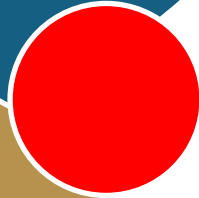


Charities Life Cycle Landscape Report 2025

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Charities Life Cycle Landscape Report 2025

Understanding Charity Lifecycles

Like any organisation, charities progress through distinct development stages, from start-up to maturity and potentially decline or turnaround. Understanding these stages enables stakeholders to identify challenges, opportunities, and appropriate interventions for each phase. These stages are not strictly linear, while many charities evolve from Start-up to Growth and eventually reach Maturity, others may plateau, experience Decline, or require a Turnaround to remain viable.

Study Background

In June 2024, the Office of Commissioner of Charities (COC), Charity Council, and Ernst & Young Advisory (EY) launched a lifecycle study to help Singapore charities assess their development stage and identify improvement opportunities. The survey received 540 responses from charities across all sectors.

Study Objectives

This framework enables charities to:

- Self-assess their current lifecycle stage across five key areas
- Identify sector-wide development opportunities
- Access targeted resources and support
- Strengthen operations to maximise community impact

Report Scope

This report analyses Singapore's charity sector landscape across different lifecycle stages, providing demographic insights and stage-specific resources to support organisational development.

Survey background

The survey required respondents to assess the stage of the life cycle which their charity is at, based on the 6 stages shown in Figure 1 below.

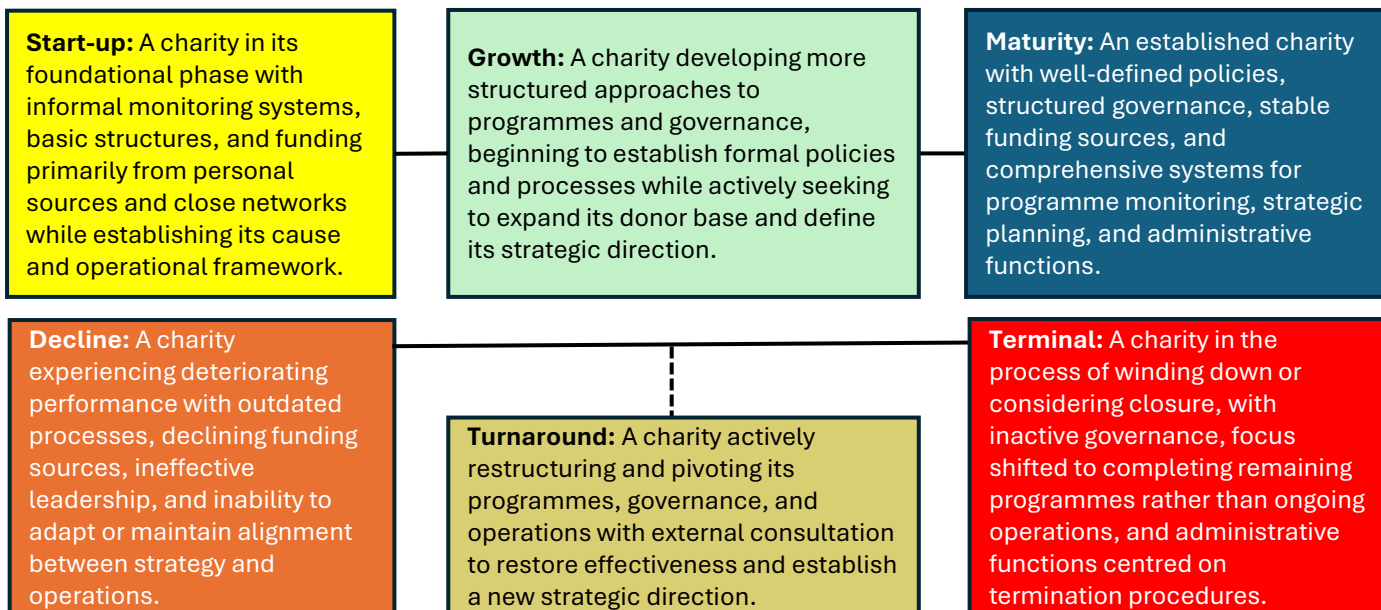


Figure 1: Various stages of the lifecycle of a Charity

Participants self-evaluated their stage of development across 18 topical areas which were further grouped into 5 broad categories.



Figure 2: Survey categories and sub-categories



Key Findings

Overall Sector Maturity: 65.4% of Singapore's charities have reached the Maturity stage, indicating a well-established charitable sector with robust governance and operational foundations. However, this headline figure masks significant variations across different organisational areas.

Uneven Development Patterns: While most charities demonstrate maturity in Programmes (57.8%), Governance/ Board (66.1%), Business Model (54.3%), and Administration (65.0%), a critical gap exists in Management & Employees, where only 33.0% have reached maturity. This represents the sector's most significant development challenge.

Size and Status Correlations: Larger charities and those with Institution of Public Character (IPC) status consistently demonstrate higher maturity levels across all categories. Medium and large charities show 89% and 97% maturity respectively in Board-Management relationships, compared to 70% for smaller organisations.

Sector Variations: Education charities lead in overall maturity across all categories, while Arts & Heritage organisations show the greatest development needs, with 90% remaining in Start-up or Growth stages for Independence and Relationships.



Main Challenges Identified

1. People Capability Gap: Management & Employees is the least mature area sector-wide, with 60.3% of charities in Start-up or Growth stages. Key issues include:

- Limited leadership experience and depth
- High staff turnover and unclear role definitions
- Inadequate volunteer management (78% in early stages)
- Insufficient training and development programmes (58% in early stages)

2. Technology Adoption Lag: Despite mature administrative processes, 53.7% of charities remain in Growth stage for technology usage, relying on basic systems rather than integrated solutions.

3. Collaboration Underutilisation: 40% of charities are still developing collaboration capabilities, missing opportunities for enhanced beneficiary support and resource sharing.

4. Small Charity Support Needs: Organisations with 10 or fewer employees face challenges across all areas, with 45.7% in Start-up stage for Management & Employees and 41% for Business Model.



Recommendations

Immediate Actions (0-12 months):

- Launch sector-wide leadership development programmes targeting management experience and succession planning
- Establish volunteer management training and support networks
- Create technology adoption roadmaps with funding support for basic digital infrastructure

Medium-term Initiatives (1-3 years):

- Develop collaborative platforms to facilitate partnerships and resource sharing
- Implement mentorship programmes pairing mature charities with those in earlier stages
- Strengthen training and development frameworks across all organisational levels

Long-term Strategic Focus (3+ years):

- Build sustainable funding models for ongoing capability development
- Establish sector-wide standards for people management and technology adoption
- Create pathways for small charities to access shared services and professional support



Sector Impact

This study of 540 charities reveals a sector in transition, strong in governance and programmes but requiring targeted investment in people capabilities and digital transformation. Addressing these gaps will enhance the sector's collective impact and ensure long-term sustainability in serving Singapore's communities.

The findings provide a roadmap for funders, regulators, and support organisations to prioritise interventions that will strengthen the charitable sector's foundation for continued growth and community service excellence.

Overview of survey respondents



540 charities participated in the survey. The charts in this section present the profile of respondents by sector, IPC status, headcount, number of years as a registered charity, and charity financial size.

Social and Welfare, Religious, and Health charities accounted for the majority of responses, making up 63.7% of the sample. Almost half of respondents were **medium-sized charities**. **Majority of respondents had IPC status**, with Social and Welfare, Health and Community charities forming the largest proportion within this group.

Sector



25.2%
Social and Welfare



12.4%
Community



3.9%
Education



25.9%
Religious



10.2%
Others*



12.4%
Health

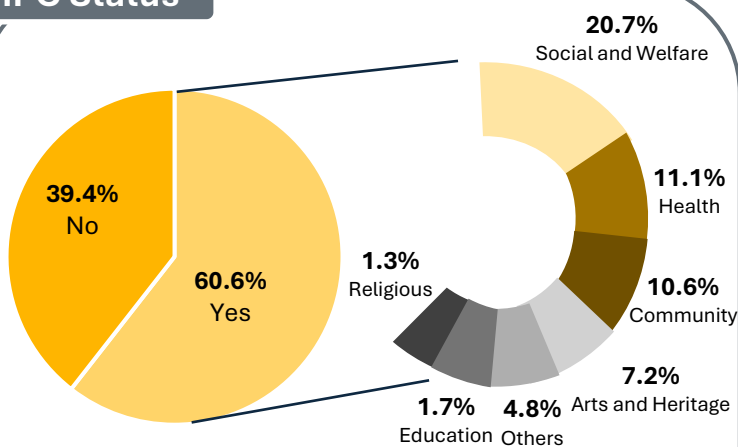


10.0%
Arts and Heritage

Social and Welfare, Religious and Health sectors contributed to 63.5% of the survey responses.

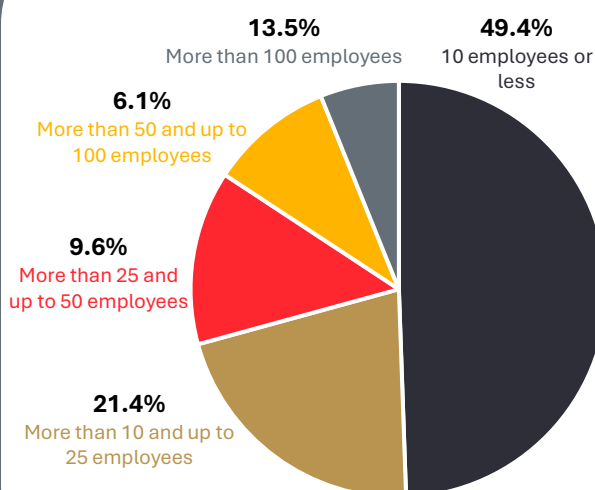
* Inclusive of sectors such as Animal Welfare, Environmental Protection or Improvement, Sports, Youth etc.

IPC Status

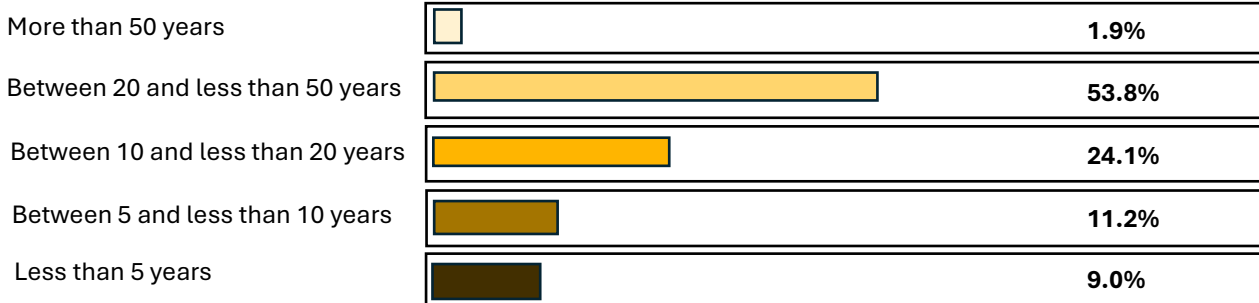


Majority of respondents held an IPC status, of which Social and Welfare, Health and Community sectors formed the majority.

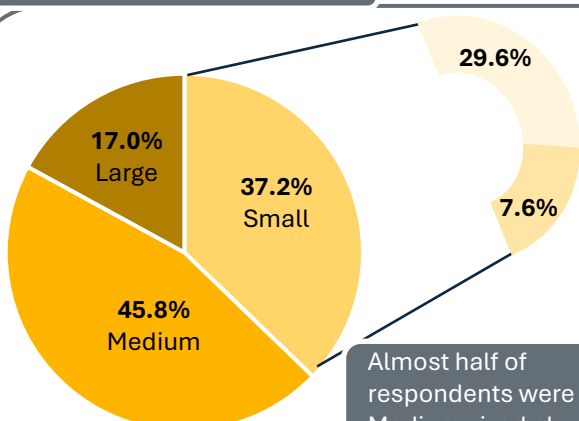
Headcount



Number of Years as Registered Charity



Size of Charity



Almost half of respondents were Medium sized charities.

Size of charity based on gross annual receipts

Small

\$250,000 or less

More than \$250,000 and up to \$500,000

Medium

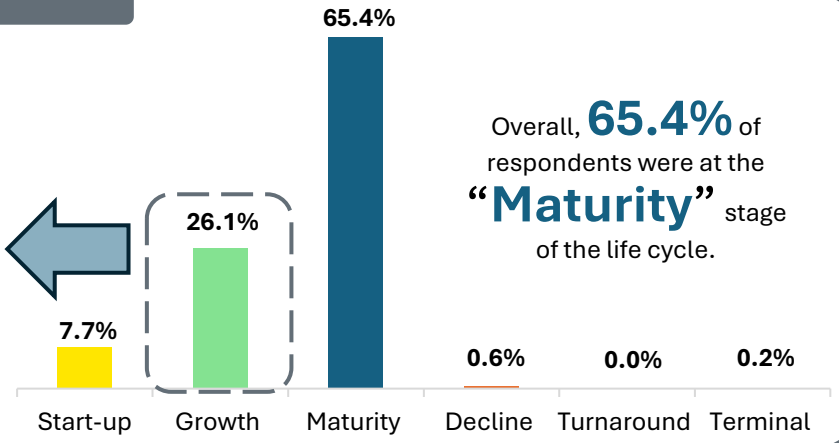
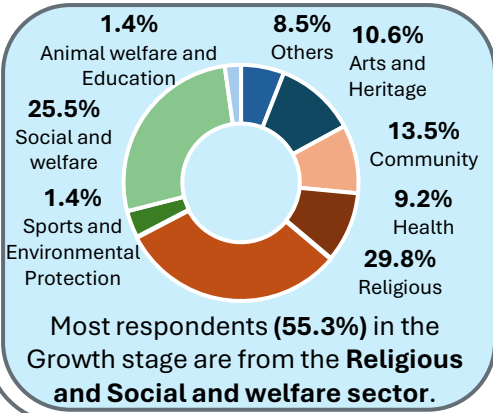
More than \$500,000 and below \$10 million

Large

\$10 million and above

Overview of survey results

Overall maturity level



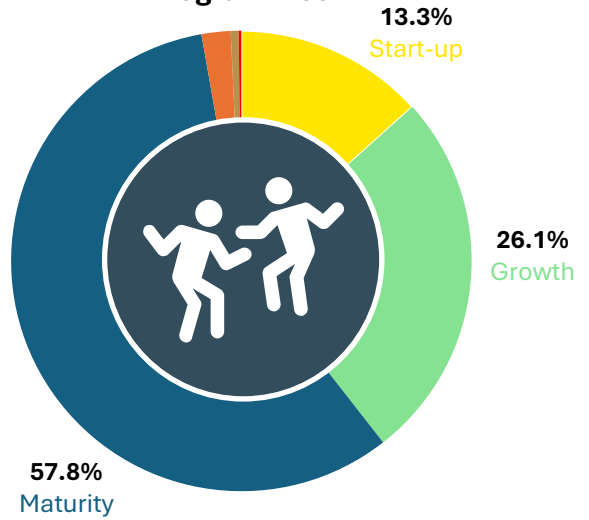
Breakdown by category

Most charities demonstrate relatively **mature structures across Programmes, Governance/Board, Business Model and Administration**, indicating stable governance, operations and funding.

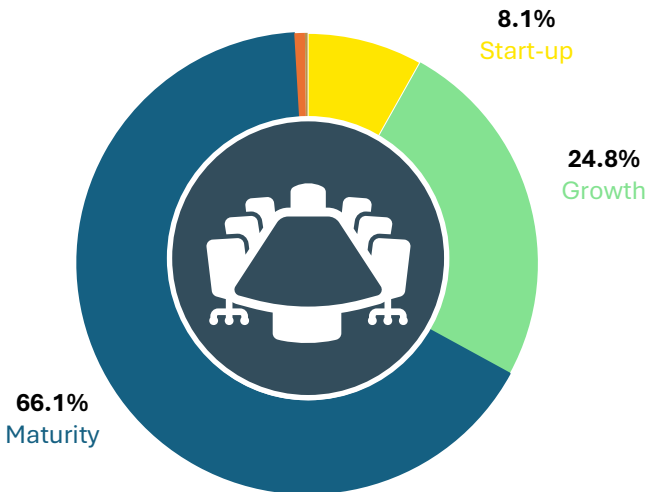
However, **Management & Employees** remains less developed, with gaps in leadership, role clarity, volunteer management and training.

Smaller and newer charities (≤25 employees or <5 years) are more likely to be in earlier stages, highlighting capacity constraints and the need for targeted support to strengthen people capabilities and foundational systems.

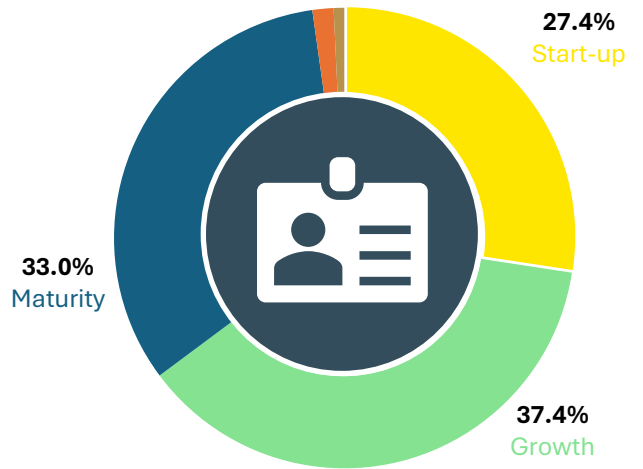
Programmes



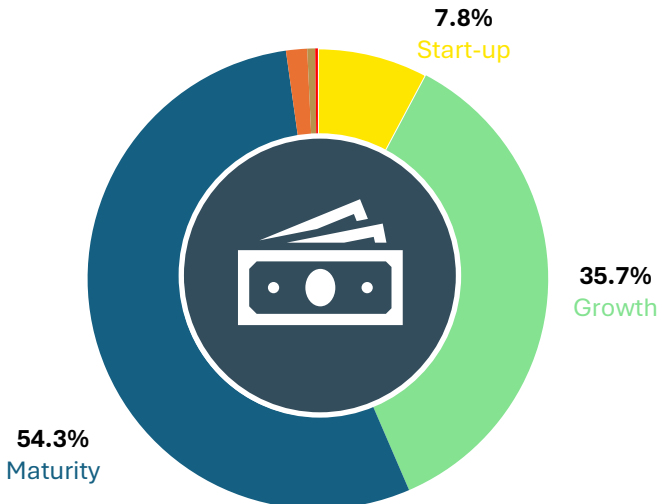
Governance/ Board



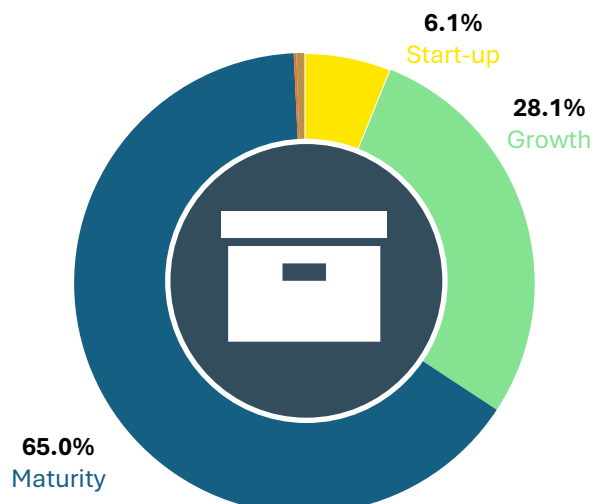
Management & Employees



Business Model



Administration



Legend



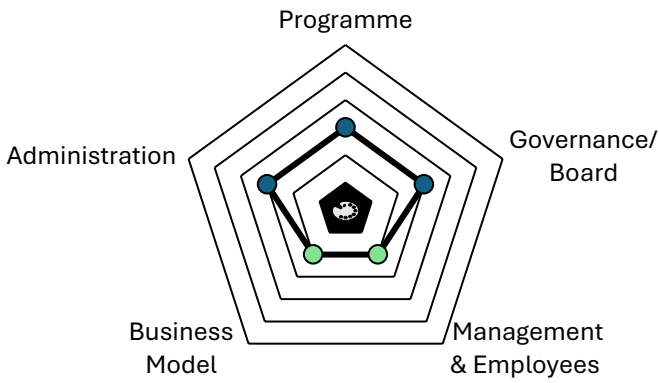
Overview of survey results

Breakdown by sector

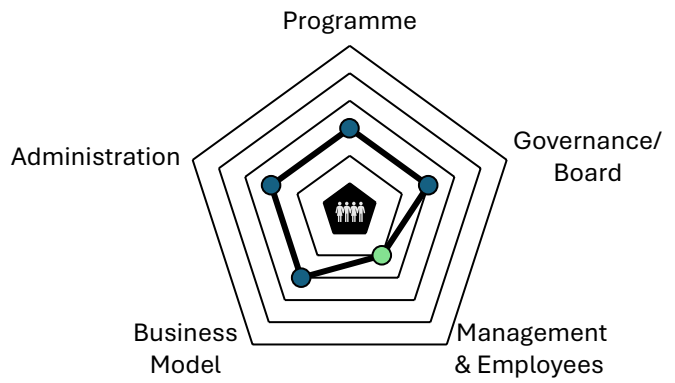
Education sector stands out as the most developed, achieving “Maturity” across all categories, suggesting stronger institutionalisation of governance, operations and workforce capabilities. **Arts and Heritage sector** remains between “Growth” and “Maturity”, with gaps in its **Business Model**, indicating challenges in funding sustainability and collaboration.

Across all sectors except Education, **Management & Employees** remains at the “Growth” stage, highlighting a common gap in people capabilities such as leadership, workforce structure and volunteer management. This suggests the need for targeted support in workforce development.

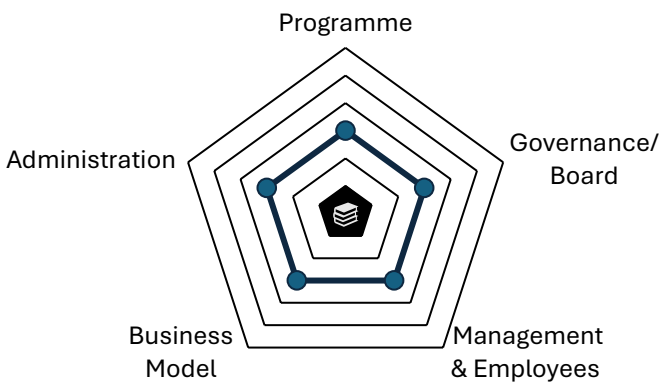
Arts and Heritage



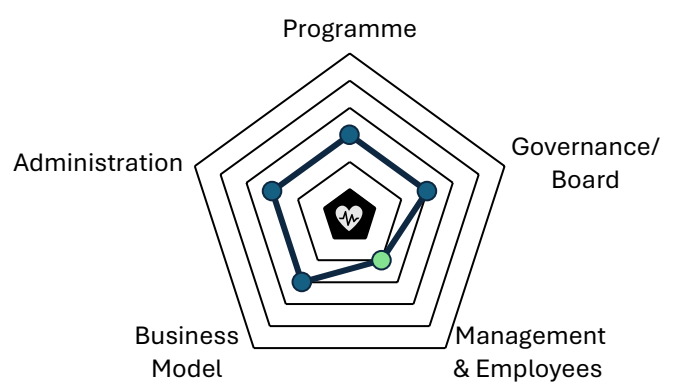
Community



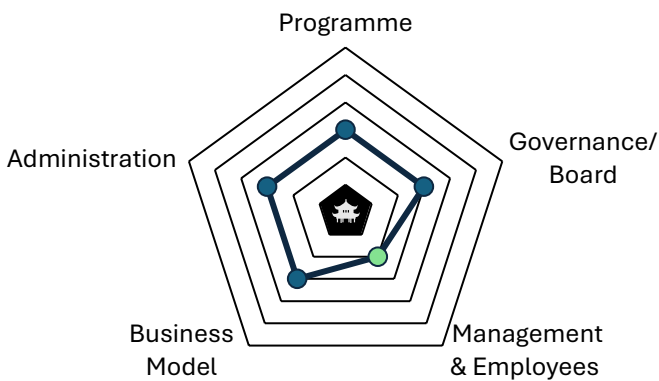
Education



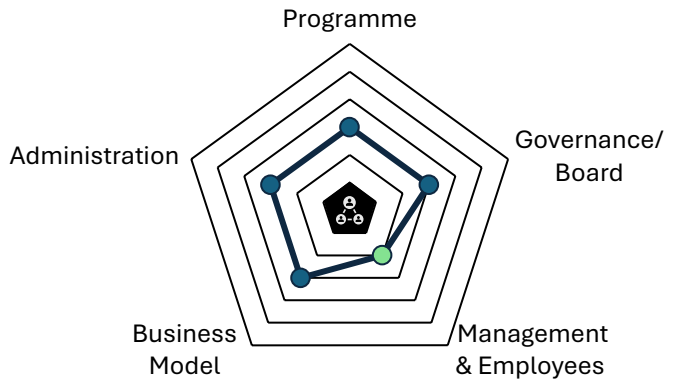
Health



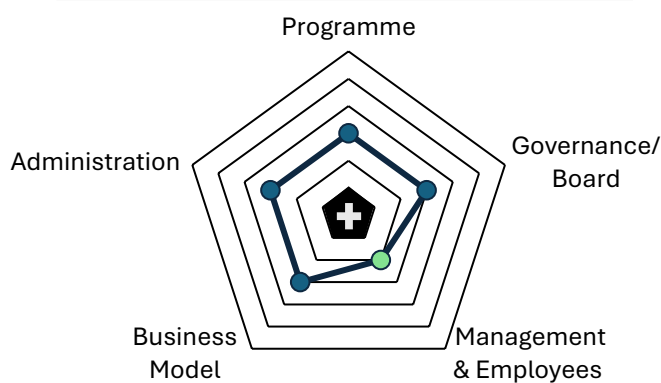
Religious



Social and Welfare



Others



Legend

● Start-up
 ● Growth
 ● Maturity
 ● Decline
 ● Turnaround
 ● Terminal

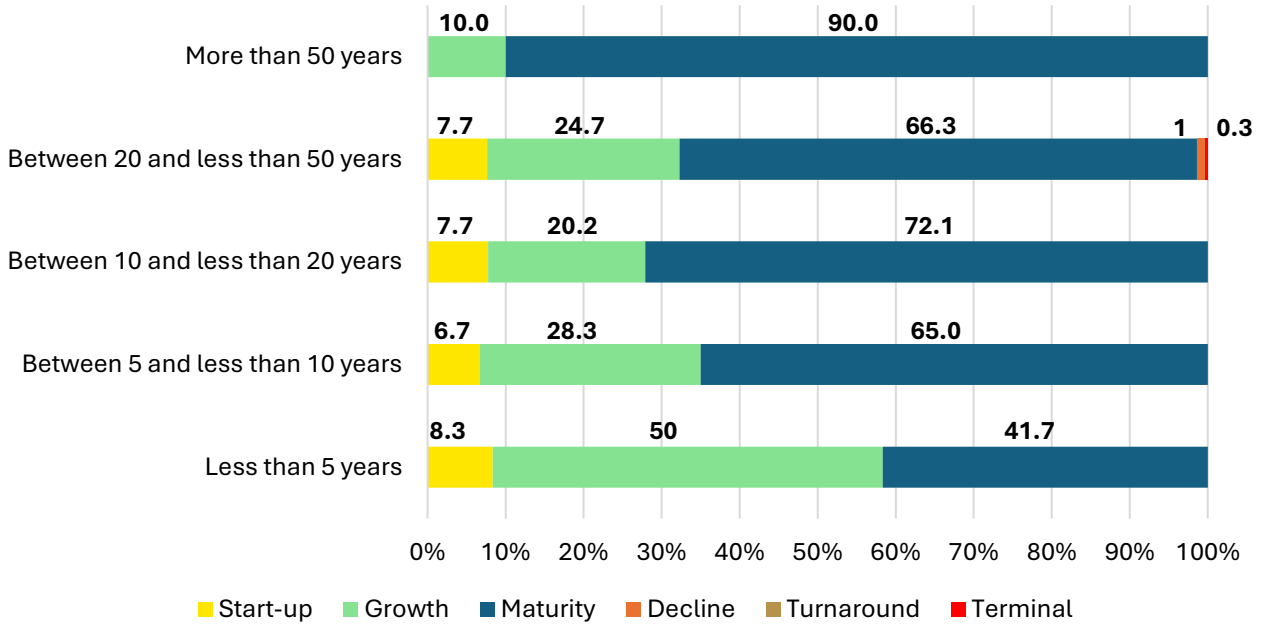
Overview of survey results

Breakdown by number of years as registered charity

Maturity levels remain consistent across charities that have been registered for 5 to less than 50 years. This suggests that organisations typically take about **five years to grow and stabilise** in their governance and operational maturity.

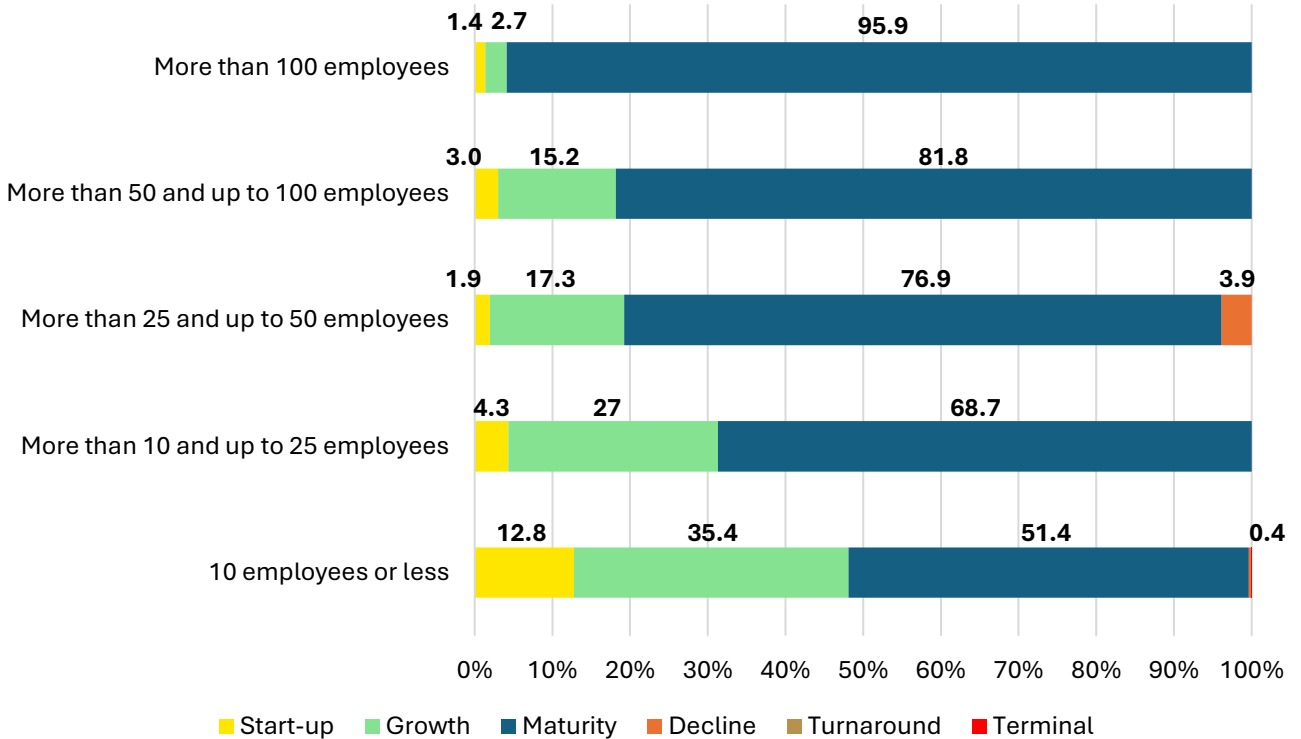
Charities registered for five years or less therefore warrant closer support, as they are still building foundational processes and are less likely to have reached stable maturity levels.

A small proportion (1.3%) of charities registered between 20 and less than 50 years were found to be in the Decline or Terminal stage, indicating that longevity does not fully protect against governance or operational regression.



Breakdown by headcount

Start-up and growth stage charities with 25 headcount or fewer need support, and charities in the decline and terminal stages with headcount up to 50 employees also need attention.



The subsequent sections of the report provides further detailed analysis of the survey responses across the 5 broad categories and 18 topical areas. Each area is analysed across various profiles of the respondents (i.e., by sector, IPC status, headcount, number of years as registered charity and size) and provides key highlights and interesting insights noted across the survey responses. Where relevant, suggested resources may be provided to further guide charities in improving in their stage of development.

Analysis by category

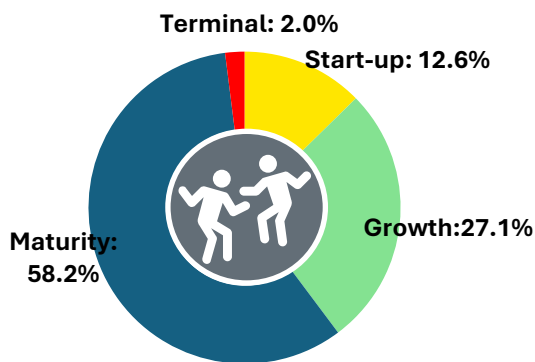


Programmes

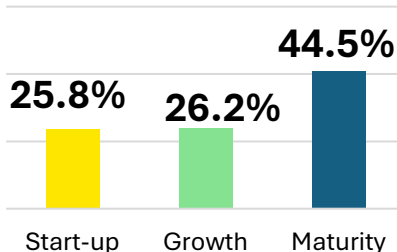
Within Programmes, respondents assessed their stage of life cycle based on a total of 4 aspects as follows:

- Programme offerings** Measures the number of programmes, its level of development and differentiation.
- Beneficiary*** Measures the stability of beneficiary profile.
- Impact and outcome** Measures the methods of monitoring of impact and outcome of programmes.
- Structures and processes** Measures the level of policies, processes and structures established for delivery of programmes.

Overall results

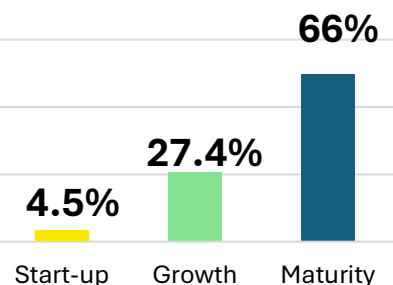


*Defined as programme participants, those who benefit from our services and/or goods.



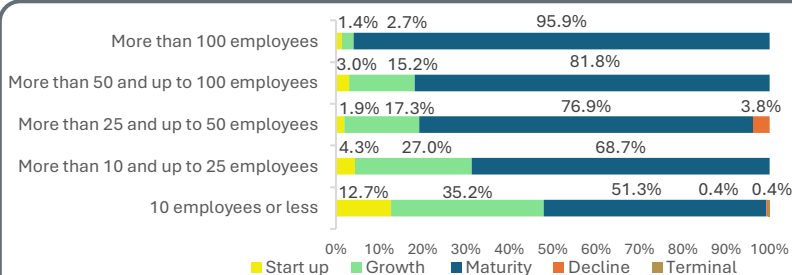
Non-IPCs

Comparing **non-IPC to IPC charities**, percentage of respondents within the **Start-up stage reduced**, whilst those within the **Maturity stage increased**. This may suggest that charities with IPC status are more mature in their programmes offered in the market as compared to non-IPCs.



IPCs

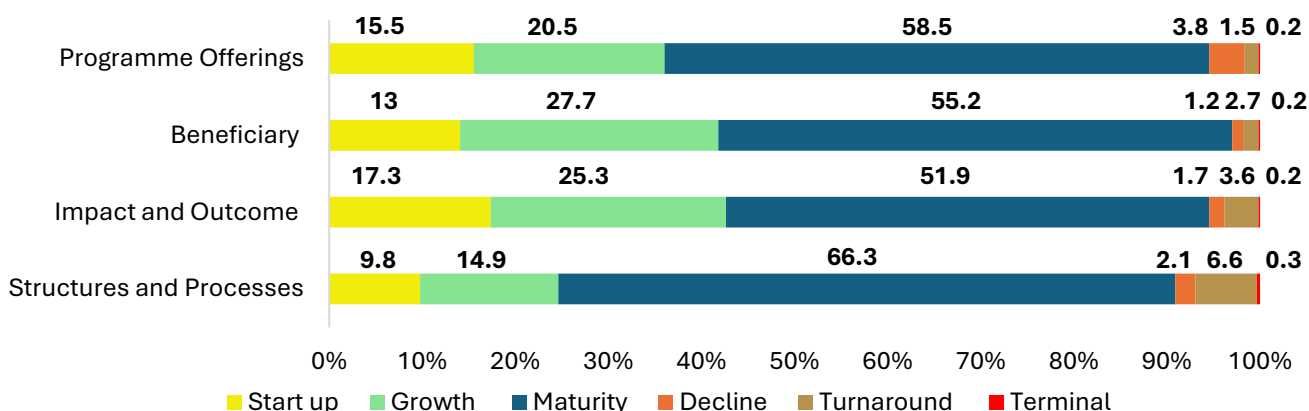
Start-up and Growth stage charities without IPCs status need support to help them to scale. Attention is needed to assess programmes, measures of impact and outcomes, as well as structures and processes, and to strengthen capacity through volunteer engagement.



Charities with smaller teams are more commonly in the Start-up and Growth stages, which may reflect more limited access to scalable operational capacity.

However, programme maturity is not driven by headcount alone; stronger programme capability is associated with access to capacity through a mix of paid staff, volunteers, partnerships, shared services, or outsourced support.

Breakdown by sub-category



Most respondents were in the “Maturity” stage across all sub-categories, with 66.3% having mature structures and processes and 59% having mature programme offerings. However, at least 35% of respondents were in the “Start-up” or “Growth” stages for Programme Offerings, Beneficiary, and Impact & Outcome, indicating early-stage development needs in these areas. Charities in these early stages, across sectors and sizes, require support in foundational programme development, refinement and scaling.

Sectors such as Social & Welfare, Religious, and Community have larger proportions of charities in these stages, highlighting the need to build more regular beneficiary bases, strengthen monitoring and evaluation of programme outcomes, and enhance policies and procedures for programme delivery.

Smaller charities, in particular, face challenges across all sub-categories, while medium and large charities primarily need support in refining and expanding programme offerings, growing their beneficiary reach, and improving impact measurement.

Across the sector, charities in the “Start-up” and “Growth” stages benefit from support to strengthen programme design, beneficiary engagement, and operational structures to progress toward maturity. Please refer to the subsequent pages for detailed breakdown analysis by sub-category.

Programme offerings

The stages of lifecycle were described as follows:

Start-up

Programmes are few as they are new and experimental. Refining and changing a large part of the programmes along the way.

Growth

There are many programmes, and of which at least one signature programme that has been defined and differentiated from others in the market over time. In the midst of refining other non-signature programmes to address specific niches.

Maturity

There is a set of signature programmes that is robust and well defined, with good take up. Making incremental enhancements to the core programmes and/or making customisations to engage specific niches.

Decline

There is a standard set of signature programmes, however our clientele/ beneficiary base is decreasing. Have not decided how to pivot yet or changes being made to programmes have not yielded results thus far.

Turnaround

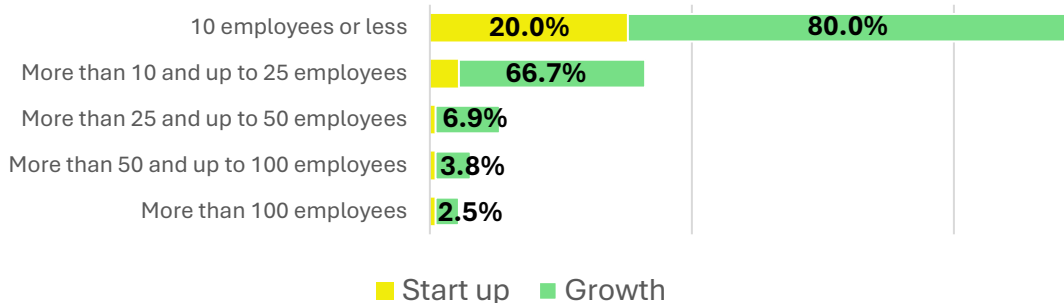
Programmes have a small clientele/ beneficiary base and are losing relevance in the market. In the midst of reviewing programmes, potentially considering to discard signature programmes that do not bring high impact, to meet the new market needs.

Terminal

Programmes have been reviewed and unable to pivot. Commenced (are considering) winding down or termination of programmes.



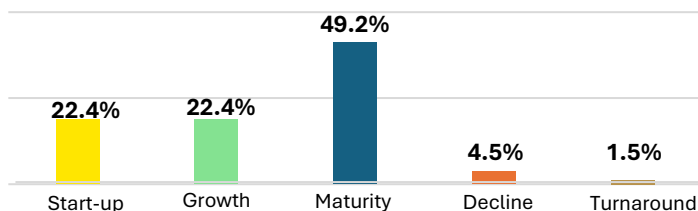
Analysis on survey results and insights gained



As the **number of employees within a charity increases**, there is a **decline** in the percentage of respondents in the **Start-up and Growth stages**. This may suggest that charities with lesser headcount have less mature programme offerings.



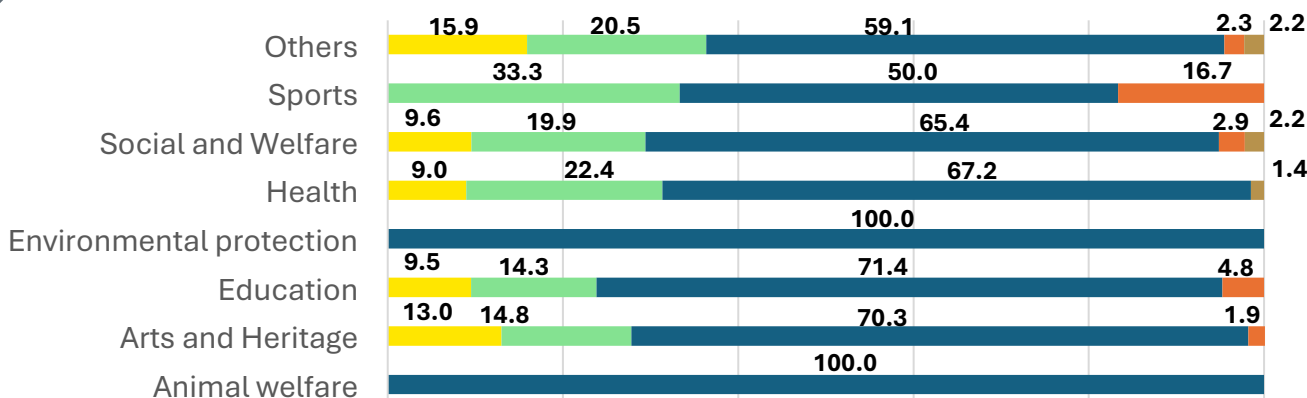
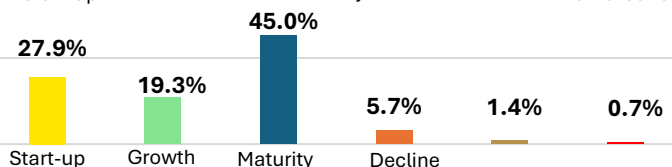
Community sector



Majority of respondents in the **Community and Religious sector** were in the **Growth and Maturity stages**.



Religious sector



Programme maturity is uneven across the sector. Smaller charities and those in the Community and Religious sectors are more likely to be in the Start-up and Growth stages, indicating the need for support in foundational programme design, scaling, and impact measurement. Larger charities and sectors like Education and Arts & Heritage have more established programme offerings, reflecting stronger operational capacity and more developed beneficiary bases.

Beneficiary

The stages of lifecycle were described as follows:

Start-up

Existing beneficiary base is mainly new beneficiaries, with a handful of regulars.

Growth

Building up a regular beneficiary base, with a substantial increase in new beneficiaries.

Maturity

Regular beneficiary base with occasional new beneficiaries joining.

Decline

Regular beneficiary base is declining and there are no new beneficiaries.

Turnaround

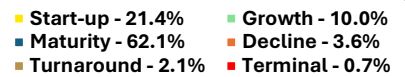
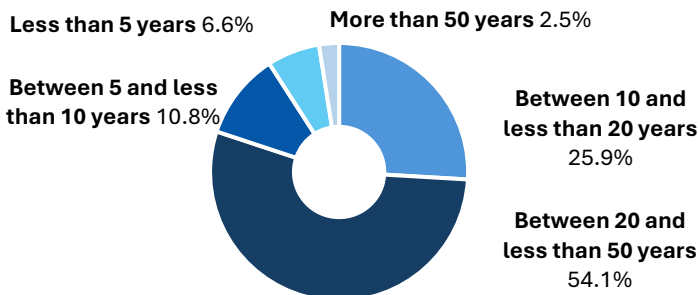
Regular beneficiary base is declining. Programmes are pivoting and new target markets are sought to tap on a different group of beneficiaries.

Terminal

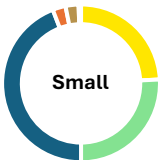
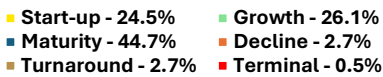
A significant portion of beneficiary base is lost. Helping the remaining beneficiaries seek alternative support through referral to other organisations.



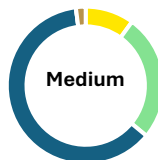
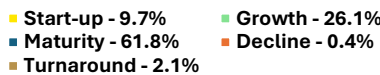
Analysis on survey results and insights gained



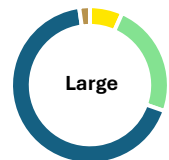
62.1% of respondents in the Religious sector were in the Maturity stage.



50.6% of respondents who were small charities were in the Start-up and Growth stages.



26.1% of respondents who were medium charities were in the Growth stages.



23.6% of respondents who were large charities were in the Growth stages.

Call to Action and Available Resources

Charities can evaluate their existing programme offerings and growth in beneficiary base across the years to identify opportunities for expansion. A further analysis through stakeholder feedback (e.g., beneficiaries, partners, volunteers, etc.) can be performed to assess areas for improvement.

For organisations requiring assistance in improving their programme offerings and expanding their beneficiary base, the following are suggested resources for reference:

Visibility Guide for Charities

The guide leverages on the PARENT framework to help charities effectively communicate impact, governance and accountability to their donors.

Ground up Initiative Study (GUIS) 2023 Report

A landscape study performed by NVPC on Ground up initiatives and case studies on best practices.

National Giving Study 2025

Reports on the latest developments in how much, how often, and in what ways Singaporeans give, as well as what drives and holds back their giving behaviour.



Impact and Outcome

The stages of lifecycle were described as follows:

Start-up

Programmes are monitored informally to assess programme's viability and market reach. Programme feedback are verbally gathered on a periodic basis.

Growth

Programmes are monitored based on a pre-defined frequency, with no specific measures defined. A mixture of feedback gathering platforms, including verbal, feedback forms or emails.

Maturity

Programmes are monitored against pre-defined measures of impact and outcome and reported to the Management Committee / Board. Feedback are gathered through established channels such as forms and/or emails.

Decline

Programmes are not monitored periodically at all. Feedback are not gathered.

Turnaround

Programmes are monitored more closely than usual to assess for viability and opportunity to pivot. Feedback are sought periodically through various channels, especially verbally, and focused on seeking ways to pivot.

Terminal

In the midst of (considering) winding down or terminating programmes and no longer monitor or gather feedback.



Analysis on survey results and insights gained

- Start-up - 36.7%
- Growth - 23.9%
- Maturity - 31.4%
- Decline - 3.2%
- Turnaround - 4.3%
- Terminal - 0.5%



Small

36.7% of respondents who were **small** charities were in the Start-up stage.

- Start-up - 9.6%
- Growth - 30.1%
- Maturity - 55.9%
- Decline - 0.7%
- Turnaround - 3.7%



Social & Welfare

30.1% of respondents in the **Social and Welfare Sector** were in the Growth stage.

- Start-up - 32.1%
- Growth - 23.6%
- Maturity - 36.4%
- Decline - 4.3%
- Turnaround - 2.9%
- Terminal - 0.7%

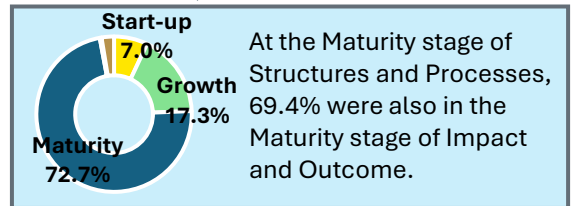
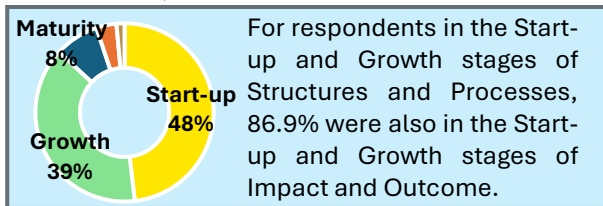


Religious

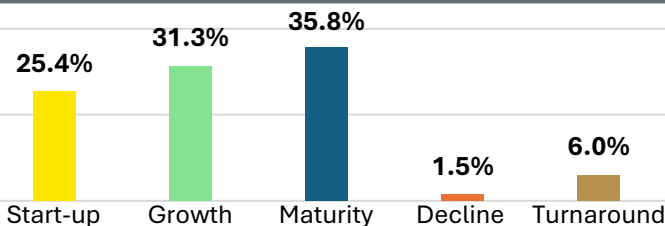
32.1% of respondents in the **Religious Sector** were in the Start-up stage.

Breakdown of respondents' stage of development for "Structures and Processes"

10.2% 15.2% 65.9% 2.4% 5.9% 0.4%



This suggests a correlation whereby **charities with more mature programme structures would show similar maturity in their measurement of impact and outcome.**



35.8% of respondents in the **Community** sector were at the **Maturity** stage.

Call to Action and Available Resources

Organisations can evaluate their existing programme offerings and assess the tools and methodologies used in evaluating impact and outcome of their programmes. For organisations requiring assistance in designing programme outcome indicators, the following are suggested resources for reference:

NCSS Service Journey - using the S.M.A.R.T Guideline

Designing outcome indicators using the S.M.A.R.T Guideline

Sector Evaluation Framework (SEF)

The SEF is a sectoral outcome measurement framework that provides a common language for social service agencies (SSAs), funders, and the Government to measure sector outcomes, track the progress of service users, and articulate impact.

5 examples of community success measurements

Article from NVPC on examples of success metrics considered to be important within the community.



Structures and processes

The stages of lifecycle were described as follows:

Start-up

Programmes are carried out without a specific structure, focus is more towards addressing a social cause.

Growth

Programmes are in the beginning stages of defining a fixed structure (e.g., starting to develop formal policies and processes).

Maturity

Programmes are carried out with defined policies and processes, which are documented, approved by the Management Committee / Board and reviewed periodically.

Decline

Whilst there are defined policies and processes in place to manage programmes, processes are outdated and not relevant to the actual execution.

Turnaround

Whilst there are defined policies and processes, these are in the midst of changing. External advice/ consultation is sought to revamp the programmes and processes.

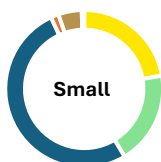
Terminal

Unable to pivot programmes and in the midst of termination. Focus is on ensuring the remaining programmes are completed rather than compliance to existing policies and processes.



Analysis on survey results and insights gained

■ Start-up - 22.3% ■ Growth - 19.1%
■ Maturity - 51.6% ■ Decline - 1.6%
■ Turnaround - 4.8% ■ Terminal - 0.5%



41.4% of respondents who were **Small** charities were in the Start-up and Growth stages.



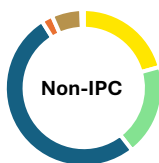
Percentage of respondents within the **Start-up and Growth stages** reduced across **small to medium sized charities**. This suggests that charities are growing more mature in structures and processes as they grow in size.

■ Start-up - 2.8% ■ Growth - 11.0%
■ Maturity - 76.1% ■ Decline - 3.1%
■ Turnaround - 6.7% ■ Terminal - 0.3%



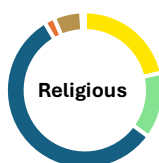
6.7% of respondents who were **medium and large** charities were in the Turnaround stage. Majority of these respondents were in the **Social and Welfare and Religious sectors**.

■ Start-up - 20.7% ■ Growth - 18.8%
■ Maturity - 51.6% ■ Decline - 2.3%
■ Turnaround - 6.1% ■ Terminal - 0.5%



39.5% of **non-IPC** respondents were in the Start-up and Growth stages. Most of these respondents were small-sized charities.

■ Start-up - 21.4% ■ Growth - 13.6%
■ Maturity - 56.4% ■ Decline - 2.1%
■ Turnaround - 5.7% ■ Terminal - 0.7%



21.4% of respondents in the **Religious sector** were in the Start-up stage.

■ Start-up - 13.4% ■ Growth - 14.9%
■ Maturity - 68.7% ■ Decline - 1.5%
■ Turnaround - 1.5%



13.4% of respondents in the **Community sector** were in the Start-up stage.

Call to Action and Available Resources

Organisations can evaluate their approach in delivering programmes, by using a flowchart or service journey map. This can provide clarity in the detailed steps involved as well as identify potential inefficiencies and bottlenecks in the programme delivery.

For organisations requiring assistance in improving their service journey the following are suggested resources for reference:

NCSS Service Journey - using the S.M.A.R.T Guideline

Key highlights and templates within this document includes:

- Checklist for planning and evaluation your service journey
- Service standards self-assessment checklist
- Intervention planning checklist
- Discharge planning checklist
- Ensuring service continuity



Analysis by category



Governance / Board

Within Governance/Board, respondents assessed their stage of life cycle based on a total of 4 aspects as follows:

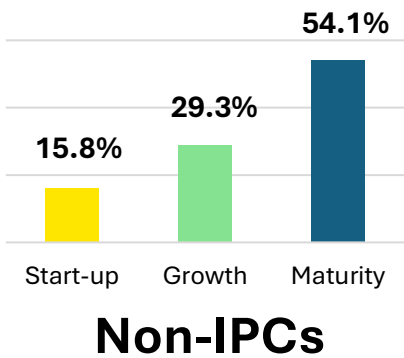
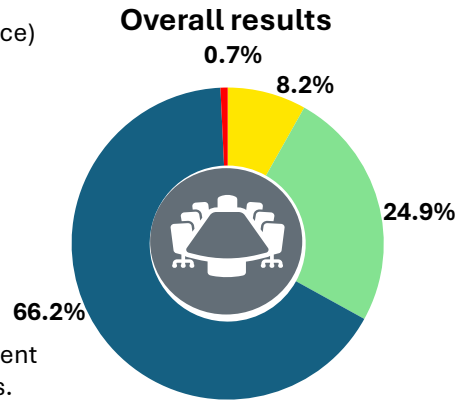
- Independence and Relationship**
- Decision Making**
- Diversity**
- Board and Management Relationship**

Measures the relationships (and independence) across Board Members, founders and key management personnel.

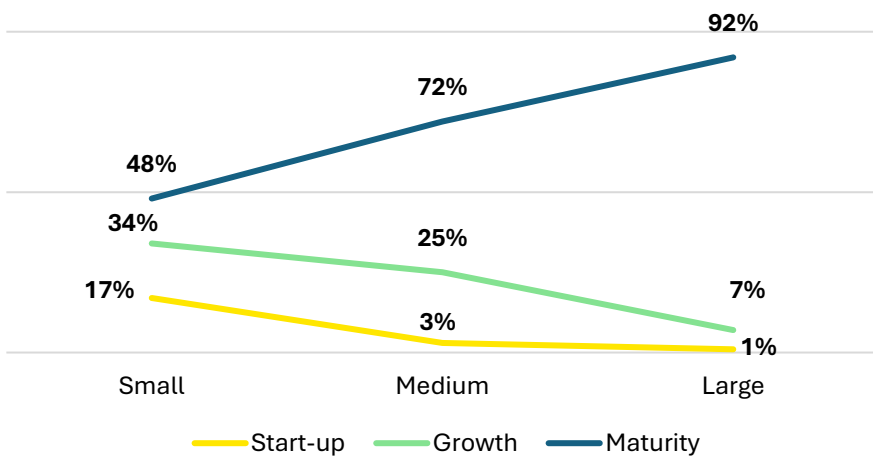
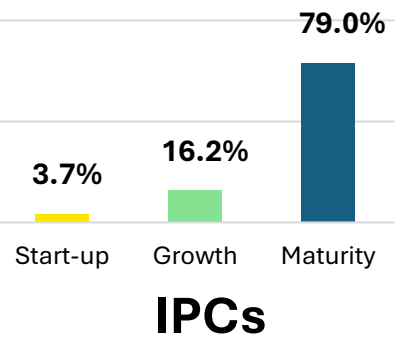
Measures the type of strategies developed and strategic alignment across programmes.

Measures the diversity of skillsets and experiences amongst Board Members.

Measures the level of oversight and involvement of Board members with respect to operations.



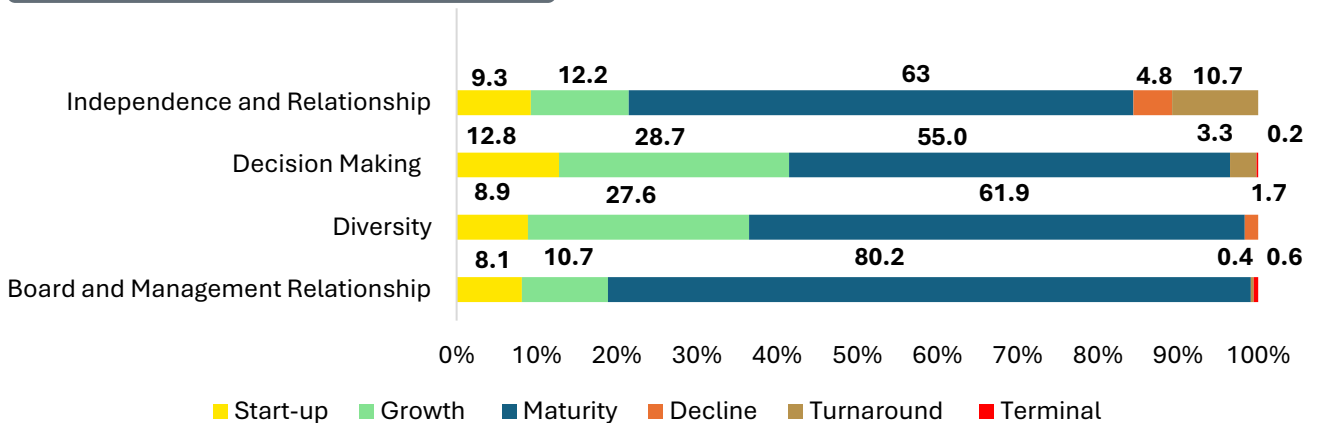
Comparing **non-IPC to IPC charities**, there was a **12.1% reduction** of respondents within the **Start-up stage**, and a **24.9% increase** of respondents within the **Maturity stage**. This suggests that charities with IPC status are more mature than those without IPC status, possibly due to more stringent governance requirements for IPCs.



Governance maturity appears to be linked to **organisational capacity** and **structure** rather than size alone. **Smaller charities** often operate with informal governance arrangements and limited role clarity, **which places them in the Start-up or Growth stages**.

As charities develop clearer processes, stronger oversight mechanisms and more structured board practices, **they transition into higher maturity stages**, regardless of headcount.

Breakdown by sub-category



Most respondents were in the “Maturity” stage. While 80% demonstrated clear Board-Management role segregation and 63% had independent Board members, over 35% remained in the Start-up and Growth stages for “Decision Making” and “Diversity.”

Start-up stage charities often lack board independence, rely on personal networks for appointments, and have board members involved in day-to-day operations. Growth-stage charities begin to seek independent board members, developing short-term strategies, and differentiating board and management roles. However, board diversity, complementary skillsets, and governance expertise remain gaps across both the Start-up and Growth stages. This shows that strategic decision-making and board diversity remain key areas requiring support. Please see subsequent pages for detailed sub-category analysis and suggested resources.



Independence and Relationship

The stages of lifecycle were described as follows:

Start-up

Majority of Board Members are related to the founders and/or key management personnel. Board Members may also be involved in day-to-day operations, and role boundaries between the Board and management may not be clearly defined.

Growth

Majority of Board Members may or may not be related to the founders, with some independent members being appointed. Board Members are beginning to formalise short-term governance arrangements and to differentiate roles between the Board and management, although diversity and complementary skills may still be limited.

Maturity

Majority of Board Members are not related* to the founders and/or key management personnel. The Board also looks out for suitable new independent members.

Decline

Majority of Board Members may or may not be related* to the founders, existing Board Members and/or key management personnel. The Board consists of majority members with long tenures and may also be seeing a decline in numbers due to turnover without replacements.

Turnaround

Majority of Board Members are not related* to the founders and/or key management personnel. The Board is assisted by advisors / external professionals to re-look into restoring the organisation.

Terminal

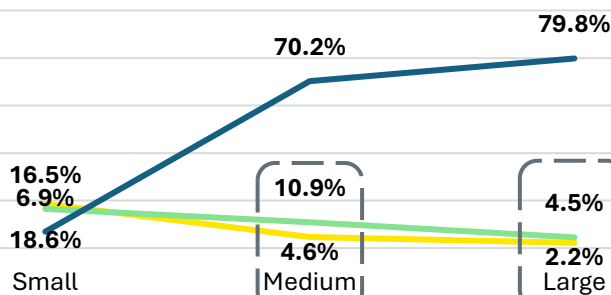
A significant number of Board Members have stepped down/ resigned and the remaining Board members may be insufficient for ongoing governance.

***Related refers to personal connections and relationships such as friends or family members.*

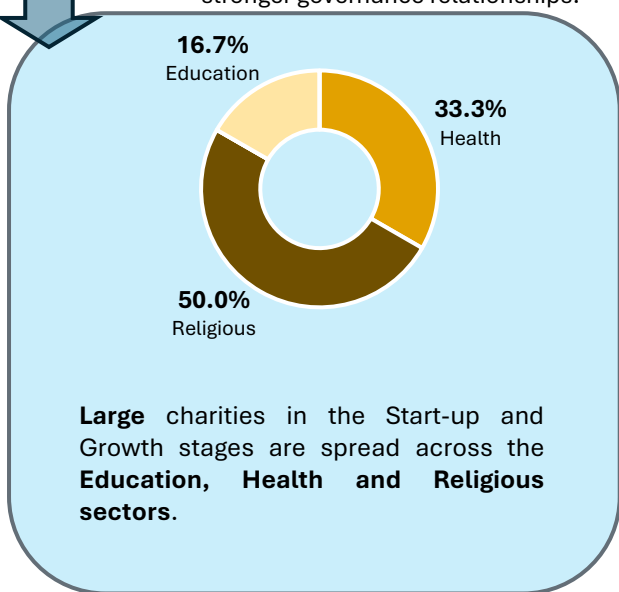
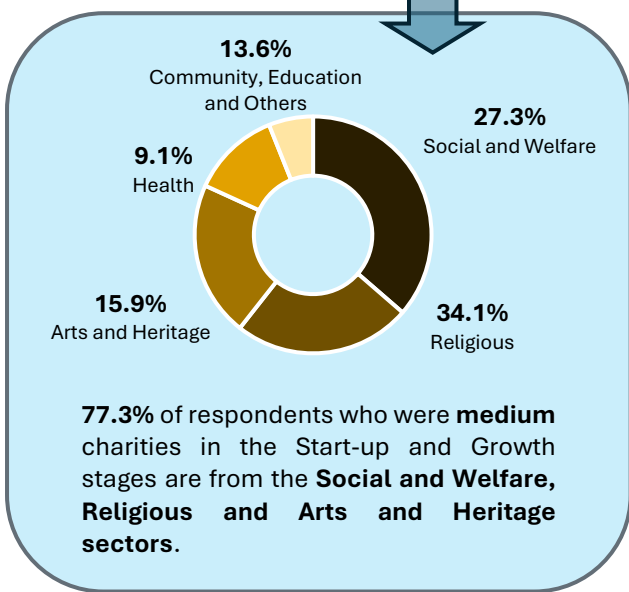
Key management personnel refers to individuals who are leading day to day operations (e.g., CEO, COO, CFO, ED etc.). CEO - Chief Executive Officer; COO - Chief Operations Officer; CFO - Chief Finance Officer ; ED - Executive Director



Analysis on survey results and insights gained



Independence improves as governance structures mature, not just as charities grow. Smaller organisations often rely on founders' networks and overlapping roles, while **more established charities adopt diversified boards and clearer separation of responsibilities**, resulting in higher levels of independence and stronger governance relationships.



■ Start-up - 5.1% ■ Growth - 11.8%
 ■ Maturity - 70.6% ■ Decline - 5.9%
 ■ Turnaround - 6.6%



70.6% of respondents in the **Social and Welfare Sector** were in the Maturity Stage.

■ Start-up - 1.5% ■ Growth - 8.8%
 ■ Maturity - 76.5% ■ Decline - 2.9%
 ■ Turnaround - 10.3%



86.8% of respondents in the **Health Sector** were in the Maturity and Turnaround stages.

■ Start-up - 9.3% ■ Growth - 16.7%
 ■ Maturity - 53.7% ■ Decline - 5.6%
 ■ Turnaround - 14.8%



26.0% of respondents in the **Arts and Heritage sector** were in the Start-up and Growth stages.



Decision making

The stages of lifecycle were described as follows:

Start-up

The Board may not have a clearly defined decision-making process, and decisions may rely on informal discussions among Board Members or personal networks. Board members may also be involved in day-to-day matters, which can blur the boundaries between Board oversight and management operations.

Growth

The Board begins to formalise its decision-making processes, with efforts to establish clearer roles and structured discussions. However, Board members may still have limited governance experience or diverse perspectives, which can result in inconsistent decision-making across programmes.

Maturity

A long-term strategic plan is developed, formally discussed and endorsed in Board meetings. The strategic plan is monitored continually during Board meetings to ensure programmes and strategies are closely aligned.

Decline

The Board is unable to agree on a common strategy moving forward, which impedes the organisation's growth and continuity. Programmes are carried out based on outdated strategies.

Turnaround

The Board is pivoting and establishing a new strategic direction, to restore the organisation. As programmes are being pivoted, they are closely monitored against the strategic direction for refinements.

Terminal

The Board rarely meets and does not discuss on any forward-looking strategies as the organisation has stagnated and may consider closure.



Analysis on survey results and insights gained

Start-up - 23.0% Growth - 31.0%
Maturity - 46.0%



46.0% of respondents who were **medium** charities in the **Community Sector** were in Maturity Stages.

Start-up - 5.9% Growth - 22.1%
Maturity - 67.6% Turnaround - 4.4%

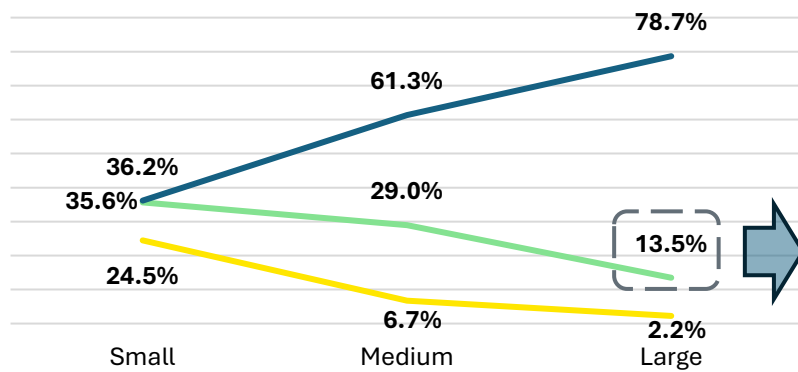


67.6% of respondents in the **Health Sector** were in the Maturity Stage.

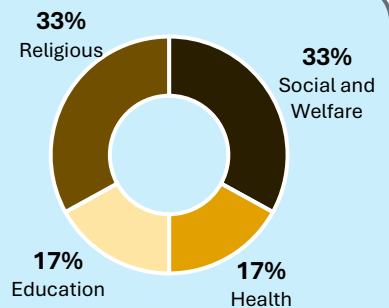
Start-up - 21.4% Growth - 34.3%
Maturity - 42.1% Turnaround - 1.4%
Terminal - 0.7%



42.1% of respondents in the **Religious Sector** were in the Maturity Stage.



As the **size of charity increases**, charities become **more mature** in maturity stage, however there is a drop for **large** charities in start-up stage.

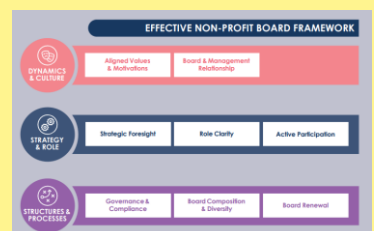


42.9% of respondents who were **large** charities in the Growth stage were from the **Social and Welfare sector**.

Call to Action and Available Resources

As part of the Code of Governance for Charities and IPCs, Boards are required to perform a self-evaluation on its performance and effectiveness. As part of the self-evaluation exercise questions surrounding the approach on Board's decision making, independence and relationship with stakeholders as well as diversity can be included for Board members to holistically evaluate themselves.

For organisations requiring assistance in strategic decision making, the [Handbook on Effective Non-Profit Boards](#) is a suggested resource for reference. This Handbook highlights the insights and recommendations from the Board Leadership Study 2019/20 (BLS), which culminates in the development of an Effective Non-Profit Board Framework. It provides an accessible tool for Boards to undertake self-assessment of their performance, identify gaps and get useful tips on how to address them. "Strategy and Role" is highlighted as a component of the framework.



Diversity

The stages of lifecycle were described as follows:

Start-up

Skillsets and experiences among Board Members are very similar, with limited diversity and a lack of specialised skills and industry experience. Appointments may rely on personal networks, and Board Members may not have complementary expertise to support decision-making.

Growth

Skillsets and experiences among Board Members are becoming more complementary, with greater efforts to introduce independent members. However, diversity in skills, perspectives and industry experience may still be limited, and Boards may continue to rely on informal networks for recruitment.

Maturity

Skillsets and experiences among Board Members are complementary, with a good mix of members with the appropriate industry experiences.

Decline

Skillsets and experiences among Board Members are outdated due to the long tenure and lack of renewal of the Board Members. The Board is not actively looking out to introduce new members.

Turnaround

Skillsets and experiences among Board Members are largely outdated due to the long tenure and lack of renewal of the Board Members. The Board is looking into changing and introducing a brand-new Board to take over existing members.

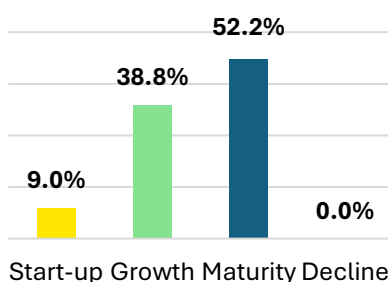
Terminal

Diversity of skillsets and experiences among Board Members are not a consideration any more as the organisation is in the midst of (considering) ceasing operations.

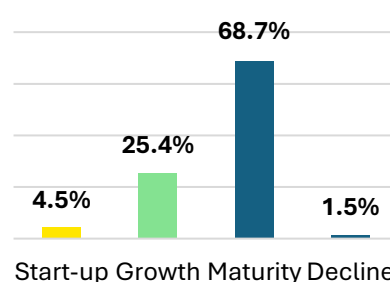


Analysis on survey results and insights gained

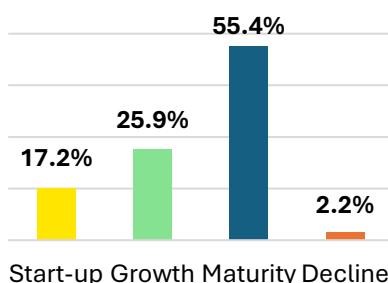
Community sector



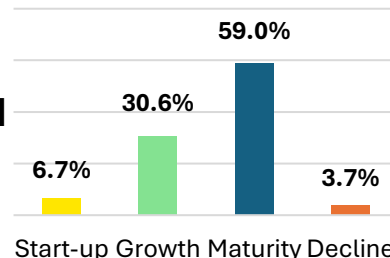
Health sector



Religious sector



Social and Welfare sector



Majority of respondents in the **Community, Religious, Health and Social and Welfare sectors** were in the Growth and Maturity stages.

Call to Action and Available Resources

Organisations can evaluate the diversity of their Board through factors such as skillsets, expertise, age, gender etc. For organisations requiring assistance in improving the board diversity or planning for succession the following are suggested resources for reference:

The Board Appointment Guide

The Board Appointment Guide for Charities is a collaborative effort led by the Council for Board Diversity, with Ernst and Young, National Volunteer and Philanthropy Centre, and the Singapore Institute of Directors. It aims to serve as a useful and practical tool to help charities navigate succession and appointment of the right leaders for their future. It encourages charities to consider their board composition and the importance of including wider forms of diversity on the board such as gender, ethnicity and age.



Board Matching Services

Centre for Non-Profit Leadership (CNPL) – [Board Match & Pulse Check](#)

Training courses from Singapore Institute of Directors (SID)

(e.g., SGOOD – Singapore Governance for Outstanding Organisation Directors and SID Corporate Governance Roundup)





Board and Management relationship

The stages of lifecycle were described as follows:

Start-up

Board members may rely on personal networks for recruitment, may lack independence, and may also be involved in day-to-day operations alongside management. The roles between Board members and management are not clearly defined, and boundaries between oversight and operations may be blurred.

Growth

Board members are beginning to formalise recruitment and develop clearer board-level roles, and responsibilities between the Board and management are becoming more differentiated. However, board diversity, complementary skills and governance expertise may still be limited at this stage.

Maturity

Board members are involved in providing oversight, advice and approval of key transactions, whilst management are involved in day-to-day operations. The roles between Board members and management are clearly differentiated.

Decline

Board members are involved in day-to-day operations, without consulting (or support from) management. In some situations, there may be misalignment and contradicting activities performed by both Board members and Management.

Turnaround

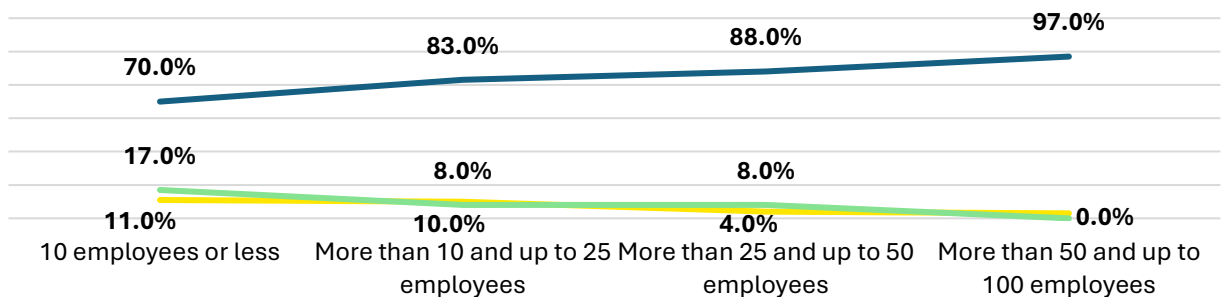
Board members are heavily involved in groundwork (e.g., engaging stakeholders, looking for suitable Board members / management staff etc.), relating to pivoting its programmes and processes. There may not be support from Management yet as the organisation is still in the midst of looking for suitable candidates.

Terminal

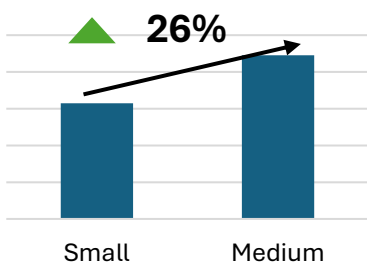
Board members are no longer active in both day-to-day operations or oversight of the organisation.



Analysis on survey results and insights gained



Board-Management relationship maturity improves as organisation strengthen their governance structures, not simply as headcount increases. Smaller charities often operate with informal arrangements and overlapping roles between Board and Management, which places them in early stages of development. **As organisation formalise decision-making processes, clarify roles and establish stronger oversight practices, they transition into higher maturity stages** regardless of staff size.



Percentage of respondents within the **Maturity stage** increased significantly across **small to medium sized charities**. This may suggest that as charities grow in size, they become more mature in managing their relationship between Board and Management.

■ Growth - 4.4% ■ Maturity - 95.6%



95.6% of respondents in the **Health Sector** were in Maturity Stages.

■ Start-up - 12.6% ■ Growth - 15.9%
■ Maturity - 70.5% ■ Terminal - 1.0%



70.5% of respondents in the **Community and Religious Sector** were in the Maturity Stages.

■ Start-up - 6.0% ■ Growth - 17.9%
■ Maturity - 76.1%



17.9% of respondents in the **Community Sector** were in the Growth Stage.

■ Start-up - 3.7% ■ Growth - 8.1%
■ Maturity - 87.5% ■ Terminal - 0.7%



87.5% of respondents in the **Social & Welfare sector** were in the Maturity Stage.

Call to Action and Available Resources

Organisations can evaluate the diversity of their Board through factors such as skillsets, expertise, age, gender etc. For organisations requiring assistance in improving the clarity of roles and responsibilities of Board members, the following are suggested resources for reference:

Resources on Board Management

- [Board Committees and Terms of Reference \(by SSI\)](#)
- [Board Policy Manual for Non-Profit Organisations \(NPOs\) \(by SSI\)](#)
- [Statement of Individual Board Member's Responsibilities \(by SSI\)](#)
- [Job Descriptions of Office Bearers \(by SSI\)](#)

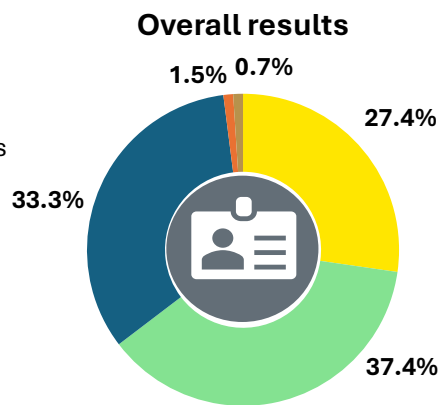
Analysis by category



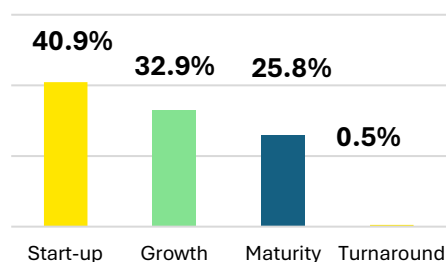
Management and Employees

Within Management and Employees, respondents assessed their stage in the life cycle based on a total of 4 aspects as follows:

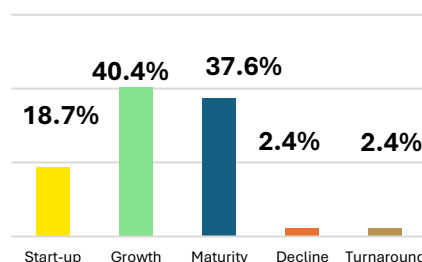
- Leadership and Experience** Measures the experience level of management and leadership capabilities.
- Employee Task and Turnover** Measures employees' roles and responsibilities and turnover within the organisation.
- Volunteers** Measures the size of volunteer base and methods to expand the volunteer pool.
- Training and Development** Measures the level of training and development support provided to Board, Management and employees.



Management refers to key management personnel who are leading day to day operations (e.g., CEO, COO, CFO, ED etc.).

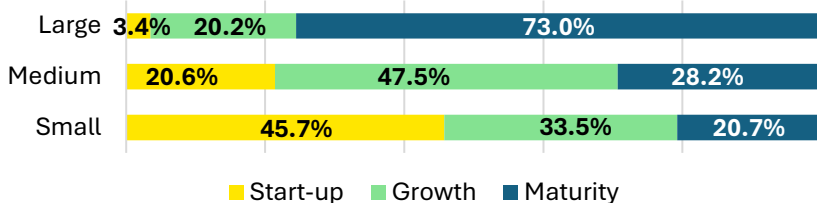


Comparing **non-IPC and IPC charities**, majority of non-IPC respondents were in the **Start-up stage**, while majority of IPC respondents were in the **Growth stage**.

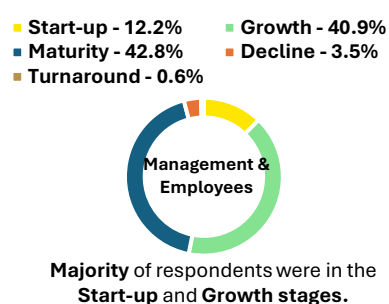


Non-IPCs

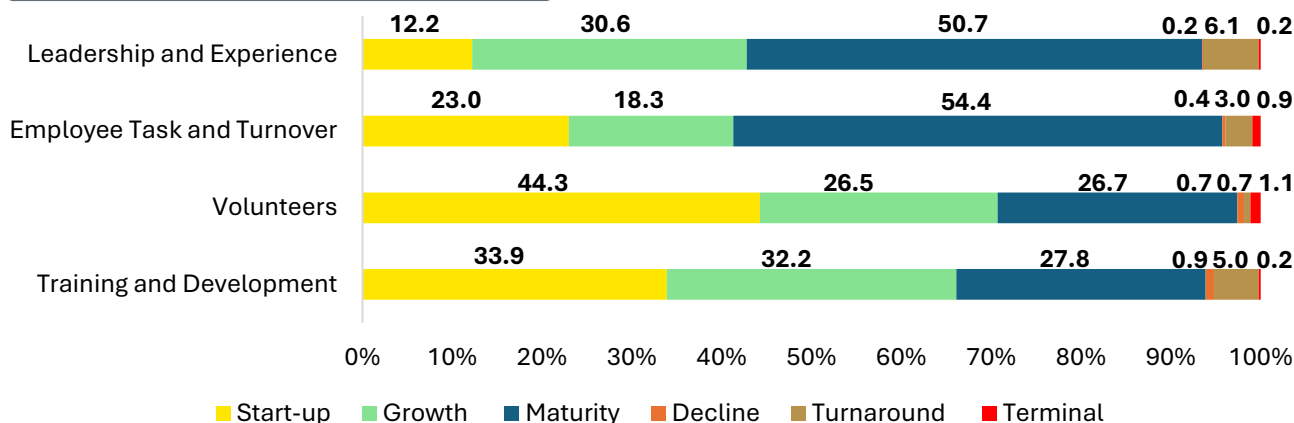
IPCs



Maturity in Management & Employees reflects the strength of leadership, clarity of roles and formal people processes, not size alone. Smaller charities often rely on multi-tasking staff and informal practices, **while more structured organisations progress into higher maturity stages** regardless of headcount.



Breakdown by sub-category



Most respondents were in the "Maturity" stage for "Leadership and Experience" and "Employee Tasks and Turnover", while the majority were in the "Start-up" or "Growth" stages for "Volunteers" and "Training and Development" (78% and 58% respectively). These results show that volunteer management and training remain less mature areas within the sector.

In the "Start-up" stage, management teams often have limited experience but is dedicated to the cause while employees are required to take on multiple roles due to resource constraints. Volunteer bases are small and ad-hoc, and training is largely informal without structured plans.

In the "Growth" stage, management and staff experience improves, employees with specialised skillsets are hired, volunteer pools expand, and training plans begin to take shape, though many charities still face challenges in attracting and developing volunteers and providing structured training.

Despite stronger maturity in leadership and employee task allocation, over 40% of respondents remain in early-stage development for these areas, indicating ongoing capacity constraints and opportunities for improvement. Please refer to the subsequent pages for detailed analysis and suggested resources.

Leadership and Experience

The stages of lifecycle were described as follows:

Start-up

Management may have limited experience in running or leading the organisation but is dedicated to the cause and learning on the job. Employees often take on multiple responsibilities due to resource constraints, and formal training or structured development may not be in place.

Growth

Management is gaining experience in leading the organisation, and employees with more specialised skillsets are gradually being hired. Volunteer support and training plans begin to develop, although these areas may still be evolving and less established.

Maturity

Management has vast experience in running (or leading) both charitable and non-charitable organisations, with an experienced based and effective leadership style .

Decline

Management's leadership experiences are outdated and thus unable to lead the organisation.

Turnaround

Management is starting to re-structure the organisation to provide direction to employees in pivoting towards the organisation's new strategic direction.

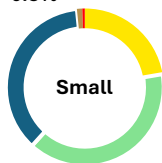
Terminal

Management's focus is more on the winding down of operations rather than day to day operations.



Analysis on survey results and insights gained

Start-up - 22.3% Growth - 39.4%
Maturity - 36.7% Turnaround - 1.1%
Terminal - 0.5%



61.7% of respondents who were **small** charities were in the Start-up and Growth Stages.

Start-up - 19.4% Growth - 37.3%
Maturity - 40.3% Turnaround - 3.0%



37.3% of respondents in the **Community Sector** were in the Growth Stage.

Start-up - 17.9% Growth - 36.4%
Maturity - 42.9% Turnaround - 2.1%
Terminal - 0.7%



54.3% of respondents in the **Religious Sector** were in the Start-up and Growth Stages.

Start-up - 8.1% Growth - 27.2%
Maturity - 52.9% Turnaround - 11.8%



52.9% of respondents in the **Social and Welfare Sector** were in the Maturity Stage.

Start-up - 12.2% Growth - 30.6%
Maturity - 50.7% Decline - 0.2%
Turnaround - 6.1% Terminal - 0.2%

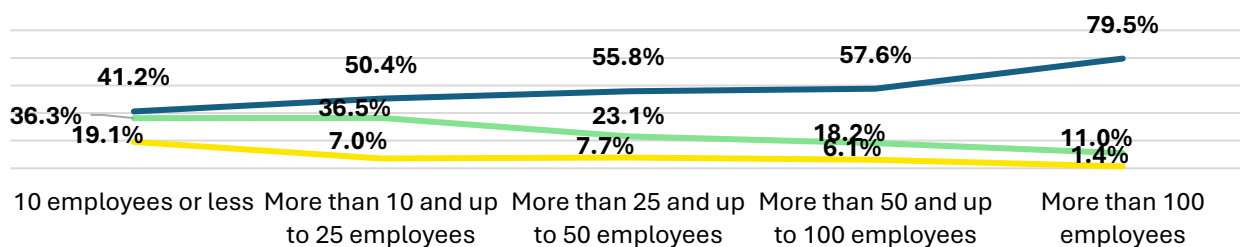


6.1% of respondents were in the **Turnaround** stage.

Arts and Heritage - 9.1% Community - 6.1%
Education - 6.1% Health - 9.1%
Religious - 9.1% Social and Welfare - 48.5%



48.5% of respondents in the Turnaround stage were from the **Social and Welfare** sector.



Leadership maturity increases as organisations strengthen management roles and clarify responsibilities, not simply because they grow. Smaller charities often rely on founders or multi-tasking staff, while **more structured organisations** , regardless of size, demonstrate higher leadership capability.

Call to Action and Available Resources

For organisations requiring assistance in improving the leadership capabilities of key management personnel the following are suggested resources for reference:

Courses from the Singapore University of Social Sciences (SUSS) such as:

- [Certificate in High Performing Charities](#)
- [Master in Boundary Crossing Learning and Leadership](#)
- [Master of Management](#)

Employee Tasks and Turnover

The stages of lifecycle were described as follows:

Start-up

Employees are required to be “all-rounded” and take on a wide range of tasks due to limited resources. Management may have limited experience but is committed to the organisation’s cause, with turnover occurring when workloads become overwhelming. Training is generally informal and based on on-the-job learning.

Growth

Some employees continue to be “all-rounded”, while additional staff with more specialised skills begin to be hired to support operations. Management is gaining experience, and new hires help stabilise workload distribution. Training plans begin to take shape, although volunteer management and staff development may still be evolving.

Maturity

Employees have specific skill sets to carry out technical/specialised tasks. There is minimal overlap of tasks or cross-deployment. Employee turnover is maintained at healthy levels and majority are stable and familiar with operational expectations.

Decline

Employees are not provided adequate direction and there is a lack of coordination among tasks carried out by employees (e.g., overlapping tasks performed or missing tasks not performed). Employee turnover is high, and the organisation has difficulties finding replacement. Existing employees are starting to be overwhelmed with the workload and also seeking other career opportunities.

Turnaround

Employees may be generally new and require some orientation to the organisation's new strategic direction. During this time, employees may be expected to be “all-rounded” and assist in any type of tasks. Employee turnover is high and organisation is open to looking for replacements who are fresh and aligned with the organisation's new strategic direction. Management is willing to let go of existing employees who are not aligned with the organisation's new strategic direction.

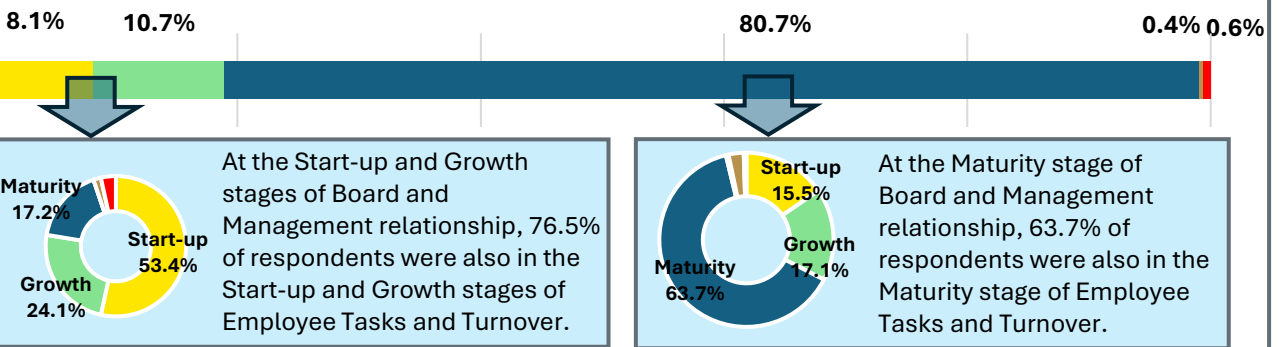
Terminal

No replacement hires are being made for vacant positions and there may be active downsizing or retrenchments.

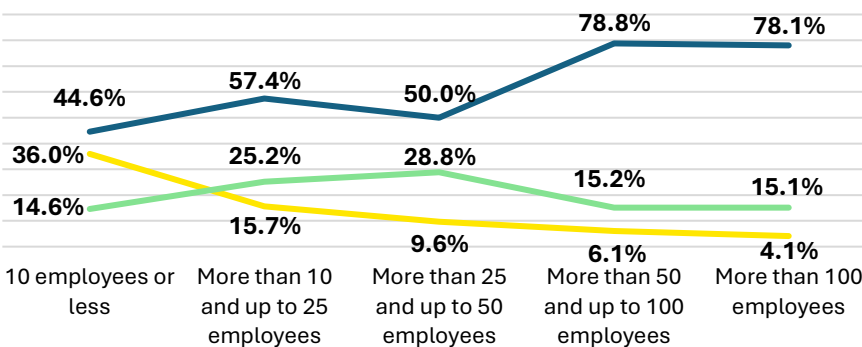


Analysis on survey results and insights gained

Breakdown of respondents’ stage of development for “Board and Management Relationship”



This suggests a correlation whereby **respondents with more mature relationships between Board and Management (i.e., more clearly defined structure segregated roles) displayed similar maturity in their employee tasks (i.e., employees are carrying out tasks with specific skill set requirements).**



As the **number of employees within a charity increases**, respondents become **more mature** in their stage of development. This may suggest that charities with larger headcount design employee tasks based on specialised skillsets with minimal overlap in tasks.

- Start-up - 36.4%
- Maturity - 48.6%
- Terminal - 2.9%
- Growth - 11.4%
- Turnaround - 0.7%

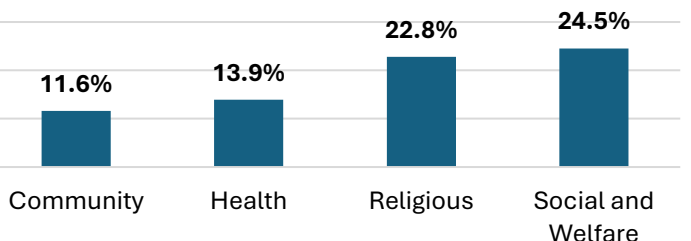


2.9% of respondents in the **Religious sector** were in the Terminal stage

- Start-up - 14.7%
- Maturity - 52.9%
- Turnaround - 6.6%
- Growth - 25.0%
- Decline - 0.7%



6.6% of respondents in the **Social and Welfare sector** were in the Turnaround stage



About half of respondents in the Community, Health, Religious and Health and Welfare sectors were in the Maturity stage.

Volunteers

The stages of lifecycle were described as follows:

Start-up

There is a small but active pool of volunteers supporting the organisation and its cause. Volunteer involvement is largely ad-hoc, with limited structure or coordination as the organisation relies on a small base of committed supporters.

Growth

The volunteer base is expanding, and volunteers are beginning to take on more regular roles, although many still support on an ad-hoc or temporary basis. Management is gaining experience and exploring ways to improve volunteer coordination, but challenges remain in attracting and retaining volunteers consistently.

Maturity

There is a large volunteer base, with a pool of regular volunteers and ad-hoc volunteers to complement the existing programme demands. The organisation also has some signature collaborations with corporate organisations to sustain volunteer needs.

Decline

The volunteer base is declining as volunteers are losing interest in the organisation and its cause. There may still be a small group of volunteers who are loyal and actively supporting existing programmes.

Turnaround

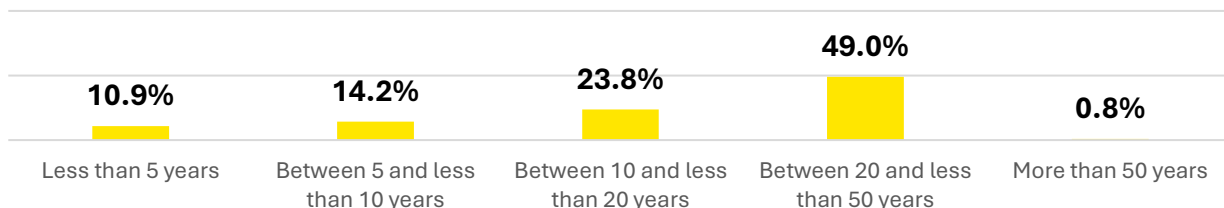
The volunteer base is declining as volunteers are losing interest in the organisation and its cause. The organisation is seeking to pivot its programmes and volunteer strategy. New campaigns may also be launched to attract a different group of volunteers.

Terminal

The volunteer base has declined significantly and there is minimal need for volunteers to assist in programmes (due to programme closure).



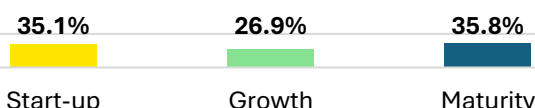
Analysis on survey results and insights gained



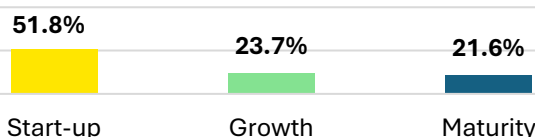
Respondents **between 20 and less than 50 years of incorporation as a charity** showed a higher percentage of charities in “start-up” stage. This may suggest that the volunteer base of charities are small and subsequently dropped when they reached more than 50 years of incorporation.



Social and Welfare sector



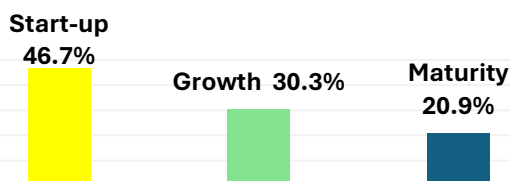
Religious sector



Charities in the **Social & Welfare** and **Religious** sectors have a higher concentration of organisations in the Start-up and Growth stages, reflecting the complexity of beneficiary needs and the ongoing development of programme models in these sectors.

This indicates a **need for greater support in programme design, beneficiary engagement and outcome measurement.**

Average across all sectors



Call to Action and Available Resources

For organisations requiring assistance in improving the volunteer management capabilities, the following are suggested resources for reference:

[Volunteer Management Toolkit 2.0](#)

This toolkit includes content and elements across the Volunteer Management Framework with best practices for SSAs to adopt to attract, retain and manage regular volunteers.

[Insights from NCSS Volunteer Engagement Tool 2021](#)

A survey and analysis of results of volunteer satisfaction and with suggested opportunities and targeted improvements to boost volunteer retention.

[Volunteer Role Re-design Guides for Social Service Agencies \(SSAs\)](#)

This guide provides a structured approach for SSAs to create new volunteer roles or adapt existing volunteer roles to better fit agency needs and enhance volunteer engagement.



Training and Development

The stages of lifecycle were described as follows:

Start-up

There are no structured training plans, and training is mainly on-the-job for Board, management and employees. Management has limited experience but is dedicated to the cause, while employees are required to be “all-rounded” due to resource constraints, resulting in limited access to formal development.

Growth

The organisation is beginning to develop a training plan for Board, management and employees, and more structured training is starting to emerge. Management is gaining experience and volunteer bases are expanding; however, training and volunteer management remain less mature, with challenges in attracting, retaining and developing volunteers and staff.

Maturity

The organisation has a structured training plan which is adhered to (e.g., employees / Board Members attend the training per plan) and reviewed periodically. This training plan includes all employees, Management and Board Members.

Decline

Whilst the organisation has developed a structured training plan, this plan is not up to date nor adhered to.

Turnaround

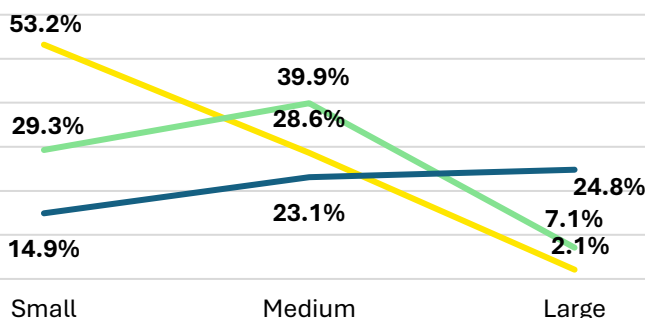
The organisation is pivoting its organisation strategy and programmes. Consequently, training needs and plan are re-assessed to identify skillsets and requirements which are more relevant to the future state. A new training plan may be developed as a result.

Terminal

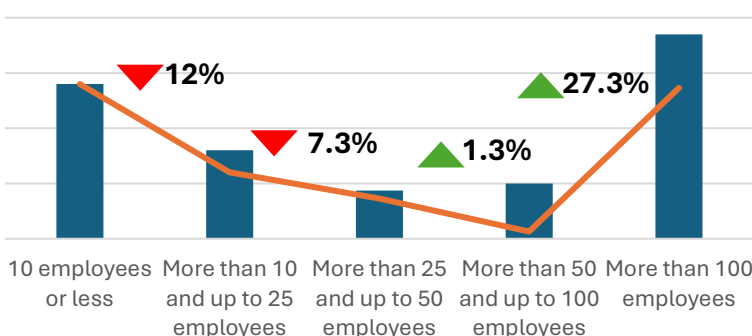
Provision of training is not a priority at all as the organisation is in the midst of (considering) termination.



Analysis on survey results and insights gained



Maturity in Training & Development is linked to **organisational capacity**, not size alone. **Smaller charities often lack the systems, processes and stable resources needed to build structured training**, while organisations with stronger foundations, regardless of size, are better able to formalise and sustain long-term staff development.



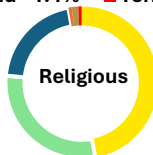
Maturity in Training & Development follows a U-shaped pattern rather than a simple increase with organisational size. **Smaller charities tend to rely on close-knit teams with informal but consistent on-the-job learning**, while medium-sized charities often face resource strain as they expand, resulting in less structured training practices. **Larger organisations, with more established systems and dedicated HR functions, demonstrate higher maturity as formal training plans become more feasible.**

■ Start-up - 47.8% ■ Growth - 23.9%
■ Maturity - 22.4% ■ Decline - 1.5%
■ Turnaround - 4.5%



47.8% of respondents in the **Community Sector** were in the Start-up Stage.

■ Start-up - 47.1% ■ Growth - 29.3%
■ Maturity - 20.7% ■ Decline - 0.7%
■ Turnaround - 1.4% ■ Terminal - 0.7%



47.1% of respondents in the **Religious Sector** were in the Start-up Stage.

■ Start-up - 17.6% ■ Growth - 30.9%
■ Maturity - 45.6% ■ Decline - 2.9%
■ Turnaround - 2.9%



45.6% of respondents in the **Health Sector** were in the Maturity Stage.

■ Start-up - 23.8 ■ Growth - 19.0
■ Maturity - 47.6 ■ Turnaround - 4.5%



47.6% of respondents in the **Education Sector** were in the Maturity Stage.

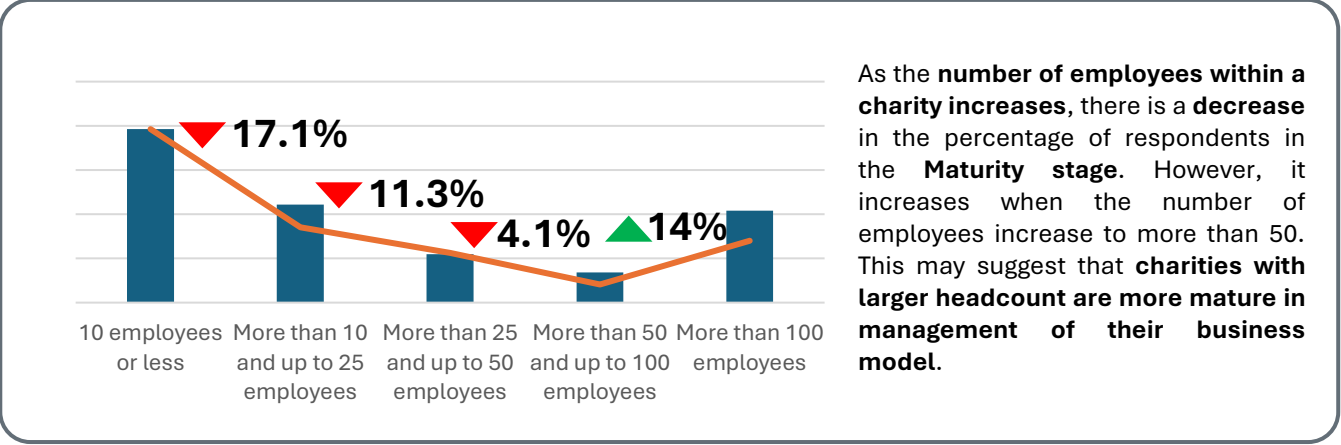
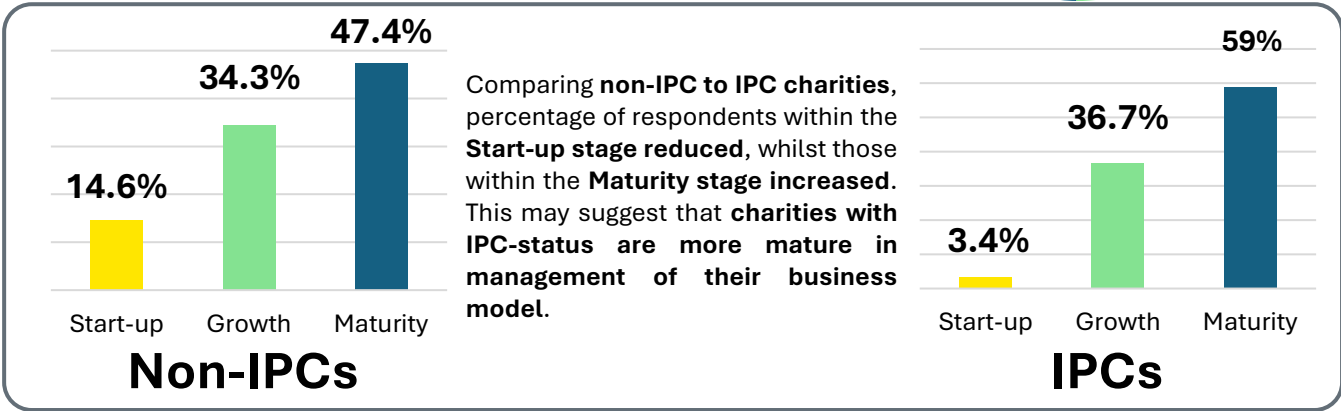
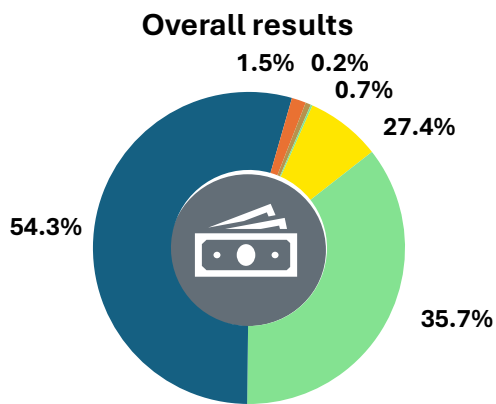
Charities' board members and staff can sign up for training program under [Governwell: Excellence in Charity Leadership](#) and tap on the [Charities Capability Fund \(Training Grant\)](#) for support. This grant supporting training courses for charities' board members and staff (who have served in the charities for at least 6 months with an official designation) in key governance and management areas.

Analysis by category

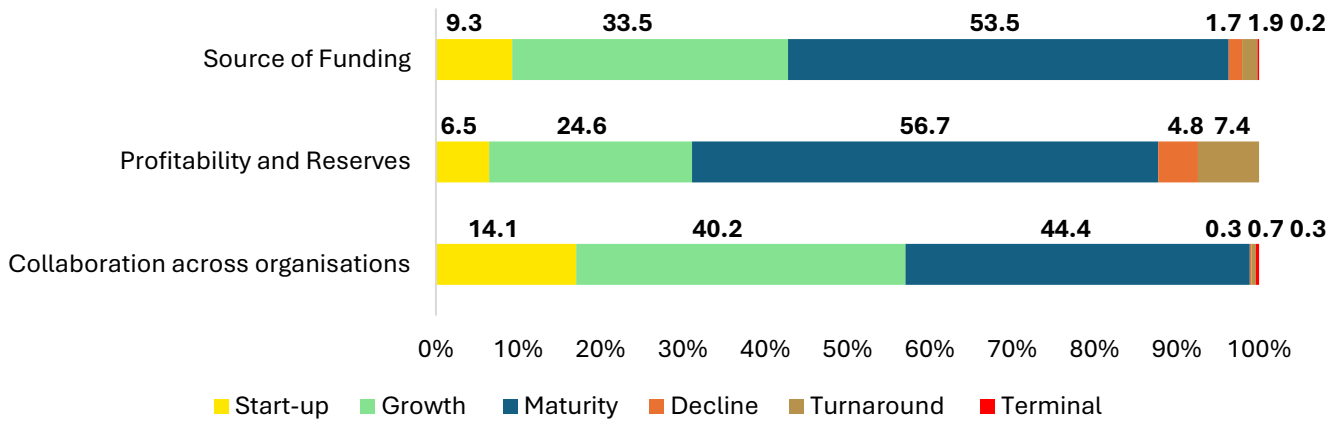
Business Model

Within Business Model, respondents assessed their stage in the life cycle based on a total of 3 aspects as follows:

- Source of Funding** Measures the types of channels where funding is obtained and size of donor base.
- Profitability and Reserves** Measures the level of profitability and reserves maintained to sustain operations.
- Collaboration** Measures the level of collaboration with other organisations.



Breakdown by sub-category



Most respondents were in the “Maturity” stage for “Source of Funding” and “Profitability and Reserves”, while “Collaboration across Organisations” saw a larger proportion in the “Growth” and “Maturity” stages. Around 54% of respondents had stable and consistent funding from programmes and donations, and 57% were consistently profitable with adequate reserves.

Smaller charities were more likely to be in the “Start-up” and “Growth” stages, often relying on personal funds, family and friends for support, and exploring new donors and revenue strategies. While 44% of respondents had established collaboration programmes, 40% were still exploring partnerships.

This indicates that collaboration remains an area for growth for charities of all sizes. There are opportunities for charities to enhance collaboration with partners and diversify funding sources to improve long-term sustainability and provide more holistic support to beneficiaries. Please refer to the subsequent pages for detailed breakdown analysis by sub-category.



Source of Funding

The stages of lifecycle were described as follows:

Start-up

Funds mainly originate from personal funds (e.g., from founders and co-founders) and/or family and friends who believe in the cause. Actively seeking "angel" donors to support the cause.

Growth

There are some sources of income from programmes, grants and "angel" donors who believe in the cause. However, these funds are not sufficient. Actively seeking new strategies to expand donor base and improve consistency of income source.

Maturity

There is a consistent and stable source of income coming from programmes, grants and donations. Occasionally reach out to new potential donors to obtain fresh funds to grow the donor base.

Decline

There has been a significant loss in the quantum and diversity of sources of income (i.e., from both programmes and donations).

Turnaround

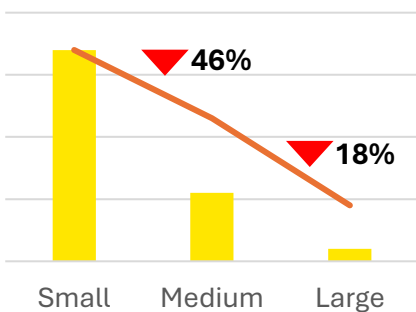
There has been a significant loss in the quantum and diversity of sources of income (i.e., from both programmes and donations). Nonetheless, seeking a different approach in revenue generating programmes and donor base.

Terminal

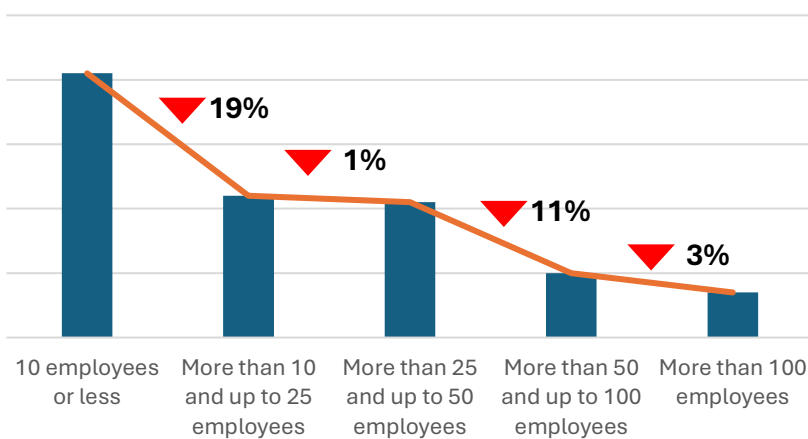
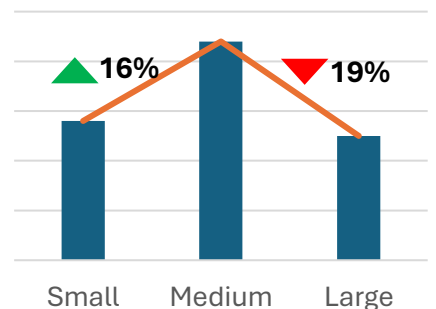
There has been pro-longed loss in the quantum and diversity of sources of income (i.e., from both programmes and donations) despite attempts to identify alternative income sources.



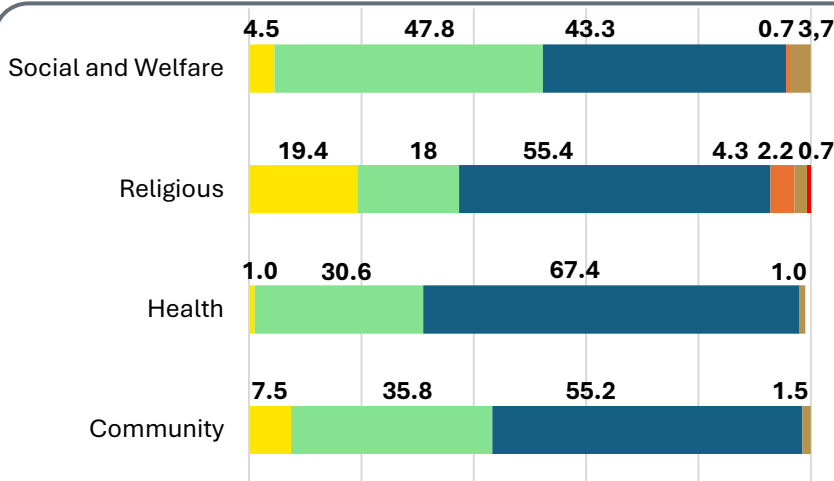
Analysis on survey results and insights gained



As the **size of charity increases**, respondents become **more mature** in their stage of development. This may suggest that larger charities have better ability to source for fresh funds to grow their donor base.



Larger charities are **less concentrated in the Maturity stage** because they tend to operate more complex and evolving funding models. As organisations grow, they diversify programmes, donor segments and revenue streams, which **places them in ongoing development or "Growth" stages** rather than stable "Maturity." **Smaller charities, with simpler funding models, are more likely to remain in Maturity** once stable donor support is established.



Many charities have reached a "Maturity" stage in funding and reserves, with a significant proportion reporting stable income from programmes and donations, alongside adequate reserves. However, collaboration with other organisations remains a key area for growth across the sector.



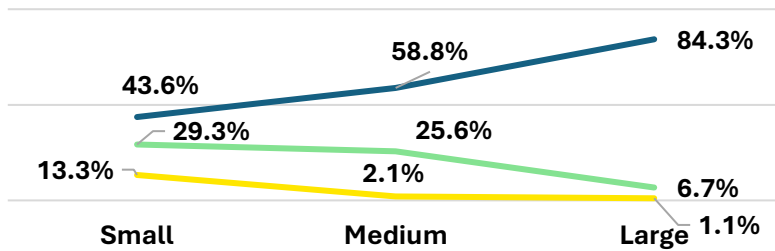
Profitability and Reserves

The stages of lifecycle were described as follows:

- Start-up** The organisation is loss making and does not have reserves.
- Growth** The organisation is shifting from loss making towards breaking even and profitable. The organisation is starting to build reserves.
- Maturity** The organisation is consistently profitable and has sufficient reserves to last during an economic downturn (or pandemic).
- Decline** The organisation is shifting from profitable towards loss making. Reserves are being tapped on to sustain operations.
- Turnaround** The organisation has been loss making and is seeking ways to increase profitability. Reserves are being tapped on to sustain operations while new sources of funding are explored.
- Terminal** The organisation has depleted all its reserves and is looking at closure of operations.



Analysis on survey results and insights gained



As the **size of charity increases**, respondents become **more mature** in their stage of development. This may suggest that larger charities are able to better maintain profitability and ensure sufficiency of reserves.

■ Start-up - 1.5% ■ Growth - 17.6%
■ Maturity - 76.5% ■ Decline - 1.5%
■ Turnaround - 2.9%



94.1% of respondents in the **Health sector** were in the Growth and Maturity stages.

■ Start-up - 23.8% ■ Growth - 33.3%
■ Maturity - 19.0% ■ Decline - 19.0%
■ Turnaround - 4.8%

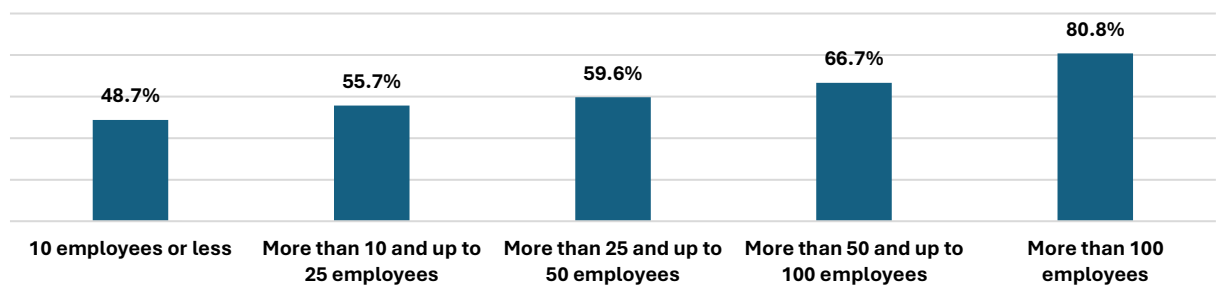


33.3% of respondents who were **Small** charities in the **Social and Welfare** were in the Growth Stage.

■ Start-up - 7.7% ■ Growth - 30.8%
■ Maturity - 46.2% ■ Turnaround - 15.4%



76.9% of respondents who were **Medium** charities in the **Community Sector** were in the Growth and Maturity Stages.



As the **number of employees within a charity increases**, there is an **increase** in the percentage of respondents in the **Maturity stage**. This may suggest that despite the number of headcount of the charity, charities can still maintain profitability and ensure sufficiency of reserves to sustain operations.

Many charities have reached a “Maturity” stage in financial sustainability, with stable income streams and sufficient reserves to support ongoing operations. However, collaboration across organisations remains an area for further development.

Smaller charities are more likely to be in the “Start-up” and “Growth” stages, often relying on personal funds, family, and friends, while actively seeking new donors and revenue sources.

These insights highlight the need to strengthen collaboration for more holistic support to beneficiaries, and to diversify funding sources to ensure long-term sustainability.



Collaboration

The stages of lifecycle were described as follows:

Start-up

There is little to no collaboration with other organisations. There may be some simple collaboration with other organisations, mainly with Government agencies (e.g., referring beneficiaries to the relevant government support/ grants).

Growth

There is some collaboration with other organisations. Apart from the basic collaboration with Government agencies relating to grant support, the organisation is also looking into collaborating with other organisations to support beneficiaries in a more holistic manner across their multi-facted needs.

Maturity

Collaboration is a core aspect of operations. Apart from the basic collaboration with Government agencies relating to grant support, the organisation has also established signature collaboration programmes with various organisations through various aspects (e.g., not only beneficiary support, but also for donations and volunteers etc).

Decline

The number of collaborations with other organisations are declining. Signature collaborations with other organisations are put to lapse and renewals are not being discussed. The organisation is also not actively looking for new ways to collaborate.

Turnaround

The number of collaborations with other organisations are declining. Nonetheless, the organisation is actively looking for new ways to collaborate, whilst considering the pivoting of its programmes and strategy. Signature collaborations may be terminated, put to lapse and not renewed if they are not aligned with the revised strategy.

Terminal

All collaborations with other organisations have ceased.



Analysis on survey results and insights gained

Start-up - 41.4% Growth - 36.4%
Maturity - 19.3% Decline - 0.7%
Turnaround - 1.4% Terminal - 0.7%



77.8% of respondents in the Religious Sector were in the Start-up Stage and Growth Stages.

Start-up - 14.9% Growth - 41.8%
Maturity - 43.3%

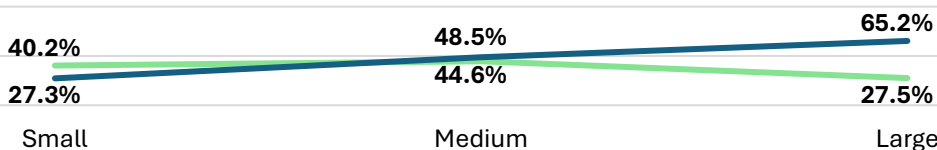


56.7% of respondents in the Community Sector were in the Start-up Stage and Growth Stages.

Start-up - 2.9% Growth - 41.2%
Maturity - 55.9%



55.9% of respondents in the Health Sector were in the Maturity Stage.



As the **size of charity increases**, there is an **increase** in the percentage of respondents in the **Maturity stage** and **decline** in the percentage of respondents in the **Growth stage**. This may suggest that **larger charities may be more mature in collaboration** due to their ability to seek and fund collaboration opportunities.

Breakdown of respondents' stage of development for "Programme Offering"



Collaboration maturity remains uneven across the sector, with many charities, particularly smaller organisations and those in the Start-up and Growth stages, engaging mainly in basic or ad-hoc partnerships. As organisational capacity increases, charities tend to form more structured and sustained collaborations that extend beyond beneficiary support to areas such as funding, volunteers and shared capabilities. This highlights opportunities for charities to strengthen collaboration frameworks and pursue co-collaboration models that support more integrated service delivery and longer-term resilience.

Organisations can tap on the **Charities Capability Fund (Collaboration Grant)** for support. This grant aims to encourage ground-up collaborations and incentivise charities to consolidate their needs and build capabilities/solutions that can be shared among charities. It will support projects that could enhance charities' governance, productivity, operational efficiency and capabilities development.

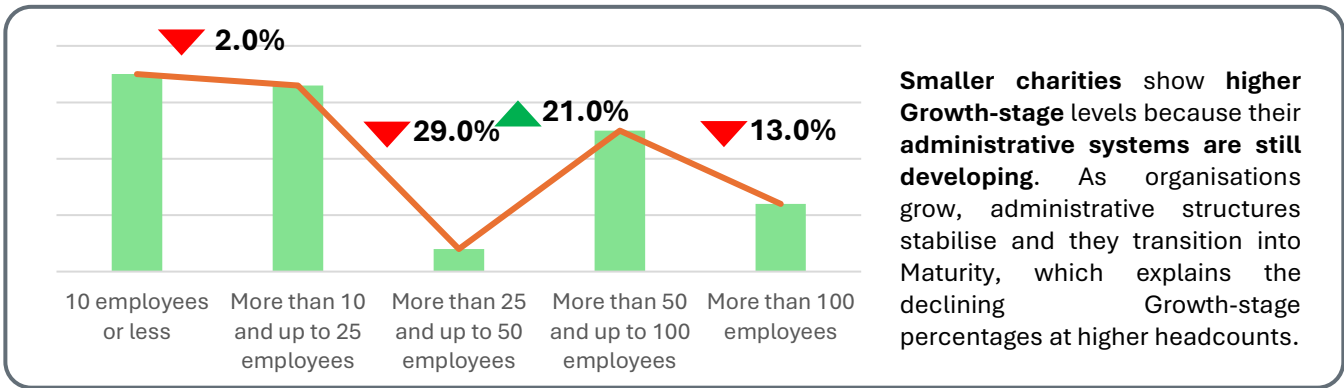
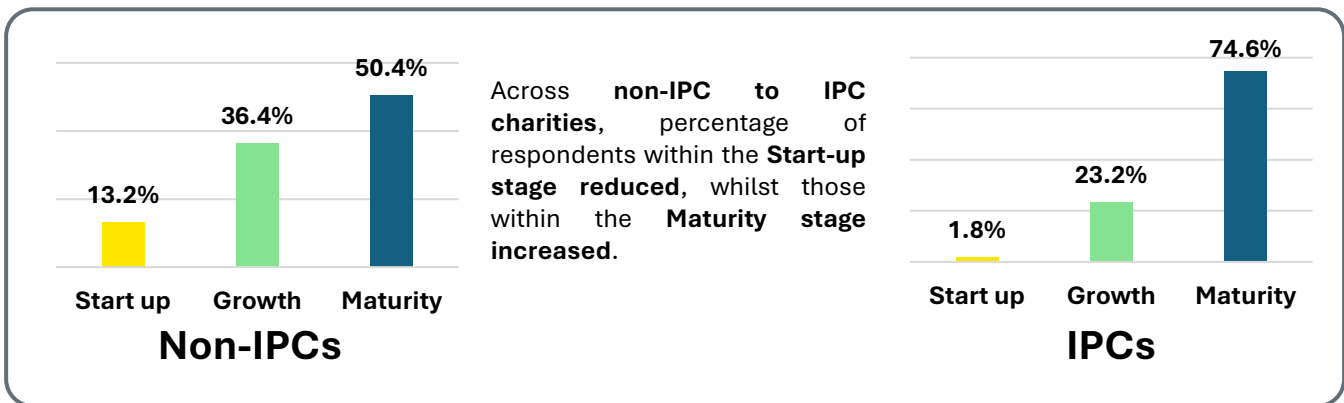
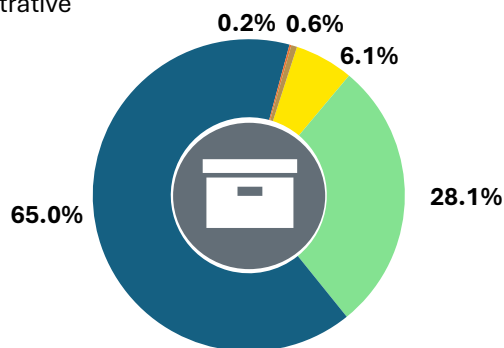
Analysis by category

Administration

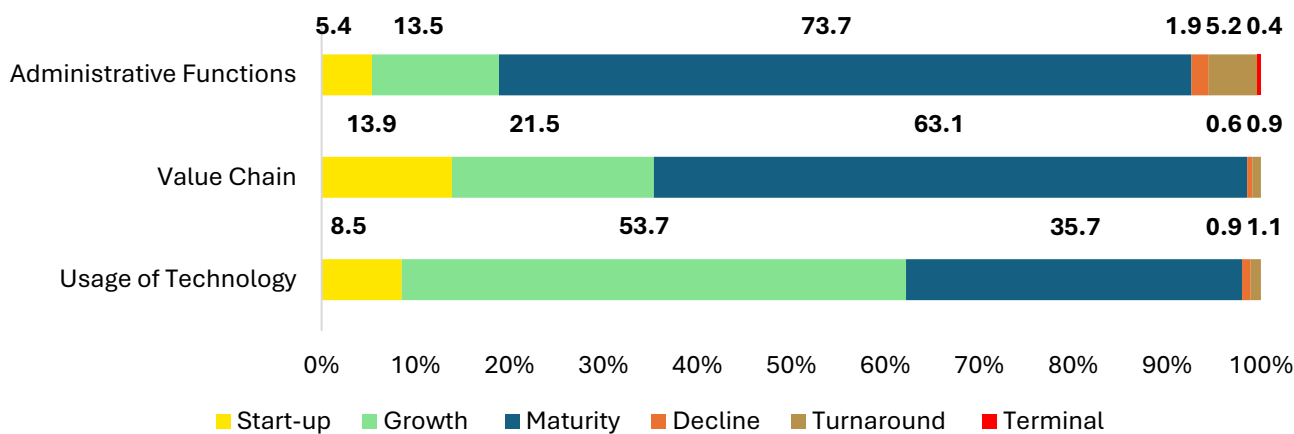
Within Administration, respondents assessed their stage in the life cycle based on a total of 3 aspects as follows:

- Administrative Functions** Measures the level of structure in which administrative functions are being defined and carried out.
- Value Chain** Measures the type of value chain model adopted to manage administration functions.
- Usage of Technology** Measures the level of technology used to support administration functions.

Overall results



Breakdown by sub-category



Most respondents were in the “Maturity” stage for “Administrative Function” and “Value Chain”, with 73% indicating mature, documented and periodically reviewed policies and procedures. In addition, 63% had a mature in-house value chain, supported by established administrative processes.

In contrast, “Usage of Technology” was less mature, with 53% of respondents in the “Growth” stage and relying mainly on basic systems and applications. Implementation of advanced technology remains a challenge for many charities due to funding constraints, limited technical expertise and complex administrative processes.

Smaller charities were more likely to be in the “Start-up” and “Growth” stages, where administrative functions are less structured and may depend on limited internal resources or third-party providers. Larger charities, on the other hand, tend to have more mature administrative processes, in-house value chain models and more advanced technology systems supporting operations.

These findings indicate opportunities for charities to invest in digital transformation, streamline administrative functions and consider shared services or external support to enhance efficiency and governance. Please refer to the subsequent pages for the detailed breakdown analysis by sub-category.



Administrative Functions

The stages of lifecycle were described as follows:

Start-up

Administrative functions are carried out without a specific structure (e.g., no documented policies and procedures, more focused on addressing a charitable cause.

Growth

Administrative functions are in the beginning stages of defining a fixed structure (e.g., starting to develop formal policies on key areas of administration such as finance, procurement, HR, management of Conflict of Interest, etc.).

Maturity

Administrative functions are carried out with defined policies, processes and structures. Such policies and processes are documented, approved by the Board and reviewed periodically.

Decline

Whilst there are defined policies, processes and structures in place to manage administrative functions, processes are outdated and may no longer be relevant.

Turnaround

Whilst there are defined policies, processes and structures in place to manage administrative functions, these are in the midst of changing. In addition, external advice/ consultation is sought to align administrative functions with the organisation's new strategic direction.

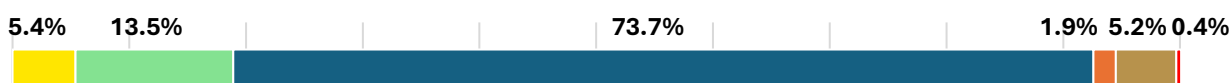
Terminal

As the organisation is unable to pivot and in the midst of termination, administrative functions are focused on closure of operations. Existing policies, processes and structures may no longer be relevant.



Analysis on survey results and insights gained

Breakdown of respondents' stage of development for "Administrative Functions"



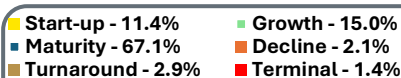
Most charities have matured administrative functions and value chain processes, supported by documented policies and procedures. However, technology usage remains less mature, with many charities in the "Growth" stage and relying on basic systems.

Smaller charities often have less structured administrative processes and depend on limited resources or external providers, while larger charities typically operate in-house models with more advanced systems.

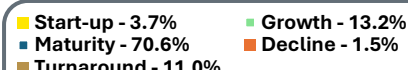
Challenges in adopting advanced technology include funding constraints, lack of technical expertise and process complexity. These findings highlight opportunities for charities to strengthen digital capabilities, streamline administrative processes, and consider shared services or external support to enhance efficiency and governance.



86.8% of respondents in the **Health Sector** were in the Maturity stage.



26.4% of respondents in the **Religious Sector** were in the Start-up Stage and Growth Stages.



11.0% of respondents in the **Social and Welfare Sector** were in the Turnaround stage.

Call to Action and Available Resources

For organisations requiring assistance in their administration functions, the following are suggested resources for reference:

Resources on Management and Declaration of Conflict of Interest

- [Conflict of Interest Policy and Operating Procedures \(by SSI\)](#)
- [Sample Procedures for Conflict of Interest](#)
- [Conflict of Interest Disclosure Statement \(by SSI\)](#)

Shared Services Partners

- **Shared Services for Charities (SSC)**
Advice on governance policies and procedures, compliance with Code of Governance, risk management and internal controls.
- **Chartered Secretaries Institute of Singapore (CSIS)**
Provides free training sessions and walk-in consultation clinics on the annual submission for charities and governance-related matters.



Value Chain

The stages of lifecycle were described as follows:

Start-up

Administrative functions are processed by a single person/ third-party provider.

Growth

Administrative functions may be processed by a group of employees with separate skillsets. At times, some of these functions may be outsourced to a third-party provider to better support the function (especially if there are resource constraints).

Maturity

Administrative functions are usually processed in-house with distinct employees performing the roles based on their specialised skillsets and departments are clearly defined. Occasionally, certain activities may be outsourced to a third-party provider.

Decline

As the organisation is undergoing a high employee turnover rate, administrative functions where employees are no longer able to support may be outsourced to a third-party provider.

Turnaround

As the organisation is pivoting to a new strategic direction, the organisation may consider temporarily outsourcing administrative functions in the short-run and hiring new employees to support these functions and the revised strategy in the long-run.

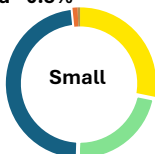
Terminal

As the organisation is ceasing operations, administrative functions are mainly focused on the closure of operations.



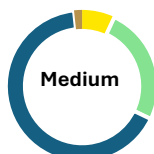
Analysis on survey results and insights gained

Start-up - 28.2% Growth - 22.3%
Maturity - 47.9% Decline - 1.1%
Turnaround - 0.5%



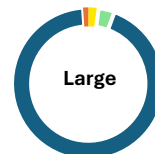
50.5% of respondents who were **Small** charities were in the Start-up Stage and Growth Stages.

Start-up - 7.0% Growth - 25.2%
Maturity - 66.4% Turnaround - 1.7%



66.4% of respondents who were **Medium** charities were in the Maturity Stage.

Start-up - 2.2% Growth - 3.4%
Maturity - 93.3% Decline - 1.1%



93.3% of respondents who were **Large** charities were in the Maturity Stage.

Start-up - 19.3% Growth - 19.3%
Maturity - 58.6% Decline - 0.7%
Turnaround - 2.1%



19.3% of respondents in the **Religious sector** were in the Start-up Stage.

Start-up - 20.9% Growth - 19.4%
Maturity - 59.7%



20.9% of respondents in the **Community sector** were in the Start-up Stage.

Start-up - 4.4% Growth - 17.6%
Maturity - 76.5% Decline - 1.5%



76.5% of respondents in the **Health sector** were in the Maturity Stage.

Value chain maturity varies across the sector, reflecting differences in organisational size and capacity. Early-stage charities typically rely on a single individual or third-party providers to carry out administrative and back-end functions, while Growth-stage charities begin to distribute responsibilities across staff and selectively outsource functions to manage resource constraints.

As charities reach the Maturity stage, administrative and support functions are more often performed in-house with clearer role segmentation and accountability, with outsourcing used strategically rather than out of necessity. These patterns suggest that strengthening value chain design, through clearer role allocation, appropriate in-house capabilities and targeted outsourcing, can support more resilient operations and enable charities to better scale their activities over time.

Organisations can tap on the

Charities Capability Fund (Consultancy Grant, Shared Services Grant, Info-Communications Technology Grant) for support. These grants support

organisations in drafting of policies and procedures, attaining organisational excellence certifications and accreditations, outsourcing of corporate functions, supporting basic technological infrastructure and digital solutions to enhance productivity and operational efficiency.

Usage of Technology

Start-up

Use of technology to digitise administrative functions is not of priority.

Growth

The organisation leverages on some basic technology applications and/or systems to support administrative functions. The organisation is also beginning to explore use of more advanced technology and preparing for digital transformation.

Maturity

The organisation leverages on an enterprise-wide integrated system to support administrative functions. In addition, the organisation has already embarked on digital transformation (OR) is in progress of the digital transformation journey, to further streamline and enhance efficiency of processes.

Decline

The organisation is leveraging on legacy systems to support administrative functions. Use of technology to digitise administrative functions is not of priority.

Turnaround

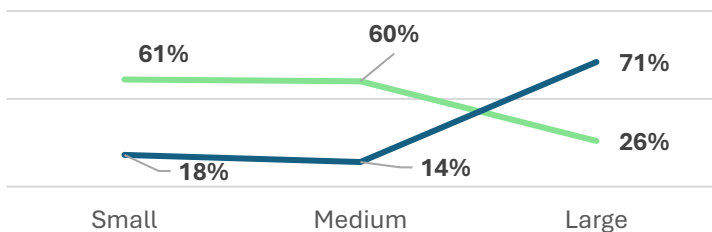
The organisation is leveraging on legacy systems to support administrative functions. However, these administrative functions are under review in light of the organisation's new strategic direction. Use of technology to digitise administrative functions is not of priority.

Terminal

Use of technology is not critical as transaction volume is minimal due to cessation of operations.

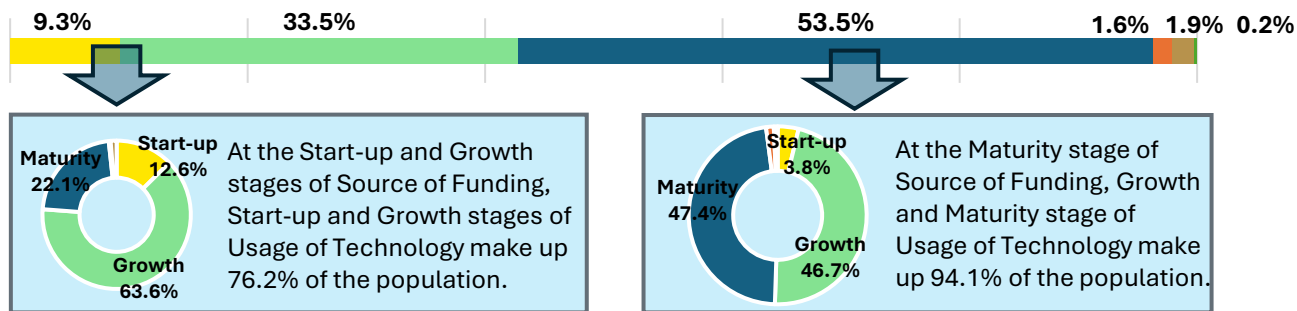


Analysis on survey results and insights gained



As the **size of charity increases**, the percentage of respondents in the **Maturity** stage **increases** whilst the percentage of respondents in the **Growth** stage **decreases**.

Breakdown of respondents' stage of development for "Source of Funding"



At the Start-up and Growth stages of Source of Funding, Start-up and Growth stages of Usage of Technology make up 76.2% of the population.

At the Maturity stage of Source of Funding, Growth and Maturity stage of Usage of Technology make up 94.1% of the population.

This may suggest that **regardless of the maturity level of a charity's funding source, majority of charities are still working on investing in technology** to support their administrative functions.

Technology maturity lags behind other organisational areas, with many charities remaining in the Growth stage and relying on basic or stand-alone systems rather than using technology as a core enabler of operations. Even where administrative foundations are stable, digital tools are often applied incrementally rather than to streamline or transform processes.

As charities gain scale and capacity, they are better positioned to invest in integrated systems and digital transformation. These patterns highlight opportunities for charities to adopt technology more strategically, leveraging shared platforms or external support to improve efficiency, oversight and operational sustainability.

Call to Action and Available Resources

For organisations requiring assistance in embarking on their digital transformation journey, the following are suggested resources for reference:

Digital Transformation for Enhanced Community Impact

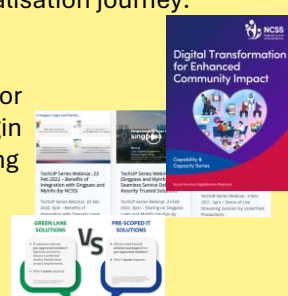
This document provides SSAs with the knowledge, actionable steps, resources and toolkits to advance in their digitalisation journey.

Tech Demos

Various demo videos on technology solutions for various needs (e.g., integration of Singpass Login and MyInfo, e-document services, live streaming solutions, case management systems etc).

IT Solutions

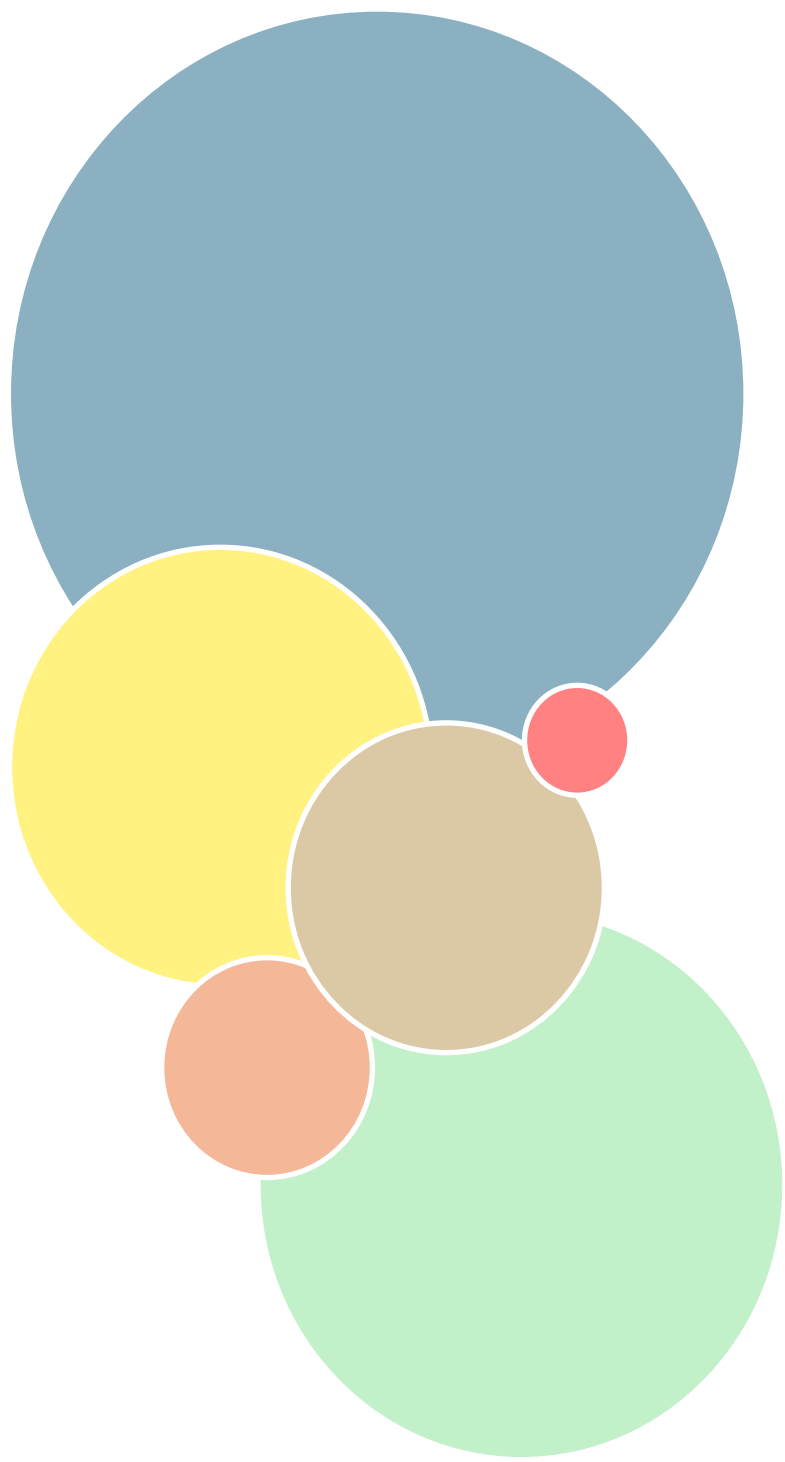
List of supportable, pre-approved IT solutions.



SSAs can tap on the **Tech-and Go Grant** under NCSS for support. These grants support SSAs in adoption of pre-scoped, corporate function and service delivery IT solutions as well as a consultancy services for IT needs.

Legend

- Start-up
- Growth
- Maturity
- Decline
- Turnaround
- Terminal



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