

Ever since moving to bigger premises in September 2018, we have grown in terms of manpower and the programmes and services we offer. The one thread that remains the same in 2019 is our mission.



Mission

To strengthen family relationships in Singapore.

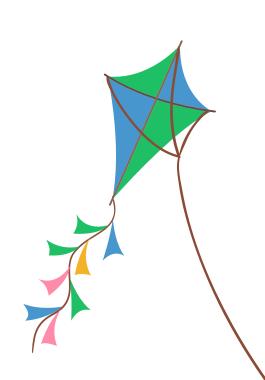
Vision

Through empowering families and individuals, we strive to build vibrant communities that can make a difference to society.

Reserve Policy

Morning Star Community Services aims to keep in reserves up to two times of total operating expenses. To ensure sustainability to fulfil its obligations and mission, the Board of Directors regularly reviews the financial status of Morning Star Community Services Ltd.

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Growing with Your Support



Chairman's Message



The heartfelt testimonies of our clients and the eloquent pictures of our activities vividly illustrate how Morning Star continues to strengthen family relationships as it seeks to build vibrant communities in Singapore.

These are the fruits of our dedicated family of staff, associate counsellors and trainers. They are the caring faces and guiding hands of Morning Star to our many clients. Through the generous support of our supporters, stakeholders and partner organisations, Morning Star has been blessed to attract and, more importantly, to retain this talented family for whom the mission and vision of Morning Star is not so much work but a labour of love. The Board and Management are very grateful and proud of their efforts and achievements.

To support their efforts, it is vital that Morning Star's organisational and administrative framework are updated to provide robust yet cost

effective solutions to both staff and clients. In 2019, the Family Wellness Division was formed in response to our growing training and counselling services. These services were pooled under one single administrative umbrella along with the work of our case manager under the leadership of a deputy director overseeing Morning Star's family wellness programmes. Where we can help, the case manager will ensure that the case is referred to the relevant service within Morning Star. Where the need falls outside the area of our work or expertise, our case manager would proactively direct the client to someone who can help.

The formation of the Family Wellness Division was also timely for another reason. In late 2019, Morning Star was privileged to be appointed by the Ministry of Social and Family Development as one of the ten regional Parenting Service Providers in Singapore. The pooled resources available



under the Family Wellness Division allayed initial concerns about the increased administrative load this new programme would bring. Morning Star was able to efficiently manage the paperwork with minimised cost increases. This also enabled the training department to focus on and deliver what they do best.

In terms of physical space, Morning Star has seen some modest but significant growth in its footprint. An agreement has been reached for Morning Star to provide CareNights at Agape Village. This has been long in the works, and we are all glad that it has come to fruition. We are looking forward to serving the residents and families in Toa Payoh, a district where Morning Star has not previously served.

In Sengkang, our After-School Care centre has completed its cyclical upgrading. With substantial improvements having been made, we believe our children can better thrive in a physical environment that is conducive towards their physical, intellectual and emotional development.

2019 has also seen substantial growth in the Board. Ms Elizabeth Sulistio and Ms Kit Tan have brought their substantial audit and human resource experience respectively along with fresh perspectives on improving Morning Star's existing practices and programmes. We look to invite others who share in Morning Star's vision and mission to join in our work. I am confident that we will see a couple more in the coming years.

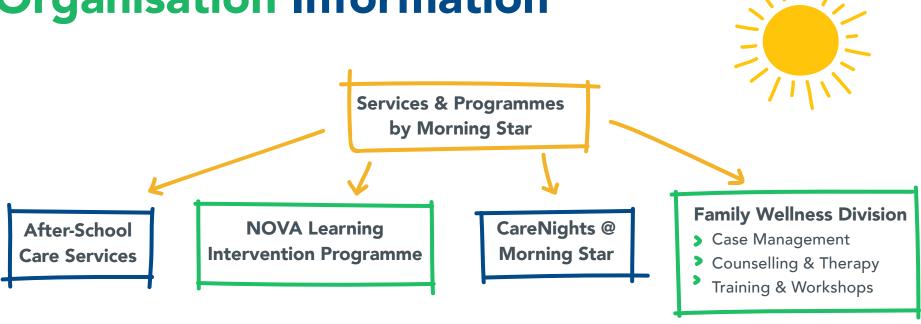
Finally, it leaves me to thank our numerous benefactors and supporters. The support, generosity and contributions of the Ministry of Social and Family Development, the Catholic Archdiocese, Caritas Singapore, the Canossian Sisters and the National Council of Social Service have been unstinting and impactful. With their continued support and the selfless dedication of our staff and volunteers, Morning Star confidently strives to realise our vision of a Singapore with stronger families and more vibrant communities. To God, who has sustained and continues to sustain our efforts, be all glory, honour and praise.

Mr Kelvin Poon

Morning Star Community Services Ltd



Organisation Information



Morning Star Community Services Limited

25 Lorong 33 Geylang #04-01 Pu Tian Building Singapore 387985

UEN NO.:

201617675H

IPC STATUS:

01/10/2016 to 30/06/2020

- 6285 1377
- mscs@morningstar.org.sg
- www.morningstar.org.sg
- www.facebook.com/morningstarsg

AUDITOR:

Kreston David Yeung PAC 128A Tanjong Pagar Road Singapore 088535



To Volunteer:

morningstar.org.sg/volunteer



To **Donate**:

morningstar.org.sg/donate

Corporate Governance

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Board Governance	Code	Response
Are there Board members holding staff appointments?		No
There is a maximum limit of four consecutive years for the Treasurer position (or equivalent, eg Finance Committee Chairman or person on Board responsible for overseeing the finances of the charity)	1.1.7	Complied
Should the charity not have an appointed Board member, it will be taken that the Chairman oversees the finances		

Conflict of Interest	Code	Response
There are documented procedures for Board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity	2.1	Complied
Board members do not vote or participate in decision-making on matters where they have a conflict of interest	2.4	Complied

Disclosures & Transparency	Code	Response
Are Board members remunerated for their Board services?		No
No staff is involved in setting his or her own remuneration	2.2	Complied

- 🗀 .		
Strategic Planning	Code	Response
The Board periodically reviews and approves the strategic plan for the charity to ensure that the activities are in line with its objectives	3.2.2	Complied
Human Resource & Volunteer Management	Code	Response
The Board approves documented human resource policies for staff	5.1	Complied
There are processes for regular supervision, appraisal and professional development of staff	5.5	Complied
Financial Management & Internal Controls	Code	Response
The Board ensures internal controls for financial matters in key areas are in place with documented procedures	6.1.2	Complied
The Board ensures reviews on the charity's internal controls, processes, key programmes and events are regularly conducted	6.1.3	Complied
The Board approves an annual budget for the charity's plans and regularly monitors its expenditure	6.2.1	Complied
The charity has a documented investment policy approved by the Board	6.4.3	Complied
Fundraising Practices	Code	Description
rundraising Fractices	Code	Response
All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity	7.2.2	Complied

Attendance of Board Members

NAME	ATTENDANCE AT BOARD MEETING 2019
Mr Kelvin Poon Chairman	5 out of 5
Ms Christina Lim Deputy Chairman	5 out of 5
Mr Gerald Tan Treasurer	4 out of 5
Mr Jeremy Tay Board Member	5 out of 5
Mr Joseph Yeo Board Member	4 out of 5
Mr Michael Koh Board Member	2 out of 5
Sr Cecily Pavri Board Member	5 out of 5
Ms Elizabeth Sulistio Board Member	2 out of 2
Ms Kit Tan Board Member	2 out of 2
Rev Fr Henry Siew Spiritual Director	NA





2019 at a Glance

FIRST ever



enrichment hours for > After-School Care children



families helped through SCFA Scheme



children served in CareNights

Sengkang After-School Care Centre RENOVATED







family cases **MANAGED**



1,097 counselling & therapy hours





training hours



families equipped with parenting skills



The Formation of **Family Wellness Division**

The Family Wellness Division (FWD) was formed in March **2019** with the re-organisation of three departments:

- Training
- > Case Management
- Counselling

This merger allows for enhanced synergy across the three departments and improves the collaborative delivery of services to Morning Star's clients. In line with this formation, the FWD has developed a framework to ensure its clients receive better holistic support, as well as quicker link-ups with Morning Star's community partners.

The formation of the FWD also reflects the charity's growth, as Morning Star was appointed in November 2019 by the Ministry of Social and Family Development (MSF) as one of the ten regional Parenting Service Providers (PSP) in Singapore, serving 31 schools in the Bedok and Geylang Serai region. This endorsement by the MSF further strengthens Morning Star's capability and ability in delivering quality services to enrich and strengthen family relationships in Singapore.



Case Management

n an effort to ensure that holistic support is provided for clients within the community, Case Management services were re-introduced in February 2019. Since then till December 2019, a total of 60 cases have been referred, with 43 of them receiving active case management. Case Management services has pro-actively collaborated with schools, family service centres, government agencies such as the Ministry of Social and Family Development's Child Protective Service and other community services.

Case management responsibilities include:



- > Working with children enrolled in Morning Star's services and their immediate families
- Conducting needs assessments to identify areas of risk and intervention needed
- Coordinating referrals for internal services (e.g. child for play therapy or parents for coaching)

- > Linking families with community resources
- > Collaborating and coordinating with community services to provide holistic care for families in need
- Engaging schools that children enrolled in Morning Star's services attend

Counselling & **Therapy**



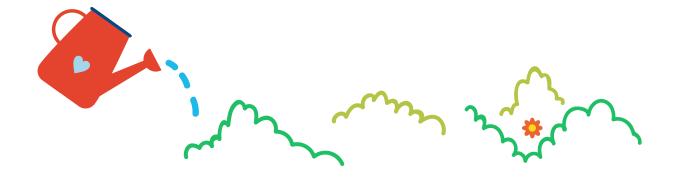


New Developments on the Horizon

Theraplay® Training for Professionals

We successfully partnered with the Theraplay Institute® from the United States to train 38 counselling, psychology and social work professionals in parent-child attachment play therapy over two runs.

We piloted the use of Theraplay® for our clients for building and enhancing attachment, self-esteem, trust in others and joyful engagement. Theraplay has been accepted by the U.S. Substance Abuse and Mental Health Services Administration for inclusion on the National Registry for Evidence-based Programs and Practices.





Counselling Testimonials



The Counsellor was gentle and firm, objective and very stable and calming to be with. She helped me be objective with myself and helped guide me to love myself authentically. Awesome!

-- Melanie*



I've worked with the Counsellor for a little over a year and I've grown leaps and bounds from the person I used to be. I've learnt to face my issues and also learnt how to navigate my feelings and how to love myself, and she helped me build a safe space to share my thoughts and emotions, plus some good tips to try at home.

-- Nura*



Training & Workshops

t has been an incredible journey for the trainers of Morning Star! Since 2017, our trainers have been attending intensive training with expert The Incredible Years® (IY) trainer, Kimberlee Shoecraft, to be trained as Group Leaders in the IY Basic Parenting programme, the IY Parents and Babies programme and the IY Small Group Dinosaur (Treatment) programme. Positive outcomes were observed in the families we worked with in our public runs.







Programme	IY Basic Parenting		IY Parents & Babies		Small Grou	ıp Dinosaur
Year	Morning Star	Other Organisation	Morning Star	Other Organisation	Morning Star	Other Organisation
2017	10	15			3	22
2018	10	15	10	15		•
2019	3	23	3	3	9	11
TOTAL	7	6	3	1	4	15







The Incredible Years® **Parent Programmes**

In 2019, we conducted 7 runs of IY Parent Programmes. We clocked a total of 164 training hours, impacting 45 families. Our goal for 2020 is to start IY Small Group Dinosaur (Therapy) for children aged 5 to 8 years.



Roar with Dina Children's Programme

Roar with Dina, a holiday programme in September for children, was well-received. With two groups of children aged 5 to 7 and 8 to 11 years, the children had fun playing games while learning key social and emotional skills with Dina, the principal of Dinosaur School. Subsequent holiday programmes for 2020 will be planned.







Common Sense Parenting®

In 2019 alone, we conducted 126 training hours for Common Sense Parenting, impacting 130 families and volunteers. We managed to reach out to Mandarin-speaking families and aim to reach out to Malay-speaking families in 2020.





Triple P®

Positive Parenting Programme (Triple P) has different levels of programmes to meet the different learning needs of families. In 2019, 505 families attended our Level 2 seminar series, spending 30 hours with us to equip themselves with core parenting skills. 120 families benefited from our Triple P Level 3 one-to-one coaching, with our trainers spending a total of 460 hours with them in 2019. We were also heartened to have 18 families journeying with us through the Triple P Level 4 small group intervention programme, clocking a total of 48 hours.

Moving forward into 2020, we are the assigned Parent Service Provider for both primary and secondary schools in the Bedok and Geylang Serai region, providing evidence-based parenting programmes like Triple P, Signposts and other related services to 31 schools.







Signposts

for building better behaviour

Signposts

We were approached by MENDAKI to conduct a Signposts run for their beneficiaries. The parents found the sessions useful and plans are in place to conduct 6 more runs in 2020.

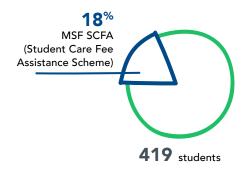


After-School Care Services

n 2019, Morning Star's After-School Care Services focused on equipping the children and facilitators with skills essential for thriving in the twenty-first century. The children were guided through a series of programmes to help build up their social-emotional regulation and cultivate mental resilience with a toolkit of lifeskills to overcome challenging circumstances, and were coached in coding, financial literacy skills and leading an active lifestyle.

Staff also went through training in engaging children with attention deficit hyperactivity disorder and autism spectrum disorder, using evidence-based practices to identify children's social-emotional learning needs to design, implement and evaluate programmes that suit the children's needs.

In appreciation of the facilitators' hard work, After-School Care Services also organised a day trip to Johor Bahru to rest and rejuvenate on Teachers' Day.



Total Enrichment Hours	1,811 43% increase from 2018
Children Enrolled	419 24% increase from 2019
SCFA Clients Engaged	77 20% increase from 2019

Collaboration with Community Partners

- 1. Free Saturday Tuition by Temasek Polytechnic (British Petroleum (BP) Mentors)
- 2. Kids Dash with SportCares
- **3.** Futsal Programme by SportCares
- **4.** Basketball Programme by SportCares
- **5.** WeCare Arts Programme by Community **Development Councils**
- 6. Cajon Programme by Soulrhythmic
- **7.** Together One Beat Dance Programme by **RJ Events & Milestones**
- 8. My Imaginary Friend Clay Sculpture Workshop by The Arudio
- **9.** Mindfulness Programme by Brahm Centre
- 10. Chinese Enrichment by NUS Students
- 11. Financial Literacy Programme by JA Our **Families**
- 12. Big Love Workshop by Montfort Care
- **13.** Safe Riding Programme by Unique Speed
- 14. Annual Christmas Party with Caritas Volunteers and LMA Recruitment

















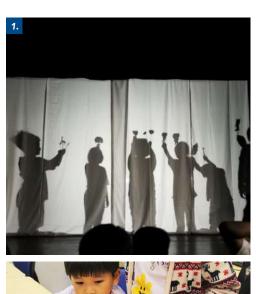






Enriching Activities Learning Journeys

- 1. Shadow Puppetry at The Esplanade
- 2. Jurong Bird Park
- **3.** Gardens by the Bay
- 4. Kids Day Out at Informatics Academy
- **5.** Design a #BetterBag with Junior Art Lab
- 6. Octoburst! PIParade at The Esplanade
- 7. Walk for Rice Community Project at Jurong Lake Gardens
- 8. River Safari















NOVA Learning Intervention Programme

NOVA Learning Intervention Programme, launched in 2006, is a school-based programme that provides support to mainstream Primary 1 and 2 children with Social-Emotional Learning (SEL) difficulties— a service gap which was lacking in the community. NOVA is an early intervention programme which adopts a preventive rather than remedial approach.

Children are referred to NOVA by their school's Form Teachers after they have been observed struggling with social-emotional issues due to stressful personal or family situations which they find difficult to cope with or do not comprehend. These children are unable to adequately follow classroom teachings in school and exhibit weak social interaction skills such as:

- Low self-esteem and low self-confidence
- Difficulty managing anger
- Risk of adopting anti-social behaviours and becoming vulnerable to negative peer influence
- > Risk of being the negative influencer (not just the victim)



NOVA's Approach

NOVA adopts the CASEL (Collaborative for Academic, Social, and Emotional Learning) research-based intervention which shows a strong link between SFL and children outcomes in the areas of mental well-being, character development, learning motivation, school success and responsible citizenship. NOVA adopts a small ratio of 2 SFL Facilitators: 16 children in each NOVA Learning Lab for closer interactions with the children.



- > Social-Emotional skills taught through Routine, Modelling and Coaching
- > Circle Time guides children through the steps to help them apply skills in new situations
- > **Special Time** builds rapport with children through 1-1 child-directed play
- > Children can learn cooperation and teamwork through participation in team sports and games during Coach Play
- > Sensory Play helps children regulate their emotions better
- **Praise Time** affirms children's strengths and builds up self-confidence
- Progress Update Sessions and Home Visits foster a collaborative relationship with parents and empower them with skills to support their children at home



In 2019,

children enrolled 55 in NOVA

children graduated

of the children improved in their Social-Emotional Behavioural scores

of the children's parents reported improved ability in managing their children with the support of the NOVA Facilitators

With mutual respect and agreement, NOVA has ceased in St. Anthony's Canossian Primary School with the school implementing a new care plan for their students. The last day of operations was 13 December 2019 and a farewell party was organised for the children.

My child and family have gained a strong family bonding through the NOVA programme. My child has also stopped using vulgarities and has somehow learnt how to show respect towards the elders. Our relationship has been improving since he enrolled in NOVA. The NOVA Facilitators were very helpful and cooperative in helping me by sharing different strategies in communicating and coping with my anger when dealing with my child. ••

— **Ms Tan***, mother of a 10-year-old boy

John was referred by his Form Teacher to NOVA as he faced difficulty in managing his emotions and following instructions in class. He also had low self-esteem and had problems accepting negative feedback and failure. John would refuse to do any academic worksheets which were given to him by his teachers.

John responded well to NOVA's nurturing learning environment and routine daily interventions. After participating in the NOVA programme for one and a half years, John has learnt to identify and express his emotions in a more positive manner. As trust between the NOVA Facilitators and John developed, he showed increased willingness to seek help and attempted Math topics which he was weak in. John's self-esteem improved gradually, and he was able to accept corrections from his school teachers and the NOVA Facilitators. Feedback from his school teachers and family also validated the positive changes in him.

- John*, 10-year-old boy

CareNights @ Morning Star

- > New enrolment increased by **73.5%** in 2019 compared to 2018
- ➤ Greater wrap-around care through referrals and case management for more than 10 children

CareNights is a free evening support programme for children aged 6 to 14 years from 6pm to 10pm on weekdays. This pioneer initiative journeys with children to enhance their social and psychological development and support parents or caregivers who need to work overtime, shifts, attend evening courses or to family crises. With structure from a creative values and skills based curriculum, support from facilitators and volunteers, and social interaction, children are better able to regulate their emotions and strengthen their personal growth to become positive contributors to the community in future.

Through this programme, we have managed to break the adverse childhood experiences pattern and become the first line of intervention for children experiencing challenges that require professional assistance.

	Children served	Families served	Indirect Beneficiaries	Completed Programme
In 2019	99	56	144	27
Since 2016	163	102	257	91





Events:

- 1. Mini Toy Exhibition
- President's Visit
- 3. CareNights-NOVA Sports Day sponsored by CITIBank
- 4. Games Night
- 5. Karaoke Night
- 6. Buka Puasa Makan
- 7. Aladdin Charity Movie sponsored by Golden Village and donors
- 8. VolunTeh KopiTime
- 9. You Are My Rock Parent-Child Bonding
- 10. Walking In Your Shoes Parent-Child Bonding
- 11. Children's Day
- 12. Volunteer Appreciation Night
- 13. Frozen Movie Outing sponsored by Bank of East Asia
- 14. Mini Christmas Party sponsored by Trinity Cargo Link
- 15. Combined Christmas Party sponsored by One Farrer Group and EtonHouse Community Fund















Partners with Organisations

Partnered with 8 organisations for programmes and activities:

- 1. Weekly tuition at Sengkang Centre by Happy Children, Happy Future
- 2. Weekly tuition at Bedok North Centre by Heartware Network
- **3.** 6 Interactive sessions by NUS Pharmacy Youth Expedition Project
- 4. Parent-Child Bonding by Project Heartstrings
- **5.** Awareness Talks by Singapore Police Force
- 6. Total Recall Programme by Filos Community Services
- 7. 10 Dance sessions focused on cultural appreciation by FitnessArts & Education Volunteer Network
- **8.** 3 Volunteer Nights at Bedok North Centre by Bloomberg

Met with 10 more potential partners for future outreach and collaborations

Partners with Volunteers

Stable pool of over 74 volunteers 2,943.5 all centres

volunteer volunteer appreciation events

volunteer inductions









Community Outreach

Conducted 4 major block visits, on top of 15 regular block visits by staff

- Toa Payoh
- > Serangoon
- Hougang
- > Sengkang

Growing with Your Support

With Special Thanks

Α

ABC Children's Place

В

Bank of East Asia Bengawan Solo Pte Ltd

Big Love – Child Protection Specialist Centre

Bloomberg Singapore

Building Construction & Timber Industries

Employees' Union

Bukit Batok Secondary School

C

Calvary Community Care

Canberra Secondary School

Canossa Catholic Primary School

Caritas Singapore

Central Community Development Council

Central Singapore Community

Development Council

Cerebral Palsy Alliance Singapore (CPAS)

CHIJ Our Lady of Nativity

CHIJ St. Nicholas Girls' School

CHIJ St. Theresa's Convent School

Child Protective Service

Chinese Development Assistance Council

(CDAC)

Chongzheng Primary School

Chua Chu Kang Primary School

Chung Cheng High School (Main)

Church of Christ the King

Church of St. Alphonsus (Novena Church)

Church of St. Anthony

Church of St. Ignatius

Church of St. Michael

Church of St. Peter & Paul

Church of the Sacred Heart

CITIBank

Community Chest Singapore

Community Foundation

Community Psychology Hub

Cornerstone Community Services

Ε

Edgefield Primary School

Education Volunteer Network

EtonHouse Community Fund

I

Fengshan Primary School

Filos Community Services Ltd

FitnessArts

Focus Network Agencies (S) Pte Ltd

G

Gardens by the Bay

Golden Village Multiplex Pte Ltd

Good Shepherd Kindergarten

Н

Happy Children, Happy Future

Heartware Network

I

Informatics Academy

Institute of Mental Health

Integer Alpha Pte Ltd

ITE College West

J

JA Singapore

Junior Art Lab

Κ

Kaki Bukit Community Club

Kaki Bukit Ville RC

Kampong Kapor Community Services

L

Land Transport Authority

Learning Vessels

Legal Options LLC

LionTrust (Singapore) Limited

LMA Recruitment Singapore Pte Ltd

М

Marymount Kindergarten

Mayflower Secondary School

McKinsey & Company Singapore Pte Ltd

Meridian Secondary School

Methodist Girls' School

Ministry of Social and Family Development

Moove Media Pte Ltd

MY World Preschool Ltd

N

Nanyang Primary School

National Arts Council

National Council of Social Service

National Junior College

National Library Board

National University of Singapore

Naval Base Primary School

Ng Kim Suan Foundation

North East Community Development

Council

North Vista Primary School

Northland Secondary School

Northspring Primary School

NUS Pharmacy Youth Expedition Project

0

One Farrer Group

Opera Estate Primary School

Orchid Park Secondary School

D

PCF Sparkletots



People's Association Poi Ching School

Project Heartstrings

Punggol Family Service Centre, AMKFSC Community Services

Q

Qifa Primary School

Queenstown Secondary School

Queensway Secondary School

R

Radin Mas Primary School Raffles Girls' School River Valley High School

Rose Marie Khoo Foundation

S

Safe and Strong Families – Preservation, AMKFSC Community Services

Safe Space, PAVE Child Protection Specialist Centre

Shuqun Primary School

Singapore Indian Development Association (SINDA)

Singapore Institute of Technology

Singapore Police Force

Singapore Polytechnic MAE Club

Sky Foundation

Snap! Entertainment

South East Community Development Council

SportCares - Sport Singapore

St. Anne's Church

St. Anthony's Canossian Primary School

St. Joseph's Institution Junior

T

Tai Sun (Lim Kee) Food Industries Pte Ltd

Tax Advisory Club – Nanyang Technological

University

Temasek Junior College

Temasek Polytechnic

Temasek Primary School

The Bakery Depot Pte Ltd (Cedele)

The Esplanade Co Ltd

Thye Hua Kuan Family Service Centre (Bedok North)

Townsville Primary School

TRANS Family Services

Trinity Cargo Link

U

Unique Speed Pte Ltd

1

Victoria School

И

Woodgrove Secondary School

Woodlands Ring Primary School

Υ

Yayasan Mendaki Yu Neng Primary School Yuying Secondary School



Locations



- **1** Primavera Centre
 - > After-School Care
 - > CareNights
 - Blk 95 Bedok North Ave 4 #01-1415 \$460095
 - **6**445 2462
- 2 Bedok North Centre
 - > After-School Care
 - > CareNights
 - Blk 508 Bedok North Ave 3 #01-369 \$460508
 - **4** 6446 5324
- **3** Sengkang Centre
 - > After-School Care
 - > CareNights
 - Blk 261B Sengkang East Way, #01-400 \$542261
 - **6**315 8812
- 4 Hougang Centre
 - > After-School Care
 - 4 Lorong Low Koon \$536450 • 6285 9678

- **5** St. Gabriel's Primary School
 - > After-School Care
 - **Q** 220 Lorong Chuan S556742
 - **6**284 9524
- **6** St. Joseph's Institution Junior
 - > After-School Care
 - > NOVA Learning Lab
 - 3 Essex Road S309331
 - 6259 9198
- **7** Opera Estate Primary School
 - > NOVA Learning Lab
 - 48 Fidelio Street S458436
 - 6241 0417
- **8** St. Anthony's Canossian Primary School
 - > NOVA Learning Lab
 - 1602 Bedok North Avenue 4, S469701
 - **6**449 2239

- Morning Star Headquarters
 - 25 Lorong 33 Geylang, #04-01 Pu Tian Building S387985
 - **6**285 1377
- **10** Morning Star Training Centre
 - Blk 323B Sengkang East Way, #01-553 \$542323
 - 6610 2464
- **1** Morning Star Family Wellness Centre
 - Blk 323A Sengkang East Way, #01-545 S541323

11103

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To strengthen family relationships in Singapore



To **Volunteer**: morningstar.org.sg/volunteer



To **Donate**:

morningstar.org.sg/donate