Every STEP Counts



Every STEP Counts

From an early age, every STEP shapes a healthier tomorrow. Better kidney care is built over time – through early habits, mindful choices and collective action.

Similarly, these steps strengthen families, empower communities and move us towards a future free from kidney disease.





- Every STEP Counts

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Message from Our Chairman & CEO

tepping Forward with Purpose

Every day, six people in Singapore lose their kidney function. At NKF, we walk

beside them, every step of the way, helping them live with dignity, strength and hope.

FY 2024/25 marked another meaningful milestone for the Foundation. We deepened our impact through quality patient care, strengthened partnerships and took bold steps towards a sustainable, future-ready NKF.

We express our heartfelt gratitude to our immediate past Chairman, Arthur Lang, and immediate past CEO, Tim Oei, for their visionary leadership and invaluable contributions that have guided NKF's transformation. Their legacy laid the foundation for the strides we continue to make today.

This year, NKF delivered more than 750,000 dialysis treatments across 43 community-based centres, serving about 5,400 patients. With \$180.3 million in annual patient care delivered, we remained steadfast in our commitment to ensuring that no patient is denied dialysis care due to financial constraints.

Advancing Our 3Ps Strategy: Prevention, Peritoneal Dialysis and People

At the core of our Future Forward 2030 Roadmap lies the 3Ps Strategy: Prevention, Peritoneal Dialysis and People. This strategy anchors how we save kidneys, support patients and strengthen community health.

1st P - Prevention remains our first line of defence. Through our Free Kidney Screening Programme, conducted in partnership with 175 general practitioner clinics and regional health clusters, we screened close to 5,000 at-risk individuals. Of these, 15% were found to have abnormal results requiring follow-up care. These efforts support the national Healthier SG movement by shifting focus from treatment to prevention.

To broaden our reach, we welcomed ambassadors Er. Dr. Lee Bee Wah and filmmaker and director Jack Neo, who champion active living and regular health checks, inspiring Singaporeans to prioritise kidney health.

Our community partnerships, education initiatives and accessible screenings enabled us to reach over 165,000 individuals and families this year.

2nd P - Peritoneal Dialysis (PD) continues to offer patients flexibility and independence. With over 500 patients on home-based PD, NKF remains a strong advocate for this modality. Through the National PD Home Support Programme, our nurses make regular home visits, equipping patients with the skills and confidence to manage their care safely and independently.



3rd **P - People** are our greatest strength. Our staff and healthcare professionals bring compassion, expertise and resilience to NKF's work. From delivering daily dialysis care to innovating patient safety and rehabilitation programmes, their dedication has earned national recognition. This reflects the collective spirit that empowers patients, prevents kidney disease and builds a healthier, more compassionate community.

Sustainability for the Future

Beyond the 3Ps, our 1S commitment, **Sustainability**, guides how we steward resources for long-term impact. NKF continues

to embed sustainable practices across all aspects of operations, from energy-efficient equipment and waste-reduction measures to digital transformation that enhances care accessibility.

We also made good progress with healthcare clusters, research institutions and community organisations to co-create solutions that close care gaps and advance patient-centred innovation. These collaborations form the foundation of NKF's resilience and relevance in Singapore's evolving healthcare landscape.

Our people's dedication, from front-line nurses and technicians to corporate office

teams, remains the heartbeat of NKF. Their compassion and professionalism ensure uninterrupted, life-saving dialysis nationwide, even in the face of rising costs and complex needs.

As we reflect on the year, we are deeply grateful to our Board of Directors, donors, volunteers, partners and staff for their unwavering support and trust in NKF's mission. Every act of kindness, every hour of service and every dollar donated has helped us sustain hope and deliver life-saving care to those who need it most.

To our patients and caregivers, your courage and perseverance inspire us daily to do better, serve better and care better.

Together, we have taken meaningful steps towards a healthier Singapore. Together, we will continue walking this journey, one step, one patient and one life at a time.

Thank you for journeying with us.

Together,

every step we take

gives life, hope and a healthier future

for all.









Prevention for a **Healthier Tomorrow**

Kidney disease is often silent but preventable. Early detection and healthy habits help protect you and your loved ones for a healthier future.

The Challenge



have impaired kidneys



Over 500,000 adults aged 18 to 74 have kidney disease



of kidney failure cases are preventable with

early action

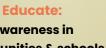
Our Action







Awareness in









Our Impact





partners involved



I wouldn't have known if I had skipped my (health check) appointment. Likewise, many with chronic kidney disease a unaware because symptoms often go unnoticed. Now, I make sure to go for my screenings regularly and stay

> Er. Dr. Lee Bee Wah, stressing the importance of



with ambassadors NEW

To strengthen its advocacy for kidney health, NKF took a bold step to appoint two ambassadors: Er. Dr. Lee Bee Wah, former Member of Parliament, as NKF Ambassador, and award-winning filmmaker and director Jack Neo as NKF Kidney Health Ambassador. Their appointments were announced at Race Inspired! 2025 - Buddy Up For Kidney Health, which highlighted the importance of prevention and early detection. Both ambassadors bring personal passion. Having detected colon cancer early through a routine check-up, Dr Lee champions regular screenings, healthy eating and active living. Director Neo, who leads a local walking group, encourages Singaporeans to adopt simple, enjoyable physical activities with family and

Held on 6 April 2025 at Waterway Point, Race Inspired! attracted over 2,000 participants across the 3km and 6km walkathons, alongside a lively carnival of fun and educational activities. The event raised \$412,057 in support of kidney failure patients, with expenses of \$50,954. Our ambassadors amplified the day's significance, motivating participants to take proactive steps for their health and reinforcing NKF's mission to promote healthier lifestyles and kidney health











o stay active and remain socially connected. It is always easier ind more enjoyable to do things together, especially when it comes to building healthier

> Director Jack Neo. eads a local walking group that neets weekly for walking and





Expanding partnerships with the Regional Health Systems and general practitioners for early detection **NEW**

Building on system-level partnerships, NKF embedded kidney screening into primary care through 175 general practitioner (GP) clinics, making early testing accessible and routine for at-risk individuals. This proactive approach enables timely referrals, personalised care plans and continuous monitoring, shifting kidney care from reactive treatment to proactive management

Working closely with GP networks and disease progression. This initiative supported by Regional Health Systems, NKF supports the broader HealthierSG vision, screened 4,939 at-risk individuals, helping to identify early signs of kidney disease and intervene before progression. Of those population health management, while screened, about 15% showed abnormal results, highlighting the critical role of on improving overall patient care.



I was shocked when I found out I had early-stage kidney disease. But I'm grateful my doctor caugh it early, so I've been able to take steps to manage it better with

in Singapore with kidney disease

regular screening and early intervention in enabling timely care and preventing with NKF working towards sharing data with healthcare clusters to strengthen ensuring the Foundation's focus remains



which Hong Leong Foundation pledged their support for NKF's kidney screening

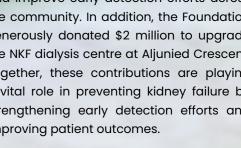


Mr Seah Kian Peng, Speaker of Parliament (seventh from left) and Ms Tin Pei Ling MP for Marine Parade-Braddell Heights GRC (MacPherson) (eighth from left), officiated at the reopening of the upgraded dialysis centre in Aljunied, during

In March 2025, the Hong Leong Foundation committed \$60,000 to support complimentary kidney screening and follow-up for atrisk individuals under our Chronic Kidney Disease (CKD) Intervention Programme. This generous funding will help expand access

and improve early detection efforts across the community. In addition, the Foundation generously donated \$2 million to upgrade the NKF dialysis centre at Aljunied Crescent. Together, these contributions are playing a vital role in preventing kidney failure by strengthening early detection efforts and improving patient outcomes.

Tan, CEO of NKF.





Pitstop for your kidneys

NKF partnered with SMRT and Terumo during World Kidney Day 2025 to offer on-the-go screenings for commuters. Over 10 days, more than 1,200 lunchtime commuters had their blood pressure checked at five MRT stations. Those identified at risk were referred for complimentary kidney screenings at participating GP clinics. These pitstops also educated the public on the leading causes of kidney failure – diabetes and high blood pressure – and highlighted the importance of early management to prevent kidney damage.



Health starts with families

Lifelong health begins with early education. Through our school outreach programmes, we empower students to adopt healthy behaviours and provide parents and teachers with resources to reinforce these habits at home, creating a supportive environment where a culture of health can flourish. Through school-based kidney health initiatives, we reached 75,900 students closer to home.





"It was delivered in an engaging and accessible way, that kept both the students and teachers captivated and actively involved. The session left a lasting impact as it had made us more conscious of our choices, and we look forward to future programmes with NKF."

Nurullasslinda Pardi, Centre Principal, PCF Sparkletots @ Bukit Panjang Blk 412

Reimagining kidney health education



The newly revamped Kidney Discovery Centre (KDC) at the NKF Centre is an interactive space for all ages to learn about kidney health through engaging, hands-on experiences. Visitors can explore Kidney Land to see how kidneys work, step into the Discovery Lab to understand dialysis, and visit the Healthy Living Zone for lifelong wellness tips. Designed with a human-centred approach, the exhibits aim to inspire and empower people to care for their kidney health. The KDC's revitalisation, along with kidney health inflatables for schools and communities, is supported by Keppel Ltd through the Keppel Care Foundation.









Strengthening strategic partnerships with the Malay/Muslim community

NKF strengthened strategic partnerships within the Malay/Muslim community to deliver culturally relevant kidney health initiatives. Collaborating with mosques and community organisations, we organised forums, health talks, screenings and activities to foster trust and engagement. The "Redha: The Power of Acceptance" forum, which was attended by Mdm Rahayu Mahzam, Minister of State, Ministry of Digital Development and Information & Ministry of Health, highlighted how acceptance empowers individuals to live meaningfully with kidney conditions. Complementary mass walks, health talks and screenings reached over 37,448 individuals, strengthening community support networks. At the Geylang Serai Ramadan Bazaar (25 February – 27 March 2025), 20 patient entrepreneurs showcased their talents through sales, performances and sharing sessions, generating over \$21,200 and engaging 44,416 visitors. Through these sustained partnerships, NKF continues to enhance community resilience and kidney health awareness, ensuring initiatives are not just events, but meaningful, long-term collaborations.



Our partnership with NKF in Redha showed how faith and health go hand in hand. Acceptance inspires strength, and strength inspires action to take care of our bodies, our hearts and our community, so that no one faces their journey alone.

Mohamad Rafi Eusope,

Mosque Executive Chairman, Hasanah Mosque





Advancing Personalised Dialysis Care in the Community

NKF remains committed to transforming community dialysis care by helping patients live purposefully and more independent lives. Our focus is on delivering high-quality, sustainable and person-centred care that addresses each patient's medical and social needs.

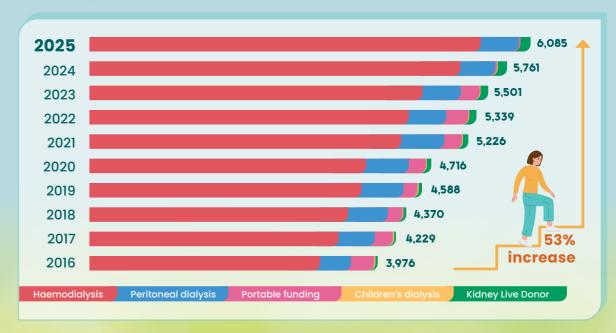
While haemodialysis is still the primary treatment for most kidney failure patients, NKF is working closely with the Ministry of Health and healthcare clusters to increase awareness and acceptance of home-based peritoneal dialysis (PD). Together with partners, we are co-creating a comprehensive PD care journey that gives patients greater autonomy and flexibility.

Our holistic care model includes upgrading haemodialysis services across 43 purpose-built centres, strengthening support for PD adoption, promoting transplant readiness and providing compassionate end-of-life support through our kidney supportive care programme.

In total, 6,085 patients and beneficiaries benefited from our services—324 more than last year. Providing dialysis, medication and auxiliary services cost \$180.3 million, an 8% increase. Of the \$13.2 million in patient welfare subsidies, \$12.0 million supported transport needs for patients requiring assistance to travel to and from dialysis centres.



Rising trend of NKF's kidney patient and beneficiary population



Total programme cost to support patients and beneficiaries

	Total no. of patients and beneficiaries			Programme costs (\$'000)		
Programmes	As at 30 Jun 2025	As at 30 Jun 2024	Change (%)	Year ended 30 Jun 2025	Year ended 30 Jun 2024	Change (%)
Haemodialysis	5,399	5,118	5%	164,086	151,733	8%
Peritoneal dialysis	525	483	9%	1,334	1,299	3%
Portable funding	19	22	-14%	228	921	-75%
Children's dialysis (including funding to Children's Kidney Centre)	1	11	-91%	1,312	1,187	11%
Kidney Live Donor	141	127	11%	189	217	-13%
				167,149	155,357	8%
Patient welfare				13,160	12,104	9%
Total	6,085	5,761	6%	180,309	167,461	8%

Promoting Home-based Peritoneal Dialysis

Peritoneal dialysis (PD) is a home-based treatment that uses the peritoneum, a thin lining in the abdomen, as a natural filter to remove waste and excess fluid. Dialysis solution is introduced into the abdomen through a catheter, allowing waste and fluid from the blood to pass into the solution before it is drained from the body. As a gentle, needle-free treatment modality, PD offers patients greater comfort, freedom and control over their daily lives.







Mimics natural











At 61, Mdm Lee Ah Gek has embraced a new chapter in her life with peritoneal dialysis (PD). Her kidney journey began around 10 years ago, when a routine check-up revealed her kidneys were functioning at only about a quarter of their normal capacity. By 2024, the buildup of toxins in her body made treatment urgent. Valuing her independence and conscious of her appearance, Mdm Lee chose PD over haemodialysis, which requires travelling to a dialysis centre three times a week and creating an access point (fistula) on the arm that leaves a permanent lump and scar. PD allows her to manage her kidney health at home, giving her flexibility and control over her daily routine. NKF nurses visited her home to teach the treatment procedures and ensure confident self-administration. She now performs overnight Automated PD (APD) every night for about eight hours, carefully recording her treatment data and monitoring her blood

Since starting PD, Mdm Lee feels more relaxed, less fatigued and empowered to manage her health. Beyond treatment, she continues a fulfilling life - caring for her home, watching dramas and spending quality time with her grandchild. Though PD requires nightly preparation, it preserves her independence and allows her to live



Enhancing home-based support for PD patients

NKF remains committed to providing comprehensive home care support for patients on peritoneal dialysis (PD). The National PD Home Support Programme (NPDHSP), funded by the Ministry of Health (MOH) since 2022, continues to deliver vital home-based support before and during PD treatment. Through regular home visits, NKF nurses equip patients with the skills and confidence to manage their care independently. The programme saw strong growth, with 154 new enrolments, bringing the total to 426 patients since its launch. A total of 574 home visits were conducted over the

NKF nurses also visit Singapore General Hospital, Khoo Teck Puat Hospital, Sengkang General Hospital, National University Hospital and Ng Teng Fong General Hospital regularly to encourage patients undergoing PD training to enrol in the programme. Collaboration was strengthened with MOH's National Improvement Unit (NIU) and public healthcare institutions in alignment with MOH's PDpreferred strategy



PD patient educational forum NEW 🟂

In collaboration with the Renal Nurses Chapter and Singapore Nurses Association, NKF led the annual Singapore PD Educational Forum on 5 October 2024, marking the first time the event was hosted by our organisation. Traditionally organised by hospitals, the forum provided a valuable platform for individuals to connect, learn and support one another in their PD journey. The event was well-received, drawing around 160 participants. Feedback was highly positive, with 96% rating the forum as wellorganised and 79% indicating they would recommend it to others.

Empowering community partners through training NEN

As part of NKF's commitment to a comprehensive Community PD Care Plan that supports a home-first approach to renal replacement therapy, the Certificate in Peritoneal Dialysis Management course was developed. This structured training equips community partners with the knowledge and skills to provide effective PD support, enhancing care accessibility for patients and caregivers. A total of 26 participants from nursing homes successfully completed the course during the year, strengthening the community's capacity to care for PD patients



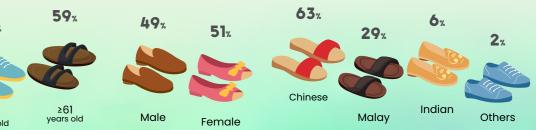
PD Warriors Support Group

The PD Warriors continue to grow as a strong peer support network, empowering patients to live well with peritoneal dialysis (PD). Many members report improved quality of life with some even travelling overseas while on treatment. The group actively supports pre-dialysis patients - eight members have opened their homes to share practical tips on PD care, storage and home setup. This peer-led initiative has fostered a strong sense of ownership and leadership. Members also engage in ongoing outreach to support and educate the wider community. A total of 167 individuals have benefitted from the programme.



home of a PD Warrior who ncouraged me and guided my choice of PD.

Profile of peritoneal dialysis beneficiaries



Rising trend of peritoneal dialysis beneficiaries



Caring for Haemodialysis Patients

We provided more than 750,000 life-saving haemodialysis treatments to 5,399 kidney failure patients across our 43 community-based dialysis centres islandwide. These patients were cared for by a dedicated team of 1,238 medical, allied health and support staff who delivered holistic care with a steadfast commitment to improving patient outcomes. In total, \$164.1 million was spent on treatment and comprehensive care during the financial year.

Scaling up our nocturnal dialysis programme

Our commitment to improving patient outcomes through nocturnal dialysis continues to gain momentum. Over the past year, we expanded the programme from two to three dialysis centres offering nocturnal services. The total number of slots increased from 36 to 57, reflecting a 58% growth in capacity. This expansion marks a significant step in our ongoing efforts to increase access to nocturnal dialysis by bringing the service to more dialysis centres across different regions of Singapore. These six- to seven-hour overnight sessions offer a range of benefits, including slower removal of toxic wastes and fluids, and reduced risk of dialysis-related complications.

over **750,000**

life-saving
haemodialysis
treatments
provided, enabling
patients to live life
with purpose

58% growth in nocturnal dialysis capacity, from **36 to 57 slots**



HD Support Group NEW 💃

Launched to enhance peer support, the HD Support Group offers a structured programme on renal rehabilitation and emotional well-being. Monthly sessions at the NKF Centre and three dialysis centres across Singapore provide convenient The programme access. includes regular mental health assessments for early intervention and promotes patient leadership through co-facilitation. To date, 135 patients and families have gained renewed confidence, purpose and community.



The support group helped me feel more positive and confident when talking to my doctor about my kidney health.

Haz Kalifah Ab Hamid, who benefits from the HD Support Group

98%

patients achieved desired outcome of Kt/V ≥ 1.2

Fractional clearance of urea (Kt/V) is one key indicator for measuring dialysis adequacy

94%

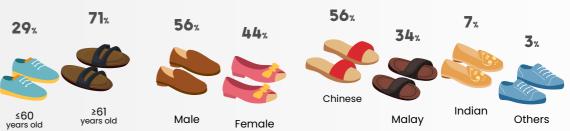
patient survival rate in the first year

79%

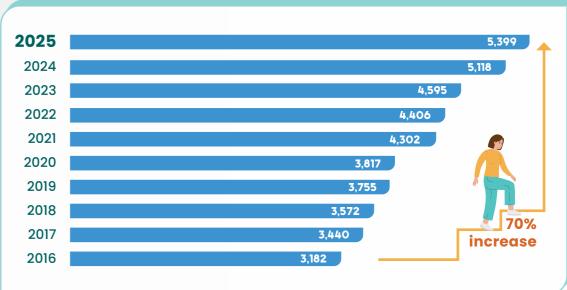
patients achieved a haemoglobin level of ≥10g/dL

Improving patients' haemoglobin levels results in better physical tolerance and quality of life

Profile of haemodialysis patients



Rising trend of in-centre haemodialysis patients



Living with Purpose and Positivity

At 75, Mdm Rokiah Rahman continues to lead a life filled with meaning and compassion. A retired mosque teacher, she now volunteers her time teaching religious studies at Hajjah Rahimabi Mosque. Though she is on dialysis, she chooses to stay active and give back to her community.

Mdm Rokiah was diagnosed with diabetes and hypertension in her 50s, despite her healthy lifestyle of homecooked meals and regular exercise like qigong and morning walks. Years later, a sudden illness led to hospitalisation and she was immediately started on dialysis. With unwavering faith and strong family support, she faced the transition calmly and with strength.

Her husband plays a vital role in her care, preparing her medication daily and ensuring she takes it on time. Her youngest son accompanies her for medical checkups, and her son-in-law helps with transport to and from dialysis. Though she feels tired after treatment, she remains optimistic and praises the dedication of the nurses.

Mdm Rokiah's story is a reminder that a positive mindset, strong support and a sense of purpose can make all the difference in navigating life with chronic illness.





Staying Active and Well

Thomas Tham, 54, transitioned to haemodiafiltration (HDF) in 2023 after his nurses identified him as medically suitable. For Thomas, who found conventional haemodialysis (HD) physically draining, switching to HDF proved beneficial as it removes toxins more efficiently, improves fluid management, and reduces side effects by clearing middle-sized molecules.

Since making the switch, Thomas has experienced fewer cramps, a better appetite, and significantly more energy. He recovers faster after each treatment and feels refreshed, which has greatly enhanced his quality of life. Balancing full-time work with thrice-weekly dialysis, Thomas stays active through slow jogs, weekly netball games with friends, and new fitness activities. He also manages daily needs like grocery shopping and household chores independently.

For Thomas, dialysis has brought more than just medical benefits. It has improved his overall well-being, enabled him to keep working while staying active, and restored a sense of stability and hope – allowing him to live life fully while managing kidney failure.

Re-energised, Living Fully

At 50, Koh Cheun Meng has built a stable career in food manufacturing, where he has worked for 17 years. With a family history of polycystic kidney disease, a hereditary kidney condition, he had always known kidney failure and dialysis would likely be a part of his future. Both his father and brother were NKF patients, and when his own kidneys failed, he began home-based dialysis in 2022 before joining NKF on day-time haemodialysis.

The schedule disrupted his work and daily routine, so in 2025, he switched to nocturnal dialysis – a decision that transformed his life. Dialysing overnight for six-hour sessions, three times a week, freed his days for work, light exercise and spending time with his wife. He now eats dinner at a normal time, feels less breathless and has more energy for daily activities. Blood tests also show better clearance thanks to the longer, gentler sessions. Simple adjustments like earplugs, a blindfold, a reclining chair and plastic cannulas make treatment comfortable.

His wife has been his strongest support, attending NKF's caregiver group to better assist him. For Cheun Meng, nocturnal dialysis has not only restored his health but also his independence, giving him the freedom to live fully.



Benefits of Nocturnal Haemodialysis



Slower removal of toxic wastes and fluids



Reduced risk of complications like low blood pressure, giddiness and muscle cramps; less strain on the heart and vital organs



Less restrictive diet by removing more phosphate and reducing long-term bone disease risk



Greater schedule flexibility, freeing daytime for work, school or family activities

Supporting the Young with Kidney Disease



Living Kidney Transplants

- a path to better quality of life

Kidney failure often means life revolves around dialysis – rigid schedules, strict diets and persistent fatigue. While dialysis sustains life, it cannot fully replace a healthy kidney's functions. A transplant, especially from a living donor, can nearly restore these functions, improve life expectancy and help patients return to normal daily living. Living donors remain healthy post-surgery, as one kidney adapts to meet the body's needs. Beyond health benefits, a transplant is also cost-effective, replacing years of dialysis costs with a single procedure.

NKF's Kidney Live Donor Support Fund encourages more living donors to donate kidneys to their loved ones through the provision of financial assistance and support.

Transplant Support Group

The Transplant Support Group continues to grow, now with 65 active members, supporting transplant recipients, pretransplant patients and living donors. Increasing involvement from younger recipients in their 20s brings hope and motivation. The group actively leads peer education sessions, where recipients share experiences to help others overcome fear and understand the transplant process. It remains a vital source of support and inspiration on the transplant journey.



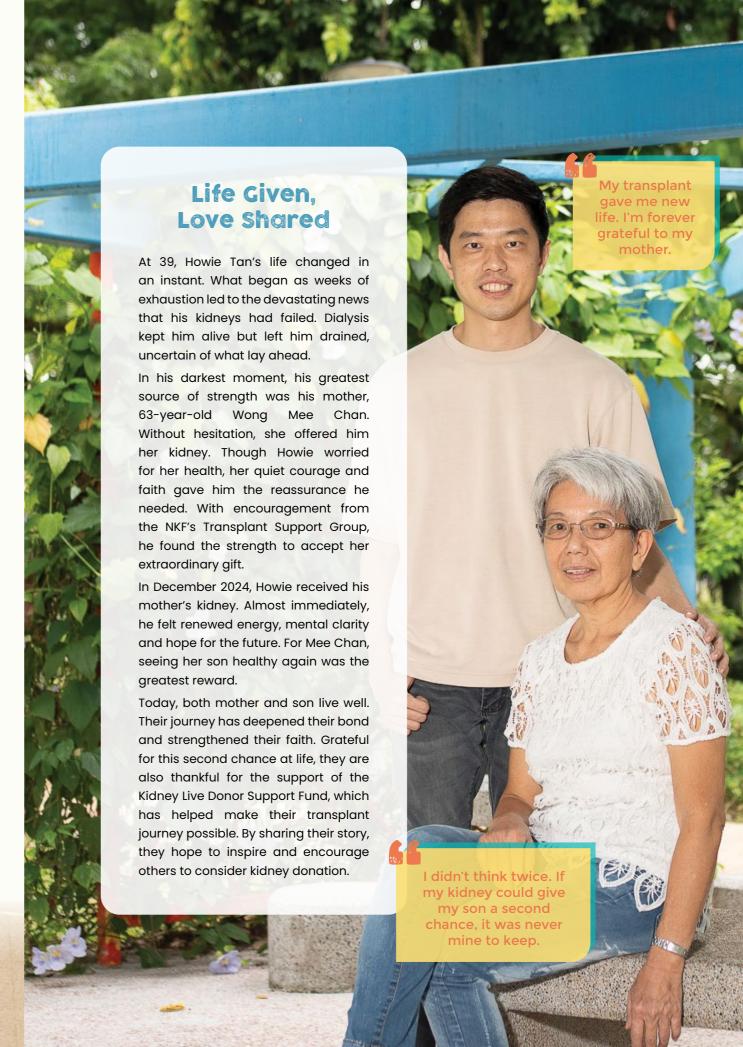


As a pre-transplant patient, I often wondered what life would be like after a transplant. Through this group, I've learned from transplant recipients the importance of staying healthy and prepared – so I'll be ready when the call for a new lease on life comes."

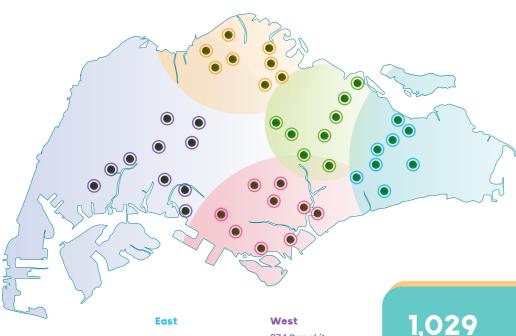
Lin Guoqiang, who remains optimistic about the future

Advancing Kidney Supportive Care

The Kidney Supportive Care programme offers holistic, person-centred support to patients with advanced kidney disease. By uniting a team of nephrologists, palliative care specialists, nurses, social workers and dietitians, the programme goes beyond routine dialysis care to focus on aligning treatment with patient values, improving symptom management and enhancing overall quality of life. Now in its second year, the programme has expanded to 10 dialysis centres. To date, 130 patients have enrolled. Serious Illness Conversations have been conducted, complex cases reviewed in multidisciplinary sessions and patients have been referred to specialist care or hospice home support as needed.



43 Dialysis Centres Ensuring Accessibility & Availability



North

204 Marsiling 365 Woodlands 761 Woodlands 825 Woodlands 203 Yishun 639 Yishun 840 Yishun Yishun Community Hospital

North-East

565 Ang Mo Kio 633 Ang Mo Kio 114 Hougang 628 Hougang Punggol Oasis Terraces 201 Serangoon Sengkang Community Hospital 1 Punggol Drive

105 Bedok 27 New Upper Changi 180 Pasir Ris 427 Pasir Ris 101 Simei 271 Tampines 935 Tampines 311 Ubi

102 Aliunied 43 Bendemeer 128 Bukit Merah 1 Ghim Moh **NKF Centre** 55 Strathmore 225 Toa Payoh Toa Payoh West CC 19 Upper Boon Keng 274 Bangkit 275 Bangkit 113A Bukit Batok 326 Clementi IRC Level 1 & 2 240C Jurong East 744 Jurong West 940 Jurong West 113 Teck Whye 701 West Coast

6,174 patient capacity

total number of

dialysis stations

\$6.5 million to upgrade and replace medical instruments and

Building capacity to meet patients' needs

NKF remains committed to ensuring dialysis services are accessible to all who require them. We regularly review demand trends and work with relevant authorities to strategically site new centres for optimal coverage. Older centres are upgraded in phases, expanding space for more stations, integrating the latest technology and creating greener, patient-friendly environments.

Expanding integrated care for the community

As Singapore's population ages, more NKF patients face mobility challenges and other conditions such as heart disease, diabetes and hypertension. To better meet these needs, we continue to expand our integrated care model, bringing dialysis services into community and hospital facilities. Our new dialysis centre at One Punggol Community Hub joins our co-located facilities at Punggol Polyclinic, Toa Payoh West Community Club, Yishun Community Hospital and Sengkang Community Hospital. Developed with government, social service and healthcare partners, these centres deliver seamless, accessible renal care in the heart of the community.

Our new dialysis centre

NKF Dialysis Centre Supported by Kwan Im Thong Hood Cho Temple @ One Punggol

- Started operations in February 2025
- · Made possible with a generous contribution from Kwan Im Thong Hood Cho Temple
- Equipped with 40 dialysis stations, serving up to 240 patients
- Home to Singapore's first automated Centralised Acid Concentrate Delivery System, improving efficiency, easing nurse workload and enhancing sustainability

Our dialysis centres with expanded capacity



NKF Dialysis Centre Supported by Kwan Im Thong Hood Cho Temple @ Simei

- · Expanded patient capacity by 22% from 27 to 33 dialysis stations, serving up to 198 patients
- · Made possible with a generous donation from Kwan Im Thong Hood Cho Temple towards the retrofitting cost

Portable funding helps patients in private dialysis centres

Through our Enhanced Portable Funding, we provide subsidies for patients undergoing dialysis at private dialysis centres while they wait for a suitable slot to become available at NKF.



NKF Dialysis Centre Supported by Tay Choon Hye @ Kim Keat

- Expanded patient capacity by 71% from 21 to 36 dialysis stations, serving up to 216 patients
- Made possible with a generous \$4 million contribution from SUTL Global in memory of its founder, the late Mr Tay Choon Hye, towards the refurbishment of the dialysis centre and the new CKD Clinic, which provides early-stage CKD patients with personalised consultations and care plans

\$0.2 million

subsidies given out to 19 beneficiaries

Patient Empowerment (The 5E's)

At NKF, we believe empowerment is key to helping patients thrive. When equipped with the right knowledge, skills and support, patients can take an active role in their care, make informed choices and lead more fulfilling lives despite the demands of dialysis.

Renal rehabilitation through integrated care

Our Integrated Care Team — comprising doctors, nurses, social workers, dietitians, therapists and exercise specialists — drives the Renal Rehabilitation Programme with a holistic, person-centred approach. Guided by the 5E's: Education, Exercise, Encouragement, Employment and Evaluation, the programme strengthens patients' resilience, confidence and motivation, enabling them to live with greater independence and dignity.



Education

Self-care management

The self-care programme continues to grow, helping patients better manage their chronic conditions with nurse-led support. Patients gradually learn to take charge of their care - monitoring weight and blood pressure, managing fluid and medications, preparing dialysis equipment and eventually inserting their own needles. A total of 677 patients are actively participating, a 9% increase from 620 last year.

Know Right Start Right programme

The Know Right Start Right (KRSR) programme continues to support patients with advanced chronic kidney disease (CKD) and their caregivers through tailored pre-dialysis support. By partnering with public hospitals, KRSR aims to reduce emergency dialysis starts and supports smoother transitions into treatment. To improve patients' access to support, Admission Counsellors were stationed at clinics in Singapore General Hospital, Changi General Hospital and Ng Teng Fong General Hospital, engaging directly with patients during their consultations. A total of 141 patients benefitted from KRSR interventions.

"My Dialysis Journey", a programe for patients, by patients, remains a key component of the programme.

Held quarterly, these informative sessions empower patients and families with practical insights and shared experiences. The programme supported 55 participants, continuing to serve as a trusted resource and source of strength.

> Facing kidney failure was tough, but the support from NKF's Know Right Start Right team helped me make informed decisions and eased my fears about starting dialysis.

Normala Binte Mohamad Sharif, who found clarity and confidence through early support

Diet counselling and intervention

Nutrition is a critical component of dialysis care, helping patients prevent complications, maintain strength and improve overall health. A total of 3,608 patients received individualised dietary counselling and 2,630 were supported with oral nutrition supplements. To turn guidance into practical skills, NKF introduced "Dialysis Friendly Pick", a supermarket tour that empowers patients to make informed, dialysis-friendly food choices. Complementing this, initiatives like "Eat Smart Move More" combine nutrition and exercise education to help patients adopt lasting, healthy lifestyle changes.



My dietitian's guidance and regular check-ins have truly improved my blood sugar management.

Sin Poh Tai, benefitting from nutritional advice

SHIOK Food programme NEW 5



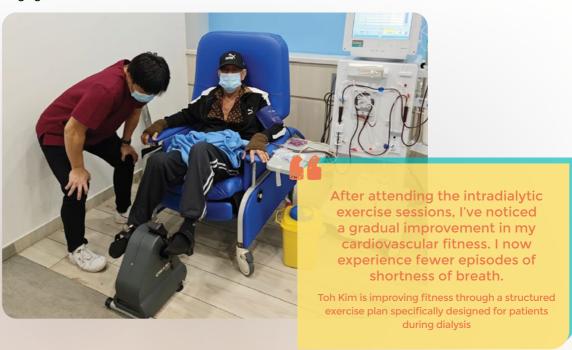
A survey found that 48% of dialysis patients struggled to prepare meals, and 13% ate only once a day, often relying on takeaway or delivery - options that are frequently unhealthy and costly. In response, NKF partnered with the charity organisation Free Food For All to launch SHIOK For All, a 6-month pilot providing 120 patients with nutritionally balanced, ready-to-eat meals tailored to local tastes and delivered to their homes. The programme aimed to support healthier eating, improve disease management, and ease financial strain. Following its success, NKF plans to expand the programme to benefit more patients.



Exercise

Exercise care plan

To support a holistic approach to patient care, our exercise and fitness specialists and associates have implemented a range of tailored exercise platforms for individuals on dialysis. These include home-based care plans, intradialytic exercises, exercise counselling, in-centre classes and one-on-one physical rehabilitation. More than 60% of our dialysis patients have engaged in one or more of these initiatives.



Occupational therapy

Working closely with other teams, our Therapy Team provides services focused on enhancing quality of life and promoting continued selfmanagement in the community. This includes addressing mobility and equipment needs, facilitating rehabilitation and coordinating the right-siting of care to other community service providers, among other initiatives. More than 400 patients have benefitted from these individualised services.





Thanks to a home exercise programme and helpful equipment like a shower chair and a larger grip handle for my knife, I feel confident and safe doing everyday tasks at home - moving around, cooking, and showering.

Norhayati Jaafar, working towards empowered independence

Encouragement

Life@DC

Life@DC continues to be a cornerstone of community life at our dialysis centres (DCs), where patients and caregivers find not only care, but also companionship and purpose. The initiative brings to life the kampung spirit, creating opportunities for patients to support one another and remain meaningfully engaged. Led by NKF's care team and supported by community partners, it offers a welcoming environment where therapeutic activities and social gatherings encourage friendships, celebrate personal milestones and foster emotional well-being.

At the heart of this endeavour is a spirit of mutual care and connection, nurtured by over 150 "NKF Kakis" – passionate and dedicated individuals who co-create engaging programmes tailored to the interests of fellow patients. Over 2,800 patients and caregivers took part, reflecting the growing strength of this supportive and inclusive community.



Caregiver Support Programme

The Caregiver Support Programme remains a vital lifeline for those supporting dialysis patients. Held quarterly, it drew an average of 200 participants per session, providing practical caregiving skills and emotional support in a safe, encouraging environment. Stress assessments helped identify about 20% of participants as high-risk for burnout, who then received timely support and follow-up. In collaboration with partners such as SG Assist and Caregivers Alliance, caregivers explored innovative technology and received customised leadership training to enhance peer support with empathy and resilience.

I am grateful for the Caregiver Support Programme. It not only equipped me with valuable caregiving and self-care skills but also connected us to community resources that help ease the challenges of caregiving.

Doreen Seng, benefitting from the Caregiver Support Programme



Employment

Kidney Care Carnival – Mini Job Fair

At the Kidney Care Carnival on 18 May 2025 at One Punggol, the Mini Job Fair empowered patients through meaningful employment. Supported by GoodJobs.com, the fair facilitated 135 interviews, with 51 candidates shortlisted and 5 offered immediate jobs – demonstrating how connecting patients with meaningful employment opportunities fosters independence. The event also featured patient sellers who raised over \$5,000, showcasing resilience and entrepreneurial spirit. These efforts highlight NKF's commitment to empowering lives and building an inclusive community.



Saraswathy Naga Rathnam, dialysis patient, inspired to take confident steps towards a brighter future





Evaluation

Kidney Disease Quality of Life

The Kidney Disease Quality of Life (KDQoL) survey continues to be a key component of our 5Es Renal Rehabilitation Programme. Conducted annually, it remains instrumental in monitoring patients' well-being and supporting the delivery of personalised, holistic care.



Enhancing Quality and Efficacy of Kidney Care

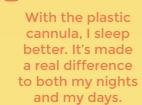


63% of patients reported less pain and

85% felt less anxiety with plastic cannulas

Award-winning plastic cannulas for safer, more comfortable dialysis

NKF introduced plastic cannulas to improve comfort and safety during nocturnal dialysis, reducing the risk of needle dislodgement from involuntary arm movements. A trial at two dialysis centres showed 63% of patients reported less pain and 85% felt less anxiety during dialysis. The initiative received recognition at the 16th Singapore Health Quality Service Awards. Use of plastic cannulas has since expanded to patients with new or difficult vascular access and will extend to those with short-segment fistulas, dementia or restlessness, helping to make safer, gentler dialysis the standard of care.



Koh Cheun Meng, who is benefitting from the use of a plastic cannula

Building on progress in community-based catheter care

In collaboration with the Ministry of Health, the National Improvement Unit (NIU) and several public healthcare institutions, NKF has continued to advance the management of malfunctioning Tunnelled Haemodialysis Catheters (THCs) by performing urokinase procedures at dialysis centres instead of hospitals. Urokinase is a medication used to dissolve blood clots that block a patient's dialysis catheter, helping restore its flow patency. Since the initiative began in 2022, the number of successful procedures has grown to 402, leading to an 82% reduction in hospital admissions, saving over \$1.2 million and freeing up 804 hospital bed days. This community-based approach not only eases pressure on hospital resources but also ensures timely intervention, minimises treatment disruptions and helps patients maintain dialysis adequacy and quality of life.





82% fewer hospital admissions

804hospital bed days freed

\$1.2 million saved

Implemented ultrasound-guided cannulation across all dialysis centres

Building on last year's successful pilot, the ultrasound scanner project is now fully implemented across all dialysis centres. So far, 97 nurses have been certified competent, and they have performed approximately 2,567 cannulations with a 96% success rate. The next phase will continue with staff training, strengthening clinical capability and enhancing the patient experience as our dialysis population ages and faces increasingly complex vascular access challenges.







Innovative wet sensor for enhanced patient safety NEW 💃

Needle dislodgement during dialysis is a serious risk that can lead to significant blood loss if not detected quickly. This risk is higher for patients on overnight dialysis or those with conditions like dementia or restlessness who may accidentally pull out their needles. To enhance safety, NKF introduced the HEMOdialert - also known as the Wet Sensor - a moisture-detecting alarm that alerts staff immediately when blood leakage occurs. This allows for quick action and helps prevent serious complications. The Wet Sensor is now in use for high-risk patients at all our dialysis centres.

Hematocrit and fluid monitoring pilot NEW 🕉

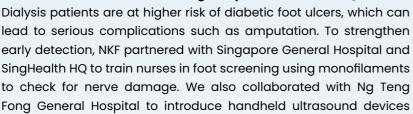


NKF is piloting the Crit-Line® IV monitor at its dialysis centre in Sengkang Community Hospital. This device provides real-time data on hematocrit, blood volume and oxygen saturation, supporting nurses in optimising fluid removal and responding early to complications such as hypotension and fluid overload. Early observations suggest improvements in patient safety, reduced hospital admissions and enhanced overall experience. NKF will continue to monitor outcomes and assess the feasibility of wider implementation across its dialysis centres.



Proactive diabetic foot screening and prevention





that assess blood flow more accurately. This initiative has improved patient education, boosted nurses' confidence and enabled timely referrals. So far, 250 patients have been monitored, reducing the risk of severe complications.



Perman Amuthavalli, benefitting from the diabetic foot screening

Accreditation of dialysis centres to advance nursing education NEW



Six NKF dialysis centres were re-accredited and one new centre was accredited by the Singapore Nursing Board (SNB), bringing the total to seven. These centres serve as approved clinical training sites for nursing students, providing hands-on experience in dialysis care. This milestone reflects NKF's ongoing commitment to high-quality nursing education and developing a skilled nephrology workforce for Singapore's healthcare system.



Supporting Clinical Research and MedTech in Nephrology in Singapore

Advancing renal research with \$5.5 million fund NEW 🟂



NKF has deepened its commitment to reduce kidney disease with a \$5.5 million SGH-NKF Renal Research Fund to drive innovation in kidney care, with government dollar-for-dollar matching. In partnership with Singapore General Hospital, the fund supports research in early chronic kidney disease (CKD) detection, novel therapies and psychosocial support. Guided by a dedicated

research committee, this initiative aims to improve patient outcomes, slow disease progression and reduce the burden on Singapore's healthcare system.



Relieving itching in haemodialysis patients



Itching is a common and serious problem for patients on haemodialysis, affecting sleep, mood, daily life and overall health. Our pilot study, "Haemoperfusion Combined with High-Flux Haemodialysis (HP-HFHD) for Treating Patients with End-Stage Kidney Disease," explored a new way to ease this symptom. We enrolled 24 patients with severe itching and monitored



their symptoms over time using a standardised questionnaire. Preliminary results are encouraging: on average, patients reported a noticeable improvement every two weeks. These findings suggest that HP-HFHD could be a promising option to enhance comfort and quality of life for patients living with this condition.





Championing Sustainability and Environmental Care

Guided by Singapore's Green Plan 2030 and the nation's net zero aspiration by 2050, our Sustainability Framework rests on three pillars – Environment, Social and Governance (ESG) – which together ensure that every decision we make supports our patients, protects the environment and strengthens organisational integrity.

NKF strives to:

- Improve patient outcomes and quality of life
- Reduce environmental impact through efficient resource use and waste reduction
- Ensure
 long-term
 economic
 sustainability
 through costeffective practices
 and strategic
 partnerships
- Foster

 a culture of social responsibility
 and community
 engagement

Our Sustainability Framework

Environmen.

- Green Plan Ready
- Energy & Water Efficient
- Eco-Friendly Operations
- Advocate Self-Sustaining Journey

- Person-Centred Care
- Community Impact
- Stakeholder Experience
- Future-Ready Workforce

Covernance

- Code of Governance & IPC Compliance
- Transparency & Accountability
- Sustainable
 Procurement
- Integrity & Ethics





Innovating for sustainable kidney care NEW?

NKF is the first healthcare institution in Singapore to implement a Centralised Acid Concentrate Delivery System (CDS) at our Kim Keat and One Punggol dialysis centres. This breakthrough technology automates the preparation and delivery of acid-concentrate solutions - the fluid used in dialysis - from a centralised site to multiple dialysis machines, replacing manual handling with a safer, cleaner and more efficient process.

- ▼80% in manual handling, enhancing workplace safety
- **75%** in plastic waste, reducing over 60,000 canisters annually
- ▼10% in acid-concentrate solutions wastage, saving approximately 500ml per treatment
- \$115,000 annual cost savings achieved
- ▼80% in lifting injuries, improving staff well-being
- **70%** in carbon emissions supporting environmental sustainability

The CDS not only enhances operational efficiency but also supports NKF's Go-Green Dialysis Initiative. By rethinking traditional systems, NKF is demonstrating that sustainability and clinical excellence can go hand in hand - improving both patient care and environmental outcomes. With strong results in efficiency, safety and sustainability, we plan to expand the CDS to other large dialysis centres, setting new standards in sustainable kidney care for Singapore.



Embedding sustainability in daily operations

Sustainability is a continuous journey. Beyond clinical innovation, we are embedding environmental mindfulness in everyday operations across our headquarters, the Integrated Renal Centre (IRC) and dialysis

Resource efficiency and waste reducti

- Transitioned to LED lighting across facilitiesInstalled smart sensors for automatic shut-
- offs after hours
- Reduced paper use through e-filing systems
- Introduced recycling points and waste
- Switched to non-alcohol wipes to exter dialysis chair lifespan
 Composting coffee grounds and
- encouraging reusable cups at NKF Kaki Corner café



ngapore's first Green Mark Gold Plus dialysis centre

The NKF Dialysis Centre Supported by the Singapore Buddhist Youth Mission at Bukit Batok is Singapore's first dialysis centre to receive the BCA Green Mark Gold Plus certification. Incorporating high-efficiency air-conditioning, LED lighting and smart energy management systems, the centre achieves approximately 15% energy savings, reducing its carbon footprint while maintaining a safe and comfortable environment for patients and staff.

Water and energy conservation

Water is vital for dialysis. While conservation To support Singapore's transition towards usage more efficiently. We are also exploring commuting habits. renewable energy options, including solar panels at the IRC, as part of our long-term sustainability roadmap.

Supporting green mobility

remains a challenge, NKF continues to explore cleaner transport, NKF installed four electric technological solutions and green policies vehicle (EV) charging points at key sites to reduce water consumption and monitor and encourages staff to adopt greener



Empowering people and the community

Sustainability is also about nurturing a Staff engagement and education and creating positive impact in the



Community partnerships and advocacy

their part in protecting the environment.

As a member of the Sustainable Energy Association

of Singapore (SEAS) since 2022, NKF actively supports

national sustainability efforts and champions

cross-sector collaboration. Through community outreach, we raise awareness of green practices and encourage patients, donors and volunteers to play

- Conducted a Sustainable Workplace
- Safety & Health talk in 2025 Appointed Green Ambassadors to lead internal eco-initiative
- Organised awareness campaigns and sustainability challenges to promote energy conservation and recycling habits

 Participated in learning visits to the Singapore Institute of Technology, Tzu Chi Humanistic Youth Centre, Khoo Teck Puat Hospital and Institute of Technical Education to exchange ideas and best practices



HortITEch Hub

Upholding strong governance and ethical practices

Sustainability is incomplete without good governance. Integrity and transparency form the foundation of everything we do. We are honoured to receive the Charity Transparency Dedication Award 2024, a testament to our steadfast commitment to accountability, trust and responsible governance.





- Sustainable procurement practices
- Partnering with suppliers who share NKF's sustainability
- Embedding environmental and ethical clauses in
- Promoting locally sourced, eco-friendly materials

Looking ahead

- Deepening strategic sourcing partnerships with sustainability-focused vendors
- Implementing hardware and tech upgrades to reduce energy use and carbon emissions
- eviewing infection control processes to reduce glove
- and plastic waste

 Launching Energy Consumption Dashboards at HQ, IRC

Towards a greener, healthier future

As NKF continues to advance patient care, our sustainability journey giving Life & Hope to current and future generations.



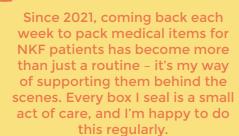


Partners in Care

Volunteers - a key part of NKF's care network

Volunteers are vital in supporting dialysis patients and promoting kidney health nationwide. From lending a listening ear and guiding wellness activities at dialysis centres to leading outreach on prevention and healthy living, they ease the emotional burden of chronic illness and build community. Whether educating the public or providing hands-on support, each act strengthens our continuum of care. In the year, 4,561 volunteers contributed 35,732 hours, upholding dignity, instilling hope and advancing holistic care.

Individual Volunteer



Zhang Xiaolong Tony, Senior Manager, Supply Chain Management



Organisation Volunteer



UBS Singapore is honoured to receive the Rising Star Award at NKF Volunteers' Appreciation Day 2024. Through the dedication of over 200 employees at nearly 250 activations of NKF programmes from packing medical supplies to befriending sessions and supporting NKF Race Inspired! 2025 walkathon - we've helped impact over 6,000 patients. We remain committed to making a positive difference in our community.

Mr Young Jin Yee, Co-Head UBS Global Wealth Management Asia Pacific and Country Head UBS Singapore

Student Volunteer



I find it very interesting to get to know patients and their backgrounds. It feels truly meaningful. I really enjoy seeing lives from a different perspective and am eager to come back and do more for the community.

> Tommy Lee, Student, Republic Polytechnic



Patient Volunteer



Dialysis gave me a second chance at life. NKF empowered me to be a voice for kidney failure prevention and to earn an income through their Homebased Business initiative. They didn't just help me survive - they gave me dignity, hope, and purpose.

> Malathy Naga Rathnam, Patient Volunteer since 2023







Forging a Future of Unbreakable Hope

Philanthropy that sustains lives

As Singapore's healthcare landscape evolves, sustainable care is vital for kidney patients who require lifelong treatment. At NKF, fundraising is a lifeline – built on strategic philanthropy and purpose-driven partnerships that strengthen patient support.

We are developing funding models for lasting impact. A key pillar is LifeDrops, our recurring giving programme that transforms small, regular donations into a reliable, unbreakable lifeline of hope.

Lasting change comes through collective effort. Whether through corporations embedding social responsibility, communities rallying together or individuals giving with purpose, every contribution advances compassionate, sustainable care.

Fundraising expenses were 9.5% of total funds raised - well below the 30% cap under the Charity Regulations - reflecting NKF's commitment to cost-effective, responsible stewardship.

Giving monthly to NKF is my way of showing my children what compassion means - to care, to show up, and to stand by others. Even small acts done with love can change a life.

> Margaret Eu Siew Lian, LifeDrops donor for over 20 years

In our mission to champion kidney health and patient care, we are thankful to Mr Arthur Tay, Chairman of SUTL Group and our first Charity Ambassador since 2023, for walking alongside us. Continuing his late father Mr Tay Choon Hye's legacy - whose \$5 million gift established the first dialysis centre at Kim Keat -Mr Tay has rallied support from his personal network, family and organisation to advance our cause over the years. In honour of the late Mr Tay's longstanding charitable efforts, Mr Arthur Tay and the SUTL Group have committed a generous \$4 million donation towards the refurbishment of the NKF Dialysis Centre Supported by Tay Choon Hye @ Kim Keat, as well as the development of the new CKD Clinic.

Amplifying advocacy through our charity ambassador

NKF55 Charity Gala Dinner

For the first time, the NKF Charity Gala Dinner was held in collaboration with the Singapore Chefs' Association and World Chefs Without Borders, in commemoration of NKF's 55 years of Giving Life & Hope. Themed "A Starry Night", the star-studded evening took place on 21 October 2024 at W Singapore - Sentosa Cove, and was attended by over 280 donors and quests. The dinner was exclusively crafted by Michelin-starred and esteemed chef partners, and the evening concluded with a series of dazzling performances. The event successfully raised \$1,806,617, with expenses kept to \$48,304.



Swing for Hope: NKF Charity Golf 2025

Swing For Hope, NKF's signature charity golf event, returned for its fourth edition on 26 June 2025. The event brought together over 150 golfers and guests, united in the fight against kidney failure. Thanks to the generous support of donors and partners, the event successfully raised \$800,006, with expenses kept to \$98,921.



Vesak Day Charity Drive

In celebration of Vesak Day, NKF partnered with volunteers and patients to raise funds in the spirit of compassion. Over 500 donors, including 32 temples and corporate partners, contributed through outright donations, donation boxes and online platforms. The drive raised over \$510,730 to support kidney patients in need, with expenses amounting to \$9,586.



Dialysis machine and chair sponsorship

With the generous support of 376 donors, we raised \$2.57 million to provide 108 new dialysis machines and 40 recliner chairs for dialysis patients. Each dialysis machine or chair supports at least six patients, benefitting over 880 patients in total. Honouring our donors' generosity, we have mounted naming plates on their sponsored equipment.



Giving enriches me and reminds me that even small acts can bring hope and strength. It's a privilege to support someone's journey.

Sim Willing



People are the Heart of our Work

Our greatest strength lies in our people - dedicated individuals whose compassion, resilience and pursuit of excellence make a lasting difference every day. Behind every award and recognition is a story of care, innovation and commitment to patients on their dialysis journey. These achievements reflect not just individual excellence, but the shared spirit that drives us to prevent kidney disease, support patients and build a healthier, more compassionate community.





Charity Transparency Dedication Award 2024

Recognised for our unwavering commitment to accountability, trust and responsible governance in care delivery

President's Volunteerism & Philanthropy Award 2024

The highest national honour for non-profits, recognising us as an Organisation of Good for our meaningful impact in building a caring, inclusive and compassionate society

Nurses' Merit Award 2024

Honouring nurses for their leadership, compassion and excellence in service Awardees: Nurse Managers Cynthia Wong, Maglaque Rey Mark and Tan Bee Lei

Healthcare Humanity Award 2024

Awarded to the Renal Rehabilitation Team for exemplifying compassion, courage, resilience, selflessness and teamwork Team: Nursing, Allied Health & Community Care



Community Care Excellence Award 2024

Recognising exemplary service and commitment in delivering quality care to patients

Team: Dietitians Yee Chooi Fong, Coryn Lee, Liang Zet Hui and Grace Liew

IPSO Poster Excellence Award 2025 & Patients as Partners-in-Improvement **Special Recognition Award**

Recognising collaboration and clinical innovation to improve patient outcomes through nurse upskilling and catheter care Team: Medical Director A/Prof Jason Choo, Chief Nurse Pauline Tan and Senior Nurse Manager Lucy Lu, with SGH & MOH NIU

Marketing Excellence Award 2024 (Finalist)

Recognising the Kidney Tsunami campaign for shining a spotlight on the kidney health crisis and encouraging kidney screening

National Safety and Security Watch Group Award 2024

Acknowledging efforts to protect and educate through workplace safety, antiscam talks and emergency preparedness

Partnered with: SPF & SCDF

Singapore Health Quality Service Awards 2025

Celebrating 145 individuals and one patientfocused project for compassionate care and innovation in dialysis comfort and safety

Corporate Governance

Roles and responsibilities of board of directors Board governance

with the aim of improving the quality of care with clearly defined scope, authority, for patients who are afflicted with kidney duties and responsibilities, including disease and raising awareness of kidney matters pertaining to succession planning, disease prevention. It also ensures there are composition and conduct of meetings. The adequate resources for the operations and Board strives to ensure that Board members, programmes of NKF in pursuit of our vision as a group, have core competencies in areas and mission, and that such resources are such as accounting and finance, business effectively and efficiently managed; there are and general management, communications, processes in place to ensure NKF complies cybersecurity, healthcare, human resource, with all applicable laws, rules and regulations; and there is an appropriate code of conduct, which upholds the core values of NKF and its of diversity. All Board members must be

to the management team headed by the Chief Executive Officer (CEO). Initiation and changes to new key programmes and activities, as well as significant transactions, require the approval of the Board. The Board also reviews and approves corporate strategy, and the annual budget prepared by the management. Board members are expected to avoid actual and perceived conflicts of interest. Where Board members have a personal interest in business transactions or contracts that NKF may enter into, or have vested interest in other organisations that NKF has dealings with or is considering to enter into joint ventures with, they are expected to declare such interests to the Board as soon as possible and abstain from discussion and decisionmaking on the matter. Where such conflicts exist, the Board will evaluate whether any potential conflicts of interest will affect the continuing independence of Board members and whether it is appropriate for the Board member to continue to remain on the Board.

The Board has also ensured that NKF is in compliance with the requirements of the Financial Reporting Standards (FRS) and the Code of Governance for Charities and Institutions of a Public Character (IPCs). Our Governance Evaluation Checklist for the period 1 July 2024 to 30 June 2025 can be viewed at the Charity Portal www.charities.gov.sg.

law, medicine, strategic planning and technology, and that it incorporates a degree independent. Independence refers to not having any family, employment, business Management of NKF is delegated by the Board and other relationships with NKF, any related companies or their officers that could interfere, or be reasonably perceived to interfere independent judgment made in the best interests of NKF. The CEO is an ex-officio nonvoting member of the Board and attends all Board meetings. In addition, other members of management are invited from time to time to attend and make presentations at Board

The Board is governed by terms of reference

The Board believes that there should be a good balance between board size, gender mix and diversity of expertise, so that the Board will be able to offer objective and high-quality insights that contribute to NKF's effective governance and management. The selection and appointment of Board members are overseen by the Nomination Committee based on the terms of reference established including the size of the Board and the term limits. As at end of the financial year, the Board had 13 members. All Board members In addition, Board evaluation is carried out annually for assessment of its effectiveness and to drive improvement, as appropriate.





Chairmen



Mr Arthur Lang, PBM **Group Chief Financial Officer** Singtel Appointed on 1 Nov 2020 till 14 Apr 2025 Meetings attended: 3



Mr Ang Hao Yao, CFA Credit Counselling Singapore Appointed on 15 Apr 2025 Meetings attended: 4

Members



Prof Chan Choong Meng

Senior Associate Dean & Co-Director Academic Medicine Education Institute of Duke-NUS Medical School Group Chief Education Officer (GCEDO) SingHealth

Appointed on 1 Apr 2017 Meetings attended: 4



Prof Ho Yew Kee

Professor of Practice Deputy Dean, Chow Yei Ching School of Graduate Studies City University of Hong Kong Appointed on 13 Apr 2020 Meetings attended: 4



Mr Jerry Koh Managing Partner Allen & Gledhill LLP Appointed on 1 Apr 2017 Meetings attended: 2



Ms Choo Oi Yee Chief Executive Officer Climate Impact X Appointed on 1 Feb 2021 Meetings attended: 3



Mr Hui Choon Kit Adviser Fraser and Neave, Limited Appointed on 1 Apr 2025 Meetings attended: 1



Mr Benjamin Lee Managing Director Providentia Wealth Advisory Ltd Appointed on 1 Apr 2017 Meetings attended: 4

Organisation Chart



Yen Tan

Chief Executive Officer

Chia Miang Yeow

Group Director, Professional & Integrated Care and Corporate Services

Assoc Prof Jason Choo

Medical Director, Medical Services

Pauline Tan

Chief Nurse, Nursing Services

Choo Thong Tiong Head, Information Technology

Jane Guo Head, Donor & Volunteer Management

Jacqueline Hoo Head, Finance & Risk Management

Head, Property & Facilities Management

Ayesha Nachiar

Adeline Sim

Acting Head, Community Care

Yan Sui Wah

Head, Allied Health Services Yap Chai Kian

Head, Corporate Communications & Outreach

Zarina Binte Yusof

Head, Strategic Planning & Innovation



Medical Services

Strategic Planning

Mr Ng Boon Yew, BBM, BBM(L) Executive Chairman

Raffles Campus Group Appointed on 1 Jul 2017 Meetings attended: 4



Mr Alvin Ong

CIO Advisor Singapore University of Social Sciences

Appointed on 1 Feb 2021 Meetings attended: 3



Ms Tammie Tham

Advisor Simplifynext Appointed on 15 Jun 2025 Meetings attended: N.A.



Ms Wong Su-Yen

Founder and Chief Executive Officer Bronze Phoenix Pte Ltd Appointed on 1 Jan 2018 Meetings attended: 3



Ms Shirley Wong Swee Ping

Managing Partner TNF Ventures Pte Ltd Appointed on 1 Nov 2016 Meetings attended: 4



Prof Yaacob Bin Ibrahim

Advisor, Office of the President and Director, Community Leadership and Social Innovation Centre (CLASIC) Singapore Institute of Technology Appointed on 1 Feb 2021

Meetings attended: 2

NKF Board Meetings Held

2024: 20 August, 26 November

2025: 17 March, 29 May

7 Committees to Cover Key Areas of Management

NKF has 7 committees to assist the Board in covering key areas of management and improving our oversight of management and accountability to stakeholders. All committees have written terms of reference, which are approved by the Board. Minutes of committee meetings are provided to the Board.

Audit & Risk Committee

The Audit & Risk Committee (ARC) assists the Board by regularly reviewing key policies and procedures to ensure they continue to support the Foundation's objectives through appropriate implementation of internal controls to manage and monitor the Foundation's funds and resources. This is to uphold the integrity of the financial statements. The ARC also regularly identifies and reviews the key risks that the Foundation is exposed to and evaluates the mitigating processes to manage these risks. This involves establishing a robust risk management system covering strategic, operational, financial, compliance and reputational risks. This system is guided by the principles of transparency, accountability and continuous improvement, and includes adherence to an ethical code of conduct, oversight of the whistleblowing policy and the promotion of a well-managed environment within the Foundation. ARC evaluates the performance of internal and external auditors to ensure the delivery of effective, efficient, transparent, reliable, trustworthy, accountable and cost-effective audit services.

Chairman

Prof Ho Yew Kee

Members

Dr Daniel Chia (till 14 Dec 2024) Mr Philip Chong Mr Gregory Lui (from 1 Mar 2025) Mr Gregory Tan Ms Tan Peck Joo

Committee meetings held

2024: 19 July, 19 September 2025: 6 February, 14 April

Finance Committee

The Finance Committee provides guidance and oversight to NKF financial matters. The Committee reviews the financial performance of the Foundation and reports to the Board every quarter. Annually, it reviews and approves the annual budgetary process and recommends the operating and capital expenditure budget to the Board. All extra-budgetary expenditures beyond the delegated management authority are monitored and approved by the Committee. However, extra-budgetary expenditures that exceed the Finance Committee's delegated authority will be recommended to the Board for approval. Accounting, financial policies and procedures, delegation of approving management authority are reviewed and approved by this Committee. The Committee also oversees the Tender Committee.

Chairman

Mr Ang Hao Yao, CFA

Members

Mr Hui Choon Kit (till 30 Apr 2025) Mr Koh Poh Guan Mr Marc Lo Assoc Prof Susan See Tho Mr Stanley Sia

Committee meetings held

2024: 14 August 2025: 12 February, 14 May

Fundraising Committee

The Fundraising Committee reviews and ensures that NKF has the appropriate policies and procedures to comply with the Charity Council's Code of Governance in respect of fundraising practices; strategises and spearheads all fundraising programmes and activities on a yearly basis; and helps raise awareness and garner support for financial and other assistance needed by the Foundation.

Human Resource Committee

The Human Resource Committee reviews and advises NKF on HR strategies, policies and key HR programmes supporting NKF's strategic thrusts and priorities.

Chairman

Ms Choo Oi Yee

Members

Ms Jennifer Bay
Mr Chris Chiu
Mr Wong Joo Seng

Committee meetings held

2024: 15 July, 19 November 2025: 2 April

Chairman

Mr Jerry Koh

Members

Mr Don Leow Mr Henry Liew Mr Tan Kim Kwang Ms Zarina Piperdi

Committee meetings held

2024: 29 October 2025: 27 February, 8 May



Investment Committee

The Investment Committee provides guidance and advisory on NKF investments on behalf of the Board. The Investment Committee reviews and recommends, for approval by the Board, (a) the investment policy to meet with the investment objectives of NKF; and (b) suitably qualified external fund managers (FMs) to implement the approved investment policy. Where external FMs are appointed, the Committee monitors, assesses and reports periodically to the Board the performance of the appointed external FMs, diversity and risks of NKF investment portfolio and advises on matters relating to investment administration.

Chairman

Mr Ng Boon Yew, BBM, BBM(L)

Members

Ms Laura Kho Ms Sweeney Lachman Mr William Mak Mr Ng Kuan Luen

Committee meetings held

2024: 31 July, 30 October 2025: 5 February, 28 April

Nomination Committee

The Nomination Committee reviews the size, structure and composition of the Board and Board committees, succession plans for the Board, Board Committees and that of the CEO, as well as the competencies, independence and time commitment of directors. It also initiates the search for new directors and recommends new directors and existing directors for reappointment to the Board, as well as reviews the proposed appointment of committee members. It also reviews the process and tools for evaluating Board, Committee and individual director performance. The Committee's recommendations are subject to Board approval, and the appointment of members to the Nomination Committee and its terms of reference are approved by the Board.

Chairman

Assoc Prof Mak Yuen Teen

Members

Mr Ang Hao Yao (from 1 Jan 2025) Mr Arthur Lang Ms Wong Su-Yen (till 14 Jan 2025)

Committee meetings held

2025: 30 June

Technology Committee

The Technology Committee provides expertise and advice on the strategic adoption of technology and major technology-related projects as enablers of the Foundation's purpose; reviews the annual IT budget and to ensure budget compliance; and provides oversight for the identification and management of IT risks, including cybersecurity risks.

Chairman

Mr Alvin Ong

Members

Mr Chai Chin Loon Assoc Prof Terence Tang Mr Christopher Yeo

Committee meetings held

2024: 5 September 2025: 24 March, 18 June

Reserve Policy

NKF's reserve policy aims to ensure that it maintains strong and healthy fund ratios to support its ongoing operations and strategic initiatives. The policy applies to the general funds that are freely available for operating purposes in order to ensure long term sustainability and excludes endowment, restricted and designated funds.

The target level of reserves is set at least 5 years equivalent of net annual operating expenditure. NKF regularly reviews and manages its reserves to ensure optimal fund structure, taking into consideration its future fund requirements, fund efficiency, projected income and operating cash flow.

Our current year reserves of \$437 million are adequate to fund 2.0 years of projected annual operating expenditure, same as last year. Annual operating expenditure, for the purpose of the Statement of Reserves, represents the total gross annual expenditure of the Foundation adjusted for inflation and projected capacity increases.

Based on the net annual operating expenditure which takes into consideration projected income from dialysis treatment, NKF's reserve coverage at 5.8 years was 0.2 years lower than last year and above the Board's target of 5 years.

Reserves policy statement **Current year Previous year** in S\$'000 Change General fund (Reserves)* 437,215 413,801 6% -11% Restricted & designated funds 25,730 28,837 Total funds 462,945 442,638 5% No. of years reserves coverage 2.0 2.0 of annual operating expenditure No. of years reserves coverage 5.8 6.0 -0.2 of net annual operating expenditure

*Restated to include deferred income to fund future expenditures



Financial Statements

Overview of financial results for the year ended 30 June 2025

	FY 2024/25 \$\$'000	FY 2023/24 S\$'000	Change S\$'000
Charitable activities	MARINA	MARKET	MANAGE
Income related to dialysis (Net of patients' subsidies of \$11.6 million for FY 24/25 and \$11.7 million for FY 23/24)	65,146	59,628	5,518
Expenses related to dialysis	(177,989)	(167,458)	(10,531)
Deficit from dialysis	(112,843)	(107,830)	(5,013)
MOH subvention	86,528	68,577	17,951
less expenses related to Education & Prevention	(1,539)	(1,684)	145
Deficit from charitable activities	(27,854)	(40,937)	13,083
This is funded by:	446		
Donations – LifeDrops	12,487	12,685	(198)
Donations – others	15,511	13,999	1,512
Fundraising expenses	(2,669)	(2,385)	(284)
Total donations	25,329	24,299	1,030
Deficit from operations after donations	(2,525)	(16,638)	14,113
Government grants	16,646	26,575	(9,929)
Rental income	1,256	1,267	(11)
Sundry income	48	10	38
Administrative expenses	(17,734)	(16,518)	(1,216)
Total deficit from operations	(2,309)	(5,304)	2,995
Development and research cost	(2,320)	(3)	(2,317)
Investment & interest income (Net of fees)	21,023	22,734	(1,711)
Total surplus for financial year	16,394	17,427	(1,033)

The full set of audited financial statements is available at www.nkfs.org to save on printing costs as well as care for the environment.

- Despite escalating operating costs, we ended FY2024/25 with an operating deficit of \$2.3
 million. This was primarily due to the increase of \$10.5 million in dialysis-related expenses.
 However, enhancements in MOH subvention, MediShield Life and the generosity of our donors helped mitigate these costs.
- 2. As of 30 June 2025, we served 6,085 patients and beneficiaries, including 5,399 patients on our haemodialysis programme, which is a 6% increase compared to last year.
- 3. In line with our vision to go beyond dialysis treatment, NKF partnered with public health institutions and community partners to promote kidney health screening and fund renal research projects. For example, we collaborated with SGH to fund renal research projects and worked with general practitioners to promote kidney health screening. Our goal is to bend the curve of chronic kidney disease in Singapore through early detection and holistic, high-quality treatment.
- 4. Our prudent investment approach, coupled with favourable market conditions, yielded a net investment return of \$21.0 million for FY 2024/25, outperforming our capital-preservation target.
- 5. This resulted in a total surplus of \$16.4 million, enabling NKF to sustain our commitment to providing affordable, high-quality and patient-centred care, while continuing to pursue long-term preventive efforts for a healthier future.

Annual expenditure	\$202.8 million	
Dialysis & Research	\$180.3 million	89%
Administrative	\$17.7 million	9%
Fundraising	\$2.7 million	1%
Education & Prevention	\$1.5 million	1%
Investment fees	\$0.6 million	0%
Annual income	\$219.2 million	
Aimaaimoomo		2004
MOH subvention	\$86.5 million	39%
MOH subvention Dialysis income (insurance claims & fee collection)	\$86.5 million \$65.1 million	39%
Dialysis income (insurance claims & fee collection)	\$65.1 million	30%
Dialysis income (insurance claims & fee collection) Donation/sponsorship	\$65.1 million \$28.0 million	30%

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Our Compassionate Donors

Our heartfelt gratitude goes out to all our donors. Your steadfast support, immense compassion and extraordinary generosity empower our patients' journeys, bringing them hope and strength. A special tribute is extended to the benefactors who have kindly agreed to have their names listed below. Your exceptional contributions from 1 July 2024 to 30 June 2025 have made a profound impact, offering renewed hope and transforming lives.

Tan Kok Hwee Michael

Tan Siew Teck Lawrence

Tan Yong Chiang Joe

Teh Hui Ean (Dr)

Teo Peh Yen

Teo Siew Lian

Teo Tak Sin- Dax

The Late Mr Tye Ah Tee

The Late Ms Lee Gek Boey

Thilaka D/O Thirugnanam

Woo Chee Seng Raymond

Valerie Rigor Collado

Toh Joo Huat

Wang Xiqun

Wayne Goh

William Lim

Ye Shu

Yen Tan

Yeo Hwee Joo (Dr)

The Late Ms Eileen Lor Leng Yuen

The Late Venerable Sek Weng Kong

Tan Koon Lai

Tan Se Hok

Individuals

Allimuthu Kalaivani
Ang Zhi Hao
Arthur Lang
Castillo Anita (Mrs)
Cheow Gim Seng
Chew Mun Yew
Choo Leh Yeng Juliet
Choo Oi Yee
Gan Kian Yong Hubert
Gan Thong Hoe
Goh Joo Ee

Goh Joo Ee
Goh Siow Tai Alex
Goyal Sharad
Gurusamy Pandikrishnan
Han Chen Kong Jeffrey
Huang Linrong (Mrs)
Jae Choi

Jia Han

Joo Boon Liang Andrew
Joyita Poddar

Kang Choon Seng

Khoo Yew Chuan Benjamin

Kok Pei Foong Lau Lai Lai

Li Yu

Lim Lam Seng Lim Ting Feng Rick

Lin Mengxuan Low Yan Khin Mansor Mazli

Melissa Lin

Mohamed Shameem

Mohammad Sufian

Na Boon Chong

Navaneethakumar Balasubramaniam

Neo Gim Siong Bennett

Ng Kun Seng

Nyan Yew Loong
Ong Ching Khiam

Ong Hian Seng Jerry

Parthasarathy Subramanian

Phyllis Poh Phyo Wai

Quek Gim Pew

Raju Chalil

Richard Koh Kian Hong BBM

S Selvarani

Sarah Wong Sau Yee

Shantanu Mukerji Sim Soo Yong

Sim Willing
Sng Peng Koon

Sreekumar Pisharath (Dr)

Surapureddy Venkata Krishnajanaki Ramayya

Tan Chok Oh
Tan Chor Kiat

Tan Hwei Hian Christina

Tan Kim Biau



Keppel is pleased to collaborate with NKF to enhance dialysis access and raise awareness of kidney health.
Our support for the revamped Kidney Discovery Centre reflects our commitment to positively impact our communities by driving education and preventive efforts to combat kidney disease.

Mr Loh Chin Hua, CEO of Keppel Ltd



Organisations

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AMT Pte. Ltd.

Bee Choo Origin

BeerCo Limited

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Kwan Im Thong Hood Cho Temple

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Our Volunteer Heroes

With deepest appreciation, we honour our dedicated volunteers and partners who generously gave their time and hearts from 1 July 2024 to 30 June 2025. Your unwavering commitment, tireless efforts and selfless spirit have uplifted our patients on their rehabilitation journeys and advanced kidney health within our community. You inspire hope, create change and bring strength to those we serve.

Organisations/Religious Groups/Educational Institutions

Admiralty Secondary School

Advanced MedTech Holdings Pte Ltd

Ahmad Ibrahim Secondary School

Anderson Serangoon Junior College (2024), Touch Rugby

Anglo-Chinese School (Independent), Project Paddington

Auditor-General's Office

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Dads The One

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Dunearn Secondary School

Faxolif Industries Pte Ltd

First Ambulance and Healthcare Pte Ltd Foo Hai Buddhist Cultural And Welfare

Association

Fulfilling Hope; Realising Dreams

Gospel Baptist Church

Great Eastern Singapore

Happy Voices

Holy Innocents' High School

Hong Leong Foundation

Hwa Chong Institution

Hwa Chong Institution, First Aid

Hwa Chong Institution, Interact Club

Hwa Chong Institution, Project Bean

Hwa Chong Institution, Project Evexia

Hwa Chong Institution, Project Kiganai

Hwa Chong Institution, Project Youthearts

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@ Tampines 434

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McLink Asia Pte Ltd

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Nan Hua High School

Nanyang Girls' High School

Nanyang Polytechnic

Nanyang Polytechnic, LEO Club

FromTheNephron

Sciences Society, Project DNA

Raffles Hall

New Town Secondary School

Ngee Ann Polytechnic

Sciences & Chemical Technology, CSIG

North Blk 483

Safeguards (PRGS), Ministry of Social and

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Pharmaceutica Interest Group

National Junior College,

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NTU Welfare Services Club Regular Service Project Elders

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Singapore Chefs' Association

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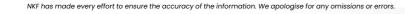
Janet Liau Su Shyan Leong Choong Pak Ng Yun Ting Prem Kiran Hema Padma

10 Years Individual Lona **Service**

Ho Lay Khim Khamsiah Yusoff Loh Teck Mena Soh Hee Yeow Yeo Mui Teck

15 Years Individual Long Service

Ang Poh Suan Dr Neo Teck Koon Simon Hoon Siew Jee



Our Dialysis Centres Islandwide for Convenience and Easy Access

We are deeply grateful to our dedicated sponsors, whose support and generosity have made it possible to establish dialysis centres across Singapore. These centres bring essential treatment and care closer to kidney failure patients in the heartlands, ensuring greater accessibility and convenience.



Jo & Gerry Essery - NKF Dialysis Centre Blk 204, Marsiling Drive, #01-188 Singapore 730204

NKF Dialysis Centre Supported by The Singapore Contractors Association Ltd (SCAL) Blk 365, Woodlands Avenue 5, #01-490 Singapore 730365

The Hour Glass - NKF Dialysis Centre (Admiralty Branch) Blk 761, Woodlands Avenue 6, #01-108 Singapore 730761

Thong Teck Sian Tong Lian Sin Sia -NKF Dialysis Centre Blk 825, Woodlands Street 81, #01-30 Singapore 730825

Toa Payoh Seu Teck Sean Tong -NKF Dialysis Centre Blk 203, Yishun Street 21, #01-239 Singapore 760203

NKF Dialysis Centre Supported by Le Champ (S.E.A.) Pte Ltd Blk 639, Yishun Street 61, #01-168 Singapore 760639

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NKF Dialysis Centre Supported by Keppel 2 Yishun Central 2, #03-01 Yishun Community Hospital Singapore 768024

North-East

565 Ang Mo Kio Pei Hwa Foundation - NKF Dialysis Centre Blk 565, Ang Mo Kio Avenue 3, #01-3401 Singapore 560565

633 Ang Mo Kio

NKF Dialysis Centre Blk 633, Ang Mo Kio Avenue 6, #01-5155 Singapore 560633

114 Hougang

NKF Dialysis Centre Supported by Singapore Buddhist Welfare Services Blk 114, Hougang Avenue 1, #01-1298 Singapore 530114

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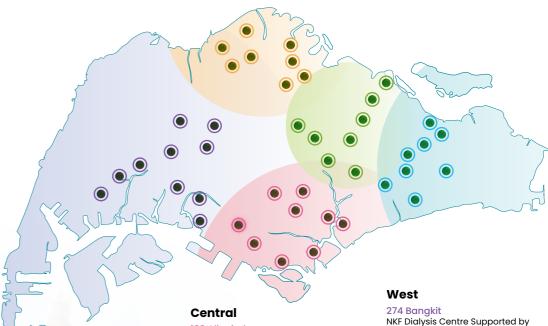
NKF Dialysis Centre Supported by Insurance and Financial Practitioners Association of Singapore Blk 201, Serangoon Central, #01-30 Singapore 550201

Sengkang Community Hospital NKF Dialysis Centre Supported by

San Wang Wu Ti Religious Society 1 Anchorvale Street, #01-26 Sengkang Community Hospital Singapore 544835

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East

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275 Bangkit

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113A Bukit Batok

NKF Dialysis Centre Supported by Singapore Buddhist Youth Mission Blk 113A, Bukit Batok West Avenue 6, #01-01 Singapore 651113

326 Clementi

Lew Foundation - NKF Dialysis Centre Blk 326, Clementi Avenue 5, #01-175 Singapore 120326

IRC Level 1 & 2

NKF Integrated Renal Centre Supported by The Sirivadhanabhakdi Foundation 500 Corporation Road, Level 1 & 2 Singapore 649808

240C Jurong East

NKF Dialysis Centre Supported by Yuhua Grassroots Organisations Blk 240C, Jurong East Avenue 1, #01-01 Singapore 603240

744 Jurong West

Sheng Hong Temple - NKF Dialysis Centre Blk 744, Jurong West Street 73, #01-19 Singapore 640744

940 Jurong West

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113 Teck Whye

Leong Hwa Chan Si Temple -NKF Dialysis Centre Blk 113, Teck Whye Lane, #01-666 Singapore 680113

701 West Coast

The Hour Glass - NKF Dialysis Centre (West Coast Branch) Blk 701, West Coast Road, #01-323 Singapore 120701

The National Kidney Foundation

81 Kim Keat Road, Singapore 328836

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