

COURSE DIRECTORY

As of December 2025

Physical World or

External World

2026



Our Impact

Each year, we have more than...

2,000

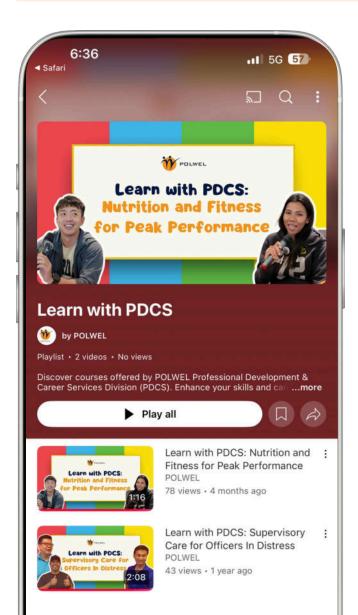
learners

170

course runs

40

courses delivered



Scan to Watch Our Courses in Action

Office of the Course of the Course

Our courses are available for registration on



About POLWEL Professional Development & Career Services Division

The Professional Development & Career Services Division (PDCS) is the training business arm of POLWEL Co-operative Society Limited (POLWEL). Set up in 2021, PDCS delivers training courses and customised learning solutions to meet the professional development needs of SPF and other government agencies by drawing on our corporate training experience and the specialist expertise of retired or former SPF officers.

PDCS also extends career transition support services and employment opportunities to retiring and retired officers.









Hassle-free Learning Experience

At POLWEL, we prioritise seamless and flexible learning journey designed to meet diverse professional needs.



Colour-coded Professional
Development Competency Model

A guide made easy to compare and choose the right courses



Experienced & Skilled Trainers

Greater quality assurance with our trainers, each with an average of 20 years' expertise in their own fields



Engaging and Inclusive Mode of Learning

- In-person learning
- Virtual learning
- Dedicated session
- Customised learning solutions



Additional Funding Options

Choice of using (if applicable):

- Unit Local Training Fund (ULTF)
- Enhanced Learning & Development Subsidies (ELDS) also known as Transition Dollar, T Dollars





Professional Development Competency Model

Thoughtfully designed for learners, the Professional Development Competency Model (PDCM) serves as a comprehensive colour-coded guide to a menu of customised learning solutions. Besides providing a holistic view of essential skills to nurture, PDCM streamlines the process of comparing and selecting the right course, enabling learners to navigate it in multiple directions. Selecting courses that feature strongest in the same colour-code will empower learners to grow the identified skills, truly making learners' development journey their way!

Self-Mastery	Thinking Skills	People Skills	Leadership Skills
Growth Mindset	Agile Mindset	Emotional Intelligence	Mindful Leadership
Personal Effectiveness	Strategic Planning	Collaboration	Empowerment
Self-awareness	Critical Thinking & Creative Problem-Solving	Communication	Decision-making



Self-Mastery:

- Leverages on own strengths, values feedback for personal growth and development
- Actively seeks out life long learning oportunities; seeking purpose, vision and values
- Commits to self-improvement and demonstrates resilience in learning



Paople Skills

- Listens actively and communicates effectively to influence views, share ideas and build relationships
- Seeks and provides support to develop others and create a workplace culture of collaboration
- Recognises and manages own emotions and those of others to overcome challenges, defuse conflicts and achieve positive outcomes



Thinking Skills

- Makes sound and effective evaluation of information
- Derives new insights to develop innovative plans
- Organises deep thinking to develop roadmaps and effectively manage resources
- Demonstrates ability to analyse problems and respond swiftly



Leadership Skills:

- Makes informed choices as well as effective strategic, tactical, and operational decisions to maximize the quality of their outcomes
- Creates an environment of trust and respect that supports self-actualisation to develop staff and build teams
- Adopts a conscious effort to cultivate leadership presence that reflects focus, clarity and compassion to guide change

Self-Mastery Courses

HRP Code	Course Title	Fees (SGD)	Dates
POL-ATI	Ace the Interview*	1,390	20-21 May 26
POL-ADS	Al-Driven Storytelling: Mastering Content Creation Tools	470	Dates available soon
POL-DAME	Data Analytics with Microsoft Excel	230	11 Mar 26 3 Jun 26
Contact POLWEL for more info	Debt Management and Settlement Strategies for SPF Supervisors*	590	Dates available soon
POL-ESMPV	Essential Skills in Mobile Photography and Videography	640	Dates available soon
POL-FMSE	Fundamentals of Microsoft Excel	150	19 Jan 26 28 Jan 26 18 Mar 26 13 May 26
POL-ISMP	Intermediate Skills in Mobile Photography	780	Dates available soon
POL-LACWC	Leveraging AI to Craft Winning CVs (for retiring officers)	410	6 Jan 26 9 Apr 26
POL-MPUD	Moving Past the Ups and Downs	820	5-6 Feb 26 21-22 May 26
Contact POLWEL for more info	Nutrition and Fitness for Peak Performance	580	2 Jan 26 20 Mar 26 29 May 26
POL-SAPB	Smart Analytics with Power BI	990	Dates available soon

^{*}This course is exclusively for officers of the Singapore Police Force (SPF).



HRP Code: POL-ATI

ACE THE INTERVIEW*

Step into your next promotion interview with confidence! Learn how to deal with challenging questions and blind spots and leave a positive impression during your interview.





Features strongest in Personal Effectiveness

HRP Code: **POL-ADS**

AI-DRIVEN STORYTELLING: **MASTERING CONTENT CREATION TOOLS**

The future of storytelling is here! Learn how to use Al tools such as ChatGPT and Midjourney to craft compelling and personalised content with ease.



In collaboration with Ngee Ann Polytechnic



Features strongest in Personal Effectiveness

HRP Code: POL-DAME

DATA ANALYTICS WITH MICROSOFT EXCEL

Take your Excel skills to the next level! Learn how to analyse and visualise data effectively using tools such as Advanced Pivot Table Functions and Dashboards.



₩ Maran Chakrapani



Features strongest in Personal Effectiveness

DEBT MANAGEMENT AND SETTLEMENT STRATEGIES FOR SPF SUPERVISORS*

Enhance your financial acumen to better support your team's financial well-being! Learn about effective debt settlement options, how to interpret a Credit Bureau Singapore (CBS) report and more.



In collaboration with Credit Counselling Singapore



Features strongest in Personal Effectiveness

HRP Code: POL-ESMPV

ESSENTIAL SKILLS IN MOBILE PHOTOGRAPHY AND VIDEOGRAPHY

Capture stunning photos and videos using just your phone! Learn about lighting, shape, colour and much more to capture that perfect shot.



In collaboration with Ngee Ann Polytechnic



Features strongest in Personal Effectiveness

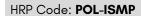
HRP Code: POL-FMSE

FUNDAMENTALS OF MICROSOFT EXCEL

Build your Excel skills with confidence! Learn to use key features like basic formulas, charts, and graphs for clear data presentation.



₩ Maran Chakrapani



INTERMEDIATE SKILLS IN **MOBILE PHOTOGRAPHY**

Take your mobile photography to the next level! Learn techniques for pictorial composition and lighting that elevate your images.



In collaboration with Ngee Ann Polytechnic



Features strongest in Personal Effectiveness

HRP Code: POL-LACWC

LEVERAGING AI TO CRAFT WINNING CVS (for retiring officers)

Create CVs that stand out! Learn how to use AI tools to write clear, tailored, and impactful resumes.



Jason Tan



Features strongest in Self-Awareness

HRP Code: **POL-MPUD**

MOVING PAST THE UPS AND DOWNS

Life is not always steady — but you can be! Learn how to move past emotional highs and lows with resilience and self-awareness.



Erin Tham



Features strongest in Personal Effectiveness

NUTRITION AND FITNESS FOR PEAK PERFORMANCE

Fuel your body and mind! Learn how nutrition and fitness boost energy, focus and overall performance. Use an assessment tool to identify and overcome challenges.



Terence Choo



HRP Code: **POL-SAPB**

SMART ANALYTICS WITH POWER BI

Learn how to use and understand the Power BI business analytics workflow to create interactive dashboards and professionally modelled reports.



In collaboration with Ngee Ann Polytechnic

Thinking Skills Courses

HRP Code	Course Title	Fees (SGD)	Dates
POL-CTCPS	Critical Thinking & Collaborative Problem-Solving Skills	550	8 Jun 26
Contact POLWEL for more info	Health and Wellness for Operational Readiness (Physical Readiness and Pain Management)	580	Dates available soon
POL-H2PAPR	How to Plan a Project Right	970	9-10 Feb 26 11-12 May 26
POL-MCTCS	Play & Learn Series: Mastering Critical Thinking & Creative Solutions	630	16 Jan 26 6 Mar 26 4 May 26



Features strongest in Critical Thinking & Creative Problem-Solving

HRP Code: **POL-CTCPS**

CRITICAL THINKING & COLLABORATIVE PROBLEM-SOLVING SKILLS

Learn how to approach problems with logic and work with others to find effective solutions.

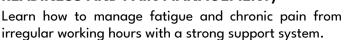


Tan Soon Meng



Features strongest in Strategic Planning

HEALTH AND WELLNESS FOR OPERATIONAL READINESS (PHYSICAL READINESS AND PAIN MANAGEMENT)





In collaboration with GP+ Co-operative





HRP Code: POL-H2PAPR

HOW TO PLAN A PROJECT RIGHT

A successful project starts with a solid plan! Learn how to set a project schedule and objectives and organise timelines the right way.



Tan Soon Meng



Features strongest in Strategic Planning



Features strongest in Critical Thinking & Creative Problem-Solving

HRP Code: **POL-MCTCS**



PLAY & LEARN SERIES: MASTERING CRITICAL THINKING & CREATIVE SOLUTIONS

Discover what your team can achieve when everyone works in sync and gain fresh perspectives on how small actions can shape bigger outcomes!



Adrian Toh

People Skills Courses

HRP Code	Course Title	Fees (SGD)	Dates
POL-BEME	Better Emails Made Easy!	480	12 Feb 26 26 May 26
POL-BRAP	Building Rapport and Partnerships	480	2 Mar 26 8 Jun 26
POL-CFTE	Coaching for Team Effectiveness	400	2 Mar 26 18 Jun 26
POL-C2I	Communicate to Influence	530	12 Feb 26 7 May 26
POL-EYAW	Empathy and You at Work	400	26 Jan 26 12 Mar 26 25 May 26
POL-EPS	Essential Presentation Skills	970	19-20 Jan 26 27-18 Apr 26
POL-IET	IDENTI3 of an Effective Team	590	15 Apr 26
POL-MCOTF	Managing Conflicts on the Frontline	590	Dates available soon
POL-MVEPPT	Mastering Visual Excellence with the SPF PowerPoint Template*	580	21 Jan 26 24 Apr 26
POL-FCC	Play & Learn Series: From Chaos to Collaboration	630	2 Feb 26 13 Apr 26 5 Jun 26
POL-LEGO	Strengthening Communication and Collaboration through LEGO® Serious Play® (LSP)	390	11 Feb 26

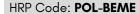
^{*}This course is exclusively for officers of the Singapore Police Force (SPF).

People Skills Courses

HRP Code	Course Title	Fees (SGD)	Dates
POL-SMBR	Stress Management to Build Resiliency	400	29 Jan 26 30 Mar 26 14 May 26
POL-SCOD	Supervisory Care for Officers in Distress	470	15 Jan 26 4 Mar 26 26 May 26
POL-TASSME	The Art and Science of Social Media Engagement	870	Dates available soon
POL-TCT	The Coaching Toolkit: Essentials for Every Conversation	590	13 Feb 26 6 May 26
POL-WIR	Write it Right	450	19 Mar 26



Features strongest in Communication



BETTER EMAILS MADE EASY!

Learn how to write better emails that save time and avoid confusion by tailoring emails to fit different target readers and fix common grammatical and writing errors.



HRP Code: POL-BRAP

BUILDING RAPPORT AND PARTNERSHIPS

Good relationships drive success! Learn how to connect, communicate, and build strong informal and formal relationships with others.





Features strongest in Emotional Intelligence



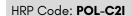
Features strongest in Collaboration

HRP Code: POL-CFTE

COACHING FOR TEAM EFFECTIVENESS

Teams thrive with the right guidance! Learn about coaching models and how to apply coaching skills to increase the effectiveness of your team.

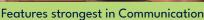




COMMUNICATE TO INFLUENCE

Get your message across with impact! Learn how to communicate persuasively and effectively with stakeholders to achieve a meaningful change and frame conversations to create positive outcomes.







Features strongest in Emotional Intelligence

HRP Code: POL-EYAW

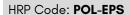
EMPATHY AND YOU AT WORK

People thrive when they feel understood! Learn how to build a vibrant and supportive workplace by developing empathetic communication skills.





Features strongest in Communication



ESSENTIAL PRESENTATION SKILLS

Make every presentation count! Learn how to assess your target audience and structure your presentations for maximum impact and retention.



Tan Soon Meng



IDENTI3 OF AN EFFECTIVE TEAM

Complete IDENTI3 personality an profiling questionnaire and gain a better understanding of your personal strengths and challenges and build stronger relationships with your team.



√√ Klaire Chan





Features strongest in Emotional Intelligence

HRP Code: POL-MCOTF

MANAGING CONFLICTS ON THE **FRONTLINE**

Stay calm under pressure! Learn how to handle disagreements and defuse conflicts in fast-paced, public-facing situations.



in collaboration with Singapore Mediation Centre



Features strongest in Communication

HRP Code: **POL-MVEPPT**

MASTERING VISUAL EXCELLENCE WITH THE SPF POWERPOINT TEMPLATE*

Master the SPF Visual Identity System (VIS) PowerPoint Template! Learn how to apply the 5Cs design principles -Comply, Clear, Consistent, unCluttered, and CV.



Norsiah Jumaen



Features strongest in Collaboration

HRP Code: POL-FCC

PLAY & LEARN SERIES: FROM CHAOS TO COLLABORATION

Expect curveballs, unexpected situations and plenty of "we did not see that coming" moments as you and your team coordinate in a race against time.



Ã∀ Adrian Toh

^{*}This course is exclusively for officers of the Singapore Police Force (SPF).



Features strongest in Collaboration

HRP Code: POL-LEGO

STRENGTHENING COMMUNICATION AND **COLLABORATION THROUGH LEGO® SERIOUS** PLAY® (LSP)

Discover new ways to communicate, collaborate and work together through hands-on activities!



∏∀ Cai Simin



Features strongest in Emotional Intelligence

HRP Code: POL-SMBR

STRESS MANAGEMENT TO **BUILD RESILIENCY**

Learn about the sources and signs of stress and build strategies to manage physical stress.



₩ Robin Liu



Features strongest in Emotional Intelligence

HRP Code: POL-SCOD

SUPERVISORY CARE FOR **OFFICERS IN DISTRESS**

A practical workshop for supervisors to recognise signs of distress, understand prevalent mental health issues and engage in supportive conversations.



√√ Erin Tham



Features strongest in Communication

HRP Code: POL-TASSME

THE ART AND SCIENCE OF **SOCIAL MEDIA ENGAGEMENT**

Make use of the potential of social media for community engagement! Learn how to plan a social media strategy and amplify and deliver valuable content.



In collaboration with Equinet Academy



Features strongest in Collaboration

HRP Code: POL-TCT

THE COACHING TOOLKIT: **ESSENTIALS FOR EVERY CONVERSATION**

Uncover your coaching inclinations! Learn how to hurdle yourself with core coaching skills to turn conversations into opportunities for growth and connection.



Adrian Toh



Features strongest in Communication

HRP Code: **POL-WIR**

WRITE IT RIGHT

Learn how to write in a clear and concise manner to express your ideas and build rapport with the audience using reader-friendly language and the appropriate level of formality.



Leadership Skills Courses

HRP Code	Course Title	Fees (SGD)	Dates
POL-ECL	Effective Coaching for Leaders	910	20-21 Apr 26
POL-GROW	GROW Coaching Clinic	620	26 Feb 26
POL-GOTS	Guide on the Side - Coaching Skills for Leaders who Empower	590	31 Mar 26 19 Jun 26
POL-LWI	Leading with Impact: Enhancing People Skills for Leadership Excellence	880	23-24 Feb 26 18-19 May 26
POL-STAOW	Sun Tzu Art of War - 30 Ways to Transform	530	4 Feb 26
POL-TEL	The Emotional-Intelligent Leader	650	29 Jun 26
POL-TML	The Mindful Leader	1490	24-26 Mar 26 23-25 Jun 26



Features strongest in Empowerment

HRP Code: POL-ECL

EFFECTIVE COACHING FOR LEADERS

Effective coaching improves both team success and leadership strength! Learn how to apply the GROW Model and essential coaching skills to bring out the best in your team.



Adrian Toh

HRP Code: POL-GROW



GROW COACHING CLINIC

Refresh and hone your coaching skills through a hands-on session using POLWEL's Grow The Coaching Tree toolkit to support real world conversations and outcomes.



Klaire Chan



Features strongest in Empowerment

HRP Code: POL-GOTS

GUIDE ON THE SIDE - COACHING SKILLS FOR LEADERS WHO EMPOWER

Sharpen your coaching skills! Learn to refine the quality and impact of your coaching conversations by using coaching models and strategies.



Klaire Chan

HRP Code: **POL-LWI**



Features strongest in Empowerment



Features strongest in Decision-making

LEADING WITH IMPACT: ENHANCING PEOPLE SKILLS FOR LEADERSHIP EXCELLENCE

Learn practical techniques to build and motivate your team and how to plan and execute team crisis management.



Frin Tham



Features strongest in Decision-making

HRP Code: POL-STAOW

SUN TZU ART OF WAR -30 WAYS TO TRANSFORM

Through 30 real-world case studies, learn how principles of the greatest military strategists in history can enhance modern leadership and organisational landscapes.



₩ Matthew Yap



Features strongest in Mindful Leadership



THE EMOTIONAL-INTELLIGENT LEADER

Deepen your understanding of your personal EQ in relation to you as a leader! Learn to understand your Emotional Resilient Profile and your 4 Emotional Intelligence competencies.

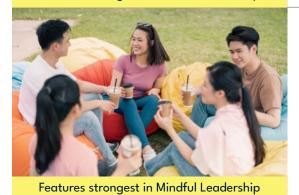


HRP Code: **POL-TML**

THE MINDFUL LEADER

Take part in an interactive peer coaching group session to gain a better understanding of your approach to leadership and possible blind spots with the aid of the award-winning, IDENTI3 profiling tool.





We believe learning should be a great experience

We combine proven instructional methods with hands-on and practical training to maximise engagement, retention and real-world application, supported by a conducive learning environment.

Group Discussions

Brainstorming

Role Plays & Simulations

Hands-on Activities

Case Studies

Coaching & Feedback

Group Presentations

Games & Quizzes











Our Training Facilities

We conduct our courses in a conducive and professional learning environment. Sessions are held at our in-house training spaces, as well as at partner venues such as reputable hotel establishments and educational institutions — all thoughtfully selected to ensure a comfortable and focused learning experience.

Prime Locations

Air-Conditioned

Fully Equipped









Dedicated Course Sessions

Interested in one of our courses, but the current schedule does not work for you? We can organise a dedicated course session just for your team, on your preferred date and at your chosen venue. Let us bring the training to you!



Talk on Supervisory Care for Officers in Distress

for Volunteer Special Constabulary Singapore Police Force

IDENTI3 of an Effective Team Course

tor Training & Capability Developmer Department, Singapore Police Force



Customised Training Solutions

Unlock your team's full potential with us today! Our customised training solutions are designed to address specific learning needs by identifying skill gaps, boosting employee performance and aligning learning outcomes with your business goals. Let us equip and transform your workforce with essential tools to succeed and thrive.



We help you get READY, SET, GROW



Industry-expert trainers with real-world experience across public and private sectors



Training tailored to your business needs, context, and team dynamics



Scalable by hours, modules, and format — and yes, we can even include a team bonding activity if needed!

Testimonials

"I have a better understanding of myself as a leader after attending this course. It helps me to identify my weakness and provides me direction and methods on how to improve and tighten my grip as a leader."

- Learner who attended the IDENTI3 of an Effective Leader course (Customised)



"I learned practical techniques for tailoring my emails to different audiences, ensuring my message is clear and effective. The focus on structured writing, appropriate word choices, and positive framing was particularly helpful. I now feel much more confident in crafting professional and impactful emails, while avoiding common mistakes. This course provided immediately applicable skills that will help me improve my daily workflow."

- Learner who attended the Unlock Better Emails course (Customised)



Testimonials

"Overall, I found the workshop to be highly informative and engaging. The facilitators were knowledgeable and effectively conveyed the key takeaways. The interactive sessions and discussions were particularly helpful in reinforcing my understanding of the topics covered. I appreciate the opportunity to network with fellow participants and look forward to applying the insights gained from the workshop in my future endeavors."

- Learner who attended the Nutrition & Fitness for Peak Performance course



"This course have benefitted me with the exploration of social media tools and how to know how effective our social media through the measurements from the tools."

"Able to understand more about tips and tricks on how to efficiently post on social media to increase views and like. Also for better engagement with the audience."

- Learners who attended the Art and Science of Social Media Engagement course



Our Trainers

We anchor learning with an optimised mix of corporate training professionals as well as facilitators who are retired or former SPF and Home Team officers, to leverage their rich experience and specialist skills in their respective domains.



Adrian Toh

- Experienced trainer specialising in leadership, team development, and coaching, with a practical and engaging workshop style
- Worked with diverse organisations including GSK, UOB, Prudential, SAF, MTI, and Home Team Academy
- Passionate about helping individuals and organisations unlock their full potential through training and coaching

View Trainer's Profile for more information



Cai Simin

- Over 15 years of experience as an educator and facilitator with the Ministry of Education (MOE)
- Experienced in designing and delivering professional development workshops for educators and adult learners
- · Trained in Design Thinking
- Certified LEGO® Serious Play® facilitator



Chan Peng Khuan

- Over 36 years of investigation experience with SPF, including as Head of Investigation Branch in Tanglin and Ang Mo Kio Division
- Trained in Management of Serious Crime (IMOSC) in Australia; served as Principal Specialist (Investigation) under SPF Expert Career Track
- Adjunct trainer with HTSCI and HTA, providing criminal investigation training for Home Team officers
- Led numerous successful investigations, earning multiple awards from MHA and the Commissioner of Police
- Delivering and assessing investigation-related courses for public and private sector organisations

View Trainer's Profile for more information



Erin Tham Yining

- Former psychologist with SPF, managing portfolios such as resilience, counselling, and organisational diagnostics
- Experienced in delivering supervisory care workshops for middle management across Home Team Departments
- Passionate trainer who creates interactive and engaging learning experiences to equip individuals with practical psychological skills

View Trainer's Profile for more information



Jason Tan

- 15+ years of training experience in the marketing field
- Award-winning lecturer and marketer known as the "Goliath of Advertising" for successful campaigns with brands like Heineken, Nike, and United Airlines
- Brings real-world marketing experience into the classroom, making theories practical and engaging
- Guided hundreds of individuals into roles with Fortune 500 companies and inspired many to find purpose in their careers



Klaire Chan

- Over 20 years of experience in corporate communications, international relations and management skills training
- Combines deep corporate experience with strong communication skills to deliver impactful training, coaching, and consultation sessions
- Passionate and empathetic coach who has inspired and empowered countless executives since 2006

View Trainer's Profile for more information



Maran Chakrapani

- Over 20 years of experience implementing ICT and computerisation projects for MNCs in the oil and gas sector
- Project consultant for major drilling companies like Ensco, Gulf Drilling, Dolphin Drilling and Borr Drilling
- Designs and delivers customised digital training in Microsoft Office, ERP systems and project management tools such as Primavera and MS Project

View Trainer's Profile for more information



Matthew Yap

- · Over 30 years of leadership experience
- Brings global perspectives from 20 years as an ICAO and IMO consultant, working with international airports and seaports
- Regularly shares leadership insights at training conferences, drawing from both military and civilian sectors



Norsiah Jumaen

- Over 20 years of experience in education and learning & development, with expertise in training and instructional design
- Specialises in workplace communication and coaching, delivering courses such as presentation skills, executive coaching and train-the-trainer
- Uses pedagogical strategies and real-world materials to ensure practical, lasting learning outcomes

View Trainer's Profile for more information



Robin Liu

- Over 20 years of corporate experience across public, private and non-profit sectors
- Certified in ACTA, Corporate Coaching (SMU), Applied Positive Psychology and Positive Psychology Coaching
- Specialises in integrating psychology-based approaches into organisational development and individual coaching
- Conducts training and coaching for clients in healthcare, arts and voluntary welfare organisations

View Trainer's Profile for more information



Tan Soon Meng

- Advocate & Solicitor since 1990, with extensive experience in corporate training for government agencies and international firms
- Specialises in critical thinking, contract law, project and contract management, and business analysis
- Taught at SIM, PSB Academy, MIS, Temasek Polytechnic and conducted legal training for SPF, ICA and MOM



Terence Choo

- Seasoned fitness educator and former Special Operations Command officer, known for his results-driven and relatable coaching approach
- Creator of IPPTREADY.com and co-founder of Buddy FIT
- Holds multiple certifications in health, nutrition and fitness
- Currently Head of Operations at the Police National Service Department and active in leadership roles, including Chair of the HTNS REAL RUN Committee and EXCO member of Asia Professional Speakers Singapore

Our Training Partners











Our Corporate Clients



























POLWEL Co-operative Society Limited (POLWEL) is a police welfare co-operative for serving members of the Singapore Police Force as well as the business arm of the Police Central Welfare Fund (PCWF) offering a wide range of services to various stakeholder groups.

POLWEL advances members' welfare by channelling part of its annual net surplus back to PCWF.

Professional Development & Career Services Division by POLWEL Co-operative Society Limited



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