



HANDICAPS WELFARE ASSOCIATION

Annual Report 2010/2011



Impacting Lives Bridging Communities

CONTENTS

- 1 > OVERVIEW OF HANDICAPS WELFARE ASSOCIATION
 - History
 - Objectives
- 2 > BOARD OF MANAGEMENT & STAFF
- 7 > ORGANISATION CHART
- 8 > PRESIDENT'S REVIEW
- 9 > REPORT FROM THE HONORARY SECRETARY
- 11 > REPORT ON CORPORATE COMMUNICATIONS
- 14 > REPORT ON FUND-RAISING
- 17 > REPORT ON SERVICES DEPARTMENT
 - Rehabilitation Department
 - Social Service Department
 - Transport Department
 - Worklife Department
- 27 > REPORT ON PERSONAL DEVELOPMENT DEPARTMENT
 - Youth @ HWA
 - Guitar Course
 - Art Appreciation Club
 - Disability Sports
 - Social Integration
- 32 > FINANCIAL REPORT
- 53 > APPRECIATION

OVERVIEW

HISTORY

The Handicaps Welfare Association (HWA) is an organisation of the disabled, run by people with disabilities and for people with disabilities. It is a full-fledged member of the National Council of Social Service but is not a beneficiary member of the Community Chest of Singapore.

The Association was founded on 18 December 1969 by a group of 23 persons with disabilities. It was first registered as the Singapore Handicaps Friendship Club. It later became known as the Singapore Association for the Disabled and in 1976, the present name of Handicaps Welfare Association was adopted.

It was set up as a self-help group (among disabled people) with various objectives focused on helping them integrate into mainstream society. HWA has been providing a range of programmes and services for its members and the public since 1969.

OBJECTIVES

The Association was set up as a self-help group among people with disabilities and in particular to:

- > foster friendship, understanding and mutual assistance among its members
- > promote the welfare, education, training, rehabilitation, employment and other interests of members
- > enhance educational opportunities through bursaries, scholarships, grants, subsidies and exchange programmes
- > promote the independence and quality of life of members
- > raise awareness among the society and government of the special needs of people with physical challenges and solicit co-operation and assistance for these people

BOARD OF MANAGEMENT

The management of the Association is entrusted to a 12-member Executive Committee, all of whom are people with physical disabilities. Members are elected at the Annual General Meeting (AGM) to serve in the Executive Committee on an honorary basis. The Executive Committee oversees the good management and compliance of good governance practices. Their term of service is for two years.

EXECUTIVE COMMITTEE 2009/2011

President	Ms Nancy Chia
Vice-President	Ms Desiree Lim Kok Liang
Honorary Secretary	Ms Judy Tan Keng Ngoh
Honorary Assistant Secretary	Ms Michelle Siew Teok See
Honorary Treasurer	Mr Teo Teck Soon
Honorary Assistant Treasurer	Mr Freddy Lim Kah Chin
Committee Member	Ms Wendy Lau Wong Hing
Committee Member	Mr Simon Loh Kien Hoe
Committee Member	Mr Henry Yong Chee Seng
Committee Member	Mr Simon Lim Choon Heng
Committee Member	Mr Edmund Wan Fook Wing
Committee Member	Mr Hui Beng Hong



1. Ben Teo Teck Soon 2. Henry Yong Chee Seng 3. Simon Loh 4. Judy Tan Keng Ngoh 5. Michelle Siew Teok See 6. Wendy Lau Wong Hing

7. Desiree Lim 8. Nancy Chia 9. Hui Beng Hong 10. Freddy Lim Kah Chin 11. Simon Lim Choon Heng 12. Edmund Wan Fook Wing

STAFF

The Association employs full-time staff for its daily administration and enlists freelance personnel and volunteers (who include people with disabilities) to help in the execution of its range of services and projects/activities.

TOP MANAGEMENT

Subrata Banerjee	Executive Director
Tan See Hai (Michael)	Executive Director (<i>Up To 18.07.10</i>)

FINANCE

Tan Teck Kern (Juande)	Assistant Manager
Ko Chiu Chih (Samantha)	Senior Assistant Executive
Lee Yuan Ping	Assistant Executive

FUND RAISING

Jason Irwin Rodrigo	Assistant Manager
Lim Ee Fung (Bryan)	Fundraising Manager (<i>Up To 22.10.10</i>)
Cheok Tuck Jin Ronnie	Fundraising Executive
Law Chang Teck (Charles)	Fundraising Executive (<i>Up To 31.07.10</i>)
Foo See Liang (Richard)	Senior Assistant Executive
Goh Thean Tye (Dexter)	Assistant Executive
Tan Ek Huang (Yvonne)	Assistant Executive

CORPORATE COMMUNICATIONS

Jason Irwin Rodrigo	Assistant Manager
Anthonisz Cassandra Gayle	Public Relations Executive

REHABILITATION

Kyi Kyi Ohn	Assistant Manager (<i>Jurong Point</i>)
Duraisamy Ramesh	Physiotherapist
Mohamad Nizar B. Zainal	Occupational Therapist (<i>Up To 16.03.11</i>)
Mani Murugeswaran	Occupational Therapist
Ponnusamy Kathirvel	Occupational Therapist (<i>Jurong Point</i>)
Ko Ko Gyi	Healthcare Assistant
Aye Mya Mya Aung	Therapist Assistant
Marlar Hla Maung	Therapist Assistant (<i>Jurong Point</i>)
Goh Ah Kai	Therapist Assistant (<i>Jurong Point</i>)

PERSONAL CARE SERVICE

Zhang Hui (Angela)	Coordinator
Mya Mya Kyu	Healthcare Assistant
Jeany Ducusin Quinones	Healthcare Assistant
Than Tun	Healthcare Assistant
Sabia Baaun D/O M Berick	Healthcare Assistant
Sorongon Alma Pendon	Healthcare Assistant
Louis Gielie Ann Adsuara	Healthcare Assistant
Lee Chee Meng	Healthcare Assistant (<i>Up To 12.06.10</i>)
Ong E Ling	Coordinator (<i>Up To 13.06.10</i>)

TRANSPORT

Ching Sheue Jyh (Simon)	Transport Executive (<i>Head Of Section</i>)
Ng Soo Kiang (Grace)	Transport Executive
Kok Chun Wai (Vincent)	Asst Operations Executive
Kunasageran S/O Nagappan	Driver
Lee Ah Cheng	Driver
Lee Hoe Seng (Tommy)	Driver
Leow Boy Hong	Driver
Lim Hwee Hua	Driver
Lim Lay See	Driver
Loh Siew Kwok	Driver
Low Hang Kwee (William)	Driver
Lum Lin Kwong	Driver
Mohamad Ali Bin Osman	Driver
Ng Seck Yeow (Simon)	Driver
Sim Beng San	Driver
Sim Wee How	Driver
Sivaperakasam S/O Ramiah	Driver
Tan Bok Khoon	Driver
Yeo Tiong Seng (Johnson)	Driver
Soh Hong Kim	Driver
Seetoh Soon San	Driver (<i>Up To 31.01.11</i>)

SOCIAL SERVICE

Chong Jin Hao (Silas)	Social Worker
Tan Lee Hoon	Welfare Executive
Ahmad Asrorie Bin Abdul Rahim	Assistant Executive

CENTRE FOR PHYSICALLY CHALLENGED / WORKLIFE

Tang Wai Ling (Gladys) Senior Executive (WI) (Up To 04.04.10)
 Tan Guek Hwa Assistant Executive (WI)

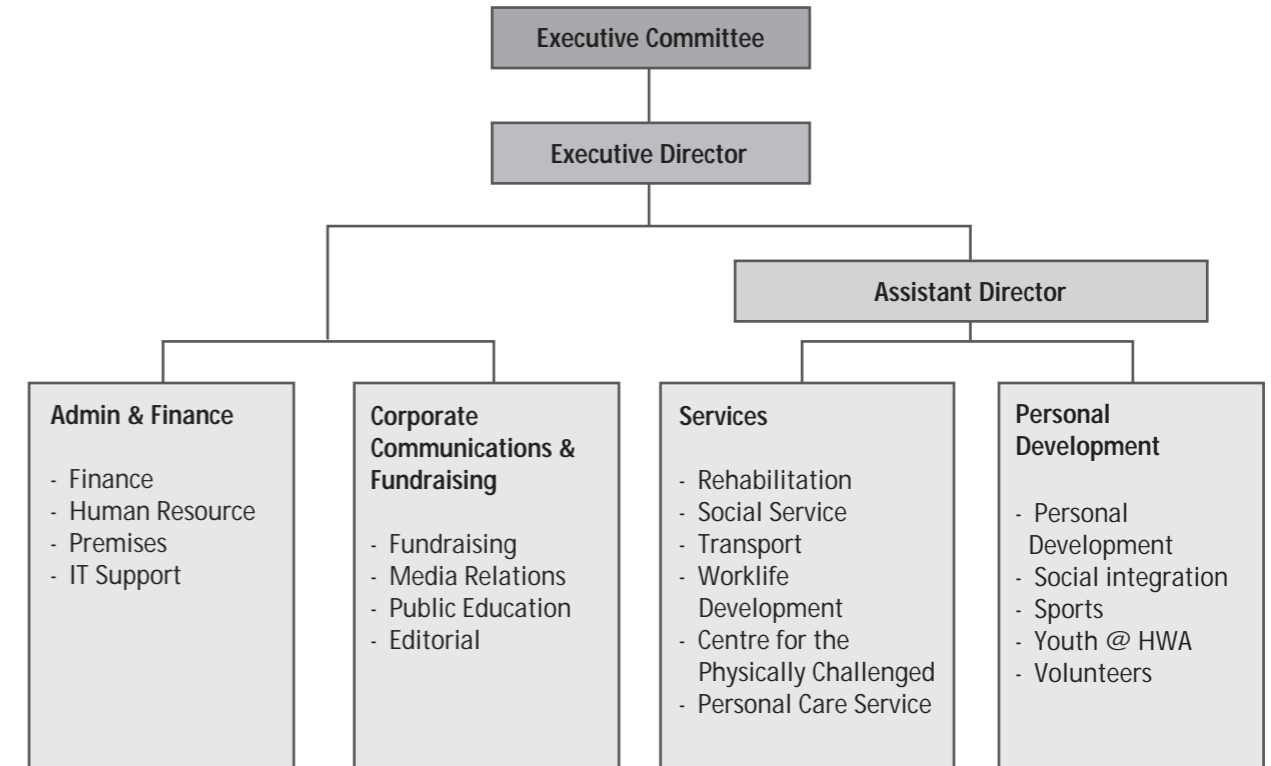
PERSONAL DEVELOPMENT

Jason Irwin Rodrigo Assistant Manager
 Koh Kin Yong (Victor) Assistant Executive

ADMIN/ HUMAN RESOURCE

Wang Yi (Joyce) HR/Admin Executive
 Lee Soo Cheng (Irene) Receptionist
 Talib Bin Abdul Aziz Senior Office Assistant
 Lim Suay Kim (Sally) Senior Office Assistant

Organisation **CHART**



MEMBERS OF SUB-COMMITTEES/TASK FORCE FOR 2009/2010

FUNDRAISING SUB-COMMITTEE	HUMAN RESOURCE SUB-COMMITTEE	REPRESENTATIVES	ADVISORS
<p>Chairperson Ms Desiree Lim Kok Liang</p> <p>Co- Chairperson Ms Nancy Chia</p> <p>Staff-in-attendance Mr Jason Irwin Rodrigo Mr Ronnie Cheok Tuck Jin Mr Richard Foo See Liang Mr Dexter Goh Thean Tye Ms Yvonne Tan Ek Huang Mr Bryan Lim Ee Fung <i>(up to 22 Oct 2010)</i> Mr Charles Law Chang Teck <i>(up to 31 Jul 2010)</i></p>	<p>Chairperson Ms Michelle Siew Teok See</p> <p>Members Ms Nancy Chia Ms Judy Tan Keng Nghoh Mr Edmund Wan Fook Wing</p> <p>Staff-in-attendance Mr Subrata Banerjee Ms Joyce Wang Yi</p>	<p>National Council of Social Service Ms Nancy Chia Mr Subrata Banerjee Mr Michael Tan See Hai <i>(up to 18.07.10)</i></p> <p>Singapore Disability Sports Council Ms Nancy Chia Mr Jason Irwin Rodrigo</p> <p>Building and Construction Authority Ms Nancy Chia Ms Kyi Kyi Ohn</p>	<p>Honorary Medical Advisors Prof Arthur Lim Siew Ming Prof Peter Lim Huat Chye Dr Roy Ng Kwok Weng Dr Edward Balan Menon Dr Tan Seang Beng Dr Siow Woei Yun</p> <p>Legal Advisor Mr Roy Yeo Kan Kiang</p> <p>Building Advisor Mr Lee Mun Hoe</p> <p>Electrical Advisor Mr Loh Kok Onn</p>

PRESIDENT'S Review

When I was appointed President of the Association in June 2009 for the second term, I came with the mission to bring Handicaps Welfare Association (HWA) to greater heights. I had set my goals to introduce new services to benefit more people with physical disabilities. We had many challenges along the way, such as seeking donor support to meet the demand for increasing operational expenses, competition from external agencies who are setting up similar services. However, I am proud to announce that we have not only been able to do so, we have faced the tide head-on and expanded our services to meet the increasing needs of people with disabilities.

SERVICE EXPANSION AND NEW PROGRAMME

During the term under review, we have expanded our rehabilitation service and started a new Rehabilitation Centre in the West Zone of Singapore. The Centre, situated on the 4th floor of Jurong Point Shopping Centre, has seen a steady growth from its inception in 2009 and currently serving more than 70 people with disabilities on a regular basis. A vehicle has been dedicated to this centre so that clients staying around the West Zone of Singapore could have access to this Centre easily.

For goals set earlier, HWA has acquired its 20th vehicle before my term ends in June 2011. HWA Transport Service is still the most affordable means of accessible door-to-door transport in Singapore and we have provided more than 38,000 trips in the financial year which ended in March 2011. Apart from providing accessible transport on its own, HWA has been working with various public transport providers to make such transport accessible for people with disabilities at large.

I am very pleased also to announce another new milestone of HWA in year 2010. It is a new expansion of a Training and Employment Centre named "Centre for the Physically Challenged". This is a collaboration between HWA and ABLE, which stands for 'Ability Beyond Limitations and Expectations', (a newly established VWO under Caritas Singapore) to uplift the lives of people who acquired disabilities at a later stage of their lives. The Centre has been operational since January 2011 and has already placed a number of clients in on-the-job training and employment.

ADVOCACY ROLE

HWA continues to work with various Government bodies, voluntary welfare organisations, educational institutions and individuals to address the issues on disabilities. HWA is represented in a committee set up by the Building & Construction Authority (BCA). HWA is also represented in the Singapore Disability Sports Council (SDSC) in the support and promotion of sports for people with disabilities. We have also given our comments and feedback on various related issues as and when deemed necessary.

ACKNOWLEDGEMENTS WITH THANKS

In conclusion, I would like to record my heartfelt appreciation to all organisations, donors and individuals, who have supported HWA in one way or another during the past years. Without their support and generosity, it would not have been possible for HWA to continue its mission and meaningful services. I would also like to extend my appreciation to my Management Committee Members, staff and volunteers for their efforts in helping us achieve our goals once again.

Report from HONORARY SECRETARY

During the year under review, our Association organised 2 orientations for our new members on 27 May and 4 November 2010 and a seminar on Financial Management on 26 June 2010. The Association hopes to offer more of such talks to the members in the coming financial year.

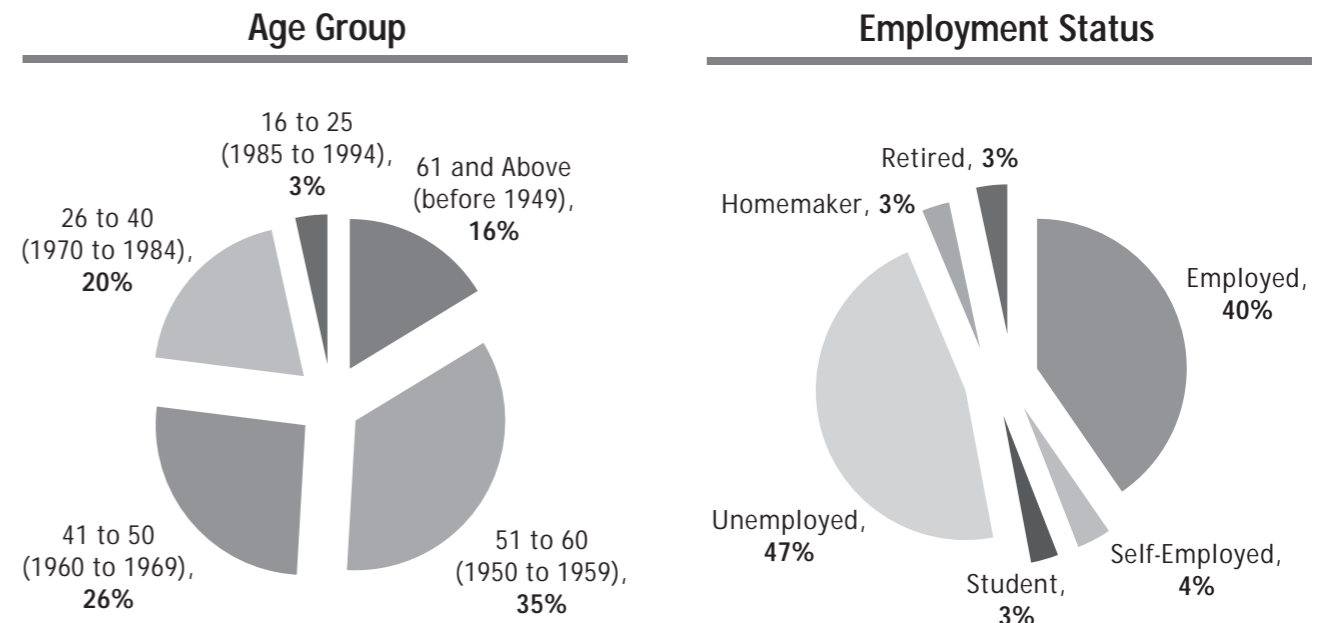
STATUS OF THE MEMBERSHIP REGISTER

This financial year, we registered 65 new members, of which 59 were Ordinary members and 6 were Associate members.

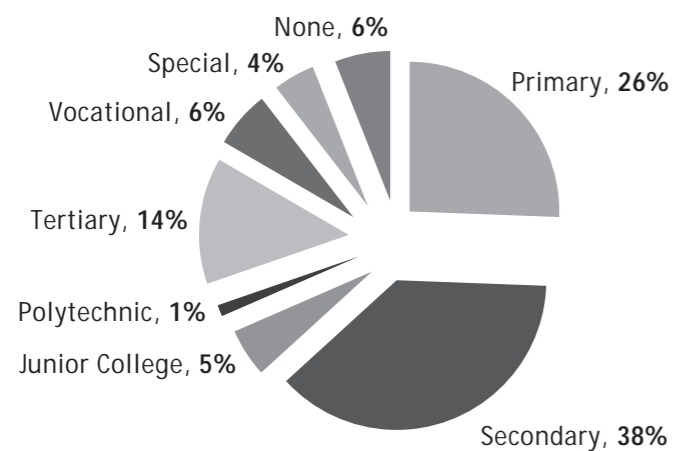
Regrettably, 2 members resigned and 28 members passed away.

MEMBERSHIP PROFILE

As of 31 March 2011, our membership profile reflects an aging membership with those aged above 50 years old constituting 51% of our membership. Employment rate is at 40%. Disability as a result of neuro-muscular conditions (eg stroke, cerebral palsy, accident victims etc) made up the majority at 75%.



Educational Level



MAY THEY REST IN PEACE

During the year under review, the Association was notified of the demise of the following members:

ORDINARY MEMBERSHIP

- 1 Low Wee Jia Jonathan
- 2 Tan Nam Heng
- 3 Kamalam d/o Subramaniam
- 4 Ng Thiam Sung
- 5 Mohamed Ariff Bin Bakar
- 6 Kong Kok Chong
- 7 Abdol Razak Bin Yusop
- 8 Sim Kok Hwee
- 9 Lau Teck Seng
- 10 Ong Soh Geok
- 11 Bibi Zaliha d/o Shah Baz Kwan
- 12 Hui Chook Boey
- 13 Yao ZhiWei @ Yeo Jie Wee

LIFE MEMBERSHIP

- 1 Goh Eng Seng
- 2 Cheok Yin Eng
- 3 Zainol Bin Abu
- 4 Kamala Kani d/o Veerappan Suppiah
- 5 Oh Eng Teong
- 6 Ong Lee Nah
- 7 Lee Heng Kam
- 8 Ho Che Han
- 9 See Tho Kok Liang
- 10 Khiang Whee Fern
- 11 Lim Fook Chiong
- 12 Ong Bee Choo
- 13 Kwok Lam Khiong Daniel
- 14 Sun Yuen Sing, Sunny
- 15 Lek Seow Hock

The Executive Committee and staff of the Association extend their heartfelt sympathies and condolences to the families of these individuals.

Ms Judy Tan Keng Ngoh
Honorary Secretary

Report on CORPORATE COMMUNICATIONS

PUBLIC RELATIONS SECTION

During the year under review, the Corporate Communications Section (CCS) continued its close working relationship with the media and the public in raising the profile of HWA and creating greater awareness of its programmes and services.

CCS continues to serve its general publicity, marketing and educational roles by executing the following strategic actions:

1. Conducts awareness programmes of HWA for students, corporations and the public alike.
2. Efficient use of HWA's media resources, website, magazine, brochures and email blast to inform the public regularly about its programmes and services.
3. Represents HWA in community events and talks organised by schools, government agencies and other entities.
4. Projects the voice of HWA in the mass media (mainly newspaper, TV and radio) on disability issues.

PUBLICITY MATERIALS

CCS continues to diligently produce the Handicaps Digest, a quarterly newsletter on the Handicaps Welfare Association. CCS also works on special commemorative magazines and souvenir issues distributed during special events.

2010/2011 marked a difference after having revamped HWA brochures, a distinct change after several years. This serves as a stepping stone to the complete revamp of other publicity materials used to create greater awareness for HWA.



An Exhibition Booth Display

PUBLIC EDUCATION

CCS continues to deliver public education programmes at HWA's premises and external venues such as schools. CCS uses this as an opportunity to build a stronger rapport with schools to instill upon the students the values of community services and to encourage students to support HWA's programmes and activities by volunteering their time and energy for a cause. These programmes can be specifically categorized into Exhibitions, School Talks/Visits and General Visits.

Public Education talks also aim to further enhance public and corporate support for HWA's programmes and services, thereby inviting participation and support for our services and projects such as Flag Day, Wheel Walk or Jog, Hong Bao Appeal and Donation Draw etc.

EXHIBITIONS

CCS displays stand-up banners, screen HWA's corporate video and distribute publicity materials at booths and road shows in an attempt to create greater awareness on HWA. Fund-raising, volunteer recruitment and CCS work hand-in-hand on such exhibitions in order to fully utilize the resources available. Some of the exhibitions HWA took part in were:

- "Launch of Project Include" by Central Singapore Community Development Council
- "Sports @ Public Libraries" by National Library Board
- "Volunteer Fair" by ACJC

SCHOOL TALKS/VISITS

During the school talks, HWA members shared their experiences and their day-to-day challenges. This has proven fruitful as students took an interest in true life stories. In return, many of these schools expressed their enthusiasm and interest in voluntary services at HWA and contributed towards HWA's programmes and services. The schools involved were:

- Anglo-Chinese School
- CHIJ St. Nicholas Girls School
- Catholic High School
- Henderson Secondary School
- Ngee Ann Polytechnic
- RIJC
- SJI
- Serangoon Secondary School
- Swiss School
- Temasek School
- Yishun Town Secondary School



School Visit

General Visits

The following corporations and organisations visited HWA during the year under review:

- Ministry of Foreign Affairs (MFA)
- Comfort Delgro
- National Parks Board
- ST Kinetics
- Amcham
- Korean Delegates Visit
- Walton International
- Aerospec Supplies
- YMCA
- Faith Assembly of God
- Tung Wah Group

MEDIA COVERAGE

Various media channels were utilized in providing coverage on HWA's news and its events as a whole. Features of our programmes and services as well as cover stories are included in the coverage during the year under review.



Foreign Visitors to HWA



Soft Launch of The Centre for The Physically Challenged

Report on FUND-RAISING

2010/2011 marked another challenging year for HWA as we continued to explore new fund-raising ideas to help in our financial standing. Some of the major fundraising efforts included the annual Wheel, Walk or Jog, Flag Day, All-Cash Donation Draw and Hong Bao Appeal and a few others. These events remain as a stable contribution to our income.

Donation From Singapore Computer Society

The Singapore Computer Society (SCS) embarked on a "Industry-wide Info-comm survey" which was conducted in February 2010. The objective of the survey was to understand the needs and issues concerning IT professionals and to serve as a guide for SCS, government agencies and employers to shape their IT policies and strategies.

In appreciation of the participation from their members in the survey and the continued commitment to HWA, SCS donated \$2.00 for every survey returned. As their designated charity, HWA was a beneficiary of this donation pledge. SCS donated a total of \$3,528.00 to HWA.

Fa Cai Cup

A group of businessmen who were golf enthusiasts got together on the 7th day of this Lunar New Year to play a charity golf tournament with the objective of raising funds for the Association. The golf tournament was played at one of the local golf courses, followed by a celebration dinner and an auction with all proceeds being donated to HWA. A total of \$75,597.97 was raised. The Association would like to thank Mr Chiew Wah Hong for coordinating this worthwhile activity for the past few years.

Car-Wash Marathon

In our on-going efforts to raise funds for the Association, a Charity Car-wash Marathon was held in April 2010 to May 2010. Supporters for this worthy event purchased coupons priced at \$30.00 each which can be redeemed at the three washing points at Dempsey Hill, West Coast and at our premises. Both staff and volunteers supported the event by washing 362 cars over three days. The event raised \$90,000. We would like to thank McDonalds, Automobile Association of Singapore, Enjo Dynamic Asia, Tonita Company Pte Ltd as well as volunteers from BNP Paribas, Goldman Sacs, St Gabriel Secondary School, NUS High School and MCYS for making this event a success.



Charity Car Wash Marathon

Wheel, Walk Or Jog 2010

The 4th of July marked the Association's 26th Annual Wheel, Walk or Jog. With recommendations from the National Parks Board, West Coast Park was chosen as the designated venue. It was chosen due to its close proximity to the sea which offered a therapeutic ambiance. This healthy lifestyle event was aimed to encourage participation among disabled people and the public alike in line with HWA's mission to integrate the disabled into the mainstream society. Once again, Mr George Yeo, Minister for Foreign Affairs graced the occasion for the fifth year in a row. The event attracted over 1,000 participants consisting of volunteers from Ministry of Foreign Affairs, National Parks Board, Standard Chartered Bank, Bunge Agriculture Singapore Pte Ltd, Balestier Hill Secondary School, Anglo-Chinese Junior College and our members who completed a 5 km route around the park with the assistance of our volunteers. A total of \$270,000 was raised through appeal letters, outright donations, corporate companies and well-wishers. We would like to thank the Singapore Armed Forces, donors, MFA, National Parks and all volunteers who had made this event a success.



Wheel Walk or Jog

HWA'S All-Cash Donation Draw 2010

Our All-Cash Donation Draw priced at \$2.00 a ticket raised \$122,532 during the sales period from February 2010 till August 2010. The donation draw project was well received by our supporters such as schools, government ministries and well-wishers. Our members too helped in the sales at road-shows conducted at approved bus interchanges and MRT stations.



HWA All-Cash Donation Draw

Flag Day 2010

The Association held its annual Flag Day on 2 October 2010. The event raised \$66,711.00 from the one-day street collection. Our volunteers, members and staff with tins in their hands approached members of the public to donate to the Association. Spread over 9 various locations such as MRT stations and shopping centres, more than 143 disabled members and volunteers were stationed island-wide in full force to appeal for donations. A number of corporate companies also played their part by sending staff as volunteers at selected locations. We would like to thank all donors, volunteers, members, staff and corporations who had made our flag day and coin-counting day a success. We would also like to especially thank SMRT and SBS for their continuous support of our annual Flag Day throughout all these years. With the inclusion of appeal letters, the total collection amount for Flag Day 2010 totalled to \$138,276.

Donation From Korean Community In Singapore

The Korean Chamber of Commerce celebrated the achievements of the Korean Community with a dinner held at the St. Regis on Tuesday, 26 October 2010. The event was graced by His Excellency Mr Oh Joon, Ambassador for the Republic of Korea who together with Mr Jung Young Soo, Chairman of the Korean Chamber of Commerce presented a cheque of \$20,000 to the Handicaps Welfare Association. We would like to thank the Korean Community for their warm support.

Hong Bao Project 2010-2011

As the name suggests, Hong Bao definitely has a heart-warming effect on corporations and individuals during the Christmas/Chinese New Year festive periods. The response from our appeal to raise the much needed funds to continue our on-going programmes and services was encouraging as donations amounting to \$280,000 were raised. We thank all donors for their generosity and look forward to their continued support for the years ahead.

In Summary

Given the global economic uncertainty, the next financial year would be a test of our capabilities and resources in raising much needed funds for the Association. In view of this, we would like to appeal to both individuals and corporations to come forward to help organise projects to benefit our disabled people in the community.

We would also like to express our heartfelt thanks to all donors and supporters who have made our fund-raising efforts a success this financial year. Your assistance and generosity will go a long way in helping people with disabilities integrate into the mainstream society.

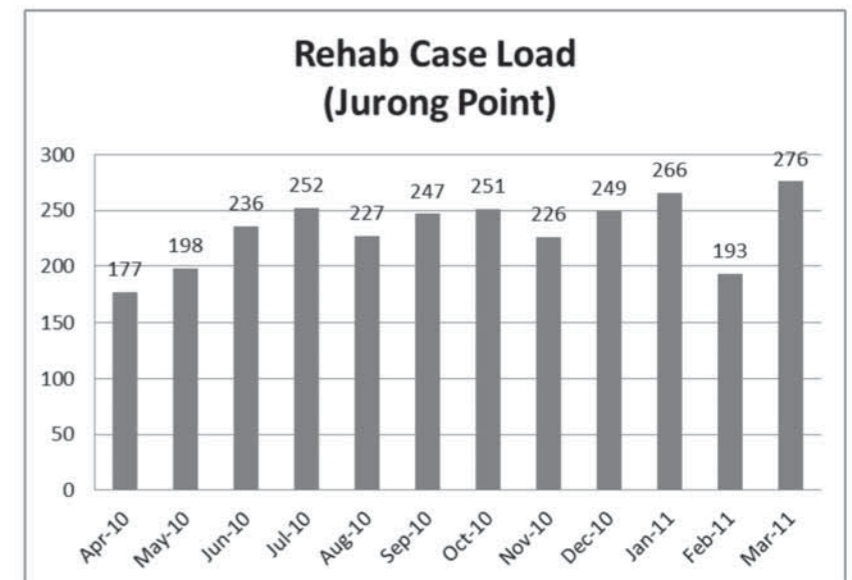
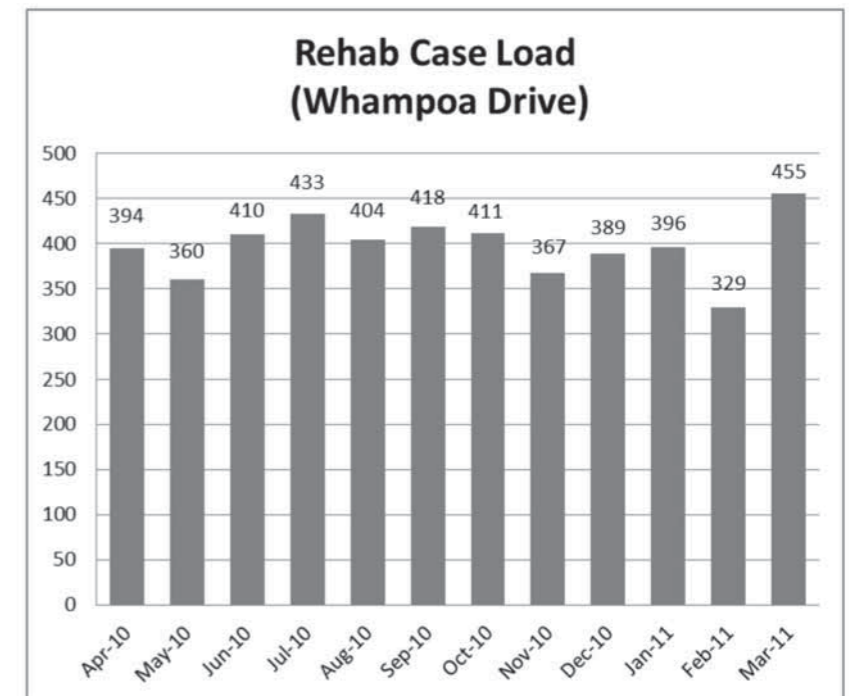
Report on **SERVICES DEPARTMENT**

REHABILITATION THERAPY CENTRE

Currently, HWA's Rehabilitation Service operates two Rehabilitation Centres. Apart from its main centre in Whampoa Drive, it also operates a rehabilitation centre in Jurong Point Shopping Centre. Both these centres continue to serve the needs of the adults and elderly people with physical disabilities. HWA's Rehab Centres have successfully positioned itself among many rehab service providers in Singapore, receiving regular referrals from 'Agency for Integrated Care (AIC)', 'Centre for Enabled Living (CEL)' and various community organisations. Currently both centres provide regular rehab services to more than 220 clients with physical disabilities.

HWA Rehabilitation Centres provide the following services:

1. Physical rehabilitation programme for clients to improve and maintain their physical and functional status;
2. Training on independent living skills so that they become less dependent on their caregivers;
3. Care-givers training;
4. Training on community mobility and exploration;
5. Consultation and advice on purchase and proper uses of aids and appliances;
6. Encourage clients to be involved in social, recreational and community activities;



HWA's Rehab Centres are working very closely with Transport, Social Service, Personal Care Service, Worklife Development Department and the newly launched "Centre for the Physically Challenged". Rehab staff are also regularly involved in services such as evaluation of workplaces and modifications; provide consultation on accessibility and post-job placement assistance, if required. Dedicated transport service is available for clients attending its Rehabilitation Centres at an affordable fee.

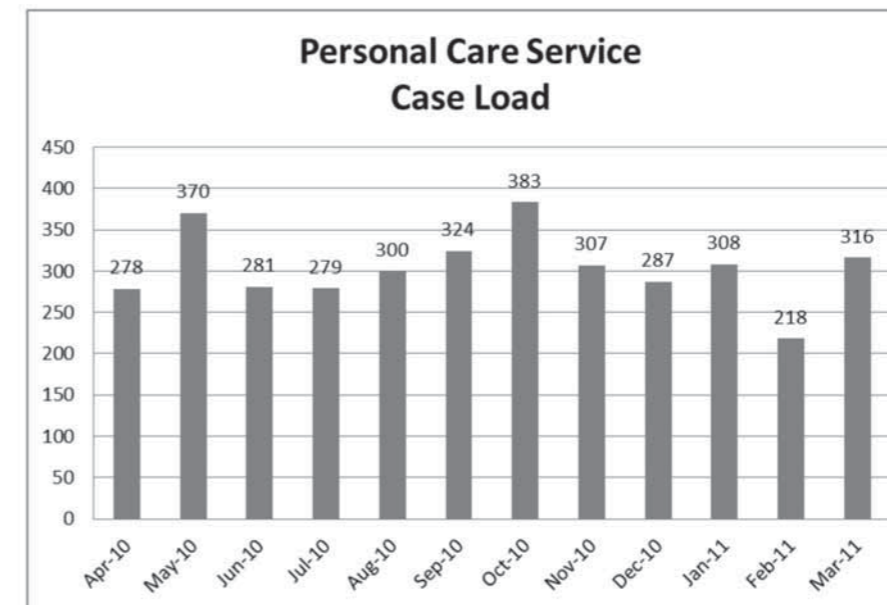


PERSONAL CARE SERVICE

HWA has started providing Personal Care Service to people with disabilities since February 2006. During the last four years, we have provided our service to more than 250 clients and their family members. The service is available island wide to people with disabilities of all ages and gender. The programme is partly funded by National Council of Social Service under the Tote Board Social Service Funding.

Personal Care Service provides the following assistance to clients and caregivers:

- Helping in **Personal Routines** such as bathing, dressing, toileting, feeding, transferring, etc;
- Providing required **Nursing Care** such as catheterization, wound dressing, etc;
- Providing **Home Therapy**;



TRANSPORT DEPARTMENT



OVERVIEW

Our special needs transport service - a core service of the Association, operates with a fleet of wheelchair accessible vans/buses. These specially adapted vehicles provide the much needed transport for people with mobility-related disabilities to go to work, school, vocational training, hospital/rehabilitation visits and recreational activities.

Based on the belief that people with disabilities should be given equal rights to transportation, HWA started this dedicated transport service in 1980, providing barrier-free transport service to those who have mobility difficulties. Many HWA members and members of the public, particularly people with mobility difficulties and the frail elderly, found the door-to-door transport services convenient and affordable.

The following are the range of transport schemes available:

- Dial-A-Ride
- Monthly Transport
- Rehab Transport
- Charter Services
- Handicare Cab Scheme
- Driving Instruction

During the year under review, we have successfully ventured beyond providing transport service to individuals. Scheduled transportation was established to service other VWOs such as Rainbow Centre and Bright Vision Hospital with an aim to serve a wider community with needs.

DIAL-A-RIDE

This scheme provides door-to-door service, using minibuses which are equipped with accessible features such as the hydraulic lift to ferry passengers in wheelchairs. It is an accessible transport service to all people with physical disabilities and who have difficulty making use of existing public transport. The Dial-A-Ride transport service continued to be very popular with the physically challenged who require dedicated transport for various purposes such as medical consultations, rehabilitation sessions, enrichment / educational purposes and social and recreational activities etc. Since the year under review, we have provided 9,674 trips under this scheme.

MONTHLY TRANSPORT SCHEME

HWA's monthly fixed transport routes ferry disabled people to and from work or school on a regular basis. As of end March 2011, 34 people used HWA's monthly transport service and we have provided 16,811 trips under this scheme during the same period.

REHAB TRANSPORT

This is a collective transport service that provides door-to-door transport which uses accessible minibuses to ferry clients to various rehab centres.

CHARTER SERVICE

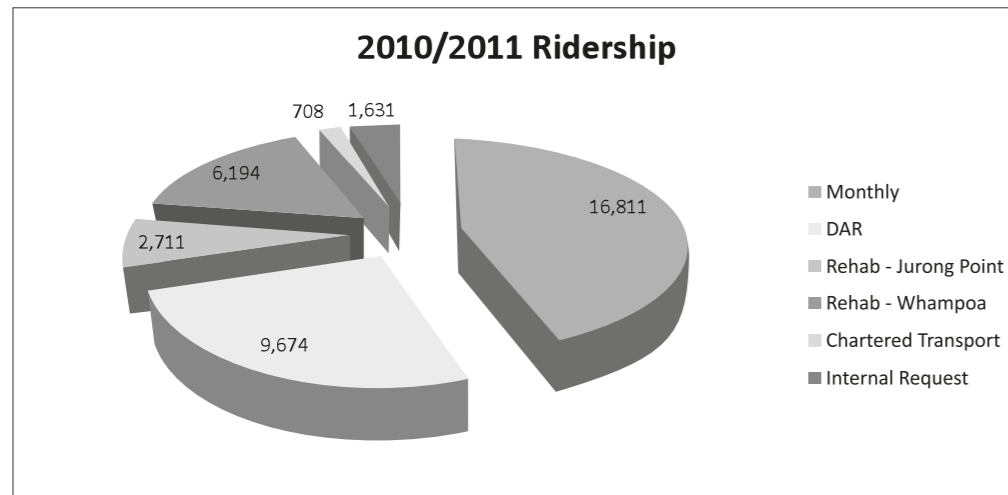
Charter Service is HWA's provision of an accessible transport catering to organisations or foreign visitors with disabilities during their stay in Singapore.

This particular service plays an important role in supporting accessible tourism in Singapore. To create greater awareness of this service, we are working closely with agencies specializing in accessible tourism.

Bookings for our charter service are received from individuals and profit/non-profit organizations. During the year under review, we have extended this service to homes for the elderly in support of the Agency for Integrated Care's (AIC) organised outings.

During the year under review, we achieved a total ridership of **37,729** passenger trips.

AN OVERVIEW OF RIDERSHIP OF VARIOUS TRANSPORT SCHEMES (APRIL 2010 TO MARCH 2011)



HANDICARE CAB SCHEME

HWA continued to work with ComfortDelGro Corporation Limited in providing people with disabilities a convenient way to travel on board taxis belonging to the ComfortDelGro Group, namely CITYCAB and COMFORT. Launched in 1999, the HANDICARE CAB SCHEME (henceforth known as "HANDICARE") has helped to alleviate the frustration and plight of physically disabled commuters who often encountered difficulties getting a taxi especially during the rush hours.

The Handicare Cab Scheme aims to meet the mobility needs of clients who are certified with permanent physical disabilities, and depend on taxis as a main form of transport to places of employment, education, medical treatment/consultation, rehabilitation and dialysis treatment.

DRIVING INSTRUCTION SERVICE

The Driving Instruction Service aims to increase mobility and independence for people with disabilities. For many people with disabilities, a driving license will provide an initial opportunity to explore the possibility of owning a car with adaptations and modifications, that will enhance their mobility in getting to their preferred destinations, e.g., the workplace etc.

DONATION OF VEHICLES

During the year under review, we have received funding towards the purchase of a vehicle from San Wan Wu Ti Religious Society and donations from the following organisations towards our transport operation cost:

1. Chen Su Lan Trust Fund
2. Far East Organization
3. Lee Foundation
4. Wee Foundation
5. BNP Paribas Singapore

PURCHASE OF SECOND-HAND VEHICLE

During the year under review, we bought over a vehicle from Alzheimer's Disease Association that was underutilized on their end. This additional vehicle will therefore enable us to serve more people with mobility problems.

TRIPARTITE WORKGROUP (LTA-VWO-PTO) ON INTRODUCTION OF WHEELCHAIR ACCESSIBLE BUSES (WABs)

Started in March 2006, HWA is currently a member of the Tripartite Workgroup to deliver opinions pertaining to public education, modifications to bus-stops and interchanges relevant to the introduction of wheelchair accessible buses.



WORKLIFE DEVELOPMENT DEPARTMENT

At WorkLife Development, our objective is to Equip disabled people with relevant knowledge and skills, Enhance and Enable them to be confident and competent for some form of employment.

We encourage our members to continue to upgrade their knowledge and skills so as to be relevant with the changing employment scenario.

TRAINING PROGRAMMES

For the year under review, the following training programmes were conducted:

Date		Type	Course Provider/ Speaker	No. of participants	Location
From	To				
17 June 10	17 June 10	Information Talk - Join as a Contact Centre Employee	BM Business Centre	23	Head Office
01 July 10	08 July 10	Level 2 Certificate in Contact Centre Skills	NeutonLab Education Centre Pte Ltd	6	Head Office
13 July 10	30 July 10	On the job training - Contact Centre Employee	BM Business Centre	6	Head Office
11 August 10	08 September 10	Advanced Word	JE Educational College Pte Ltd	7	Jurong Branch
25 August 10	29 September 10	Book-keeping (Elementary)	JE Educational College Pte Ltd	6	Head Office
22 September 10	22 September 10	Information Talk - Food-stall Entrepreneurial Concept	Mr Koh Seng Choon, The former Executive Director of The Restaurant Association of Singapore	15	Head Office
01 November 10	01 November 10	Job Training and Employment Centre	Handicaps Welfare Association	9	Head Office
01 December 10	On-the-job training	Architecture Drawings	Mr Yeo Chye Teck, The former lecturer of Singapore Polytechnic	12	Head Office
03 December 10	03 December 10	Book-keeping (Introductory)	JE Educational College Pte Ltd	4	Head Office
03 December 10	03 December 10	Basic Excel	Roger Goh & JE Educational College Pte Ltd	4	Head Office
14 January 11	On-the-job training	Photo cropping	Tong Seng R&E Pte Ltd	2	Head Office
21 January 11	On-the-job training	Telemarketing	Urban Front Real Estate	5	Head Office
24 February 11	25 February 11	Blogshops Workshop	Students from Singapore Management University	23	Head Office
11 March 11	11 March 11	Online e-learning briefing	Richard Ng, Regional Co-ordinator of ICFWD	13	Head Office
25 March 11	25 March 11	Basic Internet	HWA Staff	4	Head Office
25 March 11	25 March 11	Online e-learning briefing	HWA Staff	4	Head Office

EMPLOYMENT/PLACEMENT PROGRAMMES

In the period under review, we had 18 job placements in the areas of IT, administrative / clerical, Tele-marketing, customer service, production, foot reflexology and home-based positions.

CENTRE FOR THE PHYSICALLY CHALLENGED (CPC)

Launched in December 2010, the Centre is a collaborative effort between the Handicaps Welfare Association's WorkLife Development Department and Abilities Beyond Limitations and Expectations (ABLE). Therefore forming a new department called "Centre for the Physically Challenged, it continues to provide services for the members.

The Centre is positioned as the prime resource centre to provide access to skill training courses for the physically challenged community in Singapore. Through this new Centre, we are hoping to offer more diverse range of courses and skills training and create more employment opportunities for people with disabilities.

Participants in the programme can look forward to an individualized care plan, spanning from in-house training, to accreditation and certification, and further on to exploration and placement in various employment setups.

OTHER PROGRAMMES AND SERVICES

The Centre's services include a comprehensive range of interventions and training as follows:

- Therapy services specifically targeted at clients to return to work
- Focused training on community living and mobility skills
- Pre-vocational skills training
- Simulated 'Return-to-Work' experience
- Engaging open-employment / in-house employment opportunities

TRAINING PROGRAMMES

EMPLOYMENT/PLACEMENT PROGRAMMES

1. In-house, Home-based and Open-market Job Placements

During the period under review, we had 10 in-house job placements/home-based in the areas of architectural & basic draughtsmanship, internet photo-cropping and telemarketing.

2. Employment Training

Four areas of employment training have been identified based on industry demands:

- Administrative and office skills
- Accounts and book keeping
- IT and digital devices
- Customer service and call centre

HWA hopes to expand its training services into other areas in the near future.

3. Online Learning Programme

We have partnered with International Commission on Workforce Development (ICWFD) which provides more than 3000 online and downloadable courses for participants.

The ICWFD has launched a global skills development initiative called "e-skills360". This is the only e-learning programme of its kind in the world and provides access to the highest quality IT, Business & Professional Development courses.

"e-skills360" e-learning programme can be learned at our Association's computer room or accessed from anywhere.

ACKNOWLEDGEMENT

We would like to extend our heartfelt thanks to staff and trainers from JE Educational College Pte Ltd, students from Singapore Management University and volunteers for their kind support and dedication.

We look forward to working with companies to create internship or job placement opportunities for members. Participating companies can consider employing these interns if they are found suitable for permanent employment after 6 months of internship. We hope more organisations could consider this form of active corporate-community capacity building programmes to enhance the employment prospects of the disabled.

Interested parties may contact us at worklife@hwa.org.sg.

Thank you for working with us in all these initiatives to uplift the quality of lives of the people with physical disabilities.

Report on PERSONAL DEVELOPMENT DEPARTMENT

Based on the aim of improving the members' quality of life through self-improvement, the Personal Development Department continued to create platforms to nurture and showcase members' artistic talents. It has been our conviction that every disabled member should venture beyond their disabilities and develop their interests courageously.

On 5 June 2010, Westwood Secondary School's Guzheng Group had a meaningful musical exchange at the Handicaps Welfare Association premises. The objective was to encourage our Pipa Group and the students to create an atmosphere of learning from the students led by their teacher, Ms Lai who played various Chinese Classics such as "Xiao Ao Jiang Hu," "Han Tian Lei," and Yu Zhou Chan Wan". The group of 10 members from the Pipa Group led by our volunteer instructor, Mr Yan Shirui played two popular songs "Xiao Ao Jiang Hu and "Ai Ping Cai Hui Ying" There were also Yue Opera shows by two performers from the school. The performers were Ms Xue Yan, who performed the Tan Yue segment of Princess Desert and Ms Jin Zhi performing the Fen Gao segment of Hong Lou Meng. Such collaboration as this allows HWA to offer schools a platform to create a relaxed atmosphere of learning from each other. We hope that more schools could continue this musical collaboration.

YOUTH @ HWA

The youth @ HWA programme is on-going. However, due to the lack of participation during the year under review, there is no report.

GUITAR COURSE

As part of our on-going efforts to create an interest in music, we collaborated with Volunteer Guitar Connection (VGC) an interest group based in Singapore under the 'Volunteer Circle', under National Council of Social Service (NCSS). The group was formed because volunteers from different agencies wanted to bring joy into their beneficiaries' lives by playing live music and singing during their weekly volunteer sessions at their respective Volunteer Welfare Organisations (VWOs). Our members are currently attending beginner courses at Nee Soon East Community Centre starting on 25 March 2011 (every Friday) from 7.00pm to 9.30pm. The course consists of 8 modules and upon completion, members will be given an opportunity to perform at community events.

ART APPRECIATION CLUB

Since 2007, an oil-painting programme was introduced as part of our members' rehabilitation and therapy. Though this recreational activity is conducted at HWA's premises, members at times were given the chance to paint outdoors at parks and other places of interest. In 2010, some of our members' paintings were auctioned at the National Parks Dinner and Dance celebration. The proceeds were donated to HWA.

DISABILITY SPORTS

The Association is affiliated to Singapore Disability Sports Council (SDSC) and is also working closely with other organisations, institutions and national sports associations to promote sports /recreational activities for people with disabilities. The year under review saw many of the disabled coming forward to motivate new recruits in their various sports. Games and activities such as boccia and tabletop games were also introduced to our clients in our Rehab Centre. Through rehabilitative activities, clients were able to socialize and share tips on playing the game. Besides promoting sports to people with disabilities, sports demonstrations and clinics were also conducted in schools and the heartlands. The general public was also encourage to try the games on wheelchairs, shown adaptive equipment like handle bowls and try inclusive games like boccia. Many were astonished by the simplicity of these sports by using adaptations to either the rules or equipment.

HWA would like to acknowledge the achievements of our members who helped HWA emerge as champion in the National Disability League. In the Standard Chartered Marathon for the Disabled Category held in December 2010, 7 members participated in the marathon with our sportsman Tommy Chua who emerged third in the race. To promote sailing, we collaborated with Singapore Disability Sports Council to encourage our members to take up the sport. The response was encouraging with members attending regular lessons during weekends.

The Association would like to extend its heartfelt thanks to the Singapore Disability Sports Council, coaches, volunteers and supporters for their dedication and assistance in the pursuit for a quality lifestyle for persons with disabilities.

In 2010, our sportsmen participated in the following events:

Date	Event	Venue	Time		Organised by	No. of Participants
			Start	End		
Every Saturday	Come Learn A Sport (CLASP) Programme - Short Mat Bowls	HWA's multi-purpose Court/ Hall	10am 1pm	12pm 3pm	HWA	5
Every Tue & Fri	Table-tennis Development Prog	Yio Chu Kang Sports Hall	8pm	10pm	SDSC	4
01/04/10	Bowlings Bi-monthly Challenge 2010	National Service Resort & Country Club	3pm	5pm	Spore Bowling Federation	2
27-29/4/10	FIPFA Powerchair Football Instructional workshop	Spore Basketball Centre	9am	5pm	SDSC, FIPFA & DCRC	3
04/05/10	Bowlings Bi-monthly Challenge 2010	Spore Island Country Club	3pm	5pm	Spore Bowling Federation	3
08/05/10	5th National Disabilities League	Various sports complexes	-	-	SDSC	30
03/07/10	National Swimming Championship	Ministry of Education, CCAS, 21 Evans Rd	1pm	5pm	SDSC	3
17/07/10	National Track & Field Championships	Serangoon Stadium	1pm	6pm	SDSC	5

18/07/10	NDL Shooting 2010	HomeTeam, Bt Batok Club	9.30am	1pm	SDSC	10
25/07/10	NDL Tenpins Bowling (Double)	Civil Service Club, Tessensohn Rd	9.30am	1pm	SDSC	8
31/07/10	NDL Archery 2010	Chestnut Drive Sec Sch	1pm	3pm	SDSC	1
05/08/10	Bowlings 2010	National Service Resort & Country Club	3pm	5pm	Spore Bowling Federation	3
17&24/08	NDL Table Tennis 2010	Yio Chu Kang Sports Hall	6pm	10pm	SDSC	9
25&26/09, 9&10/10 & 16/10	NDL Lawn Bowls 2010	SPD	9am	6pm	SDSC	5
07/10/10	Bowlings 2010	National Service Resort & Country Club	3pm	5pm	Spore Bowling Federation	3
16/10/10	Try Sailing Day 2010	Changi Sailing Club, 32 Netheravon Rd	9.30am	12.30pm	SDSC	7
11/11/10	Bowlings 2010	National Service Resort & Country Club	3pm	5pm	Spore Bowling Federation	3
03/12/10	Disability Day 2010	HWA's Basketball Court	9am	12pm	SDSC	6
04/12/10	StanChart Marathon 2010	The Esplanade	7.30am	9.30am	Standard Chartered Bank	8
19/02/11	Try Sailing Day 2011	Changi Sailing Club, 32 Netheravon Rd	9.30am	12.30pm	SDSC	4
03/03/11	Bowlings 2011	National Service Resort & Country Club	3pm	5pm	Spore Bowling Federation	3

SOCIAL INTEGRATION

During the year under review, members of the Association were invited to a range of recreational and social activities like dinners during festive seasons, outings and a trip to Malaysia. These activities provide members an opportunity to interact and socialise with others.

Apart from activities and events organised, corporations and schools had also contributed to our Association under the Corporation's Social Responsibility Programme and School Community Involvement Programme respectively.

The National Parks Board (NParks) which adopted the Association as its charity since 2008 supported the Association by organising outings to various parks such as Botanic Gardens, Labrador Park, Fort Canning, Southern Ridges, Singapore Garden Festival, Gardens by the Bay Nursery and Woodlands Waterfront Park. One of the most memorable outings was the Earth Day Celebrations held on 22 April 2010. NParks also helped the Association maintain the gardens and raised more than \$15,000 during their staff dinner

and dance through pledge cards for our WWJ. A total of 17 members guided by NParks' volunteers and staff spent the morning of Earth Day exploring the mangrove forest and Kitchen Garden of Pasir Ris Park. The park which features disabled-friendly amenities was a good choice for this walk. Its mangrove boardwalk features helped the disabled to move around with ease. It also enabled the elderly and disabled residents an opportunity to venture out of their homes to enjoy the park. The park which boasts of non-slip footpaths and well-lit areas is an added feature which will attract disabled members to enjoy a stroll in the park after dinner. We appreciate the Board's efforts in providing disabled friendly facilities within the park so as to help our members enjoy nature.

NParks has always been regarded by HWA as the "Park which Cares". During their staff dinner and dance held on 15 January 2010, some of our paintings drawn by our HWA artists were auctioned at the celebration. The paintings depicting scenes of forests, animals and other scenic surroundings appealed to NParks' staff. We are grateful for the kindness committee of NParks for initiating this auction and motivating the members to continue with their passion for art.

Another worthy organisation that has supported HWA is the Ministry of Foreign Affairs (MFA). In its 25th year, the Association's Wheel, Walk or Jog is an annual event that showcases people with disabilities to the public. Besides projecting the social message, the aim of the event was also to raise the much needed funds for our Association. HWA has been organising our annual Wheel, Walk or Jog at various locations such as East Coast Park in 2007, Jacob Ballas Children's Garden in 2008, Hortpark in 2009 and West Coast Park in 2010. The Association is greatly honoured to have Mr George Yeo, Minister for Foreign Affairs as our guest-of-honour for the past four years. Staff of MFA has been forthcoming by manning the various stalls and participating in the various activities held at our event. We are grateful for MFA's past support and hope to continue with this partnership in 2011. We are also appreciative of the various activities organised by both individuals, schools and corporations in 2010. The list is as follows:

Date	Event	Venue	Time		Organised by	No. of Participants
			Start	End		
07/04/10	Dinner Invitation	Open field opposite Keat Hong LRT station	7pm	10pm	Lam Hai Kwan Hock Tua Temple	42
10/04/10	Showcase of Handicap's services & activities	Wisma Indah, 448 Changi Rd	11am	1.30pm	Spore Muslim Handicap Group	2
11/04/10	Buffet Lunch	HWA's multi-purpose hall	11.30am	1pm	Ms Eleanor Sandosham	24
17/04/10	Visit to the Jurong Bird Park	Jurong Bird Park	9am	2pm	Tampines Sec Asch	20
20/04/10	Dialogue in the Dark	Blk 5 Ngee Ann Polytechnic	10am	12pm	YMCA	5
22/04/10	Visit to Pasir Ris Park	Pasir Ris Mangrove Swamp Park	9am	1pm	Nparks	12
23/05/10	Care & Share Day cum Vegetarian Lunch	Orchidville, 10 Lorong Lada Hitam	10.30am	1.30pm	Realm of Tranquillity	39
29/05/10	Invitation to a Show	Vivocity (East Boulevard)	6.30pm	9.30pm	YMCA	10

16/07/10	Visit to Spore Garden Festival	Spore Suntec City	9.30am	1.30pm	Nparks	28
17/07/10	Visit to Spore Garden Festival	Spore Suntec City	10am	5pm	Nparks	11
04/08/10	Buffet Dinner @ HWA	HWA's Multi-purpose hall	5pm	7pm	Mr Ho	25
10/08/10	Visit to Garden @ the Bay	Garden @ the Bay	9.30am	1pm	Nparks	18
28/08/10	Y-Flag Day, 2010	Orchard Road	9.30am	2pm	YMCA	5
20/09/10	YMCA PROMS @ the Park	Jurong Central Park	1pm	7pm	YMCA	15
10/10/10	Buffet Dinner @ HWA	HWA's Multi-purpose hall	4pm	6pm	Faith Assembly Group	29
20/10/10	Citi Global Community Day	Labrador Park	3pm	5pm	Citibank/YMCA	11
28/10/10	Visit to Canning Park	Fort Canning Park	9am	12pm	Nparks	13
08/11/10	Charity Dinner Invitation	Open field near Eunos MRT	6pm	9.30pm	Yew Ee Association	61
14/11/10	Treat to a Movie	Bugis Complex	8.30am	1pm	SAFRAC	11
25/11/10	YMCA Outing @ Orchard	Orchard Rd	4pm	8pm	YMCA	9
04/12/10	Lunch Gathering	HWA's Multi-purpose hall	11am	2pm	Walton Int'l Group (S) P/L	48
11/12/10	Year-End Party	Tampines Pri Sch	4pm	9pm	Mr Toh & Partners	253
28/12/10	Buffet Dinner @ HWA	HWA's multi-purpose hall	5pm	7pm	Mr Ho	31
23/01/11	Outing @ Woodlands Waterfront	Woodlands Waterfront	9am	1pm	Nparks	9
08/02/11	Chinese New Year Dinner	Spore Futsing Association	6pm	10pm	Group of Companies	85
17/02/11	Mini Tour & Lunch Invitation 2011	Banquet Food Court, Balestier Rd	11am	2pm	Dignity Kitchen	13
26/02/11	Lunch Treat @ Settlers Café	Settlers Café, SMU	9.30am	1pm	YMCA	10
27/02/11	Performances & Dinner Treats 2011	HWA's multi-purpose hall	3pm	5pm	Faith Assembly	23
21/03/11	Dinner Invitation	Open field opposite Keat Hong LRT, along Choa Chu Kang Way	6.30pm	9.30pm	Lam Hai Kwan Hock Tua Temple	60
26/03/11	YMCA Flag Day	Orchard Road	9am	2pm	YMCA	7

FINANCIAL REPORT

- 33 > Statement by the Committee of Management
- 34 > Independent Auditors' Report
- 36 > Statement of Financial Activities
- 38 > Statement of Financial Position
- 39 > Statement of Changes in Funds
- 40 > Statement of Cash Flows
- 41 > Notes to the Financial Statements

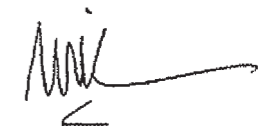
Statement by **COMMITTEE of MANAGEMENT** For the year ended 31 March 2011

The Committee of Management is responsible for the preparation and fair presentation of these financial statements in accordance with the Societies Act, Chapter 311, Charities Act, Chapter 37, Recommended Accounting Practice No. 6 (RAP 6) and Singapore Financial Reporting Standards. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

In our opinion, the financial statements are drawn up so as to give a true and fair view of the state of affairs of the Handicaps Welfare Association ("charity") as at 31 March 2011 and of the results, changes in fund and cash flows of the charity for the year ended on that date in accordance with the provisions of the Acts.

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

On Behalf of the Committee Members,



President



Honorary Secretary



Honorary Treasurer

Singapore, 15 April 2011

INDEPENDENT AUDITORS' REPORT

to the Members of Handicaps Welfare Association

Report on the Financial Statements

We have audited the financial statements of Handicaps Welfare Association ("Charity") which, comprise the statement of financial position as at 31 March 2011, and the statement of financial activities, statement of changes in funds and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory notes.

Committee of Management's Responsibility for the Financial Statements

The Committee of Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Charities Act, Chapter 37, Societies Act, Chapter 311, Singapore Financial Reporting Standards and Recommended Accounting Practice No. 6 (RAP 6), and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against lost from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair profit and loss accounts and statement of financial position and to maintain accountability of assets.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Singapore Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation of the financial statements that give a true and fair view 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by Committee of Management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements are properly drawn up in accordance with the provisions of the Societies Act, Chapter 311, Recommended Accounting Practice No. 6 (RAP 6) and Singapore Financial Reporting Standards so as to give a true and fair view of the state of affairs of the charity as at 31 March 2011 and of the results, changes in funds and cash flows for the year ended on that date; and

Report on Other Legal and Regulatory Requirement

In our opinion, the accounting and other records required by the charity have been properly kept in accordance with the Regulations.

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

- (a) the fund-raising appeals conducted by the charity during the year were not carried out in accordance with Regulation 6 of the Charities (Fund-raising appeal) Regulation 2007 and proper accounts and other records have been kept for the fund-raising appeals.
- (b) the total fund-raising expenses of the entity exceed 30% of the total gross receipts from fund-raising.



P G WEE & PARTNERS
Public Accountants and
Certified Public Accountants
Singapore

15 April 2011

Statement of FINANCIAL ACTIVITIES

For the year ended 31 March 2011

	Note	Restricted funds			2011	2010
		Unrestricted funds	Personal care services	Program and services		
		SGD	SGD	SGD	SGD	SGD
INCOMING RESOURCES						
Voluntary Income						
NCSS Grant		-	172,676	-	172,676	138,141
HWA-ABLE Capital Fund		-	-	34,108	34,108	-
Government Grant subsidy		131,273	-	-	131,273	218,758
Handicare cab scheme		-	-	8,000	8,000	8,000
Donation – Non tax exempt		27,496	-	-	27,496	25,018
Donation – Tax exempt		331,299	-	-	331,299	269,150
Fund generating income						
Fund raising income	3	1,117,686	-	-	1,117,686	1,869,646
Event and activity income		-	-	7,545	7,545	5,785
Vehicles purchase funds		-	-	87,000	87,000	112,511
Transport operation fund		-	-	247,780	247,780	112,800
Publication income		-	-	-	-	45,448
Charity Income						
Program and services fee received	4	-	-	374,540	374,540	353,162
Personal care services income		-	39,320	-	39,320	38,440
HWA-ABLE income		-	-	-	260	260
Administrative Income						
Administrative cost recovery		451,130	-	-	451,130	555,834
Interest Income						
Interest received		17,214	-	-	17,214	23,856
Other income						
Job credit		23,172	-	-	23,172	120,896
Gain on disposal of plant and equipment		-	-	-	-	500
Total incoming resources		2,099,270	211,996	724,865	34,368	3,070,499

	Note	Unrestricted funds	Restricted funds			2011	2010
			Personal care services	Program and services	HWA-Able		
		SGD	SGD	SGD	SGD	SGD	
RESOURCES EXPENDED							
Cost of fund generating activities							
Event and activity cost		198,819	-	-	-	198,819	344,473
Cost of charitable activities							
Depreciation of plant and machinery	7	189,711	-	-	-	189,711	177,012
Licence/ subscription		130,490	-	-	-	130,490	144,455
Other operating expenses		1,115	2,457	66,515	-	70,087	118,960
Overseas conference		-	-	-	-	-	3,407
Printing, stationery and postage		41,889	113	416	471	42,889	44,955
Rental of equipment		2,889	-	-	-	2,889	7,583
Repair of equipment		18,967	-	8,603	13,016	40,586	38,140
Refreshment		6,120	-	57	894	7,071	6,326
CPF, SDL and FWL		44,484	21,115	90,998	621	157,218	145,765
Staff development		8,347	-	-	-	8,347	6,640
Medical expenses		2,656	1,552	6,886	-	11,094	10,685
Salaries and bonuses		336,922	172,286	875,612	5,181	1,390,001	1,370,323
Transport		3,102	11,832	423	645	16,002	17,132
Telecommunication		9,144	1,500	836	1,038	12,518	18,537
Upkeep of motor vehicles		-	-	187,124	-	187,124	158,688
Utilities and services charges		27,984	-	42,292	-	70,276	61,370
Administrative expenses							
Audit fees		4,134	375	-	-	4,509	4,441
Bank charges		1,860	-	-	-	1,860	1,708
Gift and souvenirs		615	-	-	-	615	220
Insurance		21,931	-	-	-	21,931	23,974
Plant and equipment written off		2,370	-	-	-	2,370	-
Recruitment expenses		2,759	-	900	-	3,659	7,380
Translation of circulars		70	-	-	-	70	520
AGM expenses		-	-	5,166	-	5,166	14,858
Administrative cost apportion		41,937	33,600	375,593	-	451,130	555,834
Total resources expended		1,098,315	244,830	1,661,421	21,866	3,026,432	3,283,386
Surplus/(deficit) for the year		1,000,955	(32,834)	(936,556)	12,502	44,067	614,559

Statement of **FINANCIAL POSITION**

For the year ended 31 March 2011

	Note	2011 SGD	2010 SGD
Assets			
<i>Non-current assets</i>			
Plant and equipment	7	602,201	662,838
<i>Current assets</i>			
Inventories		13,946	19,265
Trade and other receivables	8	8,249	9,092
Other assets	9	161,618	151,666
Cash and cash equivalents	10	6,344,229	6,196,230
		<u>6,528,042</u>	<u>6,376,253</u>
Total assets		<u>7,130,243</u>	<u>7,039,091</u>
Equity and liabilities			
<i>Unrestricted fund</i>			
General fund		3,799,835	3,755,768
<i>Restricted fund</i>			
Building fund	11	2,840,818	2,840,818
Micro finance assistance scheme	12	100,000	100,000
Teo Poh Lian bursary/scholarship fund	13	57,041	48,641
Rotary skills assistance fund	14	54,006	54,432
HWA-ABLE fund	15	31,892	-
Infineon inspirational fund	16	8,745	11,625
Total restricted funds		<u>3,092,502</u>	<u>3,055,516</u>
Total funds		<u>6,892,337</u>	<u>6,811,284</u>
<i>Current liabilities</i>			
Trade and other payables	17	94,315	102,161
Other liabilities	18	33,665	32,215
Government subsidy	19	109,926	93,431
		<u>237,906</u>	<u>227,807</u>
Total equity and liabilities		<u>7,130,243</u>	<u>7,039,091</u>

Statement of **CHANGES IN FUNDS**

For the year ended 31 March 2011

	Restricted funds										Total
	General fund	Building fund	HWA - Micro Finance Assistance Scheme	Teo Poh Lian bursary/scholarship fund	Rotary skills assistance fund	Infineon inspirational fund	HWA - Able fund	SGD	SGD	SGD	
Balance as at 1 April 2010	3,755,768	2,840,818	100,000	48,641	54,432	11,625	-	6,811,284			
Surplus for the year	44,067	-	-	8,400	(426)	(2,880)	31,892	81,053			
Balance as at 31 March 2011	3,799,835	2,840,818	100,000	57,041	54,006	8,745	31,892	6,892,337			
Balance as at 1 April 2009	3,141,209	2,840,818	89,000	41,041	56,456	14,505	-	6,183,029			
Surplus for the year	614,559	-	11,000	7,600	(2,024)	(2,880)	-	628,255			
Balance as at 31 March 2010	3,755,768	2,840,818	100,000	48,641	54,432	11,625	-	6,811,284			

See accompanying notes to the financial statements.

Statement of CASH FLOWS

For the year ended 31 March 2011

	Note	2011 SGD	2010 SGD
<i>Cash flows from operating activities</i>			
Surplus for the year		44,067	614,559
<i>Adjustments for:</i>			
Depreciation of plant and equipment		189,711	177,012
Plant and equipment written off		2,370	-
Interest income		(17,214)	(23,856)
Gain on disposal of plant and equipment		-	(500)
Operating surplus before working capital changes		218,934	767,215
Inventories		5,319	9,695
Trade and other receivables		843	8,212
Other assets		(9,952)	22,373
Trade and other payables		(7,846)	23,578
Other liabilities		1,450	6,435
Advanced subsidy received		16,495	(16,488)
Micro Finance Assistance Scheme		-	11,000
Teo Poh Lian bursary/scholarship fund		8,400	7,600
Rotary skills assistance fund		(426)	(2,024)
Infineon inspiration fund		(2,880)	(2,880)
HWA-ABLE fund		31,892	-
Net cash generated from operating activities		262,229	834,716
<i>Cash flows from investing activities</i>			
Interest income		17,214	23,856
Purchase of plant and equipment		(131,444)	(157,452)
Proceeds from disposal of plant and equipment		-	500
Net cash used in investing activities		(114,230)	(133,096)
Net increase in cash and cash equivalents		147,999	701,620
Cash and cash equivalents at beginning of year		6,196,230	5,494,610
Cash and cash equivalents at end of year	10	6,344,229	6,196,230

See accompanying notes to the financial statements.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2011

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

1. Significant accounting policies

Basis of Accounting

The financial statements of the Charity have been prepared in accordance with applicable Singapore Financial Reporting Standards ("FRS") and Recommended Accounting Practice 6.

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

The preparation of financial statements in conformity with FRS requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the financial year. Although these estimates are based on management committee's best knowledge of current events and actions, actual results may ultimately differ from those estimates.

The accounting policies adopted are consistent with those used in the previous financial year except as follows:

Interpretations and amendments to published standards effective in 2010

On 1 April 2010, the Charity adopted the new or amended FRS and Interpretations to FRS ("INT FRS") that are mandatory for application from that date. Changes to the Charity's accounting policies have been made as required, in accordance with the transitional provisions in the respective FRS and INT FRS.

The following are the new or revised FRS and INT FRS that are relevant to the Charity.

Amendment to FRS 7 Cash Flow Statements (effective from 1 January 2010)

Under the amendment, only expenditures that result in a recognised asset in the statement of financial position can be classified as investing activities in the statement of cash flows. Previously, such expenditure could be classified as investing activities in the statement of cash flows.

Funds

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

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

Functional and presentation currency

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

Revenue recognition

Revenue for the charity comprises the fair value of the consideration received or receivable for rendering of services and donations received. Revenue are recognised as follows:

(a) Rendering of services

Revenue from services is recognised over the period in which the services are rendered, by reference to completion of the specific transaction assessed on the basis of the actual service provided as a proportion of the total services to be performed.

(b) Donation

Donations are recognised upon receipt from the public.

(c) Grant/subsidy

A government grant and/or subsidy, that becomes receivable as compensation for expenses or losses already incurred, is recognised as income in profit or loss in the period in which it becomes receivables.

(d) Interest Income

Interest income is recognised on a time-proportion basis using the effective interest rate method. When a receivable is impaired, the Home reduces the carrying amount to its recoverable amount, being the estimated future cash flow discounted at original effective interest rate of the instrument, and thereafter amortising the discount as interest income.

Retirement benefit costs

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

Operating leases

Leases of assets in which a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) are taken to the profit or loss on a straight-line basis over the period of the lease.

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

Plant and equipment

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

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

Office furniture and equipment	-	3 to 10 years
Sports equipment	-	10 years
Motor vehicles	-	5 years
Rehabilitation equipment and Mobility Aids	-	5 to 10 years
Container	-	5 years
ILC - fixtures and equipment	-	10 years

The residual values, estimated useful lives and depreciation method are reviewed, and adjusted as appropriate, at each statement of financial position date.

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

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

Impairment of non-financial assets

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

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

Impairment losses are recognised in profit or loss.

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

Financial Assets

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

When financial assets are recognised initially, they are measured at fair value, plus directly attributable transaction costs.

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 has been recognised directly in equity is recognised in profit or loss.

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

Loans and Receivables

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

Impairment of Financial Assets

The Charity assesses at each statement of financial position date whether there is any objective evidence that a financial asset or a group financial assets is impaired.

Assets carried at amortised cost

If there is objective evidence that an impairment loss on financial assets carried at amortised cost has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate. The carrying amount of the asset is reduced through the use of an allowance account. The amount of the loss is recognised in profit or loss.

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

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

Cash and Cash Equivalents

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

Financial Liabilities

Financial liabilities are recognised on the statement of financial position when, and only when, the Charity becomes a party to the contractual provisions of the financial instrument. Financial liabilities are initially recognised at fair value of the consideration received plus directly attributable transaction costs and subsequently measured at amortised cost using the effective interest rate method.

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

Provisions

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

Operating Leases

Leases of assets in which a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) are taken to profit or loss on a straight-line basis over the period of the lease.

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

Critical judgement, assumption and estimation uncertainties

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

Key Sources of Estimation Uncertainty

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

Useful Lives of Plant and Equipment

Plant and equipment are depreciated on a straight-line basis over their estimated useful lives. The management committees anticipate the useful lives of these plant and equipment to be within 3 to 10 years. The carrying amount of the Charity's plant and equipment at 31 March 2011 is SGD 602,201 (2010: SGD 662,838). Changes in the expected level of usage and technological developments could impact the economic useful lives and the residual values of these assets, therefore future depreciation charges could be revised.

Handicaps Welfare Association is registered as a charity under the Charities Act, Chapter 37 on 18 December 1969 and has been accorded the status of an Institution of Public Character (IPC) for the period from 1 October 2008 to 30 September 2012. The Charity's registered office and principal place of business are located at 16 Whampoa Drive Singapore 327725.

The principal activities of the charity are to promote social services for people with disabilities and in particular to foster friendship, understanding and manual assistance among its members and to promote the welfare, education, training, rehabilitation, employment and other interest of its members.

2. Charity information

3. Fund raising income

	2011 SGD	2010 SGD
40th anniversary concert	-	388,600
Charity dinner donation	-	140,080
Charity golf	111,618	63,592
Donation boxes collections	21,669	19,261
Donation draw	139,785	377,881
Flag day	184,037	148,605
Greeting card	-	120
Hongbao project	281,822	315,087
Online donation portal	8,641	3,180
Car Wash Marathon	95,929	-
Wheel, walk or jog	274,185	313,240
Kwan Im Tong trust fund	-	100,000
	1,117,686	1,869,646

4. Program and services fee received

	General SGD	Social service department SGD	Driving scheme SGD	Transport department SGD	Rehabilitation centre fund SGD	2011 SGD	2010 SGD
Dial-a-ride income	-	-	-	107,390	-	107,390	110,179
Driving income	-	-	1,100	-	-	1,100	8,660
Member's subscription/ entrance fee	-	2,990	-	-	-	2,990	4,354
Monthly transport income	-	-	-	41,025	-	41,025	42,335
Rehabilitation fees	-	-	-	-	78,894	78,894	53,885
Rehabilitation transport fee received	-	-	-	22,332	-	22,332	16,139
Rental of vehicle income	-	-	-	80,967	-	80,967	52,049
Room rental income	2,130	-	-	-	-	2,130	1,400
Internal billing for staff request	-	-	-	15,868	-	15,868	15,290
Sale of gadgets	-	-	5,076	-	-	5,076	8,400
Sport income	2,056	-	-	-	-	2,056	9,500
Wheelchair rentals received/admin charges	-	10,320	-	-	-	10,320	9,222
Worklife project income	600	-	-	-	-	600	4,285
Other income	3,792	-	-	-	-	3,792	17,464
	8,578	13,310	6,176	267,582	78,894	374,540	353,162

5. Programme and services expenses

	General SGD	Social Service Department SGD	Driving scheme SGD	Transport Department SGD	Rehabilitation centre fund SGD	2011 SGD	2010 SGD
Licence/ subscription	-	-	-	-	-	-	2,919
Printing, stationery & postage	-	132	-	-	284	416	3,143
Other operation expenses	21,758	34,685	426	7,885	1,761	66,515	104,969
Repair and maintenance	-	-	-	-	8,603	8,603	14,848
Staff & Exco Retreat & refreshment	-	-	-	-	57	57	407
Staff CPF, SDL, FWL	14,459	10,182	-	40,317	26,040	90,998	92,460
Staff medical	733	530	-	3,903	1,720	6,886	6,177
Staff salaries & bonuses	118,852	70,260	-	419,454	267,046	875,612	876,962
Staff transport	12	-	-	264	147	423	4,393
Tele-communication	236	-	-	-	600	836	4,843
Upkeep of motor vehicle	-	-	2,481	184,643	-	187,124	158,688
Utilities & services charges	-	-	-	-	42,292	42,292	36,760
Gift & souvenirs	-	-	-	-	-	-	59
Recruitment expenses	-	-	-	900	-	900	276
AGM, annual report expenses	5,166	-	-	-	-	5,166	-
Admin cost approtation	57,112	37,142	1,848	169,899	109,592	375,593	452,677
Total expenses	218,328	152,931	4,755	827,265	458,142	1,661,421	1,759,581

6. Staff costs

	2011 SGD	2010 SGD
Contributions to defined contribution plan (CPF)	157,218	145,765
Salaries, bonuses and allowances	1,390,001	1,370,323
Staff welfare	25,512	23,651
	1,573,731	1,539,739

7. Plant and equipment	Office furniture and equipment	Sports equipment	Motor vehicles	Rehabilitation equipment and mobility aids	ILC-fixtures and equipment	Total
	SGD	SGD	SGD	SGD	SGD	SGD
	Cost					
At 1.4.2009	1,012,175	35,961	1,202,836	214,344	63,380	2,528,696
Additions	1,398	-	146,146	9,909	-	157,453
Disposals	-	-	(55,637)	-	-	(55,637)
At 31.3.2010 and 1.4.2010	1,013,573	35,961	1,293,345	224,253	63,380	2,630,512
Additions	65,405	-	66,039	-	-	131,444
Disposals	(597,602)	(2,588)	(38,097)	(73,462)	-	(711,749)
At 31.3.2011	481,376	33,373	1,321,287	150,791	63,380	2,050,207
	Accumulated Depreciation					
At 1.4.2009	767,611	21,181	843,312	150,845	63,349	1,846,298
Depreciation for year	43,753	3,339	120,495	9,410	15	177,012
Disposals	-	-	(55,636)	-	-	(55,636)
At 31.3.2010 and 1.4.2010	811,364	24,520	908,171	160,255	63,364	1,967,674
Depreciation for year	50,240	3,278	126,478	9,701	14	189,711
Disposals	(596,878)	(2,588)	(38,096)	(71,817)	-	(709,379)
At 31.3.2011	264,726	25,210	996,553	98,139	63,378	1,448,006
	Net carrying amount					
At 31.3.2011	216,650	8,163	324,734	52,652	2	602,201
At 31.3.2010	202,209	111,441	385,174	63,998	16	662,838

8. Trade and other receivables

	2011 SGD	2010 SGD
Interest receivable on fixed deposit	7,493	8,336
Other receivables	756	756
	8,249	9,092

9. Other assets

	2011 SGD	2010 SGD
Deposits paid	20,043	19,093
Prepayments	141,575	132,573
	161,618	151,666

10. Cash and cash equivalents

	2011 SGD	2010 SGD
Cash and bank	3,237,542	3,107,398
Fixed deposits	3,106,687	3,088,832
	6,344,229	6,196,230

Fixed deposit bears interest at 0.25% to 0.95% (2010: 0.39% to 1.05%) and for a tenure of 1 to 12 months (2010: 1 to 4 months) from the statement of financial position date.

11. Building fund

This represents fund designated for the development of the charity's future premise.

12. Micro finance assistance scheme

	2011 SGD	2010 SGD
Balance at beginning of year	100,000	89,000
Loan repayment	-	11,000
	100,000	100,000

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

13. Teo Poh Lian bursary/scholarship fund

	2011 SGD	2010 SGD
Balance at beginning of year	48,641	41,041
Donation received	10,000	10,000
Scholarship award	(1,600)	(2,400)
	57,041	48,641

This represents fund designated to award bursary/scholarships to enable members to pursue educational courses.

14. Rotary skills assistance fund

	2011 SGD	2010 SGD
Balance at beginning of year	54,432	56,456
Donation received	260	110
Subsidy granted	(686)	(2,134)
	54,006	54,432

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

15. HWA-ABLE Fund

	2011 SGD	2010 SGD
Donation received	66,000	-
Expenses incurred	(34,108)	-
	31,892	-

This represents fund designated for a training and employment centre launched by Handicaps Welfare Association and Abilities Beyond Expectations and Limitations (ABLE).

<i>16. Infineon inspirational fund</i>	2011 SGD	2010 SGD
Balance at beginning of year	11,625	14,505
Less: Award granted	(2,880)	(2,880)
	<u>8,745</u>	<u>11,625</u>

This represents fund designated to establish "IFX Inspiration Award" to members.

<i>17. Trade and other payables</i>	2011 SGD	2010 SGD
Trade payables	58,406	57,071
Accruals	28,246	45,090
Accrued revenue	7,663	-
	<u>94,315</u>	<u>102,161</u>

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

Accrued revenue represents amount received from a programme organised by Citi -YMCA Youth for cause.

<i>18. Other liabilities</i>	2011 SGD	2010 SGD
Deposits received for rental of wheel chair	33,665	32,215

19. Government subsidy This represents temporary occupation licence provided by Singapore Land Authority.

20. Operating lease commitments At the statement of financial position date, the charity has outstanding commitments under the non-cancellable operating leases in respect of rental of premises which fall due as follows:

	2011 SGD	2010 SGD
<i>Rental of premise</i>		
Not later than one year	25,516	38,273
Later than one year but not later than two years	-	25,516
	<u>25,516</u>	<u>63,789</u>

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

22. Related party transaction The top key employee is within the annual salary range of SGD 90,000 and the next two key employees are within the salary range of SGD 50,000 each respectively.

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

<i>24. Reserve policy</i>	2011 SGD	2010 SGD
Unrestricted Funds (Reserves)	3,799,835	3,755,768
Ratio of reserves to annual operating expenditure	1.26	1.14

The reserves that we have set aside to provide financial stability and the means for the development of our principal activity. We intend to maintain our reserves at a level which is at least equivalent to 5 times of the annual operating expenditure. The Executive Director reviews on a half-yearly basis the amount of reserves that are required to ensure that they are adequate to fulfill our continuing obligations.

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

Liquidity risk

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

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

Credit risk

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

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

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

Cash flow and fair value interest rate risk

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

The Charity's exposure to changes in interest rates relates primarily to the Charity's fixed deposits with financial institution at variable rates. Information relating to the Charity's interest rate exposure is also disclosed in Note 9. Variation in short-term interest rate is not expected to have a material impact on the results of the Charity.

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

If interest rates had been 0.5% higher/lower with all variables held constant, the impact on the Charity's profit or loss is not material.

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

27. New accounting standards and FRSS interpretations At the date of authorisation of these financial statements, certain FRSS and INT FRSS were issued but not effective as follows:

Reference	Description	Effective for annual periods beginning on or after
FRS 24	Related Party Disclosures	1 January 2011
INT FRS 114	Prepayments of a Minimum Funding Requirement	1 January 2011
INT FRS 115	Agreements for the Construction of Real Estate	1 January 2011
INT FRS 119	Extinguishing Financial Liabilities with Equity Instruments	1 July 2010

Except for the revised FRS 24, the Charity expects that the adoption of the other standards and interpretations above will have no material impact on the financial statements in the year of initial application. The nature of the impending changes in accounting policy on adoption of the revised FRS 24 is described below.

Revised FRS 24 Related Party Disclosures

The revised FRS 24 clarifies the definition of a related party to simplify the identification of such relationships and to eliminate inconsistencies in its application. The revised FRS 24 expands the definition of a related party and would treat two entities as related to each other whenever a person (or a close member of that person's family) or a third party has control or joint control over the entity, or has significant influence over the entity. The revised standard also introduces a partial exemption of disclosure requirements for government-related entities. The company is currently determining the impact of the changes to the definition of a related party has on the disclosure of related party transaction. As this is a disclosure standard, it will not have an impact on the financial position or financial performance of the company when implemented in 2011.

28. Authorisation of Financial Statements for Issue The financial statements for year ended 31 March 2011 were authorised for issue in accordance with a resolution of the Committee Members on 15 April 2011.

APPRECIATION

We would like to record our grateful thanks and deep appreciation to the following corporate partners and individuals for their unfailing support, contributions and strong commitment to the Handicaps Welfare Association. Your caring support has undoubtedly made a difference to our members. We earnestly hope to count on your long-term friendship and assistance as we continue on our journey to integrate people with disabilities into mainstream society.

Above \$100,000

CHEN SU LAN TRUST

\$10,000 - \$49,999

ABDULLAH SALEH SHOOKER CHARITY FUND

AEROSPEC SUPPLIES PTE LTD

BNF INDUSTRIES PTE LTD

CHEW HOW TECK FOUNDATION

EBM-PAPST SEA PTE LTD

GOH SIONG KEE

HONG LEONG FOUNDATION

ISAAC MANASSEH MEYER TRUST FUND

KOREAN CHAMBER OF COMMERCE

LEE FOUNDATION

LUSI

NTUC FAIRPRICE CO-OPERATIVE LTD

ONN ENG JOO

PNG AI LENG

POPULAR BOOK STORES

SERENE LAND PTE LTD

SHUILU FAHUI

SINGAPORE PRECISION INDUSTRIES PTE LTD

SINGAPORE TOTALISATOR BOARD

SINGATIN PTE LTD

TEMPERATURE SENSORS SERVICES PTE LTD

WALTON INTERNATIONAL GROUP (S) PTE LTD

WEE AIK KOON PTE LTD

WEE FOUNDATION

XIN MING HUA PTE LTD

\$5,000 - \$9,999

BOH TUAN SIANG

C & W ELECTRONICS PTE LTD

CHAN YIK ZANE

CHAR YONG (DADU) FOUNDATION LTD

CHIA SENG KHIM

CHIEW WAH HONG

CHOO BUILDING MATERIALS CO. PTE. LTD

CLASSIC BEAUTY

COOL LINK & MARKETING PTE LTD

EBM-PAPST SEA PTE LTD

FONG LEE CHIN

FONG LEE YONG

HITECH HEAT TREATMENT SERVICES PTE LTD

HO KOK BENG NORMAN

KIM ENG SECURITIES PTE LTD

KUA CHEE KOK

LATHA E K MATHEW

LEE GEOK CHUAN

M & S MANAGEMENT & CONTRACTS SERVICES PTE LTD

MELFORD PTE LTD

NATIONAL PARKS BOARD

NG TIONG SUN

PROF. MICHAEL A. WITT

QUEK KOH CHIEW

QUEK SIEW ING

ROY HWA-YONG KEE

SIEMENS HEALTHCARE DIAGNOSTICS PTE LTD

SUPERMEC PTE LTD

TOH HONG LEONG

YIO CHU KANG SECONDARY SCHOOL

ZU-LIN TEMPLE ASSOCIATION

\$1,000 - \$4,999

"THE ESTATE OF TAN EE GEE, DECEASED"

ABACUS INTERNATIONAL PTE LTD

AC CONSORTIUM PTE LTD

ANG AH BENG

ANG CHIOK HOCK

ANG MO KIO PRIMARY SCHOOL

ANN PHUA SI S

ANTARA KOH PTE LTD

APEC FUSION PTE LTD

APT21 PRIVATE LIMITED
 ASIA ENTERPRISES (PRIVATE) LIMITED
 ASTRA OIL COMPANY PRIVATE LIMITED
 AUGLO-CHINESE SCHOOL (BARKER ROAD)
 AUTODESK ASIA PTE LTD
 AUW CHOR CHENG
 B & W AIRCONDITIONING SERVICES PTE LTD
 BENEL SINGAPORE PTE LTD
 BENG HWA BUILDERS PTE LTD
 BIO INTERIOR PTE LTD
 BNF ENGINEERING (S) PTE LTD
 BNL SERVICES PTE LTD
 BNP PARIBAS
 BOH TUAN SIANG
 BOO KOK CHYE
 BOSCH REXROTH PTE LTD
 BREADTALK PTE LTD
 BUNKER HOUSE PETROLEUM PTE LTD
 C.T.S. INDUSTRIES PTE LTD
 CATHAY PHOTO STORE (PTE) LTD
 CATHERINE HENG
 CENTRAL NARCOTICS BUREAU
 CHAI CHEE SECONDARY SCHOOL
 CHAN SEE MOI
 CHENG JIAN FENN
 CHIEW WAH HONG
 CHOO CHWEE KIAT RANDY
 CHOO PUAY SEI
 CHOO TECK SENG

CHRISTOPHER MURUGASU
 COMBI (SINGAPORE) PTE LTD
 CONVAL HARDWARE ENGINEERING PTE LTD
 CRESCENT GIRLS' SCHOOL
 CYC SHANGHAI SHIRT COMPANY PTE LTD
 DEFENCE SCIENCE AND TECH AGENCY
 DIRECT LINK WORLDWIDE DISTRIBUTION PTE LTD
 DOU YEE ENTERPRISES (S) PTE LTD
 ENG CHIN CHIN
 FA YEW CONSTRUCTION PTE LTD
 FMB TRADING AND ENGINEERING PTE LTD
 FOO KEONG TATT
 FRANKIE LEE YEW SIN
 FUNG YUIT LENG JUANNA
 GNS STORAGE PTE LTD
 GOH BOON LAN
 GOH CHOO LEONG
 GOH PI LEE
 GOLDMAN SACHS (SINGAPORE) PTE
 GRACEZONE MARKETING PTE LTD
 GRANDLUXE PRIVATE LIMITED
 GS CALTEX SINGAPORE PTE LTD
 H.I.M HOLDINGS PTE LTD
 HAI SOON DIESEL & TRADING PTE LTD
 HERMES-EPITEK CORPORATION PTE LTD
 HIAP TECK METAL CO (1968 PTE) LTD

HINDU ENDOWMENTS BOARD
 HO JUN KEONG
 HOCK CHEONG PRINTING PTE LTD
 HONG LAM MARINE PTE LTD
 HOUSTON ELECTRIC PTE LTD
 HOY SHENG KEE @ HOOI PING SIEW
 HYDRO-SEAL ENGINEERING PTE LTD
 HYPAC PACKAGING PTE LTD
 INTERCONTINENTAL COMMUNICATIONS PTE LTD
 INTERLOCAL EXIM PTE LTD
 ISETAN FOUNDATION
 JOSEPH YUVARAJ PILLAY
 KENNY YEO WAI SOON
 KIAT LENG SAN TEMPLE
 KIM TIAM BUILDING CONTRACTOR PTE LTD
 KNIGHT AUTO PRECISION ENGINEERING PTE LTD
 KOAY SIEW MEE
 KUA CHEE KOK
 KUOK (SINGAPORE) LTD
 KWAN IM THONG HOOD CHO TEMPLE
 L.D. WAXSON SINGAPORE
 LEE BOON CHONG
 LEE CHOON BOK
 LEE ENG CHUAN
 LEE GUEK HOON ELLEN
 LEE HOOD YEW ALFRED
 LEE KENG CHEONG
 LEE KIM TAH FOUNDATION

LEE MARY BERNADETTE PHILOMENA
 LEE XIANG YING
 LEJEN ALUMINIUM PTE LTD
 LEK SWEE CHEW
 LEK YI SIANG
 LENG ERN JEE TEMPLE
 LEONG KUM LOI
 LIGHT PHASE (S) PTE LTD
 LIM KIM HONG MICHAEL
 LIM KIM HUAT
 LINGJACK ENGINEERING WORKS PTE LTD
 LOH LEE WEN
 LOONG YING PACKAGING INDUSTRIES PTE LTD
 LORONG KOO CHYE SHENG HONG TEMPLE ASSOCIATION
 LOW ENG MENG JOSEPH
 LUCY CHEE
 MAJLIS UGAMA ISLAM SINGAPURA
 MEGAWATTS ENGINEERING SERVICES PTE LTD
 MICRO FILTRATION TECHNOLOGY PTE LTD
 MINISTRY OF FOREIGN AFFAIRS
 MULTI-HUB ENTERPRISE PTE LTD
 MULTI-TASK ENGINEERING PTE LTD
 NATIONAL LIBRARY BOARD
 NATIONAL SKIN CENTRE (S) PTE LTD
 NEHCAL CHAND KHANNA
 NEO CHENG KANG
 NEO GROUP PTE LTD

NGEE ANN POLYTECHNIC
 ONDA INDUSTRIES ENGINEERING MARINE PTE LTD
 ONG AH CHOON
 ONG MONG SIANG
 OSK ENGINEERING PTE LTD
 PCI AUTO AIR-CON PTE LTD
 PETROJAYA MARINE SDN BHD
 PHUAH KOK LIANG MARCUS
 PLY SYSTEM PTE LTD
 POH LENG JIE KWAN INN BUDDHIST ASSOCIATION
 POH WAH MACHINERY & TRADING PTE LTD
 POH YOU DE
 POWER & MOTION CONTROL PTE LTD
 POWER INSTRUMENTS PTE LTD
 QU SHENG FAN
 RICHPOOL BUILDERS PTE LTD
 RONALD SOH TEOW OEN
 SAMWOH CORPORATION PTE LTD
 SANITRON INDUSTRIES PTE LTD
 SBS TRANSIT LTD
 SECURA SINGAPORE PTE LTD
 SEMBAWANG PRIMARY SCHOOL
 SEOW MAY LING
 SHENTON CHARITABLE COMPANY
 SHENTON INVESTMENT PTE LTD
 SIM ENG BENG
 SIN YOU SENG
 SINGAPORE BUDDHIST YOUTH MISSION
 SINGAPORE COMPUTER SOCIETY

SINGAPORE PRESS HOLDINGS LTD
 SINGAPORE TECHNOLOGIES ELECTRONICS LIMITED
 SK CHEMICAL TRADING PTE LTD
 SOH KIM HWEE
 STRAITS RUBBER & ENGINEERING PLASTIC PTE LTD
 SWISS SCHOOL SINGAPORE
 T & F MANAGEMENT SERVICES LLP
 T.M. TRANSPORT CONTRACTOR PTE LTD
 TAI HUI ENG
 TAK PRODUCTS & SERVICES PTE LTD
 TAN BENG HIN
 TAN EAN KIAM FOUNDATION
 TAN HIANG
 TAN INN KOK
 TAN PUAY CHAI
 TAN YANG GUAN
 TANG PENG KOON
 TAY LIAN HENG
 TEMASEK SECONDARY SCHOOL
 TEO SER LUCK
 TERENCE CASTILLO
 THE LATE SUN YUEN SING
 THOMAS ZACHARIAS
 THOMSON CATERING & ENTERPRISES PTE LTD
 THONG TECK SIAN TONG LIAN SIN SIA
 TOA PAYOH SEU TECK SEAN TONG
 TOH SAY CHEONG WILLIAM
 TONG YEW MENG

TOP TECH ELECTRICAL ENGINEERING PTE LTD
 TRANSWARE DISTRIBUTION SERVICES PTE LTD
 UNESIS ENGINEERING PTE LTD
 UNION OF TELECOM EMPLOYEE OF SINGAPORE
 UNITED CAOUTCHOUK TRADING COMPANY PTE LTD
 WAH CHENG BUILDING MATERIAL & CONTRACT PTE LTD
 WHAT'S THEATRE
 WONG KENG WAH
 WONG TAN & MOLLY LIM LLC
 WOON WEE HAO
 XOD BOX PTE LTD
 YAN KIT VILLAGE CHINESE TEMPLE
 YEE WEI CHI
 YEOH AH CHIAH
 YU GYO ENGINEERING & TRADING PTE LTD

\$500 - \$999

A P MOLLER SINGAPORE PTE LTD
 A-PLUS C2 PTE LTD
 AAL TECH MARINE AND INDUSTRIAL ENGINEERING PTE LTD
 ACME EQUIPMENT PTE LTD
 ACS MANAGEMENT CONSULTANTS PTE LTD
 AFFLUENCE RESOURCE PTE LTD
 ALLIANCE MANAGEMENT & CONSULTANTS PTE LTD
 ALPHA CELSIUS PTE LTD

ANG CHAI KWEE
 ANG CHIOK HOCK
 ANG HOCK CHUAN
 ANTARA KOH PTE LTD
 APP SYSTEMS SERVICES PTE LTD
 ASIA FOUNDRY & ENGINEERING PTE LTD
 ASTEEM PRODUCTS PTE LTD
 BALESTIER HILL SECONDARY SCHOOL
 BEEH LOW SEE TEMPLE
 BEHN MEYER AGCARE LLP
 BIZLINK CENTRE SINGAPORE LIMITED
 BOLE BUSINESS SERVICES PTE LTD
 BRIDGEMAN PTE LTD
 CAMPBELL AND ASSOCIATES PTE LTD
 CARRIE CHEONG & ASSOCIATES
 CEI CONTRACT MANUFACTURING LTD
 CENTRAL REFRIGERATION AND AIRCONDITIONING (PTE) LTD
 CHAN KAI FOOK
 CHAN MEE YOKE
 CHAN WENG FOOK
 CHANG CHUN SENG
 CHARLES LETTS
 CHARTWORTH ENTERPRISE SINGAPORE PTE LTD
 CHEONG BAN CHUAN
 CHETTIARS' TEMPLE SOCIETY
 CHEW LEAN HUAT
 CHIA MUI HOON

CHIANG H H
 CHONG KONG HUI
 CHONG PIK KEI
 CHOO BENG LOR
 CHOO KIM CHUAN CONSTRUCTION PTE LTD
 CHRISTIAN TOLLKUEHN
 CHUA HIAN KONG ROBERT
 CHUA THIAN YEE
 CHUNG SHIH CHIAT
 COCKETT MARINE OIL (ASIA)
 CONTEEM ENGINEERS PTE LTD
 CREATIF VENTURE PTE LTD
 DAIKIN ASIA SERVICING PTE LTD
 DAIYO ELECTRONICS (S) PTE LTD
 DATAPULSE TECHNOLOGY LIMITED
 DERRICK LIM SOON HUAT
 DOKA FORMWORK PTE LTD
 DORIS CHAN LAY PENG
 DR & MRS JOHN TAMBYAH ANANTHARAJAH
 E. D. VAN DER GRIJP
 EASTERN WIN METALS & MACHINERY PTE LTD
 EBEL INDUSTRIES PTE LTD
 EDMUND LEE KIT MING
 EE HUP CONSTRUCTION PTE LTD
 ENTREPOT MARKETING PTE LTD
 EPCHEM INTERNATIONAL PTE LTD
 ERIC CHANG
 ERIC CHANG WEE HUA
 FELLOWES HI-Q SINGAPORE PTE LTD

FONG CHEI MAY
 FOO SIEW ENG
 FOONG SIEW LEONG
 FU CHIN FENG
 FUJITSU COMPONENTS ASIA PTE LTD
 GENNAL ENGINEERING PTE LTD
 GLENN HONG
 GM FAMILY
 GOH BOON LENG
 GOH ENG LAM
 GOH HAN KIAT
 GOLD FINGER HEALTH SPA PTE LTD
 GOLDTRANS LOGISTIC (S) PTE LTD
 GOPAL CHAND ANAND
 GTH TECHNOLOGIES PTE LTD
 GUAN JOO CONSTRUCTION PTE LTD
 HAN HEE JUAN
 HATIM FIDAHUSEIN NAKHODA
 HEINEKEN FAR EAST PTE LTD
 HERCHIN MARKETING PTE LTD
 HIGHWAY INTERNATIONAL PRIVATE LIMITED
 HONG MIN YEOK
 HUA SIAH CONSTRUCTION PTE LTD
 HUME TAIPAN INTERNATIONAL PTE LTD
 HUP FATT BROTHERS ENGINEERING PTE LTD
 IDD INTERIOR DESIGN PTE LTD
 IMPERIAL TREASURE RESTAURANT GROUP PTE LTD

IN 2 DESIGN PTE LTD
 INDUSTRIAL HEATING (S) PTE LTD
 JACK INVESTMENT PTE LTD
 JAYA SHIPBUILDING AND ENGINEERING PTE LTD
 JEANNE LEE MING EN
 JEBSENS INTERNATIONAL SINGAPORE PTE LTD
 JEFF-LANCER MARKETING
 JERRYCO ENGINEERING SERVICES PTE LTD
 JMB MARINE SERVICES PTE LTD
 JOE LI ELECTRICAL INDUSTRIES PTE LTD
 JOHN CONSTRUCTION PTE LTD
 JOHNSON DECORATION CONTRACTOR PTE LTD
 JURONG ENGINEERING LIMITED
 KATE FOOD SUPPLIES PTE LTD
 KEONG HONG CONSTRUCTION PTE LTD
 KHIEW KIM CHOY
 KHOO PECK KIM
 KHOO SOO GUAN CHRISTOPHER
 KHOO TENG PENG
 KJW FABRICATION & SERVICES PTE LTD
 KOH HOCK CHWEE
 KOH SIOK AI
 KONG KOON SAN
 KTP CONSULTANTS PTE LTD
 LAI PIN LEONG REALTY (PTE) LTD
 LEE CHOK SIN
 LEE CHWEE HOCK

LEE ENG THONG DAVID
 LEE HUEY LING
 LEE WELDED MESH SINGAPORE PTE LTD
 LHL INTERNATIONAL PTE LTD
 LIAN GIM CHOON
 LIANNEX CORPORATION (S) PTE LTD
 LIEW CHAN HING
 LILIEK DJUWITA MOELJOHARTONO
 LIM AH SWAN
 LIM BEO PENG
 LIM GIM HWEE
 LIM GUEK LAN
 LIM JIT SOON
 LIM KOK SING
 LIM LEE GEK
 LING CHENG TECK
 LINKPOINTS SECURITY CONSULTANCY & ENGINEERING
 LIONAPEX EQUIPMENT PTE LTD
 LIOW CHING WENG
 LOKE YEW WAH MICHAEL
 LOW MEI KWEE
 LOW TING PONG
 MANJIT SINGH
 MB STAR PTE LTD
 MODA PAOLO PTE LTD
 NEO GROUP PTE LTD
 NETLINE SINGAPORE PTE LTD
 NG CHEONG BIAN
 NG CHEONG LIP
 NG CHYE SENG

NG SOO KOK	SEACOLD SEAFOODS (S) PTE LTD	TAN KIM PING	WONG LAI SIONG
NGEE CHIN ENGINEERING PTE LTD	SEAH CHEE HWEE	TAN LEE HUA	WONG SZE RUI
ONG BOON CHUAN	SEE LAI MIN	TAN LEE JEE	WONG YUET CHING STACY
ONG CHIN EIK	SENOKO ENERGY PTE LTD	TAN LEY KIANG	WOODWATER INTEGRATED PTE LTD
ONG CHONG HOO	SERFE AKSU (SINGAPORE TURKEY FRIENDSHIP ASSOCIATION)	TAN SOK HAR	WORLD FREIGHT PTE LTD
ONG SOON LIONG	SHARON SNG MEI-YIN	TAN SOO KIAT	XALI PTE LTD
PANG WENG SUN	SIEM SENG HING & COMPANY (PTE) LTD	TANG CHIN CHAI	XINMIN SECONDARY SCHOOL
PAO KWAN FOH TANG	SILICON APPLICATION PTE LTD	TANGLIN CORPORATION PTE LTD	Y S LAU CARDIOLOGY CLINIC PTE LTD
PATRICK GOH (CHURCH OF THE HOLY FAMILY)	SIM SEW BEE	TAT WAI ENTERPRISE PTE LTD	YAMARI SINGAPORE PTE LTD
PATTERNS PTE LTD	SING MOH ELECTRICAL ENGINEERING PTE LTD	TAY AH TEE	YEN LEE FIREWELD PTE LTD
PENTA-KOHDEN MARKETING PTE LTD	SINGAPORE DRIVING INSTRUCTORS' ASSOCIATION	TAY CHEE KWONG	YEO LIU-CHING LAURA
PETROMAR INDUSTRIES PTE LTD	SINGAPORE POLYTECHNIC	TEH TEE TEE	YEO YN LING
PHUA SIEW KIANG	SINGAPORE TEACHERS CO-OPERATIVE SOCIETY LTD	TEO SWAN CHIN JOYCE	YEUNG SHUN YUN
PIL REALTY PTE LTD	SKY LEADER FREIGHT PTE LTD	THAM SWEE LAN	ZYFAS MEDICAL CO
POH BENG WEE	SNG MENG LIANG	THE LATE MDM GOH HUANG KHENG	
POLY ELECTRONIC SERVICE COMPANY PTE LTD	SNG SU NGO	THE LATE ONG GEOK BOEY	
PROWAY ENGINEERING PLASTIC PTE LTD	SOH LEE YONG	THOMAS MILLER (S.E.A) PTE LTD	
PTC SYSTEM (S) PTE LTD	SONG CHING SUPERSTORE (S) PTE LTD	THOR LAY LAY	
QUEK SHI KUI	SOUTHERN CROSS PTE LTD	TIMU MARKETING	
QUICKFLO LOGISTICS PTE LTD	SSTA PTE LTD	TOK YEW SENG	
RIAZ LLC	SUN ACE KAKOH (PTE) LTD	TOP PAVE PTE LTD	
RICKVIN TRADING PTE LTD	SWANMET (SINGAPORE) PTE LTD	TRIDEX PTE LTD	
ROGER CHAN KUM ONN	TACAM STEEL PTE LTD	TWIN DISC (FAR EAST) LIMITED	
ROSELLE MONT-CLAIR FURNISHING PTE LTD	TAMPINES CHINESE TEMPLE	TYE TAN SOK CHENG	
S C MERAH PTE LTD	TAN BEE ENG	UNIVERSAL OPTICAL PTE LTD	
SA BEI AYE @ JASMINE TAN	TAN BENG KHIAM VERONICA	VALLETEAU DE MOULLIAC	
SAFRAN ELECTRONICS ASIA PTE LTD	TAN CHING GUEI	VIGCON CONSTRUCTION PTE LTD	
SAMUEL TAN	TAN KEONG CHOON	WATERLINE AGENCIES	
		WEE GUAN CONSTRUCTION PTE LTD	
		WONG FOOK HON	
		WONG KWET YOONG	

OUR MISSION

An Organisation committed to enhance the quality of life of people with physical disabilities and integrate them into mainstream society

Handicaps Welfare Association

16 Whampoa Drive, Singapore 327725 • Tel 6254 3006 • Fax 6253 7375

Email hwa@hwa.org.sg • Website <http://www.hwa.org.sg>