



**SINGAPORE
ASSOCIATION
OF SOCIAL
WORKERS**

Annual Report **FY2025/2026**

CORPORATE INFORMATION

Singapore Association of Social Workers

The Singapore Association of Social Workers is a society registered under the Societies Act 1966. It is bound by its Constitution and adheres to the Code of Governance for Registered Societies.

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S71SS0013A

Registered Address

Blk 324 Clementi Ave 5 #01-209 Singapore 120324

Nature of Governing Instrument

The governing instrument of the Singapore Association of Social Workers is its Constitution. The Association is governed by an Executive Committee comprising volunteer members. Members of the Executive Committee, including the Office-Bearers, are elected at an Annual General Meeting for a term of two years. The Executive Committee meets at least once every two months.

Corporate Website

www.sasw.org.sg

Corporate Email

admin@sasw.org.sg

Auditor

Credo Assurance LLP
545 Orchard Road #10-06
Far East Shopping Centre
Singapore 238882

Bankers

DBS Bank Ltd
12 Marina Boulevard
DBS Asia Central
Marina Bay Financial Centre Tower 3
Singapore 018982

Standard Chartered Bank (Singapore) Limited
8 Marina Boulevard
#27-01 Marina Bay Financial Centre
Tower 1 Singapore 018981



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MESSAGE FROM OUR PRESIDENT

Dear Members and fellow Social Workers,

As I reflect on the past year, I do so with a deep sense of pride in our profession's commitment to our mission.

The highlight of the year was the inaugural Outstanding Social Work Awards (OSWA) 2026, held at Gardens by the Bay alongside our Social Work Day celebration. Seeing our colleagues recognised on such a stage, for their dedication, resilience, and the often unseen work they do each day, was a powerful reminder of our profession's impact. More than a celebration, the refreshed OSWA reflects our profession's ability to embrace change while honouring our heritage.

We have received strong media coverage of OSWA across print, online and social media platforms. This visibility is essential to raising our profession's profile. To maintain public interest and give our community more time to prepare nominations, we have decided to hold OSWA biennially. This change will help us build greater momentum for each edition. We look forward to an even more impactful OSWA 2028.

This spirit of agency continued with another significant milestone. At our last Annual General Meeting, members passed a resolution to pursue mandatory registration for social workers. Since then, my EXCO colleagues and I have worked closely with the Ministry of Social and Family Development (MSF) to advance this initiative. I extend my sincere thanks to Corinne, our Advisor for the Mandatory Registration Project, whose guidance and steady support have been invaluable.

I want to be candid: the path ahead will be long and complex, and the Government will need to consider many factors. However, we should not let this deter our progress. Each of us plays a role in shaping the profession we want. I urge every practising social worker who is not yet registered to do so today. Professional registration forms the foundation of our professional identity, standards and public trust. Your action demonstrates our commitment to clear standards and regulation in social work.

On behalf of the EXCO, we thank MSF for its ongoing support of the profession and ExxonMobil Asia Pacific for its continued support for OSWA.

We also thank the leaders of the SASW Chapters and Special Interest Groups for their valuable advice and support.

Finally, I am pleased to introduce Jocelyn Tan as our new General Manager and Head of Accreditation. Under her leadership, SASW will begin our IT transformation project to enhance operational effectiveness.

Thank you for your continued commitment to our profession and to each other.



Chan Whee Peng
President

MESSAGE FROM OUR GENERAL MANAGER & HEAD, ACCREDITATION

Dear Members and fellow Social Workers,

When I joined the SASW staff team in November 2025, I stepped into responsibilities that were new yet closely connected to my professional experience as a social work practitioner, educator and supervisor. I appreciate my colleagues for their warm welcome, patience and practical support, which helped me settle in confidently. I also thank the Executive Committee for its guidance and trust in my leadership of the Association.

In 2025, we achieved significant progress and growth. Membership increased, FRTC delivered more courses to a broader audience, our programmes reached more participants, the Accreditation Secretariat processed more applications for accreditation as Registered Social Workers, and Social Work Day saw its highest attendance in recent years. However, our true progress is reflected not only in numbers, but also in the impact we make, the skills we develop, and the relationships we forge within our community.

A key advancement was the approval of 14 FRTC professional courses for SkillsFuture Credit eligibility, making continuing education more accessible and affordable for social workers and social service practitioners. FRTC also formed a strategic partnership with Care Corner Singapore Ltd to jointly deliver two new specialised programmes: Enhancing Parenting Capacity and Child-Centric Practice. Another new training programme, Working Effectively with Traumatized Clients and Families – A Trauma-Informed Care Approach, equips participants with practical skills for trauma-informed interventions. FRTC will continue to expand its professional development offerings to address emerging sector needs and promote practice excellence among social service practitioners.

Our professional networks expanded as well. The Gerontological Social Work Chapter (Pro Tem) was established in 2025, bringing the total number of chapters, interest groups and networks under SASW to 13. These platforms offer valuable opportunities for practitioners in similar fields to connect, share insights and support one another. Our goal is to build an ecosystem where every member can find a network aligned with their interests, practice needs and aspirations.

Our priorities for the coming years are clear: to deepen member engagement through networking and learning opportunities, and to enrich the membership experience with new benefits, initiatives and partnerships. As the profession faces increasing complexity, higher expectations and rapid change, SASW must rejuvenate itself with stronger governance, updated standards, efficient administration and credible oversight, while developing broader and more responsive support for social workers at all career stages.

An association is strengthened by members who actively contribute to its work and future. I invite fellow social workers to join us in building a vibrant, cohesive community and amplifying our collective voice for the benefit of the profession and society.

My team and I look forward to your continued participation, support and camaraderie in the year ahead.



Jocelyn Tan
General Manager &
Head, Accreditation



ABOUT US



Our Vision, Mission & Objectives



Leadership



Organisation Structure



Membership Facts & Figures



Summary of Financial Performance



Vision

A Thought Leader for the Social Work Profession and the Promotion of Social Justice



Mission

- Providing development to raise professional standards
- Advancing advocacy across systems to achieve equality
- Galvanising social workers towards a greater sense of professional identity
- Enabling adaptive work to effect change for the common good of society



Objectives

- Advance social work as a profession and foster a high standard of social work in the country
- Participate in activities which promote social work and social welfare on the national and international level
- Participate in and provide community and social services to the public
- Promote the well-being of social workers

Leadership

EXECUTIVE COMMITTEE 2023 - 2025
Till 29 August 2025



Ms Tan Sze Wee
President



Mr Phua Chun Yat
Vice President



Ms Bridget Monica Das
Honorary Treasurer



Ms Hayley Chau
Honorary Secretary



Ms Wong Liling
Asst Honorary Secretary

EXECUTIVE COMMITTEE MEMBERS & CHAIRPERSONS
OF SASW STANDING COMMITTEES 2023 - 2025
Till 29 August 2025



Mr Alvin Tan Wai Hong
Chair, Finance



Ms Iris Lin Liping
Chair, Membership
& Registration



Ms Yeow Ming Zhen
Chair, Public Relations



Ms Sophie Cheng
Chair, Publications



Mr Chan Whee Peng
Chair, Training &
Professional Development



Ms Agnes Chia
Chair,
Professional Ethics



Dr Gilbert Fan
Chair, Discipline

Leadership

EXECUTIVE COMMITTEE 2025 - 2027
From 1 September 2025



Mr Chan Whee Peng
President



Mr Phua Chun Yat
Vice President



Mr Alvin Tan Wai Hong
Honorary Treasurer



Ms Hayley Chau
Honorary Secretary



Ms Wong Liling
Asst Honorary Secretary

EXECUTIVE COMMITTEE MEMBERS & CHAIRPERSONS
OF SASW STANDING COMMITTEES 2025 - 2027
From 1 September 2025



Mr Benjamin Yeo
Chair, Finance



Ms Iris Lin Liping
Chair, Membership
& Registration



Ms Yeow Ming Zhen
Chair, Public Relations



Dr Nicodemus Lim
Chair, Publications



Ms Bridget Monica Das
Chair, Training &
Professional Development

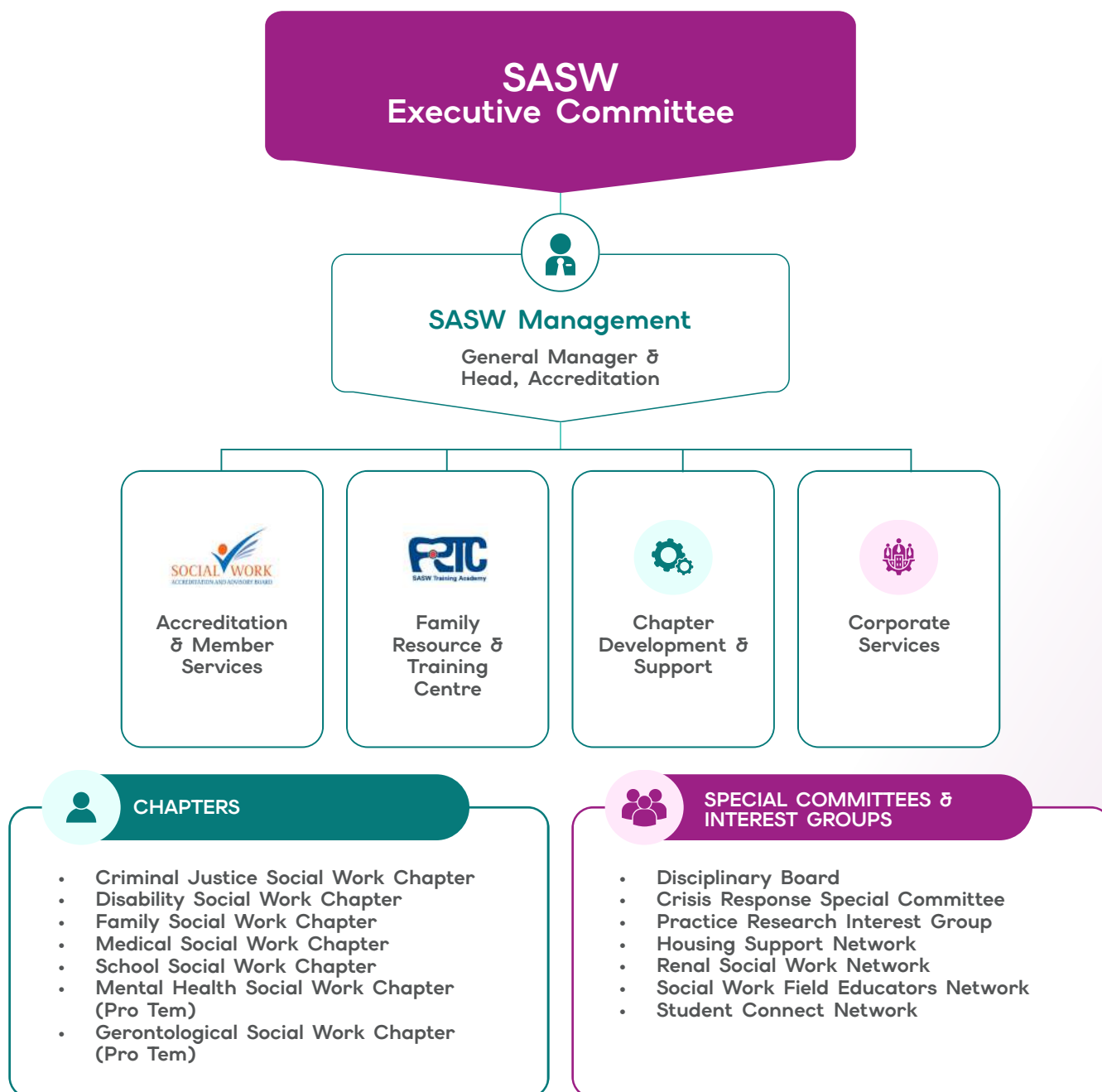


Ms Agnes Chia
Chair,
Professional Ethics

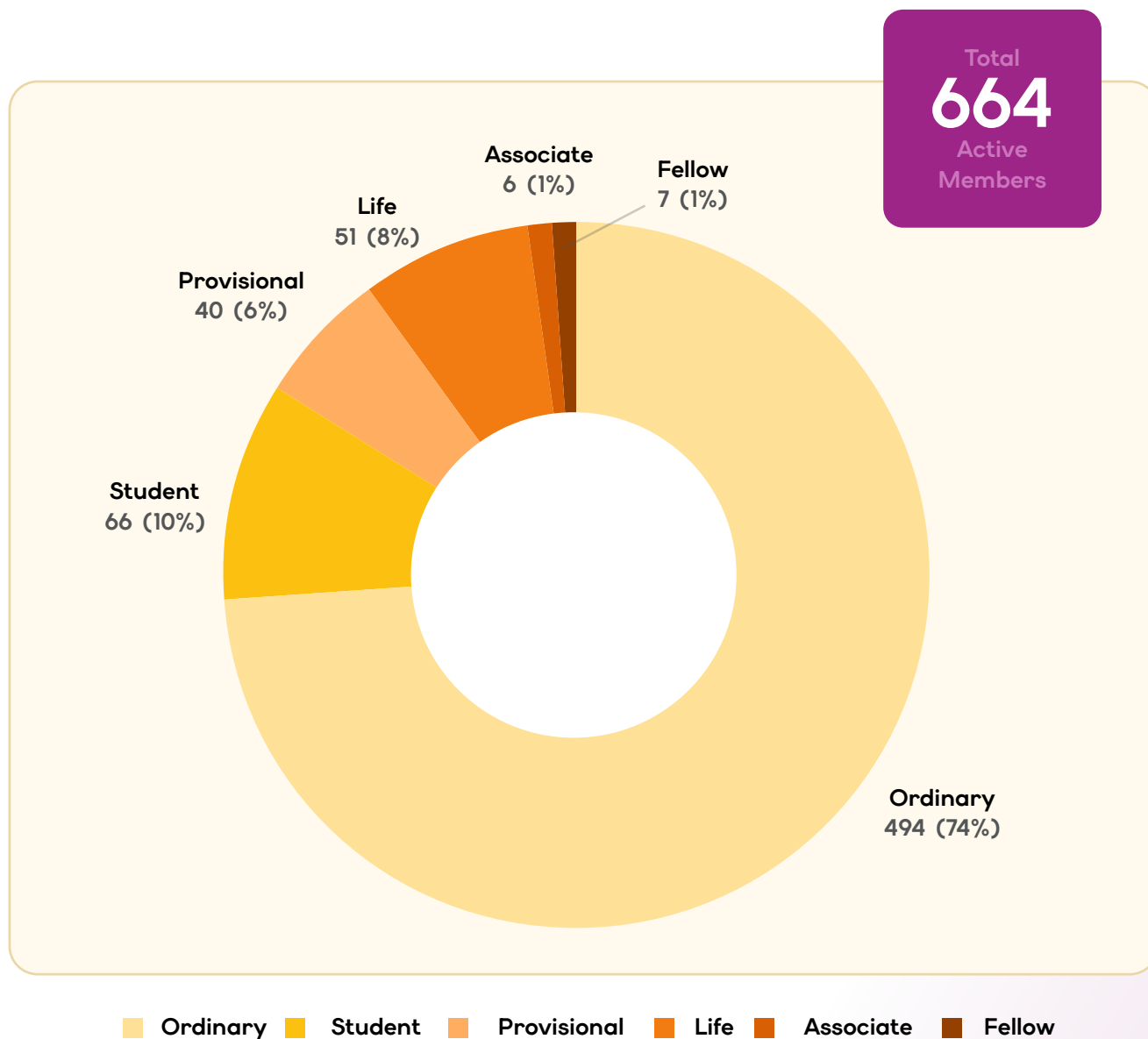


Dr Gilbert Fan
Chair, Discipline

Organisation Structure



Membership Figures



As of 31 March 2026, SASW had 664 active members. Comparatively, SASW had 604 active members at the end of FY2024/2025.

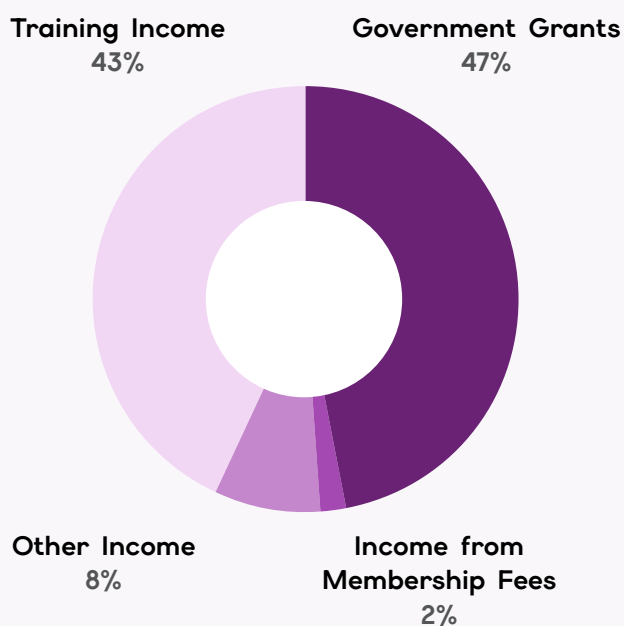
The SASW Membership Committee hopes to attract new members and retain its membership base through engagement initiatives and partnerships.

Summary of Financial Performance

For a detailed breakdown, please see Audited Financial Statements.

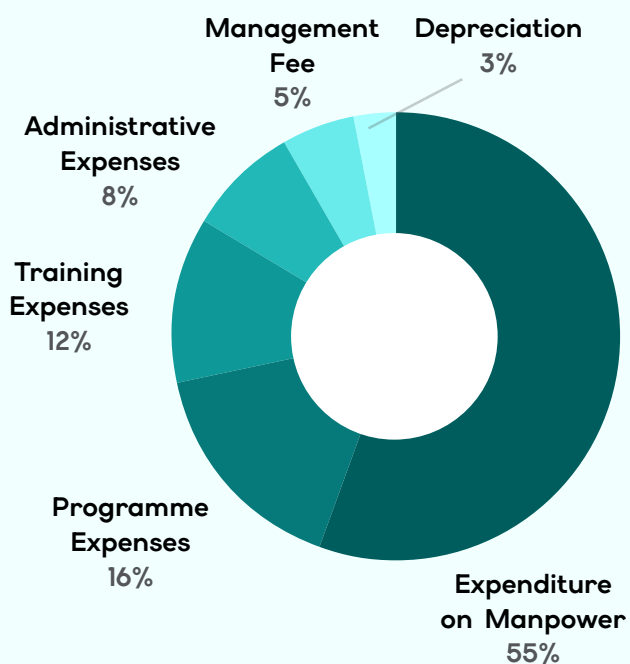
TOTAL INCOME:
\$1,793,163

- Training Income
- Government Grants
- Income from Membership Fees
- Other Income



TOTAL EXPENSES:
\$1,684,086

- Expenditure on Manpower
- Programme Expenses
- Training Expenses
- Administrative Expenses
- Management Fee
- Depreciation





OUR WORK



STANDING COMMITTEES



Family Resource and
Training Centre



Training and Professional
Development



Professional Ethics



Public Relations



Finance



Publications



Membership and
Registration

Family Resource and Training Centre

The Family Resource and Training Centre (FRTC), the training arm of SASW, continues to play a pivotal role in strengthening professional capability within the social service sector. As a registered charity and a Standing Committee of SASW, FRTC delivers training, consultancy and knowledge development initiatives that support social workers in their work with families.

Guided by its mission to support, nurture and strengthen professionals working with families, FRTC focuses on five key pillars:



Professional training and competency development



Public education and awareness



Research and practice documentation



Consultancy and sector capability building



Advocacy for best practices in social work



Management Committee Report

FRTC is led by a Management Committee appointed by the SASW Executive Committee for a two-year term, in accordance with FRTC's By-Laws and Terms of Reference. The Committee comprising seven members met five times in FY2025/2026. Members' attendance was as follows:

Role	Name	Attendance
Chairpersons	Ms Tan Sze Wee (Till 29 August 2025) Mr Chan Whee Peng (From 1 September 2025)	1 out of 2 meetings 5 out of 5 meetings
Vice Chairperson	Mr Billy Loh Rong Shun	5 out of 5 meetings
Honorary Secretary	Ms Bridget Monica Das (From 1 September 2025)	1 out of 3 meetings
Honorary Treasurer	Mr Alvin Tan Wai Hong	4 out of 5 meetings
Members	Dr Ho Lai Peng Ms Ong Lilian (From 1 September 2025) Ms Charlene Heng (From 1 September 2025)	4 out of 5 meetings 3 out of 3 meetings 3 out of 3 meetings

FRTC Resource Panel (convened 1 September 2025)

Chairperson: Mr Billy Loh Rong Shun (From 1 September 2025)

Members: Dr Nicodemus Lim | Ms Ng Tzer Wee | Mr Wilson Mack



Family Resource and Training Centre

Programme Highlights

During FY2025/26, FRTC delivered 39 training runs to 799 social workers and social service practitioners across Singapore's social service sector, providing more than 2,000 hours of professional learning. The curriculum addressed increasingly complex service needs by developing specialised practice competencies, supervision capabilities and evidence-informed interventions.

ASIST (Applied Suicide Intervention Skills Training) – Suicide First Aid drew the highest participation, training 281 practitioners over 13 runs. The Certificate in Supervision in Social Services (Basic) equipped another 147 practitioners with essential supervisory competencies through six runs. Other offerings covered trauma-informed care, social work ethics, child-centric practice, family violence assessment, community work and professional documentation.

Collectively, these programmes strengthened professional judgement, supervision and ethical practice, with benefits extending to organisational service quality and sector standards. The approval of 14 FRTC courses as eligible for SkillsFuture Credit was another notable milestone, widening access to affordable continuing education and supporting sustained workforce development. These achievements reflected FRTC's contribution to professional excellence and lifelong learning.

Enhancing Parenting Capacity and Child-Centric Practice

In 2025, FRTC collaborated with Care Corner Singapore Ltd's Circle of Care Consultancy Services to offer two specialised programmes: Enhancing Parenting Capacity and Child-Centric Practice. Both were designed for practitioners supporting vulnerable children, parents and families with complex needs.

Delivered across four runs, the courses reached 74 social service practitioners. Evidence-informed teaching and case-based exercises introduced frameworks, assessment tools and intervention strategies addressing family dynamics, parenting concerns and children's developmental and emotional needs.

Participants examined ways to engage parents, assess risk and protective factors, and improve parenting capacity while keeping children central to practice decisions. The learning supported considered interventions and sustainable family outcomes.

By bringing specialist expertise into a shared learning environment, the initiative broadened sector knowledge and reinforced child-centred, family-focused service approaches.



SCAN HERE
For information
on FRTC courses!

Professional Ethics

The main objectives of the Professional Ethics Standing Committee are to:

- Provide advice and guidance to members of the Association on standards of professional conduct and on upholding the SASW Code of Professional Ethics.
- Promote professional accountability and report to the Association's Disciplinary Board any member whom it considers to have engaged, or to be engaging, in unprofessional conduct or conduct that violates the Code.
- Uphold and promote acceptable professional standards of conduct and behaviour among social workers.



Chairperson: Ms Agnes Chia

Members: Mr Alvin Chua | Mr Mohamed Fareez Bin Mohamed Fahmy

The Committee Chairperson served as SASW's representative on the Preliminary Investigation Committee (PIC) convened by the Social Work Accreditation and Advisory Board (SWAAB). During FY2025/2026, the PIC participated in the review and investigation of seven cases.

The Committee has also begun consulting social work leaders and members on recommendations concerning the responsible and ethical use of artificial intelligence (AI). The findings will inform the planned update of the SASW Code of Professional Ethics by 2028.

Finance

The main objectives of the Finance Standing Committee are to:

- Guide the preparation and review of the Association's annual budget.
- Advise the Association on appropriate fundraising approaches and suitable investment policies for the responsible management of its funds.
- Oversee the Association's financial records and accounting procedures.

Chairperson: Mr Benjamin Yeo

Throughout the year, the Finance Standing Committee worked closely with the Honorary Treasurer and the SASW Executive Committee to monitor the Association's day-to-day financial administration and the financial management of its committees, projects and activities. It also provided advice and oversight on matters referred by the Executive Committee or arising from resolutions passed at the Annual General Meeting.



Membership and Registration

The main objectives of the Membership and Registration Standing Committee are to:

- Grow SASW membership and participation among professionally qualified social workers through targeted outreach and engagement events.
- Organise innovative and engaging activities that enhance the personal and professional well-being of SASW members.
- Foster a vibrant professional community, support members' continuing development and extend the reach of SASW across the social work fraternity.

Chairperson: Ms Lin Liping Iris

Members: Ms Rachel Loh | Mr Fang Xinwei

Programme Highlights

During FY2025/26, the Membership and Registration Standing Committee welcomed the continued rise in SASW membership. As at 31 March 2026, the Association had 664 members, up from 604 in the preceding financial year, representing growth of approximately 10%. The increase signals continuing confidence in SASW's role as the professional association for social workers and greater engagement with its work.

At Social Work Day 2026, the Committee engaged existing and prospective members at the SASW membership booth through a raffle and giveaway. This engagement opportunity enabled visitors to learn about membership benefits and gain insight into the Association's work.



SASW Mentoring Programme FY2025/2026 Briefing Session on 18 November 2025

The SASW Mentoring Programme resumed in 2025 to ease the transition of final-year social work students, new social workers and mid-career entrants with fewer than three years of social work experience. The programme connected them with experienced practitioners who offered practical perspectives and support during their early careers. Based on the eligibility criteria, 19 mentees were matched with mentors.

A mentor and mentee briefing held on 18 November 2025 introduced participants to the programme's objectives, their respective roles and mentoring expectations.

Mentees receive guidance through structured reflection, career conversations and knowledge-sharing with experienced practitioners, supporting their adjustment to practice and longer-term development.



Membership and Registration

Conferment of the SASW Fellowship at the 55th SASW AGM

At the 55th Annual General Meeting, SASW held the Conferment of the SASW Fellowship – our highest honour – upon four distinguished members who have rendered outstanding service to social work in Singapore.



Ms Ang Bee Lian:

For her leadership in shaping key developments of the social work profession in Singapore including her instrumental role in championing key initiatives like the Outstanding Social Worker Award and the accreditation of social workers.



Dr Gilbert Fan:

For his pivotal leadership role as President of SASW and his achievements in the area of oncology social work.



Ms Tina Hung:

For her contributions to the social work profession's key milestones, including the Outstanding Social Worker Award and accreditation of social workers, and her pivotal role in influencing Singapore's social services.



Professor Seng Boon Kheng:

For her pioneering work in social work education, establishing the social work degree programme at SUSS, paving the way for many to have the opportunity to pursue this profession.

Public Relations

The main objectives of the Public Relations Standing Committee are to:

- Actively promote the public image of professional social work.
- Represent, where appropriate, the social work profession's views on social conditions, policies and legislation to relevant authorities, organisations and the public.
- Maintain links with social work organisations, including individuals outside Singapore, and, where appropriate, facilitate the Association's participation in initiatives that advance social work and social welfare.

Chairperson: Ms Yeow Ming Zhen

Members: Mr Benjamin Ho Chi Hao | Ms Elaine Tan | Mr Jeffrey Chua Chye Thuan | Ms Lim Hui Wen | Ms Wong Hui Mei

Programme Highlights

Social Work Day and Outstanding Social Work Awards (OSWA) 2026

Social Work Day 2026 and the Outstanding Social Work Awards (OSWA) 2026 were jointly held at Gardens by the Bay on 27 March 2026. The event received 450 registrations and welcomed 388 attendees, representing an 86% turnout rate. Post-event feedback from 68 respondents was generally positive.

The event garnered 78 pieces of coverage across mainstream and online media, achieving an estimated reach of 87.7 million and a PR value of S\$2.4 million. Coverage appeared across prominent media platforms, including The Straits Times, Lianhe Zaobao, Berita Harian, Tamil Murasu, CNA, Channel 8, CNA938, CAPITAL 958, 8World and CNA Lifestyle.

SASW was honoured by the presence of Guest of Honour Mr Masagos Zulkifli, Minister for Social and Family Development (MSF), and Special Guest Mr Zhulkarnain Abdul Rahim, Minister of State for Social and Family Development and Foreign Affairs.

The inaugural OSWA ceremony recognised recipients in the Practice and Practice Research categories for their outstanding contributions and impact on social work practice. This refreshed format celebrates not only individual achievements, but also the power of practice and research to create a lasting impact on the social work profession.

The Outstanding Social Work Award (Practice) recipients were:

- Fei Yue Community Services: For pioneering specialised outreach and intervention programmes supporting hidden youth experiencing prolonged social withdrawal.
- Ren Ci Hospital: For Re²Ignite, an interdisciplinary psychosocial programme supporting elderly persons living with dementia and their care partners.
- SHINE Children and Youth Services: For Youth COP, a crime-prevention and leadership programme that empowers youth to become ambassadors against crime, aimed at reducing youth delinquency and crime across Singapore.



Public Relations

The Outstanding Social Work Award (Practice Research) recipients were:

- Care Corner Singapore: For “Building pathways to potential”, a practice research affirming adolescence as a key developmental window and advancing understanding of the conditions that enable adolescent learning.
- Care Corner Singapore and Singapore Institute of Technology: For “Leaving is just the start of ending the relationship”, a practice research advancing understanding of women’s decision-making post-separation from an abusive spouse.

A panel discussion followed the awards ceremony, centred on the theme “Co-Building Hope for a Shared Future” and featuring:

- Mr Benjamin Yeo, Senior Assistant Director, Lead Social Worker, Fei Yue Community Services
- Mr Louis Ng, Associate Professor, NUS College
- Ms Nooraini Razak, Centre Head, PPIS Family Service Centre (West)
- Ms Zeng Hui Hui, Head, Senior Principal Medical Social Worker, Medical Social Services, Ng Teng Fong General Hospital, & Allied Health Lead, Regional Health System Office

The discussion was moderated by Dr R Jai Prakash, Principal Consultant, Soci.Train.

Attendees also explored booths hosted by our OSWA recipients and SASW Chapters, which showcased impactful projects and initiatives from across the social service sector.

SASW expressed its appreciation to the following partners:

- ExxonMobil Asia-Pacific Pte Ltd, for its continued support of OSWA. In recognition of this valued partnership, SASW presented ExxonMobil with the SASW Distinguished Partner Award.
- UNIQLO, for partnering with SASW through its Heart of LifeWear initiative to celebrate the vital role of social workers in Singapore’s communities and for generously sponsoring AIRism apparel for attendees.
- The Ministry of Social and Family Development (MSF), for its sustained support of Social Work Day.



Publications

The main objectives of the Publications Standing Committee are to:

- Produce content that presents social work issues in an inclusive, ethical and balanced manner.
- Cultivate a community of writers through training, collaboration and networking opportunities.
- Create opportunities for writing and knowledge exchange through platforms such as Social Dimension.
- Broaden the reach of SASW's publications to support social welfare and contribute to the advancement of the social work profession.

Chairperson: Dr Nicodemus Lim

Members: Ms Sophie Cheng | Mr Nicodemus Ching | Ms Tok Kheng Leng | Mr Eugene Tan | Mr Keith Lye (From 1 September 2025) | Ms Joan Fang (From 1 September 2025) | Ms Nicole Wong (Till 30 March 2026) | Ms Amalia Binte Ariffin (Till 29 August 2025)

Programme Highlights

The Publications Standing Committee published two issues of Social Dimension, SASW's biannual flagship publication, in FY2025/2026.

The July 2025 issue (Vol. 2025/2), themed "Different Faces of Social Work," featured eleven articles exploring the varied pathways into and within the profession. Topics included private practice, participatory theatre, HIV advocacy, criminal justice social work and reflections from Social Work Day 2025.

The March 2026 issue (Vol. 2026/1), themed "Social Work Supervision", presented eight articles on supervisory models and practice, among them the PEACE process-in-context supervisory model, the general and clinical supervisor structure, the use of artificial intelligence for feedback in role plays, and an overview of the SASW Supervision Service.

Across both issues, contributors included academics, sector leaders, practitioners and organisations from across the social service sector.

Copies of both issues may be downloaded from the **SASW Publications** webpage.



Training & Professional Development

The main objectives of the Training and Professional Development Standing Committee are to:

- Advance the education and training of social workers, including post-qualification professional development, and uphold standards of social work education and training in Singapore.
- Plan and organise training programmes and professional forums that contribute to the continuing education and professional development of social workers.
- Facilitate the exchange of professional and technical knowledge and perspectives on social work, social problems and social services through the conduct, sponsorship or encouragement of research and publications.

Chairperson (Till 29 August 2025):

Mr Chan Whee Peng

Chairperson (From 1 September 2025):

Ms Bridget Monica Das

Members (Till 29 August 2025):

Mr Billy Loh Rong Shun | Mr Benjamin Ho | Mr Jeffrey Chua | Ms Siti Mariam

Members (From 1 September 2025):

Mr Roger Tan Boon Meng | Ms Rafidah Bte Mohamed Ayob | Ms Lee Xing Ru Cynthia | Ms Lee Wanyi Julia | Ms Tan Yi Ying | Ms Luen Wai Sum Jenna | Mr Soh Heng Yang Edwin | Mr Udhia Kumar s/o Mukaya | Ms Clarice Ng | Ms Louisa Bieligg | Mr Tan Zhiwei Dylan | Ms Goh Yan Ling | Mr Samuel Neo | Mr Brandon Ow Yong



Programme Highlights

In 2025, the Training and Professional Development (T&PD) Standing Committee promoted professional identity, practice capability and sector participation through joint learning, student outreach and international exchange. Building on this commitment, T&PD and its chapters, networks, and special interest groups delivered a diverse range of professional development, networking, and knowledge-sharing opportunities for the social work community.

During FY2025/2026, a total of 23 events and programmes were conducted, benefiting 1,094 participants across various fields of social work practice.

Partnerships with universities, practitioner networks and sector stakeholders connected education with frontline experience. Social workers and students gained insights into emerging issues, while continuing education, reflective practice, quality supervision and interdisciplinary learning remained central to the Committee's work.

Regional engagement included the TCARE Masterclass Visit and discussions with overseas delegates attending the 4th International Conference of the Asia Network of School Social Workers. The exchanges examined workforce development and issues affecting children, youth, schools and families, while establishing links for future cooperation.

Training & Professional Development

Law Awareness Weeks @ CDC (LAW@CDC) 2025

Organised by Pro Bono SG with partners including SASW, LAW@CDC 2025 sought to increase community awareness of legal rights and available support through a series of public webinars.

Under the theme Let's Connect, Contribute and Care for Our Community, fifteen live webinars explored issues ranging from marriage and divorce to youth offences, bullying and legal protection for persons with invisible disabilities.

For the first time, representatives from SASW Chapters served as panellists and subject-matter experts, bringing social work perspectives to discussions with legal practitioners. Their involvement demonstrated the complementary roles of legal and psychosocial responses and opened further avenues for collaboration between the two sectors.



SUSS Social Work Field Placement Student Visit to SASW

On 2 October 2025, the T&PD Standing Committee hosted 67 social work students from the Singapore University of Social Sciences (SUSS) as part of their field placement programme. Organised with representatives from the SASW School Social Work Chapter and the SASW Membership Team, the visit introduced students to the Association's role and work within Singapore's social work profession.

Through dialogue with practitioners and Association representatives, students gained first-hand perspectives on professional practice and continuing development. They were also introduced to avenues for involvement through SASW's Chapters, committees, projects and Student Connect.





OUR WORK



CHAPTERS



Criminal Justice Social
Work Chapter



School Social
Work Chapter



Disability Social
Work Chapter



Mental Health Social
Work Chapter (Pro Tem)



Family Social Work
Chapter



Gerontological Social
Work Chapter (Pro Tem)



Medical Social
Work Chapter

Criminal Justice Social Work Chapter

The main objectives of the Criminal Justice Social Work (CJSW) Chapter are to:

- Promote criminal justice social work through different platforms, in response to the changing criminal justice landscape.
- Create opportunities for learning and collaboration within and beyond the criminal justice sector to advance criminal justice social work practice.
- Champion effective approaches to criminal justice social work.

Chairperson: Mr Tan Boon Meng Roger

Vice-Chairperson: Ms Rafidah Bte Mohamed Ayob

Advisor: Mr Troy Jack Thevathanan

Secretary: Mr Aaron Scott Donovan

Treasurer: Ms Er Meiyi

Members: Ms Nurhafidzah MD Kamal | Mr Alvin Tan Wai Hong | Mr Benny Thiam | Mr Chavez Ong Chee Khoon | Mr Goh Boon Siong | Ms Joanne Fu | Mr Joseph Chan | Mr Muhammad Kashari Kassim | Ms Wong Liling | Ms Tian Ching Ching | Ms Michelle Vong | Ms Raudah Bte Abdul Rashid

Programme Highlights

Learning Journey to the Community Rehabilitation Centre and The Turning Point

On 30 January 2026, 54 social work practitioners visited the Community Rehabilitation Centre (CRC), operated by Youth Guidance Outreach Services, and The Turning Point. The CRC supports young male drug offenders in a structured setting, enabling them to continue their education or employment while working towards recovery. The Turning Point provides refuge and recovery support to women affected by drug addiction.

The joint visit offered participants a closer view of both centres' recovery programmes, client needs and approaches to service delivery. It also brought together practitioners from within and beyond the criminal justice field, creating space for professional exchange across areas of practice.

Post-visit feedback was highly favourable, with an average score of 4.89 out of 5 indicating that participants valued the first-hand exposure to the programmes and service environments.



Disability Social Work Chapter

The main objectives of the Disability Social Work Chapter are to:

- Achieve role clarity and identity for disability social workers.
- Develop practice guidelines for disability social work practice.
- Enhance social work collaboration and leadership in the disability sector.

Chairperson:

Ms Cynthia Lee

Vice-Chairperson:

Ms Julia Lee

Members:

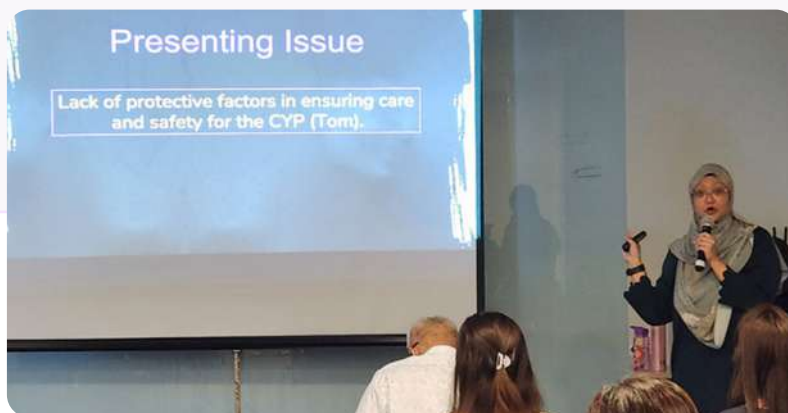
Ms Nur Syafiqah Jami'ah | Ms Jessica Ann Joseph Vincent | Ms Charlene Tan | Ms Eileen Ng | Ms Chloe Liew | Ms Cheryl Tan | Mr Bryan Freeman | Ms Chloe Lee

Programme Highlights

Disability Chapter Networking Session: Risk Assessment and Management

The Chapter's networking sessions provide a forum for disability-sector social workers to examine practice issues and exchange experience. They also offer collegial support, particularly for newer practitioners working in multidisciplinary teams and smaller service settings.

On 22 May 2025, the Chapter held a session on risk assessment and management in disability services. Representatives from MSF's Protective Service and Vulnerable Adults team presented the Vulnerable Adult Screening Guide and Vulnerable Adult Reporting Guide. Karnatie Junid, Senior Child Safety Officer at Rainbow Centre, and Charlene Tan, Senior Medical Social Worker at the Institute of Mental Health and a Chapter member, shared case examples and led small-group discussions applying key concepts to practice situations. Feedback from 53 respondents yielded an average score of 4.18 out of 5 for relevance and usefulness.



Onboarding Programme for Disability Social Workers

Designed for social workers in their first two years of disability practice, the one-day onboarding programme was held on 26 August 2025. It combined discussions on inclusion and person-centred values, reflections from experienced practitioners and site visits to Rainbow Centre's Margaret Drive School and Early Intervention Centre and MINDS Regional Hub, presenting disability social work across the lifespan.

The blend of discussion and site-based learning broadened participants' appreciation of the diverse needs, strengths and aspirations of persons with disabilities, as well as social workers' role in promoting inclusion, self-determination and rights-based practice.

The programme also created connections among early-career practitioners, including those in small teams or specialised programmes, reducing isolation and encouraging the exchange of experiences and resources.



Family Social Work Chapter

The main objectives of the Family Social Work Chapter are to:

- Build the Chapter's capabilities to provide local and regional training and consultancy services in family social work.
- Promote and nurture innovative and creative new approaches and methodologies in family social work practice.
- Review and redefine family social work practice in response to the changing social service landscape.

Chairpersons:

Mr Udhia Kumar | Mr Soh Heng Yang Edwin

Secretaries:

Dr Grace Chee Jia Hui | Ms Nityahpriya

Treasurer:

Ms Sin Kwai Fah, Karen

Members:

Ms Pek Jie Hui | Ms Loo Pui San, Priscilla |
Ms Toh Tian Min, Sarah | Mr Lie Jun Wei, Samuel
| Mr Daniel Mohd Herwan | Mr Elisha Paul Teo
Chien Woon | Ms Fatima Zahida | Ms Theresa Wang
Peishan

Programme Highlights

Family Social Work Chapter x School Social Work Chapter Sharing: Insights and Approaches to Bullying

On 17 October 2025, the SASW Family Social Work and School Social Work Chapters jointly organised a session at SASW on bullying among children and youth. Lutheran Community Care Services, SHINE Children and Youth Services and Singapore Children's Society contributed as programme partners.

The programme examined collaborative, restorative, family-centred and school-centred responses across different service settings. Multidisciplinary speakers shared their perspectives, while participants exchanged experiences through facilitated discussions. The session drew 57 participants. Feedback from 41 respondents indicated overall satisfaction, with the content regarded as relevant and the speakers as knowledgeable and engaging.

Key learning points included:

- Using person-centred language, such as "persons engaging in bullying" and "persons experiencing bullying", to reduce stigma and focus on behaviours rather than labels.
- Applying restorative practices to acknowledge harm, repair relationships and support healing following bullying incidents.
- Using group work interventions to assist individuals and communities affected by bullying.

The sharing offered practitioners a practical, multi-agency perspective on bullying and encouraged exchange across family, school and community settings.



Medical Social Work Chapter

The main objectives of the Medical Social Work Chapter are to:

- Raise awareness of the medical social work profession.
- Strengthen the professional competencies of medical social workers.
- Enhance medical social work practice through training and continuing education.
- Provide a platform for strengthening cross-sector relationships and collaboration.

Chairpersons:

Ms Ng Shu Hwa Clarice | Ms Louisa Bielig

Secretaries:

Ms Dorothy Lee | Ms Lim Shiao Wei

Treasurer:

Mr Philip Chan

Members:

Mr Eugene Tan | Mr Victor Li | Ms Cerene Wong
Ling Jiao | Ms Wong Hui Mei | Ms Mavis Teo Poh
Wah | Ms Muhammad Noor Latasa |
Ms Michelle Lau | Ms Koh Tang En |
Ms Mardiana Sabtu

Programme Highlights

MSW Chapter Foundation Training

The Medical Social Work (MSW) Chapter Foundation Training is designed for medical social workers (MSWs) with fewer than two years of experience in hospital or community care settings. It builds core knowledge across eight practice areas, including bioethics, critical conversations, family violence and end-of-life care.

The curriculum extends beyond participants' immediate roles to consider ethical and operational challenges that may arise elsewhere in the care continuum. Bringing together MSWs from different settings also enables them to compare approaches, exchange experiences and establish links across services.

Following a six-year hiatus, the third run of the revised programme was held from 3 February to 31 March 2026 in collaboration with Rainbow Centre at Margaret Drive. The programme enrolled 31 participants and received an overall rating of 4.68 out of 5. Participants indicated a strong likelihood of recommending it to new MSWs. A fourth run, with further refinements, is planned for FY2026/2027.



Medical Social Work Chapter

MSW Self-Care 2gether

Held at SASW on 8 November 2025, MSW Self-Care 2gether was attended by 24 participants representing 18 organisations across inpatient, outpatient, community and tertiary education settings.

Experiential activities were facilitated by social work practitioners from Changi General Hospital, St Andrew's Community Hospital, Ang Mo Kio-Thye Hua Kwan Hospital, Dover Park Hospice and Ren Ci Hospital.

The programme provided a valuable space for participants to share work-related challenges, connect with peers and recharge emotionally amid fast-paced and often siloed practice environments. Participants explored communal self-care practices that shifted the focus from individual wellbeing to reciprocal, community-based support. Several participants expressed their enthusiasm in introducing similar practices in their workplaces.

A photography exhibition and contest also featured participants' personal self-care rituals, meaningful places and objects, prompting conversations about how care is practised beyond the workplace.



School Social Work Chapter

The main objectives of the School Social Work Chapter are to:

- Advance professionalism and practice excellence in school social work through continuing education, shared standards and ethical practices.
- Amplify sector knowledge on emerging student trends and issues, and advocate evidence-informed practices to address them.
- Act as a systems broker between ministries, schools and practitioners to raise awareness of systemic gaps and insights, bridging policy intent with ground practice.

Chairpersons:

Ms Luen Wai Sum Jenna | Ms Tan Yi Ying

Members:

Dr Peace Wong | Ms Wu Mei Ling | Ms Melissa Lim-Ler | Ms Yum Sin Ting | Mr Amos Chua | Ms Sarah Cheong | Ms Petrine Lim | Ms Andria Choo | Ms Nithya Levi Vasanthan | Mr Lim Shen Yong | Ms Adeline Han | Mr James Lim | Ms Joscelin Ong | Ms Hong Jingying

Programme Highlights

Teacher Counselling and Building Students' Resilience in Education (TCARE) Project

In 2023, the School Social Work Chapter and Singapore International Foundation began the three-year Teacher Counselling and Building Students' Resilience in Education (TCARE) Project in East Java, Indonesia. It aimed to develop teacher counsellors' ability to promote students' holistic development and well-being.

Core areas were child and youth mental health, communication with parents, cyber wellness and gaming addiction, career guidance, and peer training to sustain the project's impact.

The project targeted 100 teacher counsellors from vocational high schools, with 22 selected as Master Trainers to train peers across East Java. From April 2024 to July 2025, several activities were covered to up-skill the Master Trainers. Topics included understanding the risks of pornography and its impact on youth; group work theory and supervision practice (PADI model for engaging with supervisees and CLEAR model of supervision). They also underwent group coaching, practised applying the above skills and worked in small groups on action learning projects.

The project also included a study visit to Singapore, with visits to ITE College Central, SASW, Fei Yue Community Services, Allkin Singapore and SHINE Children and Youth Services. The partnership, which also involved the East Java Provincial Education Agency, concluded in 2025. Over the course of the project, participants progressed from learners to Master Trainers who were prepared to share their learning and strengthen counselling practices within their communities.



School Social Work Chapter

Asia Network of School Social Work (ANSSW) Conference

On 27 June 2025, the School Social Work Chapter organised the 4th International Conference of the Asia Network of School Social Work in partnership with SHINE Children and Youth Services and the National University of Singapore's Department of Social Work. The conference drew more than 220 school social workers, educators, researchers and practitioners from Singapore, Japan, Korea and Mongolia.

Before the conference, overseas delegates visited three local schools and SASW, gaining first-hand perspectives on Singapore's education system and school social work.

The conference also marked the Chapter's 20th anniversary, offering an occasion to review its development and consider the future of school social work. Keynote presentations, practice-sharing sessions and poster presentations examined evidence-informed responses to students' increasingly complex social, emotional and educational needs, including approaches with potential for local adaptation.

The event supported regional exchange and positioned the Chapter as an active ANSSW contributor, with links established for future cooperation across Asia.



Social Work Day Chapter Booth

At Social Work Day 2026 at Gardens by the Bay, the Chapter presented a mini photography exhibition featuring works by youths from the VOX@Children's Society Photography Group. The photographs portrayed scenes from their schools and the wider community.

Three youth photographers described their experiences and the benefits gained from the initiative, marking the first participation of beneficiaries in Social Work Day. Together with other interactive activities, the exhibition encouraged visitors to reflect on the role of school social work.



Mental Health Social Work Chapter (Pro Tem)

The main objectives of the Mental Health Social Work Chapter (Pro Tem) are to:

- Strengthen the capabilities and effectiveness of social workers in addressing mental health challenges.
- Uphold and enhance professional standards and practices in mental health social work.
- Promote knowledge creation and sharing of best practices among social workers across mental health settings.
- Improve collaboration between medical and community-based mental health organisations.
- Foster the well-being of social workers through initiatives that focus on mental health and professional self-care.

Chairpersons:

Ms Goh Yan Ling | Mr Tan Zhiwei

Members:

Ms Lyon Koh Lin Lu | Ms Sharon Ng

Programme Highlights

Mental Health Social Work Chapter Inaugural Get-Together

The Mental Health Social Work Chapter held its inaugural get-together sessions on 19 June and 8 July 2025. The sessions drew 56 social workers from healthcare, community and specialist mental health settings.

Intended for practitioners supporting individuals experiencing mental health challenges and their families, the sessions addressed professional standards, knowledge exchange, coordination across settings and practitioner well-being. Facilitated discussions allowed participants to examine key practice issues, share effective approaches and identify relevant resources.

Networking across agencies helped participants establish contacts and consider opportunities for joint work. The sessions also broadened understanding of mental health social work and sector resources, providing a stronger basis for informed and coordinated support.



Collaborating for Care: AIC x SASW Mental Health Social Work Chapter Outreach

On 14 November 2025, the Chapter co-hosted an outreach event with the Agency for Integrated Care (AIC). It was attended by 53 social workers from government, social service and healthcare agencies, many of whom worked in community mental health.

The event examined how different sectors contribute to community mental health support. Participants discussed their respective roles, services, resources and operational constraints, improving understanding of referral options and inter-agency dependencies.

By clarifying the place of each service within the wider system of care, the outreach supported more effective referral pathways and coordinated social work responses to mental health needs in Singapore.

Gerontological Social Work Chapter (Pro Tem)

The main objectives of the Gerontological Social Work Chapter (Pro Tem) are to:

- Advance the knowledge, skills and ethical practice of gerontological social work.
- Strengthen advocacy on ageing-related social issues at community and policy levels.
- Foster cross-sector collaboration among professionals in healthcare, community care, academia and related fields.
- Promote innovation and best practices to enhance the quality of life of older persons in Singapore.

Chairpersons:

Mr Samuel Neo | Mr Brandon Ow Yong

Members:

Dr Corinne Ghoh | Mr Benjamin Yeo | Mr Ng Chong Chee Dan | Ms Liow Yuqi | Mr Tristan Gwee

Programme Highlights

Formation of the Gerontological Social Work Chapter

In November 2025, the SASW Executive Committee approved the formation of the Gerontological Social Work Chapter (Pro Tem), marking an important milestone in strengthening the profession's response to Singapore's rapidly ageing population. The Chapter brings together social workers from healthcare, community care and academia who share a commitment to advancing gerontological practice. The initiative reflects the growing complexity of eldercare services and the increasing need for specialised knowledge and interdisciplinary collaboration in supporting older persons and their caregivers.

Following its formation, the Pro Tem Committee began developing a two-year work plan informed by emerging trends and challenges arising from Singapore's transition towards a super-aged society. Discussions focused on service gaps, workforce capability and innovation, with priorities spanning professional learning, practice standards, cross-sector collaboration, research, policy engagement and thought leadership on ageing-related issues.



Social Work Day 2026

At Social Work Day 2026, the Gerontological Social Work Chapter (Pro Tem) made its first public appearance through an outreach booth introducing the newly established Chapter to the social work community. The booth highlighted the growing relevance of gerontological social work in Singapore's ageing society and provided a meeting point for practitioners interested in ageing-related practice.

The Chapter also launched an online sector survey to identify professional development needs, practice challenges, emerging trends and scope for collaboration. Respondents were invited to indicate how the Chapter could contribute through knowledge exchange, advocacy, networking and practice development. Insights from the survey and outreach will shape the Chapter's work plan and future programmes. The initiative also laid the foundation for a community of practice committed to advancing gerontological social work in Singapore.



OUR WORK



SPECIAL COMMITTEES & INTEREST GROUPS



Crisis Response Special Committee



Renal Social Work Network



Disciplinary Board



Social Work Field Educators Network



Practice Research Special Interest Group



Student Connect Network



Housing Support Network

Crisis Response Special Committee

The Crisis Response Special Committee was established in 2018 to develop a team of experienced and competent social workers who can be activated to support the response to a national crisis. Members of the SASW Crisis Response Team serve in the Ministry of Home Affairs' Human Emergency Assistance and Response Team (HEART) as part of SGSecure. Since its formation, more than 32 social workers from various social service agencies have been appointed to the team. In addition to their social work competencies and domain expertise, members are trained in psychological first aid (PFA) and crisis intervention. The team may be activated jointly by the SASW President and the Committee Chairperson to support national crisis response efforts.

Chairpersons:

Mr Lee Seng Meng | Ms Grace Vaz |
Ms Ong Bee Yong

Members:

Ms Ng Hwee Hoon Connie | Mr Tan Sai Hoong (Jeff)
| Ms Tan Dunlin (Joyz) | Ms Kam Yin Funn | Ms Chua
Hui Ling Karen | Mr Udhia Kumar s/o Mukaya | Ms
Lim Wan-Li Melissa | Ms Ong Ai Weig | Ms Peh Yin
Yee | Ms Siti Mariam Binte Mohamad Salim | Mr
Wong Lit Shoon | Mr Chua Zheng Hang Aaron |
Ms Cheng Hwee Fern | Ms Lim Yin Yu | Ms Mariah
Harmizah Binte Mohamed | Ms Yogeswari D/O
Chandrasekaran | Mr Desmurn Lim Boon Kwok
| Mr Wilson Mack Wing Hung | Ms Wang Peishan
Theresa | Ms Cheng Liming Joanne | Ms Revathi
D/O Thangavel | Mr Billy Loh Rong Shun | Mr Li
Zhaojie (Peter)

Programme Highlights

Appointment of HEART Associates under MHA's Revised Framework, HEART+ and PFA Refresher Training

In 2025, the Ministry of Home Affairs (MHA) restructured its Human Emergency Assistance and Response Team under SGSecure as HEART+. CRT members were appointed as HEART Associates and assigned to the second-tier response alongside the Singapore Psychological Society and Singapore Association for Counselling, assisting individuals and communities affected by critical incidents and national emergencies.

On 4 July 2025, the CRT conducted PFA Refresher Training at SASW. Working in pairs, members facilitated sections of the curriculum, revisiting core skills while exchanging practice experience. Representatives from MHA's Home Team Psychology Division briefed the team on crisis response developments, internal security concerns and HEART+. The discussion clarified MHA's approaches to intervention, rehabilitation and community resilience.

On 20 January 2026, the CRT participated in an MHA tele-activation exercise. All members responded promptly, demonstrating operational readiness. The team currently comprises 25 trained social workers from across the social service sector.

In FY2026/2027, the Committee will participate in HEART+ joint training and roundtable discussions with MHA, HEART Associates and officers. It also plans to widen access to PFA training for social workers, expanding the trained practitioner pool and supporting continuity of psychosocial assistance during emergencies.



Disciplinary Board

The Disciplinary Board is convened when necessary to address alleged breaches of professional conduct or violations of the SASW Code of Professional Ethics.

Upon receiving a relevant complaint, the Board conducts a hearing to consider the evidence and merits of the case before recommending an appropriate course of action to the SASW Executive Committee.

In FY2025/2026, Dr Gilbert Fan, Chairperson of the Disciplinary Board, represented SASW on a Disciplinary Committee convened by the Social Work Accreditation and Advisory Board and attended two meetings.

Chairperson:

Dr Gilbert Fan



Practice Research Special Interest Group

The Practice Research Special Interest Group was formed in 2018 to promote and facilitate practice research across the social service sector by harnessing the expertise of social service agencies, public healthcare institutions and government partners.

The Interest Group addresses the need for better coordination and greater application of research within practice settings.

The main objectives of the Practice Research Special Interest Group are to:

- Raise awareness and understanding of practice research across the social service sector.
- Grow participation in and capacity for practice research on the ground.
- Advocate for the value and adoption of practice research across the sector.

Chairperson:

Mr Martin Chok

Members:

Ms Anita Ho | Ms Judith Chew | Dr Chung You Jin
| Mr Wilson Mack | Ms Mandy Lau | Ms Christine Chua
| Ms Tang Chyi Yueh | Ms Peh Lay Siew | Ms Goh Soon Noi

Programme Highlights

Members of the Practice Research Special Interest Group played key roles in the organisation of the 7th International Conference on Practice Research (ICPR 2025), serving as moderators, Scientific Committee members and programme hosts.

Given their extensive involvement in the conference, the Interest Group did not organise separate activities during the year. Looking ahead, the Interest Group will partner with the Singapore University of Social Sciences to organise a post-ICPR seminar on 16 March 2027, in conjunction with World Social Work Day.



Housing Support Network

The main objectives of the Housing Support Network are to address homelessness and housing instability by:

- Connecting practitioners across service sectors.
- Advancing practice knowledge in housing social work.
- Advocating for stronger housing-related support systems.
- Strengthening professional capabilities in housing support and intervention.

Chairpersons:

Ms See Toh Huixia | Ms Lilian Ong Lee Lian

Members:

Ms Lyon Koh Lin Lu | Mr Neo Kok Hwee Samuel | Ms Jessica Ong | Mr Isaac Teo Lai Huat

Programme Highlights

Reimagining Co-Living Arrangements for People in Vulnerable Settings: A Sector-Wide Research and Design Initiative

Building on insights from earlier joint solutioning sessions, the Housing Support Network identified housing instability as a persistent challenge faced by clients across settings such as shelters and Family Service Centres. Members highlighted the complexities of co-living arrangements, including concerns relating to sustainability, safety and interpersonal dynamics. Through a series of meetings and consultations with researchers, the Network explored these issues and considered possible approaches.

This led to the initiation of Reimagining Co-Living Arrangements for People in Vulnerable Settings: A Sector-Wide Research and Design Initiative. The research will examine co-living arrangements from the perspectives of both residents and service providers, with the aim of informing more effective, stable and person-centred housing solutions. The Network also plans to collaborate with SASW Chapters on cross-sector initiatives and events addressing service gaps and other housing-related issues.



Renal Social Work Network

The main objectives of the Renal Social Work Network are to:

- Foster trusting relationships among renal social workers and community partners through networking opportunities.
- Harness the collective knowledge and experience of social workers to promote the sharing of best practices.
- Strengthen renal social workers' knowledge and competencies through in-person training.

Chairpersons:

Ms Angeline Ng | Ms Ong Phyllis | Ms Seah Yilin | Ms Yap Ai Lin Sharon (Till 30 September 2025)

Advisor:

Mr Andy Sim

Members:

Ms Chan Yuan Yi Margaret | Ms Loh Sing Ping | Ms Michelle Goh | Ms Nur Atika Farhana Binte Jamaluddin | Ms Stephanie He Shujing | Ms Low Hui Juan | Mr Clinton Shi Zeshen | Ms Pavithra d/o Rajantheran

Programme Highlights

Introduction to Narrative Therapy in Healthcare

The Renal Social Work Network organised a two-session workshop, Introduction to Narrative Therapy in Healthcare, on 13 August and 5 September 2025. The workshop equipped social workers with tools to support patients and their loved ones in navigating illness, trauma and other life challenges, empowering them to find meaning, resilience and hope.

It also introduced participants to a distinct therapeutic approach, framework and mindset that enriched how they engage with patients and family members.

Vantive Plant Visit and Peritoneal Dialysis Warriors Support Group Meeting

The SASW Renal Social Work Network organised a visit to Vantive's facility at Woodlands Industrial Park and a Peritoneal Dialysis (PD) Warriors Support Group meeting on 14 November 2025. The session brought together 13 renal medical social workers to strengthen partnerships among practitioners, service providers and patient advocates.

Through the facility visit and interactions with PD patients, participants gained insights into the production and provision of PD equipment. They also developed a deeper understanding of the challenges patients face and the resilience required to adapt to new routines across different life stages. The session enriched participants' practical understanding of PD care and reinforced the collaborative networks essential to effective renal social work.



Social Work Field Educators Network

The Social Work Field Educators Network aims to raise awareness and standards of social work field education in Singapore.

Chairpersons:

Ms Lyon Koh Lin Lu | Mr Yet Tun Hoong

Members:

Ms Ng Nancy | Ms Wong Liling | Ms Yum Sin Ting | Ms Diana Wee | Mr Paulus Sutjipto | Mr Goh Boon Siong | Ms Nurrauhdah Ridzuan Ajmain | Ms Ng Chin Hwee | Ms Grace Yeo Si En | Ms Tan Si Yin | Mr Phineas Er | Mr Courage Lim Shen Yong | Mr Lim Jing Kai

Programme Highlights

Social Work Field Educators Day 2025

The Social Work Field Educators Network (SFEN) convenes members of the social work community to advance field education, recognising quality placements as essential to preparing competent, reflective and adaptable social workers.

Celebrating its 10th anniversary, Social Work Field Educators Day 2025 was held on 1 December 2025 under the theme Anchoring Social Work Fieldwork Education Practice, Envisioning Tomorrow. The programme addressed increasingly complex practice environments, changing student learning needs and developments in field education.

The event drew 75 participants, 86% of whom were field educators, with students comprising the remainder. Fireside conversations brought representatives from agencies and educational institutions into dialogue on the student experience, supervisory practice and the future of field education.

Participants left with a renewed commitment to relational and reflective supervision, stronger contracting practices and a deeper appreciation of their role in shaping the profession beyond their organisations. These strengthened capabilities contribute to better student learning, client practice and sector collaboration.

With a 91% satisfaction rate and all respondents indicating that they would recommend the event, it reaffirmed SFEN's role in advancing excellence in field education.



Student Connect Network

The Student Connect Network aims to build a vibrant community that nurtures future-ready social workers by:

- Bridging connections between students and professionals.
- Creating safe spaces for reflection and learning.
- Increasing exposure to social work career pathways.
- Consolidating and sharing relevant resources.
- Facilitating peer support and networking.
- Strengthening students' professional identity.

Chairperson:

Mr Keith Lye

Vice-Chairperson:

Ms Angel Lau

Publications Head:

Ms Naomi Tan

Project Leads:

Ms Nicole Lim | Ms Constance Vaz | Ms Nadia Koh |
Mr Khoo Wei Jun

Programme Highlights

Social Work Student Conference: Protection Work

On 7 March 2026, 60 social work students from the National University of Singapore, Singapore University of Social Sciences and Nanyang Polytechnic attended the Social Work Student Conference at SASW. The conference focused on protection work, one of social work's most demanding fields of practice.

Panel discussions with child and adult protection practitioners examined Singapore's protection landscape, ethical tensions and the realities of assisting vulnerable individuals and families. Students heard frontline accounts that complemented their academic learning and clarified the demands of protection work.

The exposure developed students' familiarity with the field and better prepared them to make informed decisions about future roles and practice settings.



Meet 'n' Eat

SASW Student Connect's signature Meet 'n' Eat event gathered 40 social work students and practitioners for informal conversations over a meal. Designed to connect academic learning with day-to-day practice, the event offered access to informal mentorship, candid insights and relationships with practitioners.

Practitioners shared their career and practice experiences while hearing the perspectives of emerging professionals. Students could also raise questions that they might not ordinarily explore in formal settings. Discussions provided advice and clarified expectations ahead of their field placements and eventual transition into practice.

The relaxed format encouraged exchange across career stages and cultivated a sense of community among students and practitioners.





OUR WORK



SASW REPRESENTATIVES



Singapore Council of
Women's Organisations



International Federation
of Social Workers (IFSW)

Singapore Council of Women's Organisations

The Singapore Council of Women's Organisations (SCWO) is the national coordinating body for women's organisations in Singapore. Representing more than 60 member organisations, it advances the ideals of "Equal Space, Equal Voice and Equal Worth" for women.

In FY2025/2026, SASW's representative to SCWO, Ms Sophie Cheng, participated in the following activities:

- Focus Group Meeting on Women's Issues on 21 July 2025
 - » Contributed social work perspectives on the needs of women in the community, including those supported by social service professionals.
- Member Networking Event on 6 November 2025
 - » Represented the voice of the social work profession and strengthened connections with women's organisations.

International Federation of Social Workers

As Honorary Secretary of the International Federation of Social Workers Asia-Pacific (IFSW-AP), SASW's representative, Mr Amran Jamil, contributed to several regional and international forums. These included facilitating the 2025 Regional Annual General Meeting, chairing a scientific session at the 28th Asia-Pacific Social Work Conference in Sri Lanka in 2025, and delivering speeches in his representative capacity in Iran and Thailand in 2026.

Through these roles, SASW contributed Singapore's perspectives to regional discussions on emerging challenges, including climate-related vulnerabilities and demographic shifts requiring greater intergenerational solidarity. The engagements also enabled SASW to bridge local expertise with regional planning, resolve cross-border practice gaps and ensure Singapore had a direct hand in shaping the Asia-Pacific social work agenda.

SASW's participation strengthened its international visibility, expanded professional networks and increased its involvement in regional decision-making. This included contributing to the selection committees for the 2027 and 2029 Asia-Pacific Social Work Conferences and reinforcing Singapore's role in advancing sustainable community development and professional practice standards across the region.





GOVERNANCE AND DISCLOSURES

Governance and Disclosures

Conflict of Interest Policy

Executive Committee members and staff are expected to act in the best interests of SASW and FRTC. No staff member serves as a committee member or determines his or her own remuneration.

Committee members and staff are required to declare any actual or potential conflict of interest at the earliest opportunity. In FY2025/2026, there were no declarations of conflicts of interest requiring discussion or action by the Executive Committee.

Human Resource and Volunteer Management

SASW and FRTC have established human resource and volunteer management policies and procedures, including a Code of Conduct to guide its members, volunteers and staff. SASW and FRTC have also set clear and measurable performance targets and implemented systems for performance appraisal and remuneration.

The Human Resource (HR) Panel reviews and approves human resource policies for staff, including the Code of Conduct for members, volunteers and staff. The Executive Committee, together with the HR Panel, reviews and approves annual manpower plans to ensure that recruitment and retention practices remain aligned with market conditions and the Association's strategic objectives.

Investments and Reserves Policy

The primary investment objective of SASW and FRTC is capital preservation rather than the pursuit of returns. Credit risk is managed by placing funds in Singapore dollar-denominated fixed deposits with reputable local or overseas financial institutions.

The Executive Committee is responsible for ensuring that investment decisions are prudent and that funds are properly managed. All investment activities must remain aligned with and not detract from the Association's core charitable purposes.

Financial and Internal Controls

SASW and FRTC undertake annual budgeting and conduct a mid-year review. The Executive Committee, together with the Finance Committee, ensures that documented internal controls are established for financial management.

These controls cover key areas such as procurement, receipts, payments, delegation of authority and approval limits. They are regularly reviewed to ensure compliance with the Code of Governance and maintain sound accounting and financial management practices.

Neither SASW nor FRTC conducted fundraising activities in FY2025/2026.

Disclosures on Remuneration and Benefits

- No Executive Committee or Management Committee member received remuneration for their service during the financial year.
- No staff member is a close family member of any Executive Committee or Management Committee member.
- Family Resource and Training Centre (FRTC), which is a standing committee of SASW and a registered charity, does not employ any paid staff members whose total remuneration exceeds S\$100,000 during the financial year.



AUDITED FINANCIAL STATEMENTS

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

(Unique Entity Number.: S71SS0013A)

(Incorporated in Singapore)

Audited Financial Statement for the financial year ended 31 March 2026

CREDO ASSURANCE LLP

**Public Accountants and
Chartered Accountants of Singapore**

Registration no. T15LL0120C

545 Orchard Road #10-06 Far East Shopping Centre Singapore 238882

Tel: +(65) 9837 2633

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SINGAPORE ASSOCIATION OF SOCIAL WORKERS

STATEMENT BY THE EXECUTIVE COMMITTEE FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

1. Opinion of the Executive Committee

In the opinion of the Executive Committee,

- (a) the accompanying financial statements are drawn up in accordance with the Societies Act 1996 (the "Act") and Financial Reporting Standards in Singapore ("FRSs") so as to give a true and fair view of the financial position of Singapore Association of Social Workers (the "Association") as at 31 March 2026 and the financial activities, changes in funds and cash flows of the Association for the year ended on that date; and
- (b) at the date of this statement, there are reasonable grounds to believe that the Association will be able to pay its debts as and when they fall due.

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

2. Members of the Executive Committee

The Executive Committee of the Association in office at the date of this statement are:

President	Chan Whee Peng
Vice-President	Phua Chun Yat
Honorary Treasurer	Alvin Tan Wai Hong
Honorary Secretary	Hayley Chau
Assistant Honorary Secretary	Wong Liling
Chair, Professional Ethics	Agnes Chia
Chair, Finance	Benjamin Yeo
Chair, Membership & Registration	Iris Lin Liping
Chair, Training & Professional Development	Bridget Monica Das
Chair, Public Relations	Yeow Ming Zhen
Chair, Publications	Nicodemus Lim
Chair, Discipline	Gilbert Fan Kam Tong

On behalf of the Executive Committee,



Chan Whee Peng
President



Alvin Tan Wai Hong
Honorary Treasurer

Singapore,
05 August 2026

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
SINGAPORE ASSOCIATION OF SOCIAL WORKERS FOR THE FINANCIAL YEAR ENDED 31 MARCH
2026****Report on the Audit of the Financial Statements***Opinion*

We have audited the financial statements of Singapore Association of Social Workers (the "Association"), which comprise the statement of financial position as at 31 March 2026, 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 material accounting policy information.

In our opinion, the Association's financial statements are properly drawn up in accordance with the provisions of the Societies Act 1996 (the "Act") and Financial Reporting Standards (FRSs) in Singapore so as to give a true and fair view of the financial position of the Association as at 31 March 2026 and of the financial activities, changes in funds and cash flows of the Association 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 Association in accordance with the Accounting and Corporate Regulatory Authority (ACRA) Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities (ACRA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The Executive Committee is responsible for the other information. The other information comprises the Statement by the Executive Committee set out on page 1.

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

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

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
SINGAPORE ASSOCIATION OF SOCIAL WORKERS FOR THE FINANCIAL YEAR ENDED 31 MARCH
2026**

Responsibilities of the Executive Committee and Those Charged with Governance for the Financial Statements

The Executive Committee is responsible for the preparation and fair presentation of the financial statements in accordance with the provisions of the Act and FRSS, and such internal control as the Executive Committee determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Those charged with governance are responsible for overseeing the Association's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
SINGAPORE ASSOCIATION OF SOCIAL WORKERS FOR THE FINANCIAL YEAR ENDED 31 MARCH
2026***Auditor's Responsibilities for the Audit of the Financial Statements (Continued)*

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

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

Report on Other Legal and Regulatory Requirements

In our opinion,

- (a) the accounting and other records required by the Societies Regulations enacted under the Act to be kept by the Association have been properly kept in accordance with those Regulations;
- (b) the fundraising appeals conducted by the Association during the financial year ended 31 March 2026 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 fundraising appeals; and
- (c) no fundraising activities were conducted for Family Resource and Training Centre ("FRTC") as a charity under the Charities Act 1994 during the year ended 31 March 2026.

**CREDO ASSURANCE LLP**
Public Accountants and
Chartered AccountantsEngagement Partner: Lim Sue Ann
P.A. Number.: 02061Singapore,
05 August 2026

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

		<u>Restricted funds</u>					
		SASW General Fund S\$	Other restricted funds S\$	Ministry of Social and Family Development (MSF) Fund S\$	SASW Total Funds S\$	Family Resource and Training Centre Total Funds S\$	Total Funds S\$
2026							
INCOME	Note 4						
Advertisement Fee		5,412	-	-	5,412	-	5,412
Donation in kind		23,244	-	-	23,244	-	23,244
Sponsorship		40,000	-	-	40,000	-	40,000
Interest income		5,753	-	101	5,854	52,821	58,675
Supervision Seminar		-	-	65,778	65,778	-	65,778
Management fee from OOE		86,323	-	-	86,323	-	86,323
Membership fees income		34,340	-	-	34,340	-	34,340
MSF - Accreditation Secretariat grant		-	-	645,885	645,885	-	645,885
Other income		605	2,720	-	3,325	4,086	7,411
Social Work Day		-	-	53,424	53,424	-	53,424
Training fees		-	-	-	-	487,842	487,842
Professional Capability Grant (PCG)		-	-	-	-	284,829	284,829
Total income		195,677	2,720	765,188	963,585	829,578	1,793,163

The accompanying notes form an integral part of these financial statements

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

2026	Note	Restricted funds			SASW Total Funds S\$	Family Resource and Training Centre Total Funds S\$	Total Funds S\$
		SASW General Fund S\$	Other restricted funds S\$	Ministry of Social and Family Development (MSF) Fund S\$			
EXPENDITURE							
Audit fees		6,158	-	-	6,158	3,979	10,137
AGM expenses		4,173	-	-	4,173	-	4,173
Bank charges		325	-	159	484	317	801
Central Provident Fund contributions		22,229	-	66,748	88,977	39,636	128,613
Chapters/committees expenses		9,971	-	-	9,971	-	9,971
Cleaning fees		-	-	-	-	25,214	25,214
Conservancy charges		1,067	-	-	1,067	-	1,067
Dental benefits		120	-	216	336	221	557
Depreciation		1,862	-	7,509	9,371	48,837	58,208
Information technology expenses		5,894	-	13,434	19,328	1,820	21,148
Insurance		5,210	-	7,487	12,697	5,128	17,825
Loss on disposal of fixed assets		-	-	-	-	56	56
Membership fee		1,576	-	-	1,576	-	1,576
PR marketing		1,007	-	-	1,007	-	1,007
Management fees		-	-	86,323	86,323	-	86,323
Supervision programme expenses		-	-	59,456	59,456	-	59,456
Office supplies		198	-	507	705	2,460	3,165
OSWA expenses		47,996	-	-	47,996	-	47,996
Outreach and publicity		-	-	3,412	3,412	-	3,412
Postage and courier		196	-	-	196	29	225
Printing and stationery		140	-	-	140	575	715
Professional fees		9,155	-	-	9,155	-	9,155
Programme expenses		-	-	-	-	39,120	39,120
Conference expenses		2,575	10,811	-	13,386	-	13,386

The accompanying notes form an integral part of these financial statements

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

2026	Note	Restricted funds			SASW Total Funds S\$	Family Resource and Training Centre Total Funds S\$	Total Funds S\$
		SASW General Fund S\$	Other restricted funds S\$	Ministry of Social and Family Development (MSF) Fund S\$			
EXPENDITURE							
Refreshments		555	-	-	555	18,272	18,827
Repair and maintenance		514	-	-	514	5,878	6,392
Short-term leases		7,586	-	-	7,586	3,623	11,209
Skills Development Levy		191	-	703	894	443	1,337
Social Work Day expenses		23,244	-	53,424	76,668	-	76,668
Sponsorships		-	300	-	300	-	300
Salaries and bonuses		138,262	-	417,466	555,728	236,761	792,489
Staff welfare		2,187	-	177	2,364	150	2,514
Subscription fees		822	-	1,010	1,832	1,265	3,097
Supervision Seminar expenses		-	-	65,778	65,778	-	65,778
Telecommunication		4,463	-	-	4,463	1,190	5,653
Trainers' fees		-	-	-	-	127,890	127,890
Training materials		-	-	-	-	19,922	19,922
Transport and travelling		422	-	-	422	447	869
Utilities		-	-	-	-	7,835	7,835
Total Expenditures		298,098	11,111	783,809	1,093,018	591,068	1,684,086
(Deficit)/ surplus before tax		(102,421)	(8,391)	(18,621)	(129,433)	238,510	109,077
Income tax expense	5	-	-	-	-	-	-
(Deficit)/ surplus net tax		(102,421)	(8,391)	(18,621)	(129,433)	238,510	109,077

The accompanying notes form an integral part of these financial statements

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

		Restricted funds			SASW Total Funds S\$	Family Resource and Training Centre Total Funds S\$	Total Funds S\$
		SASW General Fund S\$	Other restricted funds S\$	Ministry of Social and Family Development (MSF) Fund S\$			
2025	Note 4						
INCOME							
Advertisement Fee		400	-	-	400	-	400
Interest income		14,039	-	117	14,156	61,626	75,782
Management fee from OOE		86,323	-	-	86,323	-	86,323
Membership fees income		30,205	-	-	30,205	-	30,205
MSF - Accreditation Secretariat grant		-	-	625,221	625,221	-	625,221
OSWA grant		-	-	92,296	92,296	-	92,296
Other income		29,339	-	-	29,339	491	29,830
Symposium		7,500	-	-	7,500	-	7,500
Training fees		-	-	-	-	529,833	529,833
Professional Capability Grant (PCG)		-	-	-	-	230,080	230,080
Total income		167,806	-	717,634	885,440	822,030	1,707,470

The accompanying notes form an integral part of these financial statements

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

2025	Note	Restricted funds			SASW Total Funds S\$	Family Resource and Training Centre Total Funds S\$	Total Funds S\$
		SASW General Fund S\$	Other restricted funds S\$	Ministry of Social and Family Development (MSF) Fund S\$			
EXPENDITURE							
Audit fees		5,650	-	-	5,650	3,650	9,300
AGM expenses		1,363	-	-	1,363	-	1,363
Bank charges		256	-	100	356	279	635
Booking fees		-	-	-	-	545	545
Central Provident Fund contributions		28,293	-	55,796	84,089	22,484	106,573
Chapters/committees expenses		16,754	6,906	-	23,660	-	23,660
Cleaning fee		-	-	-	-	22,737	22,737
Conservancy charges		1,067	-	-	1,067	-	1,067
Dental benefits		240	-	362	602	220	822
Depreciation		1,861	-	7,371	9,232	49,063	58,295
General expenses		-	-	-	-	259	259
Information technology expenses		5,041	-	7,955	12,996	-	12,996
Insurance		5,319	-	4,248	9,567	3,079	12,646
Management fees		-	-	86,323	86,323	-	86,323
Membership fees paid		150	-	-	150	-	150
MSF - Supervision service expenses		-	-	64,516	64,516	-	64,516
Office supplies		1,251	-	-	1,251	212	1,463
OSWA expenditure		243	-	92,296	92,539	-	92,539
Outreach and publicity		-	-	821	821	-	821
Pest control		-	-	-	-	915	915
Postage and courier		48	-	-	48	252	300
Printing and stationery		-	-	-	-	2,052	2,052
Programme expenses		-	10,510	-	10,510	1,199	11,709

The accompanying notes form an integral part of these financial statements

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

2025	Note	Restricted funds			SASW Total Funds	Family Resource and Training Centre Total Funds	Total Funds
		SASW General Fund	Other restricted funds	Ministry of Social and Family Development (MSF) Fund			
		S\$	S\$	S\$	S\$	S\$	S\$
EXPENDITURE							
Refreshments		666	-	-	666	27,326	27,992
Repair and maintenance		153	-	-	153	5,578	5,731
Short-term leases		7,586	-	-	7,586	2,527	10,113
Skills Development Levy		250	-	587	837	269	1,106
Social Work Day expenses		-	-	250	250	-	250
Sponsorships		300	-	-	300	-	300
Salaries and bonuses		166,355	-	370,170	536,525	135,525	672,050
Staff welfare		1,762	-	400	2,162	-	2,162
Subscription fees		1,590	-	-	1,590	1,962	3,552
Telecommunication		4,805	-	-	4,805	1,179	5,984
Staff training		-	-	218	218	-	218
Trainers' fees		-	-	-	-	145,965	145,965
Training materials		-	-	-	-	200	200
Transport and travelling		516	-	-	516	148	664
Utilities		-	-	-	-	7,883	7,883
Total Expenditures		251,519	17,416	691,413	960,348	435,508	1,395,856
(Deficit)/ surplus before tax		(83,713)	(17,416)	26,221	(74,908)	386,522	311,614
Income tax expense	5	-	-	-	-	-	-
(Deficit)/ surplus net tax		(83,713)	(17,416)	26,221	(74,908)	386,522	311,614

The accompanying notes form an integral part of these financial statements

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

**STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2026**

	Note	2026 S\$	2025 S\$
ASSETS			
Non-current assets			
Plant and equipment	6	166,761	221,081
Current assets			
Trade receivables	7	82,848	187,189
Other receivables	8	60,412	49,397
Cash and cash equivalents	9	4,105,419	3,791,841
		4,248,679	4,028,427
Total assets		4,415,440	4,249,508
LIABILITIES AND FUNDS			
Non-current liabilities			
Deferred capital grant	10	14,358	15,856
Deferred income	11	10,209	10,709
		24,567	26,565
Current liabilities			
Trade payables		36,913	3,388
Other payables	13	46,550	21,222
		83,463	24,610
Total liabilities		108,030	51,175
Net assets		4,307,410	4,198,333
FUNDS			
<u>Unrestricted funds</u>			
SASW General Fund	14	(220,875)	(148,445)
FRTC General Fund	14	3,523,596	3,298,397
		3,302,721	3,149,952
<u>Restricted funds</u>			
FRTC - Family Life Education Endowment Fund	14	570,344	558,519
FRTC - Mavis Khoo Fund	14	73,963	72,477
SASW - Pung Eng Huat Memorial Fund	14	2,783	3,082
SASW - Reserved Fund	14	37,443	67,434
SASW - SASW Training (Jean Robertson Memorial) Fund	14	-	8,092
SASW - Ministry of Social and Family Development (MSF) Fund	14	320,156	338,777
		1,004,689	1,048,381
Total funds		4,307,410	4,198,333

The accompanying notes form an integral part of these financial statements

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

STATEMENT OF CHANGES IN FUNDS
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

	<u>Restricted funds</u>			SASW Total Funds S\$	Family Resource and Training Centre Total Funds S\$	Total Funds S\$
	SASW General Fund S\$	Other restricted funds S\$	Ministry of Social and Family Development (MSF) Fund S\$			
At 1 April 2024	(64,732)	96,024	312,556	343,848	3,542,871	3,886,719
Net (deficit)/surplus for the financial year	(83,713)	(17,416)	26,221	(74,908)	386,522	311,614
At 31 March 2025	(148,445)	78,608	338,777	268,940	3,929,393	4,198,333
At 1 April 2025	(148,445)	78,608	338,777	268,940	3,929,393	4,198,333
Net (deficit)/surplus for the financial year	(102,421)	(8,391)	(18,621)	(129,433)	238,510	109,077
Transfer between funds	29,991	(29,991)	-	-	-	-
At 31 March 2026	(220,875)	40,226	320,156	139,507	4,167,903	4,307,410

The accompanying notes form an integral part of these financial statements

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

**STATEMENT OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026**

	Note	2026 S\$	2025 S\$
Cash flows from operating activities:			
Net surplus for the financial year		109,077	311,614
Adjustments for:			
Amortisation of deferred capital grant	10	(1,498)	-
Amortisation of deferred income	11	(500)	-
Depreciation of plant and equipment	6	58,208	58,295
Interest expense		-	12
		<u>165,287</u>	<u>369,921</u>
Changes in working capital:			
Trade receivables		104,341	(131,600)
Other receivables		(11,015)	88,275
Trade payables		33,525	101
Other payables		25,328	1,112
Deferred capital grant		-	(64,470)
Cash generated from operations		<u>317,466</u>	<u>263,339</u>
Income tax paid		-	-
Net cash generated from operating activities		<u>317,466</u>	<u>263,339</u>
Cash flows from investing activity			
Acquisition of plant and equipment	6	<u>(3,888)</u>	<u>(4,316)</u>
Net cash used in investing activity		<u>(3,888)</u>	<u>(4,316)</u>
Cash flows from financing activities			
Interest paid		-	(12)
Repayment of lease liabilities		-	(1,096)
Net cash used in financing activities		<u>-</u>	<u>(1,108)</u>
Net increase in cash and cash equivalents		313,578	257,915
Cash and cash equivalents at 1 April		3,791,841	3,533,926
Cash and cash equivalents at 31 March	9	<u>4,105,419</u>	<u>3,791,841</u>

The accompanying notes form an integral part of these financial statements

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

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

1. General

Singapore Association of Social Workers (the "Association" or "SASW") is registered with the Registrar of Societies under the Societies Act 1966 in Singapore on 5 February 1971.

The Association's registered address and principal place of activity are located at Block 324 Clementi Avenue 5 #01-209 Singapore 120324.

The principal activities of the Association are to serve as the professional representative body of social workers in Singapore, advance social work as a profession and foster high standards of practice, promote social work and social welfare, and promote the well-being of social workers.

The Association established Family Resource and Training Centre ("FRTC") with UEN S94CC1040A as a standing committee under Article 8.5(g) of its Constitution. FRTC was registered as a registered charity under the Charities Act 1994 on 25 August 1994. The results of FRTC's financial activities, its statement of financial position and its statement of funds are included in the Association's financial statement.

2. Material accounting policy information

2.1 Basis of preparation

The financial statements of the Association have been drawn up in accordance with Financial Reporting Standards in Singapore (FRSs). The financial statements have been prepared on the historical cost basis except as disclosed in the accounting policies below.

The financial statements are presented in Singapore dollars (S\$), which is the Association's functional currency.

2.2 Adoption of new and amended standards and interpretations

The accounting policies adopted are consistent with those of the previous financial year except that in the current financial year, the Association has adopted all the new and amended standards which are relevant to the Association and are effective for annual financial periods beginning on or after 1 April 2025. The adoption of these standards did not have any material effect on the financial performance or position of the Association.

2.3 Standards issued but not yet effective

The Association has not adopted the following standards that have been issued but are not yet effective:

		Effective date (annual periods beginning on or after)
FRS 109 and FRS 107 (Amendments)	Financial Instruments: Disclosures: Amendments to the Classification and Measurement of Financial Instruments	1 January 2026
Various	Annual Improvements to FRSs - Volume 11	1 January 2026
FRS 109 and FRS 107 (Amendments)	Financial Instruments: Contracts Referencing Nature-dependent Electricity	1 January 2026
FRS 118	Presentation and Disclosure in Financial Statements	1 January 2027

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

2. Material accounting policy information (Continued)

2.3 Standards issued but not yet effective (Continued)

The Association has not adopted the following standards that have been issued but are not yet effective:

		Effective date (annual periods beginning on or after)
FRS 119	Subsidiaries without Public Accountability: Disclosures	1 January 2027
FRS 110 and FRS 28 (Amendments)	Consolidated Financial Statements and Investments in Associates and Joint Ventures: Sale or Contribution of Assets between an Investor and its Associate or Joint Venture	Date to be determined

The Executive Committee expects that the adoption of the standards above will have no material impact on the financial statements in the year of initial application.

2.4 Plant and equipment

All items of plant and equipment are initially recorded at cost. Subsequent to recognition, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses. The cost of an item of plant and equipment includes its purchase price and any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by the Executive Committee. Dismantlement, removal or restoration costs are included as part of the cost of plant and equipment if the obligation for dismantlement, removal or restoration is incurred as a consequence of acquiring or using the plant and equipment.

Depreciation is calculated using the straight-line method to allocate depreciable amounts over their estimated useful lives. The estimated useful lives are as follows:

	<u>Useful lives</u>
Computers and software	3 - 5 years
Furniture & fittings	5 years
Office equipment	5 years
Renovation	10 years
Right-of-use asset (copier machine)	3 years

The carrying values of property, plant and equipment are reviewed for impairment when events or changes in circumstances indicate that the carrying value may not be recoverable.

The residual value, useful lives and depreciation method are reviewed at the end of each reporting period, and adjusted prospectively, if appropriate.

An item of plant and equipment is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss on derecognition of the asset is included in profit or loss in the year the asset is derecognised.

2. Material accounting policy information (Continued)

2.5 Impairment of non-financial assets

The Association assesses at each reporting date whether there is an indication that an asset may be impaired. If any such indication exists or, where applicable, annual impairment testing for an asset is required, the Association 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 of disposal 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 or groups of assets. Where the carrying amount of an asset or cash-generating unit exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount.

Impairment losses are recognised in profit or loss.

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 a reversal is recognised in profit or loss.

2.6 Financial instruments

(a) Financial assets

Initial recognition and measurement

Financial assets are recognised when, and only when the entity becomes a party to the contractual provisions of the instruments.

At initial recognition, the Association measures a financial asset at its fair value plus, in the case of a financial asset not at FVPL, transaction costs that are directly attributable to the acquisition of the financial asset. Transaction costs of financial assets carried at FVPL are expensed in profit or loss.

Trade receivables are measured at the amount of consideration to which the Association expects to be entitled in exchange for transferring promised goods or services to a customer, excluding amounts collected on behalf of third parties, if the trade receivables do not contain a significant financing component at initial recognition.

2. Material accounting policy information (Continued)

2.6 Financial instruments (Continued)

(a) Financial assets (Continued)

Subsequent measurement

Investments in debt instruments

Subsequent measurement of debt instruments depends on the Association's business model for managing the asset and the contractual cash flow characteristics of the asset. The three measurement categories for classification of debt instruments are amortised cost, FVOCI and FVPL. The Association only has debt instruments at amortised cost.

Financial assets that are held for the collection of contractual cash flows where those cash flows represent solely payments of principal and interest are measured at amortised cost. Financial assets are measured at amortised cost using the effective interest method, less impairment. Gains and losses are recognised in profit or loss when the assets are derecognised or impaired, and through the amortisation process.

Derecognition

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

(b) Financial liabilities

Initial recognition and measurement

Financial liabilities are recognised when, and only when, the Association becomes a party to the contractual provisions of the financial instrument. The Association determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at fair value and, in the case of financial liabilities not at FVPL, net of directly attributable transaction costs.

Subsequent measurement

After initial recognition, financial liabilities that are not carried at FVPL are subsequently measured at amortised cost using the effective interest method. Gains and losses are recognised in profit or loss when the liabilities are derecognised, and through the amortisation process.

Derecognition

A financial liability is derecognised when the obligation under the liability has been discharged or cancelled, or has expired. On derecognition, the difference between the carrying amount and the consideration paid is recognised in profit or loss.

2. Material accounting policy information (Continued)

2.7 Impairment of financial assets

The Association recognises an allowance for expected credit losses (ECLs) for all debt instruments not held at FVPL. ECLs are based on the difference between the contractual cash flows due in accordance with the contract and all the cash flows that the Association expects to receive, discounted at an approximation of the original effective interest rate. The expected cash flows will include cash flows from the sale of collateral held or other credit enhancements that are integral to the contractual terms.

ECLs are recognised in two stages. For credit exposures for which there has not been a significant increase in credit risk since initial recognition, ECLs are provided for credit losses that result from default events that are possible within the next 12 months (a 12-month ECL). For those credit exposures for which there has been a significant increase in credit risk since initial recognition, a loss allowance is recognised for credit losses expected over the remaining life of the exposure, irrespective of the timing of the default (a lifetime ECL).

For trade receivables, the Association applies a simplified approach in calculating ECLs. Therefore, the Association does not track changes in credit risk, but instead recognises a loss allowance based on lifetime ECLs at each reporting date. The Association has established a provision matrix that is based on its historical credit loss experience, adjusted for forward-looking factors specific to the debtors and the economic environment which could affect debtors' ability to pay.

The Association considers a financial asset in default when contractual payments are 90 days past due. However, in certain cases, the Association may also consider a financial asset to be in default when internal or external information indicates that the Association is unlikely to receive the outstanding contractual amounts in full before taking into account any credit enhancements held by the Association. A financial asset is written off when there is no reasonable expectation of recovering the contractual cash flows.

2.8 Cash and cash equivalents

Cash and cash equivalents comprise cash at banks, cash on hand and fixed deposits which are subject to an insignificant risk of changes in value.

2.9 Government grants

Government grants are recognised as a receivable when there is reasonable assurance that the grant will be received and all attached conditions will be complied with. Where the grant relates to an asset, the fair value is recognised as deferred capital grant in the statement of financial position and is amortised to the statement of financial activities over the expected useful life of the relevant asset by equal annual instalments.

Government grants shall be recognised in the statement of financial activities on a systematic basis over the periods in which the Association recognises as expenses the related costs for which the grants are intended to compensate. Grants related to income are presented as a credit in the statement of financial activities.

The Professional Capability Grant (PCG) is dedicated to strengthening social service agencies by enhancing their manpower and professional capacity. The FRTC applies for and receives PCG to provide broad-based support through short-term courses.

2. Material accounting policy information (Continued)

2.10 Leases – As lessee

The Association assesses at contract inception whether a contract is, or contains, a lease, that is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

The Association applies a single recognition and measurement approach for all leases, except for short-term leases and leases of low-value assets. The Association recognises lease liabilities representing the obligations to make lease payments and right-of-use assets representing the right to use the underlying leased assets.

Right-of-use assets

The Association recognises right-of-use assets at the commencement date of the lease (i.e. the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities. The cost of right-of-use assets includes the amount of lease liabilities recognised, initial direct costs incurred, and lease payments made at or before the commencement date less any lease incentives received. Right-of-use assets are depreciated on a straight-line basis over the shorter of the lease term and the estimated useful lives of the assets.

If ownership of the leased asset transfers to the Association at the end of the lease term or the cost reflects the exercise of a purchase option, depreciation is calculated using the estimated useful life of the asset. The right-of-use assets are also subject to impairment. The accounting policy for impairment is disclosed in Note 2.5.

The Association's right-of-use assets are presented within plant and equipment (Note 6).

Lease liabilities

At the commencement date of the lease, the Association recognises lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include fixed payments (including in-substance fixed payments) less any lease incentives receivable, variable lease payments that depend on an index or a rate, and amounts expected to be paid under residual value guarantees. The lease payments also include the exercise price of a purchase option reasonably certain to be exercised by the Association and payments of penalties for terminating the lease, if the lease term reflects the Association exercising the option to terminate. Variable lease payments that do not depend on an index or a rate are recognised as expenses (unless they are incurred to produce inventories) in the period in which the event or condition that triggers the payment occurs.

In calculating the present value of lease payments, the Association uses its incremental borrowing rate at the lease commencement date because the interest rate implicit in the lease is not readily determinable. After the commencement date, the amount of lease liabilities is increased to reflect the accretion of interest and reduced for the lease payments made. In addition, the carrying amount of lease liabilities is remeasured if there is a modification, a change in the lease term, a change in the lease payments (e.g. changes to future payments resulting from a change in an index or rate used to determine such lease payments) or a change in the assessment of an option to purchase the underlying asset.

2. Material accounting policy information (Continued)

2.10 Leases – As lessee (Continued)

Short-term leases and leases of low-value assets

The Association applies the short-term lease recognition exemption to its short-term leases (i.e. those leases that have a lease term of 12 months or less from the commencement date and do not contain a purchase option). It also applies the recognition exemption for leases of low-value assets to leases of office equipment that are considered to be low value. Lease payments on short-term leases and leases of low-value assets are recognised as an expense on a straight-line basis over the lease term.

2.11 Revenue

Revenue is measured based on the consideration to which the Association expects to be entitled in exchange for transferring promised goods or services to a customer, excluding amounts collected on behalf of third parties.

Revenue is recognised when the Association satisfies a performance obligation by transferring a promised good or service to the customer, which is when the customer obtains control of the good or service. A performance obligation may be satisfied at a point in time or over time. The amount of revenue recognised is the amount allocated to the satisfied performance obligation.

(a) Membership fee

Membership fee is recognised over the period of the membership term.

(b) Donations

Donations are recognised upon receipt. Donations subject to donor-imposed conditions that specify the time period in which the expenditure can take place are accounted for as deferred income and recognised as a liability until the financial period in which the Association is allowed by the condition to expend the income.

(c) Training fee

Training fee is recognised over time, based on the actual services provided as a proportion of the total services to be performed.

(d) Interest income

Interest income is recognised using the effective interest method over a period of time.

2.12 Employee benefits

(a) Defined contribution plans

The Association makes contributions to the Central Provident Fund scheme in Singapore, a defined contribution pension scheme. Contributions to defined contribution pension schemes are recognised as an expense in the period in which the related service is performed.

(b) Short-term employee benefits

Short-term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognised for the amount expected to be paid if the Association has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee, and the obligation can be estimated reliably.

2. Material accounting policy information (Continued)

2.13 Taxes

(a) Current income tax

Current income tax assets and liabilities for the current and prior periods are measured at the amount expected to be recovered from or paid to the taxation authority. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted at the reporting date.

Current income taxes are recognised in the statement of financial activities. The Executive Committee periodically evaluates positions taken in the tax returns with respect to situations in which applicable tax regulations are subject to interpretation and establishes provisions where appropriate.

(b) Deferred tax

Deferred tax is provided using the liability method on temporary differences at the end of the reporting period between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period.

Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current income tax assets against current income tax liabilities and the deferred taxes relate to the same taxable entity and the same taxation authority.

2.14 Unrestricted fund

This represents general funds received by the Association that are expendable on any activities within the Association at the discretion of the Executive Committee in furtherance of the Association's objectives.

2.15 Restricted funds

Restricted funds are utilised in accordance with the purposes for which they are established. An expense resulting from the operating activities of a fund that is directly attributable to the fund is charged to that fund. Common expenses, if any, are allocated on a reasonable basis to the funds based on the method most suitable to these common expenses.

3. Significant accounting judgements and estimates

The preparation of the Association's financial statements requires the Executive Committee 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 end of each reporting period. Uncertainty about these assumptions and estimates could result in outcomes that require material adjustments to the carrying amounts of the affected assets or liabilities in the future periods.

3.1 Judgements made in applying accounting policies

There were no significant judgements made in the process of applying the accounting policies that have the most significant effect on the amounts recognised in the financial statements.

3.2 Key sources of estimation uncertainty

The key assumptions concerning the future and other key sources of estimation uncertainty at the end of the reporting period are discussed below. The Association based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments, however, may change due to market changes or circumstances arising beyond the control of the Association. Such changes are reflected in the assumptions when they occur.

(a) Provision for expected credit losses of trade receivables

The Association uses a provision matrix to calculate ECLs for trade receivables. The provision rates are based on days past due for groupings of various customer segments that have similar loss patterns.

The provision matrix is initially based on the Association's historical observed default rates. The Association will calibrate the matrix to adjust historical credit loss experience with forward-looking information. At every reporting date, historical default rates are updated and changes in the forward-looking estimates are analysed.

The assessment of the correlation between historical observed default rates, forecast economic conditions and ECLs is a significant estimate. The amount of ECLs is sensitive to changes in circumstances and forecast economic conditions. The Association's historical credit loss experience and forecast of economic conditions may also not be representative of customers' actual default in the future. The information about the ECLs on the Association's trade receivables is disclosed in Note 16(a).

The carrying amount of the Association's trade receivables is disclosed in Note 7.

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

4. Income

A disaggregation of the Association's income for the year is as follows:

	2026 S\$	2025 S\$
Timing of revenue recognition		
<u>At a point in time:</u>		
Donation in kind	23,244	-
Sponsorship	40,000	-
OSWA grant & Social Work Day	53,424	92,296
Symposium	-	7,500
	<u>116,668</u>	<u>99,796</u>
<u>Over time:</u>		
Interest income	58,675	75,782
Supervision seminar	65,778	-
Management fee	86,323	86,323
Membership fees income	34,340	30,205
MSF - Accreditation Secretariat grant	645,885	625,221
Other income*	7,411	29,830
Professional Capability Grant (PCG)	284,829	230,080
Training fees	487,842	529,833
Advertisement fee	5,412	400
	<u>1,676,495</u>	<u>1,607,674</u>
 Total income	 <u>1,793,163</u>	 <u>1,707,470</u>

*Other income included wage subsidies and government-paid leave.

SINGAPORE ASSOCIATION OF SOCIAL WORKERS**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026****5. Income tax expense**

The major components of income tax expense recognised in the statement of financial activities for the financial years ended 31 March 2026 and 2025 were:

	2026 S\$	2025 S\$
Income tax expense		
- Current year	-	-
- Under-provision in previous year	-	-
	<u>-</u>	<u>-</u>

Relationship between tax expense and accounting surplus/(deficit)

A reconciliation between tax expense and the product of accounting (deficit)/surplus multiplied by the applicable corporate tax rate is as follows:

	2026 S\$	2025 S\$
Surplus/(deficit) before income tax	109,077	311,614
Less: FRTC's surplus before tax	<u>(238,510)</u>	<u>(386,522)</u>
	<u>(129,433)</u>	<u>(74,908)</u>
Income tax using the statutory tax rate of 17% (2025: 17%)	(22,004)	(12,734)
Tax effect of expenses not deductible for tax purposes	<u>22,004</u>	<u>12,734</u>
Tax expense for the year	<u>-</u>	<u>-</u>

FRTC is a charity registered under the Charities Act 1994 since 25 August 1994. By virtue of Section 13(1) of the Income Tax Act 1947, FRTC's income is exempt from tax.

Subject to the agreement of the tax authorities, the Association has unutilised tax losses amounting to approximately S\$1,033,776 (2025: S\$262,000) available for offset against future profits at the reporting date. No deferred tax asset has been recognised due to the unpredictability of future profit streams.

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

6. Plant and equipment

	Computer and software S\$	Furniture and fittings S\$	Office equipment S\$	Renovation S\$	Right-of-use asset S\$	Total S\$
Cost						
At 1 April 2024	89,744	22,674	52,344	459,522	9,208	633,492
Additions	-	-	4,316	-	-	4,316
Disposal	(12,691)	-	-	(7,823)	(9,208)	(29,722)
Software development costs derecognised *	(45,000)	-	-	-	-	(45,000)
At 31 March 2025	32,053	22,674	56,660	451,699	-	563,086
At 1 April 2025	32,053	22,674	56,660	451,699	-	563,086
Additions	-	2,158	1,730	-	-	3,888
Reclassification	16,755	-	(16,755)	-	-	-
At 31 March 2026	48,808	24,832	41,635	451,699	-	566,974
Accumulated depreciation						
At 1 April 2024	76,525	19,526	28,139	226,058	8,184	358,432
Depreciation	7,349	740	4,012	45,170	1,024	58,295
Disposal	(12,691)	-	-	(7,823)	(9,208)	(29,722)
Software development costs derecognised *	(45,000)	-	-	-	-	(45,000)
At 31 March 2025	26,183	20,266	32,151	263,405	-	342,005
At 1 April 2025	26,183	20,266	32,151	263,405	-	342,005
Depreciation	7,463	956	4,622	45,167	-	58,208
Reclassification	4,400	-	(4,400)	-	-	-
At 31 March 2026	38,046	21,222	32,373	308,572	-	400,213
Carrying amount						
At 31 March 2025	5,870	2,408	24,509	188,294	-	221,081
At 31 March 2026	10,762	3,610	9,262	143,127	-	166,761

* Owing to software implementation issues, software development costs amounting to S\$45,000 relating to the Membership, Accreditation and Training (MAT) System Upgrade were derecognised during the year.

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026**

7. Trade receivables

	2026	2025
	S\$	S\$
Trade receivables:		
- Third parties	29,424	94,893
- Government grant receivables	53,424	92,296
	<u>82,848</u>	<u>187,189</u>

Trade receivables are non-interest bearing and are generally on 30-day terms.

8. Other receivables

	2026	2025
	S\$	S\$
Other receivables:		
- Deposits	6,487	1,846
- Government grant receivables	52,300	47,202
- Prepayment	1,625	349
	<u>60,412</u>	<u>49,397</u>

Government grants receivables represent the Professional Capability Grant to be reimbursed by National Council of Social Service (NCSS) in relation to the government funding courses.

9. Cash and cash equivalents

	2026	2025
	S\$	S\$
Cash at banks	4,105,019	867,802
Cash on hand	400	400
Fixed deposit	-	2,923,639
	<u>4,105,419</u>	<u>3,791,841</u>

Cash and cash equivalents are denominated in Singapore dollars.

During the previous financial year, fixed deposits were placed with financial institutions and bore interest at rates ranging from 2.05% to 3.1% per annum. They were due to mature between 6 months to 1 year after the end of the reporting period and were denominated in Singapore dollars.

10. Deferred capital grant

	2026	2025
	S\$	S\$
Library Fund	14,358	15,856
	<u>14,358</u>	<u>15,856</u>

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026**

10. Deferred capital grant (Continued)

	Library Fund	
	2026	2025
	S\$	S\$
Cost:		
Beginning and end of financial year	30,420	30,420
Accumulated amortisation:		
Beginning of financial year	14,564	14,564
Amortisation for the year	1,498	-
End of financial year	<u>16,062</u>	<u>14,564</u>
Carrying amount at end of financial year	<u>14,358</u>	<u>15,856</u>

On 17 June 2010, the Family Resource and Training Centre ("FRTC") received a S\$80,000 grant from the Lee Foundation for the refurbishment and reorganisation of the FRTC's library. Out of this amount, S\$30,420 is to be utilised for capital expenditure relating to the refurbishment of the library.

11. Deferred income

	Library Fund	
	2026	2025
	S\$	S\$
Cost:		
Beginning and end of financial year	49,580	49,580
Accumulated amortisation:		
Beginning and end of financial year	38,871	38,871
Amortisation for the year	500	-
	<u>39,371</u>	<u>38,871</u>
Carrying amount at end of financial year	<u>10,209</u>	<u>10,709</u>

The deferred income represents the other portion of the S\$80,000 grant received for the refurbishment and reorganisation of the FRTC's library which is to be utilised for the operational costs of the library. There was no operational expenditure incurred in respect of the library.

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

12. Lease liability

(a) Amounts recognised in statement of financial activities

	2026 S\$	2025 S\$
Amortisation of right-of-use assets	-	1,024
Interest expense on lease liability	-	12
Total amount recognised in statement of financial activities	-	1,036

(b) Total cash outflow

The Association had a total cash outflow for leases of S\$nil (2025:S\$1,108).

13. Other payables

	2026 S\$	2025 S\$
Accruals	34,300	13,062
Deferred income	12,250	8,160
	46,550	21,222

The deferred income represents the unutilised portion of membership fees prepaid by the members.

14. Funds

The Association

(a) General Fund

This is a general purpose fund to be used for non-specific purposes at the discretion of the Executive Committee in furtherance of the Association's objectives.

14. Funds (continued)

The Association (continued)

- (b) **Ministry of Social and Family Development - Social work accreditation, supervision, mentorship and recognition (WEF 1 April 2022) (known as the Ministry of Social and Family Development (MSF) fund)**

In January 2009, the MSF gave approval to the Association to undertake the role of secretariat for the implementation of the accreditation system for social workers and social service practitioners. Under the purview of the Social Work Accreditation and Advisory Board ("SWAAB") formed by MSF, the Association has been overseeing the management and administration of the accreditation system. Funding was received from MSF for an accreditation secretariat team to operate the accreditation process and to support programmes and research required by SWAAB.

The Association entered into a funding agreement with MSF for the period from 1 April 2022 to 31 March 2027 for collaborative initiatives relating to social work accreditation, supervision, mentorship and recognition. Under this agreement, the previous funding arrangements (MSF – Accreditation system fund and MSF – Supervision programme fund) with the MSF including all utilised funding, unutilised donations and unutilised fees and other income or accumulated income under the Social Work Accreditation and Advisory Board and the SASW Supervision Service shall be utilised for this purpose. The abovementioned funding shall relate to the following programmes:

- Secretariat for Social Work Accreditation and Advisory Board
- SASW Supervision Service
- Social Work Mentorship Programme
- Social Work Day
- Outstanding and Promising Social Worker Awards

- (c) **Pung Eng Huat Memorial Fund**

The Pung Eng Huat Memorial Fund was set up to fund awards to the best social work students in any given year.

- (d) **Reserved Fund**

The Reserved Fund comprises the surplus accumulated from previous training courses. The fund was established to support the award of book prizes and to sponsor professional development courses, seminars and workshops for social workers, both locally and overseas.

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

14. Funds (Continued)

The Association (Continued)

(e) SASW Training (Jean Robertson Memorial) Fund

The SASW Training (Jean Robertson Memorial) Fund was set up to sponsor seminars, conferences, study tours and training courses conducted locally as well as internationally that are deemed to have specific relevance to the social work profession in Singapore.

Family Resource and Training Centre (FRTC)

(a) General Fund

This represents funds that are expendable at the discretion of the Management Committee in furtherance of the FRTC's objectives.

(b) Family Life Education Endowment Fund

The fund was set up to strengthen the Association's capabilities in providing training to individuals and families until such training programmes become commercially viable and are able to support other activities such as providing research and resource materials.

(c) Mavis Khoo Fund

This is a restricted fund set up in June 2000 with a donation of S\$239,901 from the Mavis Khoo fund. It was earmarked for training and research in rehabilitation and protection work. The use of the fund by the Association must be approved by Ms Long Chey May, now Director-General of Social Welfare ("DGSW"), Ministry of Social and Family Development ("MSF") w.e.f. 1 August 2024. Ms Ang Bee Lian (former Director-General of Social Welfare ("DGSW")) has approved the use of the fund for SASW to organise the Social Work Induction Camp for tertiary social work students once every two years. The purpose is to encourage them to join the profession upon graduation.

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

15. Significant related party transactions

Compensation of key management personnel

Key management personnel are those persons having authority and responsibility for planning, directing, and controlling the activities of the entity, directly or indirectly, including any director (whether management or otherwise) of that entity.

The key management personnel of the Association consist of the volunteers serving on the Management Committee, who do not receive any remuneration for their committee service. The remuneration of key management personnel for the financial years ended 31 March 2026 and 2025 was as follows:

	2026 S\$	2025 S\$
Salaries and bonuses	132,364	146,798
Employer's contribution to Central Provident Fund	17,972	17,738
	<u>150,336</u>	<u>164,536</u>

16. Fair value of assets and liabilities

(a) Fair value hierarchy

The Association categorises fair value measurements using a fair value hierarchy that is dependent on the valuation inputs used as follows:

- Level 1 – Quoted prices (unadjusted) in active markets for identical assets or liabilities that the Association can access at the measurement date,
- Level 2 – Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, and
- Level 3 – Unobservable inputs for the asset or liability.

Fair value measurements that use inputs of different hierarchy levels are categorised in their entirety within the same level of the fair value hierarchy as the lowest-level input that is significant to the entire measurement.

(b) Assets and liabilities not measured at fair value

Cash and cash equivalents, other receivables, and other payables

The carrying amounts of these balances approximate their fair values due to the short-term nature of these balances.

Trade receivables and trade payables

The carrying amounts of these receivables and payables approximate their fair values as they are subject to normal trade credit terms.

17. Financial risk management

The Association's activities expose it to a variety of financial risks from its operations. The key financial risks include credit risk and liquidity risk.

The Executive Committee reviews and agrees on policies and procedures for the management of these risks, which are implemented by the management team. It is, and has been throughout the current and previous financial years, the Association's policy that no trading in derivatives for speculative purposes shall be undertaken.

The following sections provide details regarding the Association's exposure to the above-mentioned financial risks and the objectives, policies and processes for the management of these risks.

There has been no change to the Association's exposure to these financial risks or the manner in which it manages and measures the risks.

(a) Credit risk

Credit risk refers to the risk that the counterparty will default on its contractual obligations resulting in a loss to the Association. The Association's exposure to credit risk arises primarily from trade and other receivables. For other financial assets (including cash), the Association minimises credit risk by dealing exclusively with counterparties with high credit ratings.

The Association has adopted a policy of only dealing with creditworthy counterparties. The Association performs ongoing credit evaluations of its counterparties' financial condition and generally does not require collateral.

The Association considers the probability of default upon the initial recognition of an asset and whether there has been a significant increase in credit risk on an ongoing basis throughout each reporting period.

The Association considers a financial asset to be in default when internal and/or external information indicates that the contractual amounts are unlikely to be received, which may include contractual payments more than 60 days past due, interest payments more than 30 days past due or significant financial difficulty experienced by the counterparty.

To minimise credit risk, the Association has developed and maintained the Association's credit risk gradings to categorise exposures according to their degree of risk of default. The credit rating information is supplied by publicly available financial information and the Association's own trading records to rate its major customers and other debtors. The Association considers available reasonable and supportable forward-looking information which includes the following indicators:

- Internal credit rating
- External credit rating
- Actual or expected significant adverse changes in business, financial or economic conditions that are expected to cause a significant change to the debtor's ability to meet its obligations
- Actual or expected significant changes in the operating results of the debtor
- Significant increases in credit risk on other financial instruments of the same debtor
- Significant changes in the expected performance and behaviour of the debtor, including changes in the payment status of debtors in the group and changes in the operating results of the debtor.

Regardless of the analysis above, a significant increase in credit risk is presumed if a debtor is more than 30 days past due in making a contractual payment.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

17. Financial risk management (Continued)**(a) Credit risk (Continued)**

The Association determines that its financial assets are credit-impaired when:

- There is significant financial difficulty experienced by the debtor;
- A breach of contract, such as a default or past-due event, occurs;
- It becomes probable that the debtor will enter bankruptcy or undergo financial reorganisation; or
- An active market for the financial asset disappears because of financial difficulty.

The Association categorises a receivable for potential write-off when a debtor fails to make contractual payments more than 120 days past due. Financial assets are written off when there is evidence indicating that the debtor is in severe financial difficulty and there is no realistic prospect of recovery.

The Association's current credit risk grading framework comprises the following categories:

Category	Definition of category	Basis for recognising expected credit loss (ECL)
I	Counterparty has a low risk of default and does not have any past-due amounts.	12-month ECL
II	Amount is >30 days past due or there has been a significant increase in credit risk since initial recognition.	Lifetime ECL – not credit-impaired
III	Amount is >60 days past due or there is evidence indicating the asset is credit-impaired (in default).	Lifetime ECL – Credit-impaired
IV	There is evidence indicating that the debtor is in severe financial difficulty and there is no realistic prospect of recovery.	Amount is written off

The table below details the credit quality of the Association's financial assets, as well as the maximum exposure to credit risk by credit risk rating category:

	Note	Category	12-month or lifetime ECL	Gross carrying amount S\$	Loss allowance S\$	Net carrying amount S\$
31 March 2026						
Trade receivables	7	Note 1	12-month ECL	82,848	-	82,848
Other receivables	8	I	12-month ECL	58,787	-	58,787
31 March 2025						
Trade receivables	7	Note 1	12-month ECL	187,189	-	187,189
Other receivables	8	I	12-month ECL	49,048	-	49,048

SINGAPORE ASSOCIATION OF SOCIAL WORKERS

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026**

17. Financial risk management (Continued)

(a) Credit risk (Continued)

Trade receivables (Note 1)

The Association uses a provision matrix to measure the lifetime expected credit loss allowance for trade receivables. In measuring the expected credit losses, trade receivables are grouped based on similar credit risk characteristics and days past due.

	Trade receivables Days past due					Total
	Not past due	Less than 30 days	31-60 days	61-90 days	>90 days	
	\$	\$	\$	\$	\$	\$
31 March 2026						
ECL rate	0%	0%	0%	0%	0%	
Estimated total gross carrying amount at default	68,175	5,406	8,260	357	650	82,848
ECL (specific)	-	-	-	-	-	-
						<u>82,848</u>
31 March 2025						
ECL rate	0%	0%	0%	0%	0%	
Estimated total gross carrying amount at default	142,702	9,900	4,420	357	29,810	187,189
ECL (specific)	-	-	-	-	-	-
						<u>187,189</u>

Excessive risk concentration

Concentrations arise when a number of counterparties are engaged in similar business activities, or activities in the same geographical region, or have economic features that would cause their ability to meet contractual obligations to be similarly affected by changes in economic, political or other conditions. Concentrations indicate the relative sensitivity of the Association's performance to developments affecting a particular industry.

Exposure to credit risk

The Association has no significant concentration of credit risk in respect of trade receivables. The Association has credit policies and procedures in place to minimise and mitigate its credit risk exposure.

Other receivables

The Association assessed the latest performance and financial position of the counterparties, adjusted for the future outlook of the industry in which the counterparties operate, and concluded that there has been no significant increase in the credit risk since the initial recognition of the financial assets. Accordingly, the Association measured the impairment loss allowance using 12-month ECL and determined that the ECL is insignificant.

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FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026**

17. Financial risk management (Continued)

(b) Liquidity risk

Liquidity risk refers to the risk that the Association will encounter difficulties in meeting its short-term obligations due to a shortage of funds. The Association's exposure to liquidity risk arises primarily from mismatches between the maturities of financial assets and liabilities. It is managed by matching the payment and receipt cycles. The Association's objective is to maintain a balance between continuity of funding and flexibility through the use of standby credit facilities. The Association finances its working capital requirements through a combination of funds generated from operations and grants. The Executive Committee is satisfied that funds are available to finance the operations of the Association.

Analysis of financial instruments by remaining contractual maturities

The table below summarises the maturity profile of the Association's financial assets and liabilities at the reporting date based on contractual undiscounted repayment obligations.

<u>2026</u>	Carrying amount	Contractual cash flows	One year or less
	S\$	S\$	S\$
<u>Financial assets</u>			
Trade receivables	82,848	82,848	82,848
Other receivables	58,787	58,787	58,787
Cash and cash equivalents	4,105,419	4,105,419	4,105,419
Total undiscounted financial assets	4,247,054	4,247,054	4,247,054
<u>Financial liabilities</u>			
Trade payables	36,913	36,913	36,913
Other payables	34,300	34,300	34,300
Total undiscounted financial liabilities	71,213	71,213	71,213
Total net undiscounted financial assets	4,175,841	4,175,841	4,175,841
<u>2025</u>	Carrying amount	Contractual cash flows	One year or less
	S\$	S\$	S\$
<u>Financial assets</u>			
Trade receivables	187,189	187,189	187,189
Other receivables	49,048	49,048	49,048
Cash and cash equivalents	3,791,841	3,791,841	3,791,841
Total undiscounted financial assets	4,028,078	4,028,078	4,028,078
<u>Financial liabilities</u>			
Trade payables	3,388	3,388	3,388
Other payables	13,062	13,062	13,062
Total undiscounted financial liabilities	16,450	16,450	16,450
Total net undiscounted financial assets	4,011,628	4,011,628	4,011,628

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

18. Financial instruments by category

At the reporting date, the aggregate carrying amounts of financial assets at amortised cost and financial liabilities at amortised cost were as follows:

	2026 S\$	2025 S\$
Financial assets measured at amortised cost		
Trade receivables	82,848	187,189
Other receivables	58,787	49,048
Cash and cash equivalents	4,105,419	3,791,841
Total financial assets measured at amortised cost	<u>4,247,054</u>	<u>4,028,078</u>
Financial liabilities measured at amortised cost		
Trade payables	36,913	3,388
Other payables	34,300	13,062
Total financial liabilities measured at amortised cost	<u>71,213</u>	<u>16,450</u>

19. Fund management

The primary objective of the Association's fund management is to ensure that the funding from members and other sources is properly managed and used to support its operations. The Association's funds are made up of unrestricted and restricted funds. The funds are reviewed annually to ensure long term sustainability and the Association targets an unrestricted fund of up to two years of operating expenditure.

The Association manages its fund structure and makes adjustments to it in light of changes in economic conditions. The Association is not subject to any externally imposed capital requirements. No changes were made to the objectives, policies or processes during the financial years ended 31 March 2026 and 2025.

20. Authorisation of financial statements for issue

The financial statements for the financial year ended 31 March 2026 were authorised for issue in accordance with a resolution of the Executive Committee on the date stated on the Statement by the Executive Committee.

