



# Impacting Lives Bridging Communities

## THE HWA ANNUAL REPORT 2017/2018



## **The Handicaps Welfare Association (HWA), Proud Recipient of the Charity Governance Award 2014**

Presented with the **Charity Governance Award (Medium Category)** in 2014, in recognition of its adoption of the highest standards of governance, the Handicaps Welfare Association (HWA) is a registered **Institution of Public Character (IPC)** charity.

It is a Voluntary Welfare Organisation of, run by and for the benefit of, Singaporeans with physical disabilities. It is a full member of the National Council of Social Service.

### **MISSION**

We are committed to enhance the quality of life of people with physical disabilities and integrate them into mainstream society.

### **OBJECTIVES**

HWA aims to create among the community and the government an awareness of the special needs of people with disabilities, and solicit their co-operation and assistance to further the objectives of the Association. We are a self-help group among people with disabilities, and we exist to:-

- foster friendship, understanding and mutual assistance among the Association's members;
- promote the welfare, education, training, rehabilitation, employment and other interests of members and integrate them into mainstream society;
- enhance educational opportunities through bursaries, scholarships, grants, and subsidies as well as exchange programmes;
- advance for greater benefits and concessions for people with disabilities to enhance their quality of life; and
- raise funds from the public and to administer donations, gifts or bequests from any person, body or organisation to enhance the quality of life of members and promote their independence.

### **BRIEF HISTORY**

Founded on 18 December 1969 by a group of 23 PWDs, it was first known as the Singapore Handicaps Friendship Club. In 1975, it became known as Singapore Association for the Disabled and later in 1976, its present name, Handicaps Welfare Association (HWA), was coined.

HWA has come a long way from its modest origins amid a fledgling social landscape. Our Association has, since its inception in 1969, grown to become what it is today – a charity with a role and place in the contemporary Singapore social sector and an ever-evolving social cause to champion.

### **CORE OPERATIONS**

Relying heavily on kind donations from, and the support of, the public, and fundraising activities, to defray its operational costs in carrying out its work, HWA aims to further the cause of our fellow community members with disabilities, by providing programmes and services to their benefit, ranging from **rehabilitation therapy** and **home care** to **social support & integration** to **wheelchair-accessible transport**.

Upholding the belief that PWDs should not be denied transportation opportunities, HWA introduced its dedicated transport services in 1980. HWA's special needs transportation schemes deploy a fleet of purpose-built, wheelchair-accessible vehicles, equipped with hydraulic lifts. These have helped to fill the gap in transportation for the physically challenged, allowing the latter access to an affordable, as well as reliable and safe, transportation means.

HWA also runs two **Rehabilitation Centres** (at its **Whampoa headquarters** and in **Jurong Point Shopping Centre**), and offers mobility and assistive aids for loan, among other social outreach services, to its clients, comprising Members as well as the general public needing assistance.

For more information about HWA,  
please visit its website ([hwa.org.sg](http://hwa.org.sg)) and/or Facebook page ([facebook.com/HWASingapore](https://www.facebook.com/HWASingapore)),  
or dial the HWA hotline at **6254 3006** (during office hours, between 9am and 6pm, daily from Mondays to Fridays).

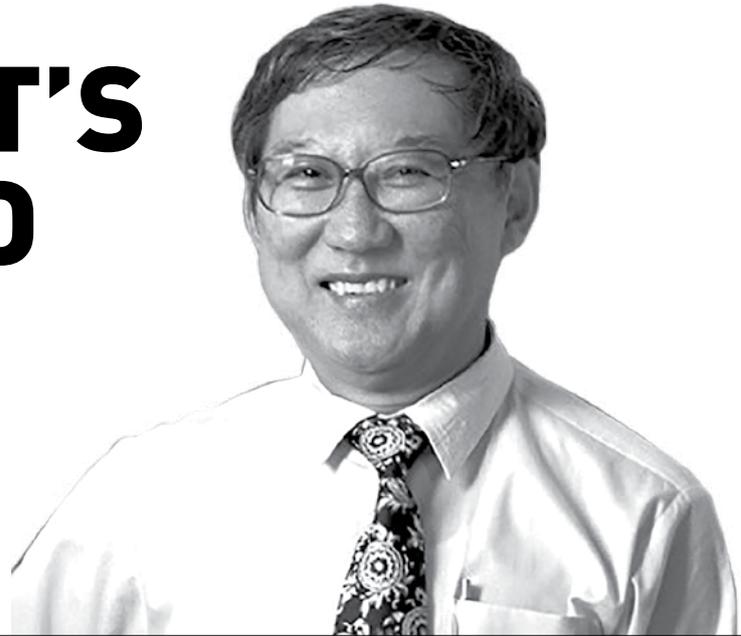
***This is with the Inclusion of ...***

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# 1 PRESIDENT'S FOREWORD

## Edmund Wan Fook Wing, PBM

President



**T**he most recent term has been an exciting one for the Association, marked by numerous developments against the backdrop of continued global economic restructuring. Despite the challenges, the Association has delivered yet another year of good performances and maintained a small financial surplus. Available funds that could be forwarded to future years were rolled forward, to protect the Association from future uncertainties. This result showed that we have survived the test of time to stay relevant and continue with a modest growth.

The beginning of a new term is always a time of great excitement. While the last term was a time of great challenge for the Association, we saw so much progress made during that period.

We are acutely conscious of the challenges ahead of us. The tight labour market in getting Allied Healthcare Professionals in Singapore posed its challenges, as do the rising costs especially in relation to recommendations the sector has to adopt or be priced out in the market. These are some of the key areas we will have to actively monitor.

Our financial performance and achievements during the year would not have been possible, if not for the government subvention grants, donations and the support of the public at large. I wish to take this opportunity to show our greatest appreciation and gratitude to you for your relentless support. To our management and staff, our service obligations and service quality standards are the key commitments and drivers of this outcome.

Our strategy continues to be focused on fortifying our presence in the social service sector providing the best care and cost-effective services in areas where we are good at. The operating environment has remained difficult, and innovation in whichever ways possible has been limiting. We still need the human touch.

We value diversity in our workforce, and seek to provide employees with a vibrant and dynamic work environment. We aim to provide every person with equal opportunities to develop careers within the Association. One way is to rotate them on the job in which they are qualified in, or to let them apply for suitable positions which we are looking to fill.

Our staff remains our greatest asset. We believe in investing in training and development of our employees to bring out the best in them. As we better train our staff, we also need to ensure that our operations keep creating skilled and challenging roles for them to fill so as to develop our human capital to the fullest. We are committed to team members' development to equip them with skills to do their jobs even better.

The Association is fully committed to upholding the highest standards of Corporate Governance and operates in a transparency environment. Strong governance, underpinned by our values of integrity, transparency and prudent risk-taking, is the important foundation of the Association in guiding its long-term goals and success.

As we aim to enhance our clients' care in the Association, we consistently seek ways to improve our service offerings. We have recently completed the

# **“Our financial performance and achievements during the year would not have been possible, if not for the government subvention grants, donations and the support of the public at large...”**

refurbishment of our premises into a more conducive and environmentally safe work place.

Our overall outlook remains optimistic, given the generally positive macroeconomic environment. Your confidence in HWA provides us with the strength to push on with our strategy – which we aim to translate into greater service value and sustainable growth to remain relevant in the years ahead.

We appreciate the support, guidance and co-operation of the Singapore government and all its ministries and agencies in our continuing journey of shaping HWA’s services of choice in the social service sector.

We would like to extend our appreciation and thanks to all our donors, supporters, partners and members. We would like to single out, too, the Tote Board for its support and continued trust in HWA, and Chen Su Lan Trust, an important supporter that has stood by us and seen us through the difficult times so far.

Our valued clients remain at the heart of our services. Our aim is to be the provider and partner of choice for our clients. We can achieve this through remaining cautious, and by strengthening our core capabilities and our services through constant innovation. We will actively find new ways to provide cost-effective solutions in delivering our services and programmes for our clients.

We are appreciative of our staff, for they have helped the Association stay relevant and foremost in its commitment to our valued Beneficiaries and Members.

We also will not forget to thank our Executive Committee and Sub-Committee Members for their support and kind advice, and whom have guided us along the way. Our capabilities, our strong work ethic and can-do spirit will position us well for the opportunities and challenges ahead just as our pioneering Founder Members have done, to take us here today into the Association’s 49th year.

Let us all work together to overcome any hurdles that may come our way as we forge an even better year for HWA. We do realise that there is still much to do and our work continues. There is no doubt that we will enter the next term with renewed confidence, and the Association would be making significant strides where it counts.

The years ahead are anticipated to pose bigger uncertainties in Singapore for all of us. Unless we take positive steps now, and exercise the necessary prudence and resourcefulness, we would not rise above the current obstacles. Finally, I believe that all of us, united as a team, can ride out of the waves to tackle any challenges that come our way.

# 2 GOVERNANCE

## THE CHARITY GOVERNANCE AWARD

HWA clinched the **Charity Governance Award** in **2014**, in recognition of its having adopted the highest standards of governance, and the best practices and protocols as recommended by the Charity Council.

We remain humbled by the Charity Council's endorsement, a proud testament to our 49 years, thus far, of dedication and service to our fellow community members with disabilities. It affirms our commitment to upholding the highest possible standards of governance, transparency and accountability, to garner, honour and sustain public trust.

The past year has seen our governance and leadership structures and processes, continue to guide us further, in responsible stewardship, effectiveness and controls.

## CONFLICT OF INTEREST POLICY

All Board Members and employees of the Charity are required to declare on an annual basis or, as and when necessary, make full disclosure of any interests, relationships and/or holdings that could potentially result in a conflict of interest to their functions and/or employment by the charity. When a conflict of interest situation arises, the Member / employee shall abstain from participating in the discussion, decision-making and voting on the matter concerned.

## RESERVES POLICY

We set aside the operating surplus, if any, from each year, to provide financial stability for our operations. These Reserves also allow us to continue disbursing the subsidies we provide, on a sustainable basis and to provide the means for the development of our principal activities.

We intend to maintain our Reserves at a level which is at least equivalent to 5 times our annual operating expenditure. The Executive Director reviews, on a half-yearly basis, the amount of Reserves that are required to ensure that they are adequate to fulfil our continuing obligations and support our operations.

As at 31 March 2018, the Charity's Reserves stand at **1.64 times** our annual operating expenditure.

## INVESTMENT POLICY

Unutilised funds from the preceding year and surplus generated from the current year's fundraising efforts shall be pooled with our existing Reserves, and be placed in Low-Risk Financial Instruments such as Fixed Deposits.

We shall also monitor, and assess, the suitable interest rates and maturity dates, so as to optimise the returns on the Fixed Deposits.

## WHISTLE-BLOWING POLICY

We are committed to maintaining a high standard of moral and ethical conduct; on this note, we set out to comply with the requirements and stipulations of accounting, financial reporting, internal controls, corporate governance, auditing and any (other) relevant legislation.

In line with this commitment and our belief in open communication and transparency, our Whistle-Blowing Policy aims to provide an avenue for our employees, volunteers and external parties to raise concerns, if any, and we offer the reassurance that they will be protected from reprisals or victimisations for whistle-blowing in good faith.

The Policy covers issues where the following may be suspected:-

- i. Criminal offences;
- ii. Failure to comply with legal obligations;
- iii. Miscarriages of justice;

- iv. Actions which endanger the health or safety of staff and/or the public;
- v. Actions which cause damage to the environment; and
- vi. Actions which are intended to conceal any of the above.

## COMPLIANCE COMMITTEE

To better fulfil the compliance requirements, HWA has started a Compliance Committee to ensure compliance on all the requirements as specified in the Charities' Code of Governance. The **main Compliance Committee** will lead the **Audit Sub-Committee**, **Programmes and Services Sub-Committee** and **Risk Management Sub-Committee**.

## PERSONAL DATA PROTECTION POLICY

HWA recognises its obligations, under the **Personal Data Protection Act 2012 (PDPA)**, which includes the collection, use and disclosure of personal data, for the purpose(s) for which an individual has given consent.

The Personal Data collected by HWA include an individual's full name, NRIC, passport or other identification number, telephone number(s), mailing address(es), e-mail address(es) and/or any other information relating to any individuals which the individual has provided us with, in any form(s) submitted to us, and/or via other forms of interaction with us.

HWA relies on personal data to provide its varied services, and therefore we entrust the individual to ensure that the personal data provided are **accurate, complete and correct**. Failure on the individual's part to do so, may result in our inability to provide him/her with an effective rendering of the services requested from us.

### Purposes for the Collection, Use and Disclosure of Personal Data

HWA collects, uses and discloses Personal Data for:-

- (a) assessment of suitability for the programmes offered by HWA;
- (b) case management, assessment and planning of services;
- (c) contacting client and/or his/her family member(s) and/or significant other(s), for any purposes related to the services HWA

is providing and/or on matters during the duration of the programme;

- (d) referral to external agencies when required;
- (e) sharing and/or updating of client's information and progress, under the pertinent programme, with any third-parties that are involved in the programme that client has signed up for;
- (f) generating reports and statistics;
- (g) internal records and references;
- (h) programme evaluation and/or research;
- (i) issuing of tax- exemption receipt(s);
- (j) contacting the individual's nominee(s), in relation to any emergencies;
- (k) invitation(s) to HWA's event(s), workshop(s) and/or activity/activities;

### Consent to Disclosure of Personal Data

HWA will take reasonable steps to protect the individual's Personal Data against unauthorised disclosure. Subject to the provisions of any applicable law, Personal Data belonging to our clients and/or family members, and/or others, may be disclosed, for the above purpose(s) to the pertinent parties, that may involve/include our partner, and/or supporting, government (-linked) agency/agencies, fellow Voluntary Welfare Organisation(s), corporate organisation(s), medical body/bodies, educational institutions(sw), regulators, law enforcement bodies/groups and/or any other relevant party/parties, at any stage(s) of our collaboration on, and/or actual execution of, the project(s) concerned.

Photographs and/or video-recordings will be taken as well, during our events (including **our annual social outreach and/or fundraising events, like our "HWA Wheel, Walk or Jog", HWA Flag Day, HWA All-Cash Donation Draw, Members' Year-end Party, Members' Social Integration excursions/outings/trips/workshops/sessions/training**, etc.), throughout the year in review.

HWA would be informing all parties involved, via the pertinent invitation e-mail(s)/flyer(s)/letter(s) and/or through (verbal) announcement(s) via our online/social media (including, but not limited to, our Website, Facebook page, e.g.) prior to, and possibly also on and/or following, the day(s) of the event concerned. The purpose of the photo-taking and/or video recording for the event is primarily for HWA's corporate reports and/or publications, meant mainly to publicise the event and/or any noteworthy aspect(s) of it (such as via **HWA's quarterly newsletter "Handicaps Digest", Annual Report, Facebook page posting(s) and/or website posting(s)**).

### Contacting HWA, Regarding Withdrawal of Consent, Access and/or Correction(s) of Personal Data

Should you:-

- (a) have any questions or feedback relating to your Personal Data and/or our Data Protection Policy;
- (b) wish to withdraw your consent to any use of your Personal Data as set out in this Data Protection Policy; and/or

(c) wish to obtain access, and/or make any correction(s), to your Personal Data records, please contact HWA, by e-mailing and/or snail-mailing, us, as follows:-

- e-mail address: [dpo@hwa.org.sg](mailto:dpo@hwa.org.sg)
- snail mail address:

**The Data Protection Officer  
Handicaps Welfare Association  
16 Whampoa Drive  
Singapore 327725**

### Information on the Out-going Board of Management / Executive Committee (for the Term 2015 - 2017), applicable for the period from April 2017 to August 2017:-

Board Member	Designation	Attendance at Board Meetings (held from April 2016 to March 2017):	No. of years, served consecutively, on the Board:	Profession
Mr. Edmund Wan Fook Wing	President	5 out of 5	8 years (since 2009)	Retiree
Mr. Hui Beng Hong	Vice-President	3 out of 5	6 years (since 2011)	Consultant Engineer
Ms. Wendy Lau Wong Hing	Honorary Secretary (appointed w.e.f. 16 September 2015, upon resignation of Ms. Judy Tan Keng Ngho)	5 out of 5	11 years (since 2006)	Retiree
Ms. Desiree Lim Kok Liang	Honorary Treasurer	4 out of 5	20 years (since 1997)	Group Finance Manager
Ms. Michelle Siew Teok See	Honorary Assistant Secretary	3 out of 5	10 years (since 2007)	Retiree
Mr. Larry Ng Poh Kwang	Honorary Assistant Treasurer (appointed w.e.f. 16 September 2015)	5 out of 5	4 years (since 2013)	Retiree
Mr. Alan Pek Kian Aik	Member	5 out of 5	2 years (since 2015)	Assistant Vice-President
Mr. Navin Nair	Member	2 out of 5	2 years (since 2015)	IT Executive
Mr. Willie Yeo Hock Seng	Member	2 out of 5	2 years (since 2015)	Retiree
Ms. Ivory Baey Hwee Leng <sup>#</sup> (*Co-opted, since 1 October 2015)	Member	5 out of 5	4 years (since 2013)	Self-employed
Mr. Richard Kuppusamy Chien-Ming <sup>#</sup> (*Co-opted, since 1 October 2015)	Member	2 out of 5	2 years (since 2015)	Senior Architectural Designer
Mr. Edgar Cheong Tuck Mun (Appointed as an Intern, since November 2015)	Intern	5 out of 5	1 year (since November 2015)	Undergraduate

## INFORMATION ON THE NEWLY ELECTED

### Board of Management / Executive Committee (for the Term 2017 – 2019), applicable for the period from September 2017 to March 2018:-

Board Member	Designation	Attendance at Board Meetings (held from April 2016 to March 2017):	No. of years, served consecutively, on the Board:	Profession
Mr. Edmund Wan Fook Wing	President	5 out of 5	9 years (since 2009)	Retiree
Mr. Hui Beng Hong	Vice-President	3 out of 5	7 years (since 2011)	Consultant Engineer
Ms. Desiree Lim Kok Liang	Honorary Secretary	5 out of 5	21 years (since 1997)	Group Finance Manager
Mr. Larry Ng Poh Kwang	Honorary Treasurer	5 out of 5	5 years (since 2013)	Retiree
Mr. Edgar Cheong Tuck Mun	Honorary Assistant Secretary	5 out of 5	2 years (since 2015)	Undergraduate
Dr. Navin Nair	Honorary Assistant Treasurer	5 out of 5	3 years (since 2015)	Freelance IT Consultant
Ms. Wendy Lau Wong Hing	Committee Member	5 out of 5	12 years (since 2006)	Retiree
Ms. Ivory Baey Hwee Leng	Committee Member	5 out of 5	5 years (since 2013)	Self-employed
Mr. Richard Kuppusamy Chien-Ming	Committee Member	2 out of 5	3 years (since 2015)	Regional Digital Integration Manager
Ms. Judy Anne Wee, PBM	Committee Member	5 out of 5	1 year (since 2017)	Senior Manager
Mr. Raja Singh, PBM	Committee Member	3 out of 5	1 year (since 2017)	Director
Dr. William Tan Kian Meng, BBM, PBM	Committee Member	1 out of 5	1 year (since November 2017)	Medical Director

^ Since the most recent 2017 HWA Annual General Meeting (AGM), conducted on 9 September 2017 (Sat.), there has been a total of 5 monthly Board Meetings held by 31 March 2018.

# 3 HONORARY SECRETARY'S REPORT



## Ms. Desiree Lim Kok Liang

Honorary Secretary

Dear Members, Supporters, Volunteers and Well-wishers,

To meet the growing demand and the changing needs of Persons with Disabilities and the elderly population, our Association has expanded rapidly in recent years, in terms of service dimensions, number of service beneficiaries, operational budget requirements and staff strength. The Association has seen a great expansion in our Transport service operations and Home Care Services. I would like to encourage Members to view the respective reports of each service and make full utilisation of these services, when needed.

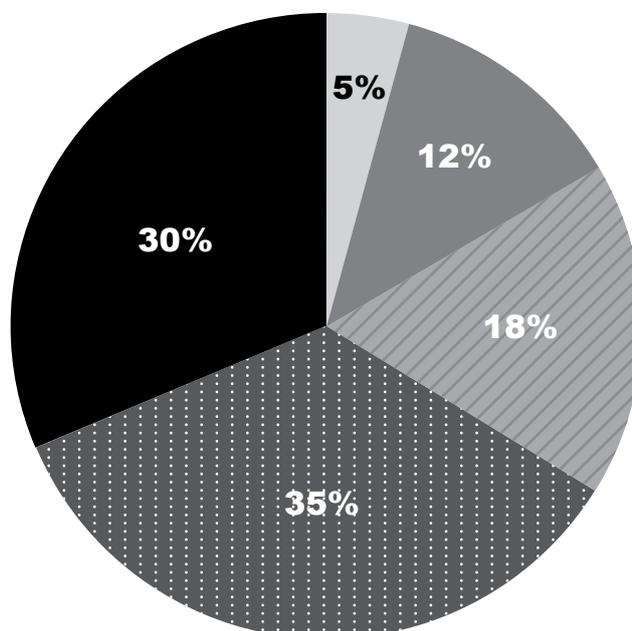
HWA has also upgraded its Whampoa campus facilities, to meet the evolving needs of our beneficiaries. At the same time, the lease of the HWA Jurong Point facility has been extended for another five years. HWA has been planning to upgrade this facility, and the work will begin soon.

HWA will celebrate its 50th Anniversary in 2019. This is a significant milestone that we are going to achieve with the strong vision of our Founder members, a strong backing of our 2000 members, hundreds of volunteers, well-wishers, donors and supporters. I would like express our sincere appreciation to each and every one, who has contributed to our Association one way or another, over these 50 years.

65% of HWA's Members, presently, are at least 51 years of age. Hence, we are embarking on services that are suitably tailored to the elderly population, and Members can continue to benefit from these services. Over the years, we have also noted a declining demand for services from our younger members. We have been trying to engage our younger members, and exploring their service needs. If you are a Member below 40 years of age, please feel free to let us know your views by e-mailing us at [hwa@hwa.org.sg](mailto:hwa@hwa.org.sg).

## Status of the Membership Register

As at 31 March 2018, the Association has a register of **2,059 Members in total**.



Age Range:	
 16 to 30 years	 51 to 60 years
 31 to 40 years	 61 years and above
 41 to 50 years	

We have been regularly evaluating and reviewing the needs of our Members' and growing elderly population with physical impairments, and expanding our services to meet these unmet needs and requirements. As informed earlier, in better ensuring HWA's longer-term sustainability, all new services are operating under various Ministry-funded schemes. Hence, we have been implementing stricter controls on the use and disbursement of subsidies, so that people who are really in financial difficulties could get adequate financial assistance, in the time of their needs. We MUST be transparent and accountable to the authorities and public in our funds usage, and observe "Best Practices" as per industry norms.

The demand for a competent and dynamic leadership has grown even more apparent, to this end. With the newly introduced Charity Governance Code, that encourages regular and periodic renewal of leadership, we would encourage the Members from the younger generation to actively participate in HWA and acquire the requisite credentials and skillsets, in order to lead this organisation and steer it to greater heights.

While we encourage the introduction and renewal of our leadership, we also require our current strategies and practices to be upheld, to better ensure our continued success and efficacy. To achieve these desired outcomes, the previous Executive Committee (2015/17), had recurrently deliberated and suggested restricting the position of the President to a key Committee Member who has been actively participating in such strategic discussions and pertinent planning in recent years. An Extraordinary General Meeting (EOGM) was held in April 2017, to elicit our Members' endorsement of the aforementioned proposed change in the Constitution. We are pleased to inform you that the Members and relevant authorities have supported the above motion and the Constitutional amendment.

During the above EOGM, we had also proposed a motion to amend and update the purpose of our current "Building Fund", which was restricted to be used for future premises. As the lease of current premises has received in-principle extension till 2028, we proposed to change the purpose of the above building fund to "Premises Development and Maintenance Fund", so that we could use this fund for maintaining the current premises when in dire need. We are pleased to inform, that the above motion also elicited the approval of both Members and the relevant governmental authorities.

Whilst we have gained new Members, supporters and friends along the way, regrettably, we have had

to bid a fond farewell to certain individuals that have left, but will always be a part of, our Association.

## Our Condolences

During the year in review, the Association was notified of the demise of the following Members:-

### **Ordinary Members**

*(listed in alphabetical order of surname/name):*

Cheong Hui Ping  
Goon Nai Yim @  
Margaret Goon  
Esther Ong Kwee Huay  
Nah Michael  
Peck Hai Hin  
K. Thanaletchmi

### **Life Members**

*(listed in alphabetical order of surname/name):*

Ang Khia Seng Timothy  
Ng Keck San  
Ong Lay Peng  
Seah Moon Heng Robert  
Supar Bin Khairan  
Tan Ah Min  
Tan Cheo Tee Fanny  
Tan Chwee Suan  
Tiong Bee Ching  
Yeo Li Choo Dolly

All these Members, whom we have lost, will be truly missed. Our hearts go out to all their loved ones. The Executive Committee and Staff of the Association extend their heartfelt sympathies and deepest condolences, to the latter's bereaved families and friends.

Having said that, let us all take heart that the year that passed, has been a suitably eventful and memorable one – one that has seen further, sustained growth, and good of, the Association and its beneficiaries.

With renewed optimism and vigour, I welcome the next year, and chapter, as the life story of HWA further unfolds. Come, journey on, with all of us here at HWA.

# 4 THE EXECUTIVE COMMITTEE

Our Executive Committee comprises, typically, 12 Members of the Association. Elected every two years at the **Annual General Meeting (AGM)**, these dedicated men and women serve on an honorary basis.

The Executive Committee oversees, and advises on, the management of the Association, and ensures its compliance with sound governance practices so that its objectives are attained.



**Mr. Edmund Wan Fook Wing, PBM**  
President



**Mr. Hui Beng Hong, PBM**  
Vice-President



**Ms. Desiree Lim Kok Liang**  
Honorary Secretary



**Mr. Larry Ng Poh Kwang**  
Honorary Treasurer



**Mr. Edgar Cheong Tuck Mun**  
Honorary Assistant Secretary



**Dr. Navin Nair**  
Honorary Assistant Treasurer



**Ms. Wendy Lau Wong Hing**  
Committee Member



**Mr. Richard Kuppusamy Chien-Ming**  
Committee Member



**Ms. Ivory Baey Hwee Leng**  
Committee Member



**Ms. Judy Anne Wee, PBM**  
Committee Member



**Mr. Raja Singh, PBM**  
Committee Member



**Dr. William Tan Kian Meng, BBM, PBM**  
Committee Member

# 5 SUB-COMMITTEES AND ADVISORS

Sub-Committees are headed by members of the Executive Committee

## FUNDRAISING SUB-COMMITTEE:

### **Chairperson**

Larry Ng Poh Kwang

### **Co-Chair(s)**

Desiree Lim Kok Liang

### **Staff-in-attendance**

Subrata Banerjee

Jones Pung Teck Huat

Vasantha Thevi

Freddie Tang See Chong

## HUMAN RESOURCE SUB-COMMITTEE:

### **Chairperson**

Edmund Wan Fook Wing

### **Members**

Navin Nair

Larry Ng Poh Kwang

### **Staff-in-attendance**

Subrata Banerjee

Joyce Wang Yi

## REPRESENTATIVES TO EXTERNAL AGENCIES:

### **National Council of Social Service**

Edmund Wan Fook Wing

Hui Beng Hong

### **Singapore Disability Sports Council**

Hui Beng Hong

Desiree Lim Kok Liang

### **Building and Construction Authority**

Hui Beng Hong

Edmund Wan Fook Wing

### **Microfinance Evaluation Committee**

Edmund Wan Fook Wing

Jerry Shia

## HONORARY ADVISORS:

### **Honorary Medical Advisors**

Prof Peter Lim Huat Chye

Assoc Prof Roy Ng Kwok Weng

Assoc Prof Tan Seang Beng

Dr Edward Balan Menon

Dr Siow Woei Yun

Dr Puah Ken Lee

### **Honorary Legal Advisors**

Harry Elias Partnership LLP (Mr Tan Chau Yee)

Mr Roy Yeo Kan Kiang

### **Honorary Building Advisor(s)**

Mr Lee Mun Hoe

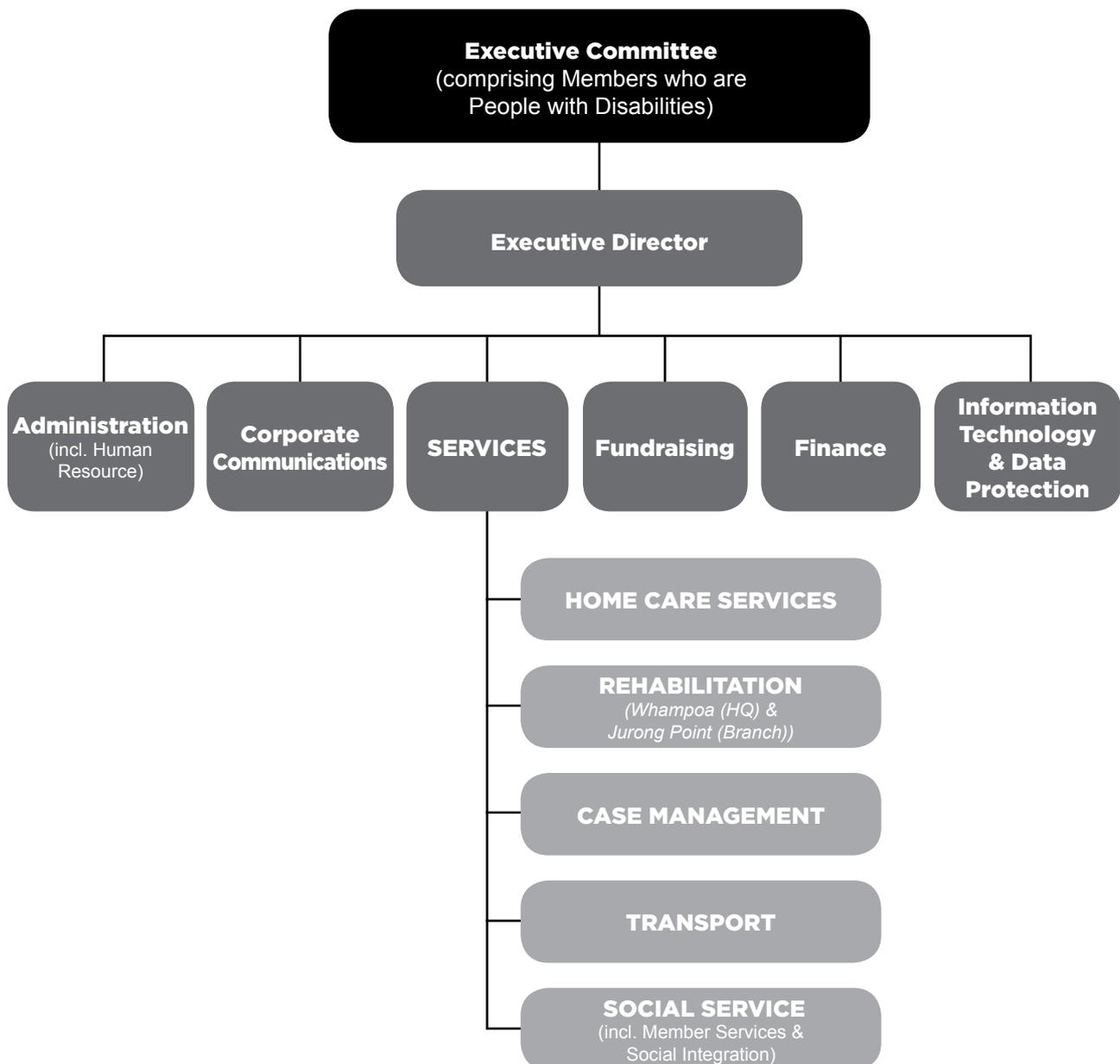
Mr Yeo Chye Teck

### **Honorary Electrical Advisor(s)**

Mr Loh Kok Onn

## 6A

# ORGANISATIONAL STRUCTURE



# 6B STAFF COMPOSITION

(as at 31 March 2018)

(listed by department; **Head of Department**, if any, is listed first and printed in **bold italics**; HWA personnel are generally deployed at the **Whampoa HQ**, except for those based at the **Jurong Point (Branch) Rehabilitation Centre**, marked with an asterisk (\*))

## Executive Director: Subrata Banerjee

### CORPORATE SERVICES DEPARTMENTS

#### **Administration & Human Resource:**

##### **Joyce Wang Yi (Manager (Human Resource & Admin.))**

Goh Thean Tye Dexter (Executive (Admin.))  
Ainon Bte Abdul Rahman (Receptionist)  
Talib Bin Abdul Aziz (Assistant Executive (Admin.))  
Lim Suay Kim, Sally (Senior Office Assistant)

#### **Corporate Communications:**

##### **Gabriel Wee Kim Soon**

(Executive (Corporate Communications))

#### **Fundraising:**

##### **Jones Pung Teck Huat**

(Acting Head of Finance & Fundraising)

Vasantha Thevi d/o V. Sinnadurai (Executive (Fundraising))  
Tang See Chong, Freddie (Senior Assistant Executive (Fundraising, Social Integration & Sports))

#### **Finance:**

##### **Jones Pung Teck Huat**

(Acting Head of Finance & Fundraising)

Juande Tan Teck Kern (Manager (Finance))  
Ko Chiu Chih @ Samantha (Senior Executive (Finance))  
Koh Kin Yong, Victor (Senior Assistant Executive (Finance))  
Ng Lily (Senior Assistant Executive (Finance))

#### **Info-Comms Technology (IT) / Data Protection:**

##### **Roumele Jay Villorente Baylocon**

(Senior Executive (ICT) & Data Protection Officer)

### SUPPORT SERVICES DEPARTMENTS

#### **Case Management:**

Josephine Chua Seok Hoon (Executive (Case Management))  
Cheong Mei Kuen, Adeline (Assistant Executive (Case Management))

#### **Social Integration:**

Freddie Tang See Chong (Senior Assistant Executive (Fundraising, Social Integration & Sports))

#### **Social Service:**

Zhang Hui, Angela (Social Worker)  
Lim Lan Eng, Dolris (Senior Assistant Executive (Social Service))  
Nanama d/o Rathakrisna (Assistant Executive (Social Service))

### CORE SERVICES DEPARTMENTS

#### **Home Care Services:**

##### **Ng Lay Keng (Manager (Home Care Services))**

Soe Soe Nyo (Senior Physiotherapist)  
Shivani Pannirselvam (Physiotherapist)  
Lee Teck Hock (Occupational Therapist)  
Norlela Bte Abu Bakar (Nurse)  
Siti Nadia Bte Shamsul Kamar (Nurse)  
Lim Jie Qi Carina (Nurse)  
Jennifer Lim Lin Foong (Senior Assistant Executive (Home Care Services))  
Ng Yew Teck (Admin Assistant)  
Than Tun (Healthcare Assistant / Enrolled Nurse)  
Mya Mya Kyu (Senior Healthcare Assistant)  
Magarita (Healthcare Assistant)  
Sabia Baanu d/o M Barick (Healthcare Assistant)  
Kyi Lwin (Healthcare Assistant)  
Khin Thandar Ohn (Healthcare Assistant)

#### **Rehabilitation (Whampoa (HQ))**

##### **Duraisamy Ramesh (Centre Manager, Whampoa Rehab / Senior Physiotherapist)**

Ponnusamy Kathirvel (Senior Occupational Therapist)  
Wilson Sum Zhen Yu (Occupational Therapist)  
Kuan Kim Get, Nina Rai (Assistant Executive (Rehab))  
Ko Ko Gyi (Enrolled Nurse)  
Kyaw Kyaw Naing (Healthcare Assistant)  
Lim Jia Ying (Therapist Assistant)

#### **\*Rehabilitation (Jurong Point Rehab Centre)**

##### **\*Kyi Ohn (Centre Manager, Jurong Point Rehab / Senior Physiotherapist)**

##### **\*Mani Murugeswaran (Acting Centre Manager, Jurong Point Rehab / Senior Occupational Therapist)**

\* Aruna Rajaguru (Physiotherapist)  
\* Muhamad Faizal Bin Zaini (Physiotherapist)  
\* Lim Sew Eng @ Foong Soon Yee (Assistant Executive (Rehab))  
\* Marlar Hla Maung (Senior Therapy Assistant)  
\* Sudharsanan Nair Syamala Kumari Nisha @ Vinoth Kumar Nisha (Physiotherapist (Under Supervision))  
\* Goh Ah Kai (Therapist Assistant)

#### **Transport Services:**

##### **Simon Ching Sheue Jyh (Manager (Transport))**

Ng Soo Kiang, Grace (Executive (Transport))  
Vincent Kok Chun Wai (Executive (Transport))  
Ivy Seah Bee Beng (Senior Assistant Executive (Transport))  
Lai Kwai Hoe (Assistant Executive (Transport))  
Wong Yoke Wah (Assistant Executive (Transport))

Senior Drivers, Drivers and Healthcare/Transport Attendants, listed in alphabetical order of surname:

Chan Chee Kwong  
Goh Swee Seng  
Ho Yuke Suen, Steven  
Kang Chuan Geok  
Kyaw Zay Yar Tun  
Lau Poh Geok  
Lee Hoe Seng, Tommy  
Leow Boy Hong  
Lim Hwee Hua  
Lim Seok Hoe  
Loh Siew Kwok  
Low Boon Kiat, Michael  
Low Hang Kwee, William  
Lum Lin Kwong  
Nant Mu Sikalain (Freda)  
Navanesan S/O Arumugam Thambirajah  
Naw Malal Mya Wah  
Ng Seck Yeow, Simon  
Ng Seng Huat  
Sien Keng, Mark  
Sim Beng San  
Sim Wee How  
Sivaperakasam S/O Ramiah  
Soh Hong Kim  
Tan Bok Khoon  
Yeo Tiong Seng, Johnson  
Yeo Toh Song  
&

Drivers, Healthcare/Transport Attendants and Admin Assistants, 48 in total, outsourced from **Aerospec Supplies Pte Ltd**

((The Association employs full-time (and part-time) Staff for its daily administration and operations, as well as a team of Outsourced Staff, while enlisting the help of freelance personnel and Volunteers (including Persons with Disabilities), to carry out its work.))

# 7 HIGHLIGHTS OF THE YEAR

1. HWA's President and Executive Committee Member awarded the Public Service Medal (PBM):-



Mr. Edmund Wan,  
HWA President

Our Association deeply congratulates our **President, Mr. Edmund Wan Fook Wing**, for being conferred the **Public Service Medal, PBM (Pingat Bakti Masyarakat)**, during the **National Day Awards 2017**.

This medal, awarded by the **President of The Republic of Singapore**, was presented to Mr. Wan for his consistent and varied contributions to the Association, and also to the community through the Association's cause and work.



Mr. Raja Singh, HWA  
Executive Committee  
Member

HWA's newly elected **Executive Committee Member, Mr. Raja Singh**, has also been conferred the **PBM** at the **National Day Awards 2017**.

*(The Public Service Medal was instituted in 1973. The Medal may be awarded to any person who has rendered commendable public service in Singapore, or for his/her achievement in the field of arts and letters, sports, the sciences, business, the professions and the labour movement.*

*The Medal, in silver, is in the form of a stylised rosette of undulating folds having, on the obverse side, a disc with a bar to each side upon which a circular shield bearing a crescent.)*

2. Our **Wheelchair-inclusive Transport Services** have served our clients on a total of:



**77,562** trips  
the past year alone

3. HWA has served a total of:



**4,052** clients  
this past financial year

*(including both HWA Members and HWA Beneficiaries)*

This total figure is **inclusive of HWA's 2,059-strong Member Population**, also HWA's highest registered Membership Enrolment to date. Such a total is also **higher (by 7.85 per cent)** than the corresponding total for the previous year (which saw a total of 3,757 Clients served by the Association).

4. Both our Rehabilitation Centres served a total of **344 Rehab Clients**, over the past financial year; also, both centres have conducted a combined, grand total of:



**10,714** client  
**rehabilitation**  
**sessions**

over the past financial year. This figure is **about 2.59 per cent higher** than the corresponding figure for the preceding financial year, 2016-2017 (which had **10,444 sessions in total**).

5. HWA Home Care Services have benefitted a total of

**674** clients



during its 3 years funding under Tote Board Community Healthcare Fund (TBCHF) from April 2015 to March 2018. During the year under review, these services supported **171 clients**.

6. From April 2017 till end-March 2018, HWA's Social Services Department has helped:



**53** HWA  
**Members**  
**and Non-**  
**Members**

secure the **Assistive Technology Fund (ATF)**, to aid them with purchasing Assistive Technology devices, so that they can live more independently and be better self-empowered.

# 8 FUNDRAISING & COMMUNITY OUTREACH

Fundraising, including the initiation and implementation of annual events by the Association, continues to be among HWA's key avenues in awareness-raising and social outreach. It has not only served to raise the profile of HWA as a relevant player in the national social service sector, but also made possible readier access to financial, and related, means of supporting its operations and enabling it to carry out its work in furthering the cause of our fellow community members with disabilities.

Other than obtaining funds from contributions received in HWA's donation boxes and outright donations from well-meaning donors and supporters of our cause, the following have been among HWA's more notable channels and means of fundraising the past financial year.

We remain grateful to our many loyal and thoughtful collaborators, supporters and well-wishers who have continued to believe in us and our work. We are particularly grateful to the **NTUC FairPrice Co-Operative**, for allowing us to place our donation boxes in the many NTUC FairPrice outlets islandwide, as we are for the generous and invaluable support rendered by our many other valued partners, some of which are mentioned for their involvement in the following events/platforms.

## HWA 33rd ever "Wheel, Walk or Jog", held on 22 April 2017

HWA held its 33rd annual "Wheel, Walk or Jog" charity event-and-family carnival, on Saturday, 22 April 2017, at the **Esplanade Park's Queen Elizabeth Walk**, from 10a.m. to 7p.m.



Aimed at further raising awareness of Persons with Disabilities (PWDs), and raising funds to assist HWA's beneficiaries (including clients with mobility issues and/or disabilities), through its services and operations, this event was graced by **Associate Professor Muhammad Faishal Ibrahim, Senior Parliamentary Secretary for the Ministry of Social and Family Development (MSF), our Guest-of-Honour.**

For this event, HWA has received the kind support of the **National Parks Board (NParks), Tote Board & Singapore Pools, Aim Heng Car Service, National University of Singapore Yong Loo Lin School of Medicine** and **Tian Lu Zhi Jia**, among its valued partners. We also received support from a number of volunteer corporate organisations and educational institutions.

The event, which included a family carnival commencing at 11a.m., saw a very encouraging turnout. The crowd included HWA's Beneficiaries and Members (whom are all PWDs), donors, supporters and well-wishers, along with our very sporting and passionate corporate volunteers, students and members of the public, whom joined in the event's main item – the "Wheel, Walk or Jog". The item was specially flagged off by our Guest-of-Honour, at around 5.15pm. The "Wheel, Walk, Jog" contingent covered a scenic route, spanning about 3 kilometres long, to close the event.

HWA thanks all involved in, and related to, this event. We thank, in particular, our Guest-of-Honour, for reaching out ever so readily to our many wheelchair-bound beneficiaries, and for making this event extra memorable and meaningful. Here's to even greater social inclusion, into our next chapter and beyond.

## HWA Flag Day 2017

Held on **Saturday 16 September 2017**, HWA's Flag Day is that one momentous day - when its many well-wishers and supporters would step forward as volunteer tin-bearers, hitting the streets at strategic, high-traffic areas islandwide, to solicit donations for the physical disability cause.

Our dedicated donors, supporters, volunteers and sponsors turned out in force to render their support to our cause, as our (corporate and student) volunteer tin-bearers hit the streets with our donation tins, also mingling with our Members whom they have been 'buddying' with.

What helped greatly in its success was the ready and resounding support of the many educational and corporate institutions that have partnered us. We are immensely grateful for the support of our volunteers who not only helped us raise funds, but also in the manual counting of the street collections the following day.

We would like to thank, in particular, **APRO Asian Protection Pte Ltd** for its continued support in providing security services, gratis, to us for our annual Flag Day.

We are also grateful to the well-meaning and kind community out there, for their ready coins and contributions. We also wish to thank our many inspired and inspiring supporters, and our ever-trusty and helpful HWA Members, whom have partnered us in better engaging our giving community, in our City of Good.



## HWA All-Cash Donation Draw 2017

Our All-Cash Donation Draw 2017 was held at HWA's Whampoa premises on **Saturday, 28 October 2017**. The results of the draw were published in The Straits Times on 1 November 2017, as well as on HWA's official website.

We are grateful for the continued support of the **Singapore Pools** and **Tote Board**.

We would, additionally, like to place on record our thanks to **Giant Singapore** and **NTUC FairPrice Co-operative Ltd**, the many **HWA Members** who have chipped in to assist in the ticket sales, and all who have purchased our tickets. The success of this fundraising event would not have been possible, without their proactive support and varied contributions.



## Festive Appeal 2017/2018

The festive season, lasting from November 2017 till March 2018, is when our present and would-be donors, it is felt, would be typically likelier to be more financially abundant and supportive towards the fundraising needs of charity organisations like HWA. We have, again, leveraged the festive season, as a time for giving during which (prospective) donors are readier to consider donating to those in need, to write letters of appeal to them soliciting their help.

Our appeal comprised too the distribution of the pertinent letters to our lists of households and corporations. The appeal letter highlights how a particular HWA beneficiary has actually benefitted from HWA's core programmes and services, and speaks directly to the readers to elicit their support and monetary contributions.

## Fa Cai Cup 2018

HWA is grateful, as well, to the many individual donors who have supported its work over the years. One such individual is **Mr Chiew Wah Hong** who has tirelessly raised funds for HWA, and consistently for the past twenty-three years, through gathering a group of businessmen (all of whom are golf enthusiasts) for the annual Fa Cai Cup Golf Tournament.

The event was held on the seventh day of the Lunar New Year 2018, which was Thursday, 22 February 2018. We certainly wish to single out, and remain indebted to, Mr Chiew, for having coordinated this fundraising event and seen it through to its fruition, among his noteworthy contributions to our Association.

## HWA Charity Golf 2017 – Teeing-off for a Good Cause

Our Association held a **Charity Golf** event, on **Friday 6 October 2017**, at the Seletar Country Club.

Conceptualised and implemented by our generous and well-meaning collaborators from **Demand Print Pte Ltd**, this charity sporting event-and-dinner saw a good number of golfers and participants, as well as other donors, generous prize sponsors and our ardent supporters, well-wishers and volunteers, chip in to raise the profile of HWA and also fundraise to support our cause and work.

We are definitely ever grateful to the event organisers, led by **Mr. Jimmy Tan** of **Demand Print Pte Ltd**, who have made the event memorable and meaningful from start to finish.

(We wish to also thank **Pilates Core & Beyond**, for helping to 'warm-up' the golfers before their tee-off, with the Pilates studio's very own Pilates-based, pre-golfing workout.)



**Our regular fundraising events have certainly reaped healthy results this financial year, and we would like to thank everyone, including all collaborators, volunteers and participants, who have supported these projects and everyone else, individuals and organisations alike, connected with our fundraising endeavour, and journey, thus far, in one way or another.**

**We remain humbled by all the help that has come our way, and by the continued commitment by many to our social cause and their fortitude to run this lap of our journey with us. HWA has become even better positioned, henceforth, to grow and evolve further as a Charity of Character and Choice.**

# 9 REHABILITATION SERVICES

HWA has been providing Rehabilitation Services, as one of its core areas of work, specially tailored to the rehabilitative and functional needs of PWDs, since 1992 at its premises in Whampoa (and since January 2009, at its Jurong Point Shopping Centre branch as well), to better help them attain their respective recovery goals.

Currently, more than 300 PWDs and elderly Singaporeans with mobility issues are receiving much needed, regular rehabilitative care from both centres. These centres also provide consultation to HWA's Beneficiaries and Members, as and when they require assistance on accessibility, employment assistance, and purchase of mobility aids and/or disability certification. Most of them hail from less privileged backgrounds.

Our Rehabilitation Programme is aimed at developing and optimising the functional abilities, and confidence, of all our clients, thereby actualising their enhanced quality of life. The clients would typically undergo a structured physical Rehabilitation Programme, with our therapists offering them a range of physiotherapy, and/or occupational therapy, interventions while emphasising dedicated, person-centric care.

Our Jurong Point Branch Centre provides a range of goal-directed individual therapy programmes for clients living within, particularly, the West zone of Singapore. On the other hand, our Whampoa Rehab Centre has been catering to the needs of clients hailing from the other regions of the island.



HWA Whampoa Rehabilitation Centre



HWA Jurong Point (Branch) Rehabilitation Centre

Both rehab centres deploy a fleet of wheelchair-accessible vehicles. These specially adapted vehicles provide ready transportation for our clients with mobility-related disabilities, enabling them and their caregivers to commute to and/or from our centres for their therapy sessions as well as social engagement / enrichment sessions.

Both rehab centres' operations saw continued progress in all areas of rehabilitation the past financial year. Our dedicated staff went out of their way, to ensure that our rehab patients could attain optimal and maximal independence in their recovery from a debilitating illness or traumatic injury and enjoy an overall enhanced quality of life.

As HWA's mission is to help its target audience and clients better integrate into mainstream society, our rehab programmes have been adopting a holistic approach in its client-based care, to help the client attain optimal functional abilities, and improve indoor and outdoor mobility skills with the aid of assistive devices. With our wheelchair training programme, our clients have benefitted from their training in motorised wheelchair/scooter usage, becoming more independent and confident in their mobility.

As the demand for rehabilitation surges in tandem with an ageing population and pertinent challenges, HWA has been, and will continue to, review its present scope and range of services to stay relevant to its rehab clients' multifarious needs.

## The Year's Highlights

Both centres have continued to comply consistently with the MOH's recommended standards, thus becoming accredited after having undergone the MOH's audit. Hence, both centres will continue to receive the **MOH's subvention** for the next two years.

Whampoa Rehab Centre has nominated **Madam Tang Soy Gek**, a Caregiver for her son who has been our rehab client, for the annual **Healthcare Humanity Awards 2018** inaugurated in 2004. (Such a Fund is aimed at honouring exemplary Healthcare Professionals (and Caregivers) who go beyond the call of duty to help those in need, to uplift the lives of the underprivileged in their midst. This Fund is jointly organised by the National Healthcare Group, Singapore Health Services (SingHealth), Singapore Medical Association, Singapore Nurses' Association and Singapore Press Holdings (SPH).) We are pleased to share that Madam Tang, 71 years old, has been named as a Winner in the Caregiver category of the Healthcare Humanity Awards 2018. She was presented with her award and medal at the relevant awards ceremony on 26 April 2018.

Both centres remain engaged in HWA's partnership with **SG Enable**, which has recommended, post-evaluation, suitable assistive devices for a total of 29 clients, free of charge, the past financial year.

Whampoa Rehab Centre has, also, facilitated the training of a total of 37 Volunteers, in terms of **patient safety, transfers and handling**, the past year, more than double the corresponding number for the preceding year. Whampoa Rehab Centre has also been involved in **Seniors' Mobility Training**, helping a total of 42 elderly clients to be suitably trained, and guided, on the safe handling of scooters and/or motorised wheelchairs. This number is also more than double the corresponding number for the previous year.

Last but not least, both centres have held timely festive celebrations for their clients, particularly for Christmas 2017 and New Year 2018, to mark the respective occasion, with food, cakes and meaningful activities. These are over and above the usual, **quarterly outings that our rehab clients** (and their caregivers) from Jurong Point Rehab Centre, for instance, have been attending (made possible with the kind support of the **Community Foundation of Singapore** which we are also grateful for). The latter clients have, over the past year, gone on excursions and visits to the Singapore Zoo, Labrador Park and Sentosa, among the key places of social and recreational interest in Singapore.





Our Whampoa Rehab Centre has also been a clinical teaching platform for the **Nanyang Polytechnic (NYP) School of Health Sciences' Occupational Therapy Programme**, having conducted close to 28 days of Clinical Placement for the programme, for 2017-2018.

### **More Client Attendances, and More Favourable Feedback, for 2016-2017**

Our many present and prospective clients with disabilities, among other mobility issues, and/or special functional needs, and who could be (re-)integrated into mainstream society, to better live their lives to the fullest, remain HWA's goal and core business.

The aims of the individualised programmes have been to restore as much functionality and independence as possible to the clients, while facilitating their adjustment to disability and promoting their sense of self-worth and determination at the same time, contributing to their enhanced quality of, and outlook to, life. We have also sought to include and engage their respective family members as far as possible, throughout the phases of the entire rehabilitation process.

Both centres have seen a combined, grand total of 10,714 client rehabilitation sessions over the financial year 2017-2018, comprising community, as well as maintenance, rehabilitation. This figure is **higher (by 0.97 per cent)** than the corresponding figure for the preceding financial year, 2016-2017, which was **10,444 sessions in total**.

In terms of total number of rehab clients, Whampoa Rehab Centre has served altogether 148 clients for 2017-2018, whilst Jurong Point Rehab Centre has seen a total of 196 clients over the same period. Thus, both centres have served a grand total number of **344 rehab clients**, over the past financial year.

Client feedback has for that matter, also, been highly favourable and encouraging, given that at least 95% of all our clients surveyed, over the past financial year, have shared that they are (more than) satisfied with the effectiveness and quality of what we offered and incorporated into our programmes.

Such a finding certainly augurs well for the present, and future, state of our Rehabilitation Services, even as we constantly and vigilantly look to making informed improvements to our existing programmes, in order to render that "ultimate client experience". We thank all our valued clients for their insight and feedback, which would certainly stand us in better stead to deliver the best possible (rehab) service we can provide.



### **Further Collaborations of HWA's Rehab Centres with External Partners**

Our rehabilitation services were offered to the **Muscular Dystrophy Association Singapore (MDAS)**, with a total of 263.0 therapy hours conducted and 456 client sessions undertaken for 2017-2018.

# 10 TRANSPORT SERVICES



Our Transport Department staff, at a recent HWA Corporate Retreat

HWA's Special Needs Transport Services remain one of its core areas of work, and for the past 37 years we have catered to the needs of our clients, actively deploying a fleet of wheelchair-accessible vans/buses. These specially adapted vehicles provide ready transportation for our clients with mobility-related disabilities, enabling them to commute to and from work, school, vocational training, hospital/rehabilitation visits and/or recreational activities.

Upholding the belief that our fellow community members with disabilities should not be denied transportation opportunities, we introduced our dedicated transport services in 1980. These purpose-built vehicles, equipped with hydraulic lifts, have helped to fill the gap in transportation for our fellow Singaporeans with disabilities, allowing them ready access to an affordable, reliable and safe transportation means. Our services are also highly subsidised, to be highly accessible and economical to our many needy clients.

Currently, our Association provides the following schemes and related services:-

- **Dial-A-Ride (DAR)**
- **Monthly Transport**
- **Rehab Transport**
- **Chartered Transport**
- **Handicare Cab Scheme**
- **Driving Instruction**

We are also pleased to offer the following government-/agency-funded schemes:-

- **(Ministry of Health-subsented) Medical Escort Transport**
- **(Agency for Integrated Care-partnered) Centralised Transport**
- **(Ministry of Social and Family Development-supported) Dedicated Transport for PWDs**
- **(“SG Enabled”) Taxi Subsidy Scheme (TSS)**

## Dial-A-Ride (DAR)

Providing door-to-door service, using mini-buses equipped with accessible features to carry passengers-in-wheelchairs. This service has continued to be popular with our PWD clients requiring transport services for various purposes such as medical consultations, rehabilitation sessions, enrichment / educational purposes and social, recreational activities; as the passengers do not need to be physically transferred, such a service would be readily safe and convenient for clients who are frail; this transport service is suitably tailored to the needs of PWDs who may experience difficulty relying on existing public transportation modes, and clients may also book door-to-door ad-hoc trips in advance.



## Monthly Transport

Enabling clients to travel to, and from, their workplaces and educational institutions at highly subsidised rates. This scheme has also been extended to some children with disabilities, who require this service to get to, and from, their schools regularly.

## Rehab Transport

Essentially a door-to-door service, to ferry our clients to either of our two Rehabilitation Centres (at our Whampoa headquarters and our branch at Jurong Point Shopping Centre), daily; this past year saw a total of 11,241 trips provided for this service.



## Chartered Transport

Enabling external organisations (including both profit & non-profit ones, and other voluntary welfare groups) to charter our vehicles, to ferry their clients for their outings or activities. This service is available throughout the week, on both weekdays and weekends. Bookings for such services have been received from individual clients as well as both profit and non-profit organisations. The past year has seen HWA provide 2,046 trips under such a service type.

## Handicare Cab Scheme

Launched in 1999, this scheme, essentially a collaboration of ComfortDelGro and HWA, has enabled us to provide PWDs with a convenient means of commuting on ComfortDelGro (CityCab and Comfort) taxis. A dedicated scheme introduced for the convenience of wheelchair-bound clients, aimed at reducing the difficulty of securing a cab during rush hour, this taxi booking service guarantees a cab driven by a specially-trained cabbie. This scheme also sets out to meet the mobility needs of clients certified with permanent physical disabilities, and who are dependent on taxis as a primary means of transport.

This scheme has made possible a total of 1,770 trips, for the past financial year.

## Driving Instruction

Our Driving Instruction Scheme aims to improve the mobility and independence of PWDs, affording them readier access to employment, leisure and health facilities and avenues. For many PWDs, a driving licence is what would help enable them to own, and operate, an automobile with adaptations and modifications, thereby enhancing their ease and confidence of mobility and, thus, their sense of self-empowerment.

HWA remains the only driving school in Singapore providing specialised instruction classes for PWDs, since 1984, and which further enables their operation of private cars through the provision, for purchase, of suitable vehicular modifications (including assistive gadgets) tailored to their needs. The gadgets can be fitted onto most cars, but after they have been installed, the vehicles have to be certified and approved by the Land Transport Authority.



HWA would certainly be looking to collaborate (further) with relevant government agencies and departments, to make available to our present, and prospective, clients new(er) assistive gadgets where applicable and timely, in tandem with ever-evolving automobile technology and trends, as well as emerging needs for more discerning drivers who are PWDs.

To date, we have three Driving Instructors supporting our Association in driving instruction and assessments, namely, Mr Loh Lian Choon, Mr Alan Tan and Mr Sim Wee How.

We also wish to thank **ComfortDelGro Driving Centre** (in Ubi) and **Singapore Safety Driving Centre** (in Woodlands Industrial Park), for allowing HWA to conduct its driving lessons and examinations, off-site at their respective premises, at no cost.

This year, we have continued to support **Tan Tock Seng Hospital's (TTSH) Driving Assessment and Rehabilitation Programme (DARP)**, that serves to enable clients with a medical condition) to learn, or return to, driving. **Alexandra Hospital** has also come on board the DARP, recently.

All our PWD learners enrolled for HWA's driving lessons, in the year in review, have passed their Driving Test (administered and conducted by the Traffic Police).

We are also grateful to the **Land Transport Authority (LTA)** for having recently donated a second Driving Instructional Car to our Association. The car is currently undergoing wrapping and retrofitting of the pertinent electronic gadgets, and should be in operation by end-April 2018.

## (Ministry of Health-subvented) Medical Escort Transport

HWA's Medical Escort Transport Scheme, launched in November 2014 and subsidised by the **Ministry of Health (MOH)**, is meant to cater to the needs of PWDs

and/or senior clients, who may be unable to utilise public transport, in going for their medical appointments. Our Association has been able to support this scheme, with six vans from its existing fleet, three of which are deployed in the Central Region and the other three more expressly meant for the Western Region of Singapore.

The past financial year has seen a total of 9,174 trips, pertaining to 553 active clients, under this scheme.

### **(Agency for Integrated Care-partnered) Centralised Transport**

Since January 2015, HWA has also served as a Centralised Operator in partnership with the Agency for Integrated Care (AIC), providing a two-way transport service for clients requiring transport to, and from, participating daycare facilities/centres within the Central Regional Health System (RHS) area. (This area covers, and includes, Ang Mo Kio, Bishan, Serangoon, Hougang, Toa Payoh, Geylang, Kallang, Rochor and Novena.)

We have, for this scheme, deployed a total of 14 vans, and included the following as among our pertinent centres/facilities:-

- SPD @ Toa Payoh
- Thye Hua Kwan @ Ang Mo Kio
- St Andrew's Senior Care – JOY Connect
- Tembusu Eldercare
- Ren Ci Hospital @ Tan Tock Seng
- Kwong Wai Shiu Hospital
- Ling Kwang Home
- Lions Home for the Elders

The past financial year has seen a total of 28,328 trips, under this scheme.

### **(Ministry of Social and Family Development-supported) Dedicated Transport**

Since late April 2015, HWA, assisted by a grant from the **Ministry of Social and Family Development (MSF)**, has newly provided a **Dedicated Transport service** for PWDs. This serves to enable the latter to attend **disability-linked, community-based services** such as the Early Intervention Programme for Infants and Children (EIPIC) programme, Special Education (SPED) Schools, Day Activity Centres (DACs) and Sheltered Workshops.

To facilitate this scheme, we are privileged to have owned a total of eleven special needs vehicles, made possible by the **Community Chest**, and with capital funding from the MSF. All eleven vehicles (comprising 10 vans and a bus) have been specially retrofitted, to serve our target beneficiaries with mobility-related disabilities, and were handed over to HWA in HWA's 31st Annual "Wheel, Walk or Jog" in April 2015.

Since its inception, we have been able to, through this scheme, support workers and students with disabilities, in accessing the MINDS (Lorong Napiri), the Eden Centre for Adults (Clementi), the Cerebral Palsy Alliance's Special School (Pasir Ris) and the Grace Orchard School, as well as mainstream schools and other organisations.



### **(“SG Enabled”) Taxi Subsidy Scheme (TSS)**

Specially to address the needs of persons with permanent disabilities, and whom are medically certified as unable to take public transport and are totally dependent on taxis for travelling to school or work, the TSS is administered by SG Enable in partnership with HWA, to benefit clients who satisfy the eligibility criteria.

### **Ridership for the past financial year**

The year in review saw a total transport ridership of 77,562 trips attained

### **Tripartite Workgroup [LTA – VWO – Public Transport Organisation] on Introduction and Roll-out of Wheelchair-Accessible Buses (WAB)**

HWA continues to be part of the **Tripartite Workgroup**, started in March 2006, aimed at offering feedback pertaining to modifications deemed apt to bus-stops and bus interchanges, public education and operational issues, relevant to the introduction of **WAB**.

As at 31 March 2018, **all** of **SBS Transit's** buses have become wheelchair-accessible. Thus, with 100 per cent of its entire suite of services incorporating WAB, passengers-in-wheelchairs would be better enabled to enjoy convenient access to even more destinations and routes across Singapore. On a related note, the **SMRT** has rolled out a total of 58 WAB, whilst all of **Go-Ahead's** buses are WAB, as are all of **Tower Transit's** buses. These certainly bode well for the public transport sector in Singapore, in terms of its social inclusiveness of the Special Needs persons and PWDs in our local community.

# 11 HOME CARE SERVICES

Since April 2015, what we used to offer as Personal Care Services, have expanded into our present **Home Care Services**. Now known as the Home Care Services (HCS) Department, we are a multi-ethnic, multi-cultural and multi-disciplinary team of healthcare professionals dedicated to improving the quality of life of our fellow elderly citizens, particularly those with mobility difficulties, including PWDs.

Supported by the **Tote Board Community Healthcare Fund (TBCHF)** through a three-year tenure, the department aims to provide comprehensive, yet tailored, services to assist relevant individuals in achieving Maximum Independence, in their own homes, at times that are favourable to them, and in ways they find comfortable - for as long as the help is needed.

Our services are aimed at providing a viable alternative to long-term institutionalisation and/or admission into a nursing care facility. In delivering our services, we adopt, essentially, a multi-disciplinary approach, entailing medical practitioners, nurses, therapists and nursing assistants, to help render the most appropriate preventive, primary, acute and/or long-term care services, and possibly also rehabilitative support, customised to the client's specific needs.

We believe that effective Home Care is best personalised on the one hand, and suitably efficient on the other, cutting down on the client's commuting expenses and administrative costs and hassle of being served by multiple healthcare providers. Our service fees would depend on the client's per-capita family income, and are typically highly subsidised.

## Ministry of Health's Audit of HWA Home Care Services Department

We are pleased to share that we have successfully passed the Audit by the Ministry of Health (MOH), as at 31 January 2018. Consequently, HWA has since been newly appointed as a **Service Provider** in this area/field, and will be receiving subvention support from the MOH, in this respect, with effect from 1 April 2018.



## Service Types and Dimensions

Our nurses or therapists, typically, conduct a comprehensive assessment of each potential client, to determine and plan services needed to address the individual's specific health and psycho-social needs. We look to help the elderly, and adults with physical disabilities, to remain living at their respective homes, while providing them with affordable nursing care, which can include long-term basic domestic care.

Our scope of services pertains to the following:-

- a) Home Medical
- b) Home Nursing
- c) Home Therapy
- d) Home Personal Care

### A) HOME MEDICAL

- Routine home visits by our medical doctor once a month
- Comprehensive care assessment conducted on first visit
- Management of chronic medical conditions
- Prescriptions of chronic medicines
- Education of client and/or caregiver, on the client's medical conditions and management plan

### B) HOME NURSING

- Post-surgical management
- Wound management
- Maintenance/Changing of urinary catheters and drainage tubes
- Stoma care
- Insertion of Nasogastric tube and tube feeding
- Assistance with bowel elimination
- Monitoring of client's medical parameters
- Caregiver training for the caregiver
- Monitoring of medication compliance and proper taking of medication
- Administering, supervision and packing of medications

### C) HOME THERAPY (ACTIVE, MAINTENANCE & ENVIRONMENT)

- (i) **Physiotherapy**
  - Functional mobility and gait training
  - Active and passive exercises to improve or restore range of motions, physical strength, flexibility, co-ordination, balance and endurance
  - Advice on the use of assistive ambulatory devices
  - Client and caregiver training and education
- (ii) **Occupational Therapy**
  - Re-training in Activities of Daily Living
  - Exercises and graded activities to improve strength and range of motion

- Coordination and dexterity activities
- Advice on the use of orthosis, prosthesis or assistive/adaptive devices
- Advice on occupational ergonomics
- Home assessment and recommendations on home modifications
- Wheelchair and seating assessment

### D) HOME PERSONAL CARE

- (i) **Personal Hygiene**
  - Bathing / assisted bathing / sponging
  - Changing of clothes, undergarments, continence aids and soiled sheets
  - Brushing of teeth and cleaning of dentures
  - Toileting and other elimination needs
- (ii) **Support/assistance with Activities of Daily Living and other Personal Care tasks**
  - Lifting, transferring and positioning of client
  - Assisting in light housekeeping and laundry
- (iii) **Elder-sitting and/or Caregiver Respite**
- (iv) **Performing simple Maintenance Exercises (as prescribed and instructed by registered therapists)**

Our team has served a **total of 709 clients**, over the past financial year (from April 2017 to March 2018), and this total number has increased in tandem with the generally rising demand for Home-based Care. This is an **increase of about 45.0 per cent** from the corresponding total figure for the preceding financial year (April 2016 to March 2017), which is 489 clients served.

The feedback we received is that more clients have generally benefitted from such care. Such services could assist individuals wishing to shorten a hospital stay, for instance, by providing day-to-day assistance and therapeutic services, in the comfort of their homes. In addition, such services benefit their families as a whole, by providing an extra pair of eyes and ears and a means of respite, particularly when the caregivers need some time away to tend to their own needs and/or for some other reason. A number of our clients and/or their caregivers have also recommended our services to their peers with similar needs and profiles.

With Singapore's population aging even more rapidly, an ensuing rising demand for Home Care Services seems inevitable. We remain optimistic that we will set out to provide the best possible, affordable home-based care, to cater to the needs and preferences of clients looking to receive home-help support whilst continuing to live, for as long as possible, amidst the familiar comforts of their very own community.

# 12 SOCIAL SERVICE & INTEGRATION



HWA's Social Service Department serves as the immediate point of contact and liaison between the Association and its ever-growing pool of Members (whom are all PWDs). It is aimed at helping its Members better integrate into mainstream society, thereby further empowering PWDs to experience and enjoy greater, and more meaningful and rewarding, Social Inclusion and Engagement.

Among the services rendered by the department are:-

- Information on, and referral of, Community Resources
- Loans of Mobility and Independent Living Aids to Members (and also the general public)
- Financial Subsidies to Members for the purchase and/or repair of Mobility and Independent Living Aids
- Financial Assistance to the needier households, in the form of food-in-kind and/or food ration vouchers
- Membership applications and liaisons
- Other ad-hoc, Member-related services
- Social Integration events, opportunities and outings

## Loans of Mobility and Independent Living Aids

Such a scheme is meant to assist the community with short-term Assistive Equipment loan. Wheelchairs, commodes, walking frames and/or other assistive devices, are available on loan for a mere, token administrative charge (largely to defray the costs of the mobility / independent living aids).

## Social Integration

HWA's Social Engagement activities serve as a platform or avenue for its Members to go on social

outings and interact effectively, and meaningfully, with other Members too, so they could be better empowered and encouraged to lead a more active and outgoing lifestyle, and take part in purposeful and enriching social activities.

We held our annual Year-end Party on Sunday, 3 December 2017, at the Suntec Singapore International Convention and Exhibition Centre. For the first time, this year's gathering has incorporated a fundraising angle, whereby we approached well-meaning individuals and organisations for their kind and generous sponsorships of the lunch tables and/or generous donations to support our work. This particular day has been chosen, expressly to coincide with the 2017 International Day of Persons with Disabilities which falls on the exact same date.

This event saw our many Members, along with guests, invitees (including our Founder Members and present Executive Committee) and staff and volunteers turn out in force and revel in the festive merrymaking and sumptuous spread of food. We would like to express our heartfelt appreciation, in particular, to Aerospec Supplies Pte Ltd, MS Amlin Asia-Pacific Pte Ltd and Wah Cheng Pte Ltd for their kind and significant donations towards this annual celebration.





Our Association has also organised activities and gatherings, to better engage and support our Members (and Beneficiaries too, wherever possible).

These activities include, and are not limited to, outings to specific places of interest, art painting appreciation workshops and movie outings, for instance. On this note, HWA is also indebted to its Partnering Organisations and/or Sponsors for having made all these possible, and whom have contributed in one way, or another, to render their support of our cause and work. These organisations include, not exhaustively, ANZ Bank and YMCA Singapore.

## HIGHLIGHTS

### HWA's Inclusion in the annual Purple Parade 2017

HWA also participated in the annual **Purple Parade 2017**, held on Saturday 28 October, at the **Suntec City**. (The Purple Parade is, arguably, Singapore's largest annual gathering of like-minded people, seeking to advocate greater inclusion in Singapore and celebrating the abilities of the Special Needs communities here.) HWA's own contingent formed a part of the 10,000-strong crowd that turned out in force to endorse the Parade.



### HWA's Assistance for the Assistive Technology Fund

Last but not least, HWA's Social Service Department has assisted HWA Members (and a few Non-Members) with obtaining the **Assistive Technology Fund (ATF)**, aimed at providing subsidies for PWDs to

purchase Assistive Technology devices to enable their independent living).

A total of 55 applications, in this respect, has been sent from HWA to SG Enable, over the period from June 2017 till end-March 2018.

### HWA's Assistance with SMRT's Taxi Vouchers

HWA's Social Service Department has also assisted HWA Beneficiaries in obtaining SMRT Taxi Vouchers, free of charge. (Note: HWA Members with household monthly incomes not exceeding S\$1,800 each, could apply to receive free SMRT Taxi Vouchers, courtesy of our kind partner, SMRT Corporation Ltd. Each Member may be issued up to S\$100 worth of such vouchers, on a first-come, first-served basis, upon his/her satisfying the eligibility criteria.

(These taxi vouchers are administered under the **SMRT's Gift of Mobility programme**, a key initiative of its Corporate Social Responsibility pillar. This programme seeks to help improve the quality of life of Singaporeans with disabilities, by providing financial assistance to needy individuals, with physical disabilities and mobility impairment, who require taxi services to receive medical treatment, to seek employment and/or to work until a more permanent transport solution is made available to them.)

HWA thanks **SMRT Corporation Ltd**, for its generous and much valued support of the disability cause.

# 13 MEDIA COVERAGE FOR THE YEAR IN REVIEW

The year in review has seen about 6 national press reports highlighting or featuring **HWA**, in terms of its cause, work, services, innovations and/or perspectives about disability and/or associated themes.

On June 20, 2017, **The Straits Times** ran a report on the introduction of Singapore's first ever three-door, single-deck bus, for SMRT's Service 190. This article included a mention of HWA's wheelchair-using Members trying out the wheelchair ramp, and offering their views as to making the bus infrastructure even more inclusive for Special Needs commuters and wheelchair-friendlier and wheelchair-accessible.

Shortly after, on June 23, 2017, our Association's President was quoted in a news piece carried by **The Straits Times**, sharing his perspectives on how public transport can be made even more conducive for groups including the children and the elderly.

Then, on July 14, 2017, HWA's (Jurong Point Branch) Rehabilitative Services was featured in a news story carried by Mandarin Chinese newspaper **Shin Min Daily News**, about how Community Care (including Day Rehab) services can be better tailored to the needs of the Senior Community in Singapore, thereby better engaging and helping them.

HWA was again sought for its views, on how Persons with Disabilities can better benefit from Taxi Subsidies for the needy groups. Our Association was included, and quoted, in a relevant news article by **The Straits Times** on July 28, 2017.



Scanned version of the relevant **The Straits Times** news report (published on 20 June, 2017)

Handicaps Welfare Association president Edmund Wan agrees.

While such initiatives can make public transport more inclusive, what is really needed is the "heartware of our commuters", he said.

Screengrab extract, singling out HWA President's quote, of the relevant **The Straits Times** news report (published on 23 June, 2017)

Ms Ivy Seah, 53, an assistant transport executive at Handicaps Welfare Association, said: "It (the subsidies) helps to offset the cost, especially since many of our clients have incomes on the lower end of the scale."

Screengrab extract, singling out HWA's quote, of the relevant **The Straits Times** news report (published on 28 July, 2017)



# 14 BIM STUDIO



HWA's **Building Information Modelling Studio (BIM Studio)** is a social enterprise, initiated by HWA in collaboration with architect Yeo Chye Teck of Caide Architects. It was launched, and its concept debuted for presentation, at the Singapore Universal Design Week 2014 (in November 2014). This studio's specialised training aspects are supported by the **Building & Construction Authority (BCA)** and the **Singapore Institute of Architects (SIA)**.

The start-up is aimed to show the ability of People with Disabilities (PWDs), that they can contribute to the work of **architectural draughtsmanship** and **interior design**, thus opening their window of opportunity for eventual employment in such a specialised field. BIM's mission is to provide a platform for PWDs to develop proficiency in handling architectural software, as well as equip them with the relevant professional skillsets. Trainees at BIM Studio make use of specialised software such as **AutoCAD**, **SketchUp** and **Revit**, to hone their mastery of architectural drawings and designs.

BIM Studio is located at the **Enabling Village** (under the purview of SG Enable). The Studio's doors have been opened to keen PWDs since 2 December 2015, in conjunction with the official launch of the Village.

Trainees here engage in a combination of weekly classroom tutorials on various software applications and hands-on practice, to enhance their professional competence by using real-life projects for industry partners and clients (including landed properties, statutory boards as well as architectural firms).

Trainees have generally differing backgrounds, and are with various types of disabilities, ranging from hearing-impairments and speech impediments to muscular dystrophy. The trainees possess hardly any architectural knowledge or educational proficiency. What set them apart from their peers are their ready passion and willingness to learn and their resilience to stretch their imagination and potential to the fullest.

HWA is ever grateful for the funding support thus far from the following, for the studio's operations, provision of training and facility upgrading:-

- **SG Enable**
- **Teo Poh Lian Fund**
- **Chen Su Lan Trust Fund**

HWA hopes that more trained professionals and members of the public would be inspired by our setup, and come forward to impart their knowledge and savvy to our trainees, in further reinforcing the latter as **"Persons with Abilities and not Disabilities"**.

Apart from the existing infrastructure at the Enabling Village which offers the platform and resources for more inclusivity, it is the proactive and forthcoming support of our partner institutions and organisations that would help make a difference to this enterprise and, in turn, the lives of PWDs.

# 15 **AUDITED FINANCIAL STATEMENTS**

31 March 2018

**HANDICAPS WELFARE ASSOCIATION**

Unique Entity Number: S69SS0057J

## ORGANISATION INFORMATION

UEN	S69SS0057J	
Registered Office	16 Whampoa Drive Singapore 327725	
Management Committee	Mr Edmund Wan Fook Wing Mr Hui Beng Hong Ms Desiree Lim Kok Liang Mr Cheong Tuck Mun Mr Larry Ng Poh Kwang Mr Navin Nair Ms Wendy Lau Wong Hing Ms Ivory Baey Hwee Leng Mr Kuppusamy Richard Chien Ming Ms Wee Judy Anne Mr William Tan Kian Meng Mr Raja Singh	President Vice-President Honorary Secretary Honorary Assistant Secretary Honorary Treasurer Honorary Assistant Treasurer Committee Member Committee Member Committee Member Committee Member Committee Member Committee Member
Executive Director	Mr Subrata Banerjee	
Bankers	Current Account DBS OCBC UOB  Fixed Deposit Account Bank of China CIMB DBS Hong Leong Finance OCBC UOB RHB Singapura Finance Sing Investments	
Auditors	P G Wee Partnership LLP Chartered Accountants of Singapore 79 Anson Road #07-03 Singapore 079906 Tel: 62208858 Fax: 62206778	

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## STATEMENT BY COMMITTEE OF MANAGEMENT

For the financial year ended 31 March 2018

The Committee of Management is responsible for the preparation and fair presentation of these financial statements in accordance with the Societies Act, Chapter 311, Charities Act, Chapter 37, Singapore Financial Reporting Standards ("FRS"). This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

In our opinion, the financial statements are drawn up so as to present fairly, in all material respects, the financial position of the Handicaps Welfare Association ("Charity") as at 31 March 2018 and of the financial performance, changes in fund and cash flows of the Charity for the year ended on that date in accordance with the provisions of the Acts.

The Committee of Management has, on the date of this statement, authorised these financial statements for issue.

On Behalf of the Committee Members,



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President



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Honorary Secretary



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Honorary Treasurer

3 May 2018

## INDEPENDENT AUDITOR'S REPORT

To the Members of Handicaps Welfare Association

### Report on the Audit of the Financial Statements

#### Opinion

We have audited the financial statements of Handicaps Welfare Association (the "Charity"), which comprise the statement of financial position as at 31 March 2018, and the statement of financial activities, statement of changes in funds and statement of cash flows for the 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 Societies Act, Chapter 311 (the "Societies Act"), the Singapore Charities Act, Chapter 37 (the "Charities Act") and other relevant regulations (the Charities Act and Regulation) and Financial Reporting Standards in Singapore (FRSs) so as to present fairly, in all material respects, the state of affairs of the Charity as at 31 March 2018 and the results, changes in funds and cash flows of the Charity for the 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 Charity in accordance with the Accounting and Corporate Regulatory Authority (ACRA) Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities (ACRA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Other Information

The management is responsible for other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is 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 Handicaps Welfare Association

### Responsibilities of Management and The Committee of Management for the Financial Statements

Management is responsible for the preparation and fair representation of the financial statements in accordance with the provisions of the Societies Act, the Charities Act and Regulations and FRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Charity's ability to continue as 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 Charity or to cease operations, or has no realistic alternative but to do so.

The committee of management are responsible for overseeing the Charity'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 risk 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 procedure that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosure made by management.

## INDEPENDENT AUDITOR'S REPORT

To the Committee of Management of Handicaps Welfare Association

- 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 Charity'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 disclosure is inadequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Charity to cease 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 Committee of Management 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:

- a. The accounting and other records required to be kept by the Charity have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act, the Charities Act and Regulations; and
- b. The fund-raising appeals held during the reporting year have been carried out in accordance with regulation 6 of the Societies Regulations issued under the Societies Act and proper accounts and other records have been kept of the fund-raising appeal,

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

- a. the Charity 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
- b. The Charity has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations

P G Wee Partnership LLP  
Public Accountants and  
Chartered Accountants  
Singapore

3 May 2018

## STATEMENT OF FINANCIAL ACTIVITIES

For the financial year ended 31 March 2018

### INCOMING RESOURCES

	Note	Unrestricted Fund			Designated		Funds		Total	
		General	Program and Services	Home Care Service	SGD	SGD	SGD	SGD	2018	2017
<b>Voluntary Income</b>										
Government Grant Subsidies		147,132	-	-	-	-	-	-	147,132	149,878
Handicare cab scheme - General Care and Share Fund	13	-	5,000	-	-	-	-	-	5,000	12,000
Deferred capital grants amortised	18	-	147,460	-	-	-	-	-	147,460	139,500
Donation - Non-tax exempt		35,232	-	-	-	-	-	-	35,232	145,662
Donation - Tax exempt		-	120,675	-	-	-	-	-	120,675	10,592
Community Silver Trust Fund		476,398	145,891	17,501	-	-	-	-	639,790	289,257
										918,963
<b>Fund Generating Income</b>										
Fund raising income	4	2,255,085	-	-	-	-	-	-	2,255,085	1,853,041
Transport operation funds		-	157,255	-	-	-	-	-	157,255	187,000
Publication income		-	-	-	-	-	-	-	-	467
<b>Charity Income</b>										
Program and services fee income	5	-	1,644,253	-	-	-	-	-	1,644,253	1,956,011
Home care service income		-	-	709,346	-	-	-	-	709,346	239,891
MOH Subvention		-	552,227	-	-	-	-	-	552,227	545,590
<b>Administrative Income</b>										
Administrative cost recovery		977,084	-	-	-	-	-	-	977,084	1,138,495
<b>Interest Income</b>										
Administrative cost recovery		46,047	-	-	-	-	-	-	46,047	60,474
<b>Other Income</b>										
Special employment credit		129,138	137,203	-	-	-	-	-	266,341	287,818
Gain on disposal of plant and equipment		-	-	-	-	-	-	-	-	1,000
<b>Total incoming resources</b>		<b>4,066,116</b>	<b>2,909,964</b>	<b>726,847</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,702,927</b>	<b>7,935,639</b>

## STATEMENT OF FINANCIAL ACTIVITIES

For the financial year ended 31 March 2018

	Note	Unrestricted Fund		Designated Program and Services		Funds		Total	
		General	SGD	Program and Services	SGD	Home Care Service	SGD	2018	2017
			SGD		SGD		SGD		SGD
<b>RESOURCES EXPENDED</b>									
<b>Cost of Fund Generating Activities</b>									
Fund raising Expenses		286,598		-				286,598	212,267
<b>Cost of Charitable Activities</b>									
Depreciation of plant and equipment	8	67,055		280,867		942		348,864	377,694
GST expenses		19,676		89,864		6,427		115,967	156,697
Licence/ subscription		167,649		-		-		167,649	161,118
Printing, stationery and postage		17,291		7,822		538		25,651	29,042
Other operating expenses		239		186,163		29,514		215,916	215,317
Rental of equipment		9,526		-		-		9,526	11,258
Repair and maintenance		53,259		3,591		2,616		59,466	60,629
Staff CPF, SDL and FWL	7	102,196		344,181		67,473		513,850	539,524
Staff salaries and bonus	7	828,442		2,911,912		441,043		4,181,397	3,975,617
Staff benefit	7	17,731		78,837		17,262		113,830	105,995
Telecommunication		13,850		30,077		2,783		46,710	32,069
Upkeep of motor vehicles		-		310,440		-		310,440	289,497
Utilities and service charges		45,253		55,466		-		100,719	97,340

## STATEMENT OF FINANCIAL ACTIVITIES

For the financial year ended 31 March 2018

	Note	Unrestricted Fund		Designated Funds		Total 2018	Total 2017
		General	SGD	Program and Services	Home Care Service		
<b>Administrative Expenses</b>							
Auditor's remuneration		8,260	-	-	1,000	9,260	7,096
Bank charges		6,394	-	-	-	6,394	5,125
Gift and souvenirs		55	-	-	-	55	145
Insurance		28,437	131,121	-	-	159,558	142,349
Plant and equipment written off		1,223	-	-	-	1,223	2,235
Professional fee		750	-	-	-	750	24,500
Recruitment expenses		119	1,840	-	-	1,959	7,970
Translation of circulars		20	-	-	-	20	100
AGM, annual report expenses		11,241	-	-	-	11,241	6,962
Administrative cost apportionment		57,475	919,609	-	-	977,084	1,138,495
<b>Total Resources Expended</b>		1,742,739	5,351,790	569,598	7,664,127	7,599,041	
<b>Surplus/(Deficit) for the Year</b>		2,323,377	(2,441,826)	157,249	38,800	336,598	

The accompanying notes form an integral part of these financial statements

## STATEMENT OF FINANCIAL POSITION

As at 31 March 2018

	Note	2018 SGD	2017 SGD
<b>Assets</b>			
<b>Non-Current Assets</b>			
Plant and Equipment	8	3,880,932	3,987,964
Fixed Deposit	11	1,062,437	-
<b>Total Non-Current Assets</b>		<u>4,943,369</u>	<u>3,987,964</u>
<b>Current Assets</b>			
Inventories		33,154	27,552
Trade and Other Receivables	9	2,252,912	2,128,762
Other Assets	10	274,552	268,653
Cash and Cash Equivalents	11	8,321,410	8,102,841
<b>Total Current Assets</b>		<u>10,882,028</u>	<u>10,527,808</u>
<b>Total Assets</b>		<u>15,825,397</u>	<u>14,515,772</u>
<b>Funds</b>			
<b>Unrestricted Fund</b>			
General Fund		7,100,988	7,062,188
<b>Total Unrestricted Fund</b>		<u>7,100,988</u>	<u>7,062,188</u>
<b>Restricted Funds</b>			
Development and Maintenance of HWA Premises Fund	12	2,840,818	2,840,818
Care and Share Fund	13	1,282,312	1,423,033
HWA -Micro Finance Assistance Scheme	14	51,000	49,800
Scholarship Fund	15	68,088	68,088
HWA -Rotary Skills Assistance Fund	16	54,006	54,006
Community Silver Trust Fund	17	2,452,492	999,667
<b>Total Restricted Funds</b>		<u>6,748,716</u>	<u>5,435,412</u>
<b>Total Funds</b>		<u>13,849,704</u>	<u>12,497,600</u>
<b>Non-Current Liabilities</b>			
Deferred Capital Grants	18	1,215,017	1,254,589
<b>Total Non-Current Liabilities</b>		<u>1,215,017</u>	<u>1,254,589</u>
<b>Current Liabilities</b>			
Trade and Other Payables	19	573,357	553,514
Other Liabilities	20	77,330	100,080
Advance Subsidies	21	109,989	109,989
<b>Total Current Liabilities</b>		<u>760,676</u>	<u>763,583</u>
<b>Total Liabilities</b>		<u>1,975,693</u>	<u>2,018,172</u>
<b>Total Equity and Liabilities</b>		<u>15,825,397</u>	<u>14,515,772</u>

The accompanying notes form an integral part of these financial statements

## STATEMENT OF CHANGES IN FUNDS

For the financial year ended 31 March 2018

	Unrestricted Funds		Restricted Funds					Total
	General Fund	Development and Maintenance of HWA Premise Fund	Care and Share Fund	HWA - Micro Finance Assistance Scheme	Scholarship Fund	HWA - Rotary Skills Assistance Fund	Community Silver Trust Fund	
Note	SGD	SGD	SGD	SGD	SGD	SGD	SGD	
<b>Balance as at 1 April 2016</b>	6,720,306	2,840,818	1,124,443	46,300	102,888	54,006	362,464	
Surplus for the Year	336,598	-	-	-	-	-	-	
Net Movement for the Year	5,284	-	298,590	3,500	(34,800)	-	637,203	
<b>Balance as at 31 March 2017 and 1 April 2017</b>	7,062,188	2,840,818	1,423,033	49,800	68,088	54,006	999,667	
Surplus for the Year	38,800	-	-	-	-	-	-	
Net Movement for the Year	-	-	(140,721)	1,200	-	-	1,452,825	
<b>Balance as at 31 March 2018</b>	7,100,988	2,840,818	1,282,312	51,000	68,088	54,006	2,452,492	
							13,849,704	

The accompanying notes form an integral part of these financial statements

## STATEMENT OF CASH FLOWS

For the financial year ended 31 March 2018

	Note	2018 SGD	2017 SGD
<b>Cash Flows From Operating Activities</b>			
Surplus For the Year		38,800	336,598
Adjustments For:			
Amortisation of Deferred Capital Grants		(147,460)	(145,662)
Depreciation of Plant and Equipment	8	509,032	533,438
Gain on Disposal of Plant and Equipment		-	(1,000)
Plant and Equipment Written Off		1,223	2,235
Interest Income		(46,047)	(60,474)
<b>Operating Surplus Before Working Capital Changes</b>		<b>355,548</b>	<b>665,135</b>
Inventories		(5,602)	(9,794)
Trade and Other Receivables		(124,150)	(1,646,390)
Other Assets		(5,899)	(24,420)
Trade and Other Payables		19,843	69,544
Other Liabilities		(22,750)	(18,440)
Advance Subsidies		-	7,254
<b>Net Cash (Used In) Generated From Operating Activities</b>		<b>216,990</b>	<b>(957,111)</b>
<b>Cash Flows From Financing Activities</b>			
Deferred Capital Grants Received		107,888	148,613
General Fund		-	5,284
Care and Share Fund		(140,721)	298,590
HWA -Micro Finance Assistance Scheme		1,200	3,500
Scholarship Fund		-	(34,800)
Community Silver Trust		1,452,825	637,203
<b>Net Cash Generated From Financing Activities</b>		<b>1,421,192</b>	<b>1,058,390</b>
<b>Cash Flows From Investing Activities</b>			
Long Term Deposits Redeemed/ (Placed)		(1,062,437)	466,216
Interest Income		46,047	60,474
Purchase of Plant and Equipment		(403,224)	(517,787)
Proceeds from disposal of Plant and Equipment		-	1,000
Transfer to Restricted Cash		(340)	(340)
<b>Net Cash Generated From (Used In) Investing Activities</b>		<b>(1,419,954)</b>	<b>9,563</b>
<b>Net Increase (Decrease) in Cash and Cash Equivalents</b>		<b>218,228</b>	<b>110,842</b>
Cash and Cash Equivalents at Beginning of Year		7,966,606	7,855,764
<b>Cash and Cash Equivalents at End of Year</b>	11	<b>8,184,834</b>	<b>7,966,606</b>

The accompanying notes form an integral part of these financial statements

## NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2018

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

### 1. General Information

Handicaps Welfare Association is registered as a society and charity under the Charities Act, Chapter 37 on 18 December 1969 and 25 February 1985 respectively. The Charity was accorded the status of an Institution of Public Character (IPC) for the period from 1 October 2016 to 30 September 2019. The Charity's registered office is located at 16 Whampoa Drive Singapore 327725. The Charity is situated in Singapore.

The Committee of Management approved and authorised these financial statements for issue.

The principal activities of the Charity are to promote social and welfare services for people with physical disabilities and in particular to foster friendship, understanding and mutual assistance amongst its members. The Charity provides island-wide service to support elderly and people with physical disabilities with Transport service, Rehabilitation, Home Healthcare, Education, Training, Employment and other interests of this community.

### 2. Significant accounting policies

#### Basis of Accounting

The financial statements of the Charity have been prepared in accordance with applicable Singapore Financial Reporting Standards ("FRS").

The financial statements expressed in Singapore Dollar ("SGD") are prepared in accordance with the historical cost convention except as disclosed, where appropriate, in the accounting policies below.

The preparation of financial statements in conformity with FRS 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 management committee's best knowledge of current events and actions, actual results may ultimately differ from those estimates.

The accounting policies adopted are consistent with those of the previous financial year except in the current financial year, the Charity has adopted all the new and revised standards and interpretations of FRS ("INT FRS") that are effective for annual periods beginning on or after 1 April 2017. The adoption of these standards and interpretations did not have any effect on the financial statements.

#### Funds

The Charity maintains restricted and unrestricted funds. Funds set up for specific purposes are classified as restricted funds. All income and expenses other than those attributable to restricted funds and common overheads are recorded in the unrestricted fund's statement of financial activities.

In order to ensure observance of limitations and restrictions placed on the use of resources available to the Charity, the financial statements of the Charity are maintained substantially in accordance with the principles of "fund accounting" whereby the resources for various purposes are classified for accounting and reporting purposes into specific funds that are in accordance with activities or objectives specified.

### Functional and Presentation Currency

Items included in the financial statements are measured using the currency of the primary economic environment in which the Charity operates ("the functional currency"). The financial statements are presented in Singapore Dollar ("SGD"), which is the Charity's functional and presentation currency.

All financial information presented are denominated in Singapore Dollar unless otherwise stated.

### Incoming Resources

#### (a) Rendering of Services

Revenue generated from social activities, events and programmes are recognised when services are rendered.

#### (b) Donations

Donations and income from fund raising projects are recognised in the financial statements as and when received.

#### (c) Grants and Subsidies

Grants and subsidies are recognised as income to match the related expenditure.

#### (d) Interest Income

Interest income is recognised on a time-apportioned basis using the effective interest rate method.

### Grants

Grants from government for the purchase of plant and equipment are taken to the deferred capital grants account. Deferred capital grants are recognised in the statement of financial activities on a systematic basis over the periods necessary to match the depreciation of plant and equipment which they are intended to compensate. On disposal of the plant and equipment, the balance of the related grants is recognised in the statement of financial activities to match the net book value of the plant and equipment disposed of.

Grants in respect of the current year's operating expenses are recognised as income in the same year. Grants which are received but not utilised are included in the grants received in advance account. Grants are accounted for on an accrual basis.

### Retirement Benefit Costs

Contributions to defined contribution retirement benefit plans are recorded as an expense as they fall due. Contributions made to government managed retirement benefit plan such as the Central Provident Fund ("CPF") which specifies the employer's obligations are dealt with as defined contribution retirement benefit plans.

### Income Tax

The Charity is a registered Charity under Charities Act 1982 and is exempted from income tax.

### Operating Leases

Leases of assets in which 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 recognised in profit or loss 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.

### Plant and Equipment

Plant and equipment are stated at cost less accumulated depreciation and impairment losses.

Depreciation is calculated on the straight-line method to write off the cost of the assets over their estimated useful lives. The estimated useful lives have been taken as follows:

Office furniture, renovation and equipment	-	2 to 12 years
Motor vehicles	-	5 to 10 years
Rehabilitation equipment and mobility aids	-	5 to 10 years

The residual values, estimated useful lives and depreciation method are reviewed, and adjusted as appropriate, at end of each reporting year. The effects of any revision are recognised in profit or loss when the changes arise.

Fully depreciated assets are retained in the accounts until they are no longer in use.

On disposal of an item of plant and equipment, the difference between the net disposal proceeds and its carrying amount is recognised in profit or loss.

### Impairment of Non-Financial Assets

The Charity assesses at each reporting date whether there is an indication that an asset may be impaired. If any such indication exists, or when annual impairment assessment for an asset is required, the Charity makes an estimate of the asset's recoverable amount.

An asset's recoverable amount is the higher of an asset's or cash-generating unit's fair value less costs to sell and its value in use and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets. In assessing value in use, the estimated future cash flows expected to be generated by the asset are discounted to their present value. Where the carrying amount of an asset exceeds its recoverable amount, the asset is written down to its recoverable amount.

Impairment losses are recognised in profit or loss.

An assessment is made at each reporting date as to whether there is any indication that previously recognised impairment losses may no longer exist or may have decreased. A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increase cannot exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognised previously. Such reversal is recognised in profit or loss.

### Inventories

Inventories consisting of consumables stated at the lower of cost and net realisable value on a first-in first-out basis.

### Financial Assets

Financial assets are recognised when, and only when, the Charity becomes a party to the contractual provisions of the financial instrument.

When financial assets are recognised initially, they are measured at fair value, plus, in the case of a financial asset not at fair value through profit or loss, directly attributable transaction costs.

A financial asset is derecognised where the contractual right to received cash flows from the asset has expired. On derecognition of a financial asset in entirety, the difference between the carrying amount and the sum of the consideration received and any cumulative gain or loss that had been recognised directly in other comprehensive income is recognised in profit or loss.

All regular way purchases and sales of financial assets are recognised or derecognised on the trade date i.e. the date that the Charity commits to purchase or sell the asset. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the period generally established by regulation or convention in the marketplace concerned.

### *Loans and Receivables*

Financial assets with fixed or determinable payments that are not quoted in an active market are classified as loans and receivables. Subsequent to initial recognition, loans and receivables are measured at amortised cost using the effective interest rate method. Gains and losses are recognised in profit or loss when the loans and receivables are derecognised or impaired, and through the amortisation process.

### Impairment of Financial Assets

The Charity assesses at end of each reporting year whether there is any objective evidence that a financial asset is impaired.

### *Assets Carried at Amortised Cost*

When the asset becomes uncollectible, the carrying amount of impaired financial assets is reduced directly or if an amount was charged to the allowance account, the amounts charged to the allowance account are written off against the carrying value of the financial asset. To determine whether there is objective evidence that an impairment loss on financial assets has been incurred, the Charity considers factors such as the probability of insolvency or significant financial difficulties of the debtor and default or significant delay in payments.

If in a subsequent period, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised, the previously recognised impairment loss is reversed to the extent that the carrying value of the asset does not exceed its amortised cost at the reversal date. The amount of reversal is recognised in profit or loss.

### Cash and Cash Equivalents

This includes cash on hand and fixed deposits with financial institutions.

### Financial Liabilities

Financial liabilities are recognised when, and only when, the Charity becomes a party to the contractual provisions of the financial instrument. Financial liabilities are initially recognised at fair value of the consideration received plus, in the case of a financial liability not at fair value through profit or loss, directly attributable transaction costs and subsequently measured at amortised cost using the effective interest rate method.

Gains and losses are recognised in profit or loss when the liabilities are derecognised as well as through the amortisation process. The liabilities are derecognised when the obligation under the liability is extinguished.

### Provisions

A provision is recognised when there is a present obligation (legal and constructive) as a result of past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation. Provisions are reviewed at end of each reporting year and adjusted to reflect the current best estimate.

### Critical Judgement, Assumption and Estimation Uncertainties

The preparation of the Charity's financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities at the reporting date. However, uncertainty about these assumptions and estimates could result in outcomes that could require a material adjustment to the carrying amount of the asset or liability affected in the future.

#### Judgements made in Applying Accounting Policies

In the process of applying the Charity accounting policies, the Charity has made the following judgement, apart from those involving estimations, which has the most significant effect on the amounts recognised in the financial statement.

#### Useful Lives of Plant and Equipment

Plant and equipment are depreciated on a straight-line basis over their estimated useful lives. The management committees anticipate the useful lives of these plant and equipment to be within 2 to 12 years. The carrying amount of the Charity's plant and equipment at 31 March 2018 is disclosed in Note 8 to the financial statements. Changes in the expected level of usage and technological developments could impact the economic useful lives and the residual values of these assets, therefore future depreciation charges could be revised.

#### Impairment of Receivables

An allowance is made for doubtful accounts for estimated losses resulting from the subsequent inability of the patients to make required payments. If the financial conditions of the patients were to deteriorate, resulting in an impairment of their ability to make payments, additional allowances may be required in future periods. Management specifically analyses accounts receivables and analyses historical bad debt, patient financial conditions, current economic trends and changes in patient payment terms when evaluating the adequacy of the allowance for doubtful accounts. Management also consider whether subsidy can be obtained from patient own fund, patient admission deposit and other sources. The carrying amount of the Charity's loans and receivables at 31 March 2018 are disclosed in Note 9 to the financial statements.

### 3. Related Party Relationships and Transactions

FRS 24 defines a related party as a person or entity that is related to the reporting entity and it includes (a) A person or a close member of that person's family if that person: (i) has control or joint control over the reporting entity; (ii) has significant influence over the reporting entity; or (iii) is a member of the key management personnel of the reporting entity or of a parent of the reporting entity. (b) An entity is related to the reporting entity if any of the following conditions apply: (i) The entity and the reporting entity are members of the same group. (ii) One entity is an associate or joint venture of the other entity. (iii) Both entities are joint ventures of the same third party. (iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity. (v) The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. (vi) The entity is controlled or jointly controlled by a person identified in (a). (vii) A person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

#### 3.1 Related Parties:

There are transactions and arrangements between the reporting entity and related parties and the effects of these on the basis determined the parties are reflected in these financial statements. The current related party balances are unsecured, without fixed repayment terms and interest unless stated otherwise.

#### 3.2 Key Management Personnel:

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the Charity, directly or indirectly.

### 4. Fund Raising Income

	2018	2017
	SGD	SGD
Fa Cai Cup	13,200	19,000
Donation boxes collections	41,377	28,788
Donation draw	231,865	304,734
Donation in kind	11,440	-
E-net donation	31,590	20,594
Flag day	314,069	248,313
Golf Charity Day Donation	180,125	77,150
Hongbao project	690,052	692,564
Recycle project	36,640	6,089
Online donation portal	66,008	76,461
President Challenge	-	97,000
SI Events donation	315,169	20,358
Special projects -General appeal	5,590	736
Wheel, walk or jog	317,960	261,254
	2,255,085	1,853,041

## 5. Program and Services Fee Income

	Social Service Department SGD	Transport Department SGD	Rehabilitation Department SGD	2018 SGD	2017 SGD
AIC centralised transport	-	512,218	-	512,218	705,523
Dial-a-ride income	-	206,125	-	206,125	230,205
Driving income	-	24,580	-	24,580	22,363
Internal billing for staff request	-	7,780	-	7,780	8,790
Medical escort transport services	-	66,253	-	66,253	54,941
Member's subscription/entrance fee	5,217	-	-	5,217	6,189
Monthly transport income	-	132,328	-	132,328	108,034
Rehabilitation fees	-	-	348,978	348,978	501,481
Rehabilitation transport fee	-	177,529	-	177,529	160,698
Rental of vehicle income	-	152,940	-	152,940	135,409
Sale of gadgets	-	6,688	-	6,688	7,085
Other income	3,487	130	-	3,617	15,293
	8,704	1,286,571	348,978	1,644,253	1,956,011

## 6. Program and Services Fee Expenses

	Social Service Department SGD	Transport Department SGD	Rehabilitation Department SGD	2018 SGD	2017 SGD
Administrative cost apportionment	32,058	703,675	183,876	919,609	1,015,203
Depreciation	-	258,812	22,055	280,867	315,247
Audit fee	-	-	-	-	1,250
GST expenses	2,027	83,270	4,567	89,864	112,901
Insurance	-	130,829	292	131,121	109,116
Other operating expenses	35,988	139,593	10,582	186,163	210,615
Printing, stationery and postage	4,022	1,588	2,212	7,822	10,280
Recruitment expenses	-	-	1,840	1,840	1,311
Repair and maintenance	-	-	3,591	3,591	11,213
Staff benefit	5,943	33,003	39,891	78,837	53,422
Staff CPF, SDL, FWL	13,298	265,445	65,438	344,181	340,785
Staff salaries and bonuses	76,166	2,135,643	700,103	2,911,912	2,669,060
Telecommunication	540	25,329	4,208	30,077	16,919
Upkeep of motor vehicles	-	310,440	-	310,440	289,497
Utilities and services charges	-	-	55,466	55,466	54,787
Total expenses	170,042	4,087,627	1,094,121	5,351,790	5,211,606

## 7. Staff Costs

	2018	2017
	SGD	SGD
Contributions to defined contribution plan ("CPF"), Skills Development Levy ("SDL") and Foreign Workers' Levy ("FWL")	513,850	539,524
Salaries and bonus	4,181,397	3,975,617
Staff benefit	113,830	105,995
	<u>4,809,077</u>	<u>4,621,136</u>

## 8. Plant and Equipment

	Office Furniture, Renovation and Equipment SGD	Motor Vehicles SGD	Rehabilitation Equipment and Mobility Aids SGD	Total SGD
<b>Cost</b>				
At 1.4.2016	1,699,773	3,937,731	173,030	5,810,534
Additions	463,585	-	54,202	517,787
Disposals	-	(55,520)	(7,267)	(62,787)
At 31.3.2017 and 1.4.2017	<u>2,163,358</u>	<u>3,882,211</u>	<u>219,965</u>	<u>6,265,534</u>
Additions	124,879	248,285	30,060	403,224
Disposals	(2,996)	(45,176)	-	(48,172)
At 31.3.2018	<u>2,285,241</u>	<u>4,085,320</u>	<u>250,025</u>	<u>6,620,586</u>
<b>Accumulated Depreciation</b>				
At 1.4.2016	261,777	1,477,148	65,759	1,804,684
Depreciation for year	208,366	306,172	18,900	533,438
Disposals	-	(55,519)	(5,033)	(60,552)
At 31.3.2017 and 1.4.2017	<u>470,143</u>	<u>1,727,801</u>	<u>79,626</u>	<u>2,277,570</u>
Depreciation for year	208,611	278,627	21,794	509,032
Disposals	(1,772)	(45,176)	-	(46,948)
At 31.3.2018	<u>676,982</u>	<u>1,961,252</u>	<u>101,420</u>	<u>2,739,654</u>
<b>Net Carrying Amount</b>				
At 31.3.2018	<u>1,608,259</u>	<u>2,124,068</u>	<u>148,605</u>	<u>3,880,932</u>
At 31.3.2017	<u>1,693,215</u>	<u>2,154,410</u>	<u>140,339</u>	<u>3,987,964</u>

Depreciation included in statement of financial activities is as follows:

	2018	2017
	SGD	SGD
Expenditure of generating voluntary income and governance costs	348,864	377,694
Care and share fund (Note 13)	140,721	136,910
Community Silver Trust (Note 17)	19,447	18,834
	<u>509,032</u>	<u>533,438</u>

During the year, a grant of SGD nil (2017: SGD 460,000) has been received and this grant will be deferred and amortised over the estimated useful life of the assets.

## 9. Trade and Other Receivables

	2018	2017
	SGD	SGD
Trade receivables	123,610	163,000
GST receivables	-	13,266
Grants receivables	2,078,152	1,888,163
Interest receivable on fixed deposit	19,212	33,277
Other receivables	1,938	1,056
Related party- non-trade (Note 3)	30,000	30,000
	2,252,912	2,128,762

Trade and other receivables are non-interest bearing and are generally settled on 30 days' terms.

### Receivables that are past due but not impaired

The Charity has trade receivables amounting to SGD 47,006 (2017: SGD 77,114) that are past due at the end of the reporting year but not impaired. These receivables are unsecured and the analysis of the ageing at the end of the reporting year is as follows:

	2018	2017
	SGD	SGD
<i>Trade receivables past due</i>		
31 to 60 days	12,687	71,578
61 to 90 days	4,960	-
More than 90 days	29,359	5,536
	47,006	77,114

## 10. Other Assets

	2018	2017
	SGD	SGD
Deposits	69,658	68,858
Prepayments	204,894	199,795
	274,552	268,653

Deposits are settled upon expiry or termination of the relevant services.

## 11. Cash and Cash Equivalents

	2018	2017
	SGD	SGD
Cash in hand and cash at bank	4,512,755	3,291,741
Fixed deposits	4,871,092	4,811,100
	9,383,847	8,102,841
Fixed deposit (more than 12 months maturity)	(1,062,437)	-
Cash and cash equivalents as shown in statement of financial position	8,321,410	8,102,841
Fixed deposit held by banker to cover the bank guarantee issued for tenancy deposit	(136,576)	(136,235)
Cash and cash equivalents as shown in cash flow statement	8,184,834	7,966,606

Fixed deposits bear interest at 0.25% to 1.40% (2017: 0.25% to 1.91%) and for a tenure of 1 to 24 months (2017: 1 to 24 months) from the end of the reporting year.

## 12. Development and Maintenance of HWA Premises Fund

This represents fund designated for the development of the Charity's future premise which was redefined to represent fund designated for the development and maintenance of the Charity's premise on 29 April 2017, Extraordinary General Meeting.

## 13. Care and Share Fund

	Care and Share Fund SGD	Care and Share Fund- Vehicle SGD	Care and Share Fund- Computer SGD	Care and Share Fund- Renovation SGD	2018 SGD	2017 SGD
Balance at beginning of year	349,695	99,796	75,209	898,333	1,423,033	1,124,443
Government grants received	-	-	-	-	-	575,000
Less:						
Charged to financial activities	-	-	-	-	-	(139,500)
Amortisation (Note 8)	-	(19,815)	(39,240)	(81,666)	(140,721)	(136,910)
Balance at end of year	<u>349,695</u>	<u>79,981</u>	<u>35,969</u>	<u>816,667</u>	<u>1,282,312</u>	<u>1,423,033</u>

The Care and Share Matching Grant is provided by the government in celebration SG50 to build capabilities and capacities of the social service sector. The grant matches one dollar for every donation dollar raised by the Charity.

## 14. HWA- Micro Finance Assistance Scheme

	2018 SGD	2017 SGD
At beginning of year	49,800	46,300
Repayment received during the year	1,200	3,500
At end of year	<u>51,000</u>	<u>49,800</u>

This represents an interest-free micro finance scheme for members to start small scale business.

## 15. Scholarship Fund

	Teo Poh Lian Fund SGD	ANZ Fund SGD	2018 SGD	2017 SGD
At beginning of year	53,088	15,000	68,088	102,888
Scholarship awards sponsor	-	-	-	10,000
Transfer to related party	-	-	-	(44,800)
At end of year	<u>53,088</u>	<u>15,000</u>	<u>68,088</u>	<u>68,088</u>

## 16. HWA- Rotary Skills Assistance Fund

This represents fund designated for the sponsorship of vocational and skills training.

## 17. Community Silver Trust

	2018 SGD	2017 SGD
Community Silver Trust fund (i)	2,250,023	792,501
Community Silver Trust capital grant (ii)	202,469	207,166
	<u>2,452,492</u>	<u>999,667</u>

### (i) Community Silver Trust fund

	2018 SGD	2017 SGD
Balance at beginning of year	792,501	196,656
Voluntary income- Community Silver Trust matching grant	2,112,062	1,575,000
Less: Expenditures	(639,790)	(918,963)
Gross transfers between funds	(14,750)	(60,192)
Balance at end of year	<u>2,250,023</u>	<u>792,501</u>

These are dollar-for-dollar donation matching grants provided by the government through Agency for Integrated Care ("AIC") to enhance the services of voluntary welfare organisations ("VWOs") in the intermediate and long-term care ("ILTC") sector for eligible donations received by the Charity. Ministry of Health is the manager of AIC.

### (ii) Community Silver Trust capital grant

	2018 SGD	2017 SGD
Balance at beginning of year	207,166	165,808
Gross transfers between funds	14,750	60,192
Amortisation for the year (note 8)	(19,447)	(18,834)
Balance at end of year	<u>202,469</u>	<u>207,166</u>

The Community Silver Trust capital grant was set up from the Community Silver Trust fund for the purpose of capitalising the fixed assets purchased with the fund proceeds. These amounts are amortised to net-off the corresponding depreciation in the statement of financial activities.

## 18. Deferred Capital Grants

	2018 SGD	2017 SGD
At beginning of year	1,254,589	1,251,638
Deferred grants received during the financial year	107,888	148,613
<b>Income and expenditure</b>		
Deferred capital grants amortised	(147,460)	(145,662)
At end of year	<u>1,215,017</u>	<u>1,254,589</u>

This is in respect of grants credited to statement of financial activities to match depreciation of Charity's plant and equipment.

#### 19. Trade and Other Payables

	<b>2018</b>	<b>2017</b>
	<b>SGD</b>	<b>SGD</b>
Trade payables	502,628	493,379
GST payables	4,394	-
Others	66,335	60,135
	<u>573,357</u>	<u>553,514</u>

Trade payables are non-interest bearing and are generally settled on 30 days' terms.

Other payables include SGD 53,137 (2017: SGD 53,137) for balance payment of renovation in progress.

#### 20. Other Liabilities

	<b>2018</b>	<b>2017</b>
	<b>SGD</b>	<b>SGD</b>
Deferred income	75,000	97,500
Deposits received for rental of wheel chair	2,330	2,580
	<u>77,330</u>	<u>100,080</u>

Deferred income received from Chen Su Lan is tax exempt donation.

#### 21. Advance Subsidies

This represents temporary occupation licence received from Singapore Land Authority.

#### 22. Operating Lease Commitments- As Lessee

At the end of the reporting year, the total of future minimum lease payments under non-cancellable operating leases are as follows:

	<b>2018</b>	<b>2017</b>
	<b>SGD</b>	<b>SGD</b>
<i>Rental of premise and office equipment</i>		
Not later than one year	167,661	180,589
Later than one year but not later than five years	28,578	199,152
	<u>196,239</u>	<u>379,741</u>

Operating lease payments are for rentals payable for office premise and office equipment. The lease rental terms are negotiated for an average term of two to six years and rentals are not subject to an escalation clause.

#### 23. Income Tax

The society is a registered charity under the Charities Act 1982 and is exempted from income tax under Section 13U of the Income Tax Act.

## 24. Key Management Personnel

Key management personnel compensation included in staff cost is as follows:

	2018	2017
	SGD	SGD
Wages, salaries and staff benefits	176,416	164,909
Contributions to defined contribution plans	17,493	17,408
	<u>193,909</u>	<u>182,317</u>

The Committee of Management is the final authority and is overall responsible for policy making and determination of all activities. They are volunteers and receive no monetary remuneration for their contribution.

The Charity's key executive remuneration is disclosed in the following band:

	Number of key executives	
	2018	2017
<i>Annual salary range</i>		
SGD 150,000 to SGD 200,000	1	1
	<u>1</u>	<u>1</u>

## 25. Board Members Remuneration

Charity has disclosed that board members do not receive any remuneration except for reimbursement for out-of-pocket expenses.

## 26. Reserve Policy

The objectives of the Committee of Management when managing funds is to safeguard the Charity's ability to continue as going concern.

The Committee of Management actively and regularly review and manage its funds structure to ensure optimal capital structure, taking into consideration the future requirements, prevailing and projected profitability, projected operating cash flows and projected capital expenditures.

The Committee of Management monitor funds using the annual operating expenditure to total funds ratio.

	2018	2017
	SGD	SGD
Annual operating expenditure (A)	<u>7,664,127</u>	<u>7,599,041</u>
Total funds (B)	<u>13,849,704</u>	<u>12,497,600</u>
Annual operating expenditure to total funds ratio (times) (A)/(B)	<u>0.55</u>	<u>0.61</u>

The Charity is not subject to externally imposed capital requirements. There were no changes in the Charity's approach to capital management during the year.

## 27. Capital Commitment

Capital expenditure contracted for as at the end of the reporting period but not recognised in the financial statements are as follows:

	2018 SGD	2017 SGD
Renovations	-	155,000
	-	155,000

## 28. Financial Risk Management Objective and Policies

The main risks from the Charity's financial instruments are liquidity risk, credit risk and cash flow and fair value of interest rate risk. The policies for managing each of these risks are summarised below:

### Liquidity Risk

Liquidity or funding risk is the risk that an enterprise will encounter difficulty in raising funds to meet commitments associated with financial instruments. Liquidity risk may result from an inability to sell financial assets quickly at close to its fair value.

The Charity maintains sufficient level of cash and cash equivalents to finance the Charity's operation and mitigate the effects of fluctuation in cash flows.

### *Analysis of Financial Instruments by Remaining Contractual Maturities*

The table below summarises the maturity profile of the Charity's assets and liabilities at the end of the reporting year based on contractual undiscounted payments.

	2018			2017		
	1 year or less SGD	2 to 5 years SGD	Total contractual cash flow SGD	1 year or less SGD	2 to 5 years SGD	Total contractual cash flow SGD
<i>Financial assets</i>						
Trade and other receivables	2,252,912	-	2,252,912	2,128,762	-	2,128,762
Other assets	69,658	-	69,658	68,858	-	68,858
Fixed deposit	3,808,655	1,062,437	4,871,092	4,811,100	-	4,811,100
Cash in hand and at bank	4,512,755	-	4,512,755	3,291,741	-	3,291,741
	10,643,980	1,062,437	11,706,417	10,300,461	-	10,300,461
<i>Financial liabilities</i>						
Trade and other payables	573,357	-	573,357	553,514	-	553,514
Other liabilities	2,330	-	2,330	2,580	-	2,580
	575,687	-	575,687	556,094	-	556,094
Total net undiscounted financial assets	10,068,293	1,062,437	11,130,730	9,744,367	-	9,744,367

### Credit Risk

Credit risk is the risk that one party to a financial instrument will fail to discharge an obligation and cause the Charity to incur a financial loss.

The carrying amounts of cash at banks and fixed deposits and other receivables represent the Charity's maximum exposure to credit risk. Cash at banks and fixed deposits that are neither past due nor impaired are mainly deposits with banks which have high credit-ratings as determined by international credit-rating agencies.

No other financial assets carry a significant exposure to credit risk.

### Cash Flow and Fair Value Interest Rate Risk

Cash flow interest rate risk is the risk that future cash flows of a financial instrument will fluctuate because of changes in market interest rates. Fair value interest rate risk is the risk that the value of a financial instrument will fluctuate due to changes in market interest rates.

The Charity's exposure to changes in interest rates relates primarily to the Charity's fixed deposits with financial institution at variable rates. Information relating to the Charity's interest rate exposure is also disclosed in Note 11.

The sensitivity analysis below has been determined based on the exposure to interest rates for fixed deposits placed with financial institution at the financial position date. A 0.5% increase or decrease is used when reporting interest rate risk internally and represents Management Committee's assessment of the reasonably possible change in interest rates.

#### *Sensitivity Analysis for Interest Rate Risk*

The following carrying amounts of interest-bearing financial assets and liabilities of the Charity that are exposed to interest rate risk:

	2018	2017
	SGD	SGD
Fixed deposits	4,871,092	4,811,100

At end of the reporting year, if SGD interest rates had been 0.5% (2017: 0.5%) lower/higher with all other variables held constant the Charity's profit before tax would have been SGD 24,355 (2017: SGD 24,055) higher/lower.

## **29. Classification of Financial Assets and Liabilities**

The following table summarises the carrying amount of financial assets and liabilities recorded at the end of the reporting year by FRS 39.

	2018	2017
	SGD	SGD
Loans and receivables (including cash and cash equivalents)	11,706,417	10,300,461
Financial liabilities at amortised cost	575,687	556,094

## **30. Fair Value of Financial Assets and Financial Liabilities**

The carrying amounts of cash and cash equivalents, trade and other current receivables and payables, other liabilities and amounts payable approximate their respective fair values due to the relatively short-term maturity of these financial instruments.

### 31. New accounting standards and FRSs interpretations

At the date of authorisation of these financial statements, the following FRSs, INT FRSs and amendments to FRS that are relevant to the Charity were issued but not yet effective:

Description	Effective for annual periods beginning on or after
FRS 116: Leases	1 January 2019
FRS 115: Revenue from Contracts with Customers	1 January 2018
Amendments to FRS 115: Clarifications to FRS 115 Revenue from Contracts with Customers	1 January 2018
Amendments to FRS 109: Financial instruments	1 January 2018

The Committee of Management expects that the adoption of the standards and interpretations above will have no material impact on the financial statements in the period of initial application. The nature of the impending changes in accounting policy on adoption of FRS 116, FRS 115 and FRS 109 are described below.

#### FRS 116: Leases

FRS 116 requires lessees to recognise most leases on balance sheets to reflect the rights to use the leased assets and the associated obligations for lease payments as well as the corresponding interest expense and depreciation charges. The standard includes two recognition exemption for lessees – leases of 'low value' assets and short-term leases. The new standard is effective for annual periods beginning on or after 1 January 2019.

The Charity is currently assessing the impact of the new standard and plans to adopt the new standard on the required effective date. The Charity expects the adoption of the new standard will result in increase in total assets and total liabilities.

The Charity plans to adopt the new standard on the required effective date by applying FRS 116 retrospectively with the cumulative effect of initial application as an adjustment to the opening balance of retained earnings as at 1 January 2019.

The Charity is currently in the process of analysing the transitional approaches and practical expedients to be elected on transition to FRS 116 and assessing the possible impact of adoption.

#### FRS 115 Revenue from contracts with customers

FRS 115 replaces all current guidance on revenue recognition from contracts with customers. It requires identification of discreet performance obligations within a transaction and an associated transaction price allocation to these obligations. Revenue is recognised upon satisfaction of these performance obligations, which occur when control of the goods or services are transferred to the customer. Revenue received for a contract that includes a variable amount is subject to revised conditions for recognition, whereby it must be highly probable that no significant reversal of the variable component may occur when the uncertainties around its measurement are removed.

FRS 115 also specifies the accounting treatment for costs incurred to obtain and fulfil a contract. Incremental costs are recognised as an asset if the Charity expects to recover them. Any capitalised contract costs are amortised on a systematic basis that is consistent with the transfer of the related goods and services.

The standard is effective for annual periods beginning on or after 1 January 2018. The Charity will first apply FRS 115 in the financial year beginning 1 April 2018 and will apply the standard retrospectively, recognising the cumulative effect of initially applying the standard as an adjustment to the opening balance of retained earnings.

The Charity is in the activity to promote social and welfare services for people with physical disabilities and in particular to foster friendship, understanding and mutual assistance amongst its members. The Charity provides island-wide service to support elderly and people with physical disabilities with Transport service, Rehabilitation, Home Healthcare, Education, Training, Employment and other interests of this community. An assessment has been performed on existing revenue streams. Based on this assessment, it is not expected that the Charity will be materially impacted. Any transition adjustment to retained earnings is subject to the revenue streams existing at the date of transition.

### **FRS 109 Financial Instruments**

FRS 109 introduces new requirements for classification and measurement of financial assets, impairment of financial assets and hedge accounting, and is effective for annual periods beginning on or after 1 January 2018. Financial assets are classified according to their contractual cash flow characteristics and the business model under which they are held. The impairment requirements in FRS 109 are based on an expected credit loss model and replace the FRS 39 incurred loss model.

The Charity plans to adopt the new standard on the required effective date without restating prior periods' information and recognises any difference between the previous carrying amount and the carrying amount at the beginning of the annual reporting period at the date of initial application in the opening retained earnings.

The Charity has performed a preliminary impact assessment of adopting FRS 109 based on currently available information. This assessment may be subject to changes arising from ongoing analysis, until the Charity adopts FRS 109 in 2018. Impairment FRS 109 requires the Charity to record expected credit losses on all of its loans and trade receivables either on a 12-month or lifetime basis. The Charity expects to apply the simplified approach and record lifetime expected losses on all trade receivables. Based on this assessment, it is not expected that the Charity will be materially impacted.

# **Our Core Services**



***Home Care Services***

***Rehabilitation Services***

***Social Service & Integration***

***Wheelchair-Accessible Transport Services***

*Ensuring this space...  
...for more inclusion ahead.*



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