

# SUSTAINABILITY REPORT

#POLWELCares



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# OVERVIEW

POLWEL Co-operative Society Limited ("POLWEL") was officially registered as a co-operative in 1992, serving more than 18,000 members from the Police Central Welfare Fund (PCWF) – an institutional fund under the Singapore Police Force (SPF).

As a credit co-operative, the provision of financial services has remained our core business after more than 30 years since inception. Concurrently, as the business arm of the PCWF, we also undertake wide-ranging businesses: providing business and manpower solutions for various government agencies, conducting WSQ assessments for the private security industry, delivering customised training courses for SPF and Home Team officers, retailing of SPF gifts and souvenirs, etc.

Besides enabling POLWEL to generate a long-term sustainable income for the continuance of welfare benefits for members, our diverse business portfolio has provided us with the platform to create an impact on the broader community, particularly job opportunities for retired and retiring officers.

**AS A CREDIT CO-OPERATIVE, THE PROVISION OF FINANCIAL SERVICES HAS REMAINED OUR CORE BUSINESS AFTER MORE THAN 30 YEARS SINCE INCEPTION.**

# ABOUT THIS REPORT

This inaugural Sustainability Report by POLWEL outlines our efforts and commitment towards sustainable practices and conveys our progress in key environmental, social, and governance (ESG) areas.

As a socially responsible organisation, we recognise the growing importance of integrating ESG factors into our operations and strategic decision-making. It is also a reflection of our understanding that long-term value creation is linked to our responsibility to our members, employees, associates and the broader community.

Besides communicating our broad ESG efforts, this report also covers the initiatives rolled out during the period from 1 January 2024 to 31 December 2024 which corresponds with POLWEL's financial reporting period. It has also been prepared with reference to the United Nations Sustainable Development Goals (UNSDGs).

We welcome any feedback or suggestions on POLWEL's Sustainability Report and our performance on the ESG front. Please address your feedback to the ESG Committee Chairman at [polwel@polwel.org.sg](mailto:polwel@polwel.org.sg).

**THIS INAUGURAL SUSTAINABILITY REPORT BY POLWEL OUTLINES OUR EFFORTS AND COMMITMENT TOWARDS SUSTAINABLE PRACTICES AND CONVEYS OUR PROGRESS IN KEY ENVIRONMENTAL, SOCIAL, AND GOVERNANCE (ESG) AREAS.**

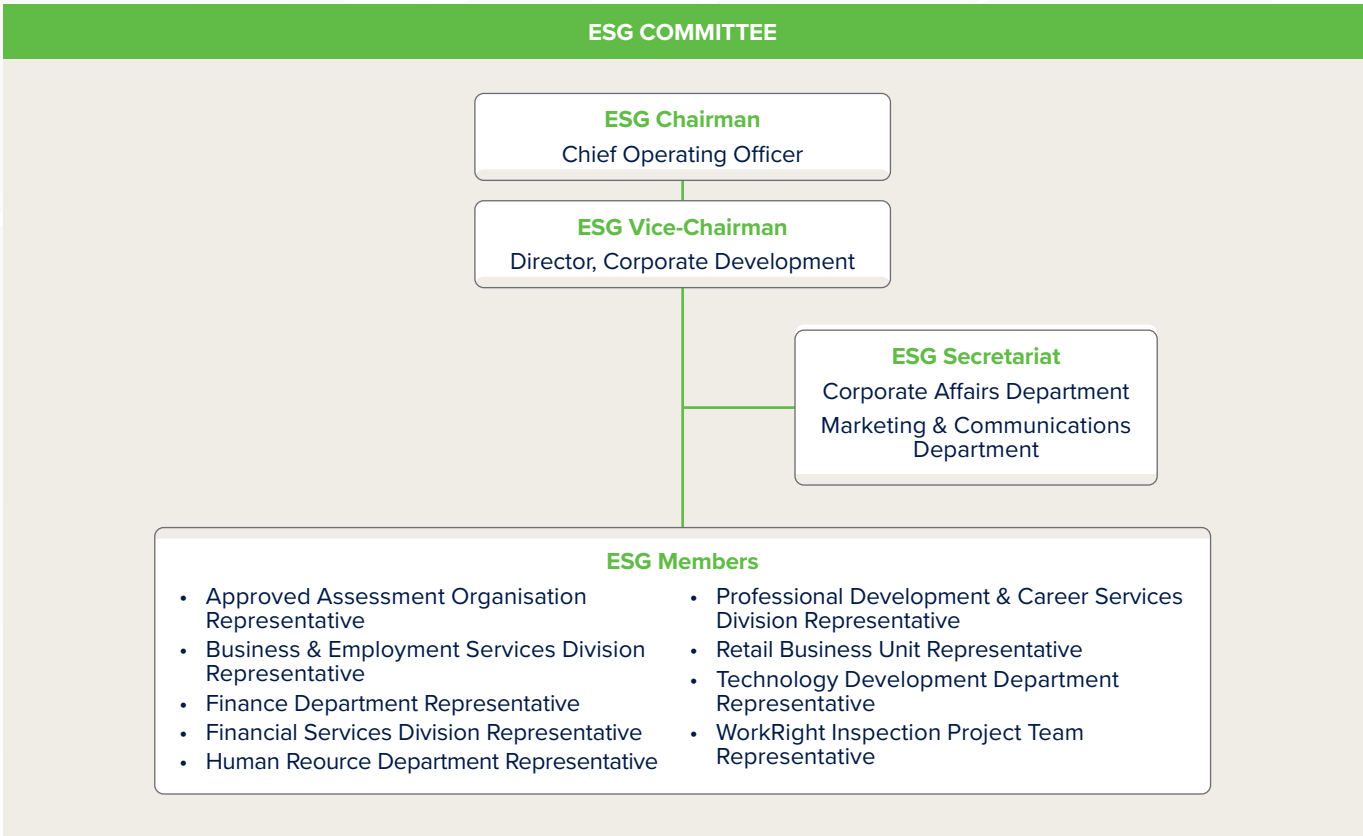
# OUR ESG JOURNEY

In the organic alignment to our co-operative values and striving towards ‘doing well and doing good’, POLWEL embarked on its ESG journey in 2024 as we strive to embrace ESG principles in our daily work.

## ESG COMMITTEE

An ESG Committee was formed in late 2023 to provide oversight and guidance on our ESG efforts and performance. The committee is led by POLWEL Chief Operating Officer (ESG Chairman) and Director, Corporate Development (ESG Vice-Chair), supported by the ESG Secretariat from the Corporate Affairs Department and Marketing & Communications Department as well as committee members from various business divisions and corporate departments.

To integrate the ESG factors into our core operations, the ESG Committee placed emphasis on the education of staff, execution of processes and the set-up of relevant structures to ensure alignment across the organisation. The committee members also identified key drivers within their own division or department and the possible initiatives to be incorporated into their work plans.



## ESG TAGLINE & LOGO

To further drive our sustainability efforts, the tagline of #POLWELCares was conceptualised, along with a logo that symbolises our dedication to the journey. Featured across our engagement platforms with stakeholders, the logo with three icons visually represents each ESG pillar. The colour green signifies our commitment to a sustainable future, while grey represents POLWEL in our secondary corporate colour.



# OUR SUSTAINABILITY FRAMEWORK

The United Nations Sustainable Development Goals (UNSDGs) guide organisations in their sustainability efforts, addressing global challenges such as poverty, inequality and climate change. At POLWEL, we are committed to align the UNSDGs to shape our social responsibility, ethical business practices for sustainable growth.

UNSDGs	POLWEL's Efforts
 <p><b>GOOD HEALTH AND WELL-BEING</b></p> <p>Ensure healthy lives and promote well-being for all at all ages</p>	<ul style="list-style-type: none"> <li>• Attained bizSAFE4 certification to demonstrate our commitment towards workplace safety and health for our employees</li> <li>• Promote physical and mental well-being of staff through various initiatives and enhanced welfare benefits</li> <li>• Provided health and personal accident insurance for eligible staff beyond statutory requirements</li> <li>• Advocate of "Eat with your Family Day" to promote familial bonding for overall well-being</li> <li>• Conduct of Employment Engagement Survey (EES) as a safe platform for employees to provide feedback and suggest areas of improvement</li> </ul>
 <p><b>DECENT WORK AND ECONOMIC GROWTH</b></p> <p>Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all</p>	<ul style="list-style-type: none"> <li>• Provided employment for over 200 individuals, many of whom were provided with meaningful second employment after retiring from SPF and other Home Team Departments</li> <li>• Support continuous workforce upskilling with initiatives such as the implementation of the Learning and Development Framework (LDF)</li> <li>• Adopted the Tripartite Standards to ensure fair, inclusive and progressive hiring</li> <li>• Attained the Progressive Wage Mark accreditation that recognises progressive wages to uplift lower wage workers</li> </ul>
 <p><b>REDUCED INEQUALITIES</b></p> <p>Reduce inequality within country and among countries</p>	<ul style="list-style-type: none"> <li>• Commit to fair remuneration policy for our staff with periodic benchmarking to market compensation levels</li> <li>• Adopt responsible and sustainable bidding practices when tendering for government projects to ensure staff well-being and benefits are not compromised</li> <li>• Provide an option for members to obtain loans at reasonable interest rates to support them through key life milestones and during unexpected emergencies</li> </ul>
 <p><b>RESPONSIBLE CONSUMPTION AND PRODUCTION</b></p> <p>Ensure sustainable consumption and production pattern</p>	<ul style="list-style-type: none"> <li>• Promote waste reduction by repurposing obsolete electronic devices</li> <li>• Implemented waste management practices across different business divisions and corporate departments</li> <li>• Encourage paperless processes and promote digitalisation, such as generation of electronic statements and submission of electronic invoices within the organisation</li> <li>• Tracking of utilities usage and continuous education of these efforts to remind staff on energy conservation</li> <li>• Launched eco-renovation loan to promote use of sustainable and eco-friendly materials and household items</li> <li>• Incorporate sustainable practices in the procurement process, such as opting lower grammage copier papers for printing and introduction of eco-friendly retail packaging</li> </ul>
 <p><b>PARTNERSHIPS FOR THE GOALS</b></p> <p>Strengthen the means of implementation and revitalise the global partnership for sustainable development</p>	<ul style="list-style-type: none"> <li>• Engage and cooperate with relevant national bodies and institutions, such as the Singapore National Co-operative Federation (SNCF) on continuous development and improvement of sustainable policies to ensure coherence within the wider co-operative movement</li> <li>• Partner with external organisations, such as the police-affiliated associations or social enterprises, on initiatives to benefit members and the wider community</li> </ul>

## OUR SUSTAINABILITY FRAMEWORK

Beyond the UNSDGs, our sustainability approach is also centred on the following key principles of our business:



### ENHANCING MEMBERS' WELFARE

Channel annual net surplus to the Police Central Welfare Fund (PCWF) and support various member-centric initiatives



### PROVIDING CAREER TRANSITION SUPPORT

Support retiring and retired SPF and Home Team officers to transit to a second career and gain meaningful employment



### ACHIEVING SUSTAINABLE OPERATIONS

Integrate eco-friendly practices and enhance efficiency while prioritising sustainable and responsible means to minimise environmental impact



### BUILDING MEANINGFUL RELATIONSHIPS

Foster growth, ethical practices, and positive social impact for long-term success and stakeholder trust



# ENHANCING MEMBERS' WELFARE

## GIVING BACK TO MEMBERS

POLWEL contributed a significant portion of its net surplus (20.6%) annually to the PCWF which enhances officers' well-being through a wide array of welfare initiatives such as study awards, complimentary attraction tickets, bereavement grants and more. In 2024, POLWEL contributed more than \$990,000 to support these initiatives.

Additional sponsorships were also channelled to support welfare and recreational activities and events organised for members in 2024.

### SPF Units / Home Team Departments

Procured over \$353,000 worth of lucky draw prizes for the staff events organised by more than 40 SPF Units / Home Team Departments.



### Police Associations

- Junior Officers' Mess (JOM)
- Police Officers' Association (POA)
- Police Sports Association (PSA)
- Senior Police Officers' Mess (SPOM)
- Singapore Senior Police Officers' Association (SSPOA)
- Singapore Police Retiree Association (SPRA)
- Voluntary Special Constabulary Sports & Welfare Association (VSCSWA)

Sponsorship worth over \$170,000 for various sports and recreational events organised by these associations whose members are also Ordinary and Associate members of POLWEL.

1. SSPOA x POA Overseas Study Visit
2. PSA Dragon Boat Championship
3. JOM Movie Mania
4. SPOM Running Challenge
5. SPRA 20<sup>th</sup> Anniversary Gala Dinner
6. VSCSWA Appreciation Night



## ENHANCING MEMBERS' WELFARE

### MEMBERS' ENGAGEMENTS

We continue to strengthen our engagement efforts to build connections and foster long-term relationships with our members. Members were engaged through POLWEL Sharing Sessions, primarily conducted during officers' in-service sessions. These sessions serve as a platform for members to gain deeper insights into POLWEL, its social purpose and services available to members. To date, 64 sessions have been conducted across 15 SPF units, reaching over 3,600 members.

Besides the sharing sessions, a series of member-centric campaigns were also launched to enhance awareness and engagement. One such campaign is the #WEAREPOLWEL Quiz, which saw strong participation from close to 600 members, reinforcing brand recognition and service awareness.





# #WEAREPOLWEL QUIZ

24 to 30 July 2024



How well do you think you know POLWEL?

Watch the video and answer 6 questions about POLWEL. **First 100 members to answer all questions correctly will win a pair of Golden Village Movie Tickets!** worth up to \$31/pair

**WATCH THE VIDEO & TAKE THE QUIZ NOW**



[go.polwel.org.sg/#wearepolwel-quiz](https://go.polwel.org.sg/#wearepolwel-quiz)

For enquiries, please call 6235 6428 or email [admin@polwel.org.sg](mailto:admin@polwel.org.sg).



## ENHANCING MEMBERS' WELFARE

### MEMBERS SURVEY

POLWEL conducts the POLWEL Members Survey on an annual basis to gain insights into members' experiences, perceptions, and satisfaction levels. More importantly, the survey helps to identify strengths and areas for improvement, guiding the follow-up action plans. In 2024, over 800 responses were received, marking a 40% increase from the inaugural survey conducted in 2023. The results showed higher satisfaction levels by members and increased positive feedback, with majority of them having engaged with POLWEL within the last six months.



Some of the positive feedback received:

“ A lot of good work and evolving initiatives done so far.



“ POLWEL's commitment to exceptional customer service is commendable. The team's responsiveness and attention to detail have consistently exceeded expectations, making the customer experience seamless and enjoyable.

“ POLWEL is doing very well! I keep seeing the EDMs on courses which are very beneficial. Also, always ready and committed to supporting Police events in giving back to officers via sponsorship!

Click to find out more about the findings from the 2024 POLWEL Members Survey!



### MEMBERS' PERSONAL AND PROFESSIONAL GROWTH

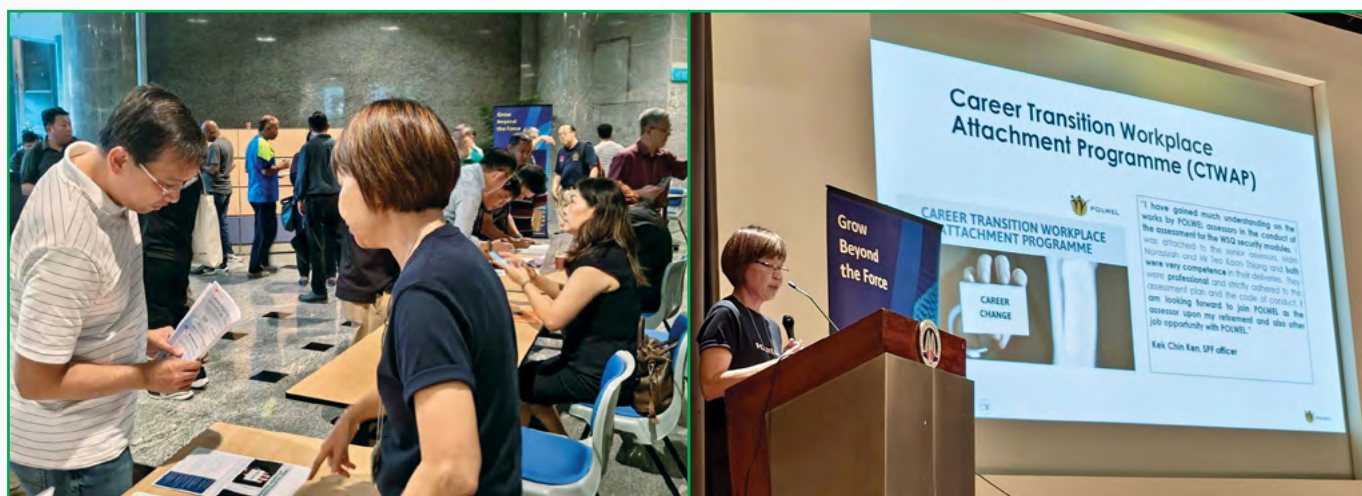
We work with various SPF units to support officers, who are also our members, in their professional development through delivering tailored courses via our training business arm, the Professional Development & Services Division (PDCS).

With more than \$15.44 million placed with POLWEL as of 2024, our fixed deposit offerings at an attractive rate continue to be a popular avenue for our members to build and grow their savings, bringing them a step forward in reaching their financial goal.

# PROVIDING CAREER TRANSITION SUPPORT

## MEANINGFUL EMPLOYMENT AND WORKFORCE DIVERSITY

We commit to workforce sustainability by working closely with the Ministry of Home Affairs (MHA), SPF and other Home Team Departments to provide career transition support for officers approaching retirement within the next five years. Through initiatives such as the Career Transition Partners' Dialogue, organised by the SPF Career Transition Office (CTO), we reach out to retiring SPF and Home Team officers and share insights through testimonials from those who have successfully transitioned into post-retirement careers as well as the specialised programmes that we offer to facilitate the transition. Our engagement efforts are not limited to events but also individual outreach to the retiring officers, and we engaged more than 100 individuals in 2024.



## TRANSITION SUPPORT PROGRAMMES

To facilitate a smooth transition, we introduced the Career Transition Workplace Attachment Programme (CTWAP) - a popular programme that allows officers to explore potential job roles and gain firsthand experience of workplace responsibilities over a period of one to two weeks. Additionally, our Pre-Retirement Employment Programme (PREP) enables officers to secure employment with us before their actual retirement date. This initiative allows officers to leverage their expertise, reskill for a new role and gain job security ahead of retirement, reducing uncertainties associated with career transitions.

Our job matching service has generated positive returns as retired SPF and Home Team officers comprise more than 60% of our total workforce. They contribute their expertise across key functions, including enforcement support, investigation, prosecution, specialised training, assessment and audit. Their wealth of experience strengthens our capabilities and enhances the quality of services we provide to our project clients, ensuring continued operational excellence while fostering a sustainable and skilled workforce.

**OUR JOB MATCHING SERVICE HAS GENERATED POSITIVE RETURNS AS RETIRED SPF AND HOME TEAM OFFICERS COMPRISE MORE THAN 60% OF OUR TOTAL WORKFORCE.**

# ACHIEVING SUSTAINABLE OPERATIONS



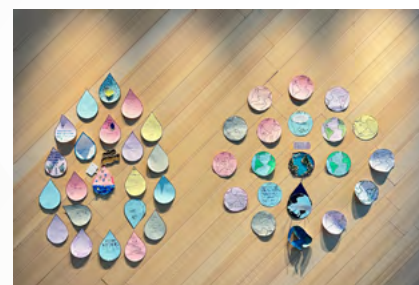
## SUSTAINABLE SUPPLIES

At POLWEL, we embed sustainability in our daily operations, such as procuring office supplies from environmentally responsible product categories and prioritising items with a lower environmental impact throughout their lifecycle. For instance, we have switched from the standard 80gsm to a lower grammage 70gsm copier paper to reduce resource consumption. We also source from Forest Stewardship Council (FSC)-certified suppliers, including our corporate envelopes and packaging materials like paper bags and carton boxes for our retail operations. Recycling messages are also featured on our packaging to promote responsible consumption.



## ENERGY CONSERVATION

We are committed to reducing our carbon footprint through energy-saving initiatives across all offices. Energy conservation signs have been placed throughout our premises to encourage mindful usage, while our transition to energy-efficient LED lighting and appliances helps lower electricity consumption.



## SUPPORT FOR CLIMATE ACTION

To inculcate staff awareness, we participated in World Water Day and Earth Hour 2024 through the My Environment Pledge Activity. Our staff were provided with a cutout of a water droplet or the Earth in which they can decorate and pen a short message of their pledge or commitment to environmental sustainability. The submissions were showcased in office to serve as reminder to take concrete actions in protecting our environment.

## TRANSPORT EMISSIONS REDUCTION

To minimise transport-related emissions, POLWEL leased a vehicle in 2024, and thereby reducing reliance on ride-hailing and transportation services. This change allowed us to have better fuel management and improved operational efficiency. Over the year, our leased van consumed 2,354 litres of diesel which is estimated to have produced 6.3 metric tons of CO<sub>2</sub> emissions. We have taken a step further to switch to an electric vehicle (EV) in 2025 to further reduce our carbon emissions and support Singapore's green mobility initiatives.

## E-WASTE MANAGEMENT AND WASTE REDUCTION

We actively promote waste reduction and responsible e-waste management by implementing recycling practices and repurposing electronic devices. Inactive but functional laptops are reset and reassigned to new staff or repurposed as training devices. To further reduce electronic waste, refurbished phones were also procured for project teams to minimise the need for new devices. Additionally, 52 used but functional tablets were offered to staff at a heavily discounted price to extend usability instead of disposal. Beyond electronic waste, we implement recycling programmes alongside efforts to cut down on single-use plastics at our corporate events.





# BUILDING MEANINGFUL RELATIONSHIPS

## CORPORATE GOVERNANCE

At POLWEL, our Corporate Governance Framework provides a guiding structure on the governing policies and practices within the organisation. We believe good governance promotes ethical behaviour, transparency and responsible decision-making and that having a strong governance structure will establish clear accountability and responsibility.

Other than being governed by the Co-operative Societies Act, Written Directives and other rules prescribed by the Ministry of Community, Culture and Youth (MCCY), POLWEL is also required to adhere to the internal controls recommended by MHA and SPF, where applicable.

To enhance our business reputation and strengthen our relationships with valuable stakeholders, control and organisational measures are put in place to ensure our business operations and processes are aligned to best practices in the industry and ensure risk measures are adequate in our business operations.

## DATA PROTECTION TRUSTMARK (DPTM) CERTIFICATION



Recognising the importance of data privacy, POLWEL attained the DPTM certification awarded by the Infocomm Media Development Authority (IMDA) in June 2023 to demonstrate accountable data protection practices. This certification shows our commitment to responsible data handling, where we protect and take better care of our employees, members, and stakeholders' data that will help to build trust and confidence within POLWEL.

To ensure compliance on data protection, an internal audit is conducted on an annual basis by an independent advisory consultant and quarterly compliance checks are also conducted by the Data Protection Committee.

**POLWEL ATTAINED THE DPTM CERTIFICATION AWARDED BY THE INFOCOMM MEDIA DEVELOPMENT AUTHORITY (IMDA) IN JUNE 2023 TO DEMONSTRATE ACCOUNTABLE DATA PROTECTION PRACTICES.**

## CYBERSECURITY

In today's digital age, cybersecurity is essential for ensuring business continuity and operational resilience. Our emphasis on corporate governance and data protection involves having a robust cybersecurity policy to protect confidential and sensitive data and prevent business disruptions.

In addition to the current security measures, we remain committed to strengthen our cybersecurity posture to protect against evolving threats, safeguard digital assets and ensure financial safety. The added assurance will help to further mitigate risks and protect the organisation and stakeholders from potential harm, enhancing and deepening the current relationships with our members, employees, associates and stakeholders.



## BUILDING MEANINGFUL RELATIONSHIPS

### SAFE, HEALTHY AND SUPPORTIVE WORKPLACE

We foster a safe, healthy, and inclusive workplace for our employees, members and customers. As part of our Workplace Safety and Health (WSH) framework, we have adopted the bizSAFE programme, achieving bizSAFE Level 4 certification, which requires a risk management audit every three years. We conduct annual refreshers, communicate safety protocols through email reminders and notices and maintain a structured workplace incident reporting and investigation procedure. Our Risk Management Team, comprising 6 members, oversees the safety measures.

To promote holistic well-being, six wellness workshops were organised in 2024 to equip staff with stress management techniques and emotional resilience skills. Two yoga sessions were also organised in conjunction with the World Mental Health Month in October. Our Flexi-Health and Wellness Benefit covers dental care, health screening, physical and mental wellness, and optical care. Additional welfare budget was also allocated in 2024 to enhance staff benefits and team engagement activities.

As a Tripartite Standards adopter, we support work-life harmony through hybrid work arrangements, staggered hours and unrecorded leave options such as family care, birthday and marriage leave. We also implement Eat With Your Family Day (EWYFD) allowing employees to leave an hour early on one Friday per quarter to encourage family bonding. Other benefits include a birthday gift, staff loan, bereavement grant, insurance coverage, long service awards and access to fitness facilities.

**OUR FLEXI-HEALTH AND WELLNESS BENEFIT COVERS DENTAL CARE, HEALTH SCREENING, PHYSICAL AND MENTAL WELLNESS, AND OPTICAL CARE. ADDITIONAL WELFARE BUDGET WAS ALSO ALLOCATED IN 2024 TO ENHANCE STAFF BENEFITS AND TEAM ENGAGEMENT ACTIVITIES.**





## BUILDING MEANINGFUL RELATIONSHIPS

### COLLABORATIVE AND ENGAGED WORKFORCE

A strong, engaged workforce is essential for long-term sustainability. In 2024, we conducted 22 team engagement activities across nine departments, strengthening collaboration and cross-team synergies. Organisation events such as the Annual Appreciation Dinner in January brought together nearly 240 staff, associates and partners for a night of recognition and appreciation.

Since launching our inaugural Employee Engagement Survey (EES) in 2021, we have continuously refined initiatives to improve employee satisfaction and belonging. The second survey conducted in July 2023 showed significant progress with improvements in 11 out of 12 categories surveyed compared to 2021. Notably, achieving an 87% Sustainable Engagement Score, exceeding the Singapore national norm by 4%. Key findings include:

- 95% of staff and associates believe they actively contribute to achieving POLWEL's goals and objectives.
- 88% feel that POLWEL fosters a collaborative work environment across different teams and departments.
- 88% agree that POLWEL provides work-life harmony with sufficient flexibility in work schedule to meet personal and family needs.
- 85% believe that POLWEL operates efficiently, with timely decision-making and implementation of ideas.

**SINCE LAUNCHING OUR INAUGURAL EMPLOYEE ENGAGEMENT SURVEY (EES) IN 2021, WE HAVE CONTINUOUSLY REFINED INITIATIVES TO IMPROVE EMPLOYEE SATISFACTION AND BELONGING.**

These initiatives strengthen our organisational culture, ensuring employees feel valued and heard.



## BUILDING MEANINGFUL RELATIONSHIPS

### EMPOWERED WORKFORCE THROUGH CONTINUOUS LEARNING & DEVELOPMENT

We continuously embrace fostering a resilient and future-ready workforce through a structured learning and career development. Our Learning and Development Framework ensures that employees continuously upgrade their competencies in personal development, professional competency, people management and planning and strategy. In 2024, we invested \$87,205 in training which represents a 66% increase over 2023, reflecting our dedication to enhancing workforce adaptability and employability in an evolving business landscape.

Being accredited with the Data Protection Trustmark (DPTM) certification, we uphold data protection and privacy standards. All staff must complete a mandatory Data Protection Awareness E-Learning and Fundamentals of Personal Data training to ensure compliance with data privacy regulations. Annual refresher sessions and regular reminders keep employees informed on evolving data protection practices.

To support career growth and promote cross skills development, staff benefit from job rotations, job attachments and training subsidies. The Job Attachment Programme was introduced in 2024 where staff are temporarily assigned to another division/department or cross-functional team to gain new experiences and skills. This fosters knowledge-sharing, resource optimisation, and long-term workforce sustainability.

In 2024, we had eight staff members who participated in various international conferences to expand their global perspectives and industry networks. They include the World Credit Union Conference in Boston, USA (hosted by the World Council of Credit Unions), the Asian Credit Union Forum in Bali, Indonesia (organised by the Association of Asian Confederation of Credit Unions) and the Annual Co-operative Leaders' Conference 2024 in Penang, Malaysia (led by the Singapore National Co-operative Federation).

**IN 2024, WE INVESTED \$87,205 IN TRAINING WHICH REPRESENTS A 66% INCREASE OVER 2023, REFLECTING OUR DEDICATION TO ENHANCING WORKFORCE ADAPTABILITY AND EMPLOYABILITY IN AN EVOLVING BUSINESS LANDSCAPE.**





## BUILDING MEANINGFUL RELATIONSHIPS

### SOCIAL IMPACT WITHIN COMMUNITIES

POLWEL supports social causes that align with our corporate mission, contributing over \$118,000 towards more than 20 ad-hoc events and initiatives in 2024. These include key events organised by SPF and affiliated organisations, such as the Singapore Anti-Narcotics Association (SANA), the National Crime Prevention Council (NCPC) and the Singapore Road Safety Council (SRSC).

In August 2024, our staff organised a food donation drive which was well-received with more than 40 donors coming together to contribute over 0.50 tonnes of staples, dry goods and canned foods to Willing Hearts. This helped provide more than 4,000 meals to those in need, reinforcing our commitment to addressing food insecurity. Additionally, we supported the Yellow Ribbon Project by procuring handmade cookies from Yellow Ribbon Bakery as door gifts for the POLWEL Annual Appreciation Dinner 2024.

Beyond charitable contributions, we play a strategic role in supporting government agencies by managing a wide spectrum of outsourced projects. Through the management of projects like the WorkRight initiative under the Ministry of Manpower, we contribute meaningfully to nation-building efforts by supporting the enforcement and outreach efforts in ensuring compliance to employment standards. Another of our portfolio is the exclusive management and production of a range of police gifts and souvenirs to elevate the SPF brand while fostering stronger connections with the public.

**IN AUGUST 2024, OUR STAFF ORGANISED A FOOD DONATION DRIVE WHICH WAS WELL-RECEIVED WITH MORE THAN 40 DONORS COMING TOGETHER TO CONTRIBUTE OVER 0.50 TONNES OF STAPLES, DRY GOODS AND CANNED FOODS TO WILLING HEARTS.**





#### **POLWEL BUSINESS DIVISIONS**

Approved Assessment Organisation

Business & Employment Services Division

Financial Services Division

Professional Development & Career Services Division

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