



ANNUAL REPORT

DAUGHTERS OF TOMORROW





2025

ANNUAL REPORT

DAUGHTERS OF TOMORROW

Table of Contents

Who We Are	02
About DOT	03
Governing Board	07
Financial Summary	10
Key Milestones	12
Programmes & Activities	15
Monitoring, Evaluation and Research	19
Fundraising	22
The Years Ahead	25
GEC and Disclosures	27
Financial Statements	32

Who We Are

Registered as a charity under the Charities Act of Singapore, Daughters Of Tomorrow complements and supports existing training and workforce-related agencies by connecting volunteers and community resources to enable each woman on an individual level. By deep-diving into the practical day-to-day constraints of these women, we offer hand-holding and individual coaching to help each woman reach regular and sustained employment.

Our team consists of dedicated, and compassionate professionals who are committed to serving the women in our programmes. We ensure that each individual receives the guidance and resources needed to succeed.

We are also dedicated to fostering a socially integrative employment culture in Singapore. This means creating an inclusive environment where individuals from diverse backgrounds can come together, collaborate, and thrive. We believe that by promoting diversity, equity and inclusion within the workplace, we can contribute to a more cohesive and supportive community.

Through our efforts, we seek to build a society where everyone has the opportunity to succeed, regardless of their socio-economic background. We are dedicated to making a positive difference and driving meaningful change in the lives of those we serve.

Our mission extends beyond employment bridging; we strive to enable upward social mobility for women from lower income families through upliftment of an individual's agency. Our holistic approach ensures that we address both the immediate and long-term needs of the families we serve, paving the way for a brighter and more prosperous future. We believe that sustainable employment is the cornerstone of financial independence. We lay the foundation for women to build a more secure financial future for themselves and their families and provide a pathway to long-term career growth and financial security.



ABOUT



MISSION

To facilitate livelihood opportunities for women from low-income backgrounds and support them in achieving financial independence and enable social mobility for their families.

VISION

Empowering women, enabling families.

CORE VALUES

ENABLING

> We build agency in the women and the community, striving to contribute and build positive collaborations with our partners.

MINDFUL

> We value reflection, self-awareness and practice respect for everyone we work with.

PEOPLE-FOCUSED

> We value and celebrate each individual for who they are, and prioritise people above procedures.

OPEN

> We are open-minded, curious, collaborative in our approach, and practice transparency in our governance and partnerships.

WILLING TO LEAD

> We serve with passion and take ownership for creating and advocating positive change.

ENTERPRISING

> We approach problems and challenges with innovation and are open to experimentation.

RESPONSIVE

> We strive to address real challenges in a timely manner and are adaptable to changing needs in the community.

FROM THE

Board President

JOINT BOARD PRESIDENTS STATEMENT



FROM ACCESS TO AGENCY: NURTURING THE FUTURE TOGETHER

This past year at Daughters Of Tomorrow (DOT) has been a profound season of recalibration, reinvestment, and renewal. Guided by the lived experiences of the women we walk alongside and the evolving pulse of the economy reshaped by geopolitics and AI, we have spent the last twelve months sharpening our vision to ensure that every woman we serve doesn't just become more employable or find a job, she finds her voice, her power, and her path.

HONOURING OUR PEOPLE, EXPANDING OUR HEART

This year, we strengthened the foundation that makes our mission possible: Our People. Our work is powered by a dedicated team of change-makers, and we took significant steps to honour their expertise and commitment. We aligned our talent strategy with the National Council of Social Service (NCSS) salary guidelines and welcomed our first dedicated Human Resources Manager, an investment that reflects our belief that care for the community must begin with care for our own team.

We launched our iDOT values* and began designing our first performance management system in December 2025, integrating it with our impact measurement practices. Alongside our migration to M365 in November 2025, we introduced new governance and risk management processes aligned with the Charity Council's recommended best practices. Together, these efforts lay the groundwork for a more future-ready, accountable, and resilient organisation.

We are also broadening our reach in meaningful

ways. This year, we expanded our support to younger women aged 15–25, helping them navigate pivotal transitions from school to the workforce. By going “upstream,” we are nurturing self-determination earlier—planting seeds of confidence and agency that will grow over a lifetime.

LEADING WITH CLARITY AND CONFIDENCE

Transitions bring opportunity, and this year marked an important chapter of leadership renewal for DOT. Guided by insights from the NCSS Organisational Health Framework for Social Services Survey (completed in July 2025), the NVPC CNPL BoardPulse 2.0 Survey (completed in March 2025), and the Charity Board Leadership Study 2025 (conducted from July 2024 to April 2025), we strengthened our Board with the appointment of three new members — Von Leong, Sharon Sim and Jacintha Thannimalai. Their collective expertise in philanthropy, finance, legal and governance enhances our social capital and organisational resilience.

At the same time, we extend our deepest appreciation to Daniel Campion, Chin Lee Yen and Jenny Wiegleb who concluded their Board service after six to almost nine years of dedicated leadership respectively. Their commitment and contributions have helped shape DOT into the organisation it is today.

In April 2025, we also held our first formal Board President election — a significant milestone that strengthens our accountability and brings even greater clarity and focus to our mission. Together, these developments reflect our continued commitment to strong governance and purposeful leadership.

As we look toward the future, we also honour Kaylee Kua, our Executive Director, who stepped down on December 31, 2025, after nine years of dedicated service. Kaylee’s passion had been the heartbeat of DOT. We are deeply grateful for her six months of transition support and delighted that she will continue contributing as an Advisor through March 2026. Kaylee, we wish you joy and success as you pursue your next chapter.

OUR NORTH STAR: FROM ACCESS TO AGENCY

The world is shifting rapidly. As AI and automation transform the workplace, many women, often in roles most vulnerable to disruption stand at a critical crossroads. At DOT, we see this not as a threat, but

as an invitation to expand the possibilities available to the women we serve. The future demands what women have always brought to the table: critical thinking, empathy, resilience, and human-centred leadership.

At our inaugural Board–Management Retreat in August 2025, we refreshed our vision: To be a destination of hope and agency for women. To begin the reality of empowerment, we are celebrating outcomes that cannot always be captured in a spreadsheet: the spark of restored confidence, the courage to pivot, and the dignity of self-determination. For every woman, whether 15 or 70, of any creed or race, DOT stands as a partner in shaping a life of her own design.

OUR GRATITUDE

We extend our deepest appreciation to our sponsors and donors, whose generosity and steadfast support have enabled us to serve women with dignity and impact year after year. We also thank our volunteers, partners, sub-committee and board members for walking alongside us with dedication and heart. And to our DOT management and staff: your belief in every woman’s potential is the force that propels us forward.

Thank you for journeying with us. Together, we are not simply responding to change—we are shaping a future where every daughter of tomorrow can soar.

With gratitude and hope,

Chin Lee Yen Immediate Past President,
Daughters Of Tomorrow
(Through May 31, 2025)
Von Leong President, Daughters Of Tomorrow
(Effective June 1, 2025)



VON LEONG
PRESIDENT

CHIN LEE YEN
IMMEDIATE PAST PRESIDENT

FROM THE

Executive Director

2025 has been a year of consolidation and purposeful progress for Daughters Of Tomorrow (DOT). Our focus remained clear: to strengthen pathways to sustained employment and economic resilience for women from low-income families, while ensuring our programmes remain grounded in evidence, dignity, and long-term impact.

A key milestone this year was the launch of the Youth Employment for Success (Y.E.S.) programme, which extends DOT's employability support to younger women entering the workforce. Supported by a three-year partnership with Standard Chartered Foundation and Community Chest, the programme reflects our commitment to addressing emerging workforce challenges early—by equipping young women not only with job readiness skills, but with adaptability, confidence, and agency to navigate an increasingly complex labour market.

Our work in 2025 also underscored the importance of long term impact measurement and client centric services. We concluded our one-year long Social Mobility Programme research using an impact measurement tool that activates the potential of communities to lift themselves out of poverty and are excited to publish our findings in early 2026. Part of the research findings have been integrated into our new Client Journey, which integrates client centric assessment, interventions and services for

individualised support within a standard framework. These investments in our core service model will ensure that DOT stays relevant to addressing changing needs and align our long term strategy to NCSS's Service Standards and Tote Board's Impact Measurement. Behind these milestones is a strong emphasis on organisational resilience and accountability. This year, we continued to strengthen our internal systems, governance, and impact measurement practices to ensure that resources are stewarded responsibly.

As we look ahead, DOT remains committed to walking alongside women as they build stable, meaningful livelihoods—recognising that employment is not merely about placement, but about long-term security, dignity, and opportunity. This work would not be possible without the dedication of our staff, volunteers, partners, and funders, whose trust and collaboration continue to shape what we are able to achieve together.

Thank you for standing with us in advancing a more inclusive and resilient society, where every woman has the opportunity to thrive.

Warm regards,

Kaylee Kua
Executive Director



Governing Board

DOT Board FY 2025

Name	Designation	Date of First Appointment	Occupation	Past Charity Appointment
Chin Lee Yen ^{*a}	<ul style="list-style-type: none"> Board Director President Fundraising Committee Member 	1 Aug 2016 1 Jun 2022 1 Jun 2022	Client Partner Korn Ferry	Board Secretary 2016- 2022 Nominations Committee Chair 2019
Von Leong ^{*b}	<ul style="list-style-type: none"> Board Director President 	27 Jan 2025 1 Jun 2025	Director/ Entrepreneur	
Jennifer Wiegleb ^{*c}	<ul style="list-style-type: none"> Board Director HR Committee Chair 	1 Aug 2016 1 Jun 2022	Chief Human Resources Officer, HR Dole Asia Holdings Pte Ltd	Audit Committee Chair 2016 - 2022
Daniel Campion ^{*d}	<ul style="list-style-type: none"> Board Director Board Treasurer Finance Committee Chair 	1 Apr 2019 1 Jan 2022 19 Jul 2021	Sustainability Lead APMEA at Kerry	Risk Committee Chair 2019
Schutz Lee	<ul style="list-style-type: none"> Board Director Board Secretary Fundraising Committee Chair 	21 Oct 2022 21 Oct 2022 14 Dec 2019	Chief Consultant Marketing Asia Pte Ltd	Board Treasurer 2017 - 2021 Board Secretary 2022 - 2025
Jacintha Thannimalai ^{*e}	<ul style="list-style-type: none"> Board Director Board Secretary 	31 Oct 2025	Head of Legal, Riverbed Technology	
Jason Ho	<ul style="list-style-type: none"> Board Director Nomination Committee Chair Interim HRC Chair 	01 Apr 2024 09 Sep 2024 09 Sep 2024	Retired	
William Wong	<ul style="list-style-type: none"> Board Director Audit and Risk Committee Chair 	01 Jun 2024 01 Jun 2024	Retired	
Chin Sau Ho	<ul style="list-style-type: none"> Board Director Impact and Innovation Committee Chair 	06 Nov 2024 18 Oct 2024	Senior Director, Community Partnership and Communications Singapore Pools Pte Ltd	
Sharon Sim ^{*f}	<ul style="list-style-type: none"> Board Director Strategic Partnership & Development Committee 	15 Jul 2025	Co-Founder Purpose Venture Capital	

^{*a} Chin Lee Yen resigned on 21 May 2025

^{*b} Von Leong joined on 27 Jan 2025

^{*c} Jennifer Wiegleb resigned on 31 May 2025

^{*d} Daniel Campion resigned on 22 Oct 2025

^{*e} Jacintha Thannimalai joined on 31 Oct 2025

^{*f} Sharon Sim joined on 15 July 2025



VON LEONG

PRESIDENT



JACINTHA THANNIMALAI

BOARD SECRETARY



BETH BERWICK

TREASURER

FINANCE COMMITTEE CHAIR



JASON HO

BOARD MEMBER

NOMINATIONS COMMITTEE CHAIR
HUMAN RESOURCE COMMITTEE
INTERIM CHAIR



CHIN SAU HO

BOARD MEMBER

IMPACT & INNOVATION COMMITTEE
CHAIR



SHARON SIM

BOARD DIRECTOR

STRATEGIC PARTNERSHIP
& DEVELOPMENT COMMITTEE CHAIR



WILLIAM WONG

BOARD MEMBER

AUDIT & RISK COMMITTEE CHAIR



SCHUTZ LEE

BOARD MEMBER

Board Attendance

The Board held 7 meetings in FY 2025

The attendance at these meetings are provided in the table below:

NAME	DESIGNATION	ATTENDANCE	JOIN/RESIGN
Chin Lee Yen ^{*a}	Board Director President	2/7	resigned on 21 May 2025
Von Leong ^{*b}	Board Director President	6/7	joined on 27 Jan 2025
Jenny Wiegleb ^{*c}	Board Director	2/7	resigned on 31 May 2025
Dan Campion ^{*d}	Board Director	4/7	resigned on 22 Oct 2025
Beth Berwick	Board Director Treasurer	6/7	
Schutz Lee	Board Director Board Secretary	6/7	
Jacintha Thannimalai ^{*e}	Board Director Secretary	1/7	Joined on 31 October 2025
Jason Ho	Board Director	7/7	
William Wong	Board Director	7/7	
Sharon Sim ^{*f}	Board Director	2/7	Joined on 15 Jul 2025
Chin Sau Ho	Board Director	2/7	

^{*a} Chin Lee Yen resigned on 21 May 2025

^{*b} Von Leong joined on 27 Jan 2025

^{*c} Jennifer Wiegleb resigned on 31 May 2025

^{*d} Daniel Campion resigned on 22 Oct 2025

^{*e} Jacintha Thannimalai joined on 31 Oct 2025

^{*f} Sharon Sim joined on 15 July 2025

Board Meetings held in 2025

17 Jan 2025
28 Mar 2025
16 Jun 2025
16 Jun 2025 (AGM)
22 Aug 2025
31 Oct 2025
05 Dec 2025

DOT *has*

6 Committees

that assist the Board on specific areas as listed below:

Committee Members who contributed in 2025

1 Audit & Risk Committee

- William Wong (Chair)
- Yue Kendall
- Kelley Wong
- Kaylee Kua
- William Fong

2 Finance Committee

- Beth Berwick (Chair)
- Michele Lim
- Ooh Teng Yeow
- Kaylee Kua
- William Fong

3 Strategic Partnership & Development Committee

- Sharon Sim (Chair)
- Anna Shatilova
- Joyce Teng
- Theresa Lam
- Fang Jia Yun
- Yvonne Lee
- Kaylee Kua

4 Impact and Innovation Committee

- Chin Sau Ho (Chair)
- Schutz Lee
- Nur Alkaff
- Doris Chen
- Kaylee Kua
- Natalie Ooi

5 Human Resource Committee

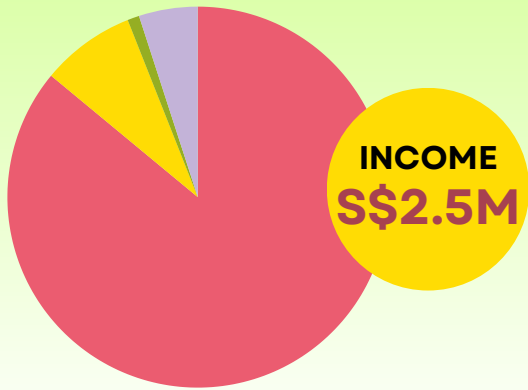
- Jason Ho (Chair)
- Chin Lee Yen
- Kelly Chua
- Jaime Rosario
- Daniel Ou
- Kaylee Kua

6 Nomination Committee

- Jason Ho (Chair)
- Fang Jia Yun
- Emily Chin
- Kaylee Kua

Financial

Summary 2025

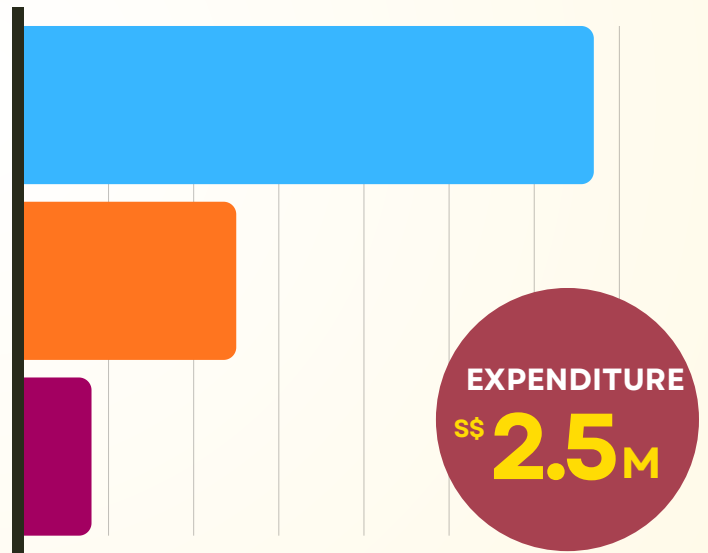


Our Income

Donations	86%
Grants	8%
Programme income	1%
Interest income/others	5%

Our Expenditure

People Costs	67%
Programme	25%
General and Outreach	8%



For more information on the DOT's income and expenditures, please refer to Note 3 (page 16 of the Audited Financial Statements).

Financial Highlights

Statement of Financial Activities

For the financial year ended 31 December 2025

	2025	2024
	S\$	S\$
INCOME		
Income from generated funds		
Voluntary income		
- Donations	479,073	2,008,831
- Grants	205,467	50,886
- Others	160,502	208,250
Activities for generating funds	1,656,656	830,873
TOTAL INCOME	2,501,698	3,098,840
EXPENDITURES		
Cost of generating funds	84,369	195,555
Cost of charitable activities	1,484,642	1,420,038
Governance costs	911,714	648,646
TOTAL EXPENDITURES	2,480,725	2,264,239
NET INCOME FOR THE FINANCIAL YEAR	20,973	1,281,239
<i>RECONCILIATION OF FUNDS</i>		
Total funds brought forward	6,133,147	5,298,546
Net income for the financial year	20,973	834,601
Total funds carried forward	6,154,120	6,133,147

Auditor Helmi Talib LLP

For more information on the DOT's major financial transactions and the purpose of the charitable assets held, please refer to Note 6 (page 26) and 8 (page 27) of the Audited Financial Statements).

Key Milestones



444

bridged to accessible
livelihood opportunities

Participants who finished a **ONE-YEAR** run of **SAVVY SAVER** saw total average savings of

\$3,600

EACH



450

women were referred to **DOT**

Daughters

Of Tomorrow



227
WOMEN

went through job
readiness programmes

77%

of women bridged into
employment stayed at
a job for more than 6
months



54

women participated in higher impact
programmes such as Savvy Savers
and Transformation Fund

Volunteers



DOT's achievements this year were strengthened by the dedication of committed volunteers, whose creativity and altruism made a significant impact. Collectively, volunteers contributed more than 8,584 hours, supporting a wide range of initiatives across virtual, hybrid, and in-person formats. Participants included corporate partners, institutions, and community members, reflecting the diversity of engagement that drives DOT's mission.

Volunteers played a vital role in enabling DOT women to focus on their employment journeys. Their contributions supported on-site childminding, befriending, training, workshops, and coaching at key milestones. In addition, volunteers provided specialized expertise that enhanced organizational capacity and capability building, helping DOT grow from strength to strength.

We extend our sincere appreciation to all volunteers and donors for their active participation and unwavering support. Your contributions are deeply valued, and we look forward to continuing this collaboration in the year ahead.

VOLUNTEERING HOURS

>8584

VOLUNTEERS ENGAGED

243



VOLUNTEERING OPPORTUNITIES

- Befriender
- Childminder
- Trainer / Facilitator
- Coach
- Skilled volunteer in special projects
- Event and booth volunteer

For more information, email to Volunteering@DaughtersOfTomorrow.org

PROGRAMMES & ACTIVITIES

DOT CONFIDENCE CURRICULUM

DOT Confidence Curriculum (DCC) is DOT's flagship programme that has been running since 2015. This programme aims to curate an environment for women to gain confidence, soft skills, friendships and self discovery that are essential in every person's back to work journey through a series of workshops across 8 weeks. A befriender is also assigned to each participant during the course to offer additional emotional and practical support.

In **2025**, we conducted **8** runs of DCC, supporting

86 WOMEN
in their
first forays into
the workforce

BEFRIENDING WITH

DOT

38 NEW BEFRIENDERS

Over the course of 2025, we have conducted 2 Befriender training sessions.

Daughters Of Tomorrow's mission is to empower low-income women in Singapore by connecting them to relevant skills training, confidence-building programmes, support networks, and suitable job opportunities. A key element of this journey is the provision of one-on-one companionship and socio-emotional support, ensuring that each woman's unique circumstances and needs are understood and addressed with appropriate resources and opportunities.



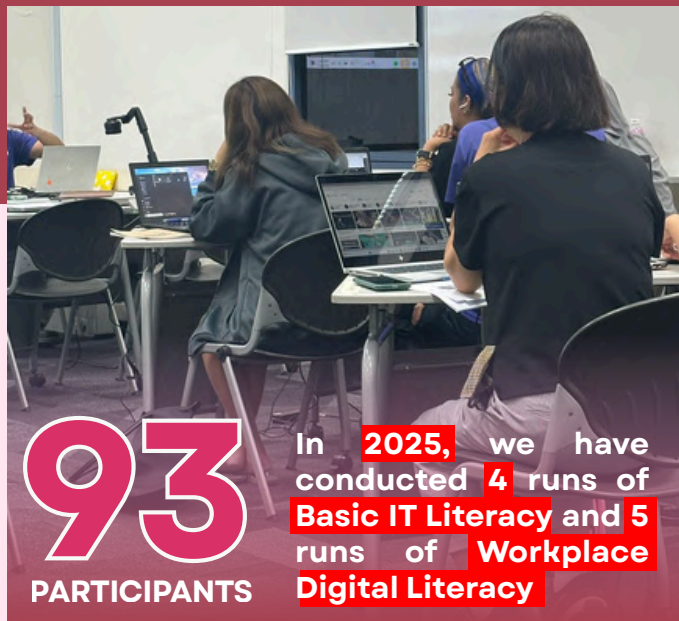
PROGRAMMES & ACTIVITIES

WORKPLACE DIGITAL LITERACY

DOT's digital literacy programmes equip women with the essential skills needed to navigate daily life and the workplace confidently.

The Basic IT Literacy Programme builds foundational skills in using common digital tools and teaches safe online practices for everyday activities.

The Workplace Digital Literacy Programme strengthens these abilities with practical computer skills required in professional settings, helping women improve their employability and prepare for entry level job opportunities.



Enhancing Social Mobility with DOT

Beyond preparing and bridging women to sustainable livelihood opportunities, DOT also provides 6 months post-employment support, including our Home-Based Childminding programme.

After achieving stability in career and meeting family's financial needs, women may choose to join DOT's programmes that enhances social mobility such as Savvy Saver and Transformation Fund.

FINANCIAL LITERACY

In 2025, a total of

48 participants were supported across **3** runs.

DOT's Financial Literacy Programme was revamped in 2025 to strengthen women's ability to make informed and confident financial decisions. The updated programme consists of two sessions and focuses on practical skills such as budgeting, saving, responsible spending and building healthy money habits. These sessions help participants manage their daily finances and work toward long term financial stability.

The programme further supports women who are exploring employment opportunities or experiencing shifts in their financial situation. It introduces practical financial skills that help participants manage their income, plan their expenses and prepare for greater financial stability as they move toward employment.

For women who have maintained stable employment for at least six months, DOT offers the Savvy Saver Programme, which provides a monthly matched savings incentive of up to 200 dollars for a period of up to two years. When paired with the foundational knowledge gained from the financial literacy sessions, the programme enables participants to apply what they have learned, establish consistent saving habits and move toward greater financial independence.



“Courses of DOT. Like email presentations, Professional English courses, and Microsoft Excel. We thought we knew things, but certain shortcuts helped a lot with my work. IT courses were very helpful.”

- Participant of DOT programmes

DOT staff and recipients of Transformation Fund who are in pursuit of mid-career professional certifications

TRANSFORMATION FUND

A total of **21 successful applicants** are studying early childhood, business administration, social service and cosmetology to further their careers in their chosen fields, or gaining higher educational qualifications.

The Transformation Fund is a bursary of up to \$10,000 for mature candidates and young students who are seeking professional certification or post-secondary education. It covers the tuition fees and any loss of income that women face as they adjust their working hours to take on the course. This helps recipients to focus on their studies without high opportunity costs that impact their families' quality of life.

Home-Based Childminding

DOT's Home-Based Childminding programme, piloted from 2023 to 2025, is designed to support economically challenged parents and guardians in achieving stability, self-reliance, and ultimately social mobility. By offering affordable after-hours childminding services, the programme enables parents to seek employment opportunities or sustain existing jobs despite irregular working hours.

Recognizing that traditional childcare institutions operate within fixed schedules, this initiative fills a critical gap by providing flexible caregiving arrangements at rates significantly lower than private services. Since its launch, the pilot has supported families in navigating employment challenges, ensuring parents can pursue work opportunities with greater confidence while their children are cared for in a safe and supportive environment.



9040

childminding hours provided to the users in 2025

39

matches between users and childminders

As of 23 January 2023, the Home Based Childminding Programme has expanded its services from Punggol and Bedok to all of Singapore. Over the course of 2023, 66 users registered for the Home Based Childminding Programme.

A total of 19 childminders were assessed, trained and ready to be deployed in 2023. Currently, we have a pool of 53 childminders to assist families when needed.

Partnership EVENTS



International Women's Day 2025

WALKING IN THEIR SHOES: LOTE WORKSHOP WITH CORPORATE PARTNERS

As part of IWD 2025 with the theme "Accelerate Action", DOT hosted Living On The Edge (LOTE) on 22 March for its corporate partners. This experiential workshop provided participants with a powerful opportunity to step into the lives of multi-stressed, low-income families, gaining firsthand insight into the difficult choices and daily challenges these families face.

Drawing on real-life family profiles and Singapore's social policies, LOTE offered a deeply engaging experience, with volunteers from Great Eastern and Standard Chartered Bank facilitating the Room of Life and creating a lasting impression on all involved.

The event was honoured by the presence of Senior Minister of State Mr Tan Kiat How (Ministry of Digital Development and Information & Ministry of National Development), who shared a thought-provoking perspective on social impact: "Social impact to me is a very simple concept: what we do for one another. It is not just about what the government does for the people. As a community, what are we doing for one another? As an individual, what are we doing for our fellow Singaporeans, fellow neighbours, and fellow friends?" His words underscored how individual and collective action can create meaningful change, resonating strongly with the IWD theme.

Through LOTE, participants and volunteers experienced firsthand that awareness and empathy are the first steps toward action, inspiring them to contribute toward hope, agency, and positive change for women and families in need.



Guest of Honor: Senior Minister of State Mr Tan Kiat How, Ministry of Digital Development and Information & Ministry of National Development

Stepping into someone else's shoes: Participants experience the daily challenges of low-income families through LOTE.



Volunteers from Great Eastern

Monitoring, Evaluation, and Research

SOCIAL MOBILITY RESEARCH PROGRAMME

In 2025, DOT completed its flagship in-house study, the Social Mobility Research Programme – a one-year longitudinal study launched in April 2024, funded by ARES Foundation. The study explored reasons behind chronic instability in lower income women’s lives and piloted two key forms of intervention identified in global practice and development literature: structured coaching support and unconditional income support.

STUDY DESIGN & IMPLEMENTATION

Ninety-eight women participated – 50 receiving income support of \$400 per month, and 48 receiving structured, agency-driven coaching support. Zero dropouts in the one-year period signified the relevance of the programme and the high engagement from participants.

DOT adapted Fundación Paraguaya’s Poverty Stoplight into the Singapore-specific Family Stoplight tool – a mixed-methods, UN SDG-aligned framework across six dimensions (image below). This enabled participatory self-assessment and data collection.

For the coaching group, the Stoplight tool is also used for guided action planning, prioritising women’s voices. Apart from the research team, eight ICF-accredited (International Coaching Federation) volunteer coaches were recruited to journey with the women in the Coaching Support group.

KEY FINDING

Both interventions boosted stability: Income Support provided financial relief and boosted trust; Coaching Support offered social support, capacity-building, and goal-setting. Together, they helped women manage crises and progress incrementally. Yet individual efforts fell short without systemic fixes in caregiving, healthcare, and workplaces—making gains fragile.

OUTCOMES FOR DOT

The Social Mobility Research Programme has achieved three key outcomes:

- establishing a robust, participatory coaching tool for agency-driven coaching and impact tracking;
- generating actionable insights into how different forms of support influence stability in the Singapore context;
- sharpening DOT’s understanding of the structural barriers that continue to undermine lower income women’s efforts to build stable, dignified lives.

These will inform DOT’s programme design and advocacy efforts, specifically the tailoring of our end-to-end services to support women towards achieve economic empowerment with hope and agency.



INCOME AND EMPLOYMENT

Having adequate income and employment enables families to address the other five dimensions of poverty.



HOUSING & INFRASTRUCTURE

Families require proper living conditions and reliable infrastructure to support their daily needs and safeguards their well-being



EDUCATION & CULTURE

Prioritizing education allows families to enhance their confidence, expertise, and skills, which are essentials for getting income and contributing positively to society,



HEALTH & ENVIRONMENT

Families must prioritize their personal health and the condition of their environment to foster a thriving and productive community.



ORGANIZATION & PARTICIPATION

When families actively engage in community groups and make their voices heard, they can drive the changes they wish to see in their communities.



INTERIORITY & MOTIVATION

When families cultivate strong-esteem and motivation, they will proactively seek solutions to their problems and think of others before making decisions.

Accelerating Action Together

Our Corporate Engagements for

IWD 2025

DOT's mission is to enable women from low-income households to gain livelihood opportunities, achieve financial independence, and build social mobility. During International Women's Day (IWD) 2025, DOT collaborated with nearly 30 corporate partners to accelerate action, demonstrating how businesses can contribute to tangible outcomes that help women develop a positive mindset, set clear career goals, access sustainable work opportunities, prioritise financial stability, and strengthen their skills and education.

With the theme "Accelerate Action", DOT curated a series of interactive engagements for corporate partners, including workshops, panel discussions, and experiential sessions. These activities provided firsthand insight into the challenges women face and the practical ways that corporate support—through mentoring, skills development, and employment opportunities—can create lasting impact.

By sharing our programmes and impact during IWD 2025, DOT reinforced the role of corporate partners as active contributors to women's empowerment. These collaborations not only deepened understanding and awareness but also strengthened networks of support, helping women gain confidence, resilience, and the resources to achieve economic independence and long-term social mobility.



Cargo Bike by Beyond The Vines



IWD event by K&LGates Straits Law



Thank you for the Donation, Samsonite



Poverty Sensitisation Workshop with SUTD



TrailBlazers by Love, Bonito



NTT Data's Panel on Woman Empowerment



MOTHER'S

DAY 2025

DOT Empowers: Our Annual Celebration of Mothers

At DOT, celebrating Mother's Day is about affirming the strength, dignity and resilience of the women we journey with. Many of our clients balance caregiving responsibilities while working towards regular and sustained employment. Creating shared moments of joy with their children is one way we recognise their efforts and reinforce that they are seen, valued and supported – not only in their employment journey, but as mothers.

We are deeply grateful to Banyan Group, Great Eastern and Mandai Wildlife Reserves for coming together on 5 July to host close to 100 mothers and their children to a joyful day filled with connection, laughter and discovery. They came together to make this special day possible, demonstrating the impact of cross-sector collaboration in uplifting families in our community.

The day began with brunch at the newly launched Mandai Rainforest Resort by Banyan Tree, where



An exciting day at the Singapore Zoo awaits! Let's go!

magic shows, face painting and interactive games filled the room with laughter. Families then visited the Singapore Zoo, accompanied by Great Eastern volunteers who walked alongside them with encouragement and care.

For many, such outings are rare. Beyond recreation, the experience strengthened family bonds and fostered community connection. As one volunteer reflected, it was "more than just a trip to the zoo – it was about building bonds and celebrating the strength of every mother."



Lucky winner of a staycation at Mandai Rainforest Resort by Banyan Tree



Face-painting that never failed to brighten the day of the children



Great Eastern volunteers enjoying a morning of brunch and entertainment with mothers and their kids



At DOT, empowerment includes not only employment outcomes, but also moments of joy and hope for the future.

Fundraising

Listed below are companies, foundations and individuals who sponsored or donated \$10,000 and above over the duration of one year (listed in alphabetical order). Our sincere thanks and appreciation to all our supporters for their donations, fundraising efforts, volunteering hours, and/or donations in kind.

KEY DONORS & SPONSORS

DONATIONS OF \$100,000 & ABOVE

GREAT EASTERN

THE SIOW FAMILY

SINGAPORE POOLS (PRIVATE) LIMITED

MACQUARIE GROUP FOUNDATION

SINGAPORE TOTALISATOR BOARD

MINISTRY OF FAMILY & SOCIAL DEVELOPMENT

STANDARD CHARTERED BANK (SINGAPORE) LIMITED

DONATIONS OF \$50,000 - \$99,999

AIRTRUNK

SINGAPORE BUSINESS FEDERATION FOUNDATION

EMERSON ASIA PACIFIC PTE LTD

XTX MARKETS

KWAN IM THONG HOOD CHO TEMPLE

DONATIONS OF \$10,000 - \$49,999

CHANEL PTE LIMITED

NESTE

CHIN LEE YEN

PIMCO FOUNDATION

H&M HENNES & MAURITZ PTE LTD

ROTARY CLUB OF SINGAPORE WEST

MELLFORD PTE LTD

ST TELEMEDIA

MOODY'S CORPORATION

TOFF TECHNOLOGIES PTE LTD

NATIONAL COUNCIL OF SOCIAL SERVICE

HARNEY WESTWOOD & RIEGELS SINGAPORE LLP

Fundraising EVENTS

DOT Mother's Day Gala 2025



In its third year, DOT Mother's Day Gala – themed “A Mother's Love, A Nation's Strength” – was a moving celebration of resilience, care, and community. Close to 150 mums and their children from the DOT community came together for an evening of unity, inspiration, and heartfelt connection.

Our Guest of Honour, Mrs Josephine Teo, Minister for Digital Development and Information and Minister-in-Charge of Smart Nation and Cybersecurity, reflected: “DOT's work goes beyond helping women find jobs. They provide the tools, support and community that empower women to believe in themselves again...DOT does not just help people 'get by' – they walk alongside women as they rebuild their lives with dignity and purpose.”

The evening featured Shining A Light on Mum, presented by Love, Bonito, alongside stirring performances of Kampung Dance and Bunga Sayang by yIN Harmony. Guests were captivated by portrait painting by Charles Lim, the world's first paintographer. A tender highlight came as the children, coached by yIN Harmony, sang Burung Kakak Tua in tribute to their mothers.

More than a celebration of milestones, the Gala embodied the theme “A Mother's Love, A Nation's Strength” – honouring how the steadfast love of mothers strengthens families, uplifts communities, and shapes a stronger Singapore for generations to come.

We extend our sincere appreciation to Singapore Pools (Private) Limited, our Gala Title Sponsor, and Emerson Asia Pacific Pte Ltd, our Platinum Sponsor, for their generous support.

The 2025 Mother's Day Gala raised over \$250,000, and with dollar-for-dollar matching from Tote Board, the impact was doubled—strengthening our support for women working towards sustained employment and financial independence.



Emerson volunteers spent a joyful evening with nearly 100 children, keeping them entertained.



Minister Josephine Teo took a heartfelt moment to meet and connect with the children before the Gala began.



Ms Debbie Ng, Senior Director Singapore Pools receiving a Certificate of Appreciation (Gala Title Sponsor) from Board President, Ms Chin Lee Yen

“The work that Daughters Of Tomorrow does to empower women from underserved communities is both meaningful and transformative. By supporting women to achieve financial independence and stability, they strengthen families and uplift communities. We are proud to stand alongside Daughters Of Tomorrow in creating opportunities and brighter futures for women and their children.”

Mr Lam Chee Weng,
Chief Executive Officer,
Singapore Pools (Private) Limited



Minister Josephine Teo interacting warmly with our mums, offering words of encouragement and support



Happy families enjoying the photo booth and creating cherished memories.



STRATEGIC PARTNERSHIPS & FUNDRAISING SUPPORT 2025

At DOT, our work to support women from low-income households is made possible through the generosity and commitment of our partners, who invest in our programmes and share our vision of creating pathways to economic empowerment. These collaborations enable us to deliver training, mentorship, and livelihood opportunities that build skills, confidence, and agency for women seeking sustainable careers. We are grateful to every partners whose support—through funding, volunteering, and strategic collaboration—strengthens our ability to make meaningful, long-term impact in the lives of the women we serve.

DOT PARTNERS WITH STANDARD CHARTERED FOUNDATION TO EMPOWER YOUNG WOMEN THROUGH YOUTH EMPLOYMENT FOR SUCCESS (Y.E.S.)

We are proud to be a programme partner of Standard Chartered Foundation, the Bank's global youth empowerment initiative that tackles inequality by enabling young people, especially women and persons with disabilities, to secure decent work and create jobs. This marks the start of a meaningful three-year partnership (2025–2028) through the Y.E.S. programme, reflecting our shared commitment to economic inclusion and to empowering young women with sustainable career pathways.

Patrick Lee, CEO, Singapore and CEO, ASEAN & South Asia, Standard Chartered Bank, said: "As an international bank with over 160 years of presence in Singapore, we are deeply committed to uplifting economic participation, especially amongst under-served communities. This three-year Y.E.S programme with DOT is a fitting way for us to mark SG60 as we partner the community to help young women in Singapore improve their economic skills and prospects, empowering them to build brighter, more secure futures for themselves and their families."



GREAT EASTERN'S SUPPORT IN ACTION: FUNDRAISING, ADVOCACY & VOLUNTEERISM

We have enjoyed a long-term partnership with Great Eastern, whose support combines fundraising, advocacy and volunteerism to empower women from low-income households. At the Great Eastern Women's Run 2025, DOT was proud to be one of two benefitting charities, alongside the Singapore Cancer Society. The annual event raised \$305,000 for the two charities and increased public awareness of DOT's work. DOT women and their children also participated in the Mummy+Me category of the run and were encouraged to lead a healthy lifestyle.

Beyond the run, Great Eastern employees regularly volunteer with DOT to deliver Basic IT Literacy and Workplace Digital Literacy courses, equipping women with essential digital skills to enhance career readiness and workplace confidence. This enduring collaboration reflects a shared commitment to creating sustainable pathways for women's economic empowerment.



The Years **AHEAD**

Priorities for DOT

The past year has unfolded against significant disruption. Structural shifts in Singapore's economy—accelerated by automation, industry restructuring, and a labour market in flux—have intensified pressure on household budgets and on the women we serve at DOT. In response, we are sharpening our focus on what matters most: practical pathways to stability, stronger networks of support, and extending our services to younger women so we meet them earlier on their journeys to expand real choice. This renewed direction is grounded in a refreshed vision, approved by the Board and developed during our inaugural Board–Management Retreat in August 2025. It will be led by our CEO, Eunice Shen, who joined in April 2026 and brings 20 years of leadership experience, including driving growth, leading transformation, and building high-performing cultures.

DOT's mission is to create opportunity by strengthening women's agency. For many, that pathway is employment: stable income, purpose, independence, and connection to a wider world. For others, it is the deliberate choice to take on caregiving—raising children or caring for ageing parents. We also want to expand access to entrepreneurial opportunities for women who wish to build income outside of employment. These are not lesser choices; our role is to support women with the information, resources, and community they need to decide, and to move forward with dignity.

Many women we walk alongside have made decisions constrained by crisis, fear, and gaps in support—choices they might have made differently if the system around them had worked as it should. They remind us that transitions are rarely linear, and that progress is sustained through community. As generative AI and job displacement reshape entry-level work—the roles most accessible to many of our clients—we are strengthening our support so women can navigate change and access new, viable pathways.

The most powerful thing we witness at DOT is not a woman securing a job, but a shift in her self-perception where she begins to see a future she can shape. From this shift, decisions become clearer, possibilities widen, and dreams become bigger and bolder.

Looking ahead, we are expanding what “pathways” can mean through three priorities: upstream support for at-risk young women; deeper partnerships with employers who practice inclusive hiring and invest in retention; and evidence-based advocacy that strengthens the structures that allow women to make choices for themselves and their families.

To meet the transitions ahead, we are inviting partners to help scale these pathways. If you or your organisation is interested in:

- Partnering with us to expand our programmes, particularly for younger women
- Hiring inclusively and helping develop DOT clients' potential
- Collaborating on research and policy change

We would like to hear from you. Please reach out to communications@daughtersoftomorrow.org.



Organisation Strategy

To achieve our goals, DOT will concentrate on enhancing our organisational competencies in these four areas within the next two years: (2027–2028)

PROGRAMMES & SERVICES INNOVATION

A new incubator function will be developed over the coming years to test out new programmes and services to address identified gaps and needs that are in line with DOT's mission. DOT will invest our reserves into pilots to ensure success in outcomes and impact prior to scaling.

The focus areas would be in programmes and services which lead to improved employability, behavioural change and self agency. Innovation remains at the heart of DOT.

IMPACT MEASUREMENT

Ensuring the quality and relevance of services is paramount for DOT. Our Monitoring and Evaluation team structures a more deliberate and integrated approach to critically evaluate our programmes and services. This includes output, outcomes, short and long term impact measurements. The evaluation will also cut across all functions and stakeholders to provide insights on effectiveness and highlight areas for improvements.

DOT adopts a systematic approach to align our services with our mission and objectives, thereby enhancing our end user's satisfaction and achieving social impact that we strived for.

SUSTAINABLE STAKEHOLDER ENGAGEMENT

DOT recognizes that mobilizing support from a broader stakeholder base through partnerships and collaborations can significantly amplify the impact and reach of these initiatives. Such collaboration fosters a more inclusive and cooperative environment to better serve DOT's women and their families.

DOT aspires to be a trusted source of knowledge and to generate actionable ideas that inspire positive change and innovation

STRENGTHEN ORGANISATIONAL CAPABILITIES

DOT is committed to nurturing leadership and management capabilities to underpin this growth, ensuring organisation's sustainable and impactful development. Enhancing our people's capabilities will lead to more innovative and effective workflows.

Leveraging technology has been and will be DOT's key to improving productivity and knowledge management, enabling teams to work smarter and share information seamlessly while maintaining a person-centric approach.

Governance Evaluation Checklist

S/N	Call For Action	Cod e 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	COC portal and website	2
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Yes	Board minutes	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	Board minutes	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	Board and HRC minutes	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	Policy in place	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	Partial	Currently no Board level training structure and evaluation.	1
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	TOR	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	Board Member CVs and Board minutes	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	Policy in place	2
10	Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position). For Treasurer (or equivalent position) only: a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role. i. After meeting the maximum term limit for the Treasurer, a Board member's reappointment to the position of Treasurer (or an equivalent position may be considered after at least a two-year break. ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer's years of service would continue from the time he/she stepped down as Treasurer.	2.6	Yes	Policy in place	2
11	Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well. a. No staff should chair the Board and staff should not comprise more than one-third of the Board.	2.7	Yes	Board Members composition	2
12	Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well. a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.	2.8	Yes	Board minutes	2
13	The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break. For all Board members: a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member's years of service would continue from the time he/she left the Board. b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers' positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity's term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting). c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.	2.9a 2.9b 2.9c	Yes	Policy in place	2
14	For Treasurer (or equivalent position) only: d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years. i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.	2.9d	Yes	Policy in place	2

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 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	Partial	Board KYC done by corp secretary, management not done	1
16	Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise. a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/herself from the meeting and should not vote or take part in the decision-making during the meeting.	3.2	Yes	No remuneration for Board Members	2
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes	No remuneration for Board Members	2
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes	Existing HR process	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	Board Member and staff Code of Conduct policy in place	2
20	Take into consideration the ESG factors when conducting the charity's activities.	3.5	Partial	No formal initiative on Environment	1
Principle 4: The charity is well-managed and plans for the future.					
21	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).	4.1a	Yes	Policy in place	2
22	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as: i. Revenue and receipting policies and procedures; ii. Procurement and payment policies and procedures; and iii. System for the delegation of authority and limits of approval.	4.1b	Yes	Policy in place	1
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	Policy in place	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	Risk register review and update	2
25	Set internal policies for the charity on the following areas and regularly review them: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer management; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards; and i. Other key areas such as fund-raising and data protection.	4.4	Yes	Policies in place or in BAU review cycle	2
26	The charity's audit committee or equivalent should be confident that the charity's operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.	4.5	Yes	Annual review by independent auditor. New ERM initiatives planned for FY2025.	2
27	The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity.	4.6	Yes	Baseline KPI tracking in place and risk register review and update	2

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 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	Annual filing with COC	2
29	Generally, Board members should not receive remuneration for their services to the Board. Where the charity's governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	5.2	Yes	Annual filing with COC	2
30	The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member's attendance.	5.3	Yes	Annual filing with COC	2
31	The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity's subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding \$100,000, in incremental bands of \$100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than \$100,000 in annual remuneration each, the charity should disclose this fact.	5.4	Yes	Annual filing with COC	2
32	The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds \$50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of \$100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than \$50,000 in annual remuneration, the charity should disclose this fact.	5.5	Yes	Annual filing with COC	2
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	Annual filing with COC	2
34	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument.	5.6b	Yes	Annual filing with COC	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	Policy in place	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	Board minutes	2
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Yes	FR team interaction with grant maker	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	Policy in place	2

Notes:

- * Staff: Paid or unpaid individual who is involved in the day to day operations of the charity, e.g. an Executive Director or administrative personnel.
- * Volunteer: A person who willingly serves the charity without expectation of any remuneration.
- * Close member of the family: A family member belonging to the Executive Head or a governing board member of a charity

(a) who may be expected to influence the Executive Head's or governing board member's (as the case may be) dealings with the charity; or

(b) who may be influenced by the Executive Head or governing board member (as the case may be) in the family member's dealings with the charity.

A close member of the family may include the following:

- (a) the child or spouse of the Executive Head or governing board member;
- (b) the stepchild of the Executive Head or governing board member;
- (c) the dependant of the Executive Head or governing board member.
- (d) the dependant of the Executive Head's or governing board member's spouse.

4 Executive Head: The most senior staff member in charge of the charity's staff.

TOTAL SCORE: 74
PERCENTAGE: 97%

Conflict of Interest

There are documented procedures for Board members and staff to declare actual or potential conflicts of interest. Board members and staff are expected to avoid actual and perceived conflicts of interest, where they have personal interest in business transactions or contracts that DOT may enter into, or have vested interest in other organisations that DOT has dealings with. They are expected to declare such interests as soon as possible, abstain from decision-making and not vote or participate in matters where they have a conflict of interest.

Whistleblowing Policy

This policy is intended to encourage Board members, staff (paid and volunteer) and others to report suspected or actual occurrence(s) of illegal, unethical or inappropriate events (behaviours or practices) without retribution.

The Whistleblower should promptly report the suspected or actual event to his/her supervisor, the Executive Director, or any Board member. All reports involving fraud or illegal activities must be immediately informed to the DOT President and the Chair of the Audit & Risk Committee who will promptly act to investigate the report. For all other reports, supervisors, managers and/or Board members who receive the reports must ensure the prompt investigation and/or resolution of the issue. The Whistleblower can report the event with his/her identity or anonymously. The Whistleblower shall receive no retaliation or retribution for a report that was provided in good faith – that was not done primarily with malice to damage another or the organisation. A Whistleblower who makes a report that is not done in good faith is subject to discipline, including termination of the Board or employee relationship, or other legal means to protect the reputation of the organisation and members of its Board and staff. Anyone who retaliates against the Whistleblower (who reported an event in good faith) will be subject to discipline, including termination of Board or employee status. Crimes against person or property, such as assault, rape, burglary, etc., should immediately be reported to local law enforcement personnel. The Whistleblower shall receive a report within five business days of the initial report, regarding the investigation, disposition or resolution of the issue. If the investigation of a report, that was done in good faith and investigated by internal personnel, is not to the Whistleblower's satisfaction, then he/she has the right to report the event to the appropriate legal or investigative agency.

The identity of the Whistleblower, if known, shall remain confidential to those persons directly involved in applying this policy, unless the issue requires investigation by law enforcement, in which case members of the organisation are subject to subpoena.

AML/ATF Policy

The DOT has implemented comprehensive Anti-Money Laundering (AML) and Anti-Terrorism Financing (ATF) policies to safeguard our mission and donor contributions in 2025. By establishing these rigorous protocols, we ensure that every transaction is thoroughly vetted against global compliance standards to prevent any illicit financial activity. Our team is now equipped with advanced monitoring tools and "Know Your Partner" (KYP) procedures to maintain the highest levels of transparency and accountability. This proactive stance not only protects our legal standing but also reinforces the trust our supporters place in us to deliver aid ethically.

Data Protection Policy

In 2025, the DOT successfully deployed a comprehensive Data Protection Policy and an encryption system to fortify our digital infrastructure. This new framework ensures that all sensitive donor information and beneficiary records are stored with the highest level of security, strictly adhering to PDPA regulations. By integrating multi-factor authentication and real-time threat monitoring, we have created a "digital fortress" that proactively identifies and neutralizes potential breaches. Our commitment to data integrity means that your personal information remains confidential, allowing us to maintain a foundation of absolute trust with our community.

Reserves Policy

DOT has a Reserves, Funds & Investment Policy to provide clarity in the management of our reserves and to assure stakeholders that we are well-managed and have a strategy for building up reserves of up to two years that is, the unrestricted funds that are freely available for operating expenses, in order to ensure long-term sustainability.

DOT has in place processes and practices to ensure that all fundraising activities are honest, ethical and uphold the public's confidence in fundraising and charities. The Board ensures that all materials used for fundraising contain relevant and accurate information and do not contain any misrepresentation or material omission. DOT ensures that funds and donations are used in accordance with donors' intentions and the specific purpose as communicated when soliciting for donations. Processes are in place to ensure that donors' confidentiality is respected. Any information or records of donors are kept strictly confidential at all times.

DOT does not make loans or donations to any party, and has a conservative investor risk profile. DOT only invests in investment instruments that are principal guaranteed or assured, in the form of bank deposits.

DOT has disclosed its restricted funds in the Financial Statements, Note 11. Please refer to the Financial Statements for more information.

Media & Communication Policy

As a public-facing organisation, DOT recognises the benefit of media as an important tool of engagement, to communicate with the stakeholders and supporters.

It is important that the reputation of DOT, as well as its affiliated partners and government agencies, is not tarnished in any way by anyone using media tools inappropriately, particularly in relation to any content that directly references DOT. The staff are, therefore, expected to behave and express themselves appropriately and in a manner that is consistent with DOT's media communications guidelines.

Disclosures

One paid staff received more than \$100,000 annual remuneration.

No staff is involved in setting their own remuneration.

No board members received any remuneration from the charity.

The charity discloses that there are no paid staff who are close members of the family of the Executive Director or Board Member.

FINANCIAL STATEMENTS FOR THE
FINANCIAL YEAR ENDED
31 DECEMBER 2025

**Daughters Of
Tomorrow Limited**

DAUGHTERSOFTOMORROW.ORG

DAUGHTERS OF TOMORROW LIMITED

Company Registration Number: 201425430M

FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
31 DECEMBER 2025

CONTENTS

PAGE

Directors' Statement	1 – 2
Independent Auditor's Report	3 – 5
Statement of Financial Activities	6
Balance Sheet	7
Statement of Cash Flows	8
Notes to the Financial Statements	9 – 31

DAUGHTERS OF TOMORROW LIMITED

Company Registration No.: 201425430M

DIRECTORS' STATEMENT

For the financial year ended 31 December 2025

The directors present their statement to the members together with the audited financial statements of Daughters of Tomorrow Limited (the "Company") for the financial year ended 31 December 2025.

1 OPINION OF THE DIRECTORS

In the opinion of the directors,

- (i) the financial statements of the Company are drawn up so as to give a true and fair view of the financial position of the Company as at 31 December 2025 and the financial performance, changes in funds and cash flows of the Company for the financial year then ended; and
- (ii) at the date of this statement, there are reasonable grounds to believe that the Company will be able to pay its debts as and when they fall due.

2 DIRECTORS

The directors at the date of this statement are:

Beth Hsiao-Tzu Berwick

Chin Sau Ho

Ho Poh Wah

Jacintha Thannimalai (Appointed on 31 October 2025)

Lee Schutz

Sim Soo Yee Sharon Anne (Appointed on 15 July 2025)

Von Leong (Appointed on 27 January 2025)

Wong Teck Hui William

3 ARRANGEMENTS TO ENABLE DIRECTORS TO ACQUIRE SHARES OR DEBENTURES

The Company is limited by guarantee and has no share capital. As such, none of the directors holding office at the end of the financial year are a party to any arrangement whose object was to enable the directors of the Company to acquire benefits by means of the acquisition of shares in or debentures of, the Company or any other body corporate.

4 DIRECTORS' INTERESTS IN SHARES OR DEBENTURES

The Company is limited by guarantee and has no share capital. None of the directors holding office at the end of the financial year had any interest in the share capital of the Company that is required to be reported pursuant to Section 201(6)(g) of the Singapore Companies Act 1967.

5 SHARE OPTIONS

As the Company is limited by guarantee and does not have a share capital, matters relating to the issue of shares or share options are not applicable.

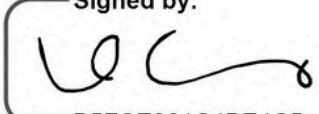
DAUGHTERS OF TOMORROW LIMITED
Company Registration No.: 201425430M

DIRECTORS' STATEMENT
For the financial year ended 31 December 2025

6 AUDITOR

Helmi Talib LLP has expressed its willingness to accept re-appointment as auditor.

On behalf of the Board of Directors

Signed by:

B5FCE861C4BE4C5...

VON LEONG
Director

Signed by:

3D9B527AC7F744B...

BETH HSIAO-TZU BERWICK
Director

Date: 23 May 2026

Helmi Talib LLP

Registration No. (UEN): T20LL1986E



133 Cecil Street, Keck Seng Tower
 15-02 Singapore 069535
 Tel: +65 6339 2776
 Fax: +65 6339 6716
 E-mail: enquiry@krestonhelmitalib.com.sg
 Website: www.krestonhelmitalib.com.sg

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF DAUGHTERS OF TOMORROW LIMITED

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of DAUGHTERS OF TOMORROW LIMITED (the "Company"), which comprise the balance sheet as at 31 December 2025, and the statement of financial activities and statement of cash flows for the financial year then ended, and notes to the financial statements, including a material accounting policy information.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act 1967 (the "Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations") and Charities Accounting Standard in Singapore ("CAS"), so as to give a true and fair view of the financial position of the Company as at 31 December 2025 and of the financial performance and cash flows of the Company for the financial year ended on that date.

Basis for Opinion

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Company in accordance with the Accounting and Corporate Regulatory Authority ("ACRA") *Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities* ("ACRA Code") together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

Management is responsible for the other information. The other information comprises the Directors' Statement set out on pages 1 to 2.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Act, the Charities Act and Regulations and CAS, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

Helmi Talib LLP

Responsibilities of Management and Those Charged with Governance for the Financial Statements (Continued)

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance comprise the directors are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Helmi Talib LLP

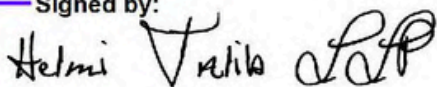
Report on Other Legal and Regulatory Requirements

In our opinion, the accounting and other records required to be kept by the Company have been properly kept in accordance with the provisions of the Companies Act, and the Charities Act and Regulations.

During the course of our audit, nothing has come to our attention that causes us to believe that during the financial year:

- (a) the use of donation moneys was not in accordance with the objectives of the Company as required under Regulation 11 (Use of donations) of the Charities (Institutions of a Public Character) Regulations; and
- (b) the Company has not complied with the requirements of Regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.

Signed by:



206493B3BA2149F...

HELMI TALIB LLP

Public Accountants and
Chartered Accountants

Singapore

Date: 23 May 2026

Partner-in-charge : Suriyati Mohamed Yusof
PA No. : 01627

DAUGHTERS OF TOMORROW LIMITED

Company Registration No.: 201425430M

STATEMENT OF FINANCIAL ACTIVITIES

For the financial year ended 31 December 2025

	Note	<u>2025</u> \$	<u>2024</u> \$
<u>INCOME</u>			
Income from generated funds			
Voluntary income		813,442	2,267,967
Activities for generating funds		1,688,256	830,873
TOTAL INCOME	3	<u>2,501,698</u>	<u>3,098,840</u>
<u>EXPENDITURES</u>			
Cost of generating funds		84,369	195,555
Cost of charitable activities		1,484,642	1,420,038
Governance costs		911,714	648,646
TOTAL EXPENDITURES	3	<u>2,480,725</u>	<u>2,264,239</u>
NET INCOME FOR THE FINANCIAL YEAR	3	<u>20,973</u>	<u>834,601</u>
<u>RECONCILIATION OF FUNDS</u>			
Total funds brought forward		6,133,147	5,298,546
Net income for the financial year		20,973	834,601
	3	<u>6,154,120</u>	<u>6,133,147</u>

The accompanying notes form an integral part of these financial statements.

DAUGHTERS OF TOMORROW LIMITED
Company Registration No.: 201425430M

BALANCE SHEET
As at 31 December 2025

	Note	<u>2025</u> \$	<u>2024</u> \$
ASSETS			
<u>Current assets</u>			
Cash and cash equivalents	6	6,050,691	6,035,529
Receivables	7	114,453	78,115
Total current assets		<u>6,165,144</u>	<u>6,113,644</u>
<u>Non-current asset</u>			
Plant and equipment	8	59,383	59,573
Total non-current asset		<u>59,383</u>	<u>59,573</u>
Total assets		<u>6,224,527</u>	<u>6,173,217</u>
LIABILITY			
<u>Current liability</u>			
Payables	9	70,407	40,070
Total current liability		<u>70,407</u>	<u>40,070</u>
Total liability		<u>70,407</u>	<u>40,070</u>
Net current assets		<u>6,094,737</u>	<u>6,073,574</u>
Net assets		<u>6,154,120</u>	<u>6,133,147</u>
FUNDS			
<u>Unrestricted fund</u>			
General fund	10	5,610,096	5,875,331
<u>Restricted funds</u>			
Social Mobility Program	11	357,060	400,349
Employment Support	11	166,621	-
IMDA Digital for Life	11	-	(49,167)
NCSS Tech and Go	11	20,343	22,655
Home Based Childminding	11	-	(116,021)
		<u>544,024</u>	<u>257,816</u>

The accompanying notes form an integral part of these financial statements.

DAUGHTERS OF TOMORROW LIMITED

Company Registration No.: 201425430M

STATEMENT OF CASH FLOWS

For the financial year ended 31 December 2025

	Note	<u>2025</u> \$	<u>2024</u> \$
Cash flows from operating activities			
Net income for the financial year		20,973	834,601
Adjustment for:			
Depreciation of plant and equipment	8	34,845	14,280
Interest income	3	(117,975)	(72,230)
Total adjustments to profit or loss		<u>(83,130)</u>	<u>(57,950)</u>
Total operating cash flows before changes in working capital		(62,157)	776,651
Changes in working capital			
Increase in receivables		(36,338)	(2,881)
Increase/(decrease) in payables		<u>30,337</u>	<u>(55,282)</u>
Total changes in working capital		<u>(6,001)</u>	<u>(58,163)</u>
Cash flows from operations		(68,158)	718,488
Interest received		<u>117,975</u>	<u>72,230</u>
Net cash flows from operating activities		<u>49,817</u>	<u>790,718</u>
Cash flows from investing activity			
Purchase of plant and equipment	8	<u>(34,655)</u>	<u>(60,142)</u>
Cash flows used in investing activity		<u>(34,655)</u>	<u>(60,142)</u>
Net increase in cash and cash equivalents		15,162	730,576
Cash and cash equivalents at the beginning of financial year		<u>6,035,529</u>	<u>5,304,953</u>
Cash and cash equivalents at the end of financial year	6	<u>6,050,691</u>	<u>6,035,529</u>

The accompanying notes form an integral part of these financial statements.

DAUGHTERS OF TOMORROW LIMITED*Company Registration No.: 201425430M***NOTES TO THE FINANCIAL STATEMENTS***For the financial year ended 31 December 2025*

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

1 GENERAL INFORMATION

Daughters of Tomorrow Limited (the "Company"), a company limited by guarantee, is domiciled and incorporated in Singapore on 28 August 2014. The Company's registered office and principal place of business is at 21 Bedok North Street 1, #03-01 Common Ground Civic Centre, Singapore 469659.

The Company is a charity registered under the Charities Act since 19 March 2015 and has been accorded an Institution of a Public Character ("IPC"). The current IPC license runs from 9 April 2026 to 8 April 2029.

The principal activities of the Company are to empower low-income, under-privileged and disadvantaged women with skills training, job bridging, back to work support and help them achieve financial self-sufficiency. There have been no significant changes in the nature of these activities during the financial year.

The financial statements of the Company for the financial year ended 31 December 2025 were authorised for issue in accordance with a resolution by the directors as at date of the Directors' Statement.

2 MATERIAL ACCOUNTING POLICY INFORMATION**2.1 Basis of preparation**

The financial statements are prepared in accordance with Charities Accounting Standard ("CAS") issued by the Singapore Accounting Standards Council and the disclosure requirements of the Singapore Companies Act 1967 and Charities Act 1994.

The financial statements are prepared under the historical cost basis, except as disclosed in the accounting policies below.

The preparation of financial statements requires the use of estimates, assumptions and judgements that affect the reported amounts of assets and liabilities at the date of the financial statements and reported amounts of revenues and expenses during the financial year. These estimates are based on management's best knowledge of current events, actual results may ultimately differ from those estimates. The management is of the opinion that there are no significant judgements made in applying accounting estimates and policies that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

The financial statements are presented in Singapore Dollar ("S\$"), which is the Company's functional currency.

2.2 Changes in accounting policies

The accounting policies have been consistently applied by the Company and are consistent with those used in the previous financial year.

DAUGHTERS OF TOMORROW LIMITED
Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2025

2 MATERIAL ACCOUNTING POLICY INFORMATION (Continued)

2.3 Plant and equipment

Plant and equipment are stated at cost less accumulated depreciation.

The cost of plant and equipment initially recognised includes its purchase price and any directly attributable costs of bringing the plant and equipment to working condition for its intended use. Subsequent expenditure relating to plant and equipment that has already been recognised is added to the carrying amount of the asset only when it is probable that future economic benefits associated with the item will flow to the Company and the cost of the item can be measured reliably. All other repair and maintenance expenses are recognised in statement of financial activities when incurred.

Depreciation is calculated on a straight-line basis to allocate the cost of the assets less residual values over their estimated useful lives. The estimated useful lives are as follows:

	<u>Years</u>
CRM system	-
Computer	5
Furniture and fittings	-
Office equipment	2 - 3
Renovation	5

The residual values, useful life and depreciation method are reviewed at the end of each reporting period to ensure that the amount, method and period of depreciation are consistent with previous estimates and the expected pattern of consumption of the future economic benefits embodied in the items of plant and equipment.

An item of plant and equipment is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss on derecognition of the asset is included in statement of financial activities in the year the asset is derecognised.

2.4 Financial assets

Financial assets are any asset that is either cash or equity instrument of another entity of which the Company has a contractual right:

- To receive cash or another financial asset from another entity; or
- To exchange financial assets or financial liabilities with another entity under conditions that are potentially favourable to the Company.

Financial assets are recognised on the balance sheet when, and only when the Company becomes a party to the contractual provisions of the financial instrument.

Financial assets are measured initially at the transaction price excluding transaction costs, if any. Transaction costs shall be recognised as expenditure in the statement of financial activities as incurred. Subsequent to initial measurement, financial assets are measured at cost less any accumulated impairment losses.

The Company classifies its financial assets into the following categories:

(a) Receivables

Receivables include donation receivables and deposits. Deposits are placed for the rental of premises and use of utilities and will be refunded when facilities are returned or cancelled. Donation receivables are recognised as income for the year but received subsequent to the financial year end.

DAUGHTERS OF TOMORROW LIMITED
Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2025

2 MATERIAL ACCOUNTING POLICY INFORMATION (Continued)

2.4 Financial assets (Continued)

The Company classifies its financial assets into the following categories: (Continued)

(b) Cash and cash equivalents

Cash and cash equivalents comprise cash at banks and fixed deposits which are subject to insignificant risks of changes in value. Cash equivalents are stated at amounts at which they are convertible into cash.

Cash at bank and short-term deposits which are held to maturity are carried at amortised cost.

For the purpose of the statement of cash flows, fixed deposit with original maturities over 3 months is excluded from cash and cash equivalents.

2.5 Impairment of financial assets

At the end of each reporting period, the Company assesses whether there is objective evidence of impairment of its financial assets. If there is objective evidence of impairment (including significant changes with an adverse effect that have taken place in the technological, market, economic or legal environment in which the issuer operates), the Company recognises an impairment loss (i.e. expenditure) immediately in the statement of financial activities.

Objective evidence that a financial asset or group of financial assets is impaired includes observable data that comes to the attention of the Company about the following loss events:

- (i) Significant financial difficulty of the debt/bond issuer or obligor.
- (ii) A breach of contract, such as a default or delinquency in interest or principal payments.
- (iii) The creditor, for economic or legal reasons relating to the debtor's financial difficulty, granting to the debtor a concession that the creditor would not otherwise consider.
- (iv) It has become probable that the debtor will enter bankruptcy or other financial re-organisation.
- (v) Observable data indicating that there has been a measurable decrease in the estimated future cash flows from a group of financial assets since the initial recognition of those assets, even though the decrease cannot yet be identified with the individual financial assets in the group, such as adverse national or local economic conditions or adverse changes in industry conditions.

The impairment loss is recognised in the statement of financial activities whenever carrying amount of the financial asset is lesser than the undiscounted future cash flows (excluding unearned interest in the case of an interest-bearing financial asset) that the Company expects to receive from the financial asset.

An impairment loss is only reversed to the extent that the assets' carrying amount of the financial asset (net of any allowance account) that exceeds what the carrying amount would have been had the impairment not previously been recognised. The Company recognises the amount of the reversal in the statement of financial activities immediately.

DAUGHTERS OF TOMORROW LIMITED
Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2025

2 MATERIAL ACCOUNTING POLICY INFORMATION (Continued)

2.6 Financial liabilities

Financial liabilities are any liability that is a contractual obligation by the Company to:

- Deliver cash or another financial asset to another entity; or
- Exchange financial assets or financial liabilities with another entity under conditions that are potentially unfavourable to the Company.

Financial liabilities include payables, other than accruals, and are recognised at their transaction price, excluding transaction costs, if any, both at initial recognition and at subsequent measurement. Transaction costs are recognised as expenditure in the statement of financial activities as incurred. Accruals are recognised at the best estimate of the amount payable.

2.7 Provisions

Provisions are recognised when the Company has a present obligation (legal or constructive) which exists as a result of a past event, it is probable (i.e. more likely than not) that a transfer of economic benefits in settlement will be required, and the amount of the obligation can be estimated reliably. The amount of provision recognised shall be the best estimate of the expenditure required to settle the obligation at the reporting date. The best estimate of the expenditure required to settle the obligation is the amount that the Company would rationally pay to settle the obligation at the reporting date or to transfer it to a third party.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation at that reporting date. Any adjustments to the amounts previously recognised shall be recognised as expenditure in the statement of financial activities unless the provision was originally recognised as part of the cost of an asset.

2.8 Income recognition

Income is recognised in the statement of financial activities when the effect of a transaction or other event results in an increase in the Company's net assets. This normally arises when there is control over the rights or other access to the resources, enabling the Company to determine its future application, virtually certain that income will be received and the amount of the income can be measured with sufficient reliability.

The following specific recognition criteria must also be met before income is recognised:

(a) Income from generated funds

Voluntary income in the form of donations is recognised when received.

Grant income from National Council of Social Service ("NCSS") are recognised as income according to the conditions of the funding agreement. The grant is recognised as income on a systematic basis over the period in which the Company recognises the expenses and related costs for which the grants are intended to compensate.

(b) Activities for generating funds

Comprise of programme income and fundraising events. These are recognised as income according to the terms of the relevant agreements, on an accrual basis.

DAUGHTERS OF TOMORROW LIMITED
Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2025

2 MATERIAL ACCOUNTING POLICY INFORMATION (Continued)

2.9 Expenditures

All expenditures are accounted for on an accrual basis, aggregated under the respective areas as soon as there is a legal or constructive obligation committing the Company to make payment. Direct costs are attributed to the activity where possible. Where costs cannot be wholly attributable to an activity, they are apportioned on a basis consistent with the use of resources.

(a) Costs of generating funds

These costs are directly attributable to the fund-raising activities, separate from those costs incurred in undertaking charitable activities.

(b) Charitable activities

Costs of charitable activities comprise all costs incurred in the pursuit of the charitable objects of the Company. The total costs of charitable expenditure include an apportionment of overhead and shared costs.

(c) Governance costs

These costs include costs of preparation and examination of the Company's accounts, costs of governing board meetings and cost of any legal advice on governance or constitutional matters.

2.10 Operating leases

The lease payments under an operating lease shall be recognised on a straight-line basis over the lease term even if the payments are not made on such a basis, unless another systematic and rational basis is more representative of the time pattern of the lessee's benefit.

Incentives to sign an operating lease, in whatever form they may take, shall be spread by the lessee on a straight-line basis over the lease term.

2.11 Employee benefits

Defined contribution plans

As required by law, the Company makes contributions to the Central Provident Fund ("CPF") scheme in Singapore, a defined contribution pension scheme. Contributions to defined contribution pension schemes are recognised as an expense in the period in which the related service is performed.

2.12 Funds

(a) Unrestricted fund

Unrestricted fund comprises general fund. General funds are used for the general purposes of the Company as set out in its governing document. If part of an unrestricted fund is earmarked for a particular project, it may be designated as a separate fund (known as 'designated fund') but the designation has an administrative purpose only and does not legally restrict the management's discretion to apply the fund.

DAUGHTERS OF TOMORROW LIMITED

Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 December 2025

2 MATERIAL ACCOUNTING POLICY INFORMATION (Continued)**2.12 Funds (Continued)****(b) Restricted funds**

Restricted funds are funds subject to specific funded programmes by government and charity bodies, but still within the wider objects of the Company.

Restricted funds may only be utilised in accordance with the purposes established by the sources of such funds and are in contrast with unrestricted fund over which the management retains full control to use in achieving its institutional purposes.

2.13 Related party

Related party includes all of the following:

- (a) A person or a close member of that person's family is related to the Company if that person:
 - (i) has control or joint control over the Company;
 - (ii) has significant influence over the Company; or
 - (iii) is a governing board member, trustee or member of the key management personnel of the Company or of a parent of the Company.

- (b) An entity is related to the Company if any of the following conditions applies:
 - (i) the entity and the Company are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);
 - (ii) the entity is an associate or joint venture of the Company (or an associate or joint venture of a member of a group of which the Company is a member) and vice versa;
 - (iii) the entity and the Company are joint ventures of the same third party;
 - (iv) the entity is a joint venture of a third entity and the Company is an associate of the third entity and vice versa;
 - (v) the entity is controlled or jointly controlled by a person identified in (a); and
 - (vi) a person identified in (a)(i) has significant influence over the entity or is a governing board member, trustee or member of the key management personnel of the entity (or of a parent of the entity).

- (c) Close members of the family of a person are those family members who may be expected to influence, or be influenced by, that person in their dealings with the Company and include:
 - (i) that person's children and spouse or domestic partner;
 - (ii) children of that person's spouse or domestic partner; and
 - (iii) dependants of that person or that person's spouse or domestic partner.

- Intentionally left blank -

DAUGHTERS OF TOMORROW LIMITED
 Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
 For the financial year ended 31 December 2025

3 DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted funds							Total funds	
	General fund	Social Mobility Program	Employment Support	IMDA Digital for Life	NCSS Tech and Go	NCSS TSS	Befrienders	Home Based Childminding		Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$	
2025										
INCOME										
Income from generated funds										
Voluntary income										
<u>Donations</u>										
- General	315,005	135,568	28,500	-	-	-	-	-	164,068	479,073
<u>Grants</u>										
- Government incentives	33,079	-	-	19,279	31,513	-	-	121,596	172,388	205,467
<u>Others</u>										
- Interest income	117,975	-	-	-	-	-	-	-	-	117,975
- Donation-in-Kind	10,907	-	-	-	-	-	-	-	-	10,907
- Other	20	-	-	-	-	-	-	-	-	20
	<u>476,986</u>	<u>135,568</u>	<u>28,500</u>	<u>19,279</u>	<u>31,513</u>	<u>-</u>	<u>-</u>	<u>121,596</u>	<u>336,456</u>	<u>813,442</u>
Activities for generating funds										
Programme income	7,600	24,000	-	-	-	-	-	-	24,000	31,600
Fundraising events	994,448	250,320	411,888	-	-	-	-	-	662,208	1,656,656
	<u>1,002,048</u>	<u>274,320</u>	<u>411,888</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>686,208</u>	<u>1,688,256</u>
TOTAL INCOME	<u>1,479,034</u>	<u>409,888</u>	<u>440,388</u>	<u>19,279</u>	<u>31,513</u>	<u>-</u>	<u>-</u>	<u>121,596</u>	<u>1,022,664</u>	<u>2,501,698</u>

DAUGHTERS OF TOMORROW LIMITED
 Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
 For the financial year ended 31 December 2025

3 DETAILED STATEMENT OF FINANCIAL ACTIVITIES (Continued)

	Unrestricted fund	Restricted funds							Total funds
	General fund	Social Mobility Program	Employment Support	IMDA Digital for Life	NCSS Tech and Go	NCSS TSS	Befrienders	Home Based Childminding	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$
2025 (Continued)									
EXPENDITURES									
Cost of generating funds									
Communication collateral costs	31,634	-	-	-	-	-	-	-	31,634
Fundraising events	1,282	-	-	-	-	-	-	-	1,282
Event set-up costs	448	-	-	-	-	-	-	-	448
Fundraising event - GALA	44,645	-	-	-	-	-	-	-	44,645
Online donation portal admin charges	6,360	-	-	-	-	-	-	-	6,360
	84,369	-	-	-	-	-	-	-	84,369

- Intentionally left blank -

DAUGHTERS OF TOMORROW LIMITED
Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2025

3 DETAILED STATEMENT OF FINANCIAL ACTIVITIES (Continued)

	Unrestricted fund	Restricted funds							Total funds
	General fund	Social Mobility Program	Employment Support	IMDA Digital for Life	NCSS Tech and Go	NCSS TSS	Befrienders	Home Based Childminding	
	\$	\$	\$	\$	\$	\$	\$	\$	\$
2025 (Continued)									
EXPENDITURES									
(Continued)									
Cost of charitable activities									
Events - Program	951	-	-	-	-	-	-	-	951
External workshop	2,787	-	-	2,787	-	-	-	-	5,574
Financial support costs	6	-	-	-	-	-	-	-	6
Gifts and trophies costs	-	-	-	-	-	-	-	-	-
Honorarium for beneficiaries	-	-	-	-	-	-	-	-	-
Insurance	2,457	-	-	-	-	-	-	-	2,457
Postage and courier	2	-	-	-	-	-	-	-	2
Printing and stationery	1,725	-	-	-	-	-	-	-	1,725
Program communication collateral	4,076	-	-	-	-	-	-	-	4,076
Program expenses	89,390	173,918	-	-	-	-	176,152	350,070	439,460
Refreshment and meals	10,475	-	-	-	-	-	-	-	10,475
Rental - Workshop Space	3,446	-	-	3,446	-	-	-	3,446	6,892
Training and development	978	-	-	-	-	-	-	-	978
Transportation - local	4,257	-	-	4,257	-	-	-	4,257	8,514
Staff costs (Note 5)	250,376	279,259	273,767	65,207	-	-	-	134,923	753,156
	<u>370,926</u>	<u>453,177</u>	<u>273,767</u>	<u>75,697</u>	-	-	-	<u>311,075</u>	<u>1,113,716</u>
									<u>1,484,642</u>

DAUGHTERS OF TOMORROW LIMITED

Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 December 2025

3 DETAILED STATEMENT OF FINANCIAL ACTIVITIES (Continued)

	Unrestricted	Restricted funds							Total	Total funds
	fund	Social Mobility Program	Employment Support	IMDA Digital for Life	NCSS Tech and Go	NCSS TSS	Befrienders	Home Based Childminding		
	General fund							Total		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	
2025 (Continued)										
EXPENDITURES										
(Continued)										
Governance costs										
Auditors' remuneration	12,513	-	-	-	-	-	-	-	12,513	
Bank charges	954	-	-	-	-	-	-	-	954	
Consultant and advisory	14,280	-	-	-	-	-	-	-	14,280	
Depreciation	34,845	-	-	-	-	-	-	-	34,845	
IT / software subscription	47,793	-	-	-	20,745	-	-	20,745	68,538	
IT support	26,219	-	-	-	-	-	-	-	26,219	
Legal and professional	36,698	-	-	-	13,080	-	-	13,080	49,778	
Membership subscriptions	518	-	-	-	-	-	-	-	518	
Office rental	60,610	-	-	-	-	-	-	-	60,610	
Other expenses	6,160	-	-	-	-	-	-	-	6,160	
Recruitment	1,800	-	-	-	-	-	-	-	1,800	
Repairs & maintenance costs	-	-	-	-	-	-	-	-	-	
Secretary fee	670	-	-	-	-	-	-	-	670	
Staff costs (Note 5)	634,829	-	-	-	-	-	-	-	634,829	
	<u>877,889</u>	-	-	-	<u>33,825</u>	-	-	<u>33,825</u>	<u>911,714</u>	
TOTAL EXPENDITURES	1,333,184	453,177	273,767	75,697	33,825	-	-	311,075	1,147,541	2,480,725

DAUGHTERS OF TOMORROW LIMITED
 Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
 For the financial year ended 31 December 2025

3 DETAILED STATEMENT OF FINANCIAL ACTIVITIES (Continued)

	Unrestricted fund	Restricted funds							Total funds	
	General fund	Social Mobility Program	Employment Support	IMDA Digital for Life	NCSS Tech and Go	NCSS TSS	Befrienders	Home Based Childminding	Total	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
2025 (Continued)										
NET INCOME/ (EXPENDITURES)	145,850	(43,289)	166,621	(56,418)	(2,312)	-	-	(189,479)	(124,877)	20,973
Gross transfers between funds	(411,085)	-	-	105,585	-	-	-	305,500	411,085	-
Net movement in funds	(265,235)	(43,289)	166,621	49,167	(2,312)	-	-	116,021	286,208	20,973
Total funds brought forward	5,875,331	400,349	-	(49,167)	22,655	-	-	(116,021)	257,816	6,133,147
Total funds carried forward	5,610,096	357,060	166,621	-	20,343	-	-	-	544,024	6,154,120

- Intentionally left blank -

DAUGHTERS OF TOMORROW LIMITED
 Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
 For the financial year ended 31 December 2025

3 DETAILED STATEMENT OF FINANCIAL ACTIVITIES (Continued)

	Unrestricted fund	Restricted funds								Total funds	
	General fund	Social Mobility Program	Employment Support	IMDA Digital for Life	NCSS Tech and Go	NCSS TSS	Befrienders	Home Based Childminding	Broaden Horizon	Total	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
2024											
INCOME											
Income from generated funds											
Voluntary income											
<u>Donations</u>											
- General	2,008,831	-	-	-	-	-	-	-	-	-	2,008,831
<u>Grants</u>											
- Government incentives	39,762	-	-	30,062	4,762	(23,700)	-	-	-	11,124	50,886
<u>Others</u>											
- Interest income	72,230	-	-	-	-	-	-	-	-	-	72,230
- Donation-in-Kind	135,080	-	-	-	-	-	-	-	-	-	135,080
- Other	940	-	-	-	-	-	-	-	-	-	940
	<u>2,256,843</u>	<u>-</u>	<u>-</u>	<u>30,062</u>	<u>4,762</u>	<u>(23,700)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>11,124</u>	<u>2,267,967</u>
Activities for generating funds											
Programme income	11,527	-	-	-	-	-	-	-	-	-	11,527
Fundraising events	378,619	394,727	46,000	-	-	-	-	-	-	440,727	819,346
	<u>390,146</u>	<u>394,727</u>	<u>46,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>440,727</u>	<u>830,873</u>
TOTAL INCOME	<u>2,646,989</u>	<u>394,727</u>	<u>46,000</u>	<u>30,062</u>	<u>4,762</u>	<u>(23,700)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>451,851</u>	<u>3,098,840</u>

DAUGHTERS OF TOMORROW LIMITED
 Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
 For the financial year ended 31 December 2025

3 DETAILED STATEMENT OF FINANCIAL ACTIVITIES (Continued)

	Unrestricted	Restricted funds								Total funds
	General fund	Social Mobility Program	Employment Support	IMDA Digital for Life	NCSS Tech and Go	NCSS TSS	Befrienders	Home Based Childminding	Broaden Horizon	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
2024 (Continued)										
EXPENDITURES										
Cost of generating funds										
Communication collateral costs	140,567	-	-	-	-	-	-	-	-	140,567
Fundraising events	48,929	-	-	-	-	-	-	-	-	48,929
Event set-up costs	-	-	-	-	-	-	-	-	-	-
Fundraising event - GALA	-	-	-	-	-	-	-	-	-	-
Online donation portal admin charges	6,059	-	-	-	-	-	-	-	-	6,059
	<u>195,555</u>	-	-	-	-	-	-	-	-	<u>195,555</u>

- Intentionally left blank -

DAUGHTERS OF TOMORROW LIMITED
 Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
 For the financial year ended 31 December 2025

3 DETAILED STATEMENT OF FINANCIAL ACTIVITIES (Continued)

	Unrestricted	Restricted funds								Total funds	
	fund	Social	Employment	IMDA	NCSS	Home	Broaden				
	General	Mobility	Support	Digital for	Tech and Go	NCSS TSS	Befrienders	Childminding	Horizon	Total	
	fund	Program	Support	Life	Tech and Go	NCSS TSS	Befrienders	Childminding	Horizon	Total	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
2024 (Continued)											
EXPENDITURES											
(Continued)											
Cost of charitable activities											
Events - Program	13,205	-	-	-	-	-	-	-	-	-	13,205
External workshop	781	-	-	-	-	-	-	399	-	399	1,180
Financial support costs	5,852	-	-	-	-	-	-	-	-	-	5,852
Gifts and trophies costs	822	-	-	-	-	-	-	-	-	-	822
Honarium for beneficiaries	70	-	-	-	-	-	-	-	-	-	70
Insurance	1,097	-	-	-	-	-	-	648	-	648	1,745
Postage and courier	12	-	-	-	-	-	-	-	-	-	12
Printing and stationery	4,037	-	-	-	-	-	-	-	-	-	4,037
Program communication collateral	600	-	-	-	-	-	-	-	-	-	600
Program expenses	209,405	153,200	-	-	-	-	-	20,416	-	173,616	383,021
Refreshment and meals	5,129	-	-	-	-	-	-	49	-	49	5,178
Rental - Workshop Space	4,593	-	-	1,164	-	-	-	-	-	1,164	5,757
Training and development	6,344	-	-	-	-	-	-	-	-	-	6,344
Transportation - local	8,892	-	-	-	-	-	-	684	-	684	9,576
Staff costs (Note 5)	681,460	56,942	46,000	47,840	-	-	29,103	121,294	-	301,179	982,639
	<u>942,299</u>	<u>210,142</u>	<u>46,000</u>	<u>49,004</u>	<u>-</u>	<u>-</u>	<u>29,103</u>	<u>143,490</u>	<u>-</u>	<u>477,739</u>	<u>1,420,038</u>

DAUGHTERS OF TOMORROW LIMITED
 Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
 For the financial year ended 31 December 2025

3 DETAILED STATEMENT OF FINANCIAL ACTIVITIES (Continued)

	Unrestricted	Restricted funds								Total funds
	fund	Social	Employment	IMDA	NCSS	Home	Broaden	Home	Broaden	Total
	General	Mobility	Support	Digital for	Tech and Go	NCSS TSS	Befrienders	Based	Horizon	
	fund	Program	Support	Life	Tech and Go	NCSS TSS	Befrienders	Childminding	Horizon	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
2024 (Continued)										
EXPENDITURES										
(Continued)										
Governance costs										
Auditors' remuneration	4,672	-	-	-	-	-	-	-	-	4,672
Bank charges	623	-	-	-	-	-	-	-	-	623
Consultant and advisory	-	-	-	-	-	-	-	-	-	-
Depreciation	13,767	-	-	-	513	-	-	-	-	14,280
IT / software subscription	11,169	16,754	-	-	-	-	-	-	-	27,923
IT support	-	-	-	-	-	-	-	-	-	-
Legal and professional	29,074	-	-	-	-	-	-	-	-	29,074
Membership subscriptions	532	-	-	-	-	-	-	-	-	532
Office rental	55,972	-	-	-	-	-	-	-	-	55,972
Other expenses	525	-	-	-	-	-	-	-	-	525
Recruitment	12,909	-	-	-	-	-	-	-	-	12,909
Repairs & maintenance costs	971	-	-	-	-	-	-	-	-	971
Secretary fee	-	-	-	-	-	-	-	-	-	-
Staff costs (Note 5)	485,065	16,100	-	-	-	-	-	-	-	501,165
	<u>615,279</u>	<u>32,854</u>	-	-	<u>513</u>	-	-	-	-	<u>33,367</u>
TOTAL EXPENDITURES	1,753,133	242,996	46,000	49,004	513	-	29,103	143,490	-	511,106
										2,264,239

DAUGHTERS OF TOMORROW LIMITED
 Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
 For the financial year ended 31 December 2025

3 DETAILED STATEMENT OF FINANCIAL ACTIVITIES (Continued)

	Unrestricted	Restricted funds								Total funds	
	General fund	Social Mobility Program	Employment Support	IMDA Digital for Life	NCSS Tech and Go	NCSS TSS	Befrienders	Home Based Childminding	Broaden Horizon	Total	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
2024 (Continued)											
NET INCOME/ (EXPENDITURES)	893,856	151,731	-	(18,942)	4,249	(23,700)	(29,103)	(143,490)	-	(59,255)	834,601
Gross transfers between funds	(23,700)	-	-	-	-	23,700	-	-	-	23,700	-
Net movement in funds	870,156	151,731	-	(18,942)	4,249	-	(29,103)	(143,490)	-	(35,555)	834,601
Total funds brought forward	5,005,175	248,618	-	(30,225)	18,406	-	29,103	27,469	-	293,371	5,298,546
Total funds carried forward	5,875,331	400,349	-	(49,167)	22,655	-	-	(116,021)	-	257,816	6,133,147

DAUGHTERS OF TOMORROW LIMITED
Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2025

4 RELATED PARTY DISCLOSURES

The following are significant transactions between the Company and related parties that took place during the financial year. The effects of these transactions are reflected in the financial statements on the basis determined between the parties.

(a) *Related party transactions*

	<u>2025</u>	<u>2024</u>
	\$	\$
<i>Directors</i>		
General donations	26,040	28,830

(b) *Remuneration of key management personnel*

	<u>2025</u>	<u>2024</u>
	\$	\$
Salaries and related costs	120,326	108,270
Employer's contributions to CPF	17,192	15,912
	<u>137,518</u>	<u>124,182</u>

Key management personnel is the Executive Director, who have authority and responsibility for planning, directing and controlling the activities of the Company, directly or indirectly.

There is only one key management personnel receiving remuneration exceeding \$100,000 (2024: 1).

The Board of Directors did not receive any remuneration from the Company during the financial year (2024: Nil).

5 STAFF COSTS

	<u>2025</u>	<u>2024</u>
	\$	\$
Salaries, bonuses and allowances	1,394,547	1,268,021
Employer's contributions to CPF and SDF	210,885	197,967
Other benefits	32,929	17,816
	<u>1,638,361</u>	<u>1,483,804</u>

The staff costs were allocated as follows:

	<u>2025</u>	<u>2024</u>
	\$	\$
Cost of charitable activities	1,003,532	982,639
Governance costs	634,829	501,165
	<u>1,638,361</u>	<u>1,483,804</u>

DAUGHTERS OF TOMORROW LIMITED

Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 December 2025

5 STAFF COSTS (Continued)

There are no staff receiving remuneration exceeding \$100,000 during the financial year (2024: Nil).

6 CASH AND CASH EQUIVALENTS

	<u>2025</u>	<u>2024</u>
	\$	\$
Fixed deposits	5,053,510	4,910,000
Cash at bank	997,181	1,125,529
	<u>6,050,691</u>	<u>6,035,529</u>

Cash at bank is held in non-interest bearing account.

The Company places excess cash on short term deposit for a period of 1 year.

Fixed deposits earns interest at rates ranging from 1.68% to 3.30% (2024: 3% to 3.9%) per annum.

For the purpose of the statement of cash flows, cash and cash equivalents comprise the balances as shown above.

7 RECEIVABLES

	<u>2025</u>	<u>2024</u>
	\$	\$
Donation receivables	67,262	70,015
Prepayments	37,835	-
Deposits	9,356	8,100
	<u>114,453</u>	<u>78,115</u>

- Intentionally left blank -

DAUGHTERS OF TOMORROW LIMITED
Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2025

8 PLANT AND EQUIPMENT

	<u>CRM System</u>	<u>Computer</u>	<u>Furniture and fittings</u>	<u>Office equipment</u>	<u>Renovation</u>	<u>Total</u>
	\$	\$	\$	\$	\$	\$
Cost						
At 1 January 2024	33,170	28,696	1,925	500	19,367	83,658
Additions	-	60,142	-	-	-	60,142
At 31 December 2024	33,170	88,838	1,925	500	19,367	143,800
Additions	-	34,655	-	-	-	34,655
At 31 December 2025	33,170	123,493	1,925	500	19,367	178,455
Accumulated depreciation						
At 1 January 2024	33,170	26,282	1,925	500	8,070	69,947
Charge during the financial year	-	10,407	-	-	3,873	14,280
At 31 December 2024	33,170	36,689	1,925	500	11,943	84,227
Charge during the financial year	-	30,972	-	-	3,873	34,845
At 31 December 2025	33,170	67,661	1,925	500	15,816	119,072
Net carrying amount						
At 31 December 2024	-	52,149	-	-	7,424	59,573
At 31 December 2025	-	55,832	-	-	3,551	59,383

The depreciation charges were allocated as follows:

	<u>2025</u>	<u>2024</u>
	\$	\$
Governance costs	34,845	14,280

9 PAYABLES

	<u>2025</u>	<u>2024</u>
	\$	\$
Accrued operating expenses	54,221	4,978
Outside parties	16,186	35,092
	70,407	40,070

- Intentionally left blank -

DAUGHTERS OF TOMORROW LIMITED
Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2025

10 UNRESTRICTED FUND

General fund

This fund represents the accumulated income for meeting the operating expenses of the Company. Transfers are allowed with authorisation and approval of the directors.

Transfers of funds amounting to \$411,085 from General fund to IMDA Digital for Life and Home Based Childminding (2024: \$23,700 from General fund to NCSS Transformation Support Scheme ("NCSS TSS")) have been approved by the directors to cover the cumulative operating deficits of the restricted funds during the financial year.

11 RESTRICTED FUNDS

Fund balances restricted by outside sources are indicated and are distinguished from unrestricted fund allocated to specific purposes, if any, by action of the management. Externally restricted funds may only be utilised in accordance with the purposes established by the source of such funds or through the terms of an appeal and are in contrast with unrestricted fund over which management retains full control to use in achieving any of its institutional purposes.

Restricted funds comprise:

(a) Social Mobility Program ("SMP")

SMP is an in-house research programme that aims to explore which kinds of support help women achieve stability in their lives, leading to improved well-being. Women enrolled in this programme will receive one of two interventions:

- (i) income support which contributes towards more financial stability, or
- (ii) coaching support to create agency and accountability for the women to improve their wellbeing.

(b) Employment Support

Employment Support is a suite of programs and services to curate an environment for women to gain confidence, soft skills, and technical skills like DOT Confidence Curriculum, IT Literacy, Financial Literacy, industry training and career coaching to pave their journey towards re-entering the workforce, thus facilitating their own upward social mobility journeys.

(c) Infocomm Media Development Authority ("IMDA") - Digital for Life

Digital for Life fund is established as IMDA's flagship fund under the Digital for Life movement. The fund supports activities that expand the Company women's digital access and keep pace with technological transformation.

(d) National Council of Social Service ("NCSS") - Tech and Go

The Tech-and-GO initiative by the NCSS empowers Social Service Agencies ("SSAs") with digital solutions. It provides grants, advisory services, and IT consultancy to enhance productivity, operational efficiency, governance, and management capabilities through technology implementation.

(e) National Council of Social Service ("NCSS") - Transformation Sustainability Scheme ("TSS")

The NCSS has granted the Company with funding under the TSS to strengthen organisational capabilities to attract and retain talent.

DAUGHTERS OF TOMORROW LIMITED
Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2025

11 RESTRICTED FUNDS (Continued)

(f) Befrienders

The Befriender programme recruits, trains and deploys volunteer befrienders to provide social and emotional support for clients for at least 6 months. Befrienders also support the Company's staff in conducting assessments and introduce relevant community resources to clients. More than 150 befrienders are actively engaged with clients at any given time.

(g) Home Based Childminding ("HBC")

The programme aims to support parents in achieving stability, self-reliance, and ultimately social mobility by providing after-hours childminding services to allow parents to seek employment opportunities or to go for skills training. Childminders are recruited from the community, screened, trained and matched with users with the intended outcomes to provide affordable childminding and enhanced psychosocial development for young children.

12 INCOME TAX

The Company is registered as a charity under the Charities Act 1994. As an approved charity, it is exempted from income tax under Section 13(1) of the Income Tax Act.

13 TAX DEDUCTIBLE RECEIPTS

Tax deductible receipts issued by the Company for donations received during the financial year, pursuant to its Institutions of a Public Character ("IPC") status, are recorded as follows:

	<u>2025</u>	<u>2024</u>
	\$	\$
Fundraising income	555,787	795,260
General donations	325,395	302,562
	<u>881,182</u>	<u>1,097,822</u>

14 OPERATING LEASE COMMITMENT

The Company has entered into an operating lease agreement on its office premises. The lease has a tenure of 3 years with no renewal clause. As at the reporting date, the Company has commitment for future minimum lease payments under non-cancellable operating leases as follows:

	<u>2025</u>	<u>2024</u>
	\$	\$
Not later than one year	60,343	12,150
More than one year but less than five years	80,270	-
	<u>140,613</u>	<u>12,150</u>

DAUGHTERS OF TOMORROW LIMITED
Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2025

15 DONATIONS-IN-KIND

The following items of donations-in-kind are captured in the statement of financial activities of the Company:

	<u>2025</u>	<u>2024</u>
	\$	\$
Zoom software subscription	10,907	-
LinkedIn advertisement credit	-	81,080
Laptops	-	54,000
	<u>10,907</u>	<u>135,080</u>

16 RESERVE POSITION AND POLICY

The Company's reserve position for the financial years ended 31 December 2024 and 2023 is as follows:

	<u>2025</u>	<u>2024</u>
	\$	\$
A Unrestricted fund		
General fund	5,610,096	5,875,331
B Restricted funds		
Restricted funds	544,024	257,816
C Total funds	6,154,120	6,133,147
D Total annual operating expenditure	2,480,725	2,264,239
E Ratio of funds to annual operating expenditure (A/D)	2.26	2.59

Reference:

C – Total funds include unrestricted, restricted or designated and endowment funds.

D – Total annual operating expenditure includes expenses related to cost of generating funds, cost of charitable activities, and governance costs.

The reserve policy of the Company is to build a minimum operating reserve fund equal to 12 months of average recurring operating costs. In addition to calculating the actual operating reserve at the fiscal year end, the minimum operating reserve fund will be reported to the Board of Directors and included in the regular financial reports.

- Intentionally left blank -

DAUGHTERS OF TOMORROW LIMITED

Company Registration No.: 201425430M

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 December 2025

17 FUND-RAISING*(a) Fund-raising appeals*

During the financial year, the Company has received a total amount of \$2,135,729 (2024: \$2,828,177) in donations arising from public fund-raising activities.

(b) Fund-raising efficiency ratio

	<u>2025</u>	<u>2024</u>
	\$	\$
Fund-raising expenses	281,849	374,723
Fund-raising income	2,135,729	2,828,177
Percentage of fund-raising expenses to fund-raising income	<u>13%</u>	<u>13%</u>

- Intentionally left blank -



Daughters Of Tomorrow Limited (DOT), incorporated as a Company Limited by Guarantee on 28/08/2014, has been registered as a charity under the Charities Act (Chapter 37) since 19/03/2015.

DOT has been accorded IPC (Institution of a Public Character) status.
Current status: 09/01/2024 to 08/04/2026

The charity operates under a Constitution Memorandum and Articles of Association (M&AA) as its governing instrument.

Auditor: Helmi Talib LLP

Bankers: DBS Bank and Maybank

UEN: 201425430M

Registered Address: Common Ground Civic Centre, 21 Bedok North Street 1, #03-01, Singapore 469659

E: Empower@DaughtersOfTomorrow.org