AWWA



PROGRESSING CARE

Annual Report
2025–2026



Content Page

About
AWWA

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

Mission

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

Our Values

Care & Concern , Commitment , Integrity, Responsibility, Teamwork

Statement of Inclusion

At AWWA, we embrace neurodiversity, encourage creativity, and express ourselves freely in an inclusive environment that supports meaningful outcomes for all.

When we are empowered, we are powerful. Whatever your needs, we just need you to be you.

We make a difference, because we're different.

Corporate Information of AWWA

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

UEN No
201500785Z

Date of Incorporation
7 January 2015

Date Approved as IPC
1 April 2015 (Last renewal approved with validity till 31 July 2027)

Registered Address
9 Lorong Napiri, Singapore 547531

Auditors
Baker Tilly TFW LLP

Company Secretary
Lee Siew Wen

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

External Lawyer
Appointed on an as-needed basis

Chairman's Message

Dear Partners of AWWA,

We stand at a defining moment for social care in Singapore. Demographic change, increasingly complex needs, and higher expectations demand not incremental fixes but purposeful transformation. At AWWA, we are committed to leading that change and we care deeply about making a real difference in the lives of the people we serve.

Three simple ideas quietly shape the work that we do - Purpose, Practice and People. Purpose is our North Star. It keeps us focused on helping people live with dignity, participate in community life, and make meaningful choices day to day.

Practice is our daily work. It's how we deliver holistic person-centred care, learn from what works, and how we keep improving. And of course, none of this would be possible without our people.

Delivering Community-Centred Care

This year, we deepened our strategic focus on community integration and strengthened community-based care models. A key milestone was the launch of Enabled Living @ Bedok (December 2025), a programme with SG Enable that supports persons with disabilities in community settings and promotes independence and social participation. Enabled Living @ Bedok marks a deliberate shift from institutional care toward empowerment and the ability to live independently for as long as possible.

We also continued responding proactively to evolving needs within Singapore's special education landscape. Earlier this year, AWWA School @ Napiri transitioned to fully support students with Autism Spectrum Disorder (ASD). This shift reflects the growing demand for ASD-specific placements and allows us to better align our resources and expertise to areas of increasing need.

Innovation and Learning to Better Care

As a learning organisation, AWWA remains committed to building agile, forward-looking solutions that respond to changing social needs. We continually explore practical, technology-enabled approaches and innovative care models that improve service delivery and enhance quality of life for our clients.

Our Care Beyond Walls (CBW) programme, recognised at the National Community Care Excellence Awards, exemplifies how traditional care models can be reimagined to foster participation, connection, and purpose within the community. This recognition was particularly significant as AWWA is the first social service agency and non-medical team to receive the award, emphasising the impact of community-based innovations in care.

Through CBW 2.0, we expanded partnerships to create more opportunities for seniors living with dementia to contribute meaningfully beyond centre walls. By innovating in care delivery, we are better able to ensure our services remain relevant, responsive, and impactful.

Honouring Excellence and Leadership

None of these achievements would be possible without our people.

This year, AWWA was recognised at the Singapore HR Awards for excellence in learning and development, coaching and mentoring, and employee experience. These recognitions reflect our continued investment in building a capable, resilient, and future-ready workforce.

Kindle Garden's recognition at the ECDA Awards 2025 also underscores the importance of inclusive early childhood education, and the shared commitment of educators, families, and partners in giving every child the opportunity to thrive. Together, these achievements are a testament to the professionalism, compassion, and dedication of our people.

I am especially proud that our CEO, Mr J R Karthikeyan (Karthik), was honoured with the inaugural President's Award for Social Service Professionals. This recognition reflects not just individual leadership, but also the shared commitment and collective purpose that drive AWWA forward every day.

The recognitions received this year, across HR excellence, sector leadership, and early childhood inclusion, reflect not only organisational achievement, but the character of our teams: capable, compassionate, and fully committed to better service delivery for our clients.

Looking Ahead

We will continue to deepen our focus on scaling community-integrated models, investing in capabilities that sustain innovation and building partnerships for greater collective impact. Our ambition is not merely to respond to need, but to reshape what an inclusive society looks like.

With the continued support of our stakeholders, we are confident in our ability to enable dignified lives and make a meaningful difference in the years ahead. To our staff, partners, donors and volunteers, thank you. Your commitment turns intent into impact.

Together, we will continue to enable dignified lives and build resilient communities for a stronger tomorrow.

Ms Beatrice Chen

Chairman

CEO's Message

Dear Friends of AWWA,

The close of each year gives us an opportunity to reflect on our progress and reaffirm what we stand for as an organisation. At AWWA, we remain guided by a simple but enduring belief, that every person can live with dignity and purpose when supported by the right ecosystem of care.

Since our founding, we have sought to respond to unmet needs in society, stepping forward where gaps exist and building new pathways of support where none existed before. That spirit continues to define who we are today.

Anchored in Purpose: Outcomes That Matter

At AWWA, we practise holistic, person-centred care and we work towards three outcomes for our clients: Independence, Integration and Inclusion. In simple terms, we want our clients to be able to participate meaningfully in society.

This also means measuring success not by what we do, but by how people's lives are positively impacted, greater independence, stronger family support, improved well-being, and deeper inclusion in community life.

Building a Culture of Innovation

One way we do this is through AWWAke, our organisation-wide annual innovation programme launched in 2023.

Held annually, AWWAke brings together colleagues from across our services to identify challenges and develop practical, scalable solutions that enhance client care, productivity, and participation. Through structured coaching and pilot implementation, shortlisted teams refine and test their ideas before presenting them at the annual AWWA Syncposium.

Winning teams receive seed funding to further develop and scale their innovations, reflecting AWWA's ongoing commitment to empowering staff to develop technology-enabled solutions and translate promising ideas into meaningful organisational impact.

This year, we also introduced Frugal Innovation as a complementary pathway for colleagues to implement practical, low-cost improvements within their own teams and services. Alongside AWWAke, which supports ideas with the potential for wider organisational impact, Frugal Innovation encourages quick wins that enhance daily work processes and client experiences. Different pathways, but with the same goal of delivering better care for the clients we serve.

I am grateful to Professor Jaideep Prabhu from the University of Cambridge for sharing his insights during a webinar on frugal innovation, where he challenged us to rethink how we can do better with less. His perspectives have helped shape our thinking as we continue building a culture where no idea is too big, and no idea is too small.

We are particularly encouraged by how this mindset is beginning to take root across our services, such as our Health & Senior Care service centres, where teams are embracing tools such as LOVOTs to enhance engagement and emotional well-being for clients. What matters is not the technology itself, but how it is used to reduce isolation, strengthen connection, and improve lived experience.

Our focus moving forward is to deepen the adoption of innovative practices across the organisation so that better ideas consistently translate into better outcomes at scale.

Strengthening a Culture of Lifelong Learning

Closely linked to innovation is our belief in lifelong learning as an organisational mindset.

Through AWWAcademy, we are building a shared platform for continuous learning, enabling staff to strengthen skills, deepen expertise, and stay future-ready in a rapidly changing environment.

This culture of learning is also shaped by the initiative and passion of our people. A notable example is Allied Health Professional (AHP) Day, which began as a ground-up effort by staff from different disciplines, including social work and physiotherapists, who came together to share knowledge and strengthen professional practice. What started as a staff-led initiative has since grown into an established platform for learning and collaboration across disciplines.

AWWA Syncposium 2025 also brought together nearly 1,000 staff for a full day of learning and exchange, reinforcing a culture of continuous improvement. The conference featured plenary sessions, fireside discussions, and "Shark Tank"-style AWWAke pitches, alongside a showcase of our innovative in-house client care solutions. By connecting ideas, capabilities, and people, Syncposium strengthens a shared commitment to continuous learning and more forward-looking, coordinated care.

Learning is not an individual activity alone, but a collective commitment that strengthens how we work and how we serve.

By investing in our people, we strengthen our ability to adapt, innovate, and deliver better outcomes for those we serve.

Advancing Integrated and Holistic Care

Care at AWWA goes beyond treating a single issue. We focus on the biological needs, physical health, emotional well-being, social participation and family support and measure success by client outcomes, not activities. For example, through our partnerships in the Stroke Rehabilitation ecosystem with Singapore General Hospital and Tan Tock Seng Hospital, we are strengthening coordinated, community-based recovery journeys that rebuild confidence, restore social connections and enable daily participation.

By embedding mental health support into Early Intervention via DayOne Phase II with KK Women's & Children's Hospital, Allkin Singapore and the Lien Foundation, families receive earlier, more accessible support that ultimately improves outcomes for children and caregivers.

Milestones in the Year Ahead

Our milestones include both new initiatives and important anniversaries.

In 2025, we launched Enabled Living @ Bedok (ELB), a community-living initiative that supports adults with disabilities with low-to-moderate support needs to live independently through skills coaching, community participation, and coordinated care and support.

By enabling adults with disabilities to age in place and build meaningful connections within their neighbourhoods, ELB advances our vision of creating a more inclusive society where every individual can live with greater autonomy, dignity, and purpose.

Looking ahead, we will open a Senior Care Centre in 2026 to strengthen our continuum of care. We will also celebrate the 50th anniversary of our Senior Community Home and the 10th anniversary of Kindle Garden.

These milestones, both new programmes and landmark anniversaries reflect our legacy and energise our ongoing work to improve lives.

Strengthening What Matters Most

As we move forward, our focus remains clear, and this is to deepen a culture of innovation, strengthen lifelong learning, and ensure that everything we do translates into better outcomes for the people we serve.

We will continue to challenge ourselves to think differently, work more collaboratively, and build systems of care that are more inclusive, responsive, and sustainable.

I am deeply grateful for the dedication of our staff, the trust of our clients and families, the wisdom of our Board, and the generosity of our partners, donors and volunteers. Together, we will continue focusing on outcomes that matter. If you would like to support our next phase, whether through partnership, volunteering or donation, please reach out.

Thank you for walking alongside AWWA as we build a more inclusive and caring society for all.

J R Karthikeyan (Karthik)

Chief Executive Officer

Board Directors

Ms Beatrice Chen
Chairman and Chairperson of the School Management Committee

Mr Frank Khoo
Deputy Chairman and Chairperson of the Community Partnership Committee

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

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

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

Ms Eleanor Lee
Board Director and Chairperson of the Audit Committee

Dr Chen Shiling
Board Director

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

Professor Philip Choo
Board Director

Mr Paul Ng
Board Director and Chairperson of the Investment Committee

Mr Tan Zing Yuen
Board Director, Chairperson of the Finance Committee and Honorary Treasurer of the School Management Committee

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- Professor Philip Choo appointed as Board Director on 4 Jul 2025.
- Mr Tan Zing Yuen appointed as Chairperson of the Finance Committee on 27 Jul 2025.
- Mr Paul Ng appointed as Board Director on 1 Sep 2025 & Chairperson of the Investment Committee on 9 Sep 2025.
- Mr Frank Khoo appointed as Deputy Chairman on 9 Sep 2025.
- Mr Chng Lay Chew resigned as Chairperson of the Investment Committee on 8 Sep 2025 & appointed as Chairperson of the Nominations Committee on 9 Sep 2025.
- Ms Lim Sok Hia resigned as Chairperson of the Finance Committee & Board Director on 26 Jul 2025.
- Mr Chan Wai Leong resigned as Deputy Chairman & Chairperson of the Nominations Committee on 8 Sep 2025.

Board Directors

Name	Designation	Date of First Appointment	Board Meeting Attendance*	Qualification and Experience
Ms Beatrice Chen	Board Director Chairman Chairperson of the School Management Committee	11/2/2015 16/9/2023 1/4/2022	4/4	• Community volunteer • Media and Marketing • Communications (broadcast) • Business Support roles • Worked in Mediacorp and Russell Reynolds Associates • BA, University of British Columbia
Mr Frank Khoo	Board Director Deputy Chairman Chairperson of the Community Partnership Committee	1/10/2024 9/9/2025 1/10/2024	4/4	• More than 30 years experience in Finance, Fund Management, Asset Management in both local listed companies and MNCs • Member of Institute of Singapore Chartered Accountants • MBA from Nanyang Technological University • Bachelor of Engineering and Bachelor of Science, University of Queensland, Australia
Ms Varsha Bipinchandra	Board Director Chairperson of the Risk Management Committee	18/9/2020 26/9/2021	4/4	• More than 30 years' experience in Finance, Risk and Governance in local and global MNCs • Chartered Financial Analyst, Fellow of Institute of Singapore Chartered Accountants and Qualified Listed Entity Director • Non-Executive Independent Director, FWD Takaful Malaysia, FWD Singapore Pte Ltd, FWD Malaysia Holdings Sdn Bhd and Partner Re Asia Pte Ltd • BAcc (Hons), National University of Singapore
Dr Chen Shiling	Board Director	15/1/2023	3/4	• Founder and Executive Director, Happee Hearts Movement • Physician, Dementia Team, Khoo Teck Puat Hospital • Board Member and Chair Programmes and Services Committee, Dementia Singapore • Member, Allied Professionals Advisory Panel • Member, IMH Clinical Ethics Committee • Member, MSF Adult Protection Team • MBBS, National University of Singapore • Member, Royal College of Physicians (MRCP) (UK) • MMed Internal Medicine (S'pore) • Graduate Diploma in Mental Health, GDMH (NUS) • Ageing Health and Wellbeing in Intellectual Disability (MSc Trinity College Dublin) • The Straits Times Singaporean of the Year 2025

Name	Designation	Date of First Appointment	Board Meeting Attendance*	Qualification and Experience
Mr Chng Lay Chew	Board Director Chairperson of the Nominations Committee	18/9/2020 9/9/2025	3/4	• Retired CFO with more than 35 years of international experience in the financial industry • Held senior positions in JP Morgan, DBS Bank Ltd and Singapore Exchange Ltd • Board experience in listed and private companies • Board Member IREIT Global Group Pte Ltd, Singapore Post Ltd, Netlink NBN management Pte Ltd and Credit Bureau (Singapore) Pte Ltd • Board Member, NUHS Fund Ltd and Worldwide Fund for Nature (Singapore) Ltd • Advocate for development of the accounting profession in Singapore. Past Board Member of the Singapore Accounting Commission. Past President of CPA Australia Singapore Division • Fellow of Chartered Accountants Australia and New Zealand, Institute of Singapore Chartered Accountants, and CPA Australia • Bachelor of Commerce & Accounting (BCA), Victoria University of Wellington, New Zealand
Professor Philip Choo	Board Director	4/7/2025	4/4	• Senior Advisor, National Healthcare Group • Emeritus Consultant, Tan Tock Seng Hospital • Clinical Professor, Yong Loo Lin School of Medicine (NUS) • Adjunct Professor, Lee Kong Chian School of Medicine (NTU) • More than 30 years of experience as a Geriatrician • Board Member of Geriatric Education and Research Institute Limited; Chairperson of GERI Advisory Committee • Board Member of Ren Ci Hospital, Ang Mo Kio-Thye Hua Kwan Hospital, Assisi Hospice
Ms Meena Damodaran	Board Director Chairperson of the Programmes & Services Committee School Supervisor of the School Management Committee	1/10/2024 1/10/2024 1/4/2022	4/4	• 39 years of experience as an educator and leader in leading, managing and developing people; planning and organisational development; and training and consultation • Deputy Director, Psychological Services Branch • Vice-Principal of a mainstream Secondary School • Head of Department (Science) of mainstream Secondary Schools • Secondary School Teacher • Bachelor of Science (BSC), National University of Singapore • Diploma in Education and Further Professional Diploma in Education for Head of Department, National Institute of Education, Singapore • Master of Science (MSc) in Science Education and Curriculum, University of Iowa

Board Directors

Name	Designation	Date of First Appointment	Board Meeting Attendance*	Qualification and Experience
Mr Marcus Heng	Board Director Chairperson of the Human Resources Committee	28/1/2023 28/1/2023	4/4	• More than 20 years of HR experience in the government, aviation and tourism sectors • Group Chief Human Resources Officer at the Mandai Wildlife Group • Well-versed in all HR disciplines • BMS (Hons), University of Waikato, New Zealand • Specialist Diploma in Compensation & Benefits Management, Singapore Institute of Management • HR Committee Member for the Samaritans of Singapore since 2019
Ms Eleanor Lee	Board Director Chairperson of the Audit Committee	18/9/2017 18/9/2017	4/4	• Partner, Ernst & Young LLP (retired 30 Jun 2026) • More than 30 years' experience • Government and Public Sector Assurance Leader for Ernst & Young Singapore and Asean • Quality Leader for Ernst & Young Singapore • Chairperson of Singapore Annual Report Awards' judging panel • Board Director of NE Community Fund Limited • Member of the Board of Trustees of the Singapore University of Technology and Design (SUTD) • Member of Advisory Committee on Accounting Standards for Statutory Boards, SUSS • BAcc (Hons), National University of Singapore • Fellow of the Institute of Singapore Chartered Accountants
Mr Paul Ng	Board Director Chairperson of the Investment Committee	1/9/2025 9/9/2025	3/3	• Chief Corporate Officer of SG Growth Capital and the Chief Executive Officer of EDBI • Held various roles leading investments across global information and communication technology, emerging technology sectors, and Singapore-based enterprises in EDBI prior to appointment as CEO on 1 Feb 2023 • Managed investments in public consumer companies within emerging markets outside of Asia at the Government of Singapore Investment Corporation (GIC) • Managed and executed IT infrastructure projects specialising in security, network, and systems management in PSA Corporation • CFA charter and advanced degrees in finance and engineering • Master of Science in Wealth Management, Singapore Management University • 1st Class Honours Degree in Electrical Engineering, National University of Singapore

Name	Designation	Date of First Appointment	Board Meeting Attendance*	Qualification and Experience
Mr Tan Zing Yuen	Board Director Chairperson of the Finance Committee Honorary Treasurer of the School Management Committee	1/1/2025 27/7/2025 1/4/2024	3/4	• Held key financial positions in several public listed companies namely, as Finance Director of Courts Singapore Limited and as Chief Financial Officer of Nippecraft Limited Group and Flairis Technology Corporation Limited Group before 2002 • Chief Financial Officer of Energy Market Company Pte Ltd from 2002 to 2006 • Group Financial Controller in the Mediacorp Group from 2006 to 2009 • Joined Thomson Medical Singapore in September 2009 as Chief Financial Officer and was appointed Chief Risk and Compliance Officer on 1 May 2021 • Retired from Thomson Medical Group Limited as Chief Risk and Sustainability Officer on 31 Dec 2024 • Previous Board Member and Chairman of Audit Committee of Netball Singapore and MDIS, a not-for-profit Company in the education industry • Bachelor of Accountancy, University of Singapore (currently known as National University of Singapore) • Fellow Member of the Institute of Singapore Chartered Accountants

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

Beatrice Chen and Chan Wai Leong have served 10 consecutive years on the AWWA Board by 10 February 2025. The Board considered and agreed that their vast experience and deep understanding of AWWA's mission, ethos and philosophy will continue to provide the Board with valuable insights for more informed decision making. The Board recommended the continued appointment of Ms Chen and Mr Chan for a further two years beyond 10 February 2025. At the Annual General Meeting on 4 September 2024, the members deliberated and approved the Board's recommendation. It was noted that both Ms Chen and Mr Chan recused themselves from the Board's discussion and abstained from voting on the resolution following AWWA's Conflict of Interest Policy. Through the course of 2026, the Board will be undertaking certain changes in the Board and Board Committees as part of its board succession and renewal plans.

On 8 September 2025, Mr Chan resigned from the AWWA Board.

Board Committees

Audit		Committee Meeting Attendance*
Ms Eleanor Lee	Chairperson	3/3
Ms Varsha Bipinchandra	Member	3/3
Mr Kevin Ohng	Member	3/3
Ms Meiko Otsuki	Member	2/3
Mr Tan Zing Yuen	Member (Appointed 9 September 2025)	1/2
Ms Lim Sok Hia	Member (Resigned 26 July 2025)	1/1

Community Partnership		Committee Meeting Attendance*
Mr Frank Khoo	Chairperson	3/3
Ms Kemmy Koh	Vice Chairperson	3/3
Ms Woo Sin Yue	Member	3/3
Mrs Elizabeth Choy	Member	3/3
Mrs Maureen Chan	Member	0/3
Mr Robert Scholten	Member (Appointed 23 March 2026)	0/0
Ms Clara Yue	Member (Resigned 16 May 2025)	1/1

Finance		Committee Meeting Attendance*
Mr Tan Zing Yuen	Chairperson (Appointed 27 July 2025) Member	2/2 1/1
Ms Ng Chin Yu	Member	3/3
Ms Sheila Ng	Member	2/3
Ms Allison Cheung	Member	2/3
Ms Lim Sok Hia	Chairperson (Resigned 26 July 2025) Member (Appointed 27 July 2025)	1/1 2/2

Human Resource		Committee Meeting Attendance*
Mr Marcus Heng	Chairperson	3/3
Mr Stephen Tjoa	Member	3/3
Professor Ma Kheng Min	Member	3/3
Ms May Yeo	Member (Appointed 6 January 2026)	2/2
Ms Leona Tan	Member (End of Term 8 September 2025)	0/1
Ms Han Yan	Member (End of Term 8 September 2025)	0/1

Investment		Committee Meeting Attendance*
Mr Paul Ng	Chairperson (Appointed 9 September 2025) Member	2/2 1/1
Ms Ng Chin Yu	Member	3/3
Mrs Rosana Quek	Member	3/3
Ms Tracy Ang	Member	2/3
Mr Chng Lay Chew	Chairperson (Resigned 8 September 2025) Member (Appointed 9 September 2025)	1/1 2/2
Ms Theresa Tan	Member (Appointed 16 March 2026)	0/0
Mr Dieu Eng Luke	Member (End of Term 8 September 2025)	1/1

Nominations		Committee Meeting Attendance*
Mr Chng Lay Chew	Chairperson (Appointed 9 September 2025) Member	2/2 2/2
Ms Chung Wei Han	Member	3/4
Mr Marcus Heng	Member	4/4
Mr Chan Wai Leong	Chairperson (Resigned 8 September 2025) Member (Appointed 9 September 2025)	2/2 2/2

Board Committees

Programmes & Services		Committee Meeting Attendance*
Ms Meena Damodaran	Chairperson	4/4
Mr Rahul Aggarwal	Member	4/4
Associate Professor Chan Yoke Hwee	Member	1/4
Dr Chen Shiling	Member	3/4
Professor Christopher Cheng	Member	4/4
Mr Chin Yi Zuan	Member	3/4
Ms Chung Wei Han	Member	3/4
Professor Ma Kheng Min	Member	4/4
Ms Ng Chin Yu	Member	4/4
Mrs Rosana Quek	Member	4/4
Mr Tan Shuo Yan	Member	4/4
Ms Doreen Yeo	Member (Appointed 16 January 2026)	1/1
Ms Lim Sok Hia	Member (Resigned 26 July 2025)	0/1
Mr Paul Ng	Member (Resigned 8 September 2025)	1/2

Risk Management		Committee Meeting Attendance*
Ms Varsha Bipinchandra	Chairperson	3/3
Mr See Yong Hwee	Member	1/3
Mr Lee Chih-Wei	Member	2/3
Mr Andrew Tan Chwee Peng	Member	1/3
Ms Ritika Cabral	Member (Appointed 12 May 2026)	N/A

Medifund		Committee Meeting Attendance*
Ms Tio Guat Kuan	Chairperson	4/4
Ms Koh Hui Ngo	Member	3/4
Ms Lim Sok Hia	Member	4/4

School Management		Committee Meeting Attendance*
Ms Beatrice Chen	Chairperson	4/4
Ms Meena Damodaran	School Supervisor	4/4
Mr Tan Zing Yuen	Honorary Treasurer	4/4
Ms Amy Tan	Secretary	4/4
Mrs Rosana Quek	Member	4/4
Associate Professor Tan Bhing Leet	Member	3/4
Mr J R Karthikeyan (Karthik)	Member	1/4
Mrs Lisa Goh	Member, Ministry of Education Representative	4/4
Mr Tay Meng Kiat	Member, Ministry of Education Representative	3/4
Ms Angie Chen	Member (Appointed 1 April 2026)	N/A
Dr Kelvin Lee	Member (Resigned 1 December 2025)	2/2

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AWWA Leadership

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

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

Mr Bruce Liew
Senior Director, Disability and Inclusion
Joined 1/9/2025

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

Ms Eiseli Loh
Director, Allied Health Professional Group and ACTION Office
Joined 3/2/2025
Appointed 1/1/2026

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

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

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

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

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

Ms Angie Chen
Principal, AWWA School @ Bedok
Joined 24/5/2021
Appointed 1/12/2025

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

- Dr Kelvin Lee, Principal of AWWA School @ Bedok, stepped down from his role on 1 December 2025.
- Ms Eiseli Loh, Director, Allied Health Professional Group and Youth Disability redesignated to Director, Allied Health Professional Group & ACTION Office on 1 January 2026.

Total Annual Remuneration for Top 3 Senior Executives

Remuneration Bands	No of Executives
S$200,000 – $299,000	1
S$300,000 – $399,000	1
S$400,000 – $499,000	-
S$500,000 – $599,000	1

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Board Meeting Attendance of CEO

Name	Designation	Date of First Appointment	Board Meeting Attendance	Qualification and Experience
Mr J R Karthikeyan (Karthik)	Chief Executive Officer	1/1/2019	3/4	• Experienced clinician with over 20 years of comprehensive experience managing cross functional teams in multiple countries • BOT, Annamalai University • Msc in Fitness, Exercise Rehabilitation and Nutrition Care, Madras University • Advance Training in Sensory Integration Theory and Treatment, University of Southern California • Certification in Neuro Developmental Treatment (Bobath) - Pediatric, Neuro Development Treatment Association, USA • Alumni, Harvard Business School General Management Programme • 3rd Leaders for Singapore Healthcare, Health-care Leadership • Executive Certificate in Non-Profit Leadership, Harvard Kennedy School

Panel of Experts

At AWWA, we aspire to uphold and improve the quality of our services by bringing together current and relevant knowledge and best practices from a range of in-house professionals and an Advisory Panel. Together, we explore a variety of knowledgeable and expert viewpoints to formulate action plans and solutions to achieve optimal efficiency and effectiveness, resulting in holistic client outcomes for the people we serve.

Adjunct Associate Professor Lourdes Mary Daniel

Senior Consultant and the Head of Department in the Department of Child Development, KK Women's and Children's Hospital

Associate Professor Gan Wee Hoe

CEO, Eastern General Hospital and Senior Consultant, Department of Occupational and Environmental Medicine, Singapore General Hospital

Mr Luc Grimond

Partner and Managing Director, The Boston Consulting Group

Mr Abdul Rashid Jailani

Group Chief, Allied Health, National University Health System

Ms Low Mui Lang

Clinical Director & Head of Nursing, All Saints Home

Mr Adrian Lim

Apple Initiatives, Lead in South East Asia

Ms Loy Wee Mee

Director, Pre-School By-The-Park

Dr Ng Kok Hoe, PhD (LSE)

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

Dr Aishworiya Ramkumar

Senior Consultant, Division of Developmental and Behavioural Paediatrics, Department of Paediatrics, Khoo Teck Puat – National University Children's Medical Institute, National University Hospital

Assistant Professor, Department of Paediatrics, Yong Loo Lin School of Medicine, National University of Singapore

Ms Manisha Seewal

President, Redhill

Professor Jasjit Singh

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

Mr Tan Kong Hwee

Chief Executive of Intellectual Property Office of Singapore

Dr Jasper Tong

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

Corporate Structure

Patron

President Tharman Shanmugaratnam

AWWA Ltd

Board of Directors

Chief Executive Officer

AWWA Ltd

Board Committees

- Audit
- Community Partnership
- Finance
- Human Resource
- Investment
- Nominations
- Programmes & Services
- Risk Management

Other Committees

- Medifund
- School Management

Organisational Structure

Chief Executive Officer

Chief Operating Officer

Corporate Services

- Communications
- Community Partnership
- Facilities Management
- Finance
- Governance & Risk Management
- Human Resource
- Information Technology
- Legal
- Procurement

Family Services

- Family Service Centre
- Transitional Shelter

Allied Health Professional Group

- ACTION Office
- MSF Therapy Hub

Impact Evaluation & Special Projects

- Impact & Research

Disability & Inclusion

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

Health & Senior Care

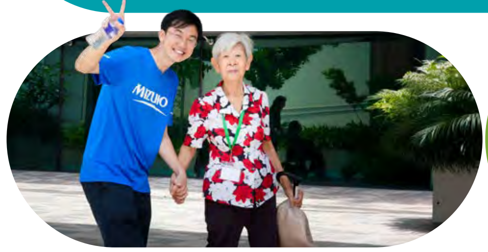
- Active Ageing Centre
  - Kampung AWWA
- Community of Care
- Community Mental Health
  - CREST AWWA @ Ang Mo Kio
- Dementia Day Care Centre
  - Care Beyond Walls
  - Centre-Based Nursing
- Home Personal Care Service
- Integrated Home & Day Care Centre
- Outsource Services (MOH Therapy Hub)
- Rehab & Day Care Centre
- Senior Care Centre
- Senior Community Home

Our Impact

Highlights at a Glance

2025-2026

900+ Families and individuals served under Family Services



2,200+ Volunteering opportunities

190,000+ Therapy hours provided to over 51 external agencies by Allied Health Professional Group (MSF and MOH Therapy Hubs)

3,500+ Children, youths, and adults with additional needs served

6,900+ Health & Senior Care interaction points

8,000+ Lives impacted

2025 in Pictures

From milestone celebrations to moments of learning and collaboration, 2025 was a year of steady progress at AWWA for the people we serve, and the teams and partners who walk alongside us. This photo feature captures snapshots of impact and possibility, reflecting the people, ideas, and partnerships shaping care that is connected, responsive, and centred on each individual.

AWWA's 55th Anniversary – "Blazing the Trail"

In June 2025, AWWA marked its 55th anniversary with a celebration that brought together founding members, leaders, staff, and partners, a reflection of the community behind its journey. A key highlight was the launch of Blazing the Trail, a commemorative book capturing decades of service and impact. More than a milestone, the occasion honoured AWWA's enduring ethos while setting the tone for continued progress in the years ahead.

AWWA Syncposium

AWWA Syncposium 2025 brought together nearly 1,000 staff, as well as partners for a full day of learning and exchange, reinforcing AWWA's culture of continuous improvement. The programme featured plenary and fireside sessions, "Shark Tank"-style AWWAke pitches and showcases of in-house innovations, highlighting how ideas from across the organisation are translated into better, more coordinated care.

Stroke Rehab Ecosystem

In 2025, AWWA joined the Stroke Rehab Ecosystem, a national initiative led by Tan Tock Seng Hospital and Singapore General Hospital, supported by the Lien Foundation. Working alongside community partners, AWWA contributes to delivering timely, coordinated rehabilitation through home and centre-based services. By strengthening care pathways and reducing delays to therapy, the initiative supports stroke survivors in regaining function, confidence, and independence in the community.

Community Integration Service (CIS) Awards

At the CIS Awards 2025, AWWA honoured 30 youths with additional needs in mainstream schools, celebrating their achievements and the support systems behind them. Graced by President Tharman Shanmugaratnam, the biennial event continues to champion inclusion through education. Through shared stories and conversations, it highlights how sustained support enables individuals to grow in confidence and participate meaningfully in the community.

Celebrating Excellence in Our People

AWWA's commitment to building a purpose-driven, people-centric workplace was recognised in 2025 through multiple national Human Resources (HR) accolades. These included the Excellence in Learning and Development (Bronze) award at the Human Resources Excellence Awards 2025, as well as three honours at the 18th Singapore Human Resources Awards, including Excellence in Learning and Development, Coaching and Mentoring (Gold), Excellence in Employee Experience & Well-Being (Bronze), and the Best HR Leader Award (SME/Non-Profit), awarded to AWWA's Director of HR, Ms Michelle Yeo.

These recognitions reflect AWWA's long-standing investment in creating a strong teaching and learning culture, while fostering an inclusive and supportive workplace for employees. They also build on earlier achievements, including receiving the SkillsFuture Employer Awards (Gold) in 2024 and being named one of Singapore's Top Employers by The Straits Times from 2023 to 2025.

A key milestone in driving AWWA's learning and development efforts forward is AWWAcademy, an internal learning and resource platform designed to strengthen knowledge-sharing across the organisation. The platform empowers employees to upload curated lessons, best practices and resources, creating a collaborative learning environment accessible to all staff.

By encouraging peer learning and continuous development, AWWAcademy reinforces AWWA's belief that every employee can contribute meaningfully to organisational growth and innovation.

Beyond professional development, AWWA continues to prioritise employee well-being and work-life integration through a range of welfare and wellness initiatives. These include Flexi-Leave arrangements, free lunchtime broadcast learning sessions featuring industry experts, complimentary DEAR (Drop Everything and Relax) Healing Hub sessions conducted by in-house physiotherapists, and mental health support through the AWWA Care Team and external counselling services. Regular reviews of employee welfare practices ensure that staff needs remain at the centre of AWWA's people strategies.

At the heart of AWWA's workplace culture is a shared sense of purpose. Employees are driven by the opportunity to create meaningful social impact while growing personally and professionally within the organisation. AWWA remains committed to nurturing a workplace where people feel valued, supported and empowered to learn, lead and thrive.

As AWWA continues to grow to meet evolving societal needs, the organisation will invest in its people, equipping them with the skills, resilience, and support needed to serve the community with excellence and compassion.

Success Stories

Strength in Every Step!

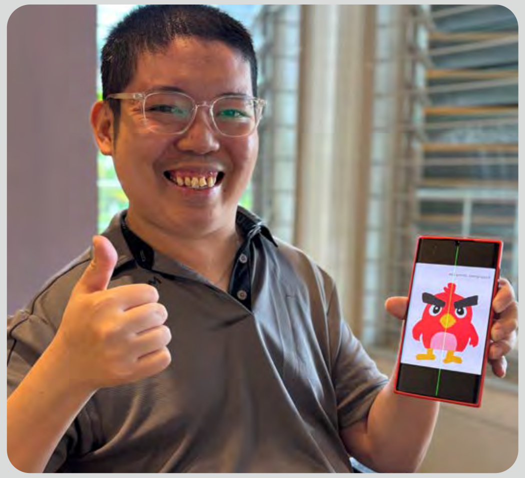
We are inspired by the dedication and determination of those we serve. This year, we spotlight individuals and families who have overcome challenges, built new skills, and found meaningful ways to participate in everyday life, with the support of a strong community. Their journeys remind us that with the right support, people can not only overcome barriers but thrive with dignity and purpose.

Eagan

A Gentle Breakthrough

For Eagen, a young child with complex needs, connecting with the world can be challenging. Through participation in a LOVOT programme, he was introduced to Aiko, a social robot that he quickly formed a bond with. He began signing to ask for time with it, hugging it, and engaging more readily in play.

For his mother, Mdm Yoke Mei, these moments brought small but meaningful shifts. Eagen became easier to engage, creating moments of joy and connection in their daily routine, and offering encouragement in the midst of caregiving demands.



Jimmy

Creativity That Builds Independence

Jimmy, a resident at AWWA Home, discovered a passion for digital drawing that has grown into a meaningful part of his daily life. After attending a design workshop, he continued to build his skills through self-learning and practice, supported by staff who encouraged his creativity.

What began as a personal interest soon became a way to connect with others, as Jimmy turned his artwork into stickers to share with residents and caregivers. Through creativity, he continues to build confidence, independence, and a sense of purpose.

Zoe

Growing Up with Confidence

Zoe, a 9-year-old with a rare condition, has learned to navigate daily life in her own way, from writing with her elbows to finding creative ways to participate in school and play. As a client of AWWA's Community Integration Service, she is supported in building confidence and participating meaningfully in her school and community. Her determination is matched by the unwavering support of her family, who advocate for her independence and inclusion.

Together, these layers of support create an environment where Zoe can grow with confidence, embrace new challenges, and participate more fully in the world around her.

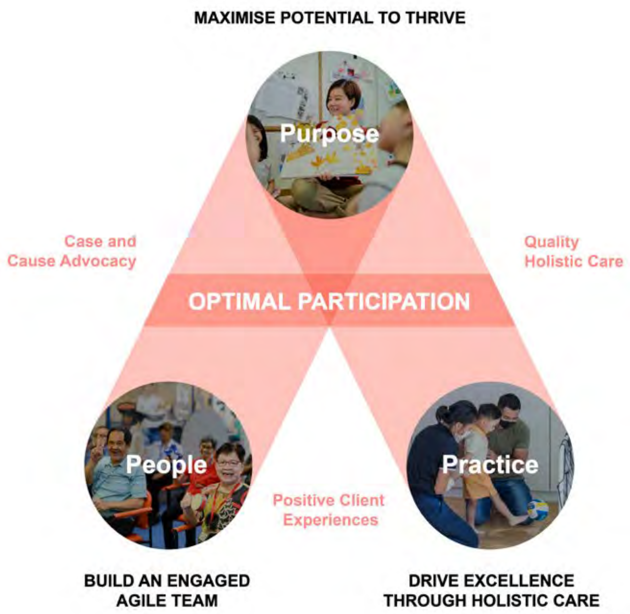
Our Strategy in Action

At AWWA, walking alongside people at every stage of life has always been at the heart of our work. In 2025, we continued to strengthen this, building more connected support, stronger capabilities, and deeper partnerships to better serve those in our care.

Across life stages, AWWA supports:

- **Children with Developmental Needs** through inclusive education and early intervention
- **Youths with Additional Needs** through holistic learning in mainstream and specialised settings
- **Adults with Multiple Disabilities** to build independence through skills training and community living support
- **Seniors** across health stages through active ageing and health social integration
- **Vulnerable Families** through wrap around support during complex circumstances

Our approach is guided by three priorities: Purpose, Practice and People.



Purpose: Maximise Potential to Thrive

At AWWA, we design care holistically so those we serve can participate meaningfully and live with greater independence in the community.

In late 2025, AWWA launched Enabled Living @ Bedok, part of the Enabled Living Programme (ELP), supported by SG Enable. ELP is a community living initiative that enables adults with disabilities with low-to-moderate support needs to live independently for as long as possible.

Located in public rental flats, ELP provides on-site support such as daily living coaching and community engagement, helping individuals build autonomy, confidence, and meaningful connections.

Practice: Drive Excellence Through Holistic Care

We are committed to continuously innovating to improve how care is delivered.

AWWAke, our organisation-wide innovation drive, empowers staff across services to identify challenges and develop practical solutions that enhance client care. In 2025, teams piloted a range of ideas, from rethinking staff training through bite-sized, scenario-based learning, to developing safer and more efficient client transfer solutions, demonstrating how frontline insights can translate into meaningful improvements across education, social, and health services.

Complementing this, our quarterly Winnovation publication continues to spotlight ideas and practices that improve outcomes, efficiency, and service delivery. Looking ahead, we will onboard Innovation Force, a new digital platform for staff to share and scale innovations across the organisation, strengthening a culture where good ideas can be adopted and sustained.

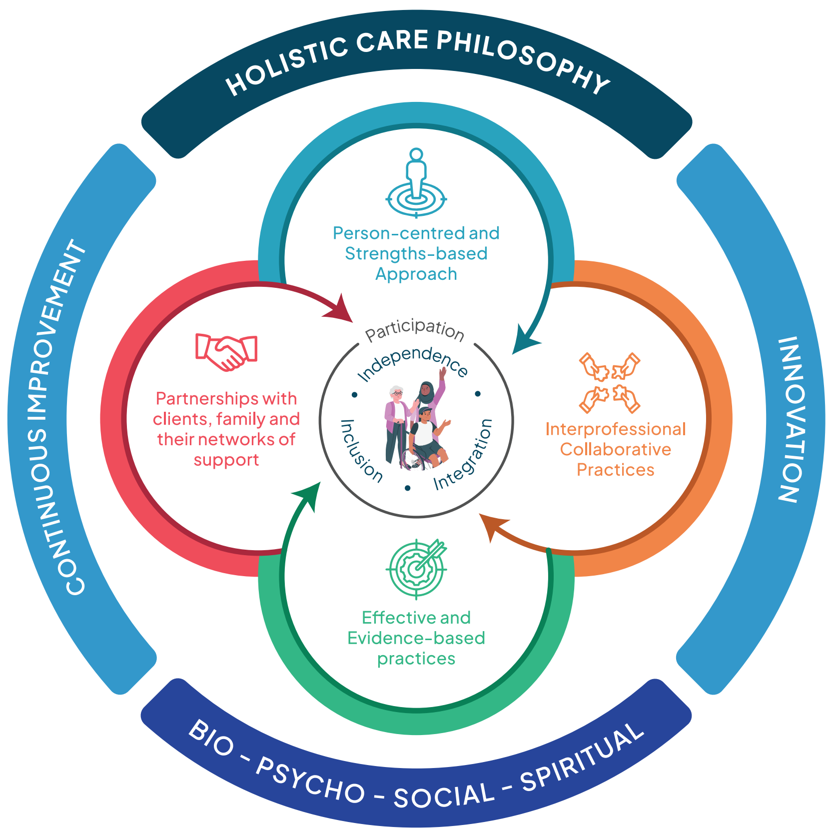
People: Build an Engaged Agile Team

In 2025, AWWA deepened its focus on building a workforce that can respond to growing complexity in care, clocking 37,906 training hours. Through our digital AWWAcademy, staff have access to over 200 e-learning modules. This is complemented by applied learning and practice-based development through programmes such as Foundation 101 and the Key Worker Workshop which equip staff with practical skills to better support clients on the ground.

Another key focus was strengthening leadership capability to lead with empathy, navigate complexity, and drive person-centred outcomes. Initiatives such as the enhanced Leadership Enabler Programme (LEP) and Systems Thinking Workshops equipped leaders to guide teams through change. These efforts support AWWA's ongoing evolution in its services and operating models.

Participation-Driven Model

At the heart of it all, our innovative and engaged workforce is committed to enabling participation of those we serve and their networks to build independence, strengthen community integration, and work with partners to break down the barriers to true inclusion.



Participation Driven Model

Guiding Principles

How we deliver our services

Person-centred and Strengths-based approach

We focus on each individual's strengths, recognising their abilities and potential. By empowering clients to make their own choices and set meaningful goals, we support them in building confidence and contributing actively to their communities.

Interprofessional Collaborative Practices

Our multi-disciplinary teams bring together diverse expertise to deliver coordinated and holistic support. By working closely across disciplines, we ensure interventions are practical, functional, and centred on achieving meaningful outcomes for our clients.

Effective and Evidence-based Practices

We continuously evaluate and refine our interventions to ensure they are grounded in evidence and responsive to evolving needs. This enables us to deliver high-quality support that leads to meaningful and sustained outcomes.

Partnerships with Clients, Families and Networks of Support

We work closely with clients, families, and their wider support networks to co-create solutions that are relevant and sustainable. By building strong, trusted relationships, we strengthen long-term outcomes and support authentic, community-based care.

AWWA Inclusion
and Representation Charter

AWWA IRC Guiding Principles

01 A person-centred approach

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

02 Collective decision-making

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

03 Continuous programme development

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

04 Diverse partnerships

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

05 Effective service delivery

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

06 Enhancing employability

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

07 Everyone is valued

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

08 Optimal participation

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

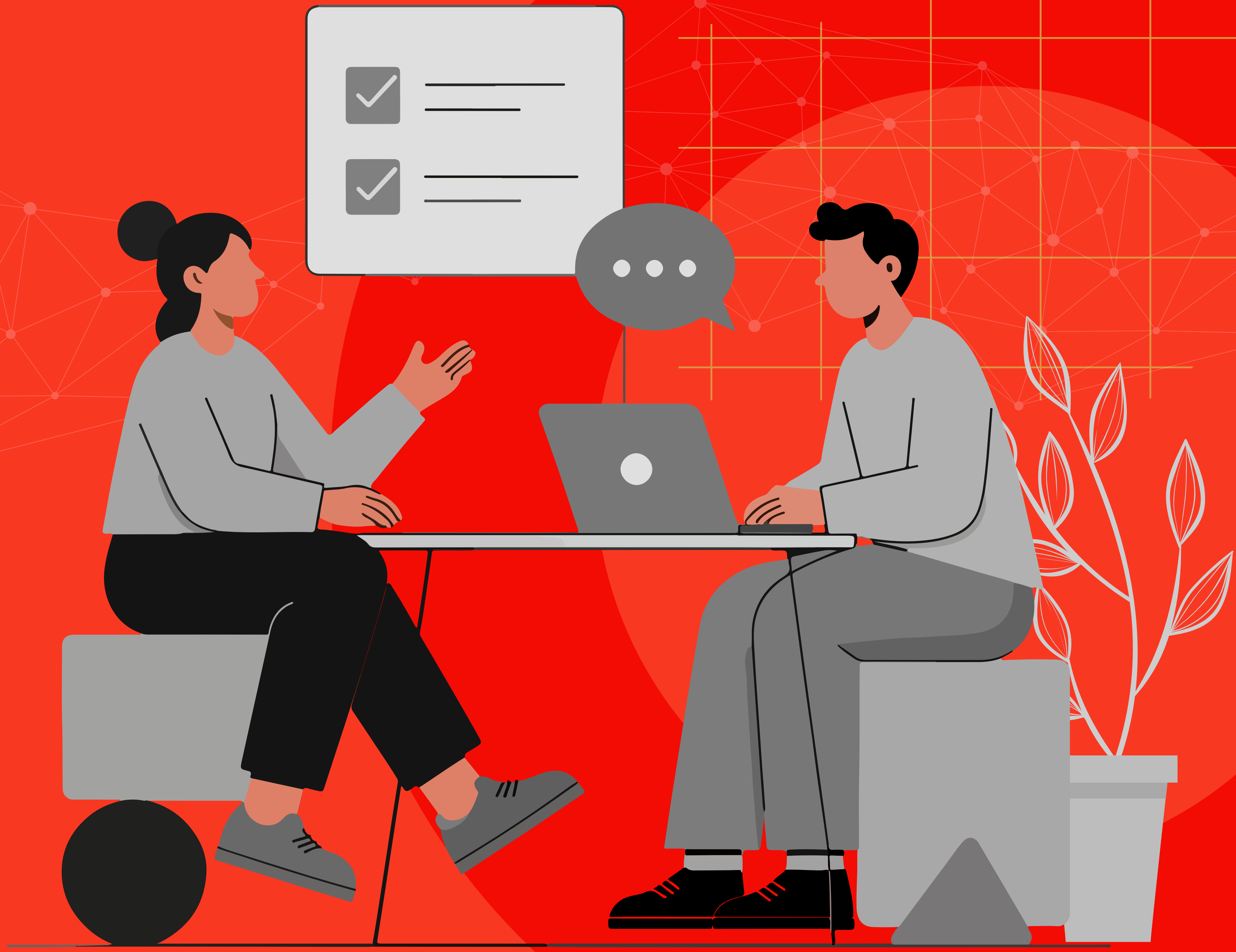
09 Purposeful communication

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

10 Sharing of resources

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

Services



Allied Health **Professional Group**

Year Started: 2015

Allied Health Professional Group

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

Partner Agencies:

- Ministry of Health
- Ministry of Social and Family Development

Key Statistics :

55,487
MOH Therapy Hub hours

134,700
MSF Therapy Hub hours

190,187
Total Therapy Hours for FY25/26

51
Number of external agencies served by MSF and MOH Therapy Hub

Aims

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

Programme

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

How We Empower

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

MOH Therapy Hub

- Established new pathway for Stroke Rehabilitation in the community, supported by Lien Foundation and together with Tan Tock Seng Hospital, AWWA Rehab and Day Care Centre (RDCC) and AWWA Home Therapy (HT).
- Established new pathway for Cancer Rehabilitation in the community, supported by Lien Foundation and together with Tan Tock Seng Hospital, Singapore General Hospital, National Cancer Centre Singapore, Singapore Cancer Society, AWWA RDCC and AWWA HT.

MSF Therapy Hub

- AHPG supported inclusive community participation through Pedal Power, an adaptive cycling relay featured at the NHG 15M Health Games on 5 October 2025. Co-organised with the Paracycling Federation of Singapore, the initiative brought together persons with disabilities and able-bodied participants to promote wellness and inclusion.
- AHPG collaborated with NUS, KK Women's and Children's Hospital, and SIT on applied projects addressing accessibility, assistive technology and care transitions. This included prototypes such as real-time posture monitoring solutions, interactive learning devices for students with autism, and Magic Wheelz, a mobility concept supporting children with complex needs.

Disability & Inclusion

Year Started: 2022

AWWA Home

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

Partner Agencies:

- Ministry of Social and Family Development
- SG Enable
- Tote Board

Key Statistics:

73 Clients for FY25/26

88% Caregivers satisfied with AWWA Home's service

285 Activities in FY25/26

Aims

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

Programme

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

How We Empower

- AWWA Home's Programme Framework seeks to empower clients to participate meaningfully in activities of daily living and engage in community integration activities, including Health Needs and Family Bonding.
- The building is built in accordance to BCA's Green Mark standards, with green building solutions that raises our sustainability standards that is aligned with the United Nation's Sustainable Development Goals.
- Awarded the Good Design Research (GDR) Grant to pilot a floor-based living environment to enhance activity engagement.

Participation in Disability Sports

- Tiger Balm National Boccia Championships 2025.
- Play Inclusive Boccia 2025.
- iBoccia 2025.

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

AWWA School

Special education for children aged 7–18 with autism.

Partner Agencies:

- Ministry of Education
- National Council of Social Service
- SG Enable

Key Statistics:

311 Students for FY25/26 School @ Napiri

200 Students for FY25/26 School @ Bedok

Aims

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

Programme

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

How We Empower

- Resource & Training Centre toy and book library offers over 4,000 resource materials on special needs learning and about 1,000 modified toys.
- AWWA is a partner of the Autism Network Singapore alliance and collaborates with other social service agencies to increase awareness of the autism community so as to encourage more cross-sector partnerships to build a more inclusive society.
- Students from AWWA School @ Napiri participated in Play Inclusive 2025. In partnership with Bowen Secondary School, Xinmin Secondary School and Xinmin Primary School, 10 teams participated in various sporting activities including badminton and basketball, and football.
- Five students from AWWA School @ Bedok collaborated with Singapore Polytechnic students to plan, design, and create unique artwork to be displayed at Bugis MRT station.
- Inclusive Art Showcase: AWWA School @ Bedok also partnered with SMRT Corporation to provide students with a platform for public art display. In May 2025, five of our students' artworks were showcased at Bedok MRT Station, highlighting their creative achievements within a community space.
- Project Artbrellah 2025: AWWA School @ Bedok partnered with SBS Transit and Sharelah SG for Project Artbrellah, a social initiative that promotes inclusivity through umbrella designs created by beneficiaries of social service agencies. Three students had their artworks selected and featured publicly at the launch event at Our Tampines Hub, celebrating their creativity and contributions to the community.

Awards

- Lee Kuan Yew Exemplary Student Award 2025: Nicholas Tham Zhi Qian from AWWA School @Napiri.

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

Community Integration Service

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

Partner Agencies:

- Ministry of Education
- Ministry of Social and Family Development
- National Council of Social Service
- SG Enable

Key Statistics:

416
Students for FY25/26

3,654
Intervention sessions conducted

1,253
School visits/ engagements conducted

91%
Clients (aged 15 and above) have a greater understanding of their condition & coping strategies

82%
Clients (aged 15 and above) agreed that CIS helped them cope with challenges in mainstream duration and socialisation

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

97%
Caregivers agree that CIS helped their children cope with challenges in mainstream education and socialisation

Aims

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

Programme

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

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

Community Integration

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

How We Empower

- Integration efforts are rendered in the natural environments of clients and families, offering a unique model of collaboration at home, school, and within the community.
- Transdisciplinary team comprises therapists, social workers and programme coordinators who provide a range of services that support clients' integration.
- In FY25/26, CIS conducted 27 school-based inclusion events and trainings for teachers across multiple schools, reaching an estimated 6,000 students and 250 educators. These initiatives featured interactive, experiential booths designed by CIS professionals to simulate the lived experiences of persons with disabilities, fostering empathy and understanding among students.

Year Started: 2022

Day Activity Centre

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

Partner Agencies:

- Ministry of Social and Family Development
- SG Enable
- Tote Board

Key Statistics:

36
Clients for FY25/26

80%
Caregivers satisfied with service

2,410
Activities in FY25/26

Aims

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

Programme

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

How We Empower

- DAC's Programme Framework seeks to empower clients to participate meaningfully in activities of daily living and engage in community integration activities, including health needs and sports participation.
- 5 DAC clients participated in the iBoccia competition in November 2025.

Year Started: 2012 (as Development Support Programme)

Development Support & Learning Support

Short-term intervention programme that prepares children who require low levels of EI support in their preschool settings.

Partner Agencies:

- Early Childhood Development Agency
- SG Enable
- Tote Board

Key Statistics:

1,174
Children served

2,348
Teachers and caregivers supported

1,268
DS Packages

111
LS Packages

113
Preschools Supported

Aims

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

Programme

DS Intervention

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

LS Intervention

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

How We Empower

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

Award

- ECDA Awards 2025 - Irene Lim, Learning Support Educator, AWWA DSLS (Outstanding Early Intervention Professional Award).

Year Started: 2004 (as Early Years Programme)

Early Intervention **Continuum**

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

Partner Agencies:

- Early Childhood Development Agency
- National Council of Social Service
- SG Enable

Key Statistics:

1,275
Children served across AWWA EIC programmes

90%
Children supported for intervention in EIPIC @ Centre Programme have improved in at least one Global Child Outcome

93%
Children supported for intervention in the DS-Plus programme have improved in at least one developmental domain

96%
Parents and caregivers reported that EIPIC enhanced their caregiving ability and positively impacted their child's development

125
Children have benefitted from DS-Plus programme and successfully integrated into mainstream preschools

Aims

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

Programme

EIPIC @ Centre:
- For children with mild to severe developmental needs aged twenty-four months to seven years.
- Individual learning and developmental goals embedded across classroom activities and home routines to achieve their active participation and independence.

EIPIC @ Home:
- For children below seven years of age who are medically frail to attend centre programmes and/or who face high-risk family factors.
- Requires mandatory caregiver presence during home intervention sessions.
- Child is provided social interaction opportunities through centre-based events such as celebrations or learning journeys.

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

EIPIC Under 2:
- For children below two years who attend centre-based programme accompanied by caregivers.
- Individual goals are embedded in the classroom and home routines.
- Caregivers receive coaching through home visits to support effective intervention strategies integrated into daily home routines.
- Children transit to EIPIC @ Centre programme after the age of two.

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

How We Empower

- Providing a comprehensive range of services within a single continuum.
- Individualised assessment and screening on suitability of children for intervention.
- Engaging and involving caregivers on understanding of their child's assessment and recommendations for intervention.
- Customised centre and home-based intervention.
- Regular caregiver engagement and empowering of caregivers through training and coaching in effective intervention strategies incorporated into child's daily routines in their natural learning environment, along with periodic reviews and updates on the progress of their child through events such as Parent-Team Conferences.
- Complimentary school readiness assessment for graduating children, reviewing post EI school placements, psychological assessments and workshops for caregivers.
- Social and emotional support for caregivers through Parent Orientation, Kopi Chat, Parent Support Group, Family bonding events and Sib station.
- Holistic and structured engagement with mainstream preschools to implement strategies that maximise participation of both typically developing children and children receiving early intervention.
- Raising awareness about the needs of children with additional needs among like-minded community partners through awareness talks and class outings.
- National Design Challenge: Focusing on optimising classroom spaces to support quality intervention.
- In 2025, EIC undertook several key initiatives to advance intervention practices for clients, support well-being of caregivers, and drive service innovation.

DayOne Project Phase II (2025-2028)

- DayOne Phase II is a three-year programme supported by $4 million from the Lien Foundation, in partnership with KKH DCD, AWWA, and Allkin Singapore. It builds on Phase I by expanding early psychosocial and mental health support for parents of children with developmental needs beyond hospital settings into the community.
- The programme embeds services within AWWA Early Intervention and enhances accessibility through early screening, workforce upskilling, and a multi-disciplinary approach. By supporting caregivers early and consistently, DayOne Phase II strengthens integrated care, improves family and child outcomes, and advances more sustainable community-based support models.

KKH-AWWA Community Partnership for Paediatric and Complex Medical Care (Across EIC, HSC & CIS) project (2024-2027)

- AWWA has strengthened its partnership with KKH to deliver integrated, community-based care for children and women with complex medical needs, aligned with the national right-siting agenda.
- As a community partner, AWWA provides early intervention, home-based rehabilitation, and specialised therapies, extending hospital care into the community. Supported by KKH-led training, AWWA staff are equipped to deliver specialised care for complex conditions.
- This phased collaboration improves continuity of care, strengthens community capability, and enables more patients to receive holistic, family-centred support closer to home.

Other Innovation Projects

- Open Innovation Platform: The team successfully completed the pilot run of the Behavioural Data Collection Project, EfficiencyAI. This AI-supported tool enhances the efficiency and quality of documenting children's functional behaviour descriptors during classroom observations.
- In collaboration with the Defence Science and Technology Agency (DSTA), AWWA EIC explored three technology-enabled solutions to strengthen Early Intervention practices, with all projects targeted for completion by December 2026.
- In partnership with the Centre for Healthcare Innovation (CHI), ten volunteers modified and developed a total of 45 adaptive toys, which will be distributed across the centres to support children's engagement and learning through facilitated play across different environments.

Award

- ECDA Awards 2025 - Isabella Thor, EI Educator, AWWA EIC @ Fernvale Link (Promising Early Intervention Professional Award).

Year Started: 2016

Kindle Garden

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

Partner Agencies:

- Early Childhood Development Agency
- SG Enable

Key Statistics:

58
Preschoolers for FY25/26

100%
Caregiver Survey (Satisfication)

Aims

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

Programme

- Little Explorers: 18–36 months (Toddlers).
- Little Investigators: 4–6 years (Kindergarteners).
- Accessible for all children including those with additional needs (e.g. Global Developmental Delay, Cerebral Palsy, Down Syndrome, hearing or visual impairment).

How We Empower

- Strong focus on parent engagement, including involving parents in their children's classroom project closure activities.
- First-ever Family Picnic Day was held to encourage families to bond and enjoy shared memories together. Parents were also invited to join in the Children's Day celebrations.
- Caregiver support, including briefing on School Readiness Assessment, parent-support group, Primary 1 Preparatory Talk by Special Education Needs Officer and Childcare Financial Assistance.

Accreditation

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

Awards

- ECDA Awards 2025 - Seri Andrienawati, Senior Teacher, Kindle Garden (Promising Preschool Educator Award).
- ECDA Awards 2025 - Kindle Garden (Early Childhood Innovation Award, Early Childhood Innovation Award (Commendation).

Year Started: 2006 (as SMILES)

Special Student Care Centre

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

Partner Agencies:

- Ministry of Social and Family Development
- SG Enable

Key Statistics:

44
Students for FY25/26

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

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

Aims

- Provide physical care and opportunities for social interaction in a safe environment for students with additional needs.
- Enrich the quality of life through enrichment activities, life-skills training programmes and outdoor activities.
- Provide caregivers with respite and a chance to return to the workforce.

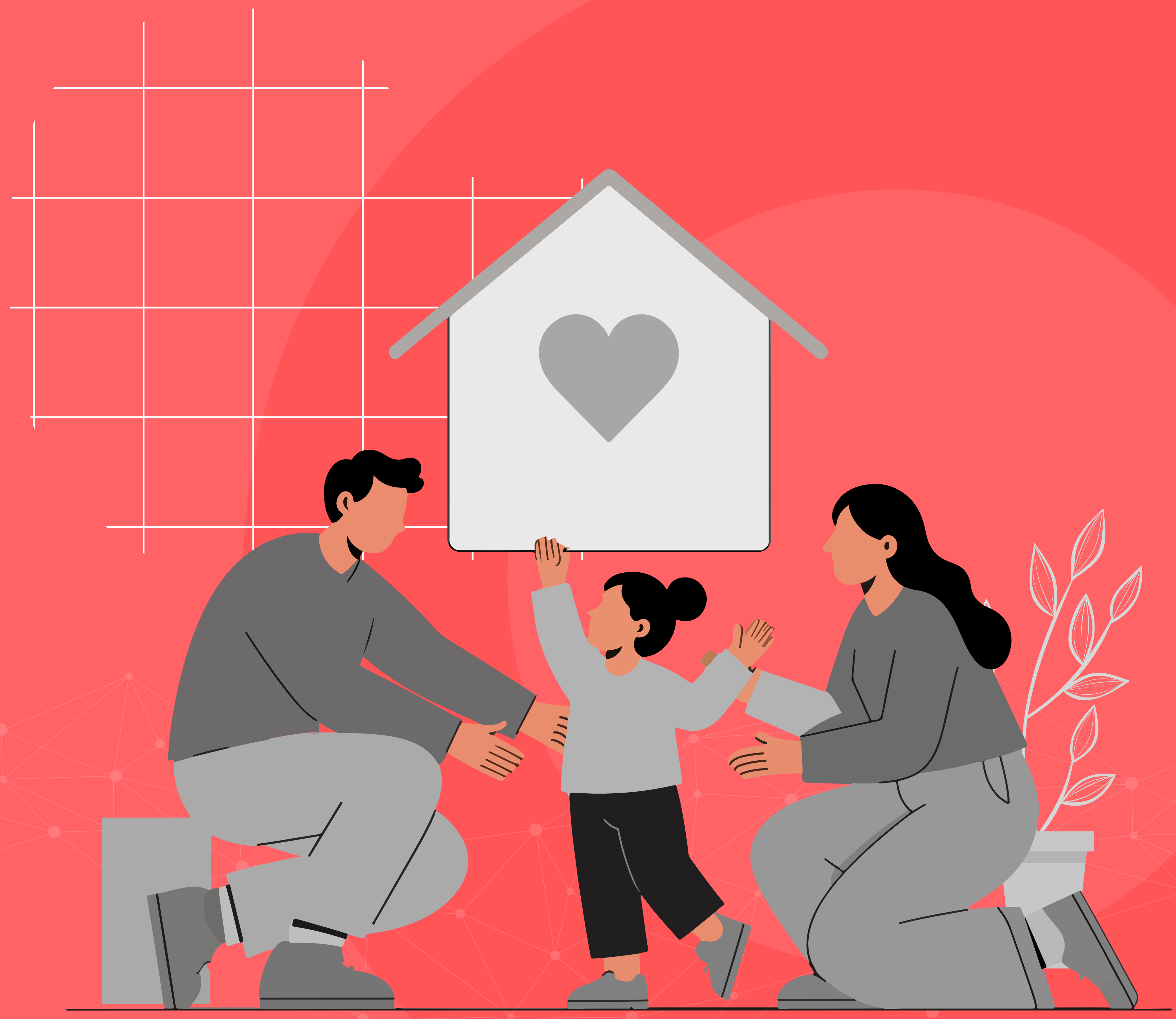
Programme

- House craft.
- Art and craft.
- Performing arts.
- Animal-assisted / Art Therapy.
- Modified Sports.
- Music and Movement.
- Adaptive Daily Living Skills.
- Storytelling / Social stories.
- Outdoor activities.
- Interactive Activities.

How We Empower

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

Family Services



Year Started: 1970 (as Family Welfare Service)

Family Service Centre

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

Partner Agencies:

- Ministry of Social and Family Development
- National Council of Social Service
- Tote Board

Key Statistics:

536
Number of families served in FY25/26

154
New cases

97%
Clients satisfied with FSC's services

92%
Clients achieved 50% of goals set

96%
Clients achieved self-resiliency and enhance resilience capacity

Aims

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

Programme

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

How We Empower

- Holistic approach in partnering our clients, their caregivers and community stakeholders to improve individual and family functioning within their communities.
- Expressive arts therapy to engage families, offering an alternative mode of engagement other than talk therapy to allow for our clients to reach their inner world and find voice to their stories.
- Community programmes such as "Project Sunshine" brings stakeholders and clients together to promote community wellbeing through topics like mental wellness and parenting.
- "AWWA Ambassadors" – current and former clients – give back to the community through volunteering, with over 60% joining at least one volunteering opportunity.
- Mindful Me! Series: Since 2016, Mindful Me! Groupwork has supported caregivers through mindfulness-based self-care strategies. In 2025, the programme expanded beyond caregivers to include three groupwork initiatives focused on improving psycho-emotional wellness, resilience and stress management, reaching 44 participants. These included psycho-educational sessions for individuals seeking well-being strategies, Kopi Chat support groups for caregivers, and Mindful Mingle, a therapeutic programme for participants with depression or anxiety. A celebratory event also brought participants together for respite, self-care and community bonding.

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

Transitional Shelter

Temporary accommodation for families and individuals facing homelessness.

Partner Agency:

- Ministry of Social and Family Development

Key Statistics:

384
Number of families and individuals served in FY25/26

Aims

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

Programme

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

How We Empower

- AWWA is one of three social service agencies to be appointed as service provider for two transitional shelters (TS) for families and individuals.
- 'Wings of Strengths' is a group work targeted at foreign single mothers. Many faced issues like family violence, exploitation, and isolation, often leading to divorce. The group offers a supportive space to share experiences, build hope, learn skills, and foster community belonging.
- "He'ART' to He'ART" is a children's group work that uses art to help participants express their thoughts and emotions. Children who attended showed improved ability to share their feelings about shelter life.
- Celebrating Heartship, Celebrating Stories' is AWWA TS @ Jalan Tenteram's theme for its annual year-end celebration, bringing together over 200 people including TS clients, community partners and dedicated volunteers to celebrate the festive season together. The event also recognises TS clients' resilience and achievement and honours dedicated volunteers, inspiring hope for the year ahead.

Health &
Senior Care

Year Started: 1997 (as Senior Activity Centre)

Active Ageing Centre

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

Partner Agency:

- Agency for Integrated Care

Key Statistics:

840
Clients for FY25/26

692
Clients successfully engaged and profiled for care needs

35
Clients engaged in befriending/ buddying services

100%
Clients satisfied with AAC's services

Aims

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

Programme

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

How We Empower

- Allowing seniors to take charge of various duties in the centre.
- Encouraging seniors to take on volunteer and micro-job roles such as befriending, providing haircut and handyman services, leading exercise sessions and interest groups, conducting wheelchair repair workshops and more.
- AAC utilises Kampung AWWA, a new integrated social space for seniors, caregivers and residents that fosters social engagement. It also serves as a hub for senior volunteer development, supports caregivers through a dedicated Resource Centre, offers Gym Tonic – a senior friendly fitness facility, and operates a Community Café managed by senior baristas.
- AIC Kopi-AAC! 2026 Impactful Partnership Award Winner – Intergenerational Barista Learning Programme.
- NHG PopCollect 2025 – AWWA AAC & Therapy Hub's AWWA Wellness Plan: Healthy Living with Vivifrail – Best Showcase Award.

Year Started: 2022

Community of Care

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

Partner Agency:

- Agency for Integrated Care

Key Statistics:

840
Seniors engaged and supported for health-social matters

1,180
Seniors supported through case coordination and management

75
Partnerships built within the network

Aims

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

Programme

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

How We Empower

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

Year Started: 2019

Community Mental Health

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

Partner Agency:

- Agency for Integrated Care

Key Statistics:

341
Total number of clients

3,183
Number of people reached through outreach efforts

74
Number of caregivers supported

113
Number of outreach events organised

96%
Participants rated outreach talks as useful

Aims

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

Programme

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

How We Empower

- Striving to build a dementia-friendly neighbourhood with on-the-ground initiatives that engage community partners and form a support network through "AWWA KAKIS" initiative.
- Contribute as a key community organisation in regional efforts towards building a Dementia-Friendly Community in Yio Chu Kang, such as the weekly walking club - Walkie Talkie.

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

Dementia Day Care Centre

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

Partner Agencies:

- Agency for Integrated Care
- Ministry of Health

Key Statistics:

215 Number of clients	215 Number of caregivers supported
100% Individualised Care Plans completed	776 Number of weekend sessions
15 Number of community partners sustained through Care Beyond Walls	10 Number of caregiver workshops and caregiver-client bonding sessions through outings
97% Clients satisfied with DDCCA's services	98% Clients satisfied with DDCCY's services

Aims

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

Programme

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

How We Empower

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

Award

- National Medical Excellence Awards 2025 - National Community Care Excellence Team Award (Care Beyond Walls).

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

Home Personal Care Service

Serving adults with disabilities and elderly who are frail and home-bound, with little or no caregiver support.

Partner Agencies:

- Agency for Integrated Care
- Ministry of Health
- Tote Board

Key Statistics:

67
Number of Clients

Aims

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

Programme

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

How We Empower

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

Year Started: 2016

Integrated Home and Day Care Centre

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

Partner Agency:

- Agency for Integrated Care

Key Statistics:

28
Number of clients

25
Number of caregivers supported

Aims

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

Programme

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

How We Empower

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

Year Started: 1998 (as READYCARE Centre)

Rehab and Day Care Centre

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

Partner Agencies:

- Agency for Integrated Care
- Ministry of Health

Key Statistics:

321 Number of clients served under Community Rehabilitation

68 Number of clients served under Maintenance Day Care

712 Number of clients served under Home Therapy

350 Number of caregivers supported (centre-based)

94% Clients and/or caregivers satisfied with RDCC's services

Aims

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

Programme

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

How We Empower

- RDCC offers Gym Tonic, which seeks to improve, maintain and delay deterioration of functional ability of seniors, through strength-training exercises. Gym Tonic features high-tech rehabilitation equipment and an IT infrastructure to enable efficient intervention and documentation. As of March 2026, a total of 201 unique clients have been enrolled in the programme.
- The service runs the Air Master programme in collaboration with Tan Tock Seng Hospital. The session involves 20 sessions of cardiopulmonary rehabilitation over 10 weeks. As of March 2026, there are 66 unique clients who are enrolled in the programme.
- RDCC also offers BIXEPS, a form of therapy that enhances muscle strength, endurance, and overall physical health to clients. The programme takes place over 12 sessions, each lasting 10 minutes long.
- AWWA Home Therapy provides island-wide service for home-bound clients who are unable to access centre-based rehabilitation services, and is supported by allied health professionals in AWWA's Therapy Hub.
- AWWA Home Therapy has partnered with several hospitals to upskill therapists in a variety of conditions. These include building capacity in our staff to treat pelvic floor issues, specialist neuro training for treatment of stroke, and treating clients with mental illness.

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

Senior Community Home

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

Partner Agencies:

- Ministry of Social and Family Development
- National Council of Social Service

Key Statistics:

107 Number of residents

95% Residents satisfied with stay in the Home

Aims

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

Programme

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

How We Empower

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

Governance, Sustainability & **Financial Stewardship**

Fundraising

In FY25/26, AWWA received $5,004,987 in donations from individuals, communities, and corporate partners, enabling us to strengthen support across early childhood development, disability services, family support, and senior care. Through both digital campaigns and community-led efforts, each contribution helped sustain essential programmes and services. We remain committed to responsible stewardship, with robust documentation, strict donor confidentiality, and no engagement of commercial fundraisers.

Together, these contributions bring us closer to an inclusive society where everyone can thrive. Support our work at **www.awwa.org.sg/donate**

Breakdown of Donors

Corporates and Institutions
33%

Individuals
67%

Breakdown of Donations

Disability & Inclusion
49%

Health & Senior Care
28%

Family Services
2%

General
21%

Through 6 Online Campaigns

Amount Raised
$1,345,703

Fundraising Costs
$172,572

Fundraising Efficiency Ratio
13%

Volunteering

Volunteers power the moments that matter at AWWA. In FY25/26, they provided 24,751 hours of service across 2,258 activities, reflecting the depth of their commitment to our mission. Their efforts not only strengthened the delivery of our programmes but also translated into an estimated $224,022 in manpower value.

Each act of service supports individuals and families on their journey towards dignity and inclusion. Join us in making a difference at **www.awwa.org.sg/volunteer.**

Volunteering Activities
2,258

Total Number of Volunteering Hours
24,751

Man-Hour Savings
$224,022

Breakdown of Volunteers

Corporates and Institutions
33%

Individuals
67%

Our Amazing Donors

We gratefully acknowledge the generosity of our donors and partners throughout FY25/26. Every contribution, including those not individually listed here, has helped enable meaningful impact across the communities we serve.

$500,000 and Above

Lien Foundation
Serene Toh
Singapore Exchange Limited
T T J Design and Engineering Pte Ltd

$100,000 and Above

Crocodile Foundation Ltd

$50,000 and Above

Kwan Im Thong Hood Cho Temple
Oversea-Chinese Banking Corporation Limited
Paul Ananth Tambyah
Schroders Investment Management (S) Ltd

$10,000 and Above

Ang Su Yin Angelina
ASA Contracts Pte Ltd
Charities Aid Foundation America
Chevron Singapore
Chew How Teck Foundation
Chua Chee Siong Martin
Dilhan Pillay Sandrasegara
GlobalGiving with 3M
Hong Leong Foundation
Jalan Kayu Tua Pek Kong Temple Association
Lee Chih Wei
Lendlease Asia Holdings Pte Ltd
LGT Bank (Singapore) Ltd
Lynda Kum
Marina Bay Sands Pte Ltd
McKinsey & Company Singapore, Pte Ltd
Ng Kok Thai
Ngien Hoon Ping
Ong Teck Seng
SATS Ltd
See Toh Huixia
Tan Bing Hong Richard
Tan Chin Tuan Foundation
The Community Foundation of Singapore
The Late Richard Wong Sui Chiin
The Shaw Foundation Pte
UOL Group Limited
Varsha Abdullah @ Varsha D/O Bipinchandra
Wong Kam Ming Benson
Yong Deming Mark
Yue Kar Sin Clara

Donations-In-Kind $10,000 and Above

Chevron Singapore
Sian Chay Medical Institution
Simple Solution Systems Pte Ltd
Yarrow Medical Holdings Pte Ltd

Hear from our Distinguished Donors

Lien Foundation

A steadfast partner in driving social change, Lien Foundation has provided unwavering support to AWWA over the years.

In 2025, this partnership deepened further as AWWA joined like-minded partners across the healthcare and community care sectors to advance client care through several pioneering initiatives. These included the Stroke Rehab Ecosystem, which bridges centre-based rehabilitation and Home Therapy services to support seamless continuity of care in clients' homes.

AWWA also partnered with NHG Health and Lee Kong Chian School of Medicine to pilot Rehability, Singapore's first allied health postgraduate training ecosystem, aimed at raising standards across both acute and community care settings. In addition, AWWA collaborated with KK Women's and Children's Hospital and Allkin Singapore to pilot the next phase of DayOne, an enhanced mental health support programme for parents of children with developmental needs in the community.

Singapore Exchange Limited

Through a longstanding partnership built on shared values and commitment, SGX Group (Singapore Exchange Limited) has supported more than ten programmes through generous donations and volunteerism.

A key highlight is SGX Group's annual Season of Giving, where employees dedicate their time to engaging over 350 seniors through meaningful activities, fostering social connection and joy. Beyond this, SGX Group volunteers have accompanied adults with physical and multiple disabilities on community outings, creating opportunities for inclusion and participation in everyday life.

SGX Group has also enriched the learning journeys of students with autism at AWWA School @ Bedok through sports-based activities that support the development of fundamental movement skills, social interaction, and confidence. In addition, volunteers have facilitated community-based experiential learning outings for students from our Special Student Care Centre, enabling them to engage meaningfully with the wider community in a safe and supportive environment.

Through their sustained partnership and hands-on involvement, SGX Group continues to champion inclusion and create lasting positive impact across the communities we serve.

TTJ

T T J Design and Engineering Pte Ltd

Local structural steel firm TTJ Design and Engineering Pte Ltd continues to walk alongside AWWA Home in their mission to support adults with multiple disabilities. Through their ongoing support of AWWA's essential services, TTJ aims to contribute to the well-being of the clients. TTJ values the impact these services have on the community. Mr. Teo, founder of TTJ, shared,"I commend the AWWA Home care staff for their dedication to holistic, person-centered care, which allows residents to remain active and engaged members of our community."

Dr Serene Toh

Dr Toh's support is grounded in a longstanding and deeply personal connection to AWWA, shaped by her family's legacy of giving. In honour of her late mother, who was actively involved in AWWA's programmes, she has chosen to support adults with multiple disabilities. Her contributions have strengthened the programme's ability to provide a vibrant and enabling environment where clients can build independence, develop daily living skills, and participate meaningfully in the community. Her support also provides respite for caregivers, enabling them to rest and attend to their own well-being.

How Your Support **Goes Further**

In FY2025/2026, donor contributions enabled us to strengthen four programmes that required additional support, helping us extend care and opportunities to individuals and families across different life stages.

With your support, we sustained the operations of **Kindle Garden**, enabling close to 60 preschoolers of all abilities and diverse backgrounds to access an inclusive learning environment and curriculum.

With your support, over 100 adults with additional needs from **AWWA Home and Day Activity Centre** were empowered to pursue their hopes and aspirations in a safe and conducive environment.

With your support, close to 120 displaced families received assistance through our **Transitional Shelters**, providing temporary accommodation as they worked towards getting back on their feet.

With your support, over 100 seniors were empowered to live independently in a supportive environment and remain connected to the community at our **Senior Community Home**.

Sector
Impact

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

CEO Office

MR J R KARTHIKEYAN (KARTHIK)
Chief Executive Officer

- AIC Enabling Technology Advisory Group, Member
- AIC Community Care Technology Council, Member
- AHPC Communication & Engagement Committee, Member
- Ang Mo Kio-Hougang Constituency Community Response Roundtable, Member
- CHI Faculty
- CHI Fellow Programme, Mentor
- MOH Allied Health Professions Council, Member
- MOH National Allied Health Strategy Implementation Committee, Co-Chair
- MSF Fellowship Selection Panel, Member
- MSF Leadership Selection Panel, Member
- NCSS Social-Health Integration Working Group, Member
- NCSS Social Service Fellow
- NHG Cares Alliance for Social Prescribing, Member
- NHG Population Health Collective Leadership Council, Member
- NLB Advisory Committee for Persons with Disability, Member
- SIT, Industry Advisory Committee for Health Sciences, Member
- TTSH Community Fund, Board Member
- WSG Volunteer Care Advisor Member

MRS SELINA FOONG
Chief Operating Officer

- Singapore Disability Sports Council, Honorary Assistant Treasurer

Allied Health Professional Group

MS PARVEEN KAUR SIDHU D/O BALWANT SINGH
Programme Lead, EIC @ Hougang, Allied Health Professional Group

- SIT Adjunct Lecturer, Pediatric Cardiopulmonary Module (Physiotherapy)

MS FELICITAS ANG
Physiotherapist, EIC @ Fernvale Link, Allied Health Professional Group

- Singapore Physiotherapy Association, Corporate Communication Sub Committee Member

MS ZONA YONG
Senior Occupational Therapist, EIC @ Kim Keat, Allied Health Professional Group

- SOAT, Lead of Assistive Technology Special Interest Group

MS EBBA FERNANDEZ
Head, Allied Health Professionals Development, Therapy Hub, Allied Health Professional Group

- MSF SkillsFuture Tripartite Taskforce, Member

MR JUSTYN TAN
Assistant Director, Health & Senior Care and Allied Health Professional Group

- AHPC, Complaints Panel, Member

MS YAP LI WEN
Senior Principal Occupational Therapist, Therapy Hub, Health & Senior Care, Allied Health Professional Group

- AIC Community Care Manpower Development Awards Selection Committee Member
- AHPC, Occupational Therapy Credentials Committee / Curriculum and Organisation Review Committee (CORC), Member
- MOH Frailty Implementation Workgroup
- SAOT, Vice-President (Finance)
- SAOT Participation and Disability Special Interest Steering Committee, Member
- SIT, Clinical Instructor
- WSG, Volunteer Career Advisor

MS FOO JIA XIN
Senior Occupational Therapist, Therapy Hub, Health and Senior Care, Allied Health Professional Group

- SAOT, Council Member
- SAOT Participation and Disability Special Interest Group (SIG), Member

Disability & Inclusion

MR BRUCE LIEW
Senior Director, Disability & Inclusion

- ArtsWork Collective, Board Chair
- Odyssey Dance Theatre Pte Ltd, Board Member
- Artery, Advisor

MS NG LEE LEE
Director, Disability and Inclusion

- SG Enable Disability Network, Member

DR SHIRLEY SOH
Assistant Director, Early Childhood and Inclusion

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

MS AMY TAN
Principal, AWWA School @ Napiri

- Autism Network Singapore, Member

MS NURNAIN SAFARIAH BTE SELAMAT
Vice Principal, AWWA School @ Napiri

- Curriculum Resource Person for MOE's Home Schooling Panel

MS RACHEL GOH
Manager, Preschool Support Services, Development Support & Learning Support

- Early Intervention Conference 2027, Organising Committee Member

Family Services

MS HUIXIA SEE TOH
Director, Family Services

- SASW Housing Support Network, Member

MS MICHELE GAN
Senior Social Worker, Family Service Centre

- MSF Domestic Violence Learning Circle, Member
- Singapore Association for Counselling Community, Counsellors Committee, Member
- SSI Adult Educator: Family-based Casework Training (FBCT)

MS SUTRAIMA SAPHADI
Senior Social Worker, Family Service Centre

- MSF Domestic Violence Learning Circle, Member

MS ESTHER TAN
Social Worker, Family Service Centre

- SASW Housing Support Network, Member

Health & Senior Care

MS CHUA SHI JIA
Assistant Manager, Rehab & Day Care Centre, Health & Senior Care

- AIC, InterRAI Community of Practice, Member
- SAOT, Workplace Ambassador
- MOH, Community Rehabilitation Transformation Workgroup (CRTW), Member

MS SO MAN SHAN
Manager, Active Ageing Centre, Health & Senior Care

- NHG Digital CoC Adoption Committee, Member

Building a Sustainable and Inclusive Future

Our Environmental, Social and Governance Commitments

At AWWA, Environmental, Social and Governance (ESG) principles underpin how we deliver impact, steward resources and strengthen trust. In FY2025, we progressed from standalone initiatives to a more systematised and organisation-wide approach, embedding sustainability across infrastructure, operations and programmes. To drive consistency and scale, we formalised an ESG Taskforce and a network of ESG Ambassadors, strengthening ownership across the organisation and deepening integration into everyday practices.

Our ESG Commitments at a Glance - FY2025/26

Environmental	Social	Governance
Sustainable Infrastructure 2 BCA Green Mark Sites **Energy and Resource Management** "Go 25" practice, active resource usage monitoring **Waste Reduction and Circular Practices** Reduce, Reuse and Recycle	**Client impact and Recognition** National and sector awards **Volunteers & Community Engagement** Multi-sector partnerships **People Development and Well-Being** Learning culture, staff well-being and HR awards	**Governance Framework and Accountability** Board & Senior Management oversight **Data Protection, Cybersecurity and Resilience** Trainings and BCP resilience **Assurance audit & ethics standards** Annual declarations & compliance

Environmental Responsibility

We continued to reduce our environmental footprint by scaling sustainable practices beyond our headquarters to a broader network of sites.

Sustainable Infrastructure

Sustainability is integrated into our lifecycle approach to facilities. We adopted green renovation guidelines that prioritise energy-efficient design, sustainable materials and resource-saving systems. Two of our sites operate within BCA Green Mark-certified developments, reinforcing environmental performance from design to operation.

Energy and Resource Management

We combined behavioural change with data-driven monitoring to improve resource efficiency. The "Go 25" initiative standardises air-conditioning at 25°C, while active monitoring of energy and water usage enables early detection of anomalies. Staff engagement initiatives promote responsible consumption across sites.

Waste Reduction and Circular Practices

Waste minimisation is embedded into our daily operations and procurement practices. This includes the reuse of materials such as festive decorations, the adoption of bring-your-own bottle practices, the engagement of vendors that use biodegradable packaging, and the repurposing of recycled materials into programme outputs.

Environmental Awareness and Community Impact

We extended sustainability education to our clients through hands-on initiatives, such as engaging them in rooftop garden farming and fostering awareness of responsible consumption and environmental stewardship.

Social Impact

People are at the core of AWWA's mission. In FY2025, we strengthened the impact across clients, employees, volunteers and partners through inclusive and person-centred approaches.

Client Impact and Recognition

Our programmes continue to deliver meaningful outcomes and gain national recognition. The Care Beyond Walls programme received the National Community Care Excellence Team Award under the National Medical Excellence Awards, recognising innovation in community-based dementia care. We are proud to be the first community partner to receive this national level recognition since it was introduced in 2024. Our early childhood and early intervention practices were also affirmed at the ECDA Awards 2025, with three educators clinching individual awards while our Kindle Garden Preschool received two centre-level awards. Internally, our AWWA CIS held their bi-annual CIS Awards in 2025, celebrating 30 youths with additional needs, highligting their achievements and resilience, while acknowledging their support systems.

Volunteers and Community Partnerships

We amplify our impact through strong collaboration with government agencies and healthcare institutions, community partners and grassroots, corporate and individual volunteers. These partnerships enable broader reach and foster a more inclusive society.

People Development and Well-being

Our people remain central to our impact. We strengthened a culture of learning and innovation through AWWAcademy, an internal learning platform for knowledge sharing and AWWAke, an innovation initiative to improve processes and outcomes. Our efforts were recognised through multiple HR awards in learning and development, as well as employee wellness and experience. Employee well-being remains a priority, supported by health and wellness programmes including physiotherapist-led pain management clinic (now known as DEAR or Drop Everything and Relax), mental health support through the AWWA Care Team Support Hotline, annual health screening and employee bonding activities organised by the Wellness Committee.

Governance

Strong governance underpins AWWA's ability to deliver sustainable impact while maintaining the trust of our stakeholders.

Governance Framework and Accountability

AWWA's governance structure is anchored by Board, Board Committees and Management oversight, ensuring strategic alignment, accountability and robust decision making. Policies and controls are regularly reviewed to align with regulatory requirements and best practices, supported by ongoing monitoring and reporting. We maintain strong accountability to our regulators, funders and stakeholders through transparent and timely reporting.

Data Protection, Cybersecurity and Resilience

We prioritise safeguarding sensitive information and operational continuity. Staff undergo regular Personal Data Protection Act (PDPA) and cybersecurity training; policies reinforce data confidentiality, integrity and security; Business Continuity Plans (BCP) are established across key operations, with regular readiness reviews.

Assurance Audits and Ethical Standards

A culture of integrity and continuous improvement is reinforced through regular internal and external audits, strong internal controls and risk management practices, annual staff declarations and clear ethical guidelines. These measures ensure responsible conduct and continuous improvement across the organisation.

Looking Ahead

AWWA is committed to refining our ESG strategies to drive sustainable, long-term value for our stakeholders. Our FY2025 progress reflects a deliberate shift from initiatives to AWWA-wide systems. Building on this foundation, AWWA will continue to refine its ESG approach and continue to embed ESG principles across our infrastructure, programmes and decision-making. We aim to build strong, resilient communities and a more inclusive future.

Corporate Governance

Board

Composition of the Board

Members of the AWWA Board are recruited from diverse fields for their different backgrounds and experiences. They come together as one, bringing with them abilities and skillsets in areas such as finance, accounting and audit, fund and asset management, risk compliance, human resource management, education, media and communications and medical. This diversity helps the Board make better-informed decisions and attract talented people with relevant experience to join its ranks.

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

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

Board Renewal and Term Limits

The Board plans for its renewal and succession. Under AWWA's Constitution, one-third of the directors (or if their number is not divisible by three, the number closest to one-third) shall retire from office at each annual general meeting. Directors who retire are eligible for re-election in FY26/27.

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

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

Board Evaluation

Following the last Board pulse survey conducted in November 2023, a consultant was engaged in 2024 to assist in the post evaluation discussions with the board and management. Workshops were conducted and action plans arising from the survey were completed in mid 2025. The next Board evaluation will be conducted in 2026.

Duties and Responsibilities of the Board and Board Committees

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

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

The Board also forms various Board Committees with specific functions to assist in the discharge of its duties. Each Committee operates within its terms of reference which is approved by the Board. The Board's decision and approval is required for matters reserved for the Board, including but not limited to the following:

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

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

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

Audit

Term of Reference

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

Committee Report

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

The Committee provided guidance to Management on the appropriate disclosure of funded leasehold improvements within the audited financial statements. This guidance aims to ensure clarity in the presentation of reserve balances for the funder and to support Management in engaging funders on the computation of reserve ratios.

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

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

Community Partnership

Term of Reference

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

Committee Report

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

During the year, the CPC worked closely with the Community Partnership (CP) team to co-create fundraising and volunteer management strategies.

Donor appreciation was introduced to recognise and acknowledge our donors' contributions and support. The Committee also worked alongside the team to bring in and meet prospective donors, and participated actively in engaging long-standing partners to ensure their sustained support to better meet fundraising targets.

A review of policies was also undertaken to ensure adherence to regulatory requirements in reviewing donation documentation processes and anti-money laundering practices.

Finance

Term of Reference

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

Committee Report

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

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

During the year, the Committee reviewed the financial projections prior to AWWA's participation in acquiring new service to ensure decisions were financially sound and strategically aligned.

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

Human Resource

Term of Reference

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

Committee Report

During the year, the HRC provided strategic oversight of the organisation's human capital agenda, ensuring alignment of people practices with organisational objectives, market competitiveness, and long-term sustainability.

A key priority was the review of compensation and benefits. The HRC oversaw a comprehensive salary benchmarking and job sizing exercise conducted with Mercer, which informed enhancements to remuneration structures, internal equity, and talent attraction and retention strategies. The Committee also guided the annual compensation review process, ensuring remuneration decisions were fair, performance-based, market-aligned, and financially sustainable.

The HRC continued to support Management on complex workforce and employee relations matters, including leadership and succession planning, organisational effectiveness, and sensitive employee issues. The Committee worked closely with Management to ensure these matters were addressed consistently and in the best interests of both employees and the organisation.

In addition, the HRC reviewed key HR policies and frameworks, leveraging external benchmarks and leading practices to strengthen governance and enhance the employee experience. The Committee also supported initiatives in leadership development, succession planning, and workforce upskilling to build a future-ready and high-performing workforce.

The HRC remains committed to advancing strategic human capital priorities and supporting the organisation in attracting, developing, and retaining talent through sound governance, competitive employment practices, and sustainable people strategies.

We are also deeply honored to have received various sector and industry awards in recognition of our work, innovation and capability development. 2025 HR awards received:

- President's Award at the inaugural Social Service Professional Awards 2025.
- The Straits Times - Singapore's Best Employers.
- Singapore HR Awards 2025 - Excellence in Learning & Development, Coaching, and Mentoring (Gold).
- Singapore HR Awards 2025 - Excellence in Employee Experience & Well Being (Bronze).
- Singapore HR Awards 2025 - Best HR Leader Award (SME/Non-Profit).
- Human Resources Excellence Awards 2025 - Excellence in Learning & Development (Bronze).

Investment

Term of Reference

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

Committee Report

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

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

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

a. Selection of suitably qualified fund managers and funds for future investment.
b. Redemption from an underperforming fund and reinvestment in accordance to the investment mandate.
c. Declaration of New/Existing Investments (excluding Fixed deposits) are in adherence to MSF/SGE new investment guiding principles.

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

Nomination

Term of Reference

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

Committee Report

During the year, the NC recruited individuals to join the Board and Board Committees and ensured that the Board and Committee members have the relevant skills, knowledge, and experience that AWWA needs. Where appropriate, background checks were conducted to verify that prospective appointees uphold the character and values consistent with AWWA's mission and purpose. The NC also met with candidates who could be potential future Board members.

Programmes & Services

Term of Reference

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

Committee Report

During the year. the PSC continued to provide oversight of the progress and outcomes of AWWA's programmes and services, ensuring alignment with the organisation's mission and strategic priorities.

The PSC reviewed the effectiveness, continued relevance, and development of programmes, taking into account evolving community needs, sector trends and environmental considerations. Key areas of focus included service integration, enhancement of support for seniors and persons with disabilities, and strengthening community-based care and rehabilitation services.

The Committee also discussed strategic initiatives and programme developments, including partnerships with healthcare institutions, expansion of services within the Health and Senior Care and Disability sectors, and efforts to enhance participation and inclusion for persons with different abilities.

In addition, the PSC reviewed and endorsed selected programme proposals and initiatives aimed at expanding AWWA's service reach and strengthening its capabilities. These included initiatives to support independent living for persons with disabilities and to enhance the provision of community-based care services.

The PSC will continue to support AWWA in delivering responsive, integrated, and sustainable programmes that meet the needs of the community and create meaningful impact for its clients.

During the year, AWWA was awarded the following contracts:

1. Admin Point of Contact for the Integrated Community Care Partner (ICCP) in Ang Mo Kio sub-region 2.
2. Operate the Enabled Living Programme (ELP) and Home Support Programme pilot at the Bedok site, which is aimed at providing persons with disability to live, learn, work and play in an inclusive society.
3. Subsequent to the financial year end, AWWA completed the takeover of the operations of Little Preschool, on 1 July 2026. Following the takeover, Kindle Garden @ Pasir Ris, AWWA's second preschool centre, is now under AWWA's Management. AWWA will progressively integrate the centre into its preschool services and extend its inclusive preschool model to the centre.

Risk Management

Term of Reference

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

Committee Report

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

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

A significant milestone was achieved with the completion of the MSF-Data Security Instruction audit, reinforcing the organisation's commitment to robust data governance and establishing a solid foundation for the protection of sensitive information in compliance with relevant regulatory requirements.

The RMC provided strategic oversight and endorsement across several key governance initiatives, including:

- Business Continuity Plans and tabletop exercises across nine services, ensuring organisational resilience and operational preparedness;
- Enterprise Risk Management (ERM) Manual, strengthening the organisation's risk management framework and formalising its approach to identifying, assessing, and managing risks;
- Key Risk Indicators (KRI), enabling proactive monitoring of the organisation's risk profile against defined thresholds;
- ESG Policy, affirming AWWA's commitment to responsible and sustainable practices across its operations.

These endorsements have reinforced AWWA's governance and compliance infrastructure, embedding a culture of risk awareness.

The RMC also provided strategic oversight of the Internal Audit 2025, working closely with management to analyse findings and facilitate effective remediation of identified issues, thereby strengthening organisational processes and controls.

Policies & Practices

Separation of Board and Management role

The organisation maintains a clear separation between governance and management in line with the Code of Governance. Management provides the Board and its Committees with complete, accurate and timely information, and regularly seeks their input on the organisation's strategic direction. Service Leads and staff assigned as secretariats of Board and Board Committee meetings support this process by preparing relevant materials to facilitate informed deliberations. Management, Service Leads and staff do not participate in Board decision-making or voting, ensuring that oversight responsibilities remain with the Board while operational responsibilities reside with management.

Risk Management Policy and Internal Control

The AWWA Board is responsible for ensuring that it has a sound system of internal controls to safeguard stakeholders' interests and the organisation's assets. The Audit Committee, the Finance Committee and the Risk Management Committee assist the Board with this responsibility.

The Assistant Director who heads the Finance and Procurement Department, ensures that operations comply with the procedures set out in the Financial Policies and Procedures Manual. The manual documents procedures and controls for all financial matters including key areas such as procurement, collection, payments, delegation of authority and limits of approval. The external auditors, in the course of their annual statutory audit, review and test the operating effectiveness of internal controls to enable them to arrive at their audit opinion. AWWA also engages internal auditors to audit the organisation's operations and procedures. Management, in consultation with the Audit Committee and Risk Management Committee, considers the recommendations made by external and internal auditors to improve controls and implements changes as appropriate. Implementation of recommendations by the external auditors are reviewed and monitored by the Audit Committee and that of the internal auditors are carried out by the Risk Management Committee.

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

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

Funds in excess of immediate needs are invested as fixed deposits or treasury bills with approved banks in Singapore or in Singapore Dollar bonds of good credit standing or unit trusts which are approved by the Board. The portfolio of investment is reviewed at each meeting of the Investment Committee. The annual budget is prepared by the Finance Department with inputs from the Service Leads and is reviewed by the Finance Committee before submission to the Board for approval. A mid-year forecast is performed with an objective to give the Management and Board a closer reality on the financial performances for the financial year against the annual budget.

As part of internal controls, procurement is conducted in accordance with established policies and procedures that promote fairness, transparency and value for money, including the use of competitive quotations or tender processes where appropriate. Approval is granted based on the Financial Approval Limits (FAL) approved by the Board. It is also the policy of AWWA not to extend loans to staff, members of the Board, Board committees and external parties.

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

Reserves Position and Policy

The company has a reserves management policy which the Board of Directors reviews on an annual basis to ensure AWWA's long term financial sustainability, support operational continuity, and enabling the organisation to respond to evolving community needs and opportunities for service development. The reserves also serve as a buffer against uncertainties in funding and fluctuations in service demand. AWWA's reserves are made up of unrestricted and restricted funds and are intended to support the following purposes:

- Sustaining the delivery of core services across AWWA's key programme areas, including community care for seniors, disability support, children and youth, families, and rehabilitation services.
- Supporting the enhancement and expansion of programmes to meet emerging and evolving community needs.
- Investing in organisational capability building, including workforce development, service innovation, and digitalisation.
- Meeting operational requirements and support costs.

Using the COC definition of total unrestricted fund to annual operating expenditure (charitable activities and other operating and administration expenses), the reserve ratio as of 31 March 2026 is 0.33 which is comparable to the ratio as of 31 March 2025.

Human Resource Management

As of 31 Mar 2026, our total staff strength stood at 1054, reflecting the continued growth and commitment of our organisation.

In the past year, the HR team has made significant strides in advancing key initiatives aimed at supporting both employee growth and well-being. We continued to develop and finalised the SkillsFuture Competency Frameworks for SPED Teacher Assistant, Psychology and Nursing establishing clearer professional pathways. Additionally, Staff continued to broaden their horizons through multiple learning journeys and overseas study trips and contributed to AWWA's growing pool of globally trained professionals.

Overall, 2025 was a year of meaningful progress and collective achievement. Through strengthened policies, robust capability development, formalised recognition structures, and global learning opportunities, AWWA continued advancing its mission of empowering people and strengthening communities.

To maintain our strong focus on compensation and benefits initiatives, ensuring alignment with market standards to achieve competitiveness and fairness in compensation, AWWA engaged Mercer to refresh and enhance our salary guidelines. These efforts demonstrate our ongoing dedication to fostering a supportive and empowering environment for all employees.

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

AWWA provides a structured onboarding programme that supports new hires in integrating into the organisation, building role competence, and understanding AWWA's mission, values, and service philosophy. All new employees undergo a six-month onboarding and certification journey through the Core Enabler Programme (CEP) and Accelerated Core Enabler (ACE), which combines organisational orientation, mandatory compliance training, role-specific learning, and on-the-job coaching. The programme also covers key governance and compliance requirements, including the Code of Conduct, Conflict of Interest, PDPA, cybersecurity, confidentiality, and other regulatory obligations, ensuring employees uphold high standards of accountability and ethical practice.

Beyond onboarding, AWWA invests in continuous learning through AWWA Academy, competency-based training, coaching, mentoring, and leadership development programmes. This enables employees to continuously build professional capabilities, maintain compliance with regulatory and professional standards, uphold strong governance practices, and contribute meaningfully to AWWA's mission of delivering quality, person-centred services.

AWWA maintains a structured performance management process through which staff are evaluated on their performance, development, and contributions to organisational objectives, ensuring accountability and continuous improvement.

Volunteer Management

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

New volunteers are made aware of the Conflict of Interest policy, and are made to sign an undertaking, including compliance with the Personal Data Protection Act 2012 (the "PDPA"). The team adheres to other regulations such as ensuring that relevant volunteers go through the Ministry of Social and Family Development Suitability Assessment process. All volunteers are provided with the AWWA Volunteer Handbook, which gives an overview of volunteer etiquette, rights, and goals of programmes in AWWA so that AWWA's mission and values are understood. The handbook was updated and reviewed in early 2025. It is also made mandatory for volunteers to access and read through the revised handbook and volunteer orientation videos prior to their first volunteering experience. A review of volunteer group insurance was also done to ensure volunteers remain in support of safety and well-being.

Conflict of Interest Policy

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

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

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

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

Personal Data Protection Act Policy

AWWA has implemented processes to comply with the Personal Data Protection Act 2012 (the "PDPA"). Unless otherwise permitted by law, AWWA obtains consent for the collection, use, disclosure and processing of personal data. Consent given may be withdrawn by notification to the Data Protection Officer in AWWA.

Data is also used only for purposes disclosed unless otherwise permitted under the law. Reasonable security arrangements are also in place to prevent unauthorised access, collection, use, disclosure, copying, modification or disposal of the personal data.

In 2025, AWWA continued to strengthen its data protection culture through targeted, organisation-wide initiatives. Two bite-sized refresher videos were rolled out to reinforce PDPA compliance awareness.

Complementing these efforts, Sub-Data Protection Officers (Sub-DPOs) from each service took turns presenting at the quarterly Data Protection Committee meetings, sharing their respective service-level efforts and progress in PDPA compliance. This peer-sharing approach has fostered greater ownership and accountability for data protection across AWWA.

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

Whistle-Blowing Policy

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

In line with this commitment, the Whistle-blowing Policy aims to encourage staff, partners, volunteers, suppliers, contractors, clients and other stakeholders of AWWA to raise concerns or to report malpractices or misconducts, and to offer assurance that they will be protected from reprisals or victimisation for whistle-blowing in good faith.

The whistle-blowing Policy is reviewed periodically to reflect significant changes in legislation or internal process. This policy was last reviewed and approved by Board on March 2026.

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

Code of Conduct

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

Cultural Competency and Diversity

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

Flexi-work Policy was launched in January 2025, strengthening AWWA's commitment to workplace flexibility and employee well-being.

AWWA adopts the Tripartite Standard on Recruitment Practices, Term Employment, Age-Friendly Workplaces, Grievance Handling, and Flexible Work Arrangements to ensure a fair, transparent, and inclusive hiring process, employment practices while addressing employee concerns with fairness and respect.

Service Quality Policy

AWWA is committed to delivering high-quality, client-centred services that uphold the dignity, rights and well-being of the individuals and communities we serve. To further strengthen this commitment, AWWA's Service Quality Policy provides a clear framework to guide our service delivery, continuous improvement efforts and accountability to ensure our services remain effective and responsive to evolving needs.

Service quality is monitored through programme reviews, client satisfaction surveys, stakeholder feedbacks and performance indicators. Evaluation outcomes are reviewed by Senior Management, the Programmes and Services Committee, and the Board to support accountability, governance oversight and ongoing service enhancement.

Anti-Money Laundering and Countering the Financing of Terrorism Policy

AWWA has an Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT) Policy to safeguard the organisation against the risks of money laundering and terrorism financing. A risk-based approach is adopted to ensure appropriate due diligence checks are conducted for receipts and payments, and that suspicious transactions are identified and reported in accordance with applicable regulatory requirements. We also conduct regular reviews of our internal controls, policies and procedures to ensure compliance with evolving regulatory requirements and sector best practices. The AML/CFT Policy is reviewed periodically to ensure its continued effectiveness and relevance.

Information Technology Governance

AWWA has established governance processes and controls to manage information technology and cybersecurity risks, safeguard information assets, and support operational resilience. Guided by an ISO 27001-aligned Information Security Management System (ISMS), the organisation implements measures including access controls, security monitoring, vulnerability and patch management, incident response procedures, and staff awareness programmes. IT and cybersecurity risks are monitored through the enterprise risk management framework, with regular reviews of policies and controls to ensure their continued effectiveness and alignment with organisational needs.

Annual General Meeting

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

Code of Governance for Charities and IPCs - Governance Evaluation Checklist

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

S/N	Description	Code ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance", please explain.
10	Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position). For Treasurer (or equivalent position) only: a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role. i. After meeting the maximum term limit for the Treasurer, a Board member's reappointment to the position of Treasurer (or an equivalent position may be considered after at least a two-year break). ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer's years of service would continue from the time he/she stepped down as Treasurer.	2.6	☑ Yes ○ No ○ Partial Compliance	
11	Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well. a. No staff should chair the Board and staff should not comprise more than one-third of the Board.	2.7	☑ Yes ○ No ○ Partial Compliance	
12	Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well. a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.	2.8	☑ Yes ○ No ○ Partial Compliance	
13	The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break. For all Board members: a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member's years of service would continue from the time he/she left the Board. b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers' positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity's term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting). c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.	2.9a 2.9b 2.9c	☑ Yes ○ No ○ Partial Compliance	
14	For Treasurer (or equivalent position) only: d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years. i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.	2.9d	☑ Yes ○ No ○ Partial Compliance	

S/N	Description	Code ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance", please explain.
PRINCIPLE 3: THE CHARITY ACTS RESPONSIBLY, FAIRLY AND WITH INTEGRITY.				
15	Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.	3.1	☑ Yes ○ No ○ Partial Compliance	
16	Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise. a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/ herself from the meeting and should not vote or take part in the decision-making during the meeting.	3.2	☑ Yes ○ No ○ Partial Compliance	
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	☑ Yes ○ No ○ Partial Compliance	
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	☑ Yes ○ No ○ Partial Compliance	
19	Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately.	3.4	☑ Yes ○ No ○ Partial Compliance	
20	Take into consideration the ESG factors when conducting the charity's activities.	3.5	☑ Yes ○ No ○ Partial Compliance	
PRINCIPLE 4: THE CHARITY IS WELL-MANAGED AND PLANS FOR THE FUTURE.				
21	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).	4.1a	☑ Yes ○ No ○ Partial Compliance	
22	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as: I. Revenue and receipting policies and procedures; II. Procurement and payment policies and procedures; and III. System for the delegation of authority and limits of approval.	4.1b	☑ Yes ○ No ○ Partial Compliance	
23	Seek the Board's approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).	4.2	☑ Yes ○ No ○ Partial Compliance	
24	Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.	4.3	☑ Yes ○ No ○ Partial Compliance	

S/N	Description	Code ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance", please explain.
25	Set internal policies for the charity on the following areas and regularly review them: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer management; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards; and i. Other key areas such as fund-raising and data protection.	4.4	☑ Yes ○ No ○ Partial Compliance	
26	The charity's audit committee or equivalent should be confident that the charity's operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.	4.5	☑ Yes ○ No ○ Partial Compliance	
27	The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity.	4.6	☑ Yes ○ No ○ Partial Compliance	
	PRINCIPLE 5: THE CHARITY IS ACCOUNTABLE AND TRANSPARENT.			
28	Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	5.1	☑ Yes ○ No ○ Partial Compliance	
29	Generally, Board members should not receive remuneration for their services to the Board. Where the charity's governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	5.2	☑ Yes ○ No ○ Partial Compliance	
30	The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member's attendance.	5.3	☑ Yes ○ No ○ Partial Compliance	
31	The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity's subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding $100,000, in incremental bands of $100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than $100,000 in annual remuneration each, the charity should disclose this fact.	5.4	☑ Yes ○ No ○ Partial Compliance	
32	The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds $50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of $100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than $50,000 in annual remuneration, the charity should disclose this fact.	5.5	☑ Yes ○ No ○ Partial Compliance	
33	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. Record relevant discussions, dissenting views and decision in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable.	5.6a	☑ Yes ○ No ○ Partial Compliance	

S/N	Description	Code ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance", please explain.
34	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. b. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument.	5.6b	☑ Yes ○ No ○ Partial Compliance	
35	Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	☑ Yes ○ No ○ Partial Compliance	
	PRINCIPLE 6: THE CHARITY COMMUNICATES ACTIVELY TO INSTIL PUBLIC CONFIDENCE.			
36	Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	6.1	☑ Yes ○ No ○ Partial Compliance	
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	☑ Yes ○ No ○ Partial Compliance	
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	☑ Yes ○ No ○ Partial Compliance	

Financial Performance for FY 2025/2026

During the year, AWWA achieved a surplus of $10.75 million, of which $3.04 million was attributable to restricted funds received in advance but fully recognised as income in compliance with the Charity Accounting Standards. Expenditure against these funds will be accounted for, as and when they are incurred in future years.

Financial Report

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

FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
31 MARCH 2026

CONTENTS

AWWA LTD.

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

DIRECTORS' STATEMENT

The directors present their statement together with the audited financial statements of the Company for the financial year ended 31 March 2026.

In the opinion of the directors:

(i) the financial statements set out on pages 109 to 146 are drawn up so as to give a true and fair view of the balance sheet of the Company as at 31 March 2026 and of the financial activities, changes in funds and cash flows of the Company for the financial year ended 31 March 2026 in accordance with the provisions of the Companies Act 1967 (the "Act"), the Charities Act 1994 and other relevant regulations and Charities Accounting Standard in Singapore; and

(ii) at the date of this statement, there are reasonable grounds to believe that the Company will be able to pay its debts as and when they fall due.

Directors

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

Beatrice Chen Bea Chuan	(Chairman)
Frank Khoo Shao Hong	(Deputy Chairman, appointed on 9 September 2025)
Chng Lay Chew	
Eleanor Lee Kim Lin	
Varsha Abdullah @ Varsha D/O Bipinchandra	
Chen Shiling	
Marcus Heng Chiang Huat	
Damodaran Meena	
Tan Zing Yuen	
Choo Wee Jin Philip	(Appointed on 4 July 2025)
Ng Tat-Peng Paul	(Appointed on 1 September 2025)

Arrangement to enable directors to acquire benefits

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

Other matters

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

Independent auditor

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

On behalf of the directors

Signed by:	Signed by:
21B19AE0CBAC4F6...	197A9D0386C94A0...
Beatrice Chen Bea Chuan Director	Tan Zing Yuen Director

31 July 2026

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

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of AWWA Ltd. (the "Company") as set out on pages 109 to 146, which comprise the balance sheet as at 31 March 2026 and the statement of financial activities and statement of cash flows for the financial year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act 1967 (the "Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations") and Charities Accounting Standard in Singapore ("CAS") so as to give a true and fair view of the balance sheet of the Company as at 31 March 2026 and of the financial activities, changes in funds and cash flows of the Company for the financial year ended on that date.

Basis for Opinion

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

Other Information

Management is responsible for the other information. The other information comprises the Directors' Statement as set out on pages 104 to 105 and the information included in the Annual Report for the financial year but does not include the financial statements and our auditor's report thereon.

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

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

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

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

Responsibilities of Management and Directors for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions,misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

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

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

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

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

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

Report on Other Legal and Regulatory Requirements

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

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

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

(ii) the Company has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.

The engagement partner on the audit resulting in this independent auditor's report is Lim Teck Wee.

Signed by:
Baker Tilly TFW LLP
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Baker Tilly TFW LLP
Public Accountants and
Chartered Accountants
Singapore

31 July 2026

AWWA LTD.

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

STATEMENT OF FINANCIAL ACTIVITIES

For the financial year ended 31 March 2026

	Note	Unrestricted funds $	Restricted funds $	Total 2026 $	Total 2025 $
Income					
Income from generated funds:					
- Voluntary income	3	**394,000**	**3,265,284**	**3,659,284**	4,084,407
- Activities for generating funds	4	**213,942**	**1,131,761**	**1,345,703**	789,833
Investment income	5	**1,155,091**	**966,399**	**2,121,490**	2,654,116
Income from charitable activities	6	**2,341,743**	**108,103,602**	**110,445,345**	96,522,924
Total income		**4,104,776**	**113,467,046**	**117,571,822**	104,051,280
Expenditure					
Cost of generating funds:					
- Cost of generating voluntary income	7	**50,526**	**418,738**	**469,264**	493,034
- Fundraising costs	8	**27,436**	**145,136**	**172,572**	95,342
Charitable activities	9	**2,538,021**	**103,386,676**	**105,924,697**	96,128,216
Governance costs	10	**16,977**	**237,549**	**254,526**	217,066
Total expenditure		**2,632,960**	**104,188,099**	**106,821,059**	96,933,658
Net surplus		**1,471,816**	**9,278,947**	**10,750,763**	7,117,622
Fund transfer	19, 20	**447,175**	**(447,175)**	**-**	-
Reconciliation of funds Total funds brought forward		**33,839,075**	**101,602,761**	**135,441,836**	128,324,214
Total funds carried forward		**35,758,066**	**110,434,533**	**146,192,599**	135,441,836

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

AWWA LTD.

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

BALANCE SHEET

At 31 March 2026

	Note	2026 $	2025 $
Non-current assets			
Property, plant and equipment	13	**8,161,617**	8,984,786
Investments in financial assets	14	**28,766,101**	28,536,332
		36,927,718	37,521,118
Current assets			
Investments in financial assets	14	**5,489,118**	6,174,492
Receivables	15	**9,884,863**	12,940,384
Bank and cash balances	16	**104,548,509**	88,707,694
		119,922,490	107,822,570
Total assets		**156,850,208**	145,343,688
Current liabilities			
Payables	17	**10,556,467**	9,561,410
Provision for gratuity	18	**101,142**	340,442
Total liabilities		**10,657,609**	9,901,852
Net assets		**146,192,599**	135,441,836
Total funds			
Unrestricted funds	19	**35,758,066**	33,839,075
Restricted funds	20	**110,434,533**	101,602,761
Total funds		**146,192,599**	135,441,836

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

AWWA LTD.

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

STATEMENT OF CASH FLOWS

For the financial year ended 31 March 2026

	2026 $	2025 $
Cash flows from operating activities		
Net surplus	**10,750,763**	7,117,622
Adjustments for:		
Depreciation of property, plant and equipment	**4,435,278**	2,967,852
Written off of property, plant and equipment	**29,006**	56,787
Dividend income	**(678,459)**	(637,252)
Interest income	**(1,011,806)**	(1,920,296)
Treasury bills interest income	**(91,991)**	(20,739)
Gain on redemption of unit trusts upon maturity	**(339,234)**	(75,829)
Impairment losses on financial assets	**448,672**	-
Operating cash flows before movements in working capital	**13,542,229**	7,488,145
Receivables	**2,804,427**	2,614,450
Payables	**529,159**	724,960
Provision for gratuity	**(239,300)**	78,780
Restricted cash - bank balance for provision for gratuity	**50,220**	85,331
Restricted cash - bank balance for Medifund	**(32,508)**	(2,994)
Restricted cash - bank balance for FAS	**(8)**	(13,198)
Net cash flows generated from operations	**16,654,219**	10,975,474
Cash flows from investing activities		
Interest received	**1,602,134**	1,903,736
Dividend received	**678,459**	637,252
Purchases of property, plant and equipment (Note A)	**(3,175,217)**	(4,893,081)
Additional investment in financial assets	**(14,143,076)**	(17,783,920)
Proceeds from redemption of treasury bills	**6,242,000**	5,100,000
Proceeds from redemption of unit trusts	**8,000,000**	2,500,000
Net cash flows used in investing activities	**(795,700)**	(12,536,013)
Net increase/(decrease) in cash and cash equivalents	**15,858,519**	(1,560,539)
Cash and cash equivalents at beginning of financial year	**88,259,040**	89,819,579
Cash and cash equivalents at end of financial year (Note 16)	**104,117,559**	88,259,040

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

AWWA LTD.

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

STATEMENT OF CASH FLOWS (cont'd)

For the financial year ended 31 March 2026

	2026 $	2025 $
Note A: Purchases of property, plant and equipment		
Aggregate cost of property, plant and equipment	**3,641,115**	5,164,598
Add: Payables brought forward at 1 April	**628,729**	357,212
Less: Outstanding payables at 31 March	**(1,094,627)**	(628,729)
Net cash outflow for purchases of property, plant and equipment	**3,175,217**	4,893,081

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

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

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2026

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

1. General information

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

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

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

(1)	Community Integration Service	(15)	Senior Care Centre
(2)	Special Student Care Centre	(16)	Home Personal Care Service
(3)	AWWA School @ Napiri	(17)	Family Service Centre
(4)	AWWA School @ Bedok	(18)	Transitional Shelter @ Lengkok Bahru
(5)	Early Intervention Centre - Hougang	(19)	Transitional Shelter @ Jalan Tentaram
(6)	Early Intervention Centre - Fernvale Link	(20)	Enabled Living @ Bedok
(7)	Early Intervention Centre - Kim Keat	(21)	Dementia Day Care Centre - Ang Mo Kio
(8)	Early Intervention Centre - Fernvale Woods	(22)	Dementia Day Care Centre - Yishun
(9)	Development Support and Learning Support	(23)	Allied Health Professional Services
(10)	Kindle Garden Preschool	(24)	Outsource Service
(11)	Senior Community Home	(25)	AWWA Home
(12)	Rehab and Day Care Centre	(26)	Day Activity Centre
(13)	Active Ageing Centre	(27)	Community Mental Health
(14)	Integrated Home and Day Care (ceased on 31 March 2026)		

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

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

2. Summary of significant accounting policies

a) Basis of preparation

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

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

a) Basis of preparation (cont'd)

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

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

b) Income recognition

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

Voluntary income

Donations

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

Donations-in-kind

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

Activities for generating funds

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

Investment income

Dividend income

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

Interest income

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

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

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

Programme fees, school fees and therapist income

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

Transport fees

Transport fees are recognised when services are rendered.

c) Expenditure

Cost of generating funds

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

Charitable activities

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

Governance costs

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

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

c) Expenditure (cont'd)

Support costs

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

Software service fees

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

d) Employee benefits

Defined contribution plans

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

Employee leave entitlement

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

e) Taxation

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

f) Property, plant and equipment

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

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

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

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

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

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

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

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

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

g) Investments in financial assets

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

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

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

h) Receivables

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

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

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

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

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

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

j) Payables

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

k) Operating leases

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

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

l) Provisions

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

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

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

m) Unrestricted funds

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

n) Restricted funds

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

o) Total funds

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

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

p) Deferred Capital fund

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

q) Deferred income

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

r) Key sources of estimation uncertainty

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

Depreciation of property, plant and equipment

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

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

3. Voluntary income

	Unrestricted funds $	Restricted funds $	Total 2026 $	Total 2025 $
Donations				
- Tax deductible	**284,134**	**1,238,110**	**1,522,244**	2,088,528
- Non-tax deductible	**109,866**	**2,027,174**	**2,137,040**	1,995,879
	394,000	**3,265,284**	**3,659,284**	4,084,407

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

During the financial year, the Company issued tax deductible receipts amounting to $2,566,737 (2025: $2,771,922).

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4. Activities for generating funds

	Unrestricted funds $	Restricted funds $	Total 2026 $	Total 2025 $
Fundraising income				
- Tax deductible	**186,706**	**857,787**	**1,044,493**	683,394
- Non-tax deductible	**27,236**	**273,974**	**301,210**	106,439
	213,942	**1,131,761**	**1,345,703**	789,833
Fundraising costs (Note 8)	**(27,436)**	**(145,136)**	**(172,572)**	(95,342)
	186,506	**986,625**	**1,173,131**	694,491

5. Investment income

	Unrestricted funds $	Restricted funds $	Total 2026 $	Total 2025 $
Bank and fixed deposit interest income	**181,798**	**830,008**	**1,011,806**	1,920,296
T-Bills interest income	**24,484**	**67,507**	**91,991**	20,739
Dividend income from unit trusts	**609,575**	**68,884**	**678,459**	637,252
Gain on redemption of unit trusts	**339,234**	**-**	**339,234**	75,829
	1,155,091	**966,399**	**2,121,490**	2,654,116

6. Income from charitable activities

	Unrestricted funds $	Restricted funds $	Total 2026 $	Total 2025 $
Programme fees, school fees and therapist income	**-**	**10,548,730**	**10,548,730**	9,154,032
Transport fees	**-**	**694,985**	**694,985**	548,438
Subventions and grants	**473,924**	**93,528,578**	**94,002,502**	80,510,713
Subsidy for rental expenses	**737,712**	**1,302,923**	**2,040,635**	1,819,232
Other grants and incentives	**401,185**	**1,191,029**	**1,592,214**	1,943,162
Wage credit/Special employment credit	**688,960**	**-**	**688,960**	1,860,464
Miscellaneous income	**39,962**	**837,357**	**877,319**	686,883
	2,341,743	**108,103,602**	**110,445,345**	96,522,924

7. Cost of generating voluntary income

	Unrestricted funds $	Restricted funds $	Total 2026 $	Total 2025 $
Shared corporate costs (Note 11)	**50,526**	**418,738**	**469,264**	493,034

8. Fundraising costs

	Unrestricted funds $	Restricted funds $	Total 2026 $	Total 2025 $
Shared corporate costs (Note 11)	**27,436**	**145,136**	**172,572**	95,342

9. Charitable activities

	Unrestricted funds $	Restricted funds $	Total 2026 $	Total 2025 $
Manpower and staff related costs (Note 12)	**687,182**	**82,728,660**	**83,415,842**	75,565,648
Depreciation of property, plant and equipment (Note 13)	**795,566**	**3,639,712**	**4,435,278**	2,964,732
Programme activities	**1,912**	**6,904,471**	**6,906,383**	5,518,566
Rental expense	**256,304**	**2,413,583**	**2,669,887**	2,484,756
Repairs, maintenance and utilities	**-**	**4,124,079**	**4,124,079**	3,968,396
Software service fees	**4**	**285,953**	**285,957**	1,484,029
IT related fees	**-**	**742,475**	**742,475**	911,045
Replacement/purchase of equipment	**383,576**	**920,244**	**1,303,820**	1,548,831
Supplies and materials	**-**	**1,521,796**	**1,521,796**	1,413,192
Impairment losses on financial assets (Note 14)	**413,477**	**35,195**	**448,672**	-
Others	**-**	**70,508**	**70,508**	269,021
	2,538,021	**103,386,676**	**105,924,697**	96,128,216

Included in total expenditure in charitable activities of $105,924,697 (2025: $96,128,216) above are shared corporate cost of $11,886,114 (2025: $11,027,810) (Note 11).

10. Governance costs

	Unrestricted funds $	Restricted funds $	Total 2026 $	Total 2025 $
Statutory audit fees	**8,596**	**79,404**	**88,000**	88,000
Other assurance fees	**-**	**63,000**	**63,000**	60,000
Others	**8,381**	**95,145**	**103,526**	69,066
	16,977	**237,549**	**254,526**	217,066

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

11. Support costs

	Cost of generating Voluntary Income (Note 7) $	Fundraising costs (Note 8) $	Charitable Activities (Note 9) $	Total costs $
2026				
Shared corporate costs	**469,264**	**172,572**	**11,886,114**	**12,527,950**
2025				
Shared corporate costs	493,034	95,342	11,027,810	11,616,186

Support costs, mainly comprises manpower expenditure of $10,023,589 (2025: $9,489,012) and other operating cost as per Note 2(c). Under CAS requirement, support costs is allocated to the services using various bases such as income, number of IT equipment units held, recorded transactions, headcount, man-hours and floor areas of services, as appropriate.

12. Employee benefits

a) Total for Company:

	2026 $	2025 $
Short-term employee benefits	**73,329,848**	66,484,542
Contributions to defined contribution plan	**10,647,719**	9,611,391
	83,977,567	76,095,933

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

The employee benefits are mainly presented as manpower and staff related costs included in expenditure on charitable activities amounting to $83,415,842 (2025: $75,565,648) (Note 9).

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

	2026 $	2025 $
Short-term employee benefits	**2,815,625**	1,992,394
Contributions to defined contribution plan	**194,501**	136,329
	3,010,126	2,128,723

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

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

13. Property, plant and equipment

2026	Leasehold building $	Leasehold improvements $	Office and other equipment $	Furniture and fittings $	Computers $	Motor vehicles $	Construction in progress $	Total $
Cost								
At 1.4.2025	6,793,666	16,627,176	3,675,316	521,683	760,942	1,028,126	-	29,406,909
Additions	-	2,323,006	85,449	32,168	138,003	-	1,062,489	3,641,115
Written off	-	(1,811,990)	(572,260)	(295,828)	(375,907)	(7,726)	-	(3,063,711)
At 31.3.2026	**6,793,666**	**17,138,192**	**3,188,505**	**258,023**	**523,038**	**1,020,400**	**1,062,489**	**29,984,313**
Accumulated depreciation								
At 1.4.2025	6,793,666	10,695,245	1,647,717	388,793	578,439	318,263	-	20,422,123
Depreciation charge	-	3,409,953	739,757	40,367	142,618	102,583	-	4,435,278
Written off	-	(1,787,258)	(569,036)	(294,778)	(375,907)	(7,726)	-	(3,034,705)
	6,793,666	**12,317,940**	**1,818,438**	**134,382**	**345,150**	**413,120**	**-**	**21,822,696**
Net carrying amount								
At 31.3.2026	**-**	**4,820,252**	**1,370,067**	**123,641**	**177,888**	**607,280**	**1,062,489**	**8,161,617**

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

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

	2026 $	2025 $
Unrestricted funds	**795,566**	119,366
Restricted funds		
- Deferred capital fund	**2,260,053**	2,059,377
- Accumulated fund	**1,379,659**	789,109
Restricted funds	**3,639,712**	2,848,486
	4,435,278	2,967,852

The depreciation included in expenditure on charitable activities amounting to $4,435,278 (2025: $2,964,732) (Note 9) and portion of support costs amounting to $Nil (2025: $3,120) (Note 11).

14. Investments in financial assets

	2026 $	2025 $
Unit Trusts		
Balance at beginning of financial year	**28,536,332**	19,407,274
Additional investment	**8,678,441**	11,629,058
Less: Redemption	**(8,000,000)**	(2,500,000)
	29,214,773	28,536,332
Less: Allowance for impairment [(a)]	**(448,672)**	-
Balance at end of financial year	**28,766,101**	28,536,332
Treasury Bills		
Balance at beginning of financial year	**6,174,492**	5,098,891
Additional investment	**5,464,635**	6,154,862
Less: Redemption	**(6,242,000)**	(5,100,000)
Add: Interest income	**91,991**	20,739
Balance at end of financial year	**5,489,118**	6,174,492
Representing:		
Non-current asset	**28,766,101**	28,536,332
Current asset	**5,489,118**	6,174,492
	34,255,219	34,710,824

14. Investments in financial assets (cont'd)

(a) Movement in allowance for impairment on financial assets is as follows:

	2026 $	2025 $
Balance at beginning of financial year	-	-
Impairment	**448,672**	-
Balance at end of financial year	**448,672**	-

As at 31 March 2026, the investments in financial assets represent investments in unit trusts and treasury bills issued and backed by the Singapore Government. The investments in unit trusts are placed with fund managers and pre-approved by the board.

The market value of the investments in unit trusts as at end of financial year amounted to $29,849,308 (2025: $28,945,210).

During the financial year, the Company recognised an impairment loss on investments in one of the unit trusts amounting to $448,672 (2025: Nil) due to prolonged decline in market value below cost, which has been recognised in the statement of financial activities under charitable activities expenses.

The Company's investments in the treasury bills will mature within two months (FY2025: five months) after the balance sheet date.

15. Receivables

	2026 $	2025 $
Sundry receivables	**2,029,216**	1,799,189
Less: Allowance for impairment (a)	**(58,847)**	(79,740)
	1,970,369	1,719,449
Interest receivables	**52,388**	211,491
Deposits and prepayments	**1,370,515**	1,515,985
Grant receivables	**6,491,591**	9,493,459
	9,884,863	12,940,384

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

	2026 $	2025 $
Balance at beginning of financial year	**79,740**	81,503
Reversal	**(20,893)**	(1,763)
Balance at end of financial year	**58,847**	79,740

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15. Receivables (cont'd)

(a) Movement in allowance for impairment on sundry receivables is as follows (cont'd):

During the financial year, the Company has written off an amount of $91,402 (2025: $123,120) from the sundry receivables directly to the statement of financial activities. The Company recognised reversal of allowance for impairment on sundry receivables of $20,893 (2025: $1,763). These amounts are recognised in the statement of financial activities under charitable activities expenses-others.

16. Bank and cash balances

	2026 $	2025 $
Bank and cash balances	**60,856,421**	36,004,155
Fixed deposits	**43,692,088**	52,703,539
Bank and cash balances at end of financial year	**104,548,509**	88,707,694
Less:		
Pledged fixed deposits*	**(169,200)**	(169,200)
Bank balance for Medifund (Note 20(a))*	**(126,468)**	(93,960)
Bank balance for MOH Financial Assistance Scheme (Note 20(a))*	**(24,206)**	(24,198)
Bank balance for provision for gratuity (Note 18, 20(a))*	**(111,076)**	(161,296)
Cash and cash equivalents at end of financial year	**104,117,559**	88,259,040
Cash and cash equivalents comprise:		
Unrestricted cash	**19,257,081**	9,912,570
Restricted cash for services (Note 20(a))	**84,860,478**	78,346,470
	104,117,559	88,259,040

Fixed deposits bear interest at interest rates ranging from 0.60% to 1.73% (2025: 1.50% to 3.72%) per annum at the balance sheet date and will mature within 1 to 5 (2025: 1 to 5) months after the balance sheet date.

* Included in fixed deposits are restricted amounts of $169,200 (2025: $169,200) which is pledged to a bank as security for the land lease, bank balance of $111,076 (2025: $161,296) which is set aside for provision for gratuity for foreign staff, bank balance of $126,468 (2025: $93,960) which is for Medifund and bank balance of $24,206 (2025: $24,198) which is for MOH Financial Assistance Scheme ("FAS") [Note 20(b)].

17. Payables

	2026 $	2025 $
Accrued operating expenses	**5,318,570**	5,422,356
Refundable deposits	**371,749**	421,117
Sundry creditors	**1,621,068**	1,649,342
Grants received in excess [(a)]	**2,160,589**	1,822,832
Deferred income [(b)]	**1,084,491**	245,763
	10,556,467	9,561,410

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

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

	2026 $	2025 $
Balance at the beginning of financial year	**245,763**	1,962,689
Recognised to Statement of Financial Activities as charitable activities	**(213,721)**	(1,930,773)
Recognised receipts during the year as deferred income	**1,052,449**	213,847
Balance at the end of financial year	**1,084,491**	245,763

18. Provision for gratuity

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

The movements during the financial year are as follows:

	2026 $	2025 $
Balance at the beginning of financial year	**340,442**	261,662
Provision made and included in employee benefits	**74,877**	227,615
Payments during the financial year	**(314,177)**	(148,835)
Balance at the end of financial year	**101,142**	340,442

19. Unrestricted funds

	2026 $	2025 $
AWWA HQ		
Balance at beginning of financial year	**33,839,075**	31,203,866
Income	**4,104,776**	4,296,568
Expenditure	**(2,632,960)**	(1,228,487)
Net surplus	**1,471,816**	3,068,081
Fund transfer from/(to) restricted funds (Note 20) [(a)]	**447,175**	(432,872)
Balance at end of financial year	**35,758,066**	33,839,075

(a) Reclassification of Community Care Salary Enhancement funding for HQ staff from restricted funds to unrestricted funds. (2025: Being fund transfer from unrestricted funds to restricted funds for internal transfer of IT laptops to a centralised cost centre under HQ).

20. Restricted funds

	2026 $	2025 $
Balance at beginning of financial year	**101,602,761**	97,120,348
Income	**113,467,046**	99,754,712
Expenditure	**(104,188,099)**	(95,705,171)
Net surplus	**9,278,947**	4,049,541
Fund transfer from unrestricted funds (Note 19) [(a)]	**(447,175)**	432,872
Balance at end of financial year	**110,434,533**	101,602,761

(a) Reclassification of Community Care Salary Enhancement funding for HQ staff from restricted funds to unrestricted funds. (2025: Being fund transfer from unrestricted funds to restricted funds for internal transfer of IT laptops to a centralised cost centre under HQ).

20. Restricted funds (cont'd)

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

	Balance at 1.4.2025 $	Income $	Expenditure $	Net income/ (expenditure) $	Fund transfer $	Balance at 31.3.2026 $
2026						
AWWA HQ	4,484,998	1,792,933	(304,609)	1,488,324	(2,594,986)	**3,378,336**
- Deferred Capital fund	106,836	-	(63,322)	(63,322)	94,616	**138,130**
- Medifund	93,961	195,289	-	195,289	(162,782)	**126,468**
- MOH Financial Assistance Scheme ("FAS")	24,198	48	-	48	-	**24,246**
- Lien Foundation (KKH)	1,116,110	-	-	-	-	**1,116,110**
- Family Forward Fund (f.k.a. Family Empowerment Programme)	779,032	-	(37,916)	(37,916)	-	**741,116**
- Community Silver Trust fund	1,414,032	1,410,064	-	1,410,064	(1,684,726)	**1,139,370**
- Community Care Salary Enhancement Fold-in Funding	687,222	-	-	-	(687,222)	**-**
- Temasek Foundation	-	134,276	(134,276)	-	-	**-**
- STEP	-	200	-	200	-	**200**
- Others	263,607	53,056	(69,095)	(16,039)	(154,872)	**92,696**
Community Integration Service	2,379,689	3,141,250	(3,278,967)	(137,717)	14,755	**2,256,727**
- Accumulated fund	2,338,559	3,139,994	(3,272,157)	(132,163)	25,485	**2,231,881**
- Deferred Capital fund	14,227	-	(5,554)	(5,554)	-	**8,673**
- Others	26,903	1,256	(1,256)	-	(10,730)	**16,173**
Special Student Care Centre	1,412,688	852,758	(824,273)	28,485	-	**1,441,173**
- Accumulated fund	1,323,663	852,758	(737,048)	115,710	-	**1,439,373**
- Smiles fund	76,161	-	(76,161)	(76,161)	-	**-**
- Others	12,864	-	(11,064)	(11,064)	-	**1,800**
AWWA School @ Napiri	12,566,333	18,970,733	(17,140,430)	1,830,303	-	**14,396,636**
- Accumulated fund	12,214,332	18,143,769	(16,200,623)	1,943,146	-	**14,157,478**
- Programme Development	48,199	-	(48,199)	(48,199)	-	**-**
- Pupil Welfare	109,767	6,874	(14,217)	(7,343)	-	**102,424**
- Deferred Capital fund	120,456	-	(84,942)	(84,942)	16,000	**51,514**
- UOB Donation	-	3,376	(3,376)	-	-	**-**
- Community Capability Trust	43,940	-	-	-	-	**43,940**
- Others	29,639	816,714	(789,073)	27,641	(16,000)	**41,280**

20. Restricted funds (cont'd)

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

	Balance at 1.4.2025 $	Income $	Expenditure $	Net income/ (expenditure) $	Fund transfer $	Balance at 31.3.2026 $
2026						
AWWA School @ Bedok	727,377	13,844,270	(11,251,716)	2,592,554	7,234	**3,327,165**
- Accumulated fund	327,186	13,217,443	(10,538,668)	2,678,775	7,234	**3,013,195**
- Equipment fund	46,491	-	(4,744)	(4,744)	-	**41,747**
- Deferred Capital fund	187,422	-	(72,244)	(72,244)	54,063	**169,241**
- Others	166,278	626,827	(636,060)	(9,233)	(54,063)	**102,982**
Early Intervention Centre – Hougang	13,454,036	7,936,135	(8,770,744)	(834,609)	-	**12,619,427**
- Accumulated fund	12,732,599	7,841,455	(8,581,973)	(740,518)	-	**11,992,081**
- Deferred Capital fund	4,433	-	(3,194)	(3,194)	-	**1,239**
- Pupil Welfare	41,220	(3,183)	-	(3,183)	-	**38,037**
- President Challenge	57,229	-	(40,339)	(40,339)	-	**16,890**
- Day One	604,555	-	(33,375)	(33,375)	-	**571,180**
- Others	14,000	97,863	(111,863)	(14,000)	-	**-**
Early Intervention Centre – Fernvale Link	11,922,736	9,272,102	(8,348,812)	923,290	19,182	**12,865,208**
- Accumulated fund	11,915,354	9,254,041	(8,322,867)	931,174	-	**12,846,528**
- Deferred Capital fund	7,382	-	(6,763)	(6,763)	-	**619**
- Others	-	18,061	(19,182)	(1,121)	19,182	**18,061**

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Early Intervention Centre – Kim Keat	4,007,567	3,081,686	(3,296,474)	(214,788)	-	**3,792,779**
- Accumulated fund	4,005,974	3,067,706	(3,281,432)	(213,726)	-	**3,792,248**
- Deferred Capital fund	1,593	-	(1,062)	(1,062)	-	**531**
- Others	-	13,980	(13,980)	-	-	**-**
Early Intervention Centre – Fernvale Woods	745,604	5,553,756	(4,105,417)	1,448,339	6,317	**2,200,260**
- Accumulated fund	615,846	5,553,756	(4,069,320)	1,484,436	(6,334)	**2,093,948**
- Deferred Capital fund	43,950	-	(17,429)	(17,429)	6,334	**32,855**
- Others	85,808	-	(18,668)	(18,668)	6,317	**73,457**
Development Support and Learning Support						
- Accumulated fund	2,512,724	6,259,696	(5,962,304)	297,392	6,187	**2,816,303**

20. Restricted funds (cont'd)

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

	Balance at 1.4.2025 $	Income $	Expenditure $	Net income/ (expenditure) $	Fund transfer $	Balance at 31.3.2026 $
2026						
Kindle Garden Preschool [b]	314,443	1,567,429	(1,900,280)	(332,851)	-	**(18,408)**
- Accumulated fund	(22,156)	1,592,285	(1,796,602)	(204,317)	-	**(226,473)**
- Deferred Capital fund	171,407	-	(56,368)	(56,368)	-	**115,039**
- President Challenge	31,200	-	(31,200)	(31,200)	-	**-**
- Others	133,992	(24,856)	(16,110)	(40,966)	-	**93,026**
Senior Community Home	3,275,261	4,377,160	(3,152,853)	1,224,307	177,619	**4,677,187**
- Accumulated fund	2,029,102	2,459,003	(2,465,073)	(6,070)	60,365	**2,083,397**
- Clients' fund	51,206	101,998	(87,271)	14,727	-	**65,933**
- Community Silver Trust fund	-	-	(116,893)	(116,893)	116,893	**-**
- Community Garden	89,580	-	(692)	(692)	-	**88,888**
- MSF Renovation Grant [c]	-	1,625,854	-	1,625,854	(1,625,854)	**-**
- Deferred Capital fund [c]	1,065,450	-	(436,715)	(436,715)	1,648,880	**2,277,615**
- Others	39,923	190,305	(46,209)	144,096	(22,665)	**161,354**
Rehab and Day Care Centre	5,606,343	4,180,077	(4,193,122)	(13,045)	415,617	6,008,915
- Accumulated fund	4,536,722	3,187,318	(3,511,843)	(324,525)	37,610	**4,249,807**
- Clients' fund	82,989	-	(2,906)	(2,906)	-	**80,083**
- Community Silver Trust fund	-	5,849	(95,356)	(89,507)	89,507	**-**
- Deferred Capital fund	628,928	-	(181,707)	(181,707)	300,802	**748,023**
- Medifund	-	(42,979)	-	(42,979)	42,979	**-**
- Lien Foundation (Airmaster)	80,213	752,243	(283,820)	468,423	317	**548,953**
- President Challenge	734	-	(734)	(734)	-	**-**
- Teo Hock Chwee (VAN)	-	150,000	-	150,000	-	**150,000**
- Others	276,757	127,646	(116,756)	10,890	(55,598)	**232,049**
Active Ageing Centre	1,853,704	1,189,391	(1,018,251)	171,140	144,453	**2,169,297**
- Accumulated fund	1,679,264	717,794	(477,399)	240,395	304	**1,919,963**
- Programme Development	9,755	108,478	(109,546)	(1,068)	-	**8,687**
- Communities of Care 2.0	68,770	334,086	(289,321)	44,765	-	**113,535**
- Community Silver Trust fund	(34,770)	-	(109,254)	(109,254)	144,024	**-**
- Deferred Capital fund	-	-	(2,122)	(2,122)	15,640	**13,518**
- Others	130,685	29,033	(30,609)	(1,576)	(15,515)	**113,594**

AWWA Ltd.

20. Restricted funds (cont'd)

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

[b] The Board has approved continued support for the preschool business and is committed to ensuring its ongoing operations and sustainability. The negative accumulated fund balance of Kindle Garden Preschool was mainly due to lower enrolment. Management continues to strengthen the preschool's sustainability through enrolment initiatives, fundraising, and funding support from unrestricted funds where necessary.

[c] Included within Senior Community Home Restricted funds is the second tranche of a renovation grant amounting to $1,625,854 (2025: $828,971), received from the Ministry of Social and Family Development ("MSF") and recognised as income in accordance with CAS accounting policy. This grant is for the purpose of leasehold improvements. Accordingly, it is capital in nature and classified under Deferred Capital fund within Total funds.

The related leasehold improvement is capitalised under property, plant and equipment and will be depreciated to the Statement of Financial Activities over its useful life of 5 years.

Had the capital grant income recognised in the Statement of Financial Activities been matched with the depreciation charge of the corresponding property, plant and equipment each year, the total funds balance for Senior Community Home would be $2,528,137 (2025: $2,446,290) as of 31 March 2026.

20. Restricted funds (cont'd)

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

	Balance at 1.4.2025 $	Income $	Expenditure $	Net income/ (expenditure) $	Fund transfer $	Balance at 31.3.2026 $
2026						
Dementia Day Care Centre – Ang Mo Kio	4,984,023	1,615,329	(1,928,287)	(312,958)	208,091	**4,879,156**
- Accumulated fund	2,875,163	1,538,594	(1,243,317)	295,277	141,005	**3,311,445**
- Deferred Capital fund	1,863,418	-	(434,963)	(434,963)	(30,149)	**1,398,306**
- Community Silver Trust fund	-	3,944	(65,642)	(61,698)	61,698	-
- Medifund	-	(37,098)	-	(37,098)	37,098	-
- Care Beyond Walls	126,671	(12,632)	(50,897)	(63,529)	(2,627)	**60,515**
- Centre Based Nursing ("CBN")	114,298	24,753	(38,684)	(13,931)	762	**101,129**
- Others	4,473	97,768	(94,784)	2,984	304	**7,761**
Dementia Day Care Centre – Yishun	1,370,454	2,109,539	(1,679,579)	429,960	57,730	**1,858,144**
- Accumulated fund	1,333,403	2,076,569	(1,613,754)	462,815	40,358	**1,836,576**
- Deferred Capital fund	32,525	-	(10,957)	(10,957)	-	**21,568**
- Medifund	-	(17,030)	-	(17,030)	17,030	-
- Others	4,526	50,000	(54,868)	(4,868)	342	-
Home Personal Care Service	506,252	168,410	(253,811)	(85,401)	5,025	**425,876**
- Accumulated fund	500,605	173,615	(253,369)	(79,754)	5,025	**425,876**
- Others	5,647	(5,205)	(442)	(5,647)	-	-
Family Service Centre	2,860,312	3,020,312	(3,057,998)	(37,686)	2,000	**2,824,626**
- Accumulated fund	2,667,428	3,010,648	(2,969,569)	41,079	48,251	**2,756,758**
- Deferred Capital fund	63,731	-	(50,982)	(50,982)	-	**12,749**
- Comcare	6,150	3,850	(7,367)	(3,517)	-	**2,633**
- Others	123,003	5,814	(30,080)	(24,266)	(46,251)	**52,486**
Transitional Shelter @Lengkok Bahru	1,603,955	1,292,323	(1,072,547)	219,776	-	**1,823,731**
- Accumulated fund	1,596,355	1,289,384	(1,065,797)	223,587	-	**1,819,942**
- Comcare	2,600	1,900	(1,750)	150	-	**2,750**
- Others	5,000	1,039	(5,000)	(3,961)	-	**1,039**
Transitional Shelter @Jalan Tenteram	499,909	1,379,823	(1,157,570)	222,253	5,923	**728,085**
- Accumulated fund	493,005	1,375,023	(1,155,418)	219,605	10,412	**723,022**
- Deferred Capital fund	6,704	-	(782)	(782)	(4,489)	**1,433**
- Comcare	200	4,800	(1,370)	3,430	-	**3,630**

20. Restricted funds (cont'd)

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

	Balance at 1.4.2025 $	Income $	Expenditure $	Net income/ (expenditure) $	Fund transfer $	Balance at 31.3.2026 $
2026						
Allied Health Professional Services	12,582,972	15,618,721	(14,629,510)	989,211	25,996	**13,598,179**
- Accumulated fund	11,752,203	15,255,103	(14,408,210)	846,893	4,820	**12,603,916**
- Others	830,769	363,618	(221,300)	142,318	21,176	**994,263**
Outsource Service	3,109,076	8,557,116	(7,395,552)	1,161,564	51,176	**4,321,816**
- Accumulated fund	2,825,828	8,179,475	(7,348,419)	831,056	37,924	**3,694,808**
- Others	283,248	377,641	(47,133)	330,508	13,252	**627,008**
AWWA Home	4,164,852	6,992,446	(7,885,660)	(893,214)	876,631	**4,148,269**
- Accumulated fund	2,758,558	6,425,202	(6,710,039)	(284,837)	283,839	**2,757,560**
- Renovation fund	546,896	-	(47,561)	(47,561)	(10,651)	**488,684**
- Community Silver Trust fund	-	-	(592,792)	(592,792)	592,792	-
- MSF Equipment fund	-	81,718	(81,718)	-	-	-
- Deferred Capital fund	823,085	-	(335,685)	(335,685)	10,651	**498,051**
- President Challenge	535	-	(535)	(535)	-	-
- Others	35,778	485,526	(117,330)	368,196	-	**403,974**
Day Activity Centre	1,462,912	1,212,596	(1,241,316)	(28,720)	-	**1,434,192**
- Accumulated fund	1,296,715	1,012,436	(932,389)	80,047	-	**1,376,762**
- MSF Equipment fund	-	3,060	(3,060)	-	-	-
- Deferred Capital fund	97,017	-	(39,587)	(39,587)	-	**57,430**
- Others	69,180	197,100	(266,280)	(69,180)	-	-
Integrated Home and Day Care	1,850,502	632,859	(1,667,899)	(1,035,040)	85,235	**900,697**
- Accumulated fund	1,151,920	698,533	(1,212,008)	(513,475)	13,258	**651,703**
- Deferred Capital fund	697,216	-	(455,675)	(455,675)	7,453	**248,994**
- Medifund	-	(65,674)	-	(65,674)	65,674	-
- Others	1,366	-	(216)	(216)	(1,150)	-
Community Mental Health	1,344,039	540,464	(378,078)	162,386	8,640	**1,515,065**
- Accumulated fund	1,344,039	540,464	(378,005)	162,459	8,567	**1,515,065**
- Others	-	-	(73)	(73)	73	-
Enabled Living @ Bedok						
- Accumulated fund	-	162,192	(127,496)	34,696	-	**34,696**
Senior Care Centre						
- Accumulated fund	-	-	(19,004)	(19,004)	30,000	**10,996**
	101,602,761	125,321,506	(116,042,559)	9,278,947	(447,175)	110,437,533
Inter-service elimination	-	(11,854,460)	11,854,460	-	-	-
	101,602,761	113,467,046	(104,188,099)	9,278,947	(447,175)	110,437,533

20. Restricted funds (cont'd)

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

	Balance at 1.4.2024 $	Income $	Expenditure $	Net income/ (expenditure) $	Fund transfer $	Balance at 31.3.2025 $
2025						
AWWA HQ	6,150,507	1,978,402	(328,275)	1,650,127	(3,315,636)	4,484,998
- Deferred Capital fund	78,840	-	(76,644)	(76,644)	104,640	106,836
- Medifund	90,966	206,262	-	206,262	(203,267)	93,961
- MOH Financial Assistance Scheme ("FAS")	11,000	13,516	(40)	13,476	(278)	24,198
- Lien Foundation (KKH)	1,219,743	-	-	-	(103,633)	1,116,110
- Family Empowerment Programme	72,981	750,000	(43,949)	706,051	-	779,032
- Community Silver Trust fund	4,448,346	(40,224)	-	(40,224)	(2,994,090)	1,414,032
- Community Care Salary Enhancement Fold-in Funding	-	687,222	-	687,222	-	687,222
- Temasek Foundation	-	154,601	(49,904)	104,697	(104,697)	-
- Others	228,631	207,025	(157,738)	49,287	(14,311)	263,607
Community Integration Service	2,978,609	2,760,157	(3,376,931)	(616,774)	17,854	2,379,689
- Accumulated fund	2,931,620	2,760,157	(3,371,072)	(610,915)	17,854	2,338,559
- Deferred Capital fund	19,781	-	(5,554)	(5,554)	-	14,227
- Others	27,208	-	(305)	(305)	-	26,903
Special Student Care Centre	1,355,105	957,158	(910,603)	46,555	11,028	1,412,688
- Accumulated fund	1,241,043	897,668	(826,076)	71,592	11,028	1,323,663
- Smiles fund	100,000	-	(23,839)	(23,839)	-	76,161
- Others	14,062	59,490	(60,688)	(1,198)	-	12,864
AWWA School @ Napiri	10,798,059	17,289,357	(15,550,397)	1,738,960	29,314	12,566,333
- Accumulated fund	10,320,707	15,896,887	(14,134,332)	1,762,555	131,070	12,214,332
- Programme Development	101,982	-	(39,803)	(39,803)	(13,980)	48,199
- Pupil Welfare	109,290	7,609	(7,132)	477	-	109,767
- Deferred Capital fund	100,966	-	(44,490)	(44,490)	63,980	120,456
- UOB Donation	-	50,000	-	50,000	(50,000)	-
- Community Capability Trust	-	238,400	(194,460)	43,940	-	43,940
- Others	165,114	1,096,461	(1,130,180)	(33,719)	(101,756)	29,639
Community of Care - Ang Mo Kio						
- Accumulated fund	258,159	2,797	-	2,797	(260,956)	-

20. Restricted funds (cont'd)

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

	Balance at 1.4.2024 $	Income $	Expenditure $	Net income/ (expenditure) $	Fund transfer $	Balance at 31.3.2025 $
2025						
AWWA School @ Bedok	677,736	10,048,453	(10,002,021)	46,432	3,209	727,377
- Accumulated fund	15,907	9,331,095	(9,019,816)	311,279	-	327,186
- Equipment fund	200,864	-	(150,555)	(150,555)	(3,818)	46,491
- Deferred Capital fund	331,398	-	(220,328)	(220,328)	76,352	187,422
- Others	129,567	717,358	(611,322)	106,036	(69,325)	166,278
Early Intervention Centre -Hougang	12,730,243	9,624,246	(8,878,681)	745,565	(21,772)	13,454,036
- Accumulated fund	12,347,112	8,689,713	(8,349,715)	339,998	45,489	12,732,599
- Deferred Capital fund	7,724	-	(3,291)	(3,291)	-	4,433
- Pupil Welfare	124,576	(3,534)	(79,822)	(83,356)	-	41,220
- President Challenge	75,019	-	(17,790)	(17,790)	-	57,229
- Day One	-	604,555	-	604,555	-	604,555
- Others	175,812	333,512	(428,063)	(94,551)	(67,261)	14,000
Early Intervention Centre - Fernvale Link	10,222,672	9,496,807	(7,892,947)	1,603,860	96,204	11,922,736
- Accumulated fund	10,202,827	9,496,807	(7,875,117)	1,621,690	90,837	11,915,354
- Deferred Capital fund	19,845	-	(12,463)	(12,463)	-	7,382
- Others	-	-	(5,367)	(5,367)	5,367	-
Early Intervention Centre - Kim Keat	3,616,757	3,560,170	(3,206,347)	353,823	36,987	4,007,567
- Accumulated fund	3,614,101	3,515,772	(3,160,886)	354,886	36,987	4,005,974
- Deferred Capital fund	2,656	-	(1,063)	(1,063)	-	1,593
- Others	-	44,398	(44,398)	-	-	-
Early Intervention Centre - Fernvale Woods	(224,411)	4,708,983	(3,752,701)	956,282	13,733	745,604
- Accumulated fund	(407,774)	4,642,758	(3,632,871)	1,009,887	13,733	615,846
- Deferred Capital fund	61,379	-	(17,429)	(17,429)	-	43,950
- MSF Equipment fund	(1,692)	66,225	(64,533)	1,692	-	-
- Others	123,676	-	(37,868)	(37,868)	-	85,808
Development Support and Learning Support	2,555,034	5,639,040	(5,689,013)	(49,973)	7,663	2,512,724
- Accumulated fund	2,522,003	5,615,789	(5,663,751)	(47,962)	38,683	2,512,724
- Others	33,031	23,251	(25,262)	(2,011)	(31,020)	-

20. Restricted funds (cont'd)

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

	Balance at 1.4.2024 $	Income $	Expenditure $	Net income/ (expenditure) $	Fund transfer $	Balance at 31.3.2025 $
2025						
Kindle Garden Preschool	500,564	1,479,439	(1,788,253)	(308,814)	122,693	314,443
- Accumulated fund	278,663	1,409,740	(1,737,858)	(328,118)	27,299	(22,156)
- Deferred Capital fund	156,628	-	(49,595)	(49,595)	64,374	171,407
- President Challenge	31,200	-	-	-	-	31,200
- Others	34,073	69,699	(800)	68,899	31,020	133,992
Senior Community Home	2,289,242	3,137,622	(2,695,561)	442,061	543,958	3,275,261
- Accumulated fund	1,777,682	2,199,408	(2,338,310)	(138,902)	390,322	2,029,102
- Clients' fund	49,452	77,550	(75,796)	1,754	-	51,206
- Community Silver Trust fund	-	-	(152,535)	(152,535)	152,535	-
- Community Garden	90,050	-	(470)	(470)	-	89,580
- MSF Renovation Grant [(a)]	-	828,971	-	828,971	(828,971)	-
- Deferred Capital fund [(a)]	342,853	-	(126,716)	(126,716)	849,313	1,065,450
- Others	29,205	31,693	(1,734)	29,959	(19,241)	39,923
Rehab and Day Care Centre	5,011,939	2,888,640	(3,948,509)	(1,059,869)	1,654,273	5,606,343
- Accumulated fund	4,265,647	2,909,005	(2,652,413)	256,592	14,483	4,536,722
- Clients' fund	85,764	-	(2,775)	(2,775)	-	82,989
- Community Silver Trust fund	(137)	-	(943,575)	(943,575)	943,712	-
- Deferred Capital fund	486,479	-	(146,691)	(146,691)	289,140	628,928
- Medifund	-	(46,869)	-	(46,869)	46,869	-
- Lien Foundation (Airmaster)	147,136	(20,568)	(144,622)	(165,190)	98,267	80,213
- MOH Financial Assistance Scheme ("FAS")	-	(278)	-	(278)	278	-
- President Challenge	2,489	-	(1,755)	(1,755)	-	734
- Others	24,561	47,350	(56,678)	(9,328)	261,524	276,757
Active Ageing Centre	1,524,958	955,876	(1,026,599)	(70,723)	399,469	1,853,704
- Accumulated fund	1,367,607	581,700	(534,014)	47,686	263,971	1,679,264
- Programme Development	23,528	-	(13,773)	(13,773)	-	9,755
- Communities of Care 2.0	13,327	334,086	(278,643)	55,443	-	68,770
- Community Silver Trust fund	-	-	(169,390)	(169,390)	134,620	(34,770)
- Others	120,496	40,090	(30,779)	9,311	878	130,685

20. Restricted funds (cont'd)

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

(a) In 2025, included within Senior Community Home Restricted funds, is a renovation grant amounting to $828,971, received from the Ministry of Social and Family Development ("MSF") and recognised as income in accordance with CAS accounting policy. This grant is for the purpose of leasehold improvements. Accordingly, it is capital in nature and classified under Deferred Capital fund within Total funds.

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

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

20. Restricted funds (cont'd)

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

	Balance at 1.4.2024 $	Income $	Expenditure $	Net income/ (expenditure) $	Fund transfer $	Balance at 31.3.2025 $
2025						
Dementia Day Care Centre – Ang Mo Kio	5,163,705	1,443,023	(1,747,961)	(304,938)	125,256	4,984,023
- Accumulated fund	2,591,465	1,311,070	(1,034,781)	276,289	7,409	2,875,163
- Deferred Capital fund	1,219,562	-	(388,902)	(388,902)	1,032,758	1,863,418
- Community Silver Trust fund	-	-	(61,140)	(61,140)	61,140	-
- Medifund	-	(41,650)	-	(41,650)	41,650	-
- Care Beyond Walls	1,223,813	-	(229,384)	(229,384)	(867,758)	126,671
- Centre Based Nursing ("CBN")	123,832	23,603	(33,137)	(9,534)	-	114,298
- Others	5,033	150,000	(617)	149,383	(149,943)	4,473
Dementia Day Care Centre – Yishun	1,203,586	1,652,993	(1,513,777)	139,216	27,652	1,370,454
- Accumulated fund	1,161,246	1,609,311	(1,452,221)	157,090	15,067	1,333,403
- Deferred Capital fund	43,482	-	(10,957)	(10,957)	-	32,525
- Medifund	-	(11,986)	-	(11,986)	11,986	-
- Others	(1,142)	55,668	(50,599)	5,069	599	4,526
Home Personal Care Service	538,288	200,164	(235,552)	(35,388)	3,352	506,252
- Accumulated fund	532,641	200,164	(235,552)	(35,388)	3,352	500,605
- Others	5,647	-	-	-	-	5,647
Family Service Centre	2,818,666	3,010,198	(2,974,321)	35,877	5,769	2,860,312
- Accumulated fund	2,546,713	2,990,301	(2,890,005)	100,296	20,419	2,667,428
- Deferred Capital fund	114,713	-	(50,982)	(50,982)	-	63,731
- Comcare	7,292	2,708	(3,850)	(1,142)	-	6,150
- Others	149,948	17,189	(29,484)	(12,295)	(14,650)	123,003
Transitional Shelter @Lengkok Bahru	1,568,227	917,941	(883,037)	34,904	824	1,603,955
- Accumulated fund	1,555,500	919,831	(879,800)	40,031	824	1,596,355
- Comcare	7,220	(2,820)	(1,800)	(4,620)	-	2,600
- Others	5,507	930	(1,437)	(507)	-	5,000
Transitional Shelter @Jalan Tenteram	463,182	1,093,852	(1,073,952)	19,900	16,827	499,909
- Accumulated fund	429,873	1,093,222	(1,032,267)	60,955	2,177	493,005
- Deferred Capital fund	28,939	-	(22,235)	(22,235)	-	6,704
- Comcare	4,370	630	(4,800)	(4,170)	-	200
- Others	-	-	(14,650)	(14,650)	14,650	-

20. Restricted funds (cont'd)

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

	Balance at 1.4.2024 $	Income $	Expenditure $	Net income/ (expenditure) $	Fund transfer $	Balance at 31.3.2025 $
2025						
Allied Health Professional Services	11,853,709	13,659,681	(12,951,089)	708,592	20,671	12,582,972
- Accumulated fund	11,026,210	13,414,467	(12,709,145)	705,322	20,671	11,752,203
- Others	827,499	245,214	(241,944)	3,270	-	830,769
Outsource Service	2,866,251	6,375,615	(6,161,293)	214,322	28,503	3,109,076
- Accumulated fund	2,607,991	6,298,795	(6,108,518)	190,277	27,560	2,825,828
- Others	258,260	76,820	(52,775)	24,045	943	283,248
AWWA Home	5,181,808	4,794,695	(6,560,383)	(1,765,688)	748,732	4,164,852
- Accumulated fund	3,473,111	4,546,954	(5,676,219)	(1,129,265)	414,712	2,758,558
- Renovation fund	601,836	-	(44,012)	(44,012)	(10,928)	546,896
- NCSS Tech Booster fund	13,563	-	(13,563)	(13,563)	-	-
- Community Silver Trust fund	-	-	(267,121)	(267,121)	267,121	-
- MSF Equipment fund	-	223,241	(217,045)	6,196	(6,196)	-
- Deferred Capital fund	1,056,911	-	(331,148)	(331,148)	97,322	823,085
- President Challenge	2,223	-	(1,688)	(1,688)	-	535
- Others	34,164	24,500	(9,587)	14,913	(13,299)	35,778
Day Activity Centre	1,546,339	924,882	(1,008,309)	(83,427)	-	1,462,912
- Accumulated fund	1,190,405	895,288	(788,978)	106,310	-	1,296,715
- MSF Equipment fund	-	19,094	4,376	23,470	(23,470)	-
- Deferred Capital fund	174,976	-	(101,429)	(101,429)	23,470	97,017
- Others	180,958	10,500	(122,278)	(111,778)	-	69,180
Integrated Home and Day Care	2,329,415	1,047,981	(1,644,159)	(596,178)	117,265	1,850,502
- Accumulated fund	1,181,374	1,150,743	(1,184,437)	(33,694)	4,240	1,151,920
- Deferred Capital fund	1,146,676	-	(449,460)	(449,460)	-	697,216
- Community Silver Trust fund	(1)	-	(10,262)	(10,262)	10,263	-
- Medifund	-	(102,762)	-	(102,762)	102,762	-
- Others	1,366	-	-	-	-	1,366
Community Mental Health						
- Accumulated fund	1,141,999	855,637	(653,597)	202,040	-	1,344,039
	97,120,348	110,503,809	(106,454,268)	4,049,541	432,872	101,602,761
Inter-service elimination	-	(10,749,097)	10,749,097	-	-	-
	97,120,348	99,754,712	(95,705,171)	4,049,541	432,872	101,602,761

20. Restricted funds (cont'd)

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

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

a) The restricted funds are represented by the following:

	2026 $	2025 $
Assets:		
Property, plant and equipment		
- Leasehold improvements	**4,653,770**	4,846,456
- Office and other equipment	**1,333,360**	1,992,550
- Furniture and fittings	**118,282**	115,523
- Computers	**156,536**	182,356
- Motor vehicles	**607,280**	709,862
- Construction in progress	**1,062,489**	-
	7,931,717	7,846,747
Investment in financial assets	**18,517,293**	17,231,381
Receivables	**6,841,332**	4,962,488
Cash and cash equivalents	**84,860,478**	78,346,470
Bank balance for Medifund	**126,468**	93,960
Bank balance for FAS	**24,206**	24,198
Bank balance for provision for gratuity	**111,076**	161,296
Liabilities:		
Payables	**(7,978,037)**	(7,063,779)
	110,434,533	101,602,761

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

- *Deferred Capital fund*

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

- *Medifund*

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

20. Restricted funds (cont'd)

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

- *Medifund (cont'd)*

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

- *MOH Financial Assistance Scheme ("FAS")*

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

- *Accumulated fund*

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

- *Programme Development*

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

- *Smiles fund*

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

- *Pupil Welfare*

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

- *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.

20. Restricted funds (cont'd)

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

- *Clients' fund*

  To provide financial assistance and meals to clients.

- *Renovation fund*

  This will be used to fund the capital expenditure.

- *Care Beyond Walls*

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

- *UOB Donation*

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

- *NCSS Tech Booster fund*

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

- *Family Forward Fund (f.k.a. Family Empowerment Programme)*

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

- *MSF Equipment fund*

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

- *President Challenge*

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

- *Equipment fund*

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

- *Communities of Care 2.0*

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

20. Restricted funds (cont'd)

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

- *MSF Renovation fund*

  Used to carry out cyclical maintenance for the Premises.

- *Temasek Foundation*

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

- *Day One*

  To support the mental health of caregivers of children with developmental needs.

- *Centre Based Nursing ("CBN")*

  Centre Based Nursing that provides basic nursing care for seniors.

- *Lien Foundation (KKH)*

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

- *Lien Foundation (Airmaster)*

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

- *Community Capability Trust (Tech-and-Go!)*

  To adopt IT solutions, receive consultancy and professional support that enhances productivity and service delivery.

- *Community Care Salary Enhancement Fold-in Funding*

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

- *STEP*

  Provide ongoing outreach and support to recent SPED graduates and their caregivers to promote social engagement, sustain independent living skills, and enhance caregiver capacity in post-school transition planning.

- *Comcare*

  Provide immediate assistance to clients who require urgent and temporary financial relief to tide over their current situation.

- *Teo Hock Chwee (Van)*

  To purchase a van for Rehab and Day Care Centre.

21. Reserve management

The Company's accumulated reserves are made up of unrestricted and restricted funds. The Board of Directors reviews its policy on accumulated reserves annually to ensure long-term sustainability of the Company's activities. The current policy is for the Company's restricted funds to be between 6 and 9 months of the operational expenditure incurred by each of its established services. Reserves of unrestricted funds should be between 12 and 24 months of operational expenditure incurred by the central headquarters administration departments. This should enable services with unanticipated reduction or disruption in funding to continue running smoothly until new funding is available. On an overall basis, the Company also monitors the ratio of unrestricted funds to total operating expenditure, in accordance with the Commissioner of Charities' definition of reserves. The reserves ratio as at 31 March 2026 was 0.33 (2025: 0.35).

22. Commitments

a) Capital commitments

Capital commitments not provided for in the financial statements

	2026 $	2025 $
Expenditure for property, plant and equipment, approved by Board of Directors and contracted for	**2,223,895**	1,932,504

b) Lease commitments – as lessee

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

	2026 $	2025 $
Within one financial year	**4,058,444**	3,339,068
In the second to fifth financial year inclusive	**3,948,187**	3,641,093
	8,006,631	6,980,161

Included in operating lease payments represent land lease rentals payable of $2,199,600 (2025: $846,000) by the Company for its leasehold land and the leases are negotiated for a term of three years. The land rental expenses are fully subsidised by Ministry of Education and Ministry of Social and Family Development.

23. Related party transactions

Save for the remuneration paid to key management personnel as disclosed in Note 12(b), there are no significant related party transactions which took place between the Company and related parties during the financial year. The directors of the Company are volunteers and they did not receive any remuneration for the Company during the financial year. The Company did not provide any sponsorship to other charities during the financial year ended 31 March 2026 and 31 March 2025.

24. Subsequent events

Subsequent to the financial year ended 31 March 2026, the Company entered into an agreement to acquire the operations and the associated assets of an existing preschool, which is now operated as Kindle Garden @ Pasir Ris, for a nominal consideration of $1 (the "Transaction"). The Transaction which includes the transfer of operations, employees, enrolment base and operating licence was completed on 1 July 2026. This Transaction has been treated as a non-adjusting subsequent event and has not resulted in any adjustment to the amounts recognised in the financial statements.

25. Authorisation of financial statements

The financial statements of the Company for the financial year ended 31 March 2026 were authorised for issue in accordance with a resolution of the Board of Directors dated 31 July 2026.