

Annual Report

2025/2026



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1. HISTORY OF SDA

The Association represents the dental profession, and it is its duty to look after the interests of the profession. Its activities must not be confined only to the local scene but must go beyond into the international arena.

The history of Singapore Dental Association (SDA) is closely tied to the history of the present Faculty of Dentistry of the National University of Singapore that began as a Department of Dentistry within the King Edward VII College of Medicine.

In 1905, the Straits Settlement and Federated Malay States Government Medical School was established at Sepoy Lines, located at the current Singapore General Hospital ground. In 1913, the school was renamed King Edward VII Medical School in recognition of an endowment by the King Edward VII Memorial Foundation. In 1921, it was then renamed King Edward VII College of Medicine to reflect its status as an institution that provided tertiary education. The Department of Dentistry was started in 1929 with the first cohort of seven students for its four-year course.

The origin of SDA can be traced back to 1938 when Professor Edgar Kingsley Tratman, Professor of Dental Surgery and Head of the Dental School of the King Edward VII College of Medicine, wisely envisaged the need for an association to represent the dental profession. And so, on 2nd September 1938, the Malayan Dental Association was founded with Professor Tratman as the first President while Tan Sri Dr Tay Teck Eng, the first to graduate with honours, became the Honorary General Secretary.

In the early years, from 1938 to February 1942, the number of dentists was very small and there was very little activity. Soon, the world was in turmoil and by February 1942, Singapore was under Japanese Occupation and the Association came to a standstill. After the defeat of the Axis powers, the Medical College resumed teaching in mid-1946 and slowly the Association was revived. At that time, most of the activities were organized in conjunction with and in the dental school. By 1949, The Malayan Dental Association had 3 branches located in Penang, Kuala Lumpur, and Singapore.

After World War II, Britain slowly and progressively granted independence to her colonies. Malaya gained independence in 1957, and Singapore has its own elected government in 1959. The Malayan Dental Association continued to represent the dental professions in both territories. The Malayan

Dental Association was a founder member at the inaugural meeting of the Asia Pacific Dental Federation (APDF) in Tokyo in 1955. It also actively participated in the campaign to gain recognition for the APDF from the Federation Dentaire Internationale (FDI) as one of its regional organizations, and so the APDF/APRO was born.

In 1963, Singapore together with Sarawak and Sabah, merged with Malaya to become Malaysia. In 1964, the Malayan Dental Association hosted the 4th Asia Pacific Dental Congress (APDC) in Singapore. This was the first time the Association projected itself into the international scene. At the conclusion of the 4th APDC, the name of the Association was changed to Malaysian Dental Association.

In 1965, Singapore separated from Malaysia and became an independent nation, the Republic of Singapore. It was therefore necessary to form a separate Association to look after the interest of the dental profession in the Republic. Thus in 1966, an agreement was reached to dichotomize the Association into the Malaysian Dental Association and the Singapore Dental Association. The SDA was formally established on 24th March 1967 and Dr Lau Kieng Hiong was elected as the first President for 1967-68. The 24th MDA Annual General Meeting was held in Singapore on 25th March 1967 before SDA and MDA went separate ways.

SDA first hosted the 10th APDC in March 1981 at the Hyatt Regency Hotel and then the 2nd MDA/SDA Joint Scientific Congress in April 1983 at the Mandarin Hotel. (MDA hosted the 1st MDA/SDA Joint Scientific Congress on 9th - 11th April 1982)

SDA hosted the 4th MDA/SDA Joint Scientific Congress in March 1986 at the Westin Plaza and a few months later, the International Congress of Gerodontology. SDA has been actively projecting its image both locally and internationally culminating with the hosting of the 78th FDI Annual World Dental Congress in 1990.

Not content to rest on its laurels, SDA has partnered with Koelnmesse to organize International Dental Exhibition & Meeting (IDEM) Singapore, launching the first edition in the year 2000. Since then, IDEM Singapore has grown to be the cornerstone event in the dental community calendar, playing a pivotal role in bringing together the key stakeholders in the entire dental trade value chain. SDA, through IDEM Singapore, continues to contribute to the continual education of the dental fraternity and to facilitate the growth of the dental industry in the Asia Pacific region, by providing access to a world-class scientific conference in combination with an extensive international trade exhibition.

SDA is mindful of the standards of professional conduct and ethics as well as matters affecting members. After much effort, SDA's own 'Code of Ethics' made its appearance in 1977. In recent years, the Ethics Committee has worked with Medical Protection Society in managing complaint cases successfully.

In 1974, SDA contributed an initial capital sum of \$5,100 (which included a personal donation of \$4,100 by Dr Lau Kieng Hiong) to set up the SDA Endowment Fund. By 1989, the Fund has grown to \$76,983. As of 31st December 2025, the SDA Endowment Fund has a total balance of \$86,510.11. The establishment of this Fund marked a historic event in the Association's history. The Fund is to be used to (1) provide funding for approved research projects in the science and art of dentistry and in interdisciplinary research; (2) promote and support dental health programmes; and (3) disseminate information regarding all aspects of dentistry to the public including dentistry as a career. Another fund, the NUS-SDA Continuing Dental Education Fund has a balance of \$500,000.00 as of 31st December 2025.

In recognition and appreciation of members who has rendered meritorious service and made significant contribution to the profession and the Association, the Roll of Honour was established in 1974. In 2009, 2 new awards - the SDA Meritorious Award and the SDA Commendation Award - were created to recognize outstanding members who contributed selflessly to the Association.

SDA has grown tremendously and was chosen to host the 97th FDI Annual World Congress again in 2009. The success of these international events brought great prestige and honour to the Association as well as the nation.

The Alumni Association Building located within the SGH campus has hosted our SDA office for decades. Despite the historical significance of this building, it was not gazetted for conservation, and it was just a matter of time before making way for SGH's long-term development plans. This issue was discussed at the 50th AGM on 26th March 2017 and subsequently, at EOGM on 17th September 2017, members made a historic and unanimous decision to acquire a suitable property as our office. This culminated in the acquisition of a freehold office unit at Centrium Square (#10-13) along Serangoon Road which was fully operational since 1st January 2021.

Currently, our membership stands at 2104 (Ordinary & Life as of 31st December 2025) which approximately represents about 72.6% of our profession (total number of registered dentists is 2900 as of 31st December 2025).

Condensed from essays by Dr Edmund Tay Mai Hiong, Dr Lau Kieng Hiong and Dr Yii Kie Mung published in the Proceedings of the Conference Commemorating the Diamond Jubilee of Faculty of Dentistry and 60 Years of Dental Education (1929-1989). Updated by Dr Kuan Chee Keong from 2013-2021.

Professor Edgar Kingsley Tratman

- born on 23rd February 1899 in Bristol
- obtained LDS in 1923, BDS in 1924
- at 30, appointed to the chair of Dental Surgery in King Edward VII College of Medicine, Singapore
- helped to open Dental School in 1938
- interned as POW from 1942 to 1945
- upon release, reestablished Dental School
- returned to UK in 1950
- passed away on 21st August 1978
- a renowned speleologist (a person who studies or explores caves or caving-related matters.)

2. THE CREST



After the separation from Malaysian Dental Association, SDA needed a new crest to represent itself. Dr Yip Wing Kong, the founding Honorary General Secretary of SDA, selected the design. The SDA crest features a lion and a tiger which represent the historical connection of Singapore and Malaysia. The Singapore colours red and white were chosen for the background.

In the centre, Dr Yip designed a brown serpent wrapped around a bur to aptly represent dentistry. This was based on the traditional symbol of medicine, the rod of Asclepius. This is an ancient Greek symbol featuring a serpent wrapped around a staff and is associated with the healing arts. In Greek mythology, Asclepius was a skilled physician who was eventually worshipped as the Greek god of medicine. The original Hippocratic Oath begins with the invocation "I swear by Apollo, Asclepius, Hygieia and Panacea and I take to witness all the gods, all the goddesses, to keep according to my ability and my judgment, the following Oath and agreement..."

(Apollo, the father of Asclepius, was an important Greek god and recognized as a god of medicine among many others; Hygieia and Panacea were daughters of Asclepius and symbolized cleanliness and healing.)

3. PAST PRESIDENTS/ROLL OF HONOUR

PAST PRESIDENTS

1967–1968	Dr Lau Kieng Hiong
1968–1969	Dr J A Jansen
1969–1970	Dr Edmund Tay
1970–1971	Dr Lim Kheng Ann
1971–1972	Dr Tan Ah Chua
1972–1973	Dr J M Robertson
1973–1975	Dr Wong Yew Cheong
1975–1977	Dr Oliver Henedige
1977–1981	Dr Lim Swee Teck
1981–1985	Dr Oliver Henedige
1985–1987	Dr Ng Ler Poey
1987–1991	Dr Yii Kie Mung
1991–1994	Dr Lim Kian Chong
1994–1997	Dr S Jeganathan
1997–1999	A/Prof Ho Kee Hai
1999–2000	A/Prof Ow Kok Keng Richard
2000–2002	Dr Lee Kim Chuan Lewis
2002–2004	Dr Tang Kok Weng
2004–2006	Dr Tseng Seng Kwong Patrick
2006–2008	Dr Benjamin Charles Long
2008–2010	Dr Lee Kim Chuan Lewis
2010–2012	Dr Goh Kong Hui Philip
2012–2016	Dr Kuan Chee Keong
2016–2020	Dr Lim Lii
2020–2022	Dr Goh Siew Hor
2022–2024	Dr Yong Than Fui Lawrence
2024–2026	Dr Tang Kok Weng

ROLL OF HONOUR

1974	Dr Lau Kieng Hiong
1979	Dr J A Jansen
1979	Dr Lim Kheng Ann
1984	Dr Lee Ek Chong
1984	Dr J M Robertson
1994	Dr Choo Teck Chuan
1994	Dr Lim Swee Teck
1994	Dr Yii Kie Mung
1999	Dr Yip Wing Kong
1999	Dr Tay Mai Hiong Edmund
2000	Dr Ho Kee Hai
2001	Dr Chew Chong Lin
2001	Dr Loh-Lee Woon Oi Teresa
2004	Dr Asha Karunakaran
2004	Prof Loh Hong Sai
2010	A/Prof Tan Beng Choon Keson
2010	A/Prof Teo Choo Soo
2014	Dr Lee Kim Chuan Lewis
2014	Dr Wong Yew Cheong
2022	Dr Ng Fooi Chin
2023	Dr Kuan Chee Keong
2024	A/Prof Tseng Seng Kwong Patrick

4. SDA AWARDS / SDA AWARDS FOR NUS

SDA AWARDS

MERITORIOUS AWARD

- 2010 Dr Lim Lii
- 2012 Dr Raymond Ang Ee Peng
- 2012 Dr George Soh Yi Wei

COMMENDATION AWARD

- 2010 Dr Charlene Goh EnHui
- 2010 Dr Terence Jee Shizhuan
- 2010 Dr Victor Lee Kee Kai
- 2010 Dr Betty Mok Yuen Yue

Academic Year 2024/2025

SDA PRESIDENTS' MEDAL & PRIZE

1st Professional BDS Examination

Shannon Tho Ching Shuen¹

Alven Tan Wen Rui²

2nd Professional BDS Examination

Joel Lim Jie Yi³

Yeo Kai Jie⁴

SDA MEDAL

3rd Professional BDS Examination

Tan Wei Lin⁵

SDA PRIZE

4th Professional BDS Examination

Tan Yan Wen⁶

Note:

1. Silver - Student who is first in 1st Professional BDS Examination
2. Bronze - Student who is second in 1st Professional BDS Examination
3. Silver - Student who is first in 2nd Professional BDS Examination
4. Bronze - Student who is second in 2nd Professional BDS Examination
5. Best Student with distinction in Medicine
6. Best Student in Preventive Dentistry and Dental Public Health

5. PRESIDENT'S FOREWORD

Dear Friends and Colleagues

The past year has been one of steady progress, strategic development, and meaningful engagement for the Singapore Dental Association (SDA). Guided by our commitment to serve our members and uphold the standards of the profession, we have continued to strengthen our role as both a professional body and a key stakeholder in Singapore's healthcare landscape.

Strengthening Professional Development and Member Engagement

Continuing Professional Education (CPE) remains a cornerstone of SDA's value to members. Over the past year, the CPE Committee has continued to deliver a robust programme of lectures, workshops, and mentorship initiatives that cater to both general practitioners and specialists. Building on earlier success, mentorship-driven training programmes, such as those in Minor Oral Surgery, have further enhanced practical learning and peer support within the profession.

In parallel, SDA has continued to explore new educational delivery platforms, including the development of our Learning Management System (LMS), which will support scalable, accessible, and cost-effective professional education in the years ahead.

Expanding Public Engagement and Advocacy

The International Liaison and Publicity Committee (ILPC) have provided assessment matrices to enable us to embark on overseas trips with peace of mind, and the Dental Public Health Committee (DPHC) has also made significant strides in expanding SDA's outreach and influence.

Through strategic media engagement and publications, SDA has strengthened its position as a trusted voice in oral health. Over the past year, our public education efforts have addressed key issues ranging from preventive care to emerging public health concerns, contributing to greater awareness within the community.

We have merged Oral Health Awareness Committee with Dental Public Health Committee, and DPHC has further consolidated its efforts through integration with existing Oral Health Community initiatives.

Under the leadership of Dr Sharon Tan and Dr Felicia Sundram, and together with Dr Jessalyn Sukamto, preparations are underway for the **Public Oral Health Forum**, to be held in conjunction with IDEM 2026. This initiative represents a significant step forward in engaging the public directly and reinforcing the importance of oral health as part of overall well-being.

Policy Representation and Regulatory Engagement

SDA continues to play an active and constructive role in national policy discussions.

We welcome the collaboration with the Singapore Dental Council (SDC) in providing professional input towards the rollout of the **Fees Guidelines**, particularly in alignment with CHAS subsidies, to ensure that dental care remains both accessible and sustainable for the wider community. The enhanced CHAS subsidies introduced in October 2025 represent a meaningful step forward in supporting our seniors in managing their oral health, and SDA is supportive of initiatives that accord affordability while maintaining professional standards.

Our participation in the National Electronic Health Record (NEHR) Committee has also enabled us to contribute to implementation planning at a national level. We are encouraged by the phased onboarding approach—medical institutions by 2027 and dental practices by 2030—which provides dental clinics with adequate time to adopt appropriate digital platforms while strengthening cybersecurity readiness.

In addition, SDA recognises the growing concern surrounding **illegal dentistry** and the need for continued public education in this area. To this end, SDA will be organising a **Forum on Illegal Dentistry** during IDEM 2026, in conjunction with the Ministry of Health. We are pleased that Deputy Director-General of Health, Professor Raymond Chua, will be delivering a keynote address at this forum, sharing MOH's perspectives on the issue and reinforcing the importance of safeguarding patient safety and professional integrity.

Governance, Partnerships, and Accreditation

This year, SDA further strengthened its governance framework with the appointment of Mr Niru Pillai as our second Honorary Legal Advisor. His extensive legal expertise complements our existing advisory resources and enhances our ability to navigate increasingly complex medico-legal and regulatory environments.

We are also pleased to mark the renewal of our collaboration with Colgate, with the SDA awarding its **Seal of Approval** to the Colgate Total range of products. This reflects our continued commitment to evidence-based standards and meaningful industry partnerships that benefit both practitioners and the public.

Our longstanding partnership with Dental Protection Limited (DPL) remains integral, particularly in supporting members in dentolegal matters and professional risk management.

Infrastructure Development and Long-Term Sustainability

A major milestone for the Association is obtaining the House approval during the last AGM for the acquisition of the property at **Centrium Square #13-12**. This development represents a significant step forward in strengthening SDA's institutional capabilities.

The new premises will serve as a dedicated space for CPE activities, member engagement, and welfare initiatives. In addition, it offers opportunities for external use through venue rental, thereby contributing to SDA's financial sustainability.

Importantly, this will also be the first time SDA will host its Annual General Meeting come April 2026, in a property we can call our own. This is truly an achievement that reflects prudent financial stewardship and long-term planning.

Sustainability and Digital Transition

In alignment with broader environmental goals, SDA has taken steps to reduce reliance on printed materials. We will progressively scale down hard copy production of *The Dental Surgeon* and the *Annual Report*, moving towards digital platforms that are both environmentally responsible and more accessible to members.

Looking Ahead

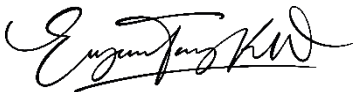
As we move forward, SDA remains focused on three key priorities:

- **Enhancing member value** through high-quality education, resources, and support
- **Strengthening advocacy** in policy and regulatory matters
- **Expanding public engagement** to promote oral health awareness and professional trust

With IDEM 2026 on the horizon and continued development of strategic initiatives, we are confident that SDA will remain one of the key stakeholders in advancing dentistry in Singapore and the region.

I would like to express my sincere appreciation to the SDA Council, subcommittees, partners, and Secretariat for their dedication and hard work over the past year. Most importantly, I thank all our members for your continued trust, support, and contributions. Your collective efforts are what make SDA a strong, united, and forward-looking professional community.

Sincerely,

A handwritten signature in black ink, appearing to read 'Eugene Tang' with a stylized flourish at the end.

Dr Eugene Tang

President

Council 2024-2026

SDA Media Publication

The Straits Times – 10th September 2025

Forum: Collaboration key for fairer system of dental subsidies, fee benchmarks

<https://www.straitstimes.com/opinion/forum/forum-collaboration-key-for-fairer-system-of-dental-subsidies-fee-benchmarks>

Published Sep 10, 2025, 05:00 AM

Updated Sep 10, 2025, 05:00 AM

We refer to the article “Chas dental clinics to display fee benchmarks, provide higher subsidies from Oct 1” (Sept 1).

The Singapore Dental Association (SDA) welcomes the Ministry of Health’s (MOH) enhancement of the Community Health Assist Scheme (Chas) subsidies, especially for preventive dental care.

We recognise the introduction of fee benchmarks for dental procedures at Chas clinics as an important step towards greater transparency. For patients, the publication of benchmarks provides clearer expectations of costs. For the profession, it provides an opportunity to work in partnership with MOH to ensure that benchmarks remain representative and relevant.

To achieve this, SDA proposes a collaborative approach:

- **Regular review of data:** Benchmarks should be updated regularly to reflect the realities of the dental landscape, including inflationary pressures, high rentals, and rising staff costs. We also encourage the use of data from a wider base of clinics to capture the diversity of practice models and cost structures in Singapore.
- **Linking fees to value:** Price alone does not convey the quality or comprehensiveness of care. A shorter, less thorough procedure may cost less but not provide the same long-term benefit as a more comprehensive session. Complementing fee benchmarks with quality indicators would allow patients to make informed decisions that weigh both price and value.

- **Supportive implementation:** Benchmarks should not be viewed as rigid limits, but as reference points within a supportive process. Clinics that charge above the initial figures should be able to explain their fee structures, with audits and sanctions applied only where necessary as safeguards.

It is also important to recognise that many clinics have maintained consistent fee structures for years. With the enhanced subsidies, patients are in fact paying less out-of-pocket, even if some clinic fees sit above benchmark figures.

SDA remains committed to supporting policies that safeguard patients, ensure accountability, and sustain the viability of dental practices.

By working together with MOH to refine and update fee benchmarks, we can ensure that the enhanced Chas scheme fulfils its promise: a transparent, fair and sustainable system that benefits both patients and providers, and ultimately raises the standard of oral health for all Singaporeans.

Eugene Tang (Dr)

President

Singapore Dental Association

Published Jan 22, 2026, 05:00 AM

Updated Jan 22, 2026, 05:00 AM

We refer to the article “[Seniors in Singapore visit the dentist less often, are at risk of growing more frail: Study](#)” (Jan 12).

The Singapore Dental Association (SDA) strongly supports the Ministry of Health’s ongoing efforts to promote healthy ageing and preventive care for our seniors, including initiatives under the Healthier SG strategy.

The study conducted by the Centre for Ageing Research and Education at Duke-NUS Medical School, as part of the Transitions in Health, Employment, Social Engagement and Intergenerational Transfers in Singapore (THE SIGNS) study, is both timely and important. The inclusion of a dedicated dental module is particularly significant, as it reflects growing recognition that oral health is not an isolated issue, but an integral component of overall health and well-being in older adults.

Poor oral health – such as untreated tooth decay, gum disease, ill-fitting dentures or tooth loss – can affect chewing ability and nutrition, leading to unintended weight loss, reduced muscle strength and increased frailty. Oral pain and infection may also discourage social interaction, affecting mental well-being and quality of life. In addition, chronic gum inflammation has been associated with systemic conditions such as diabetes and cardiovascular disease, underscoring the close relationship between oral and general health.

Conversely, maintaining good oral health supports adequate nutrition, clearer speech, social confidence and the ability to remain active and independent for longer. Regular dental visits allow problems to be detected and treated early, before they become more complex, costly or medically significant. This preventive approach aligns well with the Healthier SG emphasis on early intervention and long-term health maintenance.

Most SDA members practise in CHAS-approved dental clinics across Singapore, providing care for seniors under the Pioneer Generation and Merdeka Generation schemes. These subsidies help make essential dental care more accessible and affordable, including preventive care such as routine check-ups, professional cleaning and timely intervention.

We encourage seniors, as well as their caregivers and family members, to view regular dental visits as an essential part of healthy ageing, alongside medical check-ups and active living.

The SDA remains committed to working with MOH and community partners to raise oral health awareness and to support Singaporeans in ageing well.

Eugene Tang (Dr)
President
Singapore Dental Association

6. STRUCTURE OF THE SDA

COUNCIL 2024-2026

President	Eugene Tang Kok Weng
Vice-President	Kelvin Chye Chuan Hee
Treasurer	Samsudin Bin Jetty*
General Secretary	Tan Tien Wang
Assistant General Secretary	Bertrand Chew Shen Hui*
Council Member	Intekhab Islam*
Council Member	Gerald Tan Teck Siang
Council Member	Boey Sean Kuan*
Council Member	Jessalynn Sukamto*

** Note: Drs. Vivien Wang & Michele Chia have resigned from their elected positions effective 29th April 2024. Drs Kuan Chee Keong & Juliana Tian have also resigned from their elected positions effective 1st May 2024. Drs. Samsudin Bin Jetty, Intekhab Islam, Boey Sean Kuan, and Jessalyn Sukamto have been co-opted effective 28th May 2024. Additionally, Dr. Bertrand Chew has relinquished his position as a council member to take up the role of assistant general secretary.*

ADMINISTRATIVE STAFF

Lee Jon Yang
Laura Chia
Tracy Ooi
Jerry Choo
Monday Lee

7. NOTICE AND AGENDA OF 59TH SDA AGM

Notice is hereby given by the Council that the 59th Annual General Meeting of the Singapore Dental Association (SDA) will be held on Sunday, 26th April 2026 at 2:00pm.

Date: Sunday, 26th April 2026
Time: 2:00pm (Registration starts at 12.45pm)
Bento set will be served from 1.00pm – 2.00pm
Venue: SDA Multipurpose Room, #13-12 Centrium Square
320 Serangoon Road, Singapore 218108

The business to be transacted at the Meeting is as follows:

1. President's Opening Address.
2. To confirm the Minutes of the 58th SDA AGM held on Sunday, 27th April 2025.

Corrigendum

(A) Proposed amendment to the annual book 2024/2025 – the changes are reflected in **bold**

(1) History of SDA

*Currently, our membership stands at 1987 (Ordinary & Life as of 31st December 2024), which approximately represents about **73.9%** of our profession (total number of registered dentists is **2690** as of 31st December 2023).*

(2) Continuing Professional Education (CPE) - Dr George Soh requested the following change

*I would like to thank each and every of our CDE Committee members for their selfless yeoman services to bring an **affordable CPE programme** to our member.*

(B) Proposed amendments to the Minutes of the 58th AGM, which was circulated in May 2025, by Dr Kuan Chee Keong. **Note: Council has ruled that the minutes taken in the current form is consistent with the transcript of the meeting. Those that were ruled out of order were also not minuted. Hence, the proposed amendments will not be allowed.**

3. Matters arising from the 58th SDA AGM held on Sunday, 27th April 2025.
4. To receive and, if approved, to pass the Annual Report of SDA Council for the year ended 31st December 2025.
5. Matters arising from the Annual Report of SDA Council for the year ended 31st December 2025.
6. To receive and, if approved, to pass the Audited Financial Accounts of SDA for the year ended 31st December 2025.
7. Matters arising from the Audited Financial Accounts of SDA for the year ended 31st December 2025.

8. To confirm the election result of nine (9) members to the Council 2026-2028

In accordance with Article V, No.3 & 5(a) of the Constitution of SDA, nine (9) vacancies in the Council will arise. The following members will cease to be members of the Committee:

Dr Eugene Tang Kok Weng

A/Prof Intekhab Islam

Dr Kelvin Chye Chuan Hee

Dr Gerald Tan Teck Siang

Dr Samsudin Bin Jetty

Dr Boey Sean Kean

Dr Tan Tien Wang

Dr Jessalynn Sukamto

Dr Bertrand Chew Shen Hui

9. To transact any other business in accordance with the Constitution of SDA.

(A) Singapore Dental Association (SDA) Proposed Constitution Amendments

There are 2 important changes to the constitution, namely the logo and address. They are fairly straightforward, but keeping the constitution updated is an important responsibility of the SDA Council. See Annex A for details.

(B) Resolution on International Dental Exhibition & Meeting (IDEM)

The SDA Council proposes the formation of an IDEM Advisory Committee to provide strategic direction and guidance to the IDEM Organising Committee in the planning and execution of IDEM. The Advisory Committee shall comprise no more than three members.

(C) Motion proposed by Dr Kuan Chee Keong “That the Joint Statement and the Clarifications be published in the next year’s Internal Audit Committee report in the SDA Annual Report 2026/27 so as to provide conclusive answers to the allegations in the IAC Report 2023/2024 and the accompanying Whistleblower Statement that were published in the SDA Annual Report 2023/24.”

Note: Council has been notified that, other than Dr Kuan himself, all parties involved in the Joint Statement and the Clarifications prefer that these documents should not be published. Council has to respect their individual preferences.

Thank you.

Yours sincerely

For and on behalf of the Council of SDA

Dr Tan Tien Wang

General Secretary

Council 2024-2026

ANNEX A

MOTION A

SINGAPORE DENTAL ASSOCIATION (SDA) PROPOSED CONSTITUTION AMENDMENTS

There are 2 important changes to the constitution, namely the logo and address. They are fairly straightforward, but keeping the constitution updated is an important responsibility of the SDA Council

Annex 1 - Comparison of current and proposed Constitutions

MOTION A1



To replace the emblem of the SDA logo with the updated SDA logo under Article I as illustrated below.



MOTION A2

To amend the title “Place Of Business” to “Registered Address” and update the registered address to “Centrium Square, 320 Serangoon Road #10-13 Singapore 218108”.

Annex 1 - Comparison of Current and Proposed Constitutions

Current Constitution	Proposed Constitution
<p style="text-align: center;">SINGAPORE DENTAL ASSOCIATION CONSTITUTION</p> <p><u>ARTICLE I</u></p> <p>NAME AND EMBLEM OF THE ASSOCIATION</p> <p>1. The name of the Association shall be the "SINGAPORE DENTAL ASSOCIATION", hereinafter referred to as "the Association".</p> <p>2. The emblem of the Association shall be as follows:-</p> <div style="text-align: center;">  <p>Singapore Dental Association</p> </div> <p><u>ARTICLE II</u></p> <p>PLACE OF BUSINESS</p> <p>The place of business shall be at "Alumni Medical Centre, 2 College Road, Singapore 169850" or such other address as may subsequently be decided upon by the Committee and approved by the Registrar of Societies. The Association shall carry out its activities only in places and premises which have the prior written approval from the relevant authorities, where necessary.</p>	<p style="text-align: center;">SINGAPORE DENTAL ASSOCIATION CONSTITUTION</p> <p><u>ARTICLE I</u></p> <p>NAME AND EMBLEM OF THE ASSOCIATION</p> <p>1. The name of the Association shall be the "SINGAPORE DENTAL ASSOCIATION" (hereinafter referred to as "the Association").</p> <p>2. The emblem of the Association shall be as follows:-</p> <div style="text-align: center;">  <p><i>Note: Logo updated</i></p> </div> <p><u>ARTICLE II</u></p> <p>REGISTERED ADDRESS</p> <p>The registered address shall be at "Centrium Square, 320 Serangoon Road #10-13 Singapore 218108" or such other address as may subsequently be decided upon by the Council and approved by the Registrar of Societies. The Association shall carry out its activities only in places and premises which have the prior written approval from the relevant authorities, where necessary.</p>

Commented [SG1]: Motion 1

Commented [SG2]: Motion 2

8. GUIDELINES FOR GENERAL MEETINGS OF SDA

Rules of Procedure and Conduct at AGM or EGM

1. The objectives of an established set of rules of procedure and conduct are:
 - To ensure orderly and efficient conduct of business
 - To safeguard the right of free discussion
 - To facilitate decision-making in a democratic manner
 - To protect the rights of both the majority and minority

2. The President of SDA or in his absence, the Vice President, shall chair the GM in a manner that will most effectively and honourably fulfill the aims of the GM.

3. The agenda for the meeting may be altered by general consent or majority vote of the members present.

4. Resolutions and motions:
 - All items of business introduced by the Council and requiring action by the members present shall be presented in the form of **resolution**.
 - A proposal by a member at the GM shall be presented in the form of a **motion**.

5. Move, second, discuss and vote - the conduct of business at the GM shall follow this order:
 - Introduction of a resolution or a motion
 - The resolution or motion is **'moved'** by a member.
 - The resolution or motion is then **'seconded'** by another member. If it is **not** 'seconded', the resolution/motion will not be considered any further.
 - When a resolution/motion is moved and seconded, then the Chairman declares the issue open for **discussion**.
 - When the discussion is finished, the Chairman calls for the **vote** on the presented, moved, seconded and discussed resolution/motion.

6. Amendments to resolution/motion:

- Any member at the GM may suggest amendments to the resolution/motion introduced.
- A motion or an amendment to the motion – after it has been duly moved and seconded – may only be withdrawn by the mover with the consent of the seconder and with the agreement of the majority of members present.
- When an amendment has been moved and seconded, the following discussion shall be confined to that amendment.
- An amendment must not be a direct negation of the original motion but may be hostile to it.
- If the amendment is carried, the amended motion becomes the official resolution or motion and no further discussion shall take place.

7. Discussion or debate:

- Honourable members of the floor shall conduct themselves with propriety and decorum as befits a highly respected member of the profession.
- Honourable members shall make their points succinctly and ask their questions clearly and briefly for the benefit of all concerned.
- Honourable members shall first raise their hands to ask for permission to speak.
- On given permission, he should come forward to the microphone, state his name and intention whether is it a Motion, Amendment or Comment to the point of discussion.
- If the member extends debate beyond the current issue or tries to introduce an entirely dissimilar item of business, the Chairman may rule the member “**out of order**”. The member must cease speaking.
- The Chairman or any member of the assembly may raise a “**point of order**” when, intentionally or not, a violation of the rules of debate has occurred. The “point of order” must be raised immediately following the alleged irregularity and shall take precedence over all other business until resolved.

8. The Chairman shall have the discretion to decide when adequate discussion has taken place and when to put the resolution/motion to the **vote**.

9. Members may also wish to close the debate and may do so by moving a **motion** to the **vote immediately**. This will require a seconder. This motion to vote immediately is not debatable and requires a two-thirds (2/3) majority vote to carry.

10. Present and voting:

- Members 'present and voting' means members casting a valid vote.
- Members present but abstaining or casting a blank or spoilt vote are considered not voting, that is, their vote is not considered in the calculation of what constitute the "majority vote".

11. After a vote, the decision is usually final but any member has a right to put forth a motion of '**reconsideration**' of the vote on a resolution/motion that was either carried or lost. This motion to reconsider may be proposed during the same or different session of the meeting at which it was voted upon and requires a three-quarters (3/4) majority votes.

12. The Chairman will respectfully stop and rule out of order members in the following situations:

- Mentioning of names inappropriately
- Making Personal Attacks, threats or uncalled for comments
- Repeating points or raising points not related to the topic of discussion
- Rowdy behaviour that brings disrepute to SDA

13. The SDA Constitutions shall take precedence over all the rules and conduct of GM proceedings as stated in this Guidelines.

9. MINUTES OF THE 58TH SDA AGM

The 58th Annual General Meeting (AGM) of the Singapore Dental Association (SDA) took place on Sunday, 27th April 2025, in the Lavender Room of Orchard Hotel.

The AGM was scheduled to begin at 2.00 pm but was adjourned for 30 minutes in accordance with the constitution. The meeting commenced at 2.30 pm failing to achieve a quorum of 50. At 2.30 pm, 39 members were present, falling short of the required quorum by 11 members. The Chairperson informed those present that, in accordance with the Constitution, the meeting could proceed, but no amendments to the Constitution were allowed.

Members present:

Ang Boon Thye Duncan

Boey Sean Kuan

Chen Yun Chee Gerard

Chew Shen Hui Bertrand

Chew Teck Hong

Chiam Tok Joon

Chua Serene

Chye Chuan Hee Kelvin

Felicia Sundram

Gan Jia Hui

Goh Siew Hor

Hui Chee Wah

Intekhab Islam

Ku Hwee Choo

Kuan Chee Keong

Lee Kee Kai Victor

Lee Keng Yan Gabriel

Lee Moh Hiong Johnny

Leong Jun Keong Melvin

Leung Wing Hung Dominic

Lien Li Choo

Lim Jia Yi Rachel

Lim Yee Xuan Carina

Loh Hong Sai

Ong Eng Yau

Onn Lok Sang

Peck Christopher Charles

Pua Hong Ping

Samintharaj Kumar

Samsudin Bin Jetty

Soh Yi-Wei George

Soh Yu Jie

Tan Hui Xuan Sharon

Tan Teck Siang Gerald

Tan Tien Wang

Tan Wee Kiat

Tang Kok Weng Eugene

Tang Sin Yee Anna

Tay Ren Wei Joshua

Wang Yuying Vivien

Yeo Kok Beng

1. President's Opening Address

Dear Friends and Colleagues,

Thank you for your presence today. It means a lot to us that you have taken time off your busy schedules to attend this AGM. Without your participation, continued support and trust in the association, SDA cannot carry on its work. Rest assured that the association exists for you, and because of you.

We would also like to express our gratitude to the various subcommittees who have worked tirelessly over the last 12 months, making it possible for SDA to scale greater heights, and we thank you for your unwavering dedication and hard work.

A great thank you is also due to my fellow council members. Thank you for your collaborations, and continued commitment to our mission, and that enabled us to carry out our work in different areas. I would like to acknowledge and welcome the presence of Prof Christopher Peck, Dean of the School of Dentistry, NUS. Other than his commitment as the chairman of accreditation committee as well as being the scientific chair of IDEM, we look forward to closer collaboration with NUS in the near future.

Thank you everyone, for your presence, and being part of the SDA journey.

2. To confirm the Minutes of the 57th SDA AGM held on Sunday, 28th April 2024.

General Secretary Dr Tan Tien Wang started the AGM by reviewing the SDA 57th AGM, highlighting the corrigendum on pages 45 to 48 of the 57th AGM. Dr Tan subsequently opened the floor for discussion, where no one raised any questions or clarifications.

Dr Ong Eng Yau proposed passing the motion to confirm the 57th Singapore Dental Association AGM minutes. Dr Dominic Leong seconded this motion.

3. Matters arising from the 57th SDA AGM held on Sunday, 28th April 2024.

Dr Kuan Chee Keong requested an update on the "serious allegations" raised in the last AGM, citing the whistleblower report by Dr Tang Kok Weng who was the Vice President then and the current President, and the IAC reports submitted by Dr Samsudin, who was the IAC chairman and the current Treasurer. He further reiterated whether there is truth in the whistleblower and IAC reports against him and Dr Lawrence Yong. He also emphasised that no members of the previous Council had tampered with the records. Hence, he wanted to know if the Council had any updates regarding the allegations.

Dr Tan Tien Wang highlighted that there is a "legal tussle and exchange" between the two parties, hence raising the complications of an investigation by SDA. For this reason, he added that SDA decided "not to complete the investigation." Dr Kuan asked if these allegations have any truth. He explained that he pursued legal action because of reputational damage to him. The allegations, he said, "almost like a systematic abuse of SDA"; hence, every SDA member has to know the truth.

Dr Kuan stated that legal letters were sent to IAC members Dr Png Rou Jing and Dr Egwin Yeo. A legal letter was also sent to Dr Samsudin after the last AGM. Dr Kuan mentioned that he had gathered from his legal counsel that the parties involved claimed, "We didn't mean any wrongdoing". Dr Kuan asked if there had been any wrongdoing on his part or Dr Lawrence's. If he really did anything wrong, he would not hesitate to apologise.

Dr Eugene Tang stated that members of SDA are open to question the validity of the whistle report. He added that all subcommittee members are serving as volunteers, and there are bound to be differences in their outlook and work pattern. Disagreements will occur because of these differences. The whistle blower report was based on actual happenings in the association, and all evidence was produced in the report, and all members can see for themselves the evidence, and he assured that all reports are well supported by evidence. Dr Eugene Tang said that he merely reported the happenings in the then council. As in many organisations, any whistle blower report goes to the audit committee, so he submitted his whistle blower report to the Internal Audit Committee IAC. The current SDA council decided not to take up Dr George Soh's suggestion to launch a thorough investigation into the allegations because the Council wanted to let the "matter go to rest". Dr Soh asked if the evidence is substantial? Dr Tang replied that, as a council, we could adopt 1 or 2 options. 1st option is to let the matter rest. The 2nd option is to carry out detailed investigations, and if the evidence is deemed substantial, to report to the Singapore Dental Council

or even the Attorney-General's Chamber. Question is: is the council going to take this route. Dr Tang stated that "we are not vindictive".

In response, Dr Kuan highlighted that he has no quarrel with the whistle blower report. A Whistle blower report is just any patient making a complaint against us. You can say whatever you want. Patient can claim you pulled out the wrong tooth, and you cannot sue the patient. You have to go through the process. So, I have no issue with the whistle blower report. My issue is with the IAC report. After all the data gathering, is there any evidence at all that was discovered? Please show us the evidence. Dr Kuan urged the council to answer whether he had done anything wrong.

Dr George Soh asked Dr Kuan if he had read the latest report, which he affirmed. Dr Soh subsequently asked whether the latest IAC report has addressed Dr Kuan's concerns, and Dr Kuan affirmed. Dr George Soh then asked if his dissatisfaction or sentiments were against the council or against an individual. If it were on a personal level, then is this the right platform to settle the matter? Dr Kuan replied that Dr Soh is correct, that's why he is taking legal action against the IAC members: Dr Samsudin, Dr Png Rou Jing and Dr Egwin Yeo. If you read the minutes, and later Dr Samin will be presenting his IAC report, there is no evidence of any wrongdoing. Since there is no evidence, why did you even want to write the IAC report at all. Dr Kuan reminded the House that the Annual Report is a permanent depository of proceedings and have to be treated with respect and not used for personal gains. So, Dr Kuan hoped everyone (council, subcommittees, individuals) will treat the Annual Report with respect. "Words have consequences", he added.

Responding, Dr Samintharaj Kumar, current IAC chairman, added that he had looked into the issues raised by Dr Kuan. He said the IAC committee "decided to look past the complaints that had been brought up". He then highlighted that members of the SDA council, the IAC committee, and subcommittees work for SDA on a Pro Bono basis. The council works for the good of the general body, and for the good of the general public at large. He added that SDA's existence is for the common good. He also highlighted to Dr Kuan that his IAC committee had looked and checked every detail of the past IAC report, and he would like to remind Dr Kuan that, despite Dr Kuan's frustrations, Dr Kuan's name was not mentioned in the report at all. Dr Samintharaj Kumar proposed moving on to the next AGM item. Dr Kuan objected to this proposal.

Dr Kuan Chee Keong once again sought clarification regarding any evidence related to the personal accusations. He acknowledged the feelings of the members present who wanted to move forward.

However, he expressed that he and Dr Lawrence Yong felt aggrieved. He remarked, "If it weren't you, then you would want to move on".

Dr Kuan stated that when his lawyer contacted Dr Samsudin's legal counsel, the response received was, "He (Dr Samsudin) didn't mean it this way". He emphasised his desire to be exonerated if there was no wrongdoing. He mentioned that this situation had caused him considerable frustration.

Taking the floor, Dr George Soh, opined that as a senior member of a close fraternity such as the SDA, the IAC report had exonerated Dr Kuan. He then suggested that if there are any overhanging issues, they should be settled through the non-legal route. His words of advice received applause from the floor.

Dr Goh Siew Hor referred to Section 4.1 in the 57th AGM Minutes and wanted clarification on the actions suggested in 4.1.

1. The Secretariat should be the one booking tickets for council members.
2. Financial reconciliation of bank statements, have these been done every month?

Dr Samsudin Bin Jetty responded that since the day he as Treasurer has received the bank token, financial reconciliations have been done every week.

Dr Kelvin Chye, Vice President, responded that SDA has applied for AMEX corporate cards, which the secretariat will use to book airline tickets. It was clarified that this is a corporate card tagged to the different members and that there is a weekly reconciliation. Dr Samantharaj Kumar said there is no need to earn "miles" using a personal credit card. In addition, checks are done on the expenses made. Also, as IAC chairman, he takes it upon himself to check all accounts going through any particular person, and he can declare to the House that all these have been checked and cleared.

Dr Chew Teck Hong added that there is a need for a formal resolution related to the whistleblower report and to close the matter formally through an independent committee. Dr Samantharaj Kumar objected and explained that there may be complications in the presentation and potential omissions in evidence. He challenged the suggestion of setting up a committee but agreed on the need for a resolution, which he said is the "correct thing to do".

Dr Kuan Chee Keong clarified that he is suing three individuals privately for defamation, not the Council. Dr Eugene Tang added that these individuals were sued in their capacity as office bearers

of the SDA council and committee. Dr Tang questioned why Dr Kuan is happy with the current IAC report where no individual names were mentioned but is unhappy with the IAC report of 2022-2024 when no individual names were mentioned at all.

Dr Kuan responded that he has also passed Dr Samin's IAC report, and they are studying it. Dr Kuan updated that it appears that Dr Samsudin wrote the IAC report himself, but Dr Png and Dr Yeo were not privy to the aforementioned report. Both Dr Png and Dr Yeo denied any knowledge of the IAC report. He said that this event will clear up in the future. Dr Tang thanked Dr Kuan and made no further comments.

4. To receive and, if approved, to pass the Annual Report of SDA Council for the year ended 31st December 2024.

5. Matters arising from the Annual Report of SDA Council for the year ended 31st December 2024.

Dr George Soh referred to Page 59 of the Annual Report on the Council and noted that four newly elected council members vacated their positions soon after the election. And Dr Tang appointed four new council members to replace them. Dr Soh queried if this was done constitutionally. Dr Soh raised the need for a notice to be given to members on the vacated and appointed members. The Council clarified that a notice was sent to members. Dr Soh added that he did not receive this.

Dr George Soh referred to page 61 and emphasised the need to recruit more student members to enhance the competitive edge of the SDA. He highlighted that only 64 per cent of dentists in Singapore are currently members of the SDA. This membership figure is unacceptable if the association aims to establish itself as a significant influence. He challenged the Council to take action to improve these numbers.

Dr Soh also referred to Page 79, regarding the statement "... broad church CPE programme to our members". Dr Tan Tien Wang apologised and recognised this as a typographical error; the word 'church' should not be in the sentence.

Dr George Soh referred to Page 104 regarding the Oral Health Awareness Committee. Dr Soh further noted that the Singapore Dental Health Foundation might organise similar events. In response, Dr Kelvin Chye stated that the Oral Health Awareness Committee was founded in 2006 and comprises social media-savvy dentists who use their skills to create oral health messages and content. This

committee differs from the Public Dental Health Committee, which Dr Sharon Tan and Dr Felicia Sundram lead. It focuses on policy reviews conducted by trained professionals at both local and international levels.

Dr Soh requested a review of these committees to prevent duplication of activities and responsibilities. Dr Soh also observed that Dr Chye serves as the convener for both committees. Dr Chye also emphasised that one of the objectives of these committees is to encourage greater member participation through increased involvement.

Dr George Soh referred to Page 105 and expressed his belief that a council member should not also serve as a trustee. He stated that only two trustees are required for the property. He pointed out that the SDA constitution prohibits a council member from simultaneously serving as a committee member. Dr Soh recommended that Dr Samintharaj Kumar resign from his position as a trustee.

Dr Soh asked the Council to seek a higher renewal rental for SDA's property on Circular Road. The lease will expire on 31st May. Dr Soh added that the rental of the property as a "pub" holds a premium rental and license, in which he calculated that it is a SGD 3.82 per square foot. Dr Soh added that the rental amount is half the market value based on his research. The rental charges in the vicinity of Prinsep Street, Dhoby Ghaut, River Valley, Selegie and Circular roads range from SGD7.50 to 11.50. He added that a property on Circular Road of about 2,054 sq ft is asking for SGD24,000.

Property chair Dr Samintharaj Kumar stated that the property has been rented to the same tenant since 2010, with the last rental increase being 10 per cent. He mentioned that, based on rental price trends and conversations with property agents, it is challenging to find comparable properties in the area that have entertainment licenses. Additionally, he noted that the property has an irregular shape, and that the fourth floor is "unusable". Dr Samintharaj Kumar also mentioned that Robert Khan & Co Pte Ltd provided an updated valuation, considering these factors, with a total valuation of SGD 12,900.

Dr Samintharaj Kumar stated that he reached an agreement for a final rent increase of 14%, raising it from \$9,900. The tenant also mentioned that he is nearing retirement and has decided to renew the lease for another two years.

Dr Soh responded by passing on his desktop research to Dr Samintharaj Kumar. He said that he had spoken to a few property agents, and one of them said he could do better than the SGD12,900. Hence, he urged Dr Samintharaj Kumar to explore this further.

Dr Soh also added that modifying the layout of the 4th floor, which will cost SGD300,000, might help increase rental potential. He also suggested doing a property valuation every 2 years instead of annually, saving SGD500.

Dr Samintharaj Kumar highlighted that the paper value of 1 Circular property, which was purchased slightly over SGD1 million, has appreciated to SGD8.5 million. Hence, he said it is in the interest of the Council to do a valuation annually. He agreed with Dr Soh that "redeveloping the property" and "considering the property for other usage or selling it".

Dr Chew Teck Hong asked about the annual property tax as a point of interest. Dr Eugene Tang responded that the combined property tax was SGD 17,222. Dr Chew suggested possibly selling off the property and buying a bigger one.

- 6. To receive and, if approved, to pass the Audited Financial Accounts of SDA for the year ended 31st December 2024.**
- 7. Matters arising from the Audited Financial Accounts of SDA for the year ended 31st December 2024.**

Dr George Soh referred to Page 23 of the Audited Financial Statements. He highlighted the donations amounting to SGD93,511 and emphasised that the auditor should identify the recipients. Additionally, he inquired about the nature of the legal and professional fees totalling SGD13,300, advocating for greater transparency and suggesting that these fees be itemised separately. Furthermore, he pointed out the sponsorship amount of SGD43,452, noting a significant increase of 13 to 14 times compared to last year. He requested information on the recipients of these sponsorships and the purpose behind them.

Lastly, he observed that the overseas expenditure was SGD7,440 and sought to understand why this expense was incurred this year but not in the previous year.

Dr Soh emphasised the importance of governance and suggested that a change in auditor engagement is necessary, as the SDA has been working with the same auditor for many years. He proposed that the SDA should change its auditor every five years. Alternatively, if a change is not feasible, he recommended that the same partner from the auditing firm should not sign off on the audited financial statements for more than five years.

Dr Samsudin stated that the Council acknowledged the suggestion to change the auditor. He mentioned that they had examined the possibility of making this change. However, Dr Samsudin noted that the process of changing auditors is complicated. Additionally, he emphasised that the current auditor is "familiar with the work", which influenced the Council's decision to continue with them. In response, Dr Soh again suggested they consider changing the auditor partner.

In response to Dr Soh's queries, Dr Samsudin shared the breakdown of donations: NDCS Education Award of SGD10,000, NYP Graduation 2023 of SGD300, NUS initial top up for SDA medal prize and bursary of SGD 75,000, ITE Fund for Graduation 2024 of SGD350 and lastly NUS additional top-up for non-endowed donation fund of SGD7,861.46. All these totalled up to SGD93,511.46.

Dr Samsudin shared the legal and professional fees with a professional fee for SGD800 on TYMODEX, SGD7,500 for QuickDesk Pte Ltd for HR consultancy fee and business intelligence course, printing of "The Dental Surgeon" September issue SGD2,150, QuickDesk technology grant of SGD2,400, and SGD450 to Robert Khan for desktop valuation research on 1 Circular Road. All these fees totalled SGD13,300.

About travelling expenses for council members for NDA conferences, Dr Samsudin said he would need to check on the accounts for the breakdown.

Dr Soh added that the auditor should provide a breakdown for large expenses, ie, SGD7,500. Dr Samsudin said that due to the nature of the accounting posting, the line item was presented as such to the respective accounts.

Dr Tan Tien Wang added it is not exactly "legal fees", which Dr Soh said was a misnomer to classify them as legal fees when they were not. Dr Soh commented that based on the budget, there is a need for a report on the grant spending. Dr Tan Tien Wang concurred.

Replying to Dr Soh, Dr Samsudin added that the SGD7,500 was used to engage QuickDesk, an HR consultancy and business intelligence course, for SDA's digitalisation project. Dr Tan Tien Wang said that the amount of SGD7,500 was part of the SGD250,000 grants budgeted for the SDA's digitalisation project. He added that it was for the training of the SDA secretariat to be skills-ready for its implementation and grant applications. Dr Soh said it was essential to have a report on how the SGD250,000 grant was spent to allow expenditure tracking and to avoid overspending.

Dr Tang shared that the SGD300 expert opinion on TYMODEX, the SDA managed to secure it a seal of approval. As a result, the SDA would receive an annual payment of SGD25,000 for three years.

Dr Dominic Leung supported Dr Soh's proposal, highlighting the need for a more precise breakdown of the Audited Financial Statements to enhance transparency. He noted that previous years' reports included footnotes that explained these financial statements, but such explanations were missing this year. Dr Eugene Tang thanked Dr Leung for highlighting this omission.

Dr George Soh referred to page 112 of the report on "The Dental Surgeon", inquiring about the timeline for the transition to digital newsletters. Dr Eugene Tang responded that, based on the profile of AGM attendees, about half asked for hard copies of the reports. Similarly, for the Dental Surgeons, many of our life members also requested a hard copy of the newsletter. Dr Tang concluded that continuing with printed copies caters to the preferences of SDA members.

Dr George Soh also asked where the funds from the advertisements placed by Wearnes Automotive were in the report. He also questioned the nature of the "advertising" listed. Dr Samsudin responded that the advertisement is a sponsorship for the Singapore Night Dinner on 20th April 2024, amounting to SGD10,900. Dr Soh raised the concern that there is a need for transparency in sponsorship and spending.

Dr Soh proposed approving the audited financial report, and Dr Samintharaj Kumer seconded the motion. Dr Tang concluded by stating that the audited report had been approved.

8. To transact any other business in accordance with the Constitution of SDA.

Motion A – Constitution Review of SDA logo and address

Dr Eugene Tang announced a lack of quorum, as attendance fell short of 50 members. Therefore, no action can be taken to amend the Constitution.

Dr Kuan Chee Keong highlighted that meeting the quorum had always been challenging based on his past experiences. He recommended conducting a comprehensive review of the Constitution rather than making incremental changes.

In response, Dr Bertrand Chew, responsible for the proposed constitution review, mentioned that due to time constraints, the Council decided to prioritise reviewing the SDA logo and address.

Dr Tan Tien Wang also added that the constitution review committee chaired by Dr Kuan Chee Keong did not look into the virtual meetings as promised in the last constitution review engagement.

As such, the constitution review is not complete for presentation and approval.

Motion B - SDA Academy

Dr Eugene Tang summarised Motion B proposed as the following "*To consider and approve a motion to form a committee of not more than 5 members during AGM to do a feasibility report for the formation of a Singapore Dental Association Academy (SDA Academy) or similar and to submit the findings and recommendations to the Council for deliberation and implementation with a proposed budget of \$150000. The final report is to be submitted not later than 3 months upon the formation of such committee.*" Proposer of this motion were Dr Intekhab Islam and seconded by Dr Bertrand Chew

Dr Intekhab Islam and Dr Eugene Tang went through the details of the motion proposed:

1. Preamble: SDA's Commitment: Providing members a platform for Lifelong learning & Continuing Dental Education (CDE)
2. Aims: To provide structured mentorship programs and professional growth opportunities.
3. Key features: a) faculty with local & internal experts, b) inclusive model with local and overseas professionals and engagement with faculties. Proposed 4-year faculty appointments.

4. Long-term goals: a) organise structured skill-based courses, establish continuity in training beyond council terms, and c) position as a leading regional training institute
5. Governance: 2 nominated SDA council members with no more than five appointed members by the house
6. Regulatory compliance:
 - Step 1) private school registration with MOE,
 - Step 2) registration of Enhance Framework (ERF) under SSG and
 - Step 3) a business incorporation.
 - Step 4) premises & zoning approval.

Dr Kuan Chee Keong wanted to know if the Academy is software (curriculum) or hardware (building). Dr Intekhab Islam responded that it would encompass both aspects. Dr Kuan then sought clarification from Dr Intekhab Islam, emphasising that in addition to the curriculum, there would also be a need for property to establish the Academy, which Dr Intekhab Islam confirmed.

Dr George Soh said setting up an academy is a "very big undertaking" which he said might have serious financial consequences if it did not pan out well. He inquired whether the Council had discussed this matter at the council level. If so, he requested to know the Council's recommendations.

He also asked for a detailed budget breakdown and whether the Council had explored potential collaborations with existing institutions, such as NUS Dentistry, National Dental Centre, the Academy of Medicine and individual societies for this undertaking. Dr Eugene Tang confirmed that there is council-level approval for this project.

Dr Dominic Leong further clarified the independence of the Academy. Dr Tan Tien Wang responded that there is no COC taken into consideration, indicating that the purpose of mentorship is kept in mind. Dr Eugene Tang added that based on his initial conversations with young lecturers, he highlighted the obstacles faced with monetary compensation. Dr Tan Tien Wang believed that issuing our certification would be beneficial regionally.

Dr Boey Sean Kuan shared with the house that the last intake of NITEC will be in 2026. SDA and NDCS agreed that changing to a 2-year course is not viable. Instead, a 10-month programme is proposed to train dental assistants. She added that the proposed Academy will be a vehicle to elevate professional training and advancement.

Dr Samintharaj Kumar spoke about the challenges faced in drawing students to Singapore and those faced by other regional academies. He seconded Dr George Soh's suggestion to use the existing resources and infrastructure. He added that costs may prove prohibitive for such a project unless SDA can get sponsorship.

Dr Pua Hong Ping asked if there was any review of the current challenges faced by existing initiatives. He queried why there was a need for such an academy. He added that it might impact SDA's income streams negatively. Currently, the SDA earns income via: 1) The SDA e-blast for private companies that run courses. 2) Collaborations with private companies that bring in speakers, 3) SDA-run courses.

Dr Kuan Chee Keong shared his experience on the challenges of setting up such an academy. He then reminded the floor that SDA's primary purpose is not solely for educational purposes but more "like a social club".

Dr Dominic Leong emphasised the importance of initiating the feasibility study for the Academy instead of endlessly debating its pros and cons.

Dr Soh expressed his concern about course enrolment. He cautioned that the last course enrolment for the NITEC course was 22 enrollees, with 12 lecturers. He further stressed the importance of collaborating with existing partners and facilities that SDA can work with.

Dr Chew Teck Hong iterated on the review of fixed costs and leases for such an undertaking.

Dr George Soh shared that higher education institutions are also responsible for running courses for professional development. He referred to Prof Christopher Peck, Dean of NUS Dentistry, for his comments. Prof Peck shared that assessing the feasibility of this Academy is essential. He highlighted that the NUS Dentistry school can explore the possibility of a partnership with SDA. An area that deserves attention is mentorship, he added. Yearly, NUS Dentistry has about 80 students "looking for good mentors", Prof Peck said.

Dr Dominic Leung highlighted that the growth and development of professional dentistry training in other regional countries is advancing much more rapidly than in Singapore. He had personally attended similar events in neighbouring countries. Consequently, he said, attracting overseas participants may be difficult for the Academy. Many would be deterred by the associated high cost here.

Dr Boey Sean Kuan responded to Dr Soh, noting that there are 25 enrollments for this year, none of which are from NDCS. She expressed concerns about this enrollment and emphasised that reviews were conducted on the various options in response to the NITEC enrollments.

Dr Bertrand Chew expressed his gratitude to the members for their contributions. He emphasised that the establishment of an academy is necessary for efficiency of mentorship. In partnerships and collaborations, there are often challenges to address. Dr Chew discussed the difficulties involved in transferring patients and movement of dental practitioners between different institutions for mentorship, as well as the legal complications surrounding mentor-mentee relationships and the training institution.

Dr Kuan Chee Keong cautioned against the purchase of a property. Dr Bertrand Chew shared the breakdown of the SGD150,000 budget, which is being shared across capital expenditures and operating expenditures. He estimated that about SGD50,000 is needed to run a single course and with a budget of SGD150,000, SDA hopes to run three courses concurrently, with the courses being self-sustainable in terms of costing after the completion.

Dr Chew Teck Hong questioned how the Academy would bring progress. Dr Bertrand Chew responded that there is a resistance to mentorship programmes, highlighting a need to affirm the proposal of this Academy.

Dr Sharon Tan inquired about the potential expansion of the feasibility study to explore various options rather than an academy for "enhancing education for dentists" both locally and overseas. Dr Tan Tien Wang replied that the crux of the matter is setting up the Academy. And with the "infrastructure" in place, "everything is be possible".

Dr Dominic Leong said the Academy cannot be completely independent from SDA. Dr Bertrand Chew assured the floor that the structure is meant to layer the relation to SDA. Although the Academy would not be independent, this layering relation would reduce specific concerns such as "council members having excessive influence on the Academy", Dr Chew said. The Academy will also have a "longer tenure" of four years compared to the council term of 2 years.

Dr Kuan Chee Keong agreed with Dr Bertrand Chew on the importance of continuity. Dr Kuan wanted to know if the budget is used for feasibility or implementation. Dr Bertrand Chew responded that it is for implementation, with the feasibility study being free of charge. Dr Kuan proposed an

amendment to the motion to remove "proposed budget of \$150,000" for this motion, which Dr Samintharaj Kumar seconded. Dr Samintharaj Kumar said the foremost thing to do is complete a feasibility study and let the committee present its findings.

Dr Ku Hwee Choo proposed the deletion of "implementation" in the motion proposed. Dr Kuan Chee Keong took into account Dr Ku's proposal and rephrased his amendment. Motion B was amended to *"To consider and approve a motion to form a committee of not more than 5 members during AGM to do a feasibility report for the formation of a Singapore Dental Association Academy (SDA Academy) or similar and to submit the findings and recommendations to the Council for deliberation. The final report is to be submitted not later than 3 months upon the formation of such committee."*

Dr Eugene Tang declared the motion carried.

Motion C – Proposal for acquisition of dedicated training facility

Dr Samintharaj Kumar, presenting on behalf of the property committee, shared the reasons to acquire at least a 999-year leasehold property of about SGD3 million. He added that it is also an investment for potential appreciation. Dr Samintharaj Kumar also presented the proposed action plan, assured usage of training facilities, property criteria, financial prudence and governance. Dr Samintharaj Kumar summarised the motion to seek members' approval to appoint a subcommittee "to proceed with the purchase of a dedicated training property".

Dr Samintharaj Kumar also presented the 1 Circular Road (2500 sq ft) and its floor plan and explained why it may not be feasible to house the SDA Academy due to its odd shape.

Dr George Soh emphasised his proposal to repurpose 1 Circular Road as either an office space or a training facility. He requested justification for the need to acquire a new property and asked for the profit and loss statement related to the courses offered by SDA. With this information, he stated that he could make a well-informed decision.

Dr Soh asked the committee to consider the acquisition of a property with better facilities so that it can cater to training and office needs. He requested the property committee to study this option. Dr Soh also challenged the rental saving calculations, and shared that the budget of SGD3 million may only acquire a space of 1000 square ft.

Dr Kuan Chee Keong shared his experience, saying that the 1 Circular Road is not feasible for an office or training facility. He raised the possibility of reviewing other properties, such as commercial or industrial areas, which may be cheaper. He suggested that the property committee identify and present a few of these to the house.

Dr Samintharaj Kumer responded that there was the possibility of selling off 1 Circular Road and reinvested the proceeds in property and other assets; however, he noted that a separate committee would be set up to review this acquisition.

Prof Loh Hong Sai seconded that an acquisition of a property for a shared space between an office and a training facility. He said selling 1 Circular Road property and using the proceeds to buy a property to house both the SDA office and training centre would be ideal for SDA.

Dr George Soh added that the committee can try trading the 1 Circular Road property for another facility so that the cash top-up would not be so high. He suggested that the SGD3 million is a conservative amount. He said, including the purchase of equipment, which he estimated to be about SGD1.5 to 2 million. That would significantly hit SDA's coffers, which is about SGD6 million. Dr Eugene Tang summarised that the house is interested in purchasing a property and expressed his desire for the house to empower a subcommittee to explore all suggested options. Dr Goh Siew Hor added that the Council can conduct a feasibility study without requiring the house's approval to form a subcommittee. Dr Tang stated he would like to have the "backing of the house". Dr Kuan indicated that a formal motion is not required; instead, the house can give general guidance to the Council to look into this matter. Dr Tang concluded that the Council would explore this further.

Dr George Soh clarified that the direction should be if there is a need for a training venue, and if the training venue is affirmed, how such a venue should be acquired.

Dr Tan Tien Wang acknowledged that the feasibility study should be for the need for training venue and if so, how it should be done with the existing and potentially new properties.

Dr Chew Teck Hong added that the Council should consider which makes sense from a financial point of view: leasing or purchasing. He encouraged the Council not to be too fixated on its options and to explore other viable options.

Dr George Soh urged the Council to examine the financial breakdown and, most importantly, the project's sustainability. He turned down Dr Tang's suggestion to join the feasibility study subcommittee. Additionally, Dr Soh encouraged the Council to leverage the talents of SDA members.

Motion D - Donation of SGD100,000 to the Singapore Dental Health Foundation (SDHF)

Dr Samintharaj Kumar raised a point of order, and Dr George Soh seconded. Dr Samintharaj Kumar shared the IAC presentation – starting with the lack of a constitutional basis for SDA Financial Sponsorship; SDHF's Constitution does not state any provision for SDA to provide funding.

Dr Samintharaj Kumar said that AGM is an inappropriate platform for financial decision-making regarding the disbursement of funds. Dr Samintharaj Kumar further stated that SDHF also lost its IPC status in 2009, with limited possibility for reinstatement. Without the IPC status, any donations to SDHF do not provide tax benefits. Dr Samintharaj Kumar emphasised that any donations to organisations must be "carefully evaluated based on merit and necessity" and "not institutional legacy". Dr Samintharaj Kumar recommended that this motion be removed from the AGM.

Dr Goh Siew Hor replied that although SDHF has lost its IPC for a 250% tax deduction, there is still a pre-existing 100% tax deduction. Dr Goh Siew Hor stated that points of order relate to whether it is constitutionally permissible for SDHF to request donations at SDA's AGMs. He illustrated examples of universities' endowments that had also "come before the house" to seek donations. And he believed that they received SDA's support.

Dr Goh said the IAC was established to "check the Council's decisions", but he believed the house could decide whether to support SDHF. Hence, he sought the house's permission to present the motion. Dr Eugene Tang replied that donations to universities' endowments had gone through "Council level deliberation" before the motion was presented to the house to vote. Dr Tang highlighted that the SDHF had not gone through council review. It was merely a letter sent via email to the SDA secretariat without a proposer and a seconder. For this reason, Dr Tang said Dr Goh could not present his motion to the house. Dr Goh referred Dr Tang to the Constitution, which allows members to present at the AGM. Dr Goh requested that the motion be read and presented to the house.

Dr Eugene Tang asked the house if the motion could be presented, discussed, and voted on. Dr Eugene Tang called for a show of hands to proceed with the presentation of the motion - 12 members were for, and eight were against. Dr George Soh challenged this as this motion is ultra vires. However, Dr Bertrand Chew clarified that there is no need for a seconder to present motions to the house in the Constitution. The Council had reviewed this motion as prepared in the initial agenda. Dr Goh Siew Hor was allowed to proceed with his presentation of the motion by the chair Dr Eugene Tang.

Dr Goh Siew Hor shared the background and the founding of the SDHF with the house. He added that it was founded in 1984 as an "offshoot of SDA" to promote public oral health awareness. While the SDA focuses on members, the SDHF focuses on public dental health matters. Dr Goh also said that the foundation sought to "plug whatever gaps that were not met" by public health programmes. He added that SDHF focuses on areas where it could "make an impact."

Dr Goh proceeded with the motion of proposing the donation to SDHF – sharing the history and initiatives of SDHF. Dr Goh shared the MOU, highlighting the relationship between SDA and SDHF and SDA's support of SDHF for public health. He also added that SDA is the "main donor".

Dr Goh proceeded with SDHF's activities over the years across different society groups. Dr Goh shared the activities done internally by SDHF and said that SDHF's future needs to be presented to the house. He acknowledged the point of concern about the sustainability of SDHF.

He stated that the SDHF is acceptable for the SDA to assume the roles of SDHF. However, he cautioned that if the house chooses to dissolve the SDHF, Dr Goh mentioned that it would never be able to use the name "Singapore" in future arrangements due to naming regulations.

Dr Goh noted that this is the first time the foundation approached SDA for funding. In the past, he added that past presidents were forthcoming in terms of funding and support. He said the "relationship between SDA and SDHF seems to have changed", perhaps due to COVID-19.

In clarification of the IAC statement, Dr Goh Siew Hor requested the Council's position on the statement "... SDHF provides limited strategic or financial value to SDA members". Dr Samsudin responded that the IAC had the right to make their statements. Dr Eugene Tang requested clarification on Dr Goh's question to the Council. Dr Goh added that it is a factual statement regarding the future of SDHF when it runs out of funding.

Dr Soh noted that SDHF is a distinct entity from SDA and is no longer a subcommittee. He mentioned that his personal request for SDHF's financial statements had been denied. In response, Dr Goh Siew Hor explained that the request for the SDHF financial statements had not been directed to SDHF itself. Instead, Dr Soh's request was made to SDA, of which Dr Goh was unaware. He added that if the request had been made directly to SDHF, the financial statement would have been provided.

Dr Samintharaj Kumar shared that the IAC requested the Minutes of the SDHF, and the last SDA representative on SDHF was in 2019. Dr Samintharaj Kumar appealed for a lump sum of SGD100,000 to have a justification alongside the current remaining fund and its planned activities.

Dr Goh Siew Hor responded that SDHF council will deliberate on the house decision and review the relationship between SDA and SDHF internally.

Dr Eugene Tang circled back to the charity status that IRAS indicated that a 100% tax deduction is impossible based on desktop research on the IRAS website.

Dr Victor Lee appealed to the house that the SDA support is vital to the continuity of its activities and shared his understanding that the charity status of SDHF being allowed for tax deduction. Dr Eugene Tang acknowledged the work of SDHF and that there is a need to go through formal channels for requests for funding.

Prof Loh Hong Sai seconded the need for the SDA representation in the Council and to change the title of "President" to "Chairman".

Dr Eugene Tang responded and replied that the MOU signed with Dr Lewis Lee did not explicitly indicate the requirement of donation from SDA, but only administrative support.

Dr Samsudin clarified with Dr Goh Siew Hor on the donations given by SDA and other donors of SDHF to SDHF and highlighted that the monies spent on their activities showed prudent spending across the years with a remaining SGD75,000 in their existing funds; the lump sum donation may offer sustainability across many years. Dr Sansudin highlighted that any turnkey proposal for donation can be proposed to SDA for potential consideration.

Dr Victor Lee responded that SDHF is a separate entity that serves the public, independent of SDA. This, in turn, means that SDHF can support initiatives without deliberation with SDA and support

various activities. Dr Victor Lee acknowledged the prudence of their funds in the way they operate. Dr Eugene Tang acknowledged the hard work of SDHF with initiatives such as LOLA.

9. Closing of the AGM

Dr Eugene Tang thanked members for their attendance.

Dr Kuan Chee Keong brought up the point of Honorary Membership and Roll of Honour. He said that they should be presented to the house for confirmation first. Dr Eugene Tang responded that they would refer to the Constitution and revert on the matter.

With no further business, Dr Tang called the 58th Singapore Dental Association Annual General Meeting to a close at 6.00 pm.

Recorded by Dr Chew Shen Hui Bertrand, Assistant General Secretary

Approved by Dr Tang Kok Weng Eugene, President

10. ANNUAL REPORT OF COUNCIL 2024-2026

COUNCIL 2024-2026

President	Eugene Tang Kok Weng
Vice-President	Kelvin Chye Chuan Hee
Treasurer	Samsudin Bin Jetty*
General Secretary	Tan Tien Wang
Assistant General Secretary	Bertrand Chew Shen Hui*
Council Member	Intekhab Islam*
Council Member	Gerald Tan Teck Siang
Council Member	Boey Sean Kuan*
Council Member	Jessalynn Sukamto*

* Note: Drs Vivien Wang & Michele Chia resigned from their elected positions effective 29th April 2024. Meanwhile Drs Kuan Chee Keong and Juliana Tian have also resigned effective 1st May 2024. A/Prof Intekhab Islam, Drs. Samsudin Bin Jetty, Boey Sean Kuan, and Jessalyn Sukamto have been co-opted effective 28th May 2024. Additionally, Dr. Bertrand Chew has relinquished his position as a council member to take up the role of Assistant General Secretary.

COUNCIL MEETINGS

The council held 18 meetings during its 2-year term of office at time of press in March 2025. The breakdown for council member attendance is as follows:

	Attended	Absent with apologies
Eugene Tang Kok Weng	18	0
Kelvin Chye Chuan Hee	15	3
Samsudin Bin Jetty*	15	2
Tan Tien Wang	16	2
Bertrand Chew Shen Hui	18	0
Intekhab Islam*	11	6
Gerald Tan Teck Siang	16	2
Boey Sean Kuan*	16	1
Jessalynn Sukamto*	15	2

*Note: A/Prof Intekhab Islam, Drs Samsudin Bin Jetty, Boey Sean Kuan & Jessalyn Sukamto attended from the second meeting.

SECRETARIAT & OFFICE ADMINISTRATION

(A) Administration

The administrative hub of the SDA is the Secretariat. The day-to-day running of the Secretariat is overseen by the General Secretary and the Assistant General Secretary.

Ms Tracy Ooi, our Senior Accounts Executive, is overseen by the Treasurer.

(B) Manpower

The Secretariat of SDA is presently run by Ms Monday Lee, Laura Chia, Tracy Ooi, Mr Jerry Choo, and Lee Jon Yang.

(C) Services

The secretariat provided supporting services to members and the Singapore Dental Health Foundation (SDHF). We also look into the Press and Media articles on Dentistry, or on relevant issues, and responds and reports as necessary.

The SDA website addresses are as follows: -

a. <https://www.sda.sg>

b. <https://www.sda.org.sg>

Email: admin@sda.org.sg

MEMBERSHIP

Membership matters are handled by the Secretariat office. SDA welcomed 128 new ordinary members as of 31st December 2025 as compared to 129 the year prior. On top of that, we have 37 new life members, 7 associate members and 20 student members.

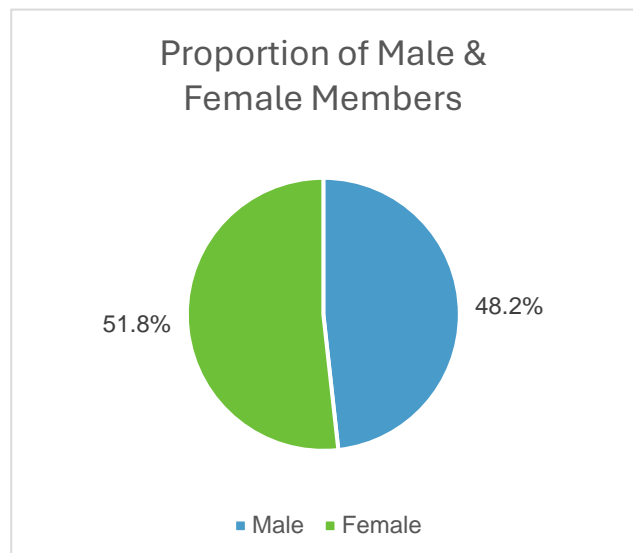
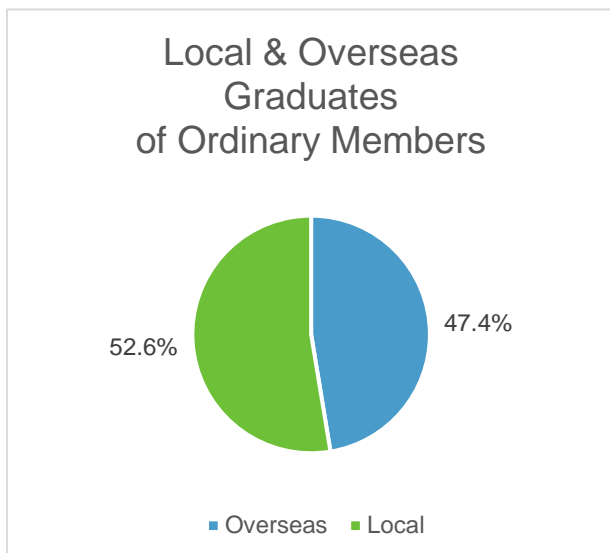
Besides top-notch CPE events by the CDE committee, the welfare committee puts together a list of benefits offered by participating vendors to new and existing members for various discounts and privileges on top of social events that attract members of different age groups.

As the members' needs are getting more sophisticated, we are also reviewing the internal processes to keep up with the needs of our members.

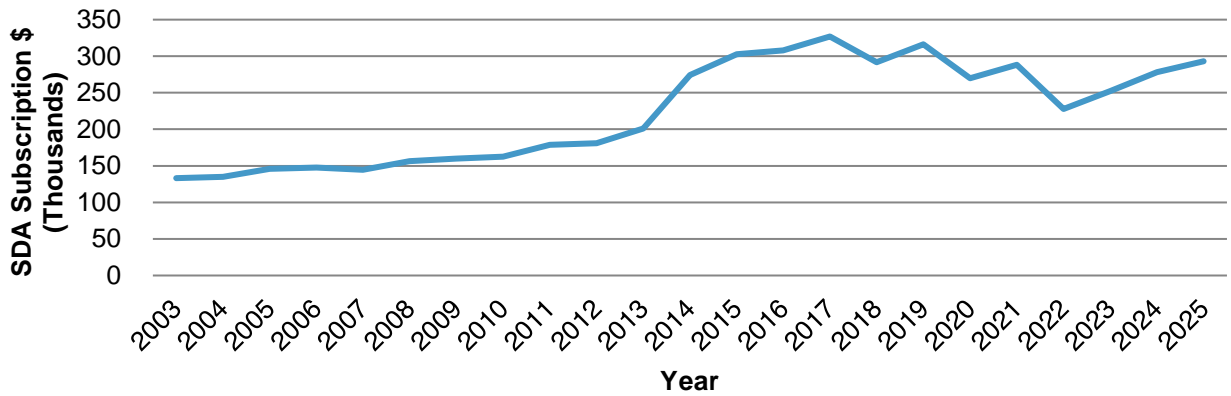
Appended herewith are some statistics for reference.

Types of membership (till 31 Dec 2025)	Total
(A) Ordinary	1496 (70.0%)
(B) Life	608 (28.5%)
(C) Associate	30 (1.4%)
(D) Overseas	3 (0.1%)
Total	2137
Student membership	117
Total numbers of members eligible for voting	2104

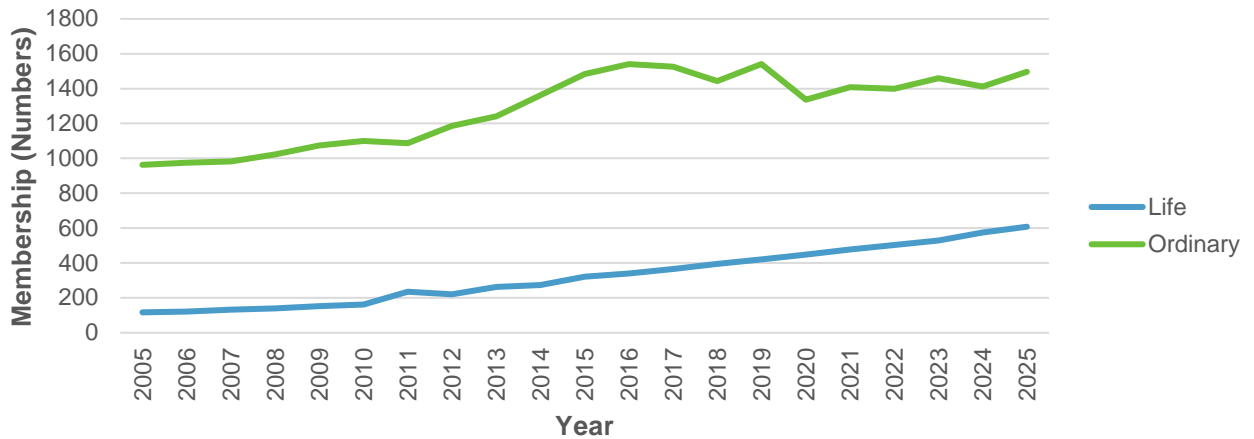
The membership has been growing steadily and around 72.6% of all Division I dentists are SDA members. Currently, there are 1031 (48.2%) male members and 1106 (51.8%) female members, exclusive of Student membership category.



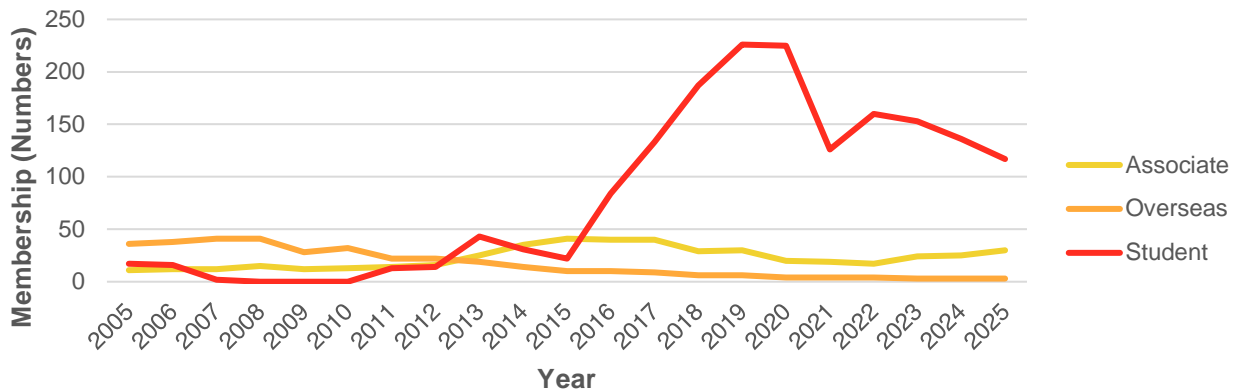
Membership Trends



Ordinary & Life Membership Trend



Associate, Overseas & Student Membership Trend



SUMMARY OF ACCOUNTS 2025: COUNCIL

Expenditure	2025 S\$	2024 S\$
Council Meeting	880.77	1,405.82
Name Cards	110.00	303.00
Uniform	-	2,260.00
ATO Trainer Course (WSQ)	530.38	65.40
Mailbox Subscription	-	894.51
Bank Charges	-	0.40
Total Expenditure	1,521.15	4,929.13

SUMMARY OF ACCOUNTS 2025: MEMBERSHIP

Revenue	2025 S\$	2024 S\$
Membership Fee	292,924.60	278,349.23
Entrance Fee	400.00	2,800.00
Total Revenue	293,324.60	281,149.23
Expenditure		
AGM Expenses – Minutes Transcription	1,850.00	1,700.00
Venue & Catering for AGM (Orchard Hotel)	5,225.00	-
SGM Expenses – Minutes Transcription	1,650.00	-
Venue & Catering for SGM (One Farrer Hotel)	2,568.79	6,545.00
Stationary for AGM	-	69.62
Referral Programme Rebates*	11,500.00	3,500.00
Bank Charge (GIRO)	1.60	0.20
Transport	129.60	-
Delivery Charge for AGM	-	150.00
Mailbox Subscription	171.76	171.76
In-house Printing Charge	30.72	549.52
Total Expenditure	23,127.47	12,686.10
Surplus / (Deficit)	270,197.13	268,463.13

Note:

* The rebate will be valid till 30 April 2026. S\$3,400 has not been utilized.

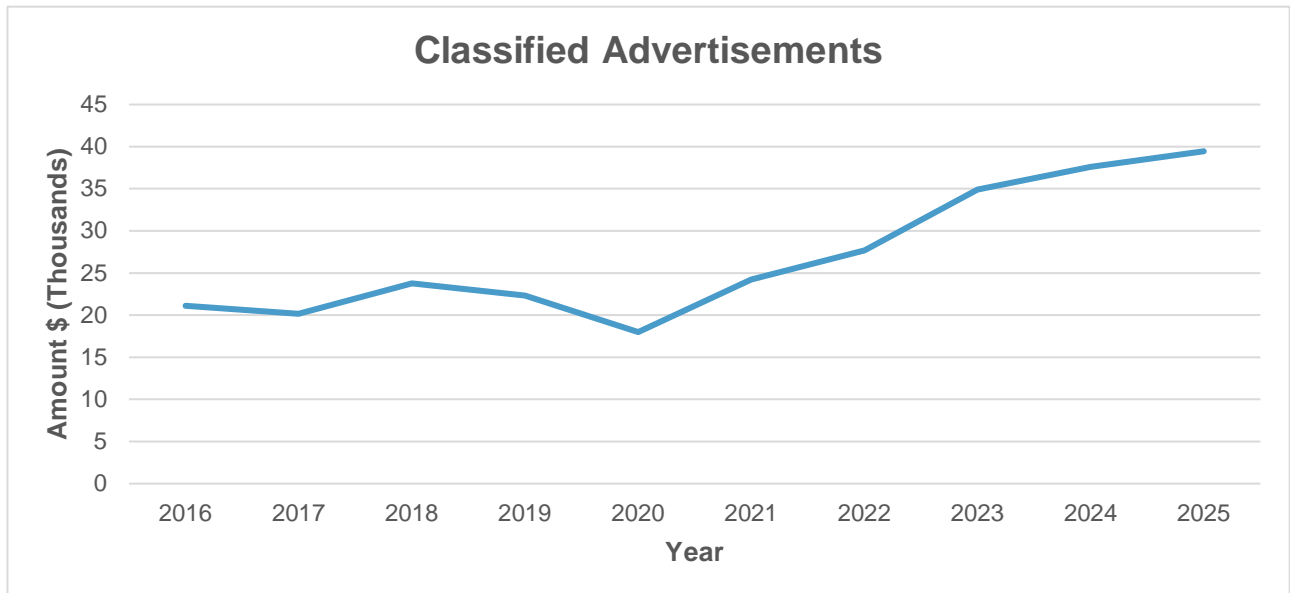
10 (A). SDA CIRCULARS & FLYERS

SDA advertising via email blasts and classified are valuable platforms for communication with our members. 2023 saw the change of circular emails to SDA Buzz & SDA matters, each focusing on slightly different aspects of membership needs.

With SDA as the main link between dentists and other dental-related fraternities, advertising via SDA remains a good opportunity for interested parties to reach out to our members effectively. SDA will continue to explore more marketing opportunities to benefit members and the dental profession.

With the increasing sophistication of the needs of the clients, SDA is also committed to upskilling our secretariat to keep up with the needs of our clients.

Appended herewith are some statistics for reference.



Note: A chart of mailer insertions is not included, as hardcopy mailings were phased out as of the year 2024..

SUMMARY OF ACCOUNTS 2025: EMAIL MARKETINGS & MAILER INSERTIONS

Revenue	2025 S\$	2024 S\$
Email Blast	32,018.00	31,369.00
Mailer Insertion ¹	39,450.00	37,610.00
Total Revenue	71,468.00	68,979.00
Expenditure		
Email Blast		
IT Support Expenses	1,821.63	1,833.96
Mailer Insertion		
Bank Charge / Payment Gateway Charge	66.82	-
Design Fee for Advertisement Rate Card	30.00	-
Mailbox Subscription	85.88	85.88
In-House Printing Charge	6.13	7.54
Total Expenditure	2,010.46	1,927.38
Surplus / (Deficit)	69,457.54	67,051.62

Note:

1. Mailer insertion will refer to dental classified advertisements effective from the year 2024, as hardcopy mailings have been phased out.

10 (B). CONGRATULATIONS

PROMOTIONS – NUS

1. **Dr Md Badrun Nafis bin Saion** was promoted to Adjunct Senior Lecturer effective from 1st January 2025.
2. **Dr Seet Ren Hao** was promoted to Academic Fellow effective from 1st July 2025.
3. The following had been promoted to Clinical Lecturer effective from 1st July 2025.
 - **Dr William Koh Teck Yeow**
 - **Dr Lim Si Yu**

PROMOTIONS - NUH

1. The following had been promoted to Associate Consultant effective from 1st November 2025.
 - **Dr Ishreen Kaur Dhillon**
 - **Dr Timothy Sng Jie Han**
 - **Dr Bernadette Quah**
 - **Dr Chung Qi Yan**

AWARDS

1. NUS Awards 2025

The following were recipients of the Faculty of Dentistry Teaching Excellence Award in September 2025.

- **A/Prof Catherine Hong Hsu Ling**
- **Dr Gabriel Lee Keng Yan**
- **Dr Ishreen Kaur Dhillon**
- **Dr Tan Ming Yi**
- **Dr Timothy Sng Jie Han**

2. National Day Awards 2025

A/Prof Wong Mun Loke was conferred The Public Administration Medal (Bronze) in August 2025.

3. NUH Incredible Care Service Champions

The following were recipients for Gold Consistent Award

- **Dr Wong Kuan Yee** (March 2025)
- **A/Prof Keson Tan Beng Choon** (March 2025)

- **Dr Tan Hee Hon** (June 2025)
- **Dr Ode Wataru** (June 2025)

The following were recipients for Silver Award

- **Dr Peter Yu Tsao-Pan** (March 2025)
- **Dr Charmaine Kho Ling Wei** (December 2025)

The following were recipients for Bronze Award

- **Dr Samuel Lau Yu Yi** (September 2025)
- **Dr William Toh Wen Rong** (December 2025)

4. Singapore Health Quality Service Awards

The following were recipients for the respective Awards in January 2025.

- **Dr Joanne Ngo Uy** (Star)
- **Dr Tan Hee Hon** (Gold)
- **A/Prof Patrick Tseng Seng Kwong** (Silver)
- **Dr Sarah Chua Kho Xian** (Silver)

5. NUH Incredible Care QIX Award

The following received the SAS Award for Project: Improving Dental Trauma Management and Review in April 2025.

- **Dr Sarah Chua Kho Xian**
- **Dr Yong Chee Weng**
- **Dr Jeannette Chua Ming Cheng**
- **Dr Charmaine Kho Ling Wei**
- **Dr William Toh Wen Rong**

6. Long Service Awards 2025

The following were awarded NUS Long Service Award

- **Dr Gabriel Lee Keng Yan** (5 years)
- **Dr Jacob Chew Ren Jie** (5 years)
- **Dr Tan Hee Hon** (10 years)
- **Dr Tan Ming Yi** (10 years)
- **Dr Clara Mok Yuen Pun** (15 years)
- **A/Prof Intekhab Islam** (15 years)

The following were awarded NUHS Long Service Award

- **Dr Eunice Ho Yio Wei** (5 years)
- **Dr Seet Ren Hao** (5 years)
- **Dr Charmaine Kho Ling Wei** (5 years)
- **Dr Deborah Yao Zhi Qi** (5 years)
- **Dr Christopher Quek Eng Yew** (5 years)
- **Dr Ishreen Kaur Dhillon** (10 years)
- **Dr Jeanette Chua Ming Cheng** (10 years)
- **Dr Sarah Chua Kho Xian** (10 years)
- **Dr Yong Chee Weng** (10 years)
- **Dr Lai Ye Choung** (10 years)
- **Dr Lim Li Zhen** (15 years)
- **A/Prof Keson Tan Beng Choon** (40 years)
- **A/Prof Patrick Tseng Seng Kwong** (40 years)

7. Scholarships 2025

The following were awarded NUS Faculty of Dentistry Academia Talent Development Programme FY25/26.

- **Dr Ong Ding Sen**
- **Dr Shen Yi**

The following were awarded FY2025 Learning Development Award in July 2025.

- **Dr Joey Wong Hui Xin**
- **Dr Zhang Zheng Yi**
- **Dr Claire Cheong Zhen Yi**

10 (C). NEW MEMBERS

We are pleased to announce the following new membership from 1st January to 31st December 2025.

SDA NEW ORDINARY MEMBERS (128 MEMBERS)

Amit Patel	Denty Meiliza Gozali
Ang Seng Yao	Fan Kaiqi
Ang Vyu Yen Leah	Fung Leo
Ang Yi-Jean	Gian Jamie Jana
Ayishwarriyah Thrumurthy	Goh Cherie
Azhar Abedeen Tyebally	Goh Ka Lin
Bai Yuxuan	Goh Wan Ling Seraphina
Bill Guido	Han Zee Sook Susan
Caroline Benita	Ho Jia Xin Joy
Chan Ling Yi Eryn	Hu Yinghe
Chan Suen Hong	Jin Jing
Chan Xiao Wei	Ju Liying
Chee Yi Cheng Sandra	Kan Sze Yan Joy
Chen Xuan	Khoo Shi Qi Maxine
Cheng E Sheen	Kim Gyeonguk
Chew Wee Kiat Johnathan	Koh Kai Tian Michelle
Chew Yu Ling Elena	Koh Shi Min Vera
Chia Wen Hui Hana	Koh Xin Ru Raechelle
Chia Yi Lin Klemens	Koh Yi Mei Sheryl
Chin Yan Ling Emma	Kok Rui En Rachel Ann
Chiong Xiao Ting Louisa	Koy Justine
Chionh Chye Kiat	Lau Zi Jia
Chong Wan Ching Nicola Anne	Lee Lok Yin Conal
Choo Yann Yi	Lee Si Jia Michelle
Chua Chay Ling Jaycelyn	Lee Sungho
Chua Gillian	Lee Ying Elizabeth
Chua Jj Whui Iona	Lee Yun Yi Natasha
Chua Jun Xian Bryan	Leong Xinyi Natasha
Chung Kum Yin	Li Anqi

Li Keyang
Lim Foo How
Lim Li Ying Yoko
Lim Mang Qi Micole
Lim Qi Hui
Lim Si Yun Rachel
Lim Sze Fen Sylvia
Lim Wan Ern Kelsey
Lim Wen Lin
Ling Jit Thong
Ling Ziqi Celeste
Long Jian Yi Dawn
Loong Jun Han
Low Jia Xin Zoie
Low Yonghong Kawner
Luo Yu'En
Mok Hui Sian Kyra
Mok Shi Min Chermaine
Muhammad Hazeeq Bin Abdullah
Ng Lin Kai
Ng Shi Ying Meredith
Ng Wan Ting
Ng Xuan Wen Clara
Ngoi Wai Yeng
Nurul Aqilah Binte Mohd Omar
Ong Ngiap Meng Max
Ong Song Ian Benedict
Ong Yi Jeah Daniel
Oong Pin Fang
Peck Christopher Charles
Peter James Keith
Phay Shan Chuen Nicholas
Phua Zhen Rong Marcus James
Qiu Leyi
Sean Reginald Rajakumar
Sim Koen
Sim Ming Liang Jeremy
Soh Yu Li Aliza
Tan Bing Xin
Tan Jia Jia
Tan Jin Li Alicia
Tan Li Ying Steffi
Tan Mei Hui
Tan Ri Xin
Tan Shu Yu Joy
Tan Shuen Yun Bernadette
Tan Sze Hui Alicia
Tan Tze Ning Tessa
Tan Xiu Fei Sophie
Tan Yan
Tan Zheng Wei Jasper
Tang Natasha Audrey
Tang Tuck Chung Daniel
Teh Ee Tin Megan
Tham Sin-Rue Elizabeth
Tiong Li Min Amanda
Toh Kai Teng Marcus
Tran Kevin
Tsu Jun Ying Gavin
Vengkat Raman Radhakrishnan
Wang Yu Jia
Wen Xianjue
Wong Kay Wen Georgina
Wong Yu Xin Emily
Yeo Ting Ting Cherie
Yeo Woon Chee
Yip Kwai Keng Julie
Yu Barry
Zhang Junhao
Zhu Hong Yi

SDA NEW ASSOCIATE MEMBERS (7 MEMBERS)

Huang Si Lin Sharon

Khoo Kah Sern

Lim Chin Keong

Lim Ya Wei Melvin

Sriram Gopu

Tang Yee Ting

Vani Ravikumar

SDA NEW LIFE MEMBERS (37 MEMBERS)

Ann May Yin

Cheah Cheong Boon Jeremy

Chen Shu-Hoa Sylvia

Chew Ming Tak

Chin Yee Fatt

Chow Weng Fatt

Chua Serene

Chue Shen Min Edmund

Goh Seng Teik

Johari Hamdan

Khor Chin Nam

Lee Hui Jing Helena

Lee Sin Chieh

Li Hui-Jane Florence

Lim Lii

Lim Wee Beng

Marie Lucy Callaghan

Ng Lay Hoon

Ong Hoe Boon

Ong Huang Leong

Ong Keat Siong

Pang Yew Jhoe

Phua Tin Cock

Poh Choon Chiow Kenny

Potjanart Intarasoot

Quek Li Wei

Razally Bin Jetty

Sitoh Ling

Somu S/O Rangaswamy

Tan Min Seet

Tan Shuh Chern

Tham Wai Meng James

Tng Thiam Huat Tony

Tong Wee Kang Clarence

Wee Tse Rjen Johnathan

Yasmin Mohd Akrum

Yeo See Chong Gerald

SDA NEW STUDENT MEMBERS (20 MEMBERS)

Chan Sze Wing Inez

Fong Ding Tao Cleavant

Jin Xiang Jing Marcus

Koh Sheng Dong Dovan

Lee Nicole

Lim Huai Kai

Lim Wei Kang Alastair

Lo Xien Fei

Ng Min Er Joey

Sanders Zachary Saurajen

Seow Julian

Sim Yu Jian Edmund

Sng Jie Qi Nidia

Song Joohye

Tan Ern Min

Tan Jia Eu Joie

Tan Le Kai

Toh Yu Qi

Wong Wei Jie Brion

Yung Jung Kit Winson

10(D). SDA REPRESENTATIVES

SDA ENDOWMENT FUND

President: Dr Eugene Tang Kok Weng

Members: Dr Tan Tien Wang
Dr Samsudin Bin Jetty

NUS-SDA CONTINUING DENTAL EDUCATION FUND

President: Dr Eugene Tang Kok Weng

Members: Dr Tan Tien Wang
Dr Samsudin Bin Jetty

SINGAPORE DENTAL HEALTH FOUNDATION

SDA Representative: Dr Eugene Tang Kok Weng

11. SINGAPORE DENTAL HEALTH FOUNDATION

Position	Name
President	Dr Goh Siew Hor
Vice-President	Dr Krushna Reddy
Secretary	Dr Victor Lee Kee Kai
Treasurer	Ms Huang Kai Wei
Committee Members	Dr Seow Onn Choong
	Dr Elim Tan
	Dr Lisa Tan
	Dr Teo Hiow Hoong
	Mr Glenn Lee

About the SDHF

The Singapore Dental Health Foundation is the philanthropic arm of the SDA. Our mission is to support the efforts of our dentists and other dental professionals, toward increasing dental awareness and to promote dental health in Singapore.

Supporting Welfare Clinics

We continue to support the various volunteer clinics which serve the welfare homes around the country. Most welfare clinics have resumed their clinical sessions, like those at Ling Kwang Home, Mt Alvernia Agape Clinic, Tzu Chi Free Clinic, Cerebral Palsy Centre and Rainbow Margaret Drive Centre, Bukit Batok Home for the Aged and Ju Eng Home. We want to appeal for more dentists and OHTs to step forward to volunteer at the welfare clinics so that we can cater to the dental needs of these welfare homes, and even reach out to the other homes.

Partnering with LOLA Home Dental Services

The SDHF is happy to support this initiative, called “LOLA Dental Service”. This is a Public Company By Guarantee which was incorporated last year by Dr Gabriel Lee, Dr David Lim and myself, Dr Victor Lee. It is an independent, non-profit organisation that provides regular, on-site dental services to nursing home residents focussing on dental pain relief and stabilisation of dental diseases.

This year was the first full year of operations. They signed 3 more MOUs with 4 nursing homes, bringing the total to 6 homes now. They aim to provide active services every month to these 6 homes. The list of homes are

1. Thong Teck Home For Senior Citizens
2. St Josephs Home
3. St Andrews Nursing Home
4. St Lukes Residence at Ang Mo Kio
5. St Lukes at Punggol
6. St John-St Margarets Nursing Home

During the year, they provided dental care for approximately 500 patients, including 20 house visits. They have a team of 6 dentists and 2 assistants. They are also supported by another 24 dental volunteers.

We are very proud to be able to support LOLA. As we are run by volunteers with their own full-time jobs, we are not able to provide these services ourselves. We therefore work with dentists who start charity or welfare projects like these, and support them with guidance and funding.

Dental Screening at Perumal Temple

On 20 July, the SDHF, in partnership with Nuffield Holdings, conducted a dental screening event at Sri Srinivasa Perumal Temple on Serangoon Road. This event formed part of the annual healthfair organised by the Hindu Endowment Board. Around 100 patients were screened by a team of dentists, nurses and Year 2 dental students from NUS. The patients received a thorough examination of their teeth and mouth, and were given advice on how to treat and manage their oral health.

Dental Screening at Kaki Bukit

We conducted another dental screening at the Kaki Bukit Community Club on Sunday 27 July. This was in conjunction with their Health Fiesta organised by Dr Faisal Abdul Aziz. About 12 dentists and dental nurses volunteered for this event. At the end of the day, they managed to screen more than 100 patients. They were also given goody bags, which contained Systema toothpastes and mouthrinses generously sponsored by Lion Corporation. The event was also a chance to educate the residents there on the importance of dental health, and they were reminded to see their dentists regularly.

Our Website

Our website, www.dentalhealth.org.sg remains an important part of our work. We aim to make it the website for the public when seeking accurate and unbiased dental information. We maintain articles on dentistry and dental health, which the public can access. We try to answer common questions about dentistry which are frequently asked by the public. We also have leaflets of more than 10 different titles, from Root Canals to Wisdom tooth surgery. We encourage dentists to download our leaflets and use them to educate their patients. They are all available in our website for free.

Reported By

Dr Victor Lee

Hon Gen Secretary

12. REPORTS OF COMMITTEES

- A. ACCREDITATION
- B. CONTINUING PROFESSIONAL EDUCATION (CPE)
- C. DENTAL PUBLIC HEALTH (DPH)*
- D. ETHICS & PRACTICE MANAGEMENT
- E. INTERNAL AUDIT
- F. INTERNATIONAL LIAISON & PUBLICITY
- G. IT PROJECT COMMITTEE
- H. *NITEC* IN DENTAL ASSISTING
- I. PROPERTY
- J. REGULATORY AFFAIRS COMMITTEE (RAC)
- K. *THE DENTAL SURGEON*
- L. WELFARE

Note:

* *Oral Health Awareness (OHA) committee has been dissolved, and integrated into Dental Public Health (DPH) wef 01/08/2024*

12 (A). ACCREDITATION

Position	Name
Chairperson	Dr Christopher Charles Peck
Convenor	Dr Eugene Tang Kok Weng
Member	Dr Clara Mok Yuen Pun

SDA Accreditation Committee has reviewed the application submitted by Colgate to accredit their Colgate Total range of products. We are pleased to inform that Colgate has been awarded the Seal of Approval pending final legal documentations.

Reported by:

Dr Christopher Peck

Chairperson

SUMMARY OF ACCOUNTS 2025: ACCREDITATION

Revenue	2025 S\$	2024 S\$
XEPA	25,000.00	-
Total Revenue	25,000.00	0.00
Expenditure		
Professional Fee (XEPA) ¹	-	800.00
Bank Charge	-	0.20
Total Expenditure	0.00	800.20
Surplus / (Deficit)	25,000.00	(800.20)

12 (B). CONTINUING PROFESSIONAL EDUCATION (CPE)

Position	Name	
Chairperson	Dr Tan Tien Wang	
Co-Chairperson	A/Prof Intekhab Islam	
Convenor	Dr Bertrand Chew Shen Hui	
Members	Dr Chan Qing Sheng	Dr Lee Chin Hui
	Dr Chen Chien Wei	Dr Bertrand Lee Choon Ray
	Dr Dora Chu	Dr Lee Jing Hua
	Dr Kelvin Chua Ke Bin	Dr Lin Zhiyi
	Dr Serene Chua	Dr Ng Zhu Yen
	Dr Goh Siew Hor	Dr Pua Hong Ping
	Dr Jusrina Han Pei Yi	Dr Shaun Quek San Oon
	Dr Dennis Heng Aik Chern	Dr Soh Wan Chwin
	Dr Jennifer Hoang Phuong Hanh	Dr Yeoh Eng Seng
	Dr Colin Lam	

2025 is a year of joy which saw SDA attaining ATO status from SSG after more than 1 year of engagement with them. This is an endorsement of the quality of our structured courses. We are also encouraged by the resounding support by the members for the purchase of a venue to host various events. This has significantly reduced the major impediment for organising events due to venue constraints such as rental cost, suitability and availability. Members can look forward to more structured courses which are both affordable with SSG funding and of top quality in future

Not forgetting the senior members, we also hosted a series of updates events which we invited the MOH directors for talks. The events which we have hosted and collaborated with our education partners are as follows:

15th & 16th Feb	Global Education Tour – Management of Peri-Implant Disease (Lecture & Workshop) Prof Frank Schwarz
31st Jul to 3rd Aug	A to Z Molar Endodontics Workshop A/Prof Abhishek Parolia
4th to 7th Sep	(Postponed) Advanced Endodontics Workshop A/Prof Abhishek Parolia
20th & 21st Sep	Wisdom Tooth Surgery Workshop A/Prof Intekhab Islam, Drs Bertrand Chew, Yong Chee Weng, Noah Teo, William Lim & Timothy Sng

27th Sep	Ethics Forum 2025 – Emerging Trends in Dental Complaints A/Prof Patrick Tseng, Drs Pua Hong Ping, Goh Siew Hor, George Wright & Ms Kuah Boon Theng
24th to 26th Oct	Wisdom Tooth Surgery – Cambodia Mentorship A/Prof Intekhab Islam & Dr Bertrand Chew
20th Nov	Alloplastic Bone Graft – Science or Fiction? Dr Peter Fairbairn
6th Dec	Botox Injection Course Drs William Lim, Matthias Chen & Teo Kai Wen

The CDE committee also continued close collaboration with key industry partners to accredit lectures and workshops for SDA members. These collaborations provide SDA members and our industry partners' niche opportunities in continuing education.

4th Jan	(Raydent Supplies) Elevate Dental Communication Dr Nijam Latiff
25th Feb	(ClearSmile) Endodontic Lecture & Workshop (Lecture) Comprehensive Endodontic Management of Complex Cases: A Clinical Approach (Workshop) Mastering the Management of C-Shaped Canals: Techniques, Tools, and Tips for Successful Endodontic Treatment Prof Dr Kacharaju Kranthi Raja
5th May	(idsMED) Infection Prevention Control: Reprocessing Medical Devices, Get It Right! Dr Christian Stempf
10th May	(Raydent Supplies) Impacted Wisdom Tooth Management Dr Noah Teo
6th Jun	(Acodent) Diagnosis, classification and management of hypomineralized anterior teeth Prof Dr Katrin Bekes
13th Aug	(Pharma Ace) Probiotics in Periodontal & Oral Mucositis Management Prof Wim Teughels & A/Prof Charlene Goh

With the implementation of the new LMS, members can track and manage their own professional learning journey in a modular, scalable manner with the support of senior mentors. We have also applied to SDC for the approval to be its provider for the SDC mandated ESAE course using our new LMS. We will update members for the outcome of the application in due course.

I would like to thank each and every of our CDE Committee members for their selfless yeoman services to bring an affordable CPE programme to our members.

The CDE Committee is also thankful to our SDA Council for their unstinting support and guidance. Last but not least, our gratitude to you, our SDA members, that give heft to the CPE programme.

Thank you all and let's look forward to another fruitful season.

Reported by:
Dr Tan Tien Wang
Chairperson

SUMMARY OF ACCOUNTS 2025: CONTINUING PROFESSIONAL EDUCATION

Revenue	2025 S\$	2024 S\$
CPE Accreditation Fee	3,500.00	5,500.00
CPE Registration Fee		
- Global Education Tour 2025	30,775.00	-
- A to Z Molar Endodontics Workshop	30,600.00	42,201.80
- Wisdom Tooth Seminar & Workshop	27,822.90	-
- Cambodia Wisdom Tooth Mentorship	41,284.44	
- Ethics Forum 2025	7,370.00	-
- Allosplastic Bone Graft	2,640.00	-
- Botox Injection Course	25,321.16	-
- 16th NUS-SDA DSP	7,200.00	-
- SDA Convention 2025	301,564.33	-
- Advanced Endodontics Workshop	-	43,275.20
- Orthodontic Seminar	-	(60.00)
- Style Italiano Workshop	-	110,700.00
- Emergence Medicine (E-MED)	-	13,940.00
Total Revenue	478,077.83	215,557.00
Expenditure		
CPE		
- Global Education Tour 2025	13,893.53	1.00 ¹
- A-Z Molar Endodontics Workshop	32,470.25	28,439.12
- Wisdom Teeth Seminar & Workshop	18,599.09	-
- Cambodia Wisdom Tooth Mentorship	33,173.36	
- Ethics Forum 2025	3,720.90	-
- Allosplastic Bone Graft	-	-
- Botox Injection Course	9,675.97	-

Expenditure	2025 S\$	2024 S\$
- Advanced Endodontics Workshop	1,419.08	24,478.58
- Orthodontic Seminar (Bank Charge)	-	0.20
- Style Italiano Workshop	436.75	66,959.67
- Emergence Medicine (E-MED)	-	7,626.34
-16th NUS-SDA DSP	3,760.40	-
- SDA Convention 2025	216,942.25	2.70 ¹
Application for ATO	-	6,000.00
WSQ Course Accreditation & Application	13,800.00	
Mailbox Subscription	344.84	71.93
Venue Rental @ ISCA	(160.00) ²	-
Workshop Items & Bank Charge	1,782.01	
Stationaries & Miscellaneous	98.22	
Bank Charge	50.00	9.50
In House Printing Charges	75.79	114.11
Total Expenditure	350,082.44	133,703.15
Surplus / (Deficit)	127,995.39	81,853.85

Note:

1. Bank Charge
2. Venue Rental at ISCA (Balance Value S\$340, Discounted value S\$500)

12 (C). DENTAL PUBLIC HEALTH

Position	Name
Chairperson	Dr Sharon Tan Hui Xuan
Co-Chairperson	Dr Felicia Sundram
Convenors	Drs Eugene Tang Kok Weng, Kelvin Chye Chuan Hee
Advisor	A/Prof Fong Ngan Phoon
Secretary	Dr Elizabeth Dewi Saat
Treasurer	Dr Amanda-mae Ngeue
Members	Dr Gabriel Lee Keng Yan Dr Caroline Lim Dr Tan Tien Wang Dr Emilia Yim Shao'en

1. Chairperson's Message

Dental public health continues to face major challenges in today's world. Untreated dental caries in permanent teeth is one of the most prevalent non-communicable diseases globally, even though oral diseases are largely a result of modifiable risk factors and are preventable. Despite the oral-systemic links, oral health is often managed separately from general health.

The World Health Organisation's target of achieving Universal Health Coverage for Oral Health by 2030 is gaining traction globally. On 15 December 2025, the United Nations General Assembly adopted the political declaration on "Equity and integration: transforming lives and livelihoods through leadership and action on noncommunicable diseases and the promotion of mental health and well-being". For the first time, oral diseases are officially recognised by UN as a "major health and economic burden in many countries and impact people across their lifetime, causing pain, discomfort, disfigurement and even death". Member states have made a commitment to Expand services to tackle the high burden of oral diseases by strengthening health promotion, prevention, early detection, and treatment, using multi-sectoral approaches and integrating oral health into primary care and universal health coverage.

In line with the global drive for better oral health, the Dental Public Health Committee was established under the Singapore Dental Association in September 2024 with a mission to promote dental public health and advance oral health in Singapore. The vision for the committee is to establish the importance of oral health in our community, build strong partnerships to promote the integration of oral health in our healthcare systems, and elevate Singapore's standing and representation in the dental public health community internationally. We seek to support and promote best practices in the prevention

and control of oral diseases, through critical appraisals of scientific evidence and clear public communications on oral and public health issues. We support advancements in dental public health and seek to stay at the forefront of the latest developments in global oral health strategies and encourage dialogue that can enhance the development of national oral health initiatives, policies and recommendations.

The SDA Dental Public Health Committee is committed to protecting and advancing the oral health of our community, striving to stay responsive and relevant to the needs and challenges of our time. We appreciate your continued support in the year ahead.

2. Mission and Objectives

In line with the mission of the SDA Dental Public Health Committee to promote dental public health and advance oral health in Singapore, our vision is to:

- i. Strengthen connections and networks with medical, public health and related organisations to emphasize the importance of oral health in the community.
- ii. Foster engagements with international public health communities to increase the visibility of dental public health in Singapore.
- iii. Establish and elevate Singapore's standing and representation in dental public health internationally.
- iv. Enhance the understanding of, and promote sharing of, best practices locally and internationally.
- v. Identify dental public health challenges and explore possible choices and/or solutions.

The Dental Public Health Committee supports the dissemination of pertinent updates on public health matters of interest, including updates on National Oral Health Policies. Internationally, we seek to establish networks in dental public health with regional dental associations and build partnerships with international counterparts at key dental public health conferences and platforms. This will allow us to provide SDA Members with timely updates on the latest developments in dental public health matters. Updates on global policy recommendations and best practice guidelines in public health and dental public health will be synthesized, and key messages will be summarized and shared with SDA members.

Locally, we seek to establish collaborations and partnerships with various key stakeholders such as the Ministry of Health, Singapore Dental Council, National University of Singapore

Faculty of Dentistry and Saw Swee Hock School of Public Health, National Dental Centre Singapore, and Health Promotion Board. Singapore Dental Association may support collaborative efforts to tackle oral health and dental public health issues, to develop cross-sector relationships, and foster closer ties with like-minded professionals.

3. Activities and Initiatives

The committee has engaged in numerous activities to engage key stakeholders and improve dental public health in Singapore over the past year.

These include the following:

(1) Public health campaigns:

- Provided input for Straits Times article on phasing down of amalgams in Singapore, published on 7 February 2026

Singapore to limit mercury use in tooth fillings despite WHO call for phase-out by 2034

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Dentists in Singapore still use mercury as a tooth filling judiciously, as some cases still need amalgam fillings.
PHOTO: ISTOCKPHOTO



Judith Tan



The Singapore Dental Association (SDA) said that while the Republic's dental community is aligned with the global direction, it is reducing the use of dental amalgam while ensuring that patients continue to receive safe, effective and appropriate care.

A check with the SDA found that small amounts of mercury vapour may also be released during the placement, polishing or removal of amalgam fillings. This observation aligns with extensive international reviews by regulatory and public health agencies, which confirm that exposure levels from intact restorations are generally low and below established safety thresholds for the general population.

(2) Engagement with global dental public health community:

- Delivered a presentation on Universal Health Care in Oral Health in Singapore and engaged in professional exchange with other National Dental Association members at the Asia Pacific Dental Congress in Manila from 12-16 May 2025.



- Contributed a country report on e-cigarette usage and regulations on Singapore as part of Asia Pacific Dental Federation (APDF)’s Asia-Pacific National Policy Survey on E-Cigarettes and Tobacco Use Country Policy Survey.

4. Meetings and Events

The Dental Public Health Committee holds regular committee meetings and multiple sub-committee meetings throughout the year. The Committee had two full committee meetings on 17th February and 29th October 2025 to discuss upcoming events and public outreach activities.

Upcoming events and engagements for 2026 organised by the committee include:

- Educational public forum entitled ‘Protect your smile for life’ involving talks, panel discussions and interactive activities for the general public, to be held on 17th April 2026 (AM) at Marina Bay Sands convention centre. The forum is co-organised by SDA Dental Public Health committee and the SDA Oral Health Awareness committee. It aims to improve the public’s awareness of illegal dentistry, the importance of oral health and regular dental care, as well as recent changes in CHAS dental coverage.



- National Dental Associations' forum on Illegal Dentistry involving representatives from national dental associations, APDF and other professional bodies, to be held on 17th April 2026 (PM) at Marina Bay Sands convention centre. The session involves round-table country presentations and discussions on illegal dentistry.

The committee is also actively involved in engaging other stakeholders including government organisations and civil society organisations to explore research collaborations, and other community outreach or volunteer events.

5. Challenges and Recommendations

To avoid a low turnout for the public dental forum, we have established partnerships with community centres and active ageing centres to encourage greater attendance and representation from the general public. We will also publicise the event widely through social media channels.

The committee may encounter obstacles such as public resistance to dental public health recommendations, which could stem from misinformation or perceived lack of alternatives. To address this, the committee intends to foster open and respectful dialogue with the community and will obtain approval from senior management before issuing any public communications.

Reported by:

Drs Sharon Tan and Felicia Sundram

Chairpersons

SUMMARY OF ACCOUNTS 2025: DENTAL PUBLIC HEALTH

Expenditure	2025 S\$	2024 S\$
Mailbox Subscription	86.83	27.50
Meeting Expenses	66.80	112.15
Name Cards	80.00	-
Bank Charge	-	0.20
Total Expenditure	233.63	139.85

12 (D). ETHICS AND PRACTICE MANAGEMENT

Position	Name
Chairperson	Dr Pua Hong Ping
Co-Chairperson	Dr Ng Jing Jing
Advisor	Dr Asha Karunakaran
Convenor	Dr Tan Tien Wang

2025 ends with lesser cases in mediations. Disconcerted patients are primarily entreating to asseverate their grievances. They sought second opinion from neutral third party and query on individual clinic's policy after velitation, which SDA do not remark on. Besides amelioration of our skillset, it is growingly apropos for us to cognize the nature of shifting healthcare landscape where the overall patient experience merits tantamount attention. Matters pertaining to treatment quality and institutional process continue to surface, underscoring the evolving expectations of healthcare providers. As dentists, we are privileged to command approbation of the public and in return, we encourage members to remain mindful of the broader dimensions of patient care where professionalism and probity remain indispensable in sustaining public trust in our profession.

Of the 46 complaint cases in 2025, 5 cases proceeded with mediations.

Cases Mediated

- 4 cases discharged with ex-gratia settlement totaling \$13,233.33.
- 1 case unable to resolve amicably and proceeded to other avenues.

Table shows the list of Volunteers that mediated cases in 2025.

Lead Mediators*	Assistant Mediators
Dr Andrew Chia	Drs Marco Li / Dennis Heng
Dr Tang Panmei	Drs Lee Cheng Ting / Alison Luo
Dr Melissa Guay	Drs Lee Tong Lynn / Soh Shean Han
Dr Prashanth	Dr Vivien Wang
Dr Melissa Guay	Drs Dennis Heng / Tan Shuh Chern

**Lead mediators (at least 10 cases) with 2 Assistants serves in a mentorship capacity.*

Reported by

Dr Pua Hong Ping

Chairperson

SUMMARY OF ACCOUNTS 2025: ETHICS AND PRACTICE MANAGEMENT

Revenue	2025 S\$	2024 S\$
Mediation Budget ¹	20,000.00	20,000.00
Admin Fee ²	205.40	454.08
Total Revenue	20,205.40	20,454.08
Expenditure		
Bank Charge	1.40	3.60
Printing of Name Cards	-	35.00
Meeting Expenses	-	22.02
Specialist Reports from NDC	412.17	1,708.51
In House Printing Cost	-	6.07
Mailbox Subscription ³	172.72	117.73
Total Expenditure	586.29	1,892.93
Surplus / (Deficit)	19,619.11	18,561.15

Note:

1. The total DPL budget is S\$137,641.16. This fund is the service provided for mediation and administration work eg application, collection etc, pertaining to the DPL membership.
2. Admin fee of \$45.00, inclusive of GST, for SDA mediation service.
3. Mailbox subscription to be included effective from the year 2024.

12 (E). INTERNAL AUDIT

Position	Name
Chairperson	Dr Samintharaj Kumar
Convenor	Drs Eugene Tang Kok Weng, Samsudin Bin Jetty
Member	Dr Hamed Fesharaki

1. PURPOSE, AUTHORITY, AND RESPONSIBILITY OF THE IAC

The Internal Audit Committee (“IAC”) is mandated by the Constitution of the Singapore Dental Association (“SDA”) to safeguard the interests of the General Body by ensuring that the Association is governed responsibly, prudently, and transparently.

The IAC operates independently of the day-to-day management and operational decision-making of the Council.

Its responsibilities include:

- Reviewing governance and financial controls.
- Examining risks, allegations, and concerns raised by members.
- Assessing whether Council actions align with the interests of the Association.
- Reviewing documentation relating to major financial or operational decisions.
- Reporting candidly and transparently to the members of the Association.

The Committee’s function is not executive management, but oversight and assurance to the membership.

2. SCOPE AND METHODOLOGY OF REVIEW

For this reporting cycle, the Internal Audit Committee conducted a full-scope governance and financial review, covering:

Governance Documentation

- All **Council meeting minutes for the year excluding Dec 2025, Jan 2026, Feb 2026**
- Minutes of the **Special General Meeting (SGM)**
- Minutes of the **58th Annual General Meeting (AGM)**

Financial Documentation

- **Audited Financial Statements for FY2023**
- **Audited Financial Statements for FY2024**
- **Auditor's Reports and Notes to the Financial Statements**

Operational Documentation

- Council records relating to:
 - overseas travel,
 - external engagements,
 - committee activity.

The IAC examined specifically:

- attendance and participation patterns,
- approval processes and escalation procedures,
- financial controls and banking access,
- potential conflicts of interest,
- contractual and quasi-contractual exposure,
- financial sustainability and reserves.

3. PRIOR AGM CONCERNS AND ALLEGED CONFLICTS OF INTEREST

3.1 Nature of Concerns Raised by Members

At previous AGMs, members raised concerns regarding:

- perceived conflicts of interest involving Council members,
- lack of transparency in approvals and spending,
- overseas travel and external engagements,
- concentration of authority within the Council,
- whether SDA funds may have benefited individuals rather than the Association.

These concerns were serious and warranted careful and evidence-based investigation.

3.2 IAC Examination of Alleged Conflicts

The IAC examined:

- Council decisions with financial implications,
- approval chains and payment authority,
- overseas trip approvals and reimbursements,
- whether any Council or committee member stood to gain personally from SDA decisions,
- whether any undisclosed related-party arrangements existed.

3.3 Findings

After a detailed forensic review of documentation and financial records:

- **No evidence of personal financial gain by Council or committee members was identified.**
- **No contracts, sponsorships, consultancy agreements, or partnerships were identified where Council members had undisclosed personal interests.**
- **Banking controls introduced in 2025 materially reduced the risk of unilateral decision-making.**
- Governance weaknesses identified were **procedural rather than personal.**

3.4 Residual Risk

The IAC notes that:

- The absence of a **formal Conflict of Interest (COI) register in earlier years increased perception risk.**
- Even where no misconduct exists, **perceived conflicts can undermine confidence in governance structures.**

IAC Conclusion:

Concerns raised by members were **reasonable to ask**, but the Committee did not find evidence of misconduct. Risks identified were **structural governance issues**, many of which have since been mitigated.

4. FINANCIAL STATEMENTS – DETAILED IAC COMMENTARY

4.1 Auditor's Opinion (FY2023 & FY2024)

For both FY2023 and FY2024, the external auditors confirmed that:

- Financial statements were prepared in accordance with the **Societies Act and Financial Reporting Standards (FRS)**.
- The accounts present a **true and fair view of the financial position of the Association**.

There were:

- **no emphasis-of-matter paragraphs, and**
 - **no material weaknesses or irregularities reported.**
-

5. STATEMENT OF FINANCIAL POSITION – FY2023 AND FY2024

5.1 Overall Balance-Sheet Strength

Across FY2023 and FY2024, SDA maintained a strong and conservative balance sheet, characterised by:

- a high asset base,
- significant liquidity,
- no external borrowings,
- no long-term debt,
- no disclosed contingent liabilities.

5.2 Assets

(a) Investment Property

Investment property remains the largest single asset on the balance sheet.

- Valuation methodology remained consistent across both years.
- Fair-value movements were **non-cash accounting adjustments**.

IAC Note:

Members should recognise that **fair-value gains do not represent spendable cash**.

(b) Property, Plant & Equipment

- PPE levels remained stable across both years.
- No unusual capital expenditure or impairment events were identified.
- Depreciation policies remain conservative.

(c) Cash and Bank Balances

Cash balances remained **substantial in both FY2023 and FY2024**.

The IAC confirmed that:

- operating activities continued to generate **positive cash flow**,
- the Association did **not rely on asset sales to fund operations**.

5.3 Liabilities

For both financial years:

- liabilities were **low and short-term in nature**,
- no loans or overdrafts were recorded,
- no off-balance-sheet obligations were identified.

5.4 Reserves / General Fund

The General Fund continued to increase due to **operating surpluses accumulated over time**.

Member Concern:

Members have previously asked why reserves remain high.

IAC Clarification:

Reserves are necessary for:

- financial stability,
- property maintenance obligations,
- protection against revenue volatility,
- safeguarding SDA's independence.

6. STATEMENT OF FINANCIAL ACTIVITIES – INCOME AND EXPENDITURE

6.1 Income

Total income declined year-on-year primarily due to:

- volatility in investment income,
- non-recurring fair-value adjustments.

IAC Observation:

Members should not assume that **surpluses are guaranteed every year**, as income sources include market-dependent components.

6.2 Expenditure

Governance and administrative costs increased relative to earlier years.

The IAC found:

- **no evidence of misuse of funds**, and
- **no evidence of personal financial benefit.**

7. CASH FLOW AND QUALITY OF EARNINGS

Cash-flow statements confirm:

- positive cash generated from operations,
- limited reliance on accounting adjustments,
- no liquidity strain.

8. COUNCIL AND AGM ATTENDANCE – DETAILED REVIEW

The Committee reviewed attendance records for Council meetings.

Documented Council Absences:

- **Dr Kelvin Chye** – absent (26 March 2025 Council meeting)
- **Dr Samsudin Bin Jetty** – apologies (26 March 2025 Council meeting)
- **A/Prof Intekhab** – apologies (24 September 2025 Council meeting)

- **Dr Jessalynn Sukamto** – apologies (29 October 2025 Council meeting)
 - **Dr Tan Tien Wang** – apologies (26 November 2025 Council meeting)
-

9. CONTRACTS AND POTENTIAL CONTRACTUAL EXPOSURE

9.1 Contracts Reviewed

The IAC confirms:

- **No formal contracts were tabled for IAC review during the year.**
- No executed agreements requiring audit scrutiny were identified.

9.2 Potential Exposure Identified

Council discussions referenced potential future engagements involving:

- conference organiser collaborations,
- SDA Academy feasibility studies,
- property advisory services,
- IT and digital initiatives,
- sponsorship and partnership arrangements.

Although these discussions were exploratory, they **could crystallise into binding obligations.**

Recommendation:

Going forward, the Internal Audit Committee (IAC), in its retrospective audit and governance oversight role, would like to recommend that the incoming Council consider adopting a formal **Contract Escalation Protocol** for future contractual commitments.

Such a protocol may include:

1. Defined approval thresholds based on contract value, tenure, and strategic significance
2. Mandatory legal review for non-standard, long-term, or high-liability agreements
3. Finance review and budget confirmation before execution of material contracts
4. Escalation to relevant committees or Council for commitments exceeding delegated authority
5. Conflict-of-interest declaration requirements where counterparties may involve related parties
6. Formal documentation of rationale, comparative quotations, and renewal considerations
7. Exception reporting pathways for urgent decisions taken outside the standard process

The IAC notes that its role in this context is primarily retrospective: to review whether appropriate governance processes, approvals, and documentation were observed. The Committee does not participate in operational contracting decisions but highlights this as a forward-looking control enhancement for the consideration of the incoming Council.

10. OVERSEAS TRIPS AND EXTERNAL ENGAGEMENTS

Findings include:

- improved approval discipline,
 - reduced delegation sizes,
 - introduction of mandatory trip reports.
-

11. WHISTLEBLOWER MATTERS – GOVERNANCE CLOSURE

The AGM acknowledged:

- that no wrongdoing had been identified, and
- that Council chose not to pursue further investigations.

**

The Internal Audit Committee has examined all documents referred to above and also conducted internal checks in all documentation that has been given or requested and is satisfied that no similar conduct has taken place within this current committee.

12. GOVERNANCE ASSURANCE STATEMENT

Based on the full review:

- **No financial impropriety was identified.**
- **No substantiated conflicts of interest were found.**
- Risks identified were **procedural and perception-based.**
- Governance improved materially during **2024–2026.**

13. SCOPE LIMITATIONS OF THE IAC

The IAC Committee was informed that the current EXCO raised concerns regarding access to certain internal discussions.

As a result, the Internal Audit Committee **was not granted oversight access to SDA EXCO meeting minutes for:**

- December 2025
- January 2026
- February 2026
- March 2026

14. FINAL CONCLUSIONS AND ACTION PLAN

Fully Addressed

- Financial limits
- Banking controls
- Monthly financial oversight

Partially Addressed

- Conflict-of-interest documentation
- Contract escalation
- Record-keeping
- Formal closure of legacy issues

Mandatory Actions

- Establish a **formal Conflict of Interest (COI) register**
- Adopt a **Contract Escalation Standard Operating Procedure**
- Enforce **written reporting for all external engagements**
- Establish **clear scope and independence for the IAC**

FINAL STATEMENT TO MEMBERS

After a comprehensive, evidence-based review, the Internal Audit Committee is satisfied that:

- The **Singapore Dental Association remains financially strong and solvent.**
- **No misconduct or misuse of funds was identified.**
- Governance weaknesses identified were **procedural and are being addressed.**

The Internal Audit Committee welcomes questions from members.

Reported by

Dr Samintharaj Kumar

Chairperson

SUMMARY OF ACCOUNTS 2025: INTERNAL AUDIT

Expenditure	2025 S\$	2024 S\$
Mailbox Subscription	86.83	38.50
Total Expenditure	86.83	38.50

12 (F). INTERNATIONAL LIAISON & PUBLICITY

Position	Name
Chairperson	Dr Kelvin Chye Chuan Hee
Co-Chairperson	Dr Pua Hong Ping
Convenor	Dr Eugene Tang Kok Weng
Members	Dr Boey Sean Kuan
	Dr Bertrand Chew Shen Hui
	Dr Intekhab Islam
	Dr Kenneth Lew Kok Keong
	Dr Lim Lii
	Dr Samsudin bin Jetty
	Dr Jessalynn Sukamto
	Dr Gerald Tan Teck Siang
	Dr Tan Tien Wang

1. Executive Summary

The International Liaison and Publicity Committee (ILPC) is a sub-committee of the Singapore Dental Association (SDA) mandated to oversee SDA’s international representations, uphold the Association’s standing in the global dental community, and promote the International Dental Exhibition and Meeting (IDEM). In the 2025–2026 term, the ILPC focused on strategically selecting overseas representation opportunities, strengthening relationships with regional National Dental Associations, and supporting IDEM 2026 promotion in line with SDA’s broader mission.

Through a structured assessment framework grounded in the Terms of Reference and Overseas Conference Guidelines, the Committee evaluated invitations, optimized use of sponsored delegations, and ensured consistent post-event reporting to Council. These efforts contributed to maintaining SDA’s visibility in key regional forums and to positioning IDEM 2026 as a premier regional platform for smart, sustainable and digital dentistry.

2. Committee Mandate and Composition

The ILPC operates under the Terms of Reference approved by SDA Council. Its primary objectives are to:

- Evaluate and assess the feasibility of overseas promotional trips and international representations.
- Uphold and enhance SDA's presence in the international dental arena.
- Promote IDEM through targeted engagement with regional partners and overseas conferences.

The Committee comprises representatives from the SDA Executive Committee, IDEM Organising Committee, and relevant stakeholders as appointed by Council, ensuring alignment between SDA strategy, IDEM marketing and professional outreach. Meetings are convened as needed, either in person or virtually, to review invitations, approve representations, and monitor follow-up actions.

3. Strategic Framework and Working Principles

The ILPC's work is guided by the following principles set out in its Terms of Reference and Overseas Conference Guidelines:

- Strategic selection: Overseas engagements are assessed for Return on Investment (ROI), expenses, sponsorship opportunities and strategic value to SDA and IDEM.
- Governance and consistency: Participation levels, reimbursement provisions and room-sharing arrangements follow standardised guidelines, with any deviation requiring endorsement by the Chairman and Council approval.
- Partnership building: The committee prioritises collaboration with regional National Dental Associations, including reciprocal invitations and Memoranda of Understanding (MOUs) to support mutual promotion and knowledge sharing.
- Transparency and accountability: SDA-sponsored representatives submit post-conference reports including key meeting outcomes, IDEM promotion activities and photographic documentation, which are tabled at Council for record.

This framework ensures that international activities remain purposeful, cost-effective and aligned with SDA's mission to advance the profession and support its members.

4. Key Activities and Achievements (2025–2026)

4.1 Management of International Representations

During the reporting period, the ILPC reviewed invitations from regional National Dental Associations and relevant organisations in the Asia-Pacific region, including events under the FDI World Dental Federation and Asia Pacific Dental Federation where SDA representation at General Assemblies and delegate meetings is required. For each invitation, the Committee applied the cost-benefit and ROI criteria outlined in the Terms of Reference, considering travel and accommodation costs, potential sponsorship, networking value and opportunities to promote SDA and IDEM.

In line with the standard guideline of allocating generally two SDA-sponsored representatives for each overseas event, the Committee recommended appropriate delegations and ensured coverage of key business sessions and networking activities. Representatives were reminded of their obligation to represent SDA's positions, uphold the Association's reputation and actively seek collaboration opportunities with host associations.

4.2 Upholding SDA's International Standing

The ILPC continued to support SDA's role as a credible and constructive partner in the regional dental community. This included:

- Supporting reciprocal invitations for regional leaders to SDA events such as the SDA Convention, reinforcing Singapore's position as a hub for high-quality continuing dental education.
- Encouraging SDA delegates to participate actively in discussions at international conferences, and to share insights with the wider membership through Council and, where appropriate, SDA communication channels.
- Exploring MOUs with selected associations to strengthen collaboration in areas such as speaker exchange, joint symposiums and cross-promotion of major conferences.
- These initiatives collectively enhanced SDA's visibility and reputation as a forward-looking national association committed to regional collaboration and professional standards.

4.3 Promotion of IDEM 2026

A key focus for this term has been support for the promotion of IDEM 2026, a major international event spotlighting smart, sustainable and digital dentistry in Singapore. Guided by the IDEM 2026 Promotion Strategy and regional map in the Overseas Conference Guidelines, the ILPC prioritised outreach to target countries in the Asia-Pacific region, including Australia, China, India, Vietnam, Indonesia, Malaysia, Thailand, South Korea, Japan, Hong Kong, Philippines, Cambodia and New Zealand.

SDA-sponsored representatives were tasked to promote IDEM actively at overseas conferences by:

- Sharing IDEM marketing materials and highlighting its scientific programme, exhibition scale and relevance to regional practitioners.
- Inviting leaders of regional associations to consider group delegations and co-branded sessions at IDEM, where appropriate.
- Providing feedback to the ILPC and IDEM Organising Committee on overseas market perceptions and potential partnership opportunities.
- These efforts supported broader IDEM marketing, contributing to awareness of the meeting as a key platform for continuing education and innovation in the region.

5. Governance, Reporting and Financial Stewardship

The Committee adhered to the reimbursement and support parameters specified in the Guidelines for Overseas Conferences, covering home–airport transfers, return airfare, accommodation at the official conference hotel where feasible, registration and per diem from departure to return. Any deviations, such as extended stays or alternative travel arrangements, were brought to the Chairman and Council for approval in accordance with policy.

Post-conference reports from SDA-sponsored representatives were submitted and presented to Council, ensuring institutional memory of key discussions, IDEM promotion activities and follow-up items. This process enhanced transparency, provided assurance of proper use of Association resources and allowed cross-learning among committees and Council members.

6. Challenges and Areas for Improvement

While the Committee achieved its core objectives, several challenges were noted:

- Balancing travel costs and time commitments with the growing number of regional events competing for limited resources.
- Ensuring consistent, high-quality post-event reporting across different delegations.

The ILPC recognises the need for continued refinement of evaluation metrics, clearer pre-trip briefing for delegates and closer integration with SDA's communications team to maximise the impact of each international engagement.

7. Recommendations for the Next Term

To build on current momentum, the Committee proposes the following priorities for the coming term:

- Further refine ROI criteria and develop a simple scoring tool to support more consistent selection of overseas events.
- Standardise the post-conference report template and timelines to improve comparability and follow-through.
- Deepen collaboration with selected regional associations through formal MOUs, focusing on speaker exchanges, joint webinars and coordinated IDEM-related activities.
- Work closely with IDEM 2028 organisers and SDA communications to align messaging and ensure that IDEM's value proposition is consistently articulated across all international platforms.

These recommendations aim to strengthen SDA's international engagement while maintaining prudent stewardship of Association resources

8. Acknowledgements

On behalf of the Committee, I would like to thank the SDA Council, IDEM Organising Committee, Secretariat and all SDA representatives who have served at overseas meetings during this term. Their commitment and professionalism have been instrumental in sustaining SDA's standing in the international dental arena and in advancing the promotion of IDEM 2026.

Reported by

Drs Kelvin Chye & Pua Hong Ping

Chairperson & Co-Chairperson

SUMMARY OF ACCOUNTS 2025: INTERNATIONAL LIAISON & PUBLICITY

Expenditure	2025 S\$	2024 S\$
Name Cards	40.00	-
Total Expenditure	40.00	0.00

12 (G). IT PROJECT COMMITTEE

Position	Name
Chairperson	Dr Tan Tien Wang
Members	Dr Victor Lee Kee Kai Dr Samintharaj Kumar
Secretary	Dr Lee Jing Hua

IT committee was convened after the SDA Annual General Meeting (AGM) in 2024.

The committee had numerous meetings to consider the following:

- Current workflow of SDA secretariat
- Intended outcome
- Job scope, quotations of various vendors,
- Financial sustainability of the system
- Scalability and ease of maintenance of the system
- Availability of grants supported by vendors.

We presented the findings and with the concurrence of the Council, the project was awarded to Inspireo. We adopted a cautious approach for the implementation of the IT system with numerous meetings with the vendor, background test run and stress test of the system before soft launch for our actual event in end 2025. The entire process took around 1 year.

As the system is up and running, the committee has handed over its task to the SDA IT support committee which will oversee the support and maintenance of the system.

Appended below is the summary accounts for the IT project. Do note that the vendor is exploring another grant for SDA to further reduce the cost of the project.

Reported by
Dr Tan Tien Wang
Chairperson

SUMMARY OF ACCOUNTS 2025: DEVELOPMENT COST

Development Phase	Cost S\$	Grant S\$
Phase 1		
Design & Development of SDA + Membership Web App	30,900.00	
Web Hosting	2,490.00	
Total Phase 1	33,390.00	
Phase 2		
Design & Development of SDA + Learning Management Web App	48,000.00	
Service & Support Retainer	12,000.00	
Total Phase 2	60,000.00	42,000.00
Other Phases		
Design & Development of Phase 2.2 Member's Circular	8,800.00	
Design & Development of Phase 2.3 Self-Publishing Classifieds	9,300.00	
Xero Integration	2,400.00	
Total Other Phases	20,500.00	
Total	113,890.00	42,000.00

SUMMARY OF ACCOUNTS 2025: IT PROJECT COMMITTEE

Expenditure	2025 S\$	2024 S\$
Meeting Expenses	188.84	66.62
Total Expenditure	188.84	66.62

12 (H). NITEC IN DENTAL ASSISTING

Position	Name
Chairperson	Dr Boey Sean Kuan
Co-Chairperson	Dr Jessalynn Sukamto
Convenor	Dr Eugene Tang Kok Weng

The course for the 17th Batch of Nitec in Dental Assisting trainees started on 11th March 2024 for the 2024/2025 cohort. There were 25 trainees enrolled and all of them successfully completed the 1-year training programme. This programme was conducted face-to-face with practical hands-on lessons on-site.

A conjoint graduation ceremony with the National Dental Centre Singapore (“NDCS”) was held on 3rd July 2025. The Guests of Honour were Dr Eric Cheung, Senior Director, Curriculum & Educational Development, Institute of Technical Education and Dr Goh Bee Tin, Chief Executive Officer of NDCS.

The 18th run of the Nitec in Dental Assisting Programme 2025/2026 started on 17th March 2025 with an enrolment of 27 trainees. The 18th run is scheduled to be completed in March 2026.

Acknowledgements

The “NITEC in Dental Assisting” Traineeship Committee wishes to thank the following people for their invaluable time, support, and commitment to the Nitec in Dental Assisting programme:

- a. NITEC in Dental Assisting Committee Members 2024/2025
- b. ITE – Ms Renee Ang and ITE Examination Department
- c. SDA Council Members 2024 - 2026
- d. SDA NITEC Lecturers
- e. SDA NITEC Presiding Examiners, Moderators, Setters, Markers, and Invigilators
- f. Approved Traineeship Companies (Sponsoring Clinics)
- g. SDA Secretariat

Nitec in Dental Assisting List of Lecturers for 2024-2025 Cohort

	Name of Lecturer	Lectures
1	Dr Tamhane Tanuja	General Anatomy and Physiology, Anatomy of Head and Neck, Microbiology and Pathology, Financial Counselling and Appointments, Professionalism and Quality Service, Consent, Record Handling, Inventory Control, Law and Ethics in Dentistry
2	Dr Ng Jing Jing	Children's Dentistry
3	Dr Tan Yee May	Pharmacology, Common Dental Diseases, Oral Health Education, Post-Operative Instructions
4	Dr Intekhab Islam	Workplace Safety, Infection Control and Sterilization, Body Systems, Emergency Care, Anaesthesia, Oral and Maxillofacial Surgery
5	Dr Ryan Selamat	Working with the Dental Surgeon, Close Support Dentistry, Instrument Identification, Dental Charting, Operative Dentistry, Prosthodontics, Communications with Patients, Patients with Special Care, Reception Duties, Telephone Skills
6	Dr Lisa Tan	Endodontics
7	Dr Tan Shuh Chern	Dental Materials, Basic First Aid
8	Dr Vivien Wang	Preventive Dentistry
9	Dr Jacinta Lu	Periodontology
10	Dr Andy Lim	Diet and Nutrition, Dental Radiology
11	Dr Anthony Goh	Vital Signs
12	Dr Enrica Sham	Orthodontics

Reported by

Dr Boey Sean Kuan

Chairperson

SUMMARY OF ACCOUNTS 2025: NITEC IN DENTAL ASSISTING

Revenue	2025 S\$	2024 S\$
NITEC Registration Fee ¹	162,000.00	147,000.00
Total Revenue	162,000.00	147,000.00
Expenditure		
Support Staff Fee	225.00	225.00
Examiner & Invigilator Fee	13,400.00	12,100.00
Moderator / Marker / Setter Fee	2,750.00	1,750.00
Material Fee	742.70	24.77
Meeting Expenses	-	22.02
Exam Fee	2,196.00	1,393.00
Registration for TPGateway	100.00	200.00
Full WSQ Course Accreditation & Development Package	4,000.00	-
NITEC Graduation Ceremony	1,660.00	1,527.63
Rental of Premises	-	-
Lecturer Fee	34,500.00	34,300.00
Course Provider Fee (BCLS)	2,520.00	2,646.00
Bank Charges	11.60	13.80
Mailbox Subscription	172.42	117.73
In-House Printing	1,846.87	1,732.75
Total Expenditure	64,124.59	56,052.70
Surplus / (Deficit)	97,875.41	90,947.30

Note:

1. 25 trainees (S\$1,000 x 25) + 25 trainees (S\$5,000 x 25) + 2 trainees (S\$6,000 x 2)

12 (I). PROPERTY

Position	Name
Chairperson	Dr Samintharaj Kumar
Convenor	Dr Gerald Tan Teck Siang
Member	Dr Bena Hee D-Shan Dr Jacomus Lim Tze Xuan
Trustees	Dr Philip Goh Kong Hui Dr Eugene Tang Kok Weng Dr Samintharaj Kumar

In accordance with **Article IX of the Constitution of the Singapore Dental Association**, all immovable properties acquired by the Association are held by between two to four Trustees, as listed above.

1. No. 1 Circular Road, Singapore 049357

Property Details

- **Address:** No. 1 Circular Road, Singapore 049357
- **Type of Property:** Commercial – Conservation Shophouse (2-storey with attic)
- **Land Tenure:** Leasehold Estate
- **Lease Duration:** 999 years
- **Commencement Date:** 28 June 1826
- **State Title Expiry Date:** 27 June 2825

Lot Details:

- TS4-261V – 71.0 sqm
- TS4-99413M – 4.0 sqm
- TS4-99419K – 10.0 sqm
- **Total Land Area:** 85.0 sqm (approximately 914.9 square feet)
- **Gross Floor Area:** 241.0 sqm (approximately 2,594 square feet)

Tenancy Details

- **Tenant:** No. 1 Entertainment Pte Ltd
- **Type of Business Activity:** Pub
- **Person-in-Charge:** Mr Don Ho Lian Keong

Following the expiry of the previous tenancy, a **new tenancy agreement was executed on 1 June 2025**.

- **Tenancy Period:** 1 June 2025 to 31 May 2028
- **Duration of Tenancy:** 3 years
- **Rental: S\$11,286 per month** (exclusive of GST)

The revised rental reflects prevailing market conditions and represents an improvement over the prior lease. The tenancy commenced smoothly with no material issues noted.

Property Valuation

A desktop valuation was carried out by **Robert Khan & Co Pte Ltd** for audit purposes.

- **Market Value as at 31 December 2025: S\$9,000,000**

This represents an increase from the valuation as at 31 December 2024 and reflects continued resilience in conservation shophouse values.

2. Centrium Square – Unit #10-13

Property Details

- **Address:** 320 Serangoon Road, #10-13 Centrium Square, Singapore 218108
- **Type of Property:** Commercial – Office
- **Land Tenure:** Freehold
- **TOP Date:** 19 May 2020

The unit continues to serve as the Association’s operational office. There were no changes to ownership or usage during the year under review.

3. Acquisition and Renovation of Centrium Square – Unit #13-12

Property Details

- **Address:** 320 Serangoon Road, #13-12 Centrium Square, Singapore 218108
- **Type of Property:** Commercial – Office
- **Land Tenure:** Freehold
- **TOP Date:** 19 May 2020
- **Completion Date:** 21 October 2025

Acquisition Costs

The Association completed the acquisition of Unit #13-12 during the year. Costs incurred up to completion were as follows:

- **Purchase Price:** S\$2,450,000
- **Option Money (1%):** S\$24,500
- **Deposit (Balance 95%):** S\$98,000
- **Stamp Duties:** S\$92,100
- **Agency Fees (PropNex):** S\$53,410
- **Legal Fees (Sim Mong Teck & Partners / K&L Gates):** S\$9,229.95
- **Balance Purchase Consideration:** S\$2,270,493
- **Total Acquisition Cost (inclusive of related fees):** **S\$2,547,732.95**

Renovation and Fit-Out Works

Following completion, renovation and fitting-out works were undertaken to prepare the unit for operational use.

- **Renovation Works:** S\$99,000
- **Additional Renovation Works:** S\$3,000
- **Pneumatic Works & Water Dispenser Installation:** S\$780
- **Total Renovation Expenditure:** **S\$102,780**

Total Capital Outlay for Unit #13-12

- **Total Acquisition Cost:** S\$2,547,732.95
- **Total Renovation Cost:** S\$102,780
- **Total Cost Incurred to Date:** **S\$2,650,512.95**

(All costs are reflected in the consolidated expense schedules.)

The acquisition and refurbishment of this unit enhances the Association's long-term asset base and provides additional flexibility for future operational and strategic requirements.

4. Governance and Oversight

Throughout 2025, the Property Subcommittee worked closely with the Secretariat to:

- Oversee tenancy management and lease renewals
- Ensure compliance with constitutional and statutory requirements
- Review property valuations for audit purposes
- Monitor acquisition, renovation, and capital expenditure

All properties continue to be held in trust in accordance with the Constitution of the Association.

5. Acknowledgements

I would like to place on record my appreciation to the Council for its continued support, and to the Convener, **Dr Gerald Tan**.

Reported By

Dr Samintharaj Kumar

Chairperson

SUMMARY OF ACCOUNTS 2025: PROPERTY

Revenue	2025 S\$	2024 S\$
Rental	128,502.00	118,800.00
Valuation Gain	500,000.00	500,000.00
Total Revenue	628,502.00	618,800.00
Expenditure (1 Circular Road)		
Property All Risk	790.00	787.84
Property Tax	11,900.00	11,900.00
Desktop Valuation & Disbursement	550.00	550.00
Rental Valuation & Disbursement	2,150.00	-
Baiting Against Subterranean Termite	2,400.00	-
Bank Charge	1.00	0.20
Total Expenditure (1 Circular Road)	17,791.00	13,238.04
Expenditure (#10-13, Centrium Square)		
Management Fund (Common)	4,340.76	4,340.76
Sinking Fund (Common)	284.64	284.64
Sub Maintenance Fund (Office)	3,415.68	3,415.68
Sub Sinking Fund (Office)	355.80	355.80
Property All Risk	513.88	467.30
Property Tax	6,435.00	5,321.67
Bank Charge	1.40	1.60
Total Expenditure (#10-13, Centrium Square)	15,347.16	14,187.45
Expenditure (#13-12, Centrium Square)		
Management Fund (Common)	854.91	-
Sinking Fund (Common)	56.06	-
Sub Maintenance Fund (Office)	672.72	-
Sub Sinking Fund (Office)	70.07	-
Property All Risk	30.79	-
Property Tax	1,091.61	-
Duplicate Keys	6.00	-
Transport	10.80	-
8 Pieces Access Cards	640.00	-
Broadband	150.14	-
Utility Charge	114.07	-
Bank Charge	19.25	-
Total Expenditure (#13-12, Centrium Square)	3,716.42	-
Surplus / (Deficit)	591,647.42	591,374.51

12 (J). REGULATORY AFFAIRS COMMITTEE (RAC)

Position	Name
Chairperson	Dr Edgar Kieu Li Chong
Convenor	Dr Bertrand Chew Shen Hui
Members	Dr Clara Gibson Dr Asha Karunakaran Dr Colin Lam Dr Andrew Lui Dr Samintharaj Kumar

The Regulatory Affairs Committee (RAC) was conceived in December 2022 by the SDA Council and started the membership recruitment in January 2023 and RAC was officially appointed in the middle of January 2023.

The committee was initially convened to address the concerns of members regarding the illegal practice of dentistry in Singapore. Since then, SDA council met with Ministry of Health (MOH) on Singapore illegal dentistry practices and is reviewing the agreed collaboration with MOH.

In addition, the committee also provides inputs on the Healthcare Services Act (HCSA), National Electronic Health Records (NEHR), National Environment Agency (NEA) regulations and any other regulatory issues affecting the practice of dentistry in Singapore. These include the request to feedback to Ministry of Manpower (MOM) on the lack of dental assistants within the industry.

In 2025, the RAC engaged in the following activities:

1. **Public Comments on Illegal Dentistry**

In view of members concerns regarding the growth of unlicensed groups and individuals offering cosmetic dental treatments, the Regulatory Affairs Committee (RAC) planned to pitch a media story to The Straits Times on the matter. A proposed writeup was shared with the SDA council. However, as the Council would be meeting with DDGH on the enforcement, it was advised that the proposed article would be deferred to a later date pending discussions.

2. The RAC also attended the virtual meeting with DDGH and the MOH enforcement unit on the 27 August 2025 from 1630hrs to 1800hrs. After the meeting, the following letter was sent out to all members informing the protocol of reporting on illegal dentistry:

Dear Members,

The SDA Council and Regulatory Affairs Subcommittee met with the Ministry of Health (Prof. Raymond Chua, DDGH) and the Health Sciences Authority on 27 August 2025 to address concerns about unlawful dental practice and to align reporting processes.

Key Points Discussed include:

Illegal Dentistry: Any person who is not a registered dentist and performs dental procedures is engaging in unlawful practice. This includes veneer placement, orthodontic services and similar procedures. The enforcement unit is aware of a Turkish dentist screening patients in Singapore and stopped the event.

Tooth Whitening by Non-dentists: Permissible only when products used are $\leq 0.1\%$ hydrogen peroxide and no "Professional Use Only" devices are involved. Use of $> 0.1\%$ hydrogen peroxide and/or a PUO device is not allowed for non-dentists.

How to Report

1. Use the attached "Report of Unlawful Practice of Dentistry" form and include any supporting evidence (screenshots, links, messages).
2. Email the completed form to HCSA_Enquiries@moh.gov.sg.
3. Please cc: admin@sda.org.sg for SDA to track cases and update MOH/DDGH where needed.

For your reference, we have attached:

- *MOH briefing slides on whitening and enforcement parameters [Meeting Between MOH and SDA (for Sharing with SDA)].*
- *SDA summary deck on illegal dentistry and recommended actions [Illegal Dentistry Feedback_SDA RAC].*

- Reporting form (fillable) with the MOH submission address [Reporting Form for Unlawful Practice of Dentistry_SDA].

Thank you for your continued vigilance and for supporting patient safety.

Dr Edgar Kieu

Chairperson, Regulatory Affairs Committee

3. The RAC also formalised the following reporting template to be used for reporting occurrences of illegal dentistry:

REPORT OF UNLAWFUL PRACTICE OF DENTISTRY

<p>Note</p> <ul style="list-style-type: none"> • This form may take 10 – 15 minutes to complete. • Fields with * are compulsory. • Please email completed form <u>with supporting documents</u> to: HCSA_Enquiries@moh.gov.sg
YOUR DETAILS
Full Name*:
NRIC/ FIN number*:
Contact number*:
Email*:
Preferred Contact Method: <input type="checkbox"/> Phone <input type="checkbox"/> Email <input type="checkbox"/> No preference
ENTITY BEING REPORTED
Basic Information:
<ul style="list-style-type: none"> • Name of Person/Entity*: _____ • Contact Number (if available): _____ • Address (if available): _____
Online Presence (if available):
<ul style="list-style-type: none"> • Website URL: _____ • Facebook: _____ • Instagram: _____ • TikTok: _____ • Other social media/platforms: _____
NATURE OF UNLAWFUL PRACTICE*
(Please tick all relevant boxes)
<input type="checkbox"/> Dental Veneers <input type="checkbox"/> Dental braces/ aligners <input type="checkbox"/> Oral surgery/extractions <input type="checkbox"/> Other dental procedures (specify): _____

INCIDENT DETAILS*
Date of Incident/Discovery: _____
Detailed Description of Unlawful Practice*
<p>Please describe what you observed and/or the information you have regarding the unlawful practice. Include details such as:</p> <ul style="list-style-type: none"> • Specific procedures offered or performed • When and where this occurred • Claims made about qualifications or expertise • Any other relevant details
Advertising Details (if the services are advertised):
<input type="checkbox"/> Online advertising of unlawful dental services <ul style="list-style-type: none"> • Specific website links where services advertised: _____ • Social media posts (platform and date): _____
<input type="checkbox"/> Physical advertising <ul style="list-style-type: none"> • Location of advertisement: _____ • Type of advertisement (flyer, signage, etc.): _____
<input type="checkbox"/> Other advertising method: _____
How were you made aware of this?*
(Please tick all relevant boxes)
<input type="checkbox"/> Direct patient complaint <input type="checkbox"/> Saw advertisement <input type="checkbox"/> Informed by other dentists <input type="checkbox"/> Informed by colleague <input type="checkbox"/> Others: _____
PATIENT INFORMATION (if applicable - for follow-up purposes)
Patient Name: _____
Patient Contact: _____
Patient consents to be contacted by MOH: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown

SUPPORTING EVIDENCE	
(Please tick all relevant boxes)	
<input type="checkbox"/> Screenshots of advertisements/social media posts <input type="checkbox"/> Patient records/documentation <input type="checkbox"/> Correspondence/messages <input type="checkbox"/> Others: _____	
DECLARATION*	
<input type="checkbox"/> By submitting this report, I declare that the information provided by me is true and correct to the best of my knowledge. I am aware that the provision of false information in this report may constitute a criminal offence.	
Reporter Signature: _____	Date: _____

4. The RAC, through SDA council, also reported to the MOH Enforcement unit that there may be potential use of CDC vouchers for tooth whitening services by non-dental practitioners.

The reply from MOH is as below:

Dear Dr Tang,

We refer to the SDA’s email dated 9 October 2025 to the Director-General of Health.

2. *Thank you for bringing this matter to MOH’s attention regarding the potential use of CDC vouchers for tooth whitening services by non-dental practitioners.*

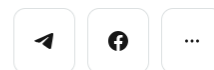
3. *We will investigate reports on illegal practice of dentistry should SDA members provide information on such cases through MOH’s established reporting channels. The reporting form that MOH had shared with SDA earlier (reattached for ease of reference) is designed to capture all necessary information to facilitate our investigations and ensure timely follow-up on reported cases. This applies to all cases of potential regulatory breaches, independent of CDC voucher usage. Should there be any regulatory breach involving the use of registered therapeutic products by non-registered healthcare professionals, misuse of CDC vouchers, etc. the matter will be referred to relevant agencies for their consideration and appropriate action.*

Thank you.

5. RAC has also assisted council with providing input on the CHAS fee benchmarks, with suggestions to improve the benchmarking of fees. (See link: <https://www.straitstimes.com/opinion/forum/forum-collaboration-key-for-fairer-system-of-dental-subsidies-fee-benchmarks>)

Published Sep 10, 2025, 05:00 AM

Updated Sep 10, 2025, 05:00 AM



We refer to the article “[Chas dental clinics to display fee benchmarks, provide higher subsidies from Oct 1](#)” (Sept 1).

The Singapore Dental Association (SDA) welcomes the Ministry of Health’s (MOH) enhancement of the Community Health Assist Scheme (Chas) subsidies, especially for preventive dental care.

We recognise the introduction of fee benchmarks for dental procedures at Chas clinics as an important step towards greater transparency. For patients, the publication of benchmarks provides clearer expectations of costs. For the profession, it provides an opportunity to work in partnership with MOH to ensure that benchmarks remain representative and relevant.

To achieve this, SDA proposes a collaborative approach:

- **Regular review of data:** Benchmarks should be updated regularly to reflect the realities of the dental landscape, including inflationary pressures, high rentals, and rising staff costs. We also encourage the use of data from a wider base of clinics to capture the diversity of practice models and cost structures in Singapore.
- **Linking fees to value:** Price alone does not convey the quality or comprehensiveness of care. A shorter, less thorough procedure may cost less but not provide the same long-term benefit as a more comprehensive session. Complementing fee benchmarks with quality indicators would allow patients to make informed decisions that weigh both price and value.
- **Supportive implementation:** Benchmarks should not be viewed as rigid limits, but as reference points within a supportive process. Clinics that charge above the initial figures should be able to explain their fee structures, with audits and sanctions applied only where necessary as safeguards.

It is also important to recognise that many clinics have maintained consistent fee structures for years. With the enhanced subsidies, patients are in fact paying less out-of-pocket, even if some clinic fees sit above benchmark figures.

SDA remains committed to supporting policies that safeguard patients, ensure accountability, and sustain the viability of dental practices.

By working together with MOH to refine and update fee benchmarks, we can ensure that the enhanced Chas scheme fulfils its promise: a transparent, fair and sustainable system that benefits both patients and providers, and ultimately raises the standard of oral health for all Singaporeans.

6. RAC continues its role in helping with SDA council on policies with regards to regulatory affairs.

SUMMARY OF ACCOUNTS 2025: REGULATORY AFFAIRS COMMITTEE

Expenditure	2025 S\$	2024 S\$
Meeting Expenses	-	-
Total Expenditure	0.00	0.00

12 (K). *THE DENTAL SURGEON*

(A) **Committee Members:**

Position	Name
Editor	A/Prof Intekhab Islam
Asst Editor	Dr Jessalynn Sukamto
Convenor	Dr Eugene Tang Kok Weng
Members	Dr Ang Shao Min
	Dr Damini Chawla
	Dr Kevin Co Hao Ming
	Dr Clara Gibson
	Dr Evan Quek Zuo Kai
	Dr Tammy Tan Kay Shan
	Dr Yeoh Eng Seng

The Dental Surgeon has established itself as the premier high-quality publication of The Singapore Dental Association. With a new editorial team comes a fresh magazine that offers insights into the dental landscape in Singapore.

(B) **Circulation**

The Dental Surgeon newsletter is published biannually, with only one issue planned for December 2025. For this issue, limited copies were printed and distributed to the SDA members who requested hardcopies, corporate partners, and dental suppliers. An online version of the newsletter will also be available on the SDA website.

(C) **Contents of the Newsletter**

December 2025 (48 Pages)

Layout Designer: ColorMagic

Featured Content / Clinical Features:

- **Editor's Note** – A/Prof Intekhab Islam
- **Foreword by Convenor** – Dr Eugene Tang
- **SDA Convention 2025: A Celebration of Networking, Innovation and Collaboration**
– By A/Prof Intekhab Islam

Articles:

- **Hailing Academic Dentistry in Private Practice** – Prof Ho Kee Hai
- **In Loving Memory of Dr Ng Fooi Chin** – Dr Goh Siew Hor
- **A Tribute to Dr Ng Fooi Chin** – Dr Johnny Lee
- **In Loving Memory of Dr Ng Fooi Chin** – Dr Eugene Tang
- **Dental Perfection, the Patient’s Enemy of Good** – D Clara Gibson
- **Beyond the Drill: Why Dentists are Seeking Fulfilment Outside the Clinic**
– Dr Damini Chawla
- **Graduate Diploma in Dental Implantology: Why Did I Choose to Do It? An Interview with Dr Huang Shiming** – Dr Yeoh Eng Seng
- **Before the Bitewing: Reclaiming the Human in Dentistry** – Dr Damini Chawla
- **The Power of Pets – Is It Time for a Therapy Dog?** – Dr Clara Gibson
- **Why Dental Health Promotion Still Matters in the Digital Age** – Secretary of SDHF
- **Game, Set, Smile. The Winning Connection Between Dentistry and Sports** – Dr Tammy Tan
- **Beyond Borders: A Conversation with Dr Paul Lim on the Heart of Dental Volunteering**
– Dr Damini Chawla
- **SDA x BYD Smile & Drive** – Dr Boey Sean Kuan

(D) Advertisements

This issue contains seven pages of advertisements, featuring two from Lion Corporation, one from Nova Diagnostic, one from Dental Protection Limited (DPL), and one from the Singapore Dental Association (SDA) on IDEM 2026 Singapore.

The editorial board of the SDA newsletter operates as a self-supporting committee. Advertising revenue is sufficient to cover the printing costs of the full-color newsletter, and the expenses related to design. Please refer to Annex A for advertisement rates and Annex B for the profit and loss balance sheet of the newsletter.

(E) Editing and Layout Design

The 2025 edition of *The Dental Surgeon* newsletters are printed in a size of 28 cm x 21 cm.

(F) **Printing**

The current printer for the SDA newsletter is ColorMagic Pte Ltd.

Reported by

A/Prof Intekhab Islam

Editor

ADVERTISEMENT RATES 2025: THE DENTAL SURGEON

Annex A

***The Dental Surgeon* Newsletter**

Two issues a year – June & December

Description	Commercial S\$	Regular Commercial S\$*
Front Cover Strip (FCS) – 45mm x 210mm	6,114.90	5,336.64
Centrefold	3,668.94	3,446.58
2-page advertorial	2,557.14	2,334.78
Outside Back Cover	2,445.96	2,168.01
Inside Front Cover	2,223.60	1,945.65
Inside Back Cover	2,223.60	1,945.65
Inside Full Page	1,667.70	1,500.93

**Note: Regular Commercial applies when payment is made upfront for all 2 issues.*

SUMMARY OF ACCOUNTS 2025 BY ISSUES: THE DENTAL SURGEON

Annex B

***The Dental Surgeon* Newsletter**

Income & Expenditure

INCOME - Suppliers	December 2025 Issue S\$	September 2024 Issue S\$
Lion Corporation	9,690.00	9,690.00
Dental Protection Limited	1,989.00	1,989.00
Nova Diagnostic	1,530.00	-
IDEM 2026 Singapore	In-House Ad	In-House Ad
Total Income	13,209.00	11,679.00
EXPENDITURE		
Printing Cost	5,500.00	11,647.00
Designing Cost	-	2,150.00
Mailing Cost based on the average weight of mailer*	-	3,300.26
Envelope & Postage to Advertiser	6.24	14.21
Total Expenditure	5,506.24	17,111.47
Profit / (Loss)	7,702.76	(5,432.47)

SUMMARY OF ACCOUNTS 2025: THE DENTAL SURGEON

Revenue	2025 S\$	2024 S\$
Advertisement	13,209.00	11,679.00
Total Revenue	13,209.00	11,679.00
Expenditure		
Printing Costs	5,500.00	11,647.00
Layout Designer Fee	-	2,150.00
Envelope & Postage to Advertiser	6.24	14.21
Mailing Cost based on the average weight of mailer*	-	3,300.26
Mailbox Subscription	85.88	71.93
Total Expenditure	5,592.12	17,183.40
Surplus / (Deficit)	7,616.88	(5,504.40)

*Note: Postage for mailing cost for the year 2025 will be reflected in the year 2026.

12 (L). WELFARE

Position	Name
Chairperson	Dr Tan Tien Wang
Members	Dr Surinder Arora
	Dr Chan Toong Sing
	Dr Serene Chua
	Dr Lee Tong Lynn
	Dr Alison Luo Wenyuan
	Dr Vivien Wang Yuying

The welfare subcommittee has been actively brainstorming for new ideas for events, one of the initiatives we started is the Sports interest group with Pickle ball group growing from initial 25 members to 100 members currently. I would like to express my gratitude to the Group leader Dr Chan Toong Sing for starting the group and keeping it going from strength to strength with the support of its members. Special thanks also to Dr Eu-Gene Wong for the administrative work involved for the group weekly session. This is indeed a good sports event which bond members across age groups and disciplines in a sustainable manner.

The committee also hosted various events in 2025 and gave out welcome gifts to new student members relevant to their undergraduate studies.

With the purchase of SDA venue for multipurpose usage, we hosted the first welfare event in November 2025 at the new venue with excellent review by members who attended. Members can look forward to more welfare events in future.

The committee is grateful for the warm reception by members, and we look forward to future events. If members have any suggestions for welfare events, do contact us at welfare@sda.org.sg.

List of events

- SDA Movie Night
- Pickleball x 3 times
- Ikebana
- CPF talk
- BYD
- Mooncake
- Young graduation night /volunteer appreciation night

Reported by
 Dr Tan Tien Wang
 Chairperson

SUMMARY OF ACCOUNTS 2025: WELFARE

Revenue	2025 S\$	2024 S\$
Pickle Ball	18.34	119.25
SDA-DPL Movie Night	-	3,000.00
Forfeited of Registration Fee (No Show)	264.95	-
Mooncake	700.92	-
Ikebana	680.00	-
Total Revenue	1,664.21	3,119.25
Expenditure		
Pickle Ball	400.14	514.05
SDA-Bentley Talk (Cancelled) – Transport for Site Visit	-	59.60
Stress Management Workshop	-	912.10
SDA-DPL Movie Night	-	3,249.35
Will & LPA	-	41.80
Mailbox Subscription	-	71.93
Young Graduate Dinner (CDE Voucher used for IDEM 2024)	-	50.20
SDA Movie Night	1,120.44	-
CPF Talk	27.50	-
Preserved Flowers (Cancelled)	1.00	-
Mooncake	771.91	-
Young Dentist Graduation	891.40	-
Ikebana	720.50	-
BYD	5.20	-
Total Expenditure	3,938.09	4,899.03
Surplus / (Deficit)	(2,273.88)	(1,779.78)

13. SDA ENDOWMENT FUND

(i) Members of SDA Endowment Fund Management Committee

Chairman: Dean, NUS Dentistry, Prof Chris Peck

Members:

NUS Dentistry Representative	Vice Dean (Education), A/Prof Wong Mun Loke
Chief Dental Officer	Dr Chng Chai Kiat
President, SDA	Dr Eugene Tang Kok Weng
SDA Representatives	Dr Samsudin Bin Jetty
	Dr Tan Tien Wang

(ii) Number of Meetings Held in 2025 (January to December)

Two research projects were circulated via email to the Management Committee and were approved on 12 November 2024 and 19 September 2025 respectively.

Name of Research Project	Approved Funding	Project Start Date	Project End Date
Understanding the Distribution of Bacterial Species in Primary Teeth with Pulpal Inflammation using FISH (Approved on 16 August 2024)	S\$9,000 (FY24 – S\$6,700) (FY25 – S\$2,300)	August 2024	March 2026
Current Antibiotic prescribing practices, knowledge, and attitudes among dentists in Singapore (Approved on 12 November 2024)	S\$2,637 (FY2024)	October 2024	October 2025
MAP3-Gender (Multimodal Assessment of Pain: Pressure to Perception – A Study on Gender Differences) (Approved on 19 September 2025)	S\$6,778 (FY2025)	September 2025	March 2026

(iii) Summary of All Activities Held in 2025 (January to December)

Nil

(iv) **Statement of Accounts as at 31 December 2025**

	S\$
Capital Sum as at 1 Jan 2025	86,510.11
Donation Received	-
Capital Sum as at 31 Dec 2025	<u>86,510.11</u>
FY 2024 (1 Apr 2024 - 31 Mar 2025) NUS spending limit	9,337.05
FY 2025 (1 Apr 2025 - 31 Mar 2026) NUS spending limit	9,078.12
Expenditure (see breakdown as below)	10,335.96

Expenditure (1 January 2025 to 31 December 2025):

Research Project Title	Amount (S\$)
Understanding the Distribution of Bacterial Species in Primary Teeth with Pulpal	6,646.78
Current Antibiotic prescribing practices, knowledge, and attitudes among dentists in Singapore Total	2,533.40
MAP3-Gender (Multimodal Assessment of Pain: Pressure to Perception – A Study on Gender Differences)	1,155.78
Total	10,335.96

Reported by
Prof Chris Peck
Dean

Notes of the SDA Endowment Fund:

1. The Fund shall be called the Singapore Dental Association Endowment Fund, which has been set up with an initial capital sum of \$55,000 donated by the Singapore Dental Association.
2. The Fund shall be administered by the University of Singapore.
3. The income of the Fund shall be used for the following purposes:
 - (a) To provide funds for approved research projects in the science and art of dentistry and in interdisciplinary research;
 - (b) To promote and support dental health programmes; and
 - (c) To disseminate information regarding all aspects of dentistry to the public including dentistry as a career.
4. (i) A Committee comprising the following persons shall be empowered to allocate funds in accordance with the objectives in paragraph 3:
 - (a) The Vice-Chancellor (or his nominee) as Chairman;
 - (b) The Dean, Faculty of Dentistry;
 - (c) One person from the Faculty of Dentistry to be appointed by the Vice- Chancellor;
 - (d) The Assistant Director of Medical Services (Dental);
 - (e) The President, Singapore Dental Association; and
 - (f) Two persons elected by members of the Singapore Dental Association from amongst its members.

(ii) Members appointed under paragraphs (c) and (f) of Clause 4 shall hold office for a period of three years.

(iii) Retiring members of the Committee shall be eligible for re-appointment or election as the case may be.
5. Application for funds shall be submitted to the Bursar of the University on prescribed forms obtainable from the Bursar's Office not later than the 31st of January of each year.
6. A report on each project or programme shall be submitted by the person in charge of the project or programme to the Bursar not later than two months from the date of completion.
7. The Committee shall meet at such times when applications for assistance are received but shall meet at least once in each year not later than 30th June to consider matters relating to the Fund.
8. Reports of projects and programmes and as statement of the Fund shall be submitted to the Singapore Dental Association not later than three months after the end of each financial year of the University.

13 (A). HISTORY OF SDA ENDOWMENT FUND

BACKGROUND

The Fund was set up with an initial capital sum of \$55,000 donated by the Singapore Dental Association in 1976. In a letter dated 25 August 1976 from SDA to VC of University of Singapore: “The Association will make an initial donation of \$55,000 and hopes to donate a total of \$200,000 to the fund. However, we will be remitting a sum of \$100,000 to this total by December 1979.”

Subsequently, legal advice was sought on whether SDA had an obligation to fulfill the remaining amount. The legal opinion (published in SDA Annual Report 2016-2017, page 134) stated that “the extract from the 1976 Letter expresses a mere “hope” to make Payments and does not amount to a legal obligation”.

The income of the Fund shall be used for the following purposes: a) to provide funds for approved research projects in the science and art of dentistry and interdisciplinary research; b) to promote and support dental health programmes; and c) to disseminate information regarding all aspects of dentistry to the public including dentistry as a career.

Donation received:	S\$	Rec'd date
SDA	72,883.00	1974-1977
Dr Lau Kieng Hiong	4,100.00	1974
Funds transferred from SDA Bursary endowed gift fund in May 2013	9,527.11	May 2013
Total	86,510.11	

Capital sum as at 31 Dec 2014	86,510.11
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According to NUS Spending policy for FY2015, the estimated fund available for use is \$8,900. The actual fund available for use will be made known only in May 2015.

Funding disbursed from 2003-2014:

No	Date	Title of Programme	Applicant	Amount funded (S\$)
1	2011/12	Faculty of Dentistry Community Outreach Programme 2011 - Oral Health Screening	Dental Society, NUS	1,407.00
2	2011/12	Research Project - A survey of Antibiotics Prophylaxis Prescribing Practices of Dentists in Singapore	Asst Prof Catherine Hong Hsu Ling	1,126.00

ORIGIN OF SINGAPORE DENTAL ASSOCIATION ENDOWMENT FUND

1. History

A Special Committee was appointed by the 9th AGM of SDA to look into setting up a Dental Health and Education Fund. The Special Committee submitted a report dated 14 May 1976 on its recommendation as follows:

a) Objectives

“The fund will be available to the profession as a whole and applications for funds for any project which will benefit the dental profession in S’pore and perhaps, subsequently, the region around”.

b) Source of fund

The Dental Research Fund established by SDA with a start-up donation of \$1,000 will be merged with Dental Health and Education Fund once established.

(in a letter dated 14 June 1976 from Deputy VC to Acting Bursar, the status of Dental Research Fund then was:

Donation from SDA	\$1,000
Donation from Mr Lau Kieng Hiong	\$4,100
	<hr/>
	\$5,100

c) Administration of Fund

Since it is a public fund, the Fund be set up in the University of Singapore with the University acting as trustee & provide a Board of Mgt comprising members of the University and SDA.

Reason: “University being a recognized tax-exempt institution would provide security for donations and growth. Having both legal and administrative staff to safeguard funds, it can ensure continuity of management of the Fund. This would bring prestige to the Association which will be the first to set up such a large public fund with the University.”

2. Formation

The final endorsement of establishment SDA Endowment Fund was made at an EAGM on 1st August 1976 based on the revised draft rules submitted by the University. Attached are the objectives, the terms of reference, and administration.

3. Source of Fund

- In a letter dated 26 May 1976 from Vice-Chancellor (VC) to Deputy Vice-Chancellor of University of Singapore, it was mentioned:

“The bulk of the fund consists of donations from a firm which manufactures, among other things, a particular brand of toothpaste. The SDA has given its professional endorsement of the efficacy of this brand of toothpaste, and the endorsement is used in advertising the product”

- In a letter dated 25 August 1976 from SDA to VC of University of Singapore:
“The Association will make an initial donation of \$55,000 and hopes to donate a total of \$200,000 to the Fund. However, we will be remitting a sum of \$100,000 to this total by December 1979. The Association has also agreed that the Dental Research Fund be amalgamated to the above fund. This has the approval of the donors to the Dental Research Fund.”
- In the minutes of the 34th SDA AGM held on 22 April 2001; it was recorded that:
“Dr Wong advised the house that the SDA Endowment Fund originated from Colgate-Palmolive’s contribution of \$140,000 for the accreditation of its products. Part of this money was used to set up the SDA Library.”
- The minutes of Management Committee Meeting of the SDA held on 23 August 1979 recorded:
“It was reported that the target for the above Endowment Fund is \$200,000. The balance of the Endowment Fund as at 31 July 1979 was \$89,404.55 as shown below:

Donation received:

SDA	\$	72,883.00
Dr Lau Kieng Hiong	\$	4,100.00
	\$	76,983.00

Income

Interest earned to 30 Jun 1979	\$	12,421.55
	\$	<u>89,404.55</u>

- The Office of Finance of NUS reported that following capital sum donors as at 30 April 2003. The capital sum has maintained at \$76,983 since 1977.

Donation from SDA

<i>Date of donation</i>	<i>Amt (\$)</i>
06.04.1974	1,000.00
18.11.1976	40,000.00
08.12.1976	16,883.00
30.12.1977	15,000.00
	72,883.00

Donation from Lau Kieng Hiong

<i>Date of donation</i>	<i>Amt (\$)</i>
22.03.1974	4,100.00
	<u>76,983.00</u>

4. Transfer from Bursar’s Office to Faculty of Dentistry

In 1996 Faculty of Dentistry took over the processing of applications for the SDA Endowment Fund from the then Bursar’s Office of the University.

14. NUS-SDA CONTINUING DENTAL EDUCATION FUND

(i) Committee Members

Members:

Vice Dean, Graduate Studies and Lifelong Learning, NUS Dentistry	A/Prof Raymond Wong
Assistant Dean, Lifelong Learning, NUS Dentistry	Dr Ode Wataru
Senior Manager, Graduate Studies, NUS Dentistry	Ms Chew Poh Hong
Finance Lead, NUS Dentistry	Ms Sharon Lim (Covering up to 21 September 2025)
	Ms Teh Yee Boon (from 22 September 2025)
President, Singapore Dental Association (SDA)	Dr Eugene Tang Kok Weng
Secretary, SDA	Dr Tan Tien Wang
Treasurer, SDA	Dr Samsudin Bin Jetty

(ii) Number of Meetings Held in 2025 (January to December)

A zoom meeting was held on 26 February 2025 to discuss potential speakers for the upcoming 16th NUS-SDA Distinguished Speaker Programme. The proposed speaker was subsequently circulated to the Fund Management Committee and approved via email on 15 August 2025.

(iii) Summary of All Activities Held in 2025 (January to December)

The 16th NUS-SDA Distinguished Speaker Programme titled “Advancing Dentistry through Artificial Intelligence – Explore AI-Driven Improvements in Diagnosis, Treatment Planning and Patient Outcomes” was conducted by Professor Reinhilde Jacobs on Sunday, 2 November 2025. A total of 140 participants attended the talk.

(iv) **Statement of Accounts as at 31 December 2025**

	S\$
Capital Sum as at 1 Jan 2025	500,000.00
Donation Received	-
Capital Sum as at 31 Dec 2025	500,000.00
FY 2024 (1 Apr 2024 - 31 Mar 2025) NUS spending limit	36,617.82
FY 2024 (1 Apr 2025 - 31 Mar 2026) NUS spending limit	36,511.86
Expenditure including commitments (see below)	5,915.04

Expenditure Breakdown for 16th NUS-SDA Distinguished Speaker Programme

	Amount (S\$)
Honorarium	4,334.73
Accommodation	431.64
Airfare & Transport	125.90
Meal & Hospitality	810.17
Local Travel	212.60
Total	5,915.04

Reported by
Prof Chris Peck
Dean

14 (A). HISTORY OF NUS-SDA CONTINUING DENTAL EDUCATION FUND

BACKGROUND

The Universities Endowment Funds-SDA Distinguished Speaker Programme was set up in November 1993 with a \$250,000 donation from SDA to the Universities Endowment Fund. The donation was part of the profits generated from the organization of the FDI World Dental Congress in 1990. It received a dollar-to-dollar matching donation from the Singapore Government.

On 19 March 1996 at a committee meeting, the name change to “NUS-SDA Continuing Dental Education Fund” was agreed upon.

The purpose of the Fund is for the engagement of distinguished clinicians to conduct teaching programmes for members of SDA as well as the students and staff of the Faculty of Dentistry. The person so engaged will be addressed as “NUS-SDA Distinguished Speaker”.

The funding of yearly teaching programmes should not exceed the annual interest to be accrued. Funds can be used to cover:

- a) honorarium
- b) hotel accommodation
- c) business class airfare
- d) organizational and administrative costs.

The NUS-SDA Distinguished Speaker Programme shall be held once in two years. According to NUS Spending policy for FY2015, the estimated fund available for use is \$31,300. The actual fund available for use will be made known only in May 2015.

Capital sum as at 31 Dec 2014	\$500,000
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Funding disbursed for SDA Distinguished Speaker from 2003~2014:

	NUS-SDA Distinguished Speaker	S\$
17 Nov 2013	Prof Syngcuk Kim	18,495
10 Apr 2011	Prof Michael Glick	16,789
11 Apr 2009	Prof Christian Stohler	15,845
15 Apr 2007	Prof Monty Duggal	16,232
10 Apr 2005	Prof Stephen Challacombe	16,354
13 Apr 2003	Prof Roy Page	15,050

ORIGIN OF NUS-SDA CONTINUING DENTAL EDUCATION FUND

1. Formation

The Universities Endowment Fund-SDA Distinguished Speaker Programme was set up in November 1993 with a \$250,000 donation from SDA to the Universities Endowment Fund. The donation was part of the profits generated from the organization of the FDI World Dental Congress in 1990. It received a dollar-to-dollar matching donation from the Singapore Government.

2. Objective

The primary intention of the donation was to engage prominent academicians/clinicians to Singapore to conduct continuing education programme for both Faculty staff and members of SDA, using the interest generated from the capital sum of \$500,000.

3. Committee Members

The Fund Committee comprises the Dean as chairman, Heads of Departments and three representatives from SDA (the President, Hon Gen Secretary and Hon Treasurer)

4. Terms of Reference

(minutes of the inaugural meeting dated 6 Sep 1994)

- a) to nominate, receive and approve speaker suggested by committee members.
- b) to appoint local organising committee to organize events
- c) to approve the projected expenditure for the events.

5. Name Change

On 11 August 1995 the proposal to rename UEF-SDA Distinguished Speaker Programme to NUS-SDA Distinguished Speaker Programme was approved by VC of University. Reason for the name change was because the latter reflected NUS involvement while UEF connoted both NUS and NTU and the donation was made to NUS.

In November 1995 the Director of Alumni Affairs & Development Officer proposed to the Dean, Faculty of Dentistry to change the name of the fund to “NUS-SDA Fund for Faculty of Dentistry” so that “no future difficulties might arise concerning usage.

The Dean forwarded the proposal to SDA which suggested “‘SDA-NUS Continuing Dental Education Fund’ to reflect the spirit in which the fund was initiated”

In February 1996, Faculty of Dentistry counter proposed the fund be named “NUS-SDA Continuing Dental Education Fund” based on alphabetical order of the institutions’ names.

On 19 March 1996 at a committee meeting, the name change to “NUS-SDA Continuing Dental Education Fund” was agreed upon. The person so engaged will be addressed as “NUS-SDA Distinguished Speaker”

6. **The Speakers and Entitlement**

(minutes of the inaugural meeting dated 6 Sep 1994)

- “the speakers could be regional or international but must qualify for the “distinguished title”
- “It was agreed that business class airfare would be provided in keeping with the title of a ‘distinguished visitor’ ”
- “It was pointed out that NUS-SDA Distinguished Speaker must be distinct from the speakers of the SDA convention so that it will not take the publicity away from the Distinguished Lecture Programme”
- The first NUS-SDA Distinguished Speaker Programme was held on 3 December 1995. The Distinguished Speaker was Prof Crispian Scully from Eastman Dental Institute, UK.

7. **Frequency of Distinguished Speaker Programme**

Minutes of the inaugural meeting dated 19 March 1996 recorded:

“It was suggested to coincide the NUS-SDA Distinguished Speaker Programme with the SDA Convention held in April. However, due to the limited amount of funds, the NUS-SDA Distinguished Speaker Programme would be held only once in two years.”

8. **Fund Management**

- “It was proposed that any profit or loss incurred during the Convention should be borne by the Host Organiser (Faculty or SDA)” *(amendment to minutes of inaugural meeting dated 6 Sep 1994)*
- “The yearly expenditure should not be more the annual interest to be accrued. It should not be used to generate profit”. *(in a letter from Dean of Faculty of Dentistry to President of SDA dated 9 November 1993)*

15. ACKNOWLEDGEMENTS

The Council would like to acknowledge and thank: -

1. All chairpersons and members of the committees for their dedication and selfless contributions.
2. The following institutions and organizations for their support: -
 - Dental Services, Ministry of Health
 - Singapore Dental Council
 - Faculty of Dentistry, National University of Singapore
 - National University Hospital
 - Ng Teng Fong Hospital
 - Khoo Teck Puat Hospital
 - National Dental Centre
 - Alexandra Hospital Dental Services
 - Health Promotion Board
 - Singapore Armed Forces Dental Services
3. All speakers and sponsors for their support of our Continuing Professional Education, “*Nitec* in Dental Assisting” Traineeship (ITE) and other related programmes.
4. All commercial companies for their contributions to our activities.
5. The administrative staff for their hard work and dedication
6. All members who contributed in one way or another.

16. FINANCIAL STATEMENTS FOR THE YEAR ENDED DECEMBER 2025

Singapore Dental Association
(Unique Entity Number: S67SS0020A)
(Registered under the Societies Act 1966)

AUDITED FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025



26 Eng Hoon Street Singapore 169776
Tel: 6533 7393 Fax: 6533 6831
www.tanchan-cpa.com

Singapore Dental Association

**AUDITED FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025**

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Singapore Dental Association

**STATEMENT BY THE MANAGEMENT COUNCIL
For the Financial Year Ended 31 December 2025**

In the opinion of the Management Council,

- (a) the financial statements of Singapore Dental Association (the “Association”) together with the notes thereto are properly drawn up in accordance with the provisions of the Societies Act 1966 and Financial Reporting Standards in Singapore (“FRSs”) so as to present fairly, in all material respects, the state of affairs of the Association as at 31 December 2025 and the results, changes in fund and cash flows of the Association for the year then ended; and
- (b) at the date of this statement, there are reasonable grounds to believe that the Association will be able to pay its debts as and when they fall due.

On behalf of the Management Council



.....
Dr Eugene Tang Kok Weng
President



.....
Dr Samsudin Bin Jetty
Treasurer

Singapore

Date: 13 March 2026

INDEPENDENT AUDITOR'S REPORT

To the Members of
Singapore Dental Association
For the Financial Year Ended 31 December 2025

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Singapore Dental Association (the "Association"), which comprise the statement of financial position as at 31 December 2025, and the statement of financial activities, statement of changes in fund and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Societies Act 1966 (the "Act") and Financial Reporting Standards in Singapore ("FRSs") so as to present fairly, in all material respects, the state of affairs of the Association as at 31 December 2025 and the results, changes in fund and cash flows of the Association for the year ended on that date.

Basis for Opinion

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

Other Information

Management Council is responsible for the other information. The other information comprises the Statement by the Management Council.

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

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

INDEPENDENT AUDITOR'S REPORT

To the Members of
Singapore Dental Association
For the Financial Year Ended 31 December 2025

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

Responsibilities of Management Council for the Financial Statements

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

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

The Management Council's responsibilities include overseeing the Association's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

INDEPENDENT AUDITOR'S REPORT

To the Members of
Singapore Dental Association
For the Financial Year Ended 31 December 2025

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

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

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

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

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

Report on Other Legal and Regulatory Requirements

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


Tan, Chan & Partners
*Public Accountants and
Chartered Accountants*

Singapore

Date: 13 March 2026

Singapore Dental Association

STATEMENT OF FINANCIAL POSITION
As at 31 December 2025

	Note	2025 \$	2024 \$
ASSETS			
Non-current assets			
Property, plant and equipment	4	4,925,972	2,315,301
Investment property	5	9,000,000	8,500,000
		13,925,972	10,815,301
Current assets			
Prepayments		17,445	16,180
Trade and other receivables	6	391,669	211,249
Cash and bank balances	7	3,505,883	6,260,947
		3,914,997	6,488,376
Total assets		17,840,969	17,303,677
LIABILITIES AND FUND			
Current liabilities			
Trade and other payables	8	522,734	746,204
Income tax payable	14	114,982	152,879
		637,716	899,083
Fund			
General fund		17,203,253	16,404,594
Total liabilities and fund		17,840,969	17,303,677

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

Singapore Dental Association

STATEMENT OF FINANCIAL ACTIVITIES
For the Financial Year Ended 31 December 2025

	Note	2025 \$	2024 \$
Income			
Income from generated fund	9	1,212,189	1,396,024
Investment income	10	755,650	778,357
Other income	11	6,956	3,683
		1,974,795	2,178,064
Less: Costs of generating fund	12	420,346	330,688
Less: Governance and administrative costs	13	729,758	633,532
Income before taxation		824,691	1,213,844
Taxation	14	(26,032)	(88,949)
Net income for the financial year		798,659	1,124,895

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

Singapore Dental Association

**STATEMENT OF CHANGES IN FUND
For the Financial Year Ended 31 December 2025**

	General fund \$
As at 1 January 2024	15,279,699
Net income for the financial year, representing total comprehensive income for the financial year	<u>1,124,895</u>
As at 31 December 2024	16,404,594
Net income for the financial year, representing total comprehensive income for the financial year	<u>798,659</u>
As at 31 December 2025	<u><u>17,203,253</u></u>

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

Singapore Dental Association

STATEMENT OF CASH FLOWS
For the Financial Year Ended 31 December 2025

	Note	2025 \$	2024 \$
Operating activities			
Net income for the financial year		824,691	1,213,844
<u>Adjustments for:</u>			
Depreciation of property, plant and equipment	4	71,836	62,858
Fair value gain on investment property	10	(500,000)	(500,000)
Interest income	10	(127,148)	(159,557)
Operating cash flows before changes in working capital		269,379	617,145
<u>Changes in working capital:</u>			
Prepayments		(1,265)	16,859
Trade and other receivables		(242,472)	(109,621)
Other payables		(223,470)	103,303
Cash (used in)/generated from operating activities		(197,828)	627,686
Income tax paid	14	(63,929)	-
Net cash (used in)/generated from operating activities		<u>(261,757)</u>	<u>627,686</u>
Investing activities			
Acquisition of property, plant and equipment	4	(2,682,507)	(1,228)
Interest received		189,200	150,781
Net cash (used in)/generated from investing activities		<u>(2,493,307)</u>	<u>149,553</u>
Net changes in cash and cash equivalents		(2,755,064)	777,239
Cash and cash equivalents at the beginning of financial year		<u>6,260,947</u>	<u>5,483,708</u>
Cash and cash equivalents at the end of financial year	7	<u><u>3,505,883</u></u>	<u><u>6,260,947</u></u>

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

Singapore Dental Association

NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2025

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

1. GENERAL INFORMATION

Singapore Dental Association (the “Association”) is registered under the Societies Act 1966 and domiciled in the Republic of Singapore.

The Association’s registered office and place of business is located at 320 Serangoon Road, #10-13 Centrium Square, Singapore 218108.

The principal activities of the Association are those of administering the Association’s membership, catering for the training and professional development of its members.

The financial statements of the Association for the financial year ended 31 December 2025 were authorised for issue by Management Council on date of the Statement by the Management Council.

2. MATERIAL ACCOUNTING POLICY INFORMATION

2.1 Basis of preparation

The financial statements have been prepared in accordance with the Financial Reporting Standards in Singapore (“FRSs”) under the historical cost convention, except as disclosed in the accounting policies below.

The financial statements of the Association are presented in Singapore Dollars (“\$”), which is the Association’s functional currency.

2.2 Adoption of new and amended standards and interpretations

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

2.3 Standards issued but not yet effective

A number of new standards and amendments to standard that have been issued are not yet effective and have not been applied in preparing these financial statements.

The Management Council expects that the adoption of these new and amended standards will have no material impact on the financial statements in the year of initial application.

Singapore Dental Association

NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2025

2. MATERIAL ACCOUNTING POLICY INFORMATION (Cont'd)

2.4 Foreign currency transactions and balances

Transactions in foreign currencies are measured in the functional currency of the Association and are recorded on initial recognition in the functional currency at exchange rates approximating those ruling at the transaction dates. Monetary assets and liabilities denominated in foreign currencies are translated at the rate of exchange ruling at the reporting date. Non-monetary items that are measured in terms of historical cost in a foreign currency are translated using the exchange rates as at the dates of the initial transactions.

Exchange differences arising on the settlement of monetary items or on translating monetary items at the end of the reporting period are recognised in statement of financial activities.

2.5 Property, plant and equipment

All items of property, plant and equipment are initially recorded at cost. Subsequent to initial recognition, property, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses, if any. The cost of property, plant and equipment includes its purchase price and any directly attributable costs to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by Management Council.

Depreciation is computed on a straight-line method over the estimated useful lives of the assets as follows:

	<u>Estimated useful lives</u>
Computer	1 year
Dental equipment	3 years
Freehold office premises	50 years
Furniture & equipment	3 years
Renovation	3 years

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

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

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising from derecognition of the assets is included in statement of financial activities in the period that the assets are derecognised.

2.6 Investment properties

Investment properties are properties that are owned or right-of-use assets that are held to earn rentals or for capital appreciation, or both, rather than for use in the production or supply of goods or services, or for administrative purposes, or in the ordinary course of business. Properties held under operating leases are classified as investment properties when the definition of investment properties is met.

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025**

2. MATERIAL ACCOUNTING POLICY INFORMATION (Cont'd)

2.6 Investment properties (cont'd)

Investment properties are initially measured at cost, including transaction costs.

Subsequent to initial recognition, investment properties are measured at fair value. Gains or losses arising from changes in the fair values of investment properties are included in statement of financial activities in the financial period in which they arise.

Investment properties are derecognised upon disposal or when the investment properties are permanently withdrawn from use and no future economic benefits are expected from the disposal. Any gain or loss arising on the retirement or disposal of the investment property are recognised in statement of financial activities in the financial period the asset is derecognised.

2.7 Impairment of non-financial assets

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

An asset's recoverable amount is the higher of an asset's or cash-generating unit's fair value less costs 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 considered impaired and written down to its recoverable amount.

Impairment losses are recognised in statement of financial activities.

A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increase cannot exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognised previously. Such reversal is recognised in statement of financial activities.

2.8 Financial instruments

(a) Financial assets

Initial recognition and measurement

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

Singapore Dental Association

NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2025

2. MATERIAL ACCOUNTING POLICY INFORMATION (Cont'd)

2.8 Financial instruments (cont'd)

(a) Financial assets (cont'd)

Initial recognition and measurement (cont'd)

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

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

Subsequent measurement

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

Derecognition

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

(b) Financial liabilities

Initial recognition and measurement

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

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

Subsequent measurement

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

Singapore Dental Association

NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2025

2. MATERIAL ACCOUNTING POLICY INFORMATION (Cont'd)

2.8 Financial instruments (cont'd)

(b) Financial liabilities (cont'd)

Derecognition

A financial liability is derecognised when the obligation under the liability is discharged or cancelled or expires. On derecognition, the difference between the carrying amounts and the consideration paid is recognised in statement of financial activities.

2.9 Impairment of financial assets

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

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

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

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

2.10 Cash and cash equivalents

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

Singapore Dental Association

NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2025

2. MATERIAL ACCOUNTING POLICY INFORMATION (Cont'd)

2.11 Provisions

Provisions are recognised when the Association has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and the amount of the obligation can be estimated reliably.

Provisions are reviewed at the end of each reporting period and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed. If the effect of the time value of money is material, provisions are discounted using a current pre-tax rate that reflects, where appropriate, the risks specific to the liability. When discounting is used, the increase in the provision due to the passage of time is recognised as a finance cost.

2.12 Employee benefits

Defined contribution plans

The Association makes contribution to the Central Provident Fund (“CPF”) scheme in Singapore, a defined contribution pension scheme. Contributions to this national pension scheme are recognised as an expense in the period in which the related service is performed.

Short-term benefits

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

2.13 Leases

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

(a) As lessee

Leases of low-value assets

The Association applies the lease of low-value assets recognition exemption to leases of office equipment that are considered to be low value. Lease payments on leases of low value assets are recognised as expense on a straight-line basis over the lease term.

Singapore Dental Association

NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2025

2. MATERIAL ACCOUNTING POLICIES INFORMATION (Cont'd)

2.13 Leases (cont'd)

(b) As lessor

Leases in which the Association does not transfer substantially all the risks and rewards incidental to ownership of an asset are classified as operating leases. Rental income arising from operating leases on the Association's investment property is accounted for on a straight-line basis over the lease terms. Initial direct costs incurred in negotiating and arranging an operating lease are added to the carrying amount of the leased asset and recognised over the lease term on the same basis as rental income.

Contingent rents are recognised as revenue in the period in which they are earned.

2.14 Income recognition

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

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

Continuing Professional Education ("CPE") income and advertising income

CPE income and advertising income are recognised on accrual basis over a period of time.

Members' entrance fee, mediation fund (Dental Protection Limited ("DPL") budget income) and sponsorship income

Members' entrance fee, mediation fund (DPL budget income) and sponsorship income are recognised on receipt basis at the point in time.

National Institute of Technical Education Certificate ("Nitec") income

Nitec income is recognised over the duration of the course/program over a period of time.

Singapore Dental Association ("SDA") seal income

SDA seal income is recognised over the period of agreement or time.

International Dental Exhibition and Meeting ("IDEM") income

IDEM income is recognised at a point in time when the exhibition is completed.

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025**

2. MATERIAL ACCOUNTING POLICIES INFORMATION (Cont'd)

2.14 Income recognition (cont'd)

Members' subscription fee

Members' subscription fee is recognised over time in accordance with the terms and conditions of the subscription.

Interest income

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

Rental income

Rental income arising from operating leases on investment property is accounted on a straight-line basis over the period of time.

Other income

Other income is recognised on receipt basis at a point in time.

2.15 Government grant

Government grants are recognised as a receivable when there is reasonable assurance that the grant will be received and all conditions attaching to them will be complied with.

When the grant relates to an expense item, it is recognised as income on a systematic basis over the periods that the related costs, for which it is intended to compensate, are expensed. When the grant relates to an asset, the fair value is recognised as deferred income on the statement of financial position and is recognised as income in equal amounts over the expected useful life of the related asset.

When loans or similar assistance are provided by governments or related institutions with an interest rate below the current applicable market rate, the effect of this favourable interest is regarded as additional government grant.

2.16 Taxation

(a) Current income tax

In accordance with Section 11(2) of the Singapore Income Tax Act, the Association is deemed to carry on a business only where more than 50% of its receipts by way of entrance fees and subscription fees are from Singapore members who are entitled to claim deductions for tax purpose.

Singapore Dental Association

NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2025

2. MATERIAL ACCOUNTING POLICIES INFORMATION (Cont'd)

2.16 Taxation (cont'd)

(a) Current income tax

Where the Association is deemed to carry on a business, all its income from transactions with Singapore members and non-members (including entrance fees and subscriptions) are treated as receipts from a business and the Association will be chargeable on profits arising from that business. Any income from transactions from foreign members will not be subject to tax.

(b) Deferred tax

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

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

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

(c) Goods and Services Tax ("GST")

Income, expenses and assets are recognised net of the amount of GST except:

- where the GST incurred on a purchase of assets or services is not recoverable from the taxation authority, in which case the GST is recognised as part of the cost of acquisition of the asset or as part of the expense item as applicable; and
- receivables and payables that are stated with the amount of GST included.

The net amount of GST recoverable from, or payable to, the taxation authority is included as part of receivables or payables in the statement of financial position.

2.17 Contingencies

A contingent liability is:

- (a) a possible obligation that arises from past events whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Association; or

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025**

2. MATERIAL ACCOUNTING POLICIES INFORMATION (Cont'd)

2.17 Contingencies (cont'd)

A contingent liability is: (cont'd)

- (b) a present obligation that arises from past events but is not recognised because:
- (i) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
 - (ii) the amount of the obligation cannot be measured with sufficient reliability.

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Association.

3. SIGNIFICANT ACCOUNTING JUDGEMENTS AND ESTIMATES

The preparation of the Association's financial statement requires Management Council to make judgements, estimates and assumptions that affect the reported amounts of incomes, expenses, assets and liabilities, and the disclosure of contingent liabilities at the reporting date. 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 periods.

3.1 Key judgements made in applying accounting policy

Management Council is of the opinion that any instance of application of judgement is not expected to have a significant effect on the amounts recognised in the financial statements, part from those involving estimation mentioned below.

3.2 Key sources of estimation uncertainty

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

(a) Valuation of investment property

The Association carries its investment properties at fair value, with changes in fair value being recognised in statement of financial activities. The Association engaged real estate valuation experts to assess the fair value as at 31 December 2025. The fair value of investment property is determined by independent real estate valuation experts using recognised valuation techniques. The method of valuation is direct comparison method.

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025**

3. SIGNIFICANT ACCOUNTING JUDGEMENTS AND ESTIMATES (Cont'd)

3.2 Key sources of estimation uncertainty (cont'd)

(a) Valuation of investment property (cont'd)

The key assumptions used to determine the fair value of this investment property is provided in Note 5. The carrying amount of the investment property carried at fair value as at 31 December 2025 are disclosed in Note 5.

(b) Impairment of non-financial assets

Non-financial assets including property, plant and equipment are tested for impairment annually or whenever there is any objective evidence or indication that the asset may be impaired. The Association considers whether there is any indication that the above asset may be impaired. If any such objective evidence or indication exists, the recoverable amount of the asset is estimated to ascertain the amount of impairment loss. The carrying amount of property, plant and equipment as at 31 December 2025 is disclosed in Note 4.

Singapore Dental Association

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025

4. PROPERTY, PLANT AND EQUIPMENT

	Note	Computer \$	Dental equipment \$	Freehold office premises \$	Furniture & equipment \$	Renovation \$	Total \$
Cost							
As at 1 January 2024		41,907	-	2,552,865	50,410	68,270	2,713,452
Additions		1,228	-	-	-	-	1,228
As at 31 December 2024		43,135	-	2,552,865	50,410	68,270	2,714,680
Additions		-	12,587	2,547,733	19,407	102,780	2,682,507
Written off		(1,290)	-	-	(3,307)	-	(4,597)
As at 31 December 2025		41,845	12,587	5,100,598	66,510	171,050	5,392,590
Accumulated depreciation							
As at 1 January 2024		41,907	-	187,210	39,560	67,844	336,521
Depreciation	13	921	-	51,057	10,454	426	62,858
As at 31 December 2024		42,828	-	238,267	50,014	68,270	399,379
Depreciation	13	307	654	63,796	1,391	5,688	71,836
Written off		(1,290)	-	-	(3,307)	-	(4,597)
As at 31 December 2025		41,845	654	302,063	48,098	73,958	466,618
Carrying amount							
As at 31 December 2024		307	-	2,314,598	396	-	2,315,301
As at 31 December 2025		-	11,933	4,798,535	18,412	97,092	4,925,972

The freehold office premises amounting to \$4,798,535 (2024: \$2,314,598) are held in trust by members of the Association.

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025**

5. INVESTMENT PROPERTY

	2025	2024
	\$	\$
Investment property at fair value	<u>9,000,000</u>	<u>8,500,000</u>

The investment property relates to a restored two-storey (with attic) conservation terrace building located at No. 1 Circular Road, Singapore 049357 and is leased to a non-related party under operating lease.

The investment property amounting to \$9,000,000 (2024: \$8,500,000) is held in trust by the members of the Association.

Valuation of investment property

Investment property is stated at fair value, which has been determined based on the desktop valuation performed by Robert Khan & Co Pte Ltd (“the valuer”) on 9 January 2026 using the direct comparison method. The valuer assumed that the general condition of the property is fair based on the last inspection done in prior year.

Level 2 fair value of the investment property was derived using the direct comparison method approach. Sales prices of comparable properties were adjusted for differences in key numbers such as property size. The most significant input into this valuation approach is the selling price per square meter.

	Note	2025	2024
		\$	\$
<u>Statement of Financial Activities</u>			
Rental income from investment property	10	<u>128,502</u>	<u>118,800</u>

6. TRADE AND OTHER RECEIVABLES

	2025	2024
	\$	\$
<u>Trade receivables</u>		
Third parties	<u>7,047</u>	<u>16,415</u>
<u>Other receivables</u>		
Deposits	42,236	60,182
Interest receivable	29,400	91,452
Other receivables	<u>312,986</u>	<u>43,200</u>
	<u>384,622</u>	<u>194,834</u>
 Total trade and other receivables	 <u>391,669</u>	 <u>211,249</u>

Trade receivables from third parties are unsecured, interest-free and are generally settled between 30 and 90 days (2024: 30 and 90 days) term. They are recognised at their original invoice amounts which represent their fair values on initial recognition.

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025**

6. TRADE AND OTHER RECEIVABLES (Cont'd)

The following is an aging analysis of trade receivables:

	2025	2024
	\$	\$
Neither past due nor impaired	567	-
1 - 30 days past due but not impaired	-	284
31 - 60 days past due but not impaired	-	7,085
More than 60 days past due but not impaired	6,480	9,046
	7,047	16,415

The Association has trade receivables amounting to \$6,480 (2024: \$16,415) that are past due at the end of the reporting date but not impaired.

The Association's primary credit risk exposure arises through its trade and other receivables and there is no concentration on credit risk. As at reporting date, the Association believes that no impairment is required for trade receivables based on historic payment behavior and good credit records of debtors.

7. CASH AND BANK BALANCES

	2025	2024
	\$	\$
Cash at bank	194,362	629,531
Cash on hand	3,748	5,105
Fixed deposits	3,307,773	5,626,311
	3,505,883	6,260,947

Fixed deposits were placed at tenor of 12 months (2024: 6 months to 12 months) and earn interest ranging from 1.10% to 2.52% (2024: 2.60% to 3.15%) per annum.

8. TRADE AND OTHER PAYABLES

	2025	2024
	\$	\$
Trade payables	13,997	-
<u>Other payables</u>		
Accrued operating expenses	67,604	22,919
Advances from members	395,380	682,640
GST payable	11,895	10,945
Refundable deposit	33,858	29,700
	508,737	746,204
Total trade and other payables	522,734	746,204

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025**

8. TRADE AND OTHER PAYABLES (Cont'd)

Trade and other payables due to third parties are unsecured, interest-free, and are generally settled within 30 days (2024: 30 days). They are recognised at their original invoice amounts which represents their fair values on initial recognition.

9. INCOME FROM GENERATED FUND

	2025	2024
	\$	\$
Advertising income	84,577	80,658
CPE income	474,577	216,557
DPL budget	147,710	144,248
IDEM income	25,000	522,912
Members' entrance fee	400	2,800
Members' subscription fee	292,925	278,349
NITEC income	162,000	147,000
Seal of approval	25,000	-
Sponsorship	-	3,500
	1,212,189	1,396,024

10. INVESTMENT INCOME

		2025	2024
	Note	\$	\$
Interest income		127,148	159,557
Fair value gain on investment property		500,000	500,000
Rental income	5,16	128,502	118,800
		755,650	778,357

11. OTHER INCOME

	2025	2024
	\$	\$
Government grants		
CPF transition offset	365	378
Senior employment credit	387	630
Miscellaneous income	5,627	2,610
Sale of recall card	-	65
Workforce Skills Qualifications ("WSQ") funding	577	-
	6,956	3,683

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025**

12. COSTS OF GENERATING FUND

	2025	2024
	\$	\$
Council expenses	1,089	4,034
CPE expenses	342,514	129,870
IDEM expenses	26	128,815
Nitec expenses	62,105	54,202
SDA affiliation fees	14,612	13,767
	420,346	330,688

13. GOVERNANCE AND ADMINISTRATIVE COSTS

	Note	2025	2024
		\$	\$
Audit fee		5,000	4,500
Bank charges		897	702
Credit card charges		5,176	80
Depreciation of property, plant and equipment	4	71,836	62,858
Donations		69,428	93,511
General expenses		2,290	2,414
Insurance		7,434	7,365
International Liaison and National Dental Association (“NDA”) Representation		27,324	-
IT solutions		115,390	31,880
Legal and professional fees		2,450	13,300
Lettershopping service		-	675
Maintenance fund		9,284	7,756
Meeting expenses		12,433	9,172
Postages		68	(2,444)
Printing and stationery		7,892	14,185
Property tax		19,427	17,222
Rebate - referral programme		11,600	3,500
Refreshments		524	502
Rental of equipment	15	-	800
Repair and maintenance		12,943	11,560
Software/Computer expenses		3,480	-
Souvenirs and gifts		9,851	2,652
Sponsorship		3,072	43,452
Staff costs			
Casual staff		4,281	3,874
CPF contributions		42,685	38,187
Medical and dental benefits		1,641	1,697
Salaries and bonus		273,130	246,847
Staff welfare		540	705
<i>Balance brought forward to next page</i>		720,076	616,952

Singapore Dental Association

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025

13. GOVERNANCE AND ADMINISTRATIVE COSTS (Cont'd)

	Note	2025	2024
		\$	\$
<i>Balance carried forward from previous page</i>		720,076	616,952
Sinking fund		767	640
Telephone and fax charges		748	850
Training expenses		1,589	500
Transport expenses		337	57
Travelling expenses		-	7,440
Utilities		2,303	2,266
Welfare committee expenses		3,938	4,827
		729,758	633,532

14. TAXATION

In accordance with Section 11(2) of the Singapore Income Tax Act, the Association is deemed to carry on a business only where more than 50% of its receipts by way of entrance fees and subscription fees are from Singapore members who are entitled to claim deductions for tax purpose.

	2025	2024
	\$	\$
<u>Major components of income tax expense</u>		
Income tax expense recognised in profit or loss	26,032	88,949

Relationship between tax expense and accounting surplus

The reconciliation between the income tax expense and accounting surplus multiplied by the applicable corporate tax rate for the financial years ended 31 December 2025 and 2024 are as follows:

	2025	2024
	\$	\$
Income before income tax	824,691	1,213,844
Tax calculated at rate of 17%	140,198	206,353
Expenses not deductible for tax purposes	23,866	26,659
Income not subject to taxation	(85,000)	(85,000)
Benefits from capital allowances	(7,854)	(1,896)
Tax incentives and benefits	(27,753)	(39,742)
Statutory stepped income exemption	(17,425)	(17,425)
	26,032	88,949

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025**

14. TAXATION (Cont'd)

	2025	2024
	\$	\$
<u>Movements in income tax payable</u>		
At beginning of financial year	152,879	63,930
Income tax paid	(63,929)	-
Current financial year	26,032	88,949
At end of financial year	114,982	152,879

15. LEASES

Association as a lessee

The Association also has lease of photocopier machine with low value. The Association applies the 'lease of low-value assets' recognition exemptions for this lease.

Amounts recognised in statement of financial activities:

	Note	2025	2024
		\$	\$
Expense relating to leases of low-value assets (included in governance and administrative costs)	13	-	800

16. COMMITMENTS

Operating lease commitments - as lessor

The Association lease out its investment property to a non-related party under non-cancellable operating lease agreement. The lease is for a period of three years with an option to renew for a further term of three years at negotiated rent and no contingent rent provision.

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

	2025	2024
	\$	\$
Within 1 year	135,432	49,500
Between 2 and 5 years	191,862	-
	327,294	49,500

Rental income earned during the financial year was \$128,502 (2024: \$118,800) (Note 10).

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025**

17. FINANCIAL INSTRUMENTS

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

	Note	2025 \$	2024 \$
<u>Financial assets</u>			
Trade and other receivables	6	391,669	211,249
Cash and bank balances	7	3,505,883	6,260,947
Financial assets carried at amortised cost		3,897,552	6,472,196
<u>Financial liabilities</u>			
Trade and other payables	8	522,734	746,204
<i>Less: Advances from members</i>	8	(395,380)	(682,640)
<i>Less: GST payables</i>	8	(11,895)	(10,945)
Financial liabilities carried at amortised cost		115,459	52,619

18. FAIR VALUE OF ASSETS AND LIABILITIES

Fair Value Hierarchy

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

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

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

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025**

18. FAIR VALUE OF ASSETS AND LIABILITIES (Cont'd)

Asset measured at fair value

The following table shows an analysis of each class of assets measured at fair value at the reporting date:

	Note	<u>Fair value measurements at the reporting date using Significant observable inputs other than quoted prices (Level 2)</u> \$
<u>31 December 2025</u>		
Non-financial asset		
Investment property	5	9,000,000
 <u>31 December 2024</u>		
Non-financial asset		
Investment property	5	8,500,000

Level 2 fair value measurement

The valuation of investment properties is based on direct comparison method based on comparable market transactions that consider similar properties transacted in the open market.

Assets not measured at fair value

Cash and bank balances, prepayments, other receivables and other payables

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

Trade receivables

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

19. FUND MANAGEMENT

The primary objective of the Association's fund management is to ensure that the funding from members and other sources are properly managed and used to support its operations.

The Association manages its fund structure and makes adjustments to it, in light of changes in economic conditions. No changes were made to the objectives, policies or processes during the financial years ended 31 December 2025 and 2024 respectively.

The Association is not subjected to externally imposed capital requirements.

Singapore Dental Association

NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2025

20. FINANCIAL RISK MANAGEMENT

The Association is exposed to financial risks arising from its operations and the use of financial instruments. The key financial risks include credit risk and liquidity risk. The members review and agree on policies and procedures for the management of these risks, which are executed by the Management Council.

The following provides details regarding the Association's exposure to the above mentioned financial risks and the objectives, policies and processes for the management of credit risk and liquidity risk.

Credit risk

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

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

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

The Association has determined the default event on a financial asset to be when internal and/or external information indicates that the financial asset is unlikely to be received, which could include default of contractual payments due for more than 60 days or there is significant difficulty of the counterparty.

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

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

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025**

20. FINANCIAL RISK MANAGEMENT (Cont'd)

Credit risk (cont'd)

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

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

- There is significant difficulty of the debtor
- A breach of contract, such as a default or past due event
- It is becoming probable that the debtor will enter bankruptcy or other financial reorganisation
- There is a disappearance of an active market for that financial asset because of financial difficulty

The Association categorises a receivable for potential write-off when a debtor fails to make contractual payments more than 90 days past due. Financial assets are written off when there is evidence indicating that the debtor is in severe financial difficulty and the debtor has no realistic prospect of recovery.

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

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

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2025**

20. FINANCIAL RISK MANAGEMENT (Cont'd)

Credit risk (cont'd)

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

	<u>Note</u>	<u>Category</u>	<u>12-month or lifetime ECL</u>	<u>Gross carrying amount</u>	<u>Loss allowance</u>	<u>Net carrying amount</u>
				\$	\$	\$
<u>31 December 2025</u>						
Trade receivables	6	Note 1	Lifetime ECL (simplified)	7,047	-	7,047
Other receivables	6	I	12-month ECL	384,622	-	384,622
					<u>-</u>	
<u>31 December 2024</u>						
Trade receivables	6	Note 1	Lifetime ECL (simplified)	16,415	-	16,415
Other receivables	6	I	12-month ECL	194,834	-	194,834
					<u>-</u>	

Trade receivables (Note 1)

For trade receivables, the Association has applied the simplified approach in FRS 109 to measure the loss allowance at lifetime ECL. The Association determines the ECL by using a provision matrix, estimated based on historical credit loss experience based on the past due status of the debtors, adjusted as appropriate to reflect current conditions and estimates of future economic conditions.

Accordingly, the credit risk profile of trade receivables is presented based on their past due status in terms of the provision matrix. The Association concluded that there has been no significant change in the credit quality of the trade receivables as the amounts are still considered recoverable and determined that the ECL is insignificant. The trade receivables that are past due but not impaired is disclosed in Note 6.

Liquidity risk

In the management of liquidity risk, the Association monitors and maintains a level of cash and bank balances deemed adequate by the Association to finance its operations and mitigate the effects of fluctuations in cash flows.

All financial liabilities in the statement of financial position are repayable within one year from the reporting date.

17. APPENDIX 1: VALUATION OF THE PROPERTY 1 CIRCULAR ROAD



INTERNATIONAL BUSINESS ASSETS CONSULTANTS

- ✓ Chartered Surveyors
- ✓ Valuers of:
 - Plant & Machinery
 - Real Estate
 - Businesses
 - Fine Arts & Antiques
- ✓ Auctioneers & Agents
- ✓ Facilities & Project Managers
- ✓ Capital Allowance
Claims Consultants

PV/5594-19/2512/RK/EM/WN/XJ/TC

9 January 2026

Singapore Dental Association
320 Serangoon Road
#10-13 Centrium Square
Singapore 218108

Attention: Ms Tracy Ooi

Dear Sirs

DESKTOP PROPERTY VALUATION OF NO. 1 CIRCULAR ROAD SINGAPORE 049357

1. INSTRUCTION & PURPOSE OF VALUATION

We refer to your instruction to carry out a desktop valuation of the above property so as to advise you on its Market Value for audit purpose as at 31 December 2025. We are pleased to submit the valuation report on 9 January 2026.

This desktop valuation is carried out without the benefit of any inspection. As such, we have relied to a considerable extent on our valuation report (Reference PV/5594-15/SDA/2301/RK/WN/KS dated 3 January 2023) and information provided by the client. We have further assumed that the general condition of the property is in a fair state of maintenance and repairs.

2. INTEREST TO BE VALUED

We understand from the client that the valuation is to express an opinion of the Market Value of the unexpired term of leasehold interest in the property.

Robert Khan & Co Pte Ltd (Co. Reg. No.: 199305890G)
简有為国际商业资产及机械咨询公司
261 Waterloo Street, #04-24 Waterloo Centre, Singapore 180261
T: +65 6333 5668 W: robertkhanco.com E: info@robertkhanco.com



Australia · China · Hong Kong · India · Indonesia · Laos · Malaysia · Myanmar · Philippines · South Africa · South Korea · Taiwan · United Kingdom · USA

DESKTOP PROPERTY VALUATION OF NO. 1 CIRCULAR ROAD SINGAPORE 049357

3. PROPERTY TYPE

A restored 2-storey (with attic) intermediate conservation shophouse.

4. PROPERTY DETAILS

Legal Description:	Lot No. TS 4 - 261V	Lot No. TS 4 - 99419K	Lot No. TS 4 -99413M
Land Area:	71.0 square metres (approx. 764.2 square feet)	10.0 square metres (approx. 107.6 square feet)	4.0 square metres (approx. 43.1 square feet)
Total Land Area:	85.0 square metres (approx. 914.9 square feet)		
Gross Floor Area:	241.0 square metres approximately (approximately 2,594.1 square feet) inclusive of the five-foot way of approximately 15.0 square metres, subject to final survey		
Tenure:	Leasehold 999 years commencing from 28 June 1826		
Registered Proprietor(s):	Goh Kong Hui Philip, Saminthara Kumar S/O Samy Raja and Tang Kok Weng as joint tenants in Trust		
Note: The above information is provided to us by the client.			

DESKTOP PROPERTY VALUATION OF NO. 1 CIRCULAR ROAD SINGAPORE 049357

5. OPINION OF VALUE

Taking into consideration the relevant factors and the prevailing market conditions as at the date of valuation, we are of the opinion that the **Market Value with vacant possession and free from encumbrances of No. 1 Circular Road, Singapore 049357** as at **31 December 2025** is **S\$9,000,000 (Singapore Dollars Nine Million Only)**.

Our report is subject to the attached Limiting Conditions.

Yours faithfully
On behalf of **ROBERT KHAN & CO PTE LTD**



William Ng Hock Heng
MRICS MSISV
(Appraiser Licence No: AD041-2006500F)

PV/5594-19/2512/RK/EM/WN/XJ/TC^h

LIMITING CONDITIONS

Confidentiality

1. Our valuation is confidential and strictly for the use of the addressee of the valuation report only and for the specific purpose(s) stated. We disclaim all responsibility and will accept no accountability, obligation or liability to any third parties.
2. Responsibility for our valuation extends only to the party(ies) to whom it is addressed. However, in the event of us being asked by you to re-address our report to another party or other parties or permit reliance upon it by another party or other parties, we will give consideration to doing so, to named parties, subject to payment of additional fees. These fees are exclusive of GST & expenses (including the cost of re-addressing the report). Should additional work be involved, over and above that undertaken to provide the initial report, we may make a further charge although we will agree this with you before commencing the work.
3. Where we consent to reliance on our report by another party or other parties, we do so on the basis that these limiting conditions will apply to the new addressee(s) as if it/they had been a party to the original letter of engagement between us. Where we consent to such reliance, you agree to furnish the addressee with a copy of any reliance letter issued by us and/or a copy of these limiting conditions.
4. Where you provide a copy of and/or permit another party or parties to rely upon our valuation report without obtaining our express written consent (in accordance with clauses 2 and 3 above), you agree to indemnify and us, our affiliates and their respective shareholders, directors, officers and employees, harmless from and against all damages, expenses, claims and costs, including reasonable attorneys' fees, incurred in investigating and defending any claim arising from or in any way connected to the use of, or reliance upon, the valuation report by any such unauthorised person or entity.
5. Save where we have consented to another party or other parties relying on the valuation report in accordance with clauses 2 and 3, where a valuation report is prepared or where we consent to a valuation report being used for the purpose of a public offering in accordance with any stock exchange listing rules, you agree to indemnify us for any liability whatsoever that we have to any party or parties which exceeds our maximum liability which arises from their use and/or reliance on the valuation report.

Conflict of Interest

We have done a conflict-of-interest check and to our best knowledge, we are not conflicted to undertake the assignment for you.

Maximum Liability

Our maximum liability to the client relating to our services rendered (regardless of action whether in contract, negligence or otherwise) shall be limited to the fees paid for engaging our services. Under no circumstances will we be liable for consequential, incidental, punitive or special losses, damage or expenses (including opportunity costs and loss of profits) despite being advised of their possible existence.

Reproduction Of The Report

Reproduction of this Valuation Report in any manner whatsoever in whole or in part without prior written consent from the Valuer is prohibited.

Approval should be obtained formally from the Valuer before any reference to this Report can be made in any statement, published document or circular.

Valuation

The opinion expressed in this report applies strictly on the terms of and for the purpose expressed in this Valuation. Hence, the value shall never be quoted out of context in connection with any other assessment.

The Valuer accepts no liability if his opinion is quoted without regard to the full background of the reason why this Report is written.

No allowance has been made in our Valuation for any mortgages, charges or amounts owing on the property or for any taxation or other expenses, which would be incurred in effecting a sale.

Valuation (cont'd)

As we have not had an opportunity of inspecting the Title Deeds of the property, our Valuation assumes that there are no adverse restrictive covenants, easements, rights of way or other factors of which we have not been informed. It is recommended that the title details are verified by your solicitors.

Values are reported in Singapore currency unless otherwise specified.

Goods and Services Tax have not been taken into account.

It is assumed that the property is not used in contravention of any planning or other regulations.

For obvious reasons, we do not and cannot provide information relating to government acquisitions unless the land has already been gazetted for acquisition.

No requisition on road, MRT, LRT, drainage and other government proposals has been made. Such information will not be tendered unless specifically requested for and we be properly reimbursed.

Enquiries as to the financial standing of actual or prospective tenants are not normally made unless specifically requested. Where properties are valued with the benefit of lettings, it is therefore assumed that the tenants are capable of meeting their obligations under the lease and that there are no arrears of rent or undisclosed breaches of covenant.

We do not normally carry out investigations on site in order to determine the suitability of the ground conditions, and the services, for any new development. Unless we are otherwise informed, our valuations are on the basis that these aspects are satisfactory and that where development is proposed, no extraordinary expenses or delays will be incurred during the construction period.

Valuation Data

Where it is stated in the Report that information or data has been made known to the Valuer by another party, this information is believed to be reliable and he disclaims all responsibility if this should later prove not to be so.

Where information is given without reference to another party in this Report, it shall be taken that this information has been obtained or gathered through our best efforts and to our best knowledge.

Processed data inferences therefrom shall be taken as the Valuer's opinion and shall not be freely quoted without acknowledgement.

We reserve the right to review all calculations, recommendations and valuations in the light of any information which subsequently becomes known to us during the tenure of our appointment.

Structural Defects

While due care is taken to note defects in the course of inspection, no structural survey or engineering tests were made. No responsibility is assumed for the soundness of the structure or of the services.

Public Schemes and Services

Unless otherwise mentioned specifically in the report,

1. We have not carried out any requisitions and as such, we are not able to advise whether the property will be affected by any proposed public schemes. We suggest that requisitions be made to the relevant authorities. Public schemes include road widening, drainage reserves, MRT projects, conservation, etc.
2. Further, services such as water, electricity, telephone and modern water-borne sanitation are made available to the property.

Attendance In Court

The valuer is not required to give testimony or to appear in court by reason of this report unless specific arrangement has been made therefore.

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