

ANNUAL REPORT





PRESIDENT'S MESSAGE

Close to two years into a pandemic that has changed our lives and every aspect of our world, we continue to learn to be resilient and adaptable as we live with COVID-19. When the virus first surfaced on a global scale in 2020, few of us expected it to be a long battle with the invisible intruder. This has been one of the most challenging periods of our time and the difficulties we faced need no re-addressing. It is important to reflect on some of our organisation's memorable moments in 2021 and appreciate the achievements of our forward-thinking team.

As a preschool, M.Y World takes pride in nurturing children holistically. At this year's ECDA Awards ceremony, M.Y World @ Ang Mo Kio was accredited the Early Childhood Innovation Award (Commendation). The award recognises the centre's efforts in fostering a culture of innovation that have improved and enhanced existing programmes, curriculum and pedagogical practices. The centre planned meaningful activities which guided our children to show appreciation and respect towards seniors. These activities have empowered our children, contributed to their character development and equipped them with crucial social competency skills.

In the same award category, M.Y World @ Pasir Ris was conferred the Distinction accolade for its technology-enabled activities which supported our children's Chinese language learning. Unsurprisingly, technology adoption in preschools has increased since the COVID-19 outbreak. M.Y World has always strived to stay ahead of time. Hence, even before the pandemic, children at our centres are no strangers to using technology tools as part of their learning. This award is further testament to our visionary pedagogies.

Another notable achievement saw the number of SPARK-certified centres increase from 29 to 32 in 2021. Both M.Y World @ Bukit Panjang and M.Y World @ Tampines Central also stepped up a notch by attaining the Commendation award in 2021 after they obtained their initial SPARK certification in 2015.

Among all these achievements, I have no doubt that the biggest winner in 2021 would be our team of dedicated educators. They have adapted and improvised their teaching methods brilliantly to ensure the seamless progression of our children's development and learning. The tenacity of the team is a perfect representation of the legacy left behind by Ms Phyllis Tan, who stepped down as Group CEO of Metropolitan YMCA and M.Y World in March 2021.

Phyllis was a consummate professional who was revered for her courage, wisdom and conviction to nurture young minds. Her leadership had helped the organisation navigate through many challenges, including the nation-wide crisis during the SARS outbreak in 2003. Despite disorienting times, Phyllis managed to create a sustainable vision with new growth paths for our preschools. She was indeed the maestro behind many successes and milestones, orchestrating M.Y World to become what it is today. We sincerely thank her for 31 fruitful years of service, and wish her the very best in the next chapter of her life.

M.Y World now embarks on an exciting new journey under the leadership of Group CEO Ms Grace Chan, who is no stranger to the M.Y World and MYMCA family. Joining MYMCA in 1993, Grace assumed the role of Chief Operating Officer in 2011, and later led a pivotal re-branding campaign for M.Y World in 2014 which helped solidify our position today as an innovative and award-winning 'childcare of choice'. With her vast experience, commitment to excellence and above all - a heart for both the young and the young at heart, I am confident Grace will lead both organisations to new beginnings and greater heights as our new Group CEO.

Over the years, we have been put to the test and demonstrated our grit with every hurdle we crossed. New trials and challenges will continue to come our way in the future but I know that with God's blessings, our children's eagerness to learn, our staff's passion to nurture as well as the unwavering support from all parents and partners will continue to fuel M.Y World as we step forward in unity. Thank you for being part of this meaningful journey, and do continue to stay safe!

Dr. Samuel Yeak President M.Y World

Who We Are

M.Y World Preschool was appointed by the Early Childhood Development Agency (ECDA) to provide quality child care and preschool education within the reach of today's families at affordable fees. With a proven track record of nurturing preschool children since 1980, M.Y World became Anchor Operator in 2014 and grew from 12 centres in 2014 to 46 centres in 2021.

Our Mission Is To:

- Instil a respectful and supportive preschool experience in partnership with parents
- Nurture character and creativity
- Inspire children to unlock their potential

We Believe That:

- Children are Confident Explorers, Creative Thinkers, Curious Learners and Caring Individuals
- Every Child Deserves A Champion

Our Core Values

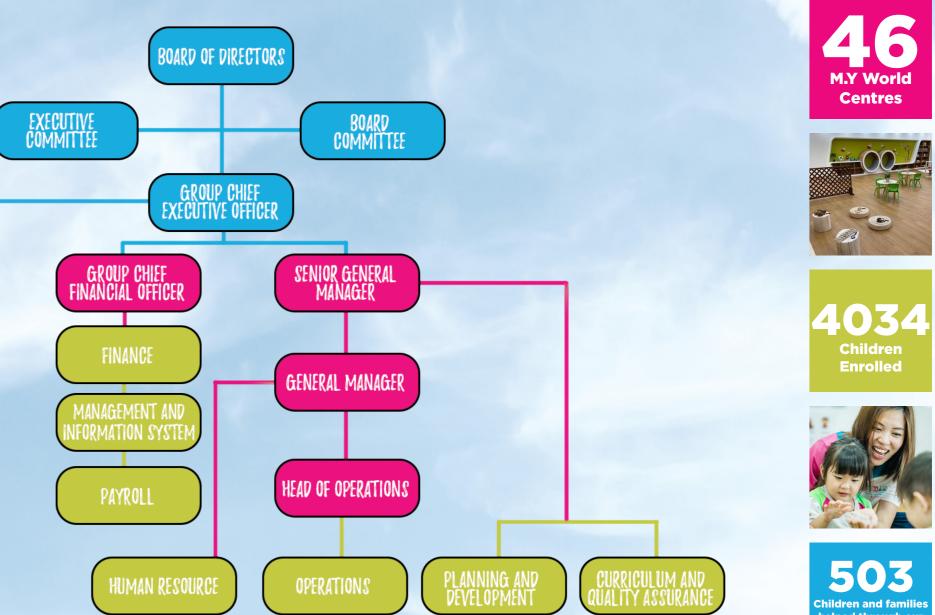
- Caring
- Honesty
- Respect
- Responsibility

Our Vision

To be a child care of choice that builds Strong Kids, Strong Families, Strong Communities.















290 Infants Enrolled

helped through ou inancial assistanc scheme



Our Progression Journey



Our New Centres





M.Y World @ Yishun Valley Spring (Commencement - 29 January)

M.Y World @ Buangkok Woods (Commencement - 15 April)

M.Y World @ Tampines GreenWeave (Commencement - 7 May)

After taking over the operations from Wesley Vineyard Childcare Ltd, both M.Y World @ Serangoon North and M.Y World @ Telok Blangah Rise went through a major facelift. The two centres, together with 10 other centres that underwent refurbishment, now have more conducive learning environments as the refurbished space allows for increased child-directed activities.







M.Y World

Our Rebranded and Refurbished Centres

M.Y World @ Serangoon North (Rebrand)

M.Y World @ Telok Blangah Rise (Rebrand)



M.Y World @ Tampines Changkat



M.Y World @ Sembawang Drive



M.Y World @ Ang Mo Kio Central



M.Y World @ Pasir Ris



M.Y World @ Woodlands Circle



M.Y World @ Kang Ching



M.Y World @ Boon Keng



M.Y World @ Compassvale Ancilla



M.Y World @ Tampines North



M.Y World @ Upper Serangoon View



Sustaining Our World

Global warming and climate change directly impact our children's future. In 2021, we have kept up our efforts to educate children on environmental issues and what they can do to improve their world.

Throughout the year, our children demonstrated their support for environmental protection by observing monumental events such as Earth Day, World Environment Day, World Water Day etc. They have also participated actively in various sustainability activities.



Learning to sort different types of rubbish into the correct recycle bins to reduce the amount of trash that needed processing.





M.Y World



Parents got into the act with their children to create crafts and costumes out of recycled materials for activities like the Earth Day Fashion Show.





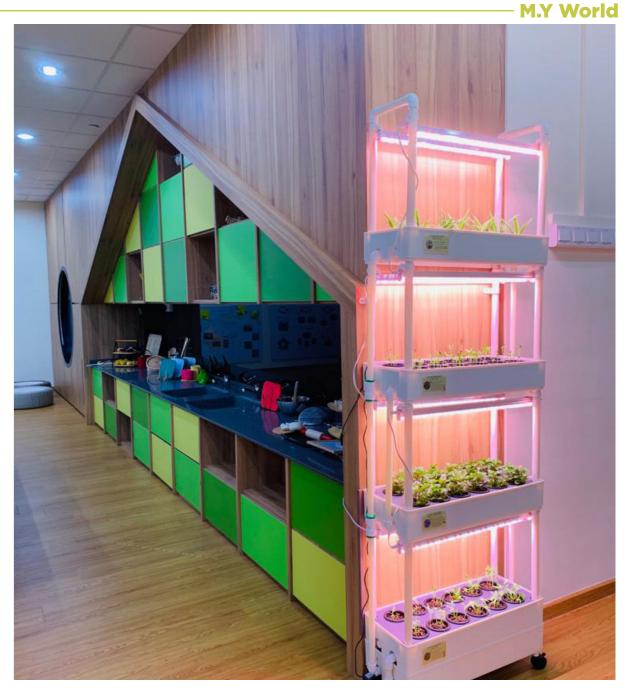
Sustaining Our World



Utilising the Vermicomposting unit, children learnt how earthworms are able to break down food scraps and release nutrient-rich vermicast that can be used as natural liquid fertilisers (worm tea) to boost plant growth.



Several M.Y World centres are furnished with sustainability features. One of those is this Vertical Water Based Urban Farming System. Children can use it to harvest edible plants and food that can be found in the M.Y World menu.





Start Small, Dream Big⁻

Character building has always been at the forefront of our values-based curriculum approach. Apart from caring for the environment, our children did not forget to spread love to people in the community!

During the President's Challenge 'Start Small Dream Big' (SSDB) movement this year, our little ones from M.Y World @ Woodlands came together to play a part in supporting the low income families and children with Dyslexia. With their creativity, the children made beautiful crafts that were sold to parents and the proceeds were subsequently donated to DAS₃O, a movement launched by Dyslexia Association of Singapore.







M.Y World



Neighbourhood senior care homes also received charitable donations from children in M.Y World @ Tampines GreenView and M.Y World @ McNair Towers. The former prepared care packs that consisted of essential items such as toothpaste and towels, while the latter made painted handicrafts and DIY tote bags as part of their fundraising efforts.





M.Y World

As part of the National Day Celebration 2021, more than 30 M.Y World centres participated in the GetActive! Singapore Nurture Kids Festival – Kiddolympics 2021 Finale!

Graced by Guest of Honour Ms Gan Siow Huang, Minister of State for Education and Manpower, the live broadcast featured a proud moment for our little torch-bearer, Chu Yu Heng (K2), from M.Y World @ Leng Kee as he participated in the virtual Torch Relay. This simulation of the symbolic Olympic event officially ki cked off the Get Active! 2021 Workout and Kiddolympics Challenge for our children!

Check out how our children aced the sports activities lined up for them and the creative craft they made from recycled materials to represent Singapore's landscape!







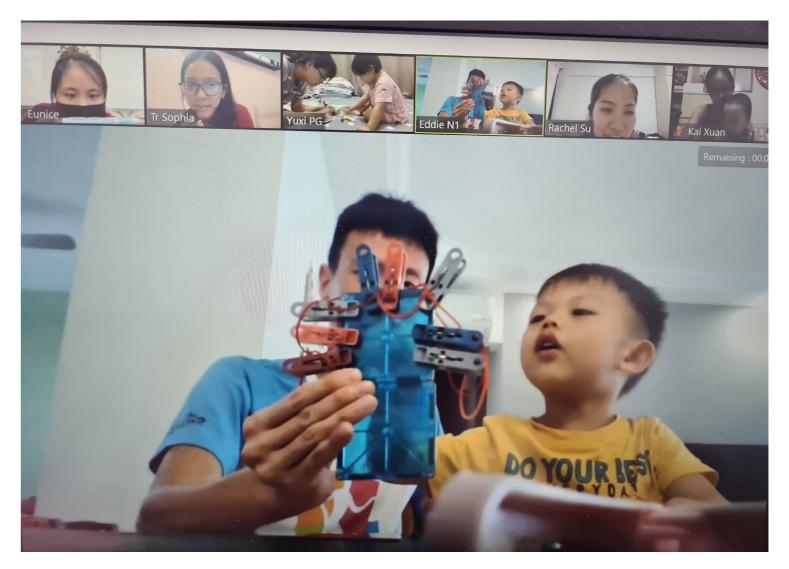
Parental Involvement Programmes⁻

At M.Y World, we believe that a strong partnership with our parents is essential to nurture character and inspire learning in each child.



Although physical workshops were not allowed to be conducted due to prevailing Safe Management Measures, our centres have continued to connect and build a strong relationship with parents via virtual means. Through teacher-facilitated activities, parents and children were provided with opportunities to bond and spend quality time together.





They actively engaged in constructive activities such as loose part play and dough play. Besides hours of countless fun, these activities empowered our children to express their creativity while they practised their fine motor skills and eye-hand coordination.



K2 Graduation⁻

As with the previous year, 2021's M.Y World K2 Graduation Ceremony was decentralised and carried out in individual centres in view of prevailing Safe Management Measures. Even though it was not a large scale event at an auditorium, the cheery spirit and passion of our K2 graduands made it a memorable day for all involved.

To our children who have accomplished so much during their journey with M.Y World – take flight and reach for the stars!





Accreditation and Awards

Singapore Pre-school Accreditation Framework (SPARK) Certification

SPARK is a quality assurance framework awarded by the Early Childhood Development Agency to assist preschools in Singapore in raising their quality. This certification recognises centres with quality teaching and learning practices, which include a well-designed and integrated curriculum, and active pedagogies to support children's holistic development in an environment that is conducive for learning.

On 10 November, 3 M.Y World centres joined our list of SPARK-certified centres at the virtual SPARK Certificate Presentation Ceremony. Our number of SPARK-certified centres now stands at 32.

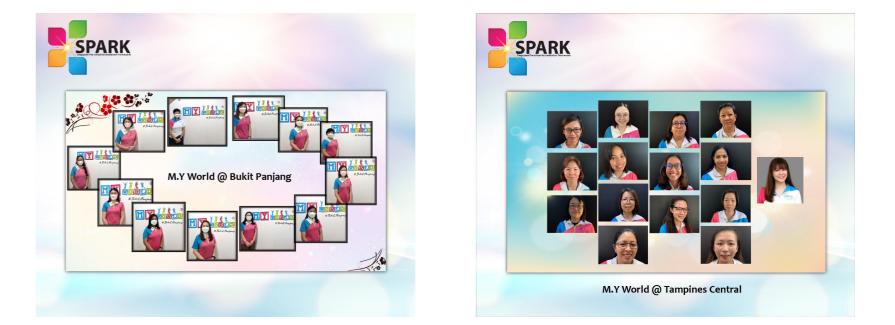








After receiving their first certification in 2015, M.Y World @ Bukit Panjang and M.Y World @ Tampines Central were conferred the SPARK Certification (Commendation) award in 2021 for their marked improvement in leadership, staff processes, teaching and learning practices. We are proud of the two centres for not resting on their laurels and for their continuous pursuit of excellence!



Congratulations to all awarded centres for their wonderful achievements!



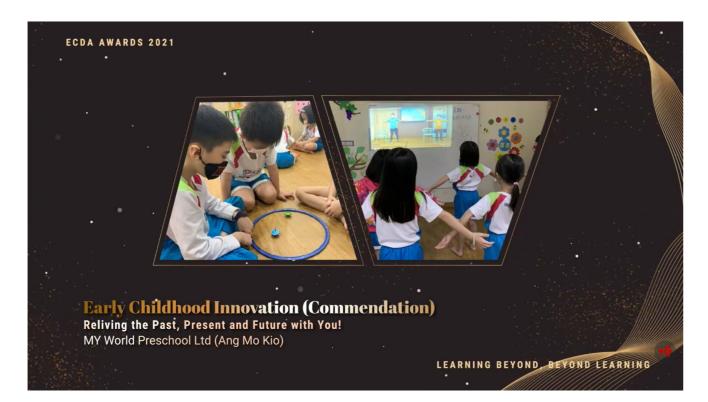
Accreditation and Awards

ECDA Awards

Building on our SPARK achievements, M.Y World @ Ang Mo Kio and M.Y World @ Pasir Ris were recognised at the 2021 ECDA Awards for their culture of innovation that has enhanced existing programmes and pedagogical practices.

Despite the ongoing Safe Management Measures (SMM), M.Y World @ Ang Mo Kio managed to find ways via virtual avenues to bring our young and silver generation together.

Through the project "Reliving the Past, Present and Future with You!", our children were able to get in touch with Singapore's history and culture. They also learnt to show respect and care for the seniors around them.





Technology tools and applications were utilised to support our children from M.Y World @ Pasir Ris in their Chinese Language learning. Not only did the project instil greater confidence in our children to speak Mandarin, it also enhanced their creative thinking skills and research inquiry skills.



Early Childhood Innovation (Distinction)

How will technology-enabled activities increase children's interest in learning Chinese Language? MY World Preschool Ltd (Pasir Ris)

LEARNING BEYOND, BEYOND LEARNING



Accreditation and Awards



Mother Tongue Languages (MTL) Award

Ms Zahidah Binte Mahmood from M.Y World @ Punggol Edge bagged the Merit award for 2021's Outstanding Pre-school Mother Tongue Language Teacher Award (Malay Language).

from improving their Moth-Apart proficiency, Tongue language er Ms Zahidah's engaging and inspiring teaching has also helped our children develop their personal and cultural identity.

Our heartiest congratulations to Ms Zahidah well-deserved this on achievement!



M.Y World

SUMMARY FINANCIAL STATEMENTS FOR THE YEAR ENDED **31 DECEMBER 2021**

8,017 3,361 44,201 55,579 (13,691) (7,958) (21,649) 33,930 33,930 33,930 33,930	6,567 2,481 33,132 42,180 (10,459) (5,268) (15,727) 26,453 26,453 26,453
(13,691) (7,958) (21,649) 33,930 33,930 36,319 39,255	(10,459) (5,268) (15,727) 26,453 26,453 28,758
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33,930 36,319 39,255	26,453 28,758
36,319 39,255	28,758
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39,255	
439 76,013	453 62,241
(8,183)	(41,051) (3,001) (981) (454) (3,000) (5,583) (54,070)
7,477	8,171
26,453 7,477 33,930	18,282 8,171 26,453
(5,830) 31,241 8,452 23,670	(8,868) (3,210) 21,259 9,181 14,489 23,670
	(1,741) (584) (3,000) (8,183) (68,536) 7,477 26,453 7,477 33,930 (16,959) (5,830) 31,241 8,452

12 The above summary financial statements are based on financial statements audited by Cypress Singapore Public Accounting Corporation. A copy of the full audited accounts can be viewed at the website @www.mvworld.org.sg

GOVERNANCE AND LEADERSHIP

GOVERNING STATEMENTS

MY World Preschool Ltd is committed to a high standard of compliance with accounting, financial reporting, internal controls, corporate governance and auditing requirements and any legislation relating thereto. In line with this commitment, the following policies are in place:

- Board evaluation is conducted regularly to evaluate its effectiveness and performance.
- A policy to avoid Conflict of Interest: to ensure that any director who is in any way directly or indirectly has an interest in a transaction or project or other matter to be discussed at a meeting, he is required to disclose the nature of his interest before the discussion on the matter begins, and abstain from discussion and decision-making on such matters. The recruitment of staff with close relationship (i.e. those who are more than acquaintances) with current directors go through the established human resource procedures for recruitment. Directors serve without remuneration. Directors protect the confidentiality of all confidential information and records of the Association, and will not make use of or reveal such information or records except in course of the performance of duties or unless the document or information becomes a matter of general public knowledge. Confidential information should not be used to further private interests.
- A policy on Whistleblowing aims to provide an avenue for employees and external parties to raise concerns and offer reassurance that they will be protected from reprisals or victimisation for whistleblowing in good faith.
- Board Directors serve without remuneration. Board Directors are also Full Members of MYMCA who are eligible for membership benefits, which include:
- Discounts from MYMCA retail partners and MYMCA corporate souvenirs
- Discounts at MYMCA Restaurant (Stevens), Café Lodge at YWCA of Singapore (Fort Canning) and Y Café at YMCA of Singapore (Orchard)



- Participation in workshops and programmes at Members' rates Eligibility to book conference facilities Birthday vouchers at MYMCA Restaurant
- Preferential accommodation rates at MYMCA and worldwide YMCA partners
- Usage of swimming pool facility & gym at non-peak or programme hours
- Updates on community service and volunteer opportunities
- Regular newsletters and updates on programmes and promotions

• Key staff are not involved in setting their own remuneration, which is instead determined by the Board Exco. Recruitment of staff who may have close relationships (i.e. those who are more than acquaintances) with current directors go through the established human resources procedures for recruitment.

• The company does not make loans or donations to external or related parties, except as approved by the Board of Directors and reported in the financial statements.



BOARD GOVERNANCE

S/N	CODE DESCRIPTION		COMPLIANCE					
BOARD GOVERNANCE								
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied					
	Are there governing board members holding staff appointments?		Yes					
2	Staff does not chair the Board and does not comprise more than one third of the Board.	1.1.3	Complied					
3	There are written job descriptions for the staff's executive functions and operational duties, which are distinct from the staff's Board role.	1.1.5	Complied					
4	The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years.							
5	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied					
6	The Board conducts self evaluation to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied					
	Is there any governing board member who has served for more than 10 consecutive years?		No					
8	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied					
CONFLICT OF INTEREST								
9	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied					
10	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.		Complied					
STRATEGIC PLANNING								
11	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Complied					
	HUMAN RESOURCE AND VOLUNTEER MANAGEMENT							
12	The Board approves documented human resource policies for staff.	5.1	Complied					
13	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied					
14	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied					
	Are there volunteers serving in the charity?		Yes					
15	There are volunteer management policies in place for volunteers.	5.7	Complied					
FINANCIAL MANAGEMENT AND INTERNAL CONTROLS								
16	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied					
17	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied					
18	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied					
19	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied					



- M.Y World

S/N	CODE DESCRIPTION	CODE ID	COMPLIANCE	
20	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied	
	Does the charity invest its reserves (e.g. in fixed deposits)?		Yes	
21	The charity has a documented investment policy approved by the board	6.4.3	Yes	
	FUNDRAISING PRACTICES			
	Did the charity receive cash donations (solicited or unsolicited) during the financial year?		No	
	Did the charity receive donations in kind during the financial year?		No	
	DISCLOSURE AND TRANSPARENCY			
24	The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and	8.2	Complied	
	(b) the attendance of every governing board member at those meetings.			
	Are governing board members remunerated for their services to the Board?		No	Notes: 1. Staff: Paid or unpaid individual who is involved in
26	The charity discloses the exact remuneration and benefits received by each governing board member in its annual report. OR The charity discloses that no governing board member is remunerated.			the day to day operations of the charity, e.g. an Executive Director or administrative personnel.
	Does the charity employ paid staff?		Yes	 Volunteer: A person who willingly serves the charity without expectation of any remuneration.
27	No staff is involved in setting his own remuneration	2.2	Complied	3. Close member of the family: A family member
28	The charity discloses in its annual report — (a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity's subsidiaries) exceeding \$100,000 during the financial year; and (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff vho satisfies all of the following criteria: (a) the staff is a close member of paid staff who satisfies all of the following criteria: (b) the staff has received remuneration exceeding \$50,000 during the financial year. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff who satisfies all of the following criteria: (a) the staff has received remuneration exceeding \$50,000 during the financial year. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that there is no paid staff, being a close member of the family belonging to the Executive Head or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.	8.4	Complied	 belonging to the Executive Head or a governing board member of a charity who may be expected to influence the Executive Head's or governing board member's (as the case may be) dealings with the charity; or who may be influenced by the Executive Head or governing board member (as the case may be) in the family member's dealings with the charity. A close member of the family may include the following: the child or spouse of the Executive Head or governing board member; the stepchild of the Executive Head or governing board member the dependant of the Executive Head or governing board member the dependant of the Executive Head's or governing board members' spouse 4. Executive Head: The most senior staff member in charge of the charity's staff
	PUBLIC IMAGE			
20		0.2	Complied	

Complied

9.2

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BOARD OF DIRECTORS

Office Bearers

President Vice President Honorary Treasurer Dr. Yeak Chow Lin Samuel Prof. Chew Kwee Hoe Leslie, PBM, SC Mr. Eugene Lim, PBM



President Dr. Yeak Chow Lin Samuel



Vice President Prof. Chew Kwee Hoe Leslie PBM, SC



Hon. Treasurer Mr. Eugene Lim PBM



- M.Y World



Dr. Irwin Seet Chim Chuan



Mr. David Wong Wei Li, PBM



Mr. Charis Gabriel Lim



Dr. Seng Seok Hoon Alice



Mr. Terrence Chee Teng Hsiu



Ms. Irene Chong



Ms. Chan Lin Yun Grace



BOARD OF DIRECTORS

MY World Preschool Ltd was incorporated as a Company Limited by Guarantee and recognised as a Charity in January 2014. The Directors usually met together with the MYMCA Board, with one exceptional meeting in June.

In 2021 it met eight times, on 30 Mar, 25 May, 30 Jun, 27 Jul, 28 Sep, 21 Nov, 7 Dec and 25 Jan 2022. (Attendance as at 25th January 2022)

NO	BOARD DIRECTOR 2020/2021	PROFESSION, EMPLOYER	DATE CO-OPTED/ ELECTED	POSITION/ COMMITTEE CHAIRMANSHIP	Years on Board as at 2022	Board Attendance
1	Dr. Samuel Yeak Chow Lin	ENT Surgeon, Amandela	2014	President	8	7/8*
2	Prof. Leslie Chew Kwee Hoe PBM, SC	Dean, SUSS	2016	Vice President	6	7/8*
3	Mr. Eugene Lim PBM	Director of Resource Development, TWR Asia	2016	Hon Treasurer	6	6/8*
4	Dr. Seet Chim Chuan, Irwin	Director, Student Development, Singapore Sports School	2016	Member	6	7/8*
5	Mr. David Wong Wei Li	Businessman, Acekidz Group	2016	Member	6	7/8*
6	Mr. Charis Gabriel Lim	CEO, Research Communication International Pte Ltd	April 2017	Member	5	8/8*
7	Dr. Seng Seok Hoon Alice	Assoc Prof (Retired), NIE	2014	Member	8	8/8*



M.Y World

NO	BOARD DIRECTOR 2020/2021	PROFESSION, EMPLOYER	DATE CO-OPTED/ ELECTED	POSITION/ COMMITTEE CHAIRMANSHIP	Years on Board as at 2022	Board Attendance
8	Mr. Terrence Chee Teng Hsiu	Corporate Investment and Financial Services Advisor	2017	Member	6	7/8*
9	Ms. Irene Chong	CEO, Sunrise Group; Chairman & CEO, OliveTree	2019	Member	3	8/8*
10	Ms. Chan Lin Yun Grace	Group CEO, MYMCA	2020, Oct	Member	2	8/8*

* The Directors also attended the Strategic Retreat on 10 April 2021

Advisers

Bankers:

DBS, OCBC, RHB, BEA

Auditors:

Cypress Singapore PAC (external) Ms Tang Mei Ling (internal)

Lawyers:

Messrs Hilborne Law LLC



Senior Management Team



Ms. Grace Chan Lin Yun Group Chief **Executive Officer**

Ms. Veronica Chu **Ching Khim** Group Chief **Financial Officer**

R





Dr. May See Yock Har enior General Manage

Ms. Jenny Wong May Ching **General Manager**





Ms. Jane Choy Pei Ling **Head of Operations**





Our Centres

North

1. Admiralty* 2. Canberra* 3. Canberra Eastlink 4. Marsiling Greenview 5. Sembawang Drive* 6. Sun Natura 7. Woodlands* 8. Woodlands Circle* 9. Yishun* 10. Yishun Fern Grove 11. Yishun Northland* 12. Yishun Palm Breeze* 13. Yishun Valley Spring (new)

Central

14. Bidadari Alkaff Vista 15. Bishan* 16. Boon Keng* 17. Leng Kee* 18. McNair Towers* 19. St George's* 20. Telok Blangah Rise 21. Tenteram Peak* 22. Tiong Bahru View*

East

23. Pasir Ris* 24. Simei* 25. Tampines Central* 26. Tampines Changkat* 27. Tampines GreenView 28. Tampines GreenWeave (new) 29. Tampines North*

North-East

30. Anchorvale Parkview* 31. Ang Mo Kio* 32. Ang Mo Kio Central* 33. Buangkok Woods (new) 34. Compassvale Ancilla* 35. Hougang* 36. Hougang DewCourt* 37. Matilda Court 38. Punggol Edge* 39. Serangoon North 40. Upper Serangoon View* 41. Waterway SunDew*

West

42. Bukit Batok West Plains 43. Bukit Panjang* 44. Kang Ching* 45. Teban Gardens* 46. Bukit Batok West Quarry

M.Y World Preschool

A Subsidiary of Metropolitan YMCA Singapore

60 Stevens Road, Singapore 257854 Tel: 6839 7688 | www.myworld.org.sg

An Anchor Operator Appointed by



*SPARK Certified Centres

