



Annual Report
2024/2025



55
Years

OF FULFILLING
LIVES

About AWWA

AWWA was founded in 1970 by a group of volunteers supporting low-income families, and has since evolved into one of Singapore's largest multi-service social service agencies. AWWA's multi-professional team supports early childhood education, the integration and inclusion of children with developmental needs, families with complex social issues, the elderly, and persons with additional needs so that they may live out their various dreams and aspirations. AWWA is a registered charity with an Institution of Public Character (IPC) status.



Mission

To empower the disadvantaged to maximise their potential to lead dignified and independent lives.



Our Values

Care & Concern , Commitment , Integrity, Responsibility, Teamwork



Statement of Inclusion

At AWWA, we embrace neurodiversity, encourage creativity, and express ourselves freely in an inclusive environment that supports meaningful outcomes for all. When we are empowered, we are powerful. Whatever your needs, we just need you to be you.

We make a difference, because we're different.



Corporate Information of AWWA

AWWA Ltd (“AWWA”) was incorporated on 7 January 2015 as a company limited by guarantee in Singapore. AWWA is governed by its Constitution and is a registered charity. It has been an IPC since 1 April 2015.

UEN No

201500785Z

Date of Incorporation

7 January 2015

Date Approved as IPC

1 April 2015
(Last renewal approved with validity till 31 July 2027)

Registered Address

9 Lorong Napiri, Singapore 547531

Bankers

Bank of China Limited Singapore Branch
BNP Paribas Singapore
DBS Bank Ltd
OCBC Bank Ltd
Standard Chartered Bank (Singapore) Ltd
United Overseas Bank Ltd

Auditors

Baker Tilly TFW LLP

Company Secretary

Chen Meiyun Agnes

External Lawyer

Appointed on an as-needed basis

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Our Strategy in Action



Our Life Stage Programmatic Domains

- Providing Access to Inclusive Education and Early Intervention for Children with Developmental Needs
- Shaping Holistic Educational Experiences for Youths with Additional Needs in both Mainstream and Special Education settings and in the Community
- Building Independence for Adults with Multiple Disabilities Through Independent and Community Living Skills Training
- Promoting Active Ageing and Health Social Integration for Seniors Across Health Stages
- Strong Wraparound Support and Safety Nets for Displaced, High-Stress and Vulnerable Individuals and Families



Maximise Potential To Thrive

The Family Empowerment Programme (FEP) is Singapore's first randomised controlled trial of unconditional cash transfers for lower-income families. By providing regular cash support, FEP gives

families the autonomy and stability to focus on long-term goals. Launched with TriSector Associates as technical advisor, and supported by Standard Chartered Bank and Temasek Trust, the programme marks a shift toward evidence-based, dignity-driven social support.



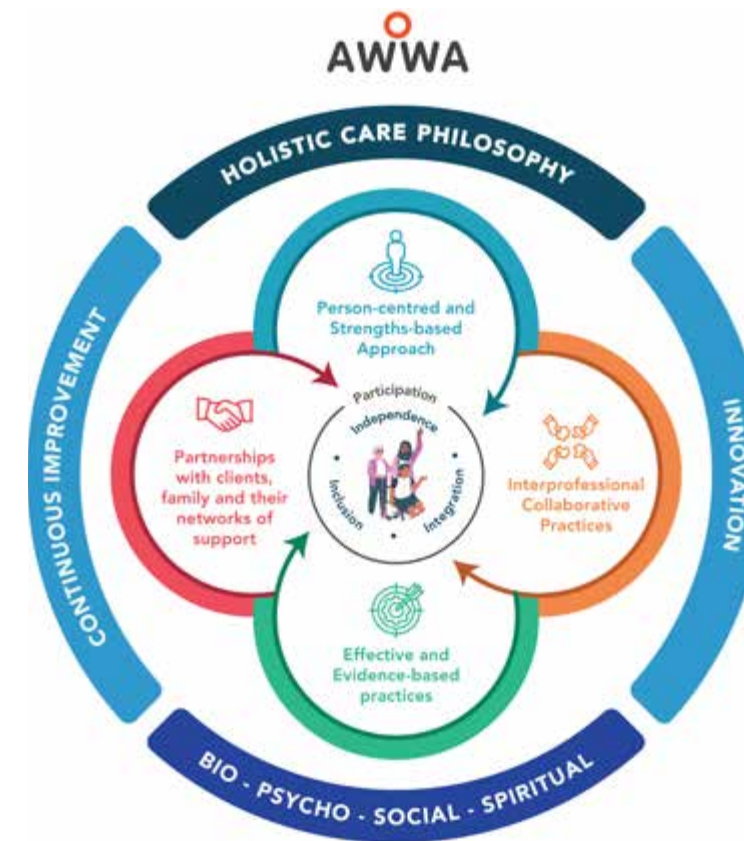
Drive Excellence Through Holistic Care

At AWWA, excellence is driven by innovation and a commitment to holistic care. AWWake, our organisation-wide innovation drive, inspires staff to develop solutions that transform client care in education, social, and health services. In 2024, we received 44 submissions, shortlisted 10 ideas, and celebrated three winning innovations. Complementing this, our quarterly Winovation publication fosters a culture of continuous improvement, sharing ideas that enhance client outcomes, efficiency, and productivity. Together, these initiatives strengthen our commitment to delivering care that evolves with the needs of those we serve.



Build An Engaged Agile Team

In 2024, AWWA staff clocked over 39,500 training hours, reflecting our commitment to continuous learning and development. On AWWAcademy, we offer more than 200 e-learning modules spanning adult disability, therapy, social work, health and senior care, SPED and EI teaching, and integrated person-centred care. Programmes like our Core Enabler and Accelerated Core Enabler (ACE) equip staff with the knowledge and agility to adapt to evolving needs. These investments in professional growth help build an engaged and future-ready team, empowered to deliver person-centred support across diverse service areas.



Participation Driven Model

At the heart of it all, our engaged and future-ready workforce seeks to strengthen the participation of those we serve and their networks of support by building their independence, strengthening community and social integration, and working with concordant partners to break the barriers to inclusion.

Guiding Principles



How we deliver our services



Person-centred and Strengths-based Approach

We value, recognise, and build on our clients' strengths, empowering them with the autonomy to make their own choices, set goals, and contribute meaningfully to their communities.



Interprofessional Collaborative Practices

Our multi-professional team members bring their best as individuals and collaborate to ensure intervention goals are holistic, functional and lead to positive client experiences.



Effective and Evidence-based Practices

By continuously evaluating and refining our interventions, we can provide high quality, effective interventions that result in meaningful outcomes for our clients.



Partnerships with Clients, Families, and their Networks of Support

We connect with members of our clients' ecological systems and build long-lasting relationships to ensure sustainability and authentic solutioning.

Highlights At A Glance

2024-2025

HIGHLIGHTS 6



660+
Families served by
Family Services



1,500+
Volunteering opportunities



3,400+
Children, youths and adults with
additional needs served






170,000+
Therapy hours provided to over 60
external agencies by
Allied Health Professional Group



7,700+
Lives impacted



9,500+
Health & Senior Care
interaction points

HIGHLIGHTS 7

Financial Performance for FY2024/2025

During the year, AWWA achieved a surplus of \$7.12 million, of which \$0.82 million was attributable to restricted funds received in advance but fully recognised as income in compliance with the Charity Accounting Standards. Expenditure against these funds will be accounted for, as and when they are incurred in future years.



Total Income
\$104,051,280

83%
Subventions
& Grants

9%
Programme Fees

5% Donations

3% Investment



Income by Service

68%
Disability
& Inclusion

16%
Health &
Senior Care

11%
Allied Health
Professional
Group & Others

5% Family
Services



Total Expenditure
\$96,933,658

79%
Manpower
and Related
Costs

9%
Others

5% Programme
Activities

4% Repairs,
Maintenance
& Utilities

3% IT related and
SaaS fees



**Expenditure
by Service**

64%
Disability
& Inclusion

18%
Health &
Senior Care

13%
Allied Health
Professional
Group & Others

5% Family
Services

CHAIRMAN'S MESSAGE

Guided by Purpose, Driven by People and Progress

Dear Partners of AWWA

This year, we celebrate 55 years of commitment to empowering the disadvantaged to maximise their potential to lead dignified and independent lives. AWWA began as a bold initiative by a small group of tenacious volunteers who believed in making a difference. While the scale and complexity of our services have evolved, our purpose remains. The legacy of our founders lives on in the many lives we serve, and to honour their impact, we published *Blazing The Trail* – a commemorative book documenting AWWA's rich history, which we launched in the presence of key partners and current and former Board members who emulate our founders' spirit of giving. The book pays tribute to the many people, programmes and moments that shaped our organisation. From starting one of Singapore's earliest family service centres in 1970, to starting Singapore's first inclusive preschool almost five decades later, we remain anchored in the values that brought us here, and to guide us for what's ahead. Relive history with us and view the book for yourself on our website – www.awwa.org.sg.

AWWA has grown from strength to strength over the decades with a myriad of support, contributions and helping hands of people from all walks of life. Collectively, we've made efforts to also build capability and strengthen diversity at the Board level. New members have brought with them varied experiences that support governance and guide strategic decision-making. Our passion for diversity is also displayed through the introduction of our Inclusion and Representation Charter. The Charter reinforces our commitment to person-centred care, by actively engaging and involving our clients and their networks of support in the design and delivery of our services.

This ensures that every voice – including that of our partners, is heard, respected and regarded at multiple levels within AWWA. Our Board and Management teams are dedicated to championing inclusion by embracing diversity and leveraging the unique strengths we each bring to the table.



We **celebrate 55 years** empowering the disadvantaged to maximise their potential. Our purpose remains, and founders' legacy lives on. We're proud to be **sole social service agency** awarded the **SkillsFuture SG Employer Gold Award 2024** and **The Straits Times Singapore's Best Employers** for three consecutive years.



On that note, our capability and our scale for capacity are shaped by the passion and resolve of our people. We are proud to be the sole social service agency awarded the SkillsFuture SG Employer Gold Award in 2024! This national recognition underscores our dedication to nurturing a vibrant and future-ready learning culture in the organisation. We have also been named as one of The Straits Times Singapore's Best Employers in 2024 for three consecutive years. In the past year alone, our staff logged over 39,500 hours of training and professional development. As the needs of our clients evolve, we remain steadfast in investing in our staff's development and upskilling them so that we build an engaged agile team that continues to provide the highest quality of care and support in the years ahead. As we look to the future, we do so with gratitude



for all who have walked this journey with us. With a strong foundation and a steadfast mission, we remain committed to shaping a brighter tomorrow for all of us. Here's to another 55 years of driving social impact and change!

Ms Beatrice Chen
Chairman

CEO'S MESSAGE

A Legacy of Service, A Future of Hope

Dear Friends of AWWA

As I partake in the celebrations of our 55th anniversary and review my past year journey with the organisation, I am humbled to have been in the thick of the action, given just how much we have achieved together. In our volatile and fast-changing world, the topic of inclusion is more than a buzzword — it's on everyone's lips and in everyone's hearts and minds. At AWWA, strengthening inclusion was a cornerstone of our work way back in 1976, with the construction of our Senior Community Home. Today, inclusion remains an integral tenet of our ethos of improving the participation of those we support through holistic care. For example, we sought to redefine effective service delivery with the Care Beyond Walls (CBW) programme. CBW was piloted in 2020 in partnership with the Lien Foundation to provide seniors with dementia opportunities for purposeful community engagement and intergenerational bonding. In the past year and in line with the nation's efforts to promote social prescription, we broke barriers and enhanced

traditional centre-based services by working with host organisations including schools, places of worship, a soup kitchen, and even a dog shelter, to bring seniors with dementia out into the community. Today, we've embedded CBW as part of our regular dementia care service offerings so that more seniors have opportunities to contribute as valuable members of society.



Within our "AWWA Village" of community care services at Ang Mo Kio, we also officially opened Kampung AWWA (KA), in November 2024, with Member of Parliament, Mr Henry Kwek in attendance. KA is AWWA's newest integrated social space, and it comes equipped with a Gym Tonic that combines curated fitness plans with the use of high-tech equipment, a dedicated resource centre for caregivers of persons with dementia, and a community café manned by senior baristas. KA embodies our commitment to supporting health social integration so that seniors can continue to lead active lives and age well in the community.

In our bid to drive excellence through care, we continuously seek to validate our practice with evidence-based studies and research.

At AWWA, **strengthening inclusion was a cornerstone** of our work way back in 1976. Today, **Inclusion continues to guide our approach**, ensuring those we support are empowered to participate meaningfully in community life through comprehensive, holistic care. **Our people are our greatest asset**, and I am grateful for the dedication of our staff and the trust of our clients.



In partnership with other agencies, AWWA co-led a landmark study on the post-18 landscape for persons with disabilities, which was published in 2024. With the joint support of SG Enable, the study offers actionable recommendations to guide policy, practice and cross-sector collaboration, thus signalling our interest in building capability not just within AWWA, but within the sector too. As we remain forward-looking, we also continue to explore the merits of technology. In partnership with Temasek Foundation and the Singapore University of Social Sciences, our teams are conducting a longitudinal study on the impact of social robotics on persons who differ greatly in life stages — children with developmental needs and seniors alike. With the use of LOVOT robots, the study explores how technology can alleviate loneliness among seniors, while supporting the developmental growth of children in early intervention settings. The full report will be ready in 2026, and we hope the findings will help us better understand how to augment service delivery with technology for enhanced outcomes.

Our people are our greatest asset, and we brought our annual learning conference — Syncposium, back with a bang last year, featuring a powerhouse panel

of speakers including Dr Eugene Soh (National Healthcare Group), Ms Dawn Lim (DesignSingapore Council), Mr Hanno Stegmann (Boston Consulting Group), Mr Lee Poh Wah (Lien Foundation) and A/Prof Chan Yoke Hwee (KK Hospital). With a myriad of fireside chats facilitated by Mr Tan Kong Hwee (Economic Development Board), Mr Rahul Aggarwal (Boston Consulting Group), Mr Chin Yi Zhuan (Ministry of Finance) and Dr Chen Shiling (IDHealth) the full-day, organisation-wide conference inspired over 850 AWWA staff to think about effecting change for good, in their own ways. From insights on healthcare transformation, to what makes good design, to an in-house showcase of innovation projects, Syncposium reaffirmed our commitment to building a learning organisation that is underpinned by an agile and engaged workforce. As I reflect on 18 years of service with AWWA, and as I look to the future, I am grateful for the dedication of our staff, the trust of our clients and their families, the wisdom of our board, and the generosity of our partners, donors, and volunteers. Here's to the journey ahead — and many more years of meaningful, purpose-driven service.



My heart and thanks go out to all of you, for being a part of AWWA's journey!

J R Karthikeyan (Karthik)
Chief Executive Officer

The AWWA Inclusion and Representation Charter (IRC)

IRC Guiding Principles



A person-centred approach

We place our clients and their networks of support at the heart of what we do, by considering their unique needs, goals, and aspirations when shaping individualised intervention and service plans.



Collective decision-making

We foster a sense of shared ownership and accountability by ensuring that the diverse voices of our clients and partners are heard and respected, so as to co-create sustainable and holistic solutions.



Continuous programme development

We innovate, design, and implement services that address evolving social and community needs by analysing data, and evaluating the insights of those we support so that our programmes remain relevant.



Diverse partnerships

We harness the power of collaboration by fostering cross-sector and multi-stakeholder partnerships to combine resources and expertise that lead to sustainable solutions, programmes, and greater collective influence in advocating for change through social stewardship and equity.



Effective service delivery

We ensure that high-quality services are provided by qualified and skilled professionals in an efficient manner to meet the specific needs of our clients.



Enhancing employability

We seek to support the independence and financial stability of our clients by working with our clients and partners on workplace accommodations such as supported internship and employment programmes, consultations on accessibility and job redesign.



Everyone is valued

We create environments and spaces where everyone feels a sense of belonging and is respected, thus resulting in positive experiences for all.



Optimal participation

We provide our clients and their networks of support with relevant and adequate services and resources so that they feel independent, integrated and included, they make informed choices, and they better advocate for themselves with a sense of autonomy and dignity.



Purposeful communication

We build trust and foster collaboration through transparent and respectful communications so that our clients and partners are adequately informed and engaged.



Sharing of resources

We optimise, consolidate and share resources such as knowledge, best practices, tools, and assets with our clients and partners to maximise collective outcomes and impacts.

Our Year in Pictures

From landmark launches to meaningful milestones, 2024 was a year of impact and intentional progress at AWWA — for the people we serve, and the staff and volunteers who walk alongside them. This photo feature highlights moments of joy, growth, and connection, each one a testament to our shared commitment to uplift lives with dignity, inclusion, and care.



Family Empowerment Programme

In July 2024, we launched the *Family Empowerment Programme* report, Singapore's first randomised controlled trial on the impact of unconditional cash grants. Families involved in the programme shared how the support provided both the mental and financial bandwidth to focus on longer-term goals. We extend our heartfelt gratitude to our partners—Tri-Sector Associates, Standard Chartered Bank Singapore, and Temasek Trust—for their invaluable support in this meaningful pilot.



AWWA Synposium

Building on the success of our previous learning conference for selected client care staff and centre managers, we scaled up in 2024 with the inaugural *AWWA Synposium*. For the first time, this large-scale learning event was extended to all AWWA staff, reinforcing our commitment to continuous learning and improvement across the organisation. Participants had the privilege of gaining insights on the role of innovation from distinguished industry leaders and experts spanning healthcare, design, and beyond.



Care Beyond Walls

Launched in 2020 with the support of the Lien Foundation, the *Care Beyond Walls* programme explores meaningful ways for persons with dementia to stay engaged with, and contribute to their communities. Since its inception, more than 80 seniors have taken part in volunteering, intergenerational, and learning and discovery activities beyond our centres. As of 2024, the programme has grown to include 12 partner organisations, and we continue to welcome more collaborators to join us in this effort.



Kampung AWWA

We also launched *Kampung AWWA*, our newest integrated social space for seniors, caregivers, and residents, with the support of the Lien Foundation. Designed as a dynamic community hub, Kampung AWWA offers a range of activities, including the Gym Tonic programme, a dedicated caregiver resource centre, and a welcoming community café. A welcoming space for the community to connect and improve their well-being.

Achievement Unlocked!

We are inspired by the resilience and strength of those we serve. This year, we spotlight clients and caregivers whose journeys reflect how inclusive support and a strong community can empower them to overcome challenges, embrace growth and thrive with dignity.

Balancing work, family, and additional needs with heart and strength

While caring for Ziqri, her child on the autism spectrum, has tested Madam Aliza emotionally, it has also taught her resilience, patience and the strength that comes from family.

Balancing work and caring for four children is no small feat for Madam Aliza. But thanks to the close collaboration between her family and AWWA School @ Bedok, her son Ziqri, who once struggled to communicate, now shares stories with confidence and joy.

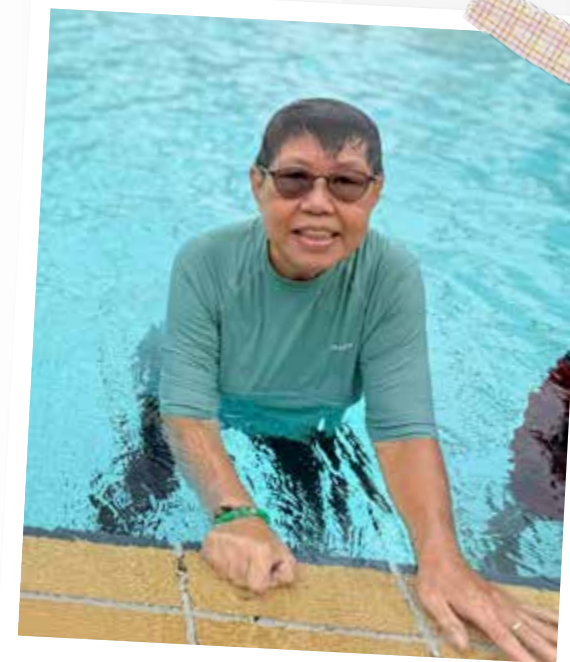
One of the most important lessons she learned was that self-care is essential. Even a few minutes of quiet time during a grocery run helps her reset and recharge so she can fully show up for her loved ones.



A journey of renewal

Mdm Pek didn't let a stroke define her. With resilience and focus, she slowly rebuilt her independence, proving that strength often speaks in quiet, steady steps.

Today, she thrives in our Senior Community Home, where she finds joy in gardening, swimming, and embracing life's little pleasures. Her journey shows that even after life's toughest seasons, new beginnings can still blossom and that it is never too late to flourish.



Steady steps forward!

After a fall shook her confidence, aunty Molly feared she might never return to the active life she loved. But with guidance and encouragement from Jessica, our dedicated Home Therapy physiotherapist, she began to rebuild, one step at a time.

From regaining her balance to climbing stairs and doing standing yoga, aunty Molly now moves through life with renewed strength. She even takes public transport on her own to join the community activities that bring her joy!



Building a Sustainable and Inclusive Future

At AWWA, we are dedicated to fostering an inclusive, sustainable, and transparent environment. Our Environmental, Social, and Governance (ESG) initiatives guide our strategy, operations, and stakeholder engagement to create lasting value for the communities we serve.

Environmental Responsibility



AWWA is committed to reducing its environmental impact through sustainable practices (e.g. 3R – reduce, reuse, recycle) and innovation.

Digitalisation Transformation

Over the years, AWWA has progressively implemented digitalisation of key processes (annual reports, donation receipts, forms) to minimise paper consumption. We have also transitioned from printed materials (event programmes, receipts) to digital formats, QR codes, and online platforms to reduce paper waste, which in turn minimises our environmental footprint.

Energy Conservation & Eco-Friendly Infrastructure

Our newly renovated headquarters features energy-efficient LED lighting, eco-friendly materials, natural light, toilet light motion sensor, sensor tap, solar-powered outdoor lamps to improve energy and water efficiency. Staff also take ownership of caring for the office's indoor plants, cultivating a greener and sustainable workspace.



Environmentally Responsible Procurement

We prioritise energy efficiency and sustainability when sourcing appliances and materials, aligning with our green objectives.



Recycling

We actively recycle materials by providing dedicated recycling bins and raising awareness about the importance of recycling.

Social Impact



AWWA empowers communities through inclusivity, volunteerism, and mental health support.

Inclusive Services

We serve and employ diverse groups, ensuring equitable access to essential services for people with disabilities, the elderly, and underserved communities.

Commitment to Inclusivity

Our "Statement of Inclusion" embraces neurodiversity and creativity. The AIE (Ability, Inclusion, Empowerment) framework ensures

individuals with disabilities lead independent lives with dignity.



Mental Health Support

AWWA supports the mental wellbeing of employees through in-house and external counselling services. In addition, AWWA integrates mental health support as part of holistic care, extending emotional and psychological support to clients and caregivers where appropriate.

Volunteer Engagement

We actively engage community and corporate volunteers, enhancing programmes quality and supporting a more inclusive society. Clients at AWWA's Health and Senior Care also participated in eco-conscious activities such as crafting carrier bags from used coffee sachets and tending to a community garden.

Community Service Leave for Staff

AWWA provides two days of community service leave annually to encourage employees' participation in volunteer activities, nurturing a socially responsible workforce.

Governance



AWWA's governance is built on ethical leadership, accountability, and transparency.

Board Diversity & Structure

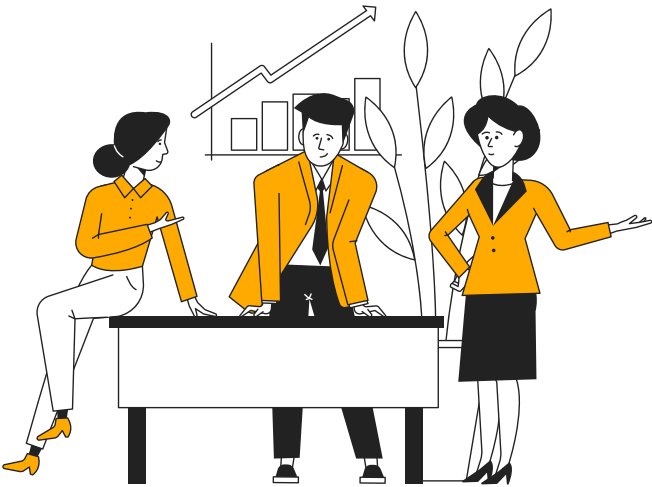
Our diverse Board ensures well-informed decision-making and reflects the values of the communities we serve.

Ethical Leadership & Compliance

AWWA upholds high standards of integrity, ensuring compliance with laws and regulations in all our operations. AWWA has received the Charity Transparency Award from the Commissioner of Charities for the past four years, highlighting our commitment to transparency and sound governance.

Transparency & Accountability

We provide regular updates on financial and operational performance, building trust and transparency with stakeholders.



Risk Management

A robust risk management framework helps us proactively address financial, operational, and reputational risks, ensuring organisational resilience and long-term sustainability.

Looking Ahead



AWWA is committed to refining our ESG strategies to drive sustainable, long-term value for our stakeholders. By embedding ESG principles across our operations, we aim to build strong, resilient communities and a more inclusive future.

Our Services

At the heart of our mission is empowering individuals across every life stage. Our diverse, client-centric services—from early intervention for children to vital health and social support for seniors, adults with disabilities, and families—are designed to build an inclusive community where everyone can thrive with dignity and independence.



Year Started: 2015

Allied Health Professional Group (AHPG)

Manpower hub for building capacity and capabilities of our Allied Health Professionals to serve across a range of intervention services for persons across life stages.



PARTNER AGENCIES
MOH,
MSF



KEY STATISTICS

54,901

MOH Therapy Hub hours

116,000

MSF Therapy Hub hours

170,901

Total Therapy Hours for FY24/25

60

External agencies served by MSF and MOH Therapy Hub

AIMS



- Host all of AWWA's Allied Health Professionals (AHPs), including Physiotherapists, Occupational Therapists, and Speech and Language Therapists, under one umbrella.
- Build capacity and capabilities of our AHPs, so that they can provide a comprehensive range of professional intervention services, both internally to meet AWWA programme objectives, and externally for other organisations in the social service, healthcare and education sectors, as well as sector leadership.
- To foster innovative clinical practices among AHPs and cultivate a flexible, adaptive workforce.

PROGRAMME



- Inter-professional collaborative practices for working with clients across multiple services.
- Applying expertise and experience from an array of specialisations that allow teams to provide services in an integrated and holistic manner.
- Intervention plans and goals are deemed a shared team responsibility and are monitored by all members.
- Different skillsets are combined to achieve a better understanding of varying practices.
- Collaboration for enhanced client outcomes.

HOW WE EMPOWER



- Continued professional development in clinical competencies is maintained through macro and micro teaching.

- Senior professionals share their expertise across disciplines at workshops and talks.
- Clinical research and impact evaluation thrusts for further skills development.
- Design and implementation of value-added programs and projects for external partner agencies.
- Collaborative initiatives with key stakeholders, including Institutes of Higher Learning and alignment with strategic partners.
- MOH Therapy Hub designed and implemented Upper Limb Robotics Training Programme for a partner agency.
- MOH Therapy Hub designed and conducted two SIT OT Student Clinical Placement Education Projects for the promotion of Holistic Care practices in AWWA AAC and a partner agency.
- Lab Integrate at AWWA Corporate HQ redesigned as a makerspace to encourage innovative practices to discuss problem statements/gaps and solutions.
- InnovTech Fest was held as an internal showcase for employees, featuring the latest assistive technologies leveraged by AWWA AHPs to enhance service delivery and promote greater client participation in society.
- Two career networking sessions were held at Singapore Recreation Club, where fully registered therapists were invited to mingle, and representatives from MOH Therapy Hub and D&I shared their work experience.
- In collaboration with AWWA Family Service Centre (FSC), AWWA Pain Management Centre (PMC) held a public event at Kallang CC to share about physical wellness. Another public event was held by PMC, in collaboration with AWWA FSC, on chronic back pain.
- In partnership with Werable, AHPG organised an adaptive clothing workshop for AWWA D&I employees.

Year Started: 2004 (as Early Years Programme)

Early Intervention Continuum (EIC)

Intervention services for children under seven years with mild to high developmental needs in specialised or integrated settings.



PARTNER AGENCIES
ECDA,
SG Enable,
NCSS



KEY STATISTICS

1,345

children served

50

children integrated in mainstream preschools

87%

improved in at least one Global Child Outcome

97%

caregivers reported that EIPIC enhanced their caregiving ability and positively impacted their child's development

85%

improved in at least one developmental domain

AIMS



- Offer children with developmental needs and their families timely access to a continuum of effective, child-focused and family-centred early intervention services.
- Provide seamless services in a natural learning setting, working in tandem with medical and educational systems to empower families and maximise the potential of each child.

PROGRAMME



EIPIC @ Centre:

- For children with mild to severe developmental needs aged two to seven years.
- Individual learning and developmental goals embedded across classroom activities and home routines to achieve their active participation and independence.

EIPIC @ Home:

- For children below seven years of age who are too medically frail to attend centre programmes and/or who face high-risk family factors.
- Requires mandatory caregiver presence

during home intervention sessions.

- Child is provided social interaction opportunities through centre-based events such as celebrations or learning journeys.

EIPIC High Needs:

- For children below seven years of age with high level of early intervention needs.
- Intervention comprises of centre or home-based intervention, caregiver training, home visits and caregiver engagement.

EIPIC Under 2:

- For children below two years who attend centre-based programme accompanied by caregivers.
- Individual goals are embedded in the classroom and home routines.
- Caregivers receive coaching through home visits to support effective intervention strategies integrated into daily home routines.
- Children transit to EIPIC @ Centre programme after the age of two.

Early Intervention Continuum (EIC)

Development Support (DS) Plus

- Piloted in FY19/20, this programme is recommended for children aged two years and above, who have made sufficient progress in EIPIC @ Centre to transit to receive intervention in mainstream preschool.
- Intervention focuses on developing participation and integration of children in the large group setting together with building mainstream preschools capability by providing coaching and resources to support learning of children with varying developmental needs.
- Families are encouraged to embed intervention strategies into daily activities and advocate for their child's needs in the mainstream setting.

HOW WE EMPOWER



- Providing a comprehensive range of services within a single continuum.
- Individualised assessment and screening on suitability of children for intervention.
- Engaging and involving caregivers on understanding of their child's assessment and recommendations for intervention.
- Customised centre and home-based intervention.
- Regular caregiver engagement and empowering of caregivers through training and coaching in effective intervention strategies incorporated into child's daily routines in their natural learning environment, along with periodic reviews and updates on the progress of their child through events such as Parent-Team Conferences.
- Complimentary school readiness assessment for graduating children, reviewing post EI school placements, psychological assessments and workshops for caregivers.

- Social and emotional support for caregivers through Parent Orientation, Kopi Chat, Parent Support Group, Family bonding events and Sib station.
- Holistic and structured engagement with mainstream preschools to implement strategies that maximise participation of both typically developing children and children receiving early intervention.
- Raising awareness about the needs of children with additional needs among like-minded community partners through awareness talks and class outings, to support their integration and enhance their participation in the community.
- Early Intervention professionals participated in national-level innovation competitions in 2024.
- National Design Challenge: Focusing on optimising classroom spaces to support quality intervention.
- Open Innovation Platform: Contributed to the development of an AI-powered observation and assessment system to enhance the documentation of client behaviour during sessions.



Year Started: 2012 (as Development Support Programme)

Development Support & Learning Support (DS-LS)

Providing intervention for preschoolers with or at risk of mild developmental delays within their preschool settings.



PARTNER AGENCIES
ECDA,
Tote Board,
SG Enable



KEY STATISTICS

1,017 clients	121 LS Packages
2,034 teachers and caregivers supported	109 preschools supported
1,074 DS Packages	92.4% felt DS-LS improved caregiving activity

AIMS



- Support children with mild developmental needs by focusing on their immediate environment to help them overcome their challenges holistically with parents, teachers, and classmates.
- Offer therapy and learning support to help children generalise skills required during intervention for classroom application.
- Development Support (DS) provides children with focused, short-term specialised and individualised intervention across 15 weekly sessions.
- Learning Support (LS) focuses on building language, literacy, and fine motor and social skills over a period of 8 or 10 weekly sessions.

PROGRAMME



DS Intervention

- Occupational, Speech and Language Therapy.
- Learning support, Educational Therapy.
- Psychologist intervention.
- Teacher and caregiver training.

LS Intervention

- Preschool outreach to existing and new centres.
- Briefing and training for educators.
- Screening for children referred by preschools.
- Language, literacy, handwriting, social skills support.

HOW WE EMPOWER



- Equipping preschool staff to better understand child development and partnering caregivers for holistic intervention in the natural school setting.
- DS interventionists coach teachers and caregivers to implement effective strategies that facilitate a child's learning, and also provide theoretical and hands-on group training.
- LS educators play an instrumental role in training preschool staff to identify developmental needs early for timely support.

Year Started: 1979 (School @ Napiri), 2022 (School @ Bedok)

AWWA School

Special education for children aged 7-18 with multiple disabilities and autism.



PARTNER AGENCIES
MOE,
SG Enable,
NCSS



KEY STATISTICS

School @ Napiri

309 students for FY24/25

School @ Bedok

171 students for FY24/25

AIM



- To maximise the potential for independence and improve quality of life for students with additional needs.

PROGRAMME



- Structured academic, non-academic and co-curricular activities curriculum.
- Collaboration with community stakeholders, such as modified sports and learning journeys result in varied and rich learning.
- School-to-Work Transition Programme supports students and their families for positive employment outcomes post-graduation.

HOW WE EMPOWER



- Resource & Training Centre toy and book library offers over 4,000 resource materials on special needs learning and about 1,000 modified toys.
- AWWA is a partner of the Autism Network Singapore alliance and collaborates with other social service agencies to increase awareness of the autism community so as to encourage more cross-sector partnerships to build a more inclusive society.

- 29 students from AWWA School @ Napiri participated in Play Inclusive 2024. In partnership with Bowen Secondary School, Xinmin Secondary School and Xinmin Primary School, eight teams participated in various sporting activities including relay run, badminton and basketball.
- Five students from AWWA School @ Bedok collaborated with Singapore Polytechnic students to plan, design, and create unique artwork to be displayed at Bugis MRT station.

AWARDS



- Lee Kuan Yew Exemplary Student Award 2024: Iman Khalish Bin Mohamed Sham from AWWA School @ Napiri.



Year Started: 2006 (as SMILES)

Special Student Care Centre (SSCC)

After-school care centre for students aged 7-18 with additional needs.



PARTNER AGENCY
MSF



KEY STATISTICS

51 students for FY24/25

95% of caregivers agree that SSCC has successfully taken care of their child/ward's basic needs while at the centre

82% of caregivers agree that with their child/ward enrolled at SSCC, they have time and opportunities for themselves to pursue work and other activities

AIMS



- Provide physical care and opportunities for social interaction in a safe environment for students with additional needs.

PROGRAMME



- Enrich the quality of life through enrichment activities, life-skills training programmes and outdoor activities.
- Provide caregivers with respite and a chance to return to the workforce.
- House craft.
- Art and craft.
- Performing arts.
- Animal-assisted / Art therapy.
- Modified sports.
- Music and movement.
- Adaptive daily living skills.
- Storytelling / Social stories.
- Outdoor activities.
- Interactive activities.

HOW WE EMPOWER



- With the support of community and corporate partners, SSCC offers opportunities for clients to participate in enriching experiences beyond their immediate environment. Through outings and interactions with volunteers, clients gain exposure to the broader community, helping to bridge the social and experiential gaps they may face due to their household circumstances.



Year Started: 1991 (TEACH ME, Therapy & Educational Assistance for Children in Mainstream Education)

Community Integration Service (CIS)

Supporting the integration of children and youths with physical disabilities, low vision, speech disorders and developmental coordination disorders in mainstream education.



PARTNER AGENCIES
MSF,
MOE,
NCSS,
SG Enable



KEY STATISTICS

377 students for FY24/25

3,393 intervention sessions conducted

1,062 school visits

CLIENT SURVEY

100% of clients (aged 15 and above) have a greater understanding of their condition & coping strategies.

87% of clients (aged 15 and above) agreed that CIS helped them cope with challenges in mainstream education and socialisation

CAREGIVER SURVEY

98% have a greater understanding of their child/ward's condition and coping strategies and are satisfied with CIS

94% agree that CIS helped their children cope with challenges in mainstream education and socialisation

AIMS



- Support the integration of children and youths with physical disabilities and low vision into their schools and community to reach their fullest potential.
- Empower clients with skills for holistic development and promote supportive environments in collaboration with families, educators, and community partners.

PROGRAMME



School Integration (In partnership with the Ministry of Education):

- Consultations and case conferences with school professionals.
- Observations to assess the participation of the child.
- Assessment, recommendations, and training on assistive technology.
- Environmental accessibility assessment.
- Initial screening in school to assess suitability for CIS services.
- Access arrangements for examinations.
- In-class support by CIS professionals.
- School transition support.
- Increasing awareness on disability issues.
- Training sessions for SENO/teacher.

Community Integration

- Therapy services (Physiotherapy, Occupational Therapy and Speech Therapy).
- Social work support (for clients and caregivers).
- Peer support groups (male and female).
- Skill based groups (speech club, handwriting camp, adventure club etc).
- Independent Living Skills training/camp.
- Career guidance/Work experience programme.
- Sports and recreation.
- Parent / Caregiver training and support.

HOW WE EMPOWER



- Integration efforts are rendered in the natural environments of clients and families, offering a unique model of collaboration at home, school, and within the community.
- Transdisciplinary team comprises therapists, social workers and programme coordinators who provide a range of services that support clients' integration.
- In FY24/25, CIS conducted 13 school inclusion events and trainings for teachers in mainstream schools, attended by approximately 1600 students and 40 educators.

Year Started: 2022

AWWA Home (AH)

To provide holistic care through physical rehabilitation and community integration activities for persons of disabilities with varying levels of severity and needs.



PARTNER AGENCIES
MSF,
SG Enable,
Tote Board



KEY STATISTICS

57

clients for FY24/25

400

activities in FY24/25

73%

satisfied with AWWA Home's service

AIMS



- To provide residential support and care for persons with disabilities who are destitute, neglected, or whose caregivers are incapable of caring adequately for them.
- To provide holistic care through the participation of functional activities in the domains of Activities of Daily Living (ADLs), and Community Living Skills (CLSs).
- Provides short-term residential care for those who may require this service.

PROGRAMME



- Adopts an interprofessional team approach in providing care and interventions to residents, including the care specialist, care team and allied health professionals.
- Participation in functional and meaningful activities based on the individual needs of a person with disabilities, incorporating the four principles of the Person-Centred Active Support Framework.
- Daily engagement in ADLs such as feeding, toileting, showering, grooming, dressing and mobility.
- Engagement in CLSs include interpersonal relations, home living skills, leisure and vocation, community mobility, health education and family bonding.

- Weekly outings to nearby amenities for community participation and integration.
- Group outing for sports event.

HOW WE EMPOWER



- AH's Programme Framework seek to empower clients to participate meaningfully in activities of daily living and engage in community integration activities, including Health Needs and Family Bonding.
- The building is built in accordance to BCA's Green Mark standards, with green building solutions that raises our sustainability standards that is aligned with the United Nation's Sustainable Development Goals.
- Awarded the Good Design Research Grant to enhance activity engagement.
- Participated in the National Para Bowling Championships 2024.
- AH resident Agnes Tung won the Bronze medal at the Tiger Balm National Boccia Championships 2024.



Year Started: 2022

Day Activity Centre (DAC)

A community-based facility that aims to maximise the independence of adults with physical and multiple disabilities to continue being active members of the community, and to provide respite to caregivers.



PARTNER AGENCIES
MSF,
SG Enable,
Tote Board



KEY STATISTICS

32 clients for FY24/25

500 activities in FY24/25

77% caregivers satisfied with service

AIM



- To provide a safe environment and be adequately equipped to engage persons with mild to moderate disabilities.
- To provide respite to caregivers by giving day care services to their loved ones with disabilities.

PROGRAMME



- Training on personal grooming such as personal hygiene, oral care, body care and dressing.
- Mobility training through proper navigation and use of mobility aids.
- Training on Home and Community Living Skills.
- Boosting interpersonal relations through team activities and learning how to manage harmful behaviours.
- Rehabilitation through therapy, games, and activities based on the individual needs of a person with disabilities.

HOW WE EMPOWER



- DAC's Programme Framework seeks to empower clients to participate meaningfully in activities of daily living and engage in community integration activities, including health needs and sports participation.
- Hosted first-ever Caregiver Engagement Day in March 2024.



Year Started: 2016

Kindle Garden (KG)

Singapore's first inclusive preschool for children aged 18 months to 6 years.



PARTNER AGENCIES
ECDA,
SG Enable



KEY STATISTICS

68 preschoolers for FY24/25

100% of caregivers satisfied

AIMS



- Providing a non-discriminatory curriculum for children of all abilities, encouraging them to embrace diversity and develop mutual respect and understanding from an early age.

PROGRAMME



- Little Explorers: 18-36 months (Toddlers).
- Little Investigators: four to six years (Kindergarteners).
- Accessible for all children including those with additional needs (e.g. Global Developmental Delay, Cerebral Palsy, Down Syndrome, hearing or visual impairment).

HOW WE EMPOWER



- Strong focus on parent engagement, including involving parents in their children's classroom project closure activities.
- First-ever Family Picnic Day was held to encourage families to bond and enjoy shared memories together. Parents were also invited to join in the Children's Day celebrations.

- Caregiver support, including briefing on School Readiness Assessment, parent-support group, Primary One Preparatory Talk by Special Education Needs Officer and Childcare Financial Assistance.

ACCREDITATION



- Singapore Preschool Accreditation Framework (SPARK) certification: 2018 - 2027.



Year Started: 1970 (as Family Welfare Service)

Family Service Centre (FSC)

Community-based agency that provides help and support to individuals and families in need.



PARTNER AGENCIES
MSF, NCSS, Tote Board



KEY STATISTICS

546 families served in FY24/25

214 people reached through community programmes

CLIENT SURVEY

96% satisfied with FSC's services

93% achieved 50% of goals set

95% achieved self-resiliency and enhance resilience capacity

AIMS



- Serve vulnerable and low-income individuals and families to help them achieve independence, stability and resilience.

PROGRAMME



- Information and Referrals (I&R): Linking families to appropriate help agencies and resources in the community.
- Casework and Counselling (C&C): Individuals and families work together with our Social Work Practitioners to better manage their life's challenges such as financial difficulties, marital and parenting challenges, mental health challenges and caregiving stress.
- Group work: We bring together individuals with similar challenges, needs and concerns; leveraging on the group's dynamics to enhance social functioning and better cope with their challenges.



HOW WE EMPOWER



- Holistic approach in partnering our clients, their caregivers and community stakeholders to improve individual and family functioning within their communities.
- Expressive arts therapy to engage families, offering an alternative mode of engagement other than talk therapy to allow for our clients to reach their inner world and find voice to their stories.
- Community programmes such as "Project Sunshine" brings stakeholders and clients together to promote community wellbeing through topics like mental wellness and parenting.
- "AWWA Ambassadors" – current and former clients – give back to the community through volunteering, with over 50% joining at least one volunteering opportunity.
- Mindful Me! Series: Since 2017, this programme has supported children with behavioural and emotional issues, and caregivers facing challenges, through mindfulness-based strategies. This year, past caregiver participants returned to learn wellbeing skills. The series culminated with an appreciation event for caregivers.

Year Started: 2018 (Lengkok Bahru), 2022 (Jalan Tenteram)

Transitional Shelter (TS)

Temporary accommodation for families facing homelessness.



PARTNER AGENCY
MSF



KEY STATISTICS

116 families served in FY24/25

53% moved out within nine months

82% employed during stay

93% of eligible dependents regularly attended school

AIMS



- Offer temporary housing to homeless families who have exhausted all other means of securing accommodation.
- Provide social work intervention to address complex housing and social needs of admitted families to achieve long-term housing options.

PROGRAMME



- Casework and counselling: Social workers work closely with the families to achieve stability and resilience, journeying with them to secure long-term housing, improved employability and financial situations, and keep children/youth meaningfully engaged in school.
- Group work and programmes: Building the social capital for families by bringing them together to form a community of support. We work with partners to support families with skills and knowledge in areas such as employment, financial and debt management, and parenting.
- Post-discharge support: Families continue to receive support for up to six months post-discharge, through transition plans and by transferring cases to FSCs near their home for continued support.

HOW WE EMPOWER



- AWWA is one of three social service agencies to be appointed as service provider for two transitional shelters for families.
- 'Wings of Strengths' is a group work targeted at foreign single mothers. Many faced issues like family violence, exploitation, and isolation, often leading to divorce. The group offers a supportive space to share experiences, build hope, learn skills, and foster community belonging.
- "He'ART' to He'ART" is a children's group work that uses art to help participants express their thoughts and emotions. Children who attended showed improved ability to share their feelings about shelter life.
- "Wonder Mums" is a groupwork targeted at mothers living in TS at Jalan Tenteram, focusing on parenting skills and boosting confidence. It also introduces self-care practices like breathing exercises, stretching, and art to support emotional resilience.
- Graduation ceremony: Held annually for families who have moved out of TS into new homes. Families are invited to share their stories of hope to encourage others still in the shelter.

Year Started: 1997 (as Senior Activity Centre)

Active Ageing Centre (AAC)

The AAC serves as an anchor in the community to empower seniors to age in place



PARTNER AGENCY
Agency for Integrated Care



KEY STATISTICS

806 clients for FY24/25

513 clients successfully engaged and profiled for care needs

58

seniors engaged in volunteering or micro-job roles

98%

clients satisfied with AAC's services

AIMS



- Provides a drop-in recreational space to enable seniors to adopt an active lifestyle and pre-empt social isolation.
- Provide opportunities for seniors to interact with members of the community.
- Improve the quality of life of seniors resident within AAC's service cluster.
- Refer seniors to assistance in a timely fashion.

PROGRAMME



- Physical exercise such as chair Zumba, line dancing.
- Volunteer and senior-led programmes and outings.
- Social activities like birthday and festive celebrations.
- Interest groups e.g handicraft, Rummy-O, Men's Club.
- Senior volunteer and micro-job roles available at Kampung AWWA's community cafe or van wipe-down services.
- Befriending services and home visits.
- Information and referral service and case coordination service.
- Community health screening and vital signs checks.

HOW WE EMPOWER



- Allowing seniors to take charge of various duties in the centre.
- Encouraging seniors to take on volunteer and micro-job roles such as befriending, providing haircut and handyman services, leading exercise sessions and interest groups, conducting wheelchair repair workshops, and more.
- AAC utilises Kampung AWWA, a new integrated social space for seniors, caregivers and residents that fosters social engagement. It also serves as a hub for senior volunteer development, supports caregivers through a dedicated resource centre, offers Gym Tonic – a senior-friendly fitness facility, and operates a community café managed by senior baristas.



Year Started: 2022

Community of Care (CoC)

Pilot initiative to improve community health and well-being of seniors through coordinated care



PARTNER AGENCY
Agency for Integrated Care



KEY STATISTICS

924 seniors engaged

57 partnerships built within the network

AIMS



- Develop structured protocols for all Active Ageing Centres to establish strong partnerships with health and social service providers in the local region.

PROGRAMME



- Establishing a network of service providers and developing structured protocols for seamless care coordination and management.

HOW WE EMPOWER



- The CoC works closely with various partners including restructured hospitals, polyclinics, and GPs to offer focused interventions to seniors with care issues such as a non-compliance to medication, absence for medical appointments, repeated hospitalisation or living with poor social support.
- CoC 2.0 seeks to develop structured protocols for partnership development and set a standard within the Community Care sector.
- AWWA collaborates with National Healthcare Group, National Healthcare Group Polyclinics, the Agency for Integrated Care - Silver Generation Office, GP clinics, and other community partners to ensure seamless support for ageing clients.

Year Started: 2019

Community Mental Health (CMH)

Community-based outreach team promoting early identification of mental health conditions and providing psychosocial support for individuals and caregivers in the community.



PARTNER AGENCY
Agency for Integrated Care



KEY STATISTICS

520	number of clients	14	outreach events organised
6,165	people reached through outreach efforts	100%	participants rated outreach talks as useful
164	caregivers supported		

AIMS



- Promote early recognition of signs and symptoms of mental health conditions and/or dementia.
- Improve mental health conditions and/or dementia literacy by organising targeted outreach events and activities to provide mental health and/or dementia information and education to residents and caregivers in the region.
- Provide psychosocial intervention such as techniques to reduce the risk of escalation of mental health needs.
- Provide collaborative and coordinated care for clients and caregivers through a case management approach.
- Work in partnership with health and community care partners and key stakeholders to co-manage and support persons with mental health conditions and dementia in the community.

PROGRAMME



- Outreach events to raise awareness on mental health, including dementia, within the service region.

- Mood and memory screenings to support early detection of signs and symptoms of mental health conditions.
- Casework management, information, emotional support, service linkage and follow-up to clients and caregivers.
- Engage clients and caregivers in meaningful programmes to promote mental well-being.
- Networking, engagement and coordinating mental health education for community partners.

HOW WE EMPOWER



- Striving to build a dementia-friendly neighbourhood with on-the-ground initiatives that engage community partners and form a support network through “AWWA KAKIS” initiative.
- Contribute as a key community organisation in regional efforts towards building a Dementia-Friendly Community (DFC) in Yio Chu Kang, such as the annual Walk2Remember event with other Ang Mo Kio regional partners.

Year Started: 2015 (Ang Mo Kio), 2018 (Yishun)

Dementia Day Care Centre (DDCC)

Maintenance day care services for persons with mild to severe dementia. The service is presently offered at Ang Mo Kio (DDCCA) and Yishun (DDCCY).



PARTNER AGENCIES
MOH, Agency for Integrated Care



KEY STATISTICS

206	number of clients	15	caregiver workshops and caregiver-client bonding sessions through outings
206	caregivers supported	100%	of individualised Care Plans completed
681	weekend sessions	100%	caregivers satisfied with DDCC's services
14	community partners sustained through Care Beyond Walls		

AIMS



- Use person-centred care approach to offer individualised and holistic care for clients.
- Slow down the deterioration of clients’ physical and mental functions to delay the need for institutionalisation.
- Provide respite for caregivers of elderly persons diagnosed with dementia.

PROGRAMME



- Occupational therapy, music therapy, maintenance physical therapy, social and recreational activities, cognitive and sensory stimulation activities, festive celebrations.
- Centre-based nursing, case management, caregiver support.
- **Care Beyond Walls (CBW) programme:**
 - CBW seeks to deepen the person-centred care approach that is adopted by both DDCCA and DDCCY to address the gaps in the current centre-based model by piloting additional/new services. The main components of CBW

include promoting person-centred care approach, weekend respite services, community partnership and integration, resource centre and social space.

HOW WE EMPOWER



- Person-centred care approach focuses on interpersonal relationships and preparing customised activities based on clients’ interests and life experiences, and caregiver interviews.



Year Started: 2014 (as Personal Care Service (Disability))

Home Personal Care Service (HPCS)

Serving adults with disabilities aged 16 and above, and elderly who are frail and homebound, with little or no caregiver support.



PARTNER AGENCIES
Agency for Integrated Care, MOH, Tote Board



KEY STATISTICS
105 clients for FY24/25

AIMS



- To support elderly persons and adults with additional needs, and their caregivers for independent living and prolong their ability to stay integrated within the community.
- Provide quality care within clients' homes by offering assistance and companionship to help them age in place.
- Support clients in the Ang Mo Kio region.

PROGRAMME



- Mind stimulation activities.
- Personal hygiene support (showering, bed bath).
- Physical maintenance exercises as prescribed by therapist.
- Companionship and recreational activities
- Light grocery shopping, housekeeping.

HOW WE EMPOWER



- Only service that caters to both the elderly and adults with additional needs in the Ang Mo Kio area.
- Serving clients with little or no caregiver support who are mostly home bound.



Year Started: 2016

Integrated Home and Day Care (IHDC)

Comprehensive home-based and centre-based care for seniors.



PARTNER AGENCY
Agency for Integrated Care



KEY STATISTICS
36 clients for FY24/25
31 caregivers supported

AIMS



- To delay the institutionalisation of seniors in nursing homes.
- Support ageing at home for seniors to continue pursuing activities that they enjoy, allowing them to maintain their independence and autonomy within their communities.

PROGRAMME



- Case management, care coordination.
- Day care services: social activities, maintenance rehabilitation.
- Home care and support: medical and personal care, nursing, meal delivery, medical escort.
- Dementia care: cognitive exercises, maintenance activities.
- Caregiver training and support.
- After-hours helpline.

HOW WE EMPOWER



- One-stop service for clients with multiple care needs and their caregivers with flexibility of selecting or combining centre-based or home-based care.
- Seamless transition to more home-based support in event of clients' deteriorating medical conditions.
- Attends to and manages clients' nursing needs and acute or chronic medical conditions.



Year Started: 1998 (as READYCARE Centre)

Rehab and Day Care (RDCC)

Supports persons with physical disabilities, dysfunctions and/or cognitive impairments with centre or home-based rehabilitation and engagement.



PARTNER AGENCIES
Agency for Integrated Care, MOH



KEY STATISTICS

485	clients served under Community Rehabilitation	404	clients admitted into Home Therapy
89	clients served under Maintenance Day Care	90%	clients are satisfied with RDCC's services
		434	caregivers supported

AIMS



- Maximise potential of clients through structured rehabilitation, supported by a multidisciplinary team.
- Engage clients through social and recreational activities in day care.
- Support caregivers through assessments, training and referral services.

PROGRAMME



- Case management, care coordination.
- Day care services: social activities, maintenance rehabilitation.
- Home care and support: medical and personal care, nursing, meal delivery, medical escort.
- Dementia care: cognitive exercises, maintenance activities.
- Caregiver training and support.
- After-hours helpline.

HOW WE EMPOWER



- RDCC offers Gym Tonic, which seeks to improve, maintain and delay deterioration of functional ability of seniors, through strength-training exercises. Gym Tonic features high-tech rehabilitation equipment and an IT infrastructure to enable efficient intervention and documentation. As of March

2025, a total of 201 unique clients have been enrolled in the programme.

- The service runs the Air Master programme in collaboration with Tan Tock Seng Hospital. The session involves 20 sessions of cardiopulmonary rehabilitation over 10 weeks. As of March 2025, there are 50 unique clients who are enrolled in the programme.
- RDCC also offers BIXEPS, a form of therapy that enhances muscle strength, endurance, and overall physical health to clients. The programme takes place over 12 sessions, each lasting 10 minutes long. As of March 2025, a total of 38 unique clients have been enrolled in the programme.
- AWWA Home Therapy provides island-wide service for home-bound clients who are unable to access centre-based rehabilitation services, and is supported by allied health professionals in AWWA's MOH Therapy Hub.
- AWWA Home Therapy has partnered with several hospitals to upskill therapists in a variety of conditions. These include building capacity in our staff to treat pelvic floor issues, specialist neuro training for treatment of stroke, and treating clients with mental illness.

Year Started: 1976 (as Ang Mo Kio Community Home for Senior Citizens)

Senior Community Home (SCH)

Accommodation for low-income elderly aged 60 and above who have no alternative living arrangements.



PARTNER AGENCIES
MSF, NCSS



KEY STATISTICS

109	residents for FY24/25
95%	are satisfied with their stay in the home

AIMS



- Provide supportive environment for seniors who wish to live independently for as long as possible in their community.
- Meet physical, psychological and emotional needs of seniors without alternative housing to facilitate their integration and prevent premature admission into a nursing home.
- Offer services and care that are person-centred (high-touch), community-integrated (high volunteer/partner involvement) and team-based (multidisciplinary).
- Empower residents to care for their own flats and daily living needs.

PROGRAMME



- Regular health supervision and screening.
- Physical and mental exercises and activities.
- Guidance and counselling on challenges of ageing.
- Complementary Physiotherapy, Occupational and Speech Therapy, TCM intervention and Dementia Day Care service.
- Recreational activities and community projects.
- Community garden activities.
- 24-hour nursing assistance.

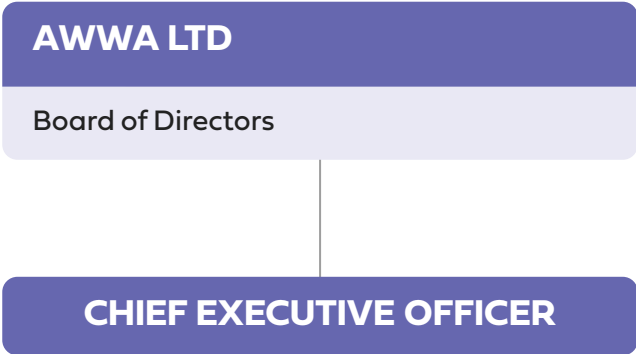
HOW WE EMPOWER



- First community home to be housed within a block of HDB rental flats, enabling elderly residents to remain integrated with the larger community in which they live.
- Independent living: Seniors take care of their own daily living needs, choose to participate in activities based on interest, contribute to smooth running of home and help one another with mobility, cognitive issues, take up employment on their own to gain financial independence.
- Empowerment opportunities include medical escort, fire evacuation assistant, gardener and events assistant.



Corporate Structure



PATRON

President Tharman Shanmugaratnam

AWWA LTD

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Board Committees | <ul style="list-style-type: none">• Nominations• Programmes & Services• Risk Management |
| <ul style="list-style-type: none">• Audit• Community Partnership• Finance• Human Resource• Investment | Other Committees |
| | <ul style="list-style-type: none">• Medifund• School Management |

Organisational Structure

CHIEF EXECUTIVE OFFICER

CHIEF OPERATING OFFICER

CORPORATE SERVICES

- Communications
- Facilities Management
- Finance
- Governance & Risk Management
- Human Resource
- Information Technology
- Legal
- Procurement
- Stakeholder Engagement

FAMILY SERVICES

- Family Service Centre
- Transitional Shelter

ALLIED HEALTH PROFESSIONAL GROUP

- ACTION Office
- MSF Therapy Hub

IMPACT EVALUATION & SPECIAL PROJECTS

- Impact & Research

DISABILITY & INCLUSION

- AWWA Home
- AWWA School
- Community Integration Service
- Day Activity Centre
- Development Support & Learning Support
- Early Intervention Continuum
 - » Early Intervention at Centre
 - » DS-Plus
 - » EI Under-2s
- Kindle Garden Preschool
- Special Student Care Centre

HEALTH & SENIOR CARE

- Active Ageing Centre
 - » Kampung AWWA
- Community of Care
- Community Mental Health
 - » CREST AWWA @ Canberra and Sembawang Central
 - » CREST AWWA @ Sembawang West and Woodlands
 - » CREST AWWA @ Yio Chu Kang
- Dementia Day Care Centre
 - » Care Beyond Walls
 - » Centre-based Nursing
- Home Personal Care Service
- Integrated Home & Day Care Centre
- Outsource Services (MOH Therapy Hub)
- Rehab & Day Care Centre
- Senior Community Home

Board Directors of AWWA



Ms Beatrice Chen
Chairman and Chairperson
of the School Management
Committee



Mr Chan Wai Leong
Deputy Chairman and
Chairperson of the
Nominations Committee



Ms Varsha Bipinchandra
Board Director and Chairperson
of the Risk Management
Committee



Mr Marcus Heng
Board Director and
Chairperson of the Human
Resources Committee



Mr Frank Khoo
Board Director and
Chairperson of the Community
Partnership Committee



Ms Eleanor Lee
Board Director and
Chairperson of the Audit
Committee



Dr Chen Shiling
Board Director



Mr Chng Lay Chew
Board Director and
Chairperson of the
Investment Committee



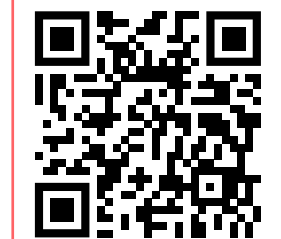
Ms Meena Damodaran
Board Director, Chairperson
of the Programmes & Services
Committee and School
Supervisor of the School
Management Committee



Ms Lim Sok Hia
Board Director and
Chairperson of the Finance
Committee



Mr Tan Zing Yuen
Board Director and
Honorary Treasurer of School
Management Committee



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detailed profiles**

*Ms Meena Damodaran appointed as Board Director and Chairperson of the Programmes & Services Committee on 1 Oct 2024.
Mr Frank Khoo appointed as Board Director and Chairperson of the Community Partnership Committee on 1 Oct 2024.
Mr Tan Zing Yuen appointed as Honorary Treasurer of the School Management Committee on 1 Apr 2024 and
Board Director on 1 Jan 2025.
Ms Chung Wei Han resigned as Board Director on 10 Feb 2025.
Ms Ng Chin Yu resigned as Chairperson of the Programmes & Services Committee on 30 Sep 2024 and as Board Director
on 10 Feb 2025.
Ms Clara Yue resigned as Board Director and Chairperson of the Community Partnership Committee on 30 Sep 2024.*

Board Directors

Name	Designation	Date of First Appointment	Board Meeting Attendance*	Qualification and Experience
Ms Beatrice Chen	Board Director	11/2/2015	4/4	<ul style="list-style-type: none">Community volunteerMedia and MarketingCommunications (broadcast)Business Support rolesWorked in MediaCorp and Russell Reynolds AssociatesBA, University of British Columbia
	Chairman	16/9/2023		
	Chairperson of School Management Committee	1/4/2022		
Mr Chan Wai Leong	Board Director	11/2/2015	3/4	<ul style="list-style-type: none">Executive search since 2006Board experience (listed and non-listed)MD and VP experience at global MNCsMBA and MEng, Cornell University
	Deputy Chairman	16/9/2023		
	Chairperson of Nominations Committee	11/2/2015		
Ms Varsha Bipinchandra	Board Director	18/9/2020	3/4	<ul style="list-style-type: none">More than 30 years' experience in Finance, Risk and Governance in local and global MNCsChartered Financial Analyst, Fellow of Institute of Singapore Chartered Accountants and Qualified Listed Entity DirectorNon - Executive Independent Director, FWD Takaful Malaysia, FWD Singapore Pte Ltd and Partner Re Asia Pte LtdBAcc (Hons), National University of Singapore
	Chairperson of Risk Management Committee	26/9/2021		
Dr Chen Shiling	Board Director	15/1/2023	3/4	<ul style="list-style-type: none">Founder and Executive Director, Happee Hearts MovementPhysician, Dementia Team, Khoo Teck Puat HospitalBoard member and Chair Programmes and Services Committee, Dementia SingaporeMember, Allied Professionals Advisory PanelMember, IMH Clinical Ethics CommitteeMember, MSF Adult Protection TeamMBBS, National University of SingaporeMember, Royal College of Physicians (MRCP) (UK)MMed Internal Medicine (S'pore)Graduate Diploma in Mental Health, GDMH (NUS)Ageing Health and Wellbeing in Intellectual Disability (MSc Trinity College Dublin)

Name	Designation	Date of First Appointment	Board Meeting Attendance*	Qualification and Experience
Mr Chng Lay Chew	Board Director	18/9/2020	3/4	<ul style="list-style-type: none">Retired CFO with more than 35 years of international experience in the financial industryHeld senior positions in JP Morgan, DBS Bank Ltd and Singapore Exchange LtdBoard experience in listed and private companiesBoard Member and Chairman, Audit and Risk Committee, IREIT Global Group Pte LtdBoard Member, Chairman of Audit and Risk Committee, NUHS Fund LtdBoard member, Chair of Audit, Finance and Risk Committee of Worldwide Fund for Nature Singapore LtdAdvocate for development of the accounting profession in Singapore. Past Board member of the Singapore Accounting Commission. Past President of CPA Australia Singapore DivisionFellow of Chartered Accountants Australia and New Zealand, Institute of Singapore Chartered Accountants, and CPA AustraliaBachelor of Commerce & Accounting (BCA), Victoria University of Wellington, New Zealand
	Chairperson of Investment Committee	31/1/2023		
Mr Tan Zing Yuen	Board Director	1/1/2025	2/2	<ul style="list-style-type: none">Held key financial positions in several public listed companies namely, as Finance Director of Courts Singapore Limited and as Chief Financial Officer of Nippecraft Limited Group and Flairis Technology Corporation Limited Group before 2002Chief Financial Officer of Energy Market Company Pte Ltd from 2002 to 2006Group Financial Controller in the Mediacorp Group from 2006 to 2009Joined Thomson Medical Singapore in September 2009 as Chief Financial Officer and was appointed CRCO on 1 May 2021Recently retired from Thomson Medical Group Limited as Chief Risk and Sustainability OfficerPrevious Board Member and Chairman of Audit Committee of Netball Singapore and MDIS, a not-for-profit Company in the education industryBachelor of Accountancy degree from University of Singapore (currently known as National University of Singapore)Fellow Member of the Institute of Singapore Chartered Accountants
	Honorary Treasurer of School Management Committee	1/4/2024		

Board Directors

Name	Designation	Date of First Appointment	Board Meeting Attendance*	Qualification and Experience
Mr Marcus Heng	Board Director	28/1/2023	4/4	<ul style="list-style-type: none">• More than 20 years of HR experience in the government, aviation and tourism sectors• Group Chief Human Resource (HR) Officer at the Mandai Wildlife Group• Well-versed in all HR disciplines• BMS (Hons), University of Waikato, New Zealand• Specialist Diploma in Compensation & Benefits Management, Singapore Institute of Management• HR Committee Member for the Samaritans of Singapore since 2019
	Chairperson of Human Resource Committee	28/1/2023		
Ms Eleanor Lee	Board Director	18/9/2017	2/4	<ul style="list-style-type: none">• Partner, Ernst & Young LLP• More than 27 years’ experience• Government and Public Sector Assurance Leader for Ernst & Young Singapore and Asean• Quality Enablement Leader (QEL) for Ernst & Young Singapore• Chairperson of Singapore Annual Report Awards’ judging panel• Past Board Director of Singapore International Chamber of Commerce• Member of the Board of Trustees of the Singapore University of Technology and Design (SUTD)• Member of Advisory Committee on Accounting Standards for Statutory Boards, SUSS• BAcc (Hons), National University of Singapore• Fellow of the Institute of Singapore Chartered Accountants
	Chairperson of Audit Committee	18/9/2017		
Ms Lim Sok Hia	Board Director	18/9/2020	4/4	<ul style="list-style-type: none">• Four decades of professional experience in the areas of compliance, credit and risk control in the banking and financial sector• Worked in DBS Bank Ltd and HSBC• BAcc (Hons), National University of Singapore
	Chairperson of Finance Committee	27/7/2021		

Name	Designation	Date of First Appointment	Board Meeting Attendance*	Qualification and Experience
Ms Meena Damodaran	Board Director	1/10/2024	3/3	<ul style="list-style-type: none">• 39 years of experience as an educator and leader in leading, managing and developing people; planning and organisational development; and training and consultation.• Deputy Director, Psychological Services Branch• Vice-Principal of a mainstream Secondary School• Head of Department (Science) of mainstream Secondary Schools• Secondary School Teacher• Bachelor of Science(BSC) from National University of Singapore• Diploma in Education and Further Professional Diploma In Education for Head of Department from National Institute of Education, Singapore• Master of Science(MSc) in Science Education and Curriculum from University of Iowa
	Chairperson of Programmes and Services Committee	1/10/2024		
	School Supervisor of School Management Committee	1/4/2022		
Mr Frank Khoo	Board Director	1/10/2024	3/3	<ul style="list-style-type: none">• More than 30 years experience in Finance, Fund Management, Asset Management in both local listed companies and MNCs.• Member of Institute of Singapore Chartered Accountant.• MBA from Nanyang Technological University• Bachelor of Engineering and Bachelor of Science from University of Queensland, Australia
	Chairperson of Community Partnership	1/10/2024		

*Attendance is indicated as the number of meetings attended over the number of meetings scheduled. Where a board member was appointed during the financial year, the number of meetings scheduled may vary.

Beatrice Chen and Chan Wai Leong have served 10 consecutive years on the AWWA Board by 10 February 2025. The Board considered and agreed that their vast experience and deep understanding of AWWA's mission, ethos and philosophy will continue to provide the Board with valuable insights for more informed decision making. The Board recommended the continued appointment of Ms Chen and Mr Chan for a further two years beyond 10 February 2025. At the Annual General Meeting on 4 September 2024, the members deliberated and approved the Board's recommendation. It was noted that both Ms Chen and Mr Chan recused themselves from the Board's discussion and abstained from voting on the resolution following AWWA's Conflict of Interest Policy. Through the course of 2025, the Board will be undertaking certain changes in the Board and Board Committees as part of its board succession and renewal plans.

Board Committees

Audit		Committee Meeting Attendance
Ms Eleanor Lee	Chairperson	4/4
Ms Varsha Bipinchandra	Member	3/4
Ms Lim Sok Hia	Member	4/4
Mr Kevin Ohng	Member	4/4
Ms Meiko Otsuki	Member	3/4

Community Partnership		Committee Meeting Attendance*
Mr Frank Khoo	Chairperson (Appointed 1 October 2024)	2/2
	Member	1/1
Ms Kemmy Koh	Vice Chairperson	3/3
Ms Woo Sin Yue	Member	3/3
Mrs Elizabeth Choy	Member	2/3
Mrs Maureen Chan	Member	0/3
Ms Clara Yue	Chairperson (Resigned 30 September 2024)	1/1
	Member (Appointed 1 October 2024)	2/2
	Member (Resigned 16 May 2025)	NA
Ms Shan Tjio	Member (Resigned 30 September 2024)	0/1
Ms Charlene Lee	Member (Resigned 30 September 2024)	1/1
Mr Vincent Lee	Member (Resigned 30 September 2024)	1/1

Finance		Committee Meeting Attendance
Ms Lim Sok Hia	Chairperson	3/3
Ms Ng Chin Yu	Member	3/3
Ms Sheila Ng	Member	3/3
Mr Tan Zing Yuen	Member	2/3
Ms Allison Cheung	Member	3/3

Human Resource		Committee Meeting Attendance*
Mr Marcus Heng	Chairperson	3/3
Ms Leona Tan	Member	2/3
Ms Han Yan	Member	1/3
Mr Stephen Tjoa	Member	3/3
Professor Ma Kheng Min	Member	3/3
Ms Angie Tan	Member (Resigned 4 November 2024)	0/1

Investment		Committee Meeting Attendance*
Mr Chng Lay Chew	Chairperson	3/3
Ms Ng Chin Yu	Member	3/3
Mrs Rosana Quek	Member	3/3
Mr Dieu Eng Luke	Member	3/3
Ms Tracy Ang	Member	3/3
Mr Paul Ng	Member (Appointed 1 October 2024)	1/1

Nominations		Committee Meeting Attendance
Mr Chan Wai Leong	Chairperson	4/4
Ms Chung Wei Han	Member	4/4
Mr Chng Lay Chew	Member	4/4
Mr Marcus Heng	Member	4/4

Board Committees

Programmes and Services		Committee Meeting Attendance*
Ms Meena Damodaran	Chairperson (Appointed 1 October 2024) Member	2/2 2/2
Dr Chen Shiling	Member	3/4
Mr Chin Yi Zuan	Member	3/4
Ms Lim Sok Hia	Member	4/4
Professor Ma Kheng Min	Member	4/4
Mr Rahul Aggarwal	Member	3/4
Mrs Rosana Quek	Member	3/4
Mr Tan Shuo Yan	Member	3/4
Mr Paul Ng	Member	3/4
Associate Professor Chan Yoke Hwee	Member	3/4
Ms Ng Chin Yu	Chairperson (Resigned 30 September 2024) Member (Appointed 1 October 2024)	2/2 2/2
Mr Christopher Cheng	Member (Appointed 25 September 2024)	1/2
Ms Chung Wei Han	Member (Appointed 11 February 2025)	1/1

Risk Management		Committee Meeting Attendance*
Ms Varsha Bipinchandra	Chairperson	4/4
Mr See Yong Hwee	Member	3/4
Mr Lee Chih-Wei	Member	2/4
Mr Andrew Tan Chwee Peng	Member (Appointed 5 July 2024)	3/3
Mr Gerry Chng	Member (Resigned 13 June 2024)	0/1

Medifund		Committee Meeting Attendance
Ms Tio Guat Kuan	Chairperson	4/4
Ms Koh Hui Ngo	Member	4/4
Ms Lim Sok Hia	Member	4/4

School Management		Committee Meeting Attendance*
Ms Beatrice Chen	Chairperson	5/5
Ms Meena Damodaran	School Supervisor	5/5
Mr Tan Zing Yuen	Honorary Treasurer (Appointed 1 April 2024)	4/5
Ms Amy Tan	Secretary (Appointed 1 April 2024)	5/5
Mrs Rosana Quek	Member (Appointed 1 April 2024)	4/5
Associate Professor Tan Bhing Leet	Member (Appointed 1 April 2024)	3/5
Mr J R Karthikeyan (Karthik)	Member	3/5
Mrs Lisa Goh	Member, Ministry of Education Representative	5/5
Mr Tay Meng Kiat	Member, Ministry of Education Representative (Appointed 30 April 2024)	5/5
Dr Kelvin Lee	Member (Appointed 15 December 2024)	1/1
Mrs Linda Tan	Member (Resigned 14 December 2024)	3/4

*Attendance is indicated as the number of meetings attended over the number of meetings scheduled. Where a committee member was appointed or resigned during the financial year, the number of meetings scheduled may vary.

AWWA Leadership



**Mr J R Karthikeyan
(Karthik)**
Chief Executive Officer
Joined 23/11/2007
Appointed 1/1/2019



Mrs Selina Foong
Chief Operating Officer
Joined 26/2/2018
Appointed 1/1/2021



Ms Lee Lee Ng
Director,
Disability & Inclusion
Joined 1/3/2016
Appointed 1/1/2023



Ms Amy Tan
Principal,
AWWA School @ Napiri
Joined 2/5/2017
Appointed 15/12/2021



Dr Kelvin Lee
Principal,
AWWA School @ Bedok
Joined 14/08/2014
Appointed 15/12/2024



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detailed profiles



Ms See Toh Huixia
Director,
Family Services
Joined 6/6/2005
Appointed 1/1/2023



Mr Sean Tan
Director,
Health and Senior Care
Joined 19/4/2023



Ms Eiseli Loh
Director,
Allied Health Professional
Group and Youth Disability
Joined 3/2/2025



Ms Beryl Ng
Director,
Early Intervention
Joined 2/1/2025



Ms Michelle Yeo
Director,
Human Resources
Joined 2/1/2019
Appointed 1/1/2024



Ms Karen Lim
Director,
Corporate Services
Joined 3/2/2025

Mrs Linda Tan, Principal AWWA School @ Bedok resigned on 14 December 2024.
Ms Joyce Lum, Deputy Director Allied Health Professional Group resigned on 19 May 2025.

Total Annual Remuneration for Top 3 Senior Executives

Remuneration Bands	No of Executives
S\$200,000 - \$299,000	1
S\$300,000 - \$399,000	1
S\$400,000 - \$499,000	1

Board Meeting Attendance of CEO

Name	Designation	Date of Appointment	Board Meeting Attendance	Qualification and Experience
Mr J R Karthikeyan (Karthik)	Chief Executive Officer	01/1/2019	4/4	<ul style="list-style-type: none"> Experienced clinician with over 20 years of comprehensive experience managing cross functional teams in multiple countries. BOT, Annamalai University Msc in Fitness, Exercise Rehabilitation and Nutrition Care, Madras University Advance Training in Sensory Integration Theory and Treatment, University of Southern California Certification in Neuro Developmental Treatment (Bobath) - Pediatric, Neuro Development Treatment Association, USA Alumni, Harvard Business School General Management Programme 3rd Leaders for Singapore Healthcare, Healthcare Leadership

Panel of Experts

At AWWA, we aspire to uphold and enhance service quality by consolidating updated and relevant knowledge and best practices from a diverse set of in-house professionals and a Panel of Experts.

Together, we explore a variety of informed and expert viewpoints to formulate action plans and solutions to achieve optimal efficiency and effectiveness, thus resulting in holistic client outcomes for the people we serve.

Mr Abdul Rashid Jailani

Deputy Director, Allied Health, Ng Teng Fong General Hospital

A/P Gan Wee Hoe

CEO, SingHealth Community Hospitals and Senior Consultant,
Department of Occupational and Environmental Medicine, Singapore General Hospital

Dr Lim Hong Huay

Consultant, Department of Child Development,
KK Women's and Children's Hospital / Board Chair, CaringSG
MBBS, MRCP (UK), MMed (Paed), MScEpi (UK), DLSHTM, GDMH, FAMS

Ms Low Mui Lang

Clinical Director & Head of Nursing, All Saints Home

Dr Ng Kok Hoe, PhD (LSE)

Senior Research Fellow / Head, Case Study Unit and Social Inclusion Project,
Lee Kuan Yew School of Public Policy, National University of Singapore

Professor Jasjit Singh

Professor of Strategy,
The Paul Dubrule Chaired Professor of Sustainable Development, INSEAD

Dr Jasper Tong

Director, Allied Health, KK Women's and Children's Hospital

Dr Lian Wee Bin

Paediatrics and Neonatal Specialist, SpecialKids Child Health & Development Clinic

Mr Luc Grimond

Partner and Managing Director, The Boston Consulting Group

Ms Loy Wee Mee

Director, Pre-School By-The-Park

Dr Aishworiya Ramkumar

Consultant, Division of Developmental and Behavioural Paediatrics,
Department of Paediatrics, Khoo Teck Puat
National University Children's Medical Institute, National University Hospital
Assistant Professor, Department of Paediatrics, Yong Loo Lin School of Medicine,
National University of Singapore

Mr Tan Kong Hwee

Chief Executive, Intellectual Property Office of Singapore

Ms Doreen Yeo

Allied Health Director, Tan Tock Seng Hospital

Sector Impact

AWWA staff continually endeavour to contribute to sector-wide initiatives in social services. This is integral to AWWA's belief in forging meaningful partnerships, teamwork and collaborations.

MR J R KARTHIKEYAN (KARTHIK)

Chief Executive Officer

- AIC Enabling Technology Advisory Group, Member
- AIC Community Care Technology Council, Member
- Ang Mo Kio-Hougang Constituency Community Response Roundtable, Member
- Centre for Healthcare Innovation (CHI) Faculty
- MOH Allied Health Professions Council, Member
- MOH National Allied Health Strategy Steering Committee, Member
- MOH National Allied Health Council Communication and Engagement Committee, Member
- MSF Fellowship Selection Panel, Member
- MSF Leadership Selection Panel, Member
- MSF Social Service SkillsFuture Tripartite Taskforce, Member
- NCSS Social-Health Integration Working Group, Member
- NCSS Social Service Fellow
- NHG Cares Alliance for Social Prescribing, Member
- NHG Population Health Collective Leadership Council (POPCollect), Member
- NLB Advisory Committee for Persons with Disability, Member
- TTSH Community Fund, Board Member
- WSG Volunteer Care Advisor Member

MRS SELINA FOONG

Chief Operating Officer

- Singapore Disability Sports Council, Honorary Assistant Treasurer

MS NG LEE LEE

Director, Disability and Inclusion

- SG Enable Disability Network, Member

MS SEE LAY KIM

Head of AWWA Home

- SIT Associate Faculty (Occupational Therapy)

MS VINCENT RAJ FERIDA

Deputy Director, Early Intervention

- Social Service SkillsFuture Tripartite Taskforce (STT), Member
- Early Intervention Conference 2024, Organising Committee Member
- Inclusion Coordinator's Online Resources Committee 2024, Member

MS PARVEEN KAUR SIDHU D/O BALWANT SINGH

Programme Lead, Allied Health Professional Group

- SIT Adjunct Lecturer, Pediatric Cardiopulmonary Module (Physiotherapy)

MS FELICITAS ANG

Physiotherapist, Allied Health Professional Group

- Singapore Physiotherapy Association –Corporate Communication Sub Committee Member

MS ZONA YONG

Senior Occupational Therapist,
Allied Health Professional Group

- Singapore Association of Occupational Therapist- Lead of Assistive Technology Special Interest Group

DR SHIRLEY SOH

Assistant Director, Early Childhood and Inclusion

- NIEC Adjunct Lecturer, Practicum Supervisor
- SUSS Practicum Supervisor
- Yew Chung College of ECE (HK), Adjunct Lecturer

MS RACHEL GOH

Manager, Preschool Support Services

- Early Intervention Conference 2024, Organising Committee Member
- ECDA Inclusion Coordinator (ICOs) Community of Practices, appointed for North & Northeast Region
- Inclusive Support Programme (InSP), AWWA Coordinator for Technical Assistant Coaches

MS JOCELYN CHOO

Senior Educational Therapist, Preschool Support Services

- ECDA Inclusion Coordinator (ICOs) Community of Practices, appointed for North & Northeast Region

MS LIM KOON LEE

Senior Educational Therapist, Preschool Support Services

- Inclusive Support Programme (InSP), Technical Assistant Coach

MS SHERMAINE LAU

Senior Occupational Therapist,

Allied Health Professional Group

- SIT Adjunct Lecturer, Occupational Justice Module

DR KELVIN LEE

Principal, AWWA School @ Bedok

- MSF Person-centered Planning Working Group, Member
- MSF Social Service, SkillsFuture Tripartite Taskforce Psychology Sub-Team, Member

MS AMY TAN

Principal, AWWA School @ Napiri

- Autism Network Singapore, Member

MS NURNAIN SAFARIAH BTE SELAMAT

Head of Programme, AWWA School @ Napiri

- Curriculum Resource Person for MOE's Home Schooling Panel

MS SITI KHALIJAH BTE ABDUL AZIZ

Principal Physiotherapist, Allied Health Professional Group

- MMI SIT Allied Health Admissions Interviews, Interviewer
- AIC Community Care Scholarship Interview Board, PT Representative
- SIT Associate Faculty (Physiotherapy), Associate Faculty
 - » Principal Investigator
 - » Student Supervisor
 - » Adjunct Lecturer

MS EBBA FERNANDEZ

Head, Allied Health Professionals Development,
Allied Health Professional Group

- MSF Skills Future Tripartite Taskforce, Member

MS SHARIFAH RAWIAH BTE MATNOR

Senior Occupational Therapist,

Allied Health Professional Group

- Singapore Association of Occupational Therapists, Council Member – Professional & Development

MS HU SHUYING

Music Therapist, Allied Health Professional Group

- Association for Music Therapy (Singapore), Member

MS CHUA SHI JIA

Assistant Manager, Health and Senior Care

- Agency of Integrated Care: InterRAI Community of Practice, Member
- Singapore Association of Occupational Therapists (SAOT), Workplace Ambassador
- Ministry of Health: Community Rehabilitation Transformation Workgroup (CRTW), Member

MS YAP LI WEN

Principal Occupational Therapist, Health and Senior Care

- AIC Community Care Scholarship Interview Board – AHP representative
- Member of Allied Health Professions Council, Occupational Therapy Credentials Committee/ Curriculum and Organisation Review Committee (CORC)
- MOH Frailty Implementation Workgroup
- National Institute of Education, Part-time Lecturer
- SAOT, Vice-President (Finance)
- SAOT Participation and Disability Special Interest Steering Committee, Lead
- Singapore Institute of Technology, Clinical Instructor
- Workforce Singapore, Volunteer Career Advisor

MS SUHARTI BTE HUSSAIN ABDULLAH HUIN

Principal Occupational Therapist, Health and Senior Care

- AIC Community Care Scholarship Interview Board – AHP representative

MS FOO JIA XIN

Senior Occupational Therapist, Health and Senior Care

- SAOT, Council Member
- SAOT OT L.E.A.D. (Leadership, Engagement, Action, Development) 2024, Mentee
- SAOT Participation and Disability Special Interest Group (SIG), Member

MS SO MAN SHAN

Manager, Health and Senior Care

- Digital CoC Adoption Committee (NHG), Member

MS HUIXIA SEE TOH

Director, Family Services

- National Heart Centre Medifund Committee, Member
- SASW Housing Support Network, Member
- SSI Adult Educator: Family-based Casework Training (FBCT)

MS ESTHER TAN

Social Worker, Family Service Centre

- SASW Housing Support Network, Member

MS NUR ATIKAH BTE HAMDAN

Social Worker, Transitional Shelter

- Friends of SASW Housing Support Network

MS SUTRAIMA SAPHADI

Social Worker, Family Service Centre

- Central Family Violence Working Group, Member

MS MICHELE GAN

Senior Social Worker, Family Service Centre

- Central Family Violence Working Group, Member
- Singapore Association for Counselling Community, Counsellors Committee, Member
- SSI Adult Educator: Family-based Casework Training (FBCT)

DR NICODEMUS LIM

Lead Social Worker, Family Service Centre

- Counselling and Care Centre, Academic & Examination Board, Member
- ITFMHW Implementation Committee for the Tiered Care Model (Adult) for Mental Health, Member
- MOH & MSF Interagency Taskforce on Mental Health and Well-being (ITFMHW), Workgroup 2 (Service Integration Track), Member
- MSF Domestic Violence Learning Circle, Co-facilitator
- MSF-SASW Supervision Service, Supervisor
- SASW Publications Standing Committee, Member
- SASW Family Resource and Training Centre, Resource Panel, Member
- SSI Adult Educator: (i) FBCT, (ii) Management of Family Violence (MFV) – Introduction, (iii) MFV – Intervention in Family Violence Cases

Corporate Governance

Composition of the Board

Members of the AWWA Board are recruited from diverse fields for their different backgrounds and experiences. They come together as one bringing with them abilities and skillsets in areas such as finance, accounting and audit, legal, risk compliance, organisational development and human resource management, information technology, media and communications, medical and executive search. This diversity helps the Board in better-informed decision-making and solutions and strives to attract talented people with relevant experience to join its ranks.

New Directors are recommended by the Nominations Committee and approved by the Board based on the following key considerations:

- Attributes of honesty, integrity and high standards of excellence
- Level of commitment to discharge his duties as a Director effectively
- Core skills and competencies that complement the experience and competencies of the current Board
- No Director receives remuneration for his services as a Director
- No staff member of AWWA is a Director.

Board Renewal and Term Limits

The Board plans for its renewal and succession. Under AWWA's Constitution, one-third of the directors (or if their number is not divisible by three, the number closest to one-third) shall retire from office at each annual general meeting. Directors who retire are eligible for re-election in FY25/26.

Save as may be permitted under the Code of Governance, no Director shall serve as a Director for a consecutive period of more than 10 years at any one time, but shall be eligible for re-appointment/re-election after the lapse of two years.

No Director shall serve as the person responsible for overseeing matters relating to finance for a consecutive period of more than four years but shall be eligible for re-election after the lapse of such duration as recommended by the Code of Governance for Charities and Institutions of a Public Character (April 2023).

Board Evaluation

The last board evaluation was conducted in November 2023 via the BoardPulse programme administered by the National Volunteer & Philanthropy Centre. An external consultant was engaged to assist the board in the post evaluation discussion with the board members.

A Board evaluation will be conducted every two years.

Duties and Responsibilities of the Board and Board Committees

The Board assumes responsibility for the stewardship of AWWA and strives to fulfil its mission.

It is responsible for setting the overall direction and strategy of AWWA and ensures that there are adequate financial and human resources to meet its objectives. The responsibilities of the Board include promoting the best practices of corporate governance, establishing prudent and effective controls, assessing and managing risks and reviewing management performance. The Board is committed to ensuring that high standards of corporate governance are implemented and upheld in AWWA and is guided by the best practices as set out in the Code of Governance for Charities and Institutions of a Public Character (April 2023) and the Charity Transparency Framework. The Board provides strategic direction and guidance to the CEO and the Service Leads, who are delegated with day-to-day management and formulation of policies for the Board's approval.

The Board also forms various Board Committees with specific functions to assist in the discharge of its duties. Each Committee operates within its terms of reference which is approved by the Board.

The Board's decision and approval is required for matters reserved for the Board, including but not limited to the following:

- a. Key Appointments - Appointment of the Chairman, Deputy Chairman, CEO, internal and external auditors;
- b. Strategic Direction - Setting strategy and direction, and approval of any restructuring, merger or diversification
- c. Policies - Approval of policies, including Code of Conduct, Whistle-blowing Policy, Conflict of Interest Policy, Critical Incident Management Policy, Investment Policy and Mandate and Risk Management Framework;
- d. Programmes and Services - Approval of new and cessation of existing programmes and services;
- e. Financial reporting and controls - Approval of changes in the accounting policies, changes in the financial approval limits and bank signatories, annual budgets, reports and accounts.

Under its Constitution, the Board is required to meet at least four times a year. During the financial year, the Board met four times.

All new Directors and Board Committee members are given a board induction kit which contains organisational information such as Board and Committee contacts, the Constitution of the Company, Terms of Reference and Regulations of Board Committees, the Conflict of Interest Policy, Whistle-blowing Policy, Code of Conduct, amongst others. In addition, they are encouraged to attend a series of induction sessions where they are introduced to AWWA's services, the CEO and Service Leads. From time to time, Directors are encouraged to attend training conducted by external parties relevant to their role on the board.

The committees established by the Board comprise of the following-

Audit

Terms of Reference

The Audit Committee ("AC") assists the Board by overseeing the external audit process over the financial statements of AWWA to ensure that these are planned and executed appropriately, and audit risks and issues are appropriately dealt with.

Committee Report

During the year, the AC supported the Board by overseeing the external audit process for AWWA's financial statements. The AC ensured that the audit was well-planned and executed, with audit risks and issues appropriately addressed.

The Committee also provided guidance to Management on the appropriate accounting treatment for IT software arrangements.

In collaboration with the Risk Management Committee (RMC), the AC reviewed internal audit findings related to financial controls to ensure that financial risks were promptly identified and effectively mitigated.

Through its work, the AC remains committed to upholding the integrity of AWWA's financial reporting and internal control environment.

Community Partnership

Terms of Reference

The Community Partnership Committee ("CPC") advises the Board on matters relating to volunteer management and fundraising strategies and assists in connecting with donors and supporters in furtherance of AWWA's mission.

Committee Report

As a multi-service social service agency, fundraising is a critical activity that supports the organisation's ethos of supporting clients across life stages with essential services, including those enrolled in underfunded or non-funded programmes.

During the year, the CPC worked closely with the Stakeholder Engagement (SE) team to co-create fundraising and volunteer management strategies.

As part of their collective efforts to strengthen partnerships, the Board, CPC and the SE team put together a partner engagement afternoon musical concert in Q4 of 2024. The Committee also worked alongside the team to meet prospective donors, and participated actively in engaging long-standing partners to ensure their sustained support to better meet fundraising targets.

A review of policies was also undertaken to ensure adherence to regulatory requirements, to review the process of refund of donations, and anti-money laundering practices.

Finance

Terms of Reference

The Finance Committee ("FC") assists the Board in supervising AWWA's financial affairs and ensuring that the Board receives financial information on a regular and timely basis.

Committee Report

The FC continued to play a key role in overseeing the financial health of the organisation by regularly reviewing monthly financial statements, half-yearly results, and forecasts, as well as providing oversight on the annual budget process.

In collaboration with the Management team, the FC remained focused on ensuring the long-term sustainability of the organisation. This included monitoring reserves in line with the established reserves policy and supporting the Finance team in driving efficiency through process streamlining, prudent resource management, and forward financial planning.

During the year, the FC provided guidance and support on programme fee revisions to ensure alignment with service needs and cost recovery principles. The Committee also reviewed the three to five year financial projections prior to AWWA's participation in new service tenders,

ensuring that decisions were financially sound and strategically aligned.

Additionally, the FC served as a sounding board for the Finance department, offering guidance and expertise on key matters as needed.

Human Resource

Terms of Reference

The Human Resource Committee ("HRC") is responsible for assisting the Board in fulfilling its oversight responsibilities in relation to human resource, including performance, compensation and succession matters.

Committee Report

In 2024, the Human Resource Committee (HRC) worked in close partnership with the HR team to champion a culture of growth, development, and continuous improvement across the organisation. In our governance role, HRC members provided strategic counsel on policy enhancements, ensuring alignment with regulatory standards and organisational priorities.

A key milestone was the successful launch of the SEED Engagement Survey, which offered valuable insights into employee satisfaction and engagement. These findings continue to shape our efforts in cultivating a more supportive, inclusive, and high-performing work environment.

HRC also played a pivotal role in guiding the organisation's overall capability-building strategy. This included supporting a series of HR-led workshops designed to upskill people managers, equipping them with the necessary tools and competencies to lead effectively amid evolving workplace dynamics. The rollout of the Accelerated Core Enabler Programme further bolstered leadership development and strengthened core capabilities at all levels of the organisation.

Collectively, these initiatives reflect the shared commitment of HRC and the management team to nurturing talent and building a strong leadership pipeline, reinforcing a culture of excellence and

resilience. We were deeply honoured to receive the SkillsFuture Employer Gold Award—an affirmation of our unwavering dedication to empowering our people through lifelong learning and skills mastery.

Investment

Terms of Reference

The Investment Committee ("IC") advises the Board on matters concerning AWWA's investment strategy for its long-term funds. It oversees AWWA's investment portfolio in accordance with investment policy and mandate and policies approved by the Board.

Committee Report

During the year, the IC provided oversight of AWWA's investment portfolio on behalf of the Board and ensured that the Board was regularly updated on the portfolio's performance. The Committee took appropriate actions to manage the portfolio in alignment with the investment objectives outlined in AWWA's Investment policy and mandate.

In fulfilling its responsibilities, the IC reviewed the performance of appointed fund managers to ensure continued alignment with AWWA's risk appetite and long-term financial goals. Where necessary, the Committee took a proactive approach in recommending changes to strengthen the portfolio's performance and compliance.

Key recommendations made by the IC and approved by the Board included:

- Updates to the Investment Policy and Mandate to reflect evolving needs and market conditions;
- Selection of suitably qualified fund managers and funds for future investment;
- Redemption from an underperforming fund and reinvestment in accordance to the investment mandate

The Committee remains committed to prudent stewardship of AWWA's investments to support the organisation's long-term sustainability.

Nominations

Terms of Reference

The Nominations Committee ("NC") advises the Board on matters concerning the appointments of new members to the Board and the various Committees, and reviews the structure, size and composition of the Board and Committees, and evaluates the Board's performance in line with best practices once every two years.

Committee Report

During the year, following the board evaluation, the NC arranged a facilitated session between Board and Management to address issues and further improve the good relationship between the two.

NC continued recruiting individuals to join Board Committees. As part of planned succession, NC worked with the Board to elect new members with committee track record onto the Board. NC also continued meeting possible candidates who could be future Board members.

Programmes and Services

Terms of Reference

The Programmes and Services Committee ("PSC") assists the Board by reviewing and appraising the programmes and services to ensure their continued relevance to the needs of the community and alignment with AWWA's objectives.

Committee Report

During the year, the PSC continues to review the progress and outcomes of all the Programmes and Services provided by AWWA. The Committee also discusses the effectiveness, continuing relevance and expansion of the programmes and services based on environmental scans and evolving needs of the community.

These reviews are done under the principle that all programmes and services are directed towards achieving AWWA's mission.

This year, the Committee supported and approved the submission of the proposal for

Enabled Learning Programme aimed at providing persons with disability to live, learn, work and play in an inclusive society. The Committee also approved the tenders for Integrated Community Care Provider (ICCP) and Home Personal Care Plus (HPC+) to stay relevant under the revised community care landscape and strengthen and grow AWWA's presence in the Ang Mo Kio Region. The tender for Integrated Community Care Services (ICCS) for Hougang sub-region 2 and Serangoon sub-region 1 was also approved.

AWWA HSC Team was awarded to lead the ICCP for Ang Mo Kio Sub-Zone 2.

Risk Management

Terms of Reference

The Risk Management Committee ("RMC") advises the Board on AWWA's risk strategy and policies as well as risk governance and oversight. The RMC's responsibilities include reviewing the adequacy and effectiveness of the AWWA's risk framework and ensuring that AWWA's risk management is in alignment with its risk appetite and tolerance. The RMC works with the AC to ensure the effectiveness of AWWA's internal control in mitigating the operational risks and have oversight of internal audit of AWWA.

Committee Report

RMC has maintained steadfast vigilance over the AWWA's risk management framework, ensuring comprehensive oversight across multiple domains of organisational risk. RMC's proactive approach to risk governance has strengthened AWWA's resilience and fortified its operational integrity.

RMC conducted thorough reviews of the Information Security Policy, including a comprehensive gap analysis to identify potential vulnerabilities in the organisation's digital infrastructure. This critical assessment has enabled the implementation of targeted enhancements to bolster the AWWA's cybersecurity posture.

A significant milestone was achieved with the completion of the Data Protection Essentials

project, demonstrating the organisation's commitment to robust data governance. This initiative has established a solid foundation for the protection of sensitive information and compliance with relevant regulatory requirements.

RMC meticulously vetted several cornerstone policies, including:

- Workplace Health & Safety policy, ensuring alignment with current regulatory standards and best practices;
- Anti-Money Laundering policy, strengthening the organisation's defenses against financial impropriety;

These reviews have reinforced the AWWA's compliance framework and enhanced its operational safeguards.

RMC provided strategic oversight of the Internal Audit 2024, working closely with management to define the scope, plan, and analyse findings. This collaborative approach has facilitated more effective remediation of identified issues and improved organisational processes.

Policies and Practices

Risk Management Policy and Internal Controls

The AWWA Board is responsible for ensuring that it has a sound system of internal controls to safeguard stakeholders' interests and the organisation's assets. The Audit Committee, the Finance Committee and the Risk Management Committee assist the Board with this responsibility. The Assistant Director who heads the Finance and Procurement Department, ensures that operations comply with the procedures set out in the Financial Policies and Procedures Manual. The Manual documents procedures and controls for all financial matters including key areas such as procurement, collection, payments, delegation of authority and limits of approval. The external auditors,

in the course of their annual statutory audit, review and test the operating effectiveness of internal controls to enable them to arrive at their audit opinion. AWWA also engages internal auditors to audit the organisation's operations and procedures. Management, in consultation with the Audit Committee and Risk Management Committee, considers the recommendations made by external and internal auditors to improve controls and implements changes as appropriate. Implementation of recommendations by the external auditors are reviewed and monitored by the Audit Committee and that of the internal auditors are carried out by the Risk Management Committee.

The Board receives monthly financial reports of the financial position of the organisation. These are first reviewed by the Finance Committee to identify unusual items and transactions as well as for deviations from the annual budget of both income and expenditure. Financial risks such as 'failure of annual budgets not being in alignment with strategic plan', 'policy on reserves are adequate to meet planned objectives' and 'cash flow difficulties or impact due to delay in receipt of funds' come under the purview of the Finance Committee.

The Board's responsibility includes monitoring of funds received as donations or from funding agencies to ensure that they are used for the specific purpose they are intended. The Board's policy is to have reserves to meet the expenses of non-funded programmes and services as well as those in deficit. Funding for programmes and services are annually reviewed by the Board to ensure long-term sustainability of AWWA's programmes and services.

Funds in excess of immediate needs are invested as fixed deposits or treasury bills with approved banks in Singapore or in Singapore dollar bonds of good credit standing or unit trusts which are approved by the Board. The portfolio of investment is reviewed at each meeting of the Investment Committee.

The annual budget is prepared by the Finance Department with inputs from the Service Leads and is reviewed by the Finance Committee before submission to the Board for approval. A mid-year forecast is performed with an objective to give the Management and Board a closer reality on the financial performances for the financial year against the annual budget.

As part of internal controls, all purchases exceeding \$5,000 require three quotations to be obtained before approval. Approval is granted based on the Financial Approval Limits (FAL) approved by the Board. It is also the policy of AWWA not to extend loans to staff, members of the Board, Board committees and external parties.

The Constitution of AWWA permits donations to be made to other organisations whose objects are similar to that of AWWA. During the financial year under review, no donation was made.

Reserves Policy

The company has a reserve management policy which the Board of Directors reviews on an annual basis to ensure long-term sustainability of the Company's activities. Reserves are made up of unrestricted and restricted funds. The company strives to maintain sufficient funds to meet the annual operational expenditure incurred by each of its established services and the central headquarters administration departments.

Internally, we manage our fund levels by looking at both restricted and unrestricted funds.

Using the COC definition of total unrestricted fund to annual operating expenditure (charitable activities and other operating and administration expenses), the reserve ratio is 0.35 (4.2 months) as at 31st March 2025. Management will continue to build on increasing this ratio.

Human Resource Management

As of 31st March 2025, our total staff strength stood at 997, reflecting the continued growth and commitment of our organisation.

In the past year, the HR team has made significant strides in advancing key initiatives aimed at supporting both employee growth and well-being. We continued to develop and refine the SkillsFuture Competency Framework, ensuring that it remains relevant and impactful in fostering a culture of continuous learning and skill development.

Additionally, the enhancement of the AWWAacademy modules has been a priority, with the ongoing development of learning content designed to equip our employees with the knowledge and skills needed to thrive in their roles. A major milestone was the enhancement of the Prolonged Illness Policy, which now provides more comprehensive care and support for staff facing challenging health circumstances, reflecting our commitment to their welfare during times of need.

Furthermore, we maintained a strong focus on compensation and benefits initiatives, ensuring alignment with market standards to achieve competitiveness and fairness in compensation. These efforts demonstrate our ongoing dedication to fostering a supportive and empowering environment for all employees.

AWWA ensures that all staff members are compensated fairly and that exceptional performers are specifically recognised for their talent and additional contributions. The remuneration strategy is approved by the Board based on the advice of the HRC. Compensation for key management staff, such as Service Leads, is set by the CEO in consultation with the HR department, while the CEO's compensation is determined by the Board.

Volunteer Management

Volunteers are an integral part of the AWWA team as they provide skills, expertise and time to support clients across life stages. AWWA engages individuals, schools, community groups and, corporate partners through volunteering opportunities annually.

New volunteers are made aware of the Conflict of Interest policy, and are made to sign an undertaking, including compliance with the Personal Data Protection Act 2012 (the "PDPA"). The team adheres to other regulations such as ensuring that relevant volunteers go through the Ministry of Social and Family Development Suitability Assessment process. All volunteers are provided with the AWWA Volunteer Handbook, which gives an overview of volunteer etiquette, rights, and goals of programmes in AWWA so that AWWA's mission and values are understood. The handbook was updated and reviewed in early 2024. It is also made mandatory for volunteers to access and read through the revised handbook prior to their first volunteering experience. New volunteer orientation videos were also produced and published in Q2 of 2024, to supplement the volunteer journey prior to other relevant on-the-job trainings. A review of volunteer group insurance was also done to ensure volunteers remain in support of safety and well-being.

Conflict of Interest Policy

AWWA has a Conflict of Interest Policy and operating procedures are in place to avoid and manage situations with actual or perceived conflicts of interest. The Policy is read and acknowledged by each Member of the Board, Board Committees, staff upon appointment and annually thereafter during the term of office. In the event a conflict of interest situation arises, full disclosure must be made and the interested member must abstain from any discussion and voting on the matter.

In order to avoid any conflict of interest or any conflict in roles, staff are not allowed to be members of the Board of AWWA and Board Committees. In addition, members of the Board

of AWWA and Board Committees are not paid for their services.

No paid staff is a close member of the family of the CEO, Board of AWWA, Board Committees, and other Committees.

AWWA's Conflict of Interest Policy is available on our website for reference.

Personal Data Protection Act Policy

AWWA has implemented processes to comply with the Personal Data Protection Act 2012 (the "PDPA"). Unless otherwise permitted by law, AWWA obtains consent for the collection, use, disclosure and processing of personal data. Consent given may be withdrawn by notification to the Data Protection Officer in AWWA. Data is also used only for purposes disclosed unless otherwise permitted under the law. Reasonable security arrangements are also in place to prevent unauthorised access, collection, use, disclosure, copying, modification or disposal of the personal data.

In 2024, AWWA strengthened PDPA compliance through organisation-wide bite-sized refresher video, and completion of the Data Protection Essentials project in response to the Risk Treatment Plan.

AWWA's Personal Data Protection Policy and Privacy Notice is available on our website for reference.

Whistle-blowing Policy

AWWA is committed to high standards of corporate governance and compliance with all laws, regulatory requirements and internal policies. AWWA does not condone any malpractice, impropriety or statutory non-compliance by employees in the course of their work.

In line with this commitment, the Whistle-blowing Policy aims to encourage staff, partners, volunteers, suppliers, contractors, clients and other stakeholders of AWWA to raise concerns or to report malpractices or misconducts, and to

offer assurance that they will be protected from reprisals or victimisation for whistle-blowing in good faith.

The Board investigated three complaints received during the year from members of the public and an ex-employee of AWWA, and the matters were satisfactorily concluded with no further action being required.

AWWA's Whistle-blowing Policy is available on our website for reference.

Code of Conduct

All members of the Board, Board Committee, employees and volunteers abide by a code of conduct throughout their employment or engagement with the Company which is aligned to our core values: Care and Concern, Integrity, Commitment, Responsibility and Teamwork.

Cultural Competency and Diversity

At AWWA, we are committed to building an inclusive approach with respect to our hiring policies, clinical practices and service approaches. We aim to demonstrate an appreciation of, and respect for, the differences in cultural beliefs, religious values, abilities and practices of the people we work with.

Annual General Meeting

The Annual General Meeting is held in September each year and within six months after the end of the financial year, which ends on 31 March. All necessary documents such as Annual Returns and audited financial statements are filed with ACRA and the Commissioner of Charities as well as disclosed on the Charity Portal within six months of the financial year end.

Fundraising

In FY24/25, AWWA raised \$4,874,240 in donations through the generous support of individuals, communities, and corporate partners. From online campaigns to grassroots efforts, these contributions enabled AWWA to support early childhood development, individuals with additional needs, families in crisis, and seniors. AWWA ensures proper documentation, respects donor confidentiality, and does not engage commercial fundraisers.

Every act of giving brings us closer to an inclusive society where everyone belongs. Support our work at www.awwa.org.sg/donate.



BREAKDOWN OF DONORS



52%

Corporates
and Institutions



48%

Individuals

BREAKDOWN OF DONATIONS



61%

Disability
& Inclusion



20%

Health &
Senior Care



4%

Family
Services



15%

General

THROUGH 5 ONLINE CAMPAIGNS



\$789,833 Amount Raised



\$95,342 Fundraising Costs

12.07% Fundraising Efficiency Ratio



Volunteering

Volunteers are the heartbeat of AWWA. In FY24/25, their passion and dedication powered 1,568 activities, adding up to 21,388 hours of service. Together, they saved an estimated \$169,881 in man-hours, proof of the lasting value they bring to our mission.

Hope begins with a helping hand. Volunteer with us and be part of someone's journey toward dignity and inclusion.

Learn more about volunteering with us at www.awwa.org.sg/volunteer.



1,568

Volunteering
activities



21,388

Total number of hours



\$169,881

Man-hour savings

BREAKDOWN OF VOLUNTEERS



29%

Corporates
and Institutions



71%

Individuals



Hear from our Distinguished Donors



Singapore Exchange Limited

Long-standing partner, Singapore Exchange Limited (SGX Group), has supported over seven programmes through donations and corporate volunteering activities. Many of their employees have dedicated their time assisting our adults with physical and multiple disabilities during community outings, recreating festive celebrations for our seniors, and bringing unique sports experiences to our students with autism.

Mr Ngiam Kia Hum

Our AWWA Home, Senior Community Home and Rehab and Day Care Centre received a generous legacy donation of \$780,000 from the late Mr Ngiam. Having come from humble beginnings, Mr Ngiam entered the workforce at a young age to support his siblings' education. He later built his own business and became a passionate advocate for charitable causes, dedicating his support to the ill, the underprivileged, and the disadvantaged.



Lien Foundation

As one of our key allies in driving social change, Lien Foundation has provided unwavering support over the years. With their partnership, we built Singapore's first inclusive preschool in 2016, introduced digital capabilities to ensure operational continuity during the COVID-19 pandemic, and piloted an enhanced dementia care model through Care Beyond Walls in 2020. In 2024, Lien Foundation furthered their impact with a \$604,000 donation as part of the DayOne project, which offers mental health support to caregivers of children with developmental needs.



Dr Serene Toh

Inspired by her mother's volunteer work with AWWA and her own journey as a parent to a para-athlete supported by AWWA Community Integration Services, Dr Toh chose to support adults with multiple disabilities. She hopes her contribution will empower them to lead meaningful lives, while also giving their elderly caregivers opportunities for self-care and much-needed respite.



Our Amazing Donors

We are grateful to all our donors for your steadfast support. While we are unable to name each of you, your contributions have been instrumental in enriching the lives of those we serve. Thank you for journeying with us throughout FY24/25.

\$500,000 and Above

Lien Foundation
Serene Toh
Singapore Exchange Limited
The Estate of Ngiam Kia Hum

\$100,000 and Above

Crocodile Foundation Ltd
Teo Hock Chwee
T T J Design and Engineering Pte Ltd

\$50,000 and Above

Deutsche Bank Aktiengesellschaft
Lim Hui Wen
Oversea-Chinese Banking Corporation Limited
SimplyGo Pte Ltd
Thakral Realty (S) Pte Ltd
United Overseas Bank Limited

\$10,000 and Above

Accesstech Engineering Pte Ltd
Angelina Ang Su Yin
BHP Billiton Marketing Asia Pte Ltd
BlackRock (Singapore) Limited
Chan Heng Wing
Charities Aid Foundation America
Chevron Singapore
Chew How Teck Foundation
Clara Yue Kar Sin
Hoong Yik Luen
Joyce Ooi Eu Huey
Kwan Im Thong Hood Cho Temple
Lim Hon Yi
Link-8 Security Pte Ltd
Lloyd's of London
Majlis Ugama Islam Singapore
Marina Bay Sands Pte. Ltd.
Martin Chua Chee Siong
Mellford Pte. Ltd.
Natarajan Subramaniam
Ng Kok Thai
Ngien Hoon Ping
Ong Teck Seng
Pei Hwa Foundation Ltd
Richard Tan Bing Hong
Richard Wong Sui Chiin
Salesforce.com Singapore Pte. Ltd.
Schroders Investment Management (S) Ltd
See Toh Huixia
Selina Foong
The Community Foundation of Singapore
Vincent Ang Hong Guan
XMH Holdings Ltd

Donations-in-Kind \$10,000 and Above

Frosts Food & Beverage Pte Ltd
SG Helping Hand
Zhi Zhe Charity Association



How Your Support Goes Further

Your support opens new possibilities. It enables children, families in crisis, and individuals with additional needs to lead more empowered and meaningful lives.

HOW YOUR SUPPORT GOES FURTHER

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Your contribution empowers our clients to live with greater independence, making everyday tasks more achievable and meaningful.

BERNICE CHAN

Care Specialist, AWWA Home



Your contribution helps displaced families rebuild their lives, providing them with safe shelter, support, and the stability to work towards a brighter future.

SITI SYUHADA BINTE SHAHBUDIN

Social Worker, AWWA Transitional Shelter



Your contribution opens doors to inclusive learning, empowering every child to dream big, grow with confidence, and thrive in their own unique way.

NUR ALLYSHA BINTE OSMAN

Teacher, Kindle Garden Preschool

Code of Governance for Charities and IPCs – Governance Evaluation Checklist

S/N	Description	Code ID	Did the charity put this principle into action?	If you have indicated "No" or "Partial Compliance", please explain.
PRINCIPLE 1: THE CHARITY SERVES ITS MISSION AND ACHIEVES ITS OBJECTIVES.				
1	Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	1.1	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
3	Have the Board review the charity's strategic plans regularly to ensure that the charity is achieving its charitable purposes, and monitor, evaluate and report the outcome and impact of its activities.	1.3	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
4	Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan. "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	1.4	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
PRINCIPLE 2: THE CHARITY HAS AN EFFECTIVE BOARD AND MANAGEMENT.				
5	The Board and Management are collectively responsible for achieving the charity's charitable purposes. The roles and responsibilities of the Board and Management should be clear and distinct.	2.1	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
6	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
7	Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: a. Audit b. Finance * Other areas include Programmes and Services, Fund-raising, Appointment / Nomination, Human Resource, and Investment	2.3	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
8	Ensure the Board is diverse and of an appropriate size, and has a good mix of skills, knowledge, and experience. All Board members should exercise independent judgement and act in the best interest of the charity.	2.4	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
9	Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and reappointment, at least once every three years.	2.5	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	

CODE OF GOVERNANCE

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S/N	Description	Code ID	Did the charity put this principle into action?	If you have indicated “No” or ‘Partial Compliance”, please explain.
10	<p>Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position).</p> <p>For Treasurer (or equivalent position) only:</p> <p>a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role.</p> <p>i. After meeting the maximum term limit for the Treasurer, a Board member’s reappointment to the position of Treasurer (or an equivalent position may be considered after at least a two-year break.</p> <p>ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer’s years of service would continue from the time he/she stepped down as Treasurer.</p>	2.6	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
11	<p>Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <p>a. No staff should chair the Board and staff should not comprise more than one-third of the Board.</p>	2.7	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
12	<p>Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <p>a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board’s decision-making.</p>	2.8	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
13	<p>The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break.</p> <p>For all Board members:</p> <p>a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member’s years of service would continue from the time he/she left the Board.</p> <p>b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers’ positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity’s term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting).</p> <p>c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.</p>	2.9a 2.9b 2.9c	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
14	<p>For Treasurer (or equivalent position) only:</p> <p>d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years.</p> <p>i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.</p>	2.9d	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
PRINCIPLE 3: THE CHARITY ACTS RESPONSIBLY, FAIRLY AND WITH INTEGRITY.				
15	<p>Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.</p>	3.1	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
16	<p>Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise.</p> <p>a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/ herself from the meeting and should not vote or take part in the decision-making during the meeting.</p>	3.2	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
17	<p>Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.</p>	3.3	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	

S/N	Description	Code ID	Did the charity put this principle into action?	If you have indicated “No” or ‘Partial Compliance”, please explain.
18	<p>Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.</p>	3.4	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
19	<p>Establish a Code of Conduct that reflects the charity’s values and ethics and ensure that the Code of Conduct is applied appropriately.</p>	3.5	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
20	<p>Take into consideration the ESG factors when conducting the charity’s activities.</p>	3.6	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
PRINCIPLE 4: THE CHARITY IS WELL-MANAGED AND PLANS FOR THE FUTURE.				
21	<p>Implement and regularly review key policies and procedures to ensure that they continue to support the charity’s objectives.</p> <p>a. Ensure the Board approves the annual budget for the charity’s plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).</p>	4.1a	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
22	<p>Implement and regularly review key policies and procedures to ensure that they continue to support the charity’s objectives.</p> <p>b. Implement appropriate internal controls to manage and monitor the charity’s funds and resources. This includes key processes such as:</p> <p>i. Revenue and receipting policies and procedures;</p> <p>ii. Procurement and payment policies and procedures; and</p> <p>iii. System for the delegation of authority and limits of approval.</p>	4.1b	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
23	<p>Seek the Board’s approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).</p>	4.2	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
24	<p>Regularly identify and review the key risks that the charity is exposed to and refer to the charity’s processes to manage these risks.</p>	4.3	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
25	<p>Set internal policies for the charity on the following areas and regularly review them:</p> <p>a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT);</p> <p>b. Board strategies, functions, and responsibilities;</p> <p>c. Employment practices;</p> <p>d. Volunteer management;</p> <p>e. Finances;</p> <p>f. Information Technology (IT) including data privacy management and cyber-security;</p> <p>g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board);</p> <p>h. Service or quality standards; and</p> <p>i. Other key areas such as fund-raising and data protection.</p>	4.4	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
26	<p>The charity’s audit committee or equivalent should be confident that the charity’s operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.</p>	4.5	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
27	<p>The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity.</p>	4.6	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
PRINCIPLE 5: THE CHARITY IS ACCOUNTABLE AND TRANSPARENT.				
28	<p>Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).</p>	5.1	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	
29	<p>Generally, Board members should not receive remuneration for their services to the Board. Where the charity’s governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.</p>	5.2	<div><input checked="" type="radio"/> Yes</div> <div><input type="radio"/> No</div> <div><input type="radio"/> Partial Compliance</div>	

S/N	Description	Code ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance", please explain.
30	The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member's attendance.	5.3	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
31	The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity's subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding \$100,000, in incremental bands of \$100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than \$100,000 in annual remuneration each, the charity should disclose this fact.	5.4	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
32	The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds \$50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of \$100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than \$50,000 in annual remuneration, the charity should disclose this fact.	5.5	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
33	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. Record relevant discussions, dissenting views and decisions in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable.	5.6a	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
34	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. b. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument.	5.6b	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
35	Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
PRINCIPLE 6: THE CHARITY COMMUNICATES ACTIVELY TO INSTIL PUBLIC CONFIDENCE.				
36	Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	6.1	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance	

Our Locations

AWWA HEADQUARTERS

- 📍 9 Lorong Napiri, Singapore 547531
- ☎ 6511 5200
- ✉ contactus@awwa.org.sg
- 🌐 www.awwa.org.sg

ALLIED HEALTH PROFESSIONAL GROUP

- 📍 9 Lorong Napiri, Singapore 547531
- ☎ 6511 5467
- ☎ 6511 5253
- ✉ ahpoutsource@awwa.org.sg

DISABILITY AND INCLUSION

AWWA HOME AND DAY ACTIVITY CENTRE

- 📍 5 Pasir Ris Street 22, Singapore 518064
- ☎ 6551 1646
- ✉ adultdisability@awwa.org.sg

AWWA SCHOOL @ BEDOK

- 📍 50 Bedok Reservoir Crescent, Singapore 479225
- ☎ 6551 1600
- ✉ school@awwa.org.sg

AWWA SCHOOL @ NAPIRI

- 📍 11 Lorong Napiri, Singapore 547532
- ☎ 6511 5280
- ✉ school@awwa.org.sg

COMMUNITY INTEGRATION SERVICE

- 📍 9 Lorong Napiri Singapore 547531
- ☎ 6511 5210

DEVELOPMENT SUPPORT AND LEARNING SUPPORT

- 📍 9 Lorong Napiri, Singapore 547531
- ☎ 6511 5215

EARLY INTERVENTION CENTRE (MAIN)

- 📍 11 Lorong Napiri, Singapore 547532
- ☎ 6511 5300

EARLY INTERVENTION CENTRE @ FERNVALE

- 📍 47 Fernvale Link, Singapore 797537
- ☎ 6511 5621

- 📍 455 Sengkang West Ave #02-03, Singapore 790455
- ☎ 6511 1690

EARLY INTERVENTION CENTRE @ HOUGANG

- 📍 660 Hougang Ave 8 #01-489, Singapore 530660
- ☎ 6511 7020

- 📍 661 Hougang Ave 4 #01-375, Singapore 530661
- ☎ 6511 7020

- 📍 665 Hougang Ave 4, #01-345, Singapore 530665
- ☎ 6511 7025

EARLY INTERVENTION CENTRE @ KIM KEAT

- 📍 195 Kim Keat Ave, Singapore 310195
- ☎ 6511 5650

SPECIAL STUDENT CARE CENTRE

- 📍 9 Lorong Napiri, Singapore 547531
- ☎ 6511 5260

FAMILY SERVICES

FAMILY SERVICE CENTRE

- 📍 107 Towner Road #01-356, Singapore 321107
- ☎ 6511 9456
- ✉ fsc@awwa.org.sg

TRANSITIONAL SHELTER @ LENGKOK BAHRU

- ☎ 6511 7272
- ✉ ts@awwa.org.sg

TRANSITIONAL SHELTER @ JALAN TENTERAM

- ☎ 6511 7272
- ✉ ts@awwa.org.sg

HEALTH AND SENIOR CARE

ACTIVE AGEING CENTRE

- 📍 123 Ang Mo Kio Ave 6 #01-4011, Singapore 560123
- ☎ 6511 6690

COMMUNITY, RESOURCE, ENGAGEMENT AND SUPPORT TEAM (CREST) @ YIO CHU KANG

- 📍 123 Ang Mo Kio Ave 6 #01-4011, Singapore 560123
- ☎ 6511 6690

DEMENTIA DAY CARE CENTRE @ ANG MO KIO

- 📍 123 Ang Mo Kio Ave 6 #01-4035, Singapore 560123
- ☎ 6511 6691

DEMENTIA DAY CARE CENTRE @ YISHUN

- 📍 740 Yishun Ave 5 #01-490, Singapore 760740
- ☎ 6511 5450

HOME PERSONAL CARE SERVICE

- 📍 123 Ang Mo Kio Ave 6, Singapore 560123
- ☎ 6511 5252

INTEGRATED HOME AND DAY CARE

- 📍 609 Ang Mo Kio Avenue 4 #01-1157, Singapore 560609
- ☎ 6511 5250
- ✉ ihdc@awwa.org.sg

KAMPUNG AWWA

- 📍 130 Ang Mo Kio Ave 3 #01-1565, Singapore 560130
- ☎ 8908 9357
- ✉ 9478 7393 (Gym Tonic Appointments)

REHAB AND DAY CARE CENTRE

- 📍 126 Ang Mo Kio Ave 3 #01-1929, Singapore 560126
- ☎ 6511 6790

SENIOR COMMUNITY HOME

- 📍 123 Ang Mo Kio Ave 6 #02-4035, Singapore 560123
- ☎ 6511 6686

Financial Report

Behind every figure is a story of hope, support, and transformation. While the financials show how we steward our resources, it's the lives we touch that truly define our impact. From childhood to old age, we remain devoted to uplifting individuals with care, dignity, and unwavering compassion.



AWWA LTD.
(Co. Reg. No. 201500785Z)

FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
31 MARCH 2025

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AWWA LTD.

(A company limited by guarantee and not having share capital)

DIRECTORS' STATEMENT

The directors present their statement together with the audited financial statements of the Company for the financial year ended 31 March 2025.

In the opinion of the directors:

- (i) the financial statements set out on pages 88 to 132 are drawn up so as to give a true and fair view of the balance sheet of the Company as at 31 March 2025 and of the financial activities, changes in funds and cash flows of the Company for the financial year ended 31 March 2025 in accordance with the provisions of the Companies Act 1967 (the "Act"), the Charities Act 1994 and other relevant regulations and Charities Accounting Standard in Singapore; and
- (ii) at the date of this statement, there are reasonable grounds to believe that the Company will be able to pay its debts as and when they fall due.

Directors

The directors in office at the date of this statement are:

Beatrice Chen Bea Chuan	(Chairman)
Chan Wai Leong	(Deputy Chairman)
Chng Lay Chew	
Lim Sok Hia	
Eleanor Lee Kim Lin	
Varsha Abdullah @ Varsha D/O Bipinchandra	
Chen Shiling	
Marcus Heng Chiang Huat	
Damodaran Meena	(Appointed on 1 October 2024)
Frank Khoo Shao Hong	(Appointed on 1 October 2024)
Tan Zing Yuen	(Appointed on 1 January 2025)
Choo Wee Jin Philip	(Appointed on 4 July 2025)

Arrangement to enable directors to acquire benefits

Neither at the end of nor at any time during the financial year was the Company a party to any arrangement whose objects are, or one of whose objects is, to enable the directors of the Company to acquire benefits by means of the acquisition of shares in or debentures of any other body corporate.

Other matters

As the Company is limited by guarantee and does not have a share capital, matters relating to the issue of shares, debentures or share options are not applicable.

AWWA LTD.

(A company limited by guarantee and not having share capital)

Independent auditor

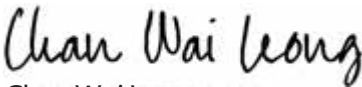
The independent auditor, Baker Tilly TFW LLP, has expressed its willingness to accept re-appointment.

On behalf of the directors



Beatrice Chen Bea Chuan
Director

24 July 2025



Chan Wai Leong
Director

INDEPENDENT AUDITOR’S REPORT TO THE MEMBERS OF
AWWA LTD.

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of AWWA Ltd. (the “Company”) as set out on pages 6 to 42, which comprise the balance sheet as at 31 March 2025 and the statement of financial activities and statement of cash flows for the financial year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act 1967 (the “Act”), the Charities Act 1994 and other relevant regulations (the “Charities Act and Regulations”) and Charities Accounting Standard in Singapore (“CAS”) so as to give a true and fair view of the balance sheet of the Company as at 31 March 2025 and of the financial activities, changes in funds and cash flows of the Company for the financial year ended on that date.

Basis for Opinion

We conducted our audit in accordance with Singapore Standards on Auditing (“SSAs”). Our responsibilities under those standards are further described in the *Auditor’s Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Company in accordance with the Accounting and Corporate Regulatory Authority (“ACRA”) *Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities* (“ACRA Code”) together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

Management is responsible for the other information. The other information comprises the Directors’ Statement as set out on pages 1 to 2 and the information included in the Annual Report for the financial year but does not include the financial statements and our auditor’s report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AWWA LTD. (cont'd)

Report on the Audit of the Financial Statements (cont'd)

Responsibilities of Management and Directors for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Act, Charities Act and Regulations and CAS, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The directors' responsibilities include overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AWWA LTD. (cont'd)

Report on the Audit of the Financial Statements (cont'd)

Auditor's Responsibilities for the Audit of the Financial Statements (cont'd)

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

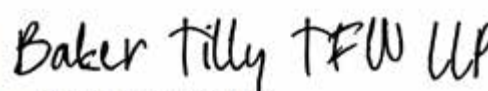
We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on Other Legal and Regulatory Requirements

In our opinion, the accounting and other records required to be kept by the Company have been properly kept in accordance with the provisions of the Act and the Charities Act and Regulations.

During the course of our audit, nothing has come to our attention that causes us to believe that during the financial year:

- the Company has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- the Company has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.

Signed by:

 30475A226C6A41D...
 Baker Tilly TFW LLP
 Public Accountants and
 Chartered Accountants
 Singapore

24 July 2025

AWWA LTD.

(A company limited by guarantee and not having share capital)

STATEMENT OF FINANCIAL ACTIVITIES

For the financial year ended 31 March 2025

	Note	Unrestricted funds \$	Restricted funds \$	Total 2025 \$	Total 2024 \$
Income					
Income from generated funds:					
- Voluntary income	3	465,438	3,618,969	4,084,407	3,721,178
- Activities for generating funds	4	277,074	512,759	789,833	341,377
Investment income	5	729,668	1,924,448	2,654,116	2,705,246
Income from charitable activities	6	2,824,388	93,698,536	96,522,924	85,345,878
Total income		4,296,568	99,754,712	104,051,280	92,113,679
Expenditure					
Cost of generating funds:					
- Cost of generating voluntary income	7	56,366	436,668	493,034	372,833
- Fundraising costs	8	33,446	61,896	95,342	49,624
Charitable activities	9	1,125,155	95,003,061	96,128,216	83,714,550
Governance costs	10	13,520	203,546	217,066	209,142
Total expenditure		1,228,487	95,705,171	96,933,658	84,346,149
Net surplus		3,068,081	4,049,541	7,117,622	7,767,530
Fund transfer	19, 20	(432,872)	432,872	–	–
Reconciliation of funds					
Total funds brought forward		31,203,866	97,120,348	128,324,214	120,556,684
Total funds carried forward		33,839,075	101,602,761	135,441,836	128,324,214

The accompanying notes form an integral part of these financial statements.

AWWA LTD.

(A company limited by guarantee and not having share capital)

BALANCE SHEET

At 31 March 2025

	Note	2025 \$	2024 \$
Non-current assets			
Property, plant and equipment	13	8,984,786	6,844,827
Investments in financial assets	14	28,536,332	19,407,274
		37,521,118	26,252,101
Current assets			
Investments in financial assets	14	6,174,492	5,098,891
Receivables	15	12,940,384	15,462,445
Bank and cash balances	16	88,707,694	90,337,372
		107,822,570	110,898,708
Total assets		145,343,688	137,150,809
Current liabilities			
Payables	17	9,561,410	8,564,933
Provision for gratuity	18	340,442	261,662
		9,901,852	8,826,595
Total liabilities		9,901,852	8,826,595
Net assets		135,441,836	128,324,214
Funds			
Unrestricted funds	19	33,839,075	31,203,866
Restricted funds	20	101,602,761	97,120,348
Total funds		135,441,836	128,324,214

The accompanying notes form an integral part of these financial statements.

AWWA LTD.

(A company limited by guarantee and not having share capital)

STATEMENT OF CASH FLOWS

For the financial year ended 31 March 2025

	2025 \$	2024 \$
Cash flows from operating activities		
Net surplus	7,117,622	7,767,530
Adjustments for:		
Depreciation of property, plant and equipment	2,967,852	2,803,874
Written off of property, plant and equipment	56,787	5,706
Dividend income	(637,252)	(537,152)
Interest income	(1,920,296)	(1,987,491)
Treasury bills interest income	(20,739)	(180,523)
Gain on redemption of unit trusts upon maturity	(75,829)	–
Operating cash flows before movements in working capital	7,488,145	7,871,944
Receivables	2,614,450	(4,052,651)
Payables	724,960	446,562
Provision for gratuity	78,780	(306,545)
Restricted cash - bank balance for provision for gratuity	85,331	301,117
Restricted cash - bank balance for Medifund	(2,994)	(39,583)
Restricted cash - bank balance for FAS	(13,198)	(11,000)
Net cash flows generated from operations	10,975,474	4,209,844
Cash flows from investing activities		
Interest received	1,903,736	2,312,656
Dividend received	637,252	537,152
Purchases of property, plant and equipment (Note A)	(4,893,081)	(3,309,387)
Additional investment in financial assets	(17,783,920)	(10,019,440)
Proceeds from redemption of treasury bills	5,100,000	4,563,920
Proceeds from redemption of unit trusts	2,500,000	–
Net cash flows used in investing activities	(12,536,013)	(5,915,099)
Net decrease in cash and cash equivalents	(1,560,539)	(1,705,255)
Cash and cash equivalents at beginning of financial year	89,819,579	91,524,834
Cash and cash equivalents at end of financial year (Note 16)	88,259,040	89,819,579

The accompanying notes form an integral part of these financial statements.

AWWA LTD.

(A company limited by guarantee and not having share capital)

STATEMENT OF CASH FLOWS (cont’d)

For the financial year ended 31 March 2025

	2025 \$	2024 \$
Note A: Purchases of property, plant and equipment		
Aggregate cost of property, plant and equipment	5,164,598	3,460,359
Add: Payables brought forward at 1 April	357,212	206,240
Less: Outstanding payables at 31 March	(628,729)	(357,212)
Net cash outflow for purchases of property, plant and equipment	4,893,081	3,309,387

The accompanying notes form an integral part of these financial statements.

AWWA LTD.

(A company limited by guarantee and not having share capital)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2025

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

1. General information

The Company (Co. Reg. No. 201500785Z) is incorporated and domiciled in Singapore. The registered address and principal place of operations is 9 Lorong Napiri, Singapore 547531.

The Company is an approved charity under Charities Act 1994 since 5 March 2015 and an approved Institutions of a Public Character (“IPC”) for the period from 1 September 2024 to 31 July 2027. Its principal activities are to pioneer, develop and operate a range of services for the disadvantaged from infancy to old age to enable them to maximise their potential and lead dignified and independent lives.

The financial statements include the state of affairs and financial activities of the Company which comprise the following services:

- | | |
|------------------------------------------------|--------------------------------------------|
| (1) Community Integration Service | (14) Integrated Home and Day Care |
| (2) Special Student Care Centre | (15) Home Personal Care Service |
| (3) AWWA School @ Napiri | (16) Family Service Centre |
| (4) AWWA School @ Bedok | (17) Transitional Shelter @ Lengkok Bahru |
| (5) Early Intervention Centre - Hougang | (18) Transitional Shelter @ Jalan Tentaram |
| (6) Early Intervention Centre - Fernvale Link | (19) Dementia Day Care Centre - Ang Mo Kio |
| (7) Early Intervention Centre - Kim Keat | (20) Dementia Day Care Centre - Yishun |
| (8) Early Intervention Centre - Fernvale Woods | (21) Allied Health Professional Services |
| (9) Development Support and Learning Support | (22) Outsource Service |
| (10) Kindle Garden Preschool | (23) AWWA Home |
| (11) Senior Community Home | (24) Day Activity Centre |
| (12) Rehab and Day Care Centre | (25) Community Mental Health |
| (13) Active Ageing Centre | |

Each member of the Company has undertaken to contribute such amount not exceeding \$100 to the assets of the Company in the event the Company is wound up and the monies are required for payment of the liabilities of the Company.

The constitution of the Company restricts the use of fund monies to the furtherance of the objects of the Company. They prohibit the payment of dividend to members.

AWWA LTD.

2. Summary of significant accounting policies

a) Basis of preparation

The financial statements, expressed in Singapore Dollar (“\$”) which is the functional currency of the Company, have been prepared in accordance with the provisions of the Companies Act 1967, the Charities Act 1994 and other regulations (“Charities Act and Regulations”) and Charities Accounting Standard in Singapore (“CAS”). The financial statements have been prepared under the historical cost convention.

The preparation of financial statements in conformity with CAS requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the financial year. Although these estimates are based on the Management’s best knowledge of current events and actions and historical experiences and various other factors that are believed to be reasonable under the circumstances, actual results may ultimately differ from those estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods. There were no significant judgements and estimates made during the financial year except as disclosed in Note 2(r).

b) Income recognition

Income is recognised in the statement of financial activities to the extent that the Company becomes entitled to the income, when it is probable that the income will be received; and when the amount of the income can be measured with sufficient reliability.

Voluntary income

Donations

Donations are recognised on receipt. However, donations received and subject to donor-imposed pre-conditions are deferred as liabilities until the Company is able to meet the terms of the donations.

Donations-in-kind

Donations-in-kind that can be estimated with sufficient reliability are accounted for at a reasonable estimate of the price that the Company would have to pay in the open market for an equivalent item or at the amount actually realised.

2. Summary of significant accounting policies (cont'd)

b) Income recognition (cont'd)

Activities for generating funds

Income from fund raising events are recognised when received. If income is received for a specific fund-raising or charity event and the event has not occurred, the income received will be deferred as a liability until the event has been conducted.

Investment income

Dividend income

Dividend income is recognised when the right to receive payment is established.

Interest income

Interest income is accrued on a time basis, by reference to the principal outstanding and at the effective interest rate applicable.

Income from charitable activities

Subventions and grants

Subventions and grants from government and other organisations are recognised as income only when there is sufficient evidence that the Company has complied with the conditions attached to them and there is reasonable certainty that they will be received. These subventions and grants are recognised on an accrual basis. Additionally, subventions and grants recognised in the statement of financial activities are calculated based on the funding principles set by the individual organisations. Adjustments to the subventions and grants which are made on finalisation by the relevant organisations are recognised in the statement of financial activities in the financial year in which they are finalised. Subventions and grants with specific conditions are recognised either when they have been conformed to, or when there is sufficient evidence that they will be met. In instances where there is uncertainty about the ability of the Company to meet the conditions set by grantors, the recognition of the grants as income is deferred until conditions imposed at the time of the grants can be complied with.

Programme fees, school fees and therapist income

Programme fees, school fees and therapist income are recognised when services are rendered.

Transport fees

Transport fees are recognised when services are rendered.

2. Summary of significant accounting policies (cont'd)

c) Expenditure

Cost of generating funds

The cost of generating funds are those costs attributable to generating income for the Company, other than those costs incurred in undertaking charitable activities in furtherance of the Company's objects.

Charitable activities

Expenditure on charitable activities comprises all costs incurred in undertaking work to meet the charitable objects of the Company. Such costs include the direct costs of the charitable activities of the Company together with those support costs incurred that enable these activities to be undertaken.

Governance costs

Governance costs include the costs of governance arrangement, which relate to the general running of the Company as opposed to the direct management functions inherent in generating funds, service delivery and programme or project work. Governance costs will normally include both direct costs such as internal and external audit, legal advice for the Company and costs associated with constitutional and statutory requirements, and related support costs which were material, would comprise apportionment of shared and indirect costs involved in supporting the governance activities.

Support costs

Support costs (i.e Shared corporate service cost) are those, whilst necessary to deliver an activity, do not produce or constitute the output of the charitable activities of the Company. These costs are incurred in supporting the income generation activities of the Company. Support costs comprise the manpower and operating cost of Finance, Procurement Team, Human Resource, Community Partnership, Corporate Affairs, Information Technology, Facilities, Impact and Special Projects, Governance and Risk Management and Chief Executive Officer's office. Support costs are apportioned to the relevant activity cost category they support based on the basis as disclosed in Note 11.

Software service fees

Software service fees comprise of license fees, implementation and customisation costs arising from the Software-as-a-Service ("SaaS") arrangements. SaaS refers to a cloud computing arrangement in which the Company accesses software hosted by a third-party vendor over the internet. The entity does not obtain control over the underlying software or infrastructure. On-going access fees are recognised as expenses in the statement of financial activities on a straight-line basis over the period of access. Implementation and customisation costs are expensed as incurred.

2. Summary of significant accounting policies (cont'd)

d) Employee benefits

Defined contribution plans

Payments to defined contribution plans are charged as an expense as they fall due. Payments made to state-managed retirement benefit schemes, such as the Singapore Central Provident Fund are dealt with as payments to defined contribution plans where the Company's obligations under the plans are equivalent to those arising in a defined contribution plan.

Employee leave entitlement

Employee entitlements to annual leave are recognised when they accrue to employees. A provision is made for the estimated liability for annual leave as a result of services rendered by employees up to the balance sheet date.

e) Taxation

As a charity, the Company is exempt from tax on income and gains falling within Section 13(1)(zm) of the Income Tax Act 1947 to the extent that these are applied to its charitable objects. No tax charges have arisen for the Company during the financial year.

f) Property, plant and equipment

Property, plant and equipment are carried at cost less accumulated depreciation.

Depreciation is charged so as to write off the cost of assets over their estimated useful lives, using the straight-line method, on the following basis:

	Years
Leasehold building	5 years or over lease period whichever is lower
Leasehold improvements	5 years or over lease period whichever is lower
Office and other equipment	5
Furniture and fittings	5
Computers	3
Motor vehicles	10

The depreciation period is reviewed and adjusted as appropriate at each balance sheet date. The effects of any revision are recognised in the statement of financial activities when the changes arise. No depreciation is provided on construction in progress until the construction is completed.

The residual values, estimated useful lives and depreciation method of property, plant and equipment are reviewed, and adjusted as appropriate, at each balance sheet date. The effects of any revision are recognised in the statement of financial activities when the changes arise.

2. Summary of significant accounting policies (cont'd)

f) Property, plant and equipment (cont'd)

The gain or loss arising on disposal or retirement of an item of property, plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in the statement of financial activities.

Fully depreciated assets still in use are retained in the financial statements.

g) Investments in financial assets

The Company's investments in financial assets, which comprise investments in unit trusts and treasury bills are initially measured at transaction price excluding transaction costs. Transaction costs are recognised as expenditure immediately in the statement of financial activities. Subsequently, the investment in financial assets are measured at cost less any accumulated impairment losses.

At each balance sheet date, if there is objective evidence of impairment, the carrying amount of the asset is reduced by an allowance for impairment and the impairment loss is recognised in the statement of financial activities.

This allowance, calculated as the difference between the asset's carrying amount and the undiscounted future cash flows (excluding unearned in the case of an interest-bearing financial assets) that the Company expects to receive from the financial assets is recognised in the statement of financial activities in the period in which the impairment occurs. Impairment loss is reversed through the statement of financial activities if the impairment loss decrease can be related objectively to an event occurring after the impairment loss was recognised. The reversal of impairment loss shall not result in the carrying value of the investment exceeding transaction price.

h) Receivables

Receivables, excluding prepayments, are measured at initial recognition at transaction price, excluding transaction costs, if any. Transaction costs shall be recognised as expenditure in the statement of financial activities. Prepayments shall be initially recognised at the amount paid in advance for the economic resources expected to be received in the future.

After initial recognition, trade and other receivables, excluding prepayments, shall be measured at cost less any accumulated impairment losses. Prepayments shall be measured at the amount paid less the economic resources received or consumed during the financial period.

At each balance sheet date, where there is objective evidence that a receivable is impaired, the carrying amount of the asset is reduced through the use of an allowance account, and the amount of the loss is recognised in the statement of financial activities. The allowance recognised is measured as the difference between the asset's carrying amount and the undiscounted future cash flows that the Company expects to receive from the receivables. When a receivable is uncollectible, it is written off against the allowance account for receivables. Subsequent recoveries of amounts previously written off are credited in the statement of financial activities.

2. Summary of significant accounting policies (cont'd)

i) Cash and cash equivalents in the statement of cash flows

Cash and cash equivalents comprise cash on hand, cash at bank and short term deposits, highly liquid investments that are readily convertible to known amounts of cash which are subject to insignificant risk to changes in value.

j) Payables

Payables are initially measured at transaction price, excluding transaction costs, if any, both at initial recognition and at subsequent measurement. Transactions costs shall be recognised as expenditure in the statement of financial activities as incurred. Accruals shall be recognised at the best estimate of the amount payable.

k) Operating leases

Leases where a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) are taken to the statement of financial activities on a straight-line basis over the period of the lease.

When an operating lease is terminated before the lease period has expired, any payment required to be made to the lessor by way of penalty is recognised as an expense in the period in which termination takes place.

l) Provisions

Provisions are recognised when the Company has a present obligation (legal or constructive) as a result of a past event, and it is probable that the Company will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the balance sheet date, taking into account the risks and uncertainties surrounding the obligation.

When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, the receivable is recognised as an asset if it is virtually certain that reimbursement will be received and the amount of the receivable can be measured reliably.

2. Summary of significant accounting policies (cont'd)

m) Unrestricted funds

Unrestricted funds represent funds received by the Company that are expendable for any activities of the Company at the discretion of the Board of Directors in furtherance of the Company's charitable objectives. Services subsidised for their activities from unrestricted funds may be required to refund the subsidy should they have surplus in subsequent years.

n) Restricted funds

Restricted funds represent funds that have been received by the Company for which the usage is restricted - specifically for an activity in one or more of its services or for specified activities within these services. These restrictions may be designated by government agencies, other donor organisations or individuals.

o) Total funds

Unless specifically indicated, fund balances are not represented by any specific assets or liabilities but are represented by all assets of the Company.

p) Deferred Capital fund

Donations and grants received specifically for property, plant and equipment are recorded fully as income in the year they are received. Such grants are reclassified to Deferred Capital fund category within Total funds. The subsequent depreciation of the assets purchased with the related donation and grants are similarly reclassified to the Deferred Capital fund within Total funds over the useful lives of the related assets.

q) Deferred income

Deferred income are resources (normally cash) received that do not meet the criteria for recognition as income in the statement of financial activities as entitlement to the income does not exist at the balance sheet date. This primarily relates to grants and donations received where the donors or grantors have specified conditions for use; and these conditions have not been met at the financial year end. The deferred income will be recognised as income in the statement of financial activities when the conditions are fulfilled.

r) Key sources of estimation uncertainty

The key assumptions concerning the future and other key sources of estimation uncertainty at the balance sheet date, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

2. Summary of significant accounting policies (cont'd)

r) Key sources of estimation uncertainty (cont'd)

Depreciation of property, plant and equipment

Management periodically reviews the estimated useful lives and residual values of property, plant and equipment for reasonableness. The carrying amounts of the Company’s property plant and equipment are disclosed in Note 13. The Company’s property, plant and equipment are currently depreciated on a straight-line basis, over the estimated useful lives, ranging from the shorter of the remaining lease period to 10 years [Note 2(f)].

The factors considered in assessing the reasonableness of the useful lives include changes in operations and activities of the Company; changes in the Singapore Land Authority’s land lease terms for the building and its operations; the assets’ expected level of usage and technological developments. These could impact the economic useful lives and the residual values of the assets. Therefore, future depreciation charges may change if the estimates are revised.

3. Voluntary income

	Unrestricted funds \$	Restricted funds \$	Total 2025 \$	Total 2024 \$
Donations				
- Tax deductible	412,045	1,676,483	2,088,528	816,080
- Non-tax deductible	53,393	1,942,486	1,995,879	2,905,098
	465,438	3,618,969	4,084,407	3,721,178

As an Institution of a Public Character (“IPC”), certain qualifying donors are granted 2.5 times tax deduction for the donations made to the Company. Donations are recorded as Voluntary income and Activities for generating funds (Note 4) in the Statement of Financial Activities.

During the financial year, the Company issued tax deductible receipts amounting to \$2,771,922 (2024: \$1,122,875).

4. Activities for generating funds

	Unrestricted funds \$	Restricted funds \$	Total 2025 \$	Total 2024 \$
Fundraising income				
- Tax deductible	187,604	495,790	683,394	306,795
- Non-tax deductible	89,470	16,969	106,439	34,582
	277,074	512,759	789,833	341,377
	(33,446)	(61,896)	(95,342)	(49,624)
Fundraising costs (Note 8)				
	243,628	450,863	694,491	291,753

5. Investment income

	Unrestricted funds \$	Restricted funds \$	Total 2025 \$	Total 2024 \$
Bank and fixed deposit interest income	157,498	1,762,798	1,920,296	1,987,491
T-Bills interest income	–	20,739	20,739	180,603
Dividend income from unit trusts	572,170	65,082	637,252	537,152
Gain on redemption of unit trusts upon maturity	–	75,829	75,829	–
	729,668	1,924,448	2,654,116	2,705,246

6. Income from charitable activities

	Unrestricted funds \$	Restricted funds \$	Total 2025 \$	Total 2024 \$
Programme fees, school fees and therapist income	–	9,154,032	9,154,032	7,723,396
Transport fees	–	548,438	548,438	461,892
Subventions and grants	73,533	80,437,180	80,510,713	73,133,021
Subsidy for rental expenses	738,150	1,081,082	1,819,232	1,880,684
Other grants and incentives	119,424	1,823,738	1,943,162	1,413,551
Wage credit/Special employment credit	1,860,464	–	1,860,464	35,044
Miscellaneous income	32,817	654,066	686,883	698,290
	2,824,388	93,698,536	96,522,924	85,345,878

7. Cost of generating voluntary income

	Unrestricted funds \$	Restricted funds \$	Total 2025 \$	Total 2024 \$
Shared corporate costs (Note 11)	56,366	436,668	493,034	372,833

8. Fundraising costs

	Unrestricted funds \$	Restricted funds \$	Total 2025 \$	Total 2024 \$
Fundraising costs	–	–	–	15,421
Shared corporate costs (Note 11)	33,446	61,896	95,342	34,203
	33,446	61,896	95,342	49,624

9. Charitable activities

	Unrestricted funds \$	Restricted funds \$	Total 2025 \$	Total 2024 \$
Manpower and staff related costs (Note 12)	217,249	75,348,399	75,565,648	65,930,735
Depreciation of property, plant and equipment (Note 13)	119,072	2,845,660	2,964,732	2,803,874
Programme activities	3,648	5,514,918	5,518,566	5,128,497
Rental expense	739,781	1,744,975	2,484,756	2,510,171
Repairs, maintenance and utilities	12,800	3,955,596	3,968,396	3,759,638
Software service fees	–	1,484,029	1,484,029	239,375
IT related fees	–	911,045	911,045	371,623
Replacement/purchase of equipment	29,970	1,518,861	1,548,831	1,545,153
Supplies and materials	1,779	1,411,413	1,413,192	1,216,382
Others	856	268,165	269,021	209,102
	1,125,155	95,003,061	96,128,216	83,714,550

Included in total expenditure in charitable activities of \$96,128,216 (2024: \$83,714,550) above are shared corporate cost of \$11,027,810 (2024: \$9,604,919) (Note 11).

10. Governance costs

	Unrestricted funds \$	Restricted funds \$	Total 2025 \$	Total 2024 \$
Statutory audit fees	8,596	79,404	88,000	80,000
Other assurance fees	–	60,000	60,000	51,900
Internal audit fees	2,566	64,142	66,708	52,801
Others	2,358	–	2,358	24,441
	13,520	203,546	217,066	209,142

The governance costs include costs of preparation and examination of statutory accounts and other certification fee, and cost of governance arrangements which relate to the general running of the Company.

11. Support costs

	Cost of generating voluntary income (Note 7) \$	Fundraising costs (Note 8) \$	Charitable activities (Note 9) \$	Total costs \$
2025 Shared corporate costs	493,034	95,342	11,027,810	11,616,186
2024 Shared corporate costs	372,833	34,203	9,604,919	10,011,955

Support costs, mainly comprises manpower expenditure of \$9,489,012 (2024: \$8,224,736) and other operating cost as per Note 2(c). Under CAS requirement, support costs is allocated to the services using various bases such as income, number of IT equipment units held, recorded transactions, headcount, man-hours and floor areas of services (2024: income, operating costs, headcount and floor areas of services), as appropriate.

12. Employee benefits

a) Total for Company:

	2025 \$	2024 \$
Short-term employee benefits	66,484,542	58,131,801
Contributions to defined contribution plan	9,611,391	8,205,970
	76,095,933	66,337,771

Short-term employee benefits include staff salaries, bonuses, welfare, foreign workers’ gratuity and training expenses.

The employee benefits are mainly presented as manpower and staff related costs included in expenditure on charitable activities amounting to \$75,565,648 (2024: \$65,930,735) (Note 9).

b) Included in the above are remuneration paid to key management personnel as follows:

	2025 \$	2024 \$
Short-term employee benefits	1,992,394	1,728,379
Contributions to defined contribution plan	136,329	121,932
	2,128,723	1,850,311

c) None of the members of the Board of Directors and their close family members have received any remuneration, benefits, allowances or any other manner of compensation from the Company.

During the current and previous financial year, there were no loans made to any employees, member of the Board of Directors, related parties or outside parties.

13. Property, plant and equipment

	Leasehold building \$	Leasehold improvements \$	Office and other equipment \$	Furniture and fittings \$	Computers \$	Motor vehicles \$	Construction in progress \$	Total \$
2025 Cost								
At 1.4.2024	6,793,666	12,746,493	3,339,628	519,227	1,249,782	931,834	141,499	25,722,129
Additions	–	4,213,434	623,999	50,848	107,920	168,397	–	5,164,598
Written off	–	(474,250)	(288,311)	(48,392)	(596,760)	(72,105)	–	(1,479,818)
Reclassification	–	141,499	–	–	–	–	(141,499)	–
At 31.3.2025	6,793,666	16,627,176	3,675,316	521,683	760,942	1,028,126	–	29,406,909
Accumulated depreciation								
At 1.4.2024	6,793,666	9,200,200	1,221,365	389,525	987,892	284,654	–	18,877,302
Depreciation charge	–	1,947,508	707,570	47,579	160,994	104,201	–	2,967,852
Written off	–	(452,463)	(281,218)	(48,311)	(570,447)	(70,592)	–	(1,423,031)
At 31.3.2025	6,793,666	10,695,245	1,647,717	388,793	578,439	318,263	–	20,422,123
Net carrying amount								
At 31.3.2025	–	5,931,931	2,027,599	132,890	182,503	709,863	–	8,984,786

13. Property, plant and equipment (cont'd)

	Leasehold building \$	Leasehold improvements \$	Office and other equipment \$	Furniture and fittings \$	Computers \$	Motor vehicles \$	Construction in progress \$	Total \$
2024								
Cost								
At 1.4.2023	6,793,666	10,644,670	2,920,906	552,837	1,120,252	750,688	812,057	23,595,076
Additions	–	2,454,107	497,549	62,203	123,855	181,146	141,499	3,460,359
Written off	–	(786,970)	(78,827)	(95,813)	(45,872)	–	–	(1,007,482)
Reclassification to prepayment ^(a) (Note 15)	–	434,686	–	–	51,547	–	(486,233)	–
At 31.3.2024	6,793,666	12,746,493	3,339,628	519,227	1,249,782	931,834	141,499	25,722,129
Accumulated depreciation								
At 1.4.2023	6,793,666	8,068,658	705,145	426,875	890,188	190,672	–	17,075,204
Depreciation charge	–	1,913,935	595,047	57,334	143,576	93,982	–	2,803,874
Written off	–	(782,393)	(78,827)	(94,684)	(45,872)	–	–	(1,001,776)
At 31.3.2024	6,793,666	9,200,200	1,221,365	389,525	987,892	284,654	–	18,877,302
Net carrying amount								
At 31.3.2024	–	3,546,293	2,118,263	129,702	261,890	647,180	141,499	6,844,827

^(a) In prior year, the advance payment made for implementation costs of CARES system upon signing the software license agreement was reclassified to prepayment.

	2025 \$	2024 \$
Unrestricted funds	119,366	131,886
Restricted funds		
- Deferred capital fund	2,059,377	1,840,781
- Accumulated fund	789,109	831,207
Restricted funds	2,848,486	2,671,988
	2,967,852	2,803,874

The depreciation included in expenditure on charitable activities amounting to \$2,964,732 (2024: \$2,803,874) (Note 9) and portion of support costs amounting to \$3,120 (2024: Nil) (Note 11).

14. Investments in financial assets

	2025 \$	2024 \$
<i>Unit Trusts</i>		
Balance at beginning of financial year	19,407,274	18,870,122
Additional investment	11,629,058	537,152
Less: Redemption	(2,500,000)	–
Balance at end of financial year	28,536,332	19,407,274
<i>Treasury Bills</i>		
Balance at beginning of financial year	5,098,891	–
Additional investment	6,154,862	9,482,288
Less: Redemption	(5,100,000)	(4,563,920)
Add: Interest income	20,739	180,523
Balance at end of financial year	6,174,492	5,098,891
<i>Representing:</i>		
Non-current asset	28,536,332	19,407,274
Current asset	6,174,492	5,098,891
	34,710,824	24,506,165

As at 31 March 2025, the investments in financial assets represent investments in unit trusts and treasury bills issued and backed by the Singapore Government. The investments in unit trusts are held by fund managers and pre-approved by the board.

The market value of the investments in unit trusts as at end of financial year amounted to \$28,945,210 (2024: \$19,354,405).

The Company’s investments in the treasury bills will mature within five months (FY2024: one month) after the balance sheet date.

15. Receivables

	2025 \$	2024 \$
Sundry receivables	1,799,189	1,696,916
Less: Allowance for impairment ^(a)	(79,740)	(81,503)
	1,719,449	1,615,413
Interest receivables	211,491	194,931
Deposits and prepayments	1,515,985	1,850,798
Reclassification from property, plant and equipment (Note 13)	–	325,824
Grant receivables	9,493,459	11,475,479
	12,940,384	15,462,445

^(a) Movement in allowance for impairment on sundry receivables is as follows:

	2025 \$	2024 \$
Balance at beginning of financial year	81,503	88,753
Reversal	(1,763)	(7,250)
Balance at end of financial year	79,740	81,503

During the financial year, the Company has written off an amount of \$123,120 (2024: \$102,580) from the sundry receivables directly to the financial statement of activities. The Company recognised reversal of allowance for impairment on sundry receivables of \$1,763 (2024: \$7,250). These amounts are recognised in the statement of financial activities under charitable activities expenses-others.

16. Bank and cash balances

	2025 \$	2024 \$
Bank and cash balances	36,004,155	18,026,170
Fixed deposits	52,703,539	72,311,202
	88,707,694	90,337,372
Bank and cash balances at end of financial year	88,707,694	90,337,372
Less:		
Pledged fixed deposits*	(169,200)	(169,200)
Bank balance for Medifund (Note 20(a))*	(93,960)	(90,966)
Bank balance for MOH Financial Assistance Scheme (Note 20(a))*	(24,198)	(11,000)
Bank balance for provision for gratuity (Note 18, 20(a))*	(161,296)	(246,627)
	88,259,040	89,819,579
Cash and cash equivalents at end of financial year	88,259,040	89,819,579
Cash and cash equivalents comprise:		
Unrestricted cash	9,912,570	13,931,803
Restricted cash for services (Note 20(a))	78,346,470	75,887,776
	88,259,040	89,819,579

Fixed deposits bear interest at interest rates ranging from 1.50% to 3.72% (2024: 1.40% to 3.92%) per annum at the balance sheet date and will mature within 1 to 5 (2024: 1 to 5) months after the balance sheet date.

* Included in fixed deposits are restricted amounts of \$169,200 (2024: \$169,200) which is pledged to a bank as security for the land lease, bank balance of \$161,296 (2024: \$246,627) which is set aside for provision for gratuity for foreign staff, bank balance of \$93,960 (2024: \$90,966) which is for Medifund and bank balance of \$24,198 (2024: \$11,000) which is for MOH Financial Assistance Scheme (“FAS”) [Note 20(b)].

17. Payables

	2025 \$	2024 \$
Accrued operating expenses	5,422,356	4,266,452
Refundable deposits	421,117	424,677
Sundry creditors	1,649,342	1,017,219
Grants received in excess ^(a)	1,822,832	893,896
Deferred income ^(b)	245,763	1,962,689
	9,561,410	8,564,933

^(a) Grant received in excess relates to grants amounts received during the year that are in excess of the eligible grant amount based on the number of clients served.

^(b) The movement in the deferred income is as follows:

	2025 \$	2024 \$
Balance at the beginning of financial year	1,962,689	974,230
Recognised to Statement of Financial Activities as charitable activities	(1,930,773)	(919,474)
Recognised receipts during the year as deferred income	213,847	1,907,933
	245,763	1,962,689

18. Provision for gratuity

The provision for gratuity was created in connection with the gratuity payment scheme implemented for the benefit of its foreign staff. The contributions will be paid to the respective staff upon completion of the duration of their employment contracts. The provision for gratuity is calculated on a monthly basis with reference to the foreign staff’s monthly salary multiplied by the comparable Singapore Central Provident Fund rates that is paid for local staff.

The movements during the financial year are as follows:

	2025 \$	2024 \$
Balance at the beginning of financial year	261,662	568,207
Provision made and included in employee benefits	227,615	269,725
Payments during the financial year	(148,835)	(576,270)
	340,442	261,662

19. Unrestricted funds

	2025 \$	2024 \$
AWWA HQ		
Balance at beginning of financial year	31,203,866	29,752,934
Income	4,296,568	2,997,087
Expenditure	(1,228,487)	(1,523,655)
Net surplus	3,068,081	1,473,432
Fund transfer to restricted funds (Note 20) ^(a)	(432,872)	(22,500)
Balance at end of financial year	33,839,075	31,203,866

^(a) Being fund transfer from unrestricted funds to restricted funds for internal transfer of IT laptops to a centralised cost centre under HQ. (2024: Being fund transfer from unrestricted funds to restricted funds for AWWAke project).

20. Restricted funds

	2025 \$	2024 \$
Balance at beginning of financial year	97,120,348	90,803,750
Income	99,754,712	89,116,592
Expenditure	(95,705,171)	(82,822,494)
Net surplus	4,049,541	6,294,098
Fund transfer from unrestricted funds (Note 19) ^(a)	432,872	22,500
Balance at end of financial year	101,602,761	97,120,348

^(a) Being fund transfer from unrestricted funds to restricted funds for internal transfer of IT laptops to a centralised cost centre under HQ. (2024: Being fund transfer from unrestricted funds to restricted funds for AWWAke project).

20. Restricted funds (cont'd)

Each service of the Company maintains separate accounts for activities within the service. The consolidated balances and movements of these restricted funds are presented below:

	Balance at 1.4.2024 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2025 \$
2025						
AWWA HQ	6,150,507	1,978,402	(328,275)	1,650,127	(3,315,636)	4,484,998
- Deferred Capital fund	78,840	–	(76,644)	(76,644)	104,640	106,836
- Medifund	90,966	206,262	–	206,262	(203,267)	93,961
- MOH Financial Assistance Scheme (“FAS”)	11,000	13,516	(40)	13,476	(278)	24,198
- Lien Foundation (KKH)	1,219,743	–	–	–	(103,633)	1,116,110
- Family Empowerment Programme	72,981	750,000	(43,949)	706,051	–	779,032
- Community Silver Trust fund	4,448,346	(40,224)	–	(40,224)	(2,994,090)	1,414,032
- Community Care Salary Enhancement Fold-in Funding	–	687,222	–	687,222	–	687,222
- Temasek Foundation	–	154,601	(49,904)	104,697	(104,697)	–
- Others	228,631	207,025	(157,738)	49,287	(14,311)	263,607
Community Integration Service	2,978,609	2,760,157	(3,376,931)	(616,774)	17,854	2,379,689
- Accumulated fund	2,931,620	2,760,157	(3,371,072)	(610,915)	17,854	2,338,559
- Deferred Capital fund	19,781	–	(5,554)	(5,554)	–	14,227
- Others	27,208	–	(305)	(305)	–	26,903
Special Student Care Centre	1,355,105	957,158	(910,603)	46,555	11,028	1,412,688
- Accumulated fund	1,241,043	897,668	(826,076)	71,592	11,028	1,323,663
- Smiles fund	100,000	–	(23,839)	(23,839)	–	76,161
- Others	14,062	59,490	(60,688)	(1,198)	–	12,864

20. Restricted funds (cont'd)

Each service of the Company maintains separate accounts for activities within the service. The consolidated balances and movements of these restricted funds are presented below (cont'd):

	Balance at 1.4.2024 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2025 \$
2025						
AWWA School @ Napiri	10,798,059	17,289,357	(15,550,397)	1,738,960	29,314	12,566,333
- Accumulated fund	10,320,707	15,896,887	(14,134,332)	1,762,555	131,070	12,214,332
- Programme Development	101,982	–	(39,803)	(39,803)	(13,980)	48,199
- Pupil Welfare	109,290	7,609	(7,132)	477	–	109,767
- Deferred Capital fund	100,966	–	(44,490)	(44,490)	63,980	120,456
- UOB Donation	–	50,000	–	50,000	(50,000)	–
- Community Capability Trust	–	238,400	(194,460)	43,940	–	43,940
- Others	165,114	1,096,461	(1,130,180)	(33,719)	(101,756)	29,639
Community of Care - Ang Mo Kio						
- Accumulated fund	258,159	2,797	–	2,797	(260,956)	–
AWWA School @ Bedok	677,736	10,048,453	(10,002,021)	46,432	3,209	727,377
- Accumulated fund	15,907	9,331,095	(9,019,816)	311,279	–	327,186
- Equipment fund	200,864	–	(150,555)	(150,555)	(3,818)	46,491
- Deferred Capital fund	331,398	–	(220,328)	(220,328)	76,352	187,422
- Others	129,567	717,358	(611,322)	106,036	(69,325)	166,278
Early Intervention Centre - Hougang	12,730,243	9,624,246	(8,878,681)	745,565	(21,772)	13,454,036
- Accumulated fund	12,347,112	8,689,713	(8,349,715)	339,998	45,489	12,732,599
- Deferred Capital fund	7,724	–	(3,291)	(3,291)	–	4,433
- Pupil Welfare	124,576	(3,534)	(79,822)	(83,356)	–	41,220
- President Challenge	75,019	–	(17,790)	(17,790)	–	57,229
- Day One	–	604,555	–	604,555	–	604,555
- Others	175,812	333,512	(428,063)	(94,551)	(67,261)	14,000
Early Intervention Centre - Fernvale Link	10,222,672	9,496,807	(7,892,947)	1,603,860	96,204	11,922,736
- Accumulated fund	10,202,827	9,496,807	(7,875,117)	1,621,690	90,837	11,915,354
- Deferred Capital fund	19,845	–	(12,463)	(12,463)	–	7,382
- Others	–	–	(5,367)	(5,367)	5,367	–

20. Restricted funds (cont'd)

Each service of the Company maintains separate accounts for activities within the service. The consolidated balances and movements of these restricted funds are presented below (cont'd):

	Balance at 1.4.2024 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2025 \$
2025						
Early Intervention Centre						
- Kim Keat	3,616,757	3,560,170	(3,206,347)	353,823	36,987	4,007,567
- Accumulated fund	3,614,101	3,515,772	(3,160,886)	354,886	36,987	4,005,974
- Deferred Capital fund	2,656	-	(1,063)	(1,063)	-	1,593
- Others	-	44,398	(44,398)	-	-	-
Early Intervention Centre						
- Fernvale Woods	(224,411)	4,708,983	(3,752,701)	956,282	13,733	745,604
- Accumulated fund	(407,774)	4,642,758	(3,632,871)	1,009,887	13,733	615,846
- Deferred Capital fund	61,379	-	(17,429)	(17,429)	-	43,950
- MSF Equipment fund	(1,692)	66,225	(64,533)	1,692	-	-
- Others	123,676	-	(37,868)	(37,868)	-	85,808
Development Support and Learning Support	2,555,034	5,639,040	(5,689,013)	(49,973)	7,663	2,512,724
- Accumulated fund	2,522,003	5,615,789	(5,663,751)	(47,962)	38,683	2,512,724
- Others	33,031	23,251	(25,262)	(2,011)	(31,020)	-
Kindle Garden Preschool	500,564	1,479,439	(1,788,253)	(308,814)	122,693	314,443
- Accumulated fund	278,663	1,409,740	(1,737,858)	(328,118)	27,299	(22,156)
- Deferred Capital fund	156,628	-	(49,595)	(49,595)	64,374	171,407
- President Challenge	31,200	-	-	-	-	31,200
- Others	34,073	69,699	(800)	68,899	31,020	133,992

20. Restricted funds (cont'd)

Each service of the Company maintains separate accounts for activities within the service. The consolidated balances and movements of these restricted funds are presented below (cont'd):

	Balance at 1.4.2024 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2025 \$
2025						
Senior Community Home	2,289,242	3,137,622	(2,695,561)	442,061	543,958	3,275,261
- Accumulated fund	1,777,682	2,199,408	(2,338,310)	(138,902)	390,322	2,029,102
- Clients' fund	49,452	77,550	(75,796)	1,754	-	51,206
- Community Silver Trust fund	-	-	(152,535)	(152,535)	152,535	-
- Community Garden	90,050	-	(470)	(470)	-	89,580
- MSF Renovation Grant ^(a)	-	828,971	-	828,971	(828,971)	-
- Deferred Capital fund ^(a)	342,853	-	(126,716)	(126,716)	849,313	1,065,450
- Others	29,205	31,693	(1,734)	29,959	(19,241)	39,923
Rehab and Day Care Centre	5,011,939	2,888,640	(3,948,509)	(1,059,869)	1,654,273	5,606,343
- Accumulated fund	4,265,647	2,909,005	(2,652,413)	256,592	14,483	4,536,722
- Clients' fund	85,764	-	(2,775)	(2,775)	-	82,989
- Community Silver Trust fund	(137)	-	(943,575)	(943,575)	943,712	-
- Deferred Capital fund	486,479	-	(146,691)	(146,691)	289,140	628,928
- Medifund	-	(46,869)	-	(46,869)	46,869	-
- Lien Foundation (Airmaster)	147,136	(20,568)	(144,622)	(165,190)	98,267	80,213
- MOH Financial Assistance Scheme ("FAS")	-	(278)	-	(278)	278	-
- President Challenge	2,489	-	(1,755)	(1,755)	-	734
- Others	24,561	47,350	(56,678)	(9,328)	261,524	276,757

^(a) In the current year, included within Senior Community Home Restricted funds, is a renovation grant amounting to \$828,971, received from the Ministry of Social and Family Development ("MSF") and recognised as income in accordance with CAS accounting policy. This grant is for the purpose of leasehold improvements. Accordingly, it is capital in nature and classified under Deferred Capital fund within Total funds.

The related leasehold improvement is capitalised under property, plant and equipment and will be depreciated to the Statement of Financial Activities over its useful life of 5 years. There is no depreciation charge in the current financial year as the leasehold improvement were completed in March 2025.

Had the current year capital grant income recognised in the Statement of Financial Activities been matched with the depreciation charge of the corresponding property, plant and equipment each year, the Total funds balance for Senior Community Home would be \$2,446,290 as of 31 March 2025.

20. Restricted funds (cont'd)

Each service of the Company maintains separate accounts for activities within the service. The consolidated balances and movements of these restricted funds are presented below (cont'd):

	Balance at 1.4.2024 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2025 \$
2025						
Active Ageing Centre	1,524,958	955,876	(1,026,599)	(70,723)	399,469	1,853,704
- Accumulated fund	1,367,607	581,700	(534,014)	47,686	263,971	1,679,264
- Programme Development	23,528	-	(13,773)	(13,773)	-	9,755
- Communities of Care 2.0	13,327	334,086	(278,643)	55,443	-	68,770
- Community Silver Trust fund	-	-	(169,390)	(169,390)	134,620	(34,770)
- Others	120,496	40,090	(30,779)	9,311	878	130,685
Dementia Day Care Centre - Ang Mo Kio	5,163,705	1,443,023	(1,747,961)	(304,938)	125,256	4,984,023
- Accumulated fund	2,591,465	1,311,070	(1,034,781)	276,289	7,409	2,875,163
- Deferred Capital fund	1,219,562	-	(388,902)	(388,902)	1,032,758	1,863,418
- Community Silver Trust fund	-	-	(61,140)	(61,140)	61,140	-
- Medifund	-	(41,650)	-	(41,650)	41,650	-
- Care Beyond Walls	1,223,813	-	(229,384)	(229,384)	(867,758)	126,671
- Centre Based Nursing ("CBN")	123,832	23,603	(33,137)	(9,534)	-	114,298
- Others	5,033	150,000	(617)	149,383	(149,943)	4,473
Dementia Day Care Centre - Yishun	1,203,586	1,652,993	(1,513,777)	139,216	27,652	1,370,454
- Accumulated fund	1,161,246	1,609,311	(1,452,221)	157,090	15,067	1,333,403
- Deferred Capital fund	43,482	-	(10,957)	(10,957)	-	32,525
- Medifund	-	(11,986)	-	(11,986)	11,986	-
- Others	(1,142)	55,668	(50,599)	5,069	599	4,526
Home Personal Care Service	538,288	200,164	(235,552)	(35,388)	3,352	506,252
- Accumulated fund	532,641	200,164	(235,552)	(35,388)	3,352	500,605
- Others	5,647	-	-	-	-	5,647

20. Restricted funds (cont'd)

Each service of the Company maintains separate accounts for activities within the service. The consolidated balances and movements of these restricted funds are presented below (cont'd):

	Balance at 1.4.2024 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2025 \$
2025						
Family Service Centre	2,818,666	3,010,198	(2,974,321)	35,877	5,769	2,860,312
- Accumulated fund	2,546,713	2,990,301	(2,890,005)	100,296	20,419	2,667,428
- Deferred Capital fund	114,713	-	(50,982)	(50,982)	-	63,731
- Others	157,240	19,897	(33,334)	(13,437)	(14,650)	129,153
Transitional Shelter @ Lengkok Bahru	1,568,227	917,941	(883,037)	34,904	824	1,603,955
- Accumulated fund	1,555,500	919,831	(879,800)	40,031	824	1,596,355
- Others	12,727	(1,890)	(3,237)	(5,127)	-	7,600
Transitional Shelter @ Jalan Tenteram	463,182	1,093,852	(1,073,952)	19,900	16,827	499,909
- Accumulated fund	429,873	1,093,222	(1,032,267)	60,955	2,177	493,005
- Deferred Capital fund	28,939	-	(22,235)	(22,235)	-	6,704
- Others	4,370	630	(19,450)	(18,820)	14,650	200
Allied Health Professional Services	11,853,709	13,659,681	(12,951,089)	708,592	20,671	12,582,972
- Accumulated fund	11,026,210	13,414,467	(12,709,145)	705,322	20,671	11,752,203
- Others	827,499	245,214	(241,944)	3,270	-	830,769
Outsource Service	2,866,251	6,375,615	(6,161,293)	214,322	28,503	3,109,076
- Accumulated fund	2,607,991	6,298,795	(6,108,518)	190,277	27,560	2,825,828
- Others	258,260	76,820	(52,775)	24,045	943	283,248

20. Restricted funds (cont'd)

Each service of the Company maintains separate accounts for activities within the service. The consolidated balances and movements of these restricted funds are presented below (cont'd):

	Balance at 1.4.2024 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2025 \$
2025						
AWWA Home	5,181,808	4,794,695	(6,560,383)	(1,765,688)	748,732	4,164,852
- Accumulated fund	3,473,111	4,546,954	(5,676,219)	(1,129,265)	414,712	2,758,558
- Renovation fund	601,836	-	(44,012)	(44,012)	(10,928)	546,896
- NCSS Tech Booster fund	13,563	-	(13,563)	(13,563)	-	-
- Community Silver Trust fund	-	-	(267,121)	(267,121)	267,121	-
- MSF Equipment fund	-	223,241	(217,045)	6,196	(6,196)	-
- Deferred Capital fund	1,056,911	-	(331,148)	(331,148)	97,322	823,085
- President Challenge	2,223	-	(1,688)	(1,688)	-	535
- Others	34,164	24,500	(9,587)	14,913	(13,299)	35,778
Day Activity Centre	1,546,339	924,882	(1,008,309)	(83,427)	-	1,462,912
- Accumulated fund	1,190,405	895,288	(788,978)	106,310	-	1,296,715
- MSF Equipment fund	-	19,094	4,376	23,470	(23,470)	-
- Deferred Capital fund	174,976	-	(101,429)	(101,429)	23,470	97,017
- Others	180,958	10,500	(122,278)	(111,778)	-	69,180
Integrated Home and Day Care	2,329,415	1,047,981	(1,644,159)	(596,178)	117,265	1,850,502
- Accumulated fund	1,181,374	1,150,743	(1,184,437)	(33,694)	4,240	1,151,920
- Deferred Capital fund	1,146,676	-	(449,460)	(449,460)	-	697,216
- Community Silver Trust fund	(1)	-	(10,262)	(10,262)	10,263	-
- Medifund	-	(102,762)	-	(102,762)	102,762	-
- Others	1,366	-	-	-	-	1,366
Community Mental Health						
- Accumulated fund	1,141,999	855,637	(653,597)	202,040	-	1,344,039
Inter-service elimination	97,120,348	110,503,809	(106,454,268)	4,049,541	432,872	101,602,761
	-	(10,749,097)	10,749,097	-	-	-
	97,120,348	99,754,712	(95,705,171)	4,049,541	432,872	101,602,761

20. Restricted funds (cont'd)

Each service of the Company maintains separate accounts for activities within the service. The consolidated balances and movements of these restricted funds are presented below (cont'd):

	Balance at 1.4.2023 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2024 \$
2024						
AWWA HQ	5,813,396	4,670,425	(828,961)	3,841,464	(3,504,353)	6,150,507
- Deferred Capital fund	199,697	-	(120,857)	(120,857)	-	78,840
- Medifund	51,482	225,920	-	225,920	(186,436)	90,966
- MOH Financial Assistance Scheme ("FAS")	-	11,000	-	11,000	-	11,000
- OD Transformation	1,455	(14,182)	12,727	(1,455)	-	-
- Lien Foundation (Medbridge)	48,830	-	(48,830)	(48,830)	-	-
- Lien Foundation (KKH)	-	1,221,000	-	1,221,000	(1,257)	1,219,743
- Family Empowerment Programme	418,580	-	(345,599)	(345,599)	-	72,981
- Community Silver Trust fund	4,762,624	3,023,382	-	3,023,382	(3,337,660)	4,448,346
- VWOs - Charities Capability fund	26,106	112,396	(138,502)	(26,106)	-	-
- Others	304,622	90,909	(187,900)	(96,991)	21,000	228,631
Community Integration Service	4,584,682	2,780,883	(3,386,956)	(606,073)	(1,000,000)	2,978,609
- Accumulated fund	4,529,112	2,780,883	(3,381,402)	(600,519)	(996,973)	2,931,620
- Deferred Capital fund	28,362	-	(5,554)	(5,554)	(3,027)	19,781
- Others	27,208	-	-	-	-	27,208
Special Student Care Centre	1,285,070	854,111	(784,076)	70,035	-	1,355,105
- Accumulated fund	1,099,344	820,862	(679,163)	141,699	-	1,241,043
- Deferred Capital fund	1,548	-	(1,548)	(1,548)	-	-
- Smiles fund	138,535	31,922	(70,457)	(38,535)	-	100,000
- Others	45,643	1,327	(32,908)	(31,581)	-	14,062

20. Restricted funds (cont'd)

Each service of the Company maintains separate accounts for activities within the service. The consolidated balances and movements of these restricted funds are presented below (cont'd):

	Balance at 1.4.2023 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2024 \$
2024						
AWWA School @ Napiri	11,672,168	14,082,878	(14,065,212)	17,666	(891,775)	10,798,059
- Accumulated fund	11,070,480	13,257,649	(13,115,656)	141,993	(891,766)	10,320,707
- Programme Development	137,050	8,000	(43,068)	(35,068)	-	101,982
- Pupil Welfare	114,743	11,422	(16,875)	(5,453)	-	109,290
- Deferred Capital fund	24,881	-	(18,713)	(18,713)	94,798	100,966
- UOB Donation	84,646	-	(34,614)	(34,614)	(50,032)	-
- Others	240,368	805,807	(836,286)	(30,479)	(44,775)	165,114
AWWA School @ Bedok	436,015	6,693,053	(7,343,607)	(650,554)	892,275	677,736
- Accumulated fund	(507,525)	5,949,441	(6,317,784)	(368,343)	891,775	15,907
- Renovation fund	537,336	(308,577)	-	(308,577)	(228,759)	-
- Equipment fund	-	308,577	(62,923)	245,654	(44,790)	200,864
- Deferred Capital fund	313,506	-	(282,745)	(282,745)	300,637	331,398
- Others	92,698	743,612	(680,155)	63,457	(26,588)	129,567
Early Intervention Centre - Hougang	10,357,842	10,523,805	(8,151,404)	2,372,401	-	12,730,243
- Accumulated fund	9,998,575	10,142,498	(7,793,961)	2,348,537	-	12,347,112
- Deferred Capital fund	44,672	-	(36,948)	(36,948)	-	7,724
- Pupil Welfare	134,776	(6,601)	(3,599)	(10,200)	-	124,576
- President Challenge	-	77,127	(2,108)	75,019	-	75,019
- Others	179,819	310,781	(314,788)	(4,007)	-	175,812
Early Intervention Centre - Fernvale Link	8,040,029	9,023,566	(6,840,923)	2,182,643	-	10,222,672
- Accumulated fund	7,998,971	9,023,566	(6,819,710)	2,203,856	-	10,202,827
- Deferred Capital fund	41,058	-	(21,213)	(21,213)	-	19,845

20. Restricted funds (cont'd)

Each service of the Company maintains separate accounts for activities within the service. The consolidated balances and movements of these restricted funds are presented below (cont'd):

	Balance at 1.4.2023 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2024 \$
2024						
Early Intervention Centre - Kim Keat	2,887,702	3,782,253	(3,053,198)	729,055	-	3,616,757
- Accumulated fund	2,883,983	3,737,855	(3,007,737)	730,118	-	3,614,101
- Deferred Capital fund	3,719	-	(1,063)	(1,063)	-	2,656
- Others	-	44,398	(44,398)	-	-	-
Early Intervention Centre - Fernvale Woods	74,697	1,787,219	(2,086,327)	(299,108)	-	(224,411) *
- Accumulated fund	(125,303)	1,625,804	(1,908,275)	(282,471)	-	(407,774)
- Deferred Capital fund	-	-	(13,669)	(13,669)	75,048	61,379
- MSF Equipment fund	-	161,415	(139,893)	21,522	(23,214)	(1,692)
- Others	200,000	161,415	(24,490)	(24,490)	(51,834)	123,676
Development Support and Learning Support	2,725,726	4,346,358	(4,517,050)	(170,692)	-	2,555,034
- Accumulated fund	2,685,823	4,241,753	(4,405,573)	(163,820)	-	2,522,003
- Others	39,903	104,605	(111,477)	(6,872)	-	33,031
Kindle Garden Preschool	484,975	1,731,830	(1,716,241)	15,589	-	500,564
- Accumulated fund	128,311	1,795,352	(1,645,000)	150,352	-	278,663
- Deferred capital fund	201,564	-	(44,936)	(44,936)	-	156,628
- President Challenge	-	56,700	(25,500)	31,200	-	31,200
- Others	155,100	(120,222)	(805)	(121,027)	-	34,073

* Early Intervention Centre - Fernvale Woods started its operations in July 2023. The deficit in reserves were due to the lower enrolment as the service is still within its first year of operation. Early Intervention Centre - Fernvale Woods already has plans to increase its income to recover from the deficit reserves in the next few years. Furthermore, Ministry of Social and Family Development (“MSF”) allowed social service agencies such as Early Intervention Centre - Fernvale Woods to apply for the transfer of restricted reserves within and across MSF-funded programs under certain criteria.

20. Restricted funds (cont'd)

Each service of the Company maintains separate accounts for activities within the service. The consolidated balances and movements of these restricted funds are presented below (cont'd):

	Balance at 1.4.2023 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2024 \$
2024						
Senior Community Home	4,215,516	2,108,383	(2,677,908)	(569,525)	(1,356,749)	2,289,242
- Accumulated fund	3,578,048	2,040,453	(2,340,819)	(300,366)	(1,500,000)	1,777,682
- Clients' fund	48,655	58,430	(57,633)	797	-	49,452
- Community Silver Trust fund	-	-	(145,039)	(145,039)	145,039	-
- Community Garden	93,270	-	(3,220)	(3,220)	-	90,050
- Deferred Capital fund	468,445	-	(125,592)	(125,592)	-	342,853
- Others	27,098	9,500	(5,605)	3,895	(1,788)	29,205
Rehab and Day Care Centre	4,518,286	2,628,169	(2,510,842)	117,327	376,326	5,011,939
- Accumulated fund	4,015,630	2,440,934	(2,190,917)	250,017	-	4,265,647
- Clients' fund	94,968	-	(9,204)	(9,204)	-	85,764
- Community Silver Trust fund	-	-	(122,460)	(122,460)	122,323	(137)
- Deferred Capital fund	345,312	-	(93,824)	(93,824)	234,991	486,479
- Medifund	-	(37,983)	-	(37,983)	37,983	-
- Lien Foundation (Airmaster)	-	162,850	(15,714)	147,136	-	147,136
- President Challenge	6,926	-	(4,437)	(4,437)	-	2,489
- Others	55,450	62,368	(74,286)	(11,918)	(18,971)	24,561
Active Ageing Centre	1,194,896	684,759	(423,082)	261,677	68,385	1,524,958
- Accumulated fund	1,056,377	482,058	(185,769)	296,289	14,941	1,367,607
- Programme Development	33,374	-	(9,846)	(9,846)	-	23,528
- Communities of Care 2.0	-	167,043	(153,716)	13,327	-	13,327
- Community Silver Trust fund	-	-	(53,444)	(53,444)	53,444	-
- Others	105,145	35,658	(20,307)	15,351	-	120,496

20. Restricted funds (cont'd)

Each service of the Company maintains separate accounts for activities within the service. The consolidated balances and movements of these restricted funds are presented below (cont'd):

	Balance at 1.4.2023 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2024 \$
2024						
Dementia Day Care Centre - Ang Mo Kio	4,824,112	1,467,535	(1,547,794)	(80,259)	419,852	5,163,705
- Accumulated fund	2,020,754	1,425,324	(854,613)	570,711	-	2,591,465
- Deferred Capital fund	211,682	-	(141,564)	(141,564)	1,149,444	1,219,562
- Community Silver Trust fund	-	-	(56,917)	(56,917)	56,917	-
- Medifund	-	(42,075)	-	(42,075)	42,075	-
- Care Beyond Walls	2,478,399	-	(425,609)	(425,609)	(828,977)	1,223,813
- Centre Based Nursin ("CBN")	113,354	24,967	(14,489)	10,478	-	123,832
- Others	(77)	59,319	(54,602)	4,717	393	5,033
Dementia Day Care Centre - Yishun	939,592	1,621,827	(1,452,996)	168,831	95,163	1,203,586
- Accumulated fund	854,798	1,579,466	(1,273,018)	306,448	-	1,161,246
- Community Silver Trust fund	-	-	(81,116)	(81,116)	81,116	-
- Deferred Capital fund	92,019	-	(48,537)	(48,537)	-	43,482
- Medifund	-	(14,047)	-	(14,047)	14,047	-
- Others	(7,225)	56,408	(50,325)	6,083	-	(1,142)
Personal Care Service (Senior)						
- Accumulated fund	43,610	(43,610)	-	(43,610)	-	-
Integrated Home and Day Care	1,311,831	1,199,464	(1,882,683)	(683,219)	1,700,803	2,329,415
- Accumulated fund	1,177,079	1,274,197	(1,269,902)	4,295	-	1,181,374
- Deferred Capital fund	38,647	-	(368,692)	(368,692)	1,476,721	1,146,676
- Community Silver Trust fund	-	379	(242,549)	(242,170)	242,169	(1)
- Medifund	-	(92,332)	-	(92,332)	92,332	-
- Others	96,105	17,219	(1,540)	15,680	(110,419)	1,366

20. Restricted funds (cont'd)

Each service of the Company maintains separate accounts for activities within the service. The consolidated balances and movements of these restricted funds are presented below (cont'd):

	Balance at 1.4.2023 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2024 \$
2024						
Home Personal Care Service	682,772	557,011	(701,495)	(144,484)	–	538,288
- Accumulated fund	668,625	557,014	(692,998)	(135,984)	–	532,641
- Others	14,147	(3)	(8,497)	(8,500)	–	5,647
Family Service Centre	5,771,039	2,803,853	(2,615,358)	188,495	(3,140,868)	2,818,666
- Accumulated fund	5,390,604	2,793,536	(2,537,427)	256,109	(3,100,000)	2,546,713
- Deferred Capital fund	168,676	–	(49,377)	(49,377)	(4,586)	114,713
- Renovation fund	–	(4,586)	–	(4,586)	4,586	–
- Others	211,759	14,903	(28,554)	(13,651)	(40,868)	157,240
Transitional Shelter @ Lengkok Bahru	1,461,990	934,594	(808,473)	126,121	(19,884)	1,568,227
- Accumulated fund	1,403,492	934,594	(782,586)	152,008	–	1,555,500
- Deferred Capital fund	2,557	–	(2,557)	(2,557)	–	–
- Others	55,941	–	(23,330)	(23,330)	(19,884)	12,727
Transitional Shelter @ Jalan Tenteram	294,926	900,212	(1,092,707)	(192,495)	360,751	463,182
- Accumulated fund	212,920	895,612	(978,659)	(83,047)	300,000	429,873
- Deferred Capital fund	81,606	–	(52,667)	(52,667)	–	28,939
- Others	400	4,600	(61,381)	(56,781)	60,751	4,370
Allied Health Professional Services	11,037,193	13,816,805	(13,000,289)	816,516	–	11,853,709
- Accumulated fund	10,395,211	13,486,411	(12,855,412)	630,999	–	11,026,210
- Others	641,982	330,394	(144,877)	185,517	–	827,499
Outsource Service	2,323,372	6,037,343	(5,494,464)	542,879	–	2,866,251
- Accumulated fund	2,154,742	5,894,768	(5,441,519)	453,249	–	2,607,991
- Others	168,630	142,575	(52,945)	89,630	–	258,260

20. Restricted funds (cont'd)

Each service of the Company maintains separate accounts for activities within the service. The consolidated balances and movements of these restricted funds are presented below (cont'd):

	Balance at 1.4.2023 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2024 \$
2024						
AWWA Home	1,851,802	3,084,510	(4,771,460)	(1,686,950)	5,016,956	5,181,808
- Accumulated fund	(202,110)	2,878,298	(4,196,300)	(1,318,002)	4,993,223	3,473,111
- Renovation fund	662,837	–	(22,912)	(22,912)	(38,089)	601,836
- NCSS Tech Booster fund	76,159	20,552	(12,160)	8,392	(70,988)	13,563
- Community Silver Trust fund	–	–	(23,233)	(23,233)	23,233	–
- MSF Equipment fund	12,367	159,660	(122,430)	37,230	(49,597)	–
- Deferred Capital fund	1,230,294	–	(332,057)	(332,057)	158,674	1,056,911
- President Challenge	31,473	6,000	(35,250)	(29,250)	–	2,223
- Others	40,782	20,000	(27,118)	(7,118)	500	34,164
Day Activity Centre	718,890	565,498	(738,049)	(172,551)	1,000,000	1,546,339
- Accumulated fund	85,448	559,273	(454,316)	104,957	1,000,000	1,190,405
- NCSS Tech Booster fund	–	(2,399)	2,399	–	–	–
- MSF Equipment fund	–	8,624	(8,624)	–	–	–
- Deferred Capital fund	253,641	–	(78,665)	(78,665)	–	174,976
- Others	379,801	–	(198,843)	(198,843)	–	180,958
Community Mental Health						
- Accumulated fund	999,423	778,837	(636,261)	142,576	–	1,141,999
Community of Care – Ang Mo Kio	240,973	132,466	(135,839)	(3,373)	20,559	258,159
- Accumulated fund	240,973	132,466	(115,280)	17,186	–	258,159
- Community Silver Trust fund	–	–	(20,559)	(20,559)	20,559	–
Community of Care – Woodlands						
- Accumulated fund	11,225	25,134	(21,418)	3,716	(14,941)	–
Inter-service elimination	90,803,750	99,579,171	(93,285,073)	6,294,098	22,500	97,120,348
	–	(10,462,579)	10,462,579	–	–	–
	90,803,750	89,116,592	(82,822,494)	6,294,098	22,500	97,120,348

20. Restricted funds (cont'd)

Services with accumulated funds in deficit will be funded where required through reserves maintained as unrestricted funds. However, for those services with common funding, the deficit will be made good by reserves held by similar services subject to funder’s approval.

a) The restricted funds are represented by the following:

	2025 \$	2024 \$
Assets:		
Property, plant and equipment		
- Leasehold improvements	4,846,456	3,495,120
- Office and other equipment	1,992,550	2,061,483
- Furniture and fittings	115,523	101,959
- Computers	182,356	256,535
- Motor vehicles	709,862	647,179
- Construction in progress	-	141,499
	7,846,747	6,703,775
Investment in financial assets	17,231,381	7,598,891
Receivables	4,962,488	11,230,913
Cash and cash equivalents	78,346,470	75,887,776
Bank balance for Medifund	93,960	90,966
Bank balance for FAS	24,198	11,000
Bank balance for provision for gratuity	161,296	246,627
Liabilities:		
Payables	(7,063,779)	(4,649,600)
	101,602,761	97,120,348

b) The purposes of the major restricted funds are set out below:

- Deferred Capital fund

Deferred Capital fund within Total funds pertains to donations or grants received specifically for property, plant and equipment. The related asset is capitalised under property, plant and equipment and the subsequent depreciation is similarly classified under Deferred Capital fund over the useful lives of the related assets.

20. Restricted funds (cont'd)

b) The purposes of the major restricted funds are set out below: (cont'd)

- Medifund

The Medifund Account is a grant from the Medical Endowment Fund (the “MEF”) which is set up by the Government under the Medical and Elderly Care Endowment Schemes Act 2000 (the “Act”). The MEF is an endowment fund established to assist needy Singaporeans to pay for their medical care.

The Medifund scheme came into operation with effect from 1 April 1993 to disburse the interest income generated from the fund to needy Singaporean patients (“Medifund”). The Medifund Silver scheme was established in November 2007 to assist needy Singaporean patients aged 65 years or above (“Medifund Silver”). Medifund Silver is carved out from Medifund and specifically for the use of the needy elderly under the Medifund Silver scheme.

- MOH Financial Assistance Scheme (“FAS”)

The Financial Assistance Scheme was introduced in March 2011 to support a small group of needy Permanent Residents (“PRs”) who are on the Medical Fee Exemption Card (“MFEC”) or ComCare Long-Term Assistance (“LTA”) for their subsidised ILTC bills incurred at some MediFund-accredited nursing homes, community hospitals, chronic sick hospitals, and inpatient hospices.

- Accumulated fund

Accumulated funds classified under restricted funds are funds received specifically for the operations of the respective Services.

- Programme Development

To provide for the payment of salaries, increment, bonuses, overseas training for staff and volunteers and other staff related costs, purchase of vehicles, and to fund approved project expenses.

- Smiles fund

This represents subsidies for programme fees, transportation needs, ad hoc activities, or any other SMILES expenses.

- Pupil Welfare

To provide subsidies on school and transport fees and other financial assistance to needy students. To fund the purchase, replacement, upgrade and maintenance of the school bus.

20. Restricted funds (cont'd)

b) The purposes of the major restricted funds are set out below: (cont'd)

- Community Garden

This is used for the development of the Community Garden, that is built to be used as a platform for AWWA Senior Community Home’s clients and residents staying in the neighbourhood to build bond with each other during their free time through a wide variety of garden and non-garden activities.

- Community Silver Trust fund

Community Silver Trust (“CST”) is a Trust managed by the Ministry of Health (“MOH”) and Ministry of Social and Family Development (“MSF”). The objective of CST is to encourage donations and provide additional resources for the service providers in the intermediate and long term care sector to enhance capabilities and provide value-added services to achieve higher quality care and affordable step down care.

- Clients’ fund

To provide financial assistance and meals to clients.

- Renovation fund

This will be used to fund the capital expenditure.

- Care Beyond Walls

This is a multi-pronged project to break boundaries by designing a new form of care for persons with dementia through the provision of personalised, interest-based activities and regular opportunities to venture out and be supported in and by the community around them.

- OD Transformation

Aims to improve the organisational health of social purpose entities to be effective in delivering quality, innovative and sustainable solutions.

- Lien Foundation (Medbridge)

To develop tele practice capabilities such as tele-rehab/Home Exercise Prescriptions/tele-consult as an adjunct to the conventional face-to-face intervention sessions.

- UOB Donation

To support Visual Art Programme/Art-related programme in AWWA School.

20. Restricted funds (cont'd)

b) The purposes of the major restricted funds are set out below: (cont'd)

- NCSS Tech Booster fund

Tech Booster aims to ramp up adoption of ready technologies for manpower-intensive programmes at Adult Disability Homes, Day Activity Centres, Welfare Homes and Voluntary Children’s Homes.

- Family Empowerment Programme

An income stability programme and research, which seeks to empower families with flexibility to prioritise their needs and plan for future life goals in education and employment.

- MSF Equipment fund

For purchasing furniture and equipment for AWWA Home, Day Activity Centre and Early Intervention Centre - Fernvale Woods.

- President Challenge

The President’s Challenge aims to empower individuals, especially the disadvantaged, by nurturing talents across all fields - including the arts and sports. It also provides sustained funding (typically 3 - 5 years) to beneficiary organisations, enabling them to achieve deeper and more lasting social impact.

- Equipment fund

To fund renovation costs and purchase and replacement of equipment/furniture, educational hardware and software for the improvement of the programmes provided to clients and the purchase of equipment such as wheel chairs for needy clients.

- Communities of Care 2.0

It is to frame the spectrum of capabilities required by each Active Ageing Centre to support aging-in-place and establish systematic partnership formation.

- MSF Renovation Fund

Used to carry out cyclical maintenance for the Premises.

- Temasek Foundation

To support local, evidence-based research that demonstrates the effectiveness of social robots in enhancing the well-being of older adults and children with disabilities, while also promoting their acceptance within the care sector.

20. Restricted funds (cont'd)

- b) The purposes of the major restricted funds are set out below: (cont'd)
- Day One*
To support the mental health of caregivers of children with developmental needs.
 - VWOs-Charities Capability fund*

For the purpose to implement new human resource portal for AWWA Wide and Business continuity plan and crisis management framework.
 - Centre Based Nursing ("CBN")*

Centre Based Nursing that provides basic nursing care for seniors.
 - Lien Foundation (KKH)*

For the purpose to implement a palliative care approach aimed at women and children, focusing on those with chronic illness. Key areas of focus include education in pediatric palliative care, support for patient groups with chronic conditions and high levels of suffering and addressing unmanaged chronic pain.
 - Lien Foundation (Airmaster)*

For the formation of a Breathlessness Ecosystem "Air Master". It aimed at reducing reliance on tertiary hospitals by enhancing functional capacity among breathlessness patients, improving their quality of life through upstream CPR services and patient education, and lowering healthcare costs overall.
 - Community Capability Trust (Tech-and-Go!)*

To adopt IT solutions, receive consultancy and professional support that enhances productivity and service delivery.
 - Community Care Salary Enhancement Fold-in Funding*

To maintain salary competitiveness for staff in the community care sector.

21. Reserve management

The Company's accumulated reserves are made up of unrestricted and restricted funds. The Board of Directors reviews its policy on accumulated reserves annually to ensure long-term sustainability of the Company's activities. The current policy is for the Company's restricted funds to be between 6 and 9 months (2024: 3 and 6 months) of the operational expenditure incurred by each of its established services. Reserves of unrestricted funds should be between 12 and 24 months of operational expenditure incurred by the central headquarters administration departments. This should enable services with unanticipated reduction or disruption in funding to continue running smoothly until new funding is available.

22. Commitments

a) Capital commitments

Capital commitments not provided for in the financial statements:

	2025 \$	2024 \$
Expenditure for property, plant and equipment, approved by Board of Directors and contracted for	1,932,504	664,373

b) Lease commitments - as lessee

At the balance sheet date, the Company has outstanding commitments under non-cancellable operating leases, which fall due as follows:

	2025 \$	2024 \$
Within one financial year	3,339,068	2,969,958
In the second to fifth financial year inclusive	3,641,093	1,472,830
	6,980,161	4,442,788

Included in operating lease payments represent land lease rentals payable of \$846,000 (2024: \$1,552,800) by the Company for its leasehold land and the leases are negotiated for a term of three years. The land rental expenses are fully subsidised by Ministry of Education and Ministry of Social and Family Development.

23. Related party transactions

Save for the remuneration paid to key management personnel as disclosed in Note 12(b), there are no significant related party transactions which took place between the Company and related parties during the financial year. The directors of the Company are volunteers and they did not receive any remuneration for the Company during the financial year. The Company did not provide any sponsorship to other charities during the financial year ended 31 March 2025 and 31 March 2024.

24. Authorisation of financial statements

The financial statements of the Company for the financial year ended 31 March 2025 were authorised for issue in accordance with a resolution of the Board of Directors dated 24 July 2025.

