

Annual Report

2024/2025



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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 2024, 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 2024.

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 1987 (Ordinary & Life as of 31st December 2024) which approximately represents about 64.1% of our profession (total number of registered dentists is 3100 as of 31st December 2024).

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 2023/2024

SDA PRESIDENTS' MEDAL & PRIZE

1st Professional BDS Examination

- Yeo Kai Jie¹
- Joel Lim Jie Yi²

2nd Professional BDS Examination

- Tan Ji Hao³
- Francille Ong Si Ying⁴

SDA MEDAL

3rd Professional BDS Examination

- Tan Yan Wen⁵

SDA PRIZE

4th Professional BDS Examination

- Clara Ng Xuan 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,

As we reflect on another year of progress and growth for the Singapore Dental Association (SDA), it is essential to acknowledge the unwavering dedication of our members - both past and present. Your invaluable contributions, time, and expertise remain the foundation of our success. While financial stability and operational efficiency are important, our core focus is, and always will be, the needs and well-being of our members. As a member-centric organization, we are steadfast in our mission to advocate for the best interests of our dental community.

My commitment to the SDA is rooted in safeguarding the interests of our association and ensuring the welfare of every member. It is imperative that we approach our responsibilities with humility, always prioritizing the collective good over personal recognition or gain.

I extend my heartfelt gratitude to all our subcommittees for their tireless work this past year. Their dedication has been instrumental in SDA's continued success. A special mention goes to the Continuing Professional Education (CPE) Committee, led by Dr Tan Tien Wang, for their exceptional efforts in organizing high-quality lectures and workshops. Notably, the successful launch of the Minor Oral Surgery mentorship program stands as a significant milestone. We are also deeply appreciative of the Dental Protection Limited (DPL) team for their indispensable support in navigating complex legal challenges.

I am profoundly grateful for the unwavering support of the SDA Council for the 2024-2026 term. Their collective dedication has propelled the association forward, achieving important milestones that ultimately benefit all our members.

This term also marks several exciting firsts for SDA. One of the most notable is the appointment of Senior Counsel Kuah Boon Theng as our Honorary Legal Advisor. With over 30 years of experience in dispute resolution, Ms Kuah brings invaluable expertise to strengthen our medico-legal framework. We are confident that her leadership will be instrumental in enhancing the governance and legal standing of the SDA.

Additionally, we have established two new committees to broaden our reach and impact. Under the capable leadership of our Vice President, Dr Kelvin Chye, the International Liaison and Publicity Committee (ILPC) has been tasked with evaluating and facilitating promotional efforts, including international trips to promote IDEM. This committee carefully assesses return on investment, sponsorship opportunities, and strategic partnerships with regional National Dental Associations. To ensure prudent decision-making, we employ a structured Decision Matrix to evaluate each overseas engagement before committing SDA representation.

Another key development is the formation of the Dental Public Health Committee (DPHC), dedicated to elevating the importance of oral health within our community and integrating it more effectively into national healthcare systems. Led by Dr Sharon Tan, the DPHC has already made an impact by publishing critical resources, such as an article in The Straits Times on water fluoridation and an infographic on Mpox for public awareness. These initiatives reflect SDA's broader commitment to public education and engagement with relevant ministries.

Beyond these achievements, SDA continues to expand its public outreach through social media and publications, strengthening our role as a trusted source of information on public health and dental care. For your reference, a compilation of all recent SDA publications is included below this foreword. We encourage all members to review these materials and stay informed about issues that shape our profession and community.

Looking ahead, we remain committed to deepening our engagement with the private sector while exploring opportunities to expand our initiatives through institutional partnerships. Our advocacy for the dental profession remains a top priority, and we stand ready to represent our members in ongoing dialogues with key stakeholders, including the Ministry of Health.

Our dedication to collaboration and proactive engagement ensures that the voice of the Singapore Dental Association resonates not only within our profession but also in the broader 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 Publications

1. The Straits Times – 20th November 2024

Singapore Dental Health

<http://sda.org.sg/wp-content/uploads/2024/11/The-Straits-Times-on-Singapore-Dental-Health.pdf>

THE STRAITS TIMES

Wednesday, November 20, 2024



Too many individuals adopt a laissez-faire approach to dental care – heading to the dentist only when painful toothaches erupt, with the expectation that immediate treatment will cure the root cause of the problem – says the writer. Caring for our teeth requires the same commitment as how we care for our heart, body and mind, he adds. ST PHOTO AZMI ATHINI

Say aah! Why is Singapore neglecting dental health?

Misplaced priorities? People maintain their cars diligently but skip regular visits to the dentist.

Teo Yik Ying

A recent report revealed that half of the children in Singapore experience tooth decay by kindergarten age, leading to pain, missed school and even extractions. For a high-income nation renowned for its well-organised health system, this figure is both surprising and alarming.

How is it that Singapore, with robust public health programmes targeting conditions such as diabetes and cardiovascular diseases, struggles with

something as fundamental as children's dental health? This question highlights systemic gaps in oral health, not just for children but across all age groups.

The National Adult Oral Health Survey in 2019 revealed high rates of untreated tooth decay and gum disease among Singaporean adults, with over three-quarters of those aged between 21 and 64 suffering from periodontal disease.

Periodontal disease, also known as gum disease, is an infection of the tissues that hold the teeth in place. This happens when plaque, a sticky film of bacteria, builds up

on the teeth and is not properly removed.

While regular brushing and flossing are important, professional dental cleaning can access areas that are otherwise inaccessible, such as deep gum pockets.

For three-quarters of the adults surveyed to suffer from periodontal disease points to a widespread neglect of preventive dental care. Is this also the reason why our kindergarten children have such bad teeth, because the parents themselves don't care much about maintaining their own teeth?

Oral health issues extend beyond cosmetic concerns. Untreated tooth decay can cause pain, infections and tooth loss, which can affect eating, speaking and social interactions.

Chronic gum disease has also been linked to systemic conditions such as heart disease,

diabetes and respiratory infections.

For individuals with diabetes, poor oral health can worsen complications, including kidney damage and nerve issues.

Yet, many Singaporeans prioritise the appearance of their teeth over their health, spending on aesthetic treatments like whitening and straightening while neglecting preventive check-ups.

This reflects misplaced priorities – people maintain their cars and phones regularly but skip the recommended six-monthly dental visits.

So where did we go wrong?

CURRENT PROGRAMMES FOR ORAL HEALTH

Globally, the World Health Organisation advocates preventive dental care, as most oral diseases are preventable with

appropriate measures. Such dental care services should be made available and accessible to people across all ages, as the risk factors for oral diseases are present throughout our entire life.

In Singapore, a national programme addresses oral health early, with free dental screenings for pre-schoolers at some childcare centres. This expands to free basic dental services for schoolchildren, at regular intervals, six times through 10 years of primary and secondary schooling.

This shows in the exemplary oral health of our 12-year-olds, with Singapore ahead of nations like Japan and South Korea. It also shows that while our children may not have good teeth in kindergarten, we manage to fix this during their schooling years with a sound national programme.

However, the next time a

national programme formally looks at the health of a person's teeth is when the person reaches 60 and is then eligible for functional dental screening under the "See, Hear and Eat Better" programme.

This leaves a 40-year gap in preventive services, during which there are very few public education and national programmes to remind and incentivise individuals to proactively manage their oral health.

For many, this gap leads to years of accumulated plaque, untreated cavities, gum disease and other preventable issues, making dental care reactive, complex and expensive.

SUBSIDIES ON OFFER

What is surprising is that the National Adult Oral Health Survey also revealed that six in 10 eligible individuals did not utilise their government dental subsidies, often paying out of pocket instead.

This suggests that not many people realise that dental services in polyclinics are subsidised by the Government, with varying levels of subsidies depending on the specific services including cleaning, fillings, extractions, dentures, crowns and root canal treatment.

Or perhaps they have been stymied by the lengthy waiting time for polyclinic appointments, with non-emergency dental appointments involving waits of up to a year, despite dental clinics opening their appointment slots six months ahead.

Subsidised care is also available at private dental clinics under the Primary Care Partnership Scheme (PCPS), although eligibility is limited to specific Community Health Assist Scheme (Chas) card holders, with basic-level subsidies for Orange and Blue card holders and greater support for Merdeka Generation and Pioneer Generation card holders.

However, what this means is that for adults with a household monthly income per person above \$2,300 – thus only eligible for Chas Green – who are unable to secure a timely appointment at a polyclinic, private care often becomes an expensive necessity.

WHAT CAN BE DONE?

The gaps in Singapore's oral health system lie in literacy, access and financing, requiring targeted solutions.

First, oral health literacy needs to improve. Public health campaigns have successfully raised awareness about smoking, sedentary lifestyles, and unhealthy diets rich in sugar, salt and saturated fat.

A similar approach can educate Singaporeans on the importance of preventive dental visits, the risks of neglecting oral health and its role in overall wellness. Campaigns should tailor messages for different age groups: children, adults and seniors.

This is not just the responsibility of the Health

CONTINUED ON PAGE B2

Healthcare • Focus on total patient care approach to dental health

I refer to Professor Teo Yik Ying's Opinion piece "Say aah! Why is Singapore neglecting dental health?" (Nov 20).

Neglecting dental health is a significant problem which goes beyond the oral and facial regions.

The World Health Organisation identifies it as a key indicator of overall health, well-being and quality of life.

Take this simple but all too

common example – tooth decay and/or gum disease can lead to tooth loss, which can lead to chewing difficulties, poor diet and nutrition, low self-esteem, difficulty speaking and a lower quality of life.

Prof Teo suggests sound solutions in which, importantly, all health professionals, government, industry and community can contribute. Good health literacy lets people

access, understand and use information in ways which promote and maintain good health – for example, through preventive care.

Inter-professional collaborative health practice, implemented recently at NUS as a common curriculum among health professional students, helps with this, particularly as dental disease has common risk factors with other diseases such as

obesity, cardiovascular disease and diabetes.

Such courses ensure that health professionals speak a common language, underpinned by evidence, that has relevance to all health disciplines and, importantly, the community and patient.

It is time for us to step out of our respective disciplinary "tribes" and focus on a total patient care approach.

Intensifying subsidised dental care is a great idea, and those demonstrating good preventive habits and related health outcomes could receive increased subsidisation.

When I arrived in Singapore 15 months ago to join NUS' Faculty of Dentistry as its dean, I was surprised that dental care was not a part of Healthier SG. This omission needs rectification, and as Prof Teo outlined, with encouragement on prioritising prevention over corrective treatments.

The workforce to achieve this is

not limited to dentists, but must include oral health therapists, the key behaviour change agents in the dental team.

Let's also consider non-dental workers, such as other health or social workers, neighbours, community centres and workplaces, to contribute to improving dental health in the community.

It's time for us to focus on making the whole greater than the sum of the parts by integrating all stakeholders into the dental team.

Chris Peck

3. The Straits Times – 11th Mar 2025

Better Access to Dental Treatments

<http://sda.org.sg/wp-content/uploads/2025/03/Article-on-Better-Access-to-Dental-Treatments-ST-11-Mar-25.pdf>

PDF

THE STRAITS TIMES

Forum: Better access to dental treatments will also lead to broader public health outcomes

UPDATED MAR 11, 2025, 05:00 AM -

The Singapore Dental Association (SDA) welcomes the Ministry of Health's recent enhancements to dental subsidies and the expanded use of Flexi-MediSave for essential dental treatments ([Higher dental subsidies, more people to be covered under Chas for better oral health, March 7](#)).

These initiatives are timely and align with our continual efforts to make oral healthcare more accessible for all Singaporeans.

Financial constraints have long been a barrier to timely dental care, often leading to delayed treatment and more severe oral health issues. Increasing subsidies for basic, preventive and restorative procedures, and allowing Flexi-MediSave for treatments like root canal therapy and permanent crowns will significantly reduce out-of-pocket costs.

We expect these changes to encourage more Singaporeans – particularly the elderly and those eligible for Chas, Pioneer and Merdeka subsidies – to seek early treatment and prevent minor dental issues from escalating into complex, costly conditions.

Oral health is closely linked to overall well-being. Research has shown that untreated dental problems can contribute to systemic conditions such as diabetes and cardiovascular disease. Poor oral health can also impact nutrition, speech and quality of life. By making essential dental treatments more accessible, these subsidy enhancements not only benefit individuals but also contribute to broader public health outcomes.

With the rising cost of living, these measures provide much-needed financial relief and assurance that dental care remains within reach for all. The SDA appreciates the Government's commitment to supporting Singaporeans in maintaining good oral health and overall well-being.

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
Emmeline Chan*
Monday Lee

**Note: Ms Emmeline Chan resigned effective 1st March 2024.*

7. NOTICE AND AGENDA OF 58TH SDA AGM

Notice is hereby given by the Council that the 58th Annual General Meeting of the Singapore Dental Association (SDA) will be held on Sunday, 27th April 2025 at 2:00pm.

Date: Sunday, 27th April 2025
Time: 2:00pm (Registration starts at 12.45pm)
High Tea will be served from 1.00pm – 2.00pm
Venue: Lavender Room, Level 3 Orchard Hotel Singapore
442 Orchard Road, Singapore 238879

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

1. President's Opening Address.
2. To confirm the Minutes of the 57th SDA AGM held on Sunday, 28th April 2024.

Corrigendum

The Minutes of 57th Annual General Meeting was circulated in May 2024.

Proposed amendment - Dr George Soh requested the following changes as reflected in **bold**.

- 4.42 Dr George Soh suggested that the AGM stopped discussing the IAC report any further due to time constraints **and ask incoming council to investigate. Motion** seconded by Dr Samintharaj Kumar.
- 6.2 Dr George Soh commented that the current auditor's fee is low, and he is open to changing auditors if a **similar fee or a lower fee** can be found.
3. Matters arising from the 57th SDA AGM held on Sunday, 28th April 2024.
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.
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.
8. To transact any other business in accordance with the Constitution of SDA.

Thank you.

Yours sincerely

For and on behalf of the Council of SDA

Dr Tan Tien Wang, General Secretary, Council 2024-2026

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 57TH SDA AGM

The 57th Singapore Dental Association Annual General Meeting was held on Sunday, 28th April 2024 at 1:00pm at the Ballroom 2 @ Level 6, One Farrer Hotel.

Members present:

Ang Bak Chye	Ho Wen Nee
Asha Karunakaran	Hor Chun Lay
Au Eong Kah Chuan	Hui Chee Wah
Chan Siew Luen	Intekhab Islam
Chan Toong Sing	Ireen Mozamil Ali-Safdar
Chew Chong Lin	Khur Sheed Ahmad Shah
Chew Shen Hui Bertrand	Kong Sing Huey
Chia Xin Yi Michele	Ku Hwee Choo
Chiam Tok Joon	Kuan Chee Keong
Chua Eng Beng	Lau Hinly
Chua Mei Fen Daphne	Lee Jing Hua
Chua Pei Rong	Lee Kee Kai Victor
Chua Serene	Lee Keng Yan Gabriel
Chye Chuan Hee Kelvin	Lee Kong Ghee
Elizabeth Dewi Saat	Lee Moh Hiong Johnny
Faisal bin Abdul Aziz	Lee Ziahern
Foo Say Peng	Leong Jack Xin Dephne
Foo Yong Hui Vivian	Leong Jun Keong Melvin
Gan Siok Ngoh	Leung Wing Hung Dominic
Gayathrie Nacheemuthu	Lew Kok Keong Kenneth
Goh Siew Hor	Lien Li Choo
Heng Hui Mian Nora	Lim Foong Fee
Ho Har Lian Rosalind	Lim Janee
Ho Kee Hai	Lim Kim Kee
Ho King Peng	Liu Hao Hsing
Ho Kok Sen	Lo Tong Soon
Ho Mui Fung	Loh Hong Sai

Loh Wan Zhen Jaz
Long Benjamin Charles
Lui Andrew Stewart
Mok Yuen Pun Clara
Neo Tian Cheng
Ng Lay Choo
Ng Poh Leng
Ng Zhu Yen
Ong Chin Kian
Ong Eng Yau Timothy
Onn Lok Sang
Peter Loughran
Phua Tin Cock
Pua Hong Ping
Quak Ren Fang
Quek Li Wei
Quek Shu Hui Amanda
Razally Bin Jetty
Ruebini Anandarajan
Samintharaj Kumar
Samsudin Bin Jetty
Saqib Afaq Safdar
Shue Yoke Shien Jennie
Siah Yien Kiat Kenneth
Sim Kwang Yong Christopher
Sivagnanam Rajendram

Soh Shean Han
Soh Yi Wei George
Soon Yi Min Selina
Sunita Dabas
Surinder Arora
Tam Ho Fai Gordon
Tan Teck Siang Gerald
Tan Tien Wang
Tan Wee Hsin Vincent
Tang Kok Weng
Tay Gek Hong
Teo Koon Siang Reginald
Then Shew Tian
Theng Meng Cheng
Tong Wing Yi Ruth
Wang Yuying Vivien
Wong Eu-Gene
Wong Keng Mun
Wong Kum Yuen Tony
Wong Si Ying Gracilia
Yeo Eng Shing Roy
Yin Yen-Wen Andrew
Yip Wing Kong
Yong Than Fui Lawrence
Yue Weng Cheu
Zhang Zhixiang

The 57th Singapore Dental Association (SDA) Annual General Meeting (AGM) was called to order at 1.05 pm.

1. President's Opening Address & Report

1.1 Welcome

Dr Lawrence Yong, President of the Singapore Dental Association (SDA) and Chairperson for the Annual General Meeting (AGM), welcomed members to the meeting.

1.2 Objectives of the Association

Dr Lawrence Yong explained that upon taking office in 2022, he sought to clarify whether the Association was intended to serve as an "umbrella association that is representative of the dental profession" or a "by members, for members" association. He pointed out that Article III of the Association's Constitution leans towards the former, indicating the Association's role as a representative body for the dental profession.

1.3 Challenges faced by the Association

Dr Lawrence Yong highlighted the challenges faced by the Association:

- A. Maintaining Relevance: Ensuring the Association's mission remains relevant to both current and new members of the dental profession.
- B. Financial Independence: Reducing reliance on membership income to cover the governance and administrative costs of the Association.
- C. Unity: Fostering and preserving the unity of the dental profession.
- D. Preferred Association: Continuing to be the association of choice for policymakers, trade partners, and regional and international entities associated with the dental profession.

1.4 Key performance indicators (KPIs)

Dr Lawrence Yong shared key performance indicators (KPIs) that could be used to track the Association's progress over the last two years. These indicators included:

- A. Membership Indicators:
 - Growth in ordinary membership.
 - Retention of existing members.
 - Representation across different segments of the profession.

B. Financial Indicators:

- Growth in revenue streams and contributions.
- Growth in the Association's fund and cash flow.

C. Standing of the Association:

- Influence on local policies affecting the dental profession.
- Number and impact of ongoing collaborations with stakeholders of the dental profession.
- Influence on regional, and international dental associations.

1.5 **Membership updates**

Dr Lawrence Yong reported that ordinary membership has stagnated since peaking in 2016. He noted that the small increases in 2022 and 2024 were primarily due to the use of IDEM rebates. The ratio of life members to ordinary members is currently 26.3%, indicating that roughly 1 in 4 members is a life member. He further explained that this ratio is projected to increase by approximately 1.5% per annum.

Dr Yong highlighted concerns regarding the retention rates of younger members (below 40 years of age) and middle-aged members (40-60 years of age). Since 2013, the youth segment has declined by 5.6% and the middle-aged segment by 6.6%. In contrast, the senior segment (above 60 years of age) has increased by 12.2% during the same period.

1.6 **Reasons cited for non-renewal of membership**

Dr Lawrence Yong mentioned that based on anecdotal responses, commonly quoted reasons by members for not renewing their membership include:

- A. Availability of Cheaper Professional Indemnity Elsewhere: Some members found cheaper professional indemnity options available elsewhere, leading them to opt out of renewing their membership.
- B. Dissatisfaction with Conduct: Some members expressed dissatisfaction with how issues and differences of opinion were handled by members of the Association, leading to a loss of trust or engagement.
- C. Perceived Lack of Value: Certain members felt that the activities of the Association did not add sufficient value or align with their professional aspirations, leading to a decision not to renew membership.

1.7 **Strategies to improve membership retention rates**

Dr Lawrence Yong suggested two potential methods to improve membership retention rates:

Option 1: Competitively Priced Indemnity Rates:

- This option involves working with Dental Protection Limited (DPL) to provide members with alternative competitively priced professional indemnity.
- The disadvantage is that it might result in a 'quid pro quo' reduction in DPL's financial support for the Association's mediation services.
- The challenge would be to negotiate an indemnity rate that is attractive enough to retain members while still retaining adequate financial support to maintain its mediation services.

Option 2: Reducing Reliance on Membership Income:

- This option aims to reduce reliance on membership income by increasing revenue from alternative streams and better managing the Association's investments.
- Membership fees paid by members would be returned to members in the form of credits, which could be used to offset participation fees for Association events.
- Dr Yong highlighted that this approach has been tested through the SGD100 rebates offered to members who attended IDEM 2022 and 2024.
- He believes this option is feasible given the Association's current financial health.

1.8 **Operating income, cash flow and Association fund**

Dr Lawrence Yong reported that the Association's operating income for 2023 has exceeded pre-pandemic levels for non-IDEM years, reaching SGD1.417 million, despite a decline in membership income since 2017. He mentioned that membership income is expected to continue decreasing, with a projected 11% drop in 2024. However, this reduction is offset by revenue from both completed and upcoming fully booked events planned for 2024. The projected operating income for 2024 is approximately SGD1.6 million, surpassing previous IDEM years.

Dr Yong informed members that the Association's cash flow and equivalents have surpassed pre-pandemic levels, totalling approximately SGD5.5 million.

Additionally, Dr Yong highlighted that the Association's fund has been buoyed by property gains over the past few years. However, he cautioned that property gains are expected to moderate in the future due to a more conservative real estate market outlook.

1.9 **Operating expenses**

Dr Lawrence Yong informed members that overall operating expenses increased in 2023. The increase was primarily due to several factors:

- A. Continuing Professional Education (CPE) Expenses: Additional spending of SGD180,000 on CPE-related activities aimed at generating income for the Association.
- B. Salary Adjustments for Secretariat Staff: An increase of SGD42,000 was allocated for salary adjustments for the secretariat staff.
- C. Repairs and Maintenance of Investment Property: An additional SGD35,000 was allocated to replace the roof, repaint the building and maintenance of the Association's investment property.
- D. Members' Welfare Activities: An additional SGD10,000 was allocated for members' welfare activities.

Dr Yong clarified that the above increases contributed to the overall rise in operating expenses compared to the previous year.

1.10 **Operating profit**

Dr Lawrence Yong reported that the operating profit for 2023 was SGD396,000. He noted that this profit would have been equivalent to the 2019 figure if not for a SGD35,000 expenditure on periodic repair and maintenance of the Association's investment property. The projected operating profit for 2024 is estimated to be between SGD700,000 and SGD800,000, based on both completed events and fully booked events yet to be held throughout the year.

Dr Yong highlighted that although the Association was successful in generating more revenue from CPE-related activities, the profit margins were significantly lower. In 2023, the profit margin for CPE activities was about 23%, compared to 39% in 2019. This means that the Association had to generate an additional 70% more income to achieve the same amount of profit as before the pandemic.

He clarified that the main challenge in the current environment was the increase in venue and catering costs. Dr Yong emphasized the importance of ensuring that the Association's flagship events continue to generate healthy returns. He was pleased to report that the profit margin for IDEM 2024 is projected to see an improvement of approximately 10% compared to IDEM 2022.

1.11 **Financial management and processes**

Dr Lawrence Yong reported that the Council has maintained a lean operating cash flow, with 10% of all cash and equivalents being designated for operational needs, while the remaining 90% is utilized to generate investment income.

He further explained that financial transactions of the Association require approval from two of the three designated approvers: the President, Vice President, and Treasurer.

Claims for valid reimbursements must be accompanied by receipts, which are verified by the Association's accounts officer before approval. Claims for unexpected expenses or those lacking valid receipts are escalated to the Council for consideration and approval on a case-by-case basis.

Dr Yong pointed out that the Internal Audit Committee (IAC) has identified potential vulnerabilities in the Association's current e-banking practices. Although the current workflow and mitigation measures have been effective, he advised the incoming Council to carefully evaluate the merits of the IAC's concerns.

1.12 **Record keeping**

Dr Lawrence Yong mentioned that the IAC had brought up the issue of missing records. He clarified that the effort to digitize hard copy records and relocate them to the current Association premises did not occur during the Council's term. The secretariat staff is only aware of one missing annual book, specifically the 1975-76 edition. Dr Yong stated that if the IAC could provide relevant details regarding the missing records, the incoming Council would be able to assess the need for any necessary remedial measures.

1.13 **Overseas expenditure**

Dr Lawrence Yong clarified that the observation made by the IAC regarding overseas engagements was inaccurate. He stated that the total amount spent by the Council on overseas engagements was comparable to pre-pandemic levels. Between 2022-2024, overseas engagements amounted to SGD57,000, which is 11% less than the SGD64,000 spent between 2018-2020.

Dr Yong explained that historically, overseas expenditure averaged SGD14,000 in non-IDEM years and SGD38,000 during IDEM years. He also clarified that promotional expenses related to IDEM are reported in the following IDEM year, even though they are expensed on the year that it is incurred.

The Council's overseas expense ratio was 1.08% of operating income (excluding property gains) in 2023 (non-IDEM year) and 2.53% of projected operating income (excluding property gains) in 2024 (IDEM year), which Dr Yong deemed comparable to pre-pandemic years. He emphasized that the amount spent was reasonable considering the current inflationary environment, the number of engagements, and the exposure opportunities provided to young council members.

Dr Yong shared that the Council attended a total of 17 events during its term, with an average delegate size of 2 council members per engagement. The actual delegate size for each event depended on the manpower requirements necessary to achieve the mission of the engagement and the exposure value for young council members.

Dr George Soh suggested separating travel expenses incurred for IDEM promotion and non-IDEM related matters for clarity. Dr Yong explained that while this could be useful for accounting purposes, many overseas engagements serve dual purposes of promoting IDEM and building goodwill. He shared the upcoming task of renegotiating the marketing and promotion allowance, received from the professional conference organizer for IDEM, which currently is inadequate to cover all associated expenses.

Dr Samsudin Bin Jetty commented that in the past, travel expenses were separated between Association and IDEM expenses, but recently they had been mixed, making it difficult to track.

1.14 National and international standing of the Association

Dr Lawrence Yong emphasized that the national standing of the Association remained positive, as evidenced by its consultation on policies affecting the dental profession by regulators. He reported that the Association had actively engaged and collaborated with allied dental associations, public institutions, the National Environment Agency (NEA), and the Ministry of Health (MOH) for the benefit of the dental profession and public safety.

Regarding the regional and international standing of the Association, Dr Yong mentioned that it was still a work in progress. However, he highlighted a significant achievement in 2023: being the only foreign dental association invited to deliver a speech at the President of Vietnam's reception, held at the Presidential Palace during VIDECON 2023. This acknowledgment underscored the Association's growing recognition and influence beyond national borders.

1.15 **Hosting of regional and international dental events**

Dr Lawrence Yong shared that the Singapore Tourism Board (STB) had extended an invitation to the Association to consider hosting regional and international dental meetings, such as the Asia Pacific Dental Congress (APDC) or FDI World Dental Congress (WDC), with the aim of stimulating Singapore's tourism sector. The STB had, in principle, agreed to provide financial and promotional support to the Association for such endeavours.

Dr Yong explained that members of the Association would only be able to make an informed decision on hosting regional and international dental meetings if they were provided with relevant information and had adequate confidence in the members of the Local Organizing Committee (LOC). Relevant information would include the financial benefits and risks to the Association, potential benefits and disadvantages of hosting the event, and availability of qualified members to helm the LOC. He emphasized that it was the Council's responsibility to obtain and provide the relevant information when seeking endorsement from members. Dr Yong clarified that no bid to host any regional or international events was submitted during the Council's term.

He highlighted the importance of maintaining good relations with regional and international dental entities, which would provide the Association with insights into the experiences of previous hosts, particularly information not publicly available.

Furthermore, Dr Yong stressed the need to vigorously safeguard IDEM by continually expanding its appeal to new English-speaking markets, even as traditional sources of delegates and visitors are challenged by competing events in neighbouring countries.

1.16 Members right to express concerns

Dr Lawrence Yong emphasized that any member of the Association is entitled to voice concerns about the Association's well-being, but these concerns should always be expressed in good faith. He reminded members that personal grievances should be resolved through appropriate channels, such as the Council and subcommittee levels.

Dr Yong reported that a total of 20 Council meetings were held during the Council's term, significantly more than in previous terms. This provided many opportunities for any member of the Council to express viewpoints and concerns. He noted that the increased number of meetings reflected the high workload of the Association emerging from the pandemic. The Council oversaw two editions of IDEM (2022 and 2024) and the SDA Convention 2023 amidst shorter preparation periods, significant regulatory changes and day-to-day activities.

1.17 Mediation services

Regarding concerns about the mediation services of the Association, Dr Yong clarified that the partnership with DPL remains strong, and there is no intention to cease or reduce the scope of mediation services provided. He explained that the suggestion to explore lower professional indemnity rates with DPL aims to address members' feedback and retain members. Dr Kuan Chee Keong further clarified that financial support from DPL covers expenses related to mediation activities as well as administrative and manpower costs.

2. To Confirm the Minutes of the 56th Singapore Dental Association AGM held on Sunday, 16 Apr 2023

Dr Asha Karunakaran proposed that the motion to confirm the minutes of the 56th Singapore Dental Association AGM, held on Sunday, 16 April 2023, be passed. This motion was seconded by Dr Lim Fong Fee.

3. Matters arising from the 56th SDA AGM held on Sunday, 16 Apr 2023

Dr Asha Karunakaran inquired if there were any updates regarding the Cone Beam Computed Tomography (CBCT) Certificate of Competency (COC), a matter she had raised during the last AGM. Dr Yong responded that the Council had not received any added information from the Singapore Dental Council (SDC) on this issue.

Dr Soh mentioned that last year's minutes included a section honouring Dr Jennifer Neo Chiew Lian and suggested that it should also recognize other members who have passed away. Dr Yong concurred.

4. To receive and, if approved, to pass the Annual Report of SDA Council for the year ended December 2023

4.1 Dr Asha Karunakaran raised concerns about the publication of the whistleblower's letter by the Internal Audit Committee (IAC), expressing her belief that it was highly inappropriate to include it in the Annual Report. Dr Yong responded by explaining that the whistleblowing letter was directed to the IAC without the knowledge of the Council. Therefore, the responsibility for investigating and verifying the whistleblower's concerns fell on the IAC. Since members of the Council were named in the whistleblower's letter, the Council decided not to interfere with the IAC's actions. Dr Yong clarified that members could decide whether to accept or reject the IAC report.

4.2 Dr Kuan highlighted two concerns. Firstly, he clarified that the Annual Report, which included the IAC report and whistleblower's letter, was circulated to the Council only one week before it was scheduled to be shared with the general membership. This meant that the whistleblower's letter and the IAC findings were disclosed to the President, the Treasurer, and most of the Council members, just a week prior to general distribution. Secondly, he expressed concern that suppressing these reports could lead to accusations of a cover-up.

4.3 Dr Samsudin Bin Jetty mentioned that the IAC and whistleblowing reports faced a legal defamation challenge. He also highlighted that it was difficult for him as the IAC Chairperson to express his opinions on the matter and that the IAC had only met with the Council once. Additionally, he stated that two weeks before the IAC report was published, two Council meetings were held to discuss it.

4.4 Dr Asha Karunakaran raised a point of order regarding the sequence of the motion to pass the Annual Report prior to the discussion of the whistleblower's letter. Dr Kuan responded by stating that the concerns regarding the whistleblower's letter should be resolved before moving forward with the motion to pass the Annual Report.

4.5 Dr George Soh queried if the term "*whistleblower*" was a misnomer because Dr Tang was the Council's Vice President. He suggested that the allegations from Dr Tang arose from the daily business of the Council and that, in the 20 meetings held by the Council, there would have been many opportunities to review the accounts.

Dr Soh inquired if the Council have made any attempts to address the allegations made in the IAC Report. Dr Goh Siew Hor responded that the IAC report, which included the allegations made by the Vice President against the President and Treasurer, was presented near the conclusion of the Council's term. He had stepped in to mediate and had requested that the charges of wrongdoing be properly framed and raised during Council meeting to allow the President and Treasurer to provide their response. Vice president had agreed to do so but no official charge was brought up at subsequent council meetings. He opined that doing so would have saved a lot of time rather than raise it in the present manner.

Dr Chew Shen Hui Bertrand expressed his agreement with Dr George Soh regarding the term "whistleblower", suggesting that "feedback" would be a more appropriate term. He explained that the Council's priority was to allow the IAC to proceed with independent investigations. Dr Chew recounted the events, noting that allegations against the President were initially raised by the Vice President during one of the Council meetings. However, as the allegations were unclear, Dr Goh recommended framing the allegations appropriately to facilitate productive discussions. The Vice President concurred and proposed revisiting the allegations later. The issue was not revisited until the whistleblower's letter was published in the Annual Report under the IAC report.

Dr Chew further explained that members of the Council were concerned about the IAC report, but the President opined that it was equally important to allow the IAC to perform its due diligence without interference. Dr Chew expressed his concerns about the potential impact of the report on Council cohesiveness. Dr Pua Hong Ping added that it was not only Dr Chew who was worried; most of the Council members shared concerns about the potential impact of the IAC report.

4.6 Dr Kuan stated that any member has the right to raise a concern or to whistle-blow, like how patients have the right to complain. Therefore, he would not deny a whistleblower's right but emphasized that it was the IAC responsibility to conduct a fair and proper investigation.

He then highlighted Dr Eugene Tang's whistleblower statement regarding his position that "*SDA should be involved with COCs if and when they are confirmed, especially during the early stages where SDA may be able to influence the content.*" Dr Kuan questioned why Dr Eugene Tang thought this stance was wrong, emphasizing that such a position is exactly what responsible Association leadership should adopt as a last recourse. He warned that if the Council is not nimble and proactive in its response, the Association risks becoming irrelevant, as the SDC may choose to collaborate with other dental associations.

Dr Kuan stated that the IAC had the authority to raise concerns directly with the Council. He questioned why the IAC chose to document their concerns in the Annual Report instead of reporting them to the Council first. Additionally, Dr Kuan mentioned that he had written to IAC subcommittee members, Drs Yeo and Png, to verify their concurrence with the IAC report but had not received any response. He emphasized the importance of the Annual Report, describing it as a repository of information for future generations. Dr Kuan asserted that those who contributed to the Annual Report should be responsible and held accountable for its contents.

Dr Kuan pointed to a line in the IAC report that stated it "*has the authority to highlight and inform the Council*" and questioned why the IAC did not follow this principle. Regarding the IAC report on '*Financial Limits*,' Dr Kuan questioned whether the IAC consulted the President or the Treasurer about this matter. He highlighted that there are no past precedents on the practice of financial limits by previous Councils and asked the IAC to provide evidence of such precedents. In addition, Dr Kuan noted that the IAC report claimed that the Council for 2020 - 2022 had a financial limit but provided no evidence to support its claim.

- 4.7 Dr Kuan explained that according to the old Constitution, there was an annual financial spending limit of SGD15,000. Amounts exceeding this limit required the Council to seek the mandate of the General Body at the AGM. However, for practical reasons, this clause was removed at the 2010 AGM when the Association's Constitution was amended. Dr Kuan recalled that Dr George Soh had even suggested the option of setting a higher spending limit instead of its removal back then.

Furthermore, Dr Kuan clarified that the 2010 Constitution Amendment was reported in the Dental Surgeon magazine and communicated to members via mail prior to the 2010 AGM. He questioned why the issue was not raised earlier if it was deemed to be so important.

Dr Kuan asked the IAC for evidence of the Association's bid to host the FDI World Dental Congress (WDC) to support its allegation that the President and Treasurer have done so. He acknowledges that seeking a mandate from members is good advice even as he pointed out that it is not a constitutional requirement.

Dr Kuan also pointed out that the hosting fee for the FDI WDC of CHF960,000, quoted by the IAC report, was first discovered from a Chinese delegate at the French Reception during the FDI WDC 2023 in September. He emphasized the need for timely information should the General Body be expected to decide on such an endeavour.

4.8 Dr Tan Tien Wang clarified that hosting fee for the FDI WDC was subsequently circulated to interested parties a few months after the FDI WDC in Sydney.

4.9 Dr Kuan challenged the IAC report's allegation that overseas promotional trips for IDEM were not coordinated with the professional conference organizer for IDEM, Koelnmesse (KM). To counter these allegations, he presented several pieces of evidence:

- A. Photographs: Images of council members setting up the IDEM booth at the Sydney FDI World Dental Congress (WDC).
- B. Duty Roster: A circulated duty roster shared via relevant chat groups.
- C. Event Materials: Photographs of standees, collateral, safety vests, and gifts provided by KM for the event.

As the Chairperson of Publicity and Promotions for IDEM 2024, Dr Kuan stated that he regularly updated Council members on plans and upcoming events, providing an email as evidence of such communications. He also noted the rising costs of flight tickets and accommodation post-pandemic but emphasized the necessity of attracting delegates and visitors to IDEM to stay competitive within the region.

Dr Kuan further mentioned that during the recent FDI WDC in Sydney, the responsibilities of the Association representatives extended late into the evening on at least three days, highlighting the dedication and commitment of the individuals involved.

4.10 Dr. Kuan emphasized the importance of proper record-keeping and provided several examples of his efforts from his tenure as Acting Honorary General Secretary in 2010. He addressed the question of why there were no reports of trips as alleged by the IAC, explaining that it was only in the latter part of the council term that the council decided trip reports must be made. Dr. Kuan mentioned that he did submit a trip report for the Guangzhou trip and highlighted a WhatsApp message from Dr. Eugene Tang Kok Weng, who congratulated him on his excellent report on the Guangzhou event.

Dr Kuan recounted the formation of the IAC, noting that Dr Ong Eng Yau, the inaugural IAC Chairperson, meticulously documented subcommittee meetings. He contrasted this with the current IAC's practice of conducting discussions via text messages without proper documentation.

Dr Kuan agreed with the IAC report on the importance of record-keeping and stated that he has consistently prioritized this throughout his service to the Association. This commitment is demonstrated by his efforts to keep the Association's history updated, as reflected on page 5 of the Annual Report.

4.11 Dr Kuan raised a query regarding the IAC's definition of *"Money-out Reconciliation"* and highlighted that the Association's accounts undergo scrutiny by external auditors, who are entrusted with ensuring their accuracy. He questioned why he was being singled out as the only Treasurer, especially considering that this process has been a longstanding practice, even when the current Chairperson of the IAC served as Treasurer previously.

Disputing the IAC's assertion that *"there is currently no evidence that the Treasurer is carrying out due diligence in carrying out this money-out reconciliation but relies on staff to WhatsApp him the expenses that are being approved,"* Dr Kuan referred to an email outlining the financial workflow, demonstrating his involvement throughout the process. He also provided instances where he responsibly flagged expenses without proper documentation, including a significant SGD3,000 payment made by the Vice President, to the attention of the Council.

Addressing concerns about the Digital Banking Token system and the IAC's insistence on taking control of these tokens, Dr Kuan argued that such action would impede staff from fulfilling their duties. Instead, he proposed a solution involving a second layer of approval for payments, wherein designated approvers would utilize separate bank tokens, thus limiting staff roles to

transaction creation. This solution is slated for implementation with the change in council when there is a mandatory need to change signatories.

Dr Kuan questioned whether the IAC had interviewed key individuals like the President, Treasurer, or other Council Members for additional insights before releasing its report. He recounted the genesis of the IAC following a financial irregularity within the Association and his involvement in reforming financial processes and shaping the IAC's guidelines. He emphasized the importance of impartial leadership within the IAC, which he contributed to defining.

4.12 Dr Samsudin Bin Jetty stated that his IAC report was not motivated by malice and would present his report explaining how he reached the conclusions in the IAC report.

4.13 Prof Chew Chong Lin asked if the incoming Council could address the points raised by the IAC report and produce a travel-related financial guideline to eliminate ambiguity. Dr Yong responded that the current Council already has existing policies pertaining to travel-related financial matters.

4.14 Dr George Soh emphasized that while the IAC report raised significant concerns that require attention, he wants to clarify that he does not intend to cast doubt on anyone's integrity or competence.

Reflecting on his past involvement with the IAC, Dr Soh recalled being appointed due to his concerns about travel expenses, which had been a recurring issue. He proposed several recommendations regarding travel guidelines, such as requiring verbal or written reports for accountability. Dr Soh stressed the importance of assessing the value gained from these trips rather than solely focusing on expenses. He believes that adhering to his suggested guidelines could have prevented the current issue from arising. Dr Soh noted that many of his previous recommendations to the Council, led by Dr Kuan, had been implemented successfully.

Dr Soh cautioned that while banking tokens offer security, they are not entirely foolproof. Dr Kuan acknowledged this, adding that while no measure is perfect, implementing such measures represents a step in the right direction rather than assigning blame.

4.15 Dr Soh added that he found an old email from Dr Tang in 2015, in which Dr Tang asked about the outcome of the proposed guidelines. Dr Soh noted that since Dr Tang is currently on the council,

he could have simply instructed, "Forget about Dr George Soh's recommendations, follow my guidelines instead."

4.16 Dr Samsudin Bin Jetty proposed that the administrative staff handle the coordination of flight ticket purchases for the Council instead of individual members booking their tickets. He believed this approach would lead to cost savings. Dr Pua replied that he had previously explored the idea of establishing a Singapore Airlines corporate account for this purpose. It was however challenging to coordinate schedules and preferences among Council members.

4.17 Dr George Soh proposed that the Council refrain from delving into the specifics of implementing the recommendations from the IAC report. Instead, he suggested focusing on the comprehensive guidelines already in place for travel claims. Dr Yong agreed with Dr Soh, emphasizing the existence of these guidelines. He noted instances where travel claims had been invalidated due to non-compliance with these guidelines.

Regarding the streamlining of flight ticket bookings, Dr Yong expressed that it would be an ideal situation. However, he explained that the current Council inherited a workload-heavy environment with both the secretariat and Council members overwhelmed by a myriad of activities.

Whistleblower's Letter

4.18 Dr Tang went into the definition and the laws of whistleblowing. The Association established an Internal Audit Committee in 2011. The IAC should follow 3 principles in which Dr Tang pointed out that one of the principles of "ensuring these activities are carried out with clear mandate from the Council or the General Body and that they are implemented within defined guidelines". Dr Tang said that there were indeed a lot of queries about travel expenses by the IAC from 2014 to 2015.

4.19 Dr Tang gave a slide presentation on the guidelines for the IAC, emphasizing that the IAC should not be over-zealous in its pursuits. He stressed the importance of considering the severity of the disclosed impropriety and whether proper methods were used to uncover the information. The IAC's intentions should be free of malice. Additionally, it is crucial to determine if the improprieties are isolated incidents or recurring issues. If the improprieties are significant, it is appropriate for the IAC to conduct a thorough investigation.

4.20 Dr Tang pointed out a report when he was Chairperson of the IAC (2021-2022) when the Council disagreed with the IAC on the view that not supporting the proposed guidelines would result in unchecked spending. To support his point, Dr Tang presented the legal bills paid by the past Council in 2020, amounting to a bill of SGD107,245.93 paid for the Standing Committee, which was created in a special general meeting. Dr Tang spoke about the unhappiness that arose over the phrase "unchecked spending" and wanted to clarify that it was not a word that came out of the imagination of IAC. Dr Tang pointed out that Dr Goh, President of the Council then, had suggested that the IAC adopt a neutral tone, to which Dr Tang replied that it was just a play on words to make everyone happy, where the meaning was much the same.

Guidebook for Audit Committees in Singapore

4.21 Dr Tang mentioned that a guidebook is available for audit committees in Singapore. According to the guidebook, when a whistleblowing report is made, it is appropriate for it to be passed on to the audit committee.

4.22 Dr Tang stated that the statements in the whistleblowing report were his honest opinions. He said that multiple attempts were made to persuade the President to seek a mandate of the Council for some issues and seek a mandate of the general body at the General Meeting on a specific issue of the proposed bidding of the FDI, but these were unheeded.

4.23 Dr Tang shared the Council's responsibility in Article V itemised (m) and (n). He thus commented that the bidding of the FDI World Congress should be consulted at the AGM because such projects involved substantial financial commitments. Dr Tang expressed concerns about the huge financial implications of hosting FDI WDC 2027 or 2029.

Council Meeting Minutes (30 Aug 2023) on the Bidding for FDI World Congress

4.24 Dr Tang proceeded with sharing about the intention of the Association to host FDI WDC and APDC during a meeting with the Council, and he suggested the Council seek endorsement from members before proceeding. At the same time, Drs Yong and Kuan opined that endorsement from members is optional as the Constitution is silent on this aspect.

Dr Tang explained that Drs Yong and Kuan felt that they could exercise executive power to decide whether the Association should host the conferences. Dr Tang then sought the past

President to confirm the statement shared by Dr Kuan that hosting the FDI WDC 2009 was solely a Council decision. Dr Tang shared that he reiterated the need to get members' endorsement to host FDI, although he supported the proposal.

Dr Tang said he reminded the Council that the Singapore Tourism Board (STB) would only make reimbursement after the event. He suggested that the Treasurer conduct a feasibility study to determine the potential monetary loss to the Association. Dr Tang felt that the STB funding should not be the only deciding factor in the Association's decision to host FDI. Dr Goh said that a survey would be an indirect method to gauge members' responses by inviting members to join the organising committee before any decision to go to the House for endorsement. Dr Yong then called for a vote on Dr Goh's proposal. Following the approval, Drs Goh and Pua drafted the memo to call for volunteers.

4.25 Dr Tang said four senior Association members (Drs Yip Wing Kong, Ho Kee Hai, Lewis Lee and Samsudin Bin Jetty) responded to the email asking members to volunteer to organise FDI WC. They wrote to advise the Council to seek a mandate at a general meeting. Dr Tang shared that the collective questions made by the four senior members were:

- i. The reasons for the Council to undertake the bid.
- ii. Any liability to Association should the House rejects the Council's successful bid.
- iii. It would be foolhardy for the Council to undertake a venture of such magnitude without the blessing and approval of the General Body.
- iv. Why does the Council take full responsibility for the conference when the Association's general Body could share it.
- v. Dismayed at the thought that such a big announcement was made through a simple email asking for volunteers.
- vi. As the tenure of this organising committee extends beyond the current and the next few Association Councils, a mandate from the general Body is mandatory.

Dr Tang further shared that the typical responses of President Yong were:

- i. The Constitution is silent on needing approval from the House when bidding for and organising conferences.
- ii. The current Association Council includes three past presidents, and they appreciate the effort, risks, and challenges of a large-scale physical conference like the FDI WDC in the current climate.

- iii. IDEM PCO partner KM is a significant advantage for the Association. Hence, the risk to the Association's financial reserve is exceedingly low.

Nonetheless, Dr Yong said he would float these concerns to the Council for consideration. But Dr Tang wanted to point out that despite there being three past presidents in the current Association Council, the three presidents were not in agreement with Dr Tang himself voicing concerns. Dr Tang further pointed out that Dr Yong did not, in fact, float these concerns to the Council for deliberation.

- 4.26 Dr Goh Siew Hor clarified that Dr Yong had informed the Council about the Singapore Tourism Board's (STB) interest in attracting large-scale events to Singapore and approaching the Association to consider hosting the FDI WDC and/or APDC.

Dr Bertrand Chew added that the Council aimed to evaluate the feasibility of such endeavours by assessing financial commitments, risks, and the availability of manpower to form the Local Organizing Committee (LOC). The purpose of the test balloon was to gauge the general membership's interest in committing to hosting these events. The Council opined that it would only proceed to explore a bid if there was a financial upside to hosting the events and if the general membership responded positively.

Dr Goh reiterated that the Council had not made any legal bid or commitment to hosting the FDI WDC or APDC. Dr Vivien Wang supported this statement, affirming that she had attended all meetings with STB and that neither Dr Yong nor the Council had committed to hosting these events.

- 4.27 Dr Samsudin remarked that the STB had provided the Council with information regarding a grant offer, hence an *'agreement'* must have been made. Dr Yong countered this assertion by stating that such an assumption is false. He explained that the STB was able to provide an in-principal grant offer as it is already aware of the projected cost and visitor numbers for similar events. Dr Yong reiterated that there was no formal verbal or written agreement with any parties involved.

- 4.28 Prof Chew Chong Lin inquired on the purpose of the discussion since there is no formal proposal presented to the House to host the FDI WDC. He highlighted that if expenditures surpassed a certain threshold, it was advisable for the Council to seek approval from the House.

4.29 Dr Ho King Peng expressed his opinion that although the Constitution did not explicitly address the issue, a sense of responsibility and common sense should prevail. He believed that the Council should seek approval from the House for significant expenditures. Additionally, he suggested that members should approve the decision to host the FDI before the Council initiates any communication, such as sending out an email blast requesting volunteers.

4.30 Dr George Soh remarked on the ongoing relevance of the IAC, emphasizing that its effectiveness hinges on the members comprising it.

He concurred with Dr Tang's observation that although the Constitution does not specify whether the Council or the General Body appoints the LOC, Dr Soh suggested that it would be wise for the General Body to appoint the LOC, considering its continuity across multiple council terms. Additionally, he urged the Council to ensure that the grant provided to the Association was adequate for its needs.

4.31 Dr Kuan reiterated that neither he nor Dr Yong have unilaterally submitted any bids. He emphasized that any bid submission would typically require a security deposit, making it almost impossible to conceal.

Drs Kuan and Yong agreed that while the Constitution may not explicitly address this issue, the Council should not proceed with a bid without consensus from members. Dr Kuan stressed the importance of presenting proposals to the House for approval as a matter of transparency and courtesy.

4.32 Dr Yong stated that the Council had guided the Association thoughtfully through the challenges emerging from the pandemic and emphasized that they would not make impulsive decisions without the consensus of the general membership.

4.33 Dr Samsudin opined that the email blast signified that the Council had decided on the FDI. Dr Tang replied that his whistleblowing report emphasised the term "*intention to bid.*"

4.34 Dr Samsudin asserted that the Constitution does not remain silent when it comes to handling substantial amounts of money, indicating that the Council still needs to seek approval from the General Body. In response, Dr Yong referred to Resolution (A) of the 57th AGM as evidence that the current Council is committed to involving the General Body when necessary.

4.35 Dr Goh Siew Hor acknowledged that he had supported the idea for test balloon and had been involved in the drafting of the email blast. He clarified that its purpose was to gauge members' responses to the idea of bidding of FDI and whether there was sufficient interest to help if such an event were to proceed. He emphasized that Council had agreed at its own meeting not to proceed with a bid without approval from the House. Upon receiving feedback expressing concerns from most members, the Council decided not to pursue the bid further and concluded that it was not the right time to discuss the matter. He took responsibility and apologised to members for the misunderstanding that arose because of the test balloon email.

Dr Pua Hong Ping mentioned that the draft email blast, with the request for feedback or objections, was circulated to all members of the Council approximately 3 weeks before it was circulated to members. He did not receive any objections or feedback from any member of the Council.

Profit margins from events

4.36 Dr Tang commented that FDI 2009 had brought in a profit of €183,000 and questioned whether six years of planning was justifiable for that amount of profit. He noted that IDEM 2022 had generated a profit of SGD256,518.89 and highlighted the successful partnership with KM. Dr Tang suggested that comparing the profits from FDI and IDEM would help determine if organizing the FDI is worthwhile, considering it would involve the entire association and require many years and significant manpower.

Divulging sensitive information

4.37 Dr Tang highlighted that, according to Constitution, it is not permissible for any ordinary SDA member to request for a copy of Council minutes. But it is necessary to share such sensitive information including council minutes to substantiate his whistleblowing letter.

Dr Tang clarified that regarding the IAC report, eight out of ten members of the Council voted in favour of including a footnote. This footnote would state that "The report is not endorsed by the entire council, and the council has allowed the IAC the autonomy to express its views independently without alteration."

Dr Yong clarified that the President, as the presiding officer, holds the casting vote and maintains objectivity and neutrality. Therefore, he will vote when a casting vote is required. Dr Tang remarked that a casting vote is only necessary when there is a tie in the vote count.

Dr Kuan added that the Council had received the whistleblower's letter as part of the Annual Report, approximately one week before it was circulated to the general body. Council members did not have prior knowledge of the IAC report. His initial response was that it was not an objective report and contained defamatory statements. He warned of potential legal action but mentioned that he would not suppress the IAC report to avoid accusations of a cover-up.

Use of whistleblowing

- 4.38 Dr Tang presented on the subject of CoC based on the minutes from the Council Meeting on the 22 November 2023.

Dr Goh reiterated that whistleblowing is a mechanism used by individuals who lack power to raise their concerns, but this is not the case for the Vice President. He further clarified that it is incorrect to state that the Association has never had a whistleblowing policy as a copy of it was shared with the IAC during his term when he was president and Dr Tang was Chairperson of the IAC. It is also recorded in the 2022 AGM IAC report.

Dr Goh referred to the '*SDA Audit Committee General guidelines*' quoted by Dr Tang earlier. He queried why the IAC had chosen to follow some of the guidelines but not the rest. For instance, committee meetings are supposed to be documented but he noted that there were no meeting minutes, and the discussions were conducted via WhatsApp. It was also recommended that the IAC should meet once every 4 months where the President, Vice President, Honorary General Secretary and Treasurer can attend to provide information and discuss any concerns. Had this been followed and adopted, it could have been resolved without having to drag the issue to AGM.

He further raised concerns on Dr Tang's sharing of Council minutes at AGM. He explained that the Constitution protects the Council minutes because Council members may express views that may not be popular for robust discussions. Council members must feel safe to share contrarian views rather than populist ones.

Concerning the COCs, Dr Goh explained that while the official position of the Council is contained in the relevant position paper, it must also be prepared to help members should it still be subsequently implemented. He opined that it is in the interest of members to allow the Council to respond to dynamic changes affecting the dental profession. If Council is dogmatically bound to earlier positions even when the original situation has changed, it will find itself irrelevant.

Dr Tang suggested that the solution would be for the President to act as the governor of the IAC.

Council's overseas travel expenditure

- 4.39 Dr Tang shared that the total travel expenses under the Council of President Yong came to SGD54,691.08.

Dr Yong commented that overseas expenditure during his term was lower than pre-pandemic levels for a comparable period between 2018 and 2020. Dr Kuan added that simply looking at the expenditure figures provides only a partial picture. Instead, it is important to consider the specific events attended and the number of members sent to those events.

Dr Tang shared the 'SDA Expense Claims Guidelines,' pointing out that a report with the meeting details must be made to support the claims. Dr Tang proceeded to show an EXCEL file of the claims of overseas travel expenses by the various council members and highlighted when written trip reports were made and when they were not, and President Lawrence had not submitted a single written trip report. Dr Tang further stressed the importance of having the report, to inform council of the meetings attended, the people we met, brief discussion points etc.

- 4.40 Dr Tang showed claims by Dr Yong of SGD1,053.35 and SGD3,380.98 that were not council approved, and yet were approved by Dr Kuan as Treasurer. Dr Tang reminded that according to constitution, the President, Vice President and Treasurer are the approving authorities. Yet when Dr Lawrence travelled as President, only Treasurer Kuan approved, and Dr Tang's approval was not sought. Dr Tang showed another email wherein he approved some urgent claim items raised by Tracy Ooi, but Dr Kuan asked the staff to hold on to the payment, saying that we needed to wait for Dr Tan Tien Wang and Dr Pua Hong Ping to approve. This is not following

Constitution at all because Constitution does not mandate the approval of payment by the General Secretary and the Asst Gen Secretary.

Dr Tang also pointed out that, because of many travels by councils, we have to reciprocate and invite back those NDAs that we visited. And when SDA invites NDA representatives, we have to pay for air tickets and accommodation for them. The Association invited a total of 19 NDA representatives for IDEM this time round, which is a record number.

4.41 Dr Tang pointed out that Dr Yong had gone ahead with a meeting with the Fiji Dental Association despite the Council declining to send representatives. The Association wanted to raise awareness in the region but found out that the Fiji Dental Association only had 80 members. Dr Tang further pointed out that the President had proposed holding a 3-nation joint conference among MDA, Brunei and the Association, which was not discussed in the Council. Dr Tang said he had to whistle blow because members had a right to know. He questioned whether the Association is improving the quality of the speakers for IDEM due to the lacklustre response to the Asian speakers at IDEM.

4.42 Dr George Soh suggested that the AGM stopped discussing the IAC report any further due to time constraints, seconded by Dr Samintharaj Kumar. Dr Ho King Peng rejected and explained that the IAC raised serious issues against the Council members and if they remained unresolved, subsequent Councils might repeat the mistake. Dr Ho suggested that the Association could get someone impartial to investigate this matter. Dr Ho proposed the formation of a committee to investigate the issue.

4.43 Dr Kuan reiterated again that the Association did not submit a bid for the FDI WDC. However, Dr Ho King Peng noted there was interest in bidding. In response, Dr Yong explained that the Council's role involves exploring potential opportunities, but this does not necessarily indicate an intention to bid.

Dr Ho countered that exploring an opportunity implies an intention to bid. Dr Yong clarified that the Council must be accountable to the House and should investigate the feasibility of an opportunity before deciding on whether to pursue it.

Dr Pua Hong Ping asked Dr Tan Tien Wang, in his role as the National Liaison Officer of the Association to the FDI World Dental Federation, whether the Association had initiated any

paperwork to bid for hosting an FDI event. Dr Tan replied that they had not initiated any such paperwork.

- 4.44 Dr Bertrand Chew stated that for the President to present the matter of hosting the FDI WDC to the House, detailed information on the financials and manpower requirements was necessary. Hence there is a need for Council needed to gather this information prior to any proposal.

IAC report

- 4.45 Dr Samsudin stated that he wanted to counter what Dr Kuan had said in his presentation. Dr Samsudin provided the various guidelines the Association has in place: SDA Audit Guidelines, Claims Guidelines for SDA Council, Guidelines for Council Overseas Engagements, and Past Council Minutes.

Dr Samsudin said that the financial limits are best decided and passed at the first meeting of every Council and would indicate limits on the Exco, Council, and Sub Committee. They also include the different levels of approvals and expected expenditure limits for the foreseeable future. He also pointed out that based on Council minutes, he found no such limits discussed or mandated.

Dr Samsudin cited the IAC's 1st Meeting with the Council on 27 July 2022, in which he requested that the Council lay down terms and rules for payments and finances engaged by the Council or other Committees. He also cited Dr Yong's statement that there is currently no limit on spending.

- 4.46 Dr Samsudin stated that the letters of concern regarding FDI WC resulted from the test balloon. He suggested that the Council obtain a mandate from the General Body to bid for the event and that the mandate should be mandatory. Dr Samsudin pointed out that the CHF960,000 did not cover the officials' travel expenses and the Congress's running costs. He concluded that if he added these expenses, the total cost would be approximately SGD3 million.
- 4.47 Dr Samsudin provided historical background on the Special General Meeting (30 August 1987) on 1st LOC FDI 1990. The meeting was convened, and a motion was passed to dissolve the LOC because it had not been answerable to the Council or Association. Another LOC was formed.

4.48 Dr Samsudin cited the travelling expenses figures, commenting that in 2018 and 2019, travelling expenses for IDEM and Association were split. However, from 2022 to 2024, these figures were combined, making it hard for the IAC to determine whether the expenses go under IDEM or Association.

4.49 Dr Samsudin cited the KM contract on Promotion Terms, which stated that SGD25,000 would be granted to the Association in odd years for trips which are coordinated with KM. Dr Samsudin emphasised the need for the Council to be careful of this term or the KM will pull back the SGD25,000. Dr Samsudin added that the IAC could not find any emails or coordination between KM and the Association for the use of the promotion monies of SGD25,000. The total travelling expenses were SGD54,690 for 2022-2024. Dr Samsudin noted that verbal reports are not suitable for posterity and cannot be used to justify the expenditure of the Association funds.

Dr Samsudin discussed about financial prudence. He suggested that the next Council consider increasing the rent of the investment property at Circular Road, explaining that the money collected from the property is roughly SGD120,000 despite being a SGD7 million property.

4.50 Dr Samsudin cited that the online banking practice of the two tokens being under the care and control of Tracy and Jon had been in place from 2009 till the current Council's term. He referenced his messages with Tracy Ooi, where the various Council members (President, VP and Treasurer) declined to hold on to the banking token. Dr Samsudin noted that the Treasurer did not perform weekly or monthly reconciliations of payments and bank balances. He pointed out that neither the President, Vice-President, nor the Treasurer had physically visited the office to check on the accounts. Dr Samsudin declared that, as a past Treasurer, he made it a point to go down to SDA office every 3 weeks to check and reconcile the financial statements. Even then, he felt he had not done enough, and still felt unsafe. The opinions of IAC are based on what we found. Dr Samsudin reiterate that the council had a two-week grace to look at the IAC report, and he expected Council to call IAC, but Council did not reach out to us.

4.51 Hence, Dr Samsudin stated that the opinions in the IAC report are based on evidence they gathered and that they believe it is their duty to report to members. He added that the IAC is responsible for ensuring that the Association is governed responsibly and prudently. Although the Council was given a 2-week period to review the report, Dr Samsudin said that the Council did not respond to the IAC report.

4.52 Dr Goh Siew Hor proposed the motion to pass the Annual Report of the SDA Council for the year ended 31 December 2023, and Dr Bertrand Chew seconded it. Dr Pua then declared the motion carried.

5. Matters arising from the Annual Report of SDA Council for the year ended 31 December 2023

5.1 No queries to the Annual Report of SDA Council for the year ended 31 December 2023.

6. To receive and, if approved, to pass the Audited Financial Accounts of SDA for the year ended December 2023

6.1 Dr Kuan expressed regret over the time wasted earlier. Due to time constraints, he briefly reported that the Association's financial status was healthy and expected to improve further due to IDEM 2024.

Dr Kuan then noted that the current auditors have been serving the Association for many years and posed the question to the floor about the need to change auditors for the sake of transparency and better governance. He explained that this issue had been considered in the past, but successive Councils retained the same auditor due to their familiarity with the Association's operations and their competitive rates.

Dr Kuan reported that the Association's Fixed Deposits are earning good interest but cautioned that the current high-interest rates environment is unusual. He reiterated that the Association's financial situation is healthy.

6.2 Dr George Soh commented that the current auditor's fee is low, and he is open to changing auditors if a lower fee can be found. Dr Kuan responded that the Association had previously considered hiring a new auditor but found that they would charge a higher fee due to the onboarding process. Dr Soh suggested that the task of finding a new auditor should be left to the incoming Council.

6.3 Dr Dominic Leung proposed the motion to receive the Audited Financial Accounts of SDA for the year ended 31 December 2023, and this was seconded by Dr Lim Foong Fee. Dr Pua declared the motion carried.

7. In accordance with Article VII (4) of the SDA Constitution, the Council proposes that this Annual General Meeting consider and, if approved, pass the following resolutions,

Resolution (A) “To consider and approve the conversion of named non-endowed funds to named endowed funds.”

7.1 Dr Yong remarked that the economics behind Resolution (A) would only be logical if the Association has the intention to support the medals and bursary beyond a duration of 15 years.

7.2 Dr George Soh inquired about the possibility of the donation receiving a matching fund from the government. Dr Yong responded that the government would provide a matching fund to the National University of Singapore, meaning that the beneficiary of the matching fund could be any other faculty besides the Faculty of Dentistry.

Dr Soh remarked that regardless of whether there is a matching fund from the government, it is worthwhile as it establishes the Association as a supporter of education. He also noted that the Association is currently in a good financial position to consider Resolution (A). Dr Yong added that the donations are staggered over 5 years to optimise cashflow.

7.3 Resolution (A) was passed with 26 votes for, 0 against, and 0 Abstention.

7.4 Dr Tan Tien Wang proposed that the election should cease at 17:00 hours to allow the returning officers sufficient time to count the votes before the conclusion of the AGM. There were no objections to this proposal.

Resolution (B): “To consider and approve a motion to form a three-member committee during AGM to source and implement a new software system that can handle events and membership and can be an online learning platform to the future needs of the SDA members; within one year after the formation of the committee; and to approve a budget of not more than SGD250,000 for such a software system.”

7.5 Dr Tan Tien Wang explained that the Association needs this as it supports backend operation with automation and the future mandatory regulatory requirement by the authority. Dr Tang stated that it is impossible to improve the existing system as the current workflow is tedious and complicated.

7.6 Dr Tan presented the various vendors who could support the Association. These vendors were curated independently by the secretary. The list of vendors is BeyondEdge, Wizlearn, Brightspace LMS, Genesis Networks, and Inspireo. Dr Tan shared the pricing from the various vendors, ranging from SGD100,000 to SGD250,000, with varied pricing coming with different features. Dr Tan further shared that the potential grants range from 50% to 90%. Inspireo can undertake grant applications and potentially no capital cost from the Association.

7.7 Dr Tan commented that the current Association's system is outdated. A three-member committee will look into implementing a new system, with a budget of a certain amount.

7.8 Dr George Soh questioned the feasibility of modifying the system to accommodate the desired functions outlined by Dr Tan. He further inquired whether there would be a consultant to work alongside Dr Tan or the committee, as he believed their expertise would be necessary to provide independent advice for the project. Dr Soh emphasized the importance of seeking and maximizing all available government grants for the Association and suggested that a consultant could assist in this matter.

Dr Soh also asked whether Dr Tan had solicited feedback from other healthcare associations. Dr Soh expressed the view that vendors should not be responsible for writing the specifications of the system. He emphasized the importance of scalability and manageability by any vendor if the current one ceases operation. The system should also be compatible with the Association's usual partners.

Furthermore, Dr Soh advised against placing pressure on implementing the system within a one-year period, as rushing could lead to mistakes. He stressed the importance of thorough testing and ensuring the system is user-friendly, especially considering the potential for frequent staff turnover.

7.9 Dr Samsudin opined whether they could look into the system paying for itself by placing advertisements in it, as the maintenance fee for the systems is roughly SGD5,000 a month. Dr Tan replied that they have considered this approach.

7.10 Dr Tan stated that the sister healthcare organisations use vendors like Wizlearn. He commented that the vendors do have advertisement pages and potentially have partners coming in to advertise, solving the subscription payment problem. Some of the vendors built from scratch,

and thus, the Association would own the system, such as Inspireo, and pay SGD6,000 per year in maintenance. He stated that he is giving a budget that is more so that the committee is not constrained and implements what the Association needs. Dr Tan commented that the system is scalable and sustainable. He commented that some partners do not want their system to be compatible with the Association, but the vendors can customise it to the Association's needs. He felt that the 1-year frame is reasonable and is confident that the Association can implement the new system.

- 7.11 Dr Kuan highlighted that Dr Tan discussed a feasibility study, but the Resolution pertained to implementation. He sought clarification on whether the plan was to implement the system within a year or to conduct a feasibility study within that period. Dr Tan responded that a feasibility study involves comparing vendors, examining features and pricing, and deciding based on the budget for implementation.
- 7.12 Dr Yong questioned why a three-member committee should be formed instead of allowing the incoming Council to handle the exploration and implementation of the system themselves. Dr Tan replied that because the system belongs to everyone, not just the Council, he intends to invite volunteers to join the three-member committee. He further emphasized that not all Council members are proficient in IT systems.
- 7.13 Dr Yong expressed his primary concern regarding the long-term benefits of the system. He is apprehensive about the potential lack of continuity. Dr Yong also inquire about the projected Return on Investment (ROI) and suggested for the proposal to include a feasibility study before members vote on its implementation.
- 7.14 Dr Kuan expressed concerns about the lack of economy of scale, particularly due to the small size of the Association. He noted that the number of participants for most of the Association's events, besides IDEM and SDA Convention, are small. Dr Kuan added that the profitability of SDA Convention is significantly lower than IDEM, potentially impacting the ROI of the IT system.

While Dr Kuan acknowledged the issues with membership renewal, he pointed out that it is still manageable with current processes. He is also concerned about potential cost overruns after the implementation of the new IT system.

- 7.15 Dr Tan replied that we need to think in terms of enabling the future generations to be creative rather than burden them with the current system. In terms of ROI, when the system is in place, a lot more things can be done. Dr Tan pointed out that the events are held by the Association based on the current limitation. Dr Tan added that he is for futureproofing and not committing the Association to a considerable sum of money. The Resolution is not fixed, and members are welcome to change it as they see fit.
- 7.16 Dr Tang added that with the movement to a high-tech industry across all disciplines it is good that the Association prepares themselves in this eventuality. Dr Tang commented that the resolution states to source and implement which he views as risky. He proposed an amendment to the Resolution to "To form a three-member committee to conduct a feasibility study in conjunction with the Council and to propose possible implementation of the system with the upper limit budget of SGD250,000". Dr Ho seconded this.
- 7.17 Dr Yong sought clarification on whether the three-member committee or the Council would need to seek House approval prior to implementation. Dr Tang replied that if the Resolution passes, is proven feasible by the feasibility study, and is within the budget, the three-member committee, in conjunction with the Council, is authorized to implement it without seeking additional endorsement from the House.
- 7.18 Dr Yong sought clarification on whether the three-member committee, the Council, or both would decide on the system's feasibility. Dr Tang replied that it would be prudent, given the significant budget involved, for the three-member committee not to have autonomy to decide but to refer to the Council for a final decision.
- 7.19 Dr Kuan suggested adding the phrase "for approval by the general body." Dr Yong responded that Dr Tan's intention was for the Council to approve once the three-member committee had determined feasibility. Dr Tan clarified that the original proposal was for a three-member committee to source and implement the system, with approval from the House.

Dr Kuan noted that the amended Resolution focused on a feasibility study rather than implementation and suggested including a clause "to be approved by the general body." Dr Tan disagreed, stating it would be time-consuming, and he was comfortable with the current Resolution, where the Council makes the final decision for the three-member committee.

- 7.20 Resolution (B) to "To form a three-member committee to conduct a feasibility study in conjunction with the SDA council and to propose possible implementation of the system with the upper limit budget of SGD250,000" was passed with 14 For, 0 Against and 8 Abstain.

Resolution (C): "Discussion and Ruling on Financial Management and executive Powers of the SDA Council."

- 7.21 Dr Tang explained that the objective is to review and address concerns regarding the financial management practices and exercises of executive powers within the Council as per the provisions of the Constitution. He explained that the Council is subordinate to the general meetings. This implies that the ultimate authority lies with the general members rather than the Council alone. In practical terms, the executive Council is accountable to the general meetings and must operate within the framework of decisions made collectively by the membership.
- 7.22 Dr Tang pointed out the executive powers of the President such as in Article VI, "The President shall carry out such duties as President assigned to him by the Council and this Constitution.". There are certain responsibilities and authority that the President has but there are also guidelines to follow.
- 7.23 Dr Tang commented that when disputes arise from the Constitution, the Council may rule on the proper interpretation after obtaining legal advice. Dr Tang obtained legal advice with his own money to find out about the interpretation of the Constitution.
- 7.24 Dr Tang commented that the legal advice stated that the President's powers are expressly circumscribed by Article VI of the Constitution and that he has no inherent power simply because of his title or office. Based on Article V (8) of the Constitution, the Council shall always remain subordinate to the General Meetings. As such, the President does not have untrammelled powers to act in the name of the Association.

Secondly, if any Council member believes that the President is acting in excess of his powers, the Council member should inform the President of that view formally, preferably in writing, with explanations. If the President persists in his action, the Council member may call for a vote on a motion at a Council meeting to decide whether the President can proceed as the President intends.

Thirdly, in relation to Article IX of the Constitution, the Constitution defines the contractual relationship between the members of the Association and the Association. Nothing in the Constitution provides the President himself with the power to spend the Association's monies - that power vests in the Council.

7.25 Dr Tang pointed out that the Council under President Dr Kuan Chee Keong made sure that every member of the Council was part of the IDEM Committee so that everybody was in the know, and it was a wise thing to do.

7.26 Dr Tang proposes five motions to be moved today. The five proposed motions are:

- i. The President of the Association does not have untrammelled powers to act in the name of the Association. The President's powers are circumscribed by the Constitution.
- ii. The President alone has no powers to spend the Association's monies. The Council may collectively authorise the spending of the Association's monies provided that it is in line with the Association's Objects as set out in Article III of the Constitution and not prohibited by Article X of the Constitution.
- iii. Excluding recurring projects such as SDA Convention & IDEM, any new project(s) the Council wishes to undertake, where the proposed expenditure is higher than SGD35,000, Council should seek for majority approval by the Members at a General Meeting.
- iv. For any approved overseas trips undertaken by members of Council or their representatives, a proper report should be presented to the Council to serve the purpose of documentation, evaluation, information sharing, and promote accountability. Claims without properly documented report will not be reimbursed.
- v. For overseas speaking engagements, instead of merely seeking speaker representation solely within Council, external sources should also be sought such as the institutions and/or specialist societies.

7.27 Dr Soh expressed his opinion that the five motions are exclusive resolutions and questioned whether there would be a vote on them collectively or separately. He noted that the first two motions are specified in the Constitution and that there is no mandate, regardless of the number of members present, to change any part of the Constitution. Dr Soh emphasized that there would always be grey areas in any Constitution, and any member acting outside of it would still be accountable. Therefore, he saw no point in dwelling on this matter.

7.28 Dr Kuan remarked that Resolution (C) is flawed from the beginning because new motions cannot be introduced under Resolution (C) at the AGM without circulating them to the General Body, as stipulated by the Constitution. Additionally, regarding the fourth proposed motion, Dr Kuan suggested changing "Claims without properly documented report" to "Claims without proper receipt" because he believes the receipt is more crucial.

7.29 Dr Tang replied that the proposal is under the Resolution they need to discuss and that the five motions stated are related to Resolution (C). However, Dr Kuan disagreed, arguing that the wording of Resolution (C) excludes decision-making and voting, and therefore, should not deviate from that.

Dr Tang replied that the Resolution is proposed by a member and accepted by Council. Dr Kuan reminded Dr Tang that Resolution (C) is Dr Tang's personal resolution and deemed it inappropriate to word it as such and subsequently add five motions at the AGM for voting without circulating them to the General Body. Dr Tang replied that Resolution (C) states to discuss.

7.30 Dr Ho King Peng commented that when there is a discussion, it is followed by a motion to be put forward by members. Dr Tang replied that the Resolution states to discuss and rule.

7.31 In response to the whistleblower's letter citing the non-circulation of IDEM meeting minutes to Council members, Dr Pua clarified that subcommittee meeting minutes are not automatically circulated to Council members unless specifically requested. He pointed out that even subcommittees convened by Dr Tang such as IAC also did not automatically circulate their meeting minutes to Council members previously.

Dr Pua asked Dr Tang for clarification regarding the purchase of a flight ticket worth SGD20,000 for Dr Tang's friend to attend SDA Convention 2023 as an invited speaker, which was done without prior approval from the Council. Dr Tang explained that he had personally discussed the matter with the President. Dr Pua questioned why Dr Tang believed that the President had the authority to approve it when, in other circumstances, only the Council could do so. Dr Tang replied that there was an error in the protocol in certain circumstances, emphasizing that it was not a unilateral decision.

Dr Yong explained that when Dr Tang approached him, it was on short notice and related to a commitment Dr Tang had already made. Consequently, it was challenging for him not to offer support, as the president's role is ultimately about ensuring things come together in the end.

Dr Pua noted that the Council first learned of the ticket purchase when it had already occurred, at the time when the SDA Convention was in the red by close to six figures. Dr Tang replied that the theme of the convention had made it hard to secure speakers with relevant experience within a short time. Dr Pua stated that he was perplexed by Dr Tang inconsistency in his actions. He pointed out that Dr Tang was satisfied to approach the President to make decisions in his favour in certain situations but opposed the President's involvement in other situations when it did not suit him.

7.32 Dr Kuan expressed that during his time as the Council's Treasurer, Dr Tang had given him the most problems regarding claims, noting that even Dr Samsudin as IAC Chair was informed of one such claim without a receipt. He further stated that while Dr Tang's motions are commendable as proposals, it is essential for him to lead by example.

7.33 Dr Yong commented that while it is crucial for the Association to uphold consistent standards, it is also unrealistic to expect any Council to avoid making complex decisions altogether. He emphasized the importance of pragmatism in the daily operations of the Association, acknowledging that situations may not always be ideal. Dr Yong suggested that rather than focusing solely on actions, it is essential for the Council to examine the intent behind decisions.

7.34 Dr Pua Hong Ping raised a concern about "The Dental Integrity Alliance 2024" using the Association's logo in their campaign for the Council elections for 2024 - 2026. He mentioned that using the Association's logo for election campaigns requires the Council's approval and does not recall any such approval being granted. Dr Eugene Tang replied that he had submitted a request for the permission to use of the Association's logo and it was approved.

In response, Dr Tan Tien Wang explained that "The Dental Integrity Alliance 2024" did submit a request to use the Association's logo. However, Dr Tan admitted that he approved the request on his own without informing the Council and apologized for this unilateral decision. Dr Tan added that he did inform the other team of the usage of the Association's logo.

- 7.35 Dr Pua Hong Ping inquired of Dr Tan Tien Wang whether he had prepared or submitted any paperwork on behalf of the Association to host the FDI WDC as the Association's Liaison Officer to the FDI. Dr Tan confirmed that the Council did not initiate any paperwork to bid for the FDI WDC.
- 7.36 Dr Soh commented that during the AGM, when Resolution (C) was acknowledged, the five motions were not listed, which he deemed inappropriate. He reiterated his stance on motions one and two, emphasizing that there is no mandate to alter the resolution. Regarding motions four and five, he suggested that they should be incorporated into the guidelines for clarity and consistency.
- 7.37 Dr Kuan reiterated Dr Soh's perspective that any matters concerning the Constitution require a quorum and a two-thirds majority; otherwise, they would be subject to challenge and invalidated.
- 7.38 Dr Yong proposed resolving the impasse by deciding whether to explore and vote on the Resolution or to defer it to the next Council. Dr Tang agreed with the proposal to bring this matter to the next AGM.
- 7.39 Resolution (C) is thus withdrawn and not carried.
- 7.40 Dr Ho King Peng commented that Dr Tang has been in the Council for a long time and therefore sees a need to pass the 5 motions. He feels that the Association should not put it to one side. He proposed that the incoming Council look into this.

8. To confirm the election result of ten (10) members to the Council 2024 - 2026

- 8.1 Dr Yong expressed gratitude to the returning officers and asked for them to vouch for the validity of the votes. The returning officers confirmed that the votes have been accurately counted and that the voting process has been uneventful.
- 8.2 Dr Yong declined the position of immediate past President.

8.3 The elected office bearers are:

President	Dr Eugene Tang Kok Weng
Vice President	Dr Kelvin Chye Chuan Hee
Treasurer	Dr Vivien Wang Yuying
General Secretary	Dr Tan Tien Wang
Asst General Secretary	Dr Michele Chia Xin Yi
Council Members	Dr Kuan Chee Keong
	Dr Bertrand Chew Shen Hui
	Dr Gerald Tan Teck Siang
	Dr Juliana Tian

9. Closing of the AGM

9.1 Dr Yong thanked members for their attendance. With no further business, the Assistant General Secretary called 57th Singapore Dental Association Annual General Meeting to a close at 6.30 pm.

Recorded by, Dr Pua Hong Ping, Assistant General Secretary

Approved by, Dr Yong Than Fui, Lawrence, 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 8 meetings during its 1st of the 2-year term of office at time of press in March 2024.

The breakdown for council member attendance is as follows:

	Attended	Absent with apologies
Eugene Tang Kok Weng	8	0
Kelvin Chye Chuan Hee	8	0
Samsudin Bin Jetty*	6	1
Tan Tien Wang	8	0
Bertrand Chew Shen Hui	8	0
Intekhab Islam*	6	1
Gerald Tan Teck Siang	7	1
Boey Sean Kuan*	6	1
Jessalynn Sukamto*	7	0

*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 Laura Chia, Tracy Ooi, Emmeline Chan*, Monday Lee, Mr Jerry Choo, and Lee Jon Yang.

**Note: Ms Emmeline Chan resigned effective 1st March 2024.*

(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 129 new ordinary members as of 31st December 2024 as compared to 101 the year prior. On top of that, we have 45 new life members, 6 associate members and 2 student members.

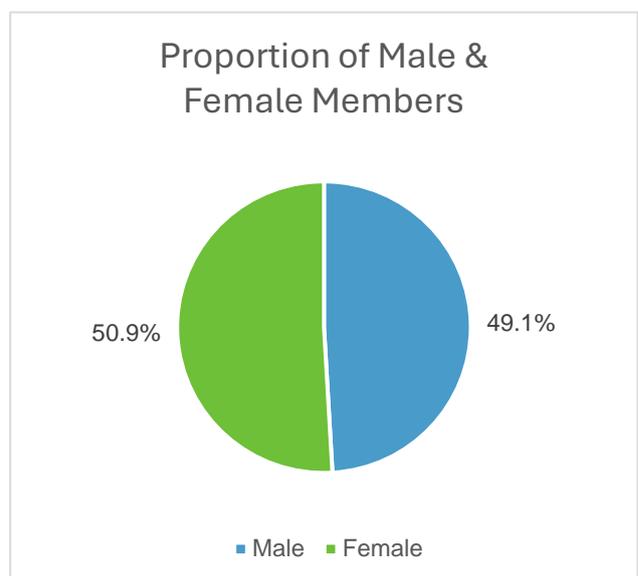
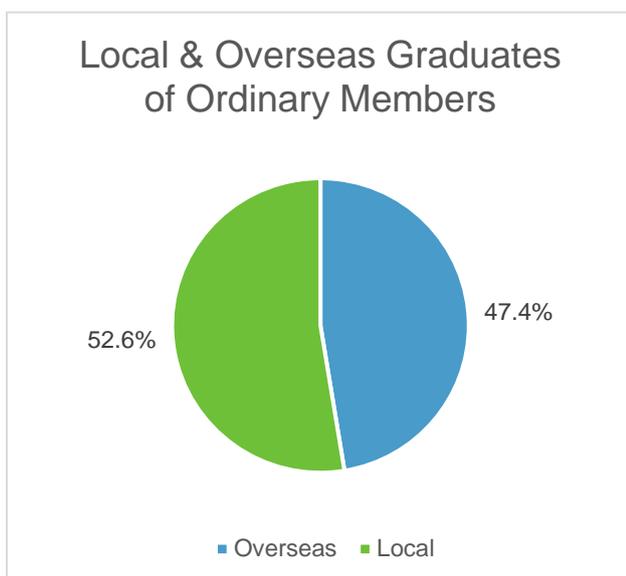
Besides top-notch CPE events by the CDE committee, the welfare committee puts together a list of benefits offered by participating vendors to new and existing members for various discounts and privileges on top of social events that attract members of different age groups.

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

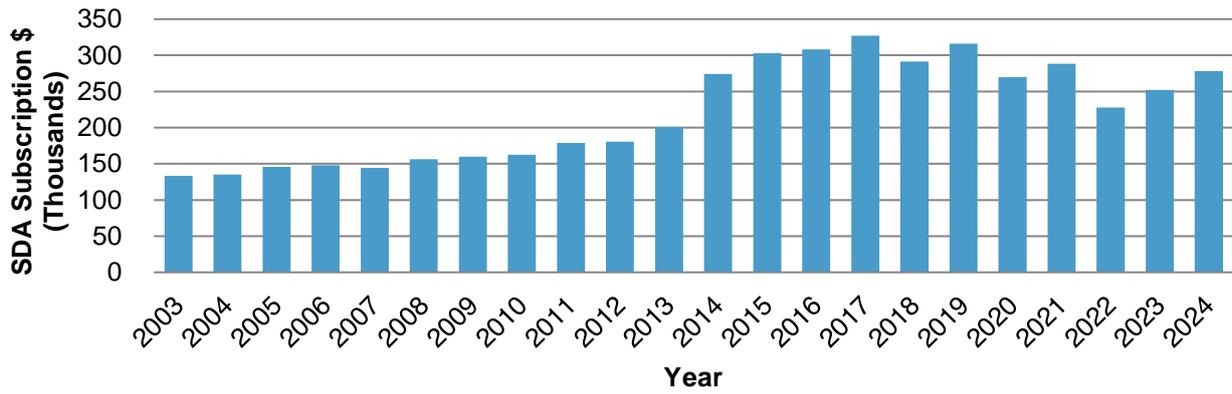
Appended herewith are some statistics for reference.

Types of membership (till 31 Dec 2024)	Total
(A) Ordinary	1412 (70.1%)
(B) Life	575 (28.5%)
(C) Associate	25 (1.3%)
(D) Overseas	3 (0.1%)
Total	2015
Student membership	136
Total numbers of members eligible for voting	1987

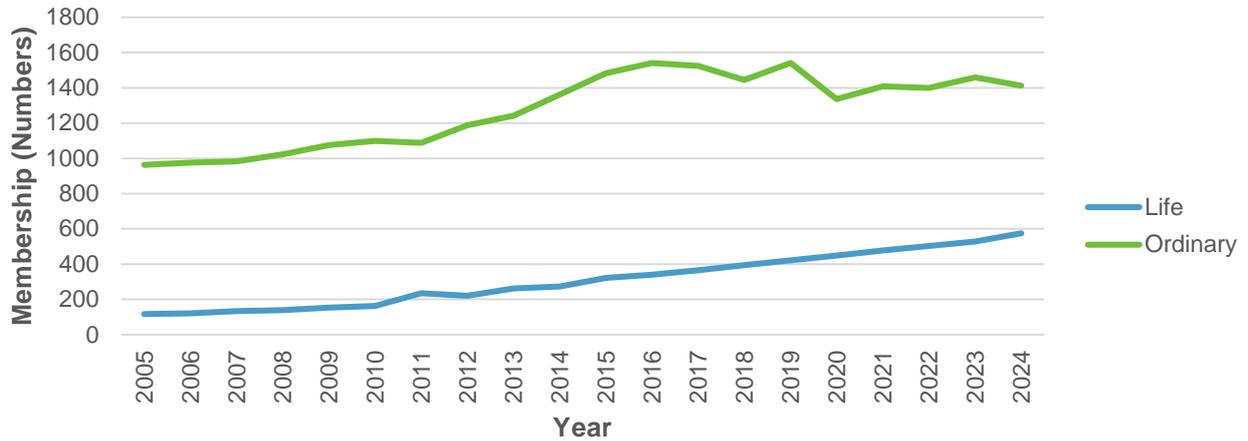
The membership has been growing steadily and around 64.1% of all Division I dentists are SDA members. Currently, there are 989 (49.1%) male members and 1026 (50.9%) female members, exclusive of Student membership category.



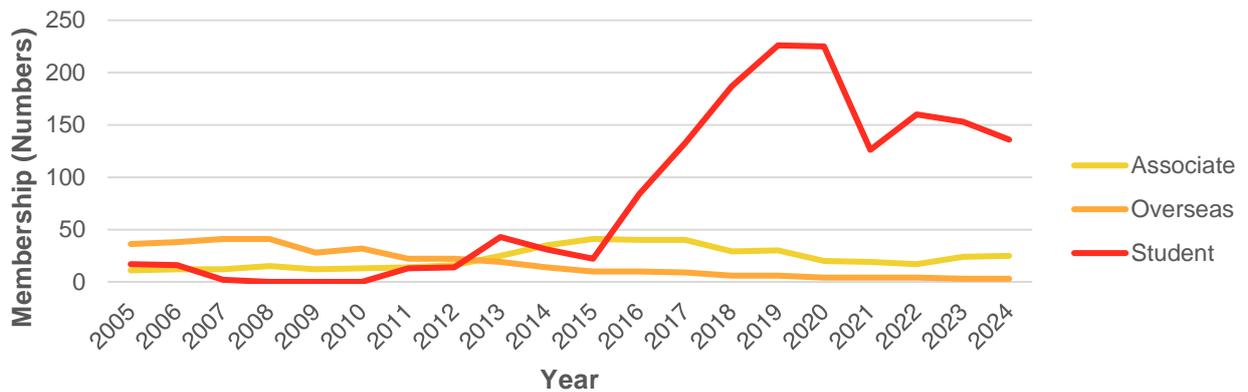
Membership Trends



Ordinary & Life Membership Trend



Associate, Overseas & Student Membership Trend



SUMMARY OF ACCOUNTS 2024: COUNCIL

Expenditure	2024 S\$	2023 S\$
Council Meeting	1,405.82	1,851.45
Name Cards	303.00	-
Uniform	2,260.00	-
ATO Trainer Course (WSQ)	65.40	-
Mailbox Subscription	894.51	-
Bank Charges	0.40	0.20
Year-End Dinner	-	511.85
Total Expenditure	4,929.13	2,363.50
Surplus / (Deficit)	(4,929.13)	(2,363.50)

SUMMARY OF ACCOUNTS 2024: MEMBERSHIP

Revenue	2024 S\$	2023 S\$
Membership Fee	278,349.23	252,250.00
Entrance Fee	2,800.00	4,450.00
Total Revenue	281,149.23	256,700.00
Expenditure		
AGM Expenses – Minutes Transcription	1,700.00	2,100.00
Rental for AGM	-	780.00
Catering for AGM	-	545.00
Venue & Catering for AGM (One Farrer Hotel)	6,545.00	-
Stationary for AGM	69.62	-
Referral Programme Rebates	3,500.00	-
Bank Charge (GIRO)	0.20	16.40
Delivery Charge for AGM	150.00	-
In-house Printing Charge	549.52	299.17
Total Expenditure	12,514.34	3,740.57
Surplus / (Deficit)	268,634.89	252,959.43

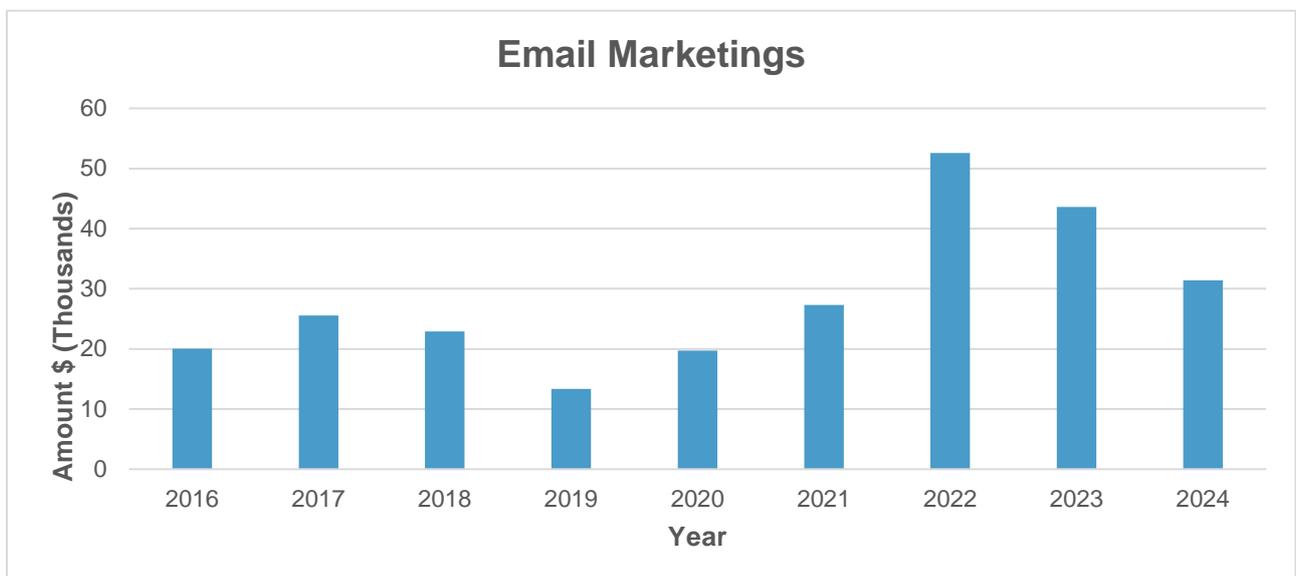
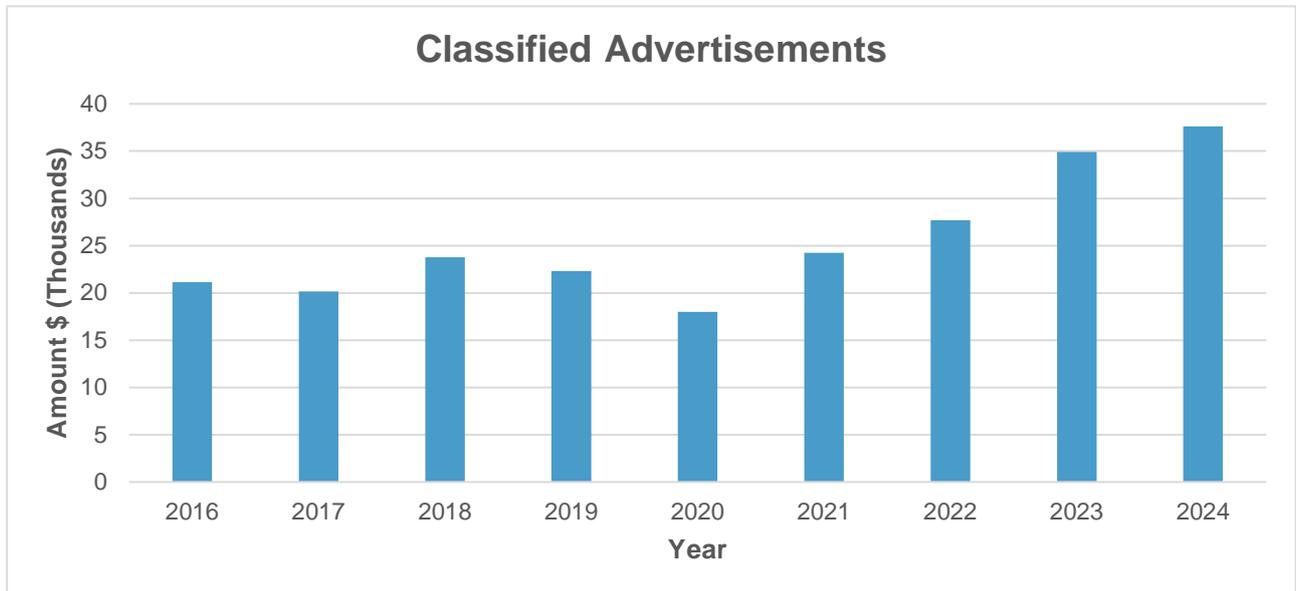
10 (A). SDA CIRCULARS & FLYERS

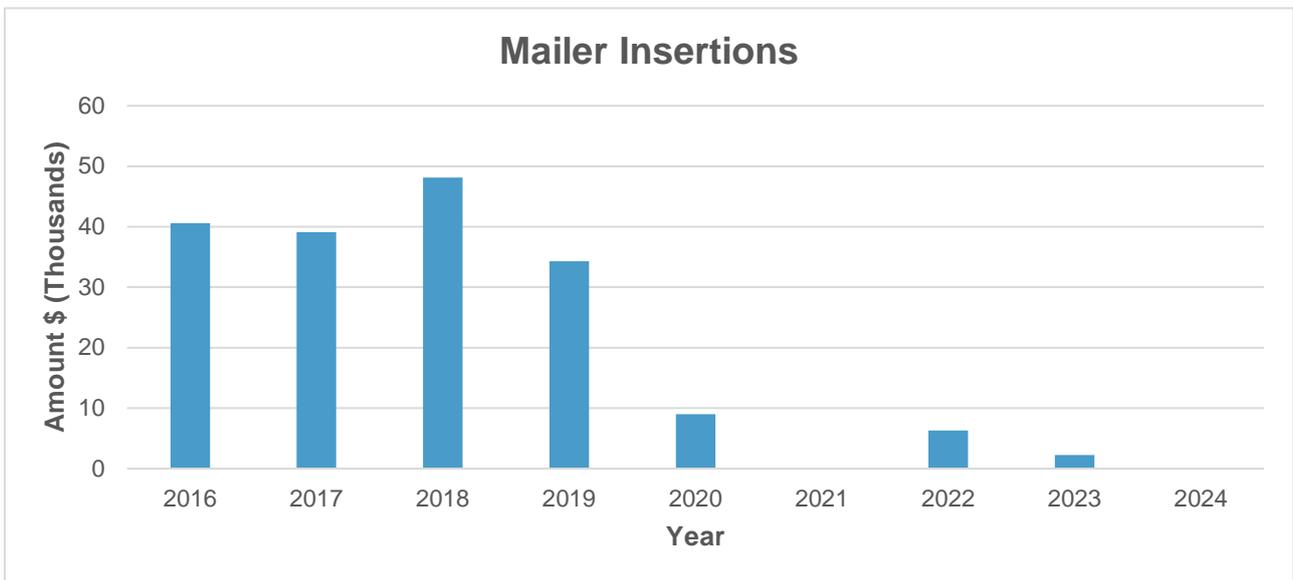
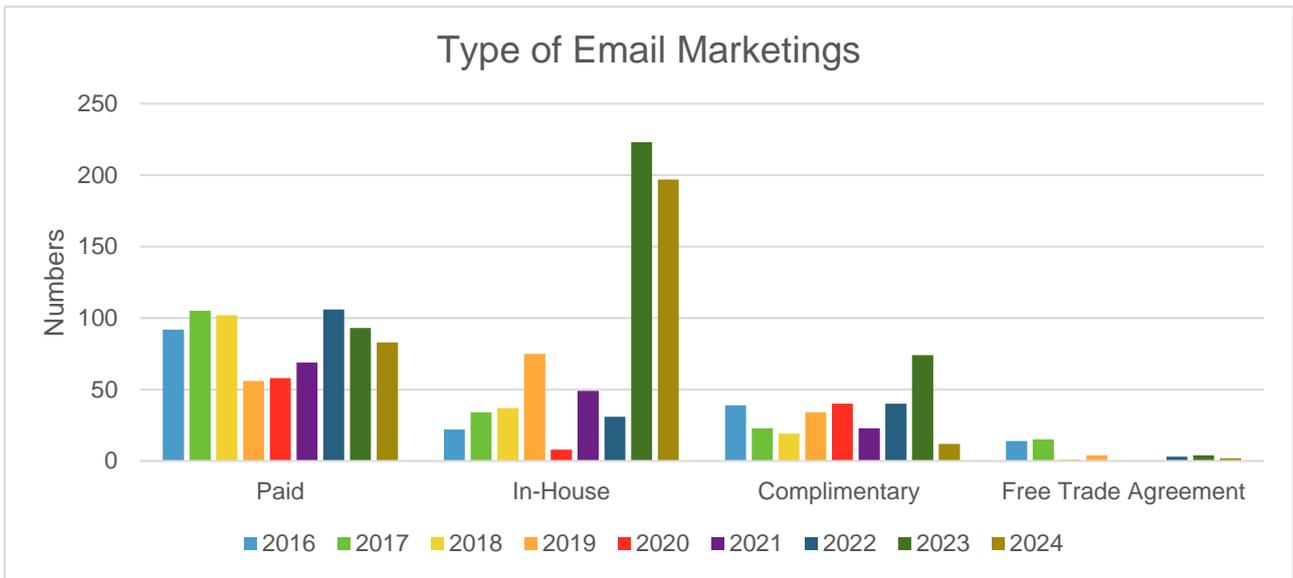
SDA advertising via email blasts and classified are valuable platforms for communication with our members. 2023 saw the change of circular emails to SDA Buzz & SDA matters, each focusing on slightly different aspects of membership needs.

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 upskill our secretariat to keep up with the needs of our clients.

Appended herewith are some statistics for reference.





Note: A chart on the type of mailer insertions is not included because there are no physical mailings of flyers for the year 2024.

SUMMARY OF ACCOUNTS 2024: EMAIL MARKETINGS & MAILER INSERTIONS

Revenue	2024 S\$	2023 S\$
Email Blast	31,369.00	43,615.00
Mailer Insertion ¹	37,610.00	37,142.50
Total Revenue	68,979.00	80,757.50
Expenditure		
Email Blast		
IT Support Expenses	1,833.96	1,624.13
Mailer Insertion		
Bank Charge	-	0.20
Maintenance Fee for Machinery	-	181.04
Design Fee for Advertisement Rate Card	-	30.00
In-House Printing Charge	7.54	29.65
Total Expenditure	1,841.50	1,865.02
Surplus / (Deficit)	67,137.50	78,892.48

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 Gabriel Lee Keng Yan** was promoted to Senior Lecturer effective from 1st July 2024
2. The following had been promoted to Clinical Senior Lecturer effective from 1st July 2024
 - **Dr Lai Ye Choung**
 - **Dr Ng Jing Hao**
 - **Dr Song Yi Lin**
3. The following had been promoted to Clinical Lecturer effective from 1st July 2024
 - **Dr Amelia Anya Chew Qin'An**
 - **Dr Foo Lean Heong**
 - **Dr Koo Chieh Shen**
 - **Dr Lee Qi Qi**
 - **Dr Nicole Agnes Thio Yan Li**

AWARDS

1. NUS Awards 2024

The following were recipients of the Faculty of Dentistry Excellence in Teaching Award in September 2024

- **A/Prof Kelvin Foong Weng Chiong**
- **A/Prof Hu Shijia**
- **Dr Tan Ming Yi**
- **Dr Charlene Goh Enhui**

2. Research Awards 2024

Dr Jacob Chew Ren Jie and his team received the Oral Poster Presentation 1st Place at the NUHS Scientific & Innovation Summit 2024 in July 2024.

3. National Day Awards 2024

A/Prof Wong Mun Loke was conferred the National Day Awards 2024 Long Service Medal (Ministry of Health) in August 2024.

4. Long Service Awards 2024

The following were awarded NUS Long Service Award

- **Dr Lim Li Zhen** (10 years)
- **A/Prof Raymond Wong Chung Wen** (10 years)
- **A/Prof Victoria Yu-Tan Soo Hoon** (15 years)

10 (C). NEW MEMBERS

We are pleased to announce the following new membership from 1st January to 31st December 2024.

SDA NEW ORDINARY MEMBERS (129 MEMBERS)

Ang Shao Min	Guo Yuxin
Carly Marie Billing	Han Dylon Lawrence
Chai Yee Vonne	Ho Jia Yi
Chan Chee Heng	Huang Jiawen
Chan Ern Mei Elyssa	Jastara Kaur Gill
Chan Sheryl-Ann	Kan Zi Ang
Chang Po-Chun	Keh Zhi Yu
Chen Rong Hua Christine	Kho Yew Hock Nicholas
Chen Roubing	Khoo Ru Ying
Chen Shuyu Arella	Khor Yuan Zhi
Chen Xiao Wen	Kiew Sie Cheong Vincent
Cheng Hoi Ting	Kim Minji
Cheng Jun Jie Willis	Koh Shu Yi Tania Nicolette
Chew Wen Hui Eunice	Koh Wei Chun
Chin Hui Lin	Koh Ying Alyssia
Chiong Xiao-Wei Cassie	Lee Cheong Ming Tristan
Chng Qi Yi Nicole	Lee Dustin Christopher
Choy Jie En Joanne	Lee Gek Chi
Choy Yi Xiang Jeremy	Lee Hong Yee
Chu Yen-Ting Colette	Lee Pei Li Isabel
Chua Quan En Nathaniel	Lee Sarah Jaslin
Chua Wei Jie Ryan	Lee Sheng Yuan Joel
Chuah Ying Ying	Lee Wen Mirabel
Dan Yuet Lynn	Lee Zhi Jie Eugene
Dan Yuet Yau	Leow Jun Hann Zane
Gan Jia Hui	Leung Hiu Man Mandy
Goh Yue Ye	Liew Yuqin
Guettier De Percin Charles-Minh	Lim Ee Shin Reuven
Guo Yisheng	Lim Fang Min Tisha

Lim Jia Yi Ariel
Lim Jia Yi Rachel
Lim Teong Joe
Lim Wen Ting Sabrina
Lim Yee Xuan Carina
Lim Yi Rong Chloe
Lim Yi Rong Ivan
Lim Yuan Yi Estelle
Lim Yung Ern Samuel
Ling Su Fei
Liu Xiao Josh
Liu Yuheng Isaac
Loke Choon Leong Gerald
Loke Zhen Yi Benjamin
Moi Lai Feng Michelle
Ng Boon Yee Sven
Ng Chee Peng
Ng Chih Yi Daryl
Ng Jia Wen Carmen
Ng Xin Yi Vanessa
Ng Zi Yue Phoebe
Oh Jun Ni Caroline
Ong Han Yi
Ong Xin Kai
Ou Jiazhen Joanne
Quek Zixuan Janine
Quek Zuo Kai Evan
Sam Mun Tung
Saw Yijia Sarene
Seah Yonghui Deborah
Seet Shi Ming
Seow Yongfeng Joel Azriel
Shen Yi
Sia Yee Peng
Siah Zhi-Ling
Sim Keefe Robin
Soo Chun Jing Jean
Sun Botao Jack
Sung Wennie
Tan Hui Juan
Tan Kay Shan Tammy
Tan Kye Ting Charmaine
Tan Pey Shiuan
Tan Shin Zi Grace
Tan Wan Yi Serena
Tan Xiang Yuan Gayle
Tan Yong Rei Laura
Tay Hui Yi Beverly
Tay Jie Lin
Teo Wei Ting Chelsea
Teo Yan Ze Brendan
Tham Zhi En Eunice
Toh Enning Hannah
Tong Wing Yi
Wee Jun Wei Ryan Zachary
Wong Qi Zun William
Wong Si Yang Brandon Julian
Wu Jiaqi
Wu Qianwei
Xu Ruohan
Yak Jie Lin Charlene
Yang Bo Billy
Yeo Ning Xin Camine
Yeoh Eng Seng
Young Hui Chi Natasha
Yow Wee Teck
Yuan Junhui
Yun Jongwoong
Zhou Erli John
Zhou Ying

Zhou Zihan

SDA NEW ASSOCIATE MEMBERS (6 MEMBERS)

Lim Ping Qi

Ng Choong Mi Debbie

Ng Zhi Ling Jacklyn

Ong Kai Ying

Sarawati June Longbottom

Yung Ai-Ling Teri

SDA NEW LIFE MEMBERS (45 MEMBERS)

Ang Ee Peng Raymond

Anshad Ansari

Au Eong Kah Chuan

Chang Shian Wei Willy

Chen Chien Wei

Chiong Yew Chieng

Chong Isaac

Choo Ching Li Angelina

Chua Peng Siong

Dalila Binte Hashim

Fan Tai Weng Victor

Faziana Binte Idrus

Fong Poh Seong

Itsuma Akiyama

Kazuo Sakurai

Koh Eng Kian

Koh Tieh Leong

Kuan Chee Keong

Leong Ann Joon Joel

Leong Yu Jun Justin

Leroy Edgar Mccully

Liew Christina

Lim Khun Yeow Ashley

Lim Swee Hock

Loh Meow Song

Loh Seok Hoon

Mohd Azharashid Tahir

Onn Lok Sang

Penelope Anne Hall

Phua Lay Har Lually

Poh Yu-Jin

Quek Kiok Cheah Eugene

Salikin Zulfikri

Seah Yang Howe

Soh Jen

Tan Kwong Shen Winston

Tan Lay Hwa Margaret

Tang Yick Fan Tony

Tay Lai Hock Alphonsus

Toh Tee Yong

Wee Choon Seng Freddy

Wong Dai Chong Harris

Yap Kiat Chong Marcus

Yap Yew Teck

Yap Yi Roon Ronnie

SDA NEW STUDENT MEMBERS (2 MEMBERS)

Lee Lok Yin Conal

Looi Wen Yi Reuben

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
Hon Gen 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.

Resumption of activities from Covid 19 situation

We have almost resumed all our activities after the years of the Covid pandemic.

Most welfare clinics have restarted 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, Bethany Home, Ju Eng Home and Lions Home. However, due to the shortage of manpower, many clinics are still not functioning at the pre-pandemic levels. We therefore continue 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.

Partnering with LOLA Home Dental Services

The SDHF is supporting this new initiative, called “LOLA”, by Dr Gabriel Lee, Dr David Lim and myself, Dr Victor Lee. This is an independent, non-profit organisation that aims to provide scheduled, on-site dental services to nursing home residents focussing on dental pain relief and stabilisation of dental diseases. LOLA Dental Service was incorporated as a Public Company By Guarantee on 24/1/2024 by ACRA.

SDHF disbursed the seed money of \$22850 in February this year. Their website was designed and launched in June. They signed MOU with St Andrew's Nursing Home on 13 September and Thong Teck Home in October to provide dental services to their residents. Dr Elim Tan was hired as the first locum to work in the clinics. Dr David Lim did also a few Home Visits under LOLA.

It is the intention of the SDHF to support efforts like this. As we are run by volunteers with their own full-time jobs, we are not able to provide the service ourselves. We should instead work with dentists who start charity or welfare projects like these and support them with guidance and funding.

Dental Screening at Perumal Temple

We conducted a dental screening as part of the Hindu Endowment Board Annual Healthfair on 4th of August. We worked with Dr Samintaraj Kumar and his team from Nuffield Dental Group. There were also around 8 dentists who volunteered for this event. At the end of the day, we screened about 250 patients. The goody bags were generously sponsored by our Corporate Member, Lion Corp, who donated Systema toothbrushes and toothpastes.

Loan of our Portable Dental Chair

We continue to maintain 2 portable dental chairs and units in our storage facility. We loan it to organisations when they conduct dental health screenings. In June, we loaned them to NUS Medical Students who organised a health fair for kids in Boon Lay Community Centre, under their NHS Kids project. We encourage other organisations to make use of our resources for their health education projects.

Dental Health Talks

We continue to receive requests by various organisations to provide dental talks to their students, residents or staff. In December, Dr Teo Hiow Hoong conducted a health talk to the elderly residents of the Methodist Home for the Elderly in Fernvale in Sengkang. He had to speak in a mixture of Mandarin, English and dialects to connect with them, but I believe they had a most engaging session. We are looking for more dentists to volunteer with us to give talks like this.

Oral Health Day at TTSH

In November, we took part in the Tan Tock Seng Hospital Oral Health day. A booth was set up by Ms Huang Kai Wei, who displayed our leaflets and publicised our work. She said many people were surprised that there is actually an organisation looking into the dental needs of the community.

Our Website

Our website, www.dentalhealth.org.sg remains an important part of our work. We are working on making our leaflets more accessible to our members and other dentist professionals. We encourage dentists to download our leaflets and use them to educate their patients. We have more than 10 titles, from Root Canals to Wisdom tooth surgery. 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 DENTAL EXHIBITION & MEETING (IDEM)
- G. INTERNATIONAL LIAISON & PUBLICITY
- H. *NITEC* IN DENTAL ASSISTING
- I. ORAL HEALTH AWARENESS (OHA)
- J. PROPERTY
- K. REGULATORY AFFAIRS COMMITTEE (RAC)
- L. *THE DENTAL SURGEON*
- M. WELFARE

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 XEPA to accredit their TYMODEX mouthrinse. We subjected the product to scientific review, and we are pleased to inform that TYMODEX has been awarded the Seal of Approval effective 1st January 2025.

Reported by:

Dr Christopher Charles Peck

Chairperson

SUMMARY OF ACCOUNTS 2024: ACCREDITATION

Revenue	2024 S\$	2023 S\$
Johnson & Johnson	-	30,000.00
Total Revenue	0.00	30,000.00
Expenditure		
Professional Fee (XEPA) ¹	800.00	-
Bank Charge	0.20	-
Total Expenditure	800.20	0.00
Surplus / (Deficit)	(800.20)	30,000.00

Note:

1. Expert opinion on TYMODEX mouthwash (XEPA) – accreditation effective 1st January 2025 at S\$25,000 per year.

12 (B). CONTINUING PROFESSIONAL EDUCATION (CPE)

Position	Name	
Chairperson	Dr Tan Tien Wang	
Co-Chairperson	Dr Intekhab Islam	
Advisor	Dr Ng Fook Chin	
Convenor	Dr Bertrand Chew Shen Hui	
Members	Dr Chan Qing Sheng	Dr Lee Jing Hua
	Dr Amanda Cheah Xing Yi	Dr Li Hanyi
	Dr Dora Chu	Dr Jonathan Lim Jun Jie
	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 Jennifer Hoang Phuong Hanh	Dr Soh Wan Chwin
	Dr Colin Lam	Dr Selina Soon Yi Min
	Dr Lee Chin Hui	Dr Juliana Tian
	Dr Bertrand Lee Choon Ray	Dr Yeoh Eng Seng

2024 is a year which the CDE committee is re-convened after the SDA Council election in April 2024. The committee worked hard to plan the full year schedule from May 2024 up to April 2025. The committee also embarked on strategic direction which involved internal training of staff and volunteers to step up as trainers for the future upskilling needs of our members especially the young members.

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:

6th Jan	Webinar: Osteoporosis – What it is to Treatment and Complications Dr Vivien Lim
8th & 9th Jul (Group 1) 10th & 11th Jul (Group 2)	Style Italiano Workshop – Direct & Indirect Veneers for Anteriors & Posteriors Prof Angelo Putignano Dr Walter Devoto
3rd Aug	Webinar: HIV Masterclass Dental Drs Lee Pei Hua & Ho Lai Peng
30th Aug to 1st Sep	A to Z Molar Endodontics A/Prof Abhishek Parolia

10th Nov	Emergence Medicine (E-MED) In Your Area! Opening Address by Adj A/Prof Raymond Chua <u>Lecturers</u> Drs William Lim, Sha Yang & Ng Wee Hsuan <u>Facilitator</u> Dr Bertrand Chew <u>Lecturers cum Facilitators</u> Drs Timothy Sng, Noah Teo & Intekhab Islam
29th Nov to 1st Dec	Advanced Endodontics A/Prof Abhishek Parolia

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.

8th May	(Haleon – Webinar) Molar Incisor Hypomineralisation (MIH): A Comprehensive Journey from Diagnosis to Treatment Dr Sharifah Wade'ah Wafa bt. Syed Saadun Tarek Wafa
23rd May	(Haleon – Webinar) Comfort in Every Smile: Perfecting Partial Denture Design for Patient Satisfaction Dr Nusima Mohamed
26th May	(Henry Schein) Confident Smile Makeover – Lecture & Experience Sharing Dr Kayla Teh
24th Jul	(Haleon – Webinar) Makeover in Prosthodontics: How Far Does It Go? Dr Noor Huda Ismail
7th Sep	(Raydent Supplies) Impacted Wisdom Tooth Management Dr Noah Teo
19th Sep	(Haleon – Webinar) Beyond the Ache: Advanced Insights & Solutions for Dentinal Hypersensitivity in General Dentistry Prof Dr Betsy S Thomas
12th Oct	(Essential Innovation) Teeth Whitening: Enhancing Smiles Safely & Effectively Drs Wilson Dan & Jeremy Sim
27th Oct	(Curaden Academy) iTOP Introductory: A One Day Hands-On Workshop that will Shape the Way Your Patients Perceive Their Oral Health Dr Med Dent Franka Baranovic Huber

Moving forward, we will ramp up the number of new workshops in addition to the rerun of current workshops. As many of the workshops may stretch across the SDA council term, there may be a need to separate the workshops from the usual CDE events which we organised such as SDA convention, updates, IDEM so that there is continuity for the workshop initiatives which will include mentorship programmes.

I would like to thank each and every of our CDE Committee members for their selfless yeoman services to bring an affordable broad church 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 2024: CONTINUING PROFESSIONAL EDUCATION

Revenue	2024 S\$	2023 S\$
CPE Accreditation Fee	5,500.00	13,172.80
CPE Registration Fee		
- A-Z Molar Endodontics Workshop	42,201.80	29,252.31
- Wisdom Teeth Seminar & Workshop	-	33,796.26
- Advanced Endodontics Workshop	43,275.00	46,009.29
- Orthodontic Seminar	(60.00)	28,672.00
- Style Italiano Workshop	110,700.00	-
- Emergence Medicine (E-MED)	13,940.00	-
- 15 th NUS-SDA DSP	-	11,604.44
- SDA Convention 2023	-	283,749.26
Total Revenue	215,556.80	446,256.36
Expenditure		
CPE		
- A-Z Molar Endodontics Workshop	28,439.12	23,829.36
- Wisdom Teeth Seminar & Workshop	-	20,605.90
- Advanced Endodontics Workshop ¹	24,478.58	26,632.20
- Orthodontic Seminar (Bank Charge)	0.20	10,912.57
- Style Italiano Workshop ²	66,959.67	-
- Emergence Medicine (E-MED)	7,626.34	-
- Global Education Tour 2025 (Bank Charge)	1.00	-
- Advanced Endodontics Workshop (Bank Charge for Grant)	9.50	-

Expenditure	2024 S\$	2023 S\$
15 th NUS-SDA DSP	-	2,825.71
SDA Convention 2023	2.70	255,353.32
Application for ATO	6,000.00	-
Mailbox Subscription	71.93	-
Meeting Expenses	-	263.11
In House Printing Charges	114.11	54.76
Total Expenditure	133,703.15	340,476.93
Surplus / (Deficit)	81,853.65	105,779.43

Note:

Both Conference Management & Continuing Professional Education committees are combined effective from the year 2022.

1. Included the Barter Trade Booth During SDA Convention 2025 with Carl Zeiss (Rental for Advanced Endodontics Workshop) of amount S\$3,500
2. Included 2x 24cm plate (One Singapore 2023 Edition) Gift

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 Nguée
Members	Dr Gabriel Lee Keng Yan Dr Caroline Lim Dr Tan Tien Wang Dr Emilia Yim Shao'en

1. Chairperson's Message

The world today faces great dental public health challenges, such as oral diseases that have been one of the most prevalent non-communicable diseases globally. Populations continue to face barriers to accessing care and preventive measures. Despite significant advancements in health and well-being, oral health and dental care often remain isolated from general health and medical care.

The Dental Public Health Committee is a newly established committee under the Singapore Dental Association. It was inaugurated 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.

Despite the potential challenges, the future of dental public health is promising. For the first time, a World Health Organization Global Oral Health Meeting was convened. Held between 26 and 29 November 2024 in Bangkok, Thailand, the meeting sought to promote Universal Health Coverage for Oral Health by 2030 across the world. It also sought to strengthen the commitment of Member States to the resolution on oral health that was passed in 2021 (WHA74.5). This brings us hope that the

importance of oral health will be recognized at the 4th United Nations High-level Meeting of the UN General Assembly on the prevention and control of non-communicable diseases to be held later in 2025.

The collective effort of our dental community plays a pivotal role in shaping the future of oral health. Oral health education and health promotion go a long way in improving the health literacy of our population and in equipping them with skills and confidence to manage their oral health. Interprofessional collaborations with our colleagues in the medical, social and other related fields can strengthen our standing in the field and broaden our outreach to the wider community. Together, we can bring down the burden of oral and systemic diseases in our population. The Dental Public Health committee strives to continually improve and safeguard the oral health of our population and its communities. We thank you for your kind support of our efforts and activities in the year ahead.

2. Introduction 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 dental education and public outreach efforts in the past year.

These include the following:

(1) Public health campaigns:

Publication of Straits Times article on water fluoridation in response to recent discussions involving members of the public, MOH, SDA, NUS Faculty of Dentistry, and NUS School of Public Health on 6 February 2024.

Thursday, February 06, 2025

THE STRAITS TIMES

Should fluoride still be in our water? Yes, here's why

The mineral is a key defence against tooth decay, which remains a big problem.

Sharon Tan and Felicia Sundram

There has been growing concern about the presence of fluoride in drinking water, particularly after a study was published in the *Journal of the American Medical Association Paediatrics* early last month. The study, a meta-analysis of several others conducted around the world, suggested a possible link between higher fluoride levels in water and lower IQ scores in children.

At this point, it is important to understand the facts and dispel some myths surrounding the issue.

It is critical to note that the studies included in the meta-analysis were focused on regions where the fluoride concentrations in drinking water were significantly higher than the levels used in places like Singapore.

Specifically, the study in the journal found a correlation between fluoride exposure and IQ scores only in areas where the fluoride concentration was above 1.5 milligrams (mg) per litre. This is considerably higher than the levels recommended by global health authorities. For example, the World Health Organisation (WHO) recommends a maximum fluoride concentration of 1.5mg per litre, while the Public Health Service of the United States recommends a concentration of 0.7mg per litre.

In Singapore, the fluoride concentration in tap water is well below these levels, at around 0.5mg per litre. In fact, national water agency PUB reports that fluoride levels ranged from 0.2mg to 0.56mg per litre between July 2023 and June 2024, an amount much lower than that mentioned in the studies cited in the journal.

WHY DO WE NEED FLUORIDE?

A naturally occurring mineral, fluoride has long been recognised for its ability to help prevent tooth decay. The discovery of its dental benefits dates back to the early 1900s when scientists noticed that people living in areas with naturally fluoridated water had fewer cavities.

Fluoride helps in the prevention of tooth decay in three ways:

- By strengthening enamel: Fluoride helps to convert the mineral structure of tooth enamel from hydroxyapatite to a more durable form called fluorapatite. This structure is significantly more resistant to acid attacks from bacteria in the mouth.
- By remineralisation: Fluoride is beneficial in reversing early stages of tooth decay. It aids in the process of remineralisation, where minerals are restored to weakened enamel before deeper cavities can form.
- By bacteria inhibition: Fluoride inhibits the growth and activity of the bacteria that cause tooth decay, reducing the production of harmful acids that damage the enamel.

But given that tooth decay is less common than before, some have questioned the need for fluoride. The fact, however, is that tooth decay remains a big problem. The 2019 National Adult Oral Health Survey found that 34.8 per cent of adults in Singapore still have untreated decay and nearly one in two children experience decay by primary school.

Tooth decay is not merely a cosmetic issue. It can result in pain and infections, potentially impacting the development of teeth and jaws, as well as long-term health problems. In children and adults, severe decay often requires complex and costly treatments involving surgery, sedation and/or general anaesthesia.

Fluoride is an affordable and effective way to prevent these conditions and denying access to water fluoridation, especially to vulnerable groups, can result in significant social and economic costs.

FLUORIDATED TOOTHPASTE

With the widespread use of fluoridated toothpaste since the 1970s, many have argued that additional fluoride in drinking water may no longer be necessary. It is true that the use of fluoride toothpaste has significantly reduced rates of tooth decay worldwide, but not for a significant number of people who do not maintain good oral hygiene or have access to oral health care.

For example, young children and elderly individuals with reduced hand dexterity, as well as people with special care needs, may struggle with basic tooth brushing. For parents, trying to get a young child to cooperate with brushing their teeth is an all-too-familiar challenge.

Without proper brushing, fluoride toothpaste alone may not be enough to protect against cavities. Moreover, modern diets, which often contain processed foods and high levels of sugar, continue to fuel tooth decay. The bacteria in our mouths feed on sugars, producing acids that erode tooth enamel. The risk of tooth decay increases with frequent and prolonged exposure to sugar and brushing once or twice a day may not fully combat this risk, particularly for individuals who are more susceptible to tooth decay. For individuals with a higher risk of tooth decay, additional fluoride preparations in direct contact with the teeth, such as varnishes, gels or rinses, may be recommended by oral health professionals.

Additionally, it is prudent to be aware of and adhere to the recommended amounts of fluoridated toothpaste to be used when brushing teeth, especially for young children who are more likely to ingest toothpaste.

Research has shown that water fluoridation and topical fluoride applications work together with fluoride toothpaste to provide additional protection against tooth decay.

In places like the US state of Alaska, Calgary in Canada, and south-west Scotland, where water fluoridation was removed, tooth decay rates increased as a result. This underscores the fact that water fluoridation remains a vital tool in the fight against dental decay, even in an era where toothpaste is widely used.

HOW MUCH IS TOO MUCH?

When it comes to fluoride, as with many things in life, the Goldilocks principle applies: Too little is ineffective, but too much can be harmful. Excessive fluoride exposure can lead to dental fluorosis (discolouration of the teeth) or, in extreme cases, skeletal fluorosis (damage to bones and joints). Fortunately, the authorities in Singapore carefully monitor and regulate fluoride levels to ensure they remain within safe and effective limits.

Singapore was the first in Asia to introduce universal water fluoridation, and fluoride levels in the tap water have been carefully adjusted over the years based on scientific research and local needs.

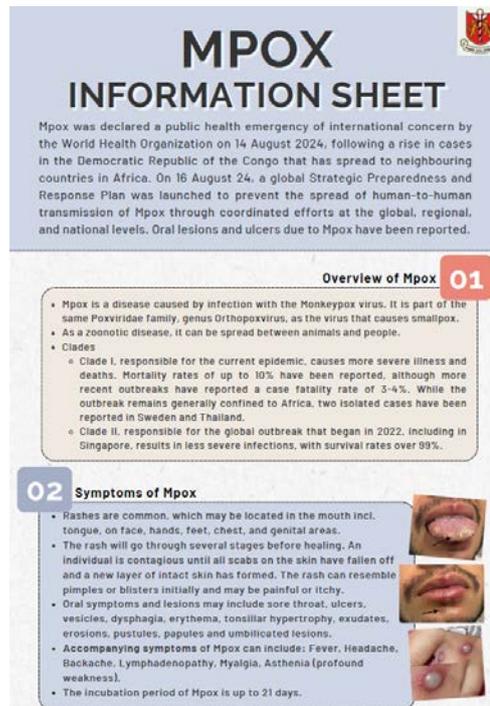
When water fluoridation was first introduced in 1957, the concentration was set at 0.7mg per litre, then lowered to 0.6mg per litre in 1992, and finally to the current level of 0.5mg per litre in 2008. These adjustments take into account fluoride intake from other sources such as toothpaste, tea, coffee and dietary supplements.

In the final analysis, fluoride is a key tool in protecting dental health, but it is not the only one. Good oral hygiene habits, like daily brushing and flossing, limiting the intake of sugary foods, avoiding smoking and going for regular dental check-ups, are just as crucial. Ultimately, only a comprehensive approach which includes the use of fluoride can ensure strong, healthy teeth for life.

• Dr Sharon Tan and Dr Felicia Sundram are chairpersons of the Singapore Dental Association's Dental Public Health Committee. Dr Tan is also a research fellow at the NUS Saw Swee Hock School of Public Health.

(2) Public health updates for SDA members:

Provision of dentists with timely updates on relevant public health issues. Infographic on Mpox was disseminated and shared with SDA members on 9 September 2024.



4. Meetings and Events

The Dental Public Health Committee seeks to hold regular committee meetings to be held throughout the year. Thus far, the Committee has met twice to discuss plans and activities for the upcoming year. Besides ongoing public health updates and campaigns, activities planned for the upcoming year include engagement with local public health organisations and international dental public health associations and global dental public health community.

Upcoming events and engagements for 2025 include:

- SDA Dental Public Health Meeting involving local and regional dental associations and collaborators in August 2025.
- Participation in the Asian Academy of Preventive Dentistry meeting in Bali between 3-5 September 2025.
- (TBC) Participation in the FDI World Dental Congress in Shanghai on 9-12 September 2025

Other committee activities may include research collaborations and community outreach or volunteer events.

5. Challenges and Recommendations

Potential challenges faced by the committee include potential public resistance to dental public health recommendations, due to reasons such as misinformation. The committee seeks to engage in open and respectful dialogue with the community and will seek clearance with senior management prior to the release of public communications.

Reported by:

Drs Sharon Tan and Felicia Sundram

Chairpersons

SUMMARY OF ACCOUNTS 2024: DENTAL PUBLIC HEALTH

Expenditure	2024 S\$	2023 S\$
Mailbox Subscription	27.50	-
Meeting Expenses	112.15	-
Bank Charge	0.20	-
Total Expenditure	139.85	0.00
Surplus / (Deficit)	(139.85)	0.00

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

We are pleased to see a reduction in number of cases from 47 in 2023 to 40 in 2024. Miscommunication remains the primary reason for patient complaints like in previous years. There is, however, an increasing percentage on unsatisfactory treatment quality or outcomes. Top of the table this year was crown, closely followed by implants and root canal treatments while orthodontics has reduced to 1 case from the previous peaks. The increase in settlement amount was due to an isolated case with more extensive treatments rendered. Most settlements were reimbursed to dentist by their respective indemnifier. We have found an improvement in most clinics in-house complain management, leading to more cases being resolved at clinic level before escalating. Effective communication, display of empathy in addressing patient's concerns alongside quality execution with long-sighted treatment planning should be the mainstay of preventing dissatisfaction.

Of the 40 complaint cases, eight proceeded with mediations.

Cases Mediated

- 6 cases discharged with ex-gratia settlement totaling \$36,805.00.
- 1 case unable to resolved amicably and may proceed to other avenues.
- 1 case resolved without any compensation.

Table shows the list of Volunteers that mediated cases in 2024.

Lead Mediators*	Assistant Mediators
Dr Adrian Shi	Drs Lee Cheng Ting / Lim Foong Fee
Dr Kuek Yit Liang	Drs Marco Li / Melissa Tan
Dr Mohan	Drs Faisal bin Abdul Aziz / Andy Lim
Dr Tang Panmei	Drs Ainsley Toh / Sharon Kwek
Dr Marco Li	Dr Prashanth
Dr Kwek Yit Liang	Drs Ooi Shan Chin / Colin Lam
Dr Melissa Guay	Drs Prashanth / Clarissa Ho
Dr Tang Panmei	Drs Wilson Lu / Soh Shean Han

*Lead mediators with 2 Assistant Mediators serves more in a mentorship capacity to guide and train newer volunteers in the Ethics Committee.

Reported by

Dr Pua Hong Ping

Chairperson

SUMMARY OF ACCOUNTS 2024: ETHICS AND PRACTICE MANAGEMENT

Revenue	2024 S\$	2023 S\$
Mediation Budget ¹	20,000.00	20,000.00
Admin Fee ²	454.08	208.35
Total Revenue	20,454.08	20,208.35
Expenditure		
Bank Charge	3.60	0.20
Printing of Name Cards	35.00	-
Meeting Expenses	22.02	-
Specialist Reports from NDC	1,708.51	389.70
In House Printing Cost	6.07	6.81
Mailbox Subscription ³	117.73	-
Total Expenditure	1,892.93	396.71
Surplus / (Deficit)	18,561.15	19,811.64

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	Dr Samsudin Bin Jetty
Member	Dr Hamed Fesharaki

Chairman's Summary

1. Financial Limits (Resolved)

- Previous Concern: The lack of self-imposed financial limits by the President and Treasurer (Council 2022-2024) raised concerns about financial prudence and unrestricted spending.
- 2025 Resolution:
 - A structured approval matrix has been established, ensuring financial limits are enforced for both Council and all subcommittees.
 - Future incoming councils will follow these limits as part of the Standard Operating Procedure (SOP) to ensure consistent financial oversight.

Final IAC Recommendation: Ongoing adherence and enforcement should be monitored annually to prevent financial mismanagement.

2. FDI World Congress Bid (Partially Resolved)

- Previous Concern: The SDA Council expressed interest in bidding for a future FDI Congress, but the IAC stressed the need for a formal mandate from the General Body before proceeding due to financial risks.
- 2025 Update:
 - Upon recommendation of STB, SDA met with the PCO responsible for FDI Shanghai 2025, to understand their position when they suggested they have a "low risk strategy". After the said meeting, it was reported back to council that high risks remain for negative ROI if Singapore were to hold FDI in 2029 or beyond.
 - Concerns raised about previous Council term (2022-2024) decisions and the lack of a feasibility study.
- Concerns Remaining:
 - So far there has been no bid made for the next FDI congress.
 - As such, it is recommended that SDA should not consider bidding for FDI. But it is still prudent to keep up the collaboration with STB in view of possible future bid for APDC which carries a much lower risk.

Final IAC Recommendation: If the ROI remains unfavourable, SDA should formally close discussions and document the decision to avoid unnecessary financial liabilities.

3. Overseas Trips (Mostly Resolved)

- Previous Concern – Council (2022-2024)
 - Lack of accountability for SDA-funded overseas trips, leading to increased expenditure without clear returns.
 - Excessive delegation with multiple members attending non-critical events.
 - Non-alignment of IDEM-related travel with Koelnmesse contractual obligations.
- 2025 Update:
 - An Overseas Trip Decision Matrix was created to decide on Trips with positive outcome towards SDA objectives and ROI has been implemented to assess the necessity of trips and justify participation.
 - Increased NDA MOU-supported reciprocal trips, strengthening global partnerships and strategic collaboration.
 - It is now mandatory for oversea trip claims to be preceded by a trip report, failing which the trip claim will not be entertained.

Final IAC Recommendation: Mandatory trip reports has been satisfactorily enforced for all SDA-funded overseas trips, including expenditure breakdowns and outcome assessments.

4. Record-Keeping Deficiencies (Partially Resolved)

- Previous Concern: During Council 2022-2024
 - Historical record losses due to office relocations leading to missing SDA minutes, AGM/EOGM minutes, and key contracts.
- 2025 Update:
 - Issue acknowledged by administration, with partial record recovery efforts underway.
- Concerns Remaining:
 - No full digitisation or structured archival process is in place.

Final IAC Recommendation: Implement a secure digital archiving system for all key documents and ensure regular data backups.

5. Digital Banking Token Management (Resolved)

- Previous Concern: During Council 2022-2024
 - The bank token was historically held by administrative staff, posing potential security and fraud risks.

- 2025 Resolution:
 - Treasurer now holds the token, overseeing all financial approvals.
 - Enhanced dual-approval process introduced:
 1. Approvals done by 2 Approvers after scrutiny by Admin.
 2. Final approval by Treasurer.
 3. Treasurer holds the bank token for approval and release of funds.
 - Monthly financial reconciliation process established via account admin and Treasurer of Banks Outgoings. All these reports are sent to IAC for monthly scrutiny.

Final IAC Recommendation: Strict compliance monitoring should continue, with periodic internal audits to detect irregularities.

6. Whistleblower Allegations (Partially Resolved)

- Previous Concern: During Council 2022-2024
 - Lack of meeting transparency and potential conflicts of interest.
- 2025 Update:
 - Financial controls have improved, restricting unilateral financial decisions.
 - Overseas trip approvals follow stricter governance criteria.
 - EXCO meeting minutes have all been made available for IAC scrutiny.

Final IAC Recommendation: Enforce mandatory documentation and approval of all decisions to uphold governance integrity.

7. Monthly Review of Financial Statements (Mostly Resolved)

- Previous Concern: During Council 2022-2024
 - Quarterly reviews delayed issue detection, increasing financial risks.
- 2025 Update:
 - Financial review frequency increased to monthly, allowing timely identification of discrepancies.
- Suggested Improvement:
 - Treasurer to prepare concise financial health reports with Key Performance Indicators (KPIs) for easy review.

Final IAC Recommendation: Continue monthly reviews and enhance KPI-driven financial monitoring.

8. Observer Role in EXCO Meetings (Partially Resolved)

- Previous Concern: The IAC During Council 2022-2024 proposed an observer role in EXCO meetings to improve audit transparency.

- 2025 Update:
 - Concerns raised over confidentiality and governance boundaries.

Final IAC Recommendation: Consideration for IAC representative to audit randomly chosen EXCO meetings.

9. An internal audit was conducted by the Medical Protection Society (MPS) in October 2024. This report details the areas identified for improvement, their associated risks, and the corrective actions recommended to ensure compliance, governance, and operational efficiency.

Key Audit Findings and Recommendations

The MPS audit assessed various aspects of SDA’s compliance, financial controls, IT security, membership administration, and governance. The key findings, issues, and recommendations are as follows:

Compliance

Finding	Issue Level	Recommendation
No training log or records of staff training.	Low	SDA should document all staff training sessions and maintain an updated training log.
No Conflicts of Interest policy or register.	Medium	SDA should develop and implement a Conflicts of Interest policy and maintain a register for transparency.

Membership Administration

Finding	Issue Level	Recommendation
No documented processes for managing membership applications and renewals; reliance on long-term staff.	Low	SDA should formally document processes for membership applications and renewals to ensure continuity and adherence to the Foundation Agreement.

Financial & Transactional Controls

Finding	Issue Level	Recommendation
Limited tracking and recording of membership payments.	Low	Findings should be shared with DS&S for further assessment. SDA should explore automated tracking mechanisms.

Transactional Testing

Finding	Issue Level	Recommendation
No system tracking of when and how member communications are sent.	Low	Findings should be shared with DS&S, and system improvements should be explored to enhance tracking.

Documentation

Finding	Issue Level	Recommendation
MPS does not correctly process Indian or Malay names, leading to errors in MPS documents.	Low	Findings should be shared with DS&S to liaise with MPS and resolve the issue.

IT & Information Security

Finding	Issue Level	Recommendation
No multi-factor authentication (MFA) for system access.	Low	SDA should implement MFA to enhance cybersecurity, with guidance from MPS if necessary.
Disaster recovery plan relies solely on data backup, with no formal Business Continuity Plan (BCP).	Medium	SDA should develop a BCP to ensure operational resilience in the event of a disruption.

Member Outcomes

Finding	Issue Level	Recommendation
Members are not reading renewal documents, leading to potential incorrect grade classifications.	Low	Findings should be shared with DS&S and BDE to assess necessary actions and improve communication strategies.

Project Management & Claims Administration

Finding	Issue Level	Recommendation
No claims log maintained, although mediation logs are recorded.	Low	SDA should assess the necessity of maintaining a claims log and implement one if required.

The Internal Audit Committee acknowledges the findings and recommendations presented by the MPS. The Committee is committed to working closely with SDA leadership, and relevant stakeholders to ensure the successful implementation of corrective measures. A follow-up review will be scheduled to assess progress in addressing these recommendations.

We recommend that the SDA Council formally adopt these corrective actions and establish timelines for implementation. The IAC will continue to monitor and report on compliance to ensure best practices in governance and operational efficiency.

Final Conclusion & Action Plan

Fully Resolved: Financial limits, banking token security, and oversight.

Partially Resolved: FDI bid decision, contract screening, governance documentation, and observer role.

MPS Audit recommendations to be implemented.

Next Steps:

1. Complete overdue trade debtor collections, prioritizing high-risk accounts.
2. Finalise and document the decision on the FDI bid, ensuring financial feasibility is assessed.
3. Improve record-keeping processes, ensuring all council minutes and financial statements are securely digitized.
4. Implement the MPS recommendation and IAC assess the outcome and perform an internal audit in 6 months’ time.

The SDA remains financially stable, but improving transparency, financial oversight, and governance enforcement remains essential. Moving forward, strict compliance with internal controls and financial policies will be crucial for maintaining accountability and financial sustainability.

SUMMARY OF ACCOUNTS 2024: INTERNAL AUDIT

Expenditure	2024 S\$	2023 S\$
Mailbox Subscription	38.50	-
Total Expenditure	38.50	0.00

12 (F). INTERNATIONAL DENTAL EXHIBITION & MEETING (IDEM) 2024

Organising Committee

Position	Name
Organising Chairperson	Dr Lawrence Yong Than Fui
Secretary	Dr Pua Hong Ping
Promotion & Publicity	Dr Kuan Chee Keong
Social Events	Dr Vivien Wang Yuying
Liaison Officer	Dr Michele Chia Xin Yi
Scientific Co-Chairpersons	A/Prof Wong Mun Loke, Dr Nora Heng Hui Mian

Subcommittee

Scientific Chairpersons

Dr Bertrand Chew Shen Hui	Dr Christopher Ow Tjin-Xin
Dr Dora Chu	Dr Jonathan Phua Zong You
Dr Justin Giam Yi Ming	Dr Poh Yu-Jin
Dr Goh Bee Tin	Dr Pua Hong Ping
Dr Goh Siew Hor	Dr Soh Shean Han
Dr Kuan Chee Keong	Dr Tan Shao Yong
Dr Matthew Lau Wen Jian	Dr Tan Tien Wang
Dr Dominic Leung Wing Hung	Dr Eugene Tang Kok Weng
Dr Jerry Lim Eng Yong	Dr Sylvia Tay Pek Lian
Dr Loke Weiqiang	Dr Juliana Tian
Dr Sabrina Ng	Dr Wong Mun Loke
Dr Ng Wee Hsuan	Dr Yao Xu
Dr Nora Heng Hui Mian	

Room Managers

Dr Jonathan Lim Jun Jie
Dr Selina Soon Yi Min
Dr Juliana Tian

IDEM 2024 marked a significant increase in attendees and participating countries, reaffirming its position as the leading dental exhibition and conference in Asia Pacific. The 13th edition of IDEM, with the conference theme of "Exceptional Dentistry: Techniques, Technologies, and Trends", was hosted at Marina Bay Sands Expo & Convention Centre, Singapore, from April 19–21, 2024. The event was graced by our Chief Dental Officer, Assoc Prof Chng Chai Kiat, who took time off his busy schedule to meet with us.

Participation and Attendance

- Total Attendees: 8,917 from 74 countries and regions, a 36% increase from the previous edition.
- Exhibitors: 500 exhibitors showcasing 629 brands from 35 countries and regions
- Exhibition Space: 17,000 sqm

Scientific Program

The scientific program led by Assoc Prof Wong Mun Loke and Dr Nora Heng offered 42 high-quality sessions and workshops presented by 44 world-class speakers over 3 days. Some notable firsts include the introduction of the Asian Speaker Series and Silent Conference.

Singapore Night

The event was well-attended and received overwhelmingly positive feedback. Guests particularly enjoyed the interactive games and karaoke session, which added a lively and engaging atmosphere. The food was also a standout, earning praise for its quality.

A special thanks goes out to our sponsors for their generous support, which enabled our events team of young SDA members to execute a fantastic event. The entire evening ran smoothly and remained well within budget—a testament to their hard work and planning.

Appreciation

I would like to extend my sincere gratitude to Koelnmesse for their unwavering partnership and SDA members for their support. Lastly, I would like to thank the committee members, SDA secretariat, speakers, chairpersons for their commitment and dedication for making IDEM 2024 a resounding success.

Reported by

Dr Yong Than Fui, Lawrence

Organising Chairperson

SUMMARY OF ACCOUNTS 2024: INTERNATIONAL DENTAL EXHIBITION & MEETING

Revenue	2024 S\$
KM – Promotional Fees	25,000.00
Commission (Exhibition)	390,290.00
Commission (Conference – Delegates)	100,222.00
Commission (Conference – Sponsorship)	17,400.00
Sponsorship for the Singapore Night	15,000.00
Total Revenue	547,912.00
Expenditure	
Singapore Night	45,916.03
Advertisement	10,030.70
Bank Charges	265.83
250pcs coaster for Singapore Night	5,749.80
CPE Scanning System & Rental of Scanning Equipment	7,000.00
Accommodation for Speakers	2414.50
Honorarium	20,000.00
Withholding Tax	4,590.81
Casual Labour for Scanning Machine	1,368.00
IDEM Rebates	36,900.00
Postages	4.50
Materials for Workshops	1,321.98
Vest & Stationary	63.31
Purchase ACRA Business Profile for IMAP Grant	132.00
Coffee Machine Rental for SDA Secretariat Office	295.90
Staff Lunch	140.00
Travelling Expenses	53,306.16
Staff Time-off (paper only)	3,805.77
Mailbox Subscription	71.93
Delivery Charges	400.00
In-house Printing	56.94
Meeting Expenses	486.42
Total Expenditure	194,320.58
Surplus / (Deficit)	353,591.42

12 (G). INTERNATIONAL LIAISON & PUBLICITY

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

The newly set up International Liaison and Publicity Committee (ILPC) serves as a dedicated sub-committee of the Singapore Dental Association (SDA). Its primary function is to oversee and manage promotional trips abroad aimed at promoting the International Dental Exhibition and Meeting (IDEM). The ILPC is responsible for evaluating potential promotional trips, including invitations from regional National Dental Associations to attend their conferences, based on criteria such as Return on Investment (ROI), associated costs, sponsorship opportunities, and other relevant factors.

Objectives:

The ILPC has established the following primary objectives:

1. To assess the feasibility of international promotional trips aimed at promoting IDEM.
2. To identify and prioritize promotional opportunities that align with the strategic goals of IDEM and the SDA.
3. To establish criteria for evaluating the suitability of promotional trips, considering ROI, expenses, room sharing arrangements, sponsorship opportunities, and other pertinent factors.
4. To collaborate with regional National Dental Associations and relevant stakeholders to enhance promotional efforts and outreach.
5. To provide recommendations to the SDA regarding the selection and engagement in promotional trips abroad.

6. To approve the SDA representatives and number of representatives for each trip.

Responsibilities:

The ILPC's responsibilities encompass, but are not limited to, the following:

1. Reviewing invitations from regional National Dental Associations and related organizations for attendance at their conferences or events.
2. Conducting cost-benefit analyses for potential promotional trips, considering ROI, expenses, room sharing arrangements, and sponsorship opportunities.
3. Developing and nurturing relationships with regional National Dental Associations and key stakeholders to facilitate collaborative promotional initiatives.
4. Identifying and exploring new opportunities for international promotion to elevate the visibility and participation in IDEM.
5. Monitoring and evaluating the effectiveness of international promotional activities, providing recommendations for enhancements.
6. Regularly reporting to the SDA on the ILPC's activities, findings, and recommendations.

Composition:

The ILPC will consist of members appointed by the SDA Executive Committee, which may include representatives from:

1. SDA Executive Committee
2. IDEM Organizing Committee
3. Marketing and Publicity Department
4. Other relevant stakeholders as deemed necessary

Meetings:

The ILPC shall hold regular meetings as needed to fulfill its responsibilities. Additional meetings may be convened to address specific issues or opportunities that require immediate attention. Meetings may take place in person or virtually, depending on member availability and circumstances.

Reporting:

The ILPC is responsible for providing regular updates to the SDA Executive Committee regarding its activities, assessments, recommendations, and other relevant matters. Reports will include summaries of evaluated promotional opportunities, decisions made, and outcomes achieved.

Conclusion:

The ILPC plays a vital role in the international promotional and publicity initiatives of the Singapore Dental Association and IDEM. By meticulously evaluating promotional opportunities abroad and optimizing resources and partnerships, the ILPC seeks to enhance the visibility, participation, and overall success of IDEM as a leading international dental exhibition and meeting.

The Committee will strive to ensure that our resources are well spent and utilized, properly accounted for and achieved our objectives.

Reported by

Drs Kelvin Chye & Pua Hong Ping

Chairperson & Co-Chairperson

SUMMARY OF ACCOUNTS 2024: INTERNATIONAL LIAISON & PUBLICITY

Expenditure	2024 S\$	2023 S\$
Total Expenditure	0.00	0.00

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 16th Batch of NITEC in Dental Assisting trainees started on 13th March 2023 for the 2023/2024 cohort. There were 22 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 4th July 2024. 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 17th run of the NITEC in Dental Assisting Programme 2024/2025 started on 11th March 2023 with an enrolment of 25 trainees. The 17th run is scheduled to be completed in March 2025.

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 2023/2024
- b. ITE – Mr Marcus Lee and ITE Examination Department
- c. SDA Council Members 2023/2024
- 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 2023-2024 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 Rashid Tahir	Children's Dentistry, Dental Trauma
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 2024: NITEC IN DENTAL ASSISTING

Revenue	2024 S\$	2023 S\$
NITEC Registration Fee ¹	147,000.00	139,000.00
Total Revenue	147,000.00	139,000.00
Expenditure		
Support Staff Fee	225.00	225.00
Examiner & Invigilator Fee	12,100.00	12,680.00
Moderator / Marker / Setter Fee	1,750.00	1,650.00
Material Fee	24.77	64.72
Meeting Expenses	22.02	-
Exam Fee	1,393.00	2,200.00
Registration for TPGateway	200.00	-
NITEC Graduation Ceremony	1,527.63	-
Rental of Premises	-	2,700.00
Lecturer Fee	34,300.00	31,560.00
Course Provider Fee (BCLS)	2,646.00	2,720.00
Bank Charges	13.80	9.60
Mailbox Subscription	117.73	-
In-House Printing	1,732.75	1,312.61
Total Expenditure	56,052.70	55,121.93
Surplus / (Deficit)	90,947.30	83,878.07

Note:

1. 22 trainees (S\$1,000 x 22) + 25 trainees (S\$5,000 x 25).

12 (I). ORAL HEALTH AWARENESS

Position	Name	
Chairperson	Dr Jessalynn Sukamto	
Convenor	Dr Kelvin Chye Chuan Hee	
Members	Dr Chen Wei Theng	Dr Jacomus Lim Tze Xuan
	Dr Dora Chu	Dr Tamsyn Ooi Yi Ying
	Dr Amanda Koh Hui Xian	Dr Natalie Phoon Mei Yen
	Dr Belinda Lee Suan Ning	Dr Elim Tan
	Dr Lim Mian Jun	

New Goals Set This Term

The OHAC has reaffirmed its commitment to increasing public awareness of oral health, combating illegal dentistry, promoting access to accurate information, and strengthening partnerships for a broader impact. This term, we aim to enhance engagement through digital platforms, expand outreach efforts, and collaborate with media and healthcare institutions.

Key Initiatives and Updates:

1. Illegal Dentistry Awareness Campaign

- We have written an article on illegal dentistry, highlighting its risks and legal implications. This article is being published in The Straits Times to reach a broader audience. This is the first in a planned series of articles.

2. Public Oral Health Education

- We plan to produce informative content, including infographics and short videos, to be shared on social media.
- Discussions are ongoing to organize a series of oral health talks.

3. Improving Accessibility to Accurate Oral Health Information

- We plan to build/provide an online resource hub with FAQs and evidence-based oral health care tips.

4. Expanding Partnerships for Greater Reach

- We aim to work with influencers and media personalities to amplify key messages and increase campaign visibility.
- Further partnerships with organizations are being explored to extend our outreach efforts.

We will continue to implement and refine these initiatives to ensure maximum impact. Regular assessments will be conducted to measure engagement and effectiveness, allowing us to adapt our approach as needed.

Reported By

Dr Jessalynn Sukamto

Chairperson

SUMMARY OF ACCOUNTS 2024: ORAL HEALTH AWARENESS

Expenditure	2024 S\$	2023 S\$
Meeting Expenses	381.70	-
Mailbox Subscription	117.73	-
World Oral Health Day (WOHD) - Sponsorship of Lunch & Transport for Volunteers	92.61	-
Pamphlets & Poster	950.00	-
Gifts	437.06	-
Bank Charges	0.60	-
Total Expenditure	1,979.70	0.00
Surplus / (Deficit)	(1,979.70)	0.00

12 (J). PROPERTY

Position	Name
Chairperson	Dr Samintharaj Kumar s/o Samy Raja
Convenor	Dr Gerald Tan Teck Siang
Member	Dr Jacomus Lim Tze Xuan
Trustees	Dr Philip Goh Kong Hui
	Dr Eugene Tang Kok Weng
	Dr Samintharaj Kumar s/o Samy Raja

TRUSTEES

As mandated by Article IX of our Constitution, all immovable property acquired by the Singapore Dental Association (SDA) shall be held by between two to four Trustees, as listed above.

NO.1 CIRCULAR ROAD

Address of Property	No 1 Circular Road Singapore 049357
Type of Property	Commercial - 3 Storey Shop House
Land Tenure	LEASEHOLD ESTATE
Lease Duration	999 Years
Commencement Date	28/06/1826
State Title Expiry Date	27/06/2825

Lot Details:

Lot No Area	Square Metres	Certified Plan No
TS4-261V	71.0	CP 28440
TS4-99413M	4.0	CP 12131
TS4-99419K	10.0	CP 6869

Property Valuation Summary:

Parameter	Value
Market Value (as of 31 December 2024)	S\$8,500,000 (based on a desktop valuation by Robert Khan & Co Pte Ltd)
Total Land Area	85.0 square metres (914.9 square feet)
Gross Floor Area	241.0 square metres (2,594.1 square feet)
Leasehold Tenure	999 years from 28 June 1826

Details of Tenancy:

Person In Charge	Mr Don Ho Lian Keong
Current Tenant	1 Entertainment Pte Ltd (Registration No: 200604732G)
Type of Business Activity	Pub
Tenancy Period	01/07/2022 – 31/05/2025 (2 years)
Monthly Rental	S\$9,900.00 (exclusive of GST)

#10-13, CENTRIUM SQUARE

Address of Property	Centrium Square, 320 Serangoon Road #10-13 Singapore 218108
Type of Property	Commercial – Office
Land Tenure	FREEHOLD ESTATE
Lease Duration	FREEHOLD
TOP Date	19/05/2020
State Title Expiry Date	NA
Strata Lot No	U18356V
Square Metres	94.0
Certified Plan No	Lot 2930A (formerly known as Lot 1444M) TS 17

The SDA Property Committee has been tasked in Feb 2025 with identifying a suitable space for a conference facility accommodating 20 to 30 people, to be purchased by the Singapore Dental Association. Ongoing efforts are being made to locate a reasonably priced property, ideally situated in close proximity to the current SDA Administrative Office at Centrium Square.

The Property Committee is in the process of identifying appropriate properties and will submit a recommendation for the Council's scrutiny in due course.

ACKNOWLEDGEMENT

I would like to extend my sincere gratitude to the Council for their continued support and to Convenor, Dr Gerald Tan, for his invaluable contributions and insights.

Reported By

Dr Samintharaj Kumar

Chairperson

SUMMARY OF ACCOUNTS 2024: PROPERTY

Revenue	2024 S\$	2023 S\$
Rental ¹	118,800.00	118,800.00
Valuation Gain	500,000.00	200,000.00
Total Revenue	618,800.00	318,800.00
Expenditure (1 Circular Road)		
Fire Insurance	-	270.41
Property All Risk	787.84	788.91
Property Tax	11,900.00	10,800.00
Valuation & Disbursement	550.00	460.00
Repainting	-	6,500.00
Waterproofing	-	15,000.00
Repair and Maintenance	-	6,000.00
Façade Wall Plastering Works	-	6,000.00
Change of Trustee ¹	-	2,585.40
Bank Charges	0.20	2.50
Expenditure (1 Circular Road)	13,238.04	48,407.22
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	3,273.36
Sub Sinking Fund (Office)	355.80	355.80
Property All Risk	467.30	466.12
Property Tax	5,321.67	5,345.00
Change of Trustee ¹	-	4,085.40
Bank Charges	1.60	1.60
Expenditure (#10-13, Centrium Square)	14,187.45	18,152.68
Surplus / (Deficit)	591,374.51	252,240.10

Note:

1. \$5,000 for change of 2 property trustees, with disbursement as \$170.80

12 (K). REGULATORY AFFAIRS COMMITTEE (RAC)

Position	Name
Chairperson	Dr Edgar Kieu Li Chong
Convenor	Dr Bertrand Chew Shen Hui
Secretary	Dr Tabitha Chng Si En <i>(On maternity leave starting 31st January 2024 and has resigned effective November 2024)</i>
Members	Dr Clara Gibson
	Dr Asha Karunakaran
	Dr Colin Lam
	Dr Andrew Lui
	Dr Samintharaj Kumar s/o Samy Raja

The Regulatory Affairs Committee (RAC) was conceived in December 2022 by the SDA Council and started the membership recruitment in January 2023 and was 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. Illegal Dentistry Feedback System

The RAC has been actively providing feedback to MOH Enforcement Unit on the incidents in Singapore. In April 2024, there were feedback that a Turkish group was soliciting patients for their practice. There were alleged screenings conducted in Singapore to assess suitability of the patients while promoting healthcare tourism to Turkey. This was brought up to MOH enforcement unit. On 14th May, there was an article in Channel News Asia that “S\$5,000 fine for woman who provided unauthorised dental services at Far East Plaza salon”. It was one of the rare successfully convicted case in Singapore. * The committee understands that all feedback to MOH enforcement unit should

be patient centric. Hence, it is important that members encourage dissatisfied patients to make formal reports to MOH, with the evidence being supported by the clinic.

**Note: Refer to the article at <https://www.channelnewsasia.com/singapore/woman-provided-unauthorised-dental-service-fine-5000-far-east-plaza-home-4334821>*

2. HCSA

RAC has also coordinated sessions for SDA members to attend dialogues and meetings with MOH on the topics of HCSA. On the 10th Nov, there was a CDE on emergency Medicine and Dentistry. This was tied in with the promulgation of HCSA on the need for emergency medicine within dentistry. The attendees had a good discussion with CEO of Health Sciences Authority and Deputy Director-General of Health (Health Regulation) A/Prof Raymond Chua. Participants had the opportunity to interact with Prof Chua on the HCSA.

3. Expansion of Scope of Oral Facial Aesthetics procedures

The committee received a request to expand the scope of facial aesthetics. The committee after deliberation, agreed that while it is beneficial to increase the scope of facial aesthetics for general dentists, the appropriate decision body should be the Singapore Dental Council. SDA would be supportive of the directions and decision of the Singapore Dental Council on Facial Aesthetics

Reported by
Dr Edgar Kieu
Chairperson

SUMMARY OF ACCOUNTS 2024: REGULATORY AFFAIRS COMMITTEE

Expenditure	2024 S\$	2023 S\$
Meeting Expenses	-	1,137.71
Total Expenditure	-	1,137.71
Surplus / (Deficit)	0.00	(1,137.71)

12 (L). *THE DENTAL SURGEON*

(A) **Committee Members:**

Position	Name
Editors	Dr Jeremy Sim Ming Liang
Asst Editor	D Lea Tan
Convenor	Dr Eugene Tang Kok Weng
Members	Dr Arora Surinder Arora Dr Kevin Co Hao Ming Dr Clara Gibson Dr Jennifer Hoang Phuong Hanh

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 September 2024. For this issue, 1,900 copies were printed and distributed to all SDA members, corporate partners, and dental suppliers. An online version of the newsletter will also be available on the SDA website.

(C) **Contents of the Newsletter**

September 2024 (46 Pages)

Layout Designer: ColorMagic

Featured Content / Clinical Features:

- **Editor's Note** – Dr Jeremy Sim
- **Foreword by Convenor** – Dr Eugene Tang
- **IDEM 2024 at Marina Bay Sands Expo & Convention Centre, Singapore, from April 19–21, 2024** – Dr Eugene Tang

Articles:

- **Embarking on a Dental Odyssey: The Challenges of Establishing a Clinic in Singapore**
– Dr Jeremy Sim
- **SDA Wisdom Tooth Surgery** – Dr Christopher Chan

- **SDA Advanced Micro-Endodontics Course** – Dr Christopher Chan
- **A Dental Dialogue Down Under (Down Under Singapore)** – Dr Eugene Tang
- **Appointment of Honorary Legal Advisor** – Council 2024-2026
- **Transforming Dentistry: The Power of AI in Enhancing Patient Care and Practice Efficiency** – Dr Hamed Fesharaki
- **A Closer Look: Advanced Micro-Endodontics Workshop** – Dr Selina Soon
- **The Tooth, the Whole Tooth, and Nothing but the Tooth: The Wisdom Tooth Workshop** – Dr Selina Soon
- **Style Italiano Workshop** – Drs Juliana Tian & Elizabeth Dewi Saat

(D) **Advertisements**

This issue contains seven pages of advertisements, featuring two from Lion Corporation, one from Wearnes Automotive, one from Dental Protection Limited (DPL), and three from the Singapore Dental Association (SDA).

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-colour 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 2024 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

Dr Jeremy Sim

Editor

ADVERTISEMENT RATES 2024: 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	5,610.00	4,896.00
Centrefold	3,366.00	3,162.00
2-page advertorial	2,346.00	2,142.00
Outside Back Cover	2,244.00	1,989.00
Inside Front Cover	2,040.00	1,785.00
Inside Back Cover	2,040.00	1,785.00
Inside Full Page	1,530.00	1,377.00

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

SUMMARY OF ACCOUNTS 2024 BY ISSUES: THE DENTAL SURGEON

Annex B

***The Dental Surgeon* Newsletter**

Income & Expenditure

INCOME - Suppliers	September 2024 Issue S\$	December 2024 Issue S\$
Lion Corporation	9,690.00	-
Dental Protection Limited	1,989.00	-
Member-Get-Member Referral Programme	In-House Ad	-
Emergency Medicine (E-MED)	In-House Ad	-
SDA Convention 2025	In-House Ad	-
Total Income	11,679.00	0.00
EXPENDITURE		
Printing Cost	11,647.00	-
Designing Cost	2,150.00	-
Mailing Cost based on the average weight of mailer*	3,300.26	-
Envelope & Postage to Advertiser	14.21	-
Total Expenditure	17,111.47	-
Profit / (Loss)	(5,432.47)	0.00

SUMMARY OF ACCOUNTS 2024: THE DENTAL SURGEON

Revenue	2024 S\$	2023 S\$
Advertisement	11,679.00	25,575.00
Total Revenue	11,679.00	25,575.00
Expenditure		
Printing Costs	11,647.00	20,994.00
Layout Designer Fee	2,150.00	3,700.00
Envelope & Postage to Advertiser	14.21	16.37
Mailing Cost based on the average weight of mailer*	3,300.26	6,900.62
Mailbox Subscription	71.93	-
Total Expenditure	17,183.40	31,610.99
Surplus / (Deficit)	(5,504.40)	(6,035.99)

**Note: Letter shopping and postage costs will be charged under The Dental Surgeon, effective from the year 2024.*

12 (M). WELFARE

Position	Name
Chairperson	Dr Vivien Wang Yuying
Convenor	Dr Tan Tien Wang
Members	Dr Surinder Arora Dr Chan Toong Sing Dr Michele Chia Xin Yi Dr Jusrina Han Pei Yi Dr Colin Lam Dr Lee Cheng Ting Dr Lee Kwang Yueh Dr Lynn Lee Tong
	Dr Alison Luo Wenyuan Dr Ng Lay Choo Dr Tamsyn Ooi Yi Ying Dr Pua Hong Ping Dr Jeremy Sim Ming Liang Dr Selina Soon Yi Min Dr Juliana Tian

The welfare initiatives of our dental association have positively impacted our members. Over the past year, the welfare subcommittee has been actively brainstorming for new ideas for events, and we are happy to report that the total number of individual members who participated in our events are 275. There are a mix of young and senior members which indicates that the events are of interest across all ages. Together with our longstanding partner Dental Protection Limited, we engaged our young graduates via a movie event that was well received. Feedback from our older members indicated that they enjoyed the Will Writing & LPA and the CPF event as the knowledge learnt during these events benefited them. We also introduced a new Pickleball sports group that had an overwhelming interest, leading to multiple re-runs.

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-DPL Movie Night for Young Graduates
- Pickleball
- Stress Management Event
- LPA & Will writing
- CPF talk

Reported by

Dr Vivien Wang

Chairperson

SUMMARY OF ACCOUNTS 2024: WELFARE

Revenue	2024 S\$	2023 S\$
Pickle Ball (4 sessions)	119.25	-
SDA-DPL Movie Night	3,000.00	-
Pottery with The Clay People	-	1,115.79
SDA Movie Night	-	466.56
Air Plant Workshop for Beginners	-	57.40
Mooncake Baking Class	-	780.00
Dental Practice Forum	-	680.00
Sponsorship for Young Graduate Dinner	-	5,000.00
Total Revenue	3,119.25	8,099.75
Expenditure		
Pickle Ball (4 sessions)	514.05	-
Durian Giveaway	-	2,000.00
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	-
SDA Movie Night	-	2,733.47
Air Plant Workshop for Beginners	-	504.20
Pottery with The Clay People	-	1,520.40
Mooncake Baking Class	-	1,440.20
Dental Practice Forum	-	1,269.51
NUS Dentistry Welcome Tea	-	53.00
Young Graduate Dinner (CDE Voucher used for IDEM 2024)	50.20	5,022.43
In-House Printing	-	23.84
Total Expenditure	4,899.03	14,567.05
Surplus / (Deficit)	(1,779.78)	(6,467.30)

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 Lawrence Yong (up to 28 April 2024)
	Dr Eugene Tang (from 29 April 2024)
SDA Representatives	Dr Kuan Chee Keong (up to 28 April 2024)
	Dr Samsudin Bin Jetty (from 29 April 2024)
	Dr Tan Tien Wang

(ii) Number of Meetings Held in 2024 (January to December)

There was no meeting held in 2024.

One research project was circulated via email to the Management Committee and was approved on 5 August 2024.

Name of Research Project (Approved on 16 August 2024)	Approved Funding	Project Start Date	Project End Date
Understanding the Distribution of Bacterial Species in Primary Teeth with Pulpal Inflammation using FISH	S\$9,000 (FY24 – S\$6,700) (FY25 – S\$2,300)	August 2024	March 2026

(iii) Summary of All Activities Held in 2023 (January to December)

Nil

(iv) **Statement of Accounts as at 31 December 2024**

	S\$
Capital Sum as at 1 Jan 2024	86,510.11
Donation Received	-
Capital Sum as at 31 Dec 2024	<u>86,510.11</u>
FY 2023 (1 Apr 2023 - 31 Mar 2024) NUS spending limit	9,833.45
FY 2024 (1 Apr 2024 - 31 Mar 2025) NUS spending limit	9,337.05
Expenditure (see breakdown as below)	1,305.64

Expenditure:

Research Project Title	Amount (S\$)
Understanding the Distribution of Bacterial Species in Primary Teeth with Pulpal Inflammation using FISH	1,305.64
Total	1,305.64

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**

Chairman:

Dean, NUS Dentistry, Prof Chris Peck (up to 30 April 2024)

Vice Dean, Graduate Studies & Lifelong Learning, NUS Dentistry) from 1 May 2024

Members:

Director, Discipline of Primary Dental Care & Population Health, NUS Dentistry	A/Prof Wong Mun Loke (up to 30 April 2024)
Director, Discipline of Orthodontics & Paediatric Dentistry, NUS Dentistry	A/Prof Kelvin Foong (up to 30 April 2024)
Director, Discipline of Endodontics, Operative Dentistry, Prosthodontics, NUS Dentistry	Dr Tan Hee Hon (up to 30 April 2024)
Director, Discipline of Oral & Maxillofacial Surgery, NUS Dentistry	A/Prof Raymond Wong (up to 30 April 2024)
Director, Discipline of Oral Sciences, NUS Dentistry	A/Prof Tan Kai Soo (up to 30 April 2024)
Director, Discipline of Periodontics, NUS Dentistry	A/Prof Fu Jia Hui (up to 30 April 2024)
Assistant Dean, Lifelong Learning, NUS Dentistry	Dr Ode Wataru (from 1 May 2024)
Senior Manager, Graduate Studies, NUS Dentistry	Ms Chew Poh Hong (from 1 May 2024)
Finance Lead (Covering), NUS Dentistry	Ms Sharon Lim (from 1 May 2024)
President, SDA	Dr Lawrence Yong (up to 28 April 2024)
	Dr Eugene Tang (from 29 April 2024)
Secretary, SDA	Dr Tan Tien Wang
Treasurer, SDA	Dr Kuan Chee Keong (up to 28 April 2024)
	Dr Samsudin Bin Jetty (from 29 April 2024)

(ii) Number of Meetings Held in 2024 (January to December)

There was no meeting held in 2024.

An email was sent on 28 January 2025 to notify members from Singapore Dental Association about changes to the NUS-SDA Continuing Dental Education Fund Committee members for Faculty of Dentistry members. These changes aim to align with the administrative and financial roles crucial to the successful organisation of events and approval of projected expenditures, with retrospective from 1 May 2024.

A copy of the email, retrospective appointment letters for SDA President, Treasurer and Secretary and the amended document on “Origin of NUS-SDA Continuing Dental Education Fund” has been attached as Appendix 3.

(iii) Summary of All Activities Held in 2024 (January to December)

Nil

(iv) Statement of Accounts as at 31 December 2024

		S\$
Capital Sum as at 1 Jan 2024		500,000.00
Donation Received		-
Capital Sum as at 31 Dec 2024		500,000.00
FY 2023 (1 Apr 2023 - 31 Mar 2024) NUS spending limit		37,307.76
FY 2024 (1 Apr 2024 - 31 Mar 2025) NUS spending limit		36,617.82

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 2024

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

AUDITED FINANCIAL STATEMENTS

For the Financial Year Ended 31 December 2024



26 Eng Hoon Street Singapore 169776

Tel: 6533 7393 Fax: 6533 6831

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Singapore Dental Association
AUDITED FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2024

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Singapore Dental Association

**STATEMENT BY THE MANAGEMENT COUNCIL
For the Financial Year Ended 31 December 2024**

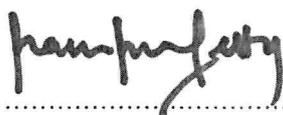
In the opinion of the Management Council,

- (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 2024 and of 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: 20 February 2025

INDEPENDENT AUDITOR'S REPORT

**To the Members of
Singapore Dental Association
For the Financial Year Ended 31 December 2024**

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 2024, 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 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 2024 and of 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 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 2024

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

Responsibilities of Management Council and Those Charged with Governance for the Financial Statements

Management 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 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 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 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.

INDEPENDENT AUDITOR'S REPORT

To the Members of
Singapore Dental Association
For the Financial Year Ended 31 December 2024

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'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 by the Societies Regulations enacted under the Act to be kept by the Association have been properly kept in accordance with those Regulations.

There was no fund-arising appeal held during the year.

Tan, Chan & Partners

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

Singapore

Date: 20 February 2025

Singapore Dental Association

STATEMENT OF FINANCIAL POSITION

As at 31 December 2024

	Note	2024 \$	2023 \$
ASSETS			
Non-current assets			
Property, plant and equipment	4	2,315,301	2,376,931
Investment property	5	8,500,000	8,000,000
		10,815,301	10,376,931
Current assets			
Prepayments		16,180	33,039
Trade and other receivables	6	211,249	92,852
Cash and bank balances	7	6,260,947	5,483,708
		6,488,376	5,609,599
Total assets		17,303,677	15,986,530
LIABILITIES AND FUND			
Current liabilities			
Other payables	8	746,204	642,901
Income tax payable	14	152,879	63,930
		899,083	706,831
Fund			
General fund		16,404,594	15,279,699
Total liabilities and fund		17,303,677	15,986,530

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 2024**

	Note	2024 \$	2023 \$
Income			
Income from generated funds	9	1,396,024	1,145,830
Investment income	10	778,357	462,960
Other income	11	3,683	8,299
		2,178,064	1,617,089
Less: Cost of generating funds	12	330,688	472,151
Less: Governance and administrative costs	13	633,532	548,173
Surplus before taxation		1,213,844	596,765
Taxation	14	(88,949)	(63,539)
Surplus for the financial year, representing total comprehensive income for the financial year		1,124,895	533,226

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 2024**

	General fund
	\$
As at 1 January 2023	14,746,473
Surplus for the financial year, representing total comprehensive income for the financial year	<u>533,226</u>
As at 31 December 2023	15,279,699
Surplus for the financial year, representing total comprehensive income for the financial year	<u>1,124,895</u>
As at 31 December 2024	<u>16,404,594</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 2024

	Note	2024 \$	2023 \$
Cash flows from operating activities			
Surplus before taxation		1,213,844	596,765
<u>Adjustments for:</u>			
Depreciation of property, plant and equipment	4	62,858	84,834
Fair value gain on investment property	10	(500,000)	(200,000)
Interest income	10	(159,557)	(144,160)
Operating surplus before changes in working capital		617,145	337,439
<u>Changes in working capital:</u>			
Prepayments		16,859	(21,508)
Trade and other receivables		(109,621)	6,650
Other payables		103,303	209,734
Cash generated from operating activities		627,686	532,315
Income tax paid	14	-	(94,455)
Net cash flows generated from operating activities		<u>627,686</u>	<u>437,860</u>
Cash flows from investing activities			
Acquisition of property, plant and equipment	4	(1,228)	(149)
Interest received		150,781	84,374
Net cash flows generated from investing activities		<u>149,553</u>	<u>84,225</u>
Net changes in cash and cash equivalents		777,239	522,085
Cash and cash equivalents at beginning of financial year		<u>5,483,708</u>	<u>4,961,623</u>
Cash and cash equivalents at end of financial year	7	<u>6,260,947</u>	<u>5,483,708</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 2024

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 were approved and authorised for issue by Management Council on 20 February 2025.

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 periods beginning on or after 1 January 2024. 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 Committee 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 2024

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. The cost of property, plant and equipment comprises its purchase price and any directly attributable costs of bringing the asset to working condition for its intended use.

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

Computer	1 year
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 2024

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 2024

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 2024

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 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 that 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 2024

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 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 2024

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.

CPE income and advertising income

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

Members' entrance fee, mediation fund (DPL budget income) and sponsorship income

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

NITEC income

NITEC income are recognised over the duration of the course/program over a period of time.

SDA seal income

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

IDEM income

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

Members' subscription fee

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

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2024**

2. MATERIAL ACCOUNTING POLICIES INFORMATION (Cont'd)

2.14 Income recognition (cont'd)

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 attached conditions 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.

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.

Singapore Dental Association

NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2024

2. MATERIAL ACCOUNTING POLICIES INFORMATION (Cont'd)

2.16 Taxation (cont'd)

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

Revenues, 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
- (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 within 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 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 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.

Singapore Dental Association

NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2024

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

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 2024. 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.

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 2024 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 2024 is disclosed in Note 4.

Singapore Dental Association

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2024

4. PROPERTY, PLANT AND EQUIPMENT

	Note	Computer \$	Freehold office premises \$	Furniture & equipment \$	Renovation \$	Total \$
<u>Cost</u>						
As at 1 January 2023		45,625	2,552,865	54,423	68,270	2,721,183
Additions		-	-	149	-	149
Written off		(3,718)	-	(4,162)	-	(7,880)
As at 31 December 2023		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
<u>Accumulated depreciation</u>						
As at 1 January 2023		44,667	136,153	31,905	46,842	259,567
Depreciation	13	958	51,057	11,817	21,002	84,834
Written off		(3,718)	-	(4,162)	-	(7,880)
As at 31 December 2023		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
<u>Carrying amount</u>						
As at 31 December 2023		-	2,365,655	10,850	426	2,376,931
As at 31 December 2024		307	2,314,598	396	-	2,315,301

The freehold office premises amounting to \$2,314,598 (2023: \$2,365,655) is held in trust by members of the Association.

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2024**

5. INVESTMENT PROPERTY

	2024	2023
	\$	\$
Investment property @ fair value	<u>8,500,000</u>	<u>8,000,000</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 \$8,500,000 (2023: \$8,000,000) 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 31 December 2024 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 values 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	2024	2023
		\$	\$
<u>Statement of Financial Activities</u>			
Rental income from investment property	10	<u>118,800</u>	<u>118,800</u>

6. TRADE AND OTHER RECEIVABLES

	2024	2023
	\$	\$
<u>Trade receivables:</u>		
Third parties	<u>16,415</u>	<u>7,986</u>
<u>Other receivables:</u>		
Deposits	60,182	2,190
Interest receivable	91,452	82,676
Other receivables	43,200	-
	<u>194,834</u>	<u>84,866</u>
Total trade and other receivables	<u>211,249</u>	<u>92,852</u>

Trade receivables from third parties are unsecured, interest-free and are generally settled between 30 and 90 days (2023: 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 2024**

6. TRADE AND OTHER RECEIVABLES (Cont'd)

The following is an aging analysis of trade receivables:

	2024	2023
	\$	\$
Neither past due nor impaired	-	1,506
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	9,046	6,480
Total past due but not impaired	16,415	6,480
	16,415	7,986

The Association has trade receivables amounting to \$16,415 (2023: \$7,986) 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 of 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

	2024	2023
	\$	\$
Cash at bank	629,531	553,052
Cash on hand	5,105	5,127
Fixed deposits	5,626,311	4,925,529
	6,260,947	5,483,708

Fixed deposits were placed at tenor ranging from 6 months to 12 months (2023: 12 months) and earned interest ranging from 2.60% to 3.15% (2023: 2.80% to 3.95%) per annum.

8. OTHER PAYABLES

	2024	2023
	\$	\$
Accrued operating expenses	22,919	12,975
Advances from members	682,640	571,537
GST payable	10,945	28,689
Refundable deposit	29,700	29,700
	746,204	642,901

Other payables due to third parties are unsecured, interest-free, and are generally settled within 30 days (2023: 30 days). They are recognised at their original invoice amounts which represents their fair values on initial recognition.

Singapore Dental Association

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2024

9. INCOME FROM GENERATED FUNDS

	2024	2023
	\$	\$
Advertising income	80,658	105,733
CPE income	216,557	446,256
DPL budget	144,248	137,641
IDEM income	522,912	25,000
Members' entrance fee	2,800	4,450
Members' subscription fee	278,349	252,250
NITEC income	147,000	139,000
Seal of approval	-	30,000
Sponsorship	3,500	5,500
	1,396,024	1,145,830

10. INVESTMENT INCOME

	Note	2024	2023
		\$	\$
Interest income		159,557	144,160
Fair value gain on investment property		500,000	200,000
Rental income	5,16	118,800	118,800
		778,357	462,960

11. OTHER INCOME

	2024	2023
	\$	\$
Government grants:		
CPF transition offset	378	512
Senior employment credit	630	1,157
Miscellaneous income	2,610	6,110
Sale of recall card	65	520
	3,683	8,299

12. COST OF GENERATING FUNDS

	2024	2023
	\$	\$
Council expenses	4,034	2,363
CPE expenses	129,870	340,422
IDEM expenses	128,815	61,791
NITEC expenses	54,202	53,810
SDA affiliation fees	13,767	13,765
	330,688	472,151

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2024**

13. GOVERNANCE AND ADMINISTRATIVE COSTS

	Note	2024 \$	2023 \$
Audit fee		4,500	4,400
Bank charges		702	681
Credit card charges		80	120
Depreciation of property, plant and equipment	4	62,858	84,834
Donations		93,511	3,550
Foreign exchange loss		-	53
General expenses		2,414	1,200
Insurance		7,365	7,790
IT solutions		31,880	12,668
Legal and professional expenses		13,300	10,630
Lettershopping service		675	1,411
Management fund		7,756	7,614
Meeting expenses		9,172	7,555
Postages		(2,444)	6,136
Printing and stationery		14,185	28,117
Property tax		17,222	16,145
Rebate – referral programme		3,500	-
Refreshments		502	655
Rental of equipment	15	800	800
Repair and maintenance		11,560	40,298
Sponsorship		43,452	3,532
Souvenirs and gifts		2,652	7,506
Staff costs:			
Casual staff		3,874	3,400
CPF contributions		38,187	37,031
Medical and dental benefits		1,697	1,875
Salaries and bonus		246,847	241,812
Staff welfare		705	-
Sinking fund		640	640
Telephone and fax charges		850	820
Training expenses		500	-
Transport expenses		57	23
Travelling expenses		7,440	-
Utilities		2,266	2,334
Welfare committee expenses		4,827	14,543
		<u>633,532</u>	<u>548,173</u>

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.

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2024**

14. TAXATION (Cont'd)

	2024	2023
	\$	\$
<u>Major components of income tax expense</u>		
Current financial year	88,949	63,930
Overprovision in respect of prior financial years	-	(391)
Income tax expense recognised in profit or loss	<u>88,949</u>	<u>63,539</u>

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 2024 and 2023 are as follows:

	2024	2023
	\$	\$
Surplus before income tax	<u>1,213,843</u>	<u>596,765</u>
Tax calculated at rate of 17%	206,353	101,450
Expenses not deductible for tax purposes	26,659	16,198
Income not subject to taxation	(85,000)	(34,000)
Benefits from capital allowances	(1,896)	(1,868)
Tax incentives and benefits	(39,742)	(425)
Statutory stepped income exemption	(17,425)	(17,425)
Overprovision in respect of prior financial years	-	(391)
	<u>88,949</u>	<u>63,539</u>

Movements in income tax payable

At beginning of financial year	63,930	94,846
Income tax paid	-	(94,455)
Overprovision in respect of prior financial years	-	(391)
Current financial year	<u>88,949</u>	<u>63,930</u>
At end of financial year	<u>152,879</u>	<u>63,930</u>

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	2024	2023
		\$	\$
Expense relating to leases of low-value assets (included in governance and administrative costs)	13	<u>800</u>	<u>800</u>

Singapore Dental Association

NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2024

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:

	2024	2023
	\$	\$
Within 1 year	49,500	118,800
Between 2 and 5 years	-	49,500
	49,500	168,300

Rental income earned during the financial year was \$118,800 (2023: \$118,800) (Note 10).

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	2024	2023
		\$	\$
<u>Financial assets</u>			
Trade and other receivables	6	211,249	92,852
Cash and bank balances	7	6,260,947	5,483,708
Financial assets carried at amortised cost		6,472,196	5,576,560
<u>Financial liabilities</u>			
Other payables	8	746,204	642,901
Less: Advances from members	8	(682,640)	(571,537)
Less: GST payables	8	(10,945)	(28,689)
Financial liabilities carried at amortised cost		52,619	42,675

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

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2024**

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

Fair Value Hierarchy (cont'd)

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.

Asset measured at fair value

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

	Fair value measurements at the reporting date using
	Significant observable inputs other than quoted prices (Level 2)
	\$
<u>31 December 2024</u>	
Non-financial asset:	
Investment property (Note 5)	<u><u>8,500,000</u></u>
<u>31 December 2023</u>	
Non-financial asset:	
Investment property (Note 5)	<u><u>8,000,000</u></u>

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, prepayment, 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.

Singapore Dental Association

NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2024

19. FUND MANAGEMENT (Cont'd)

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 2024 and 2023 respectively.

The Association is not subjected to externally imposed capital requirements.

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.

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 Company performs ongoing credit evaluation of its counterparties' financial condition and generally do 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

Singapore Dental Association

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2024**

20. FINANCIAL RISK MANAGEMENT (Cont'd)

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: (cont'd)

- Actual or expected significant changes in the operating results of the debtor
- Significant increases in credit risk on other financial instruments of the same debtor
- Significant changes in the expected performance and behaviour of the debtor, including changes in the payment status of debtors in the group and changes in the operating results of the debtor.

Regardless of the analysis above, a significant increase in credit risk is presumed if a debtor is more than 30 days past due in making 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 2024**

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 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>	
					<u> </u>	
					-	
<u>31 December 2023</u>						
Trade receivables	6	Note 1	Lifetime ECL (simplified)	7,986	-	7,986
Other receivables	6	I	12-month ECL	84,866	-	84,866
					<u> </u>	
					<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



ROBERT KHAN

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/5594-17/SDA/2412/RK/EM/WN/XJ/TC

3 January 2025

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 2024. We are pleased to submit the valuation report on 3 January 2025.

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.

3. PROPERTY TYPE

A restored 2-storey (with attic) intermediate conservation shophouse

Robert Khan & Co Pte Ltd (Co. Reg. No.: 199305890G)
簡有為國際商業資產及機械諮詢公司
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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

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.			

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 2024** is **S\$8,500,000 (Singapore Dollars Eight Million And Five Hundred Thousand 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/5594-17/SDA/2412/RK/EM/WN/XJ/TC

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.

18. APPENDIX 2: SINGAPORE DENTAL ASSOCIATION GIFT REPORT

25 February 2025

Singapore Dental Association
320 Serangoon Road
#10-13 Centrium Square
Singapore 218108
Attn: President, Dr Eugene Tang

Dear Dr Tang

**SINGAPORE DENTAL ASSOCIATION PRESIDENTS' MEDAL & PRIZE
SINGAPORE DENTAL ASSOCIATION MEDAL
SINGAPORE DENTAL ASSOCIATION BURSARY**

On behalf of the Faculty, I would like to express my deepest appreciation for the Singapore Dental Association's generous support towards the Faculty.

I am pleased to share an update with you on the various SDA donations, as part of our continued donor engagement and stewardship efforts. These details are included in the attached report:

- Singapore Dental Association Presidents' Medal & Prize;
- Singapore Dental Association Medal and the
- Singapore Dental Association Bursary.

Thank you for enabling our students to fulfill their potential by alleviating their financial burdens as well as encouraging them in their pursuit of academic excellence.

Warm regards



Professor Chris Peck
Dean

Enc

Singapore Dental Association Gift Report 2023/24

For questions concerning this report, please contact:

Tiffany How, NUS Faculty of Dentistry at Tel: (65) 6772 6425 or Email: denhyt@nus.edu.sg

Report as at 31 December 2024

Singapore Dental Association (SDA) Presidents' Medal & Prize

Gift Background – Singapore Dental Association (SDA) Presidents' Medals Fund

The Singapore Dental Association (SDA) Presidents' Medal Fund was set up in 1970 with an expendable donation to award one Silver medal and one Bronze medal for the First and Second student respectively in the 1st year Professional Bachelor of Dental Surgery Examination.

In 2014, SDA made a top-up gift of \$16,500 to provide for the award of a cash prize. Consequently, the award was renamed SDA Presidents' Medal and Prize.

In 2024, SDA made a pledge of S\$80,000 to convert The Singapore Dental Association (SDA) Presidents' Medal Fund to an endowed fund. An initial top-up of S\$15,000 was made in 2024 with a pledge to top-up S\$65,000 in 2025.

Award of Medal and Prize will take effect in the following year once the Faculty has received the full pledge amount in 2025 based on the below award criteria:

1. One Gold Medal and a cash prize of S\$2,000 to be awarded to one student who is first in the 1st Professional Bachelor of Dental Surgery Examination.
2. One Silver Medal and a cash prize of S\$1,000 to be awarded to one student who is second in the 1st Professional Bachelor of Dental Surgery Examination.

In addition, SDA made a top-up of \$3,141.38 in 2024 to address the shortfall to the existing expendable WBS to enable the disbursements of awards for the years 2024 and 2025.

Award Criteria

1. One Silver Medal and a cash prize of \$1,000 is to be awarded to one student who is first in the 1st year Professional Bachelor of Dental Surgery Examination.
2. One Bronze Medal and a cash prize of \$500 is to be awarded to one student who is second in the 1st year Professional Bachelor of Dental Surgery Examination.

In Academic Year 2022/2023, two Dentistry students were awarded the Singapore Dental Association Presidents' Medal and Prize in recognition of their excellent academic performance in the 1st year Professional Bachelor of Dental Surgery Examination. A total amount of \$1,630.68 had been expended for these awards.

Academic Year 2022/2023

Award Name	Name of Recipient	Award
Singapore Dental Association Presidents' Medal & Prize (Silver)	Ryan Timothy Lim Min Wei	First in the 1 st year Professional Bachelor of Dental Surgery Examination
Singapore Dental Association Presidents' Medal & Prize (Bronze)	Kean Loo Wee	Second in the 1 st year Professional Bachelor of Dental Surgery Examination

Fund Status as at 31 December 2023:

		S\$
Non- Endowed Fund:	Total Gift Income	20,247.32
SDA Presidents' Medal Fund	Awards Disbursed to date	19,997.00
	Total funds remaining	250.00

In Academic Year 2023/2024, two Dentistry students were awarded the Singapore Dental Association Presidents' Medal and Prize in recognition of their excellent academic performance in the 1st year Professional Bachelor of Dental Surgery Examination. A total amount of \$1,631.89 had been expended for these awards.

Academic Year 2023/2024

Award Name	Name of Recipient	Award
Singapore Dental Association Presidents' Medal & Prize (Silver)	Yeo Kai Jie	First in the 1 st year Professional Bachelor of Dental Surgery Examination
Singapore Dental Association Presidents' Medal & Prize (Bronze)	Lim Jie Yi, Joel	Second in the 1 st year Professional Bachelor of Dental Surgery Examination

Fund Status as at 31 December 2024:		S\$
Non- Endowed Fund:	Total Gift Income	20,247.00
SDA Presidents' Medal Fund	Gift Top-up*	3,141.38
	Awards Disbursed to date	21,620.00
	Total funds remaining	1,768.00

*Top-up gift made in Aug 2024.

Singapore Dental Association (SDA) Presidents' Medal & Prize

Gift Background – University Medals (SDA) Fund

The University Medals (SDA) Fund was set up in 1970 with an expendable donation from Singapore Dental Association to award one Silver medal and one Bronze medal for the First and Second student respectively in the 2nd year Professional Bachelor of Dental Surgery Examination.

In 2014, SDA made a top-up gift of \$16,500 to provide for the award of a cash prize. Consequently, the award was renamed SDA Presidents' Medal and Prize.

In 2024, SDA made a pledge to convert The Singapore Dental Association (SDA) Presidents' Medal Fund to an Endowed Fund. An initial top-up pledge of S\$15,000 in 2024 and a subsequent top-up pledge of S\$65,000 in 2027 (total of \$80,000)

Award of Medal and Prize will take effect in the following year once the Faculty has received the full pledge amount in 2027 based on the below award criteria.

1. One Gold Medal and a cash prize of S\$2,000 awarded to one student who is first in the 2nd Professional Bachelor of Dental Surgery Examination.
2. One Silver Medal and a cash prize of S\$1,000 awarded to one student who is second in the 2nd Professional Bachelor of Dental Surgery Examination.

In addition to the Endowed fund, SDA has separately made a top-up of \$4,720.08 in 2024 to address the shortfall for the existing expendable WBS for the years 2025, 2026, and 2027.

Award Criteria

1. One Silver Medal and a cash prize of \$1,000 is to be awarded to one student who is first in the 2nd year Professional Bachelor of Dental Surgery Examination.
2. One Bronze Medal and a cash prize of \$500 is to be awarded to one student who is second in the 2nd year Professional Bachelor of Dental Surgery Examination.

In Academic Year 2022/2023, two Dentistry students were awarded the Singapore Dental Association Presidents' Medal and Prize in recognition of their excellent academic performance in the 2nd year Professional Bachelor of Dental Surgery Examination. A total amount of \$1,630.68 had been expended for these awards.

Academic Year 2022/2023

Award Name	Name of Recipient	Award
Singapore Dental Association Presidents' Medal & Prize (Silver)	Chua Jun Xian, Bryan	First in the 2 nd year Professional Bachelor of Dental Surgery Examination
Singapore Dental Association Presidents' Medal & Prize (Bronze)	Klemens Chia Yi Lin	Second in the 2 nd year Professional Bachelor of Dental Surgery Examination

Fund Status as at 31 December 2023:

		S\$
Non- Endowed Fund:	Total Gift Income	19,375.00
University Medals (SDA) Fund	Awards Disbursed to date	17,443.00
	Total funds remaining	1,932.00

In Academic Year 2023/2024, two Dentistry students were awarded the Singapore Dental Association Presidents' Medal and Prize in recognition of their excellent academic performance in the 2nd year Professional Bachelor of Dental Surgery Examination. A total amount of \$1,631.89 had been expended for these awards.

Academic Year 2023/2024

Award Name	Name of Recipient	Award
Singapore Dental Association Presidents' Medal & Prize (Silver)	Tan Ji Hao	First in the 2 nd year Professional Bachelor of Dental Surgery Examination
Singapore Dental Association Presidents' Medal & Prize (Bronze)	Francille Ong Si Ying	Second in the 2 nd year Professional Bachelor of Dental Surgery Examination

Fund Status as at 31 December 2024:

		S\$
Non- Endowed Fund:	Total Gift Income	19,375.00
University Medals (SDA) Fund	Gift Top-up*	4,720.00
	Awards Disbursed to date	19,066.00
	Total funds remaining	5,029.00

*Top-up gift made in Aug 2024.

Singapore Dental Association Medal (Best Student in Preventive Dentistry and Dental Public Health)

Gift Background

The Singapore Dental Association Medal (Best Student in Preventive Dentistry and Dental Public Health) was set up in 2000 from an endowed donation of \$15,000 to commemorate the occasion of the Singapore Dental Association International Meeting held in 1999. It is to be awarded to deserving students who achieved academic excellence in Preventive Dentistry and Dental Public Health in the Final Professional Bachelor of Dental Surgery Examination.

Award Criteria

1. The Singapore Dental Association Medal (Best Student in Preventive Dentistry and Dental Public Health) is to be awarded to the best student with Distinction in Preventive Dentistry and Dental Public Health in the Final Professional Bachelor of Dental Surgery Examination.
2. If no student is eligible for the medal, a cash prize of \$500 may be awarded to the student with the highest mark and an 'A' grade for the subject.

In Academic Year 2022/2023, One Dentistry student was recognised for achieving the highest mark and an 'A' grade in Preventive Dentistry and Dental Public Health for the Final Professional Bachelor of Dental Surgery Examination. A total amount of \$500 had been expended for this award.

Academic Year 2022/2023

Name of Recipient	Award
Quek Zuo Kai, Evan	Best student in Preventive Dentistry and Dental Public Health (Cash Award)

Fund Status as at 31 December 2023

		S\$
Endowed Fund:	Total Gift Income	15,000.00
Singapore Dental Association Medal for Preventive Dentistry	FY 23 Spending Limit	2,206.00
	FY 23 Cash Prize Disbursed	500.00

In Academic Year 2023/2024, One Dentistry student was recognised for achieving the highest mark and an 'A' grade in Preventive Dentistry and Dental Public Health for the Final Professional Bachelor of Dental Surgery Examination. A total amount of \$500 had been expended for this award.

Academic Year 2023/2024

Name of Recipient	Award
Ng Xuan Wen Clara	Best student in Preventive Dentistry and Dental Public Health (Cash Award)

Fund Status as at 31 December 2024

		S\$
Endowed Fund:	Total Gift Income	15,000.00
Singapore Dental Association Medal for Preventive Dentistry	FY 24 Spending Limit	1,074.00
	FY 24 Cash Prize Disbursed	500.00

Singapore Dental Association Bursary

Gift Background

The Singapore Dental Association Bursary was set up in 2013 to support financially needy undergraduate students from the Faculty of Dentistry. One bursary award of \$5,000 is to be given out each year.

The Singapore Dental Association Bursary has been able to directly impact one Dentistry student in Academic Year 2023/2024.

In 2024, SDA made a pledge to convert The Singapore Dental Association Bursary to an Endowed Fund. An initial top-up pledge of S\$45,000 in 2024 and a subsequent top-up pledge of S\$50,000 in 2026 and \$55,000 in 2028 (total of \$150,000)

Academic Year 2023/2024

Geneve Phua Ying Fei (*Please refer to the appendix for a personal thank you note from the recipient*)

Third year Bachelor of Dental Surgery undergraduate

Fund Status As at 31 December 2024

S\$

Non-Endowed Fund:	Total Gift Income	45,000
Singapore Dental Association Bursary	Bursary awards disbursed (prior years)	35,000
	Bursary award disbursed (AY23/24)	5,000
	Total funds remaining	5,000

Appendix

Dear President of the Singapore Dental Association,

I hope this message finds you well. I am writing to express my heartfelt gratitude for the bursary you have generously provided.

Being part of a family where my parents are divorced and my mother is single-handedly supporting us, I understand the financial strain that comes with education. My siblings who have recently graduated, are also facing the burden of student loans. Your bursary has helped relieve the financial burden of my education fees, allowing me to focus on my studies without the added stress of finding a part-time job to help support my family.

The past year has been particularly tough for my family as we grapple with the loss of my grandmother. This took a toll on my mother's mental health and increased her financial weight due to my grandmother's hospitalisation and funeral costs. My mother's medical bills have also been increasing with age, as she develops more medical conditions. Your bursary has not only lightened our financial load but also provided emotional relief during these difficult times. As I continue to my final year in dental school, I am committed to becoming the best clinician I can be. I want to serve others with the same compassion and generosity that you have extended to me, to pay it forward to those in need.

Once again, thank you for your kindness and generosity. This bursary has not only lightened my family's financial load but has also motivated me to become a better clinician.

With sincere appreciation,
Geneve Phua

19. APPENDIX 3: ADDITIONAL DOCUMENTS ON “NUS-SDA CONTINUING DENTAL EDUCATION FUND”

From: [Chew Poh Hong](#)
To: [SDA President](#); [SDA Secretary](#); [SDA Treasurer](#)
Cc: [SDA Administrator](#); [Raymond Wong Chung Wen](#)
Subject: NUS-SDA Continuing Dental Education Fund Committee
Date: Tuesday, 28 January, 2025 8:38:00 AM
Attachments: [image001.png](#)
[ORIGIN of NUS-SDA CDE Fund \(Jan 2025\).pdf](#)

Sent on behalf of A/P Raymond Wong, Vice Dean (Graduate Studies and Lifelong Learning)

Dear Dr Tang, Dr Tan and Dr Samsudin,

I trust that this email finds you well.

We would like to inform you that we will be changing FoD's membership of our NUS-SDA Committee Continuing Education Fund Committee

To better align FoD's membership for the new NUS-SDA Continuing Dental Education Fund Committee with SDA, we have appointed the following representatives to be part of the Committee namely :

- A/P Raymond Wong, Vice Dean(Graduate Studies and Lifelong Learning) :
- Dr Ode Wataru, Assistant Dean, Lifelong Learning
- Ms Chew Poh Hong, Senior Manager, Graduate Studies
- Ms Sharon Lim, Finance Lead (Covering)

These appointments are intended to establish a clear and streamlined structure for the committee, aligning with the administrative and financial roles crucial to the successful organization of events and approval of projected expenditures. Hence, we are confident that this revised structure will enhance the committee's functionality and provide a more focused approach to managing the Continuing Dental Education Fund

Rest assured that we will still be tapping on the expertise and contacts of our Discipline Directors to ensure that the best speakers are brought in for the NUS-SDA Distinguished Speaker programme that will benefit SDA members and the dentist community in Singapore.

With this change, I have attached the amended document on "Origin of NUS-SDA Continuing Dental Education Fund". Please let us know if you have any views by Mon, 3 Feb 2025. We will assume that you agree if we do not hear from you after this date.

Thank you for your support.

Kind regards,
Poh Hong

Ms Chew Poh Hong:: Senior Manager, Graduate Studies : Dean's Office :: Faculty of Dentistry :: National University of Singapore :: 9 Lower Kent Ridge Road, Level 10 National University Centre for Oral Health,

ORIGIN OF NUS-SDA CONTINUING DENTAL EDUCATION FUND

1. Formation

The Universities Endowment Fund-SDA (EUF-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 organisation 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 programmes 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 shall comprise:

- a) Vice Dean, Graduate Studies and Lifelong Learning, Faculty of Dentistry, as Chair
- b) 3 Representatives of the Faculty of Dentistry, namely:
 - i. Assistant Dean, Lifelong Learning
 - ii. Functional Lead, Graduate Studies
 - iii. Finance Lead
- c) 3 Representatives of the SDA, namely:
 - i. President
 - ii. General Secretary
 - iii. Treasurer

4. Terms of Reference

(Minutes of the inaugural meeting dated 6 September 1994)

- a) To nominate, receive and approve speaker suggested by committee members
- b) To appoint local organising committees to organise 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 the VC of the 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 and Development Office 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. It was also agreed that "The person so engage will be addressed as "NUS-SDA Distinguished Speaker"

6. The Speakers and Entitlement

(Minutes of the inaugural meeting dated 6 September 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 meeting dated 19 March 1996)

- “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 September 1994)
- “The yearly expenditure should not be more than 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)

The Fund can be used to cover:

- a) Honorarium
- b) Hotel accommodation
- c) Business class airfare
- d) Organisation and administrative costs

21 January 2025

Dr Eugene Tang
President, Singapore Dental Association

Dear Dr Tang,

NUS-SDA CONTINUING DENTAL EDUCATION FUND COMMITTEE

I am pleased to appoint you as a member of the NUS-SDA Continuing Dental Education Fund Committee, in your capacity as President of the Singapore Dental Association, retrospective from 1 May 2024 to 30 April 2026.

The Committee comprises:

- | | |
|---|-----------------------|
| i. Vice Dean, Graduate Studies and Lifelong Learning, FOD | A/Prof Raymond Wong |
| ii. Assistant Dean, Lifelong Learning, FOD | Dr Ode Wataru |
| iii. Senior Manager, Graduate Studies, FOD | Ms Chew Poh Hong |
| iv. Finance Lead (Covering), FOD | Ms Sharon Lim |
| v. President, Singapore Dental Association | Dr Eugene Tang |
| vi. General Secretary, Singapore Dental Association | Dr Tan Tien Wang |
| vii. Treasurer, Singapore Dental Association | Dr Samsudin Bin Jetty |

The terms of reference of the Committee are:

- a) To nominate, receive and approve speaker suggested by Committee members
- b) To appoint local organising Committees to organise events
- c) To approve the projected expenditure for the events

The origin and background information of the Fund as well as the list of former NUS-SDA Distinguished Speakers are attached for reference. I look forward to your contributions to the committee.

Yours sincerely



Associate Professor Raymond Wong
Chairman, NUS-SDA Continuing Dental Education Fund Committee
Vice Dean, Graduate Studies and Lifelong Learning

21 January 2025

Dr Tan Tien Wang
General Secretary, Singapore Dental Association

Dear Dr Tan,

NUS-SDA CONTINUING DENTAL EDUCATION FUND COMMITTEE

I am pleased to appoint you as a member of the NUS-SDA Continuing Dental Education Fund Committee, in your capacity as General Secretary of the Singapore Dental Association, retrospective from 1 May 2024 to 30 April 2026.

The Committee comprises:

- | | | |
|------|--|-----------------------|
| i. | Vice Dean, Graduate Studies and Lifelong Learning, FOD | A/Prof Raymond Wong |
| ii. | Assistant Dean, Lifelong Learning, FOD | Dr Ode Wataru |
| iii. | Senior Manager, Graduate Studies, FOD | Ms Chew Poh Hong |
| iv. | Finance Lead (Covering), FOD | Ms Sharon Lim |
| v. | President, Singapore Dental Association | Dr Eugene Tang |
| vi. | General Secretary, Singapore Dental Association | Dr Tan Tien Wang |
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Yours sincerely



Associate Professor Raymond Wong
Chairman, NUS-SDA Continuing Dental Education Fund Committee
Vice Dean, Graduate Studies and Lifelong Learning

21 January 2025

Dr Samsudin Bin Jetty
Treasurer, Singapore Dental Association

Dear Dr Samsudin,

NUS-SDA CONTINUING DENTAL EDUCATION FUND COMMITTEE

I am pleased to appoint you as a member of the NUS-SDA Continuing Dental Education Fund Committee, in your capacity as Treasurer of the Singapore Dental Association, retrospective from 1 May 2024 to 30 April 2026.

The Committee comprises:

- | | | |
|------|--|-----------------------|
| i. | Vice Dean, Graduate Studies and Lifelong Learning, FOD | A/Prof Raymond Wong |
| ii. | Assistant Dean, Lifelong Learning, FOD | Dr Ode Wataru |
| iii. | Senior Manager, Graduate Studies, FOD | Ms Chew Poh Hong |
| iv. | Finance Lead (Covering), FOD | Ms Sharon Lim |
| v. | President, Singapore Dental Association | Dr Eugene Tang |
| vi. | General Secretary, Singapore Dental Association | Dr Tan Tien Wang |
| vii. | Treasurer, Singapore Dental Association | Dr Samsudin Bin Jetty |

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- c) To approve the projected expenditure for the events

The origin and background information of the Fund as well as the list of former NUS-SDA Distinguished Speakers are attached for reference. I look forward to your contributions to the committee.

Yours sincerely



Associate Professor Raymond Wong
Chairman, NUS-SDA Continuing Dental Education Fund Committee
Vice Dean, Graduate Studies and Lifelong Learning

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