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ANNUAL REPORT

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Our **PURPOSE**



Ishk Tolaram Foundation
develops and supports
programs that
**provide access
to quality education,
healthcare and
skills training**
to underserved
individuals in Indonesia,
Nigeria and Singapore.

Our **ETHOS**

We are....



Impact driven

taking the lead on creating positive change using human centred, evidence based approaches



Committed

to our purpose, our communities and our partnerships for the long term



Responsible

in our decision making with a focus on diligence and accountability to all our stakeholders



Collaborative

working with others to share expertise and deliver value beyond our own capabilities



Continuously Improving

and adapting our work to align with best practices and emerging ideas



Key Highlight and

IMPACT

In **2024**, we reached
8,219 individuals globally.

We listened, learned, and strengthened how we work.

In 2024, we welcomed Monitoring, Evaluation and Learning (MEL) specialists in Indonesia and Nigeria marking a shift toward more data-informed decisions. With new tools and insights like regular observations, feedback loops, and Monitoring & Evaluation dashboards, we were able to assess the quality of our programs, respond in real time, and guide improvements. This allowed us to see clearly what's working, where adjustments are needed, and how to deepen the quality of impact for those we serve.

We reached more people and expanded our programs to create more effective impact.

Across Indonesia, Nigeria, and Singapore, 8,219 individuals were part of our programs, grants, and partnerships. We focused on deepening program structures, laying strong foundations for new initiatives, and ensuring relevance to real-world needs. In Indonesia, We strengthened our teacher training by introducing a Professional Learning Community. In Nigeria, we refined our vocational training to meet emerging job market demands, adding new trades like solar installation and HVAC, while strengthening soft skills training. We also celebrated the launch of the Ishk Hearing Centre in Lagos, expanding our healthcare reach.

We went further by working together.

Our partnerships amplified our impact, making it smarter and deeper. In Nigeria, collaborations with new vocational training organizations expanded employment opportunities for youths by strengthening and diversifying our programs. In Indonesia, Partnerships with health organizations enabled us to deliver free cataract surgeries, restoring sight for individuals who might not otherwise have had access. These collaborations ensured our programs remained closely aligned with community needs, allowing us to respond more effectively and deepen our impact.

**Enabling
individuals
to improve
their quality
of life**



Message from **CEO**

Divya Patel
Chief Executive Officer
Ishk Tolaram Foundation



At Ishk Tolaram Foundation, our ethos stays at the core of our strategy, actions and culture. Every year, as we set our annual strategy and go into execution mode, are continuously ask ourselves, is our work:

As our programs expand and partnerships deepen, we've made intentional investments to strengthen how we work. From bringing in Monitoring, Evaluation and Learning (MEL) specialists to refining how we train, deliver, and respond, we're building the systems and capabilities that will support impact not just today - but in the years to come. These enhancements aren't cosmetic. They are critical. Because as the complexity of our work grows, so does our responsibility to ensure that every decision we make remains grounded in the needs of the communities we serve.

But operational strength alone isn't enough. If we want to create meaningful, lasting change, we must also ask ourselves: What is the role of philanthropy today?

We believe philanthropy should lead where others can't - or won't. That means taking informed risks, funding early-stage pilots, and supporting the kind of collaboration that strengthens entire ecosystems.

It means working with and through grassroots organizations that are already closest to the communities and know the community needs and solutions best. It means seeing these local nonprofits not just as implementers, but as leaders in their own right - ones who deserve flexible capital, long-term partnerships, and room to grow.

To be a true partner in this space requires humility. It means listening more than speaking. Being willing to course-correct. And above all, keeping our focus where it belongs: on the people we aim to serve.

In a time of rising complexity and urgency, we are choosing to stay curious, collaborative, and bold. We will continue to refine our models, adapt to emerging needs, and build with others - because the work ahead requires all of us. Not just to do more, but to do better.

Divya Patel

Chief Executive Officer
Ishk Tolaram Foundation

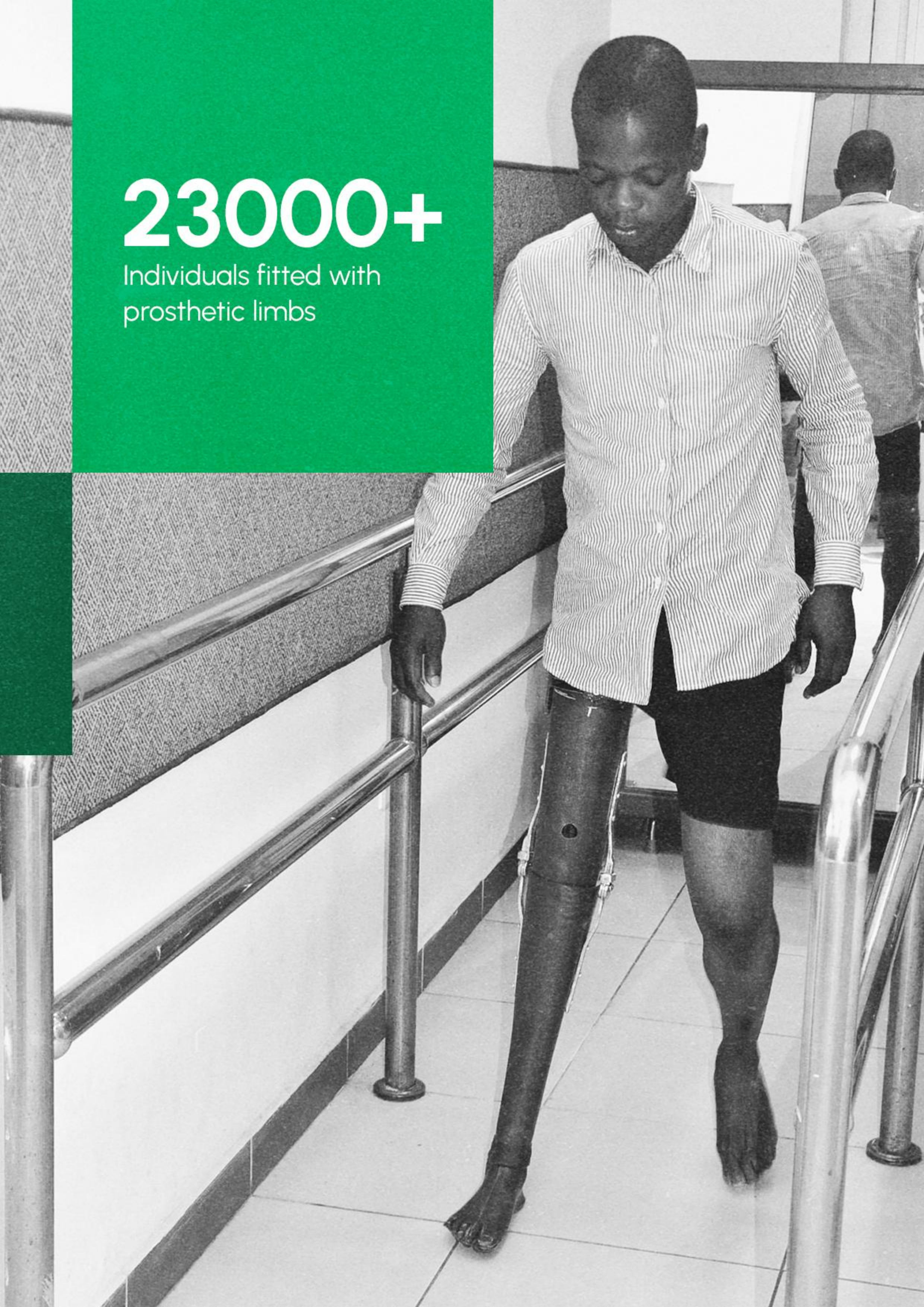
**Thank you
for walking this
journey with us.**



NIGERIA

23000+

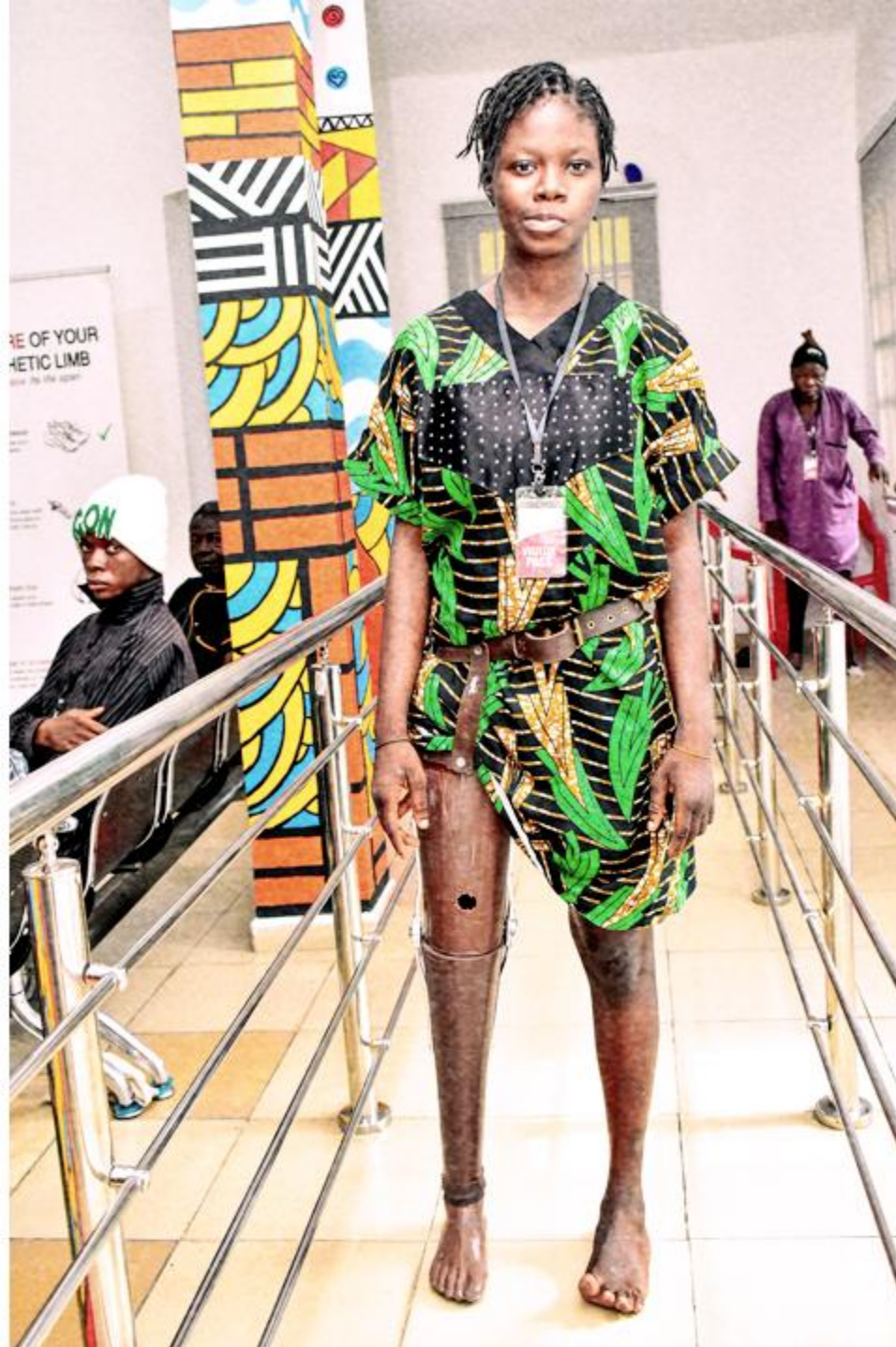
Individuals fitted with
prosthetic limbs





Ishk Limb Centre *Healthcare*

Every prosthetic limb represents more than just mobility it symbolizes freedom, dignity, and the ability to reclaim independence. Whether it's a father returning to work, a student walking confidently to school, a young woman launching her own business with mobility she never thought possible, our mission is to break barriers through affordable assistive technology.



“ I was on my way to work when I fell into a well, lost a limb and spent seven months in the hospital. After my recovery, I was introduced to Ishk Limb Centre. Today, I use my limb to fetch water, climb stairs, and pursue my passion as a makeup artist. I am living my life fully again, thanks to Ishk. ”

Oluyori Funmilayo,

Makeup Artist

In 2024, **we provided 2,218 Jaipur limbs and 23 hi-tech prosthetic limbs**, each carefully designed to restore mobility and empower individuals to lead fuller, more independent lives.

But our work extends beyond fitting at our Centres in Lagos, Port Harcourt, and Abuja.

Through **six mobile outreach camps**, conducted in partnership with state governments, NGOs, and private sponsors, we brought services directly to communities, ensuring access for those who might otherwise go without.



Another is Mrs. Chinenye, whose experience reminds us that mobility is not just about walking it's about rebuilding life with dignity.

“ Ever since then, I've been using it and going about my business. Every time I wear it, I don't even remember that my leg was amputated. The prosthesis has really helped me return to my normal life. ”

Mrs. Chinenye

Business Owner

We continue to keep our ears close to the ground and acknowledge and absorb feedback from recipients and partners to help us refine our post-camp follow-ups, ensuring long-term comfort and usability.

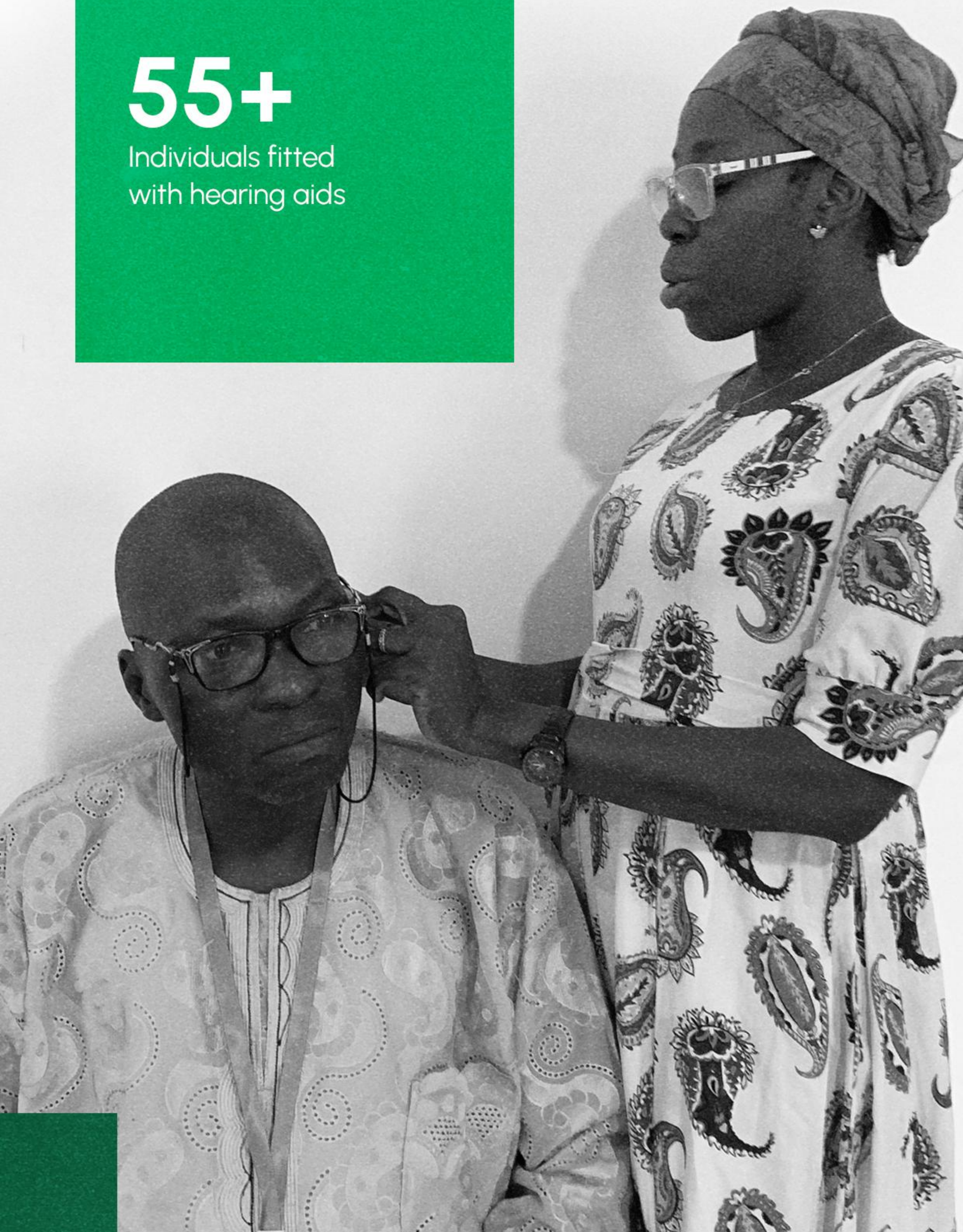
Looking ahead, we are exploring ways to extend our impact beyond Nigeria. Conversations are underway as we explore ways to scale our model across West Africa, bringing life changing prosthetic care to even more individuals in need.

At Ishk Limb Centre, we walk this journey together with those reclaiming their independence, one step at a time.



55+

Individuals fitted
with hearing aids





Ishk Hearing Centre *Healthcare*

In 2024, we took a step forward in providing access to assistive technologies, by launching our hearing centre in Lagos. In our pilot year, we **screened 75 individuals** for hearing loss and auditory impairments and **fitted 97 hearing aids**.



But our work is just beginning. Insights from our first year highlighted key challenges in early diagnosis and follow-up care, prompting us to take an even more proactive approach.

In 2025, we plan to expand outreach across Lagos state and work more closely with primary healthcare centers and local clinics. By taking our service closer to the community, we will be able to ensure that more people are diagnosed early and receive the lasting care they need.

Hearing is critical to how people connect, participate, and thrive. By restoring hearing we will be supporting individuals to engage more fully with their families, communities, and the world around them.

We ensured that each beneficiary received a tailored solution to improve their quality of life.

Our partnerships with General Hospital Gbagada and Ikorodu in Lagos played a crucial role in expanding patient referrals and community outreach, allowing us to reach those who might otherwise be left behind.





Grants

Healthcare





As part of our commitment to expanding access to assistive technologies in Nigeria across prosthetics, hearing aids, and vision we have been partnering with **the Tulsi Chanrai Foundation (TCF)** to support free cataract surgeries.

Rather than building a new program from scratch, we decided to work with TCF, a trusted organization with a long track record of delivering high-quality eye care to underserved communities.

Through **their rural outreach camps in Abuja, Nasarawa, and Niger states**, patients were identified, transported, and treated at no cost, thanks to a sustainable cross-subsidization model.

Behind every surgery is a story and by restoring sight, this program restores independence, dignity, and hope, helping individuals reconnect with their lives and communities. In 2024, we **supported 250 surgeries** through this partnership, bringing the **total to 1,400 to date**.



Trained 300 youths in sexual & reproductive health

In Ibeju Lekki, where rapid development brings rising risks for young people, many out-of-school adolescents face challenges like early pregnancy, substance abuse, and gender based violence.

To help address this, we partnered with **YEDI and Lagos Free Zone** to deliver **the SKILLZ program to 300 youth** through football based camps focused on sexual and reproductive health, gender equality, and life skills.

Led by local coaches and rooted in open, relatable dialogue, SKILLZ offered more than education, it sparked confidence, shifted mindsets, and helped young people speak up, ask questions, and make safer choices for their future.





Ishk Skills Hub

Skills Training

For young people, vocational training is a bridge to opportunity, a way to build a career, earn a living, and create a better future. At Ishk Skills Hub, we focus on making this bridge stronger and more accessible by responding to real challenges like shifting industry demands for skills, limited access to entry level jobs, and the everyday barriers such as high transport costs that can keep youth from completing training or finding work.

In 2024, we **enrolled 316 young people** in courses ranging from carpentry and plumbing to fashion design, solar installation, and HVAC (Heating, Ventilation, and Air Conditioning).

Alongside hands-on technical training, we emphasized soft skills, personal development, and mentorship, ensuring youth don't just graduate with competencies but with confidence.

“ *Before the program, I didn't know what reflection meant.*

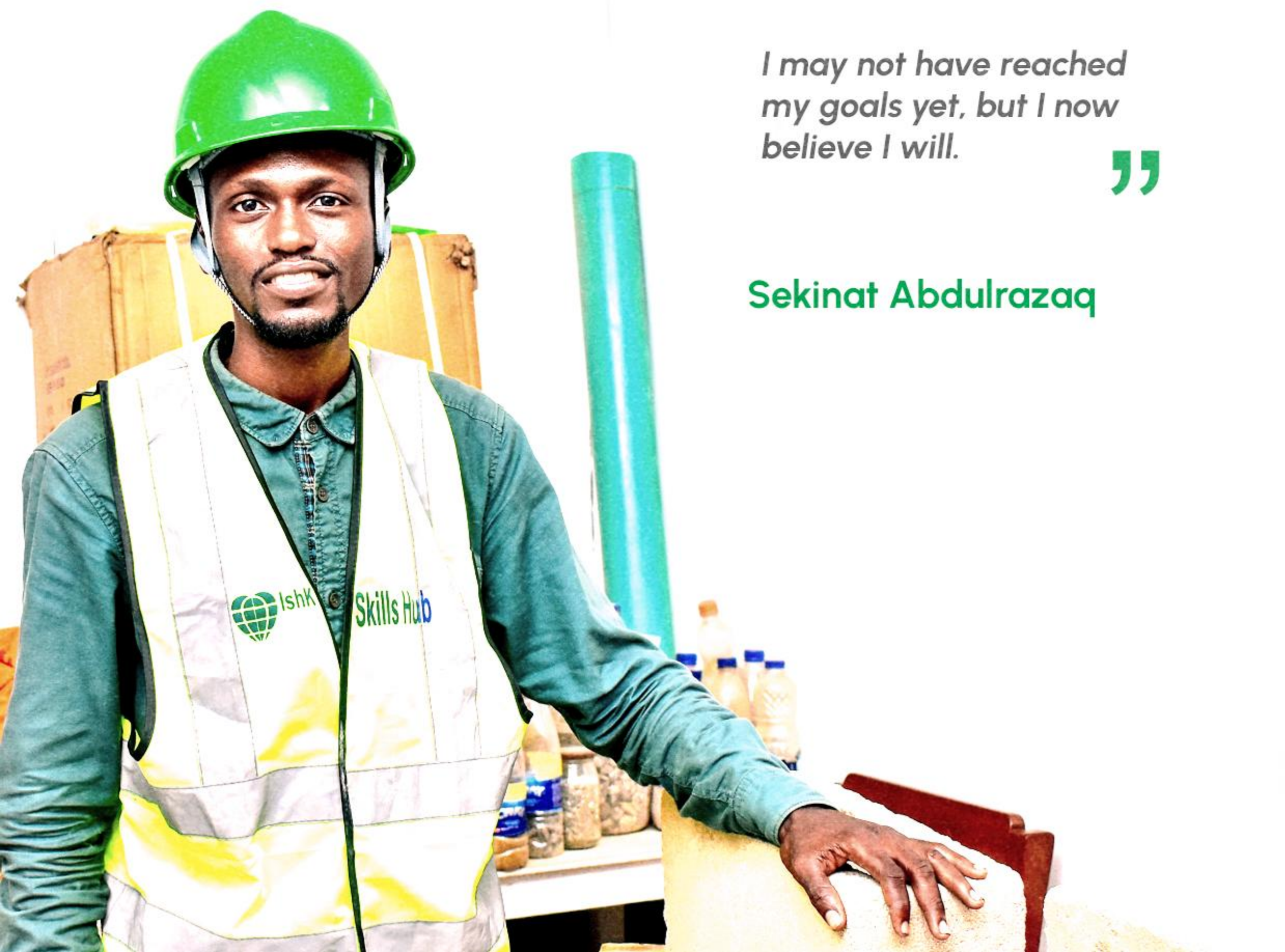
I lacked self awareness and often thought low of myself.

Through training, I've learned how to reflect, communicate better, and adopt a growth mindset.

I may not have reached my goals yet, but I now believe I will.

”

Sekinat Abdulrazaq



Recognizing the rising demand for specialized skills, we introduced new training tracks in Solar Installations and HVAC, remaining agile in how we align programming with real market opportunities. Our graduates leave equipped not only to earn, but to adapt in a changing workforce.

Adeoluwa Omonigbehin,

a fashion trainee, turned talent into a structured, profitable brand:

“ *I had passion but lacked precision and business knowledge. Through ISH, I learned to use industrial machines, draft patterns, and refine my designs.*

The branding session helped me position my label and build an online presence.

ISH didn't just improve my technical skills it transformed my mindset and gave me the tools to run a fashion business. ”



A highlight of the year was our **2nd Ishk Graduation & Skilling** Conference, where **over 300 graduates** were celebrated for their accomplishments, growth, and resilience in completing the program and stepping into the workforce.

The event doubled as a **forum for dialogue** between youth, employers, and industry leaders focusing on employability, and **closing the gap between training and opportunity**.

Marvellous Godwin,

who trained in plumbing, used his training to move from unemployment to full-time work:

“*At first, I wasn't confident. But after the soft skills sessions, I improved in self awareness, expression, and positioning myself for bigger opportunities.*

Now, I've got a good job at an oil and gas company in Lagos and I can even handle my own business.”

Looking ahead to 2025, **we aim to train 600 youth**, deepening our commitment to sustainable livelihoods through skills development in Nigeria.





Skills Training (ITSC)

At Ishk Tolaram Foundation, demand-driven training has always been at the heart of our skills programs. We know that when youth are trained in the skills employers truly need, doors to meaningful employment open faster and stay open longer.



35 trainees

completed the
program
in 2023

That's why we partnered with Lagos Free Zone (LFZ) to establish the Ishk Tolaram Skills Centre (ITSC) in 2023.

As LFZ continues to expand as a major economic hub, the demand for skilled workers will continue to grow alongside it. Working closely with the LFZ team, **we identified key areas where skilled talent was needed and designed ITSC to meet that need.**

In Year 1, training focused on masonry and plumbing, important trades for the Zone's early infrastructure development. **35 trainees completed the program in 2023**, graduating with hands-on skills and industry-ready experience.

In Year 2, we expanded ITSC's offerings to include carpentry, tiling, and electrical installation, bringing in four dedicated instructors to deliver deeper technical training and enhance learning quality for **a new cohort of 38 trainees.**

ITSC builds on the tried-and-tested success of Ishk Skills Hub, but at the same time as a new initiative it is also rooted firmly in the local economy it serves.

By aligning training to real-time market demand, we are not only preparing young people for today's jobs we are helping them build sustainable livelihoods that grow alongside the communities they call home.



Grants

Skills Training





In 2024, our partnership with OSC College of Fashion expanded significantly, transforming what began as a targeted skilling initiative into a national model for inclusive, entrepreneurial training in the fashion sector.

Through co-funding with ACT Foundation, OSC trained 41 youth providing 100% tuition-free scholarships. Trainees gained hands on skills in garment production, pattern drafting, and fashion business management with over 60% going on to launch fashion ventures or secure industry jobs.

“ This program has been an eye-opener for me to see the fashion world in a new dimension. I’m pleased with everything taught in class as it was a safe room for us all. ”

Yusuf Bolaji

program participant

The grant also enabled OSC to establish new hubs: **a flagship Fashion Hub in Ibadan** and a **satellite training center in Abuja**, broadening access for youth in peri-urban and underserved communities.

While internship placements in newer regions remain limited, many graduates have embraced self-employment, supported by enterprise mentoring and startup resources.

“ Learning here has opened my eyes to a lot of possibilities in the fashion industry. With the guidance of our amazing tutors, I’ve been able to improve and elevate my fashion skills. ”

Osunbunmi Victoria Ayomide

program participant

With a digitized curriculum and a growing alumni network across three cities, OSC is setting a strong precedent for scalable, inclusive vocational training in Nigeria's creative economy.





In 2024, **26 women graduated** with a Certificate in Hospitality Operations from **Wavecrest College**, an intensive, year-long program that we have supported since 2009.

Designed for women from low income backgrounds, the training combines hands-on instruction in food service, housekeeping, and front office operations with a strong foundation in workplace ethics, communication, and customer care.

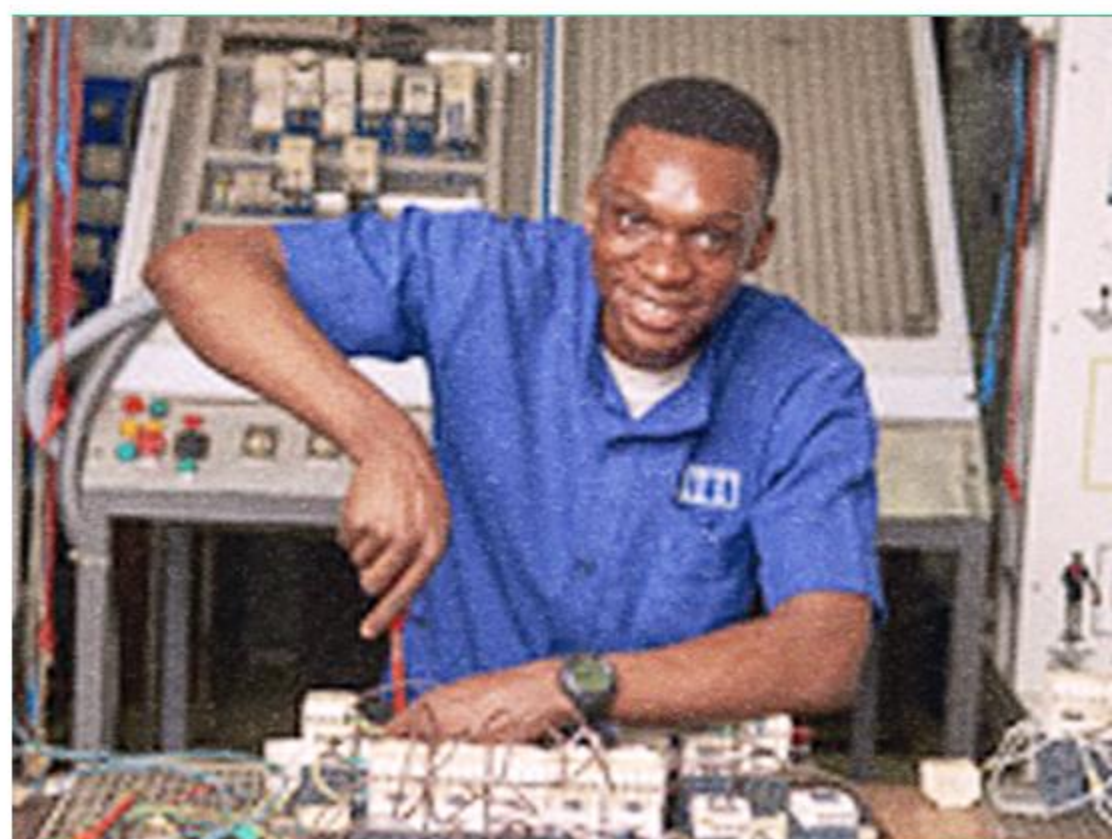
In Wavecrest, every student is paired with a mentor, participates in practical workshops, and completes a three-month industry internship.



As Nigeria's industries embrace automation and smart technologies, the need for skilled technical talent is growing. In 2024, we partnered with **the Institute for Industrial Technology (IIT)** to sponsor **20 unemployed youth**, from low income backgrounds, through a year-long Mechatronics and Industrial Technician program.

Participants completed intensive, hands-on training in mechanical systems, electronics, industrial automation, and control systems.

This was followed by internships in industry settings, giving them real world experience and a pathway to employment. From the classroom to the factory floor, the program helped bridge the gap between potential and opportunity, preparing youth for the future.





Digital transformation is accelerating across Nigeria, and cloud computing is at its core.

In collaboration with **Lonadek**, we **trained 35 individuals** in Amazon Web Services (AWS) and cloud infrastructure.

Graduates earned globally recognized certifications, positioning them for high demand careers in IT, cybersecurity, and cloud engineering.



Through our partnership with **Field of Skills and Dreams (FSD)**, **47 youth** completed vocational training in solar installation and HVAC systems sectors critical to the country's energy future.

The program combined hands on technical training with soft skills, mentorship, and internship placements.

Graduates are now launching businesses, joining the workforce, and contributing to a more sustainable and self reliant economy.





INDONESIA

900+
Individuals reached





Grants

Healthcare





Ishk Eye Clinic Healthcare

Avoidable blindness remains one of the most overlooked health challenges in Indonesia and is often preventable with timely, quality care. In response, we are launching the Ishk Eye Clinic in Batu to deliver accessible, high quality eyecare to underserved communities. Grounded in global standards and shaped by local insight, the clinic is designed to close urgent gaps in eye health with a strong focus on service excellence.

This year, we conducted a **learning visit to the Tilganga Institute of Ophthalmology (TIO)** in Nepal, a global leader in affordable eye care and our technical partner since 2019.

Insights from this visit shaped our approach to patient care, operations, and service delivery, ensuring that we are able to meet international standards in eyecare.

Guided by the needs and capacity of the community, and shaped through feedback from stakeholders and beneficiaries, we have developed our clinic services to be inclusive and responsive.

We are also aligning our services with Indonesia's national health insurance program, to make healthcare more affordable and accessible for everyone.

With technical **guidance from TIO and support from Rotary Purulia**, India we made informed decisions on the selection of eye care equipment and planned the human resources needed to operate the clinic.

TIO also provided broader support in shaping our clinical team design, patient care approach, and operational planning.

Beyond infrastructure, community engagement has been a cornerstone of our work.



We have strengthened relationships with key stakeholders specifically, the Kota Batu Government, Kabupaten Malang Government, the National Indonesia Ophthalmologists Association (PERDAMI Pusat and PERDAMI Malang), and both formal and informal community leaders in Kota Batu and Kabupaten Malang.

These relationships are laying the groundwork for collaborative service delivery. Through awareness campaigns and eye care camps, we have already begun reaching those in need, ensuring that when the clinic opens its doors, it will serve a community that is both informed and engaged.

With the groundwork laid in place, the Ishk Eye Clinic is poised to deliver accessible, high quality eye care bringing lasting impact to those who need it most.



Strengthening Eye Health Through Strategic Partnerships

Avoidable blindness remains a key focus area of our healthcare work in Indonesia. While the upcoming **Ishk Eye Clinic in Batu** will play a vital role in delivering high-quality, accessible care, we recognize that this challenge is far too large for one program alone to address. That's why we continue to invest in strategic partnerships with organizations across the country who are equipped to act.

Through targeted grantmaking, we support high impact partners who bring essential services like cataract surgeries and vision screening directly to underserved communities.

A major component of this work is the support of eye camps mobile, community-based programs that provide timely treatment to those who would otherwise go without care.

in 2024, through our partnerships, **we supported over 1,680** cataract surgeries and helped bring long-term care closer to those who need it most.



In Central Java, we partnered with **Lentera Mata Indah (LMI)** to deliver a high volume eye camp in Semarang, where cataracts remain the leading cause of avoidable blindness among older adults in rural areas. Working alongside local health departments, military teams, and social service agencies, the program provided **not just 701 surgeries in total** but also restored independence to individuals who had lost their ability to work, move safely, or care for their families.

Pak Suyamto, a resident of Bandungan, was one such individual. Virtually blind due to severe cataracts in both eyes, he had come to rely entirely on his daughter for daily tasks, feeling **"utterly useless and hopeless."** After undergoing surgery at the camp, his vision dramatically improved. Overwhelmed with joy, he now dreams of opening a small store fueled by his newfound independence and hope for the future.

In Banggai Laut, Central Sulawesi, we worked with the **Indonesian Ophthalmologist Association (PERDAMI Pusat)** to support 207 cataract surgeries. This was part of PERDAMI's national social service effort to reduce preventable blindness.

With the help of local health partners and experienced surgeons, we were able to reach people in remote areas who had long lacked access to specialist eye care. For many, regaining their sight meant the ability to return to work, reconnect with loved ones, and fully reengage with daily life.

Our continued partnership with **The Fred Hollows Foundation** led to 678 cataract surgeries across Bandung, Karawang, and Garut but its impact extended far beyond individual procedures.

As part of the National Integrated Cicendo Eye Health (NICEH) Project, we partnered with Cicendo National Eye Hospital to pilot scalable interventions aimed at reducing avoidable blindness in West Java.

This initiative supports public health centers through training, strengthens district-level planning, and helps establish vision centers that address widespread vision loss primarily from untreated cataracts.





“Programs like this are a tremendous support for our community,”

said Dadi Djakaria, head of Karangpawitan in Garut.

“Many of the patients are farmers and workers the primary providers for their families.

By restoring their sight, these surgeries enable them to return to work and continue supporting their loved ones”

”

We also piloted a local eye camp in partnership with **PERDAMI Malang Raya** and **District Military Command 0818**. In just three days, **97 cataract surgeries** were performed.

This pilot also tested a new outreach model built on community trust, with local volunteers, health teams, and military personnel identifying, screening, and transporting patients.

Together, these efforts reflect our belief that sustainable impact requires collaboration and that when local systems are strengthened, care becomes not only more accessible, but more enduring.



3600+

Teachers trained



Grants

Education





Ishk Peduli Anak Education

Through IPAI, we are doing just that. In 2024, 240 early childhood teachers were equipped with essential skills and mentorship to improve learning outcomes at the foundational level. At the heart of IPAI is learning through play.

Globally recognized as a cornerstone of early childhood education, play builds curiosity, confidence, and critical thinking while nurturing social-emotional skills.



The report confirmed that well-supported teachers significantly improve student engagement and achievement.

A 10-point increase in teacher assessment scores in Indonesia, for instance, is associated with a 1.7-point gain in student test results. However, the report under scores that raising teacher salaries alone was insufficient.

What truly drove improvement was pairing compensation with high-quality, continuous professional development, strong accountability systems, and practical, subject-specific training.



Research shows that strong educators are key to longterm learning out comes.

Findings from a 2017 report titled **Catalysing Productive Livelihood: A Guide to Education Interventions with an Accelerated Path to Scale and Impact** by the **Asian Philanthropy Circle (APC)**, helped shape our approach to Ishk Peduli Anak Indonesia (IPAI).





Through IPAI, **400 teachers** in 2024 learned to integrate play based methods, manage classrooms with empathy, and create safe, engaging environments where every child has a chance to thrive. Supporting them were **80 trained mentors**, experienced educators offering practical guidance and encouragement.

“ As mentees, the mentoring program helped us truly understand and apply play based learning.

Our mentor shared practical ideas, guided us through each session, and gave us space to reflect and grow.

It's made our activities more meaningful and helped us use what we learn to improve every day. **”**

Mentee

Pipit Winda N. Devi
KB Tunas Harapan

To translate training into lasting impact, we **introduced digital monitoring** tools that track teacher progress and program effectiveness in real time. These tools inform coaching strategies, allowing for timely support and continual curriculum alignment with real-world classroom needs.

“ *As a mentor, I saw a real difference in participants who had mentoring. They were more confident and effective in teaching.*

The 2024 IPAI mentoring program clearly strengthened their understanding and use of child centered teaching. ”

Mentor

Miftah Khoirun Nidar
KB Sunan Ampel

The most meaningful progress often unfolds in quiet moments: a teacher confidently leading a new activity, guiding a group discussion, or gently supporting a child who's falling behind. These moments repeated across hundreds of classrooms are the heartbeat of IPAI.



By combining **structured training with consistent mentorship and growing our Professional Learning Community (PLC)**, IPAI is creating lasting change. PLC, or Komunitas Belajar Ishk, brings together alumni to continue their development, share ideas, and problem-solve collaboratively.

Through regular meetups, discussion forums, and shared learning tools, the PLC sustains a culture of continuous improvement.

As our educators grow in confidence and competence, so do their students more engaged, more curious, and better prepared to navigate the world.

WELCOME TO
BEO CRESCENT ESTATE

SINGAPORE

2000+

Individuals reached





From TIF to TFCC

At Ishk Tolaram Foundation, our core commitment is to provide individuals access to quality education and healthcare. The Inclusive Fund (TIF) builds on this by supporting transnational families in Singapore ensuring they have the opportunity to access essential services and thrive.



The Inclusive Fund



**Be the Change,
Support Inclusivity**

Your donation to the most vulnerable in our communities
can make a change for their better tomorrow

Launched in 2021, The Inclusive Fund (TIF) began as a pilot in partnership with the Kewalramani Foundation, Diana Koh Estate, and South Central Community Family Service Centre (SCCFSC).

It focuses on low income transnational families households often not eligible for government financial assistance schemes due to mixed citizenship status. While financial aid offered a starting point, we quickly saw that lasting impact would require more than just funding.

That learning led to the establishment of the Transnational Family Care Centre (TFCC), the first initiative of its kind in Singapore.

Co-led by Pro Bono SG (PBSG) and SCCFSC, TFCC offers a dedicated, one-stop space where families receive legal, financial, and social support under one roof.

From legal advice on custody and immigration to case management and financial aid, families can access the guidance and resources they need to find stability and plan for the future.

One such story is that of **Sandra**, a Singaporean mother who returned from Malaysia after fleeing a dangerous situation.

Left to care for her two daughters alone and without legal closure from her marriage, she was facing threats, housing insecurity, and mounting financial pressure.

With TIF support, Sandra was able to cover her legal documentation costs, finalize her divorce, gain sole custody of her children, and secure their Singaporean citizenship.

In 2023, they moved into their own rental flat, leaving behind an abusive environment and rebuilding their lives with dignity.

TIF also supports youth striving to secure their future despite systemic hurdles.

Imran, an Indonesian citizen raised in Singapore since the age of four, faced repeated rejections in his application for Permanent Residency.

Despite excelling academically, his legal status hindered access to many opportunities.

With TIF's bursary support, Imran was able to complete his ITE course and begin his Polytechnic diploma in Electrical and Electronic Engineering.

He's been recognized on the Director's Roll of Honour and is now receiving additional support for his ongoing studies, while also working with PBSG to reapply for PR.

These stories reflect a broader truth:

for many transnational families, complex legal and social systems can delay or even derail their access to security, education, and livelihoods. TFCC is actively addressing these challenges not only by delivering support, but by advocating for systemic change.

Through collaborations with lawyers, social workers, community partners, and researchers, TFCC is helping shape a more inclusive ecosystem one where every family, regardless of where they come from, has a fair chance to build a stable future.

Through this journey, we continue to strengthen our commitment to inclusive support systems. Because when families feel seen, supported, and empowered, they can create a better future no matter where they begin.





Grants

Inclusive Education



One such child was Kieran, an 11-year-old referred to SHINE alongside his father, a single parent coping with depression and anxiety. Despite showing average reading and verbal skills, Kieran had long struggled in areas like math, comprehension, and motivation. These challenges, coupled with mounting stress at home, were affecting both his academic progress and his relationship with his father.

Through a psycho-educational assessment, SHINE revealed Kieran's distinct cognitive profile highlighting weaker working memory, non-verbal reasoning, and processing speed, but stronger visual learning abilities. With these insights, SHINE provided targeted recommendations to his tutors and caregivers. Importantly, the father also received continued counseling to support both his well-being and his relationship with Kieran.

“ The father began to realise how focusing solely on academics had strained his bond with Kieran. With clearer understanding and support, he is now working to communicate better and support his son's overall development. ”

SHINE case insight

For families like Kieran's, these assessments opened up more than educational pathways they became turning points for healing, empowerment, and deeper connection.





For preschoolers at risk of dyslexia, early support can make all the difference. This year, **72 children** were able to access the **Dyslexia Association of Singapore's** Preschool Early Literacy Programme (PELP) a targeted, research based intervention that builds core literacy skills before formal schooling begins.

Each child received personalized, multi-sensory instruction tailored to their learning profile which strengthens letter recognition, phonological awareness, and early reading. For families, the program brought clarity and hope, with progress shared through biannual reports, goal-setting sessions, and home-based strategies to sustain learning.

Some children also underwent psychological assessments through DAS' SpLD Assessment Services, paving the way for continued support into primary school. For these young learners, intervention was about being seen, understood, and set up to succeed.

K, a Kindergarten 2 student with strong verbal skills who was unknowingly masking her literacy challenges by memorizing books and mimicking peers. Her difficulties went undetected until a school transfer revealed she struggled with blending and segmenting sounds. With a timely referral to DAS and support from the Ishk Tolaram bursary, K made rapid progress going from decoding two-sound words to reading books independently in just four months.

“ We’re grateful for the ITF funding that has allowed this significant difference to be made for K. Had her struggles gone unnoticed, the learning gap would have widened and taken longer to remediate. ”

Therapist

on behalf of K's family



Awarded scholarships to **10 students** from Changkat Changi Secondary School

Through the **Ishk Tolaram Scholarship**, **10 Secondary Three students** at **Changkat Changi Secondary School** received more than just financial aid. Each student was paired with a teacher-mentor who checked in regularly, offered encouragement, and guided them in setting goals for their future. The program supports students navigating socio-economic challenges, helping them stay engaged in school and plan ahead whether for tertiary education, vocational paths, or creative careers. With every meeting, they built not just academic resilience, but also a sense of self belief.

Supported **9 ex-offenders** in education and IT training

The journey after incarceration is rarely straightforward but with the right support, it can lead to new possibilities. Through our partnership with the **Singapore After Care Association (SACA)**, we supported **9 ex-offenders** through the Exam Preparation Support Scheme (EPSS) helping them prepare for the GCE exams and access tailored tuition and IT support.

For some, it was their first time back in a classroom in decades. For all, it was a step toward stability. With private tuition for core subjects and essential tools like broadband access and antivirus software, the program helped bridge real gaps academic, digital, and emotional.

These learners aren't just preparing for exams. They're rebuilding confidence, reclaiming opportunities, and proving that a setback doesn't have to define their future.



Provided learning support for **70 boys** at Boys' Town

At Boys' Town, education is more than academics. Each year, **up to 70 boys**, many of whom come from challenging backgrounds or have been in conflict with the law, find stability, structure, and renewed purpose through the Boys' Town Learning program.

With personalized tuition, academic catch-up classes, and life skills coaching, these young people begin to rebuild not just their grades, but their confidence. For those suspended from school, Boys' Town ensures they stay connected to learning through alternative schooling preventing further disengagement and keeping doors open for their return. Through patient mentorship and steady support, the program helps these boys rediscover the joy of learning and see themselves not just for where they've been, but for where they're going.

Boy F joined Boys' Town in August 2023 and started BTL classes with initial hesitation. Suspended from school at the time, he struggled with motivation but gradually became more engaged as Boys' Town set expectations and provided structure. By the end of the year, he had passed his PSLE with flying colours ranking among the top five students in his class and is now fully integrated into secondary school. In his own words:

“ ***Without the Boys' Town Learning Programmes, I would not have passed and made it to secondary school!*** ”



Estonia

Grants



Padma Devi Foundation, Providing job training for 5 individuals with intellectual disabilities

For many individuals with intellectual disabilities, the greatest barriers to employment are not ability but opportunity and understanding. In 2024, we partnered with the Padma Devi Foundation to support a pilot vocational training program for five individuals with intellectual disabilities, focused on skills like hygiene, food preparation, and workplace readiness. This program was about more than training; it was about confidence, belonging, and proving what's possible when support meets potential. Each participant took steps toward independence, learning not just how to work, but how to thrive in professional environments that respect their strengths.

And while they trained, they gave back. The meals they prepared were donated to the Mother Teresa Soup Kitchen, turning every dish into a gesture of care for themselves and for others. It's a reminder that when we build inclusive pathways to employment, we don't just change lives but we strengthen entire communities.



Pass-it-On 



Pass-It-On

began as a way to introduce the spirit of giving beyond tradition, beyond charity, toward something more reflective and involved.

What started as a learning initiative has grown into a platform for employees across Tolaram to engage with their communities in meaningful, personal ways.



This isn't about giving because we must. It's about discovering how we can. Through Pass-It-On, employees volunteer their time, share their skills, and support causes close to their hearts. Along the way, they learn how organised giving works: what it takes a non profit to run programs, serve with empathy and to make an impact that lasts.

What Makes **Pass-It-On** Special:

- It empowers employees to nominate grassroots organizations they believe in initiatives rooted in their own communities and for issue areas that matter to them.
- It strengthens accountability and relevance, with employees actively involved in monitoring the progress and outcomes of the projects they support.
- It builds a culture of shared giving, extending philanthropy beyond Ishk's grants and programs into the everyday passions of our people.

How **Pass-It-On** Works:

- Employee Nominations: Tolaram employees identify and recommend nonprofit organizations aligned within our focus areas of education, skilling and healthcare.
- Grant Disbursement: In 2024, six grants were awarded, supporting local initiatives in Nigeria, Indonesia and Singapore.
- Active Engagement: Employees don't just nominate—they stay involved. Many continue to advocate for the work, monitor progress, and share stories of impact.



Grants

Pass-It-On

ALUSTAVAT ÕPETAJAT
TOETAV KOOL



Sick Kids
Hospital
Foundation



"In Pursuit of Peace & Harmony"

Ibrahim
A.Badran

Medical Charity Foundation



Provided professional development support for **12 new teachers**

The first year of teaching can be overwhelming especially when support is limited. In 2024, through **the School of New Teachers initiative in Estonia**, **12 early career educators** joined a peer support group led by an experienced supervisor.

Over the course of eight sessions, these teachers came together to share challenges, explore solutions, and learn from each other.

Topics ranged from classroom management to student well being and working with parents. More than just practical advice, the program offered connection, clarity, and confidence reminding each participant that they weren't alone in their journey.

As one 2024 participant shared:

“ Without the input from these meetings, I cannot tell how sure I would be today to say that I will continue teaching. ”

The School of New Teachers is not only shaping stronger educators, but also supporting teacher retention building a community of thoughtful, supported professionals from day one.



Screened **507** schoolchildren for eye conditions



In underserved areas like Ilaje in Nigeria, poor vision often goes unnoticed and untreated. In 2024, we partnered with **the Sick Kids Hospital Foundation** to screen **507 schoolchildren** for eye conditions directly in their schools, where access to healthcare is limited.

Led by trained optometrists, the screenings identified children with visual impairments and provided free prescription glasses and medication where needed.

For many, it was the first time anyone had checked their eyes or offered a solution. This initiative helped children read more easily, engage confidently in class, and take fuller steps toward learning and development.



One of those children was Amina, an 8-year-old student at Al Warith Nursery and Primary School, who had long struggled to read the board in class. She often felt left out and frustrated, unsure why learning was so much harder for her. Delays in screening meant she had to wait out once she received her eyeglasses, everything changed.

**“ Now that I can see clearly,
I feel included in class and
I’m excited to read again.
-Amina- ”**

This initiative helped children like Amina re-engage with school, read more confidently, and take fuller steps toward their learning and development.



Provided medical care and support for **68 victims** of gender-based violence



Gender-based violence leaves deep wounds physical, emotional, and social. In 2024, through our partnership with the **Swaziland Action Group Against Abuse (SWAGAA)**, **68 survivors** mostly adolescent girls and young women received medical care, psychosocial support, and help navigating the legal system.

Support was tailored to each case, from emergency treatment and counseling to transportation for court visits and access to safe housing. Behind each act of care was a commitment to restore dignity and rebuild trust. Beyond direct support, SWAGAA also led outreach efforts, partnering with law enforcement, hosting community dialogues, and using radio to raise awareness and drive prevention.

One woman, a survivor of seven years of abuse, sought help from SWAGAA not just for herself but for her children who had been deeply affected by witnessing the abuse.

Through a combination of individual counseling, family sessions, and couple's therapy, she was able to gain clarity and strength. With time and support, she found the courage to leave the relationship and rebuild her life in a healthier, safer environment.

“ SWAGAA gave me the strength to break free. With their support, I left a toxic marriage and found help for both myself and my children. We're finally starting to heal. ”

Anonymous, Female Adult

Stories like hers are reminders that healing is possible and that recovery is not just personal, but also communal and generational.

**Ibrahim
A. Badran**
Medical Charity Foundation



Supported **535** cataract surgeries

For many living in rural Egypt, cataracts can quietly steal vision and with it, the ability to work, care for family, or move confidently through daily life. In 2024, through our partnership with the **Ibrahim Badran Foundation**, **535 individuals** received free cataract surgeries, regaining not just their sight, but their sense of agency.

Each surgery was part of a carefully supported process patients were accompanied through diagnosis, transport, surgery, and follow-up, ensuring that no one had to navigate their care alone.



AMBASSADORSHIP



At Ishk Tolaram Foundation, we understand that meaningful impact isn't created through programs alone it grows from the way we think, listen, and act. That's why we contribute actively to sector conversations through research reports, panel discussions, conferences and media. These platforms allow us to share what we're learning, engage with peers, and strengthen our practice through collective wisdom.

At the Africa Philanthropy Forum's Conference, we shared our insights from developing Ishk Skills Hub. From the outset, we approached youth skilling with an end-to-end lens: Who are the young people we're serving? What are their daily realities? What local job markets are they navigating? What support from soft skills to stipend do they need to truly succeed?

We spoke at a panel discussion hosted by Room to Read on our support for their literacy and library development initiatives, advocating for investment in local nonprofits and community-led solutions. We believe those closest to the challenges often hold the clearest answers and our role is to amplify and support them.



We also contributed to global conversations on sustainable finance and strategic philanthropy speaking at the Center for Sustainable Finance and Private Wealth (CSP) Singapore Alumni Gathering,

Transformational Business Network Asia (TBNA) Conference, Orange Forum, and the Global Family Office Forum. Through UBS Tideline's Sustainable Investing Reports, we shared how Asian family offices can align financial goals with social good, navigating the balance between returns and impact.

As our presence deepened across our regions, so did our commitment to local engagement.

In Indonesia, at the International Symposium on Early Childhood Education and Development hosted by Tanoto Foundation and government partners,

we spoke on the critical role of teachers and introduced IPAI's mentorship model, highlighting how strong educators

Meanwhile, in Nigeria, our team took to the airwaves, with radio features on Naija FM, Lagos Talks FM, Lagos Traffic FM and Bond FM. Team members shared about programs such as the Ishk Skills Hub, Ishk Learning Centre, and Ishk Hearing Centre amplifying awareness, inviting collaboration, and encouraging local participation.

Across every geography and platform, we do our best to build relationships, exchange ideas, and stay grounded in the realities of the communities we serve because **lasting impact isn't just delivered. It's co-created through curiosity, care, and a commitment to learning, always.**



Celebrating 55 Years

OUR TEAM

Our people are our greatest asset from the operating teams on the ground who work closely with communities, to the board that provides strategic direction with autonomy and trust. Together, they form the backbone of Ishk Tolaram Foundation's ability to create lasting impact.

The strength of our work lies not just in our programs, but in the people who lead, build, and support them. We cultivate a culture of collaboration, continuous learning, and shared purpose one that empowers our team to adapt with agility, lead with vision, and drive meaningful change within the foundation and across the communities we serve.

Our board plays a vital role in this journey taking an active interest in our programs and their development, contributing strategic insight, and opening doors to new partners and opportunities. Their commitment to thoughtful governance and long-term thinking strengthens the foundation's ability to scale impact responsibly.

Strong teams grow through shared experiences and dedicated reflection. Over the years, our global team retreats have served as critical spaces for connection enabling colleagues to step away from day-to-day operations, build relationships across geographies, learn from one another, and collectively shape our path forward. Recognizing the value of these spaces at every level, we've extended the practice through local retreats in Indonesia and Nigeria, ensuring that regional teams also have opportunities to reflect, strengthen ties, and grow together.





In 2024, our global team retreat was held virtually, bringing together colleagues from Singapore, Indonesia, and Nigeria. While digital in format, the retreat created space for honest dialogue, shared learning, and renewed alignment. It was a moment to reflect on our collective journey, reaffirm our purpose, and celebrate the diverse strengths of our global team.

Beyond fostering connection, we are committed to ensuring that every team member has the tools, resources, and opportunities to grow. Through a structured appraisal and development system, we provide ongoing feedback and support, helping individuals map out personalized professional growth trajectories.

We also encourage employees to expand their expertise, attend global conferences, and take on leadership opportunities that enhance their ability to drive impact.

Whether through external learning engagements or internal mentorship, we continue to prioritize skill-building and career development as essential components of our organizational success.

At the heart of it all, our team remains committed to continuous learning, partnership, and progress. By investing in our people, our culture, and our collective mission, we are not only strengthening the foundation we are building a resilient, forward thinking organization that is prepared to champion change at every level.



Closing Message

It was the moments of insights, when our teams gathered across screens and time zones to reflect on what was working and what needed to change. Moments of courage, when educators tried something new in the classroom, or a young person stepped into their first internship with quiet determination. Moments of connection across countries, sectors, and stories that reminded us why we do this work.

This year was about doing better. We sharpened our lens, deepened our presence, and built the tools to understand our impact more clearly to learn how to serve better. **We listened more closely to those at the heart of our work: teachers, students, patients, youths.** And with every piece of feedback, we strengthened how we showed up.

Partnerships continued to shape our path not just as funding channels, but as relationships rooted in trust. Our collaborators challenged us, guided us, and helped ensure our work stayed aligned with local needs and global possibilities. Above all, this year reminded us that meaningful change isn't created in isolation. It's co-created through steady work, shared learning, and showing up day after day. Strength comes from being able to adapt, to pause and reflect.

So as we look ahead, we do so with humility and hope and with the deep belief that lasting change is built step by step, in collaboration with those closest to the challenges and the solutions. **As we look to 2025, we carry forward this spirit grounded, curious, and committed.** We'll continue to build systems that last, support people who lead, and invest in ideas that can stretch impact deeper, not just wider.

Together, we're not just scaling impact. We're strengthening it.





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