

**SINGAPORE ARMED FORCES ACT
(CHAPTER 295, SECTION 205(v))**

**SINGAPORE ARMED FORCES (CENTRAL WELFARE FUND)
REGULATIONS**

ARRANGEMENT OF REGULATIONS

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[14th July 1995]

Citation

1. These Regulations may be cited as the Singapore Armed Forces (Central Welfare Fund) Regulations.

Definitions

2. In these Regulations, unless the context otherwise requires —

“Fund” means the Singapore Armed Forces Central Welfare Fund established under regulation 3;

“member” means a member of the Singapore Armed Forces and includes operationally ready national servicemen, volunteers, retired servicemen and full-time civilian staff working in the Ministry of Defence;

“Welfare Council” means the Singapore Armed Forces Welfare Council established under regulation 5.

Singapore Armed Forces Central Welfare Fund

3. There is hereby established a fund to be known as the Singapore Armed Forces Central Welfare Fund.

Objects and purposes

4. The objects and purposes of the Fund are —

- (a) to provide welfare services to members;
- (b) to provide scholarships, bursaries and other educational awards to members and their children;
- (c) to provide loans to members to meet their urgent needs;
- (d) to provide financial assistance to assist a member or his family in the event of the death of the member or his next-of-kin or the permanent disability of the member;

[S 503/2015 wef 24/08/2015]

- (e) to finance welfare programmes organised by the Welfare Council to promote the welfare of members;
- (f) to provide recreational activities for members;
- (g) to maintain and upgrade basic amenities and recreation facilities in members' workplaces;
- (h) to provide incentive awards for members; and
- (i) to provide for such other charitable purposes or activities as the Welfare Council may determine.

Singapore Armed Forces Welfare Council

5.—(1) There shall be established a council to be known as the Singapore Armed Forces Welfare Council which shall consist of —

- (a) the Chief of Defence Force who shall be the Chairman;
- (b) the Chief of Army;
- (c) the Chief of Air Force;
- (d) the Chief of Navy;

(da) the Chief of Digital and Intelligence Service;

[S 780/2022 wef 28/10/2022]

(e) the Director, Manpower;

(f) the Director, Legal Services;

(g) the Assistant Director, Singapore Armed Forces Personnel Services Centre who shall be the Secretary;

[S 491/2017 wef 01/09/2017]

(h) the Director, Defence Finance Organisation who shall be the Honorary Treasurer; and

(i) such other members as are nominated by the Chairman and appointed by the Armed Forces Council.

(2) At any meeting of the Welfare Council, 3 members shall constitute a quorum.

(3) The Welfare Council shall set policies relating to the welfare of members and the control and management of the Fund, including the opening of bank accounts, approval and write-off authority for the Fund and waiver of charges.

(4) The Welfare Council may undertake welfare schemes, projects and enterprises including those of a commercial nature, and establish procedures and guidelines for their implementation.

(5) The Welfare Council may appoint welfare sub-committees to facilitate the promotion of welfare.

Income

6.—(1) The sources of income of the Fund shall be —

(a) the sources specified in the Schedule; and

(b) any other source which the Minister for Finance may authorise.

(2) The management and operation of the Fund shall be in accordance with the provisions of General Orders of MINDEF made from time to time by the Armed Forces Council, and such guidelines as the Welfare Council may, from time to time, make.

(3) All moneys received for the Fund shall be paid into one or more banks to current accounts or savings accounts or both in the name of the “Singapore Armed Forces Central Welfare Fund”, the “Singapore Armed Forces Welfare Council” or the “SAF Benevolent Fund”.

[S 503/2015 wef 24/08/2015]

(4) Notwithstanding paragraph (3), the Armed Forces Council may, from time to time, direct that any moneys of the Fund not immediately required for carrying out the objects of the Fund be placed in a deposit account or invested in any investment that trustees may by any written law be authorised to invest.

(5) The Welfare Council may invest the Fund within the guidelines set by the Armed Forces Council and the interests or dividends or profits received from such investments shall accrue to the Fund.

(6) No payment shall be made out of the Fund except with the approval of 2 of the following persons:

- (a) the Chairman of the Welfare Council;
- (b) the Honorary Treasurer of the Welfare Council;
- (c) the Secretary of the Welfare Council; and
- (d) an officer appointed in writing by the Chairman of the Welfare Council.

(7) The Welfare Council may appoint sub-committees to carry out investment activities.

Statement of accounts

7.—(1) The Welfare Council shall maintain —

- (a) a Central Welfare Fund cash book showing all amounts received, the sources and dates on which such amounts were received and details of all payments with the date of and authority for such payments; and
- (b) appropriate ledger accounts.

(2) The Welfare Council shall keep a loans ledger into which the amount of loans granted, amounts outstanding together with

particulars of individual loans, interest thereon and repayments shall be recorded.

(3) The Welfare Council shall submit annual statements of accounts to the Armed Forces Council.

(4) [*Deleted by S 351/2004*]

(5) The accounts shall be audited annually by the Internal Audit Department of the Ministry of Defence and the audit report shall be presented to the Armed Forces Council.

(6) The accounts shall be subject to audit by the Auditor-General under the Audit Act (Cap. 17).

Dissolution of Fund

8. The Fund may be dissolved on the direction of the Armed Forces Council and, upon dissolution, any remaining moneys shall be paid into the Consolidated Fund.

THE SCHEDULE

Regulation 6(1)

SOURCES OF INCOME

1. Contributions including capital grants from the Government, staff welfare and recreation grants from the Ministry of Finance, and any donation which is approved by the Welfare Council as a source of income of the Fund.

2. Interest, profits and investment returns from fixed deposits, current and savings accounts and investments.

3. Rental, rebates and charges collected for the use of any property belonging to the Government which is managed by the Welfare Council, whether such property is located within or outside Singapore.

4. Any rebate, commission or revenue obtained, directly or indirectly, from the sale or provision of goods or services —

(a) within any premises managed by the Ministry of Defence or the Singapore Armed Forces; or

(b) to members of the Singapore Armed Forces, persons working in the Ministry of Defence, or their family members,

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THE SCHEDULE — *continued*

provided that the rebate, commission or revenue from such sale or provision of goods or services is approved by the Welfare Council as a source of income of the Fund.

[G.N.No. S 309/95]

[S 351/2004 wef 01/07/2004]

LEGISLATIVE HISTORY
SINGAPORE ARMED FORCES (CENTRAL WELFARE FUND)
REGULATIONS
(CHAPTER 295, RG 15)

This Legislative History is provided for the convenience of users of the Singapore Armed Forces (Central Welfare Fund) Regulations. It is not part of these Regulations.

1. G.N. No. S 309/1995 — Singapore Armed Forces (Central Welfare Fund) Regulations 1995

Date of commencement : 14 July 1995

2. 1995 Revised Edition — Singapore Armed Forces (Central Welfare Fund) Regulations

Date of operation : 14 July 1995

3. 2001 Revised Edition — Singapore Armed Forces (Central Welfare Fund) Regulations

Date of operation : 31 January 2001

4. G.N. No. S 351/2004 — Singapore Armed Forces (Central Welfare Fund) (Amendment) Regulations 2004

Date of commencement : 1 July 2004

5. G.N. No. S 651/2006 — Singapore Armed Forces (Central Welfare Fund) (Amendment) Regulations 2006

Date of commencement : 15 January 2007

6. 1996 Revised Edition — Singapore Armed Forces (Central Welfare Fund) Regulations 1996

Date of operation : 31 December 9999

7. G.N. No. S 503/2015 — Singapore Armed Forces (Central Welfare Fund) (Amendment) Regulations 2015

Date of commencement : 24 August 2015

8. G.N. No. S 491/2017 — Singapore Armed Forces (Central Welfare Fund) (Amendment) Regulations 2017

Date of commencement : 1 September 2017

9. G.N. No. S 780/2022 — Singapore Armed Forces (Central Welfare Fund) (Amendment) Regulations 2022

Date of commencement : 28 October 2022