



EMPOWERED TO EMPOWER

ANNUAL REPORT 2018-2019



EMPOWERED
TO EMPOWER



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MISSION



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

VALUES



Care and Concern
Commitment
Integrity
Responsibility
Teamwork

STRATEGIC THRUSTS



Empowered persons with additional needs, and families and seniors with psycho-social and health needs, across the life span

Effective organisation that delivers impactful, high-quality programmes which impact sector practices

Efficient organisation with good governance and transparency that innovates and creates sustainable solutions

Exemplary social leaders and practicing professionals who will actively advocate for clients and evolving needs in the sector

AWWA



AWWA is a social service agency, serving over 16,000 persons across life-stages yearly. Services include early intervention for pre-schoolers, education and disability support for children and adults with additional needs, assistance to low income families, caregivers, and health and social assistance for vulnerable seniors. AWWA is Singapore-based, with an Institution of a Public Character (IPC) status.

CORPORATE INFORMATION OF THE ASSOCIATION AND AWWA

The Asian Women's Welfare Association (the "Association") is registered and domiciled in Singapore and was registered as a society under the Societies Act on 16 June 1970. It was established as a charity on 7 November 1984. The Association is governed by its Constitution.

On 7 January 2015, the Association incorporated a subsidiary, AWWA Ltd. ("AWWA"), a company limited by guarantee in Singapore. AWWA is governed by its Constitution and is a registered charity. It has been an Institution of a Public Character (IPC) since 1 April 2015.

This Annual Report sets out the activities of the AWWA Group which consists of the Association and AWWA.

ASSOCIATION

UEN No	S70SS0021J
Date of Registration	16 June 1970
Date Established as Charity	7 November 1984
Registered Address	9 Lorong Napiri, Singapore 547531
Bankers	DBS Bank, OCBC Bank
Auditors	Baker Tilly TFW LLP

AWWA

UEN No	201500785Z
Date of Incorporation	7 January 2015
Date Approved as IPC	1 April 2015 (last renewal approved with validity till 30 September 2020)
Registered Address	9 Lorong Napiri, Singapore 547531
Bankers	DBS Bank, United Overseas Bank Ltd, Standard Chartered Bank (S) Ltd
Auditors	Baker Tilly TFW LLP
Company Secretaries	Chan Wan Mei, Gan Lee Teng

PRESIDENT'S MESSAGE

Dear Friends of AWWA,

Thank you for working with us as we commemorate yet another significant year.

STRETCHING OUR REACH

In October 2018, our Patron, President Halimah Yacob, officiated the opening of our second Dementia Day Care Centre at Yishun, which has gone on to serve 42 seniors. As community support is essential to the social integration of persons with mental health conditions, we sought partnerships and made it possible for our clients to engage in weekly gardening sessions at the therapeutic garden at Sree Narayana Mission. This marks another step for us in our efforts towards contributing to the Dementia-Friendly Singapore initiative. AWWA's journey in supporting the elderly began with the construction of our Senior Community Home (SCH) in 1976. 43 years later, SCH residents continue to be empowered to live their lives independently caring for their own units. Furthermore, our Health and Senior Care (HSC) arm now comprises seven different services which serve over 1,500 clients a year. An increase in customised services catering to the different needs of the elderly allows them to remain integrated within the larger community. This is in sync with the Ministry of Health's plan for successful ageing by making our nation a place where everyone, including seniors, can learn, grow and maximise their potential throughout their lives.

SEAMLESS CONTINUUM OF SUPPORT

We were thrilled this January when the Ministry of Social and Family Development (MSF) announced its plans on enhancing the Early Intervention (EI) framework to provide better support for children with developmental needs. AWWA has always worked towards maximising the potential of our clients in alignment with MSF's aim to strengthen the capabilities of each child through existing EI services and two new programmes – EIPIC Under-2s and DS Plus. This move was particularly significant for us as AWWA was one of the organisations appointed by MSF to pilot these programmes through AWWA Early Intervention Centre (EIC) @ Hougang. Both pilots in AWWA EIC served over 80 children, many of whom experienced positive outcomes such as improvements in social and communication skills. Their caregivers also benefited from better support. With such promising results, we look forward to providing this enhanced suite of services across all our EI centres in the second half of 2019 so that seamless support can be provided for all children to cater to their diverse needs from a young age.

SERVICES WHICH EMPOWER

As the first school that started with the sole cause of providing special education for children and youths with multiple disabilities, we were heartened to celebrate AWWA School's 40th anniversary in March 2019. AWWA School started as the

volunteer-led Handicapped Children's Playgroup in 1979 which went on to receive the United Nations Community Excellence Award in 1986. Being a multi-service organisation, AWWA does not just support the development of students through AWWA School alone. AWWA Family Service Centre (FSC) also serves families and persons across various demographics, including older students, through programmes like ELEVATE. A pilot project supported by the National Council of Social Service (NCSS), ELEVATE provides opportunities for the Institute of Technical Education (ITE) students to hone and utilise vocational skills they learn in class to meet the community's needs. Since ELEVATE began two years ago, AWWA FSC has worked with 76 youths by providing them with the right kind of support so that they can be the ones to go on and empower others around them in line with our nation's efforts to build a more inclusive and caring society.

STEPPING UP

This year, we are delighted to welcome J R Karthikeyan (Karthik) as AWWA's Chief Executive Officer. In his 12 years of service with AWWA, Karthik has taken on many roles and has been instrumental in enhancing the services rendered to Persons with Disabilities and their caregivers in his last appointment as Senior Director, Disability and Inclusion. As a home-grown talent from within the organisation who has seen AWWA grow through the years,

Karthik provided many valuable insights, and worked closely with the Board in the formation of AWWA's four Strategic Thrusts which will guide us in staying true to our mission over the years. Having been awarded a Social Service Fellowship by the National Council of Social Service and being a member of many sector-related working committees, we are confident that Karthik will also leverage on what he has learned in AWWA and lead the way for more exemplary social leaders to develop internally like he did.

Empowerment is the essence of our mission, and to all our clients, caregivers, staff, volunteers, donors, funders, sectoral and community partners, advocates and friends, thank you for participating in our journey and believing in the work we do. As AWWA moves on to its 50th year, we look forward to having you with us every step of the way as we continue to work towards better social inclusion for all.

JANICE ANG

*President
Asian Women's Welfare
Association*



CHIEF EXECUTIVE OFFICER'S MESSAGE



Dear Friends of AWWA,

As we look back on the past year, there are many highlights we can talk about. 49 years of doing good work. Over \$4,800,000 raised through donations and this year's annual fundraiser, the musical Peter and the Starcatcher. 700 staff and 13,000 volunteers engaged. Over 16,000 persons served, from babies, children, youths and adults with disabilities, to families and the elderly, and members of the community across 22 different services. But AWWA's impact goes far beyond numbers, and our four Strategic Thrusts aptly reflect our plans to continue to meet evolving needs in the future.

EMPOWERED PERSONS WITH ADDITIONAL NEEDS, AND FAMILIES AND SENIORS WITH PSYCHO-SOCIAL AND HEALTH NEEDS, ACROSS THE LIFE SPAN

This year we are pleased to honour AWWA School student and Lee Kuan Yew Exemplary Student Award recipient, Zikri Abdullah. Although diagnosed with Global Developmental Delay, Zikri is the epitome of resilience personified because he has never let his condition limit his achievements. As an empowered student, Zikri relishes the opportunity to serve others, like helping guide friends with low vision, or providing clear verbal instructions to friends with hearing impairments. With AWWA School's structured programmes and a steady determination, Zikri honed his capabilities and secured open employment even before his graduation in December 2018.

EFFECTIVE ORGANISATION THAT DELIVERS IMPACTFUL, HIGH-QUALITY PROGRAMMES WHICH IMPACT SECTOR PRACTICES

It is never enough to just provide services and merely meet key indicator goals. We are constantly working to improve and enhance the quality of services rendered, to better serve our clients and work towards impactful outcomes. In 2017, our Special Student Care Centre attained Commission on Accreditation of Rehabilitation Facilities (CARF) certification with a three-year tenure. This year, we are pleased that Kindle Garden, Singapore's first inclusive preschool, has attained the Singapore Pre-school Accreditation Framework (SPARK) certification with a tenure that will last till 2024.

EFFICIENT ORGANISATION WITH GOOD GOVERNANCE AND TRANSPARENCY THAT INNOVATES AND CREATES SUSTAINABLE SOLUTIONS

To improve good governance practices, we are strengthening our corporate governance in terms of improving our processes pertaining to risk management, service quality, crisis management and business excellence. Steps have also been taken to centralise various processes, such as procurement, so that relevant materials and items can be purchased in bulk for multiple programmes in AWWA. This supports significant cost-savings and the formation of an inventory of shared resources which can benefit many clients and staff alike across multiple services. Taking steps towards better governance

and efficiency will also aid us in identifying current gaps, anticipate future needs and utilise resources efficiently as AWWA continues to grow.

EXEMPLARY SOCIAL LEADERS AND PRACTICING PROFESSIONALS WHO WILL ACTIVELY ADVOCATE FOR CLIENTS AND EVOLVING NEEDS IN THE SECTOR

As advocates for better inclusion, we held the inaugural AWWA Inclusion Experts Series session in November 2018 that was fronted by world-renowned Occupational Therapist, Ms Kim Barthel. The event attracted 600 attendees. The multi-part series seeks to bring together professionals of diverse backgrounds within the education space to gain insights and enhance skillsets to practise better inclusion across various settings. Guest-of-Honour Professor Muhammad Faishal Ibrahim, Senior Parliamentary Secretary (SPS), MSF and the Ministry of Education (MOE), spoke about how inclusion matters and how his experience of witnessing an act of compassion between a neurotypical child and a child with additional needs impacted him during a previous visit to Kindle Garden.

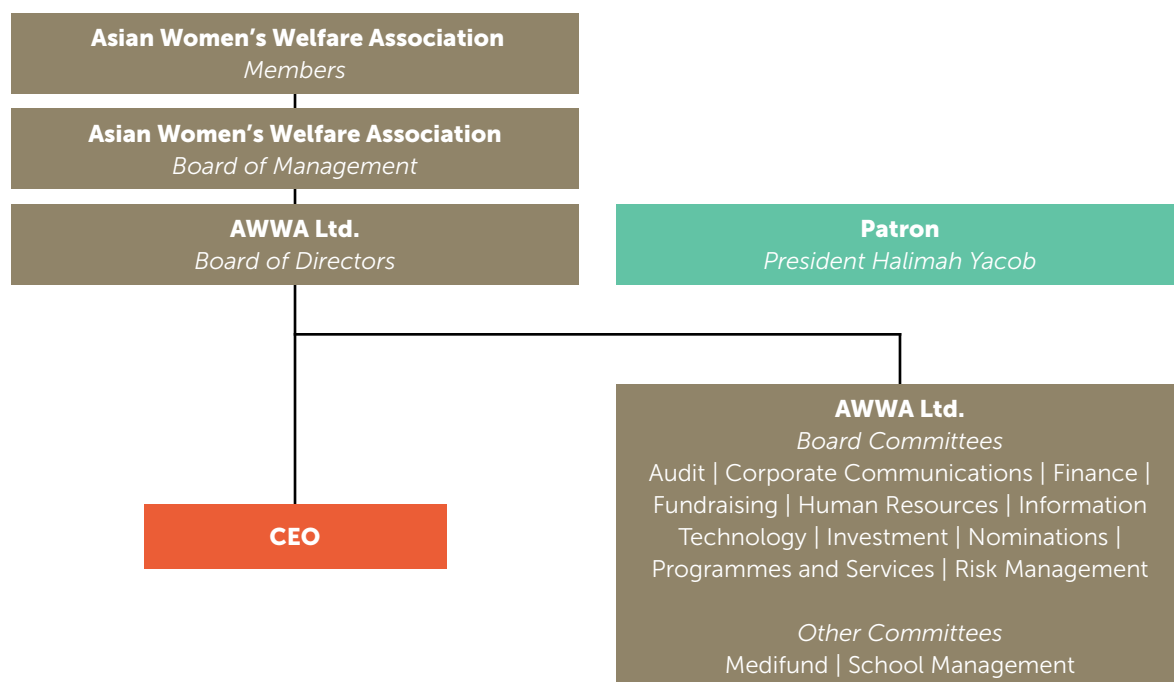
This year marks close to 50 years of service for us. Our team has continued to actively reach out to our different stakeholders to enhance the quality of our programmes and address gaps within the sector that arise with evolving needs in alignment with our ethos. As a multi-service organisation, a common mission continues to hold us together

and drive us – to improve the social inclusion and participation of our clients to cater to their varying needs across life stages. Our journey would never have been possible without the help and support from all our different stakeholders and community partners like you, and in the spirit of People Giving To People, we look forward to continuing AWWA's mission of empowering the disadvantaged with you in the year ahead!

J R KARTHIKEYAN (KARTHIK)

*Chief Executive Officer
AWWA Ltd.*

BOARD STRUCTURE



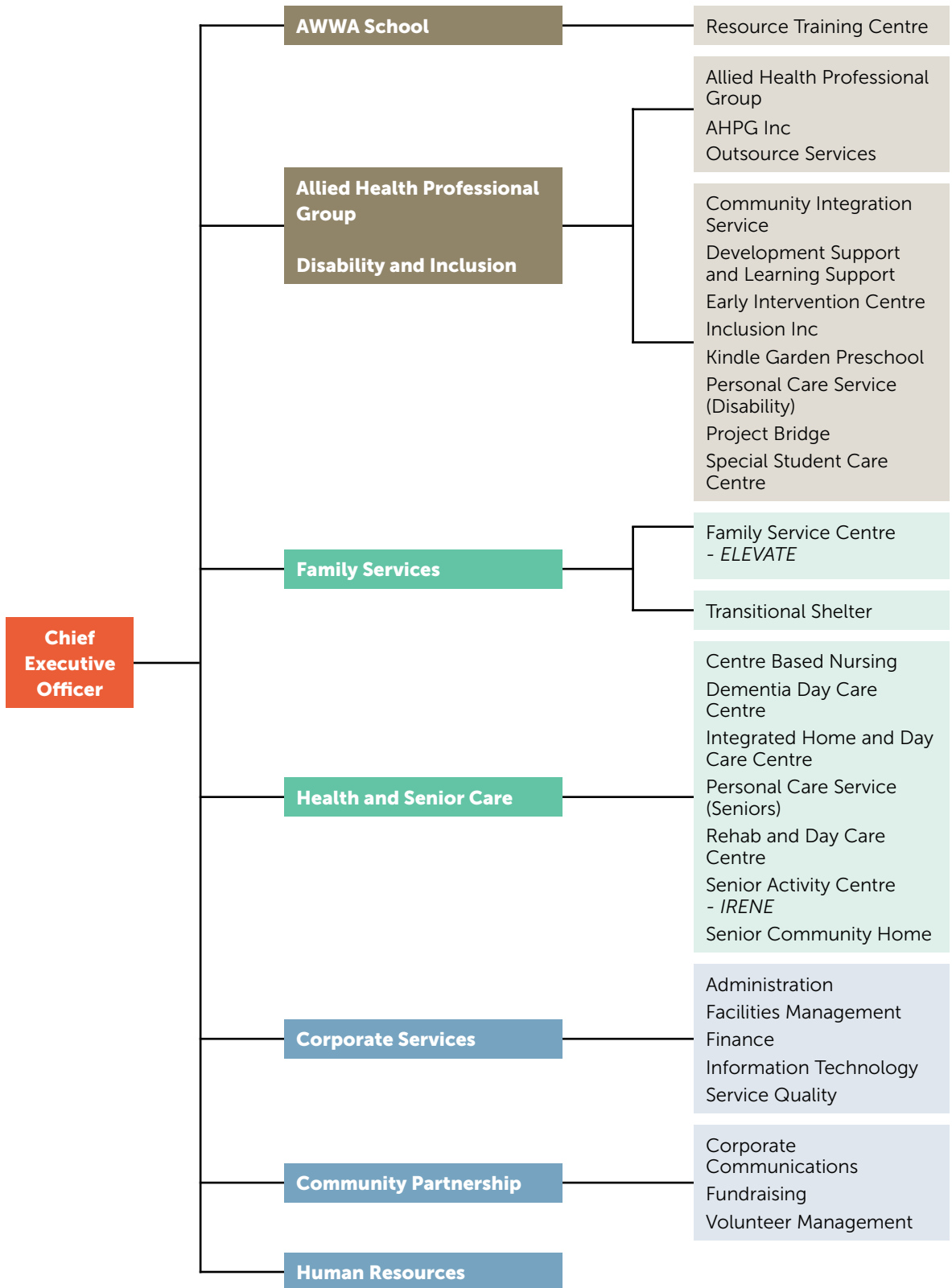
BOARD OF MANAGEMENT OF THE ASSOCIATION

Name	Current Designation	Year of first appointment to the Board	Board of Management meeting attendance
Ms Janice Ang	President	2009	2/2
Ms Kimarie Cheang	Honorary Secretary	2017	0/2
Ms Ng Chin Yu	Honorary Treasurer	2015	2/2
Ms Chung Wei Han	Member	2011	2/2
Ms Claire Lim	Member	1997	1/2
Ms Loy Wee Khim	Member	2017	2/2

To ensure good governance, the Board of Management of the Association has taken the view that the number of years served on the Board of Management of the Association as well as that of AWWA should be taken into account when considering the number of years a director has served in AWWA. As at 31 March 2019, Claire Lim has served on the Boards of the Association and AWWA for more than 10 consecutive years. She will retire from the Board of Management of the Association but will remain as a director of the Board of AWWA after the Annual General Meeting in September 2019.

The Nominations Committee reviewed and concluded with the recommendation that AWWA will benefit from Claire Lim continuing as a director of the Board of AWWA. Her vast experience with AWWA will provide the Board with valuable insights and direction and the Nominations Committee recommends her continuation as a director of the Board of AWWA. The Board of AWWA accepted the recommendation of the Nominations Committee.

ORGANISATION STRUCTURE

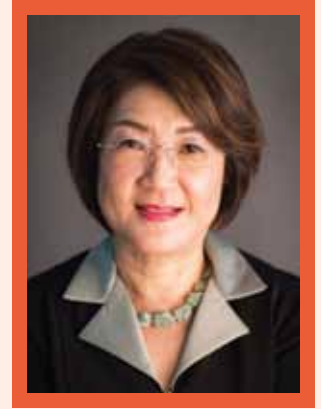


BOARD OF DIRECTORS OF AWWA

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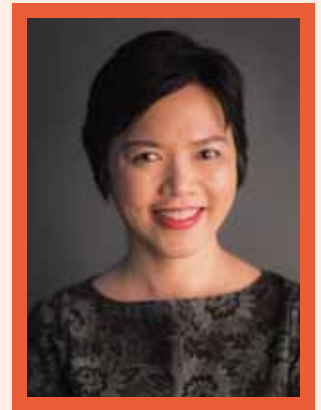
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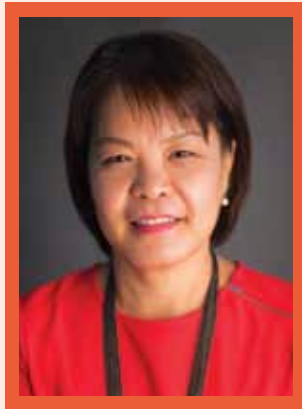
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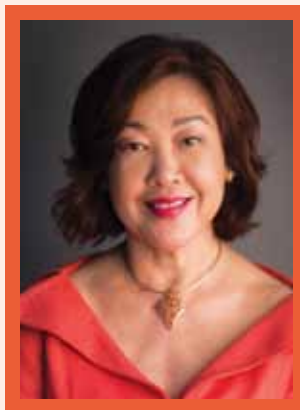
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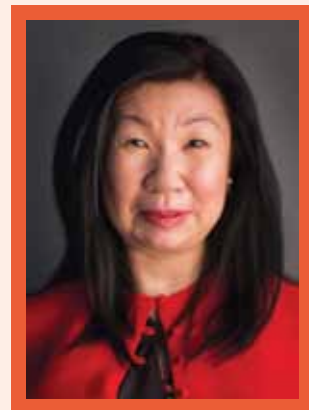
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11



FROM LEFT TO RIGHT:

- 01 **Ms Janice Ang** | Chairman
- 02 **Mrs Rosana Quek** | Board Director
- 03 **Mr Chan Wai Leong** | Board Director
- 04 **Ms Beatrice Chen** | Board Director
- 05 **Ms Chung Wei Han** | Deputy Chairman
- 06 **Ms Ayadurai Jeyamalar** | Board Director
- 07 **Ms Claire Lim** | Board Director
- 08 **Ms Ng Chin Yu** | Board Director
- 09 **Mr Natarajan Subramaniam** | Board Director
- 10 **Ms Woo Sin Yue** | Board Director
- 11 **Ms Eleanor Lee** | Board Director
- 12 **Ms Kimarie Cheang** | Board Director
- 13 **Ms Loy Wee Khim** | Board Director
- 14 **Mr James Woo** | Board Director

BOARD OF DIRECTORS OF AWWA

BOARD OF DIRECTORS OF AWWA

Name	Current Designation	Date of first appointment	Board meeting attendance*	Qualification and Experience
Ms Janice Ang	Board Director	7 January 2015	7/7	<ul style="list-style-type: none"> Chartered Accountant Former CFO for a major international bank for more than 20 years BSc (Hons) in Economics, London School of Economics
	Chairman**	24 April 2015		
Mrs Rosana Quek	Board Director	11 February 2017	6/7	<ul style="list-style-type: none"> Investment Specialist for 26 years in Global Markets/ Treasury Departments of Chemical Bank (London and Singapore), Chase Manhattan Bank, Hongkong Bank and Standard Chartered Bank 15 February 2017 to present: Member of St Luke's Hospital Investment Committee 26 January 2017 to present: Non-Executive Board Director, Vanguard Health Fund Ltd 1 July 2016 to present: Chairperson of Vanguard Healthcare Medifund Committee April 2009 to present: Member, Financial Investment Panel of Methodist Church of Singapore
	Chairperson of School Management Committee	13 March 2017		
Mr Chan Wai Leong	Board Director	11 February 2015	6/7	<ul style="list-style-type: none"> Executive search since 2006 Board experience (listed and non-listed) MD and VP experience at global MNCs MBA and M.Eng, Cornell University
	Chairperson of Nominations Committee	29 May 2015		
Ms Beatrice Chen	Board Director	11 February 2015	7/7	<ul style="list-style-type: none"> Media and Marketing Communications (broadcast) Business Support roles Worked in MediaCorp and Russell Reynolds Associates BA, University of British Columbia
	Chairperson of Corporate Communications Committee	29 May 2015		

Name	Current Designation	Date of first appointment	Board meeting attendance*	Qualification and Experience
Ms Chung Wei Han	Board Director	11 February 2015	6/7	<ul style="list-style-type: none"> • More than 20 years in Corporate Finance, M & A, Commercial Law • Worked in KhattarWong, Clifford Chance, Baker and Mckenzie, B & Q plc • LL.B (Hons), National University of Singapore
	Deputy Chairman	24 November 2017		
	Chairperson of Programmes and Services Committee	31 July 2015		
Ms Ayadurai Jeyamalar	Board Director	11 February 2015	6/7	<ul style="list-style-type: none"> • 10 years in Public Sector: Ministry of Finance, Public Services Division, Civil Service College • 20 years in Private Sector: DBS, UBS, SGX and SingPost • 15 years in Consulting experience • BA, National University of Singapore • MSc, Organisation Development, University of Sheffield
	Chairperson of Human Resources Committee	29 May 2015		
Ms Claire Lim	Board Director	11 February 2015	6/7	<ul style="list-style-type: none"> • 10 years in the legal department of a bank • 12 years in legal practice as a lawyer and partner in a law firm in Singapore • LL.B (Hons), National University of Singapore
Ms Ng Chin Yu	Board Director	11 February 2015	7/7	<ul style="list-style-type: none"> • 15 years in Accounting and Finance • 10 years in Education • Worked in KPMG, Standard Chartered Bank, Bankers Trust Company and Merrill Lynch Singapore • BAcc (Hons), National University of Singapore • MBA Cranfield School of Management
	Chairperson of Finance Committee	27 July 2017		

BOARD OF DIRECTORS OF AWWA

Name	Current Designation	Date of first appointment	Board meeting attendance*	Qualification and Experience
Mr Natarajan Subramaniam	Board Director	24 April 2015	6/7	<ul style="list-style-type: none"> Chartered Accountant 26 years with Ernst & Young from 1967 Thakral Corporation Ltd – Board Member (from 1995), Chairman (from 2012) BA, University of Malaya
	Chairperson of Risk Management Committee	27 May 2016		
Ms Woo Sin Yue	Board Director	27 November 2015	5/7	<ul style="list-style-type: none"> A company director of a family-owned business A grassroots and community volunteer Former HR professional at Straits Steamship BA, National University of Singapore Graduate Diploma in Personnel Management, SIPM
	Chairperson of Fundraising Committee	27 November 2015		
Ms Eleanor Lee	Board Director	18 September 2017	5/7	<ul style="list-style-type: none"> Partner, Ernst & Young LLP More than 25 years' experience Fellow Chartered Accountant of Singapore
	Chairperson of Audit Committee	18 September 2017		
Ms Kimarie Cheang	Board Director	19 September 2017	3/7	<ul style="list-style-type: none"> Senior Associate, HFW Singapore Dual-qualified to practise as an Advocate and Solicitor in Singapore and as a Solicitor in Hong Kong LL.B, National University of Singapore
Ms Loy Wee Khim	Board Director	20 September 2017	5/7	<ul style="list-style-type: none"> 30 years in Risk Management and Controls Worked in HSBC, Bank of China, Standard & Poors BAcc, National University of Singapore
	Chairperson of Investment Committee	20 September 2017		
Mr James Woo	Board Director	1 January 2019	1/2	<ul style="list-style-type: none"> Deputy CIO for 25 years in various organisations such as Farrer Park Hospital, MOH Holdings, National Healthcare Group, StarHub and Indovision (Jakarta) 2017 to May 2019: Member of SGTECH TeSA Sector Committee for Healthcare
	Chairperson of Information Technology Committee	1 January 2019		

* Attendance is indicated as the number of meetings attended over the number of meetings scheduled. As the AWWA director was appointed to the Board during the financial year, the number of meetings scheduled may vary.

** The Chairman of the Board is an ex-officio member of all Board Committees and has the right to attend all meetings.

BOARD COMMITTEES

Board Committees	
Audit	
Ms Eleanor Lee	Chairperson
Ms Ng Chin Yu	Member
Ms Patricia McKean	Member
Corporate Communications	
Ms Beatrice Chen	Chairperson
Ms Woo Sin Yue	Member
Mr Puneet Singh	Member
Finance	
Ms Ng Chin Yu	Chairperson
Mr Natarajan Subramaniam	Member
Ms Clara Yue	Member
Ms Loy Wee Khim	Member
Ms Sheila Ng	Member
Ms Tio Guat Kuan	Member
Fundraising	
Ms Woo Sin Yue	Chairperson
Ms Beatrice Chen	Member
Mrs Maureen Chan	Member
Mrs Elizabeth Choy	Member
Ms Kemmy Koh	Member
Ms Kwan Liling (resigned 15 June 2019)	Member
Ms Clara Yue	Member
Ms Shan Tjio	Member
Ms Diana Neo (appointed 29 March 2019)	Member
Human Resources	
Ms Ayadurai Jeyamalar	Chairperson
Mr Paul O'Malley	Member
Mr Soumitra Gupta	Member
Mr Jayakody Vengadaselam	Member
Ms Angie Tan (appointed 27 July 2018)	Member
Information Technology	
Mr James Woo (appointed 1 January 2019)	Chairperson
Mr Stan Lin	Member
Mr Joseph Choo	Member
Mr Ng Chun Kiam	Member
Mr Vincent Lee	Member
Investment	
Ms Loy Wee Khim	Chairperson
Ms Ng Chin Yu	Member
Mrs Rosana Quek	Member

BOARD COMMITTEES

Board Committees

Nominations

Mr Chan Wai Leong	Chairperson
Mrs Sandra Berrick	Member
Ms Saleemah Ismail	Member
Mr Yoon Wai Nam	Member
Mr Syed Ali Abbas (appointed 25 May 2018)	Member

Programmes and Services

Ms Chung Wei Han	Chairperson
Ms Ayadurai Jeyamalar	Member
Ms Jane Lim	Member
Ms Ng Chin Yu	Member
Mr Natarajan Subramaniam	Member
Ms Genevieve Tan McCully (appointed 25 January 2019)	Member

Risk Management

Mr Natarajan Subramaniam	Chairperson
Mr Gilbert Ponniah	Member
Ms Kimarie Cheang	Member
Ms Wong Toon Kok	Member
Mr Edmund Wong	Member
Mrs Rosana Quek	Member
Ms Claire Lim	Member
Ms Kay Pang Ker-Wei	Member

Other Committees

Medifund

Ms Chung Wei Han	Chairperson
Ms Low Wai Peng	Member
Ms Koh Hui Ngo	Member

School Management

Mrs Rosana Quek	Chairperson
Mr Leow Wen Pin	School Supervisor
Ms Clara Yue	Honorary Treasurer
Ms Ong Sian Tjoe	Member
Ms Loy Wee Khim (appointed 19 November 2018)	Member
Mrs Ruby Seah	School Principal
Ms Janice Beh	Member, Ministry of Education Representative
Ms Morene Sim	Member, National Council of Social Service
Mrs Leaena Tambyah	Advisor

LEADERSHIP TEAM

Appointment	Name
Chief Executive Officer	Mr J R Karthikeyan (acting 14 September 2018, appointed 1 January 2019) Mr Kevin Lee (resigned 13 September 2018)
Senior Director, Corporate Services	Mrs Selina Foong
Senior Director (Development), Disability and Inclusion	Mrs June Tham-Toh Syn Yuen (appointed 2 January 2019)
Principal, AWWA School	Mrs Ruby Seah
Director, Family Services	Mr Edwin Yim
Director, Health and Senior Care	Mr Ng Herk Low (appointed 2 May 2019) Mr Keith Lee (resigned 30 April 2019)
Director, Human Resources and Corporate Communications	Ms Cynthia Lee
Deputy Director, Community Partnership	Ms Pauline Cheah (resigned 11 June 2019)

TOTAL ANNUAL REMUNERATION FOR TOP 3 SENIOR EXECUTIVES

Remuneration Bands	No. of Executives
S\$100,000 – S\$199,999	2
S\$200,000 – S\$299,999	1

BOARD MEETING ATTENDANCE OF CEO

Name	Designation	Board Meeting Attendance
Mr J R Karthikeyan (acting 14 September 2018, appointed 1 January 2019)	Chief Executive Officer*	4/4
Mr Kevin Lee (resigned 13 September 2018)	Chief Executive Officer*	2/3

* The Chief Executive Officer is an ex-officio member of the Board and Board Committees and has the right to attend all meetings but does not vote at the meetings.

LEADERSHIP TEAM

MR J R KARTHIKEYAN (KARTHIK)

*Chief Executive Officer
Ex-officio of Board and Board
Committees*

Karthik joined AWWA as an Occupational Therapist in 2007 and impacted the Disability and Inclusion arm in AWWA through its purposeful expansion to serve a myriad of unaddressed needs of Persons with Disabilities through a continuum of services. Karthik was involved in the setting up of the Allied Health Professional Group – a therapy hub that serves over 9,000 persons a year through internal AWWA services, and external services in the social service and healthcare sector. In recognition of his contributions to the sector, Karthik was awarded the Social Service Fellowship by the National Council of Social Service and is a member of the ThinkEqual Singapore Committee, the Enabling Masterplan Workgroup on Independent Living – Ministry of Social and Family Development (MSF), the Enabling Masterplan Workgroup on Inclusive Preschool (MSF), the Social Service SkillsFuture Tripartite Taskforce (MSF), the Enabling Masterplan Workgroup on Inclusive Preschool (MSF), the Community Care Skills Standards Task Force – Agency for Integrated Care, the Curriculum Review Standing Committee – Ministry of Health and the National Library Board Advisory Committee for Persons with Disability. Karthik holds a Bachelor of Science in Occupational Therapy, and a

Master of Science in Fitness, Exercise Rehabilitation and Nutrition Care.

MRS SELINA FOONG

*Senior Director, Corporate
Services*

Selina joined AWWA in February 2018 and currently oversees Finance, Information Technology, Administration, Facilities Management, and Service Quality. Selina has over 30 years' experience in Finance and Accounting, having held various senior management positions across industries in multinational companies in the Asia Pacific Region, such as McDermott South East Asia, Matrix Telecommunications and SAP Asia. Selina is skilled in the areas of external audit, consolidation, corporate governance, risk management, treasury, cross border taxation, management and statutory accounting, corporate secretarial matters, finance transformation, process and system improvements and shared services. While with SAP, Selina was instrumental in designing, building, implementing and running the first Finance Shared Services Organisation in SAP worldwide. During her term of service, the Asia Pacific Finance Shared Services won four external awards with International Quality and Productivity Center, MIS Asia and Shared Services and Outsourcing Network. Selina holds a Bachelor of Accountancy and is a member of the Institute of Singapore Chartered Accountants.

MRS JUNE THAM-TOH SYN YUEN

*Senior Director, Development,
Disability and Inclusion*

June joined AWWA in January 2019 and provides overall stewardship in the talent development of leaders within the Disability and Inclusion arm. In a career that has spanned close to four decades, June has played an integral role in the development of the early intervention and additional needs landscape within the social service sector. June was a 2008 recipient of the Friend of MCYS (Ministry of Community, Youth and Sports) Award for her contributions to the ministry. In 2016, she received the Social Service Fellowship Award from the Ministry of Social and Family Development (MSF) in recognition of her contributions to the social service sector. June served as the co-chair of the inaugural Early Intervention Conference 2018 Organising Committee, is a part of the Ministry of Education Implementation Advisory Panel, a Panel Advisor with the Youth Court, the Deputy Head for the Committee On Fostering with MSF, and a part of the Leadership Development Selection Panel with the National Council of Social Service. June holds a Master of Education and Diploma in Management Studies.

MS CYNTHIA LEE*Director, Human Resources and Corporate Communications*

Cynthia joined AWWA in July 2018, and provides overall stewardship for the Human Resources (HR) function across AWWA through developing and strengthening capabilities, improving proficiencies and competencies, and transforming talent management capacity. Cynthia also currently oversees the Corporate Communications department within Community Partnership. Cynthia comes with over 30 years of HR experience that spans diverse sectors, and has worked with NTUC FairPrice, Sentosa Development Corporation (SDC), Cold Storage Group and People's Association. She was instrumental in helping SDC and the Cold Storage Group achieve a series of awards in HR practices during her respective tenure with them. She was nominated by the Attractions, Resorts & Entertainment Union for the Medal of Commendation award at the NTUC May Day event in 2015. Cynthia holds a Bachelor of Arts degree in Social Work and Sociology, and a post graduate diploma in Business Administration. She has also attended HR executive development programmes conducted by INSEAD and the Michigan Business School, and she achieved Chartered Institute of Personnel and Development Chartered Fellow status in 2016.

MR EDWIN YIM*Director, Family Services*

Edwin joined AWWA in 2012 and oversees AWWA Family Service Centre and AWWA Transitional Shelter. Prior to joining AWWA, Edwin held Centre Head positions with TOUCH Community Services for persons with mild intellectual disability, as well as for RiverLife Centre for Youth. Edwin holds a Bachelor of Psychology, a postgraduate Diploma in Disability Studies and a graduate Diploma in Social Work. He is a registered social worker, and a therapist in Mediated Learning Experience, and Solution Focused Brief Therapy. Edwin has attended courses offered by LKY School of Public Policy, served as a member of the Social Service Office – Family Service Centre Business Integration Sub-Committee at the Ministry of Social and Family Development (MSF) and the Steering Committee for the Mrs Lee Choon Guan Endowed Research Fund, and was once a speaker at an ASEAN Community-Based Healthcare Forum.

MR NG HERK LOW*Director, Health and Senior Care*

Herk joined AWWA in May 2019 and currently oversees the continuum of services for seniors. Passionate about innovation, technology, and collaboration, Herk aims to enable greater independence in seniors and to support them to age in place and in the community with greater

dignity and a stronger sense of belonging. Herk began his career in the public service where he spent more than ten years in a variety of roles, including policy, operations, communications, and sector development. Prior to joining AWWA, Herk served as Assistant Chief Executive at SG Enable, where he developed and implemented key initiatives, such as the Enabling Village, employment and employability initiatives, assistive technology programmes, and caregiver services. Herk holds a Master of Engineering (Operations Research and Industrial Engineering) degree and a Bachelor of Science (Electrical Engineering).

MRS RUBY SEAH*Principal, AWWA School*

Ruby was seconded from the Ministry of Education (MOE) to AWWA School as a Principal in 2011. She is tasked with overseeing all educational policies and programmes of the School with the aim of consistently advancing the overall well-being and development of all students at the School. Ruby has more than 20 years of experience in the education sector and served as Vice Principal at Tampines Secondary School prior to her secondment to AWWA. Ruby holds a Master of Arts (Educational Management).

CORPORATE GOVERNANCE

COMPOSITION OF THE BOARD

The Association is managed by a Board of Management comprising six members elected for two-year terms at the annual general meetings. All six members are Directors of the Board of AWWA but comprise less than half of the total number of directors on that Board.

Members of the Board of AWWA are recruited from diverse fields for their different backgrounds and experiences. They come together as one bringing with them abilities and skill-sets in areas such as finance, accounting and audit, legal, organisational development and human resource management, information technology and media and communications. The Board believes that diversity helps 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. The CEO is an ex-officio member who has the right to attend all Board and Board Committees meetings but does not vote on any resolution of the Board.

BOARD RENEWAL AND TERM LIMITS

The Board plans for its renewal and succession. Under AWWA's Constitution, one-third of those directors who are not concurrently members of the Board of Management of the Association (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 FY2019/20.

No director shall serve as the Chairman of the Board of AWWA for a consecutive period of more than six years but shall be eligible for re-election after the lapse of one year.

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 2017).

BOARD EVALUATION

A board evaluation was conducted by an independent third party in October 2016. The results showed that the Board was unanimously committed to the mission and objectives of AWWA, was effective and resolved differences in a professional and robust manner. The Board will conduct another Board evaluation in FY2019/20.

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 2017) and the Charity Transparency Framework. The Board provides strategic direction and guidance to the CEO and the Leadership team, 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) Policies and Directions - 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;
- d) Programmes, Services and Investments - Approval of new and cessation of existing programmes and services;
- e) Financial reporting and controls - Approval of any significant changes in accounting policies or practices, 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 seven times.

All new Directors and Board Committee members are encouraged to attend an induction which includes: information on AWWA's services, organisational information, Board and other Committee contacts; management staff list, the Constitution, the Rules & By-laws of Standing Committees, the Terms of Reference of the various Committees, Finance SOP, Human Resource SOP, the Conflict of Interest Policy, Whistle-blowing Policy, Ethical Code of Conduct, etc.

To assist in the execution of its responsibilities, the Board delegates specific responsibilities to various Board Committees. These Committees operate within specific terms of reference which set out the scope of its duties and responsibilities. The Committees include the following: -

CORPORATE GOVERNANCE

Committees	Terms of Reference	Committee Report
AUDIT	The Audit Committee ("AC") assists the Board by overseeing the integrity of the financial information, financial reporting process, internal financial control system and the audit function, and reviewing the effectiveness of and adherence to AWWA's internal financial controls, administrative and operative controls systems.	<p>During the year, the AC reviewed the audit scope of both the external and internal audits. Meetings were conducted with both the external and internal auditors to review the external audit results, and internal and external audit findings. The AC worked with management to implement the approved audit recommendations. The AC also provided guidance to management to further strengthen existing internal control processes.</p> <p>In addition, the AC worked with management and the Finance Committee, in consultation with the external auditors, to further enhance the disclosures made in the annual report.</p>
CORPORATE COMMUNICATIONS	The Corporate Communications Committee ("CCC") assists the Board by directing the corporate communications strategy towards enhancing the corporate image of AWWA, and monitors and reviews branding and communications collaterals in all media platforms to align with the mission and vision of AWWA.	<p>During the year, the CCC worked closely with the Community Partnership (CP) team to increase visibility and encourage the spirit of giving. CP launched an Autism campaign with two videos to spread awareness on Autism Spectrum Disorder. Media engagement across print, television and radio platforms yielded increased media coverage for AWWA services. Engagement across social media platforms was enhanced to broaden our reach.</p> <p>The CP team continued to engage with partners and trained close to 700 event volunteers for the Inclusive Sports Fest organised by SportCares SG. The team developed and launched eOrientation modules for improved efficiency and impact measurement for volunteer management. The committee embarked on planning for AWWA's 50th anniversary in 2020.</p>

Committees	Terms of Reference	Committee Report
FINANCE	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.	During the year, the FC reviewed AWWA's monthly financial statements to confirm that they were meaningful as well as in line with the budget numbers. The Committee did a detailed review of the annual budget prior to submission to the Board for its approval ensuring that it was in agreement with funding agreements and commitments. The FC was extensively involved in reviewing of financial information on new programmes to provide assurance to the Programme and Services Committee and the Board that they had been prepared with appropriate assumptions and the projections were fair and reasonable. The FC also acted as a sounding board to the finance department as and when required.
FUNDRAISING	The Fundraising Committee ("FRC") advises the Board on matters concerning fundraising strategies and programmes. It reviews the fundraising plan and strategy based on AWWA's projected operating needs, capital expenditure and other funding requirements as determined by the Board and ensures that AWWA's fundraising policy is in compliance with regulatory requirements.	During the year, the FRC monitored progress in meeting annual fundraising targets, and provided guidance and assistance to management in its presentations to potential donors and granting agencies. In close collaboration with Community Partnership, the Committee actively sought out potential donors and worked on active engagement and retention of donors. The FRC organised its annual fundraiser "Peter and the Starcatcher" in October 2018.

CORPORATE GOVERNANCE

Committees	Terms of Reference	Committee Report
HUMAN RESOURCES	The Human Resources Committee ("HRC") advises the Board in fulfilling its obligations in overseeing areas of governance and operations relating to human resources, including performance, compensation and succession matters.	<p>The HRC helps AWWA's HR department attract, motivate and retain staff. Members of the HRC also contribute as advisers in special projects that include organisational development and strategy setting for AWWA. In connection with this, in FY2018/19, the HRC was involved in several major projects that are still ongoing:</p> <ul style="list-style-type: none"> a) People related practices: AWWA exceeded many of the national benchmarks, and several projects have been started to maintain the momentum; b) Compensation: In view of the salary increases in the Social Services and Health sector, AWWA HR launched a comprehensive review of compensation to ensure best practices were in place; and c) Organisation restructure: Working with the Board and CEO to strengthen the AWWA structure and practices to widen the range of services offered to clients.
INFORMATION TECHNOLOGY	The Information Technology Committee ("ITC") advises the Board in planning and strategising Information Technology in furtherance of and in accordance with AWWA's mission and vision. The ITC evaluates, monitors, reviews and appraises the progress and effectiveness of the IT programmes.	<p>During the year, the ITC worked closely with the IT team on the implementation of initiatives to strengthen the infrastructure, improve data integration and accessibility, and embarked on infosecurity initiatives to enhance the security of the organisation to protect the digital assets and client's data.</p> <p>The ITC also worked with the IT team on the annual budget of the ongoing initiatives so as to achieve cost reduction through technology consolidation and negotiation.</p>
INVESTMENT	The Investment Committee ("IC") advises the Board on matters concerning AWWA's investment strategies, and oversees AWWA's investment portfolio in accordance with policies approved by the Board and ensures that policies are in compliance with existing regulatory requirements.	During the year, the IC worked closely with AWWA's Finance Department to ensure that cash resources are managed in an efficient and effective manner within an acceptable risk framework approved by the Board. This includes diversifying AWWA's investments across strong institutions, types of investments and investment maturities.

Committees	Terms of Reference	Committee Report
NOMINATIONS	The Nominations Committee ("NC") advises the Board on matters concerning the appointments of the Board and the various Committees, and reviews the structure, size of the Board and Committees, and evaluates the Board's performance in line with best practices once every three years.	During the year, the NC continued to help identify, assess and recruit new volunteers to join the various Board Committees. This included a new member for the NC, contributing to the diversity of the NC. The NC also supported the CEO transition.
PROGRAMMES AND SERVICES	The Programmes and Services Committee ("PSC") evaluates new programmes proposed by the various AWWA services and recommends the appropriate course of action to the Board. The PSC also provides updates to the Board on the progress of certain programmes and services. In addition, the PSC assists the Board by reviewing and appraising certain programmes and services to ensure their continued relevance to the needs of the community and alignment with AWWA's objectives.	<p>The PSC reviewed existing services such as: the Transitional Shelter, Integrated Home and Day Care Centre, Personal Care Service (Disability), Yishun Dementia Day Care Centre, Kindle Garden and the new Family Service Centre funding model.</p> <p>The PSC evaluated proposals for various new initiatives such as: Inclusive school (in collaboration with Montfort Junior School and Lien Foundation), Project Bridge (a collaboration with SG Enable to support working adults with disabilities) and Project UpNorth (a Silver Station and Crest project to provide a dementia support network and outreach in Woodlands and Sembawang).</p> <p>A strategic review of the Health and Senior Care service was conducted.</p>
RISK MANAGEMENT	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 Group's risk framework and ensuring that AWWA's risk management is in alignment with its risk appetite and tolerance.	During the year, the RMC continued its review of AWWA's risk management systems of its principal programmes. The Committee also identified the key elements to be included in the Risk Register. The RMC continued to organise programmes for Management to better appreciate the need to have the right tools to identify risks and implement controls to reduce the possibility of a risk event taking place. The RMC will continue its efforts for all of AWWA's employees to have a risk awareness mind-set at all times.

CORPORATE GOVERNANCE

Committees	Terms of Reference	Committee Report
OTHER COMMITTEES		
MEDIFUND	<p>The Medifund Committee ("MC") assists the Board to review and approve the applications for Medifund support from eligible clients in Medifund accredited AWWA services – the Dementia Day Care Centre, Rehab and Day Care Centre and Integrated Home and Day Care Centre, Centre Based Nursing and Yishun Dementia Day Care Centre. The MC ensures that the applicants for Medifund support fulfil the eligibility criteria prescribed under the guidelines issued by the Ministry of Health (MOH) and administers the payouts from Medifund applications.</p>	<p>During the year, the MC approved more than 230 applications from eligible applicants receiving services from Medifund accredited AWWA services – the Dementia Day Care Centre, Rehab and Day Care Centre, Integrated Home and Day Care Centre, Centre-based Nursing and Yishun Dementia Day Care Centre.</p>
SCHOOL MANAGEMENT	<p>The School Management Committee ("SMC") is a Ministry of Education ("MOE") mandated supervisory committee to ensure that AWWA School is governed and managed responsibly and prudently. It supports Management and the School Principal in accomplishing the aims of the school while complying with all policies set by MOE and the National Council for Social Service ("NCSS"). An MOE representative and a NCSS representative sit on the SMC.</p>	<p>During the year, the SMC spent a significant amount of time liaising with the various stakeholders (MOE, NCSS, architects, engineers) involved in the AWWA Second School project. The SMC set up a taskforce comprising the School Supervisor, School Principal, and external volunteer professionals (architect, engineer, doctor, SPED specialist) to liaise with the MOE project team to nail down the final design of the Second School for MOE/SMC's approval. Besides the many costs and design iterations of the physical building aspects, much time was also spent negotiating on the funding aspects of this project.</p> <p>Another major item during the year was the renewal of the Joint Funding Agreement with MOE/NCSS.</p>

POLICIES AND PRACTICES

RISK MANAGEMENT POLICY AND INTERNAL CONTROLS

The Board of AWWA 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 Finance Director, who heads the Finance Department, ensures that operations comply with the procedures set out in the Financial Policies and Procedures Manual. 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 and Finance Committees, considers the recommendations made by external and internal auditors to improve controls and implements changes as appropriate. Implementation of recommendations by the external and internal auditors are reviewed and monitored by the Audit and Finance Committees.

The Board receives monthly financial reports and detailed quarterly accounts 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 Risk Management 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 with approved banks in Singapore or in Singapore dollar bonds of good credit standing, a list of which is pre-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/ programme directors and is reviewed by the Finance Committee before submission to the Board for approval. The annual Budget is updated where necessary at mid-year. As part of internal controls, all purchases in excess of \$3,000 require three quotations to be obtained before approval of purchase. It is also the policy of AWWA not to extend loans to staff, members of the Board, Board of Management and 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 Group's accumulated reserves are made up of unrestricted and restricted funds. The Board of Management reviews its policy on accumulated reserves annually to ensure long term sustainability of the Group's activities. The Board of Management's current policy is for the Group's restricted funds to be at least up to three months of the operational expenditure incurred by each of its services. Reserves of unrestricted funds should be 12 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.

HUMAN RESOURCES MANAGEMENT

As at 30 June 2019, AWWA has 700 employees. Under the guidance of the Human Resources Committee (HRC), the Human Resources (HR) Department ensure that it has policies and procedures that continue to attract people who have the abilities, experience and attributes to help empower AWWA's clients with independence and dignity.

CORPORATE GOVERNANCE

AWWA has a performance appraisal system where staff set and assess their own annual goals, with the guidance of their managers. These goals are aligned to department goals that support AWWA's strategic objectives, reviewed at mid-year to make relevant changes and help staff achieve success.

AWWA is committed to 'People Giving to People' and as part of this commitment, staff are encouraged to volunteer in local and overseas organisations. These contributions are also recognised in staff appraisals.

AWWA ensures that all staff are compensated fairly and that good performers are recognised specifically for their talent and added contributions. The remuneration strategy for the organisation is approved by the Board on the advice of the HRC. Compensation for key management staff (ie. the Leadership team) is set by the CEO in consultation with the HR Department while the CEO's compensation is set by the Board. Several non-monetary awards are also developed by the HR Department to strengthen bonds and reinforce the entire AWWA family (volunteers and clients are included in some of these events).

AWWA is committed to staff training and development. Staff are required to complete mandatory training hours to ensure that their skills are honed. Overseas training is also provided for leaders and specialists.

VOLUNTEER MANAGEMENT

Volunteers, either individuals or corporates, are needed to fulfil programme requirements for AWWA services. Annually, AWWA engages over 13,000 volunteers in over 30 activities across all services.

Over 90% of AWWA's volunteers are from corporations that we engage with. The Volunteer Management (VM) team manages volunteer enquiries and matches programme/client requirements with volunteers' requirements. New volunteers go through the due process which includes compliance with the Personal Data Protection Act 2012 (the PDPA) and Pledge of Confidentiality. In addition, face-to-face interviews

and background checks are conducted for persons who sign up individually to volunteer at AWWA. This is regardless of the number of times they volunteer.

Pre-event briefings are conducted for all volunteers. In September 2018, AWWA rolled out the e-Orientation system where volunteers will log in to a secure platform to access training modules online. The modules cover an overview of AWWA, Code of Conduct, Rights of Volunteers, Expectations of AWWA of its volunteers, Safety and Emergency Procedures, information about the service they will be volunteering at, and management of the clients they will be interacting with. A Volunteer's Handbook is available to volunteers. On-site briefings are also conducted on the day of the volunteering event, with reference to the activity and clients the volunteers will be interacting with. Post-event briefing follows every event, and volunteers are also requested to fill in Feedback forms online.

On-the-job training is conducted for regular volunteers and a refresher is done once a year. From time to time, AWWA also conducts training sessions, especially for regular volunteers. The objective is to equip them to be more effective volunteers, and to encourage them to continue to stay engaged in volunteerism and continue to give back to the community.

CONFLICT OF INTEREST POLICY

AWWA has a Conflict of Interest Policy and operating procedures are in place to avoid and manage situations of actual or perceived conflicts of interest. The Policy is read and acknowledged by each member of the Board of AWWA, the Board of Management of the Association, the Board Committees and employees, 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, employees of AWWA are not allowed to be members of the Board of AWWA, Board of Management of the Association and

Board Committees. In addition, members of the Board of AWWA, the Board of Management of the Association and Board Committees are not paid for their services.

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

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.

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. AWWA's Whistle-blowing Policy is available on our website for reference. During the financial year, there were no complaints or concerns reported by staff or external parties.

CODE OF CONDUCT

AWWA has in place an Ethical Code of Conduct which all employees, volunteers and interns pledge to uphold throughout their employment or engagement with the Company.

The Code of Conduct is aligned to our core values: Care and Concern, Integrity, Commitment, Responsibility and Teamwork.

CULTURE 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 the Accounting and Corporate Regulatory Authority (ACRA) and the Commissioner of Charities (COC) as well as disclosed on the Charity Portal within six months of the financial year end.

PEOPLE GIVING TO PEOPLE



SGX Bull Charge event at AWWA

While AWWA receives government funding for many of its programmes and services, additional funds are needed to deliver important and value-added programmes and services that make a difference to the lives of our clients. In addition, there are overhead expenses that we need to raise funds for. We are grateful to our corporate and individual donors who believe in our mission and continue to support us, such as Singapore Exchange (SGX), which has adopted AWWA as a beneficiary of their corporate social responsibility programme, SGX Bull Charge since 2010.

On 6 October 2018, AWWA held its annual fundraiser – the hilarious, hair-raising and heart-warming musical “Peter and the Starcatcher”, a production by Pangdemonium, at the Drama Centre Theatre. We raised a total of \$533,151 to support our clients!



The cast of Pangdemonium with some of AWWA's dedicated volunteers from NUS Kent Ridge Hall.

PETER AND THE STARCATCHER

Amount Raised*: Over \$533,151

Fundraising Costs: \$69,742

Efficiency Ratio: 13.08%

* The amount raised included a grant of \$100,000 from Tote Board that was received after the financial year.

In FY2018/19, AWWA raised in excess of \$4.8 million through various initiatives. The Fundraising Committee works together with the Community Partnership team to achieve this. AWWA ensures that funds received are properly documented and received, and that donor confidentiality is respected. AWWA currently does not use commercial fundraisers.

BREAKDOWN OF DONORS

Corporates	43%
Individuals	33%
Foundations	23%
Institutions	1%

BREAKDOWN OF DONATIONS

Children and Youth Disability Services	37%
Health and Senior Care Services	28%
Headquarters and Shared Services	19%
Adult Disability Services	10%
Family Services	6%

VOLUNTEERS

AWWA is fortunate to have volunteers from all walks of life who have dedicated their time to make an impact in the lives of others.

Volunteers are close to our hearts because AWWA itself was started in 1970 by a visionary group of volunteers who sought to empower the disadvantaged to maximise their potential to lead dignified and independent lives. We are heartened by the fact that 49 years on, that mission has been carried through by so many of our volunteers who continue to be steadfast partners in our journey.

Statistics from April 2018 – March 2019

Number of volunteers	Over 13,000
Total number of volunteer hours	Over 62,000 hours
BREAKDOWN OF VOLUNTEER PROFILES	
Corporate	Over 9,000 (72%)
Schools	Over 2,700 (21%)
Individuals	Over 950 (7%)
Volunteerism within the organisation	1 in 4 AWWA staff volunteered with our services
Man-hours savings	Over \$590,000

Our heartiest gratitude goes out to all our volunteers. Thank you!

GET INVOLVED

Write in to us at volunteer@www.awwa.org.sg or give us a call at 6511 5200.



TOTAL FUNDING RECEIVED
OVER
\$48,000,000



TOTAL FUNDS RAISED
OVER
\$4,800,000



HEALTH AND SENIOR CARE SERVICES
OVER 240 caregivers served

HIGHL
AT A G



TOTAL NUMBER OF VOLUNTEERS
OVER
13,000



TOTAL NUMBER OF PERSONS SERVED
OVER
16,000



DISABILITY AND INCLUSION SERVICES

OVER 2,000 children and youths served

OVER 40 adults served



FAMILY SERVICES

OVER 550 family units served

OVER 3,800 residents served through the Strengthening Families Carnival

RIGHTS LANCER



HEALTH AND SENIOR CARE SERVICES

OVER 1,500 seniors served



OUTSOURCE SERVICES

OVER 5,000

persons served



RESOURCE TRAINING CENTRE

OVER 3,100

members

ADVOCACY



Guest-of-Honour, SPS Faishal and Keynote Speaker, Ms Kim Barthel mingle with participants.

Advocating for better empowerment through social inclusion has always been at the heart of what we do in AWWA. To kick start large-scale advocacy efforts within one of the many domains that AWWA serves within the social service sector, AWWA held the inaugural **AWWA Inclusion Experts Series** in November 2018. The first session sought to bring together professionals of diverse backgrounds within the Inclusive Education space to gain insights, acquire new inclusion-related information and enhance their skillsets so that they can mindfully work towards practising better inclusion across various settings. Titled *Engaging Neurodiverse Learners*, the inaugural session was opened by Associate Professor Muhammad Faishal Ibrahim, Senior Parliamentary Secretary (SPS), Ministry of Education (MOE) and Ministry of Social and Family Development (MSF).

The session was fronted by world-renowned occupational therapist, Ms Kim Barthel, and was attended by over 600 people. A panel discussion that comprised Kim Barthel, Dr. Joanna Tay-Lim – Lecturer, Early Childhood and Special Needs Education, National Institute of Education, and Ms Serene Peh – Director, Building Planning and Universal Design Department, Building and Construction Authority, concluded the session.

So long as evolving needs exist within the social service sector, AWWA's journey in advocacy will not end. The second session of the Inclusion Experts Series took place in April 2019.

OUR PEOPLE – CORPORATE AND COMMUNITY HIGHLIGHTS

While impacting the lives of clients is at the heart of what we do, AWWA seeks to empower and commemorate each and every single member. This is precious to us, because our collective efforts in keeping AWWA's mission going 49 years on have contributed to our staff and our organisation being conferred various awards!

AWARDS

THE SINGAPORE HR AWARDS 2018, ORGANISED BY THE SHRI (SINGAPORE HUMAN RESOURCES INSTITUTE)

Awards conferred:

- **Business HR Awards in Purpose-Driven (Not-for-Profit)**, which recognises organisations that demonstrate the ability to mobilise people towards a common purpose beyond the pursuits of profits.
- **Leading HR Practices (Special Mention) in Employer Branding**
- **Business HR Awards (Special Mention) in Fast-Growing**

MOE–NCSS OUTSTANDING SPED TEACHER AWARD 2018

Ms Pauline Cheng, a Senior Teacher from AWWA School, received the MOE-NCSS Outstanding SPED Teacher Award for her passion, dedication and commitment in providing a well-rounded education for students with special educational needs. Pauline spearheaded Information Communication Technology projects to motivate students' learning, and worked with Allied Health Professionals



and her colleagues, to develop communication strategies for students and staff. Pauline hopes that students with additional needs will be given more platforms for experiential learning and learning beyond the school, as well as opportunities to participate in and contribute to the community.

MOE–NCSS INNOVATION AWARD 2018

The AWWA School Language Department's project, *Everyday Language – Using Language Experience and Shared Book Approach* to teach literacy to students with special needs was awarded the MOE-NCSS Innovation Award at the 2018 SPED Conference. Led by Subject Head Ms Nurnain Safariah, key team members Ms Noraisha Mohd, Ms Pam Sng, Ms Tan Siew Lee and Ms Marilyn Anugraham, presented the project during one of the concurrent sessions at the Conference.

COMMUNITY ACTIVITIES

Vinoth Chandrasekaran, Therapy Head, AWWA School, and Raudhah Rahman, Senior Teacher, AWWA School, presented at the International Conference on Teaching and Learning with Technology (iCTLT) in 2018. The presentation, *Empowering through the use of technology - Magic Carpet (MC), Eye-gaze technology (EGT) and Communication Application on a Mobile Device*, sought to shed light on the use of devices to enhance existing sensory integration environments to enable students with additional needs to develop communication and social skills.

OUR PEOPLE – CORPORATE AND COMMUNITY HIGHLIGHTS

AWWA was a key partner for the Inclusive Sports Festival (ISF) 2018 because our mission of advocating for an inclusive society was aligned with the ISF's aim of driving inclusion through sports for all. The ISF saw AWWA's staff train over 400 volunteers for the event on understanding and interacting with persons with disabilities, handling wheelchairs, safety and hygiene. The Bocchia team from AWWA School was also invited to anchor a live demonstration of the game at the festival. Organised by SportCares Foundation, the ISF was graced by President Halimah Yacob, and attracted thousands of participants, including hundreds of clients and caregivers from AWWA's Children and Youth Disability services.

CAPABILITY DEVELOPMENT

- AWWA provided 8 staff with scholarships for further education within this Financial Year.
- 23 staff also attended overseas training programmes to gain valuable knowledge and experiences that provided them with relevant, practical skills that they could utilise to enhance the quality of services rendered in their own programmes and services in AWWA.

MAKING A DIFFERENCE OUTSIDE OF AWWA

Aside from making direct contributions towards AWWA's mission and our causes, many of our staff also play integral roles in providing inputs that shape external sectors.

MS AMY TAN

Assistant Director, AWWA Children and Youth Disability Services

- Member, Executive Committee, Singapore Disability Sports Council
- Member, Coalition of Partners for Caregivers Support, SG Enable

MS BINDU DHARMAPALAN

Assistant Manager, AWWA Community Integration Service

- Clinical Education Coordinator (Physiotherapy), Singapore Institute of Technology

MR EDWIN YIM

Director, AWWA Family Services

- Member, Steering Committee, Mrs Lee Choon Guan Endowed Research Fund

MS EUNICE CHANG

Head of Social Work, AWWA School

- Member, Multi-Agency Advisory Panel (MAAP), Ministry of Education

MS HANNAH FAN

Vice Principal, AWWA School

- Curriculum Resource Person (for Multiple Disabilities), Home-Schooling Professional Panel, Ministry of Education

MS JASMINA BEGUM D/O M.M AMANULLAH

Assistant Senior Social Worker, AWWA Family Service Centre

- Member, Central Family Violence Working Group, Ministry of Social and Family Development

MS GEORGINA KNIGHT-HASSELL

Acting Assistant Clinical Head, Occupational Therapy, AWWA Allied Health Professional Group

- Clinical Education Coordinator (Occupational Therapy), Singapore Institute of Technology

MS JOYCE LUM

Deputy Director, AWWA Enterprise and Adult Disability

- Member, Therapist Development and Service Management Committee, Ministry of Social and Family Development

DR KELVIN LEE

Clinical Head, Psychology, AWWA Allied Health Professional Group

- Member, Revision of Professional Practice Guidelines Workgroup, Ministry of Education

MR MANOJ PATHNAPURAM

Acting Deputy Director, AWWA Disability and Inclusion

- Recipient, Social Service Fellowship, Ministry of Social and Family Development/ National Council of Social Service (MSF/NCSS)
- Member, Resource Panel for Leadership Development, MSF
- Member, Social Service Tripartite Taskforce (Therapist Sub-Team), MSF
- Member, Complaints Panel, Allied Health Professions Council
- Member, Scientific Committee, Asia Pacific Autism Conference 2019
- Mentor, Sunray Programme, NCSS
- Member, Sunray Leadership Development and Selection Panel, NCSS

MS MAYA THOMBRE

Centre Manager, AWWA Early Intervention Centre @ Kim Keat

- Member, PT/OT Curriculum Review Working Committee, Ministry of Health

MS ROSEDAH ANUAR

Senior Counsellor, AWWA Family Service Centre

- Member, Central Family Violence Working Group, Ministry of Social and Family Development

MRS RUBY SEAH

Principal, AWWA School

- Member, Programme Sub-Committee, Asia Pacific Autism Conference (APAC) 2019

MR R. V JOICE

Clinical Head, Physiotherapy, AWWA Allied Health Professional Group

- Clinical Education Coordinator (Physiotherapy), Singapore Institute of Technology
- Member, Sunray Leadership Development and Selection Panel, National Council of Social Service

MR SAIRAM AZAD

Deputy Director, AWWA Health and Senior Care

- Member, Strategic Advisory Committee (Quality Improvement), Agency for Integrated Care (AIC)
- Member, Enabled Communities Workgroup, AIC
- Member, Training Advisory Panel, AIC
- Member, Clinical and Continuing Education Committee, Home Nursing Foundation
- Member, Community Care Approval Panel (Health Productivity Fund), AIC

- Member, Technical Committee for ITE Work-Learn Technical Diploma in Rehabilitation Care, Institute of Technical Education
- Member, Ang Mo Kio Partners Network, National Healthcare Group (NHG)
- Member, Organising Committee (Singapore Patient Care Conference 2018), NHG
- Member, Organising Committee (Central Health Learning Festival 2018), NHG

MS SANDRA TAN

Assistant Director, AWWA Family Service Centre

- Vice-chair, Disability Social Work Chapter, Singapore Association of Social Workers

MS SEE TOH HUIXIA

Assistant Director, AWWA Transitional Shelter

- Member, Organising Committee, Social Service Leaders Exchange Programme



ALLIED HEALTH PROFESSIONAL GROUP



ALLIED HEALTH PROFESSIONAL GROUP

Service Name	Allied Health Professional Group (AHPG)
Background	Started in 2015, and formerly known as Centralised Therapist Services, Allied Health Professional Group (AHPG) hosts all Allied Health professionals – Occupational Therapists, Physiotherapists, Speech and Language Therapists, Music Therapists, Psychologists and Podiatrists under its umbrella.
Objective(s)	AHPG was set up to build the capacity of and capability among allied health professionals while providing a comprehensive range of professional intervention services that meet AWWA, AHPG and programme objectives, for different internal services and external organisations in the social service, healthcare and education sectors. AHPG thus serves a wide range of clients from infancy to old age.
Funder(s)	AHPG is funded by: <ul style="list-style-type: none"> • Ministry of Health • Ministry of Social and Family Development
Highlights	<p>In FY18/19, 160 AHPG professionals served:</p> <ul style="list-style-type: none"> • 1,851 clients within Intermediate and Long-Term Care sector • 120 clients within Adult Disability sector • 2,029 clients within Children and Youth Disability services <p>In FY2018/19, Outsource Services served 5,037 persons across 26 Social Service Agencies</p>





SERVICE CONTINUUM – PERSONS WITH DISABILITIES



SERVICE CONTINUUM

- PERSONS WITH DISABILITIES

Service Name	AWWA School
Background	Started in 1979, AWWA School provides special education to children with multiple disabilities and children with autism.
Objective(s)	To maximise the potential for independence and improve quality of life of students with special needs.
Key Activities	Other than a structured academic and non-academic curriculum and CCA programme, the school constantly explores collaboration opportunities with stakeholders to expose our students to different platforms in the community that they could participate in and have richer learning experiences. This enables students to develop, as well as generalise and adapt the skills they have learnt. We embarked on the School-to-Work (S2W) Transition Programme to give our students greater support to move on to the workplace thus increasing the chances of positive post-school outcomes for students and their families.
Funder(s)	AWWA School is funded by: <ul style="list-style-type: none"> • Ministry of Education • National Council of Social Service
Highlights	<p>AWWA School served 306 students in FY2018/19.</p> <p>Percentage of students who met their Individualised Education Plan (IEP) goals: 94%</p> <p>HIGHLIGHTS</p> <p>SATELLITE PARTNERSHIP</p> <p>To promote social inclusion for its students, AWWA School has had a satellite partnership with Bowen Secondary School since 2012. Through this partnership, students from both schools have forged friendships and learned about compassion and respect through joint recess, morning workouts, Co-Curricular Activities and National Day Observance Ceremonies.</p> <p>RESOURCE TRAINING CENTRE (RTC)</p> <p>AWWA School also runs a Resource Training Centre - a toy and book library with over 4,000 resource materials on special needs and learning difficulties, and about 1,000 modified toys for children with various developmental challenges. RTC has a membership of over 3,100.</p> <p>AWARDS</p> <ul style="list-style-type: none"> • MOE-NCSS Innovation Award 2018 – Everyday Language Project • MOE-NCSS Outstanding SPED Teacher Award 2018 (OSTA) Ms Pauline Cheng • Lee Kuan Yew Exemplary Student Award 2018 – Theodore Wong Hong Shuen



SERVICE CONTINUUM

- PERSONS WITH DISABILITIES

Service Name	Community Integration Service (CIS)
Background	Formerly known as TEACH ME, Community Integration Service (CIS) started in 1991.
Objective(s)	CIS aims to support the integration of children and youths with physical disabilities and low vision into their schools and community to reach their fullest potential. This is achieved by empowering clients with skills for holistic development and promoting supportive environments in collaboration with families, educators and community partners.
Key Activities	<p>SCHOOL INTEGRATION (IN PARTNERSHIP WITH THE MINISTRY OF EDUCATION):</p> <ul style="list-style-type: none"> • Consultations and case conferences with school personnel to identify and address the students' integration needs within the school • Assessment, recommendations and training for school personnel and students on the use of education assistive technology • Access accommodation, which are specific accommodations necessary for school and national level examinations • School transition support for children moving into a different educational environment • Increasing the schools' awareness on issues pertaining to disability <p>COMMUNITY INTEGRATION</p> <ul style="list-style-type: none"> • Therapy services (Physiotherapy, Occupational Therapy and Speech Therapy) • Psychological Intervention • Functional Numeracy and Literacy Training • Independent Living Skills Training (ILS) • Career Guidance • Counselling • Sport and Enrichment • Parent / Caregiver Training and Support
Funder(s)	CIS is funded by: <ul style="list-style-type: none"> • Ministry of Social and Family Development • Ministry of Education • National Council of Social Service
Highlights	<ul style="list-style-type: none"> • CIS engaged in over 29,000 hours of client-related activities, and served 422 clients in FY2018/19. • Over 85% of caregivers polled agreed that they were satisfied with the services rendered to their children/wards.



Service Name	Development Support and Learning Support (DS/LS)
Background	Started in October 2012, Development Support and Learning Support (DS/LS) offers early intervention for mainstream pre-school children (K1 and K2) with mild developmental delays to overcome challenges in their early stages of learning.
Objective(s)	<p>DS/LS seeks to support children by focusing on their immediate environment, such as parents, teachers and classmates, to help them overcome their challenges holistically. Therapy and learning support are provided to help children generalise skills acquired during intervention to a classroom set-up.</p> <p>DS/LS offers two types of services for children with mild developmental needs:</p> <ul style="list-style-type: none"> • Development Support: Provides children with focused, short-term specialised and individualised intervention once a week over a 15-week period. Intervention includes: <ul style="list-style-type: none"> • Occupational Therapy • Speech and Language Therapy • Educational Therapy • Psychology Therapy • Learning Support: Provides children with weekly support over a period of 6 or 10 weeks. It focuses on building language, literacy, and fine motor and social skills.
Funder(s)	<p>DS/LS is funded by:</p> <ul style="list-style-type: none"> • Ministry of Social and Family Development • National Council of Social Service
Highlights	DS/LS served 411 clients in FY2018/19.



SERVICE CONTINUUM

- PERSONS WITH DISABILITIES

Service Name	Early Intervention Centre (EIC)
Background	Started in 2004 and formerly known as Early Years Programme, AWWA EIC operates out of three main centres. EIC seeks to provide children with moderate to severe disabilities with intervention services through varied learning opportunities within routines set in a specialised and integrated environment.
Objective(s)	AWWA EIC seeks to provide children with developmental needs and their families with timely access to a continuum of effective, child-centric and family-centred Early Intervention (EI) services. These services are provided seamlessly, in a natural learning environment, working in tandem with the medical and educational systems, to empower families and maximise the potential of each child.
Key Activities	<p>EIC provides children with intervention services for a total of 5 to 12 hours per week. The children's goals are embedded into planned classroom activities as well as daily routines in the centre and at home.</p> <p>ACTIVITIES:</p> <ul style="list-style-type: none"> • Classroom intervention • Therapy intervention • Outdoor activities • Specialised assessments • Learning Journeys • Community activities (E.g. Combined festive celebrations with other preschools)
Funder(s)	<p>EIC is funded by:</p> <ul style="list-style-type: none"> • Ministry of Social and Family Development • National Council of Social Service <p>Each year, AWWA fundraises for transport costs and financial hardships experienced by clients and their caregivers, alongside additional funds for facilities and equipment maintenance, and caregiver activities.</p>



Service Name	Early Intervention Centre (EIC)
Highlights	<p>Clients served in FY2018/19: 744</p> <ul style="list-style-type: none"> • EIC @ Hougang: 327 • EIC @ Fernvale: 301 • EIC @ Kim Keat: 116 <p>ADDITIONAL HIGHLIGHTS</p> <p>AWWA was one of the organisations appointed by MSF to pilot the EI Under-2s and DS Plus programmes through AWWA EIC @ Hougang</p> <p>EI UNDER-2S</p> <p>The children in this programme receive targeted intervention in their natural environment, and are accompanied by their parents/caregivers, who receive training on how to carry out intervention strategies in the child's daily routines at home to facilitate their learning. At the age of two, these children can transit to Early Intervention Programme for Infants and Children (EIPIC) @ Centre.</p> <p>DS PLUS</p> <p>Children who have made sufficient progress under EI @ Centre, can transit to receiving intervention in a mainstream preschool setting with the support of DS Plus. The DS Plus team conducts intervention in the preschool by co-facilitating activities with the preschool's personnel teacher and provides strategies to adapt activities to better cater to children with additional needs.</p> <p>In line with the announcement made by MSF to increase the number of EI services offered, AWWA will roll EI-Under 2s and DS Plus out in our other EI centres in the second half of 2019.</p>



SERVICE CONTINUUM

– PERSONS WITH DISABILITIES

Service Name	Kindle Garden (KG)
Background	<p>Started in 2016, Kindle Garden is a SPARK-accredited preschool.</p> <p>PROGRAMMES</p> <ul style="list-style-type: none"> • Toddlers Programme (Little Explorers): 18 – 36 months • Kindergarteners Programme (Little Investigators): 4 – 6 years <p>Kindle Garden’s programmes are accessible for all children including those diagnosed with additional needs such as Global Developmental Delay, Cerebral Palsy, Down syndrome and hearing and visual impairment.</p>
Objective(s)	KG seeks to provide a non-discriminatory curriculum for both typically-developing children and children with additional needs, encouraging them to embrace diversity and develop mutual respect and understanding at an early age.
Funder(s)	Ministry of Social and Family Development (Early Childhood Development Agency) provides funding for activities supporting children with additional needs.
Highlights	<ul style="list-style-type: none"> • KG served 78 clients in FY2018/19 • KG has been awarded the Singapore Pre-school Accreditation Framework (SPARK) Certification with a tenure from 2018 – 2024.

Service Name	Personal Care Service (Disability) [PCS (D)]
Background	Formerly known as Home Based Care and started in 2014, Personal Care Service (Disability) [PCS (D)] provides support for adults with physical and multiple disabilities and their caregivers.
Objective(s)	PCS (D) aims to prolong the ability of home-based clients to stay integrated within the community, by providing them with home-based therapy and personal care services within their homes which are situated all over the island.
Key Activities	<p>TYPES OF INTERVENTION</p> <ul style="list-style-type: none"> • Home-based therapy • Personal care / hygiene services • Basic housekeeping services • Positive behavioural support <p>All clients received an average of 12 – 16 sessions of home intervention per month.</p>
Funder(s)	<p>PCS (D) is funded by:</p> <ul style="list-style-type: none"> • Ministry of Social and Family Development [2014-2018] • Ministry of Health [With effect from January 2019]
Highlights	<ul style="list-style-type: none"> • PCS (D) served 45 clients in FY2018/19 • A Client/Caregiver Satisfaction Survey was conducted in 2018, and PCS (D) achieved an average total score of 4.4 out of a possible 5 points for satisfaction with the services rendered.

Service Name	Special Student Care Centre (SSCC)
Background	Started in 2006 and formerly known as SMILES, SSCC is an after-school care centre for students with additional needs.
Objective(s)	<ul style="list-style-type: none"> • Provide physical care and opportunities for social interaction in a safe environment for students with additional needs. • Enrich the quality of life through enrichment activities and life-skills training programmes, as well as outdoor activities. • Provide caregivers with respite and a chance to return to the workforce.
Key Activities	<ul style="list-style-type: none"> • House Craft • Art and Craft • Performing Arts • Animal-assisted Therapy • Modified Sports • Music and Movement • Art Therapy • Adaptive Daily Living Skills • Storytelling • Outdoor Activities
Funder(s)	<p>The Ministry of Social and Family Development (MSF) and SG Enable provide fees and transport subsidies to parents/caregivers of clients who require financial assistance, and all clients are means-tested.</p> <p>Each year, AWWA also fundraises for transport costs and financial hardships experienced by clients and their caregivers, alongside additional funds for materials and activities.</p>
Highlights	<p>SSCC served 50 clients in FY2018/19</p> <p>ACTIVITIES</p> <ul style="list-style-type: none"> • Total number of external outings: 20 • External outing touchpoints: 315 • Total number of touchpoints* through daily activities: 13,315 <p>* Touchpoints refer to each time an individual participated in an outing/activity</p> <p>ACCREDITATION</p> <p>SSCC has been awarded a three-year Commission on Accreditation of Rehabilitation Facilities (CARF) Accreditation for Child/Youth Day Care (Children & Adolescents) with a tenure from 2017 to 2020.</p> <p>SATISFACTION SURVEYS</p> <ul style="list-style-type: none"> • Over 85% of caregivers agree that SSCC has successfully taken care of their child/ward's basic needs while at the centre • 90% of caregivers agree that with their child/ward enrolled in SSCC, they have time and opportunities for themselves to pursue work and other activities.



SERVICE CONTINUUM – FAMILIES AND SENIORS



SERVICE CONTINUUM

- FAMILIES AND SENIORS

Service Name	Family Service Centre (FSC)
Background	Started in 1970, AWWA Family Service Centre (FSC) is a community-based agency that provides help and support to individuals and families in need.
Objective(s)	Our primary focus in serving vulnerable and low-income individuals and families is to help them achieve independence, stability and resilience. Additionally, our youth programmes adopt a sustainable “hand-up” approach (as opposed to providing just direct financial assistance) to enable them to acquire self-management skills, become resilient individuals, complete their education, and contribute meaningfully back to their community.
Key Activities	<ul style="list-style-type: none"> • Information and Referral Service – Links individuals and families with appropriate help agencies and resources in the community, and takes on cases that can be supported by FSC through its Casework and Counselling service. • Casework and Counselling - Individual/family consultations with social work practitioners on pragmatic, systemic, interpersonal, intrapersonal, social and emotional challenges in life. • Group work - Bringing together a group of clients with similar challenges, needs and concerns to form a supportive community and impart coping skills in dealing with challenges. • Community Work – Identify needs on the ground through community surveys and outreach activities and events to increase the community’s knowledge on community resources and reach out to the vulnerable population group.
Funder(s)	<p>FSC is funded by:</p> <ul style="list-style-type: none"> • Ministry of Social and Family Development • Community Chest • Tote Board <p>Each year, AWWA fundraises for value-added FSC services, such as additional programmes, group work sessions and outreach.</p>
Highlights	<ul style="list-style-type: none"> • FSC served 553 clients with its key activities in FY2018/19. • Strengthening Families Festival reached out to 3,838 residents in FY2018/19.



SERVICE CONTINUUM

- FAMILIES AND SENIORS

Service Name	Transitional Shelter (TS)
Background	AWWA commenced operations as a service provider for a Transitional Shelter (TS) in January 2018.
Objective(s)	<ul style="list-style-type: none"> • Provide temporary accommodation to displaced families who have exhausted all other means of accommodation. • Provide social work intervention to address complex housing and social needs of admitted families to achieve long-term housing options.
Key Activities	<p>CASEWORK AND COUNSELLING Social workers work closely with the families, especially during the initial few months upon admission, to strengthen family stability. Together we journey with families to secure long term housing, improve employability and financial situation as well as keep children engaged in school.</p> <p>GROUP WORK AND PROGRAMMES TS also facilitates the building of social capital for our families by regularly bringing families together to build community support. We also introduce partners to support families with skills and knowledge in areas such as budgeting, financial/debt management and parenting.</p> <p>POST-DISCHARGE SUPPORT TS continues to support families for six months post-discharge, by creating transition plans and transferring cases to nearby Family Service Centres for continued support.</p>
Funder(s)	<p>A minimum of 75% of TS Total Operating Expenditure (TOE) is funded by the Ministry of Social and Family Development.</p> <p>The rest of TS's costs are covered through funds raised.</p>
Highlights	<p>TS served 45 families in FY2018/19.</p> <p>Close to 50% of families found stable housing after moving out of TS.</p> <p>80% of the families managed to move out within 9 months of receiving support and temporary accommodation from TS.</p> <p>Often, the lack of housing causes much disruption to families in their employment and children's education. Having found stability at TS, 86% of the residents managed to attain and sustain employment during their stay in TS. About 90% of school-going children also managed to be regularly engaged in school.</p>



Service Name	Dementia Day Care Centre (DDCC)
Background	AWWA Dementia Day Care Centre (DDCC) operates out of two locations, Ang Mo Kio (started operations in 2015), and Yishun (started operations in 2018).
Objective(s)	DDCC provides maintenance day care services to clients who have mild to severe dementia. DDCC adopts a Person Centred Care approach and offers more individualised and holistic care for clients. DDCC aims to slow down the deterioration of clients' physical and mental functions, thus delaying the need for institutionalisation. DDCC also seeks to provide respite for caregivers of elderly persons diagnosed with dementia.
Key Activities	<ul style="list-style-type: none"> • Occupational and Music Therapy • Social and Recreational Activities • Centre-based Nursing • Case Management • Caregiver Support Programme
Funder(s)	DDCC is funded by the Ministry of Health.
Highlights	<ul style="list-style-type: none"> • AWWA DDCC served 148 clients in FY2018/19. • Over 90% of caregivers surveyed agreed that DDCC provides quality care for, and services that meet the needs of their loved ones.

Service Name	Integrated Home and Day Care Centre (IHDC)
Background	Started in 2016, Integrated Home and Day Care Centre (IHDC) operates via a person-centric model that provides comprehensive home-based and centre-based care for seniors.
Objective(s)	To delay the institutionalisation of seniors in nursing homes. By providing support in ageing at home, seniors can continue pursuing activities that they enjoy, allowing them to maintain their independence and autonomy within their communities.
Key Activities	<ul style="list-style-type: none"> • Case Management and Care Coordination • Day Care services: Social activities, maintenance rehabilitation • Home Care and Support: Home medical and nursing, personal care, meals delivery, medical escort • Dementia Care: Cognitive exercises, maintenance activities • Caregiver Training and Support • After-hours helpline
Funder(s)	IHDC is funded by the Agency for Integrated Care.
Highlights	IHDC served 41 clients and 40 caregivers in FY2018/19.



SERVICE CONTINUUM

– FAMILIES AND SENIORS

Service Name	Integrated Resource and Network (IRENE)
Background	Started in 2017, Integrated Resource and Network (IRENE) seeks to promote mental wellness among seniors aged 50 and above.
Objective(s)	<ul style="list-style-type: none"> Promote awareness on good mental wellbeing among seniors who are at risk of being socially isolated. Promote active aging through early detection, and preventative efforts.
Key Activities	<ul style="list-style-type: none"> Outreach activities to seniors and caregivers to promote awareness on importance of good mental wellbeing. Conduct screenings to support early detection of signs and symptoms of mental health conditions. Provide information and emotional support to seniors and caregivers by linking them up with other complementary services in the community. Promote active ageing through physical exercise, brain-stimulating activities, social connectivity, and dietary advice.
Funder(s)	IRENE is funded by the Agency for Integrated Care.
Highlights	<ul style="list-style-type: none"> IRENE served 280 clients in FY2018/19. In a survey conducted, 100% of respondents polled mentioned that they were satisfied with IRENE's services.

Service Name	Personal Care Service (Seniors) [PCS (S)]
Background	Started in 2014, and originally known as Care Closer to Home, Personal Care Service (Seniors) [PCS (S)] started as a pilot in collaboration with Temasek Foundation Cares before transiting to the purview of the Ministry of Health in April 2018.
Objective(s)	<p>PCS(S) leverages on existing services within the community to provide 'close to home', client-centric services to seniors.</p> <p>PCS (S) enables seniors to age in the community through:</p> <ul style="list-style-type: none"> Home-based and centre-based interventions Seeking to reduce the incidence of unplanned readmissions Facilitating a smooth transition for seniors back into community post-hospitalisation Delaying institutionalisation through delivery of personal care services and care coordination
Key Activities	<ul style="list-style-type: none"> Assistance in Activities of Daily Living (ADLs) Personal Hygiene Support Providing support in purchasing of meals and groceries Supporting ambulation and transfers Basic nursing and health services Mind-stimulating Activities Simple maintenance exercises Medical escorts Case Coordination
Funder(s)	PCS (S) is funded by the Ministry of Health.
Highlights	<ul style="list-style-type: none"> PCS (S) currently serves 342 active seniors. 90% of clients surveyed indicated that they are satisfied with PCS (S) services.

Service Name	Rehab and Day Care Centre (RDCC)
Background	Started in 1998 and previously known as READYCARE Centre, Rehab and Day Care Centre (RDCC) supports people with physical disabilities and seniors who have been discharged from hospitals and require rehabilitation.
Objective(s)	<ul style="list-style-type: none"> • Maximise the potential of seniors through structured rehabilitation supported by a multidisciplinary team. • Engage the seniors through social and recreational activities during the day. • Support caregivers through assessments, training and referral services.
Key Activities	<ul style="list-style-type: none"> • Physiotherapy, Occupational Therapy and Speech Therapy services • Group and Individual Exercises and Games • Social and Recreational Activities • Centre-based Nursing • Case Management • Caregiver Support Programme • Transport Services
Funder(s)	RDCC is funded by the Ministry of Health.
Highlights	RDCC served 317 clients and 203 caregivers in FY2018/19. RDCC conducted 16,890 sessions of key activities in FY2018/19.

Service Name	Senior Activity Centre (SAC)
Background	Started in 1997, Senior Activity Centre is a drop-in centre that provides an environment for low-income seniors to be meaningfully engaged through community programmes, and social, recreational and therapeutic activities.
Objective(s)	Support low-income seniors in remaining integrated in society, improve their quality of life and prevent social isolation.
Key Activities	<ul style="list-style-type: none"> • Physical exercise and meals • Volunteer-led outings • Social activities like birthday and festive celebrations, karaoke sessions and a Handicraft Interest Group • Home visits • Information & Referrals, and Case Management
Funder(s)	SAC is partially funded by: <ul style="list-style-type: none"> • Ministry of Health • Tote Board
Highlights	<ul style="list-style-type: none"> • SAC served 232 seniors in FY2018/19. • 82% of clients surveyed indicated that they are satisfied with SAC services.



SERVICE CONTINUUM

- FAMILIES AND SENIORS

Service Name	Senior Community Home (SCH)
Background	Started in 1976, and formerly known as AWWA Community Home for Senior Citizens, AWWA Senior Community Home (SCH) provides accommodation for the elderly aged 60 and above, who are recipients of the Public Assistance Scheme, or who have no family and/or means of financial support.
Objective(s)	SCH was founded on the vision of enabling seniors who expressed the desire to live as independently and for as long as possible, in the community. SCH organises regular activities to maintain the physical, social and mental health of its residents. Services and care provided are person-centred (high-touch), community-integrated (high volunteers/partners involvement), and team-based (multi-disciplinary). Residents are also empowered to take care of their own units and daily living needs.
Key Activities	<ul style="list-style-type: none"> • Regular Health Supervision/Screenings • Physical and Mental Exercises and Activities • Guidance and Counselling on the challenges of ageing • Complementary Physiotherapy/Occupational Therapy/Speech Therapy and Traditional Chinese Medicine intervention • Recreational Activities and Community Projects, such as urban hydroponic farming • 24-hour Nursing Assistance
Funder(s)	SCH is funded by: <ul style="list-style-type: none"> • Ministry of Social and Family Development (MSF) • National Council of Social Service (NCSS)
Highlights	SCH served 152 clients in FY2018/19. 97.5% of clients who participated in the annual MSF Client Satisfaction Survey indicated that they are satisfied with SCH's services.



EMPOWERING OUR CLIENTS



Joshua Ong

THE ART OF EXPRESSION

It was a challenge getting Joshua to participate in activities when he first entered AWWA Special Student Care Centre (SSCC). Diagnosed with Autism, not being able to communicate and express himself previously, Joshua had frequent meltdowns. Through the years, Joshua has improved tremendously under his teachers' guidance at the Centre. He is happiest when he paints and beams with pride when he gets to show off artwork that he personally creates. By providing an enriching and safe environment to engage in meaningful activities after school, SSCC supports Joshua in being independent and equipping him with appropriate social skills. With Joshua well supported, his caregivers are able to stay in the workforce to support their family and gain respite.



Susan Chen and her son

PAYING IT FORWARD

Unsure of the future, Susan, a victim of domestic violence, made the difficult decision to walk out of her abusive marriage in 2014. Faced with the heavy responsibility of raising two children single-handedly, she was determined to rebuild her life and give her children a better tomorrow. Through counselling, encouragement and guidance from AWWA Family Service Centre (FSC), Susan found the strength to be independent and was enabled to take on life's challenges fearlessly. She now pays it forward as an AWWA FSC volunteer and ambassador. With FSC's support, families like Susan's can be resilient in overcoming challenges as a family, and eventually give back by helping other families in the community too.

EMPOWERING OUR CLIENTS



Madam Lau Poh Eng

THE GOLDEN YEARS

Born with Turner Syndrome, Madam Lau's protective parents never allowed her to work as they feared she would be bullied for her small frame. Left alone after her parents passed on and when her relatives could not care for her, Madam Lau sought shelter at the AWWA Senior Community Home (SCH) in 2018. Previously shy and reserved, Madam Lau was given various opportunities to build her confidence and socialise on her own terms. With the SCH providing a conducive and safe environment, Madam Lau now actively participates in group activities (especially karaoke sessions!) and is able to live independently while remaining integrated within the larger community, among friends she has come to cherish.



Muhd Zikri bin Abdullah with his AWWA School teacher

EMPOWERED AND EXEMPLARY

Zikri is the epitome of resilience personified, because he has never let his condition, Global Developmental Delay, get in the way of his aspirations and achievements. A recipient of the Lee Kuan Yew Exemplary Student Award, Zikri has also achieved various Art, Sports and Social Skills Gold Awards over the past years. Beyond his accomplishments, Zikri leaps at every opportunity to give back and serve others, especially his friends Shaban, who is diagnosed with low vision, and Zhi Hao, who is hearing impaired. Zikri often looks out for Shaban to ensure he moves from one place to another safely, and prompts Zhi Hao through clear, verbal instructions. Trying his hand at different things, Zikri represented AWWA School in a choir performance, under UBS' Diversity in Abilities Arts programme and was selected to participate in a Christmas Light-Up Ceremony along Orchard Road in conjunction with Aureus Music Academy, Community Chest and the National Council of Social Service. With AWWA School's structured programmes, Zikri honed his capabilities and secured open employment even before his graduation in 2018.

CODE OF GOVERNANCE FOR CHARITIES AND IPCs - GOVERNANCE EVALUATION CHECKLIST

S/N	Description	Code ID	Response (Drop list)
Board Governance			
1	Induction and orientation are provided to incoming Board members on joining the Board.	1.1.2	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
Are there Board members holding staff¹ appointments? (Skip items 2 and 3 if "No")			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
2	Staff ¹ does not chair the Board and does not comprise more than one-third of the Board.	1.1.3	<input type="checkbox"/> Complied <input type="checkbox"/> Not Complied
3	There are written job descriptions for their executive functions and operational duties which are distinct from their Board roles.	1.1.5	<input type="checkbox"/> Complied <input type="checkbox"/> Not Complied
4	There is a maximum limit of four consecutive years for the Treasurer position (or equivalent, e.g. Finance Committee Chairman or person on Board responsible for overseeing the finances of the charity).	1.1.7	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
Should the charity not have an appointed Board member, it will be taken that the Chairman oversees the finances.			
5	All Board members submit themselves for re-nomination and reappointment, at least once every three years.	1.1.8	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
6	The Board conducts regular self-evaluation to assess its performance and effectiveness once per term or every three years, whichever is shorter.	1.1.12	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
Are there Board member(s) who have served for more than 10 consecutive years? (Skip item 7 if "No")			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
7	The charity discloses in its annual report the reasons for retaining Board member(s) who have served for more than 10 consecutive years.	1.1.13	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
8	There are documented terms of reference for the Board and each of its Board committees.	1.2.1	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
Conflict of Interest			
9	There are documented procedures for Board members and staff ¹ to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
10	Board members do not vote or participate in decision-making on matters where they have a conflict of interest.	2.4	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
Strategic Planning			
11	The Board periodically reviews and approves the strategic plan for the charity to ensure that the activities are in line with its objectives.	3.2.2	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
12	There is a documented plan to develop the capacity and capability of the charity and the Board monitors the progress of this plan.	3.2.4	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied

CODE OF GOVERNANCE FOR CHARITIES AND IPCs - GOVERNANCE EVALUATION CHECKLIST

S/N	Description	Code ID	Response (Drop list)
Human Resource and Volunteer² Management			
13	The Board approves documented human resource policies for staff ¹ .	5.1	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
14	There is a documented Code of Conduct for Board members, staff ¹ and volunteers ² (where applicable) which is approved by the Board.	5.3	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
15	There are processes for regular supervision, appraisal and professional development of staff ¹ .	5.5	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
Are there volunteers² serving in the charity? (Skip item 16 if "No")			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
16	There are volunteer management policies in place for volunteers ² .	5.7	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
Financial Management and Internal Controls			
17	There is a documented policy to seek Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of its core charitable programmes.	6.1.1	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
18	The Board ensures internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
19	The Board ensures reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
20	The Board ensures that there is a process to identify, regularly monitor and review the charity's key risks.	6.1.4	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
21	The Board approves an annual budget for the charity's plans and regularly monitors its expenditure.	6.2.1	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
Does the charity invest its reserves, including fixed deposits? (Skip item 22 if "No")			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
22	The charity has a documented investment policy approved by the Board.	6.4.3	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
Fundraising Practices			
Did the charity receive cash donations (solicited or unsolicited) during the year? (Skip item 23 if "No")			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
23	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
Did the charity receive donations-in-kind during the year? (Skip item 24 if "No")			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
24	All donations-in-kind received are properly recorded and accounted for by the charity.	7.2.3	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied

CODE OF GOVERNANCE FOR CHARITIES AND IPCs - GOVERNANCE EVALUATION CHECKLIST

S/N	Description	Code ID	Response (Drop list)
Disclosure and Transparency			
25	The charity discloses in its annual report: i) Number of Board meetings in the year; and ii) Individual Board member's attendance.	8.2	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
Are Board members remunerated for their Board services? (Skip items 26 and 27 if "No")			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
26	No Board member is involved in setting his or her own remuneration. 2.2 Complied		<input type="checkbox"/> Complied <input type="checkbox"/> Not Complied
27	The charity discloses the exact remuneration and benefits received by each Board member in its annual report.	8.3	<input type="checkbox"/> Complied <input type="checkbox"/> Not Complied
OR			
The charity discloses that no Board members are remunerated.			
Does the charity employ paid staff? (Skip items 28, 29 and 30 if "No")			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
28	No staff ¹ is involved in setting his or her own remuneration.	2.2	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
29	The charity discloses in its annual report: i) The total annual remuneration (including any remuneration received in its subsidiaries), for each of its three highest paid staff ¹ , who each receives remuneration exceeding \$100,000, in bands of \$100,000; and ii) If any of the three highest paid staff ¹ also serves on the Board of the charity.	8.4	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
OR			
The charity discloses that none of its staff ¹ receives more than \$100,000 in annual remuneration each.			
30	The charity discloses the number of paid staff ¹ who are close members of the family ³ of the Executive Head or Board Members, who each receives remuneration exceeding \$50,000 during the year, in bands of \$100,000.	8.5	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied
OR			
The charity discloses that there is no paid staff ¹ who are close members of the family ³ of the Executive Head or Board Member, who receives more than \$50,000 during the year.			

CODE OF GOVERNANCE FOR CHARITIES AND IPCS CHECKLIST

S/N	Description	Code ID	Response (Drop list)
Public Image			
31	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	<input checked="" type="checkbox"/> Complied <input type="checkbox"/> Not Complied

- 1 Staff: Paid or unpaid individuals who are involved in the day-to-day operations of the charity, e.g. an Executive Director or Administrative personnel.
- 2 Volunteer: Persons who willingly give up time for charitable purposes, without expectation of any remuneration. For volunteers who are involved in the day-to-day operations of the charity, they should also abide by the best practices set out in the Code applicable to 'staff'.
- 3 Close members of the family: Those family members who may be expected to influence, or be influenced by, that person in their dealings with the charity. In most cases, they would include:
 - That person's children and spouse;
 - Children of that person's spouse; and
 - Dependants of that person or that person's spouse.

OUR AMAZING DONORS

AWWA is fortunate to have donors from all walks of life who believe in our causes, and who gave to us generously throughout Financial Year 2018/19.

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Singapore Exchange (SGX)

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Community Foundation of Singapore
Caesar Sengupta and Pooja Bhandari
CapitaLand Hope Foundation
Community Chest
UBS Singapore

\$100,000 – \$249,000

Asian Women's Welfare Association
Chua Foundation Ltd
Marina Bay Sands Pte Ltd
OCBC Bank Singapore

\$50,000 – \$99,999

Agency for Science, Technology and Research (A*STAR)
Apricot Capital Foundation
Chung Wei Han and Hoong Yik Luen
Daikin Airconditioning (Singapore) Pte Ltd
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Dr. Choong Siew Foong

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Natarajan Subramaniam
Newsman Realty
Ng Kim Suan Foundation c/o Community Foundation of Singapore
Ng Kok Song
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Prudential Assurance Company Singapore (Pte) Limited
Raymond Goh
Richard Wong
Robin Rawlings
Rosy Yu
Ruth G L Wee
Saga Tree Capital Advisors Pte Ltd
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Seow Ann Gan
Shell Eastern Chemicals
Singapore University of Social Sciences
The Japanese Association, Singapore
Tjio Hans
Tony Tan
Trans Point Agency Pte Ltd
Wing Tai Foundation
Woh Hup (Private) Limited

While we are unable to list everyone who has made an impact in the lives of our clients, our sincerest thanks go out to each and every one of our donors, for your continued support in our journey of empowering others!

Donating to our causes is easy! Visit us at www.awwa.org.sg or write in to giving@awwa.org.sg

OUR SERVICES AND LOCATIONS

AWWA HEADQUARTERS

Address: 9 Lorong Napiri,
Singapore 547531
Telephone: 6511 5200
Email: contactus@awwa.org.sg
www.awwa.org.sg

ALLIED HEALTH PROFESSIONAL GROUP

Address: 9 Lorong Napiri,
Singapore 547531
Telephone: 6511 7034
Email: ahpoutsource@awwa.org.sg

SERVICE CONTINUUM – PERSONS WITH DISABILITIES AWWA SCHOOL

Address: 11 Lorong Napiri,
Singapore 547532
Telephone: 6511 5280
Email: school@awwa.org.sg

COMMUNITY INTEGRATION SERVICE

Address: 9 Lorong Napiri,
Singapore 547531
Telephone: 6511 5210
Email: communityintegration@awwa.org.sg

DEVELOPMENT SUPPORT AND LEARNING SUPPORT PROGRAMME

Address: 9 Lorong Napiri,
Singapore 547531
Telephone: 6511 5215
Email: pressupport@awwa.org.sg

EARLY INTERVENTION CENTRE (MAIN)

Address: 11 Lorong Napiri,
Singapore 547532
Telephone: 6511 5300
Email: earlyintervention@awwa.org.sg
Operating Hours: 8am – 6pm,
Monday – Friday (Closed on weekends and Public Holidays)

EARLY INTERVENTION CENTRE @ FERNVALE

Address: 47 Fernvale Link,
Singapore 797537
Telephone: 6511 5621

EARLY INTERVENTION CENTRE @ HOUGANG

Address: 660 Hougang Ave 8
Singapore 530660
Address: 661 Hougang Ave 4
Singapore 530661
Telephone: 6511 7020

EARLY INTERVENTION CENTRE @ KIM KEAT

Address: 195 Kim Keat Avenue,
Singapore 310195
Telephone: 6511 5650

KINDLE GARDEN PRESCHOOL

Address: 20 Lengkok Bahru,
#02-05 Singapore 159053
Telephone: 6511 7660
Email: enquiry@kindlegarden.org.sg

PERSONAL CARE SERVICE (DISABILITY)

Address: 9 Lorong Napiri,
Singapore 547531
Telephone: 6511 5255
Email: pcaredisability@awwa.org.sg

SPECIAL STUDENT CARE CENTRE

Address: 9 Lorong Napiri,
Singapore 547531
Telephone: 6511 5260
Email: studentcare@awwa.org.sg

SERVICE CONTINUUM – FAMILIES AND SENIORS FAMILY SERVICE CENTRE

Address: 107 Towner Road, #01-356,
Singapore 321107
Telephone: 6511 9456
Email: fsc@awwa.org.sg

TRANSITIONAL SHELTER

Telephone: 6511 7272
Email: ts@awwa.org.sg

DEMENTIA DAY CARE CENTRE @ ANG MO KIO

Address: 123 Ang Mo Kio Avenue 6, #01-4035,
Singapore 560123
Telephone: 6511 9479
Email: dementiadc@awwa.org.sg

DEMENTIA DAY CARE CENTRE @ YISHUN

Address: 740 Yishun Avenue 5,
#01-490, Singapore 760740
Telephone: 6511 5450
Email: dementiadcyishun@awwa.org.sg

INTEGRATED HOME AND DAY CARE

6 Boon Keng Road, #01-52
Singapore 330006
Telephone: 6511 5250
Email: ihdc@awwa.org.sg

PERSONAL CARE SERVICE (SENIORS)

Address: 123 Ang Mo Kio Avenue 6,
Singapore 560123
Telephone: 6511 9480

REHAB AND DAY CARE CENTRE

Address: 126 Ang Mo Kio Avenue 3, #01-1929,
Singapore 560126
Telephone: 6511 6790
Email: rehabdc@awwa.org.sg

SENIOR ACTIVITY CENTRE

Address: 123 Ang Mo Kio Avenue 6, #01-4011,
Singapore 560123
Telephone: 6511 6690
Email: sac@awwa.org.sg

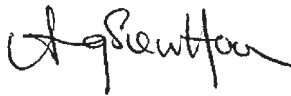
SENIOR COMMUNITY HOME

Address: 123 Ang Mo Kio Avenue 6, #02-4035,
Singapore 560123
Telephone: 6511 6686
Email: snrcomhome@awwa.org.sg

STATEMENT BY BOARD OF MANAGEMENT

On behalf of the Board of Management, we do hereby state that in our opinion, the consolidated financial statements of Asian Women's Welfare Association (the "Association") and its subsidiary (the "Group") and the statement of financial activities and balance sheet of the Association as set out on pages 67 to 104 are drawn up in accordance with the Societies Act, Chapter 311, the Charities Act, Chapter 37 and other relevant regulations and Singapore Charities Accounting Standard so as to present fairly, in all material respects the financial position of the Group and the Association as at 31 March 2019, and of the financial performance of the Group and the Association and consolidated cash flows of the Group for the financial year then ended.

On behalf of the Board of Management



Ang Siew Hoon
President



Ng Chin Yu
Honorary Treasurer

26 July 2019

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ASIAN WOMEN'S WELFARE ASSOCIATION

REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS

Opinion

We have audited the accompanying financial statements of Asian Women's Welfare Association (the "Association") and its subsidiary (the "Group") as set out on pages 67 to 104, which comprise the balance sheets of the Group and the Association as at 31 March 2019, and the statements of financial activities of the Group and the Association and consolidated statement of cash flows of the Group 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 Societies Act, Chapter 311 (the "Societies Act"), the Charities Act, Chapter 37 and other relevant regulations (the "Charities Act and Regulations") and Singapore Charities Accounting Standard so as to present fairly, in all material respects, the financial position of the Group and the Association as at 31 March 2019 and of the financial performance of the Group and the Association and consolidated cash flows of the Group 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 Association 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

The Management is responsible for the other information. The other information comprises the Statement by Board of Management as set out on page 63 and the information included in the Annual Report 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 ASIAN WOMEN'S WELFARE ASSOCIATION (CONT'D)

REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS (CONT'D)

Responsibilities of the Management and Those Charged with Governance for the Financial Statements

The Management is responsible for the preparation and fair presentation of these financial statements in accordance with the Societies Act, Charities Act and Regulations and Singapore Charities Accounting Standard, and for such internal control as the Management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Management is responsible for assessing the Association'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 the Management either intends to liquidate the Association or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Association'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 Association's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Management.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ASIAN WOMEN'S WELFARE ASSOCIATION (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 the 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 Association'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 Association 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.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance 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 Association have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act, 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 Association has not complied with the requirements of Regulation 7 (Fund-raising expenses) of the Charities (Fund-Raising Appeals for Local and Foreign Charitable Purposes) Regulations 2012.



Baker Tilly TFW LLP
Public Accountants and
Chartered Accountants
Singapore

26 July 2019

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

	Note	Unrestricted funds \$	Restricted funds \$	Total 2019 \$	Total 2018 \$
Group					
Income					
Income from generated funds:					
Voluntary income	3	482,750	3,948,018	4,430,768	2,893,227
Activities for generating funds	4	433,151	–	433,151	475,143
Investment income	5	270,515	385,409	655,924	486,074
Income from charitable activities	6	1,978,304	55,221,815	57,200,119	49,949,126
Total income		3,164,720	59,555,242	62,719,962	53,803,570
Expenditure					
Cost of generating funds:					
Cost of generating voluntary income	7	41,966	245,735	287,701	213,562
Fundraising costs	8	69,742	–	69,742	93,342
Investment management costs	9	47,110	–	47,110	47,110
Charitable activities	10	1,614,412	49,738,807	51,353,219	45,282,037
Governance costs	11	23,571	115,472	139,043	129,106
Other expenditure	16	–	10,402	10,402	14,258
Total expenditure		1,796,801	50,110,416	51,907,217	45,779,415
Net income		1,367,919	9,444,826	10,812,745	8,024,155
Total funds brought forward		5,889,919	34,842,065	40,731,984	32,707,829
Total funds carried forward		7,257,838	44,286,891	51,544,729	40,731,984

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

STATEMENT OF FINANCIAL ACTIVITIES (ASSOCIATION)

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

		Unrestricted funds	
		2019	2018
	Note	\$	\$
Association			
Income			
Income from generated funds:			
Investment income	5	240,124	240,116
Income from charitable activities	6	365	480
Total income		240,489	240,596
Expenditure			
Cost of generating funds:			
Investment management costs	9	47,110	47,110
Charitable activities	10	185,894	200,734
Governance costs	11	3,856	3,854
Total expenditure		236,860	251,698
Net income/(expenditure)		3,629	(11,102)
Total funds brought forward		1,994,829	2,005,931
Total funds carried forward		1,998,458	1,994,829

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

BALANCE SHEETS

AT 31 MARCH 2019

		Group		Association		
		(Restated)	(Restated)			
	31.3.2019	31.3.2018	1.4.2017	2019	2018	
Note	\$	\$	\$	\$	\$	
Non-current assets						
Property, plant and equipment	14	2,881,508	2,946,635	4,597,160	–	–
Investment properties	15	1,776,736	1,789,246	1,801,756	1,776,736	1,789,246
Investments in financial assets	16	1,511,158	2,020,945	1,511,710	–	–
		6,169,402	6,756,826	7,910,626	1,776,736	1,789,246
Current assets						
Investments in financial assets	16	501,960	1,002,575	500,725	–	–
Receivables	17	7,562,742	7,630,580	5,045,311	50,140	35,140
Cash and cash equivalents	18	44,933,509	31,273,505	24,075,796	411,712	420,957
		52,998,211	39,906,660	29,621,832	461,852	456,097
Total assets		59,167,613	46,663,486	37,532,458	2,238,588	2,245,343
Current liabilities						
Payables	19	7,073,274	5,432,845	4,495,206	240,130	250,514
Provision for gratuity	20	549,610	498,657	329,423	–	–
Total liabilities		7,622,884	5,931,502	4,824,629	240,130	250,514
Net assets		51,544,729	40,731,984	32,707,829	1,998,458	1,994,829
Funds						
Unrestricted funds	21	7,257,838	5,889,919	4,667,916	1,998,458	1,994,829
Restricted funds	22	44,286,891	34,842,065	28,039,913	–	–
Total funds		51,544,729	40,731,984	32,707,829	1,998,458	1,994,829

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

CONSOLIDATED STATEMENT OF CASH FLOWS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

	Group	
	2019 \$	2018 \$
Cash flows from operating activities		
Net income	10,812,745	8,024,155
Adjustments for:		
Depreciation of property, plant and equipment	2,015,410	2,058,180
Depreciation of investment properties	12,510	12,510
Gain on disposal of property, plant and equipment	–	(1,000)
Property, plant and equipment written off	–	24,050
Interest income	(415,460)	(245,603)
Amortisation of premium and premium written off on redemption of bonds	10,402	14,258
Operating cash flows before movements in working capital	12,435,607	9,886,550
Receivables	201,807	(2,585,269)
Payables and deferred income	1,640,429	937,639
Provision for gratuity	50,953	169,234
Net cash generated from operating activities	14,328,796	8,408,154
Cash flows from investing activities		
Interest received	281,491	245,603
Restricted cash – bank balance for provision for gratuity	(399)	(69,437)
Purchases of property, plant and equipment	(1,950,283)	(431,705)
Investments in bonds	–	(2,028,900)
Proceeds from redemption of bonds	1,000,000	1,003,557
Proceeds from disposal of property, plant and equipment	–	1,000
Net cash used in investing activities	(669,191)	(1,279,882)
Net increase in cash and cash equivalents	13,659,605	7,128,272
Cash and cash equivalents at beginning of the financial year	30,705,931	23,577,659
Cash and cash equivalents at end of the financial year	44,365,536	30,705,931
Restricted cash – provision for gratuity	399,259	398,860
– fixed deposit	168,714	168,714
Cash and cash equivalents at end of financial year as presented on the balance sheet (Note 18)	44,933,509	31,273,505

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

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

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

1. GENERAL INFORMATION

The Asian Women's Welfare Association (Charities Registration No. 00379 and Societies Registration No. 115/70) (the "Association") is registered and domiciled in Singapore and was established as a society under Societies Act on 16 June 1970. The Association was established as a charity on 7 November 1984. The address of the Association's principal place of operations is 9 Lorong Napiri, Singapore 547531.

The Association is a member of the National Council of Social Service ("NCSS") Central Fund.

The principal objective of AWWA Group which is made up of the Association and its subsidiary is to empower the disadvantaged to maximise their potential to lead dignified and independent lives. The Association leases out its investment properties to generate rental income.

The Group's 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 Group's financial statements include the services: Allied Health Professional Group, Outsource Service, Family Service Centre, Community Integration Service, Personal Care Service (Disability), Personal Care Service Plus (Disability), Special Student Care Centre, Early Intervention Centre – Hougang, Early Intervention Centre – Kim Keat, Early Intervention Centre – Fernvale, Kindle Garden Preschool, Preschool Support Service – DSP, Senior Community Home, Senior Activity Centre, Rehab and Day Care Centre, Dementia Day Care Centre, Personal Care Service (Senior), AWWA School, Resource and Training Centre, Caregiver Service, Centre Based Nursing and Integrated Home & Day Care, Dementia Day Care Centre (Yishun), Transitional Shelter, Allied Health Professional Group (Inclusion), Project Bridge, Inclusion Inc, Adult Disability Home and AWWA School (Bedok).

2. SIGNIFICANT ACCOUNTING POLICIES

a) Basis of preparation

The financial statements, expressed in Singapore dollar (\$), which is the functional currency of the Group and the Association, have been prepared in accordance with the Societies Act, the Charities Act, Chapter 37 and other regulations ("Charities Act and Regulations") and Singapore Charities Accounting Standard ("CAS"). The financial statements have been prepared under the historical cost convention, except as disclosed in the accounting policies below.

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.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

a) **Basis of preparation (cont'd)**

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(u).

b) **Revenue recognition**

Income is recognised in the statement of financial activities to the extent that the Group 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 Group 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 Group would have to pay in the open market for an equivalent item or at the amount actually realised.

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

Interest income

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

Rental income

Rental income is recognised over the term of the lease.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

b) Revenue recognition (cont'd)

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 Group 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 Group to meet the conditions set by grantors, the recognitions 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.

c) Expenditure

Cost of generating funds

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

Charitable activities

Expenditure on charitable activities comprises all costs incurred in undertaking work to meet the charitable objects of the Group. Such costs include the direct costs of the charitable activities of the Group 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 Group 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 Group 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.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

c) Expenditure (cont'd)

Support costs

Support costs are those, whilst necessary to deliver an activity, do not produce or constitute the output of the charitable activities of the Group. These costs are incurred in supporting the income generation activities of the Group. Support costs comprise manpower cost of Finance, Human Resource, Community Partnership, IT/Facilities/Admin, Service Quality, Strategic Planning and Research 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 12.

d) 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 ("CPF") are dealt with as payments to defined contribution plans where the Group's obligations under the plans are equivalent to those arising in a defined contribution plan.

e) Taxation

The Association and its subsidiary are registered charities under the Charities Act and are exempted from income tax under the Income Tax Act.

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	remaining lease period
Leasehold improvements	remaining lease period
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. Assets transferred by the Association are depreciated over their remaining estimated useful lives.

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.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

2. 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) **Investment properties**

Investment properties, comprising freehold properties, are held on a long-term basis for its investment potential and rental income. Investment properties are stated at cost, less accumulated depreciation and any impairment in value.

Depreciation is provided in equal instalments using the straight-line method over the estimated useful life of the depreciable asset. Freehold land is not depreciated and freehold buildings are depreciated over 50 years.

The estimated useful lives and depreciation method of the investment properties 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.

Gain or loss arising on disposal of the investment properties is determined as the difference between the sale proceeds and the carrying amount of the assets and is recognised in the statement of financial activities.

h) **Impairment of investment property**

Investment property is assessed for indications of impairment at each balance sheet date or whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. If any such indication exists, the recoverable amount of the investment property shall be estimated. Whenever the carrying amount of the investment property exceeds its recoverable amount, an impairment loss is recognised in the statement of financial activities.

Reversal of impairment losses recognised in prior years is recorded when there is an indication that the impairment losses recognised for the asset no longer exist or have decreased. The reversal is recognised in the statement of financial activities. However, the increased carrying amount of an asset due to a reversal of an impairment loss is recognised to the extent it does not exceed the carrying amount that would have been determined (net of depreciation) had no impairment loss been recognised for that investment property in prior years.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

i) **Investments in financial assets**

The Group's investments in financial assets, which comprise investments in bonds are initially measured at transaction price excluding transaction costs. The investment is subsequently measured at amortised cost using the effective interest method less any accumulated impairment losses. Transaction costs are recognised as expenditure immediately in the statement of financial activities.

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 that the Group 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.

j) **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 Group 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.

k) **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.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

l) **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.

m) **Provisions**

Provisions are recognised when the Group has a present obligation (legal or constructive) as a result of a past event, it is probable that the Group 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.

n) **Unrestricted funds**

Unrestricted funds represent funds received by the Group that are expendable for any activity of the Group at the discretion of the Board of Management in furtherance of the Group'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.

o) **Restricted funds**

Restricted funds represent funds that have been received by the Group 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.

p) **Funds**

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

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

q) **Deferred Capital grant for AWWA Centre For Care Education and Social Service ("ACCESS") Building**

Government grants for the ACCESS Building and other capital expenditure are taken to the Deferred Capital grant account, which are part of the Group's restricted funds. The annual depreciation of the related property plant and equipment funded by the grants is calculated over the useful lives of the property, plant and equipment and charged to Deferred Capital grant account.

r) **Deferred Capital Asset donations for ACCESS Building**

Donations for the ACCESS Building and other capital expenditure are taken to the Deferred Capital Asset donations account for ACCESS Building which is part of the Group's restricted funds. Donations are transferred to Deferred Capital fund account when the donations are utilised to purchase property, plant and equipment. Specific expenditure incurred for the maintenance and upgrading of the ACCESS Building are taken to the Deferred Capital Asset donations account.

s) **Deferred Capital fund**

Deferred Capital fund comprises capital grants to fund property, plant and equipment purchased, and transfers made from Deferred Capital Asset donations for ACCESS Building fund and restricted funds. Transfers are made to the Deferred Capital fund when amounts are utilised for purchase of property, plant and equipment using funds which are specifically donated or received for the purchase of property, plant and equipment. The depreciation of the assets purchased with the related donation and grants are taken to the Deferred Capital fund over the useful lives of the related assets.

t) **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 reporting 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.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

u) 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.

Depreciation of property, plant and equipment

Management periodically reviews the estimated useful lives and residual values of property, plant and equipment during the financial year for reasonableness. The carrying amounts of the Group's property plant and equipment and details of a change in estimate during the financial year are disclosed in Note 14. The Group's property, plant and equipment are currently depreciated on a straight line basis, over the estimated useful lives of between 3 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 Group; 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 2019 \$	Total 2018 \$
Group				
Donations	482,750	3,948,018	4,430,768	2,893,227

During the financial year, the Subsidiary issued tax deductible receipts for donations totalling \$2,274,067 (2018: \$1,618,343).

4. ACTIVITIES FOR GENERATING FUNDS

	Unrestricted funds \$	Restricted funds \$	Total 2019 \$	Total 2018 \$
Group				
Income from fundraising events	433,151	–	433,151	475,143
Fundraising costs (Note 8)	(69,742)	–	(69,742)	(93,342)
	363,409	–	363,409	381,801

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

5. INVESTMENT INCOME

	Unrestricted funds \$	Restricted funds \$	Total 2019 \$	Total 2018 \$
Group				
Bank interest income	18,176	295,110	313,286	121,326
Interest income – Bonds	11,875	90,299	102,174	124,277
Rental income	240,464	–	240,464	240,471
	270,515	385,409	655,924	486,074
Association				
Bank interest income	124	–	124	116
Rental income	240,000	–	240,000	240,000
	240,124	–	240,124	240,116

6. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds \$	Restricted funds \$	Total 2019 \$	Total 2018 \$
Group				
Programme fees, school fees and therapist income	365	6,047,373	6,047,738	5,030,456
Transport fees	–	451,357	451,357	366,238
Subventions and grants	337,583	47,762,474	48,100,057	42,117,377
Subsidy for rental expenses	722,096	–	722,096	722,096
Other grants and incentives	223,585	563,608	787,193	562,783
Wage credit/Special employment credit	668,377	–	668,377	975,622
Miscellaneous income	26,298	397,003	423,301	174,554
	1,978,304	55,221,815	57,200,119	49,949,126
Association				
Programme fee	365	–	365	480

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

7. COST OF GENERATING VOLUNTARY INCOME

	Unrestricted funds \$	Restricted funds \$	Total 2019 \$	Total 2018 \$
Group				
Allocated manpower costs (Note 12)	41,966	245,735	287,701	213,562

8. FUNDRAISING COSTS

	Unrestricted funds \$	Restricted funds \$	Total 2019 \$	Total 2018 \$
Group				
Expenditure for fundraising events	42,715	–	42,715	60,324
Allocated manpower costs (Note 12)	27,027	–	27,027	33,018
	69,742	–	69,742	93,342

9. INVESTMENT MANAGEMENT COSTS

	Unrestricted funds \$	Restricted funds \$	Total 2019 \$	Total 2018 \$
Group and Association				
Depreciation of investment properties (Note 15)	12,510	–	12,510	12,510
Property tax	34,600	–	34,600	34,600
	47,110	–	47,110	47,110

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

10. CHARITABLE ACTIVITIES

	Unrestricted funds \$	Restricted funds \$	Total 2019 \$	Total 2018 \$
Group				
Manpower and staff related costs ^(a)	698,306	41,458,829	42,157,135	36,515,834
Depreciation of property, plant and equipment (Note 14)	53,543	1,961,867	2,015,410	2,058,180
Property, plant and equipment written off	–	–	–	24,050
Gain on disposal of property, plant and equipment	–	–	–	(1,000)
Programme activities	41,730	2,732,847	2,774,577	2,469,828
Repairs, maintenance and utilities	784,324	2,080,608	2,864,932	2,530,024
Replacement/Purchase of equipment	2,082	334,261	336,343	326,371
Supplies and materials	2,858	965,730	968,588	796,537
Others	31,569	204,665	236,234	562,213
	1,614,412	49,738,807	51,353,219	45,282,037
Association				
Programme activities	430	–	430	1,060
Repairs, maintenance and utilities	5,350	–	5,350	19,560
Others ^(b)	180,114	–	180,114	180,114
	185,894	–	185,894	200,734

(a) Included in manpower and staff related costs are allocated manpower costs of \$3,570,443 (2018: \$3,470,989) (Note 12).

(b) Included in others is donation of \$180,000 (2018: \$180,000) to its subsidiary, AWWA Ltd.

11. GOVERNANCE COSTS

	Unrestricted funds \$	Restricted funds \$	Total 2019 \$	Total 2018 \$
Group				
Auditor's remuneration	5,074	102,907	107,981	104,639
Board meeting expenses and training	1,497	12,565	14,062	7,967
Internal audit fees	17,000	–	17,000	16,500
	23,571	115,472	139,043	129,106
Association				
Auditor's remuneration	3,856	–	3,856	3,854

The governance costs include costs of preparation and examination of statutory accounts, the cost of holding Board of Management meetings and cost of governance arrangement which relate to the general running of the Group.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

12. SUPPORT COSTS

	Cost of generating voluntary activities \$	Fundraising activities \$	Charitable activities \$	Total costs \$
Group 2019				
Manpower costs	287,701	27,027	3,570,443	3,885,171
2018				
Manpower costs	213,562	33,018	3,470,989	3,717,569

The allocation of support costs is based on the ratio of income of the respective category of activity over total income of the Subsidiary excluding investment income. Support costs comprise manpower cost of Finance, Human Resource, Community Partnership, IT/Facilities/Admin, Service Quality, Strategic Planning and Research and Chief Executive Officer's office.

13. EMPLOYEE BENEFITS

	Group	
	2019 \$	2018 \$
Short-term employee benefits	37,407,987	32,539,424
Contributions to defined contribution plan	5,063,876	4,222,990
	42,471,863	36,762,414

Short-term employee benefits include staff salaries, bonuses, welfare and training expenses.

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

	Group	
	2019 \$	2018 \$
Short-term employee benefits	936,563	1,097,254
Contributions to defined contribution plan	85,124	110,734
	1,021,687	1,207,988

None of the members of the Board of Management and their close family members has received any remuneration, benefits, allowances or any other manner of compensation from the Association.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

14. PROPERTY, PLANT AND EQUIPMENT

Group 2019 Cost	Leasehold building \$	Leasehold improvements \$	Office and other equipment \$	Furniture and fittings \$	Computers \$	Motor vehicles \$	Total \$
At 1.4.2018	13,908,294	5,506,494	1,504,605	592,121	968,188	622,019	23,101,721
Additions	-	1,284,815	173,936	136,400	134,124	221,008	1,950,283
Written off/disposal	-	-	(19,555)	(6,564)	(25,049)	(101,640)	(152,808)
At 31.3.2019	13,908,294	6,791,309	1,658,986	721,957	1,077,263	741,387	24,899,196
Accumulated depreciation							
At 1.4.2018	13,908,294	3,511,007	1,199,639	404,583	650,079	481,484	20,155,086
Depreciation	-	1,557,301	138,805	81,996	197,658	39,650	2,015,410
Written off/disposal	-	-	(19,555)	(6,564)	(25,049)	(101,640)	(152,808)
At 31.3.2019	13,908,294	5,068,308	1,318,889	480,015	822,688	419,494	22,017,688
Net carrying value							
At 31.3.2019	-	1,723,001	340,097	241,942	254,575	321,893	2,881,508

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

14. PROPERTY, PLANT AND EQUIPMENT (CONT'D)

Group 2018 Cost	Leasehold building \$	Leasehold improvements \$	Office and other equipment \$	Furniture and fittings \$	Computers \$	Motor vehicles \$	Total \$
At 1.4.2017	13,908,294	5,462,277	1,428,309	519,664	838,781	829,319	22,986,644
Additions	–	130,494	86,418	72,457	142,336	–	431,705
Written off/disposal	–	(86,277)	(10,122)	–	(12,929)	(207,300)	(316,628)
At 31.3.2018	13,908,294	5,506,494	1,504,605	592,121	968,188	622,019	23,101,721
Accumulated depreciation							
At 1.4.2017	13,153,445	2,649,364	1,087,271	329,338	503,848	666,218	18,389,484
Depreciation	754,849	923,870	122,490	75,245	159,160	22,566	2,058,180
Written off/disposal	–	(62,227)	(10,122)	–	(12,929)	(207,300)	(292,578)
At 31.3.2018	13,908,294	3,511,007	1,199,639	404,583	650,079	481,484	20,155,086
Net carrying value							
At 31.3.2018	–	1,995,487	304,966	187,538	318,109	140,535	2,946,635

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

14. PROPERTY, PLANT AND EQUIPMENT (CONT'D)

(a) Change in estimate

During the financial year, the Management performed a reassessment of the Company's leasehold improvements and revised its estimation of the period to depreciate from 5 years to current lease term. This revision in estimate has been applied on a prospective basis from 1 April 2018. The effect of the revision on the depreciation charge in current year and future financial periods are as follows:

	2019 \$	2020 \$	Subsequent periods \$
Increase in depreciation charged	332,020	37,705	6,400

(b) Depreciation is charged as follows:

	Group (Restated)	
	2019 \$	2018 \$
Unrestricted funds	53,543	49,306
Deferred Capital grant for ACCESS Building	–	446,656
Deferred Capital funds	1,711,701	1,316,189
Accumulated funds	250,166	246,029
Restricted funds	1,961,867	2,008,874
	2,015,410	2,058,180

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

15. INVESTMENT PROPERTIES

	Group and Association \$
2019	
Cost	
At 1 April 2017, 31 March 2018 and 31 March 2019	<u>2,152,011</u>
Accumulated depreciation	
At 1 April 2017	350,255
Depreciation	<u>12,510</u>
At 31 March 2018	362,765
Depreciation	<u>12,510</u>
At 31 March 2019	<u>375,275</u>
Net carrying value	
At 31 March 2019	<u>1,776,736</u>
At 31 March 2018	<u>1,789,246</u>

The net carrying value of freehold land and buildings as at the balance sheet date are as follows:

	Group and Association	
	2019	2018
	\$	\$
Freehold land	1,526,556	1,526,556
Buildings	<u>250,180</u>	<u>262,690</u>
	<u>1,776,736</u>	<u>1,789,246</u>

For the purpose of calculating depreciation of freehold buildings, the costs attributed to freehold land and buildings as at the balance sheet date are as follows:

	Group and Association	
	2019	2018
	\$	\$
Freehold land	1,526,556	1,526,556
Buildings	<u>625,455</u>	<u>625,455</u>
	<u>2,152,011</u>	<u>2,152,011</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

15. INVESTMENT PROPERTIES (CONT'D)

The fair values of the investment properties as at 31 March 2019 amounted to \$12,800,000 (2018: \$12,000,000). The fair values of the investment properties were determined by reference to a valuation performed by an independent valuer on 31 March 2019 (2018: 31 March 2018). The valuer adopted the market data approach in their valuation and this approach is based primarily on a comparison of the investment properties with other similar properties which have been sold recently, plus current asking prices and offers, thereby establishing a measure of market reaction to the subject properties. In the process of comparison, adjustments are made to account for differences in the properties. The investment properties are located in Singapore.

16. INVESTMENTS IN FINANCIAL ASSETS

	Group	
	2019 \$	2018 \$
<i>Bonds</i>		
Balance at beginning of financial year	3,023,520	2,012,435
Additional investments	–	2,028,900
Less: Redemption	(1,000,000)	(1,003,557)
Amortisation of premium and premium written off upon redemption of bonds	(10,402)	(14,258)
	<hr/> 2,013,118	<hr/> 3,023,520
<i>Representing:</i>		
Non-current asset	1,511,158	2,020,945
Current asset	501,960	1,002,575
	<hr/> 2,013,118	<hr/> 3,023,520

The investments in financial assets represent investment in bonds issued in Singapore which earn fixed interest ranging from 3.15% to 4.25% (2018: 2.92% to 4.75%) per annum and maturing from October 2019 to February 2022 (2018: September 2018 to February 2022).

17. RECEIVABLES

	Group		Association	
	2019 \$	2018 \$	2019 \$	2018 \$
Interest receivable	205,802	71,833	–	–
Prepayments	169,969	185,020	–	–
Deposits	67,909	160,342	–	–
Grant receivables	6,095,247	6,511,256	–	–
Sundry receivables	1,023,815	702,129	50,140	35,140
	<hr/> 7,562,742	<hr/> 7,630,580	<hr/> 50,140	<hr/> 35,140

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

18. CASH AND CASH EQUIVALENTS

	Group		Association	
	2019 \$	2018 \$	2019 \$	2018 \$
Bank and cash balances	19,462,793	20,353,793	411,712	420,957
Bank balance for provision for gratuity (Note 20)	399,259	398,860	–	–
Fixed deposits	25,071,457	10,520,852	–	–
	44,933,509	31,273,505	411,712	420,957

Fixed deposits bear interest at interest rates ranging from 0.25% to 1.88% (2018: 0.25% to 1.40%) per annum at the balance sheet date and mature within 1 to 11 months after the balance sheet date (2018: 2 to 11 months). Included in fixed deposits are restricted amounts of \$168,714 (2018: \$168,714) which is pledged to a bank as security for the land lease, and bank balance of \$399,259 (2018: \$398,860) which is set aside for provision for gratuity for foreign staff.

19. PAYABLES

	Group		Association	
	2019 \$	2018 \$	2019 \$	2018 \$
Accrued operating expenses	2,167,173	1,868,256	–	–
Amount due to subsidiary ^(a)	–	–	180,000	204,460
Refundable deposits	394,578	301,230	–	–
Sundry creditors	795,003	909,306	60,130	46,054
Grants received in excess of entitlement ^(b)	106,036	162,611	–	–
Deferred income	3,610,484	2,191,442	–	–
	7,073,274	5,432,845	240,130	250,514

(a) The amount due to subsidiary is non-trade, interest-free and repayable on demand.

(b) At the balance sheet date, Management reviews the government grants and funding received by the Group during the financial year and accounts for any underfunding and/or overfunding of grants. Management computes and estimates these underfunding and/or overfunding amounts with reference to the funding agreements for the respective programmes and grants. The final underfunding amounts receivable (Note 17) and/or overfunding amounts payable are evaluated and finalised by the respective Government agencies subsequent to the balance sheet date. Adjustments to the underfunding and overfunding accruals arising from finalisation by the Government Agencies are credited/charged to the statement of financial activities in the financial year in which the evaluation is completed.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

20. PROVISION FOR GRATUITY

The provision for gratuity was created in January 1999 by the Association in connection with the gratuity payment scheme implemented by the Association for the benefit of its foreign staff. This provision and the gratuity payment scheme were transferred to its Subsidiary and will be continued by the Subsidiary with the transfer to employers from the Association to the Subsidiary. 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:

	Group	
	2019 \$	2018 \$
Balance at the beginning of financial year	498,657	329,423
Provision made	448,390	445,455
Payments during the financial year	(397,437)	(276,221)
Balance at the end of financial year	549,610	498,657

21. UNRESTRICTED FUNDS

	2019 \$	(Restated) 2018 \$	(Restated) 2017 \$
Group			
Balance at beginning of financial year	5,889,919	4,667,916	4,431,929
Income	3,164,720	4,075,355	2,953,627
Expenditure	(1,796,801)	(2,853,352)	(2,717,640)
Net income	1,367,919	1,222,003	235,987
Balance at end of financial year	7,257,838	5,889,919	4,667,916

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

21. UNRESTRICTED FUNDS (CONT'D)

	2019 \$	2018 \$
Association		
Balance at beginning of financial year	1,994,829	2,005,931
Income	240,489	240,596
Expenditure	(236,860)	(251,698)
Net income/(expenditure)	3,629	(11,102)
Balance at end of financial year	1,998,458	1,994,829

22. RESTRICTED FUNDS

	2019 \$	(Restated) 2018 \$	(Restated) 2017 \$
Group			
Balance at beginning of financial year	34,842,065	28,039,913	28,106,168
Income	59,555,242	49,728,215	38,972,212
Expenditure	(50,110,416)	(42,926,063)	(39,038,467)
Net income/(expenditure)	9,444,826	6,802,152	(66,255)
Balance at end of financial year	44,286,891	34,842,065	28,039,913

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

22. RESTRICTED FUNDS (CONT'D)

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

	Balance at 1.4.2018 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2019 \$
2019						
<u>AWWA HQ</u>	1,785,824	71,905	(418,274)	(346,369)	(114,332)	1,325,123
– Deferred capital grant for ACCESS Building	224,185	–	(117,212)	(117,212)	13,560	120,533
– Deferred capital fund	373,360	–	(189,074)	(189,074)	177,082	361,368
– Care and share fund	1,090,334	–	(111,988)	(111,988)	(190,642)	787,704
– Medifund	96,844	62,100	–	62,100	(114,332)	44,612
– Others	1,101	9,805	–	9,805	–	10,906
<u>Community Integration Service</u>	3,884,451	2,936,251	(2,789,420)	146,831	260,738	4,292,020
– Accumulated fund	3,635,246	2,926,336	(2,753,600)	172,736	260,738	4,068,720
– Programme development	192,995	9,915	(21,442)	(11,527)	–	181,468
– Others	56,210	–	(14,378)	(14,378)	–	41,832
<u>Special Student Care Centre</u>	942,914	1,230,199	(855,539)	374,660	–	1,317,574
– Accumulated fund	723,283	882,483	(754,254)	128,229	–	851,512
– Deferred capital fund	7,213	–	(29,604)	(29,604)	341,043	318,652
– Smiles fund	126,270	31,535	(18,999)	12,536	–	138,806
– Others	86,148	316,181	(52,682)	263,499	(341,043)	8,604
<u>AWWA School</u>	5,399,187	13,064,285	(11,639,935)	1,424,350	–	6,823,537
– Accumulated fund	4,536,029	12,210,174	(10,633,284)	1,576,890	–	6,112,919
– Programme development	277,383	8,541	(85,221)	(76,680)	–	200,703
– Pupil welfare	130,410	21,480	(25,638)	(4,158)	–	126,252
– Deferred capital fund	238,664	–	(118,879)	(118,879)	27,656	147,441
– Others	216,701	824,090	(776,913)	47,177	(27,656)	236,222
<u>AWWA School (Bedok)</u>						
– Accumulated fund	30,000	167,108	(2,645)	164,463	–	194,463
<u>Early Intervention Centre – Hougang</u>	3,686,063	7,138,716	(7,146,079)	(7,363)	106,555	3,785,255
– Accumulated fund	3,311,361	6,923,698	(6,816,794)	106,904	–	3,418,265
– Pupil welfare	218,540	(58,756)	–	(58,756)	–	159,784
– President Challenge 2016	–	–	(106,555)	(106,555)	106,555	–
– Others	156,162	273,774	(222,730)	51,044	–	207,206

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

22. RESTRICTED FUNDS (CONT'D)

	Balance at 1.4.2018 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2019 \$
2019						
<u>Early Intervention Centre –</u>						
<u>Fernvale</u>	708,501	5,677,085	(5,210,803)	466,282	–	1,174,783
– Accumulated fund	652,737	5,648,515	(5,183,106)	465,409	–	1,118,146
– Others	55,764	28,570	(27,697)	873	–	56,637
<u>Early Intervention Centre –</u>						
<u>Kim Keat</u>	(311,374)	2,119,193	(1,885,038)	234,155	(106,555)	(183,774)
– Accumulated fund	(470,657)	2,111,537	(1,854,697)	256,840	–	(213,817)
– President Challenge 2016	120,000	–	(13,445)	(13,445)	(106,555)	–
– Others	39,283	7,656	(16,896)	(9,240)	–	30,043
<u>Preschool Support Service – DSP</u>						
– Accumulated fund	541,494	1,710,489	(1,188,406)	522,083	–	1,063,577
<u>Kindle Garden Preschool</u>	1,480,141	1,619,626	(2,214,580)	(594,954)	–	885,187
– Accumulated fund	352,793	1,359,357	(1,415,741)	(56,384)	87,310	383,719
– Lien Foundation	360,523	–	–	–	–	360,523
– Deferred capital fund	766,825	–	(763,727)	(763,727)	10,050	13,148
– Others	–	260,269	(35,112)	225,157	(97,360)	127,797
<u>Senior Community Home</u>	4,224,049	4,863,420	(1,830,677)	3,032,743	(619,330)	6,637,462
– Accumulated fund	2,589,196	1,751,198	(1,367,247)	383,951	–	2,973,147
– Programme development	105,522	–	–	–	–	105,522
– Clients' fund	340,138	89,825	(81,688)	8,137	(8,372)	339,903
– Community garden	–	600,000	–	600,000	–	600,000
– Community Silver Trust Fund	1,050,527	2,422,397	(348,852)	2,073,545	(571,830)	2,552,242
– Others	138,666	–	(32,890)	(32,890)	(39,128)	66,648
<u>Rehab and Day Care Centre</u>	4,700,966	2,260,726	(1,986,624)	274,102	85,453	5,060,521
– Accumulated fund	4,073,642	2,235,407	(1,641,016)	594,391	–	4,668,033
– Clients' fund	125,493	(297)	(8,000)	(8,297)	–	117,196
– Community Silver Trust Fund	(6,147)	–	(56,295)	(56,295)	62,442	–
– Deferred capital fund	398,699	–	(248,962)	(248,962)	23,430	173,167
– Medifund	–	(20,291)	–	(20,291)	20,291	–
– Others	109,279	45,907	(32,351)	13,556	(20,710)	102,125

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

22. RESTRICTED FUNDS (CONT'D)

	Balance at 1.4.2018 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2019 \$
2019						
<u>Senior Activity Centre</u>	852,525	563,895	(371,248)	192,647	–	1,045,172
– Accumulated fund	661,849	491,838	(262,191)	229,647	–	891,496
– Programme development	45,676	–	–	–	–	45,676
– Community Silver Trust Fund	74,644	–	(53,214)	(53,214)	–	21,430
– Others	70,356	72,057	(55,843)	16,214	–	86,570
<u>Dementia Day Care Centre</u>	728,758	1,044,843	(850,590)	194,253	126,498	1,049,509
– Accumulated fund	471,309	1,067,567	(648,391)	419,176	43,403	933,888
– Deferred capital fund	248,537	–	(137,388)	(137,388)	–	111,149
– Community Silver Trust Fund	6,940	–	(57,311)	(57,311)	50,371	–
– Medifund	–	(32,724)	–	(32,724)	32,724	–
– Others	1,972	10,000	(7,500)	2,500	–	4,472
<u>Personnel Care Service (Senior)</u>	(38,154)	347,470	(344,799)	2,671	81,600	46,117
– Accumulated fund	(74,224)	347,470	(344,799)	2,671	81,600	10,047
– Others	36,070	–	–	–	–	36,070
<u>Integrated Home & Day Care</u>	419,783	608,092	(881,107)	(273,015)	330,162	476,930
– Accumulated fund	260,836	663,761	(761,316)	(97,555)	197,463	360,744
– Deferred capital fund	67,294	–	(20,396)	(20,396)	68,614	115,512
– Community Silver Trust Fund	91,653	–	(98,495)	(98,495)	7,516	674
– Medifund	–	(56,569)	–	(56,569)	56,569	–
– Others	–	900	(900)	–	–	–
<u>Centre Based Nursing</u>	165,261	83,815	(69,841)	13,974	11,340	190,575
– Accumulated fund	165,261	88,355	(69,518)	18,837	–	184,098
– Medifund	–	(4,540)	–	(4,540)	4,540	–
– Others	–	–	(323)	(323)	6,800	6,477
<u>Dementia Day-Care Centre (Yishun)</u>	(375)	1,373,808	(678,843)	694,965	98,609	793,199
– Accumulated fund	(375)	393,314	(429,508)	(36,194)	69,962	33,393
– Community Silver Trust Fund	–	–	(24,406)	(24,406)	28,439	4,033
– Deferred capital fund	–	–	(141,971)	(141,971)	890,154	748,183
– Medifund	–	(208)	–	(208)	208	–
– Others	–	980,702	(82,958)	897,744	(890,154)	7,590
<u>Personal Care Service Plus (Disability)</u>						
– Accumulated fund	259,694	–	1,044	1,044	(260,738)	–
<u>Personal Care Service (Disability)</u>						
– Accumulated fund	82,110	332,161	(452,677)	(120,516)	–	(38,406)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

22. RESTRICTED FUNDS (CONT'D)

	Balance at 1.4.2018 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2019 \$
2019						
<u>Family Service Centre</u>	2,717,603	2,705,216	(2,170,793)	534,423	–	3,252,026
– Accumulated fund	2,367,090	2,665,843	(2,077,191)	588,652	101,716	3,057,458
– PruCares	132,896	–	(24,130)	(24,130)	(101,716)	7,050
– Others	217,617	39,373	(69,472)	(30,099)	–	187,518
<u>Caregiver Service</u>	(175,827)	59,856	(36,425)	23,431	–	(152,396)
– Accumulated fund	(1,756,968)	649	5,727	6,376	–	(1,750,592)
– Designated general fund	1,537,350	59,207	(42,152)	17,055	–	1,554,405
– Others	43,791	–	–	–	–	43,791
<u>Transitional Shelter</u>	30,575	972,980	(648,823)	324,157	–	354,732
– Accumulated fund	13,725	939,812	(620,356)	319,456	–	333,181
– Others	16,850	33,168	(28,467)	4,701	–	21,551
<u>Resource and Training Centre</u>	312,504	237,130	(539,339)	(302,209)	–	10,295
– Accumulated fund	310,388	237,130	(537,223)	(300,093)	–	10,295
– Others	2,116	–	(2,116)	(2,116)	–	–
<u>Allied Health Professional Group</u>	2,401,178	10,276,238	(8,593,332)	1,682,906	–	4,084,084
– Accumulated fund	2,376,887	10,232,972	(8,555,085)	1,677,887	–	4,054,774
– Others	24,291	43,266	(38,247)	5,019	–	29,310
<u>Allied Health Professional Group (Inclusion)</u>						
– Accumulated fund	–	186,239	(130,983)	55,256	–	55,256
<u>Project Bridge</u>						
– Accumulated fund	–	175,000	(101,494)	73,506	–	73,506
<u>Inclusion Inc</u>						
– Accumulated fund	–	234,917	(234,917)	–	–	–
<u>Outsource Service</u>						
– Accumulated fund	62,078	3,498,142	(3,268,652)	229,490	–	291,568
<u>Adult Disability Home</u>						
– Accumulated fund	(47,864)	491,926	(65,066)	426,860	–	378,996
Inter-Service Elimination	34,842,065	66,050,731	(56,605,905)	9,444,826	–	44,286,891
	–	(6,495,489)	6,495,489	–	–	–
	34,842,065	59,555,242	(50,110,416)	9,444,826	–	44,286,891

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

22. RESTRICTED FUNDS (CONT'D)

	Balance at 1.4.2017 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2018 \$
2018 (Restated)						
<u>AWWA HQ</u>	1,765,539	1,214,188	(1,193,903)	20,285	–	1,785,824
– Deferred capital grant for ACCESS Building	333,160	–	(108,975)	(108,975)	–	224,185
– Deferred capital fund	735,282	–	(413,882)	(413,882)	51,960	373,360
– Care and share fund	104,382	1,260,000	(222,088)	1,037,912	(51,960)	1,090,334
– Deferred capital asset donations for ACCESS Building	446,656	–	(446,656)	(446,656)	–	–
– Medifund	144,958	(48,114)	–	(48,114)	–	96,844
– Others	1,101	2,302	(2,302)	–	–	1,101
<u>Community Integration Service</u>	3,539,105	2,836,260	(2,490,914)	345,346	–	3,884,451
– Accumulated fund	3,292,534	2,790,813	(2,448,101)	342,712	–	3,635,246
– Programme development	204,342	25,447	(21,987)	3,460	(14,807)	192,995
– Others	42,229	20,000	(20,826)	(826)	14,807	56,210
<u>Special Student Care Centre</u>	843,787	960,564	(861,437)	99,127	–	942,914
– Accumulated fund	684,473	844,014	(805,204)	38,810	–	723,283
– Deferred capital fund	15,085	–	(7,872)	(7,872)	–	7,213
– Smiles fund	141,317	30,051	(45,098)	(15,047)	–	126,270
– Others	2,912	86,499	(3,263)	83,236	–	86,148
<u>AWWA School</u>	4,624,667	11,258,112	(10,483,592)	774,520	–	5,399,187
– Accumulated fund	3,689,570	10,453,072	(9,606,613)	846,459	–	4,536,029
– Programme development	296,213	22,091	(40,921)	(18,830)	–	277,383
– Pupil welfare	135,798	22,232	(27,620)	(5,388)	–	130,410
– Deferred capital fund	325,559	–	(95,423)	(95,423)	8,528	238,664
– Others	177,527	760,717	(713,015)	47,702	(8,528)	216,701
<u>AWWA School Bedok</u>						
– Accumulated fund	–	30,000	–	30,000	–	30,000
<u>Early Intervention Centre – Hougang</u>	3,273,011	7,278,718	(6,865,666)	413,052	–	3,686,063
– Accumulated fund	2,878,345	7,070,316	(6,637,300)	433,016	–	3,311,361
– Pupil welfare	230,343	(11,803)	–	(11,803)	–	218,540
– Others	164,323	220,205	(228,366)	(8,161)	–	156,162

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

22. RESTRICTED FUNDS (CONT'D)

	Balance at 1.4.2017 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2018 \$
2018 (Restated)						
<u>Early Intervention Centre – Fernvale</u>	(186,390)	4,263,965	(3,369,074)	894,891	–	708,501
– Accumulated fund	(155,062)	4,127,115	(3,319,316)	807,799	–	652,737
– Others	(31,328)	136,850	(49,758)	87,092	–	55,764
<u>Early Intervention Centre – Kim Keat</u>	(166,290)	1,394,620	(1,539,704)	(145,084)	–	(311,374)
– Accumulated fund	(151,305)	1,188,972	(1,508,324)	(319,352)	–	(470,657)
– President's Challenge	–	120,000	–	120,000	–	120,000
– Others	(14,985)	85,648	(31,380)	54,268	–	39,283
<u>Preschool Support Service – DSP</u>						
– Accumulated fund	388,856	983,323	(830,685)	152,638	–	541,494
<u>Kindle Garden Preschool</u>	1,768,440	1,316,868	(1,605,167)	(288,299)	–	1,480,141
– Accumulated fund	326,856	1,316,868	(1,290,931)	25,937	–	352,793
– Lien Foundation	369,093	–	(8,570)	(8,570)	–	360,523
– Deferred capital fund	1,072,491	–	(305,666)	(305,666)	–	766,825
<u>Senior Community Home</u>	2,657,146	4,146,452	(1,990,237)	2,156,215	(589,312)	4,224,049
– Accumulated fund	2,060,015	1,936,267	(1,407,086)	529,181	–	2,589,196
– Programme development	105,522	–	–	–	–	105,522
– Clients' fund	303,495	95,211	(58,568)	36,643	–	340,138
– Community Silver Trust Fund	36,333	2,114,974	(458,518)	1,656,456	(642,262)	1,050,527
– Others	151,781	–	(66,065)	(66,065)	52,950	138,666
<u>Rehab and Day Care Centre</u>	3,908,269	2,620,168	(1,827,471)	792,697	–	4,700,966
– Accumulated fund	2,913,167	2,588,068	(1,427,593)	1,160,475	–	4,073,642
– Clients' fund	138,080	–	(12,587)	(12,587)	–	125,493
– Deferred capital fund	643,669	–	(247,850)	(247,850)	2,880	398,699
– Community Silver Trust Fund	99,399	–	(105,546)	(105,546)	–	(6,147)
– Others	113,954	32,100	(33,895)	(1,795)	(2,880)	109,279
<u>Senior Activity Centre</u>	739,396	462,429	(349,300)	113,129	–	852,525
– Accumulated fund	554,480	449,959	(342,590)	107,369	–	661,849
– Programme development	45,676	–	–	–	–	45,676
– Clients' fund – Food ration	–	11,470	(1,472)	9,998	–	9,998
– Community Silver Trust Fund	74,854	–	(210)	(210)	–	74,644
– Others	64,386	1,000	(5,028)	(4,028)	–	60,358

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

22. RESTRICTED FUNDS (CONT'D)

	Balance at 1.4.2017 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2018 \$
2018 (Restated)						
<u>Dementia Day Care Centre</u>	595,007	923,682	(839,931)	83,751	50,000	728,758
– Accumulated fund	164,136	923,682	(659,483)	264,199	42,974	471,309
– Deferred capital fund	330,599	–	(137,388)	(137,388)	55,326	248,537
– Community Silver Trust Fund	–	–	(43,060)	(43,060)	50,000	6,940
– Others	100,272	–	–	–	(98,300)	1,972
<u>Personnel Care Service (Senior)</u>	(28,584)	303,047	(312,617)	(9,570)	–	(38,154)
– Accumulated fund	(57,554)	294,047	(310,717)	(16,670)	–	(74,224)
– Others	28,970	9,000	(1,900)	7,100	–	36,070
<u>Integrated Home & Day Care</u>	36,318	383,466	(756,296)	(372,830)	756,295	419,783
– Accumulated fund	36,318	383,466	(158,948)	224,518	–	260,836
– Deferred capital fund	–	–	(14,657)	(14,657)	81,951	67,294
– Community Silver Trust Fund	–	–	(582,691)	(582,691)	674,344	91,653
<u>Centre Based Nursing</u>						
– Accumulated fund	98,232	68,775	(1,746)	67,029	–	165,261
<u>Dementia Day-Care Centre (Yishun)</u>						
– Accumulated fund	–	3,909	(4,284)	(375)	–	(375)
<u>Personal Care Service Plus (Disability)</u>						
– Accumulated fund	171,718	257,270	(169,294)	87,976	–	259,694
<u>Personal Care Service (Disability)</u>						
– Accumulated fund	(51,827)	437,810	(303,873)	133,937	–	82,110
<u>Family Service Centre</u>	2,151,902	2,624,087	(2,058,386)	565,701	–	2,717,603
– Accumulated fund	1,763,844	2,574,206	(1,912,561)	661,645	(58,399)	2,367,090
– PruCares	163,040	–	(30,144)	(30,144)	–	132,896
– Others	225,018	49,881	(115,681)	(65,800)	58,399	217,617

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

22. RESTRICTED FUNDS (CONT'D)

	Balance at 1.4.2017 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Fund transfer \$	Balance at 31.3.2018 \$
2018 (Restated)						
<u>Caregiver Service</u>	175,189	568,885	(702,918)	(134,033)	(216,983)	(175,827)
– Accumulated fund	(1,606,089)	56,065	(206,944)	(150,879)	–	(1,756,968)
– Designated general fund	1,520,504	512,820	(495,974)	16,846	–	1,537,350
– Others	260,774	–	–	–	(216,983)	43,791
<u>Transitional Shelter</u>	–	224,252	(193,677)	30,575	–	30,575
– Accumulated fund	–	207,402	(193,677)	13,725	–	13,725
– Others	–	16,850	–	16,850	–	16,850
<u>Resource and Training Centre</u>	377,386	400,998	(465,880)	(64,882)	–	312,504
– Accumulated fund	294,664	392,421	(376,697)	15,724	–	310,388
– Others	82,722	8,577	(89,183)	(80,606)	–	2,116
<u>Allied Health Professional Group</u>	1,423,301	7,807,551	(6,829,674)	977,877	–	2,401,178
– Accumulated fund	1,341,536	7,801,751	(6,766,400)	1,035,351	–	2,376,887
– Others	81,765	5,800	(63,274)	(57,474)	–	24,291
<u>Outsource Service</u>						
– Accumulated fund	22,037	1,891,721	(1,851,680)	40,041	–	62,078
<u>Adult Disability Home</u>						
– Accumulated fund	(86,302)	100,000	(61,562)	38,438	–	(47,864)
	28,039,913	54,761,120	(47,958,968)	6,802,152	–	34,842,065
Inter-Service Elimination	–	(5,032,905)	5,032,905	–	–	–
	28,039,913	49,728,215	(42,926,063)	6,802,152	–	34,842,065

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.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

22. RESTRICTED FUNDS (CONT'D)

(a) The restricted funds are represented by the following:

	2019 \$	(Restated) 2018 \$	(Restated) 2017 \$
Assets			
Property, plant and equipment			
– Leasehold building	–	–	754,849
– Leasehold improvements	1,704,838	1,990,980	2,810,344
– Office and other equipment	340,097	285,529	307,226
– Furniture and fittings	232,887	161,999	182,346
– Computers	252,834	244,579	322,977
– Motor vehicles	238,150	140,535	163,101
	2,768,806	2,823,622	4,540,843
Investment in financial assets	2,013,118	2,773,520	1,762,178
Receivables	6,848,639	6,001,349	4,941,290
Cash and cash equivalents	34,968,225	24,719,323	19,103,059
Payables	(2,311,897)	(1,475,749)	(2,307,457)
	44,286,891	34,842,065	28,039,913

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

- *Deferred Capital Asset donations for ACCESS Building*

To fund the cost of capital expenditure, upgrading, repair and maintenance, including any consultancy, professional fees and staff costs for maintenance of the premise to be incurred for ACCESS Building located at Nos. 9 and 11 Lorong Napiri, Singapore.

- *Deferred Capital fund*

This fund comprises transfers made from Deferred Capital Asset donations for ACCESS Building fund, Designated funds and Restricted funds. Transfers are made to the Deferred Capital fund when amounts are utilised for purchases of property, plant and equipment using funds which are specifically donated or received for purchases of property, plant and equipment. The depreciation charge of the assets purchased with the related donation and grants are taken to the Deferred Capital fund over the useful lives of the related assets.

- *Care and Share fund*

This represents a dollar for a dollar matching for eligible donations raised and shall be used to develop social service related Voluntary Welfare Organisations and their services to better serve the beneficiaries. The grant shall be used for both capability and capacity building.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

22. RESTRICTED FUNDS (CONT'D)

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

- *Deferred Capital grants for ACCESS Building*

The fund comprises government grants for the ACCESS Building and other related capital expenditure.

- *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 (Cap. 173A) (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.

- *Accumulated fund*

Accumulated funds classified under restricted funds are funds received specifically for 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.

- *President Challenge 2016*

This represents transport fee assistance for AWWA Early Intervention Centre's students and their caregivers.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

22. RESTRICTED FUNDS (CONT'D)

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

- *Lien Foundation*

This represents funds for curriculum enhancement and staff training.

- *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 to clients.

- *Prucares*

This is a community project established by Prudential to provide temporary financial assistance to underprivileged families who are clients of AWWA Family Service.

23. RESERVE MANAGEMENT

The Group's accumulated reserves are made up of unrestricted and restricted funds. The Board of Management reviews its policy on accumulated reserves annually to ensure long term sustainability of the Group's activities. The Board of Management's current policy is for the Group's restricted funds to be at least up to three months of the operational expenditure incurred by each of its services. Reserves of unrestricted funds should be 12 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.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

24. COMMITMENTS

(a) Capital commitments

Capital commitments not provided for in the financial statements:

	2019	Group	2018
	\$		\$
Expenditure for plant and equipment, approved by Board of Management and contracted for	–		824,799

(b) Lease commitments – as lessee

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

	2019	Group	2018
	\$		\$
Within one financial year	674,856		674,856
In the second to third financial year inclusive	168,714		843,570
	843,570		1,518,426

Operating lease payments represent land lease rentals payable by the Group for its leasehold land. 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.

(c) Lease commitments – as lessor

The Association leases out its investment properties to non-related parties under non-cancellable operating leases. The lease agreement has remaining lease terms of 19 (2018: 31) months at the balance sheet date.

The future minimum lease receivable under non-cancellable operating leases contracted for at the balance sheet date but not recognised as receivable, are as follows:

	2019	Association	2018
	\$		\$
Within one financial year	180,000		180,000
In the second to fifth financial year inclusive	112,500		292,500
	292,500		472,500

NOTES TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2019

24. COMMITMENTS (CONT'D)

(c) Lease commitments – as lessor (cont'd)

The lease includes a clause for contingent rent which is determined based on monthly rents net of operating costs collected by the lessee for the financial year up to a maximum of \$60,000 per annum. Contingent rent income recoverable for the financial year totalled \$60,000 (2018: \$60,000).

25. PRIOR YEAR RECLASSIFICATIONS

In prior years, the Group classified funds received or earmarked for specified services as unrestricted designated funds. During the financial year, Management reviewed the classification of these funds and decided to streamline the classification of the Group's funds. The Board of Management has decided that it would be more appropriate to reclassify the Unrestricted non-designated funds and Unrestricted designated funds to Unrestricted funds and Restricted funds respectively.

As a result, certain line items have been amended on the Statements of Financial Activities, Balance sheets and the related notes to the financial statements as at 31 March 2018 and 1 April 2017.

The details of the prior year reclassifications are as follows:

	As previously reported \$	Amount reclassified \$	As reclassified \$
Group			
<u>As at 31 March 2018</u>			
<i>Balance Sheet</i>			
Unrestricted non-designated funds	2,931,453	(2,931,453)	–
Unrestricted designated funds	31,154,202	(31,154,202)	–
Unrestricted funds	–	5,889,919	5,889,919
Restricted funds	6,646,329	28,195,736	34,842,065
<hr/>			
<u>As at 1 April 2017</u>			
<i>Balance Sheet</i>			
Unrestricted non-designated funds	694,808	(694,808)	–
Unrestricted designated funds	26,019,002	(26,019,002)	–
Unrestricted funds	–	4,667,916	4,667,916
Restricted funds	5,994,019	22,045,894	28,039,913
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The above reclassifications did not have any effect on the net income of the Group and Consolidated Statement of Cash Flows of the Group for the financial year ended 31 March 2018.

26. AUTHORISATION OF FINANCIAL STATEMENTS

The financial statements of the Group and the Association for the financial year ended 31 March 2019 were authorised for issue in accordance with a resolution of the Board of Management dated 26 July 2019.

AWWA LTD.

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