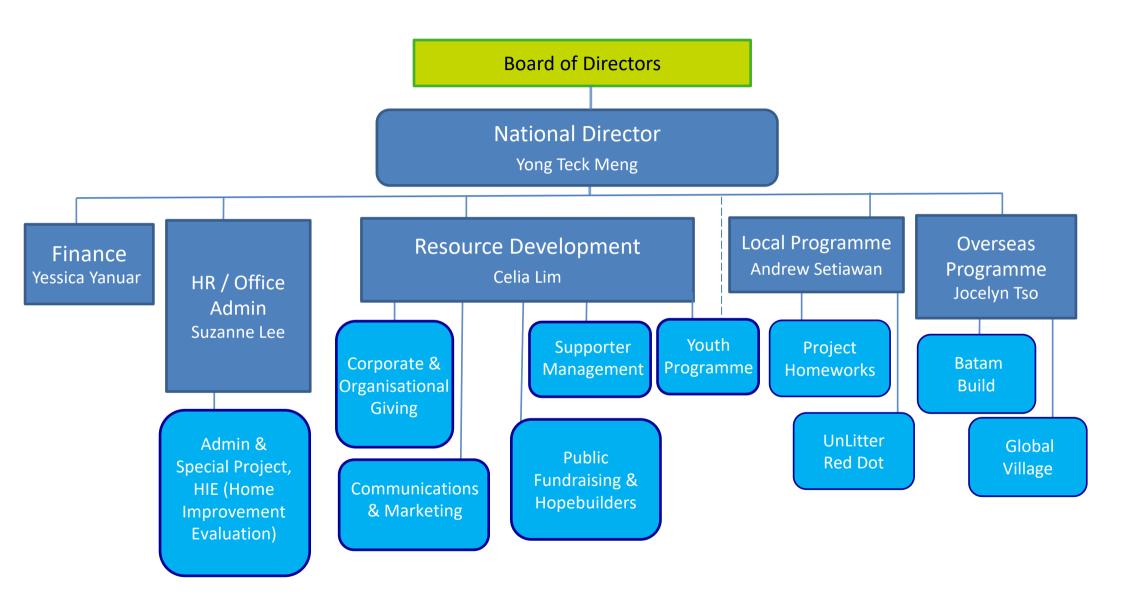
#### **CONFLICT OF INTEREST POLICY**

All Board members and staff are required to comply with the charity's conflict of interest policy. To ensure transparency and ethical conduct, the Board has put in place documented procedures for Board members and staff to disclose any actual or potential conflicts of interest on a regular and need-to basis. In alignment with this policy, Board members abstain from participation in decisions related to matters in which they have a conflict of interest.

#### **Whistle Blowing Policy**

As part of the international family of Habitat affiliates, we maintain a Whistle Blowing Policy consistent with our international family, with dedicated hot-line for whistleblowers to report suspicious activities, possible wrongdoing or improprieties in financial or any other matters within the charity.

## **Our Organization Chart and Management**



At Habitat Singapore, we rely 100% on the generous support of the public, our corporate partners, grants and foundations to fund our work.



### How We Work

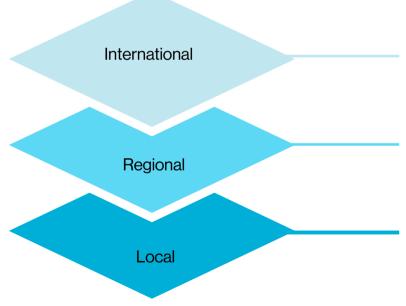
We receive donations from the public through both regular and ad hoc contributions, as well as through management fees for overseas builds.

We adhere strictly to the relevant policies and laws relating to public fundraising, in accordance with the Charities Act, Singapore. Likewise, we comply with Habitat for Humanity International's requirements articulated in the covenantal MOU signed.

### Financial Accountability & Accreditation

Habitat Singapore was set up on 12 February 2002 as a company limited by guarantee. It was officially opened on 11 March 2004 and registered as a charity on 27 April 2004.

Charity Registration Number: 01774



#### **TRIPLE LAYER ACCOUNTABILITY**

At the highest level, all Habitat National Offices are also monitored and subjected to auditing by Habitat's headquarters in Atlanta, USA.

Quarterly financial reports for financial indicators review are also submitted to Habitat's Asia Pacific office to ensure financial and operational practices conform to Habitat International's policies.

Habitat for Humanity Singapores' annual financial audit is conducted by Fiducia LLP. Habitat Singapore is also subjected to financial supervision by the Commissioner of Charities and complies with the requirements of the Code of Governance for Charities and Institutions of a Public Character.

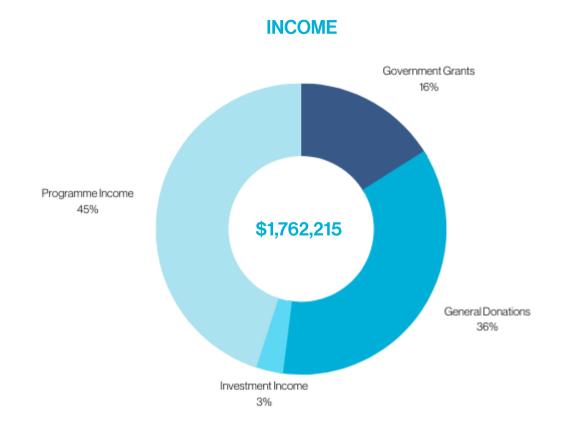
## FY23 In Review: Rising Together

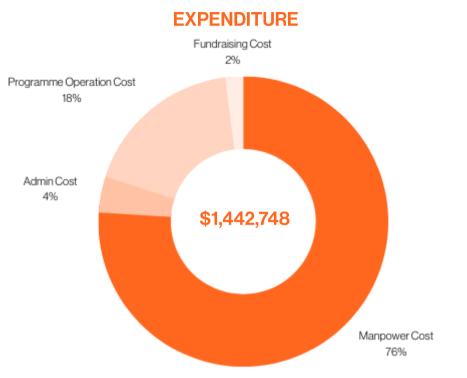
In FY23, as COVID restrictions finally lifted, we came together as a team in person, driven by an unwavering commitment to address the inadequate living conditions prevalent in Singapore and the Asia-Pacific region. The extended pandemic has taken a toll on the livelihoods of vulnerable individuals and households, manifesting in financial hardships and significant impacts on their psychological and physical well-being. Despite the prevailing economic downturn, our collective resolve remained unshaken.

We joined forces with our corporate partners, community collaborators, government and the broader public, focusing on enhancing our capacity to offer practical support and foster stable, resilient homes and communities that can weather not only the current challenges but also any future pandemics that may arise. Our housing interventions ensured clean and safe living spaces and also mitigated numerous hardships, such as injuries from navigating clutter, sleepless nights due to bed bug infestations, and the social isolation that had kept loved ones away, which has worsened over the extended covid 19. Our efforts gave our homeowners the invaluable 'home advantage,' offering them an equal opportunity to enjoy improved physical and mental well-being, stronger social connections, enhanced comfort and relaxation, and better financial stability.

Throughout the past year, we ventured into innovative fundraising initiatives and expanded our local impact. We extend our heartfelt gratitude to every partner who collaborated with us to drive this impact even in challenging times. Together, we have risen above adversity and acted as catalysts for positive change.

# FY23 In Review: Financial Performance





#### NOTE:

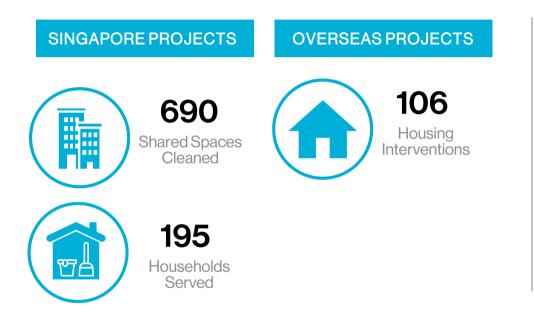
None of our staff has received more than S\$100,000 a year in remuneration, sits on the Board as a director or is related to any Board member.

We are prudent with our spending, and much of our expenses, as expected, revolves around staff remuneration for the management of the many projects we have. We aim to have a 3-year operating reserve.

We do not give out any loans, or are involved in investment other than Bank Fixed Deposits.

For more information on the charity's major financial transactions and the purpose of the charitable assets held, please refer to our Financial Statements available at our website www.habitat.org.sg

## FY23 In Review: Impact Summary



### COMMUNITY INVOLVEMENT





301 Households gained access to a safe and decent home

# \$1,762,215

raised collectively







HABITAT FOR HUMANITY SINGAPORE FY23 ANNUAL REPORT



OVERSEAS PROGRAMME

# Our Impact: Batam Build

Since 2004, Habitat Singapore has been mobilising volunteers to experience our life-changing work through **Global Village** building trips in neighbouring nations.

**Batam Build**, introduced in 2014 as a 1 to 2-day build trip, offers a shorter and more accessible alternative within our Global Village programme pillar. Since the launch, we have been sending volunteers on a weekly basis.

In the initial half of FY23, Batam Build was paused due to the COVID-19 pandemic. We express our heartfelt appreciation to our corporate partners who generously sponsored houses in Batam, even though they could not participate in the build. Their support enabled us to continue making a positive impact on individuals facing housing challenges. Batam Build resumed in the second half of FY2023, leading to more volunteer teams and increased number of homes built.

Homes Built

Volunteers mobilised

93

# we build global impact



**OVERSEAS PROGRAMME** 

# Our Impact: Grace Project

In partnership with Habitat for Humanity Cambodia, our 5-year project 'Grace', initially set to conclude in FY22 but extended to FY23 due to COVID, is a transformative initiative funded by Habitat for Humanity Singapore.

Operating in Battambang, Phnom Penh, and Siem Reap, this momentous project has completed over 3,600 housing, WASH, education and livelihood interventions for various vulnerable groups such as older individuals, people with HIV/AIDS, those with disabilities, women-led households, vulnerable orphaned children, low-income families, and disaster-affected families.

'Grace' has significantly built resilience across the country, impacting over 70,000 individuals through housing leadership in the major capital and 7 provinces, spanning 32 districts, 152 communes, and 326 villages.

Intervention Projects in FY23 Over 3600

Intervention Projects from FY18-23

Over 70,000

> Individuals impacted from FY18-23



#### LOCAL PROGRAMME

# Our Impact: Project HomeWorks

**Project HomeWorks** by Habitat Singapore is a local, intensive home rehabilitation program dedicated to uplifting the living conditions of vulnerable individuals and families who are facing inadequate and unsanitary living conditions. The homeowners we work with reside in homes that are cluttered or pest-infested, lack financial and social support, and often deal with mobility issues that hinder their ability to maintain a safe and healthy living environment. We employ a holistic approach to improve living conditions by decluttering,

intensive cleaning, painting, fumigating, and providing new basic furniture, among other interventions

In FY23, we capitalized on the easing of COVID-19 regulations to conduct on-theground assessments of critical housing needs in our local communities. Our findings revealed that many homeowners from the Lavender community required a fresh coat of paint to address mouldy and deteriorating walls. In response, we initiated an iteration of the A Brush with Kindness initiative to tackle this issue.

195 Homeowners Lives Transformed 327

Sessions

Volunteers

# Our Impact: Homeowner Impact Story

Meet Mdm Aidah, a resilient 53-year-old mother of four who has faced numerous hardships. Her ex-husband sold the flat they were living in and squandered the proceeds away in debauchery leaving her in financial turmoil, but she persevered by working at Changi Airport to eventually secure a two-room rental flat in her name. Amidst a challenging divorce, her two daughters' legal troubles pushed her into depression, making it difficult for her to keep her full-time job. Adding to her burdens, Mdm Aidah battled asthma, and type-2 diabetes, and recently underwent gastric bypass surgery. Her health, mental, and financial limitations made it difficult for her to maintain her home's cleanliness, which further exacerbated her asthma condition. Mdm Aidah was separated from two of her sons due to the condition of her home, and hoped to be reunited with them. After four intensive sessions of decluttering, cleaning, caulking, and painting, it is with great hope that the new space will be the pivoting point of change for Mdm Aidah and family.

Read full story here: https://www.habitat.org.sg/post/rehabilitating-homes-restoring-lives





LOCAL Programme

# Our Impact: **A Brush with Kindness**

On 13 May 2023, Habitat Singapore organised our first iteration of **A Brush with Kindness** where over 125 volunteers contributed their time and effort to paint 27 homes of disadvantaged families in the Kampong Glam neighbourhood. The homes faced issues such as flaky paint, mouldy walls, and bed bug infestations. The event was generously supported by many government, community, and corporate partners.

Through this initiative, we deepened our ground-level partnership, showcasing the power of collaboration in meeting community needs. This has also created new opportunities for further collaboration with various agencies and government bodies.

> 27 Homes Bestored

125 Volunteers Mobilised

# Proud to be a Habitat Champion

人家园志工领队 www.habitat.org.sg

LOCAL PROGRAMME

## Our Impact: Project HomeWorks Champions

Project HomeWorks is driven by a vital group of committed volunteers known as **HomeWorks Champions**. These dedicated individuals regularly contribute their time to serve alongside our staff as leaders for the many groups of volunteers who join us in a Project HomeWorks session. They are an invaluable resource for our lean team.

In FY23, as COVID-19 restrictions eased, these Champions played a vital role in expanding our impact. Their support enabled us to conduct more sessions, reaching and assisting a record number of close to 40 homeowners weekly. We also provided them with detailed training workshops to handle sensitive cases that ad-hoc volunteers may not be equipped for. We're immensely grateful for their dedication, and their contributions are indispensable in serving vulnerable homeowners.

# Our Impact: Champion Impact Story

Pi Rong, a remarkable 21-year-old volunteer who has actively volunteered at Habitat Singapore since his secondary school days, has taken on a leadership role as a Champion. His dedication stems from his belief that volunteering with Habitat Singapore is "one of the most impactful activities, allowing him to improve the living conditions of vulnerable families and communities with just a few hours of sweat and energy." He shared "Every time I volunteer, I get to make a tangible impact in improving the homes of those who need it most."

Volunteering with Habitat Singapore has been "life-changing" and "given a greater perspective of Singapore for a youth like him – that there are people out there who need help and how youths like him can make our society a better place."

Read full story here: https://www.habitat.org.sg/post/a-brush-with-kindness-meet-our-house-ic-pi-rong





LOCAL PROGRAMME

# Our Impact: UnLitter Red Dot

Littering continues to be a perennial issue year after year. We desire to see a country that takes ownership of its shared spaces. Through **UnLitter Red Dot**, we seek to start new conversations with volunteers about what it means to care for one's living space beyond the four corners of our homes. In 2021, we diversified to include an online version called BlockWalk where participants could log in, and interact with others while picking up litter in their own neighborhoods to adhere to social distancing rules.

With the easing of COVID-19 restrictions, we picked up both physical litter picking sessions and its virtual counterpart, BlockWalk.

> 690 Neighbourhood Spaces

2208

Volunteers Mobilised

# every voice

can empower families to build strength, stability and selfreliance.

Chambi



## **Our Impact: Youth Development**

Campus Chapters, are student-driven organisations which act as miniature extensions of Habitat Singapore, aiding us in expanding our outreach. They collaborate with us to facilitate Project HomeWorks sessions and independently organize Global Village build trips. We are committed to fostering informed and sustainable youth engagement in community service. Our dedicated youth staff guides and mentors them in volunteering, advocacy, and fundraising. Through Campus Chapters, youth find a platform for personal growth, gaining technical and leadership skills while engaging with communities directly.

Our Campus Chapters: Dunman High School (Dunman High-Habitat), Hwa Chong Institution (HCI-Habitat), Raffles Institution Junior College (RI-Habitat), Singapore American School (SAS-Habitat), Eunoia Junior College (EJC-Habitat), Project HomeRun

We also welcome shorter term partnerships with youth groups and schools seeking to do good.



Youths Mobilised

# every voice

can empower families to build strength, stability and selfreliance. LOCAL PROGRAMME

## Our Impact: Youth Development

In FY23, our youth-led initiatives left a significant impact. Project HomeRun, in its first iteration, included an advocacy talk for Habitat Singapore's mission and a successful bake sale that raised over \$500. Furthermore, Temasek Polytechnic orchestrated an advocacy booth and fundraiser, generously contributing over \$1,600 to our mission.

Read more here: <u>https://www.habitat.org.sg/post/building-youths-building-homes-for-a-brighter-future</u>

@theprojecthomerur



### building youths, building homes for a brighter future



# Our Impact: Youth Impact Story

Our newest Campus Chapter of Eunoia Junior College (EJC) shared:

"While we are just playing a small role in helping them, we think it's small actions like that which build up and matter, to change someone's life"

"It's about being a role model, it really shows in our actions. That's when people start to take notice - all you need is a few people coming together and that's when people will see the impact of it...Both these things go a long way. Seeing it online is one thing, but seeing your fellow peers do it is a lot more impactful because that means that you don't have to be special or anything to do it. All you need is the heart to do so."

"One common goal that unifies us is that we really want to help people... especially people who are either in poverty or have some mental/physical disability...We want to allow them to have a better living environment so that their home becomes a safe space for them, and they can invite others without feeling embarrassed by their living condition. Some homeowners are actually willing to change, but they do not know who to approach for help. That's why it's so important to help them - because in a way, we are kind of providing them hope to have a better future. For example, when you clean their houses, the homeowners start to feel more hopeful about their lives..."

Read more here: https://www.habitat.org.sg/post/eunoia-jc-campus-chapter





# **Fundraising Efforts**





FUNDRAISING EFFORTS

## Our Impact: Sew Much Love

Sew Much Love is an all-year-long initiative by Habitat Singapore to co-create Agape Blankets with our supporters. The public was invited to donate a small amount to design one quilt square, while corporations were encouraged to sponsor an entire quilt that their staff could design, which will be transformed into a one-of-a-kind Agape Blanket by our sewing volunteers.

Completed Agape Blankets will be sent to vulnerable families all around the region and donations raised will fund Project HomeWorks efforts. This has been a great way to bring love and warmth to the homes of our homeowners.



**Funds** raised

**Supporters** 



FUNDRAISING EFFORTS

# Our Impact: #HomeThisChristmas

**#HomeThisChristmas** is Habitat Singapore's annual Christmas fundraiser campaign where a variety of different festive activities are organized to rally supporters.

From October to December 2022, we partnered with 10 talented volunteers who conducted fundraising workshops ranging from floral pressing, and macrame to resin art. We were also generously sponsored booth spaces at the Boutiques Fair, Yong Siak Christmas Trail and Clarke Quay Central to fundraise.

In total, we successfully raised over \$101,000 for Project HomeWorks through #HomeThisChristmas.



**Funds** raised

### Moving forward in FY2024

FY24 promises to be an exciting year filled with fresh initiatives and expansion prospects in the pipeline.

In the spotlight is our Batam Build programme, which will scale up with inclusion of latrine construction and mangrove planting initiatives. Building upon the importance of shelter, we will champion improved sanitation and healthy living environments (both personal and shared) for our homeowners.

Nurturing the next generation of community leaders will also be our mandate as we bolster our youth development programme with a stronger focus on leadership and active citizenship.

We look forward to even more exciting fundraising/engagement initiatives to further build partnerships with supporters to power the work!



# get involved

### DONATE

As a non-governmental organisation, we rely on the generosity of supporters. Join us as a HopeBuilder and see the difference you can make as a monthly donor.

### **ADVOCATE**

Tell others about our cause by sharing our stories and the need for decent housing. You may even fundraise for us on special occasions like birthdays, or through your hobbies like cycling.

# CARD Ministration Humanity Singapore

https://www.habitat.org.sg/donate



https://www.habitat.org.sg/fundraise

### VOLUNTEER

Subscribe to our newsletter and socials feeds to find out about our volunteering opportunities. From painting to building & community clean-ups, there is something for everyone.



https://www.habitat.org.sg/our-work

# get involved

### **FOR CORPORATES**

Looking for an exciting project to help a community overseas or a meaningful way to engage your staff? Let Habitat help you achieve your CSR goals. Email <u>info@habitatorg.sg</u> today!

### **FOR SCHOOLS**

Enhance your values in action or student leadership curriculum with hands-on learning and talks by our staff. Consider starting a chapter to nurture empathy in your students. Email us at info@habitat.org.sg.

#### **FOR CHURCHES**

As a Christian organisation, we welcome churches to serve with us, invite us to share about our ministry and uphold us through prayer and/or tithing support. Email us at info@habitat.org.sg.



Subscribe to our newsletter for the latest updates

https://www.habitat.org.sg/new-subscribers

### A Big Thank You to Our Supporters

AIMS APAC REIT Management Alcon Singapore Manufacturing Allied World Assurance Company Amazing Grace Presbyterian Church Aspen Bermuda Singapore **BofA Securities Barclays Baringa** Consulting **BDA** Partners Beazley **Bloomberg Singapore** Bank of New York Mellon **Build Built Capital Group Investment Management** Capitaland Investment Changi Baptist Church **CIBA VISION Asian Manufacturing and Logistics CISCO** Systems **CME Group Singapore Operations Community Chest Convergint Singapore** Daiwa House Asset Management Asia Dataiku DH Asia Investment

DOW Inc. **Dunman High School Enigma Marketing Eunoia Junior College** Euromonitor International (Asia) Far East Organization Geo Coal International **GIC** Private Goldman Sachs (Singapore) Goodair Google Inc (Singapore) Gracefield Foundation Herman Miller Asia Hilti Asia Pacific Hwa Chong Institution Hyphens Pharma Johnson & Johnson Jurong Engineering Kantar Singapore King Wan Construction Levi Strauss Asia Pacific Division Linklaters L'Oréal Singapore M&G Moody's New Creation Church

Our Singapore Fund **Oiltanking Asia Pacific** PPD, part of Thermo Fisher Scientific Procter & Gamble (Singapore) QNet **Raffles Institution Junior College** SAP Asia SAS Institute Savills Investment Management Schroder Investment Management (Singapore) Sealed Network Sembcorp Industries Singapore American School Singapore Maritime Foundation Singapore Shipping Association **ST**Logistics Swiss Post Solutions **Temasek Polytechnic** Tote Board VF Brands (Timberland) VISA WorldWide Watson-Marlow **WorldStrides** Xylem Water Solutions Singapore Yardi Singapore

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